



Bank of Russia

Central Bank of the Russian Federation



No. 7
2015

**BANK OF RUSSIA
STATISTICAL
BULLETIN**

Moscow



Bank of Russia Statistical Bulletin
№ 7 (266)
2015

The founder –

Central Bank of the Russian Federation
107016, Moscow, Neglinnaya str., 12
The Central Bank of the Russian Federation Internet address:
<http://www.cbr.ru>
Tel. 8 (495) 771-41-62,
fax 8 (495) 621-51-91,
e-mail: bbs@cbr.ru

Publisher and distributor: Business news agency PRIME
119021, Moscow, Zubovsky blvrd., 4
Tel. 8 (495) 974-76-64,
fax 8 (495) 637-45-60,
e-mail: sales01@1prime.ru, www.1prime.ru

Printed by "Tipografiya "Vozrojdenie"
117105, Moscow, Varshavskoye highway, 37a, building 2

Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS IMF)

	Release date in August–November 2015 (the period (or date) to which data to be released relate is shown in parentheses)			
	August	September	October	November
Financial sector				
1. Depository Corporations Survey, end of period ¹	31.08.2015 (07.2015)	30.09.2015 (08.2015)	30.10.2015 (09.2015)	30.11.2015 (10.2015)
2. Central Bank Survey, end of period ¹	14.08.2015 (07.2015)	14.09.2015 (08.2015)	14.10.2015 (09.2015)	13.11.2015 (10.2015)
3. Interest rates				
3.1. Bank of Russia Key rate	the next working day after being fixed by the Board of Directors of the Bank of Russia			
3.2. Government security rates	the next working day			
3.3. Money market rates	the next working day			
4. Financial soundness indicators for deposit takers		30.09.2015 (Q2, 2015)		
5. Stock market: Share Price Index	10.08.2015 (07.2015)	10.09.2015 (08.2015)	12.10.2015 (09.2015)	10.11.2015 (10.2015)
External sector				
6. Balance of Payments, for the reporting quarter, year		30.09.2015 (Q2, 2015)		
7. International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8. International Reserves: Official reserve assets (monthly), end of period	07.08.2015 (07.2015)	07.09.2015 (08.2015)	07.10.2015 (09.2015)	09.11.2015 (10.2015)
9. Template on international reserves and foreign currency liquidity, end of period	20.08.2015 (07.2015)	18.09.2015 (08.2015)	20.10.2015 (09.2015)	20.11.2015 (10.2015)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	11.08.2015 (06.2015)	11.09.2015 (07.2015)	12.10.2015 (08.2015)	11.11.2015 (09.2015)
11. International investment position, for the reporting quarter, year		30.09.2015 (Q2, 2015)		
12. External Debt, end of period		30.09.2015 (Q2, 2015)		
13. Exchange Rates	every working day			

¹ Preliminary data publication date.

The Central Bank of the Russian Federation disseminates data on the above-mentioned categories on the Bank of Russia's website – section IMF Special data dissemination standard (SDDS IMF).

CONTENTS

Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS)	1
---	---

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

1.1 Balance of Payments of the Russian Federation *	7
1.2 Direct Investment of the Russian Federation	15
1.3 Net Inflows/Outflows of Capital by Private Sector	17
1.4 External Debt of the Russian Federation*	18
1.5 External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity*	19
1.6 External Debt of the Russian Federation by Maturity and Financial Instruments*	20
1.7 International Investment Position of the Russian Federation. Main Components*	22
1.8 International Investment Position of the Russian Federation in the First Quarter of 2015*	24
1.9 International Investment Position of the Banking Sector of the Russian Federation	32
1.10 The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)*	34
1.11 International Reserves of the Russian Federation*	35
1.12 International Reserves and Foreign Currency Liquidity – Russia*	36
1.13 Central Bank Survey*	40
1.14 Credit Institutions Survey	44
1.15 Banking System Survey*	48
1.16 Money Supply (National Definition)	54
1.17 Monetary Base (Broad Definition)	56
1.18 Other Financial Institutions Survey	58
1.19 Financial Sector Survey	59

2. MAIN INDICATORS AND INSTRUMENTS OF THE BANK OF RUSSIA MONETARY POLICY

2.1 The Bank of Russia Balance Sheet	60
2.2 The Bank of Russia Key Rate*	61
2.3 Required Reserves Ratios	62
2.4 Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions – Residents for Issued Securities	63
2.5 Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia	64
2.6 Fixed-term Rates on the Bank of Russia Deposit Operations	65
2.7 Fixed-term Rates on the Bank of Russia Lombard Loans	66
2.8 Interest Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees (Operations of Constant Action)	67
2.9 Main Indicators of the Bank of Russia Intraday and Overnight Loans	68
2.10 Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation	69
2.11 Interest Rates on Specialized Refinancing Tools of the Bank of Russia	73
2.12 Weighted Average Interest Rates on the Bank of Russia Deposit Operations	74
2.13 Main Characteristics of the Bank of Russia Deposit Operations	75
2.14 Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)	76
2.15 REPO Aggregates	77
2.16 Official Exchange Rate of US Dollar Against Ruble*	78
2.17 Official Exchange Rate of Euro Against Ruble*	80
2.18 Official Exchange Rate: Rubles per US Dollar (as of end of month)	82
2.19 Monthly Average Official Rates: Rubles per US Dollar	83
2.20 Reference Prices of Precious Metals	84

3. FINANCIAL MARKETS

3.1 Interbank Money Market	
3.1.1 Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)	85
3.1.2 Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD, MIACR-IG USD, MIACR-B USD)	86
3.1.3 Average Moscow Interbank Ruble Bid Rates (MIBID) and Average Moscow Interbank Ruble Offered Rates (MIBOR)*	87

3.1.4	Average Moscow Interbank US Dollar Bid Rates (MIBID USD) and Average Moscow Interbank US Dollar Offered Rates (MIBOR USD)*	88
3.1.5	Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)*	89
3.1.6	Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD, MIACR-IG USD, MIACR-B USD)*	90
3.1.7	Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations	91
3.1.8	Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity	92
3.2	Exchange Market	
3.2.1	Trades at the Unified Trading Session of Moscow Exchange	93
3.2.2	Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation	94
3.2.3	Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation	95
3.2.4	Foreign Cash Flow Through Authorized Banks Across Russia	96
3.2.5	Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks	98
3.2.6	Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches	100
3.3	Stock Exchange Trade by Type of Securities and Financial Derivatives	101
3.4	Main Share Price Indices*	102

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1	General Description	
4.1.1	Number and Structure of Credit Institutions	103
4.1.2	Number of Credit Institutions with Nonresidents Equity	106
4.1.3	Credit Institutions Grouped by Registered Authorized Capital	107
4.1.4	Credit Institutions Grouped by the Share of Nonresidents Equity	109
4.1.5	Selected Performance Indicators of Credit Institutions Grouped by Assets	110
4.1.6	Financial Performance of Credit Institutions	111
4.1.7	Distribution of the Credit Institutions by Own Funds (Capital)	112
4.1.8	Number of Non-Credit Financial Institutions and Self-Regulating Organizations	114
4.2	Borrowings	
4.2.1	Deposits of Individuals Accepted by Credit Institutions	115
4.2.2	Funds of Organizations Accepted by Credit Institutions	116
4.2.3	Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Rubles	118
4.2.4	Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Foreign Currency	119
4.2.5	Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives	120
4.2.6	Funds Raised Through Banking Bills from Legal Entities and Individuals	122
4.3	Lending	
4.3.1	Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions	123
4.3.2	Weighted Average Interest Rates on Loans to Individuals in Rubles	125
4.3.3	Weighted Average Interest Rates on Loans to Individuals in US Dollars	126
4.3.4	Weighted Average Interest Rates on Loans to Individuals in Euros	127
4.3.5	Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles	128
4.3.6	Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars	129
4.3.7	Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros	130
4.3.8	Loans Extended to Small, Medium-Sized Businesses	131
4.3.9	Mortgage Loans Extended by Credit Institutions to Individuals-Residents	132
4.3.10	Mortgage Loans Extended by Credit Institutions to Individuals-Residents and Rights of Claim under Mortgage Loans Acquired	134
4.3.11	Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market	136
4.3.12	Investment Portfolio of Credit Institutions and Derivatives	137

4.3.13	Discounted Bills	139
4.4	Credit Institutions' Claims and Liabilities on Financial Derivatives	140
4.5	Main Indicators of Subjects of Collective Investment and Insurance Business Performance	
4.5.1	Main Indicators of Private Pension Funds' Performance	143
4.5.2	Private Pension Funds' Investment of Mandatory Pension Insurance	145
4.5.3	Private Pension Funds' Pension Reserves Generation	146
4.5.4	Private Pension Funds' Pension Reserves Investment	147
4.5.5	Private Pension Funds' Pension Accruals Investment	148
4.5.6	Payout of Private Pension Funds' Pension Accruals	149
4.5.7	Private Pension Funds' Pension Accruals Flows	150
4.5.8	Main Indicators of Unit Investment Funds' Performance	152
4.5.9	Insurers' Premiums and Payoffs by Types of Insurance	154
5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM		
5.1	Payments Effected by the Payment System of Russia	155
5.2	Payments Effected by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment	156
5.3	Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia	157
5.4	Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia	158
5.5	Selected Indicators On Bank Card Transactions	160
5.6	Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments	162
5.7	Payments Effected by the Payment System of the Bank of Russia by Each Settlement System	163
6. REGIONAL SECTION		
6.1	Direct Investment of the Russian Federation	
6.1.1	Outward Direct Investment of the Russian Federation by Region of Resident's Registration	164
6.1.2	Inward Direct Investment in the Russian Federation by Region of Resident's Registration	172
6.2	Institutional Characteristics	
6.2.1	Number of Credit Institutions and Their Branches	180
6.2.2	Number of the Internal Divisions of Credit Institutions (Branches)	182
6.2.3	Number of Credit Institutions with Nonresidents Equity	184
6.2.4	Credit Institutions Grouped by Registered Authorized Capital	185
6.2.5	Concentration of Assets of Credit Institutions	188
6.2.6	Credit Institutions Using the Right to Average the Required Reserves within Averaging Period from July 10 to August 10, 2015 Grouped by Registered Authorized Capital	189
6.2.7	Financial Performance of Credit Institutions	192
6.2.8	Credit Institutions Grouped by the Share of Nonresidents Equity	195
6.2.9	Number of Credit Institutions under the General Deposit Agreement with the Bank of Russia (GDA), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)	196
6.2.10	Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities	198
6.3	Borrowings	
6.3.1	Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals	201
6.3.2	Budget Funds in Accounts of Credit Institutions	205
6.4	Funds Allocations	
6.4.1	Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	207
6.4.2	Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	211
6.4.3	Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	215

6.4.4	Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	219
6.4.5	Loans Extended to Small, Medium-Sized Businesses	223
6.4.6	Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt	227
6.4.7	Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents	231
6.4.8	Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents	235
6.5	Foreign Cash Operations	
6.5.1	Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)	239
6.5.2	Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)	241
6.6	Insurance Companies and Private Pension Funds	
6.6.1	Insurers' Premiums and Payoffs	243
6.6.2	Private Pension Funds' Performance	245

7. CHARTS AND DIAGRAMS

7.1	International Reserves Adequacy (International Reserves in Months of Import)	248
7.2	Interest Rates Dynamics in June, 2014 – June, 2015	248
7.3	Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 30.06.2015	249
7.4	Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 30.06.2015	249
7.5	Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 312-P, on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.06.2015	250
7.6	Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from July 10 to August 10, 2015 (Credit Institutions Grouped by Size of Registered Authorized Capital)	251
7.7	Structure of Broad Monetary Base as of 30.06.2015	251
7.8	Official Ruble Exchange Rate Dynamics in June, 2013 – June, 2015	252
7.9	Structure of Individual Deposits Denominated in Rubles	253
7.10	Dynamics of Debt on Loans Extended	254
7.11	Loans Extended by the Credit Institutions to Individuals-Residents, for a Quarter (Including by some Purpose Loans)	254
7.12	Structure of Ruble-Denominated Loans Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2015	255
7.13	Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2015	255
7.14	Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2015	256
7.15	Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2015	256

8. SUMMARY METHODOLOGY 257

The procedure for publication of some table indicators marked with (*) is in compliance with the IMF Special Data Dissemination Standard (SDDS).

Symbols and notes:

– nil

... not available

0.0 and 0.00 non-significant volume

X data are not published

In some cases minor discrepancies between totals and sums of items are due to rounding.

Figures **in bold** are revisions to previously published data.

The Bank of Russia Statistical Bulletin on the Internet is available on the Bank of Russia Internet website <http://www.cbr.ru>.

Table 1.1

Balance of Payments of the Russian Federation (Based on BPM6)

Current Account

	Export of goods (FOB)							Export of services				Export of goods and services (3+7)	Compensation of employees receivable	Investment income and rent receivable	Of which investment income receivable by general government
	fuel-energy resource		other		export of goods, total (1+2)			transport services	travel	other	total (4+5+6)				
	1	2	3	4	5	6	7									8	9	10	11
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	1,273				
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	1,008				
2011	341,812	173,597	515,409	17,350	11,328	29,361	58,039	573,448	3,871	38,816	1,067				
2012	346,807	180,627	527,434	19,161	10,759	32,421	62,340	589,774	3,884	43,874	1,140				
2013	350,237	173,039	523,275	20,747	11,988	37,387	70,123	593,398	4,256	37,921	964				
2014	325,003	172,760	497,763	20,542	11,759	33,443	65,744	563,507	4,139	42,394	974				
Q1, 2013	86,875	38,276	125,151	4,505	2,535	8,195	15,235	140,386	965	10,589	498				
Q2, 2013	83,997	43,293	127,290	5,328	3,066	9,497	17,891	145,181	1,131	8,162	134				
Q3, 2013	87,473	43,575	131,048	5,582	3,657	9,147	18,386	149,434	1,046	9,429	228				
Q4, 2013	91,893	47,894	139,787	5,331	2,731	10,548	18,610	158,397	1,114	9,740	104				
Q1, 2014	84,030	38,983	123,012	4,612	2,567	7,920	15,099	138,111	1,026	12,483	329				
Q2, 2014	89,133	43,190	132,323	5,582	3,302	8,450	17,334	149,657	1,055	10,328	210				
Q3, 2014	82,007	43,740	125,746	5,742	3,603	8,499	17,844	143,590	1,032	10,998	271				
Q4, 2014	69,833	46,848	116,681	4,605	2,287	8,575	15,467	132,148	1,026	8,584	164				
Q1, 2015	54,285	35,587	89,872	3,711	1,923	6,181	11,815	101,687	828	8,346	389				

(millions of US dollars)

Table 1.1 (cont.)

(millions of US dollars)

	Secondary income receivable	Total current account receipts (8+9+10+12)	Capital account, received	Import of goods (FOB)	Import of services				Import of goods and services (15+19)	Compensation of employees payable
	12	13	14	15	transport services	travel	other	total (16+17+18)	20	21
2009	6,369	382,720	497	183,924	9,344	21,019	33,034	63,397	247,321	12,193
2010	7,258	487,155	370	245,680	11,901	26,693	36,685	75,279	320,958	12,131
2011	13,768	629,903	479	318,555	15,415	32,902	43,178	91,495	410,050	13,393
2012	16,459	653,991	622	335,771	16,443	42,798	49,686	108,927	444,698	15,715
2013	17,332	652,907	530	341,337	17,505	53,453	57,425	128,382	469,719	17,426
2014	17,643	627,683	548	308,026	15,420	50,428	55,175	121,022	429,048	14,213
Q1, 2013	3,736	155,676	121	76,577	3,684	9,425	12,593	25,701	102,278	3,857
Q2, 2013	5,147	159,620	93	84,460	4,424	13,530	13,593	31,547	116,007	3,983
Q3, 2013	4,325	164,234	187	87,335	4,712	18,937	14,539	38,188	125,523	4,599
Q4, 2013	4,125	173,377	129	92,965	4,685	11,560	16,700	32,946	125,910	4,986
Q1, 2014	3,632	155,253	154	72,504	3,552	10,338	12,281	26,172	98,675	3,696
Q2, 2014	5,866	166,907	89	80,630	4,108	13,592	14,013	31,713	112,342	3,640
Q3, 2014	3,999	159,619	122	80,480	4,106	17,796	14,527	36,429	116,909	3,716
Q4, 2014	4,146	145,904	183	74,412	3,654	8,701	14,353	26,709	101,121	3,161
Q1, 2015	2,078	112,939	108	45,436	2,525	7,496	10,233	20,254	65,690	2,186

Current Account

Table 1.1 (cont.)

Current Account (Intermediate Balances)

(millions of US dollars)

	Investment income and rent payable	Of which investment income payable by general government	Secondary income payable	Total current account expenditure (20+21+22+24)	Capital account, paid	Trade balance (3-15)	Balance on service types			
							transport services (4-16)	travel (5-17)	other (6-18)	total balance (28+29+30)
	22	23	24	25	26	27	28	29	30	31
2009	60,946	1,816	11,876	332,336	12,963	113,231	3,021	-11,653	-8,969	-17,600
2010	73,037	2,069	13,576	419,703	411	146,995	2,971	-17,863	-11,228	-26,120
2011	89,694	2,149	19,493	532,630	349	196,654	1,935	-21,574	-13,817	-33,456
2012	99,704	2,634	22,592	582,709	5,840	191,663	2,718	-32,039	-17,266	-46,587
2013	104,355	3,702	26,607	618,106	925	181,939	3,242	-41,464	-20,037	-58,259
2014	100,170	2,938	25,821	569,252	42,553	189,737	5,122	-38,669	-21,731	-55,278
Q1, 2013	19,259	885	5,250	130,644	124	48,574	822	-6,890	-4,398	-10,466
Q2, 2013	31,312	949	6,490	157,792	127	42,830	904	-10,464	-4,096	-13,657
Q3, 2013	26,770	888	7,604	164,495	420	43,712	870	-15,281	-5,391	-19,802
Q4, 2013	27,015	980	7,263	165,175	254	46,822	646	-8,829	-6,152	-14,335
Q1, 2014	21,619	804	5,479	129,469	332	50,508	1,060	-7,771	-4,361	-11,072
Q2, 2014	32,223	769	6,560	154,765	159	51,693	1,475	-10,290	-5,563	-14,378
Q3, 2014	25,235	741	7,588	153,447	10,096	45,267	1,636	-14,193	-6,029	-18,585
Q4, 2014	21,093	624	6,195	131,571	31,965	42,269	951	-6,415	-5,778	-11,242
Q1, 2015	12,923	481	3,193	83,992	105	44,435	1,186	-5,573	-4,052	-8,439

Table 1.1 (cont.)

Current Account (Intermediate Balances)

(millions of US dollars)

	Goods and services balance (27+31)	Compensation of employees balance (9-21)	Investment income and rent balance (10-22)	Secondary income balance (12-24)	Current account balance (32+33+34+35)=(13-25)	Capital account balance (14-26)	Current account balance and capital account balance (36+37)	38
	32	33	34	35	36	37	38	
2009	95,630	-8,868	-30,872	-5,507	50,384	-12,466	37,917	
2010	120,875	-8,512	-38,593	-6,318	67,452	-41	67,411	
2011	163,398	-9,522	-50,878	-5,725	97,274	130	97,404	
2012	145,076	-11,831	-55,830	-6,133	71,282	-5,218	66,065	
2013	123,679	-13,170	-66,435	-9,274	34,801	-395	34,406	
2014	134,459	-10,074	-57,776	-8,178	58,432	-42,005	16,426	
Q1, 2013	38,108	-2,892	-8,669	-1,514	25,033	-3	25,029	
Q2, 2013	29,173	-2,853	-23,149	-1,344	1,827	-34	1,793	
Q3, 2013	23,911	-3,552	-17,341	-3,279	-261	-232	-494	
Q4, 2013	32,487	-3,873	-17,275	-3,137	8,202	-125	8,077	
Q1, 2014	39,436	-2,670	-9,135	-1,847	25,784	-178	25,606	
Q2, 2014	37,315	-2,585	-21,895	-693	12,142	-71	12,072	
Q3, 2014	26,682	-2,684	-14,237	-3,589	6,172	-9,974	-3,802	
Q4, 2014	31,027	-2,136	-12,509	-2,049	14,333	-31,782	-17,449	
Q1, 2015	35,997	-1,358	-4,577	-1,115	28,947	3	28,950	

Table 1.1 (cont.)

Financial Account (Changes in Liabilities: “+” Increase / “-” Decrease)

(millions of US dollars)

	General government liabilities								Central bank' liabilities	Banks' liabilities
	portfolio investment (2+3)	of which		loans	other	total (1+4+5)	7	8		
		securities in rubles	securities in foreign currency							
	1	2	3	4	5	6	7	8		
2009	4,288	1,180	3,108	-1,853	4	2,439	11,978	-42,145		
2010	5,470	1,775	3,695	-1,160	-3	4,307	-2,350	17,593		
2011	2,687	4,178	-1,491	-1,687	30	1,031	-324	7,843		
2012	16,864	14,449	2,415	-1,024	-50	15,790	3,608	33,278		
2013	9,981	7,379	2,601	-702	70	9,348	440	20,426		
2014	-8,800	-1,346	-7,454	-673	18	-9,455	-2,713	-37,346		
Q1, 2013	3,741	4,803	-1,061	-185	65	3,622	4,383	7,325		
Q2, 2013	519	737	-219	-185	-28	306	-494	9,175		
Q3, 2013	6,102	1,129	4,973	-177	6	5,931	-1,768	-4,429		
Q4, 2013	-381	710	-1,091	-155	26	-510	-1,682	8,355		
Q1, 2014	-6,325	-2,658	-3,667	-203	-6	-6,534	-2	912		
Q2, 2014	1,930	3,441	-1,511	-185	-6	1,739	462	-7,459		
Q3, 2014	-3,895	-1,651	-2,244	-179	-8	-4,083	697	-11,507		
Q4, 2014	-509	-479	-31	-106	38	-577	-3,870	-19,292		
Q1, 2015	-7,703	-623	-7,081	-135	-5	-7,844	1,598	-24,467		

Table 1.1 (cont.)

Financial Account (Changes in Assets, Except Reserves: “+” Increase / “-” Decrease)

(millions of US dollars)

	Other sectors' liabilities						Total liabilities (6+7+8+13)	General government assets			Central bank assets
	direct investment 9	portfolio investment 10	loans 11	other 12	total (9+10+11+12) 13	loans 15		other 16	total (15+16) 17		
										9		10	11	12	13	15	16	17
2009	29,906	2,680	1,555	186	34,326	6,597	-9,152	-1,178	-10,329	18	
2010	38,004	-4,937	-6,395	-1,293	25,378	44,928	-6	921	915	30	
2011	50,003	-6,226	16,068	-895	58,950	67,499	750	1,718	2,468	7	
2012	42,801	-8,128	6,652	-1,566	39,759	92,435	-255	-163	-418	46	
2013	60,061	-11,093	44,657	551	94,176	124,389	337	3,851	4,188	-634	
2014	18,496	-12,252	-5,777	272	740	-48,774	-34,522	-4,817	-39,338	-529	
Q1, 2013	36,586	-1,208	35,711	-236	70,854	86,183	239	396	634	-305	
Q2, 2013	5,244	-648	1,398	3,795	9,789	18,775	229	1,005	1,234	-47	
Q3, 2013	11,568	-3,187	1,603	-2,327	7,657	7,391	-53	-403	-457	-114	
Q4, 2013	6,663	-6,050	5,945	-681	5,876	12,039	-78	2,854	2,776	-168	
Q1, 2014	10,512	-5,648	3,601	-262	8,202	2,579	-25	60	36	-517	
Q2, 2014	10,594	-1,804	383	3,208	12,380	7,122	-214	757	543	-24	
Q3, 2014	-1,081	-3,301	-498	-3,503	-8,383	-23,276	-5,909	-2,907	-8,816	6	
Q4, 2014	-1,528	-1,499	-9,263	830	-11,459	-35,199	-28,374	-2,728	-31,101	6	
Q1, 2015	2,043	-579	-6,985	-2,470	-7,992	-38,705	332	-161	171	1	

Table 1.1 (cont.)

Financial Account (Changes in Assets, Except Reserves: “+” Increase / “-” Decrease)

(millions of US dollars)

	Banks' assets	Other sectors assets										Total assets (17+18+19+26)
		19	20	21	22	23	24	25	26	27		
		direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (20+21+22+ 23+24+25)				
2009	-9,978	43,968	-4,647	-4,746	24,559	1,829	-5,859	55,103			34,739	
2010	1,671	50,858	-14,374	797	25,904	887	-235	63,839			66,455	
2011	31,767	70,259	-4,013	3,235	33,263	1,652	4,983	109,378			143,620	
2012	14,769	44,333	1,370	7,946	38,816	1,928	9,321	103,714			118,111	
2013	27,894	87,362	-266	7,646	26,504	1,070	16,837	139,153			170,602	
2014	9,554	60,029	30,375	7,135	8,607	-1,315	6,783	111,613			81,300	
Q1, 2013	24,689	64,960	-1,904	592	9,283	-479	2,043	74,494			99,512	
Q2, 2013	13,551	-2,463	-1,992	4,336	8,073	-620	4,865	12,199			26,937	
Q3, 2013	-15,299	10,299	656	3,803	5,798	758	6,822	28,135			12,265	
Q4, 2013	4,954	14,567	2,974	-1,085	3,350	1,412	3,107	24,325			31,888	
Q1, 2014	21,887	14,991	10,198	-2,077	2,848	-702	2,991	28,249			49,655	
Q2, 2014	7,762	14,967	3,383	-533	3,705	2,259	2,717	26,497			34,779	
Q3, 2014	-29,865	12,180	1,772	6,769	1,610	-52	-922	21,356			-17,319	
Q4, 2014	9,769	17,892	15,022	2,976	444	-2,819	1,998	35,512			14,186	
Q1, 2015	-10,351	5,181	-2,775	3,521	297	147	2,439	8,810			-1,369	

Table 1.1 (end)

Financial Account (Intermediate Balances), Reserve Assets

(millions of US dollars)

	Balances on financial account items					other sectors (26-13)	Financial account balance (except reserve assets) (28+29+30+31)=(27-14)	Net errors and omissions	Change in reserve assets ("+" increase / "-" decrease)
	general government (17-6)	central bank (18-7)	banks (19-8)	other sectors					
				28	29					30	31
2009	-12,768	-12,035	32,167	20,778	28,142	33	34	3,377	
2010	-3,393	2,381	-15,922	38,461	21,527	-6,399	36,751	-9,133	
2011	1,437	331	23,924	50,429	76,121	-8,652	12,630	-8,652	
2012	-16,207	-3,562	-18,508	63,955	25,677	-10,371	30,017	-10,371	
2013	-5,160	-1,073	7,469	44,977	46,212	-10,270	-22,077	-10,270	
2014	-29,884	2,184	46,900	110,874	130,074	6,100	-107,547	6,100	
Q1, 2013	-2,988	-4,688	17,364	3,640	13,329	-6,755	4,946	-6,755	
Q2, 2013	929	447	4,377	2,410	8,162	1,925	-4,444	1,925	
Q3, 2013	-6,388	1,654	-10,871	20,479	4,874	-2,004	-7,372	-2,004	
Q4, 2013	3,286	1,514	-3,401	18,449	19,848	-3,436	-15,207	-3,436	
Q1, 2014	6,569	-515	20,975	20,047	47,076	-5,880	-27,351	-5,880	
Q2, 2014	-1,196	-486	15,222	14,118	27,657	5,240	-10,345	5,240	
Q3, 2014	-4,733	-691	-18,358	29,738	5,957	4,076	-5,683	4,076	
Q4, 2014	-30,524	3,876	29,061	46,971	49,384	2,664	-64,169	2,664	
Q1, 2015	8,015	-1,597	14,116	16,801	37,336	-1,727	-10,113	-1,727	

Table 1.2

Direct Investment of the Russian Federation (Based on the Balance of Payments, Flows Data)

Russian Federation Direct Investment Abroad

("+" denotes an increase in investment, "-" denotes a decrease in investment)

	(millions of US dollars)															
	General government – equity				Deposit-taking corporations, except central bank				Other sectors						Direct investment abroad (1+5+13)	
	1	2	3	4	5	equity		reinvestment of earnings	debt instruments	total (2+3+4)	equity		debt instruments			total (8+9+12)
						increase	decrease				net (6+7)	increase	decrease	net (10+11)		
6																	7	8	9	10	11	12
2009	32	1,277	-382	218	1,113	29,220	-3,791	25,429	7,952	30,256	-21,501	8,755	42,135	43,281		
2010	636	857	48	109	1,014	23,424	-4,026	19,398	14,001	36,701	-19,134	17,567	50,966	52,616		
2011	63	321	220	344	884	31,108	-7,982	23,126	15,340	56,741	-29,303	27,438	65,904	66,851		
2012	32	4,969	472	803	6,244	31,027	-4,843	26,184	15,086	47,569	-46,293	1,276	42,546	48,822		
2013	9	1,187	196	-95	1,288	94,347	-16,044	78,303	11,220	52,696	-57,009	-4,313	85,210	86,507		
2014	34	1,259	695	-75	1,878	34,702	-13,416	21,285	13,151	75,206	-55,166	20,040	54,477	56,389		
Q1, 2013	0	109	-75	277	311	62,194	-1,164	61,030	4,466	10,961	-11,217	-256	65,239	65,550		
Q2, 2013	0	277	240	-57	461	6,832	-9,939	-3,106	1,855	12,965	-14,414	-1,449	-2,700	-2,240		
Q3, 2013	6	693	-168	-67	458	11,116	-2,463	8,653	3,030	11,407	-13,630	-2,223	9,460	9,925		
Q4, 2013	3	108	199	-248	58	14,205	-2,478	11,727	1,869	17,363	-17,749	-386	13,210	13,271		
Q1, 2014	14	442	447	-118	771	9,348	-2,351	6,998	5,555	14,112	-12,969	1,143	13,696	14,481		
Q2, 2014	8	429	91	266	785	8,605	-1,182	7,423	2,016	13,633	-9,651	3,982	13,421	14,214		
Q3, 2014	8	199	-9	-14	176	7,166	-1,708	5,458	4,192	10,582	-8,701	1,881	11,530	11,714		
Q4, 2014	4	189	166	-209	146	9,583	-8,175	1,407	1,388	36,879	-23,845	13,034	15,830	15,979		
Q1, 2015	0	606	-1,904	-680	-1,978	3,131	-1,228	1,902	3,631	12,610	-13,549	-939	4,594	2,616		

Table 1.2 (end)

Direct Investment in the Russian Federation
 (“+” denotes an increase in investment, “-” denotes a decrease in liabilities)

(millions of US dollars)

	Other sectors										Direct investment in the Russian Federation (18+26)			
	Deposit-taking corporations, except central bank					reinvestment of earnings						total (21+22+25)		
	equity		debt instruments	total (15+16+17)	equity		net (19+20)	debt instruments		net (23+24)				
	increase	decrease			increase	decrease		increase	decrease					
2009	15	1,207	16	17	18	34,809	-28,289	6,520	10,037	46,188	-32,840	13,349	29,906	36,583
2010	2,148	3,218	3,218	-202	5,164	29,270	-21,378	7,892	15,426	90,229	-75,543	14,686	38,004	43,168
2011	1,197	3,720	3,720	164	5,081	42,758	-32,070	10,688	17,552	165,621	-143,858	21,762	50,003	55,084
2012	834	5,538	5,538	1,415	7,786	34,663	-35,529	-866	18,005	97,449	-71,786	25,663	42,801	50,588
2013	-245	7,540	7,540	1,863	9,158	53,637	-42,723	10,914	14,149	109,014	-74,016	34,998	60,061	69,219
2014	383	6,249	6,249	-2,272	4,360	33,807	-31,341	2,466	14,826	84,174	-82,970	1,205	18,496	22,857
Q1, 2013	200	2,109	2,109	1,245	3,554	21,401	-2,005	19,396	5,070	24,029	-11,909	12,119	36,586	40,140
Q2, 2013	-654	1,246	1,246	1,064	1,656	13,155	-22,056	-8,901	993	32,816	-19,665	13,152	5,244	6,900
Q3, 2013	252	2,059	2,059	-363	1,947	9,592	-8,177	1,415	3,849	24,596	-18,293	6,303	11,568	13,515
Q4, 2013	-43	2,126	2,126	-83	2,001	9,488	-10,485	-997	4,236	27,573	-24,149	3,424	6,663	8,664
Q1, 2014	-25	1,826	1,826	594	2,395	6,281	-3,945	2,336	6,736	14,834	-13,394	1,440	10,512	12,907
Q2, 2014	306	1,922	1,922	-1,070	1,158	7,177	-5,273	1,904	1,373	24,769	-17,452	7,317	10,594	11,751
Q3, 2014	58	1,384	1,384	-1,104	338	5,747	-8,976	-3,229	5,083	18,598	-21,533	-2,935	-1,081	-743
Q4, 2014	44	1,117	1,117	-692	469	14,602	-13,148	1,455	1,635	25,973	-30,590	-4,617	-1,528	-1,059
Q1, 2015	-287	-166	-166	-283	-736	4,041	-3,480	562	4,172	19,181	-21,871	-2,690	2,043	1,307

Table 1.3

Net Inflows/Outflows of Capital by Private Sector (Based on the Balance of Payments Flows Data, BPM6 Methodology. Transaction Signs According to BPM6¹)

(billions of US dollars)

	Net inflows/outflows of capital by private sector, total (2+5)	Banks			Other sectors			"Net errors and omissions" of balance of payments
	1	2	3	4	5	6	7		8
		Net inflows/outflows of capital (3-4)	Net acquisition of financial assets	Net incurrence of liabilities	Net inflows/outflows of capital (6-7-8)	Net acquisition of financial assets	Net incurrence of liabilities	
2009	57.5	32.2	-10.0	-42.1	25.3	53.3	34.3	-6.4
2010	30.8	-15.9	1.7	17.6	46.7	62.9	25.4	-9.1
2011	81.4	23.9	31.8	7.8	57.4	107.7	58.9	-8.7
2012	53.9	-18.5	14.8	33.3	72.4	101.8	39.8	-10.4
2013	61.6	7.5	27.9	20.4	54.2	138.1	94.2	-10.3
2014	153.0	46.9	9.6	-37.3	106.1	112.9	0.7	6.1
Q1, 2013	28.2	17.4	24.7	7.3	10.9	75.0	70.9	-6.8
Q2, 2013	5.5	4.4	13.6	9.2	1.1	12.8	9.8	1.9
Q3, 2013	10.9	-10.9	-15.3	-4.4	21.7	27.4	7.7	-2.0
Q4, 2013	17.1	-3.4	5.0	8.4	20.5	22.9	5.9	-3.4
Q1, 2014	47.6	21.0	21.9	0.9	26.6	29.0	8.2	-5.9
Q2, 2014	21.8	15.2	7.8	-7.5	6.6	24.2	12.4	5.2
Q3, 2014	7.4	-18.4	-29.9	-11.5	25.7	21.4	-8.4	4.1
Q4, 2014	76.2	29.1	9.8	-19.3	47.1	38.3	-11.5	2.7
Q1, 2015	32.5	14.1	-10.4	-24.5	18.4	8.7	-8.0	-1.7

¹ Sign "+" denotes an outflow of capital, sign "-" implies an inflow.

Table 1.4

External Debt of the Russian Federation¹

(millions of US dollars)

	30.06.2014	30.09.2014	31.12.2014	31.03.2015
Total	732,779	680,857	599,041	555,862
General Government	57,128	49,382	41,606	33,556
Federal Government	56,446	48,748	41,027	33,043
New Russian Debt	54,557	46,926	39,257	31,270
Multilateral creditors	1,360	1,255	1,195	1,112
<i>IBRD</i>	1,029	933	894	819
<i>Other</i>	331	322	301	293
Other credits	109	61	46	10
Foreign currency bonds	23,367	21,534	21,484	14,897
<i>Eurobonds with 15, 17, 18, 19, 20, 22, 23, 28, 42 and 43-year maturities</i>	13,679	13,248	13,089	12,203
<i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i>	9,688	8,286	8,395	2,694
Ruble denominated bonds	29,355	23,718	16,139	14,871
<i>OFZ</i>	28,093	22,794	15,594	14,530
<i>Eurobonds with 18-year maturity</i>	1,262	924	545	340
Other	366	358	393	380
Debt of the former USSR	1,888	1,821	1,770	1,773
Debt owed to former socialist countries	941	879	863	873
Other official creditors	925	921	887	879
Other	22	21	20	21
Local Government	682	635	580	513
Loans	555	516	494	441
Ruble denominated bonds	128	118	85	72
Central bank	16,225	15,815	10,599	11,673
Loans	2,349	3,510	0	1,200
Currency and deposits	5,106	3,896	2,381	2,648
Other (SDR allocation)	8,769	8,410	8,218	7,825
Banks	208,859	192,250	171,450	154,178
Debt liabilities to direct investors and to direct investment enterprises	4,078	2,794	1,897	1,565
Loans ²	2,113	1,599	708	244
Deposits ²	190,498	177,239	160,010	143,967
Debt securities	7,556	6,672	5,197	5,378
Other	4,614	3,945	3,639	3,024
Other sectors	450,567	423,411	375,386	356,455
Debt liabilities to direct investors and to direct investment enterprises	160,078	149,967	133,451	127,649
Loans	269,256	255,669	225,978	213,418
Debt securities	8,703	8,828	6,145	7,598
Trade credits	3,563	3,706	3,469	2,880
Financial leases	2,356	2,408	2,433	2,455
Other	6,611	2,832	3,909	2,455

¹ Information on External Debt is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and the manual jointly developed by international organizations, namely, External Debt Statistics Guide for Compilers and Users (2013).

² Liabilities of banks are recorded as Deposits with the exception of: (i) reverse transactions including securities repurchase agreements with nonresidents which are not banks; (ii) accounts payable.

Table 1.5

External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity¹

(millions of US dollars)

	30.06.2014	30.09.2014	31.12.2014	31.03.2015
Total	732,779	680,857	599,041	555,862
Foreign Currency	539,759	524,720	491,841	454,834
Domestic Currency	193,019	156,138	107,200	101,028
General Government	57,128	49,382	41,606	33,556
Foreign Currency	27,645	25,546	25,382	18,613
Short-term	359	344	379	366
Long-term	27,286	25,202	25,003	18,247
Domestic Currency	29,483	23,836	16,224	14,943
Short-term	0	0	0	0
Long-term	29,483	23,836	16,224	14,943
Central bank	16,225	15,815	10,599	11,673
Foreign Currency	11,119	11,919	8,218	9,025
Short-term	2,349	3,510	0	1,200
Long-term	8,769	8,410	8,218	7,825
Domestic Currency	5,106	3,896	2,381	2,648
Short-term	5,106	3,896	2,381	2,648
Long-term	0	0	0	0
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	204,781	189,455	169,554	152,612
Foreign Currency	169,575	162,141	149,834	135,810
Short-term	40,477	37,541	31,083	22,591
Long-term	129,098	124,600	118,751	113,218
Domestic Currency	35,206	27,314	19,719	16,803
Short-term	13,917	11,026	8,781	6,507
Long-term	21,289	16,288	10,938	10,296
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	290,489	273,443	241,935	228,806
Foreign Currency	214,627	209,958	197,146	186,243
Short-term	12,218	12,135	13,281	12,022
Long-term	202,409	197,823	183,865	174,221
Domestic Currency	75,862	63,486	44,789	42,562
Short-term	11,397	6,566	5,863	3,990
Long-term	64,465	56,919	38,926	38,573
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	164,156	152,761	135,347	129,214
Foreign Currency	116,793	115,155	111,261	105,142
Domestic Currency	47,363	37,606	24,087	24,072

¹ Information on External Debt is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and the manual jointly developed by international organizations, namely, External Debt Statistics Guide for Compilers and Users (2013).

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments¹

	(millions of US dollars)				
	30.06.2014	30.09.2014	31.12.2014	31.03.2015	
Total Liabilities					
Short-term	732,779	680,857	599,041	555,862	
Long-term	85,823	75,018	61,769	49,326	
General Government	646,956	605,839	537,272	506,536	
Short-term	57,128	49,382	41,606	33,556	
Other liabilities	359	344	379	366	
Long-term	359	344	379	366	
Debt securities	56,769	49,038	41,227	33,190	
Loans	52,850	45,371	37,708	29,840	
Other liabilities	3,862	3,612	3,464	3,294	
Other liabilities	57	56	55	55	
Central bank	16,225	15,815	10,599	11,673	
Short-term	7,455	7,405	2,381	3,848	
Loans	2,349	3,510	0	1,200	
Currency and deposits	5,106	3,896	2,381	2,648	
Long-term	8,769	8,410	8,218	7,825	
Other liabilities (SDR allocation)	8,769	8,410	8,218	7,825	
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	204,781	189,455	169,554	152,613	
Short-term	54,394	48,567	39,864	29,099	
Debt securities	2,439	2,191	1,579	1,553	
Loans	2,113	1,599	708	244	
Current accounts and deposits	46,407	42,264	34,952	25,581	
Other liabilities	3,435	2,513	2,626	1,721	
Long-term	150,388	140,888	129,689	123,514	
Debt securities	5,117	4,481	3,619	3,825	
Deposits	144,091	134,976	125,058	118,386	
Other liabilities	1,179	1,432	1,013	1,303	

Table 1.6 (end)
(millions of US dollars)

	30.06.2014	30.09.2014	31.12.2014	31.03.2015
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	290,489	273,443	241,935	228,806
<i>Other financial corporations</i>	23,811	20,989	18,170	17,358
Short-term	4,781	4,434	4,090	3,803
Current accounts and deposits	3,321	2,981	2,580	2,374
Other liabilities	1,460	1,453	1,510	1,429
Long-term	19,030	16,555	14,080	13,555
Debt securities	1,105	1,062	790	805
Loans	17,925	15,493	13,290	12,750
<i>Nonfinancial corporations, households and NPISHs</i>	266,678	252,454	223,765	211,448
Short-term	18,834	14,268	15,054	12,209
Loans	10,120	9,182	9,186	8,303
Trade credits	3,563	3,706	3,469	2,880
Other liabilities	5,151	1,379	2,399	1,026
Long-term	247,844	238,187	208,711	199,239
Debt securities	7,598	7,766	5,355	6,793
Loans	240,246	230,421	203,356	192,445
Direct investment	164,156	152,761	135,347	129,214
<i>Banks</i>	4,078	2,794	1,897	1,565
Direct investor in direct investment enterprises	909	834	756	944
Direct investment enterprises in direct investor (reverse investment)	3,169	1,960	1,141	621
<i>Other sectors</i>	160,078	149,967	133,451	127,649
Direct investor in direct investment enterprises	51,776	44,141	39,735	38,480
Direct investment enterprises in direct investor (reverse investment)	77,482	77,314	69,894	65,609
Between fellow enterprises	30,819	28,512	23,822	23,560

¹ Information on External Debt is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

Included is the indebtedness in domestic and foreign currencies.

Only non-resident holdings of government securities are reported. Data is presented at face value.

Data on Banks includes Vnesheconbank.

Table 1.7

International Investment Position of the Russian Federation¹. Main Components

(millions of US dollars)

	31.12.2004	31.12.2005	31.12.2006	31.12.2007	31.12.2008	31.12.2009
Net International Investment Position	-4,797	-31,882	-14,855	-148,668	250,267	102,774
Assets	411,655	515,913	754,952	1,093,384	1,006,154	1,087,573
Direct investment	107,087	140,775	234,632	365,797	198,437	298,357
Equity and investment fund shares	100,729	139,046	231,123	350,854	182,061	272,609
Debt investments	6,358	1,729	3,509	14,943	16,376	25,748
Portfolio investment	7,920	17,775	12,248	19,936	24,221	38,156
Equity and investment fund shares	127	334	490	4,124	2,855	2,532
Debt investments	7,793	17,441	11,758	15,812	21,366	35,624
Financial derivatives (other than reserves) and employee stock options	153	51	222	1,423	5,302	2,240
Other investment	171,954	175,072	204,119	227,465	351,913	309,370
Other equity	620	622	856	941	1,596	1,642
Currency and deposits	63,771	71,747	79,639	77,437	160,120	146,936
Loans	89,052	78,284	100,152	126,631	159,630	141,778
Insurance, pension, and standardized guarantee schemes	1	7	15	661	714	860
Trade credit and advances	12,456	17,996	16,398	13,509	20,238	8,441
Other accounts receivable	6,055	6,417	7,059	8,285	9,615	9,712
Reserve assets	124,541	182,240	303,732	478,762	426,281	439,450
Liabilities	416,453	547,794	769,807	1,242,052	755,888	984,799
Direct investment	121,514	180,171	265,653	490,595	214,049	377,447
Equity and investment fund shares	111,269	167,740	244,386	464,244	183,335	331,681
Debt investments	10,245	12,431	21,266	26,351	30,714	45,767
Portfolio investment	130,699	166,179	265,341	366,660	111,806	217,125
Equity and investment fund shares	89,203	118,161	207,480	308,005	83,787	177,783
Debt investments	41,496	48,018	57,861	58,655	28,019	39,342
Financial derivatives (other than reserves) and employee stock options	189	52	178	875	10,396	5,205
Other investment	164,052	201,392	238,635	383,921	419,637	385,021
Other equity	0	0	0	0	0	0
Currency and deposits	29,983	47,571	96,105	156,335	161,284	122,924
Loans	132,681	152,366	140,295	223,087	252,209	247,705
Insurance, pension, and standardized guarantee schemes	0	0	14	257	211	211
Trade credit and advances	0	0	0	0	1,464	2,102
Other accounts payable	1,388	1,455	2,222	4,242	4,469	3,184
Special drawing rights (Net incurrence of liabilities)	0	0	0	0	0	8,895

Table 1.7 (end)
(millions of US dollars)

	31.12.2010	31.12.2011	31.12.2012	31.12.2013	31.12.2014
Net International Investment Position	18,366	149,232	142,332	131,736	310,980
Assets	1,171,110	1,244,682	1,380,699	1,474,598	1,257,024
Direct investment	361,121	361,750	409,567	479,501	388,400
Equity and investment fund shares	314,334	287,229	327,504	400,397	300,644
Debt investments	46,787	74,521	82,064	79,104	87,756
Portfolio investment	36,656	42,435	48,300	53,743	56,629
Equity and investment fund shares	3,985	4,519	5,271	3,232	4,433
Debt investments	32,671	37,916	43,028	50,511	52,197
Financial derivatives (other than reserves) and employee stock options	1,639	5,675	5,553	5,932	17,565
Other investment	292,314	336,173	379,661	425,827	408,970
Other equity	1,946	3,198	3,425	4,201	4,328
Currency and deposits	124,664	139,859	159,411	173,378	182,255
Loans	145,319	166,506	179,679	197,810	166,750
Insurance, pension, and standardized guarantee schemes	1,160	1,384	1,796	2,251	2,274
Trade credit and advances	9,812	13,831	21,470	28,163	32,065
Other accounts receivable	9,414	11,394	13,879	20,023	21,297
Reserve assets	479,379	498,649	537,618	509,595	385,460
Liabilities	1,152,744	1,095,450	1,238,368	1,342,862	946,045
Direct investment	488,993	454,949	514,926	565,654	353,444
Equity and investment fund shares	425,801	370,562	394,700	409,856	218,097
Debt investments	63,192	84,387	120,226	155,798	135,347
Portfolio investment	277,039	225,062	270,725	273,736	156,424
Equity and investment fund shares	231,386	176,020	194,461	195,094	111,199
Debt investments	45,653	49,042	76,263	78,642	45,225
Financial derivatives (other than reserves) and employee stock options	2,840	5,905	4,285	4,355	21,530
Other investment	383,872	409,533	448,433	499,116	414,646
Other equity	0	1	0	1	3
Currency and deposits	140,115	157,620	189,372	201,947	162,496
Loans	229,381	236,838	241,631	278,410	232,499
Insurance, pension, and standardized guarantee schemes	194	338	398	531	846
Trade credit and advances	2,155	2,418	2,932	3,115	3,469
Other accounts payable	3,287	3,608	5,382	6,376	7,115
Special drawing rights (Net incurrence of liabilities)	8,740	8,710	8,718	8,736	8,218

¹ The International Investment Position of Russia is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

A positive sign denotes net increase in assets or liabilities; a negative sign denotes a net decrease.

Table 1.8

International Investment Position of the Russian Federation in the First Quarter of 2015¹

(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Net International Investment Position	310,980	27,222	-55,064	-1,824	281,314
Assets	1,257,024	-11,482	-40,646	-999	1,203,897
Direct investment	388,400	2,616	-18,628	-779	371,609
Equity and investment fund shares	300,644	4,235	-16,435	-848	287,595
Direct investor in direct investment enterprises	300,598	4,234	-16,435	-848	287,548
Direct investment enterprises in direct investor (reverse investment)	32	0	0	0	32
Between fellow enterprises	14	1	0	0	15
Debt instruments	87,756	-1,619	-2,193	70	84,014
Direct investor in direct investment enterprises	63,929	776	-1,308	70	63,466
Direct investment enterprises in direct investor (reverse investment)	9,866	-1,263	-164	0	8,439
Between fellow enterprises	13,962	-1,132	-721	0	12,109
Portfolio investment	56,629	4,486	464	1,207	62,785
Equity and investment fund shares	4,433	-97	-151	0	4,184
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	1,843	-103	-59	0	1,680
General government	0	0	0	0	0
Other sectors	2,590	7	-93	0	2,504
Other financial corporations	1,425	-6	-55	0	1,365
Nonfinancial corporations, households and NPISHs	1,165	13	-38	0	1,139
Equity securities other than investment fund shares	3,955	-104	-145	0	3,706
Investment fund shares or units	478	7	-6	0	479
Debt securities	52,197	4,583	615	1,207	58,601
Central bank	0	-2	-47	1,249	1,200
Short-term	0	0	0	0	0
Long-term	0	-2	-47	1,249	1,200
Deposit-taking corporations, except central bank	37,662	3,968	915	-2,382	40,163
Short-term	787	-455	5	-26	311
Long-term	36,875	4,423	910	-2,356	39,852

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
General government	3,005	37	0	0	3,042
Short-term	0	0	0	0	0
Long-term	3,005	37	0	0	3,042
Other sectors	11,530	580	-254	2,340	14,196
Short-term	486	-126	-22	0	338
Long-term	11,044	706	-232	2,340	13,858
Other financial corporations	3,460	388	-123	0	3,726
Short-term	153	-53	-9	0	91
Long-term	3,308	441	-114	0	3,635
Nonfinancial corporations, households and NPISHs	8,070	192	-131	2,340	10,470
Short-term	333	-73	-13	0	247
Long-term	7,736	265	-118	2,340	10,223
Financial derivatives (other than reserves) and employee stock options	17,565	-7,146	5,141	0	15,559
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	17,475	-6,727	4,798	0	15,547
General government	0	0	0	0	0
Other sectors	90	-420	343	0	12
Other financial corporations	0	-200	200	0	0
Nonfinancial corporations, households and NPISHs	90	-220	142	0	12
<i>Financial derivatives (other than reserves) and employee stock options</i>	17,565	-7,147	5,141	0	15,559
<i>Options</i>	2,861	-70	-139	0	2,653
<i>Forward-type contracts</i>	14,703	-7,077	5,280	0	12,907
Other investment	408,970	-1,324	-8,750	-1,318	397,578
Other equity	4,328	0	-36	0	4,293
Currency and deposits	182,255	-6,610	-4,592	-68	170,984
Central banks	169	1	-74	-38	58
Short-term	169	1	-74	-38	58
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	108,385	-5,654	-3,378	2,091	101,443
Short-term	79,842	-2,109	-2,946	2,099	76,886
Long-term	28,542	-3,545	-432	-8	24,557
<i>Of which: Interbank positions</i>	90,946	1,520	-2,674	-80	89,713
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	73,702	-958	-1,140	-2,121	69,483
Short-term	73,702	-958	-1,140	-2,121	69,483
Long-term	0	0	0	0	0
Other financial corporations	1,548	295	-53	0	1,790
Short-term	1,548	295	-53	0	1,790
Long-term	0	0	0	0	0

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	72,154	-1,253	-1,087	-2,121	67,693
Short-term	72,154	-1,253	-1,087	-2,121	67,693
Long-term	0	0	0	0	0
Loans	166,750	-885	-3,226	1,244	163,883
Central bank	46	0	-2	0	44
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	46	0	-2	0	44
Deposit-taking corporations, except central bank	81,145	-2,232	-1,291	1,334	78,956
Short-term	16,458	96	-498	-22	16,033
Long-term	64,688	-2,328	-793	1,356	62,923
General government	35,280	332	-408	-20	35,184
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	35,280	332	-408	-20	35,184
Other sectors	50,279	1,015	-1,526	-70	49,698
Short-term	14,976	569	-299	0	15,246
Long-term	35,302	446	-1,227	-70	34,452
Other financial corporations	15,453	688	-412	-9	15,720
Short-term	3,982	623	-106	0	4,499
Long-term	11,471	64	-306	-9	11,221
Nonfinancial corporations, households and NPISHs	34,826	327	-1,114	-61	33,978
Short-term	10,995	-55	-193	0	10,747
Long-term	23,831	382	-921	-61	23,232
Insurance, pension, and standardized guarantee schemes	2,274	28	-82	0	2,220
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	2,274	28	-82	0	2,220
Other financial corporations	2,274	28	-82	0	2,220
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	2,204	24	-81	0	2,147
<i>Life insurance and annuity entitlements</i>	70	4	0	0	73
Trade credit and advances	32,065	3,668	-484	-1,433	33,817
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
General government	235	0	-20	0	215
Short-term	0	0	0	0	0
Long-term	235	0	-20	0	215
Other sectors	31,830	3,668	-463	-1,433	33,602
Short-term	31,830	3,668	-463	-1,433	33,602
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	31,830	3,668	-463	-1,433	33,602
Short-term	31,830	3,668	-463	-1,433	33,602
Long-term	0	0	0	0	0
Other accounts receivable	21,297	2,475	-330	-1,060	22,381
Central bank	5	2	0	0	7
Short-term	5	2	0	0	7
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	17,301	2,375	-299	-763	18,614
Short-term	7,471	4,060	-207	-734	10,590
Long-term	9,830	-1,685	-92	-29	8,024
General government	289	-198	-18	0	73
Short-term	268	-198	-19	0	52
Long-term	21	0	0	0	21
Other sectors	3,703	295	-14	-297	3,687
Short-term	3,701	294	-14	-297	3,685
Long-term	2	1	0	0	3
Other financial corporations	370	3	-14	-1	358
Short-term	368	2	-14	-1	356
Long-term	2	1	0	0	3
Nonfinancial corporations, households and NPISHs	3,333	292	0	-296	3,329
Short-term	3,333	292	0	-296	3,329
Long-term	0	0	0	0	0
Reserve assets	385,460	-10,113	-18,873	-109	356,365
Monetary gold	46,089	0	43	1,140	47,272
Gold bullion	46,089	0	43	1,140	47,272
Unallocated gold accounts	0	0	0	0	0
Of which: Monetary gold under swap for cash collateral	0	0	0	0	0
Special drawing rights	8,246	0	-395	0	7,852
Reserve position in the IMF	3,398	-663	-158	0	2,576
Other reserve assets	327,727	-9,450	-18,362	-1,249	298,665
Currency and deposits	42,274	2,754	-697	0	44,330
Claims on monetary authorities	19,925	-2,905	-126	0	16,894
Claims on other entities	22,350	5,659	-572	0	27,437

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Securities	285,453	-12,612	-17,659	-1,249	253,933
Debt securities	285,453	-12,612	-17,659	-1,249	253,933
Short-term	31,544	5,106	-3,223	1	33,429
Long-term	253,908	-17,718	-14,437	-1,250	220,504
Equity and investment fund shares	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
Financial derivatives	0	0	0	0	0
Other claims	0	408	-6	0	402
Liabilities	946,045	-38,705	14,417	825	922,583
Direct investment	353,444	1,307	-475	190	354,466
Equity and investment fund shares	218,097	4,281	2,801	74	225,252
Direct investor in direct investment enterprises	217,828	4,281	2,763	74	224,946
Direct investment enterprises in direct investor (reverse investment)	268	0	37	0	306
Between fellow enterprises	0	0	0	0	0
Debt instruments	135,347	-2,974	-3,276	116	129,214
Direct investor in direct investment enterprises	40,491	132	-1,283	84	39,424
Direct investment enterprises in direct investor (reverse investment)	71,035	-3,422	-1,414	31	66,230
Between fellow enterprises	23,822	316	-579	1	23,560
Portfolio investment	156,424	-9,382	18,801	1,635	167,478
Equity and investment fund shares	111,199	-2,136	15,398	1,626	126,087
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	14,044	-1,238	-11	-5	12,789
General government	0	0	0	0	0
Other sectors	97,155	-898	15,409	1,631	113,298
Other financial corporations	2,069	-34	681	91	2,806
Nonfinancial corporations, households and NPISHs	95,086	-864	14,728	1,541	110,492
<i>Equity securities other than investment fund shares</i>	110,846	-2,127	15,400	1,647	125,766
<i>Investment fund shares or units</i>	353	-9	-2	-21	321
Debt securities	45,225	-7,246	3,403	9	41,391
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	5,197	139	34	9	5,378
Short-term	1,579	-16	-10	1	1,553
Long-term	3,619	154	44	8	3,825
General government	33,883	-7,703	2,235	0	28,415
Short-term	0	0	0	0	0
Long-term	33,883	-7,703	2,235	0	28,415
Other sectors	6,145	318	1,134	0	7,598
Short-term	0	0	0	0	0
Long-term	6,145	318	1,134	0	7,598
Other financial corporations	790	20	-5	0	805
Short-term	0	0	0	0	0
Long-term	790	20	-5	0	805
Nonfinancial corporations, households and NPISHs	5,355	299	1,139	0	6,793
Short-term	0	0	0	0	0
Long-term	5,355	299	1,139	0	6,793
Financial derivatives (other than reserves) and employee stock options	21,530	-9,380	4,635	0	16,785
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	21,479	-8,839	4,143	0	16,783
General government	0	0	0	0	0
Other sectors	51	-541	492	0	2
Other financial corporations	0	-406	406	0	0
Nonfinancial corporations, households and NPISHs	51	-135	87	0	2
<i>Financial derivatives (other than reserves)</i>	21,530	-9,380	4,635	0	16,785
<i>Options</i>	4,020	-266	-157	0	3,597
<i>Forward-type contracts</i>	17,510	-9,115	4,792	0	13,187
Other investment	414,646	-21,249	-8,544	-999	383,854
Other equity	3	20	0	0	23
Currency and deposits	162,496	-12,732	-3,059	-55	146,649
Central banks	2,381	345	-69	-9	2,648
Short-term	2,381	345	69	-9	2,648
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	160,010	-13,007	-2,991	-46	143,967
Short-term	34,952	-8,240	-1,108	-23	25,581
Long-term	125,058	-4,766	-1,883	-23	118,386
<i>Of which: Interbank positions</i>	60,610	-7,968	-1,537	-17	51,089
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Other sectors	105	-71	0	0	34
Short-term	105	-71	0	0	34
Long-term	0	0	0	0	0
Other financial corporations	105	-71	0	0	34
Short-term	105	-71	0	0	34
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Loans	232,499	-6,355	-4,686	-860	220,598
Central bank	0	1,253	-53	0	1,200
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	1,253	-53	0	1,200
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	708	-487	23	0	244
Short-term	708	-487	23	0	244
Long-term	0	0	0	0	0
General government	3,484	-135	-45	11	3,315
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	3,484	-135	-45	11	3,315
Other sectors	228,307	-6,985	-4,611	-871	215,839
Short-term	11,661	-573	-315	-129	10,644
Long-term	216,645	-6,412	-4,296	-742	205,195
Other financial corporations	15,765	-77	-385	-212	15,091
Short-term	2,475	-41	-65	-29	2,340
Long-term	13,290	-36	-320	-184	12,750
Nonfinancial corporations, households and NPISHs	212,541	-6,908	-4,226	-659	200,749
Short-term	9,186	-532	-250	-100	8,303
Long-term	203,356	-6,376	-3,976	-558	192,445
Insurance, pension, and standardized guarantee schemes	846	-63	-36	0	748
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	846	-63	-36	0	748
Other financial corporations	846	-63	-36	0	748
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	818	-65	-35	0	718
<i>Life insurance and annuity entitlements</i>	29	2	-1	0	30

Table 1.8 (end)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Trade credit and advances	3,469	-590	0	0	2,880
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	3,469	-590	0	0	2,880
Short-term	3,469	-590	0	0	2,880
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	3,469	-590	0	0	2,880
Short-term	3,469	-590	0	0	2,880
Long-term	0	0	0	0	0
Other accounts payable – other	7,115	-1,531	-369	-84	5,132
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	3,639	-299	-232	-84	3,024
Short-term	2,626	-620	-203	-82	1,721
Long-term	1,013	320	-28	-1	1,303
General government	414	-5	-8	0	401
Short-term	358	-5	-8	0	345
Long-term	55	0	0	0	56
Other sectors	3,063	-1,226	-130	0	1,707
Short-term	3,063	-1,226	-130	0	1,707
Long-term	0	0	0	0	0
Other financial corporations	664	38	-22	0	681
Short-term	664	38	-22	0	681
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	2,399	-1,265	-108	0	1,026
Short-term	2,399	-1,265	-108	0	1,026
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	8,218	0	-393	0	7,825

¹ The International Investment Position of the Russian Federation is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

Table 1.9

International Investment Position of the Banking Sector of the Russian Federation

(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 31.03.2015
		transactions	valuation changes	other adjustments	total changes	
Assets	275,930	-10,351	1,452	279	-8,620	267,310
Direct investment	12,119	-1,978	765	0	-1,213	10,906
Equity (including reinvestment of earnings)	10,705	-1,298	771	0	-528	10,178
Direct investor banks in direct investment enterprises	10,705	-1,298	771	0	-528	10,178
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Debt instruments	1,414	-680	-6	0	-686	728
Direct investor in direct investment enterprises	1,184	-705	-8	0	-713	471
Debt securities	122	-10	0	0	-10	112
Loans	957	-60	-2	-600	-662	295
Other accounts receivable	105	-635	-6	600	-41	63
Banks – direct investment enterprises in direct investors (reverse investment)	230	25	2	0	27	258
Debt securities	0	0	0	0	0	0
Loans	230	25	2	0	27	258
Other accounts receivable	0	0	0	0	0	0
Portfolio investment	39,505	3,864	857	-2,382	2,339	41,844
Equity	1,843	-103	-59	0	-162	1,680
Debt securities	37,662	3,968	915	-2,382	2,501	40,163
Short-term	787	-455	5	-26	-476	311
Long-term	36,875	4,423	910	-2,356	2,977	39,852
Financial derivatives	17,475	-6,727	4,798	0	-1,928	15,547
Options	2,861	-39	-169	0	-208	2,653
Forward-type contracts	14,614	-6,688	4,968	0	-1,720	12,894
Other investment	206,831	-5,511	-4,968	2,661	-7,817	199,013
Other equity	0	0	0	0	0	0
Foreign currency ¹	17,434	-7,173	-704	2,171	-5,707	11,727
Deposits	90,950	1,519	-2,674	-80	-1,235	89,716
Short-term	62,408	5,064	-2,242	-72	2,750	65,158
Long-term	28,542	-3,545	-432	-8	-3,985	24,557
Loans	81,145	-2,232	-1,291	1,334	-2,189	78,956
Short-term	16,458	96	-498	-22	-425	16,033
Long-term	64,688	-2,328	-793	1,356	-1,765	62,923
Other accounts receivable	17,301	2,375	-299	-763	1,313	18,614
Short-term	7,471	4,060	-207	-734	3,119	10,590
Long-term	9,830	-1,685	-92	-29	-1,806	8,024

Table 1.9 (end)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 31.03.2015
		transactions	valuation changes	other adjustments	total changes	
Liabilities	226,442	-24,467	569	-139	-24,037	202,405
Direct investment	21,366	-736	-397	-13	-1,146	20,220
Equity (including reinvestment of earnings)	19,469	-452	-355	-6	-814	18,655
Direct investors in banks – direct investment enterprises	19,201	-452	-393	-6	-851	18,349
Direct investment enterprises in direct investor (reverse investment)	268	0	37	0	37	306
Debt instruments	1,897	-283	-42	-7	-331	1,565
Direct investors in banks – direct investment enterprises	756	203	-11	-3	188	944
Debt securities	10	-9	0	0	-9	1
Deposits	741	-53	-11	-3	-66	674
Loans	0	0	0	0	0	0
Other accounts payable	5	264	0	0	264	269
Direct investment enterprises in direct investor (reverse investment)	1,141	-486	-30	-4	-520	621
Debt securities	31	-24	-7	0	-31	0
Deposits	1,078	-460	-24	-4	-488	590
Loans	3	-2	1	0	-2	1
Other accounts payable	30	0	0	0	0	30
Portfolio investment	19,241	-1,100	23	3	-1,073	18,167
Equity	14,044	-1,238	-11	-5	-1,254	12,789
Debt securities	5,197	139	34	9	181	5,378
Short-term	1,579	-16	-10	1	-25	1,553
Long-term	3,619	154	44	8	206	3,825
Financial derivatives	21,479	-8,839	4,143	0	-4,696	16,783
Options	4,020	-243	-179	0	-422	3,597
Forward-type contracts	17,460	-8,596	4,322	0	-4,274	13,186
Other investment	164,357	-13,793	-3,200	-130	-17,122	147,235
Other equity	0	0	0	0	0	0
Deposits	160,010	-13,007	-2,991	-46	-16,043	143,967
Short-term	34,952	-8,240	-1,108	-23	-9,372	25,581
Long-term	125,058	-4,766	-1,883	-23	-6,672	118,386
Loans ²	708	-487	23	0	-464	244
Short-term	708	-487	23	0	-464	244
Other accounts payable	3,639	-299	-232	-84	-614	3,024
Short-term	2,626	-620	-203	-82	-905	1,721
Long-term	1,013	320	-28	-1	290	1,303
International investment position, net	49,488	14,116	883	418	15,417	64,905

¹Transactions with non-residents are recorded as changes in position due to 'Transactions' while transactions with residents are recorded as 'Other Adjustments'.

²Liabilities of banks on securities repurchase agreements with nonresidents which are not banks.

Table 1.10
The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)
(millions of US dollars)

	Exports (FOB)						Imports (FOB)						Trade balance		
	total	% of the corresponding period of the previous year	of which			total	% of the corresponding period of the previous year	of which			total	of which			
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries			% of the corresponding period of the previous year	with non-CIS countries	with CIS countries					
2013	523,275	99.2	445,151	100.3	78,125	93.4	341,337	101.7	295,022	102.3	46,314	97.8	181,939	150,128	31,810
2014	497,763	95.1	428,929	96.4	68,834	88.1	308,026	90.2	271,978	92.2	36,048	77.8	189,737	156,951	32,786
2014															
Q1	123,012	98.3	105,489	98.7	17,523	96.1	72,504	94.7	63,680	96.5	8,823	83.4	50,508	41,809	8,699
Q2	132,323	104.0	112,751	102.8	19,572	111.0	80,630	95.5	70,830	97.5	9,799	83.2	51,693	41,921	9,772
Q3	125,746	96.0	110,472	99.8	15,274	75.2	80,480	92.2	70,899	93.6	9,581	82.4	45,267	39,574	5,693
Q4	116,681	83.5	100,216	85.0	16,465	75.0	74,412	80.0	66,568	82.6	7,844	63.6	42,269	33,647	8,621
May	44,049	107.5	37,164	105.0	6,885	122.9	26,118	99.0	23,108	102.0	3,010	81.3	17,931	14,056	3,875
June	40,695	97.3	34,736	96.2	5,959	103.9	26,747	94.7	23,313	96.7	3,434	82.9	13,948	11,423	2,525
July	46,210	105.7	41,037	110.5	5,173	78.8	29,201	96.5	25,837	98.3	3,364	84.4	17,009	15,200	1,809
August	41,454	97.5	36,439	102.3	5,015	72.7	25,283	89.1	22,254	90.1	3,029	82.8	16,171	14,185	1,986
September	38,082	85.0	32,997	86.9	5,085	74.2	25,996	90.5	22,808	92.2	3,188	80.1	12,086	10,189	1,897
October	41,543	95.6	36,185	100.2	5,358	72.8	26,834	87.5	23,987	90.5	2,847	68.4	14,709	12,198	2,511
November	36,755	78.5	31,517	78.9	5,238	76.6	23,093	77.5	20,483	79.8	2,610	62.9	13,662	11,034	2,628
December	38,383	77.5	32,513	77.8	5,870	75.8	24,486	75.4	22,098	77.6	2,388	59.4	13,897	10,415	3,482
2015															
Q1	89,872	73.1	78,125	74.1	11,747	67.0	45,436	62.7	40,309	63.3	5,128	58.1	44,435	37,816	6,619
January	27,830	70.3	24,507	71.8	3,323	61.0	12,496	59.5	10,886	59.0	1,610	62.7	15,334	13,621	1,713
February	29,296	80.5	25,057	81.7	4,239	73.7	15,627	64.8	13,992	65.7	1,635	58.1	13,669	11,065	2,604
March	32,745	69.7	28,560	70.2	4,185	66.2	17,313	63.2	15,431	64.4	1,882	54.7	15,432	13,129	2,303
April	31,465	66.1	26,915	65.9	4,550	67.6	16,428	59.2	14,489	59.4	1,939	57.8	15,037	12,426	2,611
May	30,913	70.2	26,838	72.2	4,075	59.2	15,604	59.7	13,525	58.5	2,079	69.1	15,309	13,313	1,996

Table 1.11

International Reserves of the Russian Federation¹

(millions of US dollars)

	International reserves	Of which				
		foreign exchange reserves	of which			gold
			foreign exchange	SDRs	reserve position in IMF	
2012						
31.12	537,618	486,578	473,110	8,741	4,727	51,039
2013						
31.01	532,155	480,195	466,598	8,767	4,831	51,960
28.02	526,172	475,650	462,372	8,616	4,662	50,522
31.03	527,708	477,267	464,126	8,528	4,614	50,441
30.04	533,218	486,350	473,121	8,584	4,645	46,868
31.05	518,431	473,393	460,435	8,525	4,432	45,039
30.06	513,772	475,224	462,122	8,555	4,548	38,547
31.07	512,834	470,205	456,979	8,609	4,617	42,630
31.08	509,674	464,202	451,203	8,620	4,378	45,472
30.09	522,580	479,451	466,129	8,727	4,595	43,129
31.10	524,284	480,238	466,937	8,751	4,551	44,045
30.11	515,590	474,950	461,685	8,734	4,530	40,640
31.12	509,595	469,605	456,447	8,762	4,396	39,990
2014						
31.01	498,926	457,211	444,149	8,730	4,332	41,715
28.02	493,326	448,738	435,565	8,805	4,368	44,588
31.03	486,131	442,776	429,689	8,796	4,291	43,355
30.04	472,278	427,975	414,758	8,820	4,397	44,303
31.05	467,227	423,768	410,866	8,767	4,136	43,459
30.06	478,250	431,958	418,828	8,798	4,332	46,292
31.07	468,762	422,654	409,647	8,716	4,291	46,109
31.08	465,228	419,239	406,404	8,642	4,193	45,990
30.09	454,240	409,224	396,792	8,438	3,994	45,016
31.10	428,590	383,283	370,916	8,414	3,953	45,307
30.11	418,880	373,658	361,409	8,334	3,915	45,222
31.12	385,460	339,371	327,727	8,246	3,398	46,089
2015						
31.01	376,208	327,147	315,816	8,025	3,306	49,061
28.02	360,221	313,431	302,311	8,011	3,110	46,790
31.03	356,365	309,093	298,665	7,852	2,576	47,272
30.04	356,005	307,718	297,086	8,006	2,626	48,287
31.05	356,770	308,895	298,384	7,915	2,596	47,875
30.06	361,571	313,342	302,728	8,005	2,609	48,229

¹ International Reserves are compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and the IMF's International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012).

Table 1.12

International Reserves and Foreign Currency Liquidity – Russia

I. Official Reserves and Other Foreign Currency Assets
(Approximate Market Value)

(millions of US dollars)

	30.06.2015
A. Official reserves	361,571.4
(1) Foreign currency reserves (in convertible foreign currencies)	302,073.7
(a) Securities	256,456.2
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	45,617.5
(i) other national central banks	20,788.6
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	24,828.7
of which: located in the reporting country	–
(2) IMF reserve position	2,608.6
(3) SDRs	8,005.4
(4) Gold (valued at current quotations of the Bank of Russia)	48,229.4
– volume in millions of fine troy ounces	41.0
(5) Other reserve assets (specify)	654.3
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	654.3
B. Other foreign currency assets (specify)	33,251.2
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	33,251.2
– loans not included in official reserve assets	–
– financial derivatives not included in official reserves	–
– gold not included in official reserve assets	–
– other	–

Table 1.12 (cont.)

II. Predetermined Short-term Net Drains on Foreign Currency Assets (Nominal Value)

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	-4,677.8	-2,793.9	-713.0	-1,170.9
– outflows (–), principal	-4,395.7	-2,839.3	-658.6	-897.9
– outflows (–), interest	-2,502.2	-217.1	-645.7	-1,639.4
– inflows (+), principal	1,595.7	214.1	426.3	955.3
– inflows (+), interest	624.5	48.4	165.0	411.1
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)				
(a) short positions (–)	-890.1	-890.1	–	–
(b) long positions (+)	–	–	–	–
3. Other (specify)	–	–	–	–
– outflows related to repos (–)	–	–	–	–
– inflows related to reverse repos (+)	–	–	–	–
– trade credit (–)	–	–	–	–
– trade credit (+)	–	–	–	–
– other accounts payable (–)	–	–	–	–
– other accounts receivable (+)	–	–	–	–

Table 1.12 (cont.)

III. Contingent Short-term Net Drains on Foreign Currency Assets (Nominal Value)

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	–	–	–	–
(a) Collateral guarantees on debt falling due within 1 year	–	–	–	–
(b) Other contingent liabilities	–	–	–	–
2. Foreign currency securities issued with embedded options (puttable bonds)	–	–	–	–
3. Undrawn, unconditional credit lines provided by:	–	–	–	–
(a) other national monetary authorities, BIS, IMF, and other international organizations	–	–	–	–
– other national monetary authorities (+)	–	–	–	–
– BIS (+)	–	–	–	–
– IMF (+)	–	–	–	–
– other international organizations (+)	–	–	–	–
(b) with banks and other financial institutions headquartered in the reporting country (+)	–	–	–	–
(c) with banks and other financial institutions headquartered outside the reporting country (+)	–	–	–	–
4. Undrawn, unconditional credit lines provided to:	–	–	–	–
(a) other national monetary authorities, BIS, IMF, and other international organizations	–	–	–	–
– other national monetary authorities (–)	–	–	–	–
– BIS (–)	–	–	–	–
– IMF (–)	–	–	–	–
– other international organizations (–)	–	–	–	–
(b) banks and other financial institutions headquartered in reporting country (–)	–	–	–	–
(c) banks and other financial institutions headquartered outside the reporting country (–)	–	–	–	–
5. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	–	–	–	–
(a) Short positions	–	–	–	–
(i) Bought puts	–	–	–	–
(ii) Written calls	–	–	–	–
(b) Long positions	–	–	–	–
(i) Bought calls	–	–	–	–
(ii) Written puts	–	–	–	–
PRO MEMORIA: In-the-money options				
(1) At current exchange rate	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(2) +5% (depreciation of 5%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(3) –5% (appreciation of 5%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(4) +10% (depreciation of 10%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(5) –10% (appreciation of 10%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(6) Other (specify)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–

Table 1.12 (end)

IV. Memo Items

(millions of US dollars)

	30.06.2015
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	–
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	–
– derivatives (forwards, futures, or options contracts)	–
– short positions	–
– long positions	898.3
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	33,271.3
– lent or repoed and included in Section I	–8,135.4
– lent or repoed but not included in Section I	0.0
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	41,406.7
(e) financial derivative assets (net, marked to market)	–
– forwards	–
– futures	–
– swaps	–
– options	–
– other	–
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	–
– aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	–
(a) short positions (–)	–
(b) long positions (+)	–
– aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	–
(a) short positions	–
(i) bought puts	–
(ii) written calls	–
(b) long positions	–
(i) bought calls	–
(ii) written puts	–
(2) To be disclosed less frequently:	
(a) currency composition of reserves (by groups of currencies) ¹	361,571.4
– currencies in SDR basket ²	347,119.1
– currencies not in SDR basket	14,452.3
– by individual currencies (optional)	–

¹ Data is presented at the end of the quarter.² Additionally included are gold, SDRs and IMF reserve position.

Table 1.13

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Net foreign assets	8,007,661	11,753,338	12,527,851	13,023,759	14,347,051	15,803,384	16,096,267	16,410,829	21,236,461
Claims on nonresidents	8,086,873	11,754,526	12,529,131	13,365,567	14,614,170	16,084,627	16,453,450	16,758,086	21,700,154
Monetary gold and SDR holdings	215,166	294,866	427,020	958,690	1,357,362	1,720,093	1,815,695	1,595,624	3,056,817
Foreign currency	190	169	188	194	189	206	188	213	77,704
Deposits	2,897,203	2,883,705	1,086,029	787,102	889,322	1,842,609	1,711,568	2,190,621	2,310,049
Securities other than shares	2,845,228	6,792,800	10,845,484	11,349,581	12,095,806	12,176,465	12,741,132	12,711,642	16,059,118
Loans	2,120,422	1,772,675	138,176	210,330	212,372	79,750	38,121	114,271	2,588
Other	8,664	10,311	32,234	59,671	59,119	265,504	146,745	145,716	193,879
Liabilities to nonresidents	79,212	1,188	1,279	341,809	267,119	281,243	357,183	347,257	463,693
Deposits	603	1,188	1,278	1,216	911	802	1,622	1,525	1,356
Securities other than shares	–	–	–	–	–	–	–	–	–
Loans	78,609	0	0	71,673	0	0	90,687	59,806	0
Other	0	0	1	268,920	266,208	280,441	264,874	285,926	462,337
Claims on credit institutions	47,767	134,394	3,951,899	1,990,348	666,814	1,561,629	3,067,681	4,815,367	9,840,279
Net claims on general government	-3,441,126	-5,686,941	-7,784,783	-5,658,253	-4,072,602	-5,406,345	-6,499,712	-7,251,090	-10,480,330
Claims on federal government	247,084	354,514	353,378	357,192	347,314	332,867	370,305	364,159	368,277
Securities	246,981	354,341	353,205	357,100	347,161	332,738	370,182	364,063	368,160
Other claims	102	173	173	92	153	129	123	96	117
Claims on state and local government	–	–	1,346	1,403	422	407	411	414	156
Securities	–	–	1,346	1,403	422	407	411	414	156
Other claims	–	–	–	–	–	–	–	–	–
Liabilities to federal government	3,461,822	5,696,053	7,707,208	5,595,030	3,951,269	5,169,009	6,128,374	6,896,785	10,122,402
Deposits	3,436,366	5,664,180	7,647,725	5,525,614	3,874,681	5,143,620	6,103,587	6,876,931	10,071,051
Other liabilities	25,456	31,873	59,483	69,416	76,588	25,390	24,787	19,855	51,351
Liabilities to state and local government	226,388	345,402	432,300	421,818	469,069	570,610	742,055	718,878	726,361
Deposits	226,388	345,402	432,300	421,818	469,069	570,610	742,055	718,878	726,361
Other liabilities	–	–	–	–	–	–	–	–	–

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Claims on other sectors	1,250	924	116,267	168,960	115,454	355,541	348,696	313,502	654,492
Other financial institutions	328	328	114,972	167,589	113,795	353,982	346,870	311,789	653,130
Public nonfinancial organizations	21	9	39	20	0	0	0	0	0
Other nonfinancial organizations	902	588	1,255	1,351	1,659	1,559	1,826	1,713	1,362
Households	—	—	—	—	—	—	—	—	—
Monetary base	4,122,406	5,513,332	5,578,717	6,467,318	8,190,328	8,644,114	9,852,818	10,503,880	11,331,954
Currency in circulation	3,062,083	4,118,563	4,372,081	4,622,921	5,785,151	6,895,836	7,667,687	8,307,462	8,840,538
Liabilities to credit institutions	1,060,323	1,394,769	1,206,636	1,844,397	2,405,177	1,748,278	2,185,132	2,196,418	2,491,416
Deposits	957,250	1,294,099	1,194,165	1,560,689	1,816,301	1,748,278	2,185,132	2,196,418	2,491,416
Securities other than shares	103,073	100,670	12,472	283,708	588,876	—	—	—	—
Other liabilities to credit institutions	33	75	816,038	170,682	686	87	13	18	378,222
Deposits included in broad money	58,490	75,871	270,404	161,180	142,724	141,282	42,076	108,591	54,269
Transferable deposits	58,482	75,866	170,403	115,479	133,972	119,581	42,075	108,590	52,768
Other financial institutions	0	234	74,795	632	2,860	872	21,056	77,732	36,003
Public nonfinancial organizations	54,830	70,422	89,827	106,831	121,968	109,049	20,526	30,141	16,168
Other nonfinancial organizations	3,652	5,210	5,781	8,016	9,145	9,660	493	716	597
Households	—	—	—	—	—	—	—	—	—
Other deposits	7	5	100,001	45,701	8,752	21,701	1	1	1,501
Other financial institutions	0	0	100,000	45,700	8,750	21,700	0	0	1,500
Public nonfinancial organizations	7	5	1	1	1	0	0	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	84,156	462,051	1,902,352	2,099,113	2,358,878	3,235,383	2,724,457	3,151,918	9,054,101
Other items (net)	350,467	150,385	243,722	626,520	364,101	293,342	393,567	524,202	432,348
Other liabilities	472,560	376,906	594,905	877,832	692,780	601,110	692,184	821,570	731,515
Other assets	122,093	226,521	351,183	251,312	328,679	307,768	298,617	297,369	299,166

Table 1.13 (end)
(millions of rubles, end of period)

	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015
Claims on other sectors	420,139	469,719	489,425	488,643	654,492	655,073	653,589	653,455	691,655	692,995
Other financial institutions	416,321	466,221	485,842	485,833	653,130	653,464	650,643	650,640	688,830	690,537
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	3,817	3,497	3,583	2,810	1,362	1,609	2,946	2,815	2,825	2,457
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	9,537,160	9,947,925	9,646,367	9,950,940	11,331,954	9,897,965	9,665,548	9,662,524	9,519,994	9,201,865
Currency in circulation	7,965,278	7,943,787	7,999,015	7,922,096	8,840,538	7,752,088	7,715,773	7,522,716	7,699,241	7,540,720
Liabilities to credit institutions	1,571,881	2,004,138	1,647,352	2,028,844	2,491,416	2,145,877	1,949,776	2,139,808	1,820,753	1,661,145
Deposits	1,571,881	2,004,138	1,647,352	2,028,844	2,491,416	2,145,877	1,949,776	2,139,808	1,820,753	1,661,145
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	78,548	55,517	44,842	145,386	378,222	329,547	242,530	280,163	334,755	319,292
Deposits included in broad money	62,881	49,253	47,081	49,697	54,269	53,643	62,797	54,663	63,274	71,955
Transferable deposits	62,880	46,451	46,579	49,194	52,768	42,741	61,795	53,462	54,272	66,253
Other financial institutions	45,263	28,915	28,347	34,121	36,003	23,335	43,627	37,062	35,670	51,669
Public nonfinancial organizations	17,111	17,055	17,692	14,520	16,168	19,044	17,742	15,942	18,171	14,150
Other nonfinancial organizations	507	481	540	553	597	363	426	458	432	435
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	1	2,802	502	502	1,501	10,902	1,001	1,201	9,002	5,701
Other financial institutions	0	2,800	500	500	1,500	10,900	1,000	1,200	9,000	5,700
Public nonfinancial organizations	0	1	1	1	0	0	0	0	1	0
Other nonfinancial organizations	1	1	1	1	1	2	1	1	1	1
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	3,169,101	3,169,089	3,169,076	3,169,058	9,054,101	9,054,094	9,054,079	9,054,062	9,072,381	9,072,364
Other items (net)	1,531,030	2,196,917	3,244,666	4,244,381	432,348	3,384,983	1,118,737	560,532	-944,290	-800,951
Other liabilities	1,895,759	2,530,209	3,603,487	4,683,742	731,515	3,857,548	1,729,832	961,407	-566,516	-414,975
Other assets	364,728	333,292	358,821	439,361	299,166	472,564	611,095	400,874	377,774	385,976

Table 1.14

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Net foreign assets	-1,125,723	-1,840,487	-329,983	918,916	694,147	1,588,546	1,218,134	1,769,184	4,014,463
Claims on nonresidents	1,647,089	2,295,664	4,681,844	4,850,175	5,160,596	6,777,164	7,268,945	8,769,653	13,703,980
Foreign currency	80,103	71,938	218,751	163,244	141,010	166,215	183,902	192,022	981,942
Deposits	754,378	1,001,168	2,158,783	2,036,286	1,694,042	3,255,521	3,537,707	4,391,867	5,284,944
Securities other than shares	193,503	261,250	407,514	738,960	821,199	984,303	923,316	1,179,280	2,242,413
Loans	579,249	847,687	1,725,757	1,723,542	2,123,030	1,950,065	2,056,418	2,470,809	4,605,205
Other	39,855	113,621	171,039	188,143	381,315	421,059	567,602	535,676	589,475
Liabilities to nonresidents	2,772,812	4,136,151	5,011,827	3,931,259	4,466,449	5,188,618	6,050,811	7,000,470	9,689,516
Deposits	741,731	1,005,296	981,546	932,605	1,239,080	5,032,897	5,743,306	6,717,887	9,357,641
Securities other than shares	86,914	151,394	97,431	86,045	83,649	110,763	237,130	210,056	288,910
Loans	1,808,464	2,800,279	3,721,503	2,775,265	3,011,561	17,598	33,779	70,265	39,988
Other	135,704	179,182	211,347	137,345	132,159	27,361	36,597	2,262	2,978
Claims on central bank	1,339,591	1,817,772	2,593,250	2,599,142	3,127,501	2,705,576	3,422,984	3,516,401	4,538,576
Currency	276,909	416,326	577,251	584,869	722,405	957,281	1,237,623	1,321,893	1,669,075
Deposits	959,608	1,300,776	2,003,527	1,730,564	1,816,221	1,748,295	2,185,361	2,194,508	2,869,501
Securities other than shares	103,073	100,670	12,472	283,708	588,876	-	-	-	-
Net claims on general government	476,259	560,411	-82,355	484,215	753,920	941,122	1,298,147	2,244,352	2,140,753
Claims on federal government	585,061	624,942	534,387	878,463	1,375,350	2,074,567	2,093,886	2,409,506	2,532,753
Securities	576,433	616,037	513,178	851,623	1,357,046	2,050,460	2,072,338	2,387,318	2,496,711
Other claims	8,628	8,905	21,209	26,840	18,304	24,108	21,547	22,189	36,042
Claims on state and local government	195,480	243,843	353,490	501,769	583,797	614,145	765,067	1,114,772	1,298,818
Securities	100,869	123,985	195,906	268,983	318,204	245,991	234,253	297,729	263,632
Other claims	94,610	119,857	157,584	232,786	265,593	368,153	530,815	817,043	1,035,186
Liabilities to federal government	38,280	26,859	698,120	666,202	881,610	1,378,476	1,300,529	1,024,772	1,467,612
Deposits	32,861	20,858	684,005	652,528	864,067	1,360,004	1,273,539	996,883	1,438,369
Other liabilities	5,419	6,001	14,114	13,675	17,543	18,472	26,990	27,889	29,243

Table 1.14 (cont.)

	<i>(millions of rubles, end of period)</i>											
	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014	Dec, 2013	Dec, 2014	
Liabilities to state and local government	266,002	281,515	272,112	229,815	323,617	369,114	260,277	255,154	223,206	255,154	223,206	
Deposits	266,002	281,515	272,112	229,815	323,617	369,114	260,277	255,154	223,206	255,154	223,206	
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	
Claims on other sectors	8,759,215	13,077,518	17,829,032	18,246,901	20,671,447	26,265,263	31,432,301	36,927,327	45,085,302	36,927,327	45,085,302	
Other financial institutions	209,546	226,679	383,369	396,790	535,195	823,514	1,142,018	1,435,002	2,197,411	1,435,002	2,197,411	
Public nonfinancial organizations	221,888	289,312	294,771	287,007	299,299	376,648	385,231	442,866	538,389	442,866	538,389	
Other nonfinancial organizations	6,259,271	9,316,503	12,770,637	13,630,498	15,311,113	19,009,659	21,492,061	24,254,284	30,104,871	24,254,284	30,104,871	
Households	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992	10,795,176	12,244,631	10,795,176	12,244,631	
Liabilities to central bank	44,349	50,696	3,867,893	1,906,408	583,470	1,477,655	3,006,245	4,744,626	9,543,289	4,744,626	9,543,289	
Deposits included in broad money	7,283,068	10,458,007	12,211,463	14,896,568	18,585,686	22,674,786	25,754,214	30,177,756	35,806,389	30,177,756	35,806,389	
Transferable deposits	2,720,512	3,792,135	3,688,211	4,172,108	5,663,143	6,799,293	7,281,418	8,442,423	8,164,525	8,442,423	8,164,525	
Other financial institutions	187,668	250,588	231,936	233,840	314,188	392,732	351,434	461,839	432,791	461,839	432,791	
Public nonfinancial organizations	148,906	221,930	313,440	354,705	404,223	464,448	521,982	661,219	510,562	661,219	510,562	
Other nonfinancial organizations	1,755,405	2,395,462	2,236,475	2,449,767	3,302,289	3,772,397	3,822,681	4,303,628	4,457,357	4,303,628	4,457,357	
Households	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321	3,015,736	2,763,815	3,015,736	2,763,815	
Other deposits	4,562,556	6,665,873	8,523,253	10,724,460	12,922,543	15,875,493	18,472,796	21,735,334	27,641,864	21,735,334	27,641,864	
Other financial institutions	127,283	225,418	406,945	535,734	560,054	867,932	1,239,766	1,398,431	1,710,166	1,398,431	1,710,166	
Public nonfinancial organizations	79,502	85,347	94,551	180,181	202,930	203,604	209,846	174,311	288,737	174,311	288,737	
Other nonfinancial organizations	1,139,329	2,065,187	2,968,659	3,600,220	3,893,532	5,013,124	5,472,832	6,477,291	10,262,446	6,477,291	10,262,446	
Households	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352	13,685,301	15,380,515	13,685,301	15,380,515	
Deposits excluded from broad money	21,396	40,518	307,041	336,399	289,021	533,344	573,083	853,835	1,989,308	853,835	1,989,308	
Securities other than shares excluded from broad money	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983	1,411,163	1,610,102	1,411,163	1,610,102	
Shares and other equity	1,574,641	2,739,898	3,255,824	4,120,309	4,609,814	5,186,304	6,028,516	6,764,290	6,600,675	6,764,290	6,600,675	
Other items (net)	-197,846	-375,280	-289,441	371,629	535,941	821,897	889,524	505,593	229,331	505,593	229,331	
Other liabilities	748,349	929,287	1,603,035	2,738,922	3,074,626	3,755,547	4,360,801	4,978,414	9,362,425	4,978,414	9,362,425	
Other assets	863,546	1,212,092	1,728,472	2,100,301	2,262,842	2,608,041	3,183,547	4,052,822	8,276,747	4,052,822	8,276,747	
Consolidation adjustment	-82,649	-92,476	-164,005	-266,993	-275,844	-325,609	-287,730	-419,999	-856,348	-419,999	-856,348	

Table 1.14 (cont.)
(millions of rubles, end of period)

	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015
Net foreign assets	2,584,506	2,427,145	2,995,252	3,261,931	4,014,463	5,164,019	4,814,308	4,752,471	5,156,527	5,161,181
Claims on nonresidents	9,989,506	10,025,558	11,121,803	12,208,379	13,703,980	16,444,817	14,608,650	13,779,188	13,192,059	13,246,374
Foreign currency	366,356	402,689	408,595	498,606	981,942	1,021,605	778,299	687,015	519,176	523,697
Deposits	4,149,287	4,023,253	4,542,978	4,637,713	5,284,944	6,725,767	5,809,022	5,413,625	5,649,821	5,481,543
Securities other than shares	1,442,495	1,515,075	1,680,620	2,149,640	2,242,413	2,589,530	2,468,404	2,387,767	2,211,953	2,296,824
Loans	3,487,765	3,504,543	3,879,406	4,321,135	4,605,205	5,504,227	4,929,194	4,674,044	4,137,718	4,271,446
Other	543,604	579,998	610,204	601,286	589,475	603,688	623,731	616,737	673,392	672,865
Liabilities to nonresidents	7,405,001	7,598,413	8,126,551	8,946,448	9,689,516	11,280,798	9,794,343	9,026,717	8,035,532	8,085,193
Deposits	7,109,821	7,304,054	7,816,699	8,654,334	9,357,641	10,929,033	9,474,392	8,720,476	7,742,148	7,791,219
Securities other than shares	219,164	222,253	240,702	245,811	288,910	330,275	284,571	288,185	288,185	288,185
Loans	69,980	65,650	61,729	38,237	39,988	17,898	31,879	14,318	2,238	2,706
Other	6,036	6,455	7,421	8,066	2,978	3,592	3,501	3,737	2,960	3,083
Claims on central bank	2,652,046	3,042,400	2,781,163	3,179,239	4,538,576	3,528,215	3,238,114	3,401,771	3,235,227	2,950,056
Currency	1,001,145	984,476	1,091,393	1,002,077	1,669,075	1,051,816	1,043,850	981,871	1,079,632	964,070
Deposits	1,650,900	2,057,924	1,689,770	2,177,162	2,869,501	2,476,398	2,194,264	2,419,900	2,155,596	1,985,986
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Net claims on general government	969,485	1,014,237	825,394	748,317	2,140,753	1,535,710	1,891,076	1,897,778	1,831,351	1,823,775
Claims on federal government	2,387,208	2,425,977	2,481,864	2,485,090	2,532,753	2,625,258	2,653,097	2,684,055	2,628,962	2,786,617
Securities	2,362,122	2,401,116	2,444,371	2,450,428	2,496,711	2,588,118	2,614,368	2,575,560	2,502,673	2,665,408
Other claims	25,087	24,861	37,493	34,662	36,042	37,140	38,729	108,495	126,289	121,209
Claims on state and local government	1,029,844	1,035,764	1,043,945	1,080,009	1,298,818	1,280,962	1,278,804	1,244,255	1,215,047	1,190,716
Securities	263,242	258,456	283,072	283,424	263,632	266,551	269,062	264,132	280,391	278,756
Other claims	766,602	777,308	760,873	796,585	1,035,186	1,014,411	1,009,742	980,123	934,656	911,960
Liabilities to federal government	1,807,794	1,808,591	2,029,297	2,206,453	1,467,612	1,909,251	1,596,617	1,424,929	1,181,903	1,242,116
Deposits	1,756,811	1,782,085	2,004,694	2,178,248	1,438,369	1,874,953	1,554,579	1,396,705	1,160,556	1,211,175
Other liabilities	50,984	26,506	24,602	28,205	29,243	34,299	42,037	28,224	21,347	30,940

Table 1.14 (end)
(millions of rubles, end of period)

	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015
Liabilities to state and local government	639,774	638,913	671,118	610,328	223,206	461,259	444,209	605,603	830,755	911,441
Deposits	639,774	638,913	671,118	610,328	223,206	461,259	444,209	605,603	830,755	911,441
Other liabilities	-	-	-	-	-	-	-	-	-	-
Claims on other sectors	40,489,259	41,222,302	42,224,216	43,518,347	45,085,302	46,718,108	45,859,262	44,997,246	44,261,596	44,526,487
Other financial institutions	2,059,116	2,076,271	2,221,535	2,293,188	2,197,411	2,206,072	2,455,753	2,513,78	2,430,842	2,400,937
Public nonfinancial organizations	479,698	497,377	513,107	534,683	538,389	545,065	519,209	509,253	493,042	492,450
Other nonfinancial organizations	26,072,248	26,637,472	27,363,482	28,444,282	30,104,871	31,804,548	30,907,675	30,155,775	29,646,959	29,989,006
Households	11,878,197	12,011,181	12,126,093	12,246,194	12,244,631	12,162,424	11,976,624	11,818,437	11,690,754	11,644,093
Liabilities to central bank	5,715,951	5,896,460	6,415,715	6,995,031	9,543,289	7,958,865	7,948,489	7,880,055	7,862,607	7,213,880
Deposits included in broad money	30,696,114	31,145,282	31,957,629	33,253,346	35,806,389	38,457,640	37,224,484	36,793,820	35,985,479	36,210,739
Transferable deposits	7,805,975	7,788,199	7,344,669	7,820,292	8,164,525	8,256,555	8,349,437	8,255,908	8,141,563	8,331,759
Other financial institutions	430,835	412,943	371,938	443,968	432,791	438,337	422,736	481,094	727,803	729,471
Public nonfinancial organizations	445,816	450,498	425,369	461,762	510,562	565,697	549,109	548,381	528,375	540,983
Other nonfinancial organizations	4,170,014	4,259,552	3,882,327	4,240,955	4,457,357	4,891,570	4,925,919	4,815,206	4,284,313	4,493,444
Households	2,759,310	2,665,205	2,665,034	2,673,607	2,763,815	2,360,951	2,451,673	2,411,228	2,601,072	2,567,860
Other deposits	22,890,140	23,357,083	24,612,960	25,433,054	27,641,864	30,201,086	28,875,048	28,537,912	27,843,916	27,878,981
Other financial institutions	1,522,144	1,515,063	1,646,955	1,663,848	1,710,166	1,702,279	1,669,966	1,806,484	1,883,170	1,853,644
Public nonfinancial organizations	221,364	226,086	245,432	231,664	288,737	264,011	279,792	287,389	302,512	346,945
Other nonfinancial organizations	6,889,142	7,245,040	7,993,397	8,458,606	10,262,446	11,721,180	10,750,596	10,222,773	9,592,280	9,312,915
Households	14,257,490	14,370,894	14,727,176	15,078,936	15,380,515	16,513,616	16,174,694	16,221,266	16,065,955	16,365,477
Deposits excluded from broad money	1,418,123	1,371,106	1,545,754	1,644,688	1,989,308	2,228,458	2,064,521	2,123,262	2,308,165	2,258,422
Securities other than shares excluded from broad money	1,581,260	1,589,463	1,588,564	1,613,908	1,610,102	1,653,301	1,624,273	1,600,414	1,576,876	1,593,652
Shares and other equity	6,780,627	7,045,168	7,053,434	7,024,899	6,600,675	6,506,251	6,602,285	6,699,433	6,766,867	6,739,700
Other items (net)	503,220	658,606	264,928	175,962	229,331	141,536	338,707	-47,718	-15,292	445,105
Other liabilities	6,499,416	6,899,993	7,483,182	8,228,129	9,362,425	10,372,920	9,282,766	8,656,995	8,222,957	8,425,047
Other assets	5,181,275	5,447,697	6,288,063	7,096,329	8,276,747	9,252,707	8,156,498	7,787,692	7,267,415	7,075,229
Consolidation adjustment	-814,921	-793,690	-930,191	-955,837	-856,348	-978,677	-787,561	-917,020	-970,834	-904,713

Table 1.15

Banking System Survey

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Net foreign assets	6,881,938	9,912,850	12,197,869	13,942,674	15,041,198	17,391,930	17,314,401	18,180,013	25,250,924
Claims on nonresidents	9,733,962	14,050,190	17,210,975	18,215,742	19,774,767	22,861,791	23,722,395	25,527,739	35,404,134
Liabilities to nonresidents	2,852,024	4,137,339	5,013,106	4,273,068	4,733,568	5,469,861	6,407,994	7,347,727	10,153,209
Domestic claims	5,795,598	7,951,912	10,078,161	13,241,822	17,468,220	22,155,581	26,579,432	32,234,091	37,400,216
Net claims on general government	-2,964,867	-5,126,530	-7,867,138	-5,174,038	-3,318,681	-4,465,223	-5,201,565	-5,006,738	-8,339,577
Claims on federal government	832,145	979,456	887,765	1,235,654	1,722,664	2,407,434	2,464,191	2,773,665	2,901,030
Claims on state and local government	195,480	243,843	354,836	503,173	584,219	614,552	765,479	1,115,186	1,298,974
Liabilities to federal government	3,500,102	5,722,912	8,405,327	6,261,232	4,832,879	6,547,485	7,428,903	7,921,557	11,590,015
Liabilities to state and local government	492,390	626,917	704,411	651,633	792,686	939,723	1,002,332	974,031	949,566
Claims on other sectors	8,760,465	13,078,442	17,945,299	18,415,861	20,786,901	26,620,804	31,780,997	37,240,829	45,739,794
Other financial institutions	209,874	227,007	498,341	564,379	648,990	1,177,496	1,488,888	1,746,790	2,850,541
Public nonfinancial organizations	221,908	289,320	294,811	287,027	299,299	376,649	385,231	442,866	538,389
Other nonfinancial organizations	6,260,173	9,317,091	12,771,892	13,631,849	15,312,772	19,011,218	21,493,887	24,255,997	30,106,233
Households	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992	10,795,176	12,244,631

Table 1.15 (cont.)
(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Broad money liabilities	10,126,732	14,236,116	16,276,697	19,095,800	23,791,156	28,754,623	32,226,354	37,271,915	43,032,122
Currency outside banking system	2,785,174	3,702,237	3,794,829	4,038,051	5,062,746	5,938,555	6,430,063	6,985,568	7,171,463
Transferable deposits	2,778,994	3,868,001	3,858,613	4,287,587	5,797,116	6,918,873	7,323,494	8,551,012	8,217,293
Other financial institutions	187,668	250,822	306,731	234,472	317,047	393,604	372,490	539,572	468,794
Public nonfinancial organizations	203,736	292,353	403,267	461,535	526,191	573,497	542,508	691,360	526,730
Other nonfinancial organizations	1,759,058	2,400,672	2,242,256	2,457,783	3,311,434	3,782,057	3,823,174	4,304,344	4,457,954
Households	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321	3,015,736	2,763,815
Other deposits	4,562,564	6,665,878	8,623,254	10,770,161	12,931,295	15,897,194	18,472,797	21,735,335	27,643,365
Other financial institutions	127,283	225,418	506,945	581,434	568,804	889,632	1,239,766	1,398,431	1,711,666
Public nonfinancial organizations	79,509	85,352	94,552	180,182	202,931	203,604	209,846	174,311	288,737
Other nonfinancial organizations	1,139,329	2,065,188	2,968,660	3,600,220	3,893,533	5,013,125	5,472,832	6,477,292	10,262,447
Households	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352	13,685,301	15,380,515
Deposits excluded from broad money	21,396	40,518	307,041	336,399	289,021	533,344	573,083	853,835	1,989,308
Securities other than shares excluded from broad money	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983	1,411,163	1,610,102
Shares and other equity	1,658,797	3,201,948	5,158,176	6,219,422	6,968,692	8,421,687	8,752,973	9,916,207	15,654,776
Other items (net)	146,876	-315,195	-123,049	915,016	817,465	1,031,336	1,221,439	960,983	364,832
Other liabilities	1,220,908	1,306,194	2,197,940	3,616,755	3,767,406	4,356,657	5,052,985	5,799,985	10,093,940
Other assets	985,639	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809	3,482,164	4,350,190	8,575,913
Consolidation adjustment	-88,393	-182,776	-241,335	-350,126	-358,420	-409,512	-349,381	-488,812	-1,153,194

Table 1.15 (cont.)
(millions of rubles, end of period)

	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015
Net foreign assets	19,173,466	19,999,609	21,242,096	22,841,667	25,250,924	30,486,646	26,206,541
Claims on nonresidents	27,050,625	28,069,598	29,778,068	32,259,886	35,404,134	42,370,438	36,592,926
Liabilities to nonresidents	7,877,158	8,069,989	8,535,972	9,418,219	10,153,209	11,883,792	10,386,385
Domestic claims	33,248,030	33,901,522	34,253,980	34,966,342	37,400,216	37,399,533	38,273,269
Net claims on general government	-7,661,367	-7,790,499	-8,459,661	-9,040,648	-8,339,577	-9,973,647	-8,239,581
Claims on federal government	2,739,570	2,783,358	2,853,069	2,864,648	2,901,030	3,025,301	3,044,815
Claims on state and local government	1,030,053	1,035,923	1,044,108	1,080,168	1,298,974	1,281,118	1,278,962
Liabilities to federal government	9,936,952	10,210,620	10,812,932	11,571,168	11,590,015	13,235,899	11,567,136
Liabilities to state and local government	1,494,039	1,399,160	1,543,906	1,414,296	949,566	1,044,168	996,223
Claims on other sectors	40,909,398	41,692,021	42,713,641	44,006,990	45,739,794	47,373,181	46,512,851
Other financial institutions	2,475,437	2,542,493	2,707,376	2,779,022	2,850,541	2,859,535	3,106,396
Public nonfinancial organizations	479,699	497,378	513,107	534,683	538,389	545,065	519,209
Other nonfinancial organizations	26,076,065	26,640,970	27,367,065	28,447,092	30,106,233	31,806,157	30,910,621
Households	11,878,197	12,011,181	12,126,093	12,246,194	12,244,631	12,162,424	11,976,624

Table 1.15 (cont.)
(millions of rubles, end of period)

	Aug. 2014	Sep. 2014	Oct. 2014	Nov. 2014	Dec. 2014	Jan. 2015	Feb. 2015
Broad money liabilities	37,723,129	38,153,845	38,912,332	40,223,061	43,032,122	45,211,555	43,959,204
Currency outside banking system	6,964,133	6,959,310	6,907,622	6,920,019	7,171,463	6,700,272	6,671,923
Transferable deposits	7,868,855	7,834,650	7,391,249	7,869,486	8,217,293	8,299,296	8,411,232
Other financial institutions	476,098	441,858	400,286	478,089	468,794	461,671	466,363
Public nonfinancial organizations	462,926	467,553	443,062	476,282	526,730	584,742	566,850
Other nonfinancial organizations	4,170,521	4,260,034	3,882,867	4,241,508	4,457,954	4,891,932	4,926,345
Households	2,759,310	2,665,205	2,665,034	2,673,607	2,763,815	2,360,951	2,451,673
Other deposits	22,890,141	23,359,885	24,613,462	25,433,556	27,643,365	30,211,987	28,876,049
Other financial institutions	1,522,144	1,517,863	1,647,455	1,664,348	1,711,666	1,713,179	1,670,966
Public nonfinancial organizations	221,365	226,087	245,433	231,665	288,737	264,011	279,792
Other nonfinancial organizations	6,889,143	7,245,041	7,993,398	8,458,607	10,262,447	11,721,182	10,750,597
Households	14,257,490	14,370,894	14,727,176	15,078,936	15,380,515	16,513,616	16,174,694
Deposits excluded from broad money	1,418,123	1,371,106	1,545,754	1,644,688	1,989,308	2,228,458	2,064,521
Securities other than shares excluded from broad money	1,581,260	1,589,463	1,588,564	1,613,908	1,610,102	1,653,301	1,624,273
Shares and other equity	9,949,728	10,214,257	10,222,510	10,193,957	15,654,776	15,560,345	15,656,365
Other items (net)	1,749,257	2,572,461	2,226,916	4,132,395	364,832	3,232,520	1,175,448
Other liabilities	8,395,175	9,430,202	11,086,669	12,911,871	10,093,940	14,230,468	11,012,598
Other assets	5,546,004	5,780,989	6,646,884	7,535,690	8,575,913	9,725,271	8,767,594
Consolidation adjustment	-1,099,914	-1,076,753	-1,212,869	-1,243,786	-1,153,194	-1,272,676	-1,069,557

Table 1.15 (cont.)
(millions of rubles, end of period)

	Mar., 2015			Apr., 2015			May, 2015		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
	Net foreign assets	653,049	24,483,682	25,136,731	751,947	22,404,940	23,156,886	850,129	22,624,468	23,474,597
Claims on nonresidents	1,869,531	32,823,394	34,692,924	1,968,828	29,720,166	31,688,994	2,082,202	30,030,616	32,112,819
Liabilities to nonresidents	1,216,482	8,339,712	9,556,193	1,216,881	7,315,227	8,532,107	1,232,073	7,406,149	8,638,222
Domestic claims	36,171,660	1,773,346	37,945,005	36,245,625	1,734,623	37,980,248	36,495,756	1,919,172	38,414,928
Net claims on general government	-415,156	-7,290,540	-7,705,696	-500,667	-6,472,337	-6,973,003	-201,872	-6,602,681	-6,804,553
Claims on federal government	2,245,166	836,433	3,081,599	2,393,212	621,825	3,015,037	2,521,686	658,764	3,180,450
Claims on state and local government	1,244,310	102	1,244,412	1,215,114	92	1,215,207	1,190,782	95	1,190,877
Liabilities to federal government	2,453,015	8,127,010	10,580,025	2,345,474	7,094,197	9,439,671	2,137,068	7,261,482	9,398,550
Liabilities to state and local government	1,451,616	66	1,451,682	1,763,519	57	1,763,576	1,777,272	58	1,777,330
Claims on other sectors	36,586,816	9,063,886	45,650,701	36,746,292	8,206,960	44,953,252	36,697,628	8,521,853	45,219,481
Other financial institutions	2,529,194	635,227	3,164,421	2,548,929	570,743	3,119,672	2,491,723	599,751	3,091,474
Public nonfinancial organizations	435,450	73,803	509,253	445,841	47,201	493,042	447,783	44,667	492,450
Other nonfinancial organizations	22,110,916	8,047,675	30,158,591	22,325,751	7,324,032	29,649,784	22,377,553	7,613,911	29,991,464
Households	11,511,256	307,181	11,818,437	11,425,770	264,983	11,690,754	11,380,569	263,524	11,644,093

Table 1.15 (end)
(millions of rubles, end of period)

	Mar. 2015			Apr. 2015			May, 2015		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
		X	X	X	X	X	X	X	X	X
Broad money liabilities			43,389,329			42,668,363			42,859,343
Money Supply (National Definition)	31,636,674	X	X	32,103,399	X	X	32,310,228	X	X
Currency outside banking system	6,540,845	-	6,540,845	6,619,609	-	6,619,609	6,576,649	-	6,576,649
Transferable deposits	8,309,370	-	8,309,370	8,195,835	-	8,195,835	8,398,012	-	8,398,012
Other financial institutions	518,156	-	518,156	763,473	-	763,473	781,140	-	781,140
Public nonfinancial organizations	564,323	-	564,323	546,546	-	546,546	555,133	-	555,133
Other nonfinancial organizations	4,815,664	-	4,815,664	4,284,745	-	4,284,745	4,493,879	-	4,493,879
Households	2,411,228	-	2,411,228	2,601,072	-	2,601,072	2,567,860	-	2,567,860
Other deposits	16,786,458	11,752,655	28,539,113	17,287,954	10,564,964	27,852,918	17,335,567	10,549,115	27,884,682
Other financial institutions	1,660,979	146,705	1,807,684	1,729,799	162,370	1,892,170	1,693,463	165,882	1,859,344
Public nonfinancial organizations	173,482	113,907	287,389	200,456	102,056	302,512	250,082	96,863	346,945
Other nonfinancial organizations	3,602,916	6,619,858	10,222,774	3,798,532	5,793,749	9,592,281	3,711,579	5,601,337	9,312,916
Households	11,349,081	4,872,185	16,221,266	11,559,167	4,506,788	16,065,955	11,680,444	4,685,033	16,365,477
Deposits excluded from broad money	1,059,594	1,063,668	2,123,262	1,081,699	1,228,735	2,310,435	1,111,863	1,148,831	2,260,693
Securities other than shares excluded from broad money	1,311,755	288,659	1,600,414	1,328,678	248,197	1,576,876	1,358,377	235,275	1,593,652
Shares and other equity	15,753,495	0	15,753,495	15,839,248	0	15,839,248	15,812,064	0	15,812,064
Other items (net)	215,237	0	215,237	-1,257,787	0	-1,257,787	-636,228	0	-636,228
Other liabilities	9,618,401	0	9,618,401	7,656,441	0	7,656,441	8,010,072	0	8,010,072
Other assets	8,188,567	0	8,188,567	7,645,189	0	7,645,189	7,461,205	0	7,461,205
Consolidation adjustment	-1,214,598	0	-1,214,598	-1,269,038	0	-1,269,038	-1,185,095	0	-1,185,095

Table 1.16

Money Supply (National Definition)

(billions of rubles)

	Cash (M0 monetary aggregate)		Transferable deposits		Including nonfinancial organizations, financial institutions (except for credit ones)		Monetary aggregate M1 (1+2)		Other deposits		Including nonfinancial organizations, financial institutions (except for credit ones)	
	1	2	3	4	5	6	7	8				
2012												
31.12	6,430.1	7,323.5	2,585.3	4,738.2	13,753.6	13,651.8	9,140.0	4,511.8				
2013												
31.12	6,985.6	8,551.0	3,015.7	5,535.3	15,536.6	15,868.1	10,838.8	5,029.3				
2014												
31.01	6,663.1	8,079.5	2,512.6	5,566.8	14,742.6	15,393.5	10,760.4	4,633.1				
28.02	6,699.9	8,320.4	2,583.6	5,736.8	15,020.4	15,438.6	10,756.9	4,681.7				
31.03	6,608.2	8,189.8	2,518.5	5,671.3	14,797.9	15,002.2	10,537.3	4,465.0				
30.04	6,776.8	8,057.9	2,703.1	5,354.8	14,834.7	15,325.3	10,635.9	4,689.4				
31.05	6,763.1	7,999.4	2,635.4	5,364.0	14,762.6	15,483.0	10,723.7	4,759.3				
30.06	6,763.5	8,231.9	2,736.5	5,495.4	14,995.4	15,430.8	10,815.1	4,615.7				
31.07	6,871.2	7,973.0	2,718.8	5,254.2	14,844.2	15,680.6	10,921.7	4,758.9				
31.08	6,964.1	7,868.9	2,759.3	5,109.5	14,833.0	15,855.9	11,015.1	4,840.7				
30.09	6,959.3	7,834.6	2,665.2	5,169.4	14,794.0	15,850.9	11,057.9	4,792.9				
31.10	6,907.6	7,391.2	2,665.0	4,726.2	14,298.9	15,969.5	10,987.8	4,981.7				
30.11	6,920.0	7,869.5	2,673.6	5,195.9	14,789.5	15,836.1	10,909.3	4,926.8				
31.12	7,171.5	8,217.3	2,763.8	5,453.5	15,388.8	16,721.8	10,671.4	6,050.4				
2015												
31.01	6,700.3	8,299.3	2,361.0	5,938.3	14,999.6	16,449.1	10,868.6	5,580.4				
28.02	6,671.9	8,411.2	2,451.7	5,959.6	15,083.2	16,633.3	11,133.4	5,499.9				
31.03	6,540.8	8,309.4	2,411.2	5,898.1	14,850.2	16,786.5	11,349.1	5,437.4				
30.04	6,619.6	8,195.8	2,601.1	5,594.8	14,815.4	17,288.0	11,559.2	5,728.8				
31.05	6,576.6	8,398.0	2,567.9	5,830.2	14,974.7	17,335.6	11,680.4	5,655.1				
30.06	6,659.5	8,444.8	2,674.7	5,770.1	15,104.3	17,388.6	11,808.8	5,579.7				

Table 1.16 (end)

	M2 Money supply (5+6)	Money supply growth rates, %				
		to previous month	to beginning of the year		to month of year ago	
			9	10		11	12
2012						
31.12	27,405.4	9.3	-	-	11.9	
2013						
31.12	31,404.7	7.7	-	-	14.6	
2014						
31.01	30,136.1	-4.0	-4.0	-4.0	12.7	
28.02	30,459.0	1.1	-3.0	-3.0	12.1	
31.03	29,800.1	-2.2	-5.1	-5.1	8.5	
30.04	30,160.0	1.2	-4.0	-4.0	8.3	
31.05	30,245.6	0.3	-3.7	-3.7	7.7	
30.06	30,426.2	0.6	-3.1	-3.1	6.7	
31.07	30,524.8	0.3	-2.8	-2.8	6.2	
31.08	30,688.9	0.5	-2.3	-2.3	6.6	
30.09	30,644.8	-0.1	-2.4	-2.4	7.0	
31.10	30,268.4	-1.2	-3.6	-3.6	6.0	
30.11	30,625.6	1.2	-2.5	-2.5	5.0	
31.12	32,110.5	4.8	-	-	2.2	
2015						
31.01	31,448.6	-2.1	-2.1	-2.1	4.4	
28.02	31,716.4	0.9	-1.2	-1.2	4.1	
31.03	31,636.7	-0.3	-1.5	-1.5	6.2	
30.04	32,103.4	1.5	0.0	0.0	6.4	
31.05	32,310.2	0.6	0.6	0.6	6.8	
30.06	32,492.8	0.6	1.2	1.2	6.8	

Table 1.17

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	–	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	–	
31.12.2012	9,852.8	7,667.7	1,356.3	425.6	403.3	–	
31.12.2013	10,503.9	8,307.5	1,270.0	408.8	517.6	–	
2014							
31.05	9,326.1	7,752.9	1,050.3	434.8	88.1	–	
30.06	9,672.4	7,779.9	1,371.5	432.1	89.0	–	
31.07	9,613.5	7,856.3	1,218.3	431.1	107.8	–	
31.08	9,537.2	7,965.3	989.0	448.8	134.0	–	
30.09	9,947.9	7,943.8	1,358.6	429.4	216.1	–	
31.10	9,646.4	7,999.0	1,070.9	435.1	141.4	–	
30.11	9,950.9	7,922.1	1,381.4	458.6	188.9	–	
31.12	11,332.0	8,840.5	1,215.5	471.3	804.6	–	
2015							
31.01	9,898.0	7,752.1	880.7	497.4	767.8	–	
28.02	9,665.5	7,715.8	1,146.7	493.3	309.7	–	
31.03	9,662.5	7,522.7	1,342.3	505.3	292.2	–	
30.04	9,520.0	7,699.2	1,021.1	485.8	313.9	–	
31.05	9,201.9	7,540.7	954.8	459.4	247.0	–	
30.06	9,706.5	7,639.3	1,308.1	466.0	293.2	–	

Table 1.17 (end)
(billions of rubles, on the beginning of office hours)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2015							
02.06	9,333.1	7,525.5	1,139.8	459.4	208.5	—	
03.06	9,402.4	7,488.8	1,241.9	459.4	212.4	—	
04.06	9,134.8	7,495.2	966.7	459.4	213.5	—	
05.06	9,269.3	7,506.0	1,022.7	459.4	281.2	—	
08.06	9,367.1	7,587.4	1,015.2	459.3	305.2	—	
09.06	9,520.3	7,616.5	1,123.8	459.3	320.7	—	
10.06	9,519.9	7,614.7	1,151.1	459.3	294.8	—	
11.06	9,420.5	7,671.2	999.9	459.2	290.2	—	
15.06	9,430.1	7,744.1	944.3	459.2	282.5	—	
16.06	9,461.6	7,780.7	917.9	458.8	304.2	—	
17.06	9,660.6	7,754.1	1,142.1	453.7	310.7	—	
18.06	9,970.9	7,748.4	1,427.1	466.0	329.5	—	
19.06	10,021.9	7,759.4	1,489.5	466.2	306.7	—	
22.06	10,102.6	7,787.6	1,532.8	466.0	316.1	—	
23.06	10,023.2	7,769.5	1,471.8	466.1	315.8	—	
24.06	10,099.2	7,729.2	1,597.2	466.1	306.8	—	
25.06	9,959.8	7,709.8	1,447.1	466.0	337.0	—	
26.06	9,554.5	7,700.3	1,155.0	466.0	233.2	—	
29.06	9,421.6	7,701.8	1,009.6	466.0	244.2	—	
30.06	9,493.9	7,684.9	1,108.4	466.0	234.7	—	

¹ At market value.

Table 1.18

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q1, 2014	Q2, 2014	Q3, 2014	Q4, 2014	Q1, 2015
Net foreign assets	159,261	203,738	216,325	207,442	214,320
Claims on nonresidents	210,097	251,776	271,870	291,532	297,054
Foreign currency	1,171	775	552	808	977
Deposits	1,883	3,339	4,298	4,939	5,017
Securities other than shares	77,354	83,262	100,365	110,165	113,269
Loans	6,506	6,766	7,080	7,695	7,963
Other	123,183	157,634	159,576	167,925	169,827
Liabilities to nonresidents	50,836	48,038	55,545	84,090	82,734
Loans	2,243	1,328	1,273	1,348	1,352
Other	48,592	46,710	54,272	82,742	81,382
Claims on banking system	1,724,437	2,008,138	2,139,381	2,465,840	2,464,859
Currency	16,177	13,383	10,075	11,677	12,828
Other	1,708,261	1,994,755	2,129,306	2,454,163	2,452,031
of which: accounts receivable	158,380	163,354	149,904	127,361	97,604
Net claims on general government	313,144	242,260	260,234	1,251,730	1,314,971
Claims on general government	373,391	348,780	348,604	1,306,728	1,375,672
of which: accounts receivable	30,371	30,201	25,969	26,013	41,140
Liabilities to general government	60,248	106,520	88,371	54,998	60,700
of which: accounts payable	26,646	28,227	26,666	40,831	36,652
Claims on other sectors	1,763,110	1,726,779	1,736,343	1,689,402	1,759,156
Other financial institutions	755,116	719,090	741,128	725,122	752,116
of which: accounts receivable	74,182	76,141	62,875	60,990	73,669
Nonfinancial organizations	966,947	964,904	945,936	919,505	957,606
of which: accounts receivable	133,936	141,347	133,143	137,276	167,330
Households	41,048	42,786	49,279	44,775	49,435
of which: accounts receivable	40,291	41,929	48,439	36,344	40,652
Securities other than shares	16,489	16,446	16,338	11,213	11,267
Loans	319,867	427,885	476,187	657,715	655,673
of which: credit institutions	11,325	10,752	11,218	8,428	8,761
Insurance technical reserves	2,691,487	2,675,983	2,825,259	2,889,102	2,973,415
Net equity of households in life insurance reserves	110,573	121,511	134,673	158,043	168,219
Net equity of households in pension funds	1,864,314	1,848,659	1,990,595	2,028,968	2,069,734
Prepaid premiums/reserves against outstanding claims	716,599	705,813	699,991	702,092	735,462
of which: credit institutions	24,546	25,417	26,322	24,180	25,926
Shares and other equity	669,324	679,404	703,265	1,684,639	1,742,823
Other items (net)	262,786	381,197	331,234	371,745	370,129

Table 1.19

Financial Sector Survey

	<i>(millions of rubles, end of period)</i>				
	Q1, 2014	Q2, 2014	Q3, 2014	Q4, 2014	Q1, 2015
Net foreign assets	19,732,304	18,989,531	20,215,934	25,458,366	25,351,051
Claims on nonresidents	27,859,346	26,513,140	28,341,468	35,695,666	34,989,978
Liabilities to nonresidents	8,127,041	7,523,609	8,125,534	10,237,300	9,638,927
Domestic claims	33,453,199	33,988,252	35,053,322	39,258,788	39,942,034
Net claims on general government	-6,242,314	-6,661,907	-7,530,265	-7,087,847	-6,390,725
Claims on general government	4,183,692	4,138,261	4,167,885	5,506,732	5,701,683
Liabilities to general government	10,426,006	10,800,167	11,698,150	12,594,578	12,092,407
Claims on other sectors	39,695,513	40,650,158	42,583,587	46,346,635	46,332,759
Other financial institutions, except public financial corporations, insurance companies and private pension funds	1,884,608	2,362,787	2,438,844	2,493,103	2,807,822
Nonfinancial organizations	26,672,455	26,694,455	28,084,284	31,564,126	31,657,065
Households	11,138,450	11,592,916	12,060,460	12,289,406	11,867,872
Currency outside financial sector	6,591,978	6,750,137	6,949,236	7,159,786	6,528,017
Deposits	30,644,803	31,030,622	31,614,592	36,798,215	37,909,882
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,385,984	1,522,350	1,545,461	1,882,757	1,989,872
Securities other than shares	1,210,814	1,372,114	1,392,114	1,412,828	1,407,132
Loans	4,274	4,290	4,961	4,767	4,880
Insurance technical reserves	2,666,940	2,650,566	2,798,936	2,864,922	2,947,489
Shares and other equity	10,657,360	10,735,667	10,917,522	17,339,416	17,496,318
Other items (net)	1,409,333	434,386	1,591,896	-862,779	-1,000,633

2. MAIN INDICATORS AND INSTRUMENTS OF THE BANK OF RUSSIA MONETARY POLICY

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

	2014										2015							
	01.08	01.09	01.10	01.11	01.12	01.01	01.02	01.03	01.04	01.05	01.06	01.07						
1. Precious metals	1,755,294	1,784,402	1,877,970	2,081,512	2,299,460	2,726,229	3,569,370	3,022,058	2,895,372	2,615,313	2,624,859	2,789,045						
2. Funds placed with nonresidents and securities issued by nonresidents	14,771,552	14,930,676	15,801,563	16,141,155	17,366,198	18,378,563	21,443,331	18,477,083	16,976,794	14,874,607	15,149,857	16,248,426						
3. Credits and deposits	6,081,586	5,942,594	6,171,067	6,710,946	7,263,702	9,950,119	8,398,720	8,334,837	8,287,047	8,306,500	7,620,604	7,735,439						
4. Securities	605,899	603,621	608,422	622,416	630,958	622,456	656,014	646,126	651,807	640,065	649,642	656,343						
of which:																		
– Russian government securities	354,948	352,273	357,254	371,073	379,426	368,160	399,931	391,630	397,416	385,965	393,755	400,414						
5. Claims on IMF	704,221	705,376	751,520	825,742	891,653	1,033,600	1,230,583	1,083,689	1,015,436	903,238	909,993	974,498						
6. Other assets	126,017	121,477	126,179	127,871	128,815	186,590	406,104	457,194	957,559	2,346,183	2,290,411	1,452,184						
of which:																		
– fixed assets ¹	X	X	X	X	X	75,547	X	X	X	X	X	X						
– advance payments on profit tax	–	–	–	–	–	162	–	–	–	–	–	–						
Total assets	24,044,569	24,088,146	25,336,721	26,509,642	28,580,786	32,897,557	35,704,122	32,020,987	30,784,015	29,685,906	29,245,366	29,855,935						
1. Cash in circulation	7,856,587	7,965,587	7,944,096	7,999,325	7,922,408	8,840,852	7,752,402	7,716,087	7,523,031	7,699,557	7,541,036	7,639,580						
2. Funds in accounts with the Bank of Russia	11,086,221	10,956,313	11,555,774	11,539,735	12,577,139	13,876,032	14,626,756	13,121,289	12,720,436	11,588,928	11,284,370	11,819,939						
of which:																		
– Russian government funds	6,939,785	7,122,684	7,486,783	7,949,262	8,536,119	9,144,361	11,113,170	9,793,065	8,974,513	8,091,840	7,967,274	8,492,649						
– funds of resident credit institutions	1,834,621	1,650,523	2,059,794	1,692,264	2,174,339	2,869,702	2,475,495	2,192,427	2,481,467	2,186,632	1,980,558	2,224,771						
3. Float	8,991	16,757	20,440	14,611	17,415	1,897	18,605	19,507	11,078	11,683	8,794	19,739						
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–						
5. Liabilities to IMF	547,008	556,286	590,695	640,248	695,697	840,763	1,001,799	894,259	854,949	766,363	778,027	833,323						
5. Other liabilities	1,376,652	1,424,102	2,056,627	3,146,647	4,199,069	100,404	3,250,466	1,215,766	620,459	546,994	560,775	471,002						
6. Capital	3,169,110	3,169,101	3,169,089	3,169,076	3,169,058	9,054,101	9,054,094	9,054,079	9,054,062	9,072,381	9,072,364	9,072,352						
7. Profit of a fiscal year	–	–	–	–	–	183,508	–	–	–	–	–	–						
Total liabilities	24,044,569	24,088,146	25,336,721	26,509,642	28,580,786	32,897,557	35,704,122	32,020,987	30,784,015	29,685,906	29,245,366	29,855,935						

The Bank of Russia balance sheet structure is approved by the Board of Directors of the Central Bank of the Russian Federation.

Last changes in methodology of data compilation for the Bank of Russia balance sheet see the "Summary Methodology" table 2.1.

¹ Since January 1, 2010 data on the fixed assets as a part of other assets are published once a year for January 1st in the Annual report of the Bank of Russia.

Table 2.2

The Bank of Russia Key Rate¹

Period	%
13.09.2013 – 02.03.2014	5.50
03.03.2014 – 27.04.2014	7.00
28.04.2014 – 27.07.2014	7.50
28.07.2014 – 04.11.2014	8.00
05.11.2014 – 11.12.2014	9.50
12.12.2014 – 15.12.2014	10.50
16.12.2014 – 01.02.2015	17.00
02.02.2015 – 15.03.2015	15.00
16.03.2015 – 04.05.2015	14.00
05.05.2015 – 15.06.2015	12.50
16.06.2015 – 02.08.2015	11.50
03.08.2015 –	11.00

¹ Refinancing rate is available on the Bank of Russia's website.

Table 2.3

Required Reserves Ratios

Date	For funds borrowed from nonresident banks ¹	On individual deposits in rubles in Sberbank	For funds borrowed from individuals in rubles	For funds borrowed from legal entities in foreign currency	For funds borrowed from legal entities in rubles	For funds borrowed from individuals in foreign currency	(percent)	
							Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency
01.12.1998 – 18.03.1999	–			5.00				
19.03.1999 – 09.06.1999	–		5.00		7.00			
10.06.1999 – 31.12.1999	–		5.50		8.50			
01.01.2000 – 31.03.2004	–		7.00		10.00			
01.04.2004 – 14.06.2004	–		7.00		9.00			
15.06.2004 – 07.07.2004	–				7.00			
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency		Required reserve ratio on liabilities to individuals in rubles		Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
08.07.2004 – 31.07.2004	–				3.50			
01.08.2004 – 30.09.2006	2.00				3.50			
01.10.2006 – 30.06.2007			3.50					
01.07.2007 – 10.10.2007	4.50		4.00		4.50			
11.10.2007 – 14.01.2008	3.50		3.00		3.50			
15.01.2008 – 29.02.2008	4.50		4.00		4.50			
01.03.2008 – 30.06.2008	5.50		4.50		5.00			
01.07.2008 – 31.08.2008	7.00		5.00		5.50			
01.09.2008 – 17.09.2008	8.50		5.50		6.00			
18.09.2008 – 14.10.2008	4.50		1.50		2.00			

¹ The indicated category of liabilities has not been taken into account. The required reserve ratio has not been established.

Table 2.3 (end)
(percent)

	Required reserve ratio on liabilities to individuals in rubles		Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency				
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency
15.10.2008 – 30.04.2009		0.50					
01.05.2009 – 31.05.2009		1.00					
01.06.2009 – 30.06.2009		1.50					
01.07.2009 – 31.07.2009		2.00					
01.08.2009 – 31.10.2009		2.50					
	Required reserve ratio on legal entities' nonresidents liabilities in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency	
01.11.2009 – 31.01.2011			2.50				
01.02.2011 – 28.02.2011	3.50			3.00			
01.03.2011 – 31.03.2011	4.50			3.50			
01.04.2011 – 28.02.2013	5.50			4.00			
01.03.2013 –			4.25				

Table 2.4

Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions – Residents for Issued Securities

Period of validity	Scaling Factor
01.11.2009 –	0.2

Table 2.5

Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia¹

The period of averaging	Volume, billions of rubles
10.01.2014 – 10.02.2014	825.8
10.02.2014 – 10.03.2014	846.1
10.03.2014 – 10.04.2014	866.0
10.04.2014 – 10.05.2014	883.4
10.05.2014 – 10.06.2014	894.6
10.06.2014 – 10.07.2014	880.7
10.07.2014 – 10.08.2014	877.4
10.08.2014 – 10.09.2014	833.6
10.09.2014 – 10.10.2014	861.1
10.10.2014 – 10.11.2014	871.7
10.11.2014 – 10.12.2014	909.0
10.12.2014 – 10.01.2015	966.9
10.01.2015 – 10.02.2015	1,047.1
10.02.2015 – 10.03.2015	1,066.7
10.03.2015 – 10.04.2015	1,102.8
10.04.2015 – 10.05.2015	1,063.3
10.05.2015 – 10.06.2015	1,006.2
10.06.2015 – 10.07.2015	1,020.6
10.07.2015 – 10.08.2015	1,048.4

¹ The Required Reserves Averaging Ratio set by the Bank of Russia

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
01.08.2004 –	0.20	all credit institutions
of which:		
– 31.10.2004		settlement nonbanking credit institutions and settlement centres of the organised securities market
– 30.09.2006		credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.11.2004 –	1.00	settlement nonbanking credit institutions and settlement centres of the organised securities market
01.10.2006 – 31.10.2007	0.30	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.11.2007 – 29.02.2008	0.40	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.03.2008 – 30.06.2008	0.45	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.07.2008 – 31.08.2008	0.50	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.09.2008 – 30.09.2008	0.55	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.10.2008 – 09.12.2013	0.60	credit institutions except settlement nonbanking credit institutions, settlement centres of the organised securities market and nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
01.01.2012 –	1.00	nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
10.12.2013 – 09.09.2015	0.70	credit institutions except settlement nonbanking credit institutions and nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
10.09.2015 –	0.80	banks
	1.00	nonbanking credit institutions, which have a responsibility for deposit and credit operations

Table 2.6

Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

Period of validity	Overnight	Demand deposits	Tom-next	Spot-next	One week ¹	Spot-week ¹	Tom – 1 month ¹
01.12.2008 – 09.02.2009	–	6.75	6.75	6.75	7.25	7.25	–
10.02.2009 – 23.04.2009	–	7.75	7.75	7.75	8.25	8.25	–
24.04.2009 – 13.05.2009	–	7.25	7.25	7.25	7.75	7.75	–
14.05.2009 – 04.06.2009	–	6.75	6.75	6.75	7.25	7.25	–
05.06.2009 – 12.07.2009	–	6.25	6.25	6.25	6.75	6.75	–
13.07.2009 – 09.08.2009	–	5.75	5.75	5.75	6.25	6.25	–
10.08.2009 – 14.09.2009	–	5.50	5.50	5.50	6.00	6.00	–
15.09.2009 – 29.09.2009	–	5.25	5.25	5.25	5.75	5.75	–
30.09.2009 – 29.10.2009	–	4.75	4.75	4.75	5.25	5.25	–
30.10.2009 – 24.11.2009	–	4.25	4.25	4.25	4.75	4.75	–
25.11.2009 – 27.12.2009	–	3.75	3.75	3.75	4.25	4.25	–
28.12.2009 – 23.02.2010	–	3.50	3.50	3.50	4.00	4.00	–
24.02.2010 – 28.03.2010	–	3.25	3.25	3.25	3.75	3.75	–
29.03.2010 – 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50	–
30.04.2010 – 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25	–
01.06.2010 – 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75	–
27.12.2010 – 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00	–
28.02.2011 – 02.05.2011	3.00	3.00	3.00	3.00	3.00	3.00	–
03.05.2011 – 30.05.2011	3.25	3.25	3.25	3.25	3.25	3.25	–
31.05.2011 – 14.09.2011	3.50	3.50	3.50	3.50	3.50	3.50	–
15.09.2011 – 25.12.2011	3.75	3.75	3.75	3.75	3.75	3.75	–
26.12.2011 – 13.09.2012	4.00	4.00	4.00	4.00	4.00	4.00	4.00
14.09.2012 – 10.12.2012	4.25	4.25	4.25	4.25	4.25 ²	4.25 ²	4.25
11.12.2012 – 02.03.2014	4.50	4.50	4.50	4.50	–	–	4.50 ³
03.03.2014 – 27.04.2014	6.00	6.00	6.00	6.00	–	–	–
28.04.2014 – 27.07.2014	6.50	6.50	6.50	6.50	–	–	–
28.07.2014 – 04.11.2014	7.00	7.00	7.00	7.00	–	–	–
05.11.2014 – 11.12.2014	8.50	8.50	8.50	8.50	–	–	–
12.12.2014 – 15.12.2014	9.50	9.50	9.50	9.50	–	–	–
16.12.2014 – 01.02.2015	16.00	16.00	16.00	16.00	–	–	–
02.02.2015 – 15.03.2015	14.00	14.00	14.00	14.00	–	–	–
16.03.2015 – 04.05.2015	13.00	13.00	13.00	13.00	–	–	–
05.05.2015 – 15.06.2015	11.50	11.50	11.50	11.50	–	–	–
16.06.2015 – 02.08.2015	10.50	10.50	10.50	10.50	–	–	–
03.08.2015 –	10.00	10.00	10.00	10.00	–	–	–

¹ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.² Since April 17, 2012 operations are suspended.³ Since February 1, 2014 operations are suspended.

Table 2.7

Fixed-term Rates on the Bank of Russia Lombard Loans

Period of validity	Fixed-term rate, %		
	for the term of 1 day	for the term of 7 days ¹	for the term of 30 days ²
30.09.2009 – 29.10.2009	9.00	9.00	9.00
30.10.2009 – 24.11.2009	8.50	8.50	8.50
25.11.2009 – 27.12.2009	8.00	8.00	8.00
28.12.2009 – 23.02.2010	7.75	7.75	7.75
24.02.2010 – 28.03.2010	7.50	7.50	7.50
29.03.2010 – 29.04.2010	7.25	7.25	7.25
30.04.2010 – 31.05.2010	7.00	7.00	7.00
01.06.2010 – 14.09.2011	6.75	6.75	6.75
15.09.2011 – 25.12.2011	6.50	6.50	6.50
26.12.2011 – 13.09.2012	6.25	6.25	6.25
14.09.2012 – 02.03.2014	6.50	6.50	6.50
03.03.2014 – 03.04.2014	8.00 ³	6.50	6.50
04.04.2014 – 27.04.2014	8.00	8.00	8.00
28.04.2014 – 27.07.2014	8.50	8.50	8.50
28.07.2014 – 04.11.2014	9.00	— ⁴	— ⁴
05.11.2014 – 11.12.2014	10.50	—	—
12.12.2014 – 15.12.2014	11.50	—	—
16.12.2014 – 01.02.2015	18.00	—	—
02.02.2015 – 15.03.2015	16.00	—	—
16.03.2015 – 04.05.2015	15.00	—	—
05.05.2015 – 15.06.2015	13.50	—	—
16.06.2015 – 02.08.2015	12.50	—	—
03.08.2015 –	12.00	—	—

¹ Since April 17, 2012 operations are suspended.² Since February 10, 2011 operations are suspended.³ These interest rates were set from 11.00 March 3, 2014.⁴ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

Table 2.8
Interest Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees (Operations of Constant Action)
(% p.a.)

Period of validity	Interest rate on the loans secured by											
	gold for the term						assets and guarantees for the term					
	1 day	from 2 to 549 days ¹	up to 90 days ²	from 91 to 180 days ²	from 181 to 365 days ²	1 day	from 2 to 549 days ¹	up to 90 days ²	from 91 to 180 days ²	from 181 to 365 days ³		
15.09.2011 – 31.10.2011	–	–	6.75	–	–	–	–	7.00	7.50	8.25		
01.11.2011 – 25.12.2011	–	–	6.75	7.25	–	–	–	7.00	7.50	8.25		
26.12.2011 – 01.04.2012	–	–	6.75	7.25	–	–	–	7.00	7.50	8.00		
02.04.2012 – 13.09.2012	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00		
14.09.2012 – 02.04.2013	–	–	7.00	7.50	8.00	–	–	7.25	7.75	8.25		
03.04.2013 – 15.05.2013	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00		
16.05.2013 – 10.06.2013	–	–	6.50	7.00	7.50	–	–	6.75	7.25	7.75		
11.06.2013 – 15.09.2013	–	–	6.50	7.00	7.25	–	–	6.75	7.25	7.50		
16.09.2013 – 02.02.2014	6.50	–	6.50	7.00	7.25	6.50	–	6.75	7.25	7.50		
03.02.2014 – 02.03.2014	6.50	7.00	–	–	–	6.50	7.25	–	–	–		
03.03.2014 ⁵ – 27.04.2014	8.00	8.50	–	–	–	8.00	8.75	–	–	–		
28.04.2014 – 27.07.2014	8.50	9.00	–	–	–	8.50	9.25	–	–	–		
28.07.2014 – 04.11.2014	9.00	9.50	–	–	–	9.00	9.75	–	–	–		
05.11.2014 – 11.12.2014	10.50	11.00	–	–	–	10.50	11.25	–	–	–		
12.12.2014 – 15.12.2014	11.50	12.00	–	–	–	11.50	12.25	–	–	–		
16.12.2014 – 01.02.2015	18.00	18.50	–	–	–	18.00	18.75	–	–	–		
02.02.2015 – 15.03.2015	16.00	16.50	–	–	–	16.00	16.75	–	–	–		
16.03.2015 – 04.05.2015	15.00	15.50	–	–	–	15.00	15.75	–	–	–		
05.05.2015 – 15.06.2015	13.50	14.00	–	–	–	13.50	14.25	–	–	–		
16.06.2015 – 02.08.2015	12.50	13.00	–	–	–	12.50	13.25	–	–	–		
03.08.2015 –	12.00	12.50	–	–	–	12.00	12.75	–	–	–		

¹ From June 30, 2014 the maximal terms of granting of means on operations of constant action (the Bank of Russia loans secured by assets and guarantees and also by gold) was increased by the Bank of Russia from 365 up to 549.

² Since February 1, 2014 operations are suspended.

³ Since April 30, 2010 to April 1, 2012 operations were not conducted, since February 1, 2014 operations are suspended.

⁴ This interest rate operated in a period from August 29, 2011 till September 14, 2011.

⁵ These interest rates were set from 11.00 March 3, 2014.

Table 2.9

Main Indicators of the Bank of Russia Intraday and Overnight Loans

	Intraday loans						Overnight loans					
	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	of which in the Moscow region	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	of which in the Moscow region
	total	of which in the Moscow region	total	of which in the Moscow region			total	of which in the Moscow region	total	of which in the Moscow region		
2015												
01.06	213,002.09	174,329.82	182	62	63	9,970.50	9,964.42	5	4	2	2	
02.06	230,356.18	198,259.61	177	63	50	6.75	6.75	1	1	1	1	
03.06	470,607.87	434,471.66	184	82	49	660.03	660.03	4	4	1	1	
04.06	307,202.91	270,012.44	185	70	46	37.03	37.03	2	2	1	1	
05.06	250,224.66	208,873.01	185	74	54	676.63	676.63	5	5	1	1	
08.06	293,542.54	246,006.17	200	77	64	291.84	251.50	4	2	3	3	
09.06	263,661.15	222,414.65	207	74	56	1,309.60	1,306.97	7	5	3	3	
10.06	466,104.88	426,723.01	201	78	49	30.94	30.94	3	3	1	1	
11.06	279,528.79	240,898.62	172	67	48	20.77	10.86	2	1	2	2	
15.06	270,737.15	224,134.06	231	64	66	679.55	177.91	6	2	5	5	
16.06	215,756.52	196,271.28	149	67	40	5.49	5.23	2	1	2	2	
17.06	312,472.72	274,934.34	151	66	42	66.43	66.43	2	2	1	1	
18.06	135,787.03	110,895.00	172	56	55	14.18	14.18	2	2	1	1	
19.06	183,014.66	156,520.01	155	54	51	38.77	23.60	3	2	2	2	
22.06	163,209.93	125,618.27	181	65	60	18.09	18.09	2	2	1	1	
23.06	161,713.47	128,945.03	162	62	56	2.27	–	1	–	1	1	
24.06	122,289.08	85,760.91	182	70	54	65.73	65.73	2	2	1	1	
25.06	262,657.25	209,226.11	200	74	56	183.71	167.73	3	2	2	2	
26.06	255,521.50	224,574.69	185	63	58	1,026.20	1,026.20	1	1	1	1	
29.06	270,589.04	232,772.34	180	66	59	–	–	–	–	–	–	
30.06	252,014.90	220,476.35	165	62	53	3,966.74	3,966.74	1	1	1	1	

Table 2.10 (cont.)

		Collateralized loans by assets and guarantees ¹						
		total amount of loans, millions of rubles	on fixed-term rate of which for the term					
			from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year	
1	14	15	16	17	18	19		
2014								
January	505,373.76	–	18,679.50	2,879.00	4,350.75	–		
February	204,157.42	51.50	2,604.25	823.80	677.87	–		
March	344,102.15	7,000.60	46,630.23	81,712.04	8,759.28	–		
April	743,246.72	9,705.00	24,870.83	4,381.17	4,289.72	–		
May	634,909.40	36,098.93	4,000.67	3,176.40	105,822.40	–		
June	585,745.17	3,901.00	37,948.43	34,259.75	9,658.60	–		
July	1,446,525.57	119,788.52	24,482.15	21,854.00	23,102.90	174,000.00		
August	960,202.30	182,801.05	35,099.35	3,599.00	137,357.90	1,345.00		
September	1,078,942.68	514,954.67	55,048.40	3,904.69	3,993.83	–		
October	1,326,210.11	490,691.00	41,403.12	159,479.21	2,773.50	35,768.09		
November	1,372,979.72	411,531.45	141,413.10	27,459.00	47,982.00	32,801.00		
December	2,933,341.23	378,745.54	915,814.94	563,143.20	199,488.50	114,534.00		
2015								
January	1,057,930.97	20,892.89	78,496.15	23,768.30	572.50	–		
February	805,752.35	18,045.33	16,211.67	1,820.65	–	283.00		
March	785,843.90	13,900.00	58,581.26	1,959.50	8,958.00	2,446.00		
April	1,307,378.39	586,101.00	12,753.89	572.50	3,321.00	370.00		
May	945,793.23	103,882.63	9,504.75	215.00	737.30	–		
June	683,519.50	7,315.20	7,234.25	592.05	241.50	580.00		

Table 2.10 (cont.)

1		Collateralized loans by assets and guarantees ¹											weighted average rate, % p.a.
		on auction of which for the term				number of announced/valid loan auctions				18 months			
		3 weeks ⁴	3 months ⁴	12 months ⁴	18 months ⁴	3 weeks	3 months	12 months	18 months	26	27	28	
	20	21	22	23	24	25	26	27	28	29	30	31	
2014													
January	-	479,464.51	-	-	-	1/1	-	-	-	-	-	5.87	
February	-	200,000.00	-	-	-	1/1	-	-	-	-	-	5.89	
March	-	200,000.00	-	-	-	1/1	-	-	-	-	-	8.01	
April	-	700,000.00	-	-	-	1/1	-	-	-	-	-	7.35	
May	-	485,811.00	-	-	-	1/1	-	-	-	-	-	8.45	
June	-	499,977.39	-	-	-	1/1	-	-	-	-	-	7.81	
July	-	588,302.00	494,995.00	-	-	1/1	1/1	-	-	-	-	8.52	
August	-	600,000.00	-	-	-	1/1	-	-	-	-	-	8.86	
September	-	501,041.09	-	-	-	1/1	-	-	-	-	-	8.35	
October	-	596,095.19	-	-	-	1/1	-	-	-	-	-	8.91	
November	-	561,793.17	-	150,000.00	-	1/1	-	-	-	1/1	-	10.08	
December	261,615.05	500,000.00	-	-	1/1	1/1	-	-	-	-	-	14.56	
2015													
January	-	934,201.13	-	-	-	1/1	-	-	-	-	-	17.36	
February	-	769,391.70	-	-	-	1/1	-	-	-	-	-	15.29	
March	-	699,999.14	-	-	-	1/1	-	-	-	-	-	15.41	
April	-	704,260.00	-	-	-	1/1	-	-	-	-	-	14.31	
May	-	831,453.55	-	-	-	1/1	-	-	-	-	-	12.77	
June	-	667,556.50	-	-	-	1/1	-	-	-	-	-	12.75	

Table 2.10 (end)

1	Collateralized loans by gold										weighted average rate, % p.a.	
	on fixed-term rate											
	total amount of loans, millions of rubles	from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year	30	31	32	33		34
	29	30	31	32	33	34	35					
2014												
January	320.00	–	–	320.00	–	–	7.00					
February	–	–	–	–	–	–	–					
March	244.00	–	180.00	–	64.00	–	8.50					
April	371.00	201.00	170.00	–	–	–	8.50					
May	–	–	–	–	–	–	–					
June	–	–	–	–	–	–	–					
July	254.00	–	–	–	–	254.00	9.42					
August	54.00	–	–	–	–	54.00	9.50					
September	380.00	70.00	–	–	310.00	–	9.50					
October	–	–	–	–	–	–	–					
November	395.00	–	395.00	–	–	–	11.00					
December	789.00	–	789.00	–	–	–	17.48					
2015												
January	762.20	–	762.20	–	–	–	18.50					
February	75.20	–	75.20	–	–	–	16.50					
March	528.70	–	438.70	90.00	–	–	15.99					
April	249.40	–	249.40	–	–	–	15.50					
May	195.50	–	195.50	–	–	–	14.00					
June	45.00	–	–	–	45.00	–	14.00					

¹ Since November 1, 2014 – without taking into account specialized tools, which are used by the Bank of Russia for refunding of the credit institution.

² Since April 17, 2012 operations are suspended.

³ Since February 1, 2014 operations are suspended.

⁴ Auctions are conducted under the floating interest rate.

Table 2.11

Interest Rates on Specialized Refinancing Tools of the Bank of Russia

Data on loans with maturities of 1 to 1,095 calendar days secured by

(% p.a.)

Date	pledge of receivables					pledge of bonds issued to finance investment projects and included into the Bank of Russia Lombard List	mortgages issued under Military Mortgage program	guarantees of JSC 'Non-bank Deposit and Credit Institution 'Agency of Credit Guarantees'
	on target loan agreements on lending to small and medium-sized businesses	on loans extended to implement investment projects	on loan agreements backed by insurance contracts of OJSC EXIAR ¹	pledge of receivables	pledge of receivables			
05.11.2014 – 11.12.2014	5.50	8.00	8.00	8.00	8.00	8.00	–	–
12.12.2014 – 01.02.2015	6.50	9.00	9.00	9.00	9.00	9.00	10.75	–
02.02.2015 – 15.03.2015	6.50	9.00	9.00	9.00	9.00	9.00	10.75	–
16.03.2015 – 04.05.2015	6.50	9.00	9.00	9.00	9.00	9.00	10.75	–
05.05.2015 – 15.06.2015	6.50	9.00	9.00	9.00	9.00	9.00	10.75	–
16.06.2015 –	6.50	9.00	9.00	9.00	9.00	9.00	10.75	6.50 ²

¹ Before 1 June 2015, loans had the maturity of 1 to 365 days.² The rate has been in effect since 27 March 2015.

Table 2.12

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates by maturity			On all deposit operations attracted on fixed-term rates		On deposit operations attracted on auction rates by maturity							On all deposit operations attracted on auction rates	On all deposit operations	
	demand deposit	1 day	1 month ¹	1 week ¹	1 day	operations "fine-tuning"					1 day				
						2 days	3 days	4 days	5 days	6 days					
2014															
January	4.50	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	4.50
February	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	-	4.50
March	6.00	6.00	-	-	-	-	-	-	-	-	-	-	-	-	6.00
April	6.06	6.11	-	-	-	-	-	-	-	-	-	-	-	-	6.11
May	6.50	6.50	-	-	-	-	-	-	-	-	-	-	-	-	6.50
June	6.50	6.50	-	-	-	-	-	-	-	-	-	-	-	-	6.50
July	6.56	6.63	-	-	7.31	-	-	-	-	-	-	-	-	-	6.62
August	7.00	7.00	-	-	7.48	7.86	7.52	-	-	-	-	-	-	-	7.20
September	7.00	7.00	-	-	-	-	-	-	-	-	-	-	-	-	7.00
October	7.00	7.00	-	-	-	-	-	-	-	-	-	-	-	-	7.00
November	8.50	8.50	-	-	-	-	9.27	-	-	-	-	-	9.27	-	8.56
December	14.27	14.92	-	-	-	-	-	-	-	-	-	-	-	-	14.91
2015															
January	15.98	16.00	-	-	16.91	-	16.88	16.91	-	-	-	-	-	-	16.29
February	14.00	14.00	-	-	14.87	-	-	-	-	-	-	-	-	-	14.08
March	13.31	13.57	-	-	-	-	-	-	-	-	-	-	-	-	13.56
April	12.98	13.00	-	-	-	-	-	-	-	-	-	-	-	-	13.00
May	11.50	11.50	-	-	-	-	-	-	-	-	-	-	-	-	11.50
June	10.91	10.99	-	-	-	-	-	-	-	-	-	-	-	-	10.99

¹ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

Table 2.13

Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of rubles	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds																			
				fixed-term interest rates			auction interest rates																
				demand deposit	1 day	1 month ¹	1 week ²	1 day	2 days	3 days	4 days	5 days	6 days										
														operations "fine-tuning"									
2014																							
January	231	51	1,469,960.50	2.46	96.45	1.09	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
February	149	36	719,303.65	3.35	96.65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
March	155	35	1,157,213.42	2.89	97.11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
April	201	38	1,575,035.19	1.66	98.34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May	171	37	1,259,148.45	1.50	98.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
June	158	38	1,139,463.92	1.78	98.22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
July	197	39	1,722,206.77	1.79	88.35	-	-	-	-	9.86	-	-	-	-	-	-	-	-	-	-	-	-	-
August	215	40	2,971,537.72	1.20	74.30	-	-	-	-	6.06	12.11	6.40	-	-	-	-	-	-	-	-	-	-	-
September	243	43	4,142,974.03	1.07	98.93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
October	256	42	3,047,108.14	1.07	98.93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
November	206	42	1,429,741.37	2.19	93.29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
December	308	46	6,404,104.41	1.09	98.91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2015																							
January	304	47	6,144,802.94	0.71	73.25	-	-	-	-	16.36	-	4.88	4.80	-	-	-	-	-	-	-	-	-	-
February	290	46	5,733,153.19	0.62	86.15	-	-	-	-	13.23	-	-	-	-	-	-	-	-	-	-	-	-	-
March	264	46	3,304,073.77	1.35	98.65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
April	260	47	4,450,926.10	1.06	98.94	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May	260	50	3,557,989.84	0.83	99.17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
June	233	47	5,321,075.15	0.60	99.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

¹ Since February 1, 2014 operations are suspended.

² Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

Table 2.14

Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Weighted average rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
2014									
09.07	1 day	33	6	225.90	6.95	7.50	7.39	7.31	169.80
04.08	2 days	39	12	402.31	7.44	8.00	8.00	7.86	360.00
07.08	1 day	45	12	417.14	7.30	8.00	7.75	7.48	180.00
08.08	3 days	44	12	243.73	7.37	8.00	7.64	7.52	190.00
07.11	3 days	12	5	64.63	8.95	9.50	9.50	9.27	64.63
2015									
13.01	1 day	15	4	114.23	16.47	17.00	17.00	16.79	114.23
14.01	1 day	29	9	227.54	16.55	17.00	17.00	16.91	227.54
20.01	1 day	32	11	223.33	16.48	17.00	17.00	16.94	223.33
21.01	1 day	48	16	282.54	16.55	17.00	17.00	16.95	282.54
22.01	1 day	44	15	288.99	16.50	17.00	16.95	16.89	224.39
23.01	3 days	57	17	357.16	16.50	17.00	16.96	16.88	309.16
30.01	4 days	54	18	304.65	16.55	17.00	17.00	16.90	304.65
02.02	1 day	29	14	128.59	14.50	15.00	15.00	14.93	128.59
03.02	1 day	60	18	467.24	14.75	15.00	15.00	14.93	467.24
06.02 ¹	3 days	61	17	590.87	13.95	15.00	—	—	—
09.02	1 day	53	17	266.03	13.95	15.00	14.93	14.73	221.01

¹ Fine-tuning deposit auction is recognized as nonvalid.

Table 2.15

REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
2015				
01.06	28,479.58	1	13.50	1,810,780.28
02.06	26,301.38	1	13.50	1,808,417.67
03.06	1,451,780.16	6	12.91	1,455,013.63
04.06	143,027.16	1	13.50	1,436,227.36
05.06	253,924.04	3	13.13	1,546,926.66
08.06	323,969.17	1	13.16	1,616,218.44
09.06	279,507.51	1	13.50	1,571,205.16
10.06	1,638,500.10	7	12.97	1,642,429.58
11.06	46,960.57	4	13.50	1,627,419.66
15.06	69,510.70	1	13.50	1,649,431.78
16.06	147,156.29	1	12.50	1,727,082.43
17.06	1,895,198.01	6	11.98	1,899,050.01
18.06	181,575.58	1	12.50	1,880,761.45
19.06	180,994.53	3	12.50	1,877,067.14
22.06	178,507.90	1	12.50	1,872,986.38
23.06	175,001.78	1	12.50	1,869,469.88
24.06	1,753,488.10	6	12.07	1,757,168.21
25.06	146,530.42	1	12.50	1,720,152.19
26.06	140,953.45	3	12.50	1,714,012.89
29.06	178,047.30	1	12.50	1,750,923.63
30.06	275,814.62	1	12.50	1,848,214.69

Table 2.16

Official Exchange Rate of US Dollar Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2014															
January	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	33.1547	33.2062	33.2062	33.2062	33.1204	33.2386
February	35.1800	35.1800	35.1800	35.2347	35.4502	34.9592	34.7287	34.6044	34.6044	34.6044	34.7636	34.7964	34.7595	34.8611	35.2559
March	36.1847	36.1847	36.1847	36.3784	36.3208	36.0849	36.1251	36.2618	36.2618	36.2618	36.2618	36.4015	36.4865	36.4566	36.6391
April	35.6053	35.0240	35.2517	35.5154	35.5010	35.5010	35.5010	35.4679	35.5475	35.7493	35.5581	35.6239	35.6239	35.6239	35.9890
May	35.7227	35.7227	35.7227	35.7227	35.7227	35.8381	35.6550	35.4971	35.0343	35.0343	35.0343	35.0343	35.2091	34.8789	34.7090
June	34.7352	34.7352	34.8887	35.0115	35.1398	34.9043	34.6573	34.6573	34.6573	34.3303	34.3681	34.3227	34.3227	34.3227	34.3227
July	33.8434	34.2275	34.2496	34.1949	34.3236	34.3236	34.3236	34.5691	34.4258	34.0758	33.8353	34.0582	34.0582	34.0582	34.3135
August	35.4438	35.7272	35.7272	35.7272	35.6605	35.7987	36.1102	36.2496	36.4461	36.4461	36.4461	36.0475	36.0890	36.2222	36.0395
September	36.9316	37.2945	37.3480	37.3183	36.8038	36.9219	36.9219	36.9219	37.0866	37.0261	37.1693	37.3758	37.6545	37.6545	37.6545
October	39.3836	39.6604	39.5474	39.6980	39.6980	39.6980	39.9820	39.7417	39.9819	39.9800	40.2125	40.2125	40.2125	40.3251	40.5304
November	41.9627	41.9627	41.9627	41.9627	41.9627	44.3993	45.1854	47.8774	47.8774	47.8774	45.8926	45.9520	46.3379	46.1233	47.3920
December	49.3220	51.8068	50.7678	54.3821	52.6932	53.1088	53.1088	53.1088	53.3079	54.2116	54.2758	54.7932	56.8919	56.8919	56.8919
2015															
January	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	62.7363	64.8425	66.0983
February	68.9291	68.9291	69.6640	67.7727	65.4470	68.6113	66.0432	66.0432	66.0432	65.7817	65.4469	66.0585	66.0994	65.0862	65.0862
March	61.2718	61.2718	62.2248	62.3649	61.8745	61.8457	59.9938	59.9938	59.9938	59.9938	60.6649	62.6797	60.9595	61.3167	61.3167
April	57.6500	58.3536	56.9902	56.7534	56.7534	56.7534	56.5161	55.3328	54.0270	52.5424	51.0678	51.0678	51.0678	52.4220	51.9749
May	51.1388	51.1388	51.1388	51.1388	51.1388	51.7574	49.9816	50.3615	50.7511	50.7511	50.7511	50.7511	50.9140	49.5366	50.0774
June	52.9716	52.8213	53.4413	53.0590	54.9908	56.2463	56.2463	56.2463	56.0435	55.9100	54.8219	54.5285	54.5285	54.5285	54.5285

(rubles/US dollar)

Table 2.16 (end)
(rubles/US dollar)

		Days of the month															
		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2014																	
January		33.3562	33.4013	33.4343	33.4343	33.4343	33.6429	33.8161	33.8688	34.0334	34.2600	34.2600	34.2600	34.7093	34.6250	34.5633	35.2448
February		35.2559	35.2559	35.0976	35.2386	35.5857	35.7670	35.6828	35.6828	35.6828	35.5112	35.5669	35.7872	36.0501	-	-	-
March		36.6391	36.6391	36.6505	36.4487	36.2070	36.1081	36.4022	36.4022	36.4022	36.1663	35.9316	35.4494	35.5810	35.6871	35.6871	35.6871
April		35.9635	36.0813	35.9287	35.5389	35.5389	35.5389	35.6688	35.6785	35.6625	35.6830	35.9289	35.9289	35.9289	36.0245	35.6983	-
May		34.7005	34.7794	34.7794	34.7794	34.7394	34.6007	34.5078	34.2802	34.3139	34.3139	34.3139	34.0771	34.2571	34.4895	34.6481	34.7352
June		34.3227	34.5654	34.8095	34.8232	34.3025	34.4190	34.4190	34.4190	34.2797	33.9812	33.9070	33.7508	33.6306	33.6306	33.6306	-
July		34.3723	34.3853	34.7998	35.1627	35.1627	35.1627	35.0900	35.0387	34.8101	35.0786	35.0535	35.0535	35.0535	35.3457	35.6339	35.7271
August		36.0014	36.0014	36.0014	36.0294	36.1094	36.2240	36.3317	36.0027	36.0027	36.0027	36.1201	36.1358	36.1397	36.3053	36.9316	36.9316
September		37.9861	38.7058	38.3724	38.4209	38.4134	38.4134	38.4134	38.5782	38.6672	38.3830	38.3007	38.7243	38.7243	38.7243	39.3866	-
October		40.9416	40.7457	41.0450	41.0450	41.0450	40.8815	41.0501	40.9671	41.4958	41.8101	41.8101	41.8101	41.9497	42.3934	42.6525	43.3943
November		47.3920	47.3920	47.3329	46.9797	47.0294	46.7047	45.7926	45.7926	45.7926	44.7852	44.9758	46.4244	47.6629	49.3220	49.3220	-
December		58.3461	61.1512	67.7851	59.6029	60.6825	60.6825	60.6825	56.4940	54.5687	54.4913	52.6159	52.0343	52.0343	52.0343	56.6801	56.2584
2015																	
January		64.8337	65.1738	65.1738	65.1738	64.9732	64.9862	65.5558	65.4000	63.3930	63.3930	63.3930	65.5937	67.8153	67.1506	68.7303	68.9291
February		65.0862	62.6632	62.8353	62.4001	62.1307	61.7235	61.7235	61.7235	61.7235	63.5083	62.5906	60.7109	61.2718	-	-	-
March		61.3167	62.1497	61.7510	61.3483	59.8308	60.0341	60.0341	60.0341	59.4452	58.7710	57.3879	56.4271	57.7279	57.7279	57.7279	58.4643
April		50.5033	49.6749	50.5295	50.5295	50.5295	51.5207	53.9728	53.6555	51.6011	50.2473	50.2473	50.2473	51.4690	52.3041	51.7029	-
May		50.0115	50.0115	50.0115	49.2175	49.1777	49.7919	49.9204	49.7901	49.7901	49.7901	49.8613	50.3223	51.0178	52.2907	52.9716	52.9716
June		55.2679	54.0409	53.8999	53.3301	53.8006	53.8006	53.8006	53.5569	54.2081	54.0746	54.6026	54.8126	54.8126	54.8126	55.5240	-

Table 2.17

Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2014															
January	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0672	45.2069	45.2069	45.2069	45.2855	45.4139
February	47.6408	47.6408	47.6408	47.5351	47.9535	47.2159	46.9497	47.0205	47.0205	47.0205	47.3758	47.5319	47.4154	47.4913	48.2618
March	49.5839	49.5839	49.5839	50.1513	49.9520	49.5446	49.5925	50.2625	50.2625	50.2625	50.2625	50.4707	50.5593	50.8096	50.7635
April	48.9680	48.2596	48.6826	48.8834	48.6435	48.6435	48.6435	48.6159	48.8600	49.2911	49.2266	49.4994	49.4994	49.4994	49.8232
May	49.3188	49.3188	49.3188	49.3188	49.3188	49.7361	49.5070	49.4120	48.7642	48.7642	48.7642	48.7642	48.4759	48.0073	47.6173
June	47.2677	47.2677	47.5463	47.6296	47.8253	47.4908	47.3211	47.3211	47.3211	46.8746	46.7269	46.4764	46.4764	46.4764	46.4764
July	46.1827	46.8335	46.8398	46.6863	46.6870	46.6870	46.6870	46.9448	46.8122	46.4146	46.1649	46.3328	46.3328	46.3328	46.6835
August	47.4699	47.8244	47.8244	47.8244	47.8671	48.0490	48.2432	48.4947	48.7722	48.7722	48.7722	48.2856	48.2402	48.4110	48.1416
September	48.6315	48.9677	49.0193	49.0213	48.3786	47.7806	47.7806	47.7806	47.9789	47.7118	48.0636	48.2484	48.6647	48.6647	48.6647
October	49.9817	50.0554	49.9484	50.2021	50.2021	50.2021	50.0775	50.2017	50.5091	50.9585	51.0538	51.0538	51.0538	51.0798	51.5141
November	52.7219	52.7219	52.7219	52.7219	52.7219	55.6234	56.5450	59.3153	59.3153	59.3153	57.2418	57.0494	57.8575	57.4235	58.9793
December	61.4108	64.4425	63.2414	67.2652	64.8443	65.7168	65.7168	65.7168	65.4248	66.8809	67.1989	68.2942	70.5289	70.5289	70.5289
2015															
January	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	74.3551	76.7735	77.9629
February	78.1105	78.1105	78.7900	76.8271	75.0415	77.9356	75.6591	75.6591	75.6591	74.5833	74.1382	74.7386	74.8311	74.3675	74.3675
March	68.6857	68.6857	69.5424	69.8487	69.1138	68.3086	66.1012	66.1012	66.1012	66.1012	65.5242	66.9168	64.6232	64.9650	64.9650
April	62.0487	62.7476	61.6919	61.7363	61.7363	61.7363	62.0377	60.4124	58.7003	56.5251	54.2749	54.2749	54.2749	55.5201	54.8387
May	57.1578	57.1578	57.1578	57.1578	57.1578	57.4093	56.1843	57.2207	56.8971	56.8971	56.8971	56.8971	57.1102	55.7138	57.1383
June	58.0145	57.7020	58.6037	59.1130	61.9471	63.3221	63.3221	63.3221	62.5053	63.0721	62.2064	61.4754	61.4754	61.4754	61.4754

Table 2.17 (end)
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2014																
January	45.4878	45.4926	45.5175	45.5175	45.5175	45.5424	45.8242	45.9125	46.1050	46.8985	46.8985	46.8985	47.4962	47.3739	47.2238	48.0951
February	48.2618	48.2618	48.1188	48.3086	48.9730	49.1975	48.9497	48.9497	48.9497	48.7959	48.8654	49.1823	49.3454	—	—	—
March	50.7635	50.7635	50.9442	50.7621	50.4146	49.9628	50.1804	50.1804	50.1804	49.9167	49.7042	48.9521	49.0484	49.0519	49.0519	49.0519
April	49.6836	49.8860	49.7289	49.1041	49.1041	49.1041	49.2978	49.2185	49.2820	49.3175	49.6969	49.6969	49.6969	49.8219	49.5064	—
May	47.5674	47.6999	47.6999	47.6999	47.6416	47.3995	47.3171	46.8507	46.8350	46.8350	46.8350	46.4266	46.7712	47.0161	47.1145	47.2677
June	46.4764	46.8085	47.2121	47.1715	46.6960	46.8821	46.8821	46.8821	46.6478	46.2212	46.1576	46.0226	45.8251	45.8251	45.8251	—
July	46.7910	46.6299	47.0702	47.5505	47.5505	47.5505	47.5048	47.3758	46.8718	47.1702	47.2206	47.2206	47.2206	47.4799	47.8635	47.8958
August	48.1231	48.1231	48.1231	48.2398	48.2133	48.1924	48.1686	47.8548	47.8548	47.8548	47.6641	47.7282	47.6177	47.9520	48.6315	48.6315
September	49.1958	50.0582	49.6923	49.4592	49.5379	49.5379	49.5379	49.6193	49.6912	49.3145	48.8449	49.3386	49.3386	49.3386	49.9540	—
October	51.7829	52.1504	52.5253	52.5253	52.5253	52.1198	52.6468	52.1388	52.4424	52.9065	52.9065	52.9065	53.2342	53.8693	54.3393	54.6378
November	58.9793	58.9793	59.3081	58.6448	58.9090	58.5817	57.4377	57.4377	57.4377	55.5336	55.8779	57.9052	59.6215	61.4108	61.4108	—
December	72.6642	76.1516	84.5890	73.3414	74.5727	74.5727	74.5727	69.2503	66.7539	66.4031	64.3177	63.5131	63.5131	63.5131	69.0590	68.3427
2015																
January	76.3352	75.8623	75.8623	75.8623	75.1740	75.2735	75.8218	75.7724	71.9067	71.9067	71.9067	73.5633	76.2922	76.2629	77.5690	78.1105
February	74.3675	71.5426	71.3243	71.0800	70.9408	70.0315	70.0315	70.0315	70.0315	71.9422	71.1655	68.9797	68.6857	—	—	—
March	64.9650	65.4063	65.4314	65.0108	64.1446	64.0504	64.0504	64.0504	64.1473	64.3425	62.7651	62.0811	62.5655	62.5655	62.5655	63.3695
April	53.6598	52.9087	54.5163	54.5163	54.5163	55.5496	57.5998	57.7226	55.1255	54.6590	54.6590	54.6590	55.8747	56.9016	56.8060	—
May	56.9881	56.9881	56.9881	56.1030	55.1085	55.2441	55.5714	55.5508	55.5508	55.5508	54.7477	54.8412	55.6757	57.1433	58.0145	58.0145
June	62.1045	61.1040	60.7452	60.6417	60.9130	60.9130	60.9130	60.8567	61.0546	60.5852	61.1986	61.4066	61.4066	61.4066	61.5206	—

Table 2.18

Official Exchange Rate: Rubles per US Dollar (as of end of month)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.1612	0.2050	0.2540	0.3980	0.4470	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.1860	1.2140	1.2470
1994	1.5420	1.6570	1.7530	1.8200	1.9010	1.9850	2.0520	2.1530	2.5960	3.0550	3.2320	3.5500
1995	4.0040	4.4070	4.8970	5.1000	4.9950	4.5380	4.4150	4.4350	4.5080	4.5040	4.5780	4.6400
1996	4.7320	4.8150	4.8540	4.9320	5.0140	5.1080	5.1910	5.3450	5.3960	5.4550	5.5110	5.5600
1997	5.6290	5.6760	5.7260	5.7620	5.7730	5.7820	5.7980	5.8300	5.8600	5.8870	5.9190	5.9600
1998	6.0260	6.0720	6.1060	6.1330	6.1640	6.1980	6.2380	7.9050	16.0645	16.0100	17.8800	20.6500
1999	22.6000	22.8600	24.1800	24.2300	24.4400	24.2200	24.1900	24.7500	25.0800	26.0500	26.4200	27.0000
2000	28.5500	28.6600	28.4600	28.4000	28.2500	28.0700	27.8000	27.7500	27.7500	27.8300	27.8500	28.1600
2001	28.3700	28.7200	28.7400	28.8300	29.0900	29.0700	29.2700	29.3700	29.3900	29.7000	29.9000	30.1400
2002	30.6850	30.9274	31.1192	31.1963	31.3071	31.4471	31.4401	31.5673	31.6358	31.7408	31.8424	31.7844
2003	31.8222	31.5762	31.3805	31.1000	30.7090	30.3483	30.2596	30.5036	30.6119	29.8584	29.7387	29.4545
2004	28.4937	28.5156	28.4853	28.8834	28.9850	29.0274	29.1019	29.2447	29.2171	28.7655	28.2367	27.7487
2005	28.0845	27.7738	27.8256	27.7726	28.0919	28.6721	28.6341	28.5450	28.4989	28.4244	28.7312	28.7825
2006	28.1207	28.1223	27.7626	27.2739	26.9840	27.0789	26.8718	26.7379	26.7799	26.7477	26.3147	26.3311
2007	26.5331	26.1599	26.0113	25.6851	25.9031	25.8162	25.5999	25.6494	24.9493	24.7238	24.3506	24.5462
2008	24.4764	24.1159	23.5156	23.6471	23.7384	23.4573	23.4456	24.5769	25.2464	26.5430	27.6060	29.3804
2009	35.4146	35.7205	34.0134	33.2491	30.9843	31.2904	31.7555	31.5687	30.0922	29.0488	29.8179	30.2442
2010	30.4312	29.9484	29.3638	29.2886	30.4956	31.1954	30.1869	30.6640	30.4030	30.7821	31.3061	30.4769
2011	29.6684	28.9405	28.4290	27.5022	28.0685	28.0758	27.6796	28.8569	31.8751	29.8977	31.3216	32.1961
2012	30.3647	28.9503	29.3282	29.3627	32.4509	32.8169	32.1881	32.2934	30.9169	31.5252	31.0565	30.3727
2013	30.0277	30.6202	31.0834	31.2559	31.5893	32.7090	32.8901	33.2474	32.3451	32.0613	33.1916	32.7292
2014	35.2448	36.0501	35.6871	35.6983	34.7352	33.6306	35.7271	36.9316	39.3866	43.3943	49.3220	56.2584
2015	68.9291	61.2718	58.4643	51.7029	52.9716	55.5240						

Table 2.19

Monthly Average Official Rates: Rubles per US Dollar

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.14	0.17	0.22	0.34	0.42	0.41
1993	0.46	0.57	0.66	0.76	0.89	1.08	1.03	0.99	1.06	1.19	1.19	1.24
1994	1.4	1.58	1.71	1.79	1.87	1.95	2.02	2.11	2.31	2.97	3.14	3.37
1995	3.79	4.22	4.71	5.01	5.08	4.77	4.53	4.41	4.47	4.5	4.54	4.62
1996	4.68	4.76	4.83	4.9	4.97	5.05	5.15	5.28	5.37	5.43	5.48	5.54
1997	5.6	5.65	5.7	5.75	5.77	5.78	5.79	5.81	5.85	5.87	5.9	5.94
1998	5.99	6.05	6.09	6.12	6.15	6.18	6.22	6.75	14.61	15.93	16.42	19.99
1999	22.05	22.91	23.47	24.75	24.42	24.28	24.31	24.69	25.48	25.71	26.31	26.80
2000	28.04	28.73	28.46	28.58	28.32	28.25	27.85	27.73	27.79	27.87	27.89	27.97
2001	28.36	28.59	28.68	28.85	29.02	29.11	29.22	29.35	29.43	29.53	29.80	30.09
2002	30.47	30.80	31.06	31.17	31.25	31.40	31.51	31.56	31.63	31.69	31.81	31.84
2003	31.82	31.70	31.45	31.21	30.92	30.48	30.36	30.35	30.60	30.16	29.81	29.44
2004	28.92	28.52	28.53	28.68	28.99	29.03	29.08	29.21	29.22	29.08	28.58	27.92
2005	27.94	27.97	27.62	27.82	27.92	28.50	28.69	28.48	28.36	28.55	28.76	28.81
2006	28.41	28.20	27.88	27.57	27.06	26.98	26.92	26.77	26.74	26.86	26.62	26.29
2007	26.47	26.34	26.11	25.84	25.82	25.93	25.56	25.63	25.34	24.89	24.47	24.57
2008	24.50	24.53	23.76	23.51	23.73	23.64	23.35	24.13	25.28	26.35	27.31	28.13
2009	31.47	35.76	34.67	33.56	32.06	31.03	31.52	31.63	30.81	29.47	28.98	29.94
2010	29.94	30.19	29.56	29.20	30.35	31.17	30.68	30.34	30.84	30.32	30.97	30.85
2011	30.08	29.29	28.43	28.10	27.87	27.98	27.90	28.77	30.49	31.35	30.86	31.45
2012	31.51	29.88	29.37	29.47	30.65	32.91	32.50	31.97	31.52	31.09	31.41	30.74
2013	30.26	30.16	30.80	31.33	31.24	32.28	32.74	33.02	32.63	32.06	32.64	32.89
2014	33.46	35.22	36.21	35.66	34.93	34.41	34.64	36.11	37.87	40.76	45.86	55.41
2015	61.70	64.63	60.23	52.87	50.58	54.50						

Table 2.20

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2015				
02.06	2,016.32	28.21	1,879.95	1,319.53
03.06	2,042.48	28.69	1,898.58	1,328.15
04.06	2,024.20	28.32	1,895.24	1,306.71
05.06	2,090.56	29.12	1,957.17	1,343.68
06.06	2,126.45	29.21	1,987.39	1,368.93
09.06	2,114.28	28.94	1,976.62	1,349.58
10.06	2,122.90	28.99	2,002.47	1,348.16
11.06	2,090.40	28.43	1,961.73	1,316.64
12.06	2,069.57	27.82	1,944.22	1,299.07
16.06	2,093.64	28.31	1,931.49	1,302.47
17.06	2,053.84	27.85	1,890.35	1,285.72
18.06	2,042.25	27.69	1,861.16	1,265.03
19.06	2,054.09	27.85	1,872.34	1,243.09
20.06	2,072.47	27.88	1,869.84	1,241.94
23.06	2,055.42	27.88	1,845.87	1,205.33
24.06	2,062.38	27.82	1,870.06	1,223.47
25.06	2,044.09	27.63	1,860.24	1,222.19
26.06	2,062.03	27.68	1,887.18	1,220.08
27.06	2,069.60	27.90	1,897.96	1,191.29
30.06	2,100.21	28.26	1,919.02	1,197.83

Table 3.1.1

3.1. Interbank Money Market

Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)					Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)					Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)								
	term of credit																		
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2014																			
January	6.06	6.73	7.02	7.14	7.61	8.12	6.02	6.06	6.00	6.53	7.10	7.25	6.05	6.82	9.08	7.30	—	—	
February	5.99	6.45	7.12	7.41	7.99	7.59	5.96	6.03	6.62	7.08	—	8.02	6.04	6.51	7.25	9.10	—	—	
March	7.85	8.24	8.49	8.59	8.44	9.36	7.75	7.94	7.53	7.52	8.45	8.33	7.97	8.28	8.00	9.08	—	—	
April	7.87	8.50	8.67	10.10	9.53	9.11	7.80	8.14	8.27	9.33	—	9.00	8.00	9.91	9.61	9.40	—	—	
May	8.21	8.65	9.11	9.64	10.32	8.67	8.11	8.33	8.98	9.29	9.64	9.94	8.38	10.65	9.35	11.26	—	—	
June	8.23	8.58	9.10	9.63	10.43	4.05	8.12	8.39	8.97	9.25	9.87	—	8.41	10.03	9.55	9.16	11.00	—	
July	8.17	8.83	8.94	9.91	10.12	9.54	8.09	8.52	8.93	9.18	9.50	9.64	8.39	10.99	9.69	9.18	12.00	—	
August	7.88	8.35	9.24	10.45	9.38	10.82	7.87	8.35	8.93	9.56	10.30	—	8.18	12.40	11.17	10.68	12.00	—	
September	7.95	8.42	8.96	10.19	10.73	11.22	7.95	8.31	8.99	9.62	—	—	8.18	11.27	11.21	10.34	11.76	—	
October	8.24	8.61	9.18	10.56	11.79	11.42	8.22	8.52	9.00	9.68	10.25	—	8.48	10.62	11.76	12.07	—	—	
November	10.21	10.51	10.94	11.49	12.29	13.32	10.18	10.50	10.84	11.58	12.55	—	10.54	12.16	12.96	11.28	—	—	
December	15.47	16.73	16.68	16.87	15.22	16.95	15.48	16.73	17.00	21.86	24.90	19.69	16.45	15.60	18.23	18.02	25.00	18.00	
2015																			
January	16.96	17.44	19.97	21.91	15.98	—	16.94	17.66	20.27	21.25	—	—	17.17	19.92	21.04	—	18.00	—	
February	15.12	16.06	15.83	17.48	—	—	15.06	—	—	15.92	—	—	15.31	16.14	16.38	16.04	—	—	
March	14.90	15.51	15.96	15.81	—	—	14.77	15.14	—	14.95	—	—	15.06	—	16.00	—	—	—	
April	14.36	14.78	14.79	15.25	14.95	—	14.30	13.77	14.43	—	—	—	14.58	—	14.63	14.63	—	—	
May	12.83	12.98	13.40	13.48	—	—	12.74	12.99	13.05	—	—	—	12.98	14.53	13.29	13.60	—	—	
June	12.50	12.62	12.87	13.46	—	11.59	12.46	12.96	12.25	—	—	11.52	12.68	—	16.50	14.48	—	—	

Table 3.1.2

Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD, MIACR-IG USD, MIACR-B USD)

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG USD)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B USD)					
	term of credit						term of credit						term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
2015																		
January	0.42	3.11	1.56	3.71	—	—	0.69	—	—	—	—	—	—	—	—	—	—	—
February	0.27	1.48	2.13	2.73	—	—	0.43	—	—	—	—	—	—	—	—	—	—	—
March	0.13	1.96	1.77	4.80	—	8.19	0.43	—	—	—	—	—	0.25	—	—	—	—	8.19
April	0.13	1.03	1.79	2.33	—	9.89	—	—	2.08	—	—	—	0.24	—	—	—	—	9.89
May	0.18	1.29	0.73	3.18	—	—	0.13	—	2.04	—	—	—	—	—	—	—	—	—
June	0.13	1.47	1.12	1.71	—	—	0.18	—	—	—	—	—	0.40	—	—	—	—	—

Table 3.1.3

Average Moscow Interbank Ruble Bid Rates (MIBID) and Average Moscow Interbank Ruble Offered Rates (MIBOR)

(% p.a.)

Date	Moscow Interbank Bid Rates (MIBID)					Moscow Interbank Offered Rates (MIBOR)						
	term of credit											
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
2015												
01.06	12.45	12.52	12.69	12.81	12.72	12.67	13.35	13.55	13.94	14.18	14.38	14.41
02.06	12.43	12.46	12.52	12.75	12.68	12.32	13.31	13.56	13.92	14.19	14.27	14.20
03.06	12.38	12.39	12.45	12.74	12.67	12.36	13.21	13.45	13.85	14.13	14.16	14.20
04.06	12.34	12.46	12.46	12.66	12.56	12.26	13.26	13.49	13.90	14.11	14.07	14.06
05.06	12.45	12.55	12.60	12.75	12.63	12.28	13.41	13.59	13.91	14.12	14.11	14.31
08.06	12.52	12.57	12.61	12.78	12.61	12.33	13.41	13.57	13.97	14.23	14.26	14.29
09.06	12.60	12.61	12.63	12.74	12.63	12.35	13.42	13.63	13.97	14.25	14.28	14.22
10.06	12.54	12.60	12.62	12.67	12.55	12.31	13.42	13.56	13.90	14.12	14.12	14.16
11.06	12.47	12.56	12.62	12.64	12.52	12.19	13.37	13.54	13.88	14.18	14.14	14.01
15.06	12.35	12.32	12.30	12.65	12.48	12.23	13.24	13.40	13.78	14.06	14.13	14.11
16.06	11.87	11.91	11.97	12.48	12.22	11.97	12.83	13.19	13.56	13.92	13.91	13.78
17.06	11.71	11.81	11.92	12.18	11.94	11.60	12.61	12.97	13.34	13.64	13.63	13.40
18.06	11.66	11.83	11.87	12.20	12.08	11.79	12.56	12.85	13.27	13.64	13.68	13.58
19.06	11.61	11.77	11.84	12.24	12.10	11.75	12.57	12.82	13.25	13.63	13.66	13.62
22.06	11.65	11.69	11.82	12.14	12.16	12.01	12.54	12.81	13.20	13.60	13.69	13.62
23.06	11.65	11.71	11.82	12.11	12.09	11.97	12.52	12.84	13.22	13.56	13.60	13.49
24.06	11.63	11.71	11.85	12.14	12.03	11.83	12.50	12.81	13.18	13.60	13.57	13.51
25.06	11.61	11.78	11.83	12.14	12.02	11.78	12.53	12.82	13.16	13.43	13.57	13.50
26.06	11.63	11.74	11.82	12.10	12.05	11.73	12.53	12.76	13.14	13.44	13.57	13.43
29.06	11.74	11.77	11.88	12.00	11.94	11.82	12.54	12.79	13.16	13.43	13.49	13.30
30.06	11.73	11.76	11.88	12.11	11.96	11.91	12.54	12.85	13.24	13.60	13.66	13.42

Table 3.1.4

Average Moscow Interbank US Dollar Bid Rates (MIBID USD) and Average Moscow Interbank US Dollar Offered Rates (MIBOR USD)

Date	Moscow Interbank Bid Rates (MIBID USD)						Moscow Interbank Offered Rates (MIBOR USD)						
	term of credit						term of credit						
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2015													
01.06	0.21	0.35	1.02	0.97	1.40	1.83	0.61	0.86	1.46	1.91	2.38	2.84	
02.06	0.22	0.38	0.93	1.01	1.41	2.11	0.64	0.91	1.41	1.93	2.20	2.69	
03.06	0.21	0.37	0.94	1.07	1.54	2.14	0.59	0.89	1.47	2.01	2.40	2.76	
04.06	0.19	0.32	0.73	0.96	1.51	2.14	0.60	0.83	1.49	1.90	2.30	2.67	
05.06	0.20	0.37	0.71	1.04	1.60	2.12	0.71	0.86	1.49	2.04	2.52	2.79	
08.06	0.21	0.31	0.72	0.96	1.48	2.12	0.61	0.86	1.47	1.88	2.29	2.75	
09.06	0.19	0.29	0.72	1.01	1.43	2.13	0.57	0.87	1.50	1.97	2.26	2.79	
10.06	0.21	0.33	0.73	1.01	1.46	2.08	0.66	0.88	1.51	1.95	2.35	2.70	
11.06	0.19	0.31	0.55	0.95	1.48	2.09	0.68	0.82	1.47	1.91	2.31	2.71	
15.06	0.20	0.32	0.72	0.96	1.48	2.12	0.61	0.86	1.46	1.88	2.31	2.77	
16.06	0.19	0.31	0.71	1.08	1.51	2.18	0.58	0.89	1.47	2.03	2.40	2.84	
17.06	0.21	0.33	0.74	1.10	1.58	2.35	0.62	0.91	1.45	1.94	2.31	2.60	
18.06	0.20	0.33	0.72	1.00	1.54	2.11	0.63	0.86	1.48	1.96	2.41	2.73	
19.06	0.20	0.32	0.72	0.98	1.53	2.03	0.69	0.82	1.53	1.96	2.39	2.64	
22.06	0.19	0.28	0.68	0.95	1.42	1.77	0.62	0.87	1.47	1.95	2.45	2.82	
23.06	0.21	0.31	0.70	0.96	1.36	1.76	0.62	0.91	1.50	2.03	2.36	2.80	
24.06	0.21	0.32	0.71	0.97	1.55	2.11	0.61	0.90	1.51	2.00	2.39	2.74	
25.06	0.20	0.33	0.72	0.92	1.51	2.04	0.62	0.86	1.49	1.88	2.33	2.65	
26.06	0.21	0.33	0.71	0.92	1.57	2.03	0.68	0.85	1.47	1.94	2.41	2.64	
29.06	0.20	0.30	0.68	0.95	1.33	1.88	0.61	0.85	1.42	1.89	2.28	2.60	
30.06	0.21	0.32	0.70	0.89	1.46	2.02	0.61	0.90	1.45	1.95	2.35	2.80	

(% p.a.)

Table 3.1.5

Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)										Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)					Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)				
											term of credit									
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year		
2015																				
01.06	12.84	13.00	—	14.40	—	—	12.77	—	—	—	—	—	13.01	—	—	—	—	—	—	
02.06	12.60	12.67	—	12.67	—	—	12.51	—	—	—	—	—	12.70	—	—	—	—	—	—	
03.06	12.81	13.08	—	—	—	—	12.82	—	—	—	—	—	12.91	—	—	—	—	—	—	
04.06	13.11	13.00	13.71	12.79	—	—	13.11	13.00	—	—	—	—	13.23	—	—	—	—	—	—	
05.06	13.13	14.53	11.85	—	—	—	13.07	—	—	—	—	—	13.39	—	—	—	—	—	—	
08.06	13.18	11.40	13.10	15.00	—	—	13.07	—	—	—	—	—	13.28	—	15.00	—	—	—	—	
09.06	13.12	13.00	—	14.04	—	—	13.07	—	—	—	—	—	13.31	—	—	—	—	—	—	
10.06	12.99	13.02	—	12.93	—	11.59	12.99	12.92	—	—	11.52	—	13.09	—	—	—	—	—	—	
11.06	12.69	12.65	13.51	12.91	—	—	12.67	—	—	—	—	—	12.91	—	—	—	—	—	—	
15.06	12.75	13.32	—	13.66	—	—	12.71	—	—	—	—	—	12.92	—	14.93	—	—	—	—	
16.06	12.13	12.02	12.21	13.64	—	—	12.10	—	—	—	—	—	12.20	—	—	—	—	—	—	
17.06	12.11	12.16	12.35	—	—	—	12.10	—	—	—	—	—	12.30	—	—	—	—	—	—	
18.06	12.16	12.52	13.10	12.41	—	—	12.14	—	—	—	—	—	12.31	16.50	—	—	—	—	—	
19.06	12.04	12.36	—	—	—	—	12.01	—	—	—	—	—	12.44	—	—	—	—	—	—	
22.06	12.05	12.07	—	12.35	—	—	12.00	—	—	—	—	—	12.25	—	—	—	—	—	—	
23.06	11.93	12.25	12.51	—	—	—	11.96	—	—	—	—	—	12.25	—	—	—	—	—	—	
24.06	12.04	13.26	—	—	—	—	11.87	—	—	—	—	—	12.20	—	—	—	—	—	—	
25.06	12.15	11.67	—	—	—	—	12.04	—	—	—	—	—	12.26	—	—	—	—	—	—	
26.06	12.17	12.23	12.25	13.41	—	—	12.07	—	12.25	—	—	—	12.33	—	13.41	—	—	—	—	
29.06	12.26	12.27	—	17.13	—	—	12.19	—	—	—	—	—	12.37	—	17.13	—	—	—	—	
30.06	12.31	12.62	14.15	11.16	—	—	12.31	—	—	—	—	—	12.52	—	11.95	—	—	—	—	

(% p.a.)

Table 3.1.6
Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD, MIACR-IG USD, MIACR-B USD)

	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR USD)			Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG USD)							Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B USD)							
				term of credit														
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
2015																		
01.06	0.13	-	-	-	-	-	0.15	-	-	-	-	-	-	-	-	-	-	-
02.06	0.13	2.38	-	-	-	-	0.15	-	-	-	-	-	-	-	-	-	-	-
03.06	0.13	1.10	-	-	-	-	0.15	-	-	-	-	-	-	-	-	-	-	-
04.06	0.13	1.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
05.06	0.13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
08.06	0.13	3.00	-	-	-	-	-	-	-	-	-	-	0.40	-	-	-	-	-
09.06	0.14	-	-	-	-	-	0.21	-	-	-	-	-	-	-	-	-	-	-
10.06	0.13	0.94	0.30	-	-	-	0.14	-	-	-	-	-	-	-	-	-	-	-
11.06	0.13	1.10	4.27	0.79	-	-	0.23	-	-	-	-	-	-	-	-	-	-	-
15.06	0.14	-	-	-	-	-	0.24	-	-	-	-	-	-	-	-	-	-	-
16.06	0.13	-	-	-	-	-	0.18	-	-	-	-	-	-	-	-	-	-	-
17.06	0.13	1.10	0.53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18.06	0.13	1.10	-	-	-	-	0.12	-	-	-	-	-	-	-	-	-	-	-
19.06	0.13	-	-	-	-	-	0.19	-	-	-	-	-	-	-	-	-	-	-
22.06	0.13	-	-	-	-	-	0.21	-	-	-	-	-	-	-	-	-	-	-
23.06	0.13	-	0.30	-	-	-	0.19	-	-	-	-	-	-	-	-	-	-	-
24.06	0.14	1.10	0.20	-	-	-	0.18	-	-	-	-	-	-	-	-	-	-	-
25.06	0.13	1.10	-	1.60	-	-	0.12	-	-	-	-	-	-	-	-	-	-	-
26.06	0.13	1.72	-	-	-	-	0.16	-	-	-	-	-	-	-	-	-	-	-
29.06	0.14	1.84	-	2.75	-	-	0.35	-	-	-	-	-	-	-	-	-	-	-
30.06	0.12	-	-	-	-	-	0.08	-	-	-	-	-	-	-	-	-	-	-

(% p.a.)

Table 3.1.7

Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations*(millions of rubles)*

	Russian ruble (RUB)						US dollar (USD)						Euro (EUR)						Others											
	deposit operations		REPO		among non-residents		deposit operations		REPO		among non-residents		deposit operations		REPO		among non-residents		deposit operations		REPO		among non-residents							
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents						
2014																														
January	360,146	74,845	114,420	4,523	163,524	975,558	5,812	5,434	9,820	104,044	—	—	2	9,004	193	—	—	—	—	2	9,004	193	—	—	—	2	9,004	193	—	
February	301,331	65,081	129,118	4,358	144,320	1,043,405	5,481	2,678	4,177	150,981	—	—	3	14,509	954	—	—	—	—	3	14,509	954	—	—	—	3	14,509	954	—	
March	287,003	72,191	97,655	3,946	44,013	691,372	7,797	4,730	3,781	254,361	2	—	185	19,129	1,081	—	—	—	—	185	19,129	1,081	—	—	—	185	19,129	1,081	—	
April	351,872	79,740	94,024	2,244	31,380	579,518	6,007	4,383	4,241	259,214	—	—	7	18,371	861	—	—	—	—	7	18,371	861	—	—	—	7	18,371	861	—	
May	351,839	63,114	101,489	2,110	51,307	539,674	6,224	3,056	1,653	389,562	2	—	5	15,283	730	—	—	—	—	5	15,283	730	—	—	—	5	15,283	730	—	
June	351,424	68,993	115,949	3,427	50,788	549,352	8,080	3,232	2,082	217,316	31	1	185	10,473	955	—	—	—	—	185	10,473	955	—	—	—	185	10,473	955	—	
July	368,386	73,540	120,466	3,758	48,916	548,284	7,015	4,806	2,085	61,828	—	22	11	9,203	484	2	—	—	—	11	9,203	484	2	—	—	11	9,203	484	2	
August	424,220	77,622	123,805	5,986	28,855	276,794	7,361	1,084	2,616	30,771	—	—	66	4,855	485	2	—	—	—	66	4,855	485	2	—	—	66	4,855	485	2	
September	552,090	76,789	161,600	4,200	19,841	188,691	12,814	1,773	1,081	25,319	—	82	275	9,479	3	—	—	—	—	275	9,479	3	—	—	—	275	9,479	3	—	
October	540,480	94,192	172,706	5,221	24,732	250,720	18,629	1,839	2,048	31,550	183	—	37	11,613	—	—	—	—	—	37	11,613	—	—	—	—	37	11,613	—	—	
November	613,325	93,703	187,242	4,628	32,158	363,847	11,224	2,292	3,735	22,708	852	140	2	17,589	83	—	—	—	—	2	17,589	83	—	—	—	2	17,589	83	—	
December	807,439	84,484	178,222	4,578	24,518	391,523	26,101	2,956	5,550	34,377	572	—	873	18,658	130	—	—	—	—	873	18,658	130	—	—	—	873	18,658	130	—	
2015																														
January	688,678	66,169	157,822	4,048	18,315	686,161	27,036	2,326	7,583	35,639	3	—	1,260	21,897	—	—	—	—	—	1,260	21,897	—	—	—	—	1,260	21,897	—	—	
February	544,891	64,269	207,723	6,167	26,071	450,312	18,295	1,119	16,437	35,040	8	54	64	19,673	74	—	—	—	—	64	19,673	74	—	—	—	64	19,673	74	—	
March	453,075	65,869	217,999	4,777	14,160	574,482	13,208	311	8,295	21,185	7	120	79	23,180	—	—	—	—	—	79	23,180	—	—	—	—	79	23,180	—	—	
April	401,394	67,779	197,356	4,714	19,877	810,500	12,484	782	3,978	14,796	9	—	6	20,374	—	—	—	—	—	6	20,374	—	—	—	—	6	20,374	—	—	
May	314,583	86,892	171,011	4,357	13,624	773,657	4,468	360	2,038	23,013	1,399	153	10	21,517	—	—	—	—	—	10	21,517	—	—	—	—	10	21,517	—	—	
June	395,883	91,107	198,662	2,583	25,407	826,139	6,989	119	2,365	24,724	27	148	25	26,501	95	—	—	—	—	25	26,501	95	—	—	—	25	26,501	95	—	

Table 3.1.8

Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity

(millions of rubles)

	June, 2015																	
	Russian ruble (RUB)						US dollar (USD)						Euro (EUR)					
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO		
	among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents	
Overnight	345,271	74,639	161,298	2,380	18,210	705,844	1,807	—	1,723	21,117	22	—	—	21	25,050	—	—	—
1 week ¹	24,144	8,003	31,357	202	1,329	86,316	1,764	119	1	1,892	3	—	—	—	566	—	—	—
2 weeks ¹	3,534	2,542	225	—	1,089	15,277	560	—	2	21	—	—	3	36	—	—	—	—
1 month ²	7,670	3,333	199	—	2,236	857	337	—	321	720	—	148	—	47	95	—	—	—
2 months ²	195	29	385	—	37	26	—	—	—	1	—	—	—	—	—	—	—	—
3 months ³	5,017	117	67	—	32	1,121	—	—	31	315	—	—	—	—	—	—	—	—
6 months ³	2	1	1,550	—	—	57	1,674	—	—	155	—	—	—	2	—	—	—	—
Over 6 months	7,832	32	2,798	—	1,168	2,480	350	—	273	59	2	—	—	0	718	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	2,218	2,412	783	—	1,306	14,161	497	—	13	444	—	—	—	—	82	—	—	—

¹ Standard term +/- 2 calendar days.² Standard term +/- 5 calendar days.³ Standard term +/- 10 calendar days.

3.2. Exchange Market

Table 3.2.1

Trades at the Unified Trading Session of Moscow Exchange

	US dollar				Euro	
	weighted average exchange rate, rubles / US dollar		trading volume, millions of US dollars		weighted average exchange rate, rubles/euro	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
2013						
April	31.3377	31.3574	41,538.0	123,904.6	40.7728	13,162.4
May	31.3696	31.4034	33,709.2	78,252.6	40.6023	9,599.7
June	32.3447	32.3511	40,126.4	107,918.1	42.6779	12,474.8
July	32.7308	32.7612	40,901.0	92,382.4	42.8503	13,862.8
August	33.0267	33.0433	36,721.4	76,155.6	43.9776	13,483.1
September	32.4705	32.5407	39,822.5	94,141.7	43.4953	14,125.4
October	32.0549	32.0655	38,754.5	79,233.8	43.7623	12,754.9
November	32.7138	32.7338	34,992.2	81,826.7	44.1961	11,406.3
December	32.8548	32.8660	41,380.7	82,723.3	45.0129	13,553.9
2014						
January	34.0952	34.1805	36,153.6	100,342.6	46.5190	13,456.8
February	35.3605	35.3578	34,691.9	111,036.1	48.2780	16,169.3
March	36.1413	36.1678	38,249.5	123,596.0	50.0399	18,588.3
April	35.6734	35.6757	36,004.5	95,156.9	49.2843	13,103.4
May	34.7669	34.7374	31,870.8	79,832.9	47.6735	15,483.5
June	34.3346	34.3605	32,946.3	78,772.1	46.7431	13,060.4
July	34.7483	34.7706	35,021.0	88,129.3	47.0197	14,849.9
August	36.1742	36.1969	31,170.7	80,874.1	48.1728	12,474.9
September	38.0480	38.0342	33,791.3	107,789.8	49.0657	13,579.5
October	41.1446	41.2312	35,657.3	136,601.9	52.1429	15,846.5
November	46.3248	46.3376	29,975.4	93,855.6	57.7522	11,564.6
December	56.6447	56.4947	39,896.9	107,131.5	69.4496	13,751.5
2015						
January	65.9914	65.9332	21,026.6	51,629.4	75.9465	5,860.1
February	64.4551	64.4392	26,464.5	79,026.1	72.8888	9,380.5
March	59.8556	60.0142	28,040.0	77,419.4	64.9384	10,336.8
April	52.6497	52.6438	35,487.0	93,944.9	56.7336	11,894.1
May	50.5409	50.5803	23,634.4	69,759.7	56.2043	9,469.5
June	54.6002	54.6178	35,742.6	90,743.2	61.1690	9,677.8

¹ Settlement time not later than the transaction day.

² Settlement time not later than the business day following the transaction day.

Table 3.2.2

Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation

		<i>(millions of US dollars)</i>												
	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2014														
January	61,893	50,595	56,585	13,094	1,712	774	379	152	163	145	3	1	49	134
February	68,682	56,321	62,439	14,381	2,051	825	700	161	133	79	4	1	90	179
March	67,758	54,744	61,001	16,202	1,383	1,031	666	157	100	53	4	1	46	128
April	55,865	45,426	50,499	12,479	1,336	806	630	167	91	24	3	35	8	225
May	56,057	45,101	49,522	14,321	1,285	802	646	107	76	31	5	55	7	156
June	60,049	49,205	52,499	15,040	1,395	640	788	118	137	37	11	12	6	210
July	60,278	48,482	51,578	16,613	1,718	778	773	119	203	48	9	19	9	208
August	51,653	40,297	44,808	13,559	1,826	612	1,210	143	539	87	6	18	12	188
September	49,471	38,646	43,298	12,811	1,527	387	1,139	303	490	131	9	24	11	165
October	52,660	40,499	47,004	13,337	1,295	354	1,190	523	552	218	4	29	20	295
November	49,198	38,388	43,598	11,897	1,377	554	814	846	461	79	2	32	28	319
December	44,074	34,706	39,365	10,552	1,195	409	681	398	364	76	2	26	23	353
2015														
January	24,874	18,657	21,889	6,775	790	317	698	285	137	35	0	20	9	136
February	33,630	25,538	29,659	8,944	921	292	938	375	365	67	0	17	13	132
March	38,697	30,307	33,749	10,604	1,028	321	581	335	237	83	1	24	10	113
April	45,621	36,332	40,468	11,945	1,008	253	565	281	235	57	0	16	13	70
May	47,503	36,825	41,190	14,587	729	230	711	268	238	63	1	18	9	134
June	49,760	40,526	44,277	12,616	650	247	707	282	50	42	5	16	7	95

Table 3.2.3

Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2014														
January	2,741	2,158	2,583	491	31	12	140	6	1	1	–	9	5	43
February	2,483	1,888	2,362	308	67	39	214	11	2	2	–	10	5	59
March	3,072	1,725	2,867	1,035	77	142	217	23	4	1	0	2	7	44
April	2,263	1,312	2,037	665	72	109	262	5	4	14	0	2	8	34
May	2,120	1,201	1,855	800	93	42	160	7	5	15	0	3	11	48
June	2,748	1,373	2,546	1,037	156	93	129	71	12	8	0	1	5	66
July	2,410	1,681	2,172	621	98	23	134	9	6	23	0	0	1	52
August	2,280	1,505	2,110	646	114	19	71	13	3	25	0	–	2	51
September	2,158	1,376	2,030	690	58	18	55	3	5	3	0	0	2	75
October	2,443	1,372	2,339	791	121	13	131	14	6	33	0	–	8	56
November	2,132	1,356	1,988	656	76	14	106	3	4	6	0	–	3	52
December	2,021	1,096	1,923	675	98	22	155	2	1	16	0	–	2	50
2015														
January	1,060	363	915	513	59	26	174	4	2	18	–	–	1	42
February	1,342	701	1,284	380	90	40	149	7	3	5	–	–	3	24
March	1,246	589	1,182	354	105	45	150	5	20	17	–	–	0	25
April	1,523	922	1,420	401	50	32	141	11	25	30	0	–	1	11
May	1,825	909	1,712	618	46	81	147	11	2	101	–	–	0	23
June	1,712	863	1,639	434	38	93	120	51	2	164	–	–	0	20

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

	Total foreign currency receipts ¹	Of which						other receipts ²
		banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)	received from individuals (residents and nonresidents) for remittances without opening an account	7		8
1	2	3	4	5	6	7	8	
2012	146,192.56	16,970.46	32,790.04	33,097.54	49,015.49	10,764.01	3,555.03	
2013	150,985.65	18,125.90	36,594.28	35,888.41	46,257.63	10,847.46	3,271.98	
2014								
Q1	62,209.94	22,515.21	16,738.39	6,756.84	13,055.57	1,765.42	1,378.51	
Q2	36,400.75	3,610.42	8,815.47	7,741.47	12,230.54	2,645.89	1,356.96	
Q3	38,290.83	6,189.35	8,668.55	8,395.76	10,859.77	2,940.00	1,237.41	
Q4	73,112.29	27,164.02	16,114.71	8,783.13	17,352.86	1,890.49	1,807.08	
January	14,734.92	4,363.68	3,871.24	1,777.05	3,863.55	549.81	309.60	
February	14,125.71	3,189.29	3,432.99	2,446.31	4,240.15	545.73	271.25	
March	33,349.30	14,962.25	9,434.15	2,533.49	4,951.87	669.88	797.66	
April	12,592.15	723.38	3,139.60	2,997.36	4,608.10	778.70	345.00	
May	12,100.04	1,660.32	2,926.95	2,325.74	3,666.04	871.48	649.52	
June	11,708.57	1,226.72	2,748.93	2,418.37	3,956.39	995.71	362.44	
July	13,474.44	1,743.62	3,140.65	3,061.59	4,041.45	1,068.96	418.17	
August	12,157.25	2,021.52	2,932.55	2,524.97	3,276.36	997.99	403.85	
September	12,659.15	2,424.21	2,595.35	2,809.20	3,541.96	873.04	415.39	
October	18,097.56	5,020.26	4,822.55	2,325.16	4,460.51	865.17	603.91	
November	15,944.86	4,460.75	3,479.18	2,763.99	4,026.72	578.89	635.33	
December	39,069.88	17,683.00	7,812.98	3,693.99	8,865.64	446.44	567.84	

Table 3.2.4 (end)
(millions of US dollars)

	Total foreign cash expenses ³	Of which									Foreign cash balances at end of reporting period
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses ²	15	16		
1	9	10	11	12	13	14	15	16	16		
2012	145,360.31	5,768.21	33,586.57	61,961.39	38,048.17	2,159.59	3,836.39	6,010.57			
2013	151,236.22	9,471.48	36,463.37	59,546.13	39,267.21	2,310.84	4,177.19	5,836.59			
2014											
Q1	53,080.93	1,725.45	16,224.49	19,499.48	13,867.28	583.75	1,180.48	14,952.79			
Q2	40,563.77	2,754.80	8,940.71	15,698.49	11,422.89	623.11	1,123.80	10,738.47			
Q3	38,541.68	1,471.23	8,511.45	15,312.18	11,404.96	659.08	1,182.80	10,206.15			
Q4	65,688.47	2,029.51	16,745.99	21,354.66	22,905.52	771.85	1,880.94	17,444.24			
January	13,916.96	118.21	3,849.67	6,284.43	3,161.53	168.87	334.26	6,634.08			
February	14,729.02	1,259.80	3,256.00	5,822.45	3,793.86	211.22	385.69	6,038.96			
March	24,434.95	347.44	9,118.82	7,392.60	6,911.89	203.67	460.54	14,952.79			
April	14,734.90	1,536.57	3,087.52	4,785.94	4,698.04	217.33	409.50	12,846.40			
May	12,819.48	292.30	3,032.13	5,465.77	3,492.48	202.16	334.66	12,034.69			
June	13,009.39	925.93	2,821.06	5,446.78	3,232.37	203.62	379.64	10,738.47			
July	13,460.20	803.13	3,173.99	5,151.02	3,718.46	222.07	391.53	10,692.49			
August	12,866.30	444.39	2,855.05	5,168.54	3,773.67	209.79	414.86	9,914.72			
September	12,215.18	223.70	2,482.41	4,992.61	3,912.83	227.22	376.41	10,206.15			
October	18,865.11	213.42	4,608.40	8,634.76	4,776.77	226.03	405.73	9,401.85			
November	15,182.89	829.04	3,353.32	5,215.95	4,840.60	221.12	722.86	10,116.28			
December	31,640.48	987.05	8,784.28	7,503.95	13,288.15	324.70	752.36	17,444.24			

¹ Excluding receipts related to interbranch turnover.

² Including receipts from and expenses of legal entities accordingly.

³ Excluding payments related to interbranch turnover.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions by exchange offices, %		
	buy	sell	buy	sell	buy	sell		buy	sell	
	US Dollar									
2014										
January	1,364	2,452	882.23	1,518.25	33,7451	34,3442	0.60	69.99	59.82	
February	1,702	2,105	989.31	1,619.28	34,9931	35,6590	0.67	71.49	59.53	
March	1,405	2,301	1,172.74	1,802.06	35,8564	36,7014	0.84	67.48	56.75	
April	1,631	1,454	1,209.19	1,736.96	35,4347	35,9408	0.51	69.91	54.83	
May	1,237	1,596	1,197.66	1,888.65	34,5147	35,0785	0.56	65.61	55.74	
June	1,288	1,486	1,243.84	1,969.88	34,1602	34,6054	0.45	69.30	54.84	
July	1,450	1,325	1,432.14	2,053.30	34,4756	34,9468	0.47	71.86	54.37	
August	1,169	1,485	1,441.54	1,926.63	35,8611	36,3978	0.54	69.38	56.18	
September	1,294	1,620	1,487.81	1,836.79	37,6584	38,2843	0.63	70.09	60.16	
October	1,123	2,714	1,365.77	2,154.62	40,5874	41,4950	0.91	67.50	68.03	
November	1,399	2,083	1,392.11	1,644.50	45,8243	46,7658	0.94	71.87	66.37	
December	1,465	2,647	1,807.00	1,828.42	55,1304	58,2369	3.11	73.42	65.11	

Table 3.2.5 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transaction in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
Euro									
2014									
January	812	2,506	438.13	699.60	46.0360	46.7719	0.74	28.23	38.36
February	939	2,107	494.82	766.78	47.9368	48.6626	0.73	27.03	38.51
March	917	2,341	595.23	937.35	49.6992	50.5727	0.87	30.99	41.40
April	858	1,664	618.80	858.16	48.9919	49.5541	0.56	26.03	42.75
May	773	1,652	619.83	1,017.42	47.4837	48.0061	0.52	29.17	42.53
June	729	1,492	656.95	1,136.65	46.5532	47.0206	0.47	28.25	43.19
July	726	1,379	762.04	1,160.05	46.7404	47.4489	0.71	25.96	43.42
August	623	1,538	808.45	1,036.56	47.8716	48.4535	0.58	27.66	41.68
September	760	1,614	767.92	896.17	48.7754	49.2427	0.47	27.54	37.62
October	752	2,221	724.49	925.05	51.5581	52.5898	1.03	30.45	30.29
November	855	1,984	665.78	663.54	57.3048	58.2382	0.93	26.27	31.76
December	865	2,306	837.19	868.27	68.4473	71.6796	3.23	24.93	33.16

Table 3.2.6

Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches

Operation	Average size of transactions	2014												
		up to 250 US dollars												
		December	January	February	March	April	May	June	July	August	September	October	November	December
Purchase	number of transactions (thousands of units)	81.08	71.53	73.40	77.20	121.09	132.46	141.72	136.24	140.79	121.02	158.18	124.12	130.03
	value of transactions (millions of US dollars)	14.49	13.25	13.42	11.45	23.46	25.69	28.44	26.50	28.08	23.77	25.84	23.55	24.38
Sale	number of transactions (thousands of units)	4.84	29.25	13.98	16.07	23.25	23.81	23.97	49.13	22.32	20.86	27.03	83.20	16.16
	value of transactions (millions of US dollars)	0.66	3.11	2.29	2.92	4.15	3.78	3.74	8.45	3.55	3.44	4.29	10.32	2.22
from 251 to 500 US dollars														
Purchase	number of transactions (thousands of units)	209.85	233.04	176.39	161.14	111.78	184.94	286.43	359.13	530.20	386.03	387.74	223.38	220.16
	value of transactions (millions of US dollars)	81.30	89.12	67.12	58.21	46.07	78.20	113.31	142.32	212.31	157.11	153.02	85.01	95.74
Sale	number of transactions (thousands of units)	40.94	6.35	17.17	20.30	32.33	52.37	80.53	66.39	115.89	177.02	186.37	160.44	19.78
	value of transactions (millions of US dollars)	15.18	3.11	7.45	8.75	13.85	21.58	34.72	26.85	50.15	69.82	66.90	50.05	8.14
from 501 to 2,000 US dollars														
Purchase	number of transactions (thousands of units)	1,126.26	884.84	1,016.63	1,341.17	1,334.50	1,417.74	1,351.01	1,529.42	1,545.58	1,534.39	1,437.69	1,464.39	1,947.77
	value of transactions (millions of US dollars)	1,123.50	906.00	1,162.97	1,510.89	1,451.10	1,496.68	1,425.15	1,581.37	1,543.09	1,555.52	1,482.32	1,544.06	2,108.12
Sale	number of transactions (thousands of units)	2,126.39	1,012.30	1,354.47	1,418.39	2,039.13	2,268.15	2,526.87	2,714.29	2,395.43	2,034.05	1,530.44	1,438.51	1,248.35
	value of transactions (millions of US dollars)	2,805.09	1,449.87	1,967.52	1,993.74	2,441.94	2,630.46	2,931.26	3,074.08	2,783.77	2,380.36	2,165.77	2,015.91	1,823.41
from 2,001 to 5,000 US dollars														
Purchase	number of transactions (thousands of units)	310.71	154.54	222.05	221.95	288.76	182.03	194.09	247.68	174.97	308.82	171.63	278.43	378.97
	value of transactions (millions of US dollars)	823.84	418.59	669.57	632.08	822.78	488.38	519.60	681.93	502.34	819.16	460.41	756.73	1,030.93
Sale	number of transactions (thousands of units)	913.61	1,054.92	923.09	1,135.90	499.43	493.98	472.65	418.58	437.87	493.29	1,160.87	588.14	1,323.02
	value of transactions (millions of US dollars)	2,626.22	3,028.67	2,629.47	3,179.18	1,440.43	1,389.68	1,367.35	1,205.37	1,247.25	1,376.29	3,252.51	1,723.35	3,667.53
over 5,000 US dollars														
Purchase	number of transactions (thousands of units)	38.68	23.80	43.83	25.13	46.00	19.56	25.78	43.56	14.68	17.76	14.32	34.43	37.46
	value of transactions (millions of US dollars)	413.15	293.86	442.30	224.58	484.17	164.97	224.77	447.99	134.85	176.78	145.31	297.82	326.67
Sale	number of transactions (thousands of units)	137.65	164.37	143.96	230.05	79.36	138.08	89.80	70.04	85.92	90.77	276.06	113.96	178.89
	value of transactions (millions of US dollars)	1,149.76	1,741.97	1,122.17	2,111.19	716.75	1,348.68	1,001.48	658.87	979.77	1,083.72	3,084.40	1,357.01	1,882.58

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	2	Of which										12	13			
		3	4	5	futures			9	options							
					share	bonds	investment units		total (7+8)	on securities	on share index			on share index	on futures agreements (contracts), an underlying asset of which are securities	on futures agreements (contracts), an underlying asset of which are securities
2014																
Q1	56,799,362.0	13,548,203.4	35,175,316.0	33,140.4	6,833,160.0	876,341.8	5,956,818.2	1,209,542.3	1,199,788.4	9,753.9	–	–	–	–	–	–
Q2	53,857,374.2	12,208,995.2	34,867,589.6	56,704.2	5,792,436.7	811,283.0	4,981,153.6	931,648.5	916,190.8	15,457.7	–	–	–	–	–	–
Q3	56,938,984.8	13,429,847.6	36,678,035.3	37,479.8	6,011,586.8	807,680.7	5,203,906.1	782,035.3	770,020.7	12,014.6	–	–	–	–	–	–
Q4	65,300,434.8	15,417,894.8	42,555,661.3	49,968.1	6,505,071.7	842,783.0	5,662,288.7	771,838.9	758,826.5	13,012.4	–	–	–	–	–	–
2015																
Q1	51,851,394.8	11,604,319.3	34,861,424.5	32,372.7	4,967,183.6	766,813.7	4,200,369.9	386,094.7	378,091.7	8,003.0	–	–	–	–	–	–
Q2	53,034,170.9	12,749,967.6	34,985,631.8	35,741.8	4,826,135.2	737,087.1	4,089,048.0	436,694.4	428,578.0	8,116.4	–	–	–	–	–	–

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2015			
01.06	1,616.94	953.88	32.98
02.06	1,643.41	973.45	30.90
03.06	1,628.87	947.28	38.78
04.06	1,638.07	922.63	35.70
05.06	1,652.07	922.67	29.31
08.06	1,646.89	923.23	30.49
09.06	1,664.01	943.54	31.25
10.06	1,653.09	958.97	28.28
11.06	1,652.24	950.38	35.17
15.06	1,657.29	957.38	54.56
16.06	1,668.82	978.29	37.07
17.06	1,664.66	966.55	26.18
18.06	1,660.14	981.82	24.60
19.06	1,663.03	966.90	27.69
22.06	1,671.80	978.85	29.42
23.06	1,657.23	964.32	23.02
24.06	1,651.85	951.45	24.59
25.06	1,631.99	941.32	23.38
26.06	1,644.45	943.01	27.37
29.06	1,634.93	928.03	22.12
30.06	1,654.55	939.93	30.71

Table 4.1.1

Number and Structure of Credit Institutions

	2014										2015					
	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06			
1. The number of credit institutions registered by the Bank of Russia or by the registration authority on the basis of the Bank of Russia decision – total	1,059	1,057	1,057	1,056	1,056	1,052	1,049	1,047	1,046	1,046	1,046	1,044	1,040			
of which:																
– banks	986	984	985	984	985	980	976	975	972	971	970	967	963			
– nonbanking credit institutions	73	73	72	72	71	72	73	72	74	75	76	77	77			
1.1. Registered 100 percent foreign-owned credit institutions	75	76	76	76	77	76	75	75	75	73	73	73	72			
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) – total	1	–	–	–	1	1	1	–	–	–	1	–	1			
of which:																
– banks	1	–	–	–	1	1	–	–	–	–	–	–	–			
– nonbanking credit institutions	–	–	–	–	–	–	1	–	–	–	1	–	1			
2. Credit institutions licensed to conduct banking operations – total	884	877	869	859	850	842	834	830	827	824	815	810	797			
of which:																
– banks	824	818	812	804	799	790	783	778	773	770	760	753	741			
– nonbanking credit institutions	60	59	57	55	51	52	51	52	54	54	55	57	56			
2.1. Credit institutions with licence (permission):																
– to attract funds of individuals	723	718	717	711	706	698	690	687	684	683	676	670	659			
– to conduct operations in foreign currency	593	586	579	572	567	559	554	551	549	547	539	536	528			
– credit institutions with general licence	263	263	263	262	259	259	256	256	255	254	253	253	247			
– to conduct operations with precious metals	206	207	208	208	205	204	203	203	202	201	198	198	196			

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1 (end)

	2014												2015					
	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06					
	11. Operational offices of credit institutions – total	9,291	9,296	9,434	9,388	9,322	9,357	9,273	9,202	8,918	8,758	8,422	8,239	8,115				
of which Sberbank of Russia	654	653	653	651	653	652	651	651	651	647	646	646	644					
12. Mobile banking offices – total	163	166	170	182	187	192	196	196	196	201	202	211	216					
of which Sberbank of Russia	158	164	168	180	185	190	194	194	194	199	200	209	214					
13. Credit institutions with revoked licences	174	180	188	197	205	209	214	217	219	222	230	234	242					
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	161	165	167	176	185	192	199	205	210	214	219	217	226					
including, under the procedure of:																		
– voluntarily liquidation following the decision of the stockholders (equity holders)	3	3	3	2	1	1	1	1	1	1	1	–	1					
– compulsory liquidation	19	21	21	24	27	32	36	39	40	42	45	45	46					
– bankruptcy	139	141	143	150	157	159	162	165	169	171	173	172	179					
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,103	2,105	2,107	2,108	2,109	2,113	2,117	2,119	2,120	2,120	2,121	2,123	2,128					
of which:																		
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,630	1,632	1,633	1,634	1,635	1,637	1,638	1,639	1,639	1,639	1,640	1,642	1,645					
credit institutions liquidated owing to reorganization	472	472	473	473	473	475	478	479	480	480	480	480	482					
of which:																		
– credit institutions liquidated owing to merger	2	2	2	2	2	2	2	2	2	2	2	2	2					
– credit institutions liquidated owing to takeover	470	470	471	471	471	473	476	477	478	478	478	478	480					
of which:																		
– reorganization into branches of other banks	382	382	382	382	382	383	384	384	384	384	384	384	385					
– taken over by other banks (except for reorganized into branches)	88	88	89	89	89	90	92	93	94	94	94	94	95					
– credit institutions liquidated due to the violation of the law relating to the authorized capital repayment	1	1	1	1	1	1	1	1	1	1	1	1	1					

¹ These comprise representative offices whose opening abroad was made known to the Bank of Russia.

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity ¹			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
2007				
31.12	202 (9)	109 (5)	91 (4)	175 (9)
2008				
31.03	206 (8)	110 (4)	94 (4)	179 (8)
30.06	215 (8)	112 (4)	101 (4)	187 (8)
30.09	221 (8)	116 (4)	103 (4)	193 (8)
31.12	221 (8)	116 (4)	103 (4)	193 (8)
2009				
31.03	223 (8)	117 (4)	104 (4)	194 (8)
30.06	228 (16)	117 (9)	110 (7)	193 (16)
30.09	226 (18)	115 (10)	110 (8)	190 (18)
31.12	226 (18)	114 (10)	111 (8)	189 (18)
2010				
31.03	224 (18)	115 (9)	108 (9)	188 (17)
30.06	219 (16)	114 (8)	104 (8)	182 (15)
30.09	222 (17)	116 (8)	105 (9)	185 (16)
31.12	220 (18)	116 (7)	103 (11)	183 (17)
2011				
31.03	220 (17)	118 (7)	101 (10)	186 (16)
30.06	219 (18)	116 (7)	102 (11)	186 (18)
30.09	225 (20)	123 (8)	101 (12)	193 (19)
31.12	230 (22)	124 (8)	104 (14)	197 (21)
2012				
31.03	234 (23)	127 (9)	105 (14)	201 (22)
30.06	236 (23)	127 (9)	107 (14)	204 (22)
30.09	239 (27)	133 (13)	104 (14)	210 (26)
31.12	244 (28)	135 (13)	107 (15)	214 (27)
2013				
31.03	246 (28)	134 (13)	111 (15)	217 (27)
30.06	248 (28)	133 (13)	114 (15)	218 (27)
30.09	252 (26)	134 (12)	117 (14)	220 (24)
31.12	251 (29)	134 (13)	116 (16)	222 (28)
2014				
31.03	245 (30)	129 (13)	115 (17)	216 (28)
30.06	238 (33)	127 (14)	110 (19)	211 (30)
30.09	231 (30)	124 (15)	106 (15)	205 (28)
31.12	225 (30)	120 (15)	104 (15)	198 (28)
2015				
31.03	220 (29)	119 (14)	100 (15)	193 (27)

¹ Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Table 4.1.3

Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
2013										
31.12	15	1.6	15	1.6	45	4.9	36	3.9	143	15.5
2014										
31.01	15	1.6	14	1.5	46	5.0	33	3.6	142	15.5
28.02	15	1.6	14	1.5	46	5.1	33	3.6	140	15.4
31.03	14	1.6	13	1.4	44	4.9	32	3.6	138	15.3
30.04	13	1.5	13	1.5	44	4.9	32	3.6	134	15.0
31.05	12	1.4	13	1.5	44	5.0	33	3.7	131	14.8
30.06	13	1.5	13	1.5	44	5.0	33	3.7	128	14.5
31.07	13	1.5	13	1.5	43	4.9	33	3.8	123	14.0
31.08	12	1.4	13	1.5	42	4.8	32	3.7	121	13.9
30.09	12	1.4	13	1.5	41	4.8	30	3.5	121	14.1
31.10	11	1.3	13	1.5	40	4.7	30	3.5	114	13.4
30.11	10	1.2	13	1.5	40	4.8	30	3.6	112	13.3
31.12	10	1.2	13	1.6	38	4.6	30	3.6	112	13.4
2015										
31.01	10	1.2	13	1.6	39	4.7	30	3.6	107	12.9
28.02	10	1.2	13	1.6	39	4.7	30	3.6	106	12.8
31.03	11	1.3	12	1.5	38	4.6	30	3.6	103	12.5
30.04	12	1.5	12	1.5	38	4.7	30	3.7	102	12.5
31.05	11	1.4	12	1.5	39	4.8	30	3.7	101	12.5
30.06	12	1.5	12	1.5	39	4.9	29	3.6	98	12.3

Table 4.1.3 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total units
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
2013											
31.12	251	27.2	116	12.6	116	12.6	161	17.4	25	2.7	923
2014											
31.01	248	27.1	116	12.7	115	12.6	161	17.6	25	2.7	915
28.02	245	26.9	114	12.5	120	13.2	158	17.4	25	2.7	910
31.03	240	26.7	115	12.8	118	13.1	160	17.8	26	2.9	900
30.04	238	26.6	118	13.2	117	13.1	159	17.8	26	2.9	894
31.05	235	26.5	116	13.1	117	13.2	161	18.1	26	2.9	888
30.06	234	26.5	116	13.1	115	13.0	161	18.2	27	3.1	884
31.07	228	26.0	120	13.7	116	13.2	161	18.4	27	3.1	877
31.08	226	26.0	118	13.6	117	13.5	161	18.5	27	3.1	869
30.09	221	25.7	118	13.7	113	13.2	163	19.0	27	3.1	859
31.10	223	26.2	116	13.6	113	13.3	163	19.2	27	3.2	850
30.11	218	25.9	118	14.0	112	13.3	162	19.2	27	3.2	842
31.12	212	25.4	118	14.1	111	13.3	163	19.5	27	3.2	834
2015											
31.01	211	25.4	119	14.3	110	13.3	164	19.8	27	3.3	830
28.02	210	25.4	117	14.1	112	13.5	163	19.7	27	3.3	827
31.03	207	25.1	121	14.7	111	13.5	164	19.9	27	3.3	824
30.04	203	24.9	118	14.5	110	13.5	163	20.0	27	3.3	815
31.05	199	24.6	119	14.7	110	13.6	162	20.0	27	3.3	810
30.06	195	24.5	117	14.7	108	13.6	159	19.9	28	3.5	797

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity ¹										
	up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	
2011											
31.12	40	17.4	49	21.3	28	12.2	36 (14)	15.7	77 (8)	33.5	230
2012											
31.03	42	17.9	49	20.9	28	12.0	36 (14)	15.4	79 (9)	33.8	234
30.06	46	19.5	48	20.3	25	10.6	41 (14)	17.4	76 (9)	32.2	236
30.09	48	20.1	47	19.7	27	11.3	42 (17)	17.6	75 (10)	31.4	239
31.12	49	20.1	49	20.1	29	11.9	44 (19)	18.0	73 (9)	29.9	244
2013											
31.03	49	19.9	48	19.5	30	12.2	45 (19)	18.3	74 (9)	30.1	246
30.06 ²	47	19.0	47	19.0	33	13.3	44 (18)	17.7	77 (10)	31.0	248
30.09	48	19.0	48	19.0	37	14.7	42 (18)	16.7	77 (8)	30.6	252
31.12	45	17.9	49	19.5	35	13.9	46 (19)	18.3	76 (10)	30.3	251
2014											
31.03	47	19.2	48	19.6	31	12.7	41 (17)	16.7	78 (13)	31.8	245
30.06	44	18.5	48	20.2	29	12.2	42 (21)	17.6	75 (12)	31.5	238
30.09	44	19.0	47	20.3	27	11.7	37 (18)	16.0	76 (12)	32.9	231
31.12	42	18.7	45	20.0	25	11.1	38 (19)	16.9	75 (11)	33.3	225
2015											
31.03	41	18.6	44	20.0	26	11.8	36 (18)	16.4	73 (11)	33.2	220

¹ Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

² From July 1, 2013 the quantity of the credit institutions with participation of nonresidents is taking into account complete emissions which resulted in changes of authorized capital that have not been registered in charters.

Table 4.1.5

Selected Performance Indicators of Credit Institutions Grouped by Assets

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.05.2015							Total
	1-5	6-20	21-50	51-200	201-500	501-810		
Assets								
Assets (liabilities)	38,096,358	15,746,044	8,048,082	7,817,416	2,205,456	375,713	72,289,068	
Loans to non-financial institutions	17,111,931	5,872,774	2,577,548	2,357,187	823,010	136,825	28,879,275	
Loans to resident financial institutions (except credit institutions)	713,906	490,507	162,317	129,456	35,344	2,803	1,534,333	
Loans to individuals	5,674,817	1,965,711	1,372,722	1,433,029	282,069	45,558	10,773,907	
Unsecured consumer loans (portfolio of homogenous loans)	2,749,653	1,382,045	1,001,765	689,896	83,805	10,365	5,917,530	
Capital and financial performance								
Equity capital	4,221,489	1,611,025	695,354	1,063,272	377,359	115,339	8,083,838	
Capital adequacy N1.0, %	12.8	12.4	10.2	15.3	18.2	32.0	13.0	
Profit for the current year	61,238	-59,582	-17,173	12,929	8,561	3,026	9,000	
Return on assets, %	0.8	0.1	-2.2	1.1	1.0	2.7	0.4	
Return on equity, %	7.6	1.0	-21.1	8.0	6.0	9.6	3.4	
Liabilities								
Individuals' deposits	10,906,325	2,939,766	2,333,957	2,267,612	839,334	96,176	19,383,170	
Loans received from the Bank of Russia	4,668,416	1,218,353	514,835	358,054	74,982	4,062	6,838,702	

Table 4.1.6

Financial Performance of Credit Institutions

	Total profit "+"/ loss "-" for the current year, millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions for the current year, millions of rubles	Share of loss-making credit institutions, %	Current-year profit allocation, millions of rubles
2013						
31.12	993,585	1,012,252	90.5	18,668	9.5	192,178
2014						
31.01	94,638	103,457	77.2	8,820	22.8	13,048
28.02	169,852	184,305	75.6	14,452	24.4	30,497
31.03	232,076	248,049	80.6	15,973	19.4	45,888
30.04	291,704	314,348	74.2	22,644	25.8	48,571
31.05	337,638	382,025	73.2	44,387	26.8	65,495
30.06	451,386	486,637	76.9	35,251	23.1	77,421
31.07	513,317	555,724	75.1	42,407	24.9	102,497
31.08	592,048	652,739	75.0	60,691	25.0	117,896
30.09	685,241	749,871	77.7	64,630	22.3	143,997
31.10	731,982	806,939	76.2	74,957	23.8	147,943
30.11	780,722	865,972	77.8	85,250	22.2	160,394
31.12	589,141	853,240	84.9	264,098	15.1	177,032
2015						
31.01	-23,555	86,544	70.7	110,100	29.3	10,585
28.02	-35,826	104,081	69.8	139,908	30.2	23,815
31.03	6,015	161,135	75.2	155,120	24.8	37,804
30.04	-17,012	186,376	69.8	203,387	30.2	29,910
31.05	9,000	249,068	67.3	240,068	32.7	39,238

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)¹

	Total		Of which credit institutions with the capital								
	number of credit institutions, units	capital, billions of rubles	less than 300 millions of rubles		300–500 millions of rubles		500 millions – 1 billions of rubles		1–3 billions of rubles		
			number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	
2013											
31.12	923	7,064.3	238	45.1	176	66.7	140	98.3	183	306.3	
2014											
31.01	915	7,073.9	234	44.8	176	66.9	140	99.6	181	303.9	
28.02	910	7,252.9	228	43.6	173	66.0	141	101.8	183	308.8	
31.03	900	7,303.3	217	41.6	175	66.3	138	98.3	189	318.7	
30.04	894	7,344.5	212	40.4	167	62.6	143	99.6	190	311.8	
31.05	888	7,405.3	212	40.5	166	62.6	137	95.6	188	303.3	
30.06	884	7,370.2	205	38.6	173	65.1	132	91.9	189	307.6	
31.07	877	7,463.1	198	37.4	173	64.8	132	92.2	187	301.9	
31.08	869	7,533.8	184	34.4	178	66.5	133	92.3	189	310.1	
30.09	859	7,630.7	157	27.0	194	71.1	135	94.2	186	307.0	
31.10	850	7,739.6	142	24.6	199	72.8	132	91.6	189	308.7	
30.11	842	7,862.2	111	17.4	219	79.0	135	93.4	188	312.0	
31.12	834	7,928.4	57	4.7	270	97.2	130	89.7	181	299.2	
2015											
31.01	830	7,848.0	53	3.0	263	94.4	138	95.4	186	313.2	
28.02	827	7,772.2	53	4.0	259	92.6	140	96.6	185	315.8	
31.03	824	8,070.2	51	2.2	261	93.8	135	93.0	181	302.4	
30.04	815	8,021.7	49	3.5	255	92.1	131	89.2	186	308.2	
31.05	810	8,083.8	51	3.6	248	89.2	135	93.1	183	305.8	
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.05.2015, %		13.0	36.0		25.5	18.3	16.4				

Table 4.1.7 (end)

	Of which credit institutions with the capital										credit institutions going through insolvency prevention measures		
	3–5 billions of rubles		5–10 billions of rubles		10 billions of rubles and more						number of credit institutions, units	capital, billions of rubles	
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles			
2013													
31.12	61	232.9	41	294.3	79	5,818.0	5	202.8					
2014													
31.01	59	228.5	42	302.7	78	5,821.7	5	205.8					
28.02	57	220.7	45	323.5	77	5,978.2	6	210.4					
31.03	53	207.9	46	330.9	76	6,015.5	6	224.1					
30.04	56	219.1	45	322.8	76	6,057.4	5	230.8					
31.05	56	221.0	46	333.8	74	6,089.5	9	259.0					
30.06	55	217.0	47	342.5	74	6,080.3	9	227.2					
31.07	57	225.0	41	292.9	80	6,226.7	9	222.2					
31.08	52	204.8	43	303.1	80	6,299.1	10	223.6					
30.09	52	204.5	44	310.1	80	6,388.1	11	228.7					
31.10	53	207.9	46	330.7	79	6,493.7	10	209.5					
30.11	50	197.5	43	299.1	81	6,664.0	15	199.8					
31.12	53	203.3	45	308.8	83	6,873.3	15	52.1					
2015													
31.01	50	197.5	45	320.0	80	6,822.8	15	1.8					
28.02	49	196.2	41	279.9	83	6,803.1	17	-15.9					
31.03	52	200.9	45	305.4	82	7,071.0	17	1.5					
30.04	52	203.3	45	316.1	80	6,996.1	17	13.2					
31.05	50	197.6	46	324.2	80	7,057.4	17	13.0					
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.05.2015, %		16.2		15.8		13.3		10.9					

¹ Since the reporting of February 1, 2014 the capital is calculated in compliance with the Bank of Russia Regulation No. 395-P, dated December 28, 2012 (Basel III), before the date mentioned it was accounted under the Bank of Russia Regulation No. 215-P, dated February 10, 2003 (Basel I-II).

Table 4.1.8

Number of Non-Credit Financial Institutions and Self-Regulating Organizations

	(units)											
	2014						2015					
	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	
Subjects of insurance business	589	572	569	565	567	569	569	562	556	544	537	
Insurance companies	412	409	407	402	404	404	403	399	394	388	379	
Mutual insurance companies	13	12	12	12	12	12	12	12	12	11	11	
Insurance brokers	164	151	150	151	151	153	154	151	150	145	147	
Securities market professional participants¹	1,099	1,100	1,098	1,094	1,079	1,070	1,063	1,039	1,030	1,017	1,001	
Brokers	837	833	829	821	803	798	787	778	770	759	746	
Dealers	844	842	840	833	817	810	804	790	780	767	752	
Trust managers	739	737	730	724	706	699	690	684	675	666	651	
Depositories	594	593	590	589	579	577	573	563	559	554	550	
Registrars	38	39	39	39	39	39	39	39	40	40	40	
Infrastructures	13	13	13	13	13	13	13	13	13	13	13	
Clearing houses	5	5	5	5	5	5	5	5	5	5	5	
Stock exchange	8	8	8	8	8	8	8	8	8	8	8	
Collective investment market participants	566	566	559	559	560	560	558	558	553	553	553	
Private pension funds	121	120	120	120	120	120	120	119	119	118	118	
Joint-stock investment funds	6	6	6	6	6	6	4	4	4	4	4	
Asset management companies	398	399	395	395	396	396	396	396	392	393	391	
Specialized depositories	41	41	38	38	38	38	38	39	38	38	40	
Subjects of microfinance and cooperatives	15,715	15,771	15,806	15,775	16,595	16,506	16,493	16,121	16,062	16,061	...	
Microfinance organizations	4,367	4,421	4,408	4,356	4,200	4,076	4,035	3,897	3,812	3,735	3,684	
Credit consumer cooperatives	3,508	3,525	3,537	3,534	3,545	3,545	3,544	3,544	3,544	3,625	3,645	
Pawn shops	7,751	7,736	7,772	7,796	8,762	8,799	8,828	8,594	8,620	8,617	...	
Housing savings cooperatives	89	89	89	89	88	86	86	86	86	84	84	
Self-regulating organizations of microfinance organizations	2	2	3	3	3	3	3	3	3	3	3	
Self-regulating organizations of credit consumer cooperatives	10	10	10	10	10	10	10	10	10	10	9	
Rating agencies	9	9	9	9	9	9	9	9	9	9	9	
Cheque actuaries	40	40	40	40	40	40	40	64	84	87	93	
Self-regulating organizations of actuaries	...	...	...	...	2	2	2	2	2	2	2

¹ The information is included credit organizations, operating on securities market.

4.2. Borrowings

Deposits of Individuals Accepted by Credit Institutions

Table 4.2.1

(millions of rubles)

	Deposits of individuals																
	in rubles								in foreign currency								
	total		by maturity						total		by maturity						
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years			
2013																	
31.12	16,957,531	14,000,569	2,873,465	39,508	276,535	456,118	2,056,135	7,180,746	1,118,061	2,956,962	295,718	2,079	27,876	59,983	387,673	1,773,485	410,148
2014																	
31.01	16,689,420	13,433,121	2,384,007	38,602	289,483	438,892	2,056,109	7,132,485	1,093,543	3,256,299	335,367	2,858	36,015	64,602	424,835	1,934,593	458,029
28.02	16,908,024	13,510,318	2,464,570	83,962	270,124	407,621	2,043,822	7,122,447	1,117,772	3,397,706	358,606	6,589	37,700	66,675	445,467	2,003,737	478,933
31.03	16,563,850	13,206,977	2,390,325	50,790	276,736	407,607	1,988,046	6,980,195	1,113,278	3,356,873	375,991	4,490	38,888	66,975	437,638	1,951,563	481,330
30.04	16,847,471	13,507,416	2,592,578	80,606	246,168	420,772	1,960,037	7,063,011	1,144,243	3,340,055	377,881	5,265	33,934	68,719	421,625	1,947,173	485,457
31.05	16,756,486	13,516,012	2,519,801	53,878	264,794	442,158	1,963,535	7,116,982	1,154,864	3,240,475	372,244	4,011	31,062	66,538	404,395	1,884,266	477,959
30.06	16,883,220	13,699,248	2,607,293	82,681	233,895	451,205	1,953,097	7,191,380	1,179,696	3,183,972	365,172	4,665	28,003	63,582	389,971	1,860,034	472,544
31.07	17,111,775	13,795,655	2,592,635	52,559	259,784	464,181	1,964,564	7,281,984	1,179,948	3,316,120	368,087	3,519	28,838	66,128	403,221	1,950,844	495,483
31.08	17,271,181	13,928,903	2,628,284	41,738	262,308	469,981	1,975,694	7,378,188	1,172,709	3,342,278	373,121	3,135	27,999	66,617	399,010	1,963,013	509,384
30.09	17,297,538	13,876,276	2,524,168	74,603	212,302	471,596	2,004,471	7,443,026	1,146,110	3,421,262	384,457	4,525	26,065	66,355	402,646	2,011,953	525,262
31.10	17,685,383	13,829,068	2,538,470	44,114	230,177	460,343	2,026,758	7,412,915	1,116,290	3,856,315	449,418	4,651	34,386	78,229	441,326	2,256,743	591,562
30.11	18,087,076	13,784,044	2,544,101	68,446	192,912	454,115	2,035,891	7,399,922	1,088,658	4,303,032	493,283	6,106	36,046	86,845	496,527	2,526,308	657,918
31.12	18,552,682	13,706,572	2,635,711	29,168	518,985	864,717	2,430,927	6,358,979	868,084	4,846,110	543,066	6,650	103,774	191,475	1,014,137	2,479,251	507,758
2015																	
31.01	19,328,702	13,519,300	2,248,027	28,334	660,963	1,113,752	2,804,086	5,897,630	766,507	5,809,403	604,277	6,257	124,960	267,236	1,488,701	2,803,482	514,489
28.02	19,077,332	13,888,476	2,330,073	76,453	699,131	1,278,863	3,123,075	5,649,425	731,457	5,188,855	516,175	7,715	90,718	249,827	1,546,723	2,369,811	407,886
31.03	19,092,873	14,075,094	2,283,413	42,998	551,630	1,327,572	3,618,194	5,537,262	714,026	5,017,779	487,468	5,430	61,618	211,948	1,679,362	2,219,850	352,103
30.04	19,132,819	14,509,159	2,492,227	69,827	386,688	1,334,740	4,048,275	5,462,517	714,883	4,623,660	452,880	6,116	47,171	180,627	1,668,764	1,981,673	286,429
31.05	19,383,170	14,577,986	2,449,337	44,269	317,017	1,355,674	4,351,484	5,354,441	705,764	4,805,184	449,044	4,151	41,776	151,526	1,795,787	2,082,864	280,037

Table 4.2.2

Funds of Organizations Accepted by Credit Institutions¹

		Deposits and other funds raised from organizations (except credit institutions)											
		in rubles											
		total		by maturity									
		total		demand deposits		up to 180 days						over 3 years	
1	2	3	4	5	6	7	8	9	10				
2013													
31.12	10,838,319	6,371,516	81,343	1,543,556	857,070	803,817	859,282	1,280,418	946,029				
2014													
31.01	11,059,895	6,329,598	71,818	1,295,197	1,035,143	825,312	892,456	1,282,712	926,960				
28.02	11,540,869	6,475,312	64,597	1,305,952	983,098	973,862	963,803	1,259,461	924,539				
31.03	11,555,267	6,385,851	61,475	1,145,544	995,306	1,065,051	972,986	1,222,863	922,626				
30.04	12,066,194	6,832,896	73,840	1,190,760	1,209,783	1,212,168	999,539	1,217,563	929,245				
31.05	12,437,811	7,201,963	67,118	1,361,892	1,197,815	1,265,670	1,055,350	1,237,655	1,016,463				
30.06	11,975,654	6,944,233	56,855	1,273,211	1,205,111	1,131,831	1,080,739	1,167,259	1,029,228				
31.07	12,464,465	7,134,681	49,619	1,474,270	1,069,244	1,193,080	1,134,314	1,190,680	1,023,474				
31.08	12,800,261	7,280,208	47,285	1,448,546	1,109,489	1,242,639	1,182,184	1,229,617	1,020,447				
30.09	13,422,258	7,457,908	44,765	1,392,588	1,204,802	1,451,670	1,080,322	1,205,856	1,077,905				
31.10	14,734,938	7,940,611	45,183	1,309,090	1,809,300	1,314,550	1,163,183	1,199,078	1,100,227				
30.11	15,488,581	7,797,157	48,562	1,732,816	1,519,404	1,092,735	1,141,068	1,152,046	1,110,528				
31.12	17,007,890	8,471,771	60,721	2,626,081	1,505,908	737,831	1,083,474	1,048,466	1,409,290				
2015													
31.01	18,564,503	8,427,858	61,837	1,922,660	2,078,359	858,458	1,111,377	988,149	1,407,018				
28.02	17,134,647	8,001,576	51,674	1,587,870	1,891,561	987,674	1,095,356	964,171	1,423,270				
31.03	16,090,612	7,628,367	50,837	1,529,745	1,779,315	1,052,951	822,235	943,168	1,450,115				
30.04	15,404,455	7,991,133	50,747	1,661,839	1,610,169	1,289,626	924,162	921,461	1,533,127				
31.05	15,429,313	7,993,287	40,982	1,711,309	1,459,008	1,305,523	988,472	920,713	1,567,279				

(millions of rubles)

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)											Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds	
	In foreign currency											in rubles	in foreign currency	in rubles	in foreign currency	
	total	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	by maturity							in rubles	in foreign currency	in rubles	in foreign currency
									11	12	13	14	15	16	17					18
1												19	20	21	22	
2013																
31.12	4,466,803	2,434	185,229	189,592	143,181	439,390	1,278,971	2,228,005	2,369,508	2,436,519	190,028	2,709				
2014																
31.01	4,730,297	6,096	103,632	203,182	167,422	476,904	1,378,792	2,394,269	2,261,191	2,717,785	173,681	3,191				
28.02	5,065,556	9,801	153,196	152,849	194,877	521,950	1,478,939	2,553,945	2,228,952	2,758,422	166,763	3,560				
31.03	5,169,416	9,397	227,053	135,046	166,643	552,163	1,444,550	2,634,563	2,157,237	2,657,368	173,569	4,351				
30.04	5,233,298	10,094	122,462	200,134	201,388	544,578	1,501,440	2,653,202	2,428,380	2,475,759	157,154	4,198				
31.05	5,235,848	11,860	184,554	256,238	182,506	554,678	1,390,435	2,655,576	2,830,230	2,399,219	163,160	4,320				
30.06	5,031,422	8,822	173,972	200,289	161,445	518,275	1,360,501	2,608,118	3,012,659	2,326,369	177,726	4,331				
31.07	5,329,784	8,962	171,407	159,692	128,838	566,434	1,394,883	2,899,568	2,698,081	2,414,898	173,353	4,145				
31.08	5,520,052	9,219	139,336	210,716	130,848	532,106	1,450,333	3,047,495	2,899,733	2,310,939	180,496	4,186				
30.09	5,964,350	12,420	207,446	228,766	185,397	555,285	1,501,840	3,273,196	2,867,282	2,440,414	189,714	4,199				
31.10	6,794,326	20,921	267,583	336,399	226,931	625,563	1,654,019	3,662,909	2,826,946	2,607,198	173,811	5,325				
30.11	7,691,424	28,674	406,129	397,543	236,727	700,469	1,786,809	4,135,071	3,555,048	2,806,016	176,795	6,033				
31.12	8,536,119	26,918	691,620	363,022	249,379	625,417	1,937,227	4,642,536	3,223,440	3,370,786	172,126	7,933				
2015																
31.01	10,136,645	63,664	447,616	467,072	291,667	754,495	2,384,068	5,728,063	2,437,421	3,679,244	167,250	9,592				
28.02	9,133,071	24,201	519,813	466,583	281,044	866,089	1,897,750	5,077,590	2,324,537	3,104,410	165,303	7,415				
31.03	8,462,245	38,049	498,000	336,131	346,733	880,888	1,646,249	4,716,196	2,272,775	2,771,973	172,955	7,008				
30.04	7,413,322	17,506	251,201	351,778	357,047	787,152	1,447,491	4,201,147	2,240,154	2,442,729	154,512	6,559				
31.05	7,436,027	15,971	199,718	322,580	329,231	825,986	1,478,213	4,264,327	2,425,438	2,372,935	168,832	6,205				

¹ Except funds on accounts, float and debits on factoring, forfeiting operations.

Table 4.2.4

Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Foreign Currency

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity										Weighted average interest rates on deposits of nonfinancial organizations by maturity										
	in US dollars										in euros										
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	up to 31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	
2015																					
January	0.63	0.94	2.28	3.32	4.85	5.84	5.10	5.34	5.45	5.41	1.44	4.13	5.32	5.65	2.25	6.75	7.47	7.03			
February	1.13	1.24	1.72	2.99	5.13	5.86	5.10	5.36	5.03	5.02	0.78	3.18	4.16	1.86	1.19	6.53	6.46	6.51			
March	0.98	1.14	1.72	2.77	4.11	5.99	5.10	5.32	5.30	5.28	0.73	2.72	4.28	5.71	1.27	6.68	7.11	6.81			
April	0.96	1.09	1.70	2.68	4.20	4.81	4.00	4.34	5.08	4.99	0.44	2.53	3.62	4.58	0.79	5.78	5.81	5.80			
May	0.48	0.69	1.63	2.04	3.64	4.63	3.61	3.94	4.72	4.68	0.30	1.87	2.33	3.55	0.52	5.13	5.79	5.54			
2015																					
January	0.46	0.77	2.29	2.79	4.32	5.46	4.81	5.00	4.95	4.84	1.68	2.87	3.73	3.90	1.91	5.69	4.25	5.69			
February	1.04	1.15	1.58	2.34	3.95	5.45	4.71	4.92	4.22	4.18	1.02	2.36	3.29	4.24	1.29	5.21	4.00	4.55			
March	0.65	0.75	1.32	2.43	3.63	5.46	4.52	4.80	4.49	4.45	0.76	2.18	2.92	4.55	0.99	5.81	—	5.81			
April	0.74	0.81	1.18	2.11	3.74	4.33	3.55	3.86	4.43	4.32	0.28	1.89	2.79	4.16	0.63	4.75	5.35	4.84			
May	0.57	0.66	1.21	1.64	3.33	4.01	3.17	3.45	4.13	4.08	0.16	0.77	2.04	3.92	0.52	4.06	5.22	4.33			

Table 4.2.5

Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives

(millions of rubles)

	Deposit certificates										Savings certificates									
	total					of which by maturity					total					of which by maturity				
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		
2013	2	3	4	5	6	7	8	9	10	11	12	13	14	15						
31.12	5,338	85	1,245	415	1,320	1,717	408	349,711	30	222	27,815	35,125	273,386	380						
2014																				
31.01	7,020	143	835	395	2,881	2,040	408	353,218	137	128	27,453	36,032	275,442	461						
28.02	6,725	75	559	488	3,166	1,874	433	351,876	18	591	26,284	35,362	274,570	829						
31.03	6,453	177	452	429	2,898	1,900	433	346,027	0	623	24,045	34,181	271,325	848						
30.04	5,647	48	323	431	3,002	1,249	429	344,552	126	139	24,896	33,278	269,653	1,175						
31.05	6,147	40	630	293	3,021	1,403	428	342,647	20	322	25,285	32,608	266,122	1,257						
30.06	6,122	17	676	405	3,113	1,325	400	343,465	0	84	24,731	31,722	267,711	1,272						
31.07	7,400	50	729	871	3,969	1,198	403	353,188	1	76	24,834	34,378	274,989	1,334						
31.08	5,884	70	467	925	2,284	1,592	398	360,096	5	49	24,509	36,464	279,894	1,384						
30.09	6,064	22	588	853	2,334	1,571	598	365,844	1	95	23,112	39,562	284,970	1,356						
31.10	6,542	59	473	976	2,696	1,550	628	378,578	51	56	21,922	44,549	295,515	1,311						
30.11	6,193	35	244	948	2,547	1,506	607	407,827	5	656	26,235	53,259	311,106	1,333						
31.12	5,813	262	134	760	2,176	1,554	638	460,543	5	838	41,357	106,429	298,897	1,347						
2015																				
31.01	5,557	55	437	396	2,292	1,200	654	478,818	12	881	48,408	142,637	262,707	1,430						
28.02	5,375	196	306	534	2,257	1,154	643	500,252	8	973	54,296	172,740	258,959	1,409						
31.03	5,261	99	557	253	2,194	1,170	563	525,717	6	620	54,437	210,565	245,354	1,354						
30.04	5,400	206	736	303	2,339	1,071	563	540,287	9	342	60,734	235,092	230,227	1,282						
31.05	5,540	1	725	579	2,403	1,008	554	550,586	11	323	61,799	250,448	220,758	1,233						

Table 4.2.5 (end)
(millions of rubles)

	Bonds												Derivatives (at fair value)	
	total	of which by maturity												
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year				1 year to 3 years	over 3 years				
		17	18	19	20	21	22	23						
2013														
31.12	1,213,098	0	0	120	3,558	591,684	617,736	134,660						
2014														
31.01	1,212,650	0	0	120	4,048	581,745	626,738	318,942						
28.02	1,174,568	0	0	0	3,665	561,044	608,965	342,424						
31.03	1,149,021	0	0	0	3,296	543,094	602,631	286,228						
30.04	1,126,232	0	17	0	2,943	524,158	597,114	284,353						
31.05	1,152,036	10	17	30	2,943	527,566	621,226	253,507						
30.06	1,203,837	0	0	140	2,913	534,630	665,472	225,665						
31.07	1,199,448	0	16	252	1,602	526,166	666,412	273,533						
31.08	1,193,895	0	224	287	3,711	517,945	671,492	321,294						
30.09	1,220,235	0	224	287	4,955	508,820	705,949	526,240						
31.10	1,223,873	0	3	204	5,635	475,226	742,806	853,096						
30.11	1,209,417	0	0	0	5,119	458,272	745,797	1,348,629						
31.12	1,357,528	0	0	0	12,021	541,604	802,848	1,953,347						
2015														
31.01	1,359,227	0	0	0	11,721	531,328	806,178	2,639,706						
28.02	1,334,738	0	0	0	8,452	496,462	829,393	1,665,925						
31.03	1,322,695	0	0	0	8,491	464,540	849,664	1,333,033						
30.04	1,314,461	0	0	1,196	8,553	442,842	861,870	911,078						
31.05	1,303,598	0	0	1,242	8,816	445,186	848,171	836,564						

Table 4.2.6

Funds Raised Through Banking Bills from Legal Entities and Individuals

(millions of rubles)

	Ruble-denominated bills, by maturity period										Foreign currency-denominated bills, by maturity period												
	total					of which					total					of which							
	at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		
2013																							
31.12	619,106	31,074	40,906	39,627	202,704	213,852	63,159	385,182	9,546	380	16,080	9,187	107,952	236,741	3,514								
2014																							
31.01	604,004	33,922	35,749	33,418	193,130	212,143	67,221	406,581	7,944	384	13,840	6,988	107,060	264,435	3,701								
28.02	577,278	64,945	30,142	31,670	151,232	204,934	66,424	380,880	23,574	253	4,277	5,904	96,243	244,191	3,788								
31.03	571,457	28,053	5,426	36,187	143,983	244,758	65,844	394,249	9,918	100	4,302	21,025	103,366	247,018	5,243								
30.04	575,103	28,364	5,659	42,551	144,907	240,934	69,112	398,973	8,413	20	3,373	33,453	94,297	249,709	5,225								
31.05	571,305	25,470	5,153	40,877	134,532	244,568	69,048	349,305	3,653	116	7,056	31,803	79,694	217,175	5,255								
30.06	554,283	23,635	4,887	37,028	131,630	235,055	68,957	308,781	18,846	993	6,317	15,332	74,136	183,036	5,857								
31.07	555,252	23,233	5,097	43,729	126,982	231,518	72,547	331,613	13,329	29	1,674	17,726	93,191	195,854	6,057								
31.08	558,911	25,278	12,872	44,647	114,062	234,519	73,933	332,696	14,983	53	1,335	26,302	90,561	185,097	6,643								
30.09	565,094	22,497	6,248	52,168	109,340	236,589	77,844	306,716	12,332	281	1,279	22,556	77,616	179,773	8,572								
31.10	542,161	24,531	2,338	56,334	96,362	230,509	79,138	315,694	19,566	19	1,313	25,189	86,072	170,679	10,697								
30.11	517,993	20,793	4,533	52,409	88,645	225,302	79,625	332,364	4,757	227	2,389	26,817	96,027	187,219	12,671								
31.12	489,538	26,875	6,867	47,508	71,563	178,246	79,633	378,561	5,312	445	13,232	20,116	108,075	207,847	16,451								
2015																							
31.01	454,877	26,402	5,123	35,158	65,087	172,309	81,270	427,997	16,079	54	8,266	36,355	103,814	236,276	19,343								
28.02	439,108	27,655	7,564	31,212	57,018	161,125	81,824	335,669	5,297	111	9,262	26,963	78,486	181,092	25,738								
31.03	444,412	40,601	7,665	40,394	53,184	148,856	81,746	307,538	16,332	4,916	5,841	24,963	59,387	163,457	27,060								
30.04	439,334	39,813	3,804	41,571	61,843	145,844	80,251	271,544	15,664	372	5,180	23,009	61,353	145,072	16,947								
31.05	426,101	35,783	2,482	41,849	64,995	142,387	79,746	262,376	15,885	1,347	2,847	12,123	61,234	146,715	17,821								

4.3. Lending

Table 4.3.1

Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions

(millions of rubles)

		Loans, Deposits and Other Funds in rubles													
		of which											credit institutions		
		total	individuals		total		organizations (except general and local governments and extrabudgetary funds)								
			2	3	4	of which by maturity									10
1	2	3	4	5	6	7	8	9	10	11					
2013															
31.12	29,836,692	9,719,936	18,191,891	711,940	537,253	919,766	2,960,796	4,710,812	7,506,222	1,924,865					
2014															
31.01	30,054,646	9,727,547	18,439,565	772,116	557,028	927,274	3,026,177	4,637,142	7,658,892	1,887,535					
28.02	30,169,754	9,841,613	18,476,471	766,467	585,636	924,915	2,949,125	4,640,341	7,724,642	1,851,669					
31.03	30,559,819	9,984,225	18,817,493	732,562	539,455	978,268	3,085,800	4,705,845	7,872,819	1,758,101					
30.04	31,355,493	10,171,239	19,194,940	671,295	512,772	990,240	3,203,776	4,872,777	7,999,453	1,989,314					
31.05	32,141,828	10,290,908	19,462,937	734,061	468,532	977,007	3,229,983	4,927,258	8,122,993	2,387,983					
30.06	32,667,642	10,422,995	19,625,766	728,450	443,131	984,096	3,274,032	4,980,503	8,238,923	2,618,880					
31.07	32,759,800	10,593,657	19,867,945	738,612	453,782	927,892	3,374,534	5,027,008	8,333,727	2,298,198					
31.08	33,163,682	10,729,179	19,941,272	750,375	470,172	915,108	3,452,673	4,926,502	8,393,747	2,493,231					
30.09	33,728,887	10,856,151	20,181,081	812,884	479,010	906,237	3,403,825	5,010,172	8,570,321	2,691,655					
31.10	34,217,571	10,949,877	20,473,639	915,001	522,571	907,467	3,416,657	5,040,769	8,660,942	2,794,054					
30.11	35,222,770	11,038,528	20,778,931	877,249	569,052	952,992	3,456,095	5,187,294	8,705,105	3,405,311					
31.12	34,888,476	11,028,783	20,849,792	696,167	472,194	944,587	3,333,470	5,419,011	8,886,409	3,009,901					
2015															
31.01	33,972,779	10,892,911	20,703,347	641,225	421,379	936,902	3,317,897	5,329,403	8,873,807	2,376,522					
28.02	33,572,876	10,770,087	20,518,113	639,030	402,689	892,905	3,294,972	5,220,759	8,824,779	2,284,676					
31.03	33,414,781	10,645,944	20,484,858	701,905	401,878	851,153	3,215,564	5,197,862	8,811,147	2,283,979					
30.04	33,500,267	10,570,613	20,532,717	697,815	361,624	811,507	3,097,899	5,253,370	8,900,720	2,396,937					
31.05	33,565,421	10,522,802	20,468,014	631,805	410,703	788,877	3,058,889	5,199,557	8,915,453	2,574,606					

Table 4.3.1 (end)
(millions of rubles)

1	Loans, Deposits and Other Funds in foreign currency														20	21
	total	of which												credit institutions		
		individuals	total	organizations (except general and local governments and extrabudgetary funds)												
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years							
12	13	14	15	16	17	18	19	20	21							
2013																
31.12	8,931,234	237,158	5,486,152	191,373	91,811	193,294	600,173	1,318,253	2,989,923	3,205,776						
2014																
31.01	10,194,943	252,264	5,842,482	120,491	126,897	205,659	625,096	1,354,984	3,298,785	4,097,925						
28.02	10,679,210	254,283	6,067,556	165,312	112,694	200,623	628,720	1,396,706	3,445,534	4,355,007						
31.03	9,786,133	243,877	6,146,831	151,286	155,131	228,754	611,955	1,385,126	3,502,575	3,394,075						
30.04	10,169,899	240,927	6,305,833	140,682	161,608	169,708	613,832	1,393,129	3,719,418	3,621,725						
31.05	9,907,083	228,344	6,139,262	147,469	110,910	181,332	576,086	1,365,276	3,649,179	3,538,058						
30.06	9,391,024	216,166	5,976,621	165,872	173,547	148,478	487,466	1,339,688	3,557,475	3,196,905						
31.07	9,886,541	226,695	6,305,468	157,442	162,162	162,772	524,101	1,401,294	3,787,282	3,352,982						
31.08	9,761,823	229,738	6,568,491	171,570	136,249	175,381	549,038	1,461,506	3,959,787	2,961,926						
30.09	10,131,792	240,225	6,935,102	182,304	63,620	176,452	570,195	1,518,477	4,303,488	2,954,803						
31.10	10,997,087	258,097	7,651,792	177,514	73,832	178,411	638,234	1,635,645	4,807,815	3,085,366						
30.11	12,196,035	282,195	8,637,338	263,037	72,293	209,816	629,839	1,820,352	5,486,566	3,274,494						
31.12	14,180,978	300,766	9,992,617	689,997	125,968	204,262	643,029	1,954,804	6,206,291	3,885,090						
2015																
31.01	17,480,028	360,690	12,201,739	795,915	110,991	231,887	949,782	2,306,582	7,541,707	4,914,268						
28.02	15,712,867	316,234	11,233,977	750,857	113,961	171,325	1,242,017	2,048,003	6,697,770	4,159,778						
31.03	14,990,708	294,859	10,787,110	773,718	118,600	181,227	1,286,846	1,903,870	6,323,163	3,906,039						
30.04	13,577,286	252,735	9,625,036	623,859	92,574	160,522	1,362,623	1,628,889	5,554,047	3,697,016						
31.05	13,991,098	251,105	9,945,595	614,290	93,940	140,258	1,452,723	1,630,305	5,785,685	3,791,960						

Table 4.3.2

Weighted Average Interest Rates on Loans to Individuals in Rubles

	Total																
							of which car loans										
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
2014																	
January	28.04	16.09	30.39	23.81	24.41	21.69	17.29	18.31	16.47	19.95	18.15	12.38	12.49	13.94	16.12	15.44	
February	28.25	15.35	23.72	22.58	22.77	20.99	17.21	18.00	16.30	15.43	18.59	12.70	12.75	13.87	15.91	15.25	
March	26.37	15.09	25.27	23.67	23.78	20.76	16.98	17.78	18.83	18.18	18.45	12.52	12.63	13.82	15.87	15.22	
April	23.52	15.99	23.17	20.58	20.97	20.85	16.96	17.74	18.37	19.87	18.98	12.52	12.61	14.04	15.93	15.38	
May	27.48	15.79	26.56	24.90	24.89	20.83	16.82	17.67	16.13	17.34	20.91	12.76	12.91	14.28	16.42	15.80	
June	28.08	14.80	23.40	24.09	23.91	20.73	16.65	17.53	18.45	20.52	18.39	12.36	12.48	14.12	16.41	15.74	
July	28.36	13.97	22.53	23.35	23.28	20.98	16.62	17.53	18.01	22.60	16.16	12.13	13.19	14.03	16.75	15.92	
August	29.51	14.78	25.94	23.10	23.82	20.73	16.49	17.39	-	21.90	19.34	12.01	12.23	14.06	16.98	16.09	
September	23.72	16.30	23.46	24.51	23.93	21.08	16.76	17.66	20.80	19.47	19.33	12.02	12.20	14.32	17.11	16.29	
October	25.33	16.40	23.95	24.84	24.37	21.57	16.64	17.60	17.91	20.42	19.36	12.23	12.47	14.68	17.06	16.37	
November	24.31	16.02	25.78	25.08	24.59	21.45	16.74	17.72	16.76	20.87	19.42	12.41	12.55	14.66	16.94	16.20	
December	25.32	17.99	25.44	25.66	24.82	22.24	16.33	17.37	23.51	20.20	19.47	13.11	13.32	15.25	17.29	16.60	
2015																	
January	23.69	19.94	27.00	33.55	29.08	29.69	17.36	19.46	20.14	18.79	21.08	18.13	18.46	20.70	21.19	21.07	
February	27.11	18.83	28.85	31.57	28.73	29.28	18.47	20.51	19.69	19.02	19.37	17.74	18.02	20.85	22.34	21.97	
March	21.36	19.44	28.18	28.91	27.31	28.70	19.73	21.83	20.31	19.00	19.51	17.56	17.79	20.64	22.72	22.12	
April	21.04	19.38	27.22	27.55	26.20	25.23	19.14	20.74	16.91	18.20	18.71	13.63	14.23	14.46	19.74	17.26	
May	18.62	22.64	27.75	29.63	28.62	24.82	18.95	20.48	19.76	18.76	19.89	13.09	13.91	14.02	19.49	16.79	

(% p.a.)

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
2014																
January	9.69	13.03	11.63	11.97	11.45	15.18	10.52	13.37	-	-	-	-	-	11.49	10.12	10.68
February	12.23	10.69	10.35	12.05	11.43	11.56	10.60	10.96	-	-	-	-	-	13.05	12.57	12.68
March	9.69	11.18	12.01	11.87	10.77	10.27	11.45	10.82	-	-	-	-	-	12.05	11.61	11.68
April	9.32	12.35	12.72	11.82	11.03	10.97	10.46	10.67	-	-	13.00	13.00	10.59	12.10	12.10	11.99
May	12.30	10.78	11.55	12.32	12.18	11.40	11.32	11.37	-	-	13.50	13.50	16.00	10.89	10.89	11.34
June	11.36	14.19	10.50	12.84	12.29	12.00	9.92	10.87	-	-	12.50	12.50	12.00	11.36	11.36	11.45
July	11.14	11.18	12.50	11.27	11.32	11.41	10.88	11.19	-	-	-	-	10.20	13.92	13.92	12.26
August	15.12	12.11	12.43	11.64	12.05	9.78	12.11	10.33	-	-	-	-	11.53	11.62	11.62	11.55
September	10.59	14.23	11.95	12.60	11.94	11.99	9.30	10.86	-	-	-	-	10.18	13.31	13.31	12.71
October	12.57	11.96	12.08	11.04	11.42	11.88	10.65	11.54	-	-	-	-	17.00	13.05	13.05	13.37
November	13.54	14.37	10.84	12.02	12.50	10.83	10.78	10.80	-	-	-	-	15.70	9.00	9.00	12.63
December	13.87	11.11	13.66	11.85	11.75	10.46	10.13	10.30	-	-	18.00	18.00	10.18	11.60	11.60	10.97
2015																
January	12.02	11.65	12.07	11.78	11.90	11.70	9.89	10.97	-	-	-	-	-	10.21	15.31	12.85
February	15.15	12.09	11.45	12.58	12.10	11.75	9.64	10.65	-	-	-	-	9.00	11.60	11.60	11.48
March	15.32	14.71	13.11	13.62	13.61	11.22	10.49	10.80	-	-	9.00	9.00	13.00	12.57	12.57	12.70
April	11.68	12.01	14.09	11.89	12.22	11.83	10.78	11.32	-	-	-	-	11.00	12.44	12.44	12.02
May	11.76	11.67	14.79	12.55	12.24	11.62	9.35	10.36	-	-	-	-	-	14.68	14.68	14.68

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in Euros

	Total							of which car loans								
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
2014																
January	11.70	12.39	11.89	11.99	11.92	10.88	6.81	8.91	–	–	–	–	–	–	–	–
February	9.88	13.52	9.39	9.54	9.73	10.39	9.44	9.99	–	–	20.72	20.72	–	–	11.00	11.00
March	11.18	10.26	8.70	9.50	9.68	10.68	9.11	10.08	–	–	–	–	–	–	–	–
April	11.78	12.71	12.77	10.66	11.21	9.65	10.11	9.79	–	–	–	–	–	–	–	–
May	13.05	15.24	12.84	10.62	12.59	9.85	10.43	9.98	–	–	–	–	–	–	–	–
June	10.94	10.40	11.49	11.75	11.41	12.30	12.63	12.38	–	–	–	–	12.00	–	–	12.00
July	13.15	13.23	6.19	10.61	10.58	12.95	7.25	12.16	–	–	–	–	–	5.80	5.80	5.80
August	13.98	12.50	5.26	10.11	7.36	11.23	9.47	10.00	–	–	–	–	–	9.00	9.00	9.00
September	12.67	7.55	13.07	12.32	10.58	10.49	8.84	9.41	–	–	–	–	–	9.65	9.65	9.65
October	13.13	12.54	13.48	9.31	11.02	9.10	9.86	9.24	–	–	–	–	–	–	–	–
November	12.99	–	6.00	10.53	10.97	12.84	9.41	10.65	–	–	–	–	13.00	–	–	13.00
December	6.13	12.20	9.60	10.72	10.52	9.97	8.59	9.46	–	–	–	–	–	16.90	16.90	16.90
2015																
January	8.51	12.60	13.81	11.48	9.99	11.71	14.86	12.86	–	–	11.00	–	11.00	–	13.00	13.00
February	10.97	9.04	8.99	9.17	9.22	12.43	10.67	12.21	–	–	–	–	–	–	–	–
March	7.51	11.74	12.26	10.45	11.24	8.88	10.32	8.90	–	–	–	–	–	–	–	–
April	10.42	12.93	12.46	12.83	12.41	10.22	11.81	11.31	–	–	9.00	9.00	–	–	–	–
May	7.63	14.84	12.24	12.91	13.77	10.18	9.86	10.10	–	–	–	–	–	–	–	–

(% p.a.)

Table 4.3.5

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

	Total												of which to small, medium-sized businesses					
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year		
2014																		
January	7.35	9.94	10.62	11.18	9.15	11.09	10.28	10.64	12.60	11.61	12.33	13.15	12.49	13.10	12.34	12.83		
February	7.47	10.16	10.98	11.59	9.43	11.26	10.91	11.11	12.49	11.88	12.26	13.19	12.59	13.31	12.76	13.15		
March	8.99	11.06	10.92	11.23	10.29	10.87	10.30	10.60	12.38	12.24	12.24	12.91	12.55	12.59	12.87	12.68		
April	9.27	11.05	11.57	11.53	10.53	10.82	11.24	10.97	12.83	12.16	12.67	13.29	12.85	13.10	12.88	13.03		
May	9.32	11.53	11.86	12.09	10.60	11.19	11.29	11.23	13.09	12.38	12.68	13.16	12.88	13.20	12.33	12.76		
June	9.43	11.45	11.89	12.05	10.68	11.84	11.48	11.67	13.11	12.32	12.73	13.29	12.95	13.28	12.32	12.82		
July	9.39	11.45	12.09	12.38	10.69	11.98	11.81	11.92	12.97	12.56	12.93	13.49	13.09	13.27	13.26	13.27		
August	9.29	11.75	11.28	12.31	10.56	11.96	11.66	11.83	13.14	12.58	13.27	13.37	13.16	13.67	13.42	13.59		
September	9.22	12.00	12.66	12.62	10.62	12.38	11.70	12.05	13.15	12.77	13.53	13.39	13.27	13.68	13.08	13.45		
October	9.58	12.26	12.54	12.69	10.79	12.29	12.16	12.24	12.82	13.05	13.28	13.62	13.33	13.93	13.20	13.64		
November	11.20	12.82	13.07	13.09	11.97	12.82	11.94	12.56	13.51	13.43	13.80	14.00	13.77	14.24	13.61	14.00		
December	19.81	17.16	15.00	15.02	18.31	14.12	12.15	12.94	15.95	15.90	15.97	16.27	16.09	15.31	14.22	14.92		
2015																		
January	19.59	20.70	20.20	19.50	19.86	15.32	14.87	15.09	19.25	19.00	18.94	18.68	18.86	17.89	17.59	17.77		
February	17.46	18.51	19.05	18.50	18.14	17.75	15.03	16.36	18.41	19.14	19.42	18.96	19.05	18.34	16.13	17.63		
March	16.89	18.38	18.77	18.73	17.91	17.21	15.31	16.45	18.05	19.20	19.67	19.05	19.12	18.02	16.31	17.38		
April	16.36	17.98	18.32	17.40	17.17	17.31	14.38	15.80	18.22	18.56	19.18	18.97	18.88	18.18	16.61	17.64		
May	14.92	16.54	16.49	17.18	16.02	16.93	15.54	16.35	18.22	18.63	18.69	18.45	18.52	18.24	16.68	17.56		

Table 4.3.6

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars

(% p.a.)

	Total											of which small and medium-sized businesses					
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
2014																	
January	1.02	4.06	4.39	6.39	2.66	5.86	7.79	7.00	8.95	10.03	10.65	11.55	10.67	10.31	9.43	10.01	
February	1.01	5.07	6.74	6.72	3.49	5.98	7.07	6.57	10.62	11.06	10.07	11.06	10.75	10.38	8.25	9.49	
March	1.36	2.74	4.56	7.01	3.47	5.63	5.34	5.44	11.67	10.28	6.95	12.08	11.00	10.35	8.75	9.99	
April	1.25	4.51	5.68	5.89	3.39	5.50	5.43	5.45	10.02	10.71	8.37	10.84	10.32	10.86	9.06	10.17	
May	1.33	3.34	5.50	7.41	3.40	6.08	7.19	6.65	12.05	9.37	9.20	10.46	10.30	10.81	11.17	11.12	
June	1.17	6.12	3.48	7.13	4.41	7.80	6.83	7.05	9.34	8.73	8.74	11.55	10.47	9.73	8.36	9.03	
July	1.29	3.58	5.30	6.39	3.32	5.70	7.40	6.62	10.80	11.23	11.00	11.67	11.39	10.13	11.28	10.55	
August	1.30	4.67	5.28	6.65	3.08	6.56	7.19	7.01	8.71	13.57	10.00	11.57	11.19	11.73	8.62	10.21	
September	2.51	4.58	5.79	7.20	4.39	5.76	7.23	6.88	12.90	11.77	8.32	10.36	10.25	10.53	9.01	9.65	
October	2.18	5.18	6.79	7.13	4.38	7.48	6.32	6.74	13.06	12.98	7.54	10.91	10.10	10.17	7.53	8.38	
November	3.08	6.51	6.99	9.37	5.03	8.01	5.55	6.29	9.23	12.34	9.84	11.34	10.89	11.97	9.27	10.84	
December	2.74	5.37	7.37	8.44	4.96	8.24	6.74	7.11	8.00	10.33	10.10	10.71	9.67	11.70	11.13	11.45	
2015																	
January	4.56	7.14	7.71	8.92	6.78	9.26	8.68	8.80	9.39	9.62	10.09	12.41	11.39	12.38	10.71	11.41	
February	4.36	9.43	7.85	9.91	7.27	8.27	7.48	7.66	8.94	11.09	10.69	12.03	11.24	11.50	10.64	11.12	
March	5.27	7.16	7.35	9.20	6.78	7.95	8.19	8.08	12.72	10.89	10.95	10.89	11.02	11.33	10.84	10.98	
April	4.35	7.27	8.73	9.48	7.74	9.28	9.56	9.40	11.73	10.12	10.52	11.20	11.04	11.15	11.76	11.52	
May	4.36	6.72	8.14	9.72	7.36	8.74	8.38	8.43	12.92	10.62	11.88	11.53	11.63	9.01	8.42	8.99	

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

	Total										of which small and medium-sized businesses														
	up to 30 days (including call loans)		31 to 90 days		91 to 180 days		181 days to 1 year		up to 1 year (including call loans)		over 1 year		up to 30 days (including call loans)		31 to 90 days		91 to 180 days		181 days to 1 year		up to 1 year (including call loans)		over 1 year		
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
2014																									
January	2.27	3.26	5.57	8.07	5.28	5.25	7.71	6.56	6.35	9.65	7.90	13.08	11.94	9.53	8.17	9.00	6.35	9.65	7.90	13.08	11.94	9.53	8.17	9.00	
February	3.77	5.14	7.35	9.11	6.58	6.57	7.90	7.23	10.32	10.72	10.17	11.52	11.16	10.37	9.35	9.97	10.32	10.72	10.17	11.52	11.16	10.37	9.35	9.97	
March	1.42	4.16	6.88	7.67	5.71	9.16	5.45	6.24	18.00	8.84	11.20	12.12	11.32	9.34	6.53	8.61	18.00	8.84	11.20	12.12	11.32	9.34	6.53	8.61	
April	2.82	5.86	6.06	6.55	5.66	9.75	6.94	8.63	12.34	8.04	9.24	10.19	9.56	9.74	9.92	9.82	12.34	8.04	9.24	10.19	9.56	9.74	9.92	9.82	
May	2.35	5.14	5.22	7.17	4.83	5.34	6.02	5.59	12.14	6.84	5.74	13.38	9.49	10.44	6.50	8.73	12.14	6.84	5.74	13.38	9.49	10.44	6.50	8.73	
June	6.50	5.53	6.10	6.31	6.19	7.98	7.77	7.89	12.89	10.02	9.18	11.34	11.58	11.50	10.20	11.35	12.89	10.02	9.18	11.34	11.58	11.50	10.20	11.35	
July	3.95	6.40	4.58	5.91	5.38	6.64	6.77	6.68	12.60	11.70	7.12	10.95	10.63	9.05	8.21	8.97	12.60	11.70	7.12	10.95	10.63	9.05	8.21	8.97	
August	2.84	7.82	7.11	6.98	5.51	5.58	7.35	6.19	12.57	12.72	9.15	8.95	10.80	9.59	10.66	9.79	12.57	12.72	9.15	8.95	10.80	9.59	10.66	9.79	
September	1.41	5.78	4.93	6.88	4.41	8.10	6.73	7.24	11.40	9.73	9.61	10.48	10.05	9.79	9.61	9.77	11.40	9.73	9.61	10.48	10.05	9.79	9.61	9.77	
October	2.81	6.96	6.19	7.80	5.63	6.63	7.39	7.08	12.55	13.00	7.97	10.30	11.56	9.34	9.45	9.38	12.55	13.00	7.97	10.30	11.56	9.34	9.45	9.38	
November	1.22	4.75	7.79	7.94	3.03	9.17	5.32	7.00	12.78	11.94	8.71	10.15	10.80	10.00	—	10.00	12.78	11.94	8.71	10.15	10.80	10.00	—	10.00	
December	1.32	6.21	5.03	10.38	2.92	8.31	7.52	7.68	9.45	11.71	11.33	11.70	10.71	10.86	8.96	10.57	9.45	11.71	11.33	11.70	10.71	10.86	8.96	10.57	
2015																									
January	3.16	8.12	10.29	10.71	5.10	7.50	5.02	6.71	7.68	8.89	9.92	12.36	11.35	11.42	8.65	10.91	7.68	8.89	9.92	12.36	11.35	11.42	8.65	10.91	
February	2.69	8.56	11.24	10.13	4.83	7.31	7.72	7.42	15.02	9.79	11.83	10.80	11.14	10.02	7.28	7.92	15.02	9.79	11.83	10.80	11.14	10.02	7.28	7.92	
March	2.87	9.38	4.85	7.86	5.96	7.69	9.49	8.24	13.42	10.99	10.18	11.78	11.89	6.44	10.49	7.43	13.42	10.99	10.18	11.78	11.89	6.44	10.49	7.43	
April	2.42	6.35	7.49	9.98	5.41	6.98	8.84	7.39	5.40	11.17	9.14	11.97	11.53	8.56	9.92	8.82	5.40	11.17	9.14	11.97	11.53	8.56	9.92	8.82	
May	2.12	7.01	9.04	8.61	5.71	5.82	6.67	6.46	8.50	11.70	9.77	11.42	11.12	7.42	11.81	7.88	8.50	11.70	9.77	11.42	11.12	7.42	11.81	7.88	

Table 4.3.8

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	
2013																		
31.12	7,761,530	688,022	303,229	3,006	4,877,979	640,018	282,665	5,262	356,115	32,610	9,330	290						
2014																		
31.01	480,390	38,002	15,395	161	4,918,697	629,736	311,305	5,813	373,740	34,547	10,243	332						
28.02	1,058,984	86,490	44,197	686	4,930,185	634,680	319,844	6,278	384,861	36,717	10,441	319						
31.03	1,767,997	146,554	71,304	891	5,007,726	646,491	306,149	6,286	373,023	37,265	10,095	314						
30.04	2,430,938	203,290	101,619	1,026	4,966,231	653,383	307,362	6,198	392,528	39,553	9,467	314						
31.05	3,060,115	251,845	129,927	1,082	5,019,374	657,968	302,004	5,710	409,700	41,535	9,424	266						
30.06	3,680,525	301,843	153,389	1,453	5,060,661	662,438	296,225	5,494	401,088	42,645	8,209	260						
31.07	4,328,123	349,624	179,835	1,532	5,085,264	658,036	305,914	5,591	423,096	45,631	10,037	271						
31.08	4,864,949	392,496	202,705	1,825	4,819,434	655,175	270,401	5,842	380,091	47,916	8,439	268						
30.09	5,461,666	442,159	228,567	2,062	4,829,955	653,630	285,725	6,255	367,926	48,827	9,349	279						
31.10	6,058,594	487,791	282,080	2,340	4,802,516	646,850	328,040	6,833	378,658	51,633	10,856	289						
30.11	6,568,483	530,718	331,581	2,626	4,790,013	643,957	370,132	6,576	384,865	53,667	12,356	330						
31.12	7,194,839	579,638	415,755	2,944	4,699,951	635,177	416,877	7,607	378,751	51,785	15,637	276						
2015																		
31.01	292,573	17,019	14,035	3	4,580,552	613,457	476,775	8,540	410,202	55,971	23,517	347						
28.02	656,997	38,910	35,437	75	4,478,822	589,772	382,296	7,550	426,688	59,079	12,197	469						
31.03	1,109,293	65,643	65,053	82	4,474,707	576,618	364,570	7,051	441,482	62,121	12,545	440						
30.04	1,532,243	91,550	87,465	144	4,458,238	563,977	320,355	6,344	491,409	65,665	13,334	444						
31.05	1,886,353	114,572	107,685	336	4,417,420	554,019	314,799	5,462	516,916	68,673	16,078	511						

Table 4.3.9

Mortgage Loans Extended by Credit Institutions to Individuals-Residents

		In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity, months		weighted average interest rate, %				
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
2013											
31.12	878,495	1,385,357	2,647,421	27,783	172.9	174.0	12.51	12.20			
2014											
31.01	50,367	81,445	2,673,992	28,057	172.0	172.0	12.30	12.30			
28.02	123,772	203,542	2,738,205	28,410	178.9	183.4	12.30	12.31			
31.03	208,384	344,270	2,808,289	28,296	181.6	185.5	12.18	12.00			
30.04	307,049	509,789	2,907,478	28,611	172.4	153.4	12.22	12.32			
31.05	389,021	647,699	2,983,358	28,932	174.2	180.7	12.22	12.22			
30.06	471,256	789,505	3,049,741	28,983	173.9	172.9	12.22	12.26			
31.07	565,551	951,145	3,143,500	29,587	176.6	189.4	12.23	12.24			
31.08	652,343	1,100,969	3,213,547	29,800	176.6	177.2	12.24	12.33			
30.09	739,226	1,253,612	3,288,628	29,654	177.1	180.2	12.27	12.46			
31.10	836,062	1,423,100	3,360,775	29,946	177.8	183.2	12.34	12.85			
30.11	923,945	1,576,680	3,443,067	30,464	178.1	180.8	12.37	12.61			
31.12	1,058,641	1,808,551	3,517,094	32,131	178.1	178.0	12.47	13.16			
2015											
31.01	44,924	73,033	3,528,361	32,839	175.9	175.9	14.16	14.16			
28.02	94,862	153,466	3,546,452	33,400	174.6	173.3	14.46	14.73			
31.03	138,910	222,033	3,547,096	34,635	172.9	169.2	14.54	14.73			
30.04	189,549	304,528	3,570,127	35,795	171.6	168.1	14.41	14.06			
31.05	234,502	379,126	3,594,330	36,737	171.3	170.1	14.23	13.48			

Table 4.3.9 (end)

	In foreign currency						
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %	
			total	of which overdue debt			
2013							
31.12	1,987	19,176	118,057	15,648	128.0	9.66	
2014							
31.01	65	359	124,040	16,206	171.1	9.81	
28.02	145	1,185	122,665	16,200	150.2	9.43	
31.03	229	2,114	116,402	15,569	137.4	9.39	
30.04	313	3,232	114,102	15,343	127.9	9.56	
31.05	373	3,849	108,625	14,711	122.6	9.63	
30.06	439	4,390	103,421	14,319	126.3	9.56	
31.07	516	5,163	107,610	15,095	128.7	9.53	
31.08	588	6,216	107,917	15,223	128.2	9.43	
30.09	656	7,550	112,107	15,603	122.1	9.45	
31.10	701	8,505	120,558	17,021	122.0	9.40	
30.11	755	10,126	132,677	19,127	122.3	9.32	
31.12	807	12,767	140,809	17,623	128.1	9.32	
2015							
31.01	13	300	170,335	21,598	64.6	10.42	
28.02	29	784	148,655	19,534	38.4	11.81	
31.03	43	1,419	139,481	19,373	33.5	12.19	
30.04	50	1,978	118,394	17,308	32.4	12.01	
31.05	63	2,299	116,580	18,192	34.6	11.30	

Table 4.3.10
Mortgage Loans Extended by Credit Institutions to Individuals-Residents and Rights of Claim under Mortgage Loans Acquired

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity, months		weighted average interest rate, %		on loans extended since the beginning of the year	on loans extended over the month		
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month				
2013												61,709
31.12	823,175	1,338,731	2,536,869	25,443	176.4	176.4	12.44	12.12	12.44	12.12		61,709
2014												
31.01	47,662	79,003	2,563,580	25,567	174.1	174.1	12.28	12.28	12.28	12.28		75,418
28.02	117,701	197,265	2,628,020	25,856	181.2	186.0	12.29	12.29	12.29	12.29		75,062
31.03	197,896	333,115	2,697,532	25,767	183.9	187.8	12.16	11.97	12.16	11.97		74,700
30.04	291,566	493,603	2,794,925	26,075	174.5	154.9	12.20	12.30	12.20	12.30		75,752
31.05	369,809	628,163	2,870,705	26,357	176.2	182.2	12.20	12.20	12.20	12.20		76,965
30.06	448,163	766,009	2,936,427	26,368	175.9	174.7	12.20	12.23	12.20	12.23		77,076
31.07	538,045	922,855	3,028,347	26,859	178.4	190.5	12.21	12.22	12.21	12.22		75,450
31.08	620,874	1,067,947	3,096,218	27,005	178.4	178.7	12.22	12.29	12.22	12.29		76,390
30.09	703,771	1,215,518	3,169,450	26,961	178.8	181.7	12.24	12.44	12.24	12.44		76,131
31.10	796,585	1,379,684	3,239,516	27,205	179.5	184.9	12.32	12.85	12.32	12.85		78,089
30.11	881,772	1,528,991	3,320,792	27,691	179.7	181.4	12.35	12.62	12.35	12.62		72,409
31.12	1,012,064	1,753,294	3,391,888	28,954	179.5	177.9	12.45	13.17	12.45	13.17		72,229
2015												
31.01	43,016	70,255	3,401,681	29,634	176.5	176.5	14.16	14.16	14.16	14.16		67,310
28.02	92,050	149,634	3,420,633	30,177	175.5	174.6	14.45	14.71	14.45	14.71		69,952
31.03	135,159	217,170	3,423,644	31,340	174.0	170.7	14.53	14.70	14.53	14.70		66,746
30.04	184,426	297,819	3,448,163	32,417	173.1	170.5	14.40	14.05	14.40	14.05		70,156
31.05	228,188	371,279	3,473,333	33,281	172.8	171.5	14.22	13.46	14.22	13.46		51,783

Table 4.3.10 (end)

		In foreign currency							memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
		number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %		
				total	of which overdue debt				
2013									
31.12		1,864	15,195	111,990	14,207	151.9	9.57	24,274	
2014									
31.01		64	315	118,933	14,867	193.2	9.84	25,702	
28.02		141	981	118,068	15,263	177.2	9.34	25,494	
31.03		216	1,704	112,287	14,839	165.9	9.31	26,654	
30.04		294	2,722	110,370	14,815	148.4	9.50	25,912	
31.05		351	3,184	105,360	14,314	143.9	9.55	24,604	
30.06		414	3,670	100,304	13,953	145.9	9.50	23,317	
31.07		489	4,376	104,366	14,708	147.2	9.48	24,093	
31.08		558	5,366	104,572	14,790	144.5	9.37	24,547	
30.09		619	6,372	108,641	15,208	140.3	9.39	25,521	
31.10		661	7,179	117,139	16,581	140.1	9.34	27,539	
30.11		708	8,562	128,645	18,627	139.9	9.26	30,530	
31.12		750	10,832	136,491	17,143	146.3	9.25	33,803	
2015									
31.01		9	267	164,954	20,962	71.8	10.42	39,473	
28.02		14	458	143,776	18,962	53.5	11.27	34,560	
31.03		25	960	135,330	18,802	41.9	11.80	33,581	
30.04		29	1,170	114,544	16,821	38.0	11.57	28,987	
31.05		42	1,475	112,942	17,653	40.3	10.74	26,751	

Table 4.3.11
Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market
(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.05.2015								total
	1-5	6-20	21-50	51-200	201-500	501-810	811-1000	1001-5000	
Number of credit institutions extended mortgage loans, units	5	14	28	110	210	209	576		
Number of mortgage loans extended to individuals-residents, units, of which loans extended:									
in rubles	196,287	10,594	4,497	8,109	7,671	1,072	228,230		
in foreign currency	196,283	10,591	4,491	8,094	7,659	1,070	228,188		
in rubles	4	3	6	15	12	2	42		
Volume of mortgage loans extended to individuals, – total, millions of rubles	313,930	17,212	10,502	18,724	10,642	1,744	372,754		
in rubles	313,922	17,193	10,177	18,295	9,981	1,711	371,279		
in foreign currency	8	19	325	429	661	33	1 475		
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	2,671,220	354,608	246,217	253,063	50,057	11,110	3,586,275		
in rubles	2,648,355	320,698	227,730	222,896	42,910	10,744	3,473,333		
in foreign currency	22,865	33,910	18,487	30,167	7,147	366	112,942		
of which: overdue, – total	29,568	8,643	6,768	4,281	1,560	114	50,934		
in rubles	22,199	3,325	4,491	2,230	922	114	33,281		
in foreign currency	7,369	5,318	2,277	2,051	638	0	17,653		
Weighted average maturity, months, of which on loans extended:									
in rubles	174.7	172.4	188.9	172.7	107.0	99.1	172.8		
in foreign currency	164.8	170.6	50.8	50.1	25.0	11.1	40.3		
Weighted average interest rate, %, of which on loans extended:									
in rubles	14.10	15.00	14.60	14.00	16.80	15.50	14.22		
in foreign currency	8.10	11.50	9.90	9.70	12.90	11.40	10.74		
Rights of claim under mortgage loans, – total, millions of rubles	17,157	6,969	19,482	18,989	15,372	565	78,534		
in rubles	9,470	3,773	13,171	9,725	15,172	472	51,783		
in foreign currency	7,687	3,196	6,311	9,264	200	93	26,751		

Table 4.3.12

Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

1	Investments in debt obligations											11
	2	of which investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments										
		3	4	5	6	7	8	9	10	revaluation of debt obligations		
	total	federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations			
2013												
31.12	6,162,887	814,109	–	1,311,807	410,262	883,192	687,840	3,248,865	6,341	–19,529		
2014												
31.01	6,271,472	936,737	–	1,651,072	448,084	918,384	825,097	3,026,266	6,414	–54,583		
28.02	6,332,510	1,181,896	–	1,751,981	479,653	955,086	1,014,448	2,573,613	6,426	–54,594		
31.03	6,217,776	868,001	–	96,258	388,354	998,869	720,319	3,242,663	6,406	–103,094		
30.04	6,135,429	791,642	–	77,898	338,510	945,289	642,264	3,482,123	6,185	–148,481		
31.05	6,256,447	1,053,164	–	138,113	408,306	905,621	776,887	3,051,381	6,137	–83,162		
30.06	6,216,333	1,151,946	–	151,485	422,548	898,601	850,596	2,798,154	5,870	–62,868		
31.07	6,360,387	1,227,781	–	147,381	463,085	939,612	780,374	2,941,765	5,825	–145,434		
31.08	6,336,363	1,307,077	–	155,532	497,169	999,417	879,655	2,662,284	5,690	–170,461		
30.09	6,410,166	1,137,281	–	143,146	517,779	1,047,906	856,610	2,860,774	5,114	–158,444		
31.10	6,633,837	1,206,177	–	132,613	471,834	1,120,600	714,212	3,184,230	5,197	–201,026		
30.11	7,102,542	1,095,900	–	106,138	416,010	1,279,027	635,501	3,840,634	5,243	–275,912		
31.12	7,651,441	1,268,375	–	108,870	456,429	1,301,048	666,449	4,261,831	5,197	–416,759		
2015												
31.01	8,162,109	1,649,323	–	1,631,558	658,992	1,845,116	931,128	3,380,109	5,522	–471,639		
28.02	8,035,510	1,856,739	–	1,971,455	663,376	1,796,053	1,072,437	2,792,161	5,173	–347,883		
31.03	7,665,732	1,707,761	–	1,961,621	597,711	1,649,893	1,037,056	2,717,567	6,196	–247,072		
30.04	7,470,562	1,554,697	–	1,691,497	586,879	1,517,834	1,044,404	2,750,877	4,837	–158,464		
31.05	7,680,439	1,943,322	–	1,861,628	638,294	1,601,137	1,160,615	2,272,201	5,927	–127,686		

Table 4.3.12 (end)
(millions of rubles)

	Investment in equities						Equity in subsidiaries and associated companies			Other equity interest	Derivatives (at fair value)
	total	of which					total	of which shares of subsidiaries and associated resident credit institutions	19		
		investment in equities at balance-sheet value (regardless revaluation)									
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	revaluation of equities						17	18	20
12	13	14	15	16	17	18	19	20	21		
2013											
31.12	790,391	5,116	94,545	591,672	116,602	-17,544	594,897	189,240	353,860	175,848	
2014											
31.01	801,610	4,582	97,333	615,793	111,913	-28,010	617,808	189,702	363,374	381,930	
28.02	764,095	4,729	103,595	599,777	83,878	-27,883	626,357	199,650	367,732	417,845	
31.03	785,258	5,262	95,644	583,111	134,825	-33,583	695,952	228,828	376,811	397,487	
30.04	366,881	5,055	22,880	129,223	115,430	-25,628	1,068,331	228,858	436,039	403,993	
31.05	424,229	7,292	53,672	141,977	143,078	-12,177	1,063,449	228,868	441,179	363,203	
30.06	397,161	3,882	53,409	160,055	114,830	-8,591	1,050,073	229,252	446,599	316,392	
31.07	360,245	6,002	53,039	149,050	103,274	-26,327	1,058,313	229,481	439,395	355,258	
31.08	372,597	6,654	68,783	145,944	95,483	-14,156	1,355,956	507,783	439,830	417,576	
30.09	375,855	3,885	79,278	151,944	87,734	-16,799	1,372,051	507,784	441,585	615,456	
31.10	385,977	6,441	66,224	131,507	111,486	-12,242	1,413,347	507,638	442,656	989,708	
30.11	449,448	6,535	64,122	170,208	127,012	-5,559	1,395,487	507,815	445,384	1,554,612	
31.12	488,713	4,113	84,504	197,775	124,840	-16,405	1,365,934	503,437	427,589	2,298,646	
2015											
31.01	472,368	6,223	85,159	139,680	138,256	-1,508	1,361,969	503,437	439,451	3,101,675	
28.02	439,593	4,553	88,257	145,032	96,579	3,101	1,360,405	504,819	439,913	2,109,605	
31.03	338,567	3,348	83,959	137,915	29,294	-14,482	1,371,195	504,804	448,524	1,727,167	
30.04	339,423	3,628	80,810	141,499	28,186	-8,018	1,428,158	504,740	451,994	1,242,445	
31.05	324,617	3,380	83,338	143,159	7,790	-10,538	1,429,080	505,275	456,700	1,159,481	

Table 4.4 (cont.)
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms				of which those with terms				of which those with terms				of which those with terms			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2013																
31.12	4,002,987	1,403,256	625,657	1,767,296	4,999,083	2,041,808	810,658	2,069,386	68,062	53,226	2,892	11,137	151,979	44,081	65,358	37,738
2014																
31.01	5,212,384	791,353	946,838	3,138,442	7,818,619	1,517,722	1,483,553	4,600,177	170,456	110,207	30,706	26,693	171,583	46,120	59,441	49,293
28.02	5,347,693	935,748	745,370	3,315,111	8,053,319	1,559,192	1,267,380	4,969,665	195,658	88,588	44,293	61,328	165,875	96,619	14,385	49,836
31.03	5,399,829	726,886	873,762	3,426,609	8,447,248	1,459,560	1,634,972	5,065,792	200,802	52,719	54,297	89,162	180,935	48,863	57,472	63,104
30.04	5,539,212	640,580	898,157	3,664,108	8,572,839	1,334,463	1,747,961	5,274,692	232,544	28,967	52,693	150,135	190,036	30,092	51,514	100,735
31.05	5,691,172	936,104	619,816	3,786,589	8,300,795	1,855,946	1,101,217	5,179,780	223,803	66,748	10,208	144,972	218,936	90,564	57,038	64,303
30.06	5,363,064	579,131	690,475	3,727,992	7,664,008	1,162,830	1,165,743	5,113,746	285,029	53,874	25,395	204,533	209,861	56,754	69,694	71,052
31.07	5,723,087	652,308	788,432	3,869,521	8,688,666	1,541,855	1,302,440	5,562,150	309,662	59,567	44,835	203,727	219,382	53,699	45,390	102,262
31.08	6,027,603	973,698	831,654	3,876,965	9,271,729	1,953,871	1,415,970	5,752,503	356,083	122,251	30,325	196,337	223,304	71,523	70,349	77,726
30.09	6,061,104	740,418	1,074,859	3,775,624	9,962,062	1,449,313	1,819,796	6,345,151	299,701	68,809	27,164	192,183	203,724	34,187	101,662	58,978
31.10	6,547,742	884,293	1,119,237	3,888,322	10,989,880	1,982,051	1,932,650	6,844,309	314,843	86,036	27,619	199,689	235,442	77,235	59,664	58,776
30.11	6,987,613	1,436,054	947,349	3,753,483	12,213,947	2,477,865	2,155,932	7,387,441	323,587	75,852	55,960	187,191	501,886	40,485	104,474	270,037
31.12	6,909,657	1,299,130	1,170,751	3,782,880	13,495,966	2,839,076	2,366,451	8,125,786	351,991	83,093	59,394	208,460	556,785	64,822	278,314	150,852
2015																
31.01	6,137,371	823,056	1,161,751	3,445,786	14,552,474	2,577,103	2,661,801	9,166,096	528,878	229,639	46,610	251,324	596,126	117,737	272,929	145,237
28.02	6,255,078	1,225,877	849,070	3,357,685	12,300,312	2,336,356	2,189,339	7,620,046	373,286	126,739	27,350	214,005	497,410	275,887	67,837	112,678
31.03	5,664,973	881,595	886,616	3,119,682	11,224,050	2,033,648	1,992,857	6,951,608	305,613	73,209	16,719	193,430	268,195	47,659	97,854	79,818
30.04	5,559,401	1,005,176	862,688	2,967,646	10,449,547	2,337,519	1,785,196	6,068,226	222,587	24,309	30,779	166,040	239,486	73,635	68,372	76,504
31.05	5,114,181	851,196	641,878	2,901,358	9,796,639	1,986,441	1,537,039	6,068,864	235,385	37,150	26,870	163,749	215,664	99,064	11,551	79,391

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives			
	of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms	
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
2013																
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
	3,773	38	118	133	69,312	5,120	2,066	10,040	15,369	2,974	1,929	7,777	40,444	2,319	385	2,302
2014																
31.01	70,336	1,498	584	47,550	158,864	261	1,967	6,175	75,998	656	2,708	52,097	139,629	482	1,232	51
28.02	72,770	2,332	0	47,522	216,422	1,759	854	5,962	79,801	3,022	1,734	52,097	186,041	1,055	1,561	52
31.03	58,423	608	8,053	40,919	164,094	805	691	6,485	65,300	318	10,760	45,461	133,874	1,760	463	677
30.04	61,917	5,851	3,528	40,836	124,461	1,113	644	6,902	67,259	6,122	4,283	45,453	120,325	696	1,381	3,383
31.05	65,804	7,058	0	44,701	133,097	597	779	6,737	72,395	9,379	0	49,318	124,474	1,820	973	3,298
30.06	57,445	5,080	208	44,235	145,392	1,039	19,171	49,384	60,812	7	4,375	48,851	178,029	1,437	21,391	89,391
31.07	59,694	2,474	124	44,235	128,690	2,621	4,401	51,420	68,078	1,944	4,686	48,851	162,116	4,286	5,073	88,856
31.08	64,728	2,639	0	44,235	151,664	7,206	10,688	55,133	74,540	7,390	88	49,543	179,749	9,080	8,451	83,702
30.09	69,153	757	41	44,235	139,507	37	11,625	71,008	73,080	215	5,097	44,235	170,935	1,062	10,185	103,957
31.10	286,619	160	17,136	114,354	163,069	9,014	10,253	69,631	207,724	685	6,837	45,144	197,474	9,202	8,767	107,451
30.11	416,973	396	0	117,795	156,562	1,186	17,958	72,685	364,950	15,588	0	50,678	203,467	4,829	10,135	125,697
31.12	141,754	0	17,961	44,235	135,004	11,928	22,134	71,792	140,935	0	17,409	44,235	185,537	11,182	12,877	131,798
2015																
31.01	150,503	0	974	44,235	163,978	12,232	22,376	87,050	176,739	0	27,244	44,235	226,493	7,870	15,702	160,825
28.02	186,657	1,040	0	65,122	148,724	23,381	14,741	62,863	185,466	21,012	0	44,235	216,625	23,463	13,226	137,707
31.03	69,126	727	78	44,235	120,090	5,163	17,080	56,559	81,637	460	12,891	44,235	175,513	1,950	14,693	124,389
30.04	76,140	1,006	278	44,235	162,632	19,858	7,873	51,046	76,902	851	1,240	44,235	205,294	11,535	5,166	114,246
31.05	108,025	937	0	50,223	160,982	6,333	6,633	53,651	107,669	1,846	0	49,134	209,544	6,420	4,056	117,705

4.5. Main Indicators of Subjects of Collective Investment and Insurance Business' Performance

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

1	Fund's assets, millions of rubles	Assets to support statutory activities (ASSA) ¹ , millions of rubles	Capital and reserves, millions of rubles	Pension reserves, millions of rubles	Pension savings, millions of rubles		Short-term and long-term liabilities of fund, millions of rubles
					balance value	market value	
	2	3	4	5	6	7	8
2011	1,200,573.24	99,182.19	–	700,313.84	393,786.22	393,710.86	7,290.97
2012	1,550,472.32	109,941.66	–	758,072.90	668,690.45	669,190.26	13,767.31
2013							
Q1, 2013	1,705,991.79	107,397.69	–	768,066.37	823,264.78	817,713.13	7,161.27
Q2, 2013	1,794,543.60	108,168.06	–	783,375.02	897,546.88	887,520.94	5,452.94
Q3, 2013	1,901,219.42	108,240.81	–	800,905.61	986,352.70	976,510.55	5,720.30
Q4, 2013	2,063,235.41	127,503.97	–	831,640.62	1,086,276.91	1,088,411.36	17,813.91
2014							
Q1, 2014	2,072,176.02	129,259.86	–	845,544.06	1,091,179.00	1,088,854.27	6,193.11
Q2, 2014	2,113,858.39	109,485.14	25,659.00	861,471.23	1,109,494.97	1,108,020.63	7,748.04
Q3, 2014	2,150,450.66	98,992.49	42,453.39	878,348.57	1,122,996.41	1,118,270.78	7,659.79
Q4, 2014	2,187,335.78	92,572.00	50,669.07	900,094.57	1,128,945.20	1,132,441.33	15,054.94
2015							
Q1, 2015	2,223,194.16	89,861.32	56,736.66	923,129.58	1,146,882.68	1,149,266.45	6,583.93

Table 4.5.1 (end)

	Number of insured persons, persons		Payouts of pension benefits under mandatory pension insurance, millions of rubles		Number of participants, persons		Payouts of pensions under private (voluntary) pension provision, millions of rubles	
	total	of which persons receiving pension	total	of which persons receiving pension	total	of which persons receiving pension	total	of which persons receiving pension
1	9	10	11	12	13	14		
2011	11,875,993	24	0.03	6,595,994	1,470,893	31,304.95		
2012	16,570,105	125,208	1,739.81	6,781,470	1,537,090	36,648.56		
2013								
Q1, 2013	19,494,353	112,616	1,026.10	6,721,863	1,506,565	9,904.64		
Q2, 2013	20,307,223	234,441	1,961.86	6,706,338	1,511,467	19,993.99		
Q3, 2013	21,063,329	262,961	3,349.23	6,666,918	1,526,086	30,573.52		
Q4, 2013	22,185,762	323,949	4,203.21	6,769,148	1,551,158	40,997.23		
2014								
Q1, 2014	22,165,981	169,910	633.64	6,571,320	1,560,633	11,070.66		
Q2, 2014	22,136,963	300,640	1,299.09	6,375,814	1,569,809	23,317.51		
Q3, 2014	22,094,201	457,555	2,575.56	6,337,002	1,564,577	33,883.30		
Q4, 2014	22,141,535	538,482	3,973.47	6,366,673	1,581,700	45,522.67		
2015								
Q1, 2015	22,041,211	264,386	1,286.66	6,346,975	1,585,150	12,036.30		

¹ Assets to support statutory activities (ASSA) mean assets needed to support the operations of the Fund prescribed in its constitution (statute) and to cover the costs incurred in the course of such operations.

Table 4.5.2

Private Pension Funds' Investment of Mandatory Pension Insurance

	(millions of rubles)	
	2013	2014
Total assets	1,095,126.86	1,138,239.61
of which:		
Central government securities of the Russian Federation – total	47,392.98	26,844.98
of which denominated in foreign currency	8,334.77	742.04
Local government securities of the Russian Federation – total	62,632.95	64,155.34
of which denominated in foreign currency	–	–
Bonds by domestic issuers (excluding central and local government bonds)	397,274.01	445,120.24
Shares issued by domestic open joint stock company	69,775.54	76,496.85
Investment units (shares, stakes) of index funds, which invest in foreign government securities, and bonds and shares of foreign issuers	–	–
Mortgage securities issued in line with the mortgage securities legislation of the Russian Federation	29,712.81	83,032.52
Deposits with credit institutions – total	335,506.61	359,455.51
of which denominated in foreign currency	165.95	868.04
Funds in accounts with credit institutions – total	110,787.66	27,111.70
of which denominated in foreign currency	602.80	849.59
Securities issued by international financial institutions, eligible for allocation and (or) public trading in the Russian Federation in line with the mortgage securities legislation of the Russian Federation	2,996.82	3,626.17
Other assets ¹	38,847.48	52,396.32

¹ The sum of a debt receivable of asset management companies is underlined.

Table 4.5.3

Private Pension Funds' Pension Reserves Generation

(millions of rubles)

	Pension reserves at the beginning of the year	Pension contributions, acted in reporting year	Earmarked receipts in reporting year	Pension reserves investment returns	Pay-outs		Pension reserves at the end of the year
					accrued	actual	
2011	643,206.38	79,262.18	2,011.18	51,813.65	35,429.36	35,331.59	700,313.84
2012	696,962.83	80,426.00	3,759.36	53,219.33	44,522.41	44,300.88	758,070.85
2013	755,567.91	86,874.60	4,131.66	69,839.60	50,469.36	50,435.22	831,640.61
2014	843,436.44	86,448.65	3,313.52	43,555.60	53,786.00	53,721.89	900,094.57

Table 4.5.4

Private Pension Funds' Pension Reserves Investment

(millions of rubles)

	Value of pension reserves managed by asset management companies	Value of pension reserves invested by private pension funds at their own discretion	Total expenses associated with pension reserve investments
2011	599,115.53	104,583.83	466,350.73
2012	634,407.39	128,075.98	446,134.46
2013	747,806.71	89,295.16	407,277.32
2014	805,628.32	100,077.93	425,912.79

Table 4.5.5

Private Pension Funds' Pension Accruals Investment

(millions of rubles)

	Pension savings at private pension funds		Expenses of private pension funds associated with pension savings' investment ¹		
	total	transferred in trust (fiduciary) management	total	of which	
				payment for necessary expenses of asset manager	payment for specialized depository services
2011	389,636.64	236,940.50	466.15	179.52	266.65
2012	656,705.54	246,600.00	1,448.20	411.09	986.97
2013	1,086,164.95	407,106.32	1,086.97	286.25	744.85
2014	1,138,850.98	16,291.21	2,243.88	200.30	1,048.53

¹ Expenses financed by a portion of returns on invested pension savings used to finance assets designated to support the private pension fund's statutory operations, and also financed by the assets designated to support the fund's statutory operations in the reporting year.

Table 4.5.6

Payout of Private Pension Funds' Accruals

(millions of rubles)

	Funds designated to finance payouts from pension savings			Payouts from pension savings made by private pension funds		
	total	of which		total	of which	
		payouts of the funded part of work pensions (funded part of work pensions and lump-sum payments)	payouts to legal successors of insured persons		payouts of the funded part of work pensions (funded part of work pensions and lump-sum payments)	payouts to legal successors of insured persons
2011	5,723.12	0.003	172.33	443.95	0.03	353.12
2012	15,663.17	5,338.350	388.94	3,083.09	1,734.92	660.33
2013	43,285.01	3,099.810	704.06	5,244.75	4,203.21	1,221.85
2014	17,650.55	3,790.912	1,397.35	5,605.90	3,973.47	1,622.45

Table 4.5.7

(millions of rubles)

1	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds			
	total	of which		total	maternity capital (a portion of maternity (family) capital), including investment returns	of which		total
		maternity capital (a portion of maternity (family) capital), including investment returns	contributions towards co-financing of pension savings			contributions towards co-financing of pension savings	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund	
2011	234,113.09	19.69	2,957.34	1,381.65	0.72	918.02	20.42	
2012	244,178.58	61.53	4,628.97	2,114.88	3.03	3,367.84	46.49	
2013	371,039.03	65.70	10,266.88	3,424.73	11.39	785.79	197.84	
2014	1,302.66	1.90	1,092.95	562.61	0.54	11.17	2.74	

Table 4.5.7 (end)
(millions of rubles)

1	Pension accruals transferred to the Pension Fund of the Russian Federation			Pension accruals transferred to other private pension funds			Payouts from pension savings					
	total	of which		total	of which		total	of which				
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments		memory part of labour pension	payments to assignees of insured persons	lumpsum payments		
10	11	12	13	14	15	16	17	18	19	20	21	22
2011	908.46	–	30.00	4.45	6,223.44	0.01	1,066.01	21.98	0.03	353.30	0.13	–
2012	3,553.99	1.15	287.87	15.11	19,114.89	4.17	1,691.65	68.99	2.61	657.60	1,717.20	–
2013	5,176.47	6.57	269.51	99.08	43,593.15	10.46	811.55	197.81	35.13	1,221.85	4,168.08	–
2014	90.72	10.09	4.09	1.37	653.42	0.54	15.54	2.71	96.53	1,622.45	3,876.94	0.40

Table 4.5.8

Main Indicators of Unit Investment Funds' Performance

1	Number of personal accounts in registers of investment fund share holders, thousands of units				Value of net assets, millions of rubles			
	total 2	of which by types of investment funds			total 6	of which by types of unit investment funds		
		opened 3	interval 4	closed 5		opened 7	interval 8	closed 9
2011	1,951.88	795.04	1,148.22	8.62	1,294,171.08	81,427.71	20,889.07	1,191,854.30
2012	2,034.59	871.98	1,153.64	8.97	1,598,011.01	88,775.55	18,277.05	1,490,958.42
2013								
Q1, 2013	2,050.91	889.18	1,152.57	9.16	1,710,315.16	86,420.57	18,491.49	1,605,403.10
Q2, 2013	2,050.14	890.07	1,150.48	9.59	1,750,919.47	96,194.56	13,715.89	1,641,009.01
Q3, 2013	2,004.76	858.32	1,137.05	9.39	1,806,325.48	104,698.74	12,454.91	1,689,171.83
Q4, 2013	2,033.84	888.37	1,135.74	9.73	1,865,928.30	113,221.68	19,486.60	1,733,220.02
2014								
Q1, 2014	2,048.32	902.02	1,136.22	10.09	1,924,457.46	105,001.63	18,167.69	1,801,288.14
Q2, 2014	2,155.06	991.32	1,153.60	10.15	1,972,782.76	95,200.32	18,006.20	1,859,576.25
Q3, 2014	2,277.87	1,109.35	1,158.95	9.57	2,048,451.18	94,910.94	19,836.04	1,933,704.20
Q4, 2014	2,189.96	1,028.12	1,152.16	9.67	2,123,672.98	85,364.33	21,393.06	2,016,915.59
2015								
Q1, 2015	2,204.49	1,042.19	1,152.14	10.16	2,202,217.58	90,306.51	20,088.72	2,091,822.34

Table 4.5.8 (end)

	Issue of investment shares, millions of rubles				Redemption of investment shares, millions of rubles			
	total	of which by types of investment funds			total	of which by types of investment funds		
		opened	interval	closed		opened	interval	closed
1	10	11	12	13	14	15	16	17
2011	133,780.31	58,191.98	4,226.51	71,361.82	55,571.67	31,010.62	3,618.68	20,942.37
2012	155,275.76	28,178.13	2,620.57	124,477.06	76,218.82	29,835.80	4,181.50	42,201.52
2013								
Q1, 2013	91,609.88	6,421.53	224.27	84,964.08	13,485.46	8,446.99	480.59	4,557.87
Q2, 2013	145,802.43	25,029.29	749.65	120,023.49	29,095.20	14,633.25	847.38	13,614.57
Q3, 2013	203,269.71	36,487.98	149.98	166,631.74	43,687.83	23,430.66	704.50	19,552.67
Q4, 2013	245,316.98	68,204.61	260.63	176,851.74	89,014.47	49,462.34	1,028.79	38,523.34
2014								
Q1, 2014	78,181.31	11,828.16	127.88	66,225.27	27,819.38	17,005.23	433.81	10,380.34
Q2, 2014	103,967.10	19,942.32	211.25	83,813.53	53,716.92	37,060.32	706.09	15,950.51
Q3, 2014	169,473.01	35,058.94	1,727.19	132,686.88	96,449.12	55,436.08	2,312.87	38,700.17
Q4, 2014	229,163.12	47,925.85	1,782.53	179,454.74	163,540.05	82,663.16	2,470.06	78,406.83
2015								
Q1, 2015	41,685.79	11,157.25	70.43	30,458.11	27,372.13	14,713.82	2,888.61	9,769.71

Table 4.5.9

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

	January–December 2014		January–March 2015	
	insurance premiums, total	payoffs, total	insurance premiums, total	payoffs, total
Total – across all types of insurance	987,772.6	472,268.6	266,041.3	112,853.6
of which:				
Voluntary insurance	808,922.8	363,076.0	209,294.4	82,517.6
Life insurance	108,531.0	14,228.3	23,364.8	5,279.9
Whole life insurance, term life insurance	75,079.4	10,912.2	15,080.4	4,043.7
On condition of periodic insurance payouts (rent, annuity) and (or) participation of the insured in the insurer's investment income	31,864.2	2,487.6	7,927.8	1,015.4
Pension insurance	1,587.3	828.5	356.5	220.9
Personal insurance (excluding life insurance)	219,578.0	110,493.4	77,628.0	25,034.5
Accident and sickness insurance	95,503.5	15,273.8	18,609.4	3,515.9
Health insurance	124,074.6	95,219.6	59,018.6	21,518.7
Insurance of property	420,405.2	224,513.7	92,566.7	49,023.6
Insurance of land vehicles, excluding railway vehicles	218,554.4	171,773.0	42,743.5	37,417.8
Railway vehicles	1,193.7	506.3	363.6	168.6
Aircraft	7,059.8	3,106.2	2,381.3	1,713.8
Watercraft	4,315.4	2,585.9	2,062.1	847.5
Cargo	21,794.7	3,070.0	5,054.6	1,100.5
Agricultural insurance	16,700.6	5,423.9	802.7	629.1
Insurance of other assets of legal entities and individuals	150,786.7	38,048.3	39,159.0	7,146.3
Public/third party liability insurance	37,850.8	10,304.5	10,061.8	2,383.4
Owners of auto vehicles	7,068.9	5,697.3	1,478.5	1,504.9
Owners of railway vehicles	165.4	105.2	0.9	34.6
Owners of aircraft	2,601.6	333.6	681.0	53.5
Owners of watercraft	2,001.3	837.9	866.3	179.9
Operators of hazardous facilities	1,603.5	153.3	501.9	131.7
Product liability	2,207.9	258.0	832.2	87.5
Third party liability	16,245.5	1,598.0	4,320.4	273.4
Failure to perform or improper performance of contractual obligations	5,956.7	1,321.2	1,380.6	117.9
Business and financial risk insurance	22,557.8	3,536.1	5,673.1	796.2
Mandatory insurance	178,849.7	109,192.6	56,746.9	30,336.1
Mandatory motor third party liability insurance (OSAGO)	150,917.8	90,306.4	36,707.2	26,247.1
Mandatory insurance (excluding OSAGO)	27,931.9	18,886.2	20,039.8	4,089.0
Personal insurance of passengers (tourists, sightseers)	–	0.0	–	0.0
Life and health insurance of patients participating in clinical trials of medicines	85.1	8.2	21.2	2.4
Government personal insurance of tax officials	23.2	20.8	5.7	5.1
Government life and health insurance of servicemen and similar categories	17,530.2	17,885.3	16,251.4	3,853.2
Insurance of carrier's public liabilities to aircraft passengers	1.1	9.1	-	2.0
Insurance of public liability of hazardous facility owners	6,648.5	256.5	3,208.0	48.8
Other types of mandatory insurance	3,643.8	706.3	553.5	177.4

5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM

Table 5.1

Payments Effected by the Payment System of Russia

	Of which payments effected													
	Total payments						of which							
	by the payment system of the Bank of Russia ¹		by credit institutions ²		by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions ³		between various divisions of one credit institution ³		within one division of a credit institution ³			
	thousands of rubles	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	
2013	4,123,653.9	1,434,035.5	1,341,198.5	1,224,893.6	2,782,455.4	209,141.9	10,586.8	1,924.8	181,144.5	12,523.4	481,205.9	90,780.1	2,109,518.2	103,913.6
2014	4,381,678.0	1,438,024.3	1,370,560.0	1,205,179.7	3,011,118.0	232,844.6	9,174.9	2,821.6	97,999.0	12,663.0	520,735.9	102,070.2	2,383,208.2	115,289.8
2013														
Q1	917,143.8	340,125.3	287,509.5	293,070.5	629,634.3	47,054.8	552.2	367.1	42,284.7	2,781.6	105,166.8	20,388.1	481,630.6	23,518.0
Q2	997,759.1	364,946.8	326,439.8	314,867.6	671,319.3	50,079.2	3,291.8	488.8	43,931.6	2,706.4	116,572.6	21,643.1	507,523.3	25,240.9
Q3	1,068,121.7	346,920.1	345,718.0	294,213.7	722,403.7	52,706.4	2,818.4	544.8	50,030.4	3,325.8	126,363.1	23,323.0	543,191.8	25,512.8
Q4	1,140,629.3	382,043.3	381,531.2	322,741.8	759,098.1	59,301.5	3,924.4	524.1	44,897.8	3,709.6	133,103.4	25,425.9	577,172.5	29,641.9
2014														
Q1	974,473.3	322,533.0	293,153.1	270,735.9	681,320.2	51,797.1	3,052.0	401.6	29,598.2	3,024.4	114,421.6	23,409.9	534,248.4	24,961.2
Q2	1,072,458.8	325,951.0	333,719.7	272,202.4	738,739.1	53,748.6	3,277.1	812.8	22,990.4	3,030.9	127,902.8	24,102.4	584,568.8	25,802.5
Q3	1,125,191.9	361,118.2	352,657.0	304,094.9	772,534.9	57,023.3	1,870.6	852.1	23,075.4	2,995.8	132,445.5	25,224.8	615,143.4	27,950.6
Q4	1,209,554.0	428,422.1	391,030.2	358,146.5	818,523.8	70,275.6	975.2	755.1	22,335.0	3,611.9	145,966.0	29,333.1	649,247.6	36,575.5
2015														
Q1	1,043,941.9	359,811.6	298,740.8	301,945.9	745,201.1	57,865.7	816.1	595.8	18,742.2	3,470.3	132,807.9	25,334.5	592,834.9	28,465.1

¹ This indicator includes the Bank of Russia's payments and also payments of the Bank of Russia customers – credit institutions and other than credit institutions customers.

² Including ruble-denominated payments from the accounts of credit institutions' customers (individuals, legal entities other than credit institutions); own payments of credit institutions; transfers made by individuals without opening a bank account. Payments with payment cards and transactions of credit institutions' customers at financial markets are not included. Instructions of credit institutions' clients are included in summary instructions of credit institutions.

³ This indicator doesn't include payments effected by settlement non-banking credit institutions.

Table 5.2

Payments Effected by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment

	The Bank of Russia payment system ¹				Credit institutions payment systems ²							
	total		of which		total		of which		of which			
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments ³	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles		
2013	1,341,198.5	1,224,893.6	1,340,603.5	1,221,133.1	595.0	3,760.5	2,782,455.4	209,141.9	2,255,263.9	527,191.5	16,673.1	
2014	1,370,560.0	1,205,179.7	1,369,784.6	1,192,762.5	775.4	12,417.2	3,011,118.0	232,844.6	2,580,756.8	430,361.2	13,533.7	
2013												
Q1	287,509.5	293,070.5	287,451.1	293,023.6	58.4	46.9	629,634.3	47,054.8	483,930.1	145,704.2	4,659.9	
Q2	326,439.8	314,867.6	326,383.5	314,822.5	56.3	45.1	671,319.3	50,079.2	529,168.9	142,150.4	4,380.9	
Q3	345,718.0	294,213.7	345,654.2	294,168.6	63.8	45.1	722,403.7	52,706.4	599,096.9	123,906.8	3,558.3	
Q4	381,531.2	322,741.8	381,114.7	319,118.4	416.5	3,623.4	759,098.1	59,301.5	643,068.0	116,030.1	4,074.0	
2014												
Q1	293,153.1	270,735.9	292,973.9	268,057.5	179.2	2,678.4	681,320.2	51,797.1	574,642.0	106,678.2	2,948.4	
Q2	333,719.7	272,202.4	333,534.0	269,824.7	185.7	2,377.7	738,739.1	53,748.6	628,835.6	109,903.5	3,129.8	
Q3	352,657.0	304,094.9	352,461.5	301,406.5	195.5	2,688.4	772,534.9	57,023.3	664,903.8	107,631.1	3,237.9	
Q4	391,030.2	358,146.5	390,815.2	353,473.8	215.0	4,672.7	818,523.8	70,275.6	712,375.4	106,148.4	4,217.6	
2015												
Q1	298,740.8	301,945.9	298,626.5	298,298.6	114.3	3,647.3	745,201.1	57,865.7	653,642.0	91,559.1	3,010.7	

¹ This indicator includes the Bank of Russia's payments and also payments the Bank of Russia customers – credit institutions and other than credit institutions customers.

² Including ruble-denominated payments from the accounts of credit institutions' customers (individuals, legal entities other than credit institutions); own payments of credit institutions; transfers made by individuals without opening a bank account. Payments with payment cards and transactions of credit institutions' customers at financial markets are not included. Instructions of credit institutions' clients are included in summary instructions of credit institutions.

³ Since Q4 2013 the increase in volume and value of payments conducted by the Bank of Russia Payment System using paper technology has been connected with the update of the Bank of Russia's statistic methodology in accordance with the BIS recommendations.

Table 5.3

Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

(units)

	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
2011						
31.12	3,059	2,998	656	199	8,928	1,450
2012						
31.03	3,043	2,983	626	220	6,127	1,583
30.06	2,979	2,928	592	200	5,764	1,667
30.09	2,972	2,914	566	216	6,038	1,709
31.12	2,916	2,859	527	224	5,444	1,792
2013						
31.03	2,873	2,821	528	229	5,385	1,873
30.06	2,831	2,806	527	241	5,680	1,928
30.09	2,812	2,791	488	238	5,375	1,923
31.12	2,691	2,653	380	192	3,424	1,160
2014						
31.03	2,576	2,545	270	140	2,665	698
30.06	2,506	2,475	257	137	2,519	522
30.09	2,443	2,419	241	135	2,628	523
31.12	2,343	2,330	232	130	1,847	496
2015						
31.03	2,301	2,291	218	129	1,635	464

Table 5.4
Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia

(units)

1	The Bank of Russia institutions		Of which members				Credit institutions			Of which users		
	2	3	intra-regional electronic settlements	interregional electronic settlements	BESP system	4	5	6	7	8	9	
2011												
31.12	543	542	543	543	279	990	990	990	990	990	946	
2012												
31.03	543	541	542	542	277	983	983	983	983	983	940	
30.06	531	530	531	531	274	972	972	972	972	972	931	
30.09	519	517	518	518	270	971	971	971	971	971	925	
31.12	505	85	86	86	82	963	963	963	963	963	925	
2013												
31.03	505	86	86	86	82	958	958	958	958	958	925	
30.06	504	85	85	85	83	962	962	962	962	962	949	
30.09	504	85	85	85	84	950	950	950	950	950	934	
31.12	439	85	85	85	84	931	931	931	931	931	920	
2014												
31.03	439	85	85	85	84	907	907	907	907	907	895	
30.06	441	86	86	86	86	890	890	890	890	890	884	
30.09	440	86	86	86	86	867	867	867	867	867	861	
31.12	365	86	86	86	86	843	843	843	843	843	835	
2015												
31.03	362	86	86	86	86	834	834	834	834	834	823	

Table 5.4 (end)
(units)

	Branches of credit institutions ¹	Of which users				Other customers	Of which users	
		intraregional electronic settlements	interregional electronic settlements	BESP system	VER, MER		BESP system participants	
1	10	11	12	13	14	15	16	
2011								
31.12	2,069	2,058	2,061	1,941	1,649	1,649	82	
2012								
31.03	2,060	2,052	2,056	1,932	1,803	1,803	83	
30.06	2,007	1,996	2,000	1,891	1,867	1,867	83	
30.09	2,001	1,987	1,991	1,856	1,925	1,925	84	
31.12	1,953	1,943	1,947	1,802	2,016	2,016	85	
2013								
31.03	1,915	1,908	1,908	1,764	2,102	2,102	85	
30.06	1,869	1,865	1,865	1,771	2,169	2,169	87	
30.09	1,862	1,855	1,855	1,749	2,161	2,161	87	
31.12	1,760	1,757	1,757	1,684	1,352	1,352	88	
2014								
31.03	1,669	1,661	1,661	1,640	838	838	88	
30.06	1,616	1,614	1,614	1,588	659	659	90	
30.09	1,576	1,574	1,574	1,555	658	658	90	
31.12	1,500	1,497	1,497	1,484	626	626	90	
2015								
31.03	1,467	1,465	1,465	1,455	593	593	91	

¹ Branches of credit institutions with correspondent subaccounts with the Bank of Russia.

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals					
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which payments for goods (works, services), millions of rubles	other transactions, millions of rubles
		2	3	4	5	6	7
	1						
	2012	239,043	–	23,240,455	17,834,393	3,659,875	1,746,187
	2013 ²	216,870	–	28,622,703	20,908,550	5,176,519	2,537,634
	2014	227,015	–	34,670,623	23,213,759	7,139,432	4,317,432
	2012						
	Q1	190,306	123,241	4,814,902	3,742,693	771,533	300,677
	Q2	196,128	122,287	5,644,107	4,389,953	839,228	414,926
	Q3	208,898	135,465	5,917,599	4,549,527	916,695	451,376
	Q4	239,043	178,644	6,863,847	5,152,220	1,132,419	579,208
	2013²						
	Q1	199,691	102,464	6,034,003	4,475,043	1,102,993	455,968
	Q2	204,497	106,330	6,919,706	5,155,115	1,194,410	570,181
	Q3	210,792	109,930	7,435,193	5,427,907	1,341,987	665,299
	Q4	216,870	113,569	8,233,801	5,850,486	1,537,129	846,186
	2014						
	Q1	218,612	112,850	7,334,071	5,020,719	1,520,590	792,762
	Q2	219,954	115,882	8,224,509	5,624,586	1,642,219	957,704
	Q3	223,633	117,905	8,786,087	5,834,780	1,824,037	1,127,270
	Q4	227,015	122,268	10,325,956	6,733,675	2,152,586	1,439,695
	2015						
	Q1	229,062	118,128	8,266,763	5,100,846	1,927,175	1,238,742

Table 5.5 (end)

	Legal entities						
	the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which		other transactions, millions of rubles
					payments for goods (works, services), millions of rubles	12	
1	8	9	10	11	12	13	
2012	505	–	601,161	388,154	212,590	417	
2013 ²	593	–	990,291	568,714	421,314	263	
2014	699	–	1,481,178	878,586	602,155	437	
2012							
Q1	457	196	86,415	70,477	15,856	82	
Q2	450	218	119,889	84,508	35,282	98	
Q3	471	221	171,953	100,210	71,650	93	
Q4	505	242	222,904	132,959	89,801	144	
2013²							
Q1	567	252	190,430	105,935	84,420	75	
Q2	555	278	215,499	120,987	94,483	29	
Q3	581	287	264,873	150,862	113,959	52	
Q4	593	305	319,489	190,930	128,452	107	
2014							
Q1	623	299	262,612	154,321	108,189	102	
Q2	655	316	322,236	181,596	140,563	76	
Q3	655	310	238,997	229,292	9,579	126	
Q4	699	339	522,024	313,377	208,515	132	
2015							
Q1	754	340	397,527	247,960	149,378	189	

¹ The data on quantity of bank cards are indicated as of the first date, following the reporting quarter (year).

² Since Q1 2013 including data on the volume of debit and credit cards and the value of transactions with them. Not including data on prepaid cards.

Table 5.6

Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments

	Payments conducted on the basis of payment orders and letters of credit sent to the Bank of Russia				Payments effected with use of payment request and order of collections	
	electronic payments		paper based payments ¹		number of payments, millions of units	value of payments, billions of rubles
	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles		
2003	...	...	...	...	1.30	20.4
2004	...	...	...	...	0.20	2.8
2005	...	...	...	...	0.13	2.7
2006	...	...	...	...	0.11	1.3
2007	124.4	35,955.8	10.6	2,704.1	0.10	1.1
2008	142.5	48,620.4	9.1	3,640.1	0.05	1.5
2009	158.0	56,487.1	8.4	1,797.2	0.03	1.1
2010	169.4	61,097.5	7.8	1,663.3	0.02	4.8
2011	174.7	74,679.4	7.0	1,524.3	0.01	3.3
2012	186.9	90,145.3	3.3	3,914.0	0.01	0.9
2013	191.5	99,111.3	1.9	8,238.5	0.01	0.9
2014	192.5	105,747.6	0.6	10,689.2	0.004	0.4

¹ Since Q4 2013 the increase in volume and value of payments conducted by the Bank of Russia Payment System using paper technology has been connected with the update of the Bank of Russia's statistic methodology in accordance with the BIS recommendations.

Table 5.7

Payments Effected by the Payment System of the Bank of Russia by Each Settlement System

	Intraregional electronic settlements		Interregional electronic settlements		BES system		Paper-based payments using letter of advice	
	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles
1998	109.4	7,557.7	4.1	454.2	-	-	57.3	2,683.8
1999	137.2	13,302.9	9.8	2,143.0	-	-	52.1	5,702.5
2000	181.9	28,166.4	17.2	5,759.8	-	-	45.0	9,031.8
2001	255.8	53,487.6	27.4	9,784.2	-	-	34.0	8,788.4
2002	312.5	62,712.4	38.3	13,632.7	-	-	25.6	5,997.2
2003	361.5	90,303.1	50.3	17,863.7	-	-	14.8	5,757.6
2004	405.2	110,356.1	66.9	25,000.4	-	-	7.6	3,052.0
2005	464.3	153,785.6	86.3	36,112.1	-	-	5.1	4,073.4
2006	573.3	215,644.2	120.5	50,955.5	-	-	2.5	1,074.0
2007	676.9	375,041.4	154.1	69,580.8	-	-	2.8	1,131.0
2008	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	3.1	2,215.9
2009	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	1.7	887.9
2010	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.9	721.0
2011	898.7	600,570.7	287.6	92,398.3	0.626	222,844.1	0.7	340.3
2012	923.4	599,227.8	333.9	103,535.0	1.189	447,258.3	0.5	476.3
2013	934.6	604,349.3	404.4	116,334.8	2.105	504,112.9	0.2	96.4
2014	919.6	607,716.9	447.9	121,909.9	3.0	475,550.8	0.01	2.2

6. REGIONAL SECTION

6.1. Direct Investment of the Russian Federation

Table 6.1.1

Outward Direct Investment of the Russian Federation by Region of Resident's Registration

(millions of US dollars)

	2012			2013			2014		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	48,822	101,819	52,997	86,507	162,363	75,856	56,438	117,258	60,821
CENTRAL FEDERAL DISTRICT	43,682	77,102	33,420	75,851	126,893	51,042	44,275	89,319	45,044
Belgorod Region	1,672	2,387	714	1,101	3,643	2,542	273	1,023	749
Bryansk Region	14	17	4	7	9	2	4	6	2
Vladimir Region	31	32	2	21	22	2	0	12	12
Voronezh Region	50	83	33	56	77	21	116	125	8
Ivanovo Region	98	105	8	37	37	1	42	51	9
Kaluga Region	-60	22	83	17	19	2	24	27	3
Kostroma Region	53	100	47	5	6	2	-112	219	331
Kursk Region	31	500	469	255	610	355	42	308	266
Lipetsk Region	531	958	427	-8	479	486	1,139	1,545	406
Moscow Region	1,196	5,697	4,500	-1,542	4,694	6,236	732	3,232	2,499
Orel Region	-9	5	14	8	9	1	5	7	1
Ryazan Region	16	17	1	12	13	1	31	35	4
Smolensk Region	-23	25	47	30	37	7	20	31	10
Tambov Region	0	0	1	2	3	1	3	4	0
Tver Region	27	34	7	19	22	3	0	20	20
Tula Region	-14	5	19	13	14	2	-28	-25	2
Yaroslavl Region	82	84	2	-28	32	60	48	57	9
Moscow	39,987	67,031	27,044	75,846	117,166	41,320	41,934	82,644	40,710

Table 6.1.1 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	2,693	8,473	5,780	3,211	9,082	5,872	1,879	6,029	4,151
Republic of Karelia	-12	85	97	21	23	1	28	200	172
Republic of Komi	20	25	5	8	10	2	5	13	8
Arkhangelsk Region	21	31	10	-5	19	23	28	36	8
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	21	31	10	-5	19	23	28	36	8
Vologda Region	-412	329	741	-181	308	489	-1,316	-62	1,254
Kaliningrad Region	39	77	38	35	81	46	-16	65	81
Leningrad Region	85	1,250	1,165	154	1,558	1,404	-97	788	885
Murmansk Region	-383	1,059	1,443	-625	21	647	14	16	2
Novgorod Region	469	1,123	654	301	378	77	148	296	149
Pskov Region	1	1	0	1	2	1	3	4	1
Saint Petersburg	2,866	4,493	1,627	3,501	6,684	3,183	3,082	4,673	1,591
SOUTHERN FEDERAL DISTRICT	530	724	194	504	636	132	567	733	166
Republic of Adygeya (Adygeya)	0	2	2	2	2	0	-1	2	4
Republic of Kalmykia	1	1	0	1	2	1	2	2	0
Krasnodar Territory	376	407	32	364	406	42	251	301	49
Astrakhan Region	5	7	1	5	6	0	8	9	1
Volgograd Region	56	77	21	42	67	25	59	89	29
Rostov Region	92	230	138	90	153	63	248	330	82
NORTH CAUCASIAN FEDERAL DISTRICT	102	143	41	175	225	49	78	93	15
Republic of Dagestan	7	9	2	111	146	34	5	10	5
Republic of Ingushetia	0	0	0	0	0	0	0	0	1
Kabardino-Balkar Republic	2	3	1	2	3	1	4	5	1
Karachay-Cherkess Republic	-24	3	27	4	4	0	15	15	0
Republic of North Ossetia – Alania	3	5	1	1	2	1	0	1	1
Chechen Republic	-1	1	2	1	2	0	0	1	0
Stavropol Territory	114	123	8	56	68	12	54	60	6
VOLGA FEDERAL DISTRICT	1,552	3,248	1,696	2,425	4,644	2,219	-1,570	3,055	4,625
Republic of Bashkortostan	227	242	16	367	378	11	75	192	118
Mari El Republic	3	4	1	3	4	1	3	4	1
Republic of Mordovia	1	1	0	-13	2	15	5	5	0

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan (Tatarstan)	361	409	48	139	160	20	145	269	124
Udmurt Republic	14	35	21	11	14	3	18	22	4
Chuvash Republic – Chuvashia	12	14	2	14	18	5	15	17	2
Perm Territory	212	1,387	1,175	1,283	2,824	1,541	-2,362	759	3,121
Kirov Region	14	17	3	18	31	13	16	18	2
Nizhny Novgorod Region	311	370	59	426	925	500	-48	1,063	1,111
Orenburg Region	-54	60	114	51	52	1	55	102	47
Penza Region	6	10	4	10	12	2	15	19	4
Samara Region	413	595	182	50	86	36	358	402	44
Saratov Region	25	26	1	48	117	69	101	134	32
Ulyanovsk Region	7	78	71	17	21	4	35	50	15
URALS FEDERAL DISTRICT	1,116	5,974	4,858	9,281	10,689	1,407	7,903	9,846	1,944
Kurgan Region	2	2	1	5	5	0	5	6	0
Sverdlovsk Region	-711	3,653	4,364	353	1,142	790	40	1,462	1,421
Tyumen Region	1,696	2,056	360	8,390	8,418	28	7,140	7,641	501
Khanty-Mansi Autonomous Area – Yugra	35	36	1	0	0	0	23	23	0
Yamal-Nenets Autonomous Area	117	117	0	41	41	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,545	1,903	358	8,349	8,377	28	7,117	7,618	501
Chelyabinsk Region	129	263	134	533	1,122	589	717	738	22
SIBERIAN FEDERAL DISTRICT	-3,338	2,503	5,841	-7,109	5,858	12,966	888	3,155	2,266
Altai Republic	-7	0	7	0	0	0	0	0	0
Republic of Buryatia	11	12	1	10	11	1	22	24	2
Republic of Tuva	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-10	3	12	-46	2	47	-4	6	10
Altai Territory	13	13	1	9	9	0	7	9	2
Trans-Baikal Territory	-5	3	8	-3	8	11	2	5	3
Krasnoyarsk Territory	-2,529	1,865	4,394	-6,799	4,871	11,670	382	2,493	2,111
Irkutsk Region	-45	298	342	-282	383	665	172	244	72
Kemerovo Region	-596	68	665	-99	338	437	-22	-11	11
Novosibirsk Region	-202	170	372	120	177	57	284	329	45
Omsk Region	35	46	11	28	32	3	22	26	4
Tomsk Region	-3	24	27	-47	26	73	23	30	7

Table 6.1.1 (cont.)

(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10
FAR-EASTERN FEDERAL DISTRICT		1,368	2,071	703	506	886	380	1,526	1,673	147
Republic of Sakha (Yakutia)		1,115	1,276	161	-197	11	208	1	13	12
Kamchatka Territory		7	10	3	8	15	7	47	48	1
Primorye Territory		89	126	37	31	70	39	439	448	9
Khabarovsk Territory		145	171	26	501	578	77	64	92	28
Amur Region		35	348	312	155	164	9	109	182	73
Magadan Region		6	6	0	-19	13	32	101	102	0
Sakhalin Region		102	120	18	26	33	7	765	788	23
Jewish Autonomous Region		12	12	0	1	1	0	1	1	0
Chukotka Autonomous Area		-143	0	144	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT		-	-	-	-	-	-	0	0	0
Republic of Crimea		-	-	-	-	-	-	0	0	0
Sevastopol		-	-	-	-	-	-	0	0	0
Unallocated by Region of Russian Federation		1,117	1,582	465	1,663	3,451	1,788	892	3,355	2,464

Table 6.1.1 (cont.)
(millions of US dollars)

	Q1 2014			Q2 2014			Q3 2014			Q4 2014		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	14,413	30,078	15,666	14,568	26,046	11,478	11,620	22,383	10,762	15,837	38,751	22,914
CENTRAL FEDERAL DISTRICT	11,675	21,800	10,125	10,688	18,458	7,770	7,881	15,943	8,062	14,032	33,118	19,086
Belgorod Region	82	161	79	-137	11	148	4	352	348	324	498	174
Bryansk Region	2	2	0	1	2	0	1	2	1	0	1	0
Vladimir Region	-2	5	7	3	3	0	-1	2	2	0	2	3
Voronezh Region	30	33	2	17	19	2	24	25	2	45	48	3
Ivanovo Region	12	13	0	3	4	1	19	19	0	8	15	8
Kaluga Region	8	9	1	6	7	1	5	6	1	5	6	1
Kostroma Region	-117	210	327	3	3	0	0	1	1	2	5	3
Kursk Region	34	34	0	81	118	37	-177	1	178	104	155	51
Lipetsk Region	219	234	16	179	257	78	302	461	158	439	593	154
Moscow Region	-26	727	753	455	1,009	554	131	491	360	172	1,004	832
Orel Region	2	3	1	1	1	1	2	2	0	1	1	0
Ryazan Region	4	4	0	5	5	0	20	20	0	2	5	4
Smolensk Region	2	2	1	6	13	7	3	5	2	9	10	1
Tambov Region	1	1	0	0	0	0	0	1	0	1	1	0
Tver Region	-2	12	14	1	2	1	2	3	1	-2	3	5
Tula Region	2	2	1	3	3	0	1	2	1	-33	-32	1
Yaroslavl Region	23	26	2	-6	-3	3	11	13	2	20	21	1
Moscow	11,399	20,320	8,921	10,688	17,004	6,936	7,533	14,539	7,006	12,934	30,781	17,847

Table 6.1.1 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	916	1,690	774	-185	1,232	1,417	833	2,003	1,170	314	1,104	790
Republic of Karelia	46	48	2	-12	1	13	-17	50	67	11	101	90
Republic of Komi	6	7	1	1	1	0	-3	1	4	1	3	3
Arkhangelsk Region	9	9	0	12	18	6	2	2	1	5	6	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	9	9	0	12	18	6	2	2	1	5	6	0
Vologda Region	-66	164	230	-227	113	340	-379	261	641	-643	-600	43
Kaliningrad Region	10	24	14	-27	13	40	11	15	4	-9	14	23
Leningrad Region	61	126	65	-217	141	358	15	240	225	44	281	237
Murmansk Region	3	3	0	3	4	1	2	2	0	6	7	1
Novgorod Region	-66	-36	31	101	197	97	56	71	15	58	64	6
Pskov Region	0	0	0	1	1	0	2	2	0	0	1	1
Saint Petersburg	915	1,345	430	180	742	562	1,147	1,360	213	841	1,226	385
SOUTHERN FEDERAL DISTRICT	239	289	50	156	208	52	81	115	35	91	121	30
Republic of Adygeya (Adygeya)	1	1	0	1	1	0	-2	1	2	0	1	1
Republic of Kalmykia	0	1	0	0	0	0	0	0	0	1	1	0
Krasnodar Territory	125	129	4	80	102	23	18	24	6	29	46	17
Astrakhan Region	1	1	0	4	4	0	1	2	0	2	2	1
Volgograd Region	18	25	7	14	22	7	5	12	8	22	30	8
Rostov Region	94	133	39	58	79	21	58	77	19	38	41	3
NORTH CAUCASIAN FEDERAL DISTRICT	15	19	4	23	28	6	14	17	3	27	28	2
Republic of Dagestan	1	2	1	3	7	4	0	1	0	0	1	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1	2	0	1	1	0	0	0	1	1	2	0
Karachay-Cherkess Republic	0	0	0	1	1	0	0	0	0	14	14	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	1	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	1	0	0	0	0
Stavropol Territory	13	15	2	18	19	1	13	14	2	11	12	1
VOLGA FEDERAL DISTRICT	-2,219	818	3,037	429	827	397	-192	720	912	411	690	279
Republic of Bashkortostan	41	77	36	21	36	15	-3	53	55	16	27	11
Mari El Republic	2	2	0	0	1	0	0	0	0	0	1	0
Republic of Mordovia	0	1	0	2	2	0	1	1	0	1	2	0

Table 6.1.1 (cont.)
(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)		72	77	5	-52	50	103	48	50	2	77	91	14
Udmurt Republic		10	10	0	4	4	0	6	6	0	-1	2	4
Chuvash Republic – Chuvashia		4	5	1	5	6	0	4	4	0	1	2	0
Perm Territory		-2,508	353	2,861	266	304	39	-83	34	117	-36	68	105
Kirov Region		4	5	1	7	7	0	2	3	1	3	3	1
Nizhny Novgorod Region		23	116	92	121	337	216	-188	481	669	-5	129	134
Orenburg Region		3	3	0	-11	4	16	30	61	31	34	34	0
Penza Region		2	3	1	1	3	2	8	9	0	4	4	0
Samara Region		88	89	1	54	56	3	-54	-20	34	270	275	6
Saratov Region		34	64	30	7	8	1	18	19	1	42	43	0
Ulyanovsk Region		5	13	8	6	8	2	19	19	1	6	9	4
URALS FEDERAL DISTRICT		1,975	2,490	515	2,525	2,813	288	2,105	2,238	132	1,298	2,306	1,008
Kurgan Region		2	2	0	1	1	0	1	1	0	2	2	0
Sverdlovsk Region		-36	114	150	-220	63	282	198	257	59	97	1,028	930
Tyumen Region		1,765	2,126	361	2,648	2,649	0	1,671	1,742	71	1,056	1,124	68
Khanty-Mansi Autonomous Area – Yugra		0	0	0	15	15	0	8	8	0	1	1	0
Yamal-Nenets Autonomous Area		0	0	0	0	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area		1,765	2,126	361	2,634	2,634	0	1,663	1,734	71	1,055	1,123	68
Chelyabinsk Region		243	248	4	95	100	5	235	238	3	143	153	9
SIBERIAN FEDERAL DISTRICT		448	915	466	973	1,406	432	373	491	118	-907	344	1,250
Altai Republic		0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia		2	3	1	6	6	0	6	7	0	7	7	0
Republic of Tuva		0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia		-5	1	6	-2	0	2	-1	0	1	4	4	0
Altai Territory		1	1	0	2	3	1	1	1	0	3	4	1
Trans-Baikal Territory		0	1	1	1	1	0	1	2	0	0	1	1
Krasnoyarsk Territory		350	730	380	871	1,283	411	277	373	97	-1,116	107	1,222
Irkutsk Region		30	96	65	24	24	1	27	28	2	91	96	5
Kemerovo Region		-15	-14	1	-12	-11	1	-5	-5	1	10	18	8
Novosibirsk Region		66	75	9	72	86	14	60	73	12	86	95	9
Omsk Region		9	9	1	3	4	0	5	5	0	5	8	3
Tomsk Region		10	11	1	8	9	1	2	6	4	3	4	1

Table 6.1.1 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	606	638	32	232	319	87	278	284	6	410	432	22
Republic of Sakha (Yakutia)	3	3	0	0	2	3	2	3	2	-3	4	8
Kamchatka Territory	12	12	0	9	9	0	3	3	0	23	23	0
Primorye Territory	330	334	4	71	73	2	15	18	2	23	24	2
Khabarovsk Territory	-2	22	24	21	22	1	15	16	1	30	32	2
Amur Region	98	98	0	-37	32	69	30	31	0	17	21	4
Magadan Region	1	2	0	1	1	0	9	9	0	89	89	0
Sakhalin Region	163	167	4	166	179	12	203	203	0	232	238	6
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	-	-	-	0	0	0	0	0	0	0	0	0
Republic of Crimea	-	-	-	0	0	0	0	0	0	0	0	0
Sevastopol	-	-	-	0	0	0	0	0	0	0	0	0
Unallocated by Region of Russian Federation	757	1,419	662	-274	756	1,030	248	573	325	161	607	446

Table 6.1.2

Inward Direct Investment in the Russian Federation by Region of Resident's Registration

	(millions of US dollars)											
	2012				2013				2014			
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
1	2	3	4	5	6	7	8	9	10			
THE RUSSIAN FEDERATION	50,588	161,132	110,545	69,219	193,685	124,466	20,958	139,018	118,060			
CENTRAL FEDERAL DISTRICT	38,328	95,403	57,075	43,083	121,078	77,995	10,351	84,919	74,568			
Belgorod Region	-29	154	183	1,600	1,839	239	-3	236	239			
Bryansk Region	-59	29	88	47	68	21	0	7	7			
Vladimir Region	115	370	255	-61	238	298	-222	243	465			
Voronezh Region	141	491	350	2	239	238	16	249	233			
Ivanovo Region	-137	7	144	-10	19	29	-44	23	67			
Kaluga Region	11	943	932	376	648	272	40	588	548			
Kostroma Region	240	396	155	291	488	196	720	999	279			
Kursk Region	-195	162	357	86	168	82	7	66	59			
Lipetsk Region	943	1,140	197	856	1,110	254	438	842	405			
Moscow Region	2,961	7,465	4,505	866	6,477	5,612	346	6,735	6,389			
Orel Region	116	204	89	38	59	21	224	251	27			
Ryazan Region	-46	83	129	-41	27	68	23	127	104			
Smolensk Region	198	220	22	-71	62	134	22	52	31			
Tambov Region	-4	24	29	9	19	10	3	12	10			
Tver Region	123	179	56	63	104	41	43	96	53			
Tula Region	-599	115	714	240	927	687	-203	423	626			
Yaroslavl Region	-3,053	813	3,866	-817	481	1,298	-341	223	564			
Moscow	37,602	82,607	45,005	39,610	108,107	68,497	9,282	73,745	64,462			

Table 6.1.2 (cont.)

(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT		7,007	20,772	13,766	7,950	20,649	12,700	-1,151	15,854	17,005
Republic of Karelia		-38	37	75	-11	20	31	61	176	115
Republic of Komi		110	452	342	33	412	378	-120	240	359
Arkhangelsk Region		-75	428	503	604	837	233	-205	172	376
Nenets Autonomous Area		-222	58	280	99	117	18	20	46	26
Arkhangelsk Region, excluding Nenets Autonomous Area		148	371	223	505	720	215	-225	125	350
Vologda Region		1,026	3,777	2,751	268	1,951	1,683	-37	2,596	2,633
Kaliningrad Region		26	167	142	-25	187	211	-2	109	111
Leningrad Region		373	2,621	2,248	572	3,762	3,190	16	4,492	4,476
Murmansk Region		-413	28	441	-24	13	37	95	162	67
Novgorod Region		376	585	209	111	398	287	10	333	324
Pskov Region		-1	48	49	3	13	10	1	11	10
Saint Petersburg		5,623	12,629	7,006	6,419	13,058	6,638	-971	7,563	8,534
SOUTHERN FEDERAL DISTRICT		168	2,254	2,086	335	2,821	2,486	337	2,366	2,028
Republic of Adygeya (Adygeya)		38	39	1	8	20	11	0	14	14
Republic of Kalmykia		2	2	0	12	17	5	2	2	0
Krasnodar Territory		458	1,340	882	-83	1,925	2,008	164	1,114	950
Astrakhan Region		-13	42	55	34	63	29	-164	28	193
Volgograd Region		-400	152	552	189	289	100	163	414	251
Rostov Region		82	679	596	175	507	332	172	794	621
NORTH CAUCASIAN FEDERAL DISTRICT		-48	144	192	19	67	48	142	178	36
Republic of Dagestan		30	31	2	34	34	0	12	12	0
Republic of Ingushetia		2	2	0	0	0	0	0	0	0
Kabardino-Balkar Republic		1	1	0	4	4	0	29	29	0
Karachay-Cherkess Republic		-2	0	2	0	0	0	0	0	1
Republic of North Ossetia – Alania		-43	4	48	0	0	0	2	4	2
Chechen Republic		1	1	0	0	0	0	0	0	0
Stavropol Territory		-36	105	141	-19	29	48	99	133	34
VOLGA FEDERAL DISTRICT		1,011	5,252	4,241	1,709	5,936	4,227	1,076	4,740	3,664
Republic of Bashkortostan		-546	170	716	192	310	117	248	392	144
Mari El Republic		34	49	15	1	9	8	0	6	6
Republic of Mordovia		-6	10	16	4	5	1	0	1	2

Table 6.1.2 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan (Tatarstan)	418	777	359	157	438	281	364	537	173
Udmurt Republic	299	592	293	503	784	281	203	359	156
Chuvash Republic – Chuvashia	10	19	10	105	163	58	45	53	8
Perm Territory	-405	982	1 387	-860	1,314	2,174	256	1,021	765
Kirov Region	-36	18	54	9	15	5	3	64	61
Nizhny Novgorod Region	328	987	659	630	1,045	415	330	1,207	877
Orenburg Region	92	249	157	83	292	209	-232	140	371
Penza Region	52	101	49	32	52	20	4	44	40
Samara Region	674	1,143	469	817	1,372	555	-238	544	781
Saratov Region	13	49	36	-17	71	88	-95	154	250
Ulyanovsk Region	86	108	22	53	67	14	188	218	31
URALS FEDERAL DISTRICT	6,172	22,997	16,825	10,914	15,742	4,827	7,330	16,694	9,364
Kurgan Region	3	9	5	3	7	4	-1	3	4
Sverdlovsk Region	4,624	5,169	545	-359	1,081	1,440	-537	1,262	1,799
Tyumen Region	1,293	16,304	15,011	10,542	13,567	3,025	6,854	13,982	7,128
Khanty-Mansi Autonomous Area – Yugra	148	329	181	-593	412	1,004	12	681	669
Yamal-Nenets Autonomous Area	-1,572	1,365	2,937	67	1,817	1,750	-125	2,051	2,176
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,717	14,610	11,893	11,068	11,339	270	6,968	11,250	4,282
Chelyabinsk Region	251	1,515	1,265	728	1,087	358	1,013	1,446	433
SIBERIAN FEDERAL DISTRICT	-3,834	4,162	7,995	2,310	14,965	12,655	-1,645	3,292	4,938
Altai Republic	-21	0	21	0	0	0	-1	0	1
Republic of Buryatia	3	5	2	208	274	66	-119	1	120
Republic of Tuva	183	328	145	22	43	21	14	94	80
Republic of Khakassia	-111	2	113	159	200	40	-42	11	53
Altai Territory	-112	17	129	13	42	30	-7	18	24
Trans-Baikal Territory	224	242	18	268	332	64	41	92	51
Krasnoyarsk Territory	639	1,238	599	981	11,472	10,491	-1,478	1,037	2,515
Irkutsk Region	-218	249	467	56	325	269	-19	465	485
Kemerovo Region	-4,753	970	5,723	179	1,327	1,148	-147	477	624
Novosibirsk Region	44	626	582	359	610	251	-51	773	823
Omsk Region	50	70	20	-17	26	43	17	48	30
Tomsk Region	238	414	176	81	314	232	146	277	131

Table 6.1.2 (cont.)

(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10
FAR-EASTERN FEDERAL DISTRICT		563	7,527	6,964	1,392	7,817	6,425	4,006	8,015	4,009
Republic of Sakha (Yakutia)		389	1,384	994	-2,390	379	2,769	-388	228	616
Kamchatka Territory		-52	17	69	-10	12	23	42	47	4
Primorye Territory		302	565	263	-60	370	429	235	717	482
Khabarovsk Territory		-207	75	282	737	1,070	333	28	108	79
Amur Region		495	717	222	596	762	166	706	778	72
Magadan Region		-1,338	27	1,365	696	761	66	0	0	0
Sakhalin Region		1,056	4,662	3,606	1,782	4,421	2,639	3,064	5,818	2,754
Jewish Autonomous Region		-11	1	12	0	0	0	63	63	0
Chukotka Autonomous Area		-70	80	150	42	42	0	255	256	0
CRIMEA FEDERAL DISTRICT		-	-	-	-	-	-	-28	12	40
Republic of Crimea		-	-	-	-	-	-	-17	11	27
Sevastopol		-	-	-	-	-	-	-12	1	13
Unallocated by Region of Russian Federation		1,219	2,620	1,401	1,506	4,609	3,103	542	2,949	2,408

Table 6.1.2 (cont.)
(millions of US dollars)

	Q1 2014			Q2 2014			Q3 2014			Q4 2014		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	12,865	31,889	19,025	12,131	37,907	25,776	-608	32,104	32,712	-3,430	37,117	40,547
CENTRAL FEDERAL DISTRICT	7,499	19,154	11,654	5,488	22,110	16,622	1,180	18,242	17,062	-3,816	25,414	29,230
Belgorod Region	8	56	48	148	159	11	-138	6	145	-20	16	36
Bryansk Region	1	2	1	-2	2	3	0	2	2	1	2	1
Vladimir Region	-214	41	255	6	98	92	2	12	10	-16	91	107
Voronezh Region	-7	26	33	-11	29	40	47	171	124	-14	22	36
Ivanovo Region	-4	7	11	-2	3	4	-38	10	47	-1	4	5
Kaluga Region	-44	80	125	-2	128	130	-34	136	170	120	243	123
Kostroma Region	209	271	62	194	300	106	142	175	33	175	253	78
Kursk Region	1	10	9	1	25	24	5	23	18	0	9	9
Lipetsk Region	147	156	9	-3	107	110	193	349	156	100	230	130
Moscow Region	181	1,090	909	14	2,224	2,210	90	1,557	1,467	62	1,865	1,803
Orel Region	228	244	16	1	4	3	-4	3	8	0	0	0
Ryazan Region	4	26	22	3	4	0	4	5	1	12	92	80
Smolensk Region	-1	3	4	-3	4	7	26	28	2	0	16	16
Tambov Region	1	1	0	1	6	5	0	3	4	1	2	1
Tver Region	0	25	25	29	34	5	11	27	16	3	10	7
Tula Region	-146	8	153	122	184	62	-2	76	78	-176	156	332
Yaroslavl Region	-7	66	73	-149	29	178	75	82	7	-260	46	306
Moscow	7,142	17,041	9,899	5,141	18,771	13,630	801	15,575	14,774	-3,802	22,358	26,159

Table 6.1.2 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	-820	3,278	4,098	374	4,837	4,463	-477	4,604	5,081	-228	3,135	3,363
Republic of Karelia	2	2	1	0	4	4	60	62	2	0	108	108
Republic of Komi	7	49	42	-42	105	147	-76	38	114	-8	48	56
Arkhangelsk Region	-161	30	191	36	79	43	-58	57	116	-21	6	27
Nenets Autonomous Area	0	4	4	0	9	9	20	32	12	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	-161	25	186	36	69	34	-78	25	103	-21	6	27
Vologda Region	-352	298	650	-110	366	476	1,245	1,949	704	-820	-17	803
Kaliningrad Region	-6	6	11	-1	43	44	10	31	21	-5	30	35
Leningrad Region	-87	905	991	402	1,935	1,533	-336	875	1,211	37	777	741
Murmansk Region	2	3	1	-4	4	8	5	44	39	92	111	19
Novgorod Region	-51	-17	35	-41	129	170	42	135	93	60	86	26
Pskov Region	5	5	0	1	1	0	-4	1	5	-1	4	5
Saint Petersburg	-179	1,998	2,177	134	2,172	2,038	-1,365	1,412	2,776	439	1,981	1,543
SOUTHERN FEDERAL DISTRICT	-11	330	341	280	720	439	229	716	487	-162	600	761
Republic of Adygeya (Adygeya)	0	0	0	2	2	0	0	11	10	-3	1	4
Republic of Kalmykia	0	0	0	1	1	0	0	0	0	0	0	0
Krasnodar Territory	3	179	176	149	422	273	103	262	159	-91	251	342
Astrakhan Region	-37	16	52	0	6	6	-37	3	39	-90	5	95
Volgograd Region	24	67	43	41	68	26	38	77	40	61	202	142
Rostov Region	-1	68	69	87	221	134	125	364	239	-39	141	179
NORTH CAUCASIAN FEDERAL DISTRICT	7	11	4	19	19	0	7	17	10	108	131	23
Republic of Dagestan	2	2	0	9	9	0	1	1	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	29	29	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	1	0	0	0
Republic of North Ossetia – Alania	0	0	0	1	1	0	0	0	0	0	2	2
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	6	9	4	9	9	0	6	16	9	79	99	20
VOLGA FEDERAL DISTRICT	621	1,320	698	620	1,368	748	-281	1,063	1,344	115	989	874
Republic of Bashkortostan	41	63	23	94	108	14	31	69	38	81	151	70
Mari El Republic	0	0	0	0	0	0	1	3	2	0	3	4
Republic of Mordovia	0	1	1	0	0	0	-1	0	1	0	0	0

Table 6.1.2 (cont.)
(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	63	85	22	22	99	161	62	72	112	40	130	178	49
Udmurt Republic	90	91	1	1	111	113	3	-27	81	108	30	74	44
Chuvash Republic – Chuvashia	19	20	1	1	1	1	0	13	14	1	12	18	6
Perm Territory	207	346	139	139	-209	111	320	212	447	235	45	117	71
Kirov Region	1	1	0	0	1	1	0	1	1	0	1	61	61
Nizhny Novgorod Region	162	511	349	349	227	318	91	-185	142	327	126	236	110
Orenburg Region	11	16	6	6	54	56	2	-307	41	348	10	26	15
Penza Region	2	4	4	1	15	20	4	14	16	2	-27	5	32
Samara Region	17	59	43	43	193	343	150	-125	81	205	-322	61	383
Saratov Region	-5	108	113	113	-86	10	96	-6	20	26	1	17	16
Ulyanovsk Region	15	15	0	0	120	126	5	25	36	11	28	42	14
URALS FEDERAL DISTRICT	3,649	4,362	714	714	3,797	4,887	1,090	-1,623	4,115	5,738	1,506	3,329	1,823
Kurgan Region	0	1	2	2	-1	0	1	0	1	1	0	1	1
Sverdlovsk Region	447	544	97	97	-375	138	513	-16	250	266	-593	330	923
Tyumen Region	2,991	3,565	573	573	3,788	4,293	505	-1,762	3,567	5,329	1,837	2,558	721
Khanty-Mansi Autonomous Area – Yugra	0	14	14	14	576	617	42	-535	49	585	-28	0	29
Yamal-Nenets Autonomous Area	-40	156	196	196	-52	350	402	-60	1,139	1,199	26	406	380
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3,031	3,394	363	363	3,264	3,325	61	-1,167	2,379	3,546	1,839	2,152	313
Chelyabinsk Region	211	253	42	42	385	457	72	155	298	142	262	440	177
SIBERIAN FEDERAL DISTRICT	405	849	444	444	687	1,135	448	-933	786	1,719	-1,804	523	2,327
Altai Republic	0	0	0	0	0	0	0	-1	0	1	0	0	0
Republic of Buryatia	0	0	0	0	-16	0	16	-8	1	9	-95	0	95
Republic of Tuva	4	17	13	13	1	63	63	10	11	1	-1	3	4
Republic of Khakassia	0	0	0	0	-49	0	49	10	10	0	-3	1	4
Altai Territory	0	4	4	4	3	9	6	1	3	2	-10	2	12
Trans-Baikal Territory	5	19	14	14	12	13	1	27	27	0	-4	33	37
Krasnoyarsk Territory	317	332	15	15	288	342	54	-1,088	165	1,253	-995	198	1,194
Irkutsk Region	-2	25	27	27	360	391	31	-40	23	64	-337	25	362
Kemerovo Region	49	68	19	19	-56	63	119	46	307	261	-186	39	225
Novosibirsk Region	39	350	311	311	39	124	84	68	146	78	-197	153	350
Omsk Region	2	2	0	0	-9	3	12	22	40	19	3	3	0
Tomsk Region	-9	33	42	42	113	126	13	21	54	33	21	64	43

Table 6.1.2 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	1,105	1,573	469	709	2,035	1,325	1,302	2,037	735	890	2,369	1,479
Republic of Sakha (Yakutia)	0	4	4	67	91	24	52	52	0	-507	80	587
Kamchatka Territory	45	46	1	0	1	1	0	0	0	-2	0	2
Primorye Territory	28	113	84	92	211	119	13	144	131	101	249	148
Khabarovsk Territory	8	10	2	5	8	2	43	56	13	-28	35	62
Amur Region	190	229	39	173	184	10	213	228	15	130	138	8
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	823	1,161	338	331	1,500	1,169	939	1,514	576	972	1,643	671
Jewish Autonomous Region	0	0	0	32	32	0	3	3	0	28	28	0
Chukotka Autonomous Area	10	10	0	8	8	0	41	41	0	196	196	0
CRIMEA FEDERAL DISTRICT	-	-	-	-7	0	7	9	9	0	-30	3	33
Republic of Crimea	-	-	-	-7	0	7	9	9	0	-18	2	20
Sevastopol	-	-	-	0	0	0	0	0	0	-12	1	13
Unallocated by Region of Russian Federation	409	1,012	602	164	796	633	-22	515	538	-9	626	635

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

(units)

1	30.06.2015			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
THE RUSSIAN FEDERATION	797	1,586	208	1,378
CENTRAL FEDERAL DISTRICT	479	323	65	258
Belgorod Region	3	9	1	8
Bryansk Region	–	7	–	7
Vladimir Region	2	10	–	10
Voronezh Region	1	24	–	24
Ivanovo Region	6	10	–	10
Kaluga Region	4	8	–	8
Kostroma Region	6	5	–	5
Kursk Region	1	6	–	6
Lipetsk Region	1	7	–	7
Moscow Region	10	40	–	40
Orel Region	1	11	–	11
Ryazan Region	4	9	–	9
Smolensk Region	2	7	1	6
Tambov Region	1	3	–	3
Tver Region	4	10	1	9
Tula Region	4	12	–	12
Yaroslavl Region	6	21	2	19
Moscow	423	124	22	102
NORTH-WESTERN FEDERAL DISTRICT	61	235	7	228
Republic of Karelia	1	10	1	9
Republic of Komi	1	10	2	8
Arkhangelsk Region	–	15	–	15
Nenets Autonomous Area	–	1	–	1
Arkhangelsk Region, excluding Nenets Autonomous Area	–	14	–	14
Vologda Region	8	9	1	8
Kaliningrad Region	1	23	1	22
Leningrad Region	4	11	–	11
Murmansk Region	3	12	–	12
Novgorod Region	2	8	–	8
Pskov Region	2	7	–	7
Saint Petersburg	39	130	2	128
SOUTHERN FEDERAL DISTRICT	43	187	13	174
Republic of Adygeya (Adygeya)	4	5	1	4
Republic of Kalmykia	1	3	–	3
Krasnodar Territory	15	55	1	54
Astrakhan Region	5	11	–	11
Volgograd Region	4	30	–	30
Rostov Region	14	83	11	72
NORTH CAUCASIAN FEDERAL DISTRICT	26	88	15	73
Republic of Daghestan	10	16	8	8
Republic of Ingushetia	–	3	–	3
Kabardino-Balkar Republic	5	8	–	8
Karachay-Cherkess Republic	4	5	–	5

Table 6.2.1 (end)
(units)

1	2	3	4	5
Republic of North Ossetia – Alania	2	10	2	8
Chechen Republic	–	4	–	4
Stavropol Territory	5	42	5	37
VOLGA FEDERAL DISTRICT	91	300	37	263
Republic of Bashkortostan	7	28	–	28
Mari El Republic	2	11	3	8
Republic of Mordovia	3	4	–	4
Republic of Tatarstan (Tatarstan)	22	48	31	17
Udmurt Republic	2	7	–	7
Chuvash Republic – Chuvashia	4	5	–	5
Perm Territory	4	32	–	32
Kirov Region	3	7	–	7
Nizhny Novgorod Region	10	65	1	64
Orenburg Region	7	11	–	11
Penza Region	1	10	–	10
Samara Region	15	43	2	41
Saratov Region	9	20	–	20
Ulyanovsk Region	2	9	–	9
URALS FEDERAL DISTRICT	32	174	49	125
Kurgan Region	2	6	–	6
Sverdlovsk Region	13	59	3	56
Tyumen Region	10	45	9	36
Khanty-Mansi Autonomous Area – Yugra	5	12	–	12
Yamal-Nenets Autonomous Area	–	7	–	7
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5	26	9	17
Chelyabinsk Region	7	64	37	27
SIBERIAN FEDERAL DISTRICT	41	180	17	163
Altai Republic	1	5	–	5
Republic of Buryatia	1	8	2	6
Republic of Tuva	1	3	–	3
Republic of Khakassia	2	2	–	2
Altai Territory	6	13	4	9
Trans-Baikal Territory	–	4	–	4
Krasnoyarsk Territory	5	29	3	26
Irkutsk Region	6	15	–	15
Kemerovo Region	6	10	–	10
Novosibirsk Region	6	55	–	55
Omsk Region	5	20	–	20
Tomsk Region	2	16	8	8
FAR-EASTERN FEDERAL DISTRICT	21	81	5	76
Republic of Sakha (Yakutia)	4	9	–	9
Kamchatka Territory	3	6	3	3
Primorye Territory	6	18	–	18
Khabarovsk Territory	2	27	–	27
Amur Region	2	5	–	5
Magadan Region	–	5	–	5
Sakhalin Region	4	7	2	5
Jewish Autonomous Region	–	3	–	3
Chukotka Autonomous Area	–	1	–	1
CRIMEA FEDERAL DISTRICT	3	18	–	18
Republic of Crimea	2	13	–	13
Sevastopol	1	5	–	5

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	30.06.2015				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	22,215	6,358	1,966	8,115	38,654
CENTRAL FEDERAL DISTRICT	6,630	2,211	242	1,821	10,904
Belgorod Region	154	183	16	124	477
Bryansk Region	92	45	9	93	239
Vladimir Region	179	89	12	132	412
Voronezh Region	326	199	27	143	695
Ivanovo Region	171	6	8	74	259
Kaluga Region	126	32	10	94	262
Kostroma Region	104	2	4	64	174
Kursk Region	128	61	13	102	304
Lipetsk Region	152	68	16	93	329
Moscow Region	1,389	423	16	106	1,934
Orel Region	104	46	9	48	207
Ryazan Region	122	48	11	83	264
Smolensk Region	87	29	6	77	199
Tambov Region	124	111	9	64	308
Tver Region	127	57	10	89	283
Tula Region	157	48	10	126	341
Yaroslavl Region	218	1	13	125	357
Moscow	2,870	763	43	184	3,860
NORTH-WESTERN FEDERAL DISTRICT	2,188	165	329	977	3,659
Republic of Karelia	100	6	13	52	171
Republic of Komi	166	17	16	74	273
Arkhangelsk Region	180	3	23	86	292
Nenets Autonomous Area	13	0	0	1	14
Arkhangelsk Region, excluding Nenets Autonomous Area	167	3	23	85	278
Vologda Region	213	5	38	94	350
Kaliningrad Region	121	9	31	90	251
Leningrad Region	44	16	13	339	412
Murmansk Region	120	6	12	79	217
Novgorod Region	115	1	14	52	182
Pskov Region	105	8	12	47	172
Saint Petersburg	1,024	94	157	64	1,339
SOUTHERN FEDERAL DISTRICT	2,454	365	232	604	3,655
Republic of Adygeya (Adygeya)	73	4	6	17	100
Republic of Kalmykia	25	1	2	10	38
Krasnodar Territory	1,110	117	86	265	1,578
Astrakhan Region	120	44	12	47	223
Volgograd Region	256	148	43	155	602
Rostov Region	870	51	83	110	1,114
NORTH CAUCASIAN FEDERAL DISTRICT	735	75	106	108	1,024
Republic of Daghestan	106	5	12	13	136
Republic of Ingushetia	13	1	1	1	16
Kabardino-Balkar Republic	80	40	7	11	138
Karachay-Cherkess Republic	31	1	3	8	43

Table 6.2.2 (end)
(units)

1	2	3	4	5	6
Republic of North Ossetia – Alania	45	11	9	14	79
Chechen Republic	33	0	5	7	45
Stavropol Territory	427	17	69	54	567
VOLGA FEDERAL DISTRICT	4,578	2,116	461	1,786	8,941
Republic of Bashkortostan	714	313	75	212	1,314
Mari El Republic	75	30	12	53	170
Republic of Mordovia	135	69	8	55	267
Republic of Tatarstan (Tatarstan)	707	434	64	191	1,396
Udmurt Republic	231	9	29	110	379
Chuvash Republic – Chuvashia	131	133	18	100	382
Perm Territory	537	21	37	202	797
Kirov Region	205	71	26	71	373
Nizhny Novgorod Region	559	256	52	121	988
Orenburg Region	267	238	38	149	692
Penza Region	156	152	14	87	409
Samara Region	437	154	49	197	837
Saratov Region	270	173	26	163	632
Ulyanovsk Region	154	63	13	75	305
URALS FEDERAL DISTRICT	2,013	484	234	644	3,375
Kurgan Region	82	157	13	61	313
Sverdlovsk Region	804	153	59	97	1,113
Tyumen Region	670	67	74	288	1,099
Khanty-Mansi Autonomous Area – Yugra	336	42	32	132	542
Yamal-Nenets Autonomous Area	127	9	3	50	189
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	207	16	39	106	368
Chelyabinsk Region	457	107	88	198	850
SIBERIAN FEDERAL DISTRICT	2,531	787	241	1,274	4,833
Altai Republic	35	4	3	6	48
Republic of Buryatia	146	2	9	95	252
Republic of Tuva	39	0	2	8	49
Republic of Khakassia	66	21	6	54	147
Altai Territory	263	379	22	150	814
Trans-Baikal Territory	146	1	9	90	246
Krasnoyarsk Territory	430	86	30	221	767
Irkutsk Region	269	44	29	213	555
Kemerovo Region	274	78	32	183	567
Novosibirsk Region	450	105	58	55	668
Omsk Region	280	61	26	121	488
Tomsk Region	133	6	15	78	232
FAR-EASTERN FEDERAL DISTRICT	959	106	93	559	1,717
Republic of Sakha (Yakutia)	177	27	9	106	319
Kamchatka Territory	62	4	4	36	106
Primorye Territory	290	19	39	151	499
Khabarovsk Territory	210	18	22	75	325
Amur Region	110	18	10	80	218
Magadan Region	24	7	3	21	55
Sakhalin Region	67	12	4	47	130
Jewish Autonomous Region	19	1	2	23	45
Chukotka Autonomous Area	0	0	0	20	20
CRIMEA FEDERAL DISTRICT	127	49	28	342	546
Republic of Crimea	118	41	16	245	420
Sevastopol	9	8	12	97	126

Table 6.2.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
THE RUSSIAN FEDERATION				
30.09.2014	231 (30)	124 (15)	106 (15)	205 (28)
31.12.2014	225 (30)	120 (15)	104 (15)	198 (28)
31.03.2015	220 (29)	119 (14)	100 (15)	193 (27)
CENTRAL FEDERAL DISTRICT				
30.09.2014	158 (20)	83 (10)	74 (10)	133 (19)
31.12.2014	156 (20)	81 (10)	74 (10)	130 (19)
31.03.2015	153 (19)	80 (9)	72 (10)	127 (18)
Moscow and Moscow Region				
30.09.2014	151 (19)	80 (9)	70 (10)	126 (18)
31.12.2014	149 (19)	78 (9)	70 (10)	123 (18)
31.03.2015	146 (18)	77 (8)	68 (10)	120 (17)
NORTH-WEST FEDERAL DISTRICT				
30.09.2014	17 (3)	10 (2)	7 (1)	17 (3)
31.12.2014	17 (3)	10 (2)	7 (1)	17 (3)
31.03.2015	16 (3)	10 (2)	6 (1)	16 (3)
SOUTHERN FEDERAL DISTRICT				
30.09.2014	9	4	5	9
31.12.2014	9	4	5	9
31.03.2015	9	4	5	9
NORTH CAUCASIAN FEDERAL DISTRICT				
30.09.2014	1	–	1	1
31.12.2014	1	–	1	1
31.03.2015	1	–	1	1
VOLGA FEDERAL DISTRICT				
30.09.2014	24 (3)	11 (1)	13 (2)	24 (3)
31.12.2014	21 (3)	10 (1)	11 (2)	21 (3)
31.03.2015	20 (3)	10 (1)	10 (2)	20 (3)
URALS FEDERAL DISTRICT				
30.09.2014	8 (1)	8 (1)	–	8 (1)
31.12.2014	7 (1)	7 (1)	–	7 (1)
31.03.2015	7 (1)	7 (1)	–	7 (1)
SIBERIAN FEDERAL DISTRICT				
30.09.2014	7 (3)	2 (1)	5 (2)	6 (2)
31.12.2014	7 (3)	2 (1)	5 (2)	6 (2)
31.03.2015	7 (3)	2 (1)	5 (2)	6 (2)
FAR-EASTERN FEDERAL DISTRICT				
30.09.2014	6	6	–	6
31.12.2014	6	6	–	6
31.03.2015	6	6	–	6
CRIMEA FEDERAL DISTRICT				
30.09.2014	1	–	1	1
31.12.2014	1	–	1	1
31.03.2015	1	–	1	1

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Table 6.2.4

Credit Institutions Grouped by Registered Authorized Capital

(units)

	30.06.2015												total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more			
1	2	3	4	5	6	7	8	9	10	11	12		
THE RUSSIAN FEDERATION	12	12	39	29	98	195	117	108	159	28	797		
CENTRAL FEDERAL DISTRICT	3	6	23	19	49	105	59	74	117	24	479		
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3		
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-		
Vladimir Region	-	-	-	-	1	1	-	-	-	-	2		
Voronezh Region	-	-	-	-	1	-	-	-	-	-	1		
Ivanovo Region	-	-	1	-	3	2	-	-	-	-	6		
Kaluga Region	-	-	-	1	-	2	-	1	-	-	4		
Kostroma Region	-	-	-	-	1	1	2	-	2	-	6		
Kursk Region	-	-	-	-	1	-	-	-	-	-	1		
Lipetsk Region	-	-	-	-	-	-	-	1	-	-	1		
Moscow Region	-	1	-	-	1	4	1	1	2	-	10		
Orel Region	-	-	-	-	-	-	1	-	-	-	1		
Ryazan Region	-	-	-	3	-	1	-	-	-	-	4		
Smolensk Region	-	-	-	-	1	-	1	-	-	-	2		
Tambov Region	-	-	-	-	1	-	-	-	-	-	1		
Tver Region	-	-	-	1	1	2	-	-	-	-	4		
Tula Region	-	-	1	-	1	2	-	-	-	-	4		
Yaroslavl Region	-	-	1	1	1	-	1	2	-	-	6		
Moscow	3	5	20	13	36	90	51	68	113	24	423		
NORTH-WESTERN FEDERAL DISTRICT	4	3	5	3	10	9	11	9	7	-	61		
Republic of Karelia	-	-	-	-	1	-	-	-	-	-	1		
Republic of Komi	-	-	-	-	1	-	-	-	-	-	1		
Arkhangelsk Region	-	-	-	-	-	-	-	-	-	-	-		
Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-		
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-		
Vologda Region	-	-	1	-	2	-	2	2	1	-	8		
Kaliningrad Region	-	-	-	-	-	-	-	-	1	-	1		

Table 6.2.4 (cont.)

	(units)											
1	2	3	4	5	6	7	8	9	10	11	12	
Leningrad Region	-	-	1	-	-	-	2	1	-	-	4	
Murmansk Region	1	-	-	-	-	1	-	1	-	-	3	
Novgorod Region	-	1	-	-	-	1	-	-	-	-	2	
Pskov Region	-	-	-	-	1	-	1	-	-	-	2	
Saint Petersburg	3	2	3	3	5	7	6	5	5	-	39	
SOUTHERN FEDERAL DISTRICT	1	1	3	-	5	18	10	3	2	-	43	
Republic of Adygeya (Adygeya)	-	-	2	-	-	2	-	-	-	-	4	
Republic of Kalmykia	-	-	-	-	1	-	-	-	-	-	1	
Krasnodar Territory	-	-	1	-	2	5	4	1	2	-	15	
Astrakhan Region	1	1	-	-	-	1	2	-	-	-	5	
Voigograd Region	-	-	-	-	-	4	-	-	-	-	4	
Rostov Region	-	-	-	-	2	6	4	2	-	-	14	
NORTH CAUCASIAN FEDERAL DISTRICT	1	-	1	-	6	13	3	2	-	-	26	
Republic of Dagestan	1	-	1	-	2	5	1	-	-	-	10	
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-	
Kabardino-Balkar Republic	-	-	-	-	2	3	-	-	-	-	5	
Karachay-Cherkess Republic	-	-	-	-	-	1	1	2	-	-	4	
Republic of North Ossetia – Alania	-	-	-	-	-	1	1	-	-	-	2	
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-	
Stavropol Territory	-	-	-	-	2	3	-	-	-	-	5	
VOLGA FEDERAL DISTRICT	1	1	2	2	11	19	22	10	19	4	91	
Republic of Bashkortostan	-	-	-	-	-	1	3	2	1	-	7	
Mari El Republic	-	-	2	-	-	-	-	-	-	-	2	
Republic of Mordovia	-	-	-	-	-	-	2	1	-	-	3	
Republic of Tatarstan (Tatarstan)	-	1	-	-	2	4	2	3	7	3	22	
Udmurt Republic	-	-	-	-	-	-	2	-	-	-	2	
Chuvash Republic – Chuvashia	-	-	-	-	1	2	1	-	-	-	4	
Perm Territory	1	-	-	-	-	2	-	-	1	-	4	
Kirov Region	-	-	-	1	-	-	-	1	1	-	3	
Nizhni Novgorod Region	-	-	-	-	3	1	5	-	1	-	10	
Orenburg Region	-	-	-	-	2	-	1	1	3	-	7	
Penza Region	-	-	-	-	-	1	-	-	-	-	1	
Samara Region	-	-	-	-	-	5	2	2	5	1	15	
Saratov Region	-	-	-	1	2	2	4	-	-	-	9	
Ulyanovsk Region	-	-	-	-	1	1	-	-	-	-	2	

Table 6.2.4 (end)

	(units)											
1	2	3	4	5	6	7	8	9	10	11	12	
URALS FEDERAL DISTRICT	1	-	2	1	5	8	3	3	9	-	32	
Kurgan Region	-	-	-	-	1	1	-	-	-	-	2	
Sverdlovsk Region	-	-	-	-	3	5	-	1	4	-	13	
Tyumen Region	1	-	1	1	1	1	1	-	4	-	10	
Khanty-Mansi Autonomous Area – Yugra	-	-	1	1	-	-	1	-	2	-	5	
Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1	-	-	-	1	1	-	-	2	-	5	
Chelyabinsk Region	-	-	1	-	-	1	2	2	1	-	7	
SIBERIAN FEDERAL DISTRICT	1	1	2	2	8	14	6	4	3	-	41	
Altai Republic	-	-	-	-	1	-	-	-	-	-	1	
Republic of Buryatia	-	-	-	-	-	-	-	1	-	-	1	
Republic of Tuva	-	-	-	-	-	1	-	-	-	-	1	
Republic of Khakassia	-	-	-	-	-	1	1	-	-	-	2	
Altai Territory	-	-	-	1	2	2	-	-	1	-	6	
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	-	-	
Krasnoyarsk Territory	-	-	1	-	1	1	2	-	-	-	5	
Irkutsk Region	-	-	-	-	3	3	-	-	-	-	6	
Kemerovo Region	-	-	-	1	1	2	1	1	-	-	6	
Novosibirsk Region	1	-	1	-	-	1	1	1	1	-	6	
Omsk Region	-	1	-	-	-	3	-	-	1	-	5	
Tomsk Region	-	-	-	-	-	-	1	1	-	-	2	
FAR-EASTERN FEDERAL DISTRICT	-	-	1	2	4	8	1	3	2	-	21	
Republic of Sakha (Yakutia)	-	-	-	-	-	2	-	1	1	-	4	
Kamchatka Territory	-	-	1	1	-	-	-	-	1	-	3	
Primorye Territory	-	-	-	-	2	4	-	-	-	-	6	
Khabarovsk Territory	-	-	-	-	1	1	-	-	-	-	2	
Amur Region	-	-	-	-	-	-	-	2	-	-	2	
Magadan Region	-	-	-	-	-	-	-	-	-	-	-	
Sakhalin Region	-	-	-	1	1	1	1	-	-	-	4	
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-	-	
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	
CRIMEA FEDERAL DISTRICT	-	-	-	-	-	1	2	-	-	-	3	
Republic of Crimea	-	-	-	-	-	1	1	-	-	-	2	
Sevastopol	-	-	-	-	-	-	1	-	-	-	1	

Table 6.2.5

Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets, millions of rubles	Number of credit institutions covering 80% of assets, units
THE RUSSIAN FEDERATION			
28.02.2015	827	76,377,699.6	31
31.03.2015	824	74,447,230.6	31
30.04.2015	815	72,327,772.3	32
31.05.2015	810	72,289,067.7	32
CENTRAL FEDERAL DISTRICT			
28.02.2015	501	70,246,061.1	18
31.03.2015	501	68,703,413.9	19
30.04.2015	494	66,623,727.6	19
31.05.2015	490	66,327,565.2	20
Moscow and Moscow Region			
28.02.2015	456	69,752,174.1	17
31.03.2015	456	68,219,680.0	19
30.04.2015	449	66,137,415.7	18
31.05.2015	445	65,818,578.8	18
NORTH-WEST FEDERAL DISTRICT			
28.02.2015	64	1,785,472.7	7
31.03.2015	64	1,737,914.0	7
30.04.2015	63	1,704,870.6	7
31.05.2015	62	1,870,019.4	8
SOUTHERN FEDERAL DISTRICT			
28.02.2015	43	313,858.6	10
31.03.2015	43	314,100.6	10
30.04.2015	43	314,633.3	11
31.05.2015	43	317,508.1	11
NORTH CAUCASIAN FEDERAL DISTRICT			
28.02.2015	27	45,931.1	10
31.03.2015	26	40,924.2	9
30.04.2015	26	40,696.7	9
31.05.2015	26	41,932.7	9
VOLGA FEDERAL DISTRICT			
28.02.2015	91	1,680,979.3	23
31.03.2015	91	1,701,000.0	23
30.04.2015	91	1,684,348.9	23
31.05.2015	91	1,717,907.5	23
URALS FEDERAL DISTRICT			
28.02.2015	34	1,075,404.8	7
31.03.2015	34	1,120,725.3	7
30.04.2015	34	1,132,108.3	7
31.05.2015	33	1,156,652.2	7
SIBERIA FEDERAL DISTRICT			
28.02.2015	43	648,285.2	5
31.03.2015	41	244,282.1	15
30.04.2015	41	252,388.5	14
31.05.2015	41	250,579.8	14
FAR-EASTERN FEDERAL DISTRICT			
28.02.2015	22	569,415.4	4
31.03.2015	22	572,487.9	4
30.04.2015	21	563,071.9	4
31.05.2015	21	561,387.7	4
CRIMEA FEDERAL DISTRICT			
28.02.2015	2	12,291.4	2
31.03.2015	2	12,382.5	2
30.04.2015	2	11,926.4	2
31.05.2015	3	45,515.0	2

Table 6.2.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from July 10 to August 10, 2015
Grouped by Registered Authorized Capital**

(units)

	Less than 3 millions of rubles	From 3 millions to 10 millions of rubles	From 10 millions to 30 millions of rubles	From 30 millions to 60 millions of rubles	From 60 millions to 150 millions of rubles	From 150 millions to 300 millions of rubles	From 300 millions to 500 millions of rubles	From 500 millions to 1 billion of rubles	From 1 billion to 10 billions of rubles	10 billions of rubles and more	Total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	6	7	17	21	72	149	96	97	143	27	635
CENTRAL FEDERAL DISTRICT	-	2	6	13	27	70	43	64	102	23	350
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	-	2	-	-	-	-	2
Voronezh Region	-	-	-	-	1	-	-	-	-	-	1
Ivanovo Region	-	-	-	-	-	1	-	-	-	-	1
Kaluga Region	-	-	-	1	-	2	-	1	-	-	4
Kostroma Region	-	-	-	-	1	1	2	-	1	-	5
Kursk Region	-	-	-	-	1	-	-	-	-	-	1
Lipetsk Region	-	-	-	-	-	-	-	1	-	-	1
Orel Region	-	-	-	-	-	-	-	-	-	-	-
Ryazan Region	-	-	-	3	-	1	-	-	-	-	4
Smolensk Region	-	-	-	-	1	-	1	-	-	-	2
Tambov Region	-	-	-	-	1	-	-	-	-	-	1
Tver Region	-	-	-	-	1	2	-	-	-	-	3
Tula Region	-	-	1	-	1	2	-	-	-	-	4
Yaroslavl Region	-	-	1	1	1	-	1	2	-	-	6
Moscow and Moscow Region	-	2	4	8	19	59	37	59	101	23	312
NORTH-WESTERN FEDERAL DISTRICT	2	2	4	2	9	7	7	8	7	-	48
Republic of Karelia	-	-	-	-	1	-	-	-	-	-	1
Republic of Komi	-	-	-	-	1	-	-	-	-	-	1
Arkhangelsk Region	-	-	-	-	-	-	-	-	-	-	-
Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Vologda Region	-	-	1	-	1	-	2	2	1	-	7
Kaliningrad Region	-	-	-	-	-	-	-	-	1	-	1
Leningrad Region	-	-	1	-	-	1	2	1	-	-	5
Murmansk Region	1	-	-	-	-	1	-	1	-	-	3
Novgorod Region	-	1	-	-	-	1	-	-	-	-	2

Table 6.2.6 (cont.)
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Pskov Region	-	-	-	-	1	-	1	-	-	-	2
Saint Petersburg	1	1	2	2	5	4	2	4	5	-	26
SOUTHERN FEDERAL DISTRICT	-	1	2	-	4	14	9	3	1	-	34
Republic of Adygeya (Adygeya)	-	-	2	-	-	2	-	-	-	-	4
Republic of Kalmykia	-	-	-	-	1	-	-	-	-	-	1
Krasnodar Territory	-	-	-	-	2	4	4	1	1	-	12
Astrakhan Region	-	1	-	-	-	-	2	-	-	-	3
Volgograd Region	-	-	-	-	-	4	-	-	-	-	4
Rostov Region	-	-	-	-	1	4	3	2	-	-	10
NORTH CAUCASIAN FEDERAL DISTRICT	1	-	-	-	5	13	3	2	-	-	24
Republic of Dagestan	1	-	-	-	1	5	1	-	-	-	8
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	2	3	-	-	-	-	5
Karachay-Cherkess Republic	-	-	-	-	-	1	1	2	-	-	4
Republic of North Ossetia – Alania	-	-	-	-	-	1	1	-	-	-	2
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	2	3	-	-	-	-	5
VOLGA FEDERAL DISTRICT	1	1	2	2	10	18	22	10	18	4	88
Republic of Bashkortostan	-	-	-	-	-	1	3	2	1	-	7
Mari El Republic	-	-	2	-	-	-	-	-	-	-	2
Republic of Mordovia	-	-	-	-	-	-	2	1	-	-	3
Republic of Tatarstan (Tatarstan)	-	1	-	-	2	4	2	3	6	3	21
Udmurt Republic	-	-	-	-	-	-	2	-	-	-	2
Chuvash Republic – Chuvashia	-	-	-	-	1	2	1	-	-	-	4
Perm Territory	1	-	-	-	-	2	-	-	1	-	4
Kirov Region	-	-	-	1	-	-	-	1	1	-	3
Nizhni Novgorod Region	-	-	-	-	2	1	5	-	1	-	9
Orenburg Region	-	-	-	-	2	-	1	1	3	-	7
Penza Region	-	-	-	-	-	1	-	-	-	-	1
Samara Region	-	-	-	-	-	4	2	2	5	1	14
Saratov Region	-	-	-	1	2	2	4	-	-	-	9
Ulyanovsk Region	-	-	-	-	1	1	-	-	-	-	2
URALS FEDERAL DISTRICT	1	-	2	1	5	7	3	3	9	-	31
Kurgan Region	-	-	-	-	1	1	-	-	-	-	2

Table 6.2.6 (end)
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Sverdlovsk Region	-	-	-	-	3	5	-	1	4	-	13
Tyumen Region	1	-	1	1	1	-	1	-	4	-	9
Khanty-Mansi Autonomous Area – Yugra	-	-	1	1	-	-	1	-	2	-	5
Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1	-	-	-	1	-	-	-	2	-	4
Chelyabinsk Region	-	-	1	-	-	1	2	2	1	-	7
SIBERIAN FEDERAL DISTRICT	1	1	-	2	8	13	6	4	4	-	39
Altai Republic	-	-	-	-	1	-	-	-	-	-	1
Republic of Buryatia	-	-	-	-	-	-	-	1	-	-	1
Republic of Tuva	-	-	-	-	-	1	-	-	-	-	1
Republic of Khakassia	-	-	-	-	-	1	1	-	-	-	2
Altai Territory	-	-	-	1	2	2	-	-	1	-	6
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	-	-
Krasnoyarsk Territory	-	-	-	-	1	1	2	-	-	-	4
Irkutsk Region	-	-	-	-	3	3	-	-	-	-	6
Kemerovo Region	-	-	-	1	1	1	1	1	-	-	5
Novosibirsk Region	1	-	-	-	-	1	1	1	2	-	6
Omsk Region	-	1	-	-	-	3	-	-	1	-	5
Tomsk Region	-	-	-	-	-	-	1	1	-	-	2
FAR-EASTERN FEDERAL DISTRICT	-	-	1	1	4	6	1	3	2	-	18
Republic of Sakha (Yakutia)	-	-	-	-	-	1	-	1	1	-	3
Kamchatka Territory	-	-	1	1	-	-	-	-	1	-	3
Primorye Territory	-	-	-	-	2	3	-	-	-	-	5
Khabarovsk Territory	-	-	-	-	1	1	-	-	-	-	2
Amur Region	-	-	-	-	-	-	-	2	-	-	2
Magadan Region	-	-	-	-	-	-	-	-	-	-	-
Sakhalin Region	-	-	-	-	1	1	1	-	-	-	3
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT	-	-	-	-	-	1	2	-	-	-	3
Republic of Crimea	-	-	-	-	-	1	1	-	-	-	2
Sevastopol	-	-	-	-	-	-	1	-	-	-	1

Table 6.2.7

Financial Performance of Credit Institutions

	31.05.2015						
	1	2	3	4	5	6	7
	total profit (+) / loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles	
THE RUSSIAN FEDERATION	8,999.9	249,067.9	67.3	240,068.0	32.7	39,237.7	
CENTRAL FEDERAL DISTRICT	-265.5	220,226.4	66.3	220,491.9	33.7	32,896.7	
Belgorod Region	60.6	66.8	66.7	6.3	33.3	13.4	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	18.6	18.6	100.0	0.0	0.0	1.0	
Voronezh Region	63.5	63.5	100.0	0.0	0.0	4.6	
Ivanovo Region	-61.6	32.1	60.0	93.7	40.0	6.2	
Kaluga Region	211.2	229.5	50.0	18.4	50.0	52.8	
Kostroma Region	5,516.5	5,763.1	60.0	246.6	40.0	135.0	
Kursk Region	98.4	98.4	100.0	0.0	0.0	17.2	
Lipetsk Region	-493.3	0.0	0.0	493.3	100.0	1.0	
Moscow Region	80.0	306.5	80.0	226.5	20.0	74.0	
Orel Region	-37.1	0.0	0.0	37.1	100.0	0.3	
Ryazan Region	61.7	63.6	75.0	1.9	25.0	31.0	
Smolensk Region	78.4	78.4	100.0	0.0	0.0	12.0	
Tambov Region	8.0	8.0	100.0	0.0	0.0	2.7	
Tver Region	86.5	86.6	75.0	0.1	25.0	36.5	
Tula Region	160.1	160.1	100.0	0.0	0.0	13.9	
Yaroslavl Region	758.2	771.0	83.3	12.9	16.7	43.1	
Moscow	-6,874.9	212,480.3	65.3	219,355.2	34.7	32,452.1	
NORTH-WESTERN FEDERAL DISTRICT	2,458.7	6,182.9	68.9	3,724.2	31.1	2,668.8	
Republic of Karelia	5.6	5.6	100.0	0.0	0.0	3.5	
Republic of Komi	7.3	7.3	100.0	0.0	0.0	2.8	
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Arkhangelsk Region, excluding Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	-242.6	33.5	37.5	276.1	62.5	21.1	
Kaliningrad Region	134.5	134.5	100.0	0.0	0.0	5.4	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-89.3	17.6	50.0	106.9	50.0	4.5
Murmansk Region	70.0	70.0	100.0	0.0	0.0	39.6
Novgorod Region	53.9	54.0	50.0	0.0	50.0	5.8
Pskov Region	19.7	19.7	100.0	0.0	0.0	3.7
Saint Petersburg	2,499.6	5,840.7	71.8	3,341.1	28.2	2,582.4
SOUTHERN FEDERAL DISTRICT	2,627.2	2,835.9	74.4	208.7	25.6	429.3
Republic of Adygeya (Adygeya)	113.3	131.8	75.0	18.5	25.0	33.7
Republic of Kalmykia	9.7	9.7	100.0	0.0	0.0	0.0
Krasnodar Territory	1,897.7	1,979.7	60.0	82.0	40.0	239.1
Astrakhan Region	173.8	173.8	100.0	0.0	0.0	32.3
Volgograd Region	156.6	197.7	75.0	41.1	25.0	31.2
Rostov Region	276.1	343.2	78.6	67.1	21.4	93.1
NORTH CAUCASIAN FEDERAL DISTRICT	364.5	508.2	80.8	143.7	19.2	105.6
Republic of Dagestan	56.1	103.0	80.0	46.9	20.0	5.7
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	-8.5	39.0	80.0	47.5	20.0	14.7
Karachay-Cherkess Republic	269.1	269.1	100.0	0.0	0.0	63.3
Republic of North Ossetia – Alania	-32.1	17.1	50.0	49.2	50.0	1.1
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	80.0	80.1	80.0	0.1	20.0	20.8
VOLGA FEDERAL DISTRICT	-867.4	4,551.6	72.5	5,418.9	27.5	1,306.5
Republic of Bashkortostan	66.0	230.0	57.1	164.0	42.9	61.0
Mari El Republic	17.9	17.9	100.0	0.0	0.0	4.4
Republic of Mordovia	189.5	189.5	100.0	0.0	0.0	32.9
Republic of Tatarstan (Tatarstan)	-787.9	1,808.6	77.3	2,596.5	22.7	670.0
Udmurt Republic	11.8	40.4	50.0	28.6	50.0	4.6
Chuvash Republic – Chuvashia	19.4	21.5	75.0	2.1	25.0	1.9
Perm Territory	149.7	149.7	100.0	0.0	0.0	7.6
Kirov Region	-9.2	34.0	66.7	43.2	33.3	54.6
Nizhny Novgorod Region	999.8	1,027.0	90.0	27.2	10.0	231.2
Orenburg Region	-63.2	63.8	57.1	127.0	42.9	28.9
Penza Region	4.8	4.8	100.0	0.0	0.0	0.3
Samara Region	-1,081.2	857.0	66.7	1,938.2	33.3	178.9
Saratov Region	-383.6	103.5	55.6	487.1	44.4	24.7
Ulyanovsk Region	-1.3	3.7	50.0	5.0	50.0	5.7

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	9,544.6	11,318.6	57.6	1,774.1	42.4	997.7
Kurgan Region	24.6	24.6	100.0	0.0	0.0	5.4
Sverdlovsk Region	-195.5	673.7	30.8	869.2	69.2	227.4
Tyumen Region	8,730.9	9,503.3	63.6	772.5	36.4	480.7
Khanty-Mansi Autonomous Area – Yugra	9,141.8	9,175.0	80.0	33.2	20.0	381.1
Yamal-Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	-411.0	328.3	50.0	739.3	50.0	99.6
Chelyabinsk Region	984.7	1,117.1	85.7	132.4	14.3	284.1
SIBERIAN FEDERAL DISTRICT	1,901.3	2,317.3	70.0	416.0	30.0	501.5
Altai Republic	11.0	11.0	100.0	0.0	0.0	1.0
Republic of Buryatia	-26.0	0.0	0.0	26.0	100.0	14.9
Republic of Tuva	-4.2	0.0	0.0	4.2	100.0	0.0
Republic of Khakassia	12.4	15.2	50.0	2.8	50.0	6.2
Altai Territory	52.5	52.5	100.0	0.0	0.0	13.6
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	739.4	743.8	80.0	4.5	20.0	15.0
Irkutsk Region	-41.6	9.3	33.3	50.9	66.7	11.5
Kemerovo Region	140.1	140.1	100.0	0.0	0.0	11.6
Novosibirsk Region	1,293.4	1,307.6	80.0	14.2	20.0	414.0
Omsk Region	-102.7	24.6	60.0	127.3	40.0	9.2
Tomsk Region	-173.0	13.2	50.0	186.2	50.0	4.4
FAR-EASTERN FEDERAL DISTRICT	-6,430.3	1,106.5	47.6	7,536.8	52.4	309.2
Republic of Sakha (Yakutia)	10.8	33.0	75.0	22.2	25.0	20.0
Kamchatka Territory	21.6	202.3	66.7	180.7	33.3	28.6
Primorye Territory	459.8	824.1	66.7	364.3	33.3	233.9
Khabarovsk Territory	-85.1	0.0	0.0	85.1	100.0	0.2
Amur Region	-6,849.7	0.0	0.0	6,849.7	100.0	17.5
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	12.3	47.1	25.0	34.8	75.0	9.1
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	-333.2	20.5	33.3	353.7	66.7	22.5
Republic of Crimea	-211.5	20.5	50.0	232.0	50.0	22.5
Sevastopol	-121.8	0.0	0.0	121.8	100.0	0.0

Table 6.2.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
THE RUSSIAN FEDERATION					
30.09.2014	44	47	27	37 (18) ¹	76 (12)
31.12.2014	42	45	25	38 (19)	75 (11)
31.03.2015	41	44	26	36 (18)	73 (11)
CENTRAL FEDERAL DISTRICT					
30.09.2014	21	28	19	21 (9)	69 (11)
31.12.2014	20	28	17	22 (10)	69 (10)
31.03.2015	20	27	18	20 (9)	68 (10)
Moscow and Moscow Region					
30.09.2014	18	27	18	19 (8)	69 (11)
31.12.2014	17	27	16	20 (9)	69 (10)
31.03.2015	17	26	17	18 (8)	68 (10)
NORTH-WESTERN FEDERAL DISTRICT					
30.09.2014	5	4	–	4 (2)	4 (1)
31.12.2014	5	4	–	4 (2)	4 (1)
31.03.2015	4	4	–	4 (2)	4 (1)
SOUTHERN FEDERAL DISTRICT					
30.09.2014	3	1	–	3	2
31.12.2014	3	1	1	2	2
31.03.2015	3	1	1	3	1
NORTH CAUCASIAN FEDERAL DISTRICT					
30.09.2014	–	1	–	–	–
31.12.2014	–	1	–	–	–
31.03.2015	–	1	–	–	–
VOLGA FEDERAL DISTRICT					
30.09.2014	6	8	5	4 (3)	1
31.12.2014	6	6	4	5 (3)	–
31.03.2015	6	6	4	4 (3)	–
URALS FEDERAL DISTRICT					
30.09.2014	5	1	1	1 (1)	–
31.12.2014	4	1	1	1 (1)	–
31.03.2015	4	1	1	1 (1)	–
SIBERIAN FEDERAL DISTRICT					
30.09.2014	2	2	–	3 (3)	–
31.12.2014	2	2	–	3 (3)	–
31.03.2015	2	2	–	3 (3)	–
FAR-EASTERN FEDERAL DISTRICT					
30.09.2014	1	2	2	1	–
31.12.2014	1	2	2	1	–
31.03.2015	1	2	2	1	–
CRIMEA FEDERAL DISTRICT					
30.09.2014	1	–	–	–	–
31.12.2014	1	–	–	–	–
31.03.2015	1	–	–	–	–

¹ Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Table 6.2.9

Number of Credit Institutions under the General Deposit Agreement with the Bank of Russia (GDA), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)

(units)

1	31.03.2015			30.06.2015		
	GDA	GLA ¹	CA ¹	GDA	GLA ¹	CA ¹
2	3	4	5	6	7	
THE RUSSIAN FEDERATION	527	580	1,099	547	566	1,082
CENTRAL FEDERAL DISTRICT	298	334	542	305	322	527
Belgorod Region	3	1	4	3	1	4
Bryansk Region	–	–	2	–	–	2
Vladimir Region	1	2	6	1	2	5
Voronezh Region	1	1	6	1	1	6
Ivanovo Region	2	4	7	3	4	7
Kaluga Region	2	2	5	2	2	5
Kostroma Region	4	5	8	4	5	8
Kursk Region	–	1	4	–	1	4
Lipetsk Region	1	1	4	1	1	4
Orel Region	–	1	5	–	1	5
Ryazan Region	3	4	7	4	4	6
Smolensk Region	–	2	5	–	2	5
Tambov Region	–	1	3	–	1	3
Tver Region	3	2	5	3	2	5
Tula Region	3	3	6	3	3	6
Yaroslavl Region	3	3	8	3	3	6
Moscow and Moscow Region	272	301	457	277	289	446
NORTH-WESTERN FEDERAL DISTRICT	34	34	82	35	33	81
Republic of Karelia	–	1	4	–	1	4
Republic of Komi	1	1	4	1	1	4
Arkhangelsk Region	–	–	2	–	–	2
Nenets Autonomous Area	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	–	2	–	–	2
Vologda Region	7	7	9	6	6	8
Kaliningrad Region	1	1	5	1	1	5
Leningrad Region	3	3	3	3	3	3
Murmansk Region	3	1	4	3	1	4
Novgorod Region	2	1	3	2	1	3
Pskov Region	2	1	3	2	1	3
Saint Petersburg	15	18	45	17	18	45
SOUTHERN FEDERAL DISTRICT	36	35	69	37	36	71
Republic of Adygeya (Adygeya)	4	4	5	4	4	5
Republic of Kalmykia	1	1	2	1	1	2
Krasnodar Territory	13	14	24	14	14	24
Astrakhan Region	4	3	6	4	3	6
Volgograd Region	4	3	9	4	3	9
Rostov Region	10	10	23	10	11	25
NORTH CAUCASIAN FEDERAL DISTRICT	8	11	25	11	11	25
Republic of Daghestan	2	–	–	2	–	–
Republic of Ingushetia	–	–	–	–	–	–
Kabardino-Balkar Republic	1	4	6	1	4	6
Karachay-Cherkess Republic	2	3	5	3	3	5
Republic of North Ossetia – Alania	–	2	4	–	2	4
Chechen Republic	–	–	–	–	–	–
Stavropol Territory	3	2	10	5	2	10

Table 6.2.9 (end)
(units)

1	2	3	4	5	6	7
VOLGA FEDERAL DISTRICT	77	79	155	81	79	156
Republic of Bashkortostan	5	6	20	5	6	19
Mari El Republic	1	1	3	1	1	3
Republic of Mordovia	3	3	5	3	3	5
Republic of Tatarstan (Tatarstan)	20	19	24	21	19	24
Udmurt Republic	2	2	4	2	2	4
Chuvash Republic – Chuvashia	3	4	7	4	4	7
Perm Territory	4	4	11	4	4	11
Kirov Region	3	3	6	3	3	6
Nizhny Novgorod Region	8	9	22	9	9	22
Orenburg Region	6	4	7	6	4	7
Penza Region	1	1	5	1	1	5
Samara Region	12	13	23	12	13	24
Saratov Region	9	8	12	9	8	13
Ulyanovsk Region	–	2	6	1	2	6
URALS FEDERAL DISTRICT	27	29	60	26	28	60
Kurgan Region	1	2	4	1	2	4
Sverdlovsk Region	10	13	29	10	13	29
Tyumen Region	9	7	16	8	6	16
Khanty-Mansi Autonomous Area – Yugra	4	3	4	4	3	4
Yamal-Nenets Autonomous Area	–	–	–	–	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5	4	12	4	3	12
Chelyabinsk Region	7	7	11	7	7	11
SIBERIAN FEDERAL DISTRICT	29	37	105	30	37	104
Altai Republic	1	1	3	1	1	3
Republic of Buryatia	1	1	5	1	1	5
Republic of Tuva	1	1	3	1	1	3
Republic of Khakassia	2	2	3	2	2	3
Altai Territory	2	5	7	3	5	7
Trans-Baikal Territory	–	–	3	–	–	3
Krasnoyarsk Territory	4	3	12	4	3	12
Irkutsk Region	3	6	16	3	6	16
Kemerovo Region	6	5	11	6	5	10
Novosibirsk Region	5	6	25	5	6	25
Omsk Region	2	5	11	2	5	11
Tomsk Region	2	2	6	2	2	6
FAR-EASTERN FEDERAL DISTRICT	18	21	61	19	20	58
Republic of Sakha (Yakutia)	4	4	9	4	4	9
Kamchatka Territory	3	3	6	3	3	5
Primorye Territory	6	6	13	6	6	14
Khabarovsk Territory	1	2	16	2	2	15
Amur Region	2	2	4	2	2	4
Magadan Region	–	–	2	–	–	2
Sakhalin Region	2	4	8	2	3	7
Jewish Autonomous Region	–	–	2	–	–	1
Chukotka Autonomous Area	–	–	1	–	–	1
CRIMEA FEDERAL DISTRICT	–	–	–	3	–	–
Republic of Crimea	–	–	–	2	–	–
Sevastopol	–	–	–	1	–	–

¹ In accordance with the Bank of Russia Regulation No. 236-P, dated August 4, 2003; No. 312-P, dated November 12, 2007.

Table 6.2.10

Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities

	Q2, 2015						
	number of registered issues (additional issues) of corporate issue-grade securities – total, units	value of registered issues (additional issues) of corporate issue-grade securities – total, thousands of rubles	number of registered issues (additional issues) of shares, units	value of registered issues (additional issues) of shares, thousands of rubles	number of registered issues (additional issues) of bonds, units	value of registered issues (additional issues) of bonds, thousands of rubles	of which by types
1	2	3	4	5	6	7	
THE RUSSIAN FEDERATION	766	850,705.41	733	744,971.27	33	105,734.14	
CENTRAL FEDERAL DISTRICT	352	615,162.07	334	554,827.93	18	60,334.14	
Belgorod Region	–	–	–	–	–	–	
Bryansk Region	1	0.01	1	0.01	–	–	
Vladimir Region	3	67.64	3	67.64	–	–	
Voronezh Region	7	19,304.66	7	19,304.66	–	–	
Ivanovo Region	3	171.37	3	171.37	–	–	
Kaluga Region	2	38.21	2	38.21	–	–	
Kostroma Region	1	0.01	1	0.01	–	–	
Kursk Region	4	91.54	4	91.54	–	–	
Lipetsk Region	2	1,000.10	2	1,000.10	–	–	
Moscow Region	41	20,057.14	41	20,057.14	–	–	
Orel Region	1	0.13	1	0.13	–	–	
Ryazan Region	–	–	–	–	–	–	
Smolensk Region	2	3,016.77	1	16.77	1	3,000.00	
Tambov Region	2	99.77	2	99.77	–	–	
Tver Region	2	196.01	2	196.01	–	–	
Tula Region	5	7,617.23	5	7,617.23	–	–	
Yaroslavl Region	8	209.06	8	209.06	–	–	
Moscow	268	563,292.42	251	505,958.28	17	57,334.14	
NORTH-WESTERN FEDERAL DISTRICT	83	38,905.79	82	38,605.79	1	300.00	
Republic of Karelia	1	99.90	1	99.90	–	–	
Republic of Komi	4	417.09	4	417.09	–	–	
Arkhangelsk Region	2	3,189.27	2	3,189.27	–	–	
Nenets Autonomous Area	–	–	–	–	–	–	
Arkhangelsk Region, excluding Nenets Autonomous Area	2	3,189.27	2	3,189.27	–	–	
Vologda Region	2	330.13	2	330.13	–	–	
Kaliningrad Region	3	4.88	3	4.88	–	–	

Table 6.2.10 (cont.)

1	2	3	4	5	6	7
Leningrad Region	11	2,079.71	11	2,079.71	–	–
Murmansk Region	3	10,000.52	3	10,000.52	–	–
Novgorod Region	3	9,205.99	3	9,205.99	–	–
Pskov Region	–	–	–	–	–	–
Saint Petersburg	54	13,578.30	53	13,278.30	1	300.00
SOUTHERN FEDERAL DISTRICT	28	4,352.84	25	1,352.84	3	3,000.00
Republic of Adygeya (Adygeya)	1	190.89	1	190.89	–	–
Republic of Kalmykia	1	0.20	1	0.20	–	–
Krasnodar Territory	10	795.78	10	795.78	–	–
Astrakhan Region	1	10.00	1	10.00	–	–
Volgograd Region	2	46.01	2	46.01	–	–
Rostov Region	13	3,309.96	10	309.96	3	3,000.00
NORTH CAUCASIAN FEDERAL DISTRICT	5	1,331.89	5	1,331.89	–	–
Republic of Dagestan	3	893.00	3	893.00	–	–
Republic of Ingushetia	–	–	–	–	–	–
Kabardino-Balkar Republic	1	288.89	1	288.89	–	–
Karachay-Cherkess Republic	1	150.00	1	150.00	–	–
Republic of North Ossetia – Alania	–	–	–	–	–	–
Chechen Republic	–	–	–	–	–	–
Stavropol Territory	–	–	–	–	–	–
VOLGA FEDERAL DISTRICT	103	85,757.93	93	48,657.93	10	37,100.00
Republic of Bashkortostan	6	34,419.47	6	34,419.47	–	–
Mari El Republic	1	0.32	1	0.32	–	–
Republic of Mordovia	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	27	40,107.21	18	5,107.21	9	35,000.00
Udmurt Republic	3	20.19	3	20.19	–	–
Chuvash Republic – Chuvashia	2	17.92	2	17.92	–	–
Perm Territory	6	2,824.10	5	724.10	1	2,100.00
Kirov Region	4	1,325.05	4	1,325.05	–	–
Nizhny Novgorod Region	11	946.85	11	946.85	–	–
Orenburg Region	4	1,084.79	4	1,084.79	–	–
Penza Region	3	1,556.95	3	1,556.95	–	–
Samara Region	25	691.75	25	691.75	–	–
Saratov Region	7	521.29	7	521.29	–	–
Ulyanovsk Region	4	2,242.04	4	2,242.04	–	–

Table 6.2.10 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	50	40,592.33	50	40,592.33	-	-
Kurgan Region	1	1.00	1	1.00	-	-
Sverdlovsk Region	30	16,642.68	30	16,642.68	-	-
Tyumen Region	10	20,295.24	10	20,295.24	-	-
Khanty-Mansi Autonomous Area – Yugra	4	15,788.84	4	15,788.84	-	-
Yamal-Nenets Autonomous Area	1	800.00	1	800.00	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5	3,706.40	5	3,706.40	-	-
Chelyabinsk Region	9	3,653.41	9	3,653.41	-	-
SIBERIAN FEDERAL DISTRICT	52	21,244.38	51	16,244.38	1	5,000.00
Altai Republic	-	-	-	-	-	-
Republic of Buryatia	1	0.54	1	0.54	-	-
Republic of Tuva	-	-	-	-	-	-
Republic of Khakassia	2	16.35	2	16.35	-	-
Altai Territory	5	20.30	5	20.30	-	-
Trans-Baikal Territory	-	-	-	-	-	-
Krasnoyarsk Territory	4	3,146.33	4	3,146.33	-	-
Irkutsk Region	6	480.50	6	480.50	-	-
Kemerovo Region	1	48.00	1	48.00	-	-
Novosibirsk Region	19	11,138.32	18	6,138.32	1	5,000.00
Omsk Region	6	4,575.03	6	4,575.03	-	-
Tomsk Region	8	1,819.01	8	1,819.01	-	-
FAR-EASTERN FEDERAL DISTRICT	25	36,695.14	25	36,695.14	-	-
Republic of Sakha (Yakutia)	7	425.23	7	425.23	-	-
Kamchatka Territory	1	250.00	1	250.00	-	-
Primorye Territory	5	1,403.26	5	1,403.26	-	-
Khabarovsk Territory	3	31,747.38	3	31,747.38	-	-
Amur Region	2	110.55	2	110.55	-	-
Magadan Region	1	20.00	1	20.00	-	-
Sakhalin Region	6	2,738.72	6	2,738.72	-	-
Jewish Autonomous Region	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT	68	6,663.04	68	6,663.04	-	-
Republic of Crimea	58	3,247.98	58	3,247.98	-	-
Sevastopol	10	3,415.06	10	3,415.06	-	-

6.3. Borrowings

Table 6.3.1

Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals¹

(millions of rubles)

	31.05.2015											
	customer funds, total		of which								individual deposits	
			funds of organizations				deposits of legal entities					
	in rubles	in foreign currency and precious metals	public organizations	non-public organizations	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
2	3	4	5	6	7	8	9	10	11			
1												
THE RUSSIAN FEDERATION	28,772,874	14,397,072	558,238	76,196	5,280,123	1,785,900	6,610,581	4,041,168	14,560,681	4,913,757		
CENTRAL FEDERAL DISTRICT	16,516,430	11,667,731	366,426	66,156	3,564,905	1,371,345	4,760,622	3,493,390	6,395,783	3,318,640		
Belgorod Region	153,311	69,078	1,513	17	16,590	2,404	15,085	31,763	117,594	32,023		
Bryansk Region	82,051	18,253	1,015	0	6,487	816	4,650	9,610	68,619	7,788		
Vladimir Region	139,944	21,027	667	19	14,443	893	9,013	1,760	113,282	16,693		
Voronezh Region	280,162	47,048	1,673	5	31,236	3,152	35,221	12,521	205,593	30,346		
Ivanovo Region	86,680	16,539	195	0	6,362	791	4,345	1,454	74,397	14,205		
Kaluga Region	127,152	18,341	1,759	15	15,069	2,145	20,214	4,020	88,457	11,693		
Kostroma Region	58,123	6,561	392	0	4,122	477	6,134	1,318	45,388	4,434		
Kursk Region	86,351	8,988	588	130	6,643	752	9,454	769	67,349	7,307		
Lipetsk Region	108,087	25,539	979	0	9,390	1,595	9,952	13,539	86,289	9,517		
Moscow Region	1,063,219	202,246	17,117	680	103,638	29,068	90,230	16,448	839,867	153,044		
Orel Region	68,733	5,213	5,303	0	4,676	293	6,288	513	50,964	4,314		
Ryazan Region	114,024	14,879	846	0	13,569	612	8,472	3,591	89,336	10,298		
Smolensk Region	78,398	13,689	1,062	31	10,965	956	4,452	1,785	60,461	8,168		
Tambov Region	71,974	7,681	360	15	6,583	224	5,148	1,742	58,559	4,809		
Tver Region	115,262	16,619	318	0	11,251	736	6,313	1,632	95,896	11,914		
Tula Region	150,400	26,689	1,131	50	15,229	6,857	18,384	4,272	113,714	14,560		
Yaroslavl Region	158,711	30,066	926	1	14,746	1,964	16,646	3,081	123,772	24,701		
Moscow	13,573,848	11,119,274	330,582	65,192	3,273,906	1,317,609	4,490,620	3,383,572	4,096,247	2,952,827		

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	2,954,752	947,388	46,465	5,001	565,143	142,194	538,895	202,525	1,690,266	532,597
Republic of Karelia	55,892	6,637	208	21	4,052	263	3,165	124	47,626	6,164
Republic of Komi	99,261	11,992	157	0	6,330	1,303	3,369	431	87,226	9,672
Arkhangelsk Region	194,000	16,487	1,262	35	76,066	717	5,622	4,001	108,809	11,187
Nenets Autonomous Area	7,885	560	137	0	1,006	309	553	0	6,043	251
Arkhangelsk Region, excluding Nenets Autonomous Area	186,115	15,927	1,126	35	75,059	408	5,069	4,001	102,767	10,935
Vologda Region	114,157	72,827	818	0	9,755	1,066	7,206	56,623	91,794	14,169
Kaliningrad Region	119,246	45,219	2,033	843	15,921	5,753	8,601	4,824	90,786	30,751
Leningrad Region	127,546	20,025	2,606	6	9,346	2,072	7,815	5,417	106,772	10,664
Murmansk Region	124,406	20,920	661	44	7,836	4,309	6,233	2,574	108,282	13,978
Novgorod Region	51,016	7,356	453	0	5,487	1,410	3,316	696	41,017	5,057
Pskov Region	48,830	5,853	170	0	3,991	700	7,068	929	37,098	3,924
Saint Petersburg	2,020,398	740,072	38,098	4,052	426,360	124,600	486,500	126,906	970,857	427,032
SOUTHERN FEDERAL DISTRICT	1,230,417	211,688	19,909	400	134,611	32,063	87,607	12,881	954,121	160,394
Republic of Adygeya (Adygeya)	17,336	1,109	55	0	1,077	53	775	113	15,002	942
Republic of Kalmykia	7,454	628	123	0	444	9	192	0	6,488	545
Krasnodar Territory	546,668	97,097	7,802	145	62,528	12,670	44,054	5,824	418,295	77,884
Astrakhan Region	68,584	9,549	2,637	18	5,507	2,304	2,588	772	55,491	6,420
Volgograd Region	197,223	33,156	2,165	229	21,859	3,120	11,952	977	157,455	27,490
Rostov Region	393,153	70,149	7,128	9	43,197	13,908	28,046	5,195	301,390	47,114
NORTH CAUCASIAN FEDERAL DISTRICT	350,994	41,927	9,178	8	44,500	2,790	21,824	6,308	267,962	29,809
Republic of Dagestan	51,304	3,619	383	0	5,934	698	1,224	202	42,597	2,350
Republic of Ingushetia	4,886	350	22	0	1,043	65	455	0	3,314	284
Kabardino-Balkar Republic	27,915	3,840	294	1	2,456	161	1,174	0	23,500	2,476
Karachay-Cherkess Republic	12,766	905	311	0	1,061	31	476	53	10,488	711
Republic of North Ossetia – Alania	31,198	2,100	417	1	2,840	78	1,108	0	26,262	1,770
Chechen Republic	19,591	3,421	506	0	10,592	448	861	2,437	7,376	337
Stavropol Territory	203,334	27,693	7,245	6	20,574	1,308	16,525	3,616	154,424	21,880

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,279,830	696,782	55,333	684	442,771	131,586	507,189	141,007	2,192,654	363,227
Republic of Bashkortostan	377,815	56,660	4,385	59	30,439	14,002	95,655	4,673	234,745	34,049
Mari El Republic	45,448	6,658	387	6	7,025	389	3,358	3,546	33,994	2,668
Republic of Mordovia	54,398	5,014	872	1	4,487	639	4,421	493	43,805	3,028
Republic of Tatarstan (Tatarstan)	701,113	144,823	14,240	139	108,922	18,748	195,303	25,454	355,389	63,114
Udmurt Republic	138,170	16,439	436	0	26,628	1,960	17,105	1,282	91,838	11,033
Chuvash Republic – Chuvashia	90,359	10,475	492	0	7,344	689	8,505	778	72,695	8,017
Perm Territory	278,906	138,143	2,541	21	39,996	63,402	27,898	31,287	203,308	42,245
Kirov Region	96,692	8,991	1,308	1	8,287	968	6,278	1,050	77,853	6,876
Nizhny Novgorod Region	442,511	75,520	19,981	392	85,398	6,802	31,399	10,262	296,634	47,682
Orenburg Region	151,179	19,323	2,183	0	15,356	2,186	15,209	1,867	115,430	14,917
Penza Region	98,797	8,355	1,749	0	9,543	691	6,261	442	79,183	6,335
Samara Region	477,381	166,773	2,874	4	57,435	16,455	68,435	57,187	338,733	91,297
Saratov Region	221,098	29,541	2,196	54	24,822	2,806	20,858	2,478	169,654	24,116
Ulyanovsk Region	105,963	10,067	1,688	6	17,089	1,849	6,506	209	79,392	7,851
URALS FEDERAL DISTRICT	1,830,103	366,489	17,155	2,969	229,864	27,039	396,767	62,557	1,146,391	256,668
Kurgan Region	43,293	3,737	323	1	3,583	429	2,091	435	36,067	2,845
Sverdlovsk Region	613,270	113,085	8,189	1,259	103,798	15,233	58,936	16,446	429,754	78,466
Tyumen Region	819,322	182,551	2,110	19	81,108	6,440	290,963	29,029	431,015	136,303
Khanty-Mansi Autonomous Area – Yugra	455,827	126,965	653	0	35,440	4,749	200,720	5,067	209,198	106,543
Yamal-Nenets Autonomous Area	111,659	8,507	648	0	20,850	280	9,350	2,273	79,143	5,949
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	251,835	47,079	809	19	24,817	1,410	80,892	21,689	142,675	23,811
Chelyabinsk Region	354,219	67,115	6,532	1,690	41,375	4,938	44,778	16,646	249,555	39,055
SIBERIAN FEDERAL DISTRICT	1,651,534	285,823	26,619	796	189,659	37,275	157,256	75,953	1,242,722	163,046
Altai Republic	7,414	277	121	0	519	13	477	5	6,109	257
Republic of Buryatia	44,482	15,668	507	0	6,298	9,554	1,824	202	34,204	4,670
Republic of Tuva	6,614	277	121	0	508	80	225	0	5,495	197
Republic of Khakassia	27,593	1,684	472	0	2,331	30	1,056	158	22,697	1,451
Altai Territory	141,152	22,031	919	15	13,737	1,475	13,220	5,894	110,400	14,265
Trans-Baikal Territory	55,819	3,559	617	1	3,998	535	2,593	254	47,165	2,761
Krasnoyarsk Territory	280,076	32,601	9,365	261	39,978	3,218	22,412	2,306	200,768	25,584

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	221,836	69,352	2,491	16	20,691	2,880	31,099	45,749	163,317	19,627
Kemerovo Region	216,801	33,283	1,858	0	19,991	2,417	18,751	5,975	173,123	22,947
Novosibirsk Region	368,066	67,645	5,223	400	50,203	13,864	38,222	10,120	266,361	41,941
Omsk Region	165,292	22,923	1,845	0	15,433	1,736	14,182	3,560	130,633	17,053
Tomsk Region	116,388	16,521	3,080	104	15,972	1,473	13,194	1,732	82,449	12,292
FAR-EASTERN FEDERAL DISTRICT	908,397	170,876	11,941	171	97,183	40,215	137,735	46,188	641,537	82,966
Republic of Sakha (Yakutia)	113,178	5,927	3,097	67	13,154	591	21,437	1,253	72,196	3,995
Kamchatka Territory	60,411	8,302	799	1	9,286	1,501	2,972	663	46,154	6,132
Primorye Territory	253,391	57,335	3,571	76	34,244	14,424	21,257	8,300	189,680	33,971
Khabarovsk Territory	199,514	69,229	1,443	18	18,639	15,795	16,693	32,959	159,415	19,951
Amur Region	78,312	6,206	896	7	6,604	720	9,863	285	58,420	5,005
Magadan Region	36,952	3,964	457	1	2,786	370	5,995	768	26,917	2,810
Sakhalin Region	145,866	18,662	1,084	0	11,240	6,746	58,827	1,781	71,051	10,126
Jewish Autonomous Region	10,258	867	81	0	471	8	167	108	9,274	725
Chukotka Autonomous Area	10,515	384	512	0	758	62	523	71	8,430	251
CRIMEA FEDERAL DISTRICT	50,418	8,369	5,212	11	11,487	1,394	2,686	358	29,246	6,410
Republic of Crimea	37,464	5,573	3,743	1	9,170	1,224	2,297	263	20,801	3,922
Sevastopol	12,954	2,796	1,469	9	2,317	170	389	95	8,445	2,488
OUTSIDE THE RUSSIAN FEDERATION	3,404	60,719	0	0	1,067	14,893	1,670	37,268	627	6,222

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Table 6.3.2

Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

1	31.05.2015			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	23,861.1	309.8	58,792.9	503.4
CENTRAL FEDERAL DISTRICT	22,502.9	254.9	49,216.0	468.0
Belgorod Region	5.2	0.0	0.3	4.8
Bryansk Region	8.4	0.0	1.0	0.0
Vladimir Region	14.4	0.0	1.8	1.7
Voronezh Region	37.8	0.2	17.6	8.0
Ivanovo Region	17.0	0.0	2.0	0.0
Kaluga Region	11.2	0.0	23.6	0.0
Kostroma Region	7.8	0.4	0.6	0.0
Kursk Region	5.8	0.0	0.0	0.0
Lipetsk Region	7.4	0.0	4.5	0.0
Moscow Region	74.6	2.4	438.5	0.0
Orel Region	4.0	0.0	0.0	0.0
Ryazan Region	7.9	0.0	0.0	0.0
Smolensk Region	12.2	0.0	7.8	0.0
Tambov Region	12.0	0.0	0.0	0.0
Tver Region	17.5	0.0	0.3	0.0
Tula Region	9.0	0.0	0.0	0.0
Yaroslavl Region	16.4	0.0	23.3	0.0
Moscow	22,234.4	251.9	48,694.6	453.5
NORTH-WESTERN FEDERAL DISTRICT	121.5	0.5	790.7	0.8
Republic of Karelia	1.8	0.0	2.2	0.0
Republic of Komi	15.6	0.0	21.0	0.0
Arkhangelsk Region	7.3	0.1	34.0	0.0
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	7.3	0.1	33.8	0.0
Vologda Region	5.9	0.0	17.7	0.0
Kaliningrad Region	2.4	0.0	3.7	0.0
Leningrad Region	13.7	0.0	0.5	0.0
Murmansk Region	29.9	0.0	0.0	0.0
Novgorod Region	2.2	0.0	0.0	0.8
Pskov Region	1.7	0.0	0.0	0.0
Saint Petersburg	40.9	0.4	711.7	0.0
SOUTHERN FEDERAL DISTRICT	121.6	0.0	37.6	1.4
Republic of Adygeya (Adygeya)	0.3	0.0	0.0	0.0
Republic of Kalmykia	2.5	0.0	0.0	0.0
Krasnodar Territory	40.1	0.0	29.5	1.4
Astrakhan Region	13.5	0.0	0.2	0.0
Volgograd Region	35.1	0.0	0.0	0.0
Rostov Region	30.1	0.0	7.9	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	234.5	0.2	183.2	0.0
Republic of Daghestan	132.9	0.0	0.0	0.0
Republic of Ingushetia	1.8	0.0	0.0	0.0
Kabardino-Balkar Republic	0.4	0.0	0.0	0.0
Karachay-Cherkess Republic	4.6	0.0	0.0	0.0
Republic of North Ossetia – Alania	6.3	0.0	0.0	0.0
Chechen Republic	71.0	0.0	0.0	0.0
Stavropol Territory	17.3	0.2	183.2	0.0

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
VOLGA FEDERAL DISTRICT	289.4	0.3	7,662.1	0.0
Republic of Bashkortostan	16.0	0.0	81.7	0.0
Mari El Republic	18.1	0.0	0.8	0.0
Republic of Mordovia	4.5	0.0	199.0	0.0
Republic of Tatarstan (Tatarstan)	29.8	0.0	7,143.0	0.0
Udmurt Republic	14.8	0.1	11.5	0.0
Chuvash Republic – Chuvashia	9.4	0.0	12.9	0.0
Perm Territory	21.0	0.0	60.6	0.0
Kirov Region	23.1	0.0	17.2	0.0
Nizhny Novgorod Region	77.9	0.0	78.0	0.0
Orenburg Region	19.0	0.0	26.1	0.0
Penza Region	3.3	0.0	20.7	0.0
Samara Region	24.3	0.0	10.4	0.0
Saratov Region	22.0	0.0	0.0	0.0
Ulyanovsk Region	6.1	0.2	0.2	0.0
URALS FEDERAL DISTRICT	87.4	52.5	476.4	0.2
Kurgan Region	7.4	0.0	0.0	0.1
Sverdlovsk Region	31.1	0.1	120.6	0.0
Tyumen Region	30.0	52.4	336.7	0.1
Khanty-Mansi Autonomous Area – Yugra	11.9	0.0	154.3	0.0
Yamal-Nenets Autonomous Area	2.5	0.0	148.7	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	15.7	52.4	33.7	0.0
Chelyabinsk Region	18.9	0.0	19.1	0.0
SIBERIAN FEDERAL DISTRICT	278.2	0.9	65.2	0.0
Altai Republic	5.1	0.0	0.0	0.0
Republic of Buryatia	3.4	0.2	0.0	0.0
Republic of Tuva	2.7	0.0	0.4	0.0
Republic of Khakassia	8.1	0.0	0.4	0.0
Altai Territory	26.8	0.0	0.3	0.0
Trans-Baikal Territory	73.9	0.0	0.0	0.0
Krasnoyarsk Territory	44.0	0.0	0.7	0.0
Irkutsk Region	46.8	0.1	9.3	0.0
Kemerovo Region	15.9	0.5	0.0	0.0
Novosibirsk Region	24.3	0.0	52.3	0.0
Omsk Region	18.8	0.0	0.6	0.0
Tomsk Region	8.2	0.0	1.3	0.0
FAR-EASTERN FEDERAL DISTRICT	211.5	0.5	256.6	33.0
Republic of Sakha (Yakutia)	110.0	0.2	78.3	0.0
Kamchatka Territory	20.8	0.0	0.0	0.0
Primorye Territory	29.6	0.0	26.5	0.0
Khabarovsk Territory	8.4	0.0	4.0	0.0
Amur Region	19.1	0.0	6.5	0.0
Magadan Region	7.5	0.0	0.3	32.8
Sakhalin Region	15.1	0.3	141.1	0.2
Jewish Autonomous Region	0.8	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	14.2	0.0	105.2	0.0
Republic of Crimea	12.0	0.0	105.2	0.0
Sevastopol	2.2	0.0	0.0	0.0

¹ Including State Corporation “Bank for development and foreign economic affairs (Vnesheconombank)”.

6.4. Funds Allocations

Table 6.4.1

Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use¹

	31.05.2015												
	total	of which											
1	2	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
THE RUSSIAN FEDERATION	10,560,988	229,493	198,965	2,585,898	235,899	196,503	413,191	380,837	2,449,561	468,174	1,487,096	2,114,336	
CENTRAL FEDERAL DISTRICT	6,460,288	136,553	131,927	1,673,620	53,970	81,572	204,422	213,707	1,367,631	346,984	1,332,362	1,049,468	
Belgorod Region	52,145	501	0	22,982	815	14,735	1,016	226	4,759	173	613	6,345	
Bryansk Region	20,130	0	0	7,002	0	2,341	344	113	2,332	613	2,087	5,299	
Vladimir Region	63,418	20	0	42,822	2,234	595	818	111	5,768	559	295	10,196	
Voronezh Region	74,995	20	17	13,584	2,620	12,955	3,369	263	20,024	4,435	2,156	15,569	
Ivanovo Region	16,780	0	0	3,385	516	183	599	165	4,290	1,186	220	6,235	
Kaluga Region	35,017	191	0	12,448	1,524	1,221	1,577	62	8,133	2,362	1,856	5,644	
Kostroma Region	14,720	0	0	2,485	146	280	30	27	7,514	52	263	3,923	
Kursk Region	29,772	0	0	10,020	1,091	6,359	533	98	5,994	1,126	115	4,435	
Lipetsk Region	37,062	0	0	13,482	271	6,119	1,218	76	5,977	1,116	2,880	5,923	
Moscow Region	936,065	114	0	256,283	4,122	8,145	21,007	6,795	306,313	27,332	75,480	230,475	
Orel Region	19,557	2	0	2,871	585	3,506	496	397	5,988	134	848	4,730	
Ryazan Region	24,108	17	17	9,116	263	2,728	970	219	4,847	157	216	5,575	
Smolensk Region	24,668	1	0	15,346	126	356	578	87	3,672	109	461	3,932	
Tambov Region	27,130	0	0	6,561	840	6,105	693	108	6,728	990	227	4,877	
Tver Region	12,824	67	0	3,011	51	804	414	19	4,656	118	343	3,341	
Tula Region	114,058	180	0	64,091	17,045	1,439	4,208	282	11,187	2,096	1,437	12,094	
Yaroslavl Region	49,002	650	0	13,731	3,491	494	1,308	901	7,586	580	2,064	18,196	
Moscow	4,908,838	134,791	131,892	1,174,421	18,231	13,207	165,243	203,758	951,865	303,846	1,240,799	702,678	

(millions of rubles)

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	1,002,132	3,090	431	193,121	16,405	6,513	69,795	81,550	258,384	24,613	44,896	303,765
Republic of Karelia	16,867	179	88	786	430	79	121	62	1,410	56	196	13,548
Republic of Komi	16,147	339	313	977	185	169	1,813	267	2,162	479	2,437	7,319
Arkhangelsk Region	38,836	89	2	19,064	673	147	357	570	5,160	195	267	12,315
Nenets Autonomous Area	42	2	2	25	4	0	0	0	2	0	0	9
Arkhangelsk Region, excluding Nenets Autonomous Area	38,795	88	0	19,039	669	147	357	570	5,159	195	267	12,306
Vologda Region	31,099	0	0	7,854	699	422	758	193	7,047	870	425	12,831
Kaliningrad Region	32,637	0	0	7,706	1,440	1,544	1,013	185	12,318	350	2,420	5,661
Leningrad Region	62,206	808	0	12,224	2,256	2,222	12,880	908	14,075	885	800	15,148
Murmansk Region	17,970	1,600	0	349	502	892	139	173	2,156	355	5,669	6,135
Novgorod Region	15,936	2	0	7,899	284	738	347	40	2,683	128	41	3,774
Pskov Region	4,876	0	0	906	0	218	296	82	783	32	309	2,249
Saint Petersburg	765,558	72	28	135,356	9,938	81	52,070	79,070	210,591	21,264	32,332	224,784
SOUTHERN FEDERAL DISTRICT	585,264	1,050	863	89,085	9,699	32,689	25,272	16,121	255,492	15,949	18,105	121,803
Republic of Adygeya (Adygeya)	4,944	5	0	1,045	0	587	496	16	1,465	35	302	992
Republic of Kalmykia	618	0	0	2	0	352	72	4	82	0	36	70
Krasnodar Territory	374,837	14	0	27,724	6,792	20,177	15,762	13,525	198,746	12,250	14,101	65,745
Astrakhan Region	5,673	7	7	1,001	0	312	1,257	13	1,705	570	183	627
Volgograd Region	44,179	63	23	9,874	743	3,381	3,457	552	9,736	1,053	952	14,370
Rostov Region	155,013	961	834	49,440	2,164	7,881	4,229	2,012	43,757	2,040	2,530	39,999
NORTH CAUCASIAN FEDERAL DISTRICT	75,296	581	516	12,460	2,133	9,653	4,625	589	26,489	2,042	1,301	15,424
Republic of Dagestan	3,381	0	0	158	32	278	261	43	942	53	162	1,452
Republic of Ingushetia	205	0	0	0	0	0	15	0	68	0	0	122
Kabardino-Balkar Republic	3,051	0	0	516	0	677	225	5	1,096	115	86	330
Karachay-Cherkess Republic	12,156	5	0	1,584	384	580	1,016	15	8,501	0	5	65
Republic of North Ossetia – Alania	2,856	573	516	283	1	541	257	13	910	7	26	246
Chechen Republic	1,521	0	0	595	0	280	309	4	269	13	3	50
Stavropol Territory	52,126	3	0	9,324	1,716	7,297	2,542	510	14,703	1,854	1,019	13,158
VOLGA FEDERAL DISTRICT	1,158,156	7,052	5,234	389,006	92,079	39,227	46,158	12,849	224,382	47,371	59,218	240,816
Republic of Bashkortostan	123,551	1,677	814	35,884	532	4,060	5,324	1,645	26,923	3,226	7,632	36,649
Mari El Republic	12,987	3	0	1,541	1,451	2,398	588	116	1,814	45	101	4,950
Republic of Mordovia	15,662	0	0	4,225	100	2,012	1,011	40	2,634	2,346	206	3,088

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	291,968	3,031	3,001	129,621	2,827	7,309	10,677	1,219	48,582	25,869	13,560	49,274
Udmurt Republic	39,226	21	21	16,246	288	2,143	2,262	296	6,562	416	343	10,650
Chuvash Republic – Chuvashia	22,365	8	0	8,162	443	939	1,275	142	3,981	1,355	572	5,487
Perm Territory	74,464	191	191	27,741	3,241	469	1,989	312	20,431	1,972	1,375	16,742
Kirov Region	17,338	1	0	2,604	1,470	995	699	364	5,199	348	191	5,467
Nizhny Novgorod Region	226,342	175	140	96,035	21,466	3,056	4,543	2,651	42,108	5,171	1,921	49,215
Orenburg Region	33,949	505	289	5,308	130	1,336	1,658	1,589	6,843	432	2,668	13,480
Penza Region	24,270	70	0	4,294	1,258	7,090	1,341	449	3,880	714	1,158	4,016
Samara Region	196,639	1,233	680	37,393	55,400	3,145	10,305	3,251	34,875	2,875	25,810	22,353
Saratov Region	51,873	106	98	6,664	3,321	3,639	3,412	606	16,123	951	2,439	14,611
Ulyanovsk Region	27,523	31	0	13,290	151	636	1,095	169	4,426	1,650	1,242	4,833
URALS FEDERAL DISTRICT	557,636	34,022	25,140	126,023	10,190	12,816	30,036	36,972	118,264	13,939	14,027	161,347
Kurgan Region	11,417	3	0	3,185	210	697	523	27	1,292	48	203	5,229
Sverdlovsk Region	234,449	787	15	60,851	5,911	1,444	7,740	25,075	61,110	5,365	6,692	59,474
Tyumen Region	170,320	33,217	25,125	23,381	2,263	3,399	17,368	11,260	18,733	6,740	4,525	49,432
Khanty-Mansi Autonomous Area – Yugra	50,083	26,018	18,056	295	613	546	5,671	494	4,859	1,062	1,031	9,493
Yamal-Nenets Autonomous Area	11,186	1,518	1,493	157	9	0	2,021	326	424	267	1,164	5,298
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	109,050	5,681	5,575	22,929	1,641	2,853	9,676	10,440	13,450	5,411	2,329	34,640
Chelyabinsk Region	141,451	15	0	38,606	1,805	7,276	4,404	610	37,129	1,786	2,607	47,212
SIBERIAN FEDERAL DISTRICT	534,814	33,724	29,035	80,420	34,286	12,067	25,570	9,473	141,869	13,380	10,453	173,573
Altai Republic	6,573	28	28	402	1	80	222	2	3,348	50	48	2,393
Republic of Buryatia	6,005	175	0	1,136	0	171	583	51	1,841	303	31	1,715
Republic of Tuva	1,150	520	217	1	20	9	11	43	221	4	5	316
Republic of Khakassia	3,177	89	14	199	228	54	66	54	1,225	10	60	1,192
Altai Territory	48,825	3	0	7,556	1,056	2,419	3,699	762	10,819	502	564	21,445
Trans-Baikal Territory	7,525	860	0	252	2,057	19	407	23	2,006	80	156	1,666
Krasnoyarsk Territory	79,135	2,140	666	20,717	4,513	2,291	4,126	2,068	16,564	2,797	2,574	21,346
Irkutsk Region	71,671	4,256	3,247	5,558	14,237	1,544	5,090	2,287	12,435	1,828	914	23,523
Kemerovo Region	112,280	24,678	23,911	19,774	5,083	463	500	348	33,512	606	619	26,698
Novosibirsk Region	102,526	925	900	12,122	1,907	2,125	6,821	2,475	38,787	1,792	4,052	31,520
Omsk Region	51,996	0	0	8,915	4,892	1,807	2,053	731	12,829	4,265	490	16,015
Tomsk Region	43,950	52	52	3,789	292	1,086	1,992	628	8,282	1,143	942	25,744

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	179,526	10,851	3,248	21,599	17,091	1,905	7,113	8,973	56,122	3,361	6,322	46,188
Republic of Sakha (Yakutia)	22,199	6,696	3,088	655	3,600	38	809	1,463	3,508	832	950	3,649
Kamchatka Territory	7,256	0	0	154	1,159	59	258	607	987	1,255	877	1,898
Primorye Territory	85,970	12	4	16,175	5,709	410	1,601	4,651	26,205	515	2,730	27,962
Khabarovsk Territory	34,017	873	0	2,845	3,380	275	2,230	647	16,310	503	1,119	5,833
Amur Region	8,549	624	0	1,408	1,105	979	481	254	1,832	73	59	1,734
Magadan Region	9,048	2,215	0	45	702	0	50	168	4,019	0	387	1,461
Sakhalin Region	8,176	121	96	310	920	78	1,330	821	1,070	182	191	3,152
Jewish Autonomous Region	746	0	0	6	13	67	54	18	81	0	10	499
Chukotka Autonomous Area	3,566	309	60	0	503	0	300	344	2,111	0	0	0
CRIMEA FEDERAL DISTRICT	7,874	2,571	2,571	564	46	62	201	604	927	535	411	1,953
Republic of Crimea	7,055	2,571	2,571	502	46	46	188	603	880	426	287	1,506
Sevastopol	819	0	0	62	0	16	13	1	47	109	124	446

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo: the information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/>.

Table 6.4.2

Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use¹

		31.05.2015												
		of which												
1	2	mining and quarrying of natural minerals		of which mining and quarrying of energy producing materials		manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finally
		3	4	5	6	7	8	9	10	11	12	13		
THE RUSSIAN FEDERATION	1,339,419	297,353	239,787	320,431	213	5,602	10,994	32,410	157,812	211,395	286,123	17,086		
CENTRAL FEDERAL DISTRICT	835,990	165,947	165,864	58,223	213	1,717	8,996	21,152	106,478	187,532	274,042	11,690		
Belgorod Region	88	52	0	27	0	10	0	0	0	0	0	0	0	
Bryansk Region	660	0	0	0	0	630	0	0	29	0	0	0	0	
Vladimir Region	629	0	0	629	0	0	0	0	0	0	0	0	0	
Voronezh Region	9,594	0	0	5,472	0	430	0	0	3,221	0	471	0	0	
Ivanovo Region	1,137	0	0	345	0	0	792	0	0	0	0	0	0	
Kaluga Region	1,819	0	0	158	213	315	0	154	0	20	67	891		
Kostroma Region	573	0	0	573	0	0	0	0	0	0	0	0	0	
Kursk Region	48	0	0	0	0	46	0	2	0	0	0	0	0	
Lipetsk Region	67	0	0	0	0	53	13	0	0	0	0	0	0	
Moscow Region	32,901	0	0	3,959	0	177	1,607	5,782	9,765	4,070	6,841	699		
Orel Region	794	0	0	748	0	0	0	0	12	0	23	11		
Ryazan Region	431	31	0	48	0	0	0	0	163	0	0	188		
Smolensk Region	5,644	0	0	5,603	0	0	0	42	0	0	0	0		
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0		
Tver Region	1,398	0	0	1,298	0	0	0	0	0	100	0	0		
Tula Region	4,580	0	0	3,686	0	21	0	0	0	0	0	873		
Yaroslavl Region	1,945	0	0	755	0	0	0	13	74	0	1,102	0		
Moscow	773,684	165,864	165,864	34,923	0	35	6,583	15,160	93,212	183,342	265,537	9,029		

(millions of rubles)

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	6,134	4,388	0	1,332	0	0	0	0	406	0	7	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	44	0	0	44	0	0	0	0	0	0	0	0
Perm Territory	13,585	1,860	0	11,725	0	0	0	0	0	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	2,589	0	0	1,334	0	0	2	1,232	9	0	11	0
Orenburg Region	4,712	197	197	4,514	0	0	0	0	0	0	0	0
Penza Region	1,685	2	0	840	0	10	0	0	614	0	219	0
Samara Region	4,101	0	0	1,569	0	0	0	36	1,430	0	0	1,066
Saratov Region	2,372	0	0	68	0	0	69	0	2,219	0	16	0
Ulyanovsk Region	3,227	0	0	2,643	0	0	523	0	0	61	0	0
URALS FEDERAL DISTRICT	167,411	27,264	17,471	119,440	0	0	119	0	5,904	14,234	369	80
Kurgan Region	1,644	0	0	1,390	0	0	0	0	154	101	0	0
Sverdlovsk Region	72,807	187	0	58,092	0	0	119	0	66	14,134	209	0
Tyumen Region	76,643	18,530	17,471	52,395	0	0	0	0	5,477	0	160	80
Khanty-Mansi Autonomous Area – Yugra	12,231	12,174	12,174	0	0	0	0	0	0	0	0	57
Yamal-Nenets Autonomous Area	160	0	0	0	0	0	0	0	0	0	160	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	64,252	6,357	5,297	52,395	0	0	0	0	5,477	0	0	23
Chelyabinsk Region	16,318	8,547	0	7,564	0	0	0	0	207	0	0	0
SIBERIAN FEDERAL DISTRICT	88,725	64,715	52,058	14,168	0	460	4	3,214	2,325	2,935	73	832
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	137	137	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	1,958	1,958	1,229	0	0	0	0	0	0	0	0	0
Republic of Khakassia	22	0	0	22	0	0	0	0	0	0	0	0
Altai Territory	3,178	0	0	0	0	0	0	3,178	0	0	0	0
Trans-Baikal Territory	2,348	2,315	0	0	0	0	0	0	0	0	33	0
Krasnoyarsk Territory	13,084	102	0	9,629	0	0	0	0	58	2,777	26	492
Irkutsk Region	1,416	154	0	402	0	460	0	36	12	0	14	340
Kemerovo Region	65,352	60,050	50,829	3,481	0	0	0	0	1,821	0	0	0
Novosibirsk Region	1,197	0	0	634	0	0	4	0	402	158	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tomsk Region	32	0	0	0	0	0	0	0	32	0	0	0

Table 6.4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	36,324	25,898	0	1,441	0	1,598	285	922	3,191	1,131	359	1,501
Republic of Sakha (Yakutia)	20,351	18,918	0	979	0	0	212	9	66	167	0	0
Kamchatka Territory	78	0	0	78	0	0	0	0	0	0	0	0
Primorye Territory	6,811	0	0	378	0	704	0	913	3,115	8	326	1,368
Khabarovsk Territory	6,831	5,834	0	0	0	894	73	0	0	0	31	0
Amur Region	465	0	0	5	0	0	0	0	0	459	0	0
Magadan Region	663	660	0	0	0	0	0	0	0	0	2	0
Sakhalin Region	639	0	0	0	0	0	0	0	10	496	0	133
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	486	486	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	150	0	0	23	0	0	0	42	19	0	65	0
Republic of Crimea	150	0	0	23	0	0	0	42	19	0	65	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo: the information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/>.

Table 6.4.3

**Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs,
by Economic Activities and Fund Use¹**

(millions of rubles)

	31.05.2015												
	total	of which											
1	2	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
THE RUSSIAN FEDERATION	20,308,677	704,668	480,387	4,061,813	971,648	1,357,800	1,730,135	1,233,538	4,296,005	2,605,667	3,155,562	191,840	
CENTRAL FEDERAL DISTRICT	10,595,568	197,302	125,184	1,203,577	342,377	493,482	939,209	703,720	2,417,053	1,784,139	2,425,025	89,684	
Belgorod Region	210,094	2,274	0	68,393	373	100,940	9,494	4,927	14,006	4,272	4,790	624	
Bryansk Region	74,646	0	0	18,199	292	34,271	3,043	774	9,857	6,365	1,147	697	
Vladimir Region	89,602	137	7	47,683	3,523	11,896	3,787	1,251	13,097	5,177	2,361	691	
Voronezh Region	264,789	127	0	53,300	2,140	64,475	6,352	3,783	52,811	43,218	37,164	1,418	
Ivanovo Region	39,408	41	1	12,073	687	1,530	2,370	928	11,774	7,313	1,950	742	
Kaluga Region	117,633	377	2	54,079	3,885	13,921	8,682	1,373	10,531	15,981	8,190	614	
Kostroma Region	32,901	51	0	9,223	149	2,227	1,008	584	13,023	3,386	2,737	513	
Kursk Region	154,565	54,814	0	22,994	535	48,534	1,684	1,385	20,661	2,096	1,429	434	
Lipetsk Region	96,034	46	0	27,488	604	31,835	4,088	1,528	15,840	7,760	6,293	553	
Moscow Region	1,084,088	1,274	322	218,240	11,416	29,830	77,490	26,512	259,134	183,775	261,476	14,941	
Orel Region	56,650	9	0	10,506	377	25,448	891	1,444	14,667	1,702	1,120	485	
Ryazan Region	88,187	101	89	29,556	457	21,613	11,194	1,661	16,039	4,681	2,168	718	
Smolensk Region	62,316	6	0	25,287	534	10,134	2,577	1,486	16,081	3,639	2,173	397	
Tambov Region	84,517	0	0	28,202	977	37,142	1,860	2,349	8,860	3,402	1,148	577	
Tver Region	59,116	140	0	16,543	377	15,793	2,603	2,066	15,598	2,674	2,928	395	
Tula Region	151,012	1,799	2	47,210	29,152	15,159	7,443	2,962	18,944	10,851	16,231	1,263	
Yaroslavl Region	121,696	233	27	45,529	14,765	13,995	7,349	1,580	20,827	5,160	10,414	1,845	
Moscow	7,808,313	135,874	124,735	469,075	272,134	14,740	787,295	647,127	1,885,301	1,472,686	2,061,306	62,775	

Table 6.4.3 (cont.)
(millions of rubles)

	1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT		2,228,590	9,430	4,814	698,895	113,074	103,629	230,724	237,941	428,300	163,934	222,685	19,977
Republic of Karelia		28,385	2,069	352	6,537	2,719	1,257	469	733	6,491	1,516	6,271	322
Republic of Komi		29,096	4,268	4,239	4,917	221	976	1,911	1,497	8,855	3,924	2,056	471
Arkhangelsk Region		125,508	190	117	97,049	2,603	5,685	1,111	1,543	12,314	2,147	1,898	968
Nenets Autonomous Area		645	0	0	29	6	0	163	59	65	8	315	1
Arkhangelsk Region, excluding Nenets Autonomous Area		124,863	190	117	97,020	2,598	5,685	948	1,483	12,249	2,138	1,583	967
Vologda Region		87,709	0	0	46,984	1,387	10,445	3,195	1,466	17,033	3,276	2,779	1,144
Kaliningrad Region		112,161	117	0	38,780	5,869	16,710	5,137	4,268	23,000	5,738	11,898	644
Leningrad Region		213,751	835	0	67,299	29,572	31,346	30,488	8,129	24,662	10,605	9,776	1,041
Murmansk Region		31,701	1,662	62	1,264	1,232	6,156	749	610	6,993	5,175	7,349	510
Novgorod Region		36,786	21	0	16,564	498	9,999	1,827	564	5,681	661	597	374
Pskov Region		33,326	1	1	7,040	149	16,585	2,325	931	4,011	499	1,404	382
Saint Petersburg		1,530,167	265	43	412,460	68,824	4,470	183,513	218,201	319,261	130,393	178,658	14,122
SOUTHERN FEDERAL DISTRICT		1,251,350	6,716	5,322	323,182	70,245	207,695	80,475	33,614	278,863	128,401	111,592	10,567
Republic of Adygeya (Adygeya)		17,796	174	0	7,099	44	2,892	1,737	285	3,698	880	891	97
Republic of Kalmykia		7,493	6	0	103	22	5,280	343	153	992	351	241	2
Krasnodar Territory		679,528	752	9	111,109	31,198	117,578	45,217	23,065	163,983	92,360	89,890	4,377
Astrakhan Region		36,990	8	7	5,133	2,089	2,817	9,337	897	8,138	6,589	1,908	74
Volgograd Region		122,764	564	391	37,586	1,653	22,822	8,618	3,473	30,006	10,802	5,401	1,840
Rostov Region		386,778	5,212	4,915	162,153	35,239	56,307	15,222	5,742	72,047	17,419	13,260	4,178
NORTH CAUCASIAN FEDERAL DISTRICT		300,257	2,909	906	89,958	12,284	69,808	26,548	6,090	69,929	7,961	12,911	1,859
Republic of Dagestan		30,717	189	95	10,974	32	7,271	5,103	248	5,454	239	1,003	204
Republic of Ingushetia		6,352	50	25	3,430	0	1,246	625	39	809	135	1	17
Kabardino-Balkar Republic		42,094	72	35	12,665	55	12,316	1,580	776	11,484	1,214	1,903	28
Karachay-Cherkess Republic		28,079	243	0	11,239	539	5,637	3,071	401	6,207	263	469	10
Republic of North Ossetia – Alania		14,642	1,953	742	2,573	79	2,068	1,852	512	4,859	250	460	37
Chechen Republic		20,558	0	0	2,919	0	4,855	9,211	276	1,977	139	1,167	15
Stavropol Territory		157,815	403	8	46,158	11,579	36,416	5,106	3,837	39,138	5,721	7,909	1,548
VOLGA FEDERAL DISTRICT		2,593,320	105,857	94,824	855,968	186,382	266,340	149,397	77,775	454,849	292,794	173,404	30,552
Republic of Bashkortostan		304,679	78,333	74,612	94,354	2,723	30,054	20,430	4,896	36,944	19,973	12,748	4,225
Mari El Republic		60,010	10	0	16,758	569	28,465	2,621	732	6,419	2,120	1,823	492
Republic of Mordovia		91,581	28	0	31,256	175	25,386	2,487	941	9,966	4,604	16,465	271

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	554,531	4,944	4,710	195,630	9,300	45,016	41,963	10,301	101,038	91,940	47,911	6,489
Udmurt Republic	97,821	9,490	9,310	43,339	323	6,132	3,552	1,714	22,918	5,322	3,517	1,515
Chuvash Republic – Chuvashia	90,269	65	0	15,292	1,076	5,139	5,050	1,907	20,085	36,821	4,183	651
Perm Territory	200,820	744	725	76,954	2,939	5,770	10,265	18,268	48,816	22,069	12,797	2,197
Kirov Region	52,495	24	0	14,452	661	14,587	2,809	1,724	13,505	2,616	1,429	689
Nizhny Novgorod Region	317,594	699	331	115,333	38,023	19,431	10,616	11,744	68,338	33,803	15,799	3,809
Orenburg Region	109,645	6,789	3,207	32,755	95	21,361	8,404	6,830	20,051	7,595	4,128	1,637
Penza Region	67,875	81	0	17,155	1,306	26,425	2,931	1,706	10,302	5,226	2,227	517
Samara Region	419,675	1,979	880	119,997	112,114	15,888	18,757	13,950	52,416	38,129	40,800	5,645
Saratov Region	147,557	1,087	1,050	41,151	16,870	14,795	16,385	2,062	34,405	11,989	6,948	1,866
Ulyanovsk Region	78,766	1,584	0	41,542	207	7,892	3,127	999	9,647	10,587	2,630	550
URALS FEDERAL DISTRICT	1,436,155	189,397	139,703	439,168	58,727	70,310	121,486	85,661	223,075	117,481	114,756	16,095
Kurgan Region	29,360	105	0	9,038	3,664	5,031	1,273	529	7,542	869	819	489
Sverdlovsk Region	485,041	3,608	79	206,718	19,941	11,756	28,104	22,889	112,721	48,566	24,594	6,145
Tyumen Region	554,963	183,034	139,244	37,205	28,898	11,333	68,096	58,756	56,090	37,272	70,473	3,806
Khanty-Mansi Autonomous Area – Yugra	160,901	28,920	28,010	3,533	13,677	1,268	26,793	33,794	19,323	10,991	21,178	1,424
Yamal-Nenets Autonomous Area	117,847	66,783	66,758	769	3,277	22	11,308	1,293	4,561	2,426	27,196	212
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	276,214	87,330	44,476	32,903	11,944	10,044	29,995	23,668	32,206	23,855	22,099	2,170
Chelyabinsk Region	366,791	2,650	380	186,208	6,223	42,190	24,012	3,488	46,723	30,773	18,870	5,654
SIBERIAN FEDERAL DISTRICT	1,427,095	155,055	96,171	341,032	135,862	121,983	147,339	44,655	314,520	85,601	62,317	18,730
Altai Republic	12,856	584	416	1,912	95	675	993	121	7,197	644	435	200
Republic of Buryatia	54,424	915	0	29,582	47	3,356	4,147	874	11,481	1,802	1,771	447
Republic of Tuva	3,325	665	597	162	42	194	164	192	1,635	85	143	43
Republic of Khakassia	12,611	356	14	1,728	212	1,660	373	504	4,049	1,339	2,245	145
Altai Territory	124,457	206	0	34,775	2,285	33,038	7,173	2,411	32,111	6,247	3,816	2,396
Trans-Baikal Territory	18,727	2,049	1	790	3,283	421	1,394	852	7,827	608	1,361	142
Krasnoyarsk Territory	370,052	41,331	3,903	111,647	61,537	29,515	44,883	8,082	42,207	16,467	12,426	1,957
Irkutsk Region	166,532	20,040	18,712	17,450	42,279	7,492	14,175	6,707	33,490	15,145	6,305	3,449
Kemerovo Region	231,314	83,051	66,754	65,794	2,884	6,587	3,530	4,785	45,572	8,914	7,352	2,845
Novosibirsk Region	235,770	1,361	1,299	39,062	16,169	18,156	27,088	15,753	72,169	20,660	22,033	3,320
Omsk Region	124,277	0	0	24,600	6,458	14,105	38,228	2,077	25,726	8,596	2,340	2,147
Tomsk Region	72,751	4,497	4,474	13,529	571	6,784	5,193	2,298	31,057	5,094	2,089	1,640

Table 6.4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	471,235	36,547	12,009	109,564	52,668	24,412	34,769	43,133	108,585	24,848	32,470	4,240
Republic of Sakha (Yakutia)	74,602	19,672	11,234	5,142	9,121	1,294	3,465	8,267	18,904	4,545	3,533	659
Kamchatka Territory	25,593	89	0	1,634	5,801	447	688	1,339	5,712	2,297	7,425	159
Primorye Territory	170,938	619	9	78,073	11,563	8,595	10,027	11,096	32,997	6,017	10,073	1,878
Khabarovsk Territory	120,266	1,493	36	19,616	18,023	5,386	12,603	18,196	26,554	9,838	7,511	1,047
Amur Region	28,750	2,226	0	2,840	2,254	7,261	3,777	599	7,285	990	1,330	187
Magadan Region	18,947	11,686	499	488	1,626	240	302	301	3,569	168	435	132
Sakhalin Region	25,047	334	168	1,443	4,162	577	3,344	2,890	9,305	902	1,968	121
Jewish Autonomous Region	3,281	18	3	324	7	611	262	141	1,639	87	135	57
Chukotka Autonomous Area	3,811	409	60	3	110	0	302	303	2,621	4	60	0
CRIMEA FEDERAL DISTRICT	5,108	1,455	1,455	469	29	142	188	948	831	508	402	136
Republic of Crimea	4,451	1,455	1,455	458	29	126	176	865	815	217	195	115
Sevastopol	656	0	0	11	0	16	12	83	15	291	206	21

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo: the information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/>.

Table 6.4.4

Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use¹

	31.05.2015												
	total	of which											
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	6,510,379	943,154	488,510	1,815,486	4,625	97,120	403,787	392,358	429,311	1,471,916	949,802	2,820	
CENTRAL FEDERAL DISTRICT	3,341,047	172,353	157,987	370,305	3,578	57,848	329,509	141,757	318,463	1,131,357	813,243	2,633	
Belgorod Region	22,256	8,953	0	12,571	0	226	79	128	223	76	0	0	
Bryansk Region	34,187	0	0	52	0	33,101	0	49	986	0	0	0	
Vladimir Region	6,156	58	0	5,717	0	67	19	20	0	0	276	0	
Voronezh Region	58,196	0	0	31,898	0	1,592	886	86	7,268	0	16,465	0	
Ivanovo Region	2,512	0	0	467	0	0	971	0	35	1,039	0	0	
Kaluga Region	13,292	0	0	224	213	5,756	1,579	277	3,225	1,522	278	217	
Kostroma Region	9,064	0	0	5,945	0	0	0	0	601	2,313	205	0	
Kursk Region	698	0	0	180	0	215	91	2	210	0	0	0	
Lipetsk Region	4,558	0	0	3,677	0	233	39	0	608	0	0	0	
Moscow Region	363,436	0	0	23,049	0	2,706	45,648	54,748	29,878	120,857	86,529	20	
Orel Region	687	0	0	424	0	0	0	0	174	0	89	0	
Ryazan Region	4,271	31	0	1,119	0	180	2,503	0	438	0	0	0	
Smolensk Region	18,623	0	0	17,534	0	0	0	423	626	40	0	0	
Tambov Region	4,631	0	0	2,104	0	82	2,445	0	0	0	0	0	
Tver Region	13,342	0	0	9,843	0	427	0	0	131	2,771	170	0	
Tula Region	34,530	0	0	11,635	0	369	0	808	307	596	20,814	0	
Yaroslavl Region	17,896	3,178	3,178	13,483	0	68	92	0	99	756	220	0	
Moscow	2,732,714	160,133	154,809	230,383	3,365	12,828	275,156	85,217	273,654	1,001,387	688,196	2,396	

(millions of rubles)

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	106,489	76,852	1,929	10,315	0	0	0	72	4,385	12,874	1,990	0
Udmurt Republic	139,775	138,276	138,276	0	0	0	0	0	209	15	1,274	0
Chuvash Republic – Chuvashia	3,489	0	0	866	0	0	2,499	0	21	102	0	0
Perm Territory	200,584	8,164	4,503	183,948	0	3,537	3,050	0	807	148	931	0
Kirov Region	1,703	0	0	114	0	0	0	0	0	1,588	0	0
Nizhny Novgorod Region	37,489	0	0	20,976	0	0	1,986	12,456	1,808	117	146	0
Orenburg Region	44,279	10,873	780	28,270	74	46	0	0	619	0	4,397	0
Penza Region	16,374	12,905	0	1,081	0	292	0	0	1,343	535	219	0
Samara Region	15,115	127	0	11,386	0	0	192	188	2,486	534	201	0
Saratov Region	6,282	163	163	535	0	836	271	2,780	1,309	372	17	0
Ulyanovsk Region	35,064	0	0	14,665	0	0	523	15,046	2,599	0	2,231	0
URALS FEDERAL DISTRICT	699,575	50,762	37,297	465,843	853	502	32,197	7,348	35,449	78,185	28,250	186
Kurgan Region	5,080	0	0	4,808	0	18	0	0	154	101	0	0
Sverdlovsk Region	291,758	2,225	0	199,231	0	0	4,463	110	1,412	77,423	6,894	0
Tyumen Region	290,599	38,039	37,297	178,891	853	75	16,120	7,239	27,512	609	21,075	186
Khanty-Mansi Autonomous Area – Yugra	28,363	23,165	23,165	301	0	0	0	4,101	0	609	0	186
Yamal-Nenets Autonomous Area	45,143	4,373	4,373	0	0	0	0	0	19,980	0	20,790	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	217,093	10,500	9,759	178,590	853	75	16,120	3,137	7,532	0	285	0
Chelyabinsk Region	112,138	10,498	0	82,912	0	409	11,614	0	6,371	52	281	0
SIBERIAN FEDERAL DISTRICT	529,181	193,474	106,994	232,770	0	2,653	6,575	3,194	6,621	80,881	3,013	0
Altai Republic	1,550	0	0	0	0	0	0	0	633	880	38	0
Republic of Buryatia	1,698	506	0	74	0	734	0	0	0	384	0	0
Republic of Tuva	9,207	9,207	7,221	0	0	0	0	0	0	0	0	0
Republic of Khakassia	13,671	602	0	11,276	0	0	0	0	0	567	1,225	0
Altai Territory	8,891	3,491	0	497	0	699	0	3,185	183	796	41	0
Trans-Baikal Territory	10,364	10,069	0	228	0	0	20	0	30	0	17	0
Krasnoyarsk Territory	195,051	17,744	0	107,180	0	0	0	0	136	69,779	212	0
Irkutsk Region	28,234	4,778	1,475	21,404	0	517	0	0	1,418	0	116	0
Kemerovo Region	227,066	131,583	82,805	77,852	0	258	6,518	0	2,964	6,673	1,218	0
Novosibirsk Region	20,160	14,900	14,900	2,550	0	446	37	0	349	1,802	77	0
Omsk Region	11,845	0	0	11,709	0	0	0	9	85	0	42	0
Tomsk Region	1,444	593	593	0	0	0	0	0	824	0	26	0

Table 6.4.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	345,747	233,229	15,689	49,233	8	27,326	1,422	6,676	6,983	4,050	16,820	0
Republic of Sakha (Yakutia)	179,658	178,247	11,802	1,170	0	0	213	0	62	167	0	0
Kamchatka Territory	14,922	12,007	0	224	0	0	0	0	0	0	2,691	0
Primorye Territory	28,350	4,437	0	1,883	8	4,574	140	4,901	4,442	14	7,948	0
Khabarovsk Territory	102,000	22,622	84	45,540	0	22,752	459	757	2,425	1,684	5,761	0
Amur Region	10,068	9,547	0	70	0	0	7	0	15	429	0	0
Magadan Region	2,156	1,604	0	346	0	0	0	0	4	0	201	0
Sakhalin Region	7,421	3,803	3,803	0	0	0	604	1,017	35	1,756	206	0
Jewish Autonomous Region	460	447	0	0	0	0	0	0	0	0	13	0
Chukotka Autonomous Area	514	514	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	478	0	0	8	0	35	0	39	25	20	351	0
Republic of Crimea	277	0	0	8	0	35	0	39	20	0	175	0
Sevastopol	201	0	0	0	0	0	0	0	5	20	176	0

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo: the information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/>.

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

		31.05.2015																														
		volume of extended loans					debt					of which overdue debt																				
1	2	in rubles			in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals																			
		small and medium-sized businesses	of which individual entrepreneurs	3	small and medium-sized businesses	of which individual entrepreneurs	4	small and medium-sized businesses	of which individual entrepreneurs	5	small and medium-sized businesses	of which individual entrepreneurs	6	small and medium-sized businesses	of which individual entrepreneurs	7	small and medium-sized businesses	of which individual entrepreneurs	8	small and medium-sized businesses	of which individual entrepreneurs	9	small and medium-sized businesses	of which individual entrepreneurs	10	small and medium-sized businesses	of which individual entrepreneurs	11	small and medium-sized businesses	of which individual entrepreneurs	12	small and medium-sized businesses	of which individual entrepreneurs	13
THE RUSSIAN FEDERATION	1,886,353	114,572	336	107,685	336	4,417,420	554,019	314,799	5,462	516,916	68,673	16,078	511																			
CENTRAL FEDERAL DISTRICT	845,274	25,614	248	68,877	248	1,828,338	121,530	217,340	3,378	194,598	13,758	11,055	297																			
Belgorod Region	11,171	1,385	0	0	0	38,788	7,831	570	1	2,606	703	1	1																			
Bryansk Region	7,250	1,752	0	29	0	24,639	7,161	381	0	2,009	567	7	0																			
Vladimir Region	12,627	1,491	0	0	0	41,026	5,905	1,335	0	3,289	749	22	0																			
Voronezh Region	33,327	2,154	0	3,188	0	94,263	12,619	1,939	0	7,138	1,080	13	0																			
Ivanovo Region	12,378	1,695	0	224	0	26,827	4,117	329	8	3,721	314	0	0																			
Kaluga Region	9,911	775	0	361	0	35,047	5,636	2,654	0	3,004	620	0	0																			
Kostroma Region	6,880	1,075	0	0	0	19,988	3,623	3,159	0	2,238	339	9	0																			
Kursk Region	13,045	2,581	0	0	0	35,974	6,081	315	0	2,375	589	0	0																			
Lipetsk Region	9,014	820	0	67	0	30,812	4,120	701	0	6,679	669	3	0																			
Moscow Region	102,105	2,409	0	3,437	0	233,823	15,505	24,434	514	28,671	2,475	3,097	7																			
Orel Region	6,274	804	0	40	0	17,592	2,954	175	0	1,978	170	0	0																			
Ryazan Region	11,653	1,250	0	12	0	42,463	5,799	160	15	4,807	689	133	0																			
Smolensk Region	8,872	716	0	42	0	41,603	5,530	336	40	10,527	1,184	0	0																			
Tambov Region	8,770	798	0	0	0	24,152	3,733	58	0	1,404	296	0	0																			
Tver Region	6,483	417	0	0	0	23,982	3,439	210	0	3,422	383	133	0																			
Tula Region	13,000	1,508	0	21	0	38,946	5,923	388	11	7,065	883	0	0																			
Yaroslavl Region	18,411	1,983	0	87	0	42,257	4,676	388	17	7,004	589	83	17																			
Moscow	554,103	2,000	248	61,369	248	1,016,155	16,878	179,808	2,772	96,660	1,461	7,552	272																			
NORTH-WESTERN FEDERAL DISTRICT	202,705	9,256	0	22,168	0	439,725	34,271	51,043	254	69,888	4,638	3,606	6																			
Republic of Karelia	3,366	270	0	0	0	16,133	1,816	2,162	0	2,031	122	0	0																			
Republic of Komi	4,470	767	0	0	0	10,546	3,578	0	0	3,012	347	0	0																			

(millions of rubles)

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	10,125	2,140	28	0	16,086	4,145	1,799	77	5,389	394	118	0
Nenets Autonomous Area	36	3	0	0	336	118	0	0	13	9	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	10,089	2,137	28	0	15,750	4,027	1,799	77	5,377	385	118	0
Vologda Region	15,919	2,127	0	0	32,255	6,394	524	23	8,144	1,354	24	0
Kaliningrad Region	10,364	638	470	0	30,434	3,079	1,776	10	3,922	336	230	0
Leningrad Region	14,487	395	454	0	47,003	2,718	7,658	1	11,871	386	1,508	1
Murmansk Region	5,119	897	248	0	13,902	2,419	13,449	0	3,325	257	3	0
Novgorod Region	3,775	290	0	0	13,694	2,001	43	0	1,019	277	42	0
Pskov Region	2,643	338	0	0	13,754	1,835	183	0	3,062	510	134	0
Saint Petersburg	132,436	1,393	20,967	0	245,917	6,287	23,448	143	28,113	654	1,546	5
SOUTHERN FEDERAL DISTRICT	133,289	13,904	2,361	73	397,737	74,709	9,599	215	64,777	11,896	121	14
Republic of Adygeya (Adygeya)	2,771	283	0	0	12,865	2,204	69	0	874	92	69	0
Republic of Kalmykia	584	53	0	0	6,810	3,048	0	0	2,022	1,351	0	0
Krasnodar Territory	62,938	5,560	2,145	0	194,429	31,056	3,764	113	39,269	4,933	34	0
Astrakhan Region	4,091	883	0	0	21,310	6,489	267	4	2,503	1,309	0	0
Volgograd Region	16,015	1,477	36	0	51,225	8,978	1,563	0	6,947	1,527	1	0
Rostov Region	46,891	5,648	181	73	111,100	22,934	3,936	98	13,162	2,683	17	14
NORTH CAUCASIAN FEDERAL DISTRICT	36,541	4,146	256	0	166,931	28,717	2,691	29	21,626	5,672	187	29
Republic of Dagestan	2,116	388	0	0	17,295	3,789	12	0	1,789	549	0	0
Republic of Ingushetia	205	172	0	0	2,957	1,461	0	0	2,155	961	0	0
Kabardino-Balkar Republic	2,457	313	0	0	23,948	4,259	200	0	2,584	981	157	0
Karachay-Cherkess Republic	3,630	99	87	0	14,662	1,821	208	29	2,848	650	29	29
Republic of North Ossetia – Alania	2,346	475	14	0	13,200	2,106	609	0	3,719	302	0	0
Chechen Republic	674	75	0	0	14,514	736	178	0	230	34	0	0
Stavropol Territory	25,112	2,624	155	0	80,356	14,545	1,483	0	8,301	2,194	0	0
VOLGA FEDERAL DISTRICT	310,267	23,256	3,309	6	752,791	112,708	10,318	412	74,957	12,208	326	26
Republic of Bashkortostan	29,647	1,982	2,353	0	65,364	7,858	1,975	0	5,382	770	1	0
Mari El Republic	4,386	545	5	0	13,421	3,545	33	0	1,372	181	7	0
Republic of Mordovia	9,081	612	0	0	31,025	3,755	0	0	3,184	859	0	0
Republic of Tatarstan (Tatarstan)	64,839	2,666	7	0	169,381	15,119	70	0	7,341	1,829	0	0
Udmurt Republic	8,991	1,409	0	0	17,806	4,945	209	0	1,985	635	0	0
Chuvash Republic – Chuvashia	9,114	1,543	44	0	25,939	5,914	376	0	1,866	448	0	0
Perm Territory	15,646	1,830	0	0	36,380	9,619	192	39	6,815	1,215	0	0
Kirov Region	9,395	1,775	0	0	29,273	6,927	0	0	4,429	796	0	0

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Nizhny Novgorod Region	50,678	3,653	184	6	95,968	17,962	1,321	341	10,773	1,065	123	26
Orenburg Region	15,460	2,245	197	0	51,033	11,216	2,540	0	9,425	1,646	0	0
Penza Region	10,999	1,188	65	0	37,180	7,415	296	14	2,496	820	0	0
Samara Region	47,969	679	369	0	95,586	4,589	2,542	15	11,889	661	181	0
Saratov Region	24,869	2,037	83	0	56,075	10,574	725	0	4,886	938	15	0
Ulyanovsk Region	9,195	1,093	0	0	28,360	3,273	39	3	3,115	345	0	0
URALS FEDERAL DISTRICT	119,528	10,716	7,536	0	278,219	59,426	7,656	305	31,562	8,420	230	110
Kurgan Region	4,473	1,058	0	0	15,884	4,807	18	0	1,391	433	0	0
Sverdlovsk Region	41,111	2,480	138	0	69,701	13,531	1,742	300	9,524	1,730	208	110
Tyumen Region	37,571	2,546	7,275	0	124,753	29,339	5,353	0	13,722	4,781	18	0
Khanty-Mansi Autonomous Area – Yugra	8,511	640	7,275	0	41,317	13,188	4,860	0	5,468	2,407	0	0
Yamal-Nenets Autonomous Area	4,701	268	0	0	9,831	4,019	18	0	1,029	524	18	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	24,359	1,639	0	0	73,606	12,132	474	0	7,225	1,850	0	0
Chelyabinsk Region	36,373	4,631	124	0	67,880	11,749	544	6	6,924	1,477	3	0
SIBERIAN FEDERAL DISTRICT	173,681	18,373	433	0	393,926	79,800	4,707	762	43,802	8,704	306	18
Altai Republic	2,747	374	0	0	6,034	1,736	0	0	501	144	0	0
Republic of Buryatia	3,795	691	0	0	16,477	5,774	371	0	2,040	861	0	0
Republic of Tuva	627	255	0	0	2,438	1,617	0	0	202	91	0	0
Republic of Khakassia	2,144	836	0	0	6,697	3,152	646	181	707	246	2	0
Altai Territory	21,784	1,635	0	0	69,715	9,337	667	49	8,939	1,127	131	0
Trans-Baikal Territory	3,156	1,225	33	0	11,643	6,133	67	0	483	252	0	0
Krasnoyarsk Territory	23,651	2,834	21	0	57,923	12,921	571	7	6,195	1,244	111	0
Irkutsk Region	24,924	2,435	116	0	59,501	12,842	261	31	4,687	1,275	5	0
Kemerovo Region	15,697	1,583	0	0	28,251	6,262	662	0	5,554	998	0	0
Novosibirsk Region	40,652	1,544	242	0	74,480	5,820	802	74	9,263	777	7	7
Omsk Region	23,957	4,089	0	0	41,133	9,394	522	421	3,891	1,348	46	11
Tomsk Region	10,547	872	21	0	19,634	4,811	138	0	1,339	341	5	0

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	62,456	9,191	2,661	8	157,697	42,771	10,967	107	15,682	3,376	122	10
Republic of Sakha (Yakutia)	6,382	1,312	75	0	23,784	8,018	2,284	0	2,805	854	80	0
Kamchatka Territory	3,774	785	0	0	14,037	3,152	635	0	3,012	133	0	0
Primorye Territory	30,864	2,739	2,067	8	49,101	10,351	5,929	81	3,401	621	23	0
Khabarovsk Territory	11,147	1,825	50	0	33,024	8,638	599	13	2,935	698	10	10
Amur Region	4,268	1,112	5	0	15,294	5,533	85	0	679	306	7	0
Magadan Region	2,433	324	2	0	7,732	1,637	388	0	812	47	0	0
Sakhalin Region	2,697	621	461	0	10,952	3,263	1,035	13	1,069	286	0	0
Jewish Autonomous Region	622	450	0	0	3,234	1,988	13	0	960	424	2	0
Chukotka Autonomous Area	268	23	0	0	538	190	0	0	8	5	0	0
CRIMEA FEDERAL DISTRICT	2,611	116	85	0	2,056	88	478	0	25	0	125	0
Republic of Crimea	1,833	75	85	0	1,427	75	277	0	24	0	73	0
Sevastopol	778	41	0	0	629	12	201	0	0	0	52	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt

		31.05.2015										
		rubles					foreign currency					
1	2	3	including		5	6	7	including		8	9	
			housing loans	mortgage loans				of which	of which			
					including overdue debt		housing loans		including mortgage loans		including overdue debt	
THE RUSSIAN FEDERATION	10,498,927	3,594,330	3,473,333	33,281	240,711	116,580	112,942	17,653				
CENTRAL FEDERAL DISTRICT	2,934,141	999,840	983,925	13,086	185,465	87,003	83,987	13,528				
Belgorod Region	94,847	23,089	22,185	105	443	397	335	46				
Bryansk Region	63,272	20,077	19,661	47	241	184	174	1				
Vladimir Region	75,311	25,069	24,331	215	504	410	403	22				
Voronezh Region	126,877	44,097	43,315	413	859	398	397	62				
Ivanovo Region	51,516	16,526	16,395	62	1,111	150	150	29				
Kaluga Region	73,726	28,210	27,917	86	966	556	549	47				
Kostroma Region	35,191	11,173	11,055	42	60	47	47	0				
Kursk Region	68,422	21,221	20,548	164	256	226	224	17				
Lipetsk Region	61,901	18,667	18,395	54	236	124	123	20				
Moscow Region	733,167	290,838	288,802	3,263	36,206	23,010	22,553	4,016				
Orel Region	41,078	13,067	12,744	19	233	198	198	15				
Ryazan Region	67,550	25,170	24,950	83	354	248	248	13				
Smolensk Region	59,931	22,858	22,554	88	664	257	229	4				
Tambov Region	51,754	16,277	15,957	51	180	151	150	2				
Tver Region	77,915	29,502	29,406	643	647	519	519	31				
Tula Region	94,516	30,462	30,182	111	574	454	442	14				
Yaroslavl Region	75,845	25,123	24,873	125	301	206	195	7				
Moscow	1,081,322	338,414	330,655	7,515	141,630	59,468	57,051	9,182				

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,129,029	409,666	400,804	2,749	27,057	13,500	13,258	1,788
Republic of Karelia	55,945	18,639	18,407	55	162	128	126	3
Republic of Komi	88,945	35,271	30,943	92	124	101	100	9
Arkhangelsk Region	96,919	37,119	36,711	107	303	245	239	62
Nenets Autonomous Area	5,266	2,681	2,667	2	2	2	2	0
Arkhangelsk Region, excluding Nenets Autonomous Area	91,653	34,438	34,044	105	301	243	237	62
Vologda Region	88,202	32,809	32,284	213	287	224	221	57
Kaliningrad Region	64,101	18,610	18,411	145	3,197	785	745	141
Leningrad Region	126,908	44,265	43,791	343	3,099	1,090	1,066	151
Murmansk Region	77,345	19,961	19,751	88	219	153	146	4
Novgorod Region	41,674	12,409	12,174	55	132	107	107	11
Pskov Region	36,085	10,714	10,458	18	109	98	97	4
Saint Petersburg	452,905	179,869	177,874	1,633	19,425	10,569	10,411	1,346
SOUTHERN FEDERAL DISTRICT	877,225	246,374	238,035	2,369	5,834	3,002	2,942	328
Republic of Adygeya (Adygeya)	23,713	4,562	4,396	38	102	87	87	0
Republic of Kalmykia	22,038	6,197	6,098	17	94	67	67	0
Krasnodar Territory	355,883	97,028	92,986	1,202	2,288	1,318	1,305	213
Astrakhan Region	68,512	19,212	18,800	77	146	95	95	15
Volgograd Region	138,206	42,682	42,006	508	598	397	396	26
Rostov Region	268,873	76,693	73,749	527	2,606	1,038	992	74
NORTH CAUCASIAN FEDERAL DISTRICT	291,956	76,116	73,612	798	1,750	1,363	1,297	250
Republic of Dagestan	32,431	9,212	9,123	222	248	192	190	3
Republic of Ingushetia	4,095	327	295	4	1	1	0	0
Kabardino-Balkar Republic	34,446	8,686	8,161	52	205	177	170	60
Karachay-Cherkess Republic	20,904	4,427	4,147	30	63	61	60	1
Republic of North Ossetia – Alania	31,129	8,368	8,084	140	233	207	187	50
Chechen Republic	15,841	1,065	1,064	12	116	7	3	0
Stavropol Territory	153,110	44,031	42,738	338	884	718	687	136

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	1,949,746	687,939	654,882	4,760	9,085	5,147	5,081	724
Republic of Bashkortostan	276,569	90,814	78,088	688	675	375	373	26
Mari El Republic	35,053	14,417	14,172	62	101	73	73	7
Republic of Mordovia	39,869	14,678	14,212	40	252	213	209	19
Republic of Tatarstan (Tatarstan)	264,179	88,417	86,090	524	1,238	275	274	16
Udmurt Republic	107,799	42,018	37,912	176	361	294	292	31
Chuvash Republic – Chuvashia	74,983	33,981	33,783	105	404	328	327	43
Perm Territory	209,818	73,819	66,841	934	1,004	605	578	166
Kirov Region	75,780	27,743	26,877	101	208	172	172	2
Nizhny Novgorod Region	205,387	75,058	73,146	500	1,091	662	645	146
Orenburg Region	143,921	48,095	47,240	250	343	240	240	30
Penza Region	71,509	24,183	23,493	58	306	247	242	19
Samara Region	222,794	78,220	77,435	909	2,141	987	981	156
Saratov Region	140,252	44,201	43,766	280	651	403	403	31
Ulyanovsk Region	81,833	32,295	31,827	133	310	273	272	32
URALS FEDERAL DISTRICT	1,234,930	486,531	448,692	3,873	3,354	2,067	2,033	271
Kurgan Region	56,376	18,803	16,602	132	80	40	40	0
Sverdlovsk Region	369,902	126,319	116,098	1,417	1,304	854	840	171
Tyumen Region	547,134	252,819	235,968	967	774	508	493	64
Khanty-Mansi Autonomous Area – Yugra	265,279	137,066	128,790	431	221	181	178	10
Yamal-Nenets Autonomous Area	92,694	47,577	43,960	120	157	124	121	26
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	189,161	68,176	63,218	416	396	203	194	28
Chelyabinsk Region	261,518	88,590	80,024	1,357	1,196	665	660	36
SIBERIAN FEDERAL DISTRICT	1,536,985	503,884	490,968	4,750	5,402	3,084	2,988	626
Altai Republic	13,209	1,741	1,731	30	6	0	0	0
Republic of Buryatia	84,542	20,563	20,359	229	90	75	75	7
Republic of Tuva	19,943	5,657	5,650	78	2	1	1	0
Republic of Khakassia	32,783	9,766	9,516	68	61	35	35	0
Altai Territory	146,669	40,253	39,894	299	375	298	295	94
Trans-Baikal Territory	85,456	25,910	25,675	131	52	44	44	0
Krasnoyarsk Territory	276,280	101,118	97,317	1,091	613	439	420	107

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	223,683	73,969	73,377	757	458	246	246	73
Kemerovo Region	197,637	54,787	53,074	529	1,290	356	356	60
Novosibirsk Region	233,372	92,999	91,099	843	1,342	958	940	227
Omsk Region	136,809	42,073	39,037	488	791	382	340	13
Tomsk Region	86,602	35,048	34,239	207	322	250	236	45
FAR-EASTERN FEDERAL DISTRICT	540,706	183,852	182,289	896	2,296	1,407	1,355	137
Republic of Sakha (Yakutia)	106,949	42,036	41,496	177	95	78	74	4
Kamchatka Territory	29,220	8,995	8,879	26	46	30	30	0
Primorye Territory	133,966	38,584	38,345	206	1,497	824	778	67
Khabarovsk Territory	116,988	43,371	43,246	279	455	313	313	34
Amur Region	71,727	23,770	23,517	123	85	80	80	32
Magadan Region	18,388	6,248	6,175	7	15	14	12	0
Sakhalin Region	48,315	15,875	15,757	63	84	50	50	0
Jewish Autonomous Region	11,144	3,503	3,415	11	15	14	14	0
Chukotka Autonomous Area	4,009	1,470	1,459	4	4	4	4	0
CRIMEA FEDERAL DISTRICT	4,209	128	126	0	468	7	1	1
Republic of Crimea	3,361	110	108	0	277	7	1	1
Sevastopol	848	18	18	0	191	0	0	0

Table 6.4.7

Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents

		31.05.2015									
		including									
	volume of consumer loans extended since the beginning of the year, total, millions of rubles	housing loans					of which mortgage loans				
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %		
1	2	3	4	5	6	7	8	9	10		
THE RUSSIAN FEDERATION	1,966,001	234,502	379,126	171.3	14.23	228,188	371,279	172.8	14.22		
CENTRAL FEDERAL DISTRICT	675,423	56,212	118,894	168.1	14.22	55,640	116,283	171.0	14.20		
Belgorod Region	15,591	1,839	2,316	175.2	14.23	1,768	2,291	176.6	14.20		
Bryansk Region	10,602	1,883	2,347	175.1	14.26	1,876	2,344	175.2	14.26		
Vladimir Region	10,078	2,001	2,653	168.0	14.47	1,962	2,634	168.7	14.45		
Voronezh Region	22,561	3,929	5,251	179.7	14.31	3,913	5,238	179.9	14.31		
Ivanovo Region	9,290	1,585	2,095	163.5	14.24	1,570	2,088	163.8	14.22		
Kaluga Region	12,217	1,878	2,969	169.4	14.26	1,863	2,961	169.5	14.25		
Kostroma Region	6,898	1,343	1,498	158.9	14.15	1,325	1,482	160.4	14.13		
Kursk Region	11,451	1,574	2,153	177.7	14.22	1,547	2,134	178.8	14.27		
Lipetsk Region	12,256	1,785	2,193	178.9	14.28	1,752	2,182	179.5	14.25		
Moscow Region	142,901	15,503	40,679	169.7	14.10	15,405	40,300	170.7	14.09		
Orel Region	7,409	1,306	1,629	172.5	14.01	1,297	1,625	172.8	14.00		
Ryazan Region	11,415	2,287	3,032	169.9	14.05	2,267	3,018	170.5	14.04		
Smolensk Region	10,378	1,666	2,421	177.0	14.38	1,660	2,416	177.2	14.38		
Tambov Region	8,837	1,304	1,845	176.1	14.01	1,295	1,837	176.3	14.00		
Tver Region	12,637	2,012	2,983	175.9	14.24	2,003	2,979	176.1	14.23		
Tula Region	16,550	2,501	3,683	169.2	14.36	2,492	3,675	169.3	14.36		
Yaroslavl Region	13,807	2,389	2,926	159.9	14.28	2,360	2,910	160.5	14.26		
Moscow	340,545	9,427	36,221	161.6	14.32	9,285	34,169	169.3	14.29		

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	236,247	29,689	49,881	164.4	14.03	29,451	49,683	164.8	14.02
Republic of Karelia	9,652	1,342	1,927	163.8	14.22	1,337	1,926	163.9	14.22
Republic of Komi	15,520	2,109	3,229	160.0	14.46	2,102	3,224	160.0	14.46
Arkhangelsk Region	17,239	3,120	4,633	157.8	14.38	3,100	4,625	158.0	14.38
Nenets Autonomous Area	706	57	168	146.8	14.48	57	168	146.8	14.48
Arkhangelsk Region, excluding Nenets Autonomous Area	16,533	3,063	4,465	158.2	14.38	3,043	4,457	158.4	14.37
Vologda Region	14,432	2,959	3,497	167.7	14.27	2,874	3,453	169.4	14.23
Kaliningrad Region	12,872	1,392	2,214	174.1	13.25	1,389	2,213	174.2	13.25
Leningrad Region	23,989	3,234	5,542	168.3	13.96	3,206	5,495	168.7	13.94
Murmansk Region	15,863	1,839	3,012	156.6	13.75	1,839	3,012	156.6	13.75
Novgorod Region	7,838	1,048	1,373	162.1	14.26	1,038	1,369	162.3	14.25
Pskov Region	7,399	1,062	1,391	162.7	13.70	1,018	1,371	164.9	13.70
Saint Petersburg	111,443	11,584	23,063	165.4	13.99	11,548	22,995	165.6	13.99
SOUTHERN FEDERAL DISTRICT	147,740	17,933	26,553	179.9	14.03	17,364	26,247	181.5	14.01
Republic of Adygeya (Adygeya)	4,713	408	627	178.8	14.31	405	620	180.8	14.31
Republic of Kalmykia	2,980	373	617	188.8	14.47	372	613	190.0	14.47
Krasnodar Territory	59,934	6,481	10,127	180.9	13.97	6,213	9,973	183.3	13.95
Astrakhan Region	10,665	1,512	2,179	185.2	13.87	1,502	2,173	185.6	13.87
Volgograd Region	23,234	3,534	4,678	175.2	14.18	3,525	4,667	175.5	14.18
Rostov Region	46,214	5,625	8,325	179.2	14.00	5,347	8,201	181.1	13.98
NORTH CAUCASIAN FEDERAL DISTRICT	43,173	5,396	8,221	186.9	14.24	5,374	8,171	187.8	14.24
Republic of Dagestan	5,684	537	1,003	187.6	13.42	534	996	188.7	13.42
Republic of Ingushetia	391	26	43	190.5	13.48	26	43	190.5	13.48
Kabardino-Balkar Republic	4,551	410	702	196.1	14.58	408	701	196.4	14.58
Karachay-Cherkess Republic	2,426	269	399	197.5	14.56	269	399	197.5	14.56
Republic of North Ossetia – Alania	4,568	577	1,001	187.5	14.92	577	1,001	187.5	14.92
Chechen Republic	1,621	112	216	201.8	15.01	111	206	211.6	15.01
Stavropol Territory	23,932	3,465	4,857	183.8	14.15	3,449	4,825	184.7	14.15

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	328,145	59,045	74,726	169.3	14.37	57,341	73,592	170.4	14.35
Republic of Bashkortostan	45,710	7,610	9,775	165.2	14.54	6,799	9,167	167.2	14.51
Mari El Republic	5,162	1,279	1,624	175.1	14.18	1,270	1,621	175.1	14.17
Republic of Mordovia	5,480	1,239	1,557	170.0	14.47	1,171	1,532	171.9	14.43
Republic of Tatarstan (Tatarstan)	41,370	10,041	12,040	157.5	14.69	9,832	11,926	158.6	14.66
Udmurt Republic	20,195	3,882	4,343	171.6	14.55	3,781	4,302	172.7	14.52
Chuvash Republic – Chuvashia	10,239	2,778	3,473	183.1	14.34	2,730	3,463	183.4	14.33
Perm Territory	31,416	5,206	6,620	155.6	14.30	5,168	6,603	155.7	14.30
Kirov Region	11,350	2,648	3,153	178.3	14.37	2,609	3,140	178.6	14.36
Nizhny Novgorod Region	48,253	5,743	8,172	171.4	14.33	5,637	8,125	171.8	14.25
Orenburg Region	22,372	4,192	5,438	185.2	13.70	4,009	5,357	187.3	13.67
Penza Region	11,710	1,980	2,596	175.7	14.12	1,962	2,589	176.1	14.11
Samara Region	39,914	6,143	8,061	170.8	14.50	6,115	7,977	172.0	14.49
Saratov Region	22,659	3,205	4,408	180.4	14.26	3,189	4,384	181.1	14.25
Ulyanovsk Region	12,265	3,099	3,466	166.8	14.23	3,069	3,406	169.3	14.21
URALS FEDERAL DISTRICT	197,620	26,068	40,623	179.8	14.29	23,478	37,489	181.1	14.28
Kurgan Region	8,797	1,403	1,653	197.8	13.79	1,128	1,377	193.6	13.80
Sverdlovsk Region	65,056	7,552	11,951	180.2	14.32	7,162	11,325	180.8	14.31
Tyumen Region	81,237	9,435	18,829	191.0	14.25	8,733	17,726	192.0	14.24
Khanty-Mansi Autonomous Area – Yugra	35,911	4,146	8,878	189.7	14.07	3,876	8,312	189.9	14.06
Yamal-Nenets Autonomous Area	14,123	1,390	3,367	193.0	14.49	1,295	3,175	194.6	14.45
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	31,203	3,899	6,584	191.7	14.37	3,562	6,239	193.4	14.36
Chelyabinsk Region	42,530	7,678	8,190	149.8	14.51	6,455	7,061	151.8	14.51
SIBERIAN FEDERAL DISTRICT	242,477	30,913	42,791	175.9	14.29	30,427	42,449	176.2	14.28
Altai Republic	2,321	158	200	172.1	15.58	156	200	172.8	15.57
Republic of Buryatia	11,506	1,053	1,508	175.3	14.43	1,039	1,500	175.8	14.42
Republic of Tuva	1,924	203	359	185.0	14.38	203	359	185.0	14.38
Republic of Khakassia	3,918	826	1,003	161.4	14.73	819	1,000	161.6	14.72
Altai Territory	24,491	3,181	4,238	170.2	14.60	3,137	4,215	170.6	14.58
Trans-Baikal Territory	11,525	1,299	2,101	171.8	14.38	1,295	2,098	171.9	14.38
Krasnoyarsk Territory	43,039	5,571	8,104	169.6	14.55	5,478	8,062	169.7	14.55

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	35,244	4,333	6,030	165.1	14.50	4,295	6,012	165.3	14.49
Kemerovo Region	31,723	3,868	5,333	187.9	14.01	3,826	5,319	188.3	14.00
Novosibirsk Region	40,120	5,464	7,555	187.0	13.82	5,427	7,536	187.4	13.81
Omsk Region	23,003	3,057	3,868	178.0	14.60	2,862	3,661	178.9	14.61
Tomsk Region	13,663	1,900	2,492	178.7	13.67	1,890	2,487	178.8	13.66
FAR-EASTERN FEDERAL DISTRICT	92,141	9,220	17,386	170.1	14.29	9,087	17,314	170.7	14.26
Republic of Sakha (Yakutia)	15,090	1,782	3,746	176.0	14.79	1,674	3,696	178.1	14.70
Kamchatka Territory	5,799	526	1,060	159.4	14.16	518	1,054	160.3	14.15
Primorye Territory	24,426	2,204	3,831	164.6	14.22	2,196	3,821	164.8	14.21
Khabarovsk Territory	20,079	2,173	3,958	175.3	14.02	2,173	3,958	175.3	14.02
Amur Region	12,654	1,124	1,884	171.8	14.01	1,122	1,883	171.9	14.01
Magadan Region	3,387	390	822	164.5	14.58	387	821	164.6	14.57
Sakhalin Region	8,506	781	1,676	167.9	14.20	777	1,672	168.1	14.19
Jewish Autonomous Region	1,636	188	278	163.7	14.25	188	278	163.7	14.25
Chukotka Autonomous Area	564	52	131	146.9	14.12	52	131	146.9	14.12
CRIMEA FEDERAL DISTRICT	3,035	26	51	156.2	14.23	26	51	156.2	14.23
Republic of Crimea	2,353	23	45	167.6	14.25	23	45	167.6	14.25
Sevastopol	682	3	6	65.7	13.66	3	6	65.7	13.66

Table 6.4.8

Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents

	31.05.2015										
	volume of consumer loans extended since the beginning of the year, total, millions of rubles	housing loans					including				
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	of which mortgage loans	weighted average maturity, months	weighted average interest rate, %
1	2	3	4	5	6	7	8	9	10		
THE RUSSIAN FEDERATION	35,898	63	2,299	34.6	11.30	42	1,475	40.3	10.74		
CENTRAL FEDERAL DISTRICT	30,394	54	2,244	33.6	11.34	33	1,420	38.9	10.74		
Belgorod Region	68	1	59	24.0	14.00	0	0	0.0	0.00		
Bryansk Region	24	0	0	0.0	0.00	0	0	0.0	0.00		
Vladimir Region	17	0	0	0.0	0.00	0	0	0.0	0.00		
Voronezh Region	48	1	5	147.1	12.00	1	5	147.1	12.00		
Ivanovo Region	224	1	2	152.2	7.90	1	2	152.2	7.90		
Kaluga Region	16	0	0	0.0	0.00	0	0	0.0	0.00		
Kostroma Region	3	0	0	0.0	0.00	0	0	0.0	0.00		
Kursk Region	10	0	0	0.0	0.00	0	0	0.0	0.00		
Lipetsk Region	7	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow Region	2,735	10	307	41.3	9.40	9	303	41.0	9.34		
Orel Region	7	0	0	0.0	0.00	0	0	0.0	0.00		
Ryazan Region	9	0	0	0.0	0.00	0	0	0.0	0.00		
Smolensk Region	31	0	0	0.0	0.00	0	0	0.0	0.00		
Tambov Region	18	0	0	0.0	0.00	0	0	0.0	0.00		
Tver Region	31	0	0	0.0	0.00	0	0	0.0	0.00		
Tula Region	19	0	0	0.0	0.00	0	0	0.0	0.00		
Yaroslavl Region	27	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow	27,100	41	1,871	32.2	11.69	22	1,110	37.7	11.16		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	3,446	3	19	154.3	11.39	3	19	154.3	11.39
Republic of Karelia	10	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	1	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	9	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	9	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	19	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	71	1	3	122.0	8.00	1	3	122.0	8.00
Leningrad Region	1,088	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	11	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	2	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	2,232	2	16	161.3	11.95	2	16	161.3	11.95
SOUTHERN FEDERAL DISTRICT	398	1	2	110.0	9.00	1	2	110.0	9.00
Republic of Adygeya (Adygeya)	4	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	4	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	127	1	2	110.0	9.00	1	2	110.0	9.00
Astrakhan Region	42	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	57	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	164	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	120	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	18	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	0	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	2	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia – Alania	3	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	61	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	35	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	765	3	31	32.6	8.68	3	31	32.6	8.68
Republic of Bashkortostan	70	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	2	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	5	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	127	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	18	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	18	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	45	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	14	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	183	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	21	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	20	1	3	242.0	8.00	1	3	242.0	8.00
Samara Region	199	1	26	3.0	11.00	1	26	3.0	11.00
Saratov Region	39	1	2	122.0	10.30	1	2	122.0	10.30
Ulyanovsk Region	4	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	300	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	235	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	26	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	4	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	8	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	14	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	36	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	250	1	0	300.1	10.50	1	0	300.1	10.50
Altai Republic	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	4	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	0	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	2	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	18	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	4	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	28	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	24	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	26	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	81	1	0	300.1	10.50	1	0	300.1	10.50
Omsk Region	54	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	8	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	225	1	3	12.0	16.00	1	3	12.0	16.00
Republic of Sakha (Yakutia)	3	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	6	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	165	1	3	12.0	16.00	1	3	12.0	16.00
Khabarovsk Territory	41	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	2	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	1	0	0	0.0	0.00	0	0	0.0	0.00
Jewish Autonomous Region	0	0	0	0.0	0.00	0	0	0.0	0.00
Chukotka Autonomous Area	4	0	0	0.0	0.00	0	0	0.0	0.00
CRIMEA FEDERAL DISTRICT	0	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	0	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0.0	0.00	0	0	0.0	0.00

6.5. Foreign Cash Operations

Table 6.5.1

Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2014				
	August	September	October	November	December
2	3	4	5	6	
THE RUSSIAN FEDERATION	5,066.01	4,917.07	8,577.30	5,159.74	7,397.19
CENTRAL FEDERAL DISTRICT	2,559.46	2,481.70	4,493.02	2,678.14	3,757.28
Belgorod Region	11.33	10.15	17.02	12.41	13.42
Bryansk Region	6.30	5.34	8.20	4.36	8.44
Vladimir Region	14.10	14.66	23.48	17.58	30.24
Voronezh Region	43.19	39.09	83.99	49.26	77.01
Ivanovo Region	10.45	10.67	16.86	11.37	15.61
Kaluga Region	27.27	23.61	34.75	22.25	24.13
Kostroma Region	4.45	4.18	7.98	4.71	6.56
Kursk Region	5.51	5.83	11.97	7.06	11.58
Lipetsk Region	7.65	9.30	11.22	10.98	22.50
Moscow Region	91.87	88.82	130.35	85.07	142.92
Orel Region	8.25	8.18	16.17	8.43	13.91
Ryazan Region	29.25	29.84	50.38	30.05	38.31
Smolensk Region	12.40	8.95	13.10	7.76	13.38
Tambov Region	3.13	2.51	5.84	3.44	7.17
Tver Region	15.70	14.21	23.04	13.69	19.63
Tula Region	25.15	23.77	47.80	22.54	35.03
Yaroslavl Region	18.40	16.43	29.81	22.98	37.51
Moscow	2,225.05	2,166.16	3,961.05	2,344.22	3,239.93
NORTH-WESTERN FEDERAL DISTRICT	685.53	606.25	1,004.70	655.06	998.90
Republic of Karelia	5.97	5.07	8.13	5.18	10.16
Republic of Komi	5.23	5.53	8.50	5.26	9.49
Arkhangelsk Region	7.78	7.68	14.31	7.42	16.22
Nenets Autonomous Area	0.10	0.12	0.18	0.17	0.34
Arkhangelsk Region, excluding Nenets Autonomous Area	7.68	7.56	14.13	7.26	15.88
Vologda Region	15.77	16.61	31.24	18.59	30.35
Kaliningrad Region	32.05	28.52	57.96	39.77	72.38
Leningrad Region	124.16	114.47	119.93	88.17	99.02
Murmansk Region	7.47	6.91	17.79	12.34	24.66
Novgorod Region	5.24	4.32	7.33	5.50	6.92
Pskov Region	3.90	3.16	5.09	3.65	7.06
Saint Petersburg	477.97	413.97	734.43	469.19	722.65
SOUTHERN FEDERAL DISTRICT	299.29	297.83	501.60	289.64	453.24
Republic of Adygeya (Adygeya)	5.00	4.95	6.33	4.59	6.90
Republic of Kalmykia	1.62	1.54	1.73	1.18	1.71
Krasnodar Territory	143.84	142.73	238.95	137.39	222.49
Astrakhan Region	9.99	8.74	17.18	11.94	16.16
Volgograd Region	30.58	32.91	52.13	31.17	45.01
Rostov Region	108.27	106.97	185.30	103.37	160.98
NORTH CAUCASIAN FEDERAL DISTRICT	96.73	128.64	255.79	107.90	156.53
Republic of Dagestan	19.40	21.55	29.29	10.61	13.82
Republic of Ingushetia	2.69	4.29	10.84	2.49	4.12
Kabardino-Balkar Republic	10.21	9.92	15.62	7.99	11.16
Karachay-Cherkess Republic	3.38	3.04	5.31	4.25	6.22

Table 6.5.1 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	9.83	9.99	22.64	7.19	14.74
Chechen Republic	1.18	2.66	3.22	1.10	1.53
Stavropol Territory	50.03	77.20	168.89	74.27	104.95
VOLGA FEDERAL DISTRICT	443.84	428.13	669.44	447.61	684.83
Republic of Bashkortostan	57.28	53.10	70.77	49.43	78.52
Mari El Republic	2.58	2.22	4.02	3.13	5.30
Republic of Mordovia	3.96	4.85	4.95	3.25	5.89
Republic of Tatarstan (Tatarstan)	82.70	84.50	125.24	83.04	113.88
Udmurt Republic	17.56	18.26	32.36	21.35	32.10
Chuvash Republic – Chuvashia	4.75	4.57	7.93	6.85	8.80
Perm Territory	31.29	29.59	44.02	26.96	46.55
Kirov Region	9.56	9.14	14.19	9.72	15.93
Nizhny Novgorod Region	66.62	61.92	102.92	77.38	121.67
Orenburg Region	15.11	13.92	22.20	12.88	21.48
Penza Region	6.43	6.26	9.53	6.23	10.33
Samara Region	83.22	82.29	132.54	82.95	118.23
Saratov Region	34.48	33.38	59.88	41.40	63.05
Ulyanovsk Region	28.31	24.13	38.90	23.03	43.11
URALS FEDERAL DISTRICT	291.93	284.76	453.07	279.33	423.94
Kurgan Region	3.97	4.04	5.04	3.11	6.03
Sverdlovsk Region	145.52	150.64	233.00	141.57	200.20
Tyumen Region	84.38	76.87	124.86	77.32	116.77
Khanty-Mansi Autonomous Area – Yugra	38.85	36.11	62.72	35.37	56.84
Yamal-Nenets Autonomous Area	7.04	7.13	11.53	7.15	11.35
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	38.49	33.63	50.61	34.80	48.58
Chelyabinsk Region	58.06	53.21	90.18	57.33	100.93
SIBERIAN FEDERAL DISTRICT	367.82	347.20	558.65	336.20	507.94
Altai Republic	0.75	0.89	1.21	0.63	1.27
Republic of Buryatia	30.40	32.86	53.44	32.99	49.16
Republic of Tuva	0.25	0.25	0.39	0.46	0.46
Republic of Khakassia	4.64	4.88	4.71	3.82	4.27
Altai Territory	15.76	14.53	21.85	13.69	18.93
Trans-Baikal Territory	4.74	4.15	10.16	5.93	11.97
Krasnoyarsk Territory	49.50	42.52	77.95	50.12	68.44
Irkutsk Region	28.71	28.15	45.63	26.40	50.14
Kemerovo Region	18.18	17.11	26.08	14.86	23.63
Novosibirsk Region	157.93	150.73	242.64	148.30	223.90
Omsk Region	42.51	37.72	52.85	29.70	41.40
Tomsk Region	14.45	13.42	21.74	9.32	14.38
FAR-EASTERN FEDERAL DISTRICT	252.43	258.91	499.20	308.65	366.10
Republic of Sakha (Yakutia)	7.49	7.09	10.98	7.22	12.33
Kamchatka Territory	8.57	10.32	16.52	9.60	10.69
Primorye Territory	127.49	128.65	259.29	162.52	162.90
Khabarovsk Territory	47.68	49.74	92.22	59.27	79.29
Amur Region	39.70	39.22	84.59	54.58	70.45
Magadan Region	4.53	6.00	9.70	3.31	5.41
Sakhalin Region	16.47	17.25	25.05	11.71	24.15
Jewish Autonomous Region	0.38	0.34	0.50	0.25	0.65
Chukotka Autonomous Area	0.13	0.31	0.36	0.18	0.23
CRIMEA FEDERAL DISTRICT	67.04	80.24	138.07	54.52	35.45
Republic of Crimea	57.14	72.05	117.71	49.01	30.06
Sevastopol	9.91	8.19	20.36	5.51	5.39

Table 6.5.2

Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2014				
	August	September	October	November	December
2	3	4	5	6	
THE RUSSIAN FEDERATION	2,420.92	2,732.35	2,266.90	2,707.45	3,585.85
CENTRAL FEDERAL DISTRICT	1,258.40	1,368.72	1,205.40	1,323.22	1,724.32
Belgorod Region	8.89	7.46	6.59	5.07	6.37
Bryansk Region	5.70	6.04	5.21	5.20	9.62
Vladimir Region	10.25	12.92	9.49	11.62	19.99
Voronezh Region	23.29	25.32	19.98	23.46	31.07
Ivanovo Region	5.38	5.88	4.49	5.31	5.90
Kaluga Region	15.32	17.27	16.84	17.18	25.98
Kostroma Region	3.53	3.87	3.11	3.72	2.98
Kursk Region	4.51	4.56	3.90	3.57	4.45
Lipetsk Region	6.83	7.38	5.00	5.32	5.56
Moscow Region	54.56	57.99	48.73	51.64	72.38
Orel Region	5.15	5.48	4.23	4.34	5.40
Ryazan Region	11.85	13.26	13.21	15.68	15.37
Smolensk Region	8.66	8.58	8.76	10.82	15.81
Tambov Region	2.54	2.56	1.97	2.13	2.44
Tver Region	6.50	6.60	4.80	6.23	6.75
Tula Region	9.85	12.24	9.93	14.04	15.41
Yaroslavl Region	9.43	11.91	9.16	12.07	13.86
Moscow	1,066.16	1,159.42	1,030.02	1,125.83	1,464.99
NORTH-WESTERN FEDERAL DISTRICT	382.79	459.61	364.26	429.34	500.36
Republic of Karelia	4.09	4.09	4.05	3.91	5.10
Republic of Komi	2.04	2.37	1.52	2.22	3.50
Arkhangelsk Region	3.32	7.39	3.14	3.33	6.72
Nenets Autonomous Area	0.04	0.06	0.04	0.03	0.04
Arkhangelsk Region, excluding Nenets Autonomous Area	3.29	7.33	3.09	3.31	6.68
Vologda Region	7.03	9.69	7.44	8.93	9.29
Kaliningrad Region	30.32	37.77	28.21	41.10	48.82
Leningrad Region	81.36	89.61	70.59	68.96	81.12
Murmansk Region	4.43	5.65	4.86	4.65	6.83
Novgorod Region	2.72	2.82	2.37	3.00	3.76
Pskov Region	3.54	4.00	3.66	3.78	8.83
Saint Petersburg	243.94	296.22	238.43	289.48	326.40
SOUTHERN FEDERAL DISTRICT	172.03	186.16	146.57	181.01	238.74
Republic of Adygeya (Adygeya)	4.04	4.12	3.81	4.31	4.76
Republic of Kalmykia	0.47	0.99	0.64	0.64	0.98
Krasnodar Territory	81.13	85.28	70.97	89.50	122.49
Astrakhan Region	6.31	8.29	6.04	9.29	18.98
Volgograd Region	17.71	20.34	16.43	21.42	24.85
Rostov Region	62.38	67.14	48.68	55.85	66.69
NORTH CAUCASIAN FEDERAL DISTRICT	27.87	28.49	22.31	29.45	42.42
Republic of Daghestan	2.86	3.02	2.53	2.88	4.46
Republic of Ingushetia	0.13	0.15	0.13	0.58	0.38
Kabardino-Balkar Republic	2.87	2.91	2.52	2.67	3.56
Karachay-Cherkess Republic	0.76	1.33	1.19	1.50	2.03

Table 6.5.2 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	2.50	2.56	2.16	2.53	3.93
Chechen Republic	0.18	0.16	0.12	0.10	0.14
Stavropol Territory	18.57	18.36	13.66	19.22	27.92
VOLGA FEDERAL DISTRICT	201.31	252.89	187.06	249.64	351.67
Republic of Bashkortostan	21.99	27.11	19.91	28.88	39.03
Mari El Republic	1.52	2.30	1.61	1.93	2.50
Republic of Mordovia	1.68	4.01	1.68	2.34	2.98
Republic of Tatarstan (Tatarstan)	32.58	42.01	29.17	35.35	47.10
Udmurt Republic	8.18	10.61	7.52	14.42	10.62
Chuvash Republic – Chuvashia	3.21	3.37	3.12	3.52	4.16
Perm Territory	14.48	14.60	13.09	13.48	18.76
Kirov Region	3.94	6.01	4.12	4.02	7.26
Nizhny Novgorod Region	28.94	39.88	30.30	39.37	53.71
Orenburg Region	9.74	13.01	8.19	12.40	31.50
Penza Region	4.31	4.29	3.46	3.61	4.38
Samara Region	36.50	45.61	33.85	51.03	73.32
Saratov Region	19.49	22.92	18.56	24.74	34.39
Ulyanovsk Region	14.74	17.18	12.49	14.55	21.97
URALS FEDERAL DISTRICT	108.74	135.25	107.23	162.95	254.17
Kurgan Region	1.92	2.11	1.84	2.37	4.48
Sverdlovsk Region	49.96	60.82	45.27	72.36	109.92
Tyumen Region	28.39	34.50	28.68	34.18	49.84
Khanty-Mansi Autonomous Area – Yugra	12.00	14.46	12.52	13.97	21.88
Yamal-Nenets Autonomous Area	2.20	2.42	1.99	2.51	3.29
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	14.19	17.62	14.17	17.70	24.67
Chelyabinsk Region	28.47	37.83	31.44	54.04	89.94
SIBERIAN FEDERAL DISTRICT	149.29	172.02	129.75	193.30	310.56
Altai Republic	0.58	0.63	0.39	0.64	0.90
Republic of Buryatia	8.07	11.15	7.34	9.15	12.56
Republic of Tuva	0.13	0.12	0.12	0.22	0.18
Republic of Khakassia	2.16	1.52	1.09	1.58	2.31
Altai Territory	9.70	9.30	6.53	11.96	19.03
Trans-Baikal Territory	2.70	2.14	1.33	2.22	3.63
Krasnoyarsk Territory	14.26	16.37	12.69	20.77	30.34
Irkutsk Region	12.07	12.12	11.73	10.46	17.56
Kemerovo Region	7.75	8.72	7.15	7.73	12.39
Novosibirsk Region	60.95	74.86	56.06	90.86	154.83
Omsk Region	25.34	28.06	20.48	31.86	48.02
Tomsk Region	5.58	7.04	4.84	5.86	8.80
FAR-EASTERN FEDERAL DISTRICT	110.73	117.70	94.19	125.94	149.53
Republic of Sakha (Yakutia)	2.38	2.69	2.37	2.73	4.72
Kamchatka Territory	3.29	3.40	2.36	3.13	4.24
Primorye Territory	66.69	72.52	56.44	74.12	87.30
Khabarovsk Territory	16.67	17.37	13.71	23.70	26.36
Amur Region	11.88	11.72	11.39	13.24	11.82
Magadan Region	1.16	1.35	0.99	1.04	2.05
Sakhalin Region	8.40	8.35	6.74	7.72	12.62
Jewish Autonomous Region	0.13	0.22	0.15	0.14	0.31
Chukotka Autonomous Area	0.13	0.08	0.06	0.12	0.12
CRIMEA FEDERAL DISTRICT	9.44	11.34	10.11	12.58	14.10
Republic of Crimea	4.46	6.46	4.72	8.45	10.88
Sevastopol	4.98	4.88	5.38	4.13	3.22

6.6. Insurance Companies and Private Pension Funds

Table 6.6.1

Insurers' Premiums and Payoffs

(millions of rubles)

	January–December 2014		January–March 2015	
	insurance premiums	payoffs	insurance premiums	payoffs
	1	2	3	4
THE RUSSIAN FEDERATION	987,772.6	472,268.6	266,041.3	112,853.6
CENTRAL FEDERAL DISTRICT	567,395.0	257,320.4	165,664.2	62,897.3
Belgorod Region	4,924.8	1,867.9	1,075.9	464.5
Bryansk Region	2,844.0	1,292.8	692.3	310.9
Vladimir Region	4,706.6	2,607.3	1,003.8	600.4
Voronezh Region	7,478.4	4,652.3	1,708.5	851.0
Ivanovo Region	2,544.5	1,546.3	612.9	385.0
Kaluga Region	3,433.5	1,657.6	765.2	498.5
Kostroma Region	1,550.7	594.5	363.4	174.4
Kursk Region	2,974.5	1,713.5	725.9	315.1
Lipetsk Region	3,364.8	1,703.3	702.0	394.9
Moscow Region	25,505.1	9,927.4	6,042.1	2,713.8
Orel Region	1,833.0	855.0	332.6	179.8
Ryazan Region	4,170.5	2,101.5	942.2	506.8
Smolensk Region	3,376.9	1,299.1	772.2	348.9
Tambov Region	2,627.6	955.8	475.8	266.2
Tver Region	3,817.6	1,773.2	778.8	438.3
Tula Region	4,500.2	2,329.2	1,026.6	523.7
Yaroslavl Region	4,757.9	2,710.0	1,216.7	771.6
Moscow	482,892.3	217,691.9	146,419.6	53,153.4
NORTH-WESTERN FEDERAL DISTRICT	96,830.1	54,502.5	24,871.2	12,638.0
Republic of Karelia	2,476.0	1,248.0	521.1	282.2
Republic of Komi	3,263.7	1,425.4	1,109.5	383.6
Arkhangelsk Region	4,018.6	2,216.5	1,002.7	562.1
Nenets Autonomous Area	...	...	26.9	11.6
Arkhangelsk Region, excluding Nenets Autonomous Area	...	...	975.8	550.4
Vologda Region	5,470.1	2,877.4	1,474.8	732.5
Kaliningrad Region	3,567.4	1,450.9	766.0	421.9
Leningrad Region	3,843.4	1,244.6	1,125.6	303.5
Murmansk Region	3,209.1	1,800.1	890.2	401.5
Novgorod Region	2,026.8	1,063.2	471.0	277.4
Pskov Region	1,559.4	562.6	370.1	161.0
Saint Petersburg	67,395.7	40,613.9	17,140.2	9,112.5
SOUTHERN FEDERAL DISTRICT	44,745.9	22,912.6	10,057.5	5,009.9
Republic of Adygeya (Adygeya)	586.6	392.6	126.9	81.3
Republic of Kalmykia	463.8	162.7	56.6	44.2
Krasnodar Territory	20,917.9	10,169.3	4,407.4	2,276.3
Astrakhan Region	3,253.3	1,527.3	1,141.5	337.4
Volgograd Region	7,236.6	3,776.1	1,616.5	807.6
Rostov Region	12,287.7	6,884.7	2,708.5	1,463.1
NORTH CAUCASIAN FEDERAL DISTRICT	11,765.0	5,130.6	2,389.7	1,240.5
Republic of Daghestan	1,398.2	522.8	270.1	145.5
Republic of Ingushetia	310.8	65.6	51.2	20.2
Kabardino-Balkar Republic	922.3	323.9	178.7	90.3
Karachay-Cherkess Republic	574.3	247.2	114.6	67.6
Republic of North Ossetia – Alania	586.3	205.4	125.8	45.0
Chechen Republic	634.1	144.7	110.3	57.2
Stavropol Territory	7,339.0	3,621.0	1,538.9	814.8

Table 6.6.1 (end)
(millions of rubles)

	1	2	3	4
VOLGA FEDERAL DISTRICT	120,780.8	60,093.4	28,335.0	14,396.2
Republic of Bashkortostan	13,616.8	6,861.0	2,940.3	1,683.2
Mari El Republic	1,820.3	804.3	381.8	190.3
Republic of Mordovia	1,936.0	1,031.0	467.6	232.3
Republic of Tatarstan (Tatarstan)	23,161.7	11,882.4	6,601.1	2,733.0
Udmurt Republic	5,282.3	2,625.1	1,151.0	636.6
Chuvash Republic – Chuvashia	3,795.7	1,742.4	822.7	458.2
Perm Territory	10,711.9	5,562.7	2,917.4	1,336.9
Kirov Region	3,964.2	1,794.3	932.1	501.4
Nizhny Novgorod Region	15,024.5	8,187.2	3,625.8	2,127.2
Orenburg Region	6,760.3	3,491.0	1,736.3	770.3
Penza Region	3,458.8	1,504.8	747.7	361.6
Samara Region	19,286.6	8,358.1	3,381.7	1,945.0
Saratov Region	7,799.5	4,066.1	1,858.2	960.7
Ulyanovsk Region	4,162.1	2,183.0	771.3	459.5
URALS FEDERAL DISTRICT	64,146.2	37,117.7	16,269.2	7,635.7
Kurgan Region	1,917.1	941.6	399.4	234.2
Sverdlovsk Region	21,140.7	11,960.6	4,618.9	2,404.7
Tyumen Region	27,200.0	15,503.0	7,871.3	3,018.8
Khanty-Mansi Autonomous Area – Yugra	...	...	3,521.2	1,230.7
Yamal-Nenets Autonomous Area	...	...	451.3	177.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	...	...	3,898.7	1,611.0
Chelyabinsk Region	13,888.3	8,712.4	3,379.6	1,978.0
SIBERIAN FEDERAL DISTRICT	59,936.2	27,287.1	13,214.7	6,922.5
Altai Republic	244.6	71.6	98.1	18.7
Republic of Buryatia	2,154.0	801.1	365.2	178.0
Republic of Tuva	356.6	100.0	58.7	30.0
Republic of Khakassia	1,149.1	447.4	237.2	123.0
Altai Territory	4,540.7	1,966.3	1,036.2	511.8
Trans-Baikal Territory	1,852.9	503.8	503.6	119.9
Krasnoyarsk Territory	10,806.8	5,048.2	2,138.1	1,209.2
Irkutsk Region	9,573.2	4,493.3	2,079.8	1,167.8
Kemerovo Region	8,631.1	4,374.3	1,954.5	1,159.5
Novosibirsk Region	11,141.4	4,763.7	2,519.5	1,323.7
Omsk Region	5,856.5	2,757.6	1,321.9	646.3
Tomsk Region	3,629.6	1,959.9	901.9	434.7
FAR-EASTERN FEDERAL DISTRICT	21,997.5	7,898.4	5,154.3	2,106.2
Republic of Sakha (Yakutia)	3,252.3	957.0	669.9	235.0
Kamchatka Territory	831.5	451.0	172.8	50.8
Primorye Territory	7,125.5	2,589.7	1,677.7	688.1
Khabarovsk Territory	5,996.1	2,406.7	1,328.0	589.5
Amur Region	1,920.2	732.8	399.8	184.0
Magadan Region	506.7	181.2	387.5	183.5
Sakhalin Region	1,994.7	509.4	426.8	148.6
Jewish Autonomous Region	297.1	62.2	56.1	21.2
Chukotka Autonomous Area	73.4	8.5	35.6	5.6
CRIMEA FEDERAL DISTRICT	175.8	5.9	85.6	7.2
Republic of Crimea	151.2	4.4	64.3	4.5
Sevastopol	24.7	1.5	21.3	2.8

The Central Federal District indicators include data on the city of Baikonur, that is regarded as the city of federal importance, according to the art. 1 of The agreement between the Russian Federation and the Republic of Kazakhstan on the status of the city of Baikonur, the procedure of forming of executive bodies and their status.

Table 6.6.2

Private Pension Funds' Performance

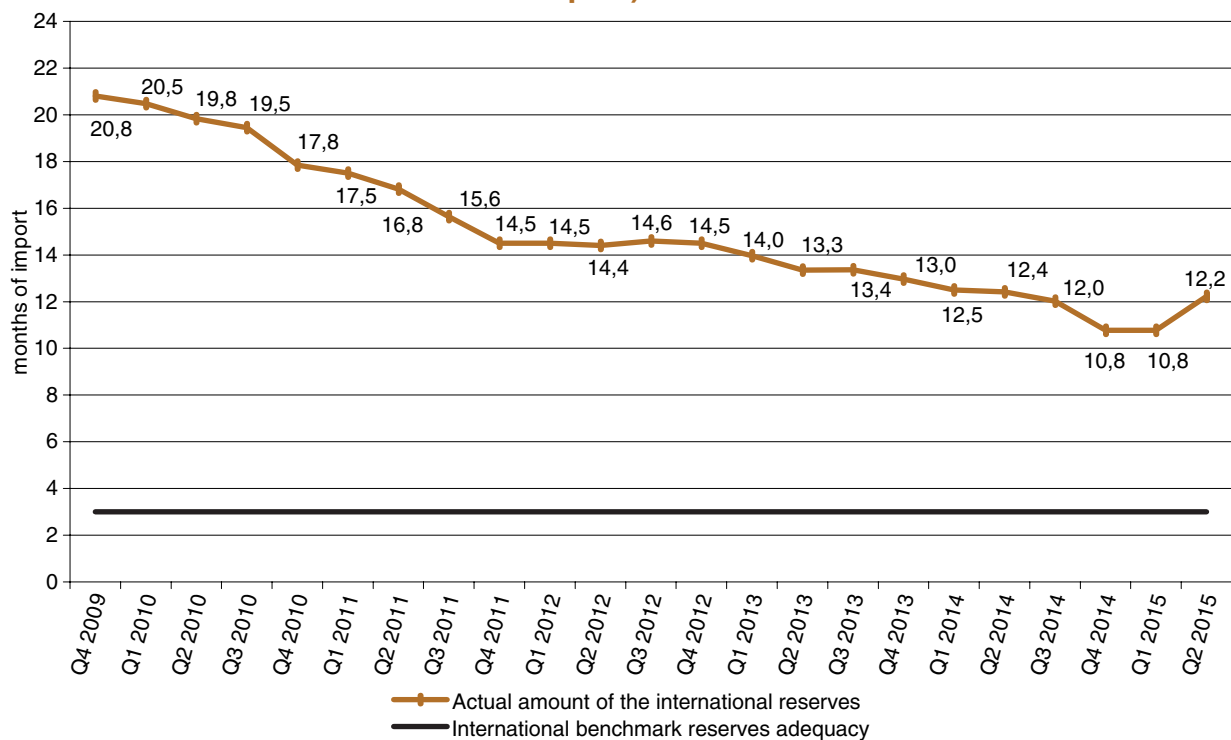
	Q1 2015						
	number of participants, persons	pension reserves – total, millions of rubles	number of insured participants, persons	pension savings (market value), millions of rubles	payments of pension benefits under non-governmental pension provision, millions of rubles	pension contributions – total, millions of rubles	number of participants receiving pensions, persons
	1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	6,346,975	923,129.6	22,041,211	1,149,266.4	12,036.3	22,675.6	1,585,150
CENTRAL FEDERAL DISTRICT	4,980,982	857,910.1	17,689,630	972,379.1	10,282.4	20,901.0	1,194,833
Belgorod Region	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–
Lipetsk Region	32,834	2,625.8	140,228	7,713.4	33.5	76.3	4,506
Moscow Region	20,850	372.7	9,380	809.8	1.5	2.5	310
Orel Region	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–
Tver Region	664	27.6	–	–	1.2	0.6	526
Tula Region	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–
Moscow	4,926,634	854,884.0	17,540,022	963,855.9	10,246.1	20,821.6	1,189,491
NORTH-WESTERN FEDERAL DISTRICT	265,225	6,843.2	3,001,393	105,311.3	134.9	64.1	36,008
Republic of Karelia	–	–	–	–	–	–	–
Republic of Komi	–	–	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–
Nenets Autonomous Area	–	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	–	–	–	–	–	–
Vologda Region	144,408	4,105.7	997,808	37,082.6	80.1	26.6	25,414
Kaliningrad Region	–	–	–	–	–	–	–

Table 6.6.2 (cont.)

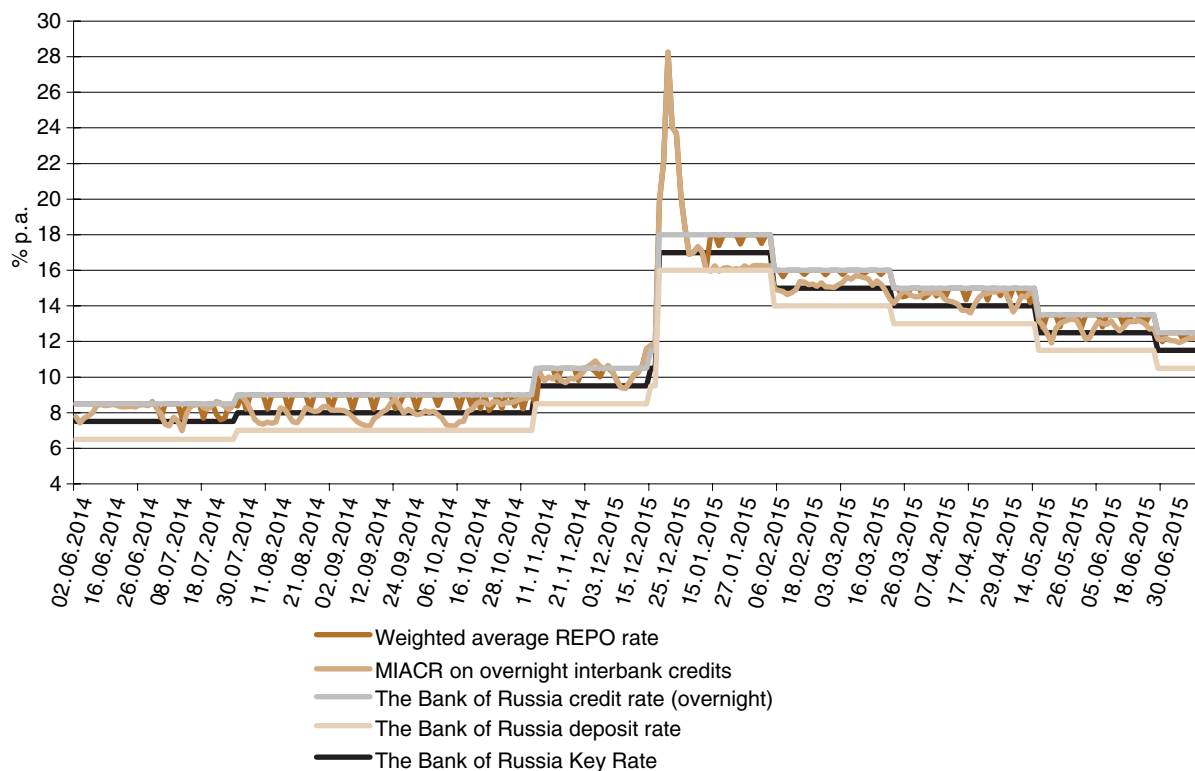
	1	2	3	4	5	6	7
Leningrad Region	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-
Saint Petersburg	120,817	2,737.5	2,003,585	68,228.7	54.8	37.5	10,594
SOUTHERN FEDERAL DISTRICT	98,990	1,652.2	232,912	10,647.7	34.2	51.2	7,756
Republic of Adygeya (Adygeya)	-	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-	-
Krasnodar Territory	25,562	6.4	212,581	9,584.4	0.0	0.0	2
Astrakhan Region	-	-	-	-	-	-	-
Volgograd Region	4,327	239.7	1,192	80.7	12.9	4.2	1,564
Rostov Region	69,101	1,406.1	19,139	982.6	21.3	46.9	6,190
NORTH CAUCASIAN FEDERAL DISTRICT	-	-	-	-	-	-	-
Republic of Dagestan	-	-	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	-	-
VOLGA FEDERAL DISTRICT	381,752	10,869.6	345,678	15,409.0	250.9	396.6	83,015
Republic of Bashkortostan	30,926	54.9	9,914	564.5	0.6	0.1	204
Mari El Republic	-	-	-	-	-	-	-
Republic of Mordovia	-	-	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	107,876	3,808.9	108,860	5,143.5	75.3	177.8	25,761
Udmurt Republic	-	-	-	-	-	-	-
Chuvash Republic – Chuvashia	-	-	-	-	-	-	-
Perm Territory	85,032	2,668.8	109,861	5,347.7	67.9	65.5	30,382
Kirov Region	-	-	-	-	-	-	-
Nizhny Novgorod Region	28,050	2,577.3	2,873	228.1	37.2	115.0	8,330
Orenburg Region	21,693	231.9	106,539	3,729.0	9.2	7.3	646
Penza Region	-	-	-	-	-	-	-
Samara Region	92,981	1,437.0	2,974	221.8	60.4	30.6	17,359
Saratov Region	-	-	-	-	-	-	-
Ulyanovsk Region	15,194	90.8	4,657	174.2	0.3	0.4	333

7. CHARTS AND DIAGRAMS

7.1. International Reserves Adequacy (international reserves in months of import)¹

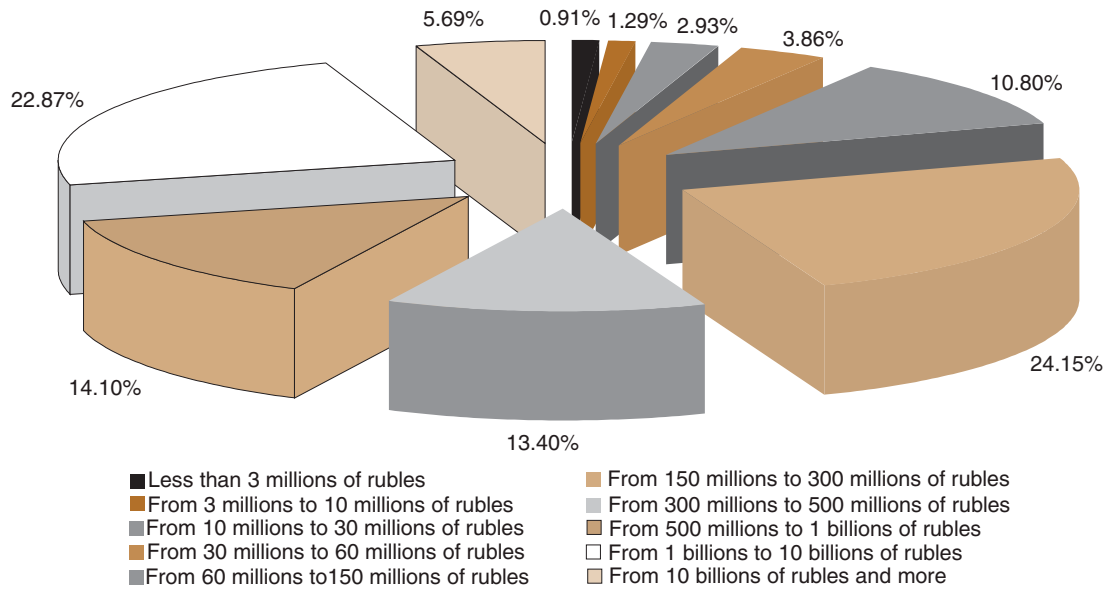


7.2. Interest Rates Dynamics in June, 2014 — June, 2015

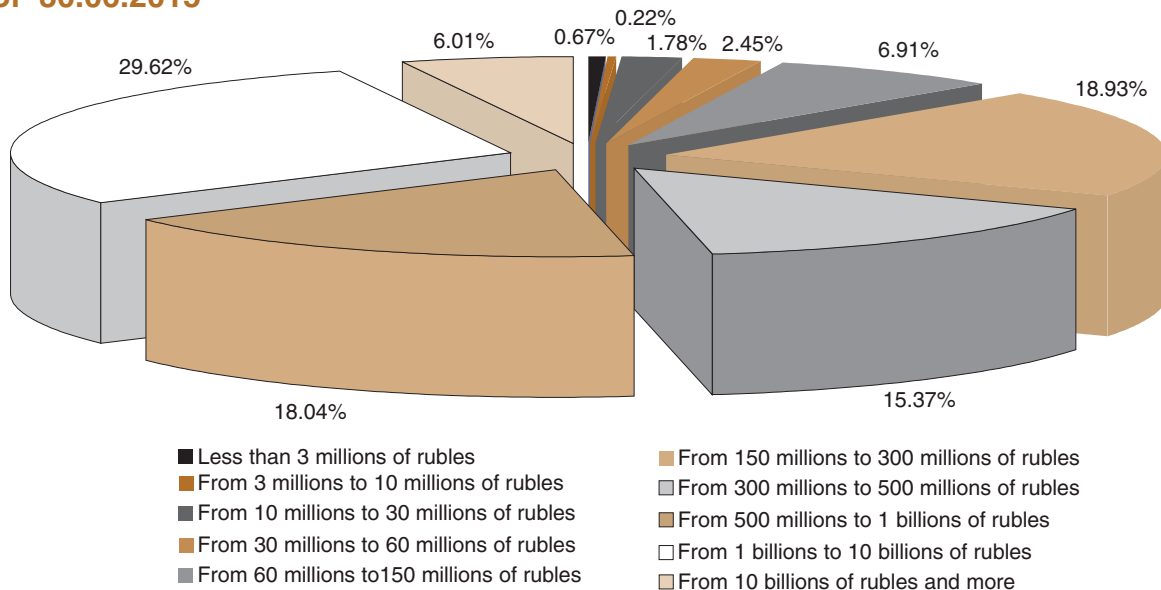


¹ See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

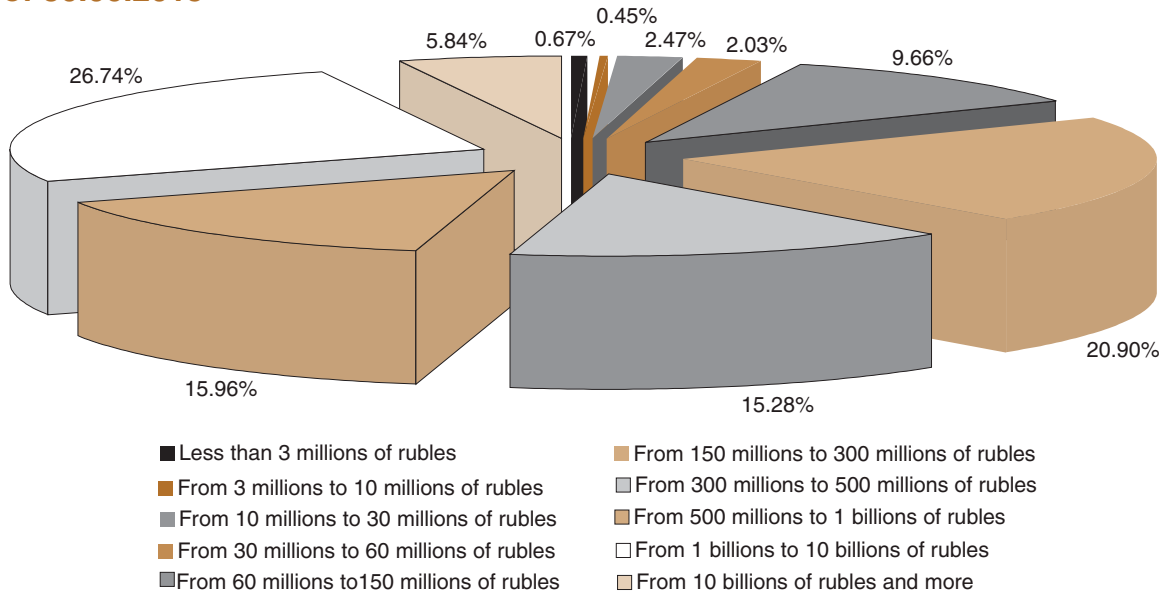
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 30.06.2015



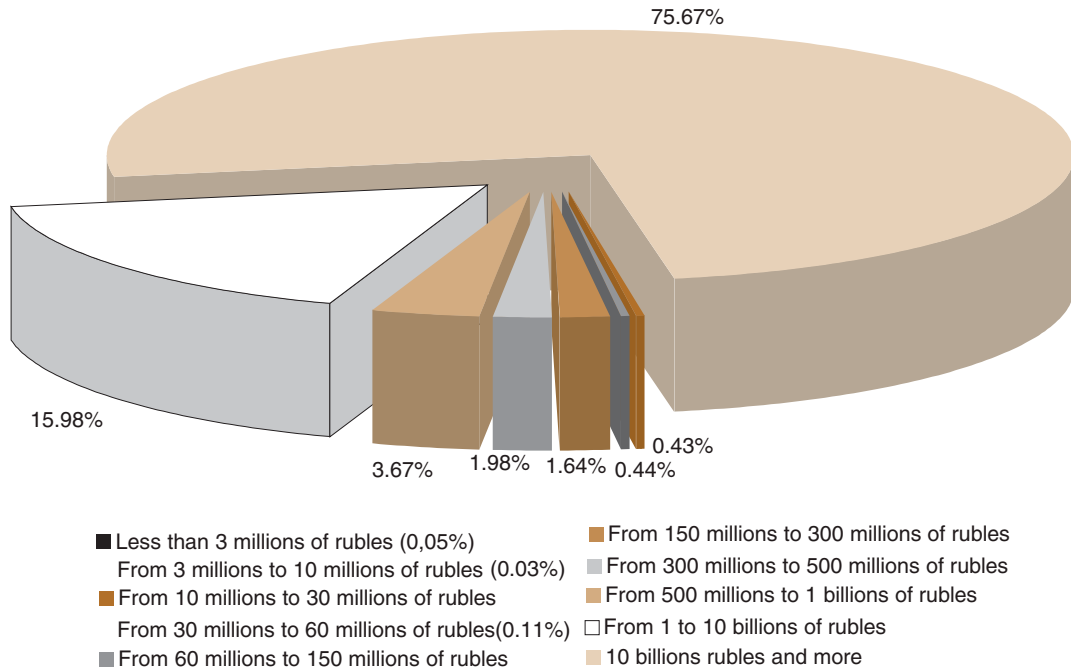
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 30.06.2015



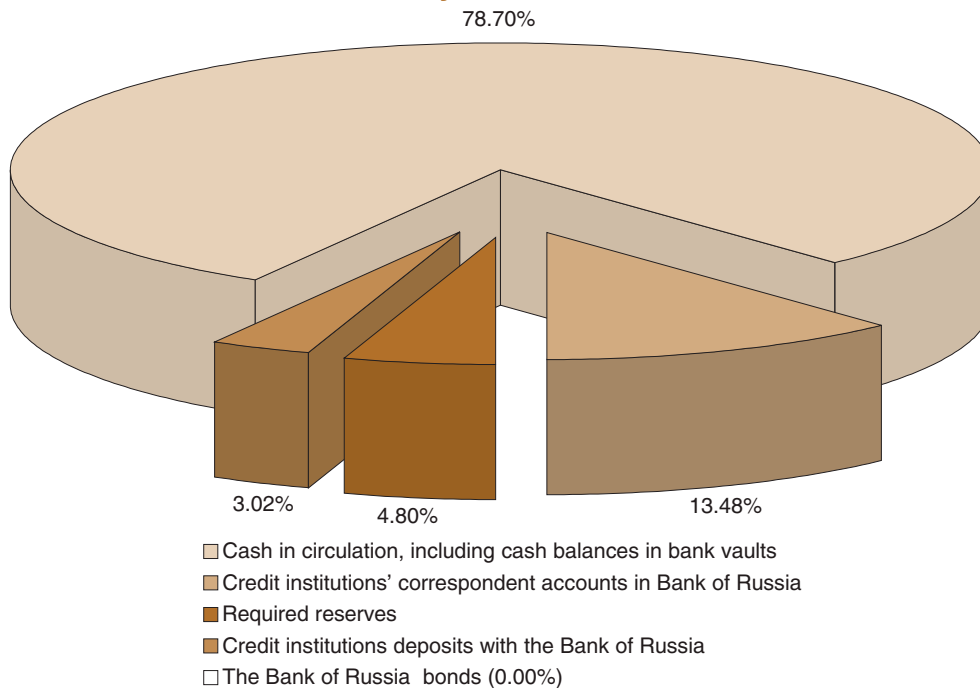
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.06.2015



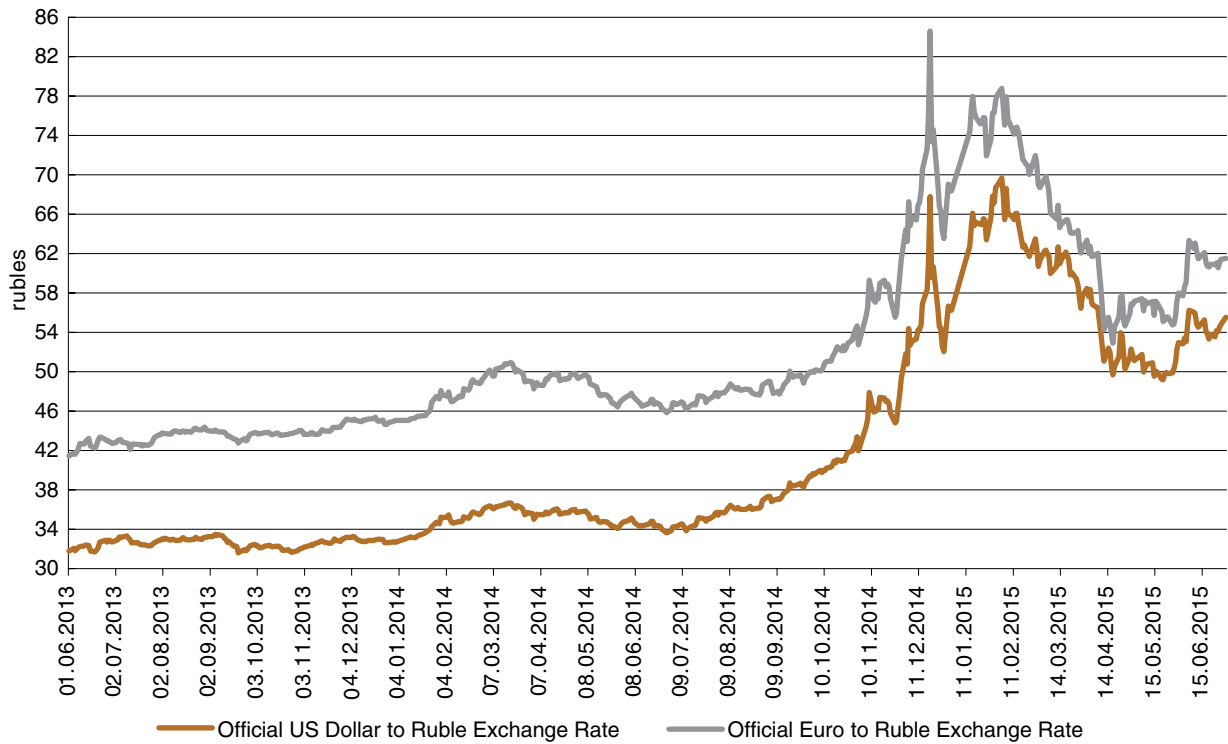
**7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from July 10 to August 10, 2015
(Credit Institutions Grouped by Size of Registered Authorized Capital)**



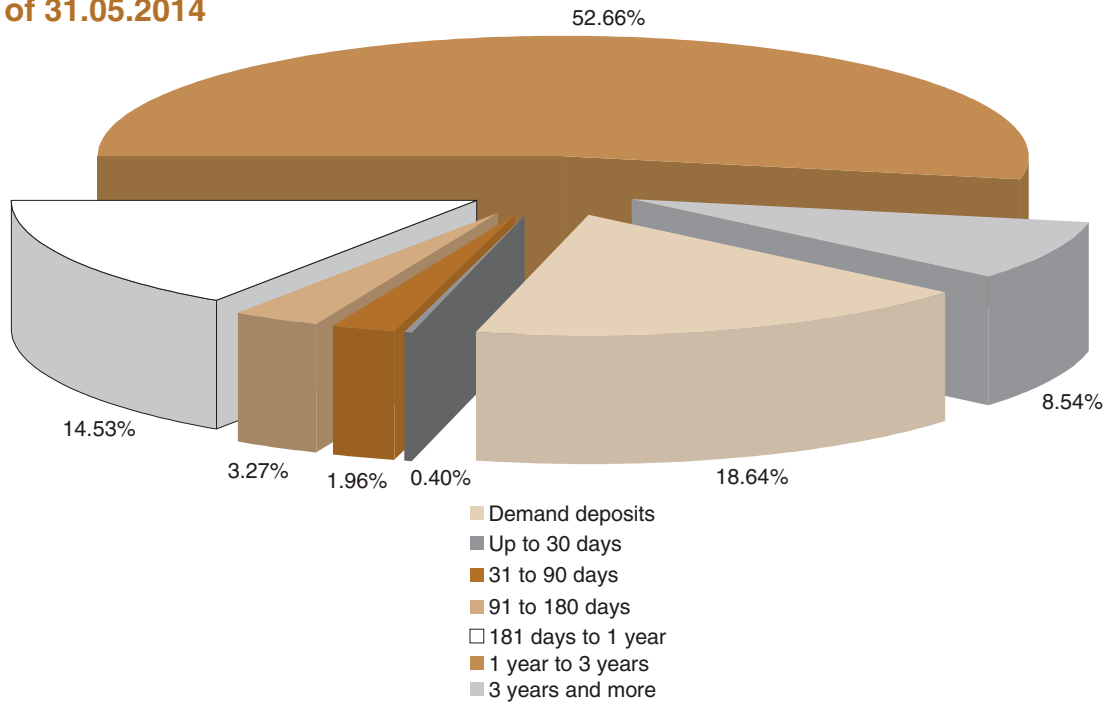
7.7. Structure of Broad Monetary Base as of 30.06.2015



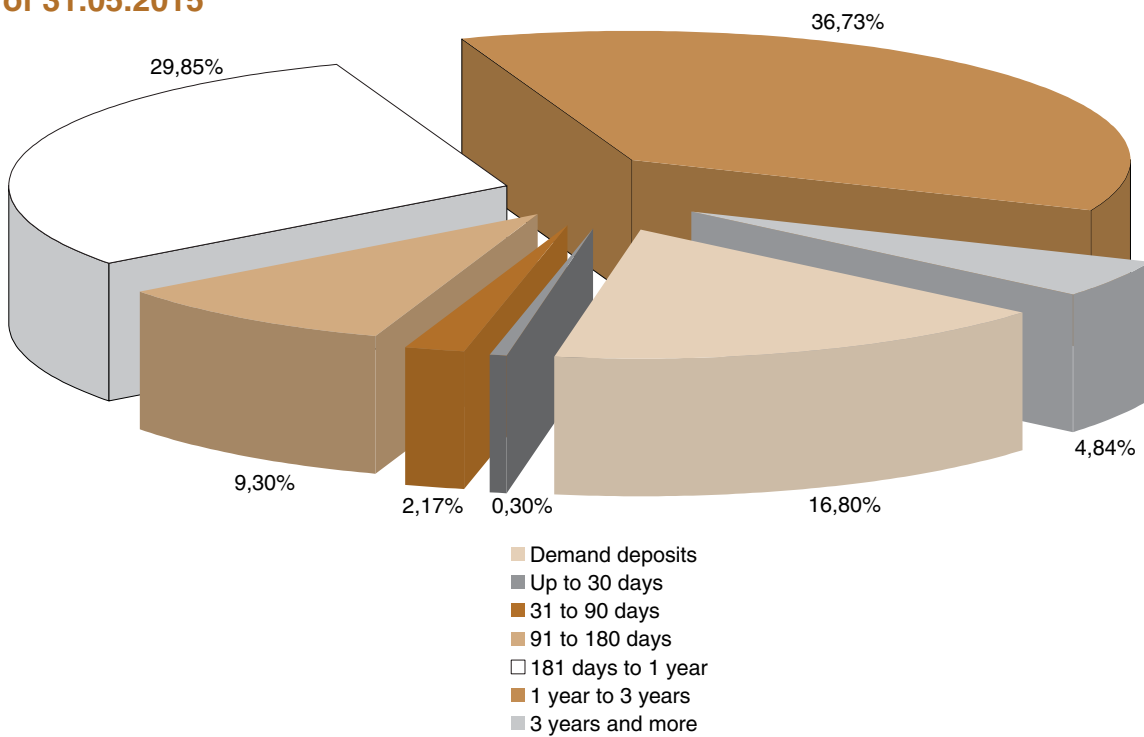
7.8. Ruble Exchange Rate Dynamics in June, 2013 — June, 2015



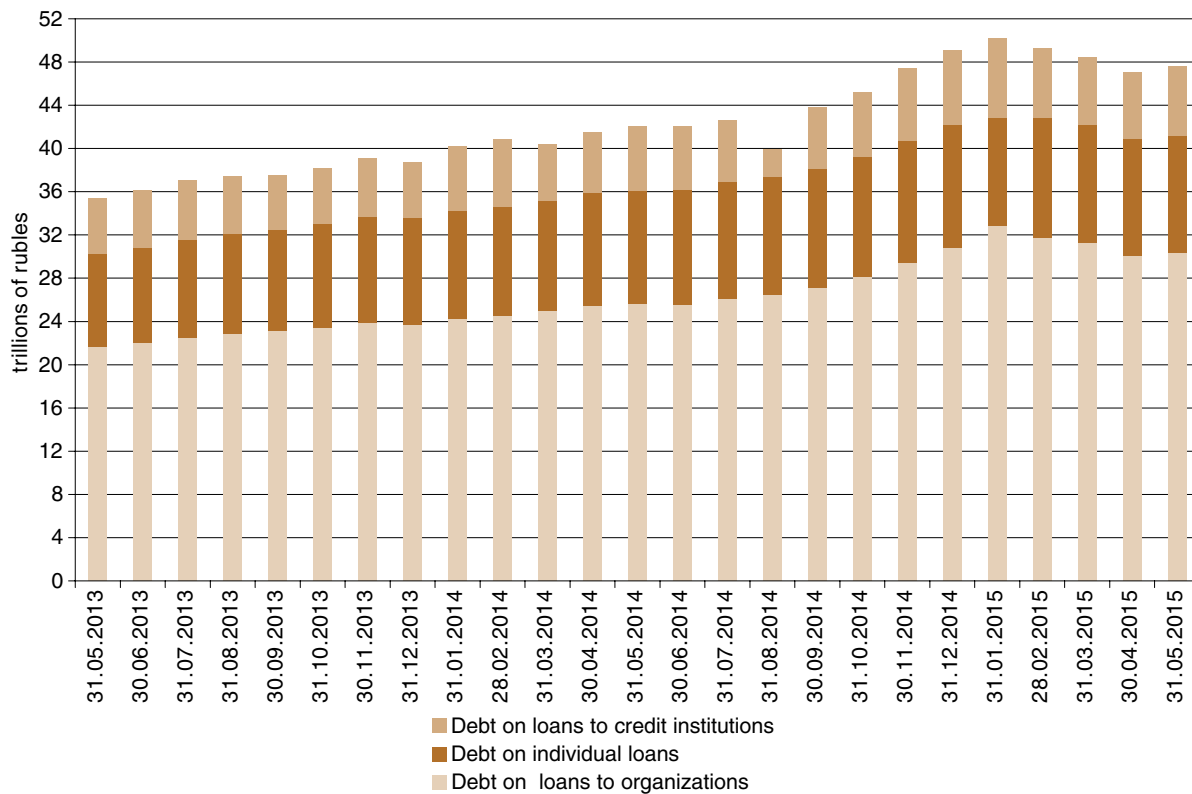
7.9. Structure of Individual Deposits Denominated in Rubles as of 31.05.2014



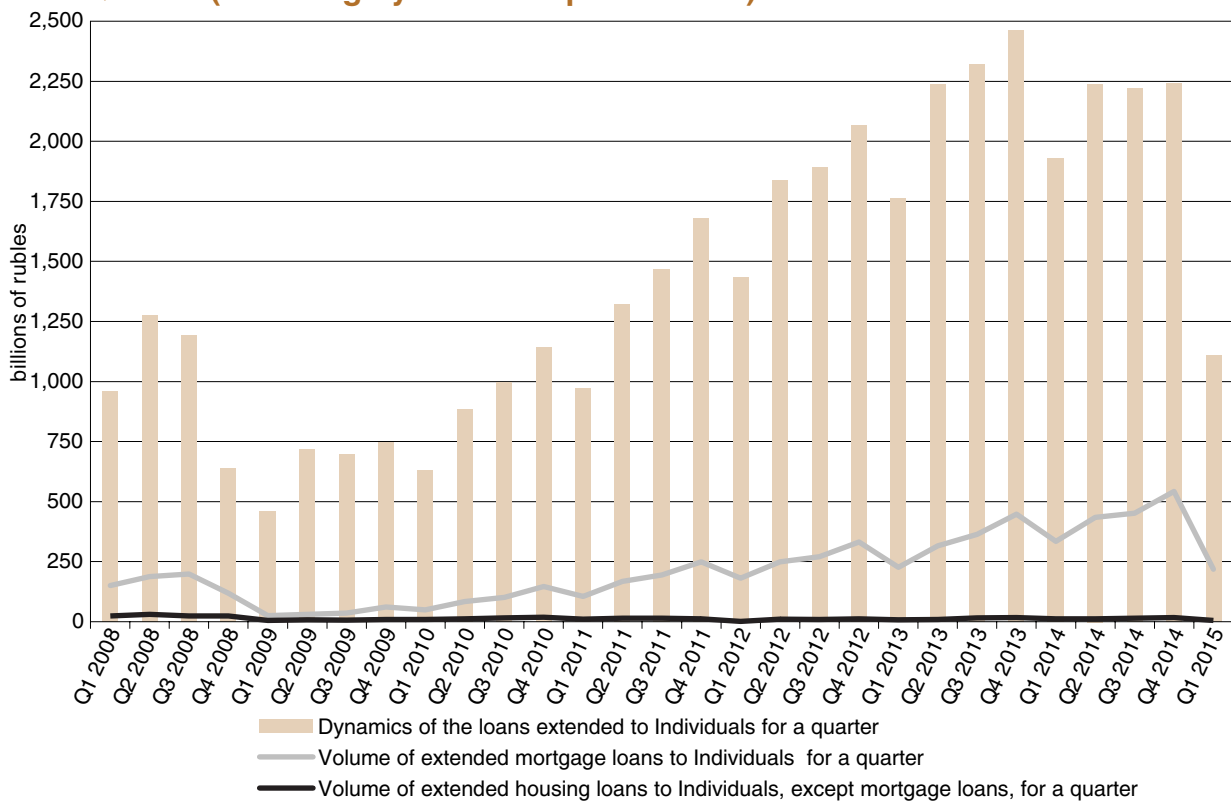
as of 31.05.2015



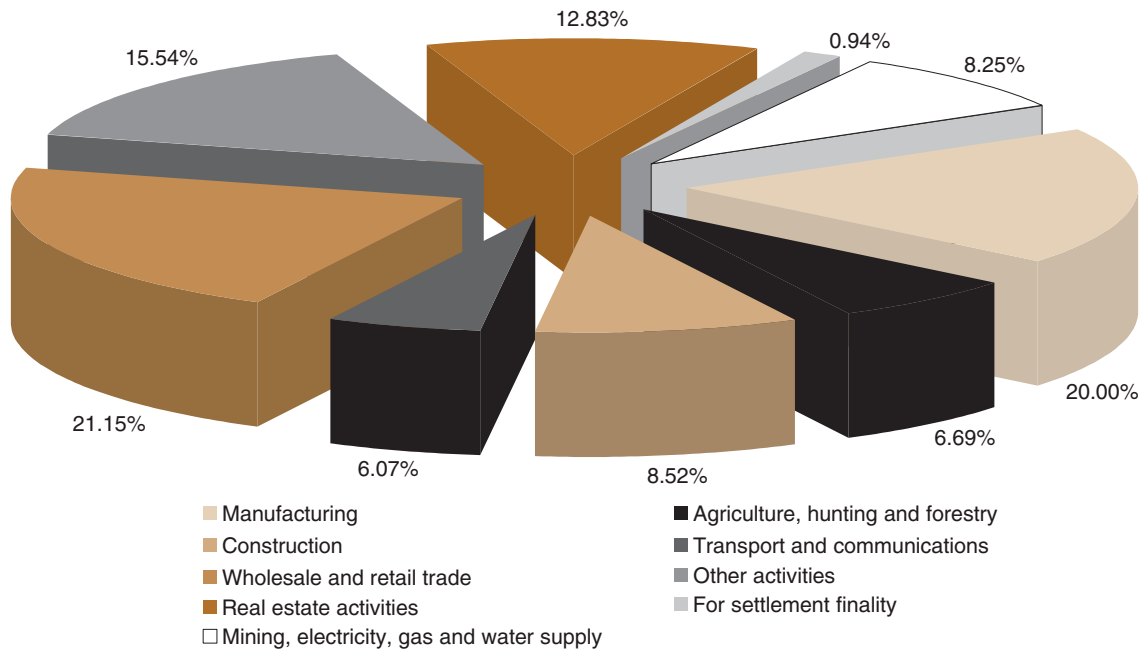
7.10. Dynamics of Debt on Loans Extended



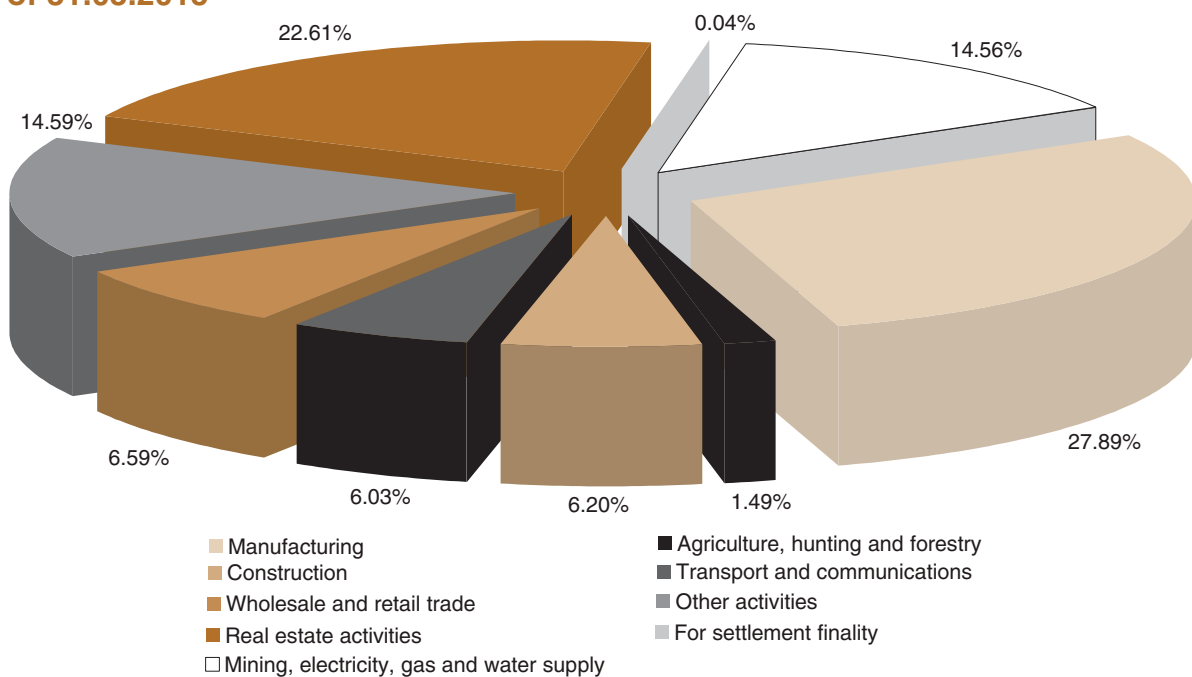
7.11. Loans Extended by the Credit Institutions to Individuals - Residents, for a Quarter (Including by some Purpose Loans)



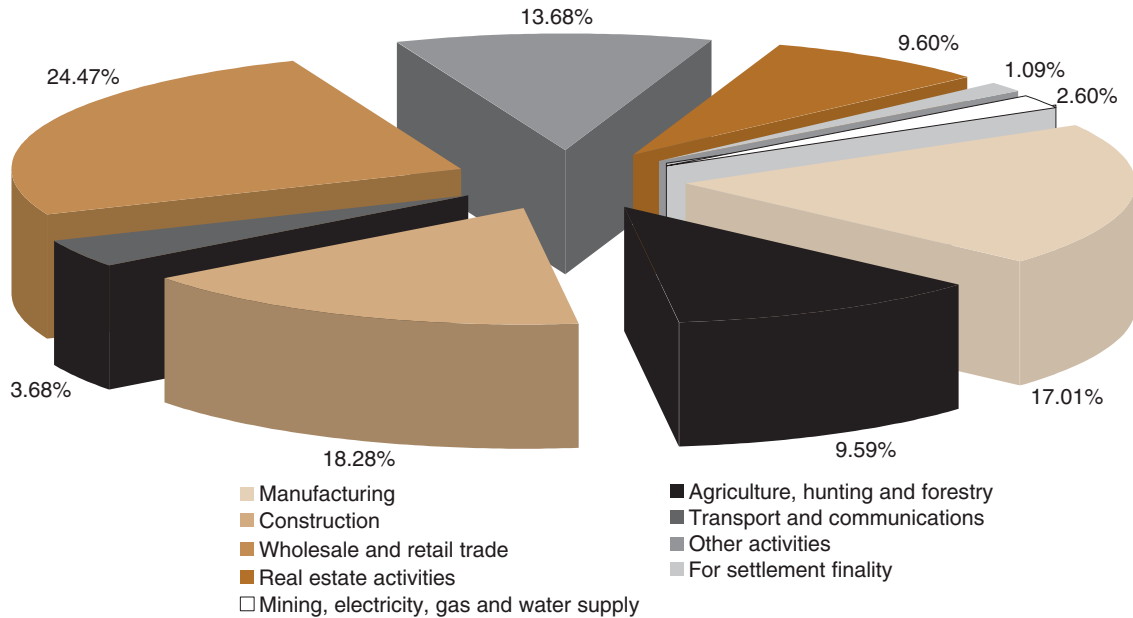
7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2015



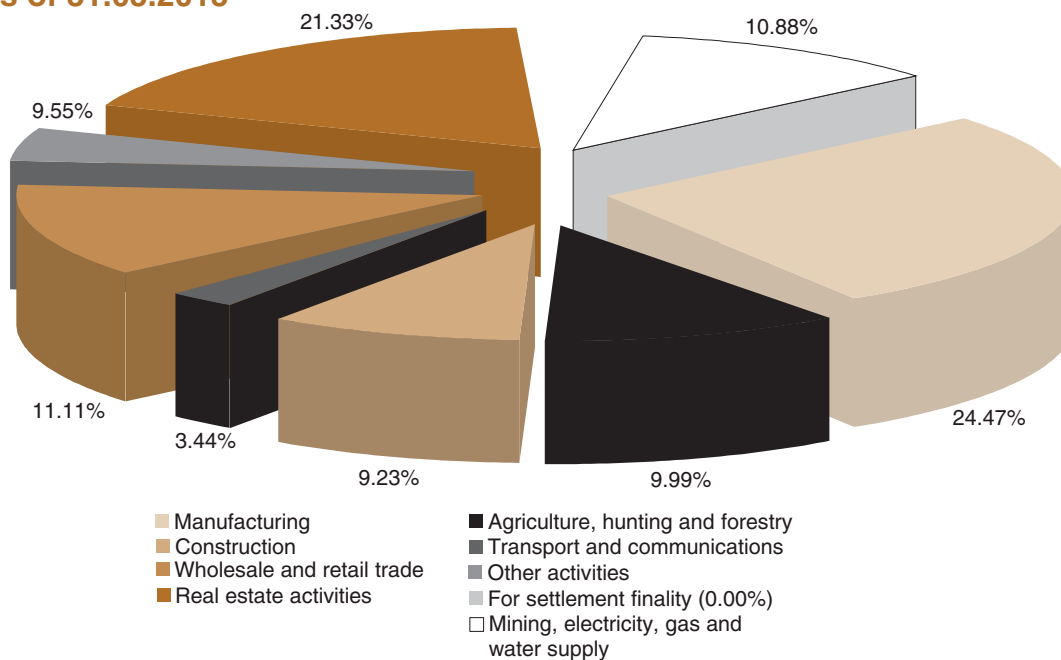
7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2015



7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2015



7.15. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2015



8. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
Balance of Payments of the Russian Federation

General Provisions

Balance of payments of the Russian Federation (hereafter referred to as balance of payments) is a statistical statement, which reflects all economic transactions between Russian Federation residents and nonresidents¹ within a reporting period.

The table "Balance of Payments of the Russian Federation" is compiled and published by the Bank of Russia on a quarterly basis.

Balance of payments data is one of the major instruments used for elaborating the country's monetary policy.

Balance of payments is compiled by the Bank of Russia based on basis of (i) the Federal Law No. 86FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 and (ii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (*BPM6*).

Sources of information are comprised of returns on foreign economic transactions performed by Russian residents. These returns are regularly obtained by the Bank of Russia from Russia's Ministry of Finance (Minfin), Federal Customs Service, Federal State Statistics Service, Federal Migration Service, Frontier Service of the Federal Security Service, Defense Ministry, Emergencies Ministry, international financial organizations, deposit-taking corporations, custodians, non-financial corporations as well as the Bank of Russia's expert estimates.

A specific list of reporting forms and other background materials are available on the Bank of Russia's Internet website under «Statistics. Macroeconomic statistics. Statistics of external sector».

The table "Balance of Payments of the Russian Federation" is one of the analytical presentations of the balance of payments data. In contrast to the neutral presentation, which has the structure that meets international standards, analytical presentation makes it possible to encompass the economy's specifics and to group data in a way revealing the most significant analytical indicators. In particular, it is possible to identify the total amount of current account receipts / the total amount of current account expenditure, as well as the total volumes of net incurrence of liabilities and net acquisition of financial assets.

Balance of payments data for previous years is revised mainly because of the updating of primary reports, the appearance of new information sources and implementation of new methodological principles as well as reclassification of financial instruments. Such an approach provides users of balance of payments statistics with access to the most actual data.

Balance of payments data for the reporting period are available on the Bank of Russia's Internet website and published in the weekly print edition of the *Bank of Russia Bulletin* and in the IMF's "International Financial Statistics" and "Balance of Payments Statistics Yearbook".

Individual Indicators Highlights

1. Current account includes transactions in goods and services, primary income and secondary income.

1.1. Goods. Recorded under this item is the value of the goods, of which ownership was transferred within a reporting period from residents to nonresidents (exports) and from nonresidents to residents (imports). Apart from exports and imports of goods registered by the Federal Customs Service, the item

involves the following transactions in goods that are not registered by the Federal Customs Service: (i) fish and marine products caught in the open sea and sold to nonresidents outside the border of the Russian Federation; (ii) goods procured in domestic/foreign ports by carriers; (iii) other goods where there is a change of ownership without crossing the border; (iv) goods undeclared and/or inadequately declared when imported by legal entities; (v) goods exported/imported by individuals; (vi) net exports of goods under merchanting.

Goods for and after processing are excluded from the Federal Customs Service data.

Exports and imports of goods are given in terms of f.o.b. values (the f.o.b. value is a delivery term, which implies that the value of the goods includes the transaction value as well as the value of insurance, delivery and loading on board the carrier at the border of an exporting country).

1.2. Services include services performed by residents for nonresidents and by nonresidents for residents. The services are sorted into the most significant kinds for Russia, such as transport, travel and others services including manufacturing services on physical inputs owned by others, maintenance and repair services, construction, insurance, financial, telecommunication, computer and information services, other business services, personal, cultural and recreational services, government services.

1.3. Primary income captures returns for the provision of labor and financial assets and renting of natural resources.

1.3.1. The item "**Compensation of employees**" reflects employee remuneration earned by residents of an economy working abroad.

1.3.2. Recorded under the item "**Investment income**" is income derived from an ownership of foreign financial assets (interest, dividends and other similar types of income).

1.3.3. "Rent" covers income receivable for the use of land and putting natural resources at the disposal of nonresidents.

1.4. Secondary income shows current transfers between residents and nonresidents.

A transfer is an economic transaction resulting in provision by one institutional unit to another of a commodity, service, asset and ownership without any counterparts of a commodity, service, asset and ownership being received in return. Transfers are subdivided into current transfers and capital transfers. Recorded as current transfers, are those that augment the disposable income and potential power of a recipient country's consumption, and reduce the disposable income and potential power of a donor country's e.g., humanitarian aid in the form of consumer goods and services, and cash grants, unless the latter are capital transfers (the description of capital transfers is in the paragraph 2.2).

2. Capital account is comprised of acquisition or disposal of non-produced, nonfinancial assets and capital transfers (receivable and payable).

2.1. Acquisition or disposal of non-produced, nonfinancial assets comprises transactions associated with tangible assets that may be used or necessary for production of goods and services but are not actually produced (e.g. land and subsoil assets) and transactions associated with nonproduced, intangible assets (e.g. patents, copyrights, trademarks, franchises, etc. and leases or other transferable contracts).

2.2. Capital transfers are infrequent transactions in large amounts, such as: debt forgiveness, nonlife insurance claims,

¹ **Economic transaction** is defined as an economic flow that reflects the creation, transformation, exchange, transfer or extinction of economic value and involves changes in ownership of goods and/or financial assets, or the provision of labour and capital.

Residents of a country incorporate all the institutional units, whose center of economic interest is located within the economic territory. All the other institutional units are regarded as nonresidents.

An **institutional unit** is an economic unit, which can own assets, assume liabilities, implement an entire spectrum of economic transactions on its behalf. Individuals and legal entities, enterprises and organizations are treated as such units.

The **economic territory** of a country consists of the geographic territory (including free zones) administered by a government; within this territory, persons, goods and capital circulate freely.

An institutional unit has a center of economic interest within the country's economic territory, on which the unit engages and intends to continue engaging in economic activities and transactions on a significant scale.

investment grants, some kind of taxes, large gifts, inheritances and so on.

3. Financial account (excluding reserve assets). Recorded under this category are transactions in assets and liabilities performed by residents vis-a-vis nonresidents. Assets and liabilities are classified by sectors, namely, general government, central bank, banks, and other sectors. The other sectors category is comprised of nonfinancial corporations, financial corporations (excluding banks), nonprofit institutions serving households (NPISHs) and households. Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Arrears are not shown separately but are added to the respective instruments (loans, debt securities). Assets of other sectors have the following additional breakdown: foreign currency, trade credits and advances, indebtedness on supplies according to intergovernmental agreements, fictitious transactions. The latter includes fictitious transactions related to trade in goods and services, securities trading and transactions with money transfers to resident's accounts abroad.

3.1. Direct investment is the form of international investment that is performed by a resident entity of one economy for the purpose of obtaining a lasting interest in an enterprise resident in another economy. The lasting interest implies the existence of a long-term relationship between the direct investor and the enterprise, and a significant degree of influence by the investor on the management of the enterprise. Direct investment comprises not only the initial transactions in acquiring participation in the equity, but also all subsequent transactions between the investor and the enterprise. According to the international definition of direct investment invested capital can be regarded as direct investment when a direct investor owns 10 percent or more of the ordinary shares of an enterprise. Direct investments are recorded in the form of equity capital, reinvested earnings and other capital.

3.2. Portfolio investment includes, in addition to equity capital, negotiable debt financial instruments. Excluded are the aforementioned instruments included under direct investment and reserve assets.

3.3. Loans are financial assets that are created when a creditor lends funds directly to a debtor, and are evidenced by documents that are not negotiable.

3.4. Other investment. Financial transactions that are not classified as direct investment, portfolio investment or reserve assets, are included in other investment category. Financial derivatives are also included in this category.

4. Net errors and omissions is the balancing item of the balance of payments, which is derived residually as net lending / net borrowing that can be derived from the financial account minus the same item derived from the current and capital accounts.

5. Reserve assets include highly liquid financial assets of the Russian Federation that are at the disposal and under the control of the Bank of Russia and the General Government.

Comprehensive description of international reserve assets is given in the methodological comment to the table 1.11.

Table 1.2
Direct Investment of the Russian Federation (Based on the Balance of Payments, Flows Data)

Direct investment is a category of cross-border investment associated with a resident in one economy having control or a significant degree of influence on management of an enterprise that is resident in another economy. Control or influence may be achieved directly by owning equity that gives voting power in the enterprise, or indirectly through having voting power in another enterprise that has voting power in the enterprise. With a view to providing international comparability for direct investment relationships identification quantitative criterion is used: ownership of 10% or more of the voting power of the direct investment enterprise.

Starting with 2012 the Russian Federation's direct investment data are compiled on the basis of the methodology set out in the 6th edition of the IMF's *Balance of Payments and International*

Investment Position Manual (BPM6) and the OECD *Benchmark Definition of Foreign Direct Investment*, the 4th edition (BMD4).

General Provisions

The table contains data on time series of direct investment in the Russian Federation and direct investment abroad broken down by sectors and instruments. Data on direct investment is a part of financial account and compiled according to the asset/liability principle. The table is published quarterly in millions of US dollars.

Equity includes shares, stocks and other investment of foreign direct investors in equity of Russian enterprises as well as Russian direct investment in equity of foreign enterprises, including financial aid.

Reinvested earnings are earnings of direct investment enterprises not distributed as dividends or profit.

Debt instruments are instruments that are used between investors and direct investor enterprises, as well as between fellow enterprises, including loans, debt securities and trade credits.

Sources of information comprise reports of Russian residents on international transactions. These returns are regularly provided to the Bank of Russia by credit institutions, non-banking custodians, other financial corporations, nonfinancial corporations, the Ministry of Energy, as well as partner countries data and expert estimates.

Direct investment data are published in the *Bank of Russia Bulletin* and are available on the Bank of Russia's website.

Individual Indicators Highlights

Russian Federation Direct Investment Abroad covers resident direct investors' claims to their direct investment enterprises, resident direct investment enterprises claims to direct investors and claims to non-resident fellow enterprises.

General government direct investment includes transactions in acquiring participation in the equity of foreign enterprises by the federal and local governments.

Direct investment of banks and Direct investment of other sectors include transactions related to increases/decreases in foreign assets in the form of equity, reinvestment of earnings and debt instruments.

Direct investment in the Russian Federation covers liabilities of resident direct investment enterprises on their direct investors, resident direct investors on direct investment enterprises and liabilities of resident enterprises on non-resident fellow enterprises.

Direct investment of banks and Direct investment of other sectors include transactions related to increases/decreases in foreign liabilities in the form of equity, reinvestment of earnings and debt instruments.

Table 1.3
Net Inflows/Outflows of Capital by Private Sector (Based on the Balance of Payments, Flows Data)

General Provisions

The table reports the value of an inflow (+) / outflow (-) of private sector capital in/from the Russian Federation during the reporting period. Here, the private sector implies the institutional units not relating to general government and monetary authorities.

The table is compiled quarterly and since 2007 also monthly, and it is based on the balance of payments data.

The table is available on the Bank of Russia's website.

Individual Indicators Highlights

Net inflows/outflows of capital by the private sector for the reporting period reflects a balance of financial transactions recorded in the balance of payments and relating to banks and other sectors, and displays changes in its net assets.

Net inflows/outflows of capital by banks is computed as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of banks.

Foreign assets comprise transactions of credit institutions and of Vnesheconombank (VEB) (net of the balance-sheet positions pertaining to the government foreign assets placed on the VEB's balance-sheet as an agent of the Government of Russia).

Foreign liabilities cover transactions in all foreign obligations of banks.

Net inflows/outflows of capital by other sectors is calculated as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of nonfinancial corporations, financial corporations other than credit institutions, non-profit organizations serving households and households plus the value of "net errors and omissions" item of the balance of payments.^{FF}

Foreign assets consist of transactions in the form of: direct and portfolio investment; trade credit; other assets, as well as transactions of these agents in cash foreign exchange and fictitious transactions. The balance of payments item "Indebtedness on supplies according to intergovernmental agreements" is not included.

Foreign liabilities incorporate transactions in all types of foreign liabilities of other sectors.

Net errors and omissions is the balance of payments item, commonly referred to as a statistical discrepancy, which results from the summing of all transactions (with negative and positive signs) registered in the balance of payments. This item entirely relates to other sectors — this is connected with the fact that the most significant difficulties arise from the recording in the balance of payments of transactions undertaken by these very sectors.

Table 1.4

External Debt of the Russian Federation

General Provisions

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Structurally, the table focuses on the following economic sectors as main functional categories, namely: General government, Central bank, Banks, Other sectors.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded within these institutional categories.

Individual Indicators Highlights

The description of indicators "General government", "Central bank", "Banks" and "Other sectors" complies with that given in the commentary for the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Table 1.5

External Debt of the Russian Federation in Domestic and Foreign Currencies by Maturity

General Provisions

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation Maturity and Financial Instruments".

Total debt of the main sectors of the economy is presented in a breakdown by domestic currency and foreign currency and by maturity.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are singled out under a separate data category.

Individual Indicators Highlights

The description of indicators "General government", "Central bank", "Banks" and "Other sectors" complies with that given in the commentary for the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments

General Provisions

Data on external debt plays an important role in analyzing the external vulnerability of the national economy.

The data is elaborated by the Bank of Russia according to the definition of external debt found in the manual jointly developed by international organizations, namely, the *External Debt Statistics Guide for Compilers and Users (2013)*, which states that external debt as of the reporting date is the outstanding amount of those actual current (not contingent) liabilities, which are owed to nonresidents by residents of an economy and which require payments of principal and/or interest at some point(s) in the future.

Calculation of external debt amount according to international methodology includes debt of all sectors of an economy vis-a-vis nonresidents, irrespective of which currency the debt is nominated in.

As follows from the definition, the key feature of debt is the obligation of a debtor to make payment of principal and/or interest, therefore, it excludes equity capital, derivatives, guarantees, open credit lines and other contingent liabilities.

General government debt securities are appraised at face value, while those of banks and other sectors are appraised at market value or — if it is not available — at nominal value.

Indebtedness on negotiable instruments is adjusted to transactions on the secondary market between residents and nonresidents and covers only liabilities to the latter.

External debt data is compatible with other macroeconomic data systems within the economy (balance of payments, international investment position, statistics of national accounts) and on the international level.

Structurally, the table focuses on the following economic sectors as main functional categories:

- General government;
- Central bank;
- Banks (excluding debt liabilities to direct investors and to direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises);
- Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises.

Each of these categories is subdivided into (i) *short-term* (with an original maturity of 1 year or less) and (ii) *long-term* (with a maturity of more than 1 year). Debt liabilities of each sector are classified by type of instrument. Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded under a separate data category.

Among the sources of information are reports of the Bank of Russia, the Ministry of Finance of the Russian Federation, Federal State Statistics Service, international financial organizations, local governments, credit institutions, Vnesheconombank, depository clearing systems, nonbank financial corporations, nonfinancial corporations and etc.

Data on Russia's external debt are available on the Bank of Russia's website and are published in the *Bank of Russia Bulletin* and in mass media (*Rossiiskaya Gazeta*).

Individual Indicators Highlights

General government. This category includes external liabilities of the Russian Federal Government since 1992 (*the new Russian debt*), and that of the liabilities accumulated before 1992, for which the Russian Government assumed responsibility after the USSR's dissolution (*the former USSR debt*) as well as debt to nonresidents on loans drawn by local governments of the Russian Federation and on ruble-denominated bonds issued by them.

The new Russian debt consists of liabilities to nonresidents on loans, securities and other. Included are loans from the IBRD, EBRD, other international organizations and foreign governments, indebtedness to nonresidents on all sovereign eurobonds issued by the Russian Government, including those issued in

1998 for the GKO—OFZs restructuring and those issued for the London Club debt restructuring. These obligations are not overdue. Other liabilities consist of other current debt.

The former USSR debt includes borrowings from former socialist countries, from other official creditors, collections, trade credits, overdue interest and interest on arrears which are recorded in other liabilities.

Debt securities. Debt vis-a-vis nonresidents on securities (nominated in foreign currencies and Russian rubles) issued by the General government and by local governments of Russia is included. Only non-resident holdings of government securities are reported. Data is presented at face value.

Loans item includes loans, attracted from nonresidents by the Russian Federal Government, local governments and by the former USSR.

Other debt liabilities include liabilities on current transactions of the Ministry of Finance of the Russian Federation, intergovernmental liabilities on clearing settlements, and remainders of arrears on letters of credit, overdue collections, trade credits, and interest on arrears which are recorded in other liabilities.

Central bank. A category that covers external debt liabilities of the Bank of Russia and the Ministry of Finance of the Russian Federation (liabilities to the IMF in the form of loans granted to the Ministry of Finance of the Russian Federation were redeemed in Q2 2005; liabilities on SDR allocations are reflected on the Bank of Russia's balance since Q1 2011).

Loans. Contains external liabilities of the Bank of Russia on direct repos.

Currency and deposits consist of the debt of the Bank of Russia to nonresidents on current accounts. Also included is the Bank of Russia's estimate of the outstanding amount of national currency owned by nonresidents (description of the methodology of this estimate is available in the *Bank of Russia Bulletin*, and the balance of payments publication).

Other liabilities are liabilities on SDR allocations.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Covers the debt of credit institutions (except for nonbanking credit institutions, recorded within "Other sectors") and Vnesheconombank (with respect to commercial activities of the latter) to nonresidents; external debt recorded by the Vnesheconombank within the framework of its Russian Government agent functions is recorded in the liabilities of General government.

Debt securities. Includes indebtedness of banks to nonresidents on their own issues of debt securities.

Loans. Funds attracted by banks on securities repurchase agreements (direct repos) from nonresidents which are not banks are included.

Current accounts and deposits item includes indebtedness of banks to nonresidents on current accounts, short-term and long-term deposits as well as other funds obtained from nonresident banks and excludes liabilities on securities repurchase agreements (direct repos) to nonresidents which are not banks, recorded within "Loans".

Other liabilities. Contains other accounts payable to nonresidents.

Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises). Covers foreign liabilities of other sectors.

Loans. Contains short-term and long-term loans along with direct repos and financial leases.

Debt securities. The item covers liabilities to nonresidents on issues of debt securities. Securities are accounted at market value. Included are bonds, promissory notes, nonparticipating preferred shares which don't provide participation in the distribution of the residual value of an incorporated enterprise on dissolution, as well as dividends payable on them and mortgage bonds purchased by nonresidents are included.

Trade credits. Consists of accounts payable to nonresidents for transactions in goods and services.

Other liabilities. The item covers liabilities to nonresidents on the amount of payable dividends on common shares related to portfolio investment, liabilities of insurance companies and liabilities arising when a resident commits a cession of claim to a non-resident.

Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises. Includes loans and other capital obtained from foreign direct investors and direct investment enterprises and indebtedness on dividends payable.

Table 1.7

International Investment Position of the Russian Federation. Main Components

Table 1.8

International Investment Position of the Russian Federation in the First Quarter of 2015

General Provisions

International investment position (IIP) is a statistical statement that shows the value and composition of an economy's stock of external assets and liabilities at the beginning and at the end of a reporting period, as well as all changes that have occurred within the reporting period as a result of transactions, valuation changes, and other adjustments.

The IIP for Russia covers information for the Bank of Russia, deposit-taking corporations, General government (including data on government external assets and liabilities reported by Vnesheconombank), and other sectors.

The following data sources are used for Russia's IIP compilation: report forms of the Bank of Russia, data obtained from the Ministry of Finance of the Russian Federation, Federal Service for Property Management, Federal Customs Service, information from international financial organizations, local governments, credit institutions, Vnesheconombank, other financial corporations, non-financial corporations as well as the Bank of Russia's expert estimates.

Methodology for compilation of the IIP components is based on the 6th edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

As interdependency of the world economy increases, the information derived from the IIP of Russia plays an important role in the design and development of both foreign and domestic economic policies. The economy's net international investment position (representing the difference between its foreign financial claims and foreign liabilities) allows to determine the status of Russia's external economic relations with other economies at a certain point in time. Depending on whether the international investment position is positive or negative, the country is respectively, either a "net creditor" or a "net debtor" vis-a-vis the rest of the world.

Information provided in sections "Assets" and "Liabilities", in addition to enabling an assessment of the value of Russia's external claims and liabilities, also allows to analyze the composition thereof.

The international investment position of the Russian Federation is annually published in the *Bank of Russia Bulletin*, and is available on the Bank of Russia's website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the economy's residents at a certain date (which, if netted, result in the net international investment position) are the major classification groupings presented in **the left column of the table**.

Assets and liabilities, in turn, are classified by:

- functional category (direct investment, portfolio investment, financial derivatives, other investment, reserve assets);
- type of financial instrument (equity and investment fund shares, debt instruments of direct investment, debt securities, currency and deposits, loans, insurance, pension, and standardized guarantee schemes, trade credit and advances, other accounts receivable/payable, monetary gold, Special Drawing Rights, etc.);
- sector (central bank, deposit-taking corporations, except central bank, general government and other sectors that have additional breakdown into (i) *nonfinancial corporations, households, and NPISHs (nonprofit institutions serving households)* and (ii) *other financial corporations*);

— maturity (short-term — refers to those with maturities of 12 month or less and long-term — refers to instruments with original maturities of more than 12 months).

Upper row of the table characterizes the stock of foreign assets/liabilities of Russia's residents at the beginning and at the end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes arising from transactions reflect only those net changes in the foreign assets/liabilities, which have occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not arising from transactions and, therefore, not included in the balance of payments of Russia. Changes due to revaluation consist of net changes in assets/liabilities that result from exchange rate fluctuations and price changes. Other changes include all other changes in assets/liabilities (on a net basis) caused by: reclassification (e.g. change of functional category from portfolio investment to direct investment following an increase of an investor's share in equity capital of a direct investment enterprise), unilateral write-offs of debts by a creditor, debt write-offs resulting from accounts' reconciliation, and other changes.

Methodological principles used for compilation of the IIP of Russia are similar to those applied to balance of payments statistics, definitions of individual indicators are the same as those set forth in the comment to the table "The Russian Federation Balance of Payments".

Valuation of indicators

External assets and liabilities are measured mainly at market (fair) values, except for positions in trade credit and advances and loans related to General governments, which are recorded at book values.

Data on portfolio investment (including government securities) are presented at market values.

Trade credit and advances of other sectors include net balances on accounts receivable and payable with nonresidents related to exports and imports of goods. In the column "Other changes" of the line it is shown an accumulated debt write-off for the period preceding the last three years.

Column "Other adjustments" includes, inter alia, assets and liabilities of credit institutions, whose licenses to conduct banking transactions were cancelled within the reporting period.

Table 1.9
International Investment Position of the Banking Sector of the Russian Federation

General Provisions

International investment position (IIP) of the Banking sector of Russia — a component part of the IIP of Russia — is a statistical statement, which serves to assess the value of the stock of external assets and liabilities of the economy's Banking sector at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

The Banking sector's IIP, which is compiled by the Bank of Russia, is comprised of data on banks, including Vnesheconombank.

Data sources used for compilation of the Banking sector's IIP are: (i) information on foreign transactions collected from authorized banks and Vnesheconombank. Information provided by the Banking sector's IIP has significant importance in analyzing stability of the Banking sector and state of the economy as a whole.

Compilation methodology, valuation principles, and definitions for separate indicators of the Banking sector's IIP coincide with those applied to the IIP of the Russian Federation.

The "Assets" section of the table contains (i) data on the amount of foreign claims held by the Banking sector of Russia at the beginning and at the end of the reporting period,

(ii) composition of foreign claims and (iii) level of their liquidity. Based on the data available, it is possible to identify the factors that caused changes in assets during the reporting period.

Data contained in the "Liabilities" section make it possible to evaluate (i) size of the foreign liabilities, which the Banking sector accumulated at the beginning and at the end of the reporting period, and (ii) composition of those liabilities. Besides, data in this section reveal the major causes of changes in liabilities within the reporting period.

Depending on whether the Banking sector's net international investment position is positive or negative, this sector can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

The international investment position of Russia's banking sector is published in the *Bank of Russia Bulletin* and is available on the Bank of Russia's website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the Banking sector on a specific date (which when netted result in the net international investment position) are the major classification groupings presented in **the lines of the table**. The components singled out in the table's lines are identical to those in the financial account of balance of payments, namely, direct investment, portfolio investment, financial derivatives, other investment. More detailed information on these components is available in the comment to the table "The Russian Federation Balance of Payments".

Columns of the table reflect the stock of foreign assets/liabilities of Russia's Banking sector at the beginning and at the end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes due to transactions reflect only the net changes in the foreign assets/liabilities of Russia's Banking sector, which occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments of Russia. Changes due to revaluation cover net changes in assets/liabilities that result from exchange rate fluctuations and price changes. Other changes include all other changes in assets/liabilities (on a net basis) caused by: (i) reclassification (e.g. the transition from portfolio investment to direct investment following an increase of an investor's share in equity capital of an enterprise), (ii) unilateral write-offs of debts by a creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

Total changes is an aggregate amount of net changes in assets/liabilities due to transactions, revaluation and other changes.

Valuation of indicators

The column "Other adjustments" includes assets and liabilities of credit institutions, whose licenses to carry out banking activities were cancelled within the reporting period.

Table 1.10
The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)

Beginning with 2012 the Russian Federation's merchandise trade data are compiled on the basis of the methodology set out in the 6th edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Conceptually, *BPM6* maintains the overall framework of the methodology of the previous (fifth) edition of the *Manual (BPM5)*.

General Provisions

The table "The Russian Federation Merchandise Trade" includes monthly data on the merchandise trade of the Russian Federation with a geographical breakdown by (i) Commonwealth of Independent States member countries (CIS countries) and (ii) non-CIS countries. The data are presented in millions of US

dollars and valued in accordance with the goods values converted into f.o.b. (a definition of the f.o.b. value is provided in commentary to the table "The Russian Federation Balance of Payments", "Goods" section).

Data provided in the table "The Russian Federation Merchandise Trade" are included in the current account of the balance of payments and are compiled in accordance with the IMF's methodology.

The table's sources of information are the following:

- reporting data on exports/imports of goods recorded by the Federal Customs Service with customs procedures singled out separately;
- reporting data by the Federal State Statistics Service on:
 - (i) exports of fish and marine products caught in open sea and sold outside the customs border of the Russian Federation;
 - (ii) data from credit institutions' reports;
- reporting data by major exporting enterprises;
- partner country data on selected items.

Data on merchandise trade are published in *Bank of Russia Bulletin* and are available on the Bank of Russia's website.

Individual Indicators Highlights

Exports of Goods (balance of payments methodology) is the movement of (i) goods out of the customs territory of the Russian Federation recorded by the Federal Customs Service in accordance with the general trade system, and (ii) goods not registered by the Federal Customs Service — namely, fish and marine products caught in open sea and sold to nonresidents outside the customs border of the Russian Federation, goods procured by foreign carriers in Russian ports, goods exported by individuals for subsequent selling, and other goods, net exports of goods under merchandising.

Goods for and after processing are excluded from the Federal Customs Service data.

Imports of Goods (balance of payments methodology) covers (i) goods brought into the Russian customs territory and recorded by the Federal Customs Service in compliance with the general trade system, and (ii) goods not registered by the Federal Customs Service — namely, goods acquired from nonresidents without crossing Russia's customs border, goods procured by Russian carriers in foreign ports, goods undeclared and/or inadequately declared when imported by legal entities, goods imported by individuals for the subsequent selling in Russia, and other goods.

Goods for and after processing are excluded from the Federal Customs Service data.

Trade balance is defined as the difference between exports and imports of goods.

Table 1.11

International Reserves of the Russian Federation

General Provisions

A country's international reserves are those external assets that are readily available to and controlled by monetary authorities for meeting balance of payments financing needs, for intervention in foreign exchange markets to affect the currency exchange rate, and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing). Reserve assets must be foreign currency assets and assets that actually exist. International reserves should be assets of high quality.

The international reserves of the Russian Federation are highly liquid external assets that are readily available to the Bank of Russia and the Government of the Russian Federation.

Data are compiled on the basis of definitions contained in the 6th edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*, and the IMF's *International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012)*.

Transactions are recorded as of the value date with interest accrued.

Values are converted to US dollars using official exchange rates of foreign currencies in terms of the Russian ruble and gold

reference prices set by the Bank of Russia and effective on the reporting date.

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia's website, in the *Bank of Russia Statistical Bulletin* and the *Bank of Russia Bulletin*. There are also quarterly published data on the IIP, disclosing the international reserves changes: transactions recorded in the balance of payment, exchange rate and other price changes.

Individual Indicators Highlights

The international reserves consist of foreign exchange, SDR holdings, reserve position in the IMF and monetary gold.

Foreign exchange includes foreign currency; balances on nostro corresponding accounts including unallocated gold accounts; deposits with the initial maturity of up to 1 year including gold deposits, with foreign central banks, the Bank for International Settlements (BIS) and nonresident deposit-taking corporations; debt securities issued by nonresidents; loans extended under reverse repo agreements, and other financial claims on nonresidents with the initial maturity of up to 1 year.

Securities received as collateral under reverse repos or under securities' lending agreements (received in exchange for other securities), are not included in international reserves. Securities provided to counterparties under securities' lending transactions are recorded in international reserves, whereas securities that serve as collateral under repurchase agreements are excluded therefrom.

Part of resources on accounts of the Reserve Fund and of the National Wealth Fund of the Russian Federation which is denominated in foreign exchange, deposited with the Bank of Russia and further invested by the Bank of Russia in foreign financial assets is included in the international reserves of the Russian Federation.

Foreign exchange-denominated claims of the Bank of Russia and the Government of the Russian Federation on residents are not included in the international reserves of the Russian Federation.

Special drawing rights (SDRs) are international reserve assets created by the IMF and allocated to members; included are balances of SDR holdings on the account of the Russian Federation in the Fund's SDR Department.

Reserve position in the IMF is the sum of the reserve tranche position (representing foreign exchange component of the quota of the Russian Federation in the Fund) and the country's claims on the IMF arising from lending under the New Arrangements to Borrow.

Monetary gold is defined as standard gold bars and coins with a purity of at least 995/1,000 held by the Bank of Russia and the Government of the Russian Federation. It comprises gold in vault, en route and in allocated accounts, including those that are held abroad.

Chart 7.1. International Reserves Adequacy (International Reserves in Months of Import)

Reserves adequacy is determined by comparison of the actual amount of the international reserves in months of imports of goods and services and the international benchmark reserves adequacy.

The international benchmark reserves adequacy is equal to three months.

The actual amount of international reserves in months of imports is calculated as the ratio of the amount of international reserves of the Russian Federation at the end of a reporting quarter to the average monthly import of goods and services in the reporting quarter and three preceding ones.

For example, the actual amount of the international reserves in months of imports for the first quarter of 2010 will be the ratio of the amount of the international reserves of the Russian Federation on April 1, 2010 to the average monthly import of goods and services for the period Q2—Q4 2009 — Q1 2010.

The indicator is disclosed on a quarterly basis no later than four months after the end of the reporting quarter.

Table 1.12
International Reserves and Foreign Currency
Liquidity — Russia

General Provisions

The template recommended by the IMF is meant to provide exhaustive information on the official assets of the Russian Federation in foreign currency and movements of these resources related to different claims and obligations of monetary authorities in foreign currency for the 12 months following the reporting date. In the template data is presented on balance and off-balance sheet transactions of monetary authorities in foreign currency, and supplementary information.

Data is published in terms of millions of US dollars. Foreign exchange assets are converted to US dollars using cross exchange rates of foreign currencies for the US dollar as of the given date.

Blank fields in the tables signify the absence of respective financial instruments as of the reporting date.

Data sources for International Reserves and Foreign Currency Liquidity are: balance sheet and off-balance sheet data of the Bank of Russia, operational reports of the Bank of Russia and the Ministry of Finance of the Russian Federation.

Individual Indicators Highlights

Section I **Official Reserves and Other Foreign Currency Assets** provides information on the structure of Russia's international reserves as well as data on the non-reserve foreign exchange assets of monetary authorities. Comprehensive description of international reserves is given in the methodological comments to the table "International Reserves of the Russian Federation". Other foreign currency liquidity represents assets of the Bank of Russia and the Ministry of Finance of the Russian Federation that do not meet the requirements for international reserves. Unlike reserve assets, non-reserve assets do not need to be external assets. They can be claims on residents.

Section II **Predetermined Short-term Net Drains on Foreign Currency Assets** describes the main directions of expenditure of foreign currency and sources of inflows of foreign currency.

Section III **Contingent Short-term Net Drains on Foreign Currency Assets** involves information on forthcoming changes in foreign exchange reserves of the Bank of Russia and Ministry of Finance of the Russian Federation as a result of exercising contingent assets and liabilities with remaining maturities of one year and transactions in options.

Reference data in Section IV **Memorandum Items** provides an explanation of the indicators recorded in Section I, reserves' currency composition by groups of currencies being disclosed.

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey, Financial Sector Survey

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds) are compiled in accordance with the international statistical standards on macroeconomic indicators (*Monetary and Financial Statistics Manual (IMF, 2000)*) under which monetary indicators are presented across financial instruments and economy sectors.

This data presentation is applicable for an analysis of money supply and its structure, and the relationships of financial intermediaries with other sectors of the Russian economy also as with nonresidents.

The "Central Bank Survey," "Credit Institutions Survey" and "Banking System Survey" are published by the Bank of Russia on a monthly basis while the "Other Financial Institutions Survey" (data covered insurance companies and private pension funds)

and "Financial Sector Survey" (data covered banking system, insurance companies and private pension funds) are published quarterly.

The preliminary data on basic indicators of the analytical accounts of the central bank and the banking sector are published on the Bank of Russia's official website at term set by the IMF's *Special Data Dissemination Standard*. Some of these elements are estimate-based. Data can be updated in the course of quarter (final data for December can be updated in the course of half a year). The final data are published in the Bank of Russia's monthly *Bank of Russia Statistical Bulletin* and the IMF's *International Financial Statistics*.

Table 1.13
Central Bank Survey

General Provisions

The Bank of Russia's monthly aggregate balance sheet and the Ministry of Finance of the Russian Federation's data on international reserves of the Russian Federation government are the sources of information used to compile the "Central Bank Survey".

Individual Indicators Highlights

Net foreign assets — netting of transactions made by monetary authorities with nonresidents in national and foreign currency and precious metals.

Claims on nonresidents include international reserves of the Russian Federation government (see comments to the table: "International Reserves of the Russian Federation") and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with nonresidents¹, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across *monetary gold and SDR holdings, foreign currency, deposits, securities other than shares, loans and other claims on nonresidents*.

Liabilities to nonresidents include all types of the Bank of Russia's borrowings with nonresidents (deposits, correspondent accounts of nonresident banks with the Bank of Russia, credits, other settlements with nonresident companies, etc.) as well as SDRs allocated to the Russian Federation. This indicator is presented across the *deposits, loans and other liabilities to nonresidents*.

Claims on credit institutions comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions' arrears and overdue interest on loans, funds extended by the Bank of Russia to credit institutions as REPO, and the Bank of Russia capital interest in credit institutions.

Net claims on general government include the Bank of Russia's claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government extrabudgetary funds and extrabudgetary funds of the Russian Federation constituent entities and local authorities less the Bank of Russia's liabilities to the general government.

Claims on general government are presented across securities (issued by the Russian Federation government and acquired by the Bank of Russia) and other claims (other Bank of Russia's accounts receivable due from the budget).

Liabilities to general government are presented across deposits (federal budget accounts, the budgets of the Russian Federation constituent entities and local authorities, deposits and other liabilities to the Russian Federation government, fiscal authorities in the Russian Federation constituent entities and local authorities, government extrabudgetary funds, extrabudgetary funds of the Russian Federation constituent entities and local authorities) and other liabilities (other Bank of Russia's accounts payable to the budget, and a contra entry of international reserves of the Russian Federation government).

¹ Definitions of nonresidents and residents here and in "Credit Institutions Survey," "Banking System Survey," "Insurance Companies and Private Pension Funds Subsector Survey," "Financial Sector Survey" correspond to similar definitions in the balance of payments statistics — see comments on the table "Balance of Payments of the Russian Federation".

Claims on other sectors include the Bank of Russia's claims on other financial institutions¹, public nonfinancial organizations and other nonfinancial institutions².

Claims on other financial institutions include the Bank of Russia's equity in other financial institutions.

Claims on public nonfinancial organizations comprise credits (including overdue debt), overdue interest on credits extended to public nonfinancial organizations.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations, and other receivables in settlements with nonfinancial organizations.

Monetary base includes cash in circulation and the Bank of Russia's liabilities to credit institutions denominated in national currency (see also the comment to the table "Monetary Base (Broad Definition)").

Currency in circulation comprises currency issued by the Bank of Russia less cash in its vaults.

Liabilities to credit institutions are presented across deposits (required reserves deposited by credit institutions with the Bank of Russia, correspondent accounts, and account balances of other operations of credit institutions' (including banks with revoked licenses) with the Bank of Russia) and securities other than shares (the Bank of Russia bonds in the portfolios of credit institutions (at market value).

Other liabilities to credit institutions include funds held by the Russian Federation resident credit institutions at the Bank of Russia, comprising funds in foreign currency, which are excluded from the monetary base.

Deposits included in broad money comprise all funds held by the Russian Federation resident organizations in the Bank of Russia under the current legislation. Deposits are classified by the level of liquidity as transferable deposits (including funds which can be immediately used as means of payment) and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Transferable deposits include current and other demand accounts in national currency opened by Russian Federation resident organizations in the Bank of Russia.

Other deposits include the Russian Federation resident organizations' time deposits and other funds in national currency attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

Data on transferable and other **deposits** are presented across the institutional sectors. These deposits include ones of **other financial institutions, public nonfinancial organizations and other nonfinancial organizations**.

Shares and other equity include authorized and supplementary capital, reserves and other funds of the Bank of Russia.

Other items (net) comprise assets and liabilities, which are not included in the above mentioned aggregates.

Other liabilities represent unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings, deferred revenues, fixed asset depreciation, interbranch balance of settlements, and the Bank of Russia's other accounts payable.

Other assets include deferred expenditures, fixed assets, capital investments and other administrative expenses.

Table 1.14
Credit Institutions Survey

General Provisions

The sources of information for compiling the table "Credit Institutions Survey" are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licences, balance sheets of the branches of foreign banks located in the Russian Federation, the balance sheet of Vnesheconombank (public corporation).

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by credit institutions with nonresidents in foreign and national currency and precious metals.

As opposed to the balance of payments statistics nonresidents' equity in Russian credit institutions capital, reinvested earnings in nonresidents' equity and dividends aren't included in "Net foreign assets". These components are constituent parts of "Shares and other equity" in the Credit Institutions Survey.

Besides the mentioned methodological discrepancies specified by international statistical standards "Net foreign assets" of the monetary statistics is largely consistent with the balance of payments ones. Data divergence may be caused by different information sources (credit institutions' balance sheets and statistical reports accordingly). To ensure data quality discrepancies are screened on a regular basis.

Claims on nonresidents — all transactions in assets made by credit institutions with nonresidents and presented across the following financial instruments: foreign currency — cash in foreign currency in credit institutions' vaults; deposits — deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national currency and precious metals; since December 2011 — also loans to nonresident banks; securities other than shares — debt securities and bills issued by foreign governments, banks and other nonresidents; credit and loans — loans extended to non-banks — nonresidents (till December 2011 — also included loans extended to nonresident banks); other claims — investments in shares of foreign companies and banks, funds in settlements with nonresident legal entities and other transactions with nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by credit institutions with nonresidents and present across the following financial instruments: deposits — balances on LORO accounts and other funds attracted from nonresident banks, deposits and other funds attracted from nonresident individuals and legal entities in foreign and national currency and precious metals, including interest accrued; since December 2011 — also loans from nonresident banks; securities other than shares — nonresident investments in Russian credit institutions debt securities; credit and loans — funds attracted as REPO and other funds from non-banks — nonresidents (till December 2011 — also included loans from nonresident banks); other liabilities — other transactions with nonresidents, including liabilities on letters of credit and other settlements with nonresident legal entities.

Claims on the central bank are presented across the following financial instruments: cash — cash in national currency in credit institutions' vaults; deposits — credit institutions' funds on accounts with the Bank of Russia (balances on correspondent accounts, required reserves, deposits, balances on accounts of other transactions); securities other than shares — credit institutions' investments in the Bank of Russia bonds (valued at market price).

Net claims on general government include credit institutions' claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government, constituent entities and local authorities extrabudgetary funds less the credit institutions' liabilities to the general government.

Claims on general government are presented across the following financial instruments: securities — the Russian Federation government securities, Russian Federation constituent entities and local authorities' securities held in the Bank of Russia portfolio; other claims — credits extended to the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government and constituent entities extrabudgetary funds and credit institutions' other accounts receivable to the budget.

Liabilities to general government are presented across the following financial instruments: deposits — deposits and other funds attracted from the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local

¹ Hereinafter financial organizations are nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds, the public corporation "Deposit Insurance Agency".

² Hereinafter nonfinancial organizations are the ones engaged in the production and selling goods and services and not related to the financial sector.

authorities, the Russian Federation government, constituent entities and local authorities extrabudgetary funds including balances on accounts of the federal budget, budgets of the Russian Federation constituent entities and local authorities; other liabilities — credit institutions' other accounts payable to the budget.

Claims on other sectors include credit institutions' claims on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

Claims on other financial institutions comprise funds of other financial institutions, regardless of their type of property on the accounts of credit institutions, and credits extended to these institutions.

Claims on public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to public nonfinancial organizations in national and foreign currency.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations in national and foreign currency and precious metals, credit institutions' investments in the debt securities of nonfinancial organizations, investments in shares and other equity of nonfinancial organizations, and other accounts receivables from nonfinancial organizations.

Claims on households comprise credits (including arrears), overdue interest on credits extended to individuals and individual entrepreneurs in national and foreign currency and precious metals.

Liabilities to central bank include credit institutions' debt on credits extended by the Bank of Russia (including arrears and overdue interest), and also funds extended by the Bank of Russia to credit institutions as REPO.

Deposits included in broad money comprise all funds held by the Russian Federation residents (legal entities and households) on operating credit institutions' accounts. Deposits are classified by level of liquidity as transferable deposits (including funds, which can be used immediately as means of payment) and other deposits of the Russian Federation residents (that are not used directly as means of payment).

Transferable deposits include funds held by the Russian Federation residents (legal entities and households) in settlement, current and other demand accounts (including bank card payment accounts) opened with operating credit institutions in national currency.

Other deposits include the Russian Federation residents (legal entities and households) time deposits and other funds held in national currency, deposits denominated in all kinds of foreign-currency and in precious metals, including accrued interest on the deposits.

Data on transferable deposits and other deposits are broken down by institutional sectors. Transferable and other **deposits** include ones of **other financial institutions**, ones of **public nonfinancial organizations**, ones of **other nonfinancial organizations** and **households'** ones.

Deposits excluded from broad money — the Russian Federation residents' funds on credit institutions' accounts, which are excluded from broad money in accordance with the definition. This indicator includes amounts on credit institutions' accounts which cannot be used during a certain period according to terms of contract or current terms of the credit institution's activities (e.g. clients' accounts reserved for conducting transactions in purchase/sale of hard currency, clients' funds related to incomplete settlement operations, and also all deposits of Russian Federation residents with banks with revoked licenses).

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions and representing similar money substitutes, i.e. bonds, deposit and saving certificates, bills and bank acceptances circulating outside the banking system.

Shares and other equity are the own funds of credit institutions. They include authorized and supplementary capital, special, reserve and other funds formed through profits, results of revaluation of securities, precious metals and funds in foreign

currency, current year financial results and profits and losses of previous years.

Other items (net) comprise assets and liabilities which are not included in the above mentioned aggregates, and consolidation adjustment.

Other liabilities comprise deferred income, provisions for losses on active transactions, fixed assets depreciation, and also credit institutions' other accounts payable.

Other assets include fixed assets, capital and other administrative expenses, gold and other precious metals reserves and deferrals.

Consolidation adjustment represents the differences in credit institutions' mutual liabilities and mutual claims.

Table 1.15
Banking System Survey

General Provisions

The table presents results of the consolidated data of the banking system (see "Central Bank Survey" and "Credit Institutions Survey"). The consolidation is made by subtracting the intersectoral claims and liabilities between credit institutions and the Bank of Russia and summing up their operations with other sectors of the economy and nonresidents). The monthly balance sheet of the Bank of Russia, the monthly aggregate balance sheet of credit institutions (excluding branches of Russian credit institutions abroad), balance sheets of the foreign banks branches located in the Russian Federation, the balance sheet of Vnesheconombank, and the Ministry of Finance of the Russian Federation's data on international reserves are the sources of information used to compile the "Banking System Survey".

Individual Indicators Highlights

Net foreign assets comprise assets and liabilities transactions made by monetary authorities and credit institutions with nonresidents in national and foreign currency and precious metals.

Claims on nonresidents include foreign assets of monetary authorities and credit institutions.

Liabilities to nonresidents include all types of liabilities of monetary authorities and credit institutions to nonresidents.

Domestic claims comprise the total amount of the banking system's claims on other financial institutions, nonfinancial public organizations, other nonfinancial organizations and households, and net claims on the general government in the national and foreign currency and precious metals.

Net claims on general government represent the banking system's claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds less the banking system's liabilities to general government.

Claims on general government include the banking system's investments in securities issued by the Russian Federation government, constituent entities and local authorities, credits and other accounts receivable of the Bank of Russia and credit institutions with general government.

Liabilities to general government include funds of the federal budget, the Russian Federation constituent entities' budgets, deposits and other funds attracted by the banking system with general government of the Russian Federation, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds.

Claims on other sectors include claims of banking system institutions on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

Claims on other financial institutions comprise funds transferred by the banking system to other financial institutions, credits extended to these institutions, and the banking system's equity in other financial institutions.

Claims on public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended

by the banking system to public nonfinancial organizations in national and foreign currency.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in the national and foreign currency and precious metals, investments in the debt and equity securities of nonfinancial organizations and other accounts receivable.

Claims on households comprise credits (including arrears), overdue interest on credits extended by the banking system to individuals and individual entrepreneurs in the national and foreign currency and precious metals.

Broad money liabilities¹ include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other⁷ deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Currency outside banking system includes currency issued by the Bank of Russia into circulation less currency holdings (cash vaults) of the Bank of Russia and credit institutions.

Transferable deposits include current and other demand accounts (including bank card payment accounts) opened by the Russian Federation residents (organizations and individuals) with the Bank of Russia and operating credit institutions in national currency.

Other deposits include the Russian Federation residents (organizations and individuals) time deposits and other funds in national currency attracted by the Bank of Russia and operating credit institutions, and also all types of deposits in foreign currency, precious metals accounts, and interest accrued.

Data on transferable and other deposits are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations, other nonfinancial organizations** and **households**.

Deposits excluded from broad money represent funds of the Russian Federation residents on accounts with credit institutions, which in accordance with the definition are not included in money supply.

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, deposit and saving certificates, bills and bank acceptances outside the banking system).

Shares and other equity are own funds of banking system organizations.

Other items (net) comprise assets and liabilities which are not included in the above mentioned aggregates and consolidation adjustment.

Other liabilities represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Other assets represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Consolidation adjustment represents the amount of differences in mutual liabilities and claims of the Bank of Russia and credit institutions.

Table 1.16
Money Supply (National Definition)

General Provisions

The table "Money Supply (National Definition)" contains information on the amount, structure and dynamics of the M2 aggregate, a major monetary aggregate used in elaborating the economic policy and setting quantitative macroeconomic targets. The money supply is defined as the sum total of funds in the Russian Federation currency, intended for use as payment for goods, work and services and for the accumulation of savings by resident nonfinancial organizations and financial institutions (except for credit ones) and households.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents). In addition to being published in the *Bank of Russia Statistical Bulletin*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia's website.

Individual Indicators Highlights

Cash in circulation (M0 monetary aggregate) is the most liquid part of the money supply, accessible for immediate use as a mean of payment. It includes banknotes and coins in circulation (see the indicator "Currency outside banking system" in the table "Banking System Survey").

M1 monetary aggregate is a sum of cash in circulation and balances in the domestic currency on current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households in rubles.

Money supply (M2) is a sum of cash in circulation and balances in the domestic currency on current, other demand accounts (including bank card payment accounts), time deposits and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households. The money supply in the national definition includes all cash and non-cash funds of resident nonfinancial organizations and financial institutions (except for credit ones) and households in rubles.

Non-cash funds include transferable deposits and other deposits. Data on transferable and other deposits are presented across the institutional sectors. These deposits include ones of nonfinancial organizations, financial institutions (except for credit ones) and households.

Transferable deposits include current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households.

Other deposits include time deposits and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households.

Unlike the indicator "Broad money liabilities" in the table "Banking System Survey", non-cash funds do not include foreign currency deposits.

Non-cash funds that are accounted for in similar accounts in credit institutions whose licence has been revoked are not included in the M2 monetary aggregate.

Table 1.17
Monetary Base (Broad Definition)

General Provisions

The table presents information on the volume, structure and dynamics of the monetary base. This indicator characterizes the ruble-denominated monetary obligations of the Bank of Russia, which ensure growth in the money supply. The monetary base is not a monetary aggregate but it serves as a basis for creating monetary aggregates, and therefore it is also called "high-powered money".

The monetary base (broad definition) comprises cash put into circulation by the Bank of Russia, including cash balances in bank vaults, balances in the required reserve accounts deposited by credit institutions with the Bank of Russia, funds in credit institutions' correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, credit institutions' investments in the Bank of Russia bonds (market value). The Monetary Base (the table "Central Bank Survey") is calculated just as the monetary base (broad definition).

The source of information used in calculating the monetary base (broad definition) is data from the Bank of Russia monthly consolidated balance sheet. In addition to the *Bank of Russia Statistical Bulletin*, data on the volume, structure and dynamics of

¹ Equivalent to the indicator "Broad money".

the monetary base (broad definition) are available on the Bank of Russia's website.

Individual Indicators Highlights

All elements of the monetary base (broad definition) are calculated in the Russian currency only.

Cash in circulation, including cash balances in bank vaults, is calculated as a sum of Cash (see table "Money Supply (National Definition)" and cash balances in bank vaults, excluding cash in the Bank of Russia establishments' cash vaults as well as coins made of precious metals in circulation.

Correspondent accounts balances of credit institutions with the Bank of Russia are balances in the currency of the Russian Federation, including an averaged amount of the required reserves (see also comments on the tables 2.3—2.5).

Required reserves are balances in the required reserve accounts deposited by credit institutions with the Bank of Russia against their attracted funds in the currency of the Russian Federation and in foreign currency (see also comments on the tables 2.3—2.5).

Table 1.18
Other Financial Institutions Survey

General Provisions

Other Financial Institutions Survey is compiled according to the international statistical standards on macroeconomic indicators (*Monetary and Financial Statistics Manual (IMF, 2000)*) and contains data which illustrate the relations between insurance companies, private pension funds, public financial corporations (since December 2012) and other sectors of the economy and nonresidents. The source of information used in compiling Other Financial Institutions Survey is the data of federal statistical forms No. 1-FS (SK) "Insurance Company Borrowings and Investments" and No. 1-FS (NPF) "Private Pension Fund Financial Operations" quarterly reported by insurance companies and private pension funds to the Bank of Russia and the quarterly data of public financial corporations (since December 2012).

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by insurance companies, private pension funds and public financial corporations with nonresidents.

Claims on nonresidents — all transactions in assets made by insurance companies, private pension funds and public financial corporations with nonresidents: *foreign currency* — cash in foreign currency held by insurance companies and private pension funds; *deposits* — deposits with nonresident banks; *securities other than shares* — investments by insurance companies, private pension funds and public financial corporations in debt securities, *credits and loans* — loans extended to nonresidents; *other claims on nonresidents* — other operations, including investments in shares issued by nonresidents, premium deposit for reinsurers-nonresident, share of reinsurers-nonresidents in insurance reserves and other accounts receivable from nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by insurance companies, private pension funds and public financial corporations with nonresidents: *credits and loans* — credits and loans received by insurance companies, private pension funds and public financial corporations from nonresidents; *other liabilities to nonresidents* — other liabilities of insurance companies, private pension funds and public financial corporations, including insurance reserves formed under insurance and reinsurance agreements with nonresidents and debt on reinsurance operations with nonresidents.

Claims on banking system include *cash* — cash in the currency of the Russian Federation held by insurance companies, private pension funds and public financial corporations;

other instruments — funds on current accounts, deposits and other accounts with credit institutions, investments in the shares and debt securities of credit institutions, investments in certificates of deposit, and also loans extended to credit institutions.

Net claims on general government include claims of insurance companies, private pension funds and public financial corporations on the Russian Federation government, constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of insurance companies, private pension funds and public financial corporations to general government.

Claims on general government include insurance companies, private pension funds and public financial corporations' investments in the securities of the government of the Russian Federation, the Russian Federation constituent entities and local authorities.

Liabilities to general government include insurance reserves formed under agreements with government of the Russian Federation, the Russian Federation constituent entities and local authorities, and loans extended to insurance companies by general government.

Claims on other sectors — claims of insurance companies, private pension funds and public financial corporations on other groups of financial institutions, nonfinancial organizations and households.

Claims on other financial institutions include insurance companies, private pension funds and public financial corporations' investments in debt securities and shares of other financial institutions, except for insurance companies, private pension funds and public financial corporations, settlement accounts with asset management companies, investments in mutual funds shares and loans extended to other financial institutions, except for insurance companies, private pension funds and public financial corporations.

Claims on nonfinancial organizations include insurance companies, private pension funds and public financial corporations' investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

Claims on households include loans extended by insurance companies, private pension funds and public financial corporations to households.

Securities other than shares comprise bonds and bills issued by insurance companies and public financial corporations.

Loans include credits and loans received by insurance companies, private pension funds and public financial corporations from government of the Russian Federation, credit institutions, other financial institutions, nonfinancial organizations and households.

Insurance technical reserves comprise insurance reserves of insurance companies, public financial corporations, accumulated to cover the claims of resident policyholders: under deposit agreements and life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial institutions, except for insurance companies and private pension funds, with nonfinancial organizations and households and funds of private pension funds accumulated to cover the claims of participants in pension plans under agreements on private pension provision, agreements on compulsory pension insurance and agreements on creating a professional pension system. The survey gives data on *net equity of households in life insurance reserves*, *net equity of households in pension funds reserves*, *prepaid premiums and reserves for outstanding claims*. *Net equity of households in life insurance reserves* is technical provisions insurance companies' reserves formed against outstanding risks under life insurance agreements. *Net equity of households in pension funds reserves* comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds. *Prepaid premiums and reserves for outstanding claims* include the insurance payments

of credit institutions under deposit agreements with households, the amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance agreements with residents and the amount of compulsory medical insurance reserves.

Shares and other equity include the authorized capital of insurance companies, public financial corporations the founders' joint investments and target funding of private pension funds, supplementary and reserve capital of insurance companies and private pension funds, and retained earnings of insurance companies, private pension funds and public financial corporations.

Other items (net) include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates, and also consolidation adjustment. Other liabilities comprise debts on unpaid pensions and accrued cash surrender value, deferred revenue, accounts payable under insurance and co-insurance agreements, other reserves, equalization reserve of private pension funds, other accounts payable and other liabilities; other assets represent nonfinancial assets, accounts receivable under insurance and co-insurance agreements and other accounts receivable, deferrals, other reserves and costs and other assets; consolidation adjustment represents the balance of reinsurance transactions with residents.

Table 1.19
Financial Sector Survey

General Provisions

The table presents the result of consolidated data shown in the Banking System Survey and Other Financial Institutions Survey. The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds and by adding up their transactions to other resident and nonresident sectors. The Bank of Russia compiles Financial Sector Survey on a quarterly basis.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by monetary authorities, credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds with nonresidents in foreign and national currency.

Claims on nonresidents include foreign assets of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

Liabilities to nonresidents include all types of liabilities of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to nonresidents.

Domestic claims comprise claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial institutions and households, and also net claims on general government.

Net claims on general government include claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking

system, public financial corporations (since December 2012), insurance companies and private pension funds to the general government.

Claims on general government include investments of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds in the securities issued by the Russian Federation Government, constituent entities and local authorities, credits extended to government bodies and other accounts receivable.

Liabilities to general government include account balances of the federal budget, the Russian Federation constituent entities' budgets, deposits and other funds attracted by the banking system and public financial corporations (since December 2012) from the government of the Russian Federation, fiscal authorities in the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds, insurance technical reserves made under agreements with general government, and general government loans to insurance companies.

Claims on other sectors include claims of banking system institutions, public financial corporations (since December 2012), insurance companies and private pension funds on other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds, on nonfinancial organizations and households.

Claims on other financial institutions comprise investments of banking system, public financial corporations, insurance companies and private pension funds in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlements accounts with asset management companies, investments in mutual funds shares and credits and loans extended to other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Claims on nonfinancial organizations comprise investments by the banking system, public financial corporations (since December 2012), insurance companies and private pension funds in debt securities and shares issued by nonfinancial organizations, credits and loans extended to nonfinancial organizations and other accounts receivable.

Claims on households include loans and credit extended by the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to individuals and individual entrepreneurs.

Currency outside financial sector — cash issued by the Bank of Russia less cash in vaults of the Bank of Russia, public financial corporations (since December 2012), credit institutions, insurance companies and private pension funds.

Deposits include funds held by the Russian Federation residents (nonfinancial organizations, other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds, and households) in current accounts, time deposit and other funds attracted by the banking system, both included and excluded from broad money.

Securities other than shares include bonds, bills, deposit and saving certificates issued by credit institutions and insurance companies and invested outside the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

Loans are the loans extended to credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds by nonfinancial organizations, households and other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Insurance technical reserves comprise total funds of public financial corporations (since December 2012), private pension funds and insurance companies to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial organizations, households and other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Shares and other equity are own funds of banking system institutions, public financial corporations (since December 2012),

insurance companies and private pension funds. It is calculated as the sum of aggregate Shares and Other Equity in the tables “Banking System Survey” and “Other Financial Corporations Survey” (data cover public financial corporations (since December 2012), insurance companies and private pension funds).

Other items (net) — assets and liabilities which are not included in the above-mentioned aggregates and consolidation adjustment between mutual liabilities and mutual claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

Section 2. Main Indicators and Instruments of the Bank of Russia Monetary Policy

The Bank of Russia's major function comprises development and conduct of a unified government monetary policy aimed at defending and securing the sustainability of the ruble.

To implement the said function, the Bank of Russia applies a set of techniques and methods specified in the Federal Law "On the Russian Federation Central Bank (Bank of Russia)": interest rates for the Bank of Russia transactions, percentage ratios for required reserves deposited in the Bank of Russia, open market operations, banks refinancing, foreign exchange regulation, and other operations.

This section contains information characterizing major areas of the Bank of Russia operations as well as instruments and methods applied for monetary regulation of the economy.

Table 2.1
The Bank of Russia Balance Sheet

General Provisions

The accounting and compiling of the Bank of Russia balance sheet are regulated by the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), Federal Law on Accounting, Bank of Russia Accounting Rules No. 66-P, dated January 1, 2006 (with subsequent amendments) and other Bank of Russia enactments, issued in compliance with the above federal laws.

The Bank of Russia balance sheet form and the grouping of accounts for compiling it are approved by the Bank of Russia Board of Directors.

Pursuant to Article 25 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)", the Bank of Russia publishes its balance sheet every month.

In addition to being published in the *Bank of Russia Statistical Bulletin*, the Bank of Russia financial statements are included in the Bank of Russia's Annual Report.

Individual Indicators Highlights

By assets

Assets are represented in the Bank of Russia balance sheet net of the provisions made for them. Accrued interest receivable/payable is included in related type of assets/liabilities of the Bank of Russia balance sheet.

Precious metals — this entry records precious metals reserves at the reference price.

Funds placed with nonresidents and securities issued by nonresidents — include the Bank of Russia balances in ruble equivalent on correspondent accounts with nonresident banks, on deposit accounts with nonresident banks, loans extended to nonresident banks, reverse repos with nonresidents and foreign issuers' securities acquired by the Bank of Russia.

Credits and deposits include credits and deposits in the Russian and foreign currencies provided by the Bank of Russia to credit institutions, loans extended to credit institutions as repos and other credits in Russian rubles.

Securities are the Bank of Russia investments in the debt securities of the Russian Federation Government, debt securities of other issuers of Russian Federation, credit institutions' bills and shares of credit institutions and other organizations (Bank of Russia shareholding).

Claims on IMF — include quota subscription of the Russian Federation in the IMF denominated in rubles, holdings of SDRs and other funds of SDRs on the account of the Russian Federation in the IMF.

Other assets — incorporate balances on Bank of Russia fixed assets accounts, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks and the Bank of Russia claims on other transactions, and also negative exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to a indicator **Other liabilities**).

By liabilities

Cash in circulation — sum total of the Bank of Russia banknotes and coins issued for circulation less cash in rubles in the Bank of Russia vaults and en route.

Funds in accounts with the Bank of Russia are the balances of funds in correspondent, deposit and required reserve accounts placed by credit institutions with the Bank of Russia, funds raised through repo operations with nonresidents, funds of the operators of payment systems and the balances of accounts for federal, regional and local government budget funds, state extra-budgetary funds and other funds of Bank of Russia customers.

Float is a float accounted for in the Bank of Russia payment system.

Bank of Russia bonds — reflect a cost of the bonds by the Bank of Russia.

Liabilities to IMF — include balances of funds on the IMF's accounts in rubles, the sum of the security in rubles in IMF's benefit, revaluation of IMF funds on accounts in IMF and the security in IMF's benefit and allocations of SDRs.

Other liabilities represent the Bank of Russia current-year revenues net of expenses, liabilities on other operations, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts and Bank of Russia retained earnings. Positive exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year are reflected in this indicator, in a case of negative exceeding — in the item **Other assets**.

Capital is the sum of authorised capital, additional capital and reserve and special-purpose funds.

Table 2.2
The Bank of Russia Key Rate

General Provisions

The Bank of Russia key rate is an interest rate on major Bank of Russia operations to regulate banking sector liquidity (auction operations to provide and absorb by the Bank of Russia ruble liquidity for one week).

Individual Indicators Highlights

The Bank of Russia key rate is set by the Board of Directors of the Bank of Russia. Bank of Russia key rate is the main indicator of the monetary policy stance.

Table 2.3
Required Reserve Ratios

Table 2.4
Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities

Table 2.5
Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia

General Provisions

The table "Required Reserves Ratios" presents the dynamics of the required reserves ratios of liabilities raised by credit institutions in the national and foreign currencies.

The table "Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia" presents the dynamics of the amount of these required reserves. The sum is a part of indicator "Correspondent account balances of credit institutions with the Bank of Russia" in the table "Monetary Base (Broad Definition)".

The above-mentioned data and the decisions of the Board of Directors of the Bank of Russia on the changes of the required reserves ratios are published in the *Bank of Russia Bulletin*. The data are also available on the Bank of Russia's website and disseminated by Reuters and Bloomberg Services.

Individual Indicators Highlights

Reserve requirements (required reserve ratios, required reserve averaging ratio) are one of the main instruments of the Bank of Russia monetary policy used for regulating the overall liquidity of the banking system.

Required reserve ratios specify the amount of the required reserves as a percentage of a credit institution's liabilities.

The averaging ratio is a numerical multiplier whose value is in an interval from 0 to 1, used to calculate the average amount of required reserves and published in the *Bank of Russia Bulletin*.

Pursuant to Article 38 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" the amount of reserve requirements (the required reserve ratio, required reserve averaging ratio) and the procedure for complying by credit institutions with reserve requirements, including the procedure for depositing required reserves with the Bank of Russia are established by the Bank of Russia Board of Directors.

A credit institution's required reserves are held in the Bank of Russia special accounts where they are placed through non-cash transactions and/or in the credit institution's correspondent account (subaccount) with the Bank of Russia (by maintaining in it corresponding monthly average balance of funds calculated in accordance with the averaging ratio).

Credit institutions are entitled to calculate the average amount of required reserves using an averaging ratio that should not exceed the averaging ratio established by the Bank of Russia.

In the event of revocation of a banking licence from a credit institution, the required reserves held by the credit institution with the Bank of Russia are used according to the procedure established by federal laws and corresponding Bank of Russia regulations.

The scaling factor is a numerical multiplier whose value is in an interval from 0 to 1. It is established by the Bank of Russia Board of Directors to calculate the sum of a credit institution's liabilities to other resident credit institutions on issued debt securities that should be excluded from reserve obligations in accordance with Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On Credit Institutions' Required Reserves".

Table 2.6
Fixed-term Rates on the Bank of Russia
Deposit Operations

The table shows time series of the Bank of Russia fixed deposit interest rates since 2003 in compliance with the decisions of the Bank of Russia Board of Directors (time series over a longer period — since November 1997 — are shown on the Bank of Russia's website).

Information on the Bank of Russia fixed deposit interest rates is available on the Bank of Russia's website following a corresponding decision by the Bank of Russia Board of Directors on the rate change, and is also announced on a daily basis along with other parameters of deposit operations.

The Bank of Russia conducts deposit operations with resident credit institutions of the Russian Federation with the aim of regulating the banking sector liquidity by taking funds on deposit pursuant to Article 46 of Federal Law No. 86-FZ, dated July 10, 2002, "On the Central Bank of the Russian Federation (the Bank of Russia)," and also, before February 1, 2014, pursuant to Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for the Central Bank of the Russian Federation to Conduct Deposit Operations with Credit Institutions in the Currency of the Russian Federation" (as amended), and after February 1, 2014, pursuant to Bank of Russia Regulation No. 404-P, dated August 9, 2013, "On Deposit Operations Conducted by the Bank of Russia with Credit Institutions" and Bank of Russia Order No. OD-18, dated January 15, 2014, "On Organising Deposit Operations Conducted by the Bank of Russia with Credit Institutions." The description of the standard terms of

deposits (overnight, tom-next, etc.) is given in the Addendum to the above Order.

Table 2.7
Fixed-term Rates on the Bank of Russia
Lombard Loans

General provisions

The table shows time series for interest rates on the Bank of Russia lombard loans. The Bank of Russia lombard loans with fixed-term rates are extended according to the procedure established by Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities" with amendments (Regulation No. 236-P).

Information on the fixed-term rates on the Bank of Russia lombard loans are available on the Bank of Russia's website and on the CBCREDIT page of Reuters news agency and on page "CBR" on Bloomberg Services on a daily basis.

Individual Indicators Highlights

The fixed-term rate on lombard loans is set by the decision of the Bank of Russia Board of Directors.

Table 2.8
Interest Rates on the Bank of Russia Loans Secured
by Gold, Assets and Guarantees (Operations of
Constant Action)

General provisions

The table presents time series of the interest rates on the Bank of Russia loans secured by gold, assets or guarantees. The Bank of Russia extends loans secured by assets or guarantees with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for Extending Bank of Russia Loans Secured by Assets or Guarantees to Credit Institutions" (with amendments). The Bank of Russia extends gold-backed loans with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 362-P, dated November 30, 2010, "On the Procedure for Extending Bank of Russia Loans Secured by Gold to Credit Institutions".

Individual Indicators Highlights

Loans secured by gold, assets or guarantees extended by the Bank of Russia for the period from 1 to 549 days.

Interest rates on loans secured by gold, assets or guarantees are set by the decision of the Bank of Russia Board of Directors.

Table 2.9
Main Indicators of the Bank of Russia
Intraday and Overnight Loans

General provisions

The table contains information on the Bank of Russia's intraday and overnight secured loans extended on correspondent accounts (subaccounts) of resident credit institutions of the Russian Federation opened with the Bank of Russia. The information is presented on a daily basis.

Intraday and overnight lending operations are carried out pursuant to Bank of Russia's Regulations No. 236-P, No. 312-P and No. 362-P.

Intraday loans are extended as overdraft credit (debiting a credit institution's correspondent account (subaccount) above the balance on these accounts) to ensure effective and uninterrupted functioning of the Bank of Russia's payment systems, executing by credit organizations their liabilities and smoothing interest rate fluctuations on the interbank credit market. The fee for intraday loans fixed at nil is based on the decision of the Bank of Russia's Board of Directors.

Credit institutions' end of day debts on intraday loans are registered as overnight loans for one day and entered in a

correspondent accounts (subaccounts) of credit institutions opened with the Bank of Russia. Presently the interest rate on the Bank of Russia's overnight loans equals the Bank of Russia's refinancing rate.

Individual Indicators Highlights

Date — the date on which the Bank of Russia extends loans.

Extended loans — the amount of loans extended by the Bank of Russia.

Number of credit institutions (branches) — the number of credit institutions (branches) which received Bank of Russia loans.

Number of the Bank of Russia territorial institutions — the number of the Bank of Russia territorial institutions with credit institutions' correspondent accounts (subaccounts) on which the Bank of Russia extended loans.

Number of credit institutions (branches) in the Moscow region — the number of credit institutions (branches) which received Bank of Russia loans on correspondent accounts (subaccounts) opened with the Bank of Russia's settlement establishments in the Moscow region.

Loans extended in the Moscow region — the amount of Bank of Russia loans entered on credit institutions' correspondent accounts (subaccounts) opened with the Bank of Russia's settlement units in the Moscow region.

Table 2.10

Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation (Except for Intraday and Overnight Loans)

General Provisions

The table contains information on the Bank of Russia's refinancing operations with credit institutions to regulate bank liquidity by extending rouble-denominated loans pursuant to Regulations No. 236-P, No. 312-P and No. 362-P.

The table shows data on secured loans extended by the Bank of Russia, including lombard and other kinds of loans collateralized by assets, guarantees and gold (except for intraday and overnight loans).

Data on lombard loans are presented as the data on loans broken down into the main lombard loans instruments, number of lombard loan auctions and lombard loans weighted average interest rates.

Data on secured loans of the Bank of Russia collateralized by assets and guarantees are presented by terms of funds accommodation, number of loan auctions and also weighted average interest rates.

Data on loans of the Bank of Russia collateralized by gold are presented with a breakdown by terms of funds accommodation and also weighted average interest rates.

Data on the Bank of Russia loans are available on the Bank of Russia's website and on the CBCREDIT page of Reuters news agency website and on page "CBR" on Bloomberg Services.

Individual Indicators Highlights

The weighted average rate is a rate weighted by volumes of the Bank of Russia loans and by terms of loans.

Table 2.11

Interest Rates on Specialized Refinancing Tools of the Bank of Russia

General Provisions

The table 'Interest Rates on Specialized Refinancing Tools of the Bank of Russia' contains information on the dynamics of interest rates established by the Bank of Russia on loans secured by:

- pledge of receivables on target loan agreements on lending to small and medium-sized businesses;
- pledge of receivables on loans extended to implement investment projects;
- pledge of receivables on loan agreements backed by insurance contracts of OJSC EXIAR;
- pledge of bonds issued to finance investment projects and included into the Bank of Russia Lombard List;
- mortgages issued under Military Mortgage programme;
- guarantees of JSC Non-bank Deposit and Credit Institution 'Agency of Credit Guarantees'.

Individual Indicators Highlights

Interest Rates on Specialized Refinancing Tools of the Bank of Russia are set by the decision of the Bank of Russia Board of Directors.

Table 2.12

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

Table 2.13

Main Characteristics of the Bank of Russia Deposit Operations

Table 2.14

Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)

General Provisions

The table "Weighted Average Interest Rates on the Bank of Russia Deposit Operations" contains information on monthly dynamics of weighted average interest rates by maturities. Average interest rates are weighted by amounts and actual borrowing terms of deposits. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Operations" contains information on monthly dynamics of the share of funds taken by the Bank of Russia on deposit on fixed-term rates and on an auction basis conditions in the total amount of funds taken by the Bank of Russia on deposit. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)" contains information on the auction cut-off rate and a corresponding weighted average rate. The results of deposit auctions are available on the Bank of Russia's website.

Individual Indicators Highlights

Maturities of deposit operations comprise deposits on standard terms that coincide with calendar periods pursuant to Bank of Russia Order No. OD-18, dated January 15, 2014, "On Organising Deposit Operations Conducted by the Bank of Russia with Credit Institutions" (irrespective of the actual period of their placement).

Fine-tuning deposit auctions are designated to absorb excess liquidity on certain days when the liquidity supply formed under the impact of autonomous factors considerably exceeds the banking sector's demand for it.

Weighted average interest rate on all deposit auctions is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) through deposit auctions, weighted by their maturities and values.

Weighted average interest rate on all deposit operations is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) on fixed terms and through deposit auctions, weighted by their maturities and values.

The termination date of unclaimed demand deposits is taken equal to the end date of the appropriate reporting period.

Table 2.15
REPO Aggregates

General Provisions

The table contains information on the results of the Bank of Russia's repo transactions with bonds in the form of auction and/or during the trading session at the GKO—OFZ market at the market-determined rate.

Individual Indicators Highlights

Date — the date of auction and/or Bond sales during the trading session.

Weighted average rate — the repo rate weighted by the amounts of repo transactions at the auction and/or during the trading session at the market-determined rate.

Weighted average duration — repo duration weighted by the amounts of repo transactions at the auction and/or during the trading session at a market-determined rate.

Debt — funds provided by the Bank of Russia at a repo auction and/or during the trading session in transactions with an unredeemed second part.

Funds provided — funds provided by the Bank of Russia at a repo auction and/or during a trading session on the reporting date.

Table 2.16
Official Exchange Rate of US Dollar Against Ruble
Table 2.17
Official Exchange Rate of Euro Against Ruble

General Provisions

Official exchange rates of foreign currencies against ruble are set and published by the Bank of Russia according to Article 53 of Federal Law "On the Central Bank of Russian Federation (Bank of Russia)".

Data on official exchange rates are disseminated on the day of their setting on the Bank of Russia's website and are published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Official exchange rate of US dollar against ruble is calculated and set by the Bank of Russia each business day on the basis of USD/RUB quotations in the domestic interbank foreign exchange market.

Official exchange rate of euro against ruble is calculated and set by the Bank of Russia on the basis of the official exchange rate of the US dollar against ruble and EUR/USD quotations in the international interbank foreign exchange market.

Table 2.20
Reference Prices of Precious Metals

General Provisions

To promote further development of the precious metals market in Russia, the Bank of Russia, pursuant to its Ordinance No. 1283-U, dated May 28, 2003, "On the Procedure for Fixing Reference Prices of Refined Precious Metals", sets book prices of precious metals every business day at 2 p.m. Moscow time. They are calculated on the basis of real time spot prices of gold, silver, platinum and palladium from London Fixings and recalculated in rubles at an official US dollar / ruble rate effective on the day following the day on which book prices were fixed.

The table shows daily book prices of above precious metals for the accounting month.

To enable credit institutions to account for precious metals (gold, silver, platinum and palladium), it is established that reference prices of refined gold, silver, platinum and palladium come into effect on the business day following the day on which they were fixed and remain effective until the Bank of Russia sets new reference prices.

Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, "On Invalidating Some Bank of Russia Regulations" repealed Bank of Russia Ordinance No. 652-U, dated September 30, 1999, "On the Procedure for Calculating the Bank of Russia Buying and Selling Prices of Refined Precious Metals in Operations with Credit Institutions" (with amendments), which set the procedure for fixing prices for the Bank of Russia buying and selling precious metals on the domestic market.

Bank of Russia Ordinance No. 1993-U, dated April 9, 2008, "On Amending Point 2 of Bank of Russia Ordinance No. 1283-U, Dated May 28, 2003 on the Procedure for Fixing Reference Prices of Refined Precious Metals", cancelled since July 1, 2008, discounts for fixings equaling "the average cost of delivery of each precious metal to the international market".

The reference prices of precious metals fixed by the Bank of Russia are published in the *Bank of Russia Bulletin*, reported by Interfax, PRIME, Reuters, Associated Press and other news agencies and are available on the Bank of Russia's website.

Section 3. Financial Markets

Subsection 3.1

Interbank Credit Market

Table 3.1.1

Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

Table 3.1.2

Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD, MIACR-IG USD, MIACR-B USD)

Table 3.1.3

Average Moscow Interbank Ruble Bid Rates (MIBID) and Average Moscow Interbank Ruble Offered Rates (MIBOR)

Table 3.1.4

Average Moscow Interbank US Dollar Bid Rates (MIBID USD) and Average Moscow Interbank US Dollar Offered Rates (MIBOR USD)

Table 3.1.5

Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

Table 3.1.6

Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD, MIACR-IG USD, MIACR-B USD)

General Provisions

These tables contain the data on bid and offered rates and interbank lending rates with breakdown by maturity bands (1 day, 2 to 7 days, 8 to 30 days, 31 to 90 days, 91 to 180 days and 181 days to 1 year) in rubles and in US dollars.

The source of data is the daily reporting form 0409701 "The foreign exchange and money markets transactions report" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation" presented by the panel banks in the Moscow region.

Information on the interbank money market rates is also published in the weekly Bulletin of the Bank of Russia and on the Bank of Russia's official website.

Individual Indicators Highlights

Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR) are calculated as simple averages of daily MIBID and MIBOR rates for the corresponding period with breakdown by maturity bands.

Average Moscow Interbank Bid Rates (MIBID) and Average Moscow Interbank Offered Rates (MIBOR) are calculated as simple averages of daily bid/offered rates of contributing Moscow banks with breakdown by maturity bands. Maximal rates (10% of overall number of rates) and minimal rates (10% of overall number of rates) are excluded from calculation.

Monthly Average Actual Rates on Moscow banks' credits (MIACR, MIACR-IG, MIACR-B) are calculated as simple averages of daily MIACR, MIACR-IG and MIACR-B rates for the corresponding period with breakdown by maturity bands.

Weighted Average Actual Rates on Moscow banks' credits (MIACR, MIACR-IG, MIACR-B) are calculated as weighted averages of the interest rates applied to the actual interbank lending transactions conducted by Moscow banks with breakdown by maturity bands. Transactions with maximal rates (10% of overall volume of transactions) and transactions with minimal rates (10% of overall volume of transactions) are excluded from calculation.

Weighted Average Actual Rates on Moscow banks' credits (MIACR) include rates in lending transactions with resident and non-resident banks.

Weighted Average Actual Rates on Moscow banks' credits to Russian banks with high credit rating (MIACR-IG) include rates in lending transactions with Russian banks with credit rating from Baa3 on Moody's scale or BBB- on Fitch and Standard & Poor's scales and higher.

Weighted Average Actual Rates on Moscow banks' credits to Russian banks with speculative credit rating (MIACR-B) include rates in lending transactions with Russian banks with credit rating from B3 to B1 on Moody's scale or from B- to B+ on Fitch and Standard & Poor's scales.

Table 3.1.7

Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations

Table 3.1.8

Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity

General Provisions

These tables are formed on the basis of the daily reporting form 0409701 "The foreign exchange and money markets transactions report" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation" presented by the panel banks. The data include average daily interbank credits (deposits) turnover and repo operations with breakdown by maturity bands, instruments and currencies applied in the interbank money market.

Information is also published on the Bank of Russia's official website.

Individual Indicators Highlights

Interbank lending (deposits) turnover and repo operations include interbank lending transactions and deposits without any collateral or obligations and repo operations, conducted with residents (excluding double counting) and non-residents (banks and international financial institutions).

Data exclude transactions with the Bank of Russia, on-demand operations, intraday operations, subordinate loans and syndicated loans.

Subsection 3.2 Exchange Market

Table 3.2.1

Trades at the Unified Trading Session of Moscow Exchange

General Provisions

The data describes the US dollar and the euro against the ruble trades at the Unified trading session of the Moscow Exchange. The trading members are Russian credit and non-credit organizations, non-resident banks, other organizations. Trading and settlements are regulated by an rules approved by the authorized body of the Moscow Exchange.

The data are obtained from daily reporting of Moscow Exchange.

Individual Indicators Highlights

Weighted average rate is calculated in accordance with the formula:

$$\bar{r} = \frac{\sum R_i V_i}{\sum V_i}, \text{ where}$$

\bar{r} — weighted average exchange rate;

R_i — weighted average exchange rate of trading session "i";

V_i — trading volume of trading session "i".

Trading volume is an aggregate trading volume during the month.

Table 3.2.2
Average Daily Currencies' Turnover
of Spot FX Transactions on Domestic Currency
Market of the Russian Federation

Table 3.2.3
Average Daily Currencies' Turnover
of Forward FX Transactions on Domestic Currency
Market of the Russian Federation

General Provisions

These tables are formed on the basis of the daily reporting form 0409701 "The foreign exchange and money markets transactions report" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation" presented by the panel banks and data on the Moscow Exchange's FX market deals.

Information is also published on the Bank of Russia's official website.

Individual Indicators Highlights

Spot FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) within two business days, including foreign exchange swaps in case when both legs are spot FX operations.

Forward FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) more than two business days later, including foreign exchange swaps in case when one or both legs are forward FX operations.

Turnover of interbank FX operations include FX operations with resident banks (excluding double counting) and non-residents. Turnover of foreign exchange transactions include FX operations on the Moscow Exchange's FX market and transactions of the first-rate operators of the Russian FX market on the other foreign exchange markets.

Table 3.2.4
Foreign Cash Flow Through Authorized Banks
Across Russia

General Provisions

The table contains principal indicators of foreign cash (all currencies in dollar terms) circulation on the territory of the Russian Federation.

The table data was sourced from monthly reports of credit institutions that are licensed for foreign exchange transactions (authorized banks) on foreign cash flows and payments on foreign exchange cheques.

Information on foreign cash flow through Russia's authorized banks is available in the *Bank of Russia Statistical Bulletin*, the *Bank of Russia Bulletin* and placed on the Bank of Russia's website.

Individual Indicators Highlights

Total foreign currency receipts include all foreign currency cash receipts to vaults in authorized banks (and their branches) excluding the interbranch operations.

Banks' imports (entered to the cash account) to Russia — the amount of foreign cash import into the Russian Federation by authorized banks and entered to the credit institutions' cash balance account.

Purchased from resident banks¹ — the amount of foreign cash held by authorized banks as a result of transactions with other resident banks.

Purchased from individuals (residents and nonresidents) and accepted for conversion — the amount of foreign cash

purchased from residents and nonresidents against the currency of the Russian Federation or accepted for exchange (conversion), including damaged banknotes of foreign states (group of states) bought against the currency of the Russian Federation.

Deposited into personal accounts (by residents and nonresidents) — the amount of foreign cash deposited on personal foreign currency or ruble accounts by residents and nonresidents, including that acquired from bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payment accepted by a credit institution employee (a teller). Funds deposited through automated teller machines (ATMs) are reported in the "other receipts" category, rather than in this indicator.

Received from individuals (resident and nonresidents) for remittances without opening an account — the amount of foreign cash deposited by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorized banks' commission for remittances that originated in the Russian Federation is not included in this indicator but shown in Other Receipts.

Other receipts — the amount of other foreign cash receipts, including:

- foreign currency commission charged for transactions with foreign cash and cheques;
- foreign cash, deposited on accounts of individuals — residents and nonresidents through automatic teller machines (without of a credit institution's employee)²;
- foreign cash returned by resident and nonresident legal entities formerly withdrawn from their foreign currency accounts with authorized banks for covering employee foreign travel expenses and not spent in full.
- foreign cash credited to legal entities' foreign currency current accounts;
- foreign cash held by authorized banks and brought to the Russian Federation by nonresident banks and booked on their correspondent accounts;
- appropriately authenticated banknotes held by authorized banks;
- earnings from selling goods for foreign currency in duty-free shops deposited on legal entities' accounts;
- foreign currency charges and duties paid in cash;
- foreign cash deposited by individuals to repay loans received from authorized banks;
- receipts from sales of foreign currency cheques;
- other legitimate foreign currency receipts.

Total foreign cash expenses — all types of foreign cash expenditures by authorized banks (branches) except for interbranch operations.

Banks' exports from Russia (cash withdrawn) — amount of foreign cash exported from the Russian Federation by authorized banks.

Sales to resident banks — the amount of foreign cash sold (spent) by authorized banks in transactions with other authorized banks.

Sales to individuals (residents and nonresidents) and payments as a result of conversion — the amount of foreign cash sold to residents and nonresidents or paid out as a result of a foreign exchange operation (conversion).

Personal account withdrawals (by residents and nonresidents) — the amount of foreign cash withdrawals from personal accounts by residents and nonresidents as well as a result of foreign exchange operations and ruble account withdrawals, including payments with bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payments accepted by a credit institution employee (a teller). Withdrawals through automated teller machines (ATMs) are reported in "other expenses" category, rather than this indicator.

Remittances to individuals (residents and nonresidents) without opening an account — the amount of foreign cash paid

¹ Terms of "residents" and "nonresidents" used for compiling tables "Foreign Cash Flow Through Authorized Banks Across Russia", "Individual Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks" and "Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches" are defined according to Federal Law No. 173-FZ "On Foreign Exchange Regulation and Foreign Exchange Control", dated December 10, 2003.

² From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators Other Receipts and Other expenses. These operations are shown in the indicators "Purchased from individuals (residents and nonresidents) and accepted for conversion" and "Sales to individuals (residents and nonresidents) and payments as a result of conversion".

out to residents and nonresidents as a result of remittances to the Russian Federation without opening an account.

Other expenses — the amount of other expenses, including:

- purchasing foreign currency cheques;
- foreign cash, paid from the accounts of individuals (residents and nonresidents) through automatic teller machines (without of a credit institution's employee)¹;
- extending foreign currency loans to individuals;
- foreign cash payments from legal entities' foreign currency current accounts;
- other legitimate foreign currency expenses.

Foreign cash balances at the end of reporting period — foreign cash balance at the end of a reporting month.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

The table shows transactions in US dollars and Euros, which are the key currencies available on the domestic foreign cash market.

Data are provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Along with releasing information on selected indicators of foreign cash operations by exchange offices of the authorized banks through the *Bank of Russia Statistical Bulletin*, it is also available on the Bank of Russia's website.

Individual Indicators Highlights

Average single transaction — average foreign cash involved in one transaction. The indicator is defined as a ratio of foreign cash amount purchased/sold to/from residents or nonresidents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

Number of transactions — number of foreign cash purchases/sales for cash rubles.

Monthly average rate — average rate of foreign cash sales/purchases defined as a ratio of cash rubles received/paid for foreign cash to the amount of foreign currency purchased/sold for cash rubles from/to residents and nonresidents.

Average transaction margin — difference between rates of foreign cash purchase and sale.

Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices — share of purchase/sale transactions for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

Table 3.2.6

Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches

General Provisions

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash (all currencies in dollar terms) purchases/sales to/from individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Information on average foreign cash purchase and sale transactions with individuals by authorized banks and their branches can be had through the *Bank of Russia Statistical Bulletin*, and it is also available on the Bank of Russia's website.

Individual Indicators Highlights

Transactions volume-based distribution is defined as the ratio of foreign cash purchased/sold to/from residents and nonresidents in cash rubles to a number of foreign exchange transactions in cash rubles reported by each authorized bank's (branch or headquarters for lack of branches). The amount of purchased/sold foreign cash and the number of within-an-interval transactions by all branches or headquarters show the general distribution of an estimated average transaction.

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

General Provisions

The table shows volumes of stock exchange trade in securities and in derivative financial instruments (derivatives) by types of securities and derivatives.

Transactions in futures contracts show separate figures of volumes for security futures contracts and stock index futures contracts, while options trade includes figures of volumes for options on securities, on stock indices, on security futures contracts and on stock index futures contracts.

Individual Indicators Highlights

The terms 'share', 'bond', 'investment share', 'derivative financial instrument', 'futures' and 'option' are defined in line with Federal Law No. 39-FZ, dated April 22, 1996, 'On the Securities Market', Federal Law No. 65-FZ, dated April 22, 2010, 'On Investment Funds' and Regulation on Types of Derivative Financial Instruments approved by FSFM Order No. 10-13/pz-n, dated March 4, 2010.

A Share is an issued security that fixes the rights of its owner (shareholder) to receive part of the profit of a corporation in the form of dividends, to participate in the management of the corporation and to receive part of the property that remains after its liquidation. Shares are inscribed (registered) securities.

A Bond is an issued security that fixes the right of its holder to receive its nominal value from the bond issuer, in the period of time provided for by such bond, or other property equivalent. A bond may likewise provide for the right of its holder to receive the interest fixed in it, on the nominal value thereof or for other property rights. The income on a bond is interest and/or discount.

An Investment Share (Unit) is an inscribed security that certifies the right of its holder for a share in the property of a unit investment fund, the right to demand appropriate trust (fiduciary) management of the unit investment fund from its management company, and the right to get cash compensation upon termination of a trust management contract of the unit investment fund with all the holders of its investment shares (termination of the unit investment fund).

A Derivative Financial Instrument (Derivative) is an agreement (contract), excluding repo contracts, which provides for one or several of the following obligations:

- 1) the obligation of the parties or a party to the agreement to pay on a periodical basis or as a lump sum, including if a claim is made by the other party, amounts of money depending on changes in the price of commodities, securities, exchange rate of a respective currency, interest rates, inflation rate, derivatives' prices, official statistical information, physical, biological and (or) chemical indices of environmental conditions, occurrence of circumstances which give evidence of a failure to discharge or of improper discharge by one or several legal entities, governments or municipal entities of their obligations (excluding the surety agreement and the insurance agreement), or any other circumstance provided for federal laws or Bank of Russia regulations, and in respect of which it is not known whether they will occur or not, and also depending on changes in values calculated on the basis of a single value or an aggregate of several values of indices cited in this clause. This agreement may also provide for the obligation of the parties or a party to the

¹ From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators Other Receipts and Other expenses. These operations are shown in the indicators "Purchased from individuals (residents and nonresidents) and accepted for conversion" and "Sales to individuals (residents and nonresidents) and payments as a result of conversion".

agreement to transfer securities, commodities or currency to the other party or the obligation to make a contract which is a derivative;

2) the obligation of the parties or a party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell securities, currency or commodities or to make a contract which is a derivative;

3) the obligation of the parties or a party to the agreement to transfer the securities, currency or commodities to the other party for ownership at the earliest on the third day after making the agreement and the obligation of the other party thereto to accept and pay for the cited property, and contains an indication that such agreement is a derivative.

A Futures Agreement (Contract) shall be deemed a contract made in the course of exchange trade which provides for the obligation of either party to the agreement to make periodical monetary payments depending on changes in the price and (or) the value of the underlying asset and (or) the occurrence of the circumstance which constitutes an underlying asset.

An Option Agreement (Contract) shall be deemed the following:

1) an agreement providing for the obligation of either party to the agreement, if a claim is made by the other party, to pay on a periodical basis and (or) as a lump sum amounts of money depending on changes in the price (value) of the underlying asset or occurrence of the circumstance which is deemed to be an underlying asset;

2) an agreement providing for the following:

the obligation of either party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell the underlying securities, currency or commodity, including by way of making by a party (parties) thereto and (or) by the person (persons) in whose interests the option agreement has been made, a contract of securities purchase and sale, a contract of foreign currency purchase and sale or a contract of commodities delivery; or

the obligation of either party to an agreement, if the other party thereto makes a claim, to make a contract which is a derivative and constitutes an underlying asset.

Table 3.4
Main Share Price Indices

General Provisions

The table presents data on the MICEX index, the RTS index and the Moscow Exchange trade turnover.

The MICEX index has been calculated since September 22, 1997 (its initial value was set at 100 points) on the basis of ruble stock prices. The sample of stocks included into the calculation basis is the expert evaluation.

The RTS index has been calculated since September 1, 1995 (its initial value was set at 100 points). Stock prices are denominated in US dollars. The sample of stocks used for the RTS index calculation basis is the expert evaluation.

The Moscow Exchange reviews the MICEX and the RTS Indices' List of constituent Stocks four times a year.

Individual Indicators Highlights

The Moscow Exchange trade turnover is the value of transactions with stocks, conducted in secondary trading on the Moscow Exchange in ruble equivalent.

The MICEX Index and **the RTS Index** are capitalization-weighted composite indices calculated based on prices of 50 most liquid stocks of Russian issuers. Russian depository receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

More detailed information on the calculation of the above indicators is available at the website <http://rts.micex.ru>.

Section 4. Financial Institutions' Performance

Subsection 4.1 General Description

Table 4.1.1
Number and Structure of Credit Institutions

General Provisions

The table provides data on the number and structure of the registered credit institutions in the Russian Federation.

Credit institutions are subject to state registration pursuant to the Federal Law "On the State Registration of Legal Entities and Individual Entrepreneurs". They are registered according to the procedure established by Articles 4 and 59 of the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)" and Article 12 of the Federal Law "On Banks and Banking Activities".

The Bank of Russia makes decisions on state registration of credit institutions, grants banking licences to them and suspends and revokes such licences.

Data on the establishment, reorganization and liquidation of credit institutions and other data stipulated by federal laws are entered into a single state register of legal entities by an authorized registering body on the basis of the Bank of Russia decision on corresponding state registration. The Bank of Russia interacts with the registration authority on issues relating to the state registration of credit institutions in accordance with the procedure agreed by the Bank of Russia with the registration authority. (For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated April 2, 2010, "On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licences".)

To fulfill its controlling and supervisory functions, the Bank of Russia keeps the State Register of Credit Institutions in accordance with the procedure established by federal laws and the Bank of Russia rules and regulations issued in pursuance of these laws.

The register of licences granted to credit institutions must be published by the Bank of Russia in the *Bank of Russia Bulletin* at least once a year. Any change or addition to the register is published by the Bank of Russia within one month from the day it was entered into the register.

Information on official registration of credit institutions, granting them licences, changes in their names, location, restructuring and liquidation are reported in the *Bank of Russia Bulletin* and placed on the Bank of Russia's website.

Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking credit institutions are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

Credit institution — legal entity authorized by a special the Bank of Russia permission (licence) to make its profits from banking activities within the framework of the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

Bank — credit institution having an exclusive authority for complex banking operations, namely: to accept deposits of legal entities and individuals, to invest raised funds on its behalf and at its cost on terms of repayability, chargeability, and maturity, and also to open and keep banking accounts of individuals and legal entities.

Nonbanking credit institution:

- 1) credit institution authorized exclusively for banking operations, mentioned in points 3 and 4 (only in the part of banking accounts of legal entities connected with money transfers without opening banking accounts), and also in point 5 (only in the part of money transfers without opening banking accounts) and in point 9 part one Article 5 Federal Law "On Banks and Banking Activities" (nonbanking credit institutions authorized for money transfers without opening banking accounts and other banking operations connected with them);

- 2) credit institution authorized for selected banking operations, established by Federal Law "On Banks and Banking Activities". The permissible combination of banking operations for such nonbanking institutions are specified by the Bank of Russia.

Registered credit institutions — credit institutions having the status of legal entities on a reporting date, including those prohibited from performing banking operations but still existing as legal entities.

Credit institutions licensed for banking operations — credit institutions registered by the Bank of Russia before July 1, 2002, or by the registration authority, and entitled to conduct banking operations.

The Bank of Russia licence is a special permission of the Central Bank of the Russian Federation (the Bank of Russia) on whose basis a credit institution has the right to conduct banking operations. The banking licence spells out the banking operations the given credit institution has the right to carry out, and also the currency in which these banking operations can be performed.

The following types of licences may be issued to newly created credit institutions:

- licence to conduct banking operations in rubles (without the right to accept individual deposits);
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to accept and invest precious metals. This licence may be granted to a bank along with a licence to conduct banking operations with funds in rubles and foreign currencies (without the right to accept individual deposits);
- licence to accept individual deposits in rubles. This licence may be granted to a bank simultaneously with a licence for banking operations in rubles (without the right to accept individual deposits);
- licence to accept individual deposits in rubles and foreign currency. This licence may be granted to a bank simultaneously with a licence for banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to conduct banking operations in rubles (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles and foreign currency for nonbanking clearance credit institutions;
- licence to conduct banking operations in rubles and foreign currency for nonbanking credit institutions carrying out credit-deposit operations;
- licence to conduct banking operations in rubles and foreign currency for nonbanking credit institutions authorized for money transfers without opening accounts and other banking operations connected with them.

The following types of banking licences may be issued to an operating credit institution for expansion of its activities:

- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to accept and invest precious metals. This licence may be granted to a credit institution that has a license to conduct banking operations in rubles and foreign currency or simultaneously with such a license;
- licence to accept individual deposits in rubles;
- licence to accept individual deposits in rubles and foreign currency. This licence may be granted to a credit institution that has a licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) or simultaneously with it;
- general licence;
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and

to render collect of cash, bills, payment documents and cash service of individuals and legal entities).

A general licence may be issued to a credit institution that has licences to conduct all banking operations in rubles and foreign currency and also complies with the Federal Law "On Banks and Banking Activities" own funds (capital) adequacy requirements. A bank is not required to have a licence to carry out banking operations with precious metals in order to receive a general licence. A bank with a General licence has a right to establish branches abroad after obtaining permission of the Bank of Russia and open representative offices after notifying the Bank of Russia. A bank holding a General licence has a right by the Bank of Russia authority and in accordance with requirements of the Bank of Russia to establish subsidiaries abroad.

The Bank of Russia's licences to accept deposits of individuals — licence to accept individual deposits in rubles and licence to accept individual deposits in rubles and foreign currency.

The authorized capital of a credit institution is based on funds contributed by owners (shares and other equity) and determines the minimum amount of assets serving as a guarantee to creditors.

As of the date of application for the state registration and a licence to conduct banking operations the minimum amount of the share capital for newly created credit institution complies with Article 11 of the Federal Law "On Banks and Banking Activities".

Registered authorized capital of credit institutions — aggregate value of credit institutions' authorized capitals as registered in the State Register of Credit Institutions, i.e. after an authorized registrar has made in a single state register of legal entities an entry on state registration of changes in charter documents of a credit institution (or an entry on the state registration of a new version of charter documents of a credit institution) (after July 1, 2009 — records about the state registration of changes of charters of the credit institutions were made (records about the state registration of charters of the credit institutions in new version), that contains information on the registered authorized capital).

Branches of credit institutions having the right to conduct banking operations — structural units of credit institutions located separately from headquarters, which perform on their behalf a full range or selected banking transactions specified by the Bank of Russia licence.

The line "Sberbank branches" shows Russia's Sberbank branches that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before January 1, 1998, the line provided the total number of Savings Bank (Sberbank) branches.

Representative offices of credit institutions having the right to conduct banking operations — autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

Additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices of credit institutions having the right to conduct banking operations — special internal divisions of credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

Credit institutions with revoked licences — credit institutions whose banking licences were revoked following a decision by the Bank of Russia under the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)".

Following the publication of the Bank of Russia's decision to revoke a licence, a credit institution loses its authority to make transactions or complete contracts except for ones specified in Article 20 of the Federal Law "On Banks and Banking Activities".

Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission) — credit institutions where liquidation procedure is initiated by the following:

— decision of the credit institution's stockholders (equity holders) or its body authorised to do so by the founding document taken in accordance with Clause 2 Article 61 of the Civil Code of the Russian Federation (voluntarily liquidation);

- decision of an arbitration court on the liquidation of the credit institution and appointing a liquidator taken in accordance with Article 23.1 of the Federal Law 'On Banks and Banking Activities' (compulsory liquidation);
- decision of an arbitration court on recognizing bankruptcy of the credit institution and appointing an interim trustee taken in accordance with the Federal Law "On Insolvency (Bankruptcy)".

Table 4.1.2
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table carries information on nonresidents' participation in the authorized capital of credit institutions in the Russian Federation.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

Residents/Nonresidents — the notions "residents" and "nonresidents" used for calculating the indicators of this table are defined in accordance with the Federal Law "On Foreign Exchange Regulation and Foreign Exchange Control", No. 173-FZ of December 10, 2003.

Credit institution with nonresidents equity is a resident credit institution whose authorized capital is formed with the nonresidents' participation regardless of their share in it.

When calculating indicators of the table, credit institutions with a General licence were not included in the number of credit institutions licenced by the Bank of Russia to conduct operations in foreign currency.

Table 4.1.3
Credit Institutions Grouped by
Registered Authorized Capital

General Provisions

The table is complementary to the table "Number and Structure of Credit Institutions" and presents quantitative distribution by the size of registered authorized capital (see comments on the "Number and Structure of Credit Institution" table). Authorized capital is broken down by intervals giving an overview of small, medium and large Russian credit institutions.

The data source is the State Register of Credit Institutions. Along with releasing information on the breakdown of credit institutions by the size of their authorized capital through the *Bank of Russia Statistical Bulletin*, it is also available in the *Bank of Russia Bulletin*, and on the Bank of Russia' website.

Table 4.1.4
Credit Institutions Grouped by
the Share of Nonresidents Equity

General Provisions

The table shows the numerical distribution of credit institutions ranged by the size of the nonresidents' participation share in the authorized capital and incorporated into groups.

Data source are reports filed by credit institutions. Data in brackets include the number of credit institutions in which decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit

institutions in which decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

See the commentary to the table "Number of Credit Institutions with Nonresidents Equity".

Table 4.1.5
Selected Performance Indicators
of Credit Institutions Grouped by Assets

General Provisions

The table includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is reports of Russian operating credit institutions submitted in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Assets (liabilities) — total amount of assets (liabilities) of operating credit institutions (account balances that show credit institutions' intrabank operations are included in the assets (liabilities) on a net basis).

Loans to non-financial institutions — debt (overdue debt included) owed by non-financial institutions (including unincorporated individual entrepreneurs), residents and non-residents to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

Loans to resident financial institutions (except credit institutions) — debt (overdue debt included) owed by resident financial institutions (except credit institutions) to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

Loans to individuals — debt (overdue debt included) owed to credit institutions on all kinds of loans and other funds in rubles and foreign currency extended to resident and non-resident individuals (except for unincorporated individual entrepreneurs).

The data source for the above indicators is reports compiled in accordance with Reporting Form 0409101 "The Account Book of a Credit Institution".

Unsecured consumer loans (portfolio of homogenous loans) — debt on homogeneous loans (including loans with overdue payments) extended to private individuals for the purchase of goods for personal, family, household or other use unrelated to entrepreneurial activity, and also for the payment of various kinds of personal expenses (tuition fees, payment for medical services, etc.).

The data source is the financial statements compiled in compliance with Reporting Form 0409115 "Information on the Quality of Assets of a Credit Institution (Banking Group)", section 3 "Information on Portfolios of Homogeneous Claims and Loans to Private Individuals".

Equity capital — credit institutions' unencumbered property. Since February 1, 2014, this indicator has been calculated in compliance with Bank of Russia Regulation No. 395-P, dated December 28, 2012, "The Regulation on the Methodology for Determining Credit Institutions' Own Funds (Capital) (Basel III)". The sources of data are reports filed by Russian operating credit institutions under Form 0409123 "Own Funds (Capital) Calculation (Basel III)".

Capital adequacy N1.0 — the capital adequacy ratio of banks is calculated as a ratio of banks' own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 139-I, dated December 3, 2012, "On Banks' Required Ratios".

The data source is reports filed by Russian operating credit institutions under Form 0409135 "Information on Credit Institutions' Required Ratios and Other Performance Indicators (Basel III)".

Profit for the current year — financial results of operating credit institutions (before taxation) for the period since the start of the current year. Financial results of the past year are not taken into account.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

Return on assets — this indicator is calculated as a ratio of the financial result (before taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' assets for the same period.

Return on equity — this indicator is calculated as the ratio of the financial result (before taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' own funds (capital) for the same period.

Individuals' deposits — deposits and other funds accepted by credit institutions (including savings certificates), outstanding obligations under deposit and other borrowing arrangements, funds on individuals' other accounts (resident and non-resident funds in both rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individuals' election funds, transfers from and to Russia, interest arrears, interest accrued on deposits accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution".

Loans received from the Bank of Russia — debt (overdue debt included) on loans, deposits and other funds received by credit institutions from the Bank of Russia.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

Table 4.1.6
Financial Performance of Credit Institutions

General Provisions

The table includes indicators characterizing the financial performance of operating credit institutions for a period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Total profit (+)/loss(-) for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

Profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

Share of profit-making credit institutions is the share of credit institutions that have made profit or posted a zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions.

Loss of loss-making credit institutions for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

Share of loss-making credit institutions is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by a decision of the shareholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to shareholders (equity holders).

Table 4.1.7
Distribution of the Credit Institutions
by Own Funds (Capital)

General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From April 1, 2003 own funds (capital) are calculated according to Bank of Russia Regulation No. 215-P dated February 10, 2003 "On the Methodology of Determining a Credit Institution's Own Funds (Capital)". Since the reporting of February 1, 2014 the capital is calculated in compliance with the Bank of Russia Regulation No. 395-P, dated December 28, 2012 (Basel III).

Data on the credit institutions going through insolvency prevention measures in accordance with Federal Law No. 127-FZ dated October 26, 2002 "On Insolvency (Bankruptcy)" and data on the credit institutions on which a decision on insolvency prevention was taken in September—October 2008 are shown separately.

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The data are provided on operating credit institutions of the Russian Federation in accordance with Form 0409134 "Own Funds (Capital) Calculation". Since the reporting of February 1, 2014 the capital is calculated under Form 0409123 "Own Funds (Capital) Calculation (Basel III)" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Own funds (capital) of credit institutions — property of credit institutions free of obligations.

Capital adequacy ratio — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent). The Capital adequacy ratio of credit institutions (N1.0) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. The Capital adequacy ratio of credit institutions is calculated as a ratio of own funds (capital) of credit institutions to its risk-weighted assets according to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios" (with amendments, earlier — Instruction No. 110-I dated January 16, 2004 "On Banks' Required Ratios").

Table 4.1.8
Number of Non-Credit Financial Institutions
and Self-Regulating Organizations

General Provisions

The table contains monthly data on the number of insurance companies, securities market professional participants, infrastructures, collective investment market participants, micro-finance organizations and cooperatives, accredited rating agencies and chief actuaries authorized to operate on the financial market as of the corresponding date, and also data on the number of self-regulating organizations of microfinance organizations, credit consumer cooperatives and actuaries.

Individual Indicators Highlights

1. The Bank of Russia issues licences to insurance companies, securities market professional participants, infrastructures, and collective investment market participants.

1.1. Insurance companies (insurers, reinsurers, mutual insurance companies, insurance brokers) carry out their activities pursuant to Federal Law No. 4015-1, dated November 27, 1992, "On Insurance in the Russian Federation" (hereinafter Law No. 4015-1) under a respective licence. Information on an insurance company is subject to be entered into a Single State Register of Insurance Companies.

1.2. Securities market professional participants (brokers, dealers, depositories, managers and registrars) perform their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market", FFMS Order No. 10-49/pz-n, dated July 20, 2010, "On Approval of the Regulation on License Requirements and Conditions for Securities Market Professional Participants", FFMS Order No. 11-5/pz-n, dated January 25, 2011, "On Approval of Administrative Rules for Licencing by the Federal Financial Market Service of Securities Market Professional Participants" under a respective licence.

1.3. Infrastructures:

1.3.1. Market operators (a stock exchange, trading system) carry out their activities pursuant to Federal Law No. 325-FZ, dated November 21, 2011, "On Organized Trades" under a respective license.

1.3.2. Clearing houses perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing and Clearing Activities" under a respective license.

1.4. Collective investment market participants:

1.4.1. Private pension funds carry out their activities pursuant to Federal Law No. 75-FZ, dated May 7, 1998, "On Non-Government Pension Funds" under a respective license.

1.4.2. Joint-stock investment funds, management companies and specialized depositories perform their activities pursuant to Federal Law No. 156-FZ, dated November 29, 2001, "On Investment Funds" under a respective license.

2. The Bank of Russia maintains:

2.1. A State Register of Microfinance Organizations under Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organizations" and a Procedure for Keeping the State Register of Microfinance Organizations approved by Russia's Ministry of Finance Order No. 26n, dated March 3, 2011.

2.2. A State Register of Self-Regulating Microfinance Organizations under Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organizations".

2.3. A State Register of Self-Regulating Organizations of Credit Consumer Cooperatives under Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" and the Procedure for Keeping the State Register of Self-Regulating Organizations of Credit Consumer Cooperatives approved by Russia's Ministry of Finance Order No. 44n, dated April 19, 2011.

2.4. State Registers of Pawn Shops and Credit Consumer Cooperatives pursuant to Federal Law No. 196-FZ, dated July 19, 2007, "On Pawn Shops" and Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" based on information received from an authorized federal executive body that registers legal entities.

2.5. A Register of Housing Savings Cooperatives pursuant to Federal Law No. 215-FZ, dated December 30, 2004, "On Housing Savings Cooperatives" and the Procedure for Maintaining the State Register of Housing Savings Cooperatives approved by FFMS Order No. 12-85/pz-n, dated October 4, 2012.

2.6. A Single Register of Chief Actuaries under Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation".

2.7. A Register of Accredited Rating Agencies pursuant to the Procedure for the Accreditation of Rating Agencies and Keeping the Register of Accredited Rating Agencies approved by Russia's Ministry of Finance Order No. 37n, dated May 4, 2010.

2.8. A State Register of Self-Regulating Organizations of Credit Consumer Cooperatives under Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation".

Subsection 4.2 Borrowings

Table 4.2.1
Deposits of Individuals Accepted
by Credit Institutions
Table 4.2.2
Funds of Organizations Accepted
by Credit Institutions

General Provisions

These tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. The data compilation methodology for the information in these tables differs from that used for similar data in the "Credit Institutions Survey" table, which is used for the analysis of money supply and its structure. The data in these tables do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

In the table "Funds of Organizations Accepted by Credit Institutions", the funds accepted from credit institutions are shown including loans, deposits and other funds. This table also shows funds in on accounts of individual entrepreneurs.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Ruble/foreign currency deposits by maturity — comprise cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both resident and nonresident) deposited with credit institutions under bank deposit agreements or bank account agreements (including savings/deposit certificates). The tables provide a breakdown of deposits by types of depositors (individuals and legal entities, such as organizations and credit institutions) and by maturity. These indicators do not include funds of individual entrepreneurs, individual election funds, remittances in/from the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts and balances of accounts which can not be classified unambiguously.

Demand deposits are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms "upon the onset of the condition (event)").

Time deposits are the deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

Deposits of individuals are the deposits and other funds accepted by credit institutions from individuals, including savings certificates issued by credit institutions, unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in other individual accounts. This indicator does not include the funds of individual entrepreneurs, individual election funds and transfers from and in Russia.

Individual entrepreneurs' funds are the funds of individuals engaged in entrepreneurial activities without registering as a legal entity.

Deposits and other funds raised from organizations are the deposits and other funds raised (on demand or for a specified term) from government bodies and extrabudgetary funds of all levels, all categories of financial organizations, except credit institutions, and nonfinancial organizations (these include the certificates of deposit issued by credit institutions) and unfulfilled obligations under deposit and other borrowing arrangements.

Loans, deposits and other funds accepted from credit institutions comprise the deposits, loans and other funds raised from credit institutions and nonresident banks.

Table 4.2.3
Weighted Average Interest Rates
on Deposits of Individuals and Nonfinancial
Organizations in Rubles
Table 4.2.4
Weighted Average Interest Rates
on Deposits of Individuals and Nonfinancial
Organizations in Foreign Currency

General Provisions

The tables contain weighted average interest rates on deposits offered by credit institutions in ruble, in US dollar and in euro. The data are presented with a breakdown by type of depositors (individuals and nonfinancial organizations (including individual entrepreneurs)) residents and nonresidents and deposit maturities.

The source of information is Reporting Form 0409129 "Weighted Average Interest Rates Funds offered by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Data on weighted average rates for individual short-term deposits in rubles are published in the IMF's statistical publication *International Financial Statistics*.

Individual Indicators Highlights

Weighted average interest rates on deposits by individuals / nonfinancial organizations are weighted average annual interest rates on deposits in the reporting month and are calculated by the formula:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — weighted average deposit rate;

P — nominal annual deposit rate as included in an agreement;

V — amount of a deposit as included in an agreement.

Table 4.2.5
Savings (Deposit) Certificates,
Bonds Issued by Credit Institutions and Derivatives

General Provisions

The table contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds) and also data on derivatives at fair value being a liability. Nominal values of the deposit and savings certificates and bonds are provided with a breakdown by their maturities. Absent data for specific periods

means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit (see the commentary to the indicator "Time deposits" in the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposits made with a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate in the credit institution that issued the certificate or any of its branches. The savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation "On Savings and Deposit Certificates Issued by Credit Institutions", approved by Bank of Russia Ordinance No. 333-U dated August 31, 1998. In the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in organizations' and individual deposits, respectively.

Bond is a financial security providing the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent. Bonds also provide fixed interest payments or some other tangible equivalent.

Derivatives at fair value being a liability.

Derivative is a liability, if the overall estimated value of contractual liabilities on a counterparty exceeds corresponding contractual claims to the same counterparty and a credit institution expects an decrease of future economic benefits resulting from retirement of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially unfavorable conditions for the credit institution.

Table 4.2.6

Funds Raised Through Banking Bills from Legal Entities and Individuals

General Provisions

The table contains credit institutions' liabilities on issued bills and bank acceptances.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Bill — direct financial liability that is completed in a legally prescribed form and issued by a promissor to a billholder and gives the latter an unconditional right to make claims to the promissor in terms of specific amount, time and place.

Banking bill of exchange — a bill that is mainly used for raising funds by a credit institution.

Acceptance is an agreement on repayment of a bill of exchange that imposes obligation on the acceptor.

Bank acceptance — a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

Total funds in rubles/foreign currency raised by bills, with a breakdown by maturities — funds in rubles / foreign currency (in ruble equivalent) accepted by credit institutions through issued bills at nominal value and discounted bank acceptances.

Total funds in rubles / foreign currency raised by bills and banker's acceptances are broken down by maturity periods. Bills

matured at a fixed date and at a fixed period after issuing the bill date (term bills) are included by actual residual period. Bills payable at sight or at a fixed period after sight are included in "at sight" position. In case of non-payment these bills are treated similarly to the term bills.

Subsection 4.3 **Lending**

Table 4.3.1

Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions

General Provisions

The table shows data covering major investment activity of banks, that is, extending loans and deposits and other funds to resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements).

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Total loans, deposits and other funds extended to organizations (except general and local government and extrabudgetary funds), individuals and credit institutions show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

Loans extended to individuals in rubles and foreign currency are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

Loans and other funds extended in rubles and foreign currency to organizations (except general and local government and extrabudgetary funds) with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), without overdue debt. (The structure of financial (other than credit institutions) and nonfinancial organizations corresponds to concepts "other financial institutions" and "nonfinancial organizations" in notes to the table "Central Bank Survey"). Loans provided for terms of up to 30 days include on-demand and overdraft loans (an overdraft loan is a loan extended to a borrower who has a shortage of funds available on its current account).

Loans, deposits and other funds extended to credit institutions and nonresident banks in rubles and foreign currency are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

Table 4.3.2

Weighted Average Interest Rates on Loans to Individuals in Rubles

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in US Dollars

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in Euros

Table 4.3.5

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

Table 4.3.6

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros**General Provisions**

The tables contain weighted average interest rates on loans extended by credit institutions in ruble, US dollar and euro. The data are presented with a breakdown by type of borrowers (individuals, and nonfinancial organizations residents and non-residents) and loan maturities.

The source of information is a Report Form 0409128 "Weighted Average Interest Rates Funds Extended by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Data on weighted average interest rates on short-term ruble loans to nonfinancial organizations are published in the IMF's statistical publication *International Financial Statistics*.

Individual Indicators Highlights

Weighted average interest rates on loans to individuals / nonfinancial organizations are weighted average annual rates on loans in the reporting month and are calculated by the formula:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — weighted average loan interest rate;

P — nominal annual interest rate as included in an agreement;

V — amount of loan as included in an agreement.

Car loans — include loans extended to purchase of vehicles against the collateral of them.

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

Table 4.3.8

Loans Extended to Small, Medium-Sized Businesses**General Provisions**

The table contains data on ruble and foreign currency funds granted by credit institutions to the small and medium-sized businesses.

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year. This indicator includes loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 4.3.9

Mortgage Loans Extended by Credit Institutions to Individuals-Residents

Table 4.3.10

Mortgage Loans Extended by Credit Institutions to Individuals-Residents and Rights of Claim under Mortgage Loans Acquired

Table 4.3.11

Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market**General Provisions**

These tables show data on housing / mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

The category of housing loans extended to individuals comprises the following loans:

- loans extended for the purchase and development of land for housing construction;
- loans extended to finance construction;
- loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U, dated January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

In addition to being published in the *Bank of Russia Statistical Bulletin*, this information is available on the Bank of Russia's website.

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Volume of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt on housing/mortgage loans is the balance of the debt, including overdue debt, on loans as of the reporting date.

Weighted average maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

\bar{T} is the weighted average term of credit;

$T_{1...n}$ is the weighted average maturity of loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

Weighted average maturity of loans extended over the month characterises average maturity on housing/mortgage loans extended by credit institutions over the month. It's a calculated value.

Weighted average interest rate on loans extended since the beginning of the year characterizes average interest rates on housing / mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the weighted average interest rate;

$P_{1...n}$ is the weighted average interest rate on loans extended by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans extended by a credit institution No. 1...n;

$T_{1...n}$ is the weighted average maturity of loans extended by a credit institution No. 1...n.

Weighted average interest rate on loans extended over the month characterises average interest rates on housing/mortgage loans extended by credit institutions over the month. It's a calculated value.

Rights of claim under mortgage loans acquired is the balance of the debt on rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

Table 4.3.12
Investment Portfolio of Credit Institutions
and Derivatives

General Provisions

The table shows values of credit institutions' investments in securities, such as debt obligations, except bills of exchange and equities. The data do not include checks, warehouse certificates and passbooks to bearer. The table shows also information on derivatives at fair value being an assets.

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further — credit institutions) in the Form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Investments in debt obligations are credit institutions' investments in debt obligations that are classified as securities under Russian law (debt obligations of the Russian government, Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (repos) and not qualify for the derecognition; and nonresident debt obligations, other than bills of exchange, that are considered securities under the law of the issuer's country). Investments in debt obligations include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. Values for debt

obligations booked at their fair value through profit or loss and debt obligations available for sale account for revaluation of securities.

Revaluation of debt obligations (equities) denotes negative and positive differences between the balance-sheet value of securities and their current (fair) value. All securities 'booked at fair value through profit or loss' and securities 'available for sale,' whose current (fair) value could be measured reliably, are subject to revaluations.

Investments in debt obligations (equities) at balance-sheet value (regardless of revaluation) — credit institutions' investments in debt obligations (equities) at their balance-sheet value, regardless of any revaluations. The indicator is provided due to the impossibility of breaking down the total value of securities investments at their current (fair) value by issuers (due to special features of accounting standards). The subsequent columns show a breakdown of this total by issuers, as well as the value of debt obligations (equities) transferred that do not qualify for the derecognition.

Debt obligations (equities) transferred that do not qualify for the derecognition are securities passed to counterparties in commercial operations conducted on repos basis, which continue to be recognized.

Overdue debt obligations are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

Equity in subsidiaries and associated companies is the value of funds invested in shares of resident and non-resident subsidiary and associated joint-stock companies in the amount that ensures control over the financial and operating policy of the issuing organization or the ability to exert significant influence on financial and operating policy of a joint-stock company.

Derivatives at fair value being an asset.

Derivative is an asset, if the overall estimated value of contractual claims on a counterparty exceeds corresponding contractual liabilities to the same counterparty and a credit institution expects an increase of future economic benefits resulting from receipt of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially favorable conditions for the credit institution.

Table 4.3.13
Discounted Bills

General Provisions

The table includes data on the value of bills of exchange discounted by credit institutions (including overdue bills).

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further — credit institutions) in the Form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Total discounted bills denominated in rubles is the total value of bills of exchange denominated in rubles/foreign currency and acquired prior to their maturity (including overdue bills).

Total of discounted ruble/foreign currency bills are broken down by promissors:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by Russian regions and local authorities;
- resident credit institutions' bills;

- nonresidents' bills — comprise discounted bills of foreign central and local governments, including bills guaranteed by them, and nonresident banks and other nonresident bills;
- other residents' bills.

Subsection 4.5 Main Indicators of Subjects of Collective Investments and Insurance Business Performance

**Table 4.5.1
Main Indicators of Private Pension Funds'
Performance**

General Provisions

The table presents main performance indicators of private pension funds (hereinafter PPFs), licensed to engage in pension provision and pension insurance activities.

The indicators are derived from data contained in the following forms:

- Form No. 1-PPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form PPF-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007;
- Form 1 and Form 5 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010;
- Form PPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

Fund's Assets include own funds, pension reserves, pension savings, short-term and long-term liabilities.

Own Funds:

- for PPFs that are non-profit organizations 'Target Financing' which includes the following indicators of Form No. 1-PPF 'Private Pension Fund Balance Sheet' (hereinafter Form No. 1-PPF): 'Founders' General Contribution', 'Additional Capital' and 'Directed Funds'. The sum of these indicators mean assets needed to support statutory activities (ASSA);
- for PPFs that are joint-stock companies 'Capital and Reserves' which include the following indicators of Form No. 1-PPF: 'Authorized Capital', 'Own Shares Bought from Shareholders', 'Assets Revaluation', 'Additional Capital (without Revaluation)', 'Reserve Capital', 'Retained Profit (Unrecovered Loss)'.
Pension Reserves mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements.

They include reserves to cover pension obligations and a premium reserve. Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund to cover losses on pension reserve investment.

Pension Savings — this term is used in the meaning specified by Federal Law No. 111-FZ, dated July 24, 2002, "On Investments to Finance the Funded Part of Work Pensions in the Russian Federation".

Pension Savings (Book Value) — data from line 490 of Form No. 1-PPF are used.

Pension Savings (Market Value) — data from line 100 (as of end of the reporting period) of Section 3 of Form 1 'Statement of Pension Savings' of private pension fund reporting on mandatory pension insurance, set forth by Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance are used.

Fund's Short-term and Long-term Liabilities — the totals of lines 590 and 690 of Form No. 1-PPF are used.

Number of Insured Persons means the number of individuals who have entered into mandatory pension insurance agreements.

Payouts of Pension Benefits under Mandatory Pension Insurance mean lump sum payouts, term payouts, funded part of the work pension.

Number of Participants means the number of individuals entitled to receive or actually receiving Private pensions under their respective pension agreements.

Payouts of Pensions under Private (Voluntary) Pension Provision mean cash regularly paid to participants pursuant to their pension agreements.

**Table 4.5.2
Private Pension Funds'
Investment of Mandatory Pension Insurance**

General Provisions

The table reflects relative shares of pension savings' investments to eligible assets (investment instruments).

The data are gathered from Form 2 of mandatory pension insurance reporting of Private pension funds prescribed in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

The list of eligible assets (investment instruments) to invest pension savings is set forth in Article 26 of Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Labor Pensions in the Russian Federation'.

**Table 4.5.3
Private Pension Funds'
Pension Reserves Generation**

General Provisions

The table presents data on private pension funds' pension reserves.

The data are drawn from the following sources:

- Form No. 1-PPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form PPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.
- Form PPF-R 'Statement of Pension Reserves' Investment', prescribed in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007.

Individual Indicators Highlights

Pension Reserves — the description of the indicator is given in the Summary Methodology to the table 4.5.1.

Pension Contributions are funds paid by the contributor for the account of the participant under the terms of the pension agreement.

Earmarked Receipts are funds used according to the purpose specified by their originator. Individuals and legal entities that are founders, contributors and third parties can serve as the originator of these receipts. These funds are not expected to be repaid. Pension contributions are an example of earmarked receipts provided at least 97% of those should be used to build up pension reserves of the private pension fund.

Pension Reserve Investment Returns are pension reserve investment performance (dividends and yields on securities, income (interest) on bank deposits, other types of income from invested pension reserves, net financial result from the sale of assets and gains/losses from pension reserves' revaluation as of the reporting date).

Accrued Pay-outs reflect the sum of accrued private pension benefits and cash surrender values.

Actual Pay-outs reflect the amounts of private pension benefits and cash surrender values that have been paid to beneficiaries.

Table 4.5.4
Private Pension Funds'
Pension Reserves Investment

General Provisions

The table reflects investment of pension reserves of Private pension funds.

The data is gathered from Form PPF-R 'Statement of Pension Reserves' Investment', stipulated in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007, and Form No. 2-PPF 'Private Pension Fund Profit and Loss Statement', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds'.

Individual Indicators Highlights

Pursuant to Article 25 of Federal Law No. 75-FZ 'On Private Pension Funds', Funds may invest pension reserves at their own discretion or via an asset management company (management companies).

The value of pension reserves managed "by asset management companies" — data of line 510 of Form PPF-P 'Statement of Pension Reserve Investment' (hereinafter Form PPF-P) are used.

The value of pension reserves invested by private pension funds at their own discretion — data of line 520 of Form PPF-P are used.

Total expenses associated with pension reserve investment — the indicator is the sum of line 020 and 130 of Form No. 2PPF 'Private Pension Fund Profit and Loss Statement'.

Table 4.5.5
Private Pension Funds'
Pension Accruals Investment

General Provisions

The table presents data on the investment of pension savings accumulated in private pension funds.

The data are drawn from Form 1 and Form 4 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

Pension Savings of Private Pension Funds are defined in Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Work Pensions in the Russian Federation', as a totality of funds contributed towards the funded part of work pensions and designated to finance the Fund's obligations to insured persons pursuant to respective mandatory pension insurance agreements.

Expenses of Private Pension Funds Associated with Pension Savings Investment mean the expenses financed by a portion of returns on invested pension savings; this portion goes to finance assets designated to support the Private pension fund's statutory operations; these costs are also financed by the assets designated to support the fund's statutory operations in the reporting year.

Necessary Expenses of Asset Management Companies mean expenses associated with fiduciary management of pension savings, which the company has covered from its own funds. Specifically, they include:

- payment of services associated with a contract for trust (fiduciary) management of pension savings, excluding specialised depositary services, services under a bank account (bank deposit) contract, under a brokerage services contract, and under a contract for the safekeeping of assets held by the management company under such a contract and (or) for the record-keeping and transfer of rights to these assets;
- expenses involved in the exercise of rights to securities held by an asset management company under a contract for trust management of pension savings.

Necessary expenses shall be reimbursed at no more than 1% of the average value of net assets in the Private pension fund's investment portfolio in the reporting year.

Specialised Depositary Services shall be paid for at a rate not exceeding 0.1% of the average value of net assets in the Fund's investment portfolio in the reporting year.

The average value of net assets is calculated as a sum total of the value of net assets in the Fund's investment portfolio as of the end of each business day of the reporting year (period of actual provision of services to the Fund) further subdivided by the number of business days in the reporting year (period of actual provision of services to the Fund) when net assets' value was calculated.

The value of the net assets where pension savings are invested is calculated as a difference between these assets' market value and the Fund's obligations (accounts payable) to be fulfilled using the assets in the investment portfolio.

The value of net assets where pension savings are invested shall be calculated and presented according to a Form set forth in Appendix No. 2 to the Procedure for the Calculation of Market Value of Assets and Value of Net Assets where Pension Savings are Invested, approved by FSFM Order No. 06-155/pz-n, dated December 26, 2006.

Table 4.5.6
Payout Private Pension Funds'
Pension Accruals

General Provisions

The table presents payouts from pension savings with private pension funds.

The data are compiled from Form 1 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Table 4.5.7
Private Pension Funds'
Pension Accruals Flows

General Provisions

The table presents data on inflows and outflows of pension savings to/from private pension funds.

The data are drawn from Form 1 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Table 4.5.8
Main Indicators of Unit Investment Funds’
Performance

General Provisions

The table presents performance indicators of unit investment funds, broken down by types of unit investment funds: number of personal accounts in registers of investment fund share holders, value of net assets of unit investment funds, volumes of issue and volumes of redemption.

The indicators are compiled on the basis of aggregated data from the Statements of Owners of Investment Shares in Unit Investment Funds, Notes of Net Asset Values of Unit Investment Funds, and Statements of Changes in Net Asset Values of Unit Investment Funds, submitted to the Bank of Russia by asset management companies of unit investment funds as prescribed in the Regulation on Reporting by Joint Stock Investment Funds and Reporting by the Management Company of a Unit Investment Fund, approved by Federal Securities Commission Resolution No. 03-41/ps, dated October 22, 2003.

Individual Indicators Highlights

Indicator ***Number of Personal Accounts in the Registers of Investment Fund Shareholders*** reflects the number of personal accounts opened in registers of unit investment funds.

Indicator ***Value of Net Assets*** captures aggregate values of the net assets of operational unit investment funds.

Indicator ***Issue of Investment Shares*** reflects an aggregate amount of issued investment shares in unit investment funds in the reporting period. The indicator is shown as a year to date total.

Indicator ***Redemption of Investment Shares*** reflects an aggregate amount of redeemed investment shares in unit investment funds in the reporting period, also shown as a year to date total.

Table 4.5.9
Insurers’ Premiums and Payoffs
by Types of Insurance

General Provisions

The table reflects volumes of insurance premiums and benefits by types of insurance, over the reporting period.

The indicators are compiled on the basis of statistical reporting provided by insurers to the Bank of Russia in accordance with Law of the Russian Federation No. 4015-1, dated November 27, 1992, ‘On the Organisation of Insurance Business in the Russian Federation’.

Individual Indicators Highlights

Indicator ***Insurance Premiums*** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract.

Indicator ***Payoffs*** reflects a cash amount determined according to the procedure prescribed in the federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured or beneficiary upon the occurrence of the insured event (insurance benefit), and other payouts under insurance contracts.

Section 5. Selected Indicators on the Russian Federation's Payment System

Table 5.1
Payments Effected by the Payment System of Russia

General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and Russian credit institutions.

The sources of information are quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected.

Individual Indicators Highlights

Payments effected by the payment system of the Bank of Russia include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

Payments effected by private payment systems include payments of the customers of credit institutions (branches) other than credit institutions and own payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interaffiliate settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

Payments with payment cards and transactions of credit institutions' customers at financial markets are excluded.

Table 5.2
Payments Effected by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment

General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and Russian credit institutions electronically and by using paper technology.

Individual Indicators Highlights

Electronic payments refer to payments effected in the payment system of the Bank of Russia and Russian credit institutions without transferring paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.3
Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

General Provisions

The table presents data on the number and composition of the customers of the Bank of Russia that exchange settlement documents electronically when effecting non-cash settlements through the payment system of the Bank of Russia. The data are aggregated for credit institutions and their branches, the Federal Treasury bodies, and other customers of the Bank of Russia.

The sources of information are the Bank Identification Code (BIC) Directory of the Russian Federation and other statistical data collected by the Bank of Russia.

Individual Indicator Highlights

Operating credit institutions and branches participating in the payment system of the Bank of Russia are functioning credit institutions and their branches according to the BIC Directory.

Federal Treasury bodies are the divisions and branches of the Federal Treasury that are customers of the Bank of Russia and use its cash settlement and cash services. Federal Treasury bodies are counted twice if simultaneously serviced in two branches of the Bank of Russia.

Other customers of the Bank of Russia are the customers of the Bank of Russia other than credit institutions, their branches and the Federal Treasury bodies.

"Of which participate in exchange" refers to operating credit institutions and their branches, the Federal Treasury bodies and other customers of the Bank of Russia that have concluded agreements with the Bank of Russia on the exchange of electronic documents in effecting settlements through the payment system of the Bank of Russia.

Table 5.4
Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia

General Provisions

The table presents information about the number of participants and users in the intraregional electronic settlement systems (VER) and interregional electronic settlement systems (MER), and also the number of participants in the system of banking electronic speed payments (hereafter — the BESP system) of the Bank of Russia.

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in the BESP system are effected in real time between the system participants, irrespective of their territorial location.

The data information sources are Directory of BIC in Russia and Directory of BESP Participants.

Individual Indicators Highlights

The Bank of Russia institutions are the main settlement and cash centers, settlement and cash centers, operational divisions included in the Directory of BIC in Russia.

Participants in intraregional and interregional electronic settlements are the institutions of the Bank of Russia that meet the requirements of the Bank of Russia regulations for electronic settlements in the Bank of Russia payment system and identified in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements".

BESP system participants are institutions of the Bank of Russia and structural units of the Bank of Russia, credit institutions, branches of credit institutions, that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via the BESP system, marked in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements" and included in the BESP System Participants Manual, and also structural units of the Bank of Russia and customers of the Bank of Russia, which are not credit institutions (branches), that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via the

BESP system and included in the BESP System Participants Manual.

Credit institutions and their branches are the operating credit institutions and their branches included in the Directory of BIC in Russia.

Other customers are customers of the Bank of Russia, which are not credit institutions (branches), that use electronic documents exchange with the institutions of the Bank of Russia and information and computational structural units of the Bank of Russia via channel lines.

VER and MER system users are credit institutions and their branches that have correspondent accounts (subaccounts) in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems, and identified in the Directory of BIC in Russia by the respective indicator “participation in electronic settlements”; and other customers of the Bank of Russia which are not credit institutions (branches) that have bank accounts in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems.

Table 5.5
Selected Indicators On Bank Card Transactions

General Provisions

The table shows the dynamics of transactions with bank cards issued by credit institutions which are made by customers on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by credit institutions to the Bank of Russia.

Individual Indicator Highlights

A bank card is a payment card issued by a credit institution.

The number of bank cards signifies the actual number of bank cards handed by credit institutions to their customers.

The number of bank cards in use is the number of bank cards used in transactions during a quarter.

Payments for goods, works and services are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

Other transactions include bank cards transactions made to transfer money to other bank accounts, charitable contributions and etc.

Data on the number of bank cards issued are given as of the first day of the month following the reporting quarter.

Data on the value and volume of bank card transactions are given for the reporting quarter.

Table 5.6
**Payments of Customers Other than
Credit Institutions Effected by the Payment System
of the Bank of Russia, by Payment Instruments**

General Provisions

The table presents information on the number and value of payments of customers other than credit institutions effected through the payment system of the Bank of Russia in view of payment instruments (payment orders, letters of credit, payment request and collection orders) by using electronic or paper technologies.

Individual Indicator Highlights

The Bank of Russia customers other than credit institutions are Federal Treasury and its branches; budgetary institutions which are financed at the expense of the federal budget; budgetary institutions which are financed at the expense of the constituent entities of the Russian Federation budgets; budgetary institutions which are financed at the expense of local budgets; financial bodies of constituent entities of the Russian Federation, financial bodies of municipal formations; custom bodies; state and other extra-budgetary funds; the election committee and other organizations.

Electronic payments are the payments effected through the payment system of the Bank of Russia without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.7
**Payments Effected by the Payment System
of the Bank of Russia
by Each Settlement System**

General Provisions

Information on the volume and value cashless payments effected through settlement systems of the payment system of Bank of Russia is presented in the table.

The sources of information are credit organizations and the Bank of Russia regional branches' effected payments quarterly reports.

Individual Indicator Highlights

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in the BESP system are effected in real time between system participants, irrespective of their territorial location.

Settlement system using letter of advice provides paper-based settlements both on intraregional and interregional level.

Section 6. Regional Section

The information in the tables of *Regional Section* is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subsection 6.1

Direct Investment of the Russian Federation

Table 6.1.1

Outward Direct Investment of the Russian Federation by Region of Resident's Registration

General Provisions

The table covers resident direct investors' assets in foreign direct investment enterprises, resident direct investment enterprises claims on direct investors and claims on non-resident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that claims on nonresidents and equity participation in foreign enterprises represent gross value of assets of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

Individual Indicators Highlights

Inflows and outflows include transactions leading to an acquisition/disposal of foreign assets in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment from the Russian Federation.

Table 6.1.2

Inward Direct Investment in the Russian Federation by Region of Resident's Registration

General Provisions

The table covers liabilities of resident direct investment enterprises to their direct investors, resident direct investors to direct investment enterprises and liabilities of resident enterprises to nonresident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that liabilities to nonresidents and their equity participation in Russian enterprises represent gross value of liabilities of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

Individual Indicators Highlights

Inflows and outflows include transactions leading to incur-rence/repayment of foreign liabilities in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment in the Russian Federation.

Subsection 6.2

Institutional Characteristics

Table 6.2.1
Number of Credit Institutions
and Their Branches

General Provisions

The table presents data on the number of credit institutions licensed by the Bank of Russia, by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bank of Russia Statistical Bulletin*, data are placed on the Bank of Russia's website.

Individual Indicators Highlights

The concepts of a credit institution and a branch of a credit institution are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

Credit institution — a legal entity authorized by a special the Bank of Russia permission (licence) to make its profits from banking transactions under the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

Branches of operating credit institutions — a structural units of credit institutions located separately from a head office and performing on its' behalf a full range or selected banking transactions specified by the Bank of Russia licence.

Table 6.2.2
Number of the Internal Divisions
of Credit Institutions (Branches)

General Provisions

The table provides data on the internal structure of registered credit institutions in the Russian Federation.

Individual Indicators Highlights

Additional offices, external cash desks, cash credit offices, operational offices, having the right to conduct banking operations — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by regulations of the Bank of Russia.

¹ Article 5 of the Russian Federation Constitution establishes that "the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous regions, autonomous areas which have rights as constituent entities of the Russian Federation".

Table 6.2.3
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table presents data on nonresident stake holdings in the authorized capital of credit institutions operating in the Russian Federation.

Data in brackets include the number of credit institutions in which decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

Residents/Nonresidents — the notions “residents” and “nonresidents” used for calculating the indicators of this table are defined in accordance with the Federal Law “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ dated December 10, 2003.

Credit institution with nonresidents’ equity in the authorized capital is a resident credit institution whose authorized capital is formed with the nonresidents’ participation regardless of their share in it.

When calculating indicators of the table, banks with the General licence were not included in the number of banks licensed by the Bank of Russia to conduct operations in foreign currency.

Table 6.2.4
Credit Institutions
Grouped by Registered Authorized Capital

General Provisions

The table indicates the number of operating credit institutions broken down by size of their registered authorized capital. Authorized capital is broken down into intervals to show the number of small, medium-sized and large credit institutions by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bank of Russia Statistical Bulletin*, data on the breakdown of credit institutions by registered authorized capital are published in the *Bank of Russia Bulletin* and placed on the Bank of Russia’ website.

Individual Indicators Highlights

The registered authorized capital of credit institutions — the fully paid authorized capital reflected in the book by the authorized registrar in charter documents (changes in charter documents) of a credit institution.

Table 6.2.5
Concentration of Assets of Credit Institutions

General Provisions

The table shows the number of credit institutions registered in the given federal district and their total assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is monthly reporting form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, including data of the branches of credit institutions.

Individual Indicators Highlights

The number of credit institutions signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

Assets are total assets of credit institutions registered in the corresponding federal district (intrabank operations are included on net basis).

The number of credit institutions covering 80% of assets signifies the number of credit institutions that cover 80% of total assets of credit institutions registered in the given federal district.

Table 6.2.6
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from July 10 to August 10, 2015
Grouped by Registered Authorized Capital

General Provisions

The table shows data on the number of credit institutions that use their right to average required reserves pursuant to Bank of Russia Regulation No. 342-P, dated August 7, 2009, “On the Required Reserves of Credit Institutions” (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

Individual Indicators Highlights

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as part of the credit institution’s required reserves as of the corresponding reporting date.

The total on the Russian Federation includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

The total on the federal district includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in corresponding federal districts where their correspondent accounts are held with a breakdown by the size of registered authorized capital.

The total on the constituent entities includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

Table 6.2.7
Financial Performance of Credit Institutions

General Provisions

The table includes indicators characterizing financial performance of operating credit institutions for the period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector’s financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions registered in corresponding federal districts with a breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

The total profit (+)/loss(–) for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

The value of profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

The share of profit-making credit institutions is the share of credit institutions that have made profit or zero result from

activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

The value of losses (–) of loss-making credit institutions for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

The share of loss-making credit institutions is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russia.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by a decision of a stakeholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to stakeholders (equity holders).

Table 6.2.8
Credit Institutions

Grouped by the Share of Nonresidents Equity

General Provisions

The table shows how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

See commentary for table "Number of Credit Institutions with Nonresidents Equity".

Table 6.2.9

Number of Credit Institutions under the General Deposit Agreement with the Bank of Russia (GDA), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)

General Provisions

The table contains the following information:

Information on GDA — before 1 February 2014 (the Agreement on Deposit Operations, AD) — the number of credit institutions that have concluded and have not cancelled the agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the Moscow Exchange Electronic Trade System in compliance with Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for the Central Bank of the Russian Federation to Conduct Deposit Operations with Credit Institutions in the Currency of the Russian Federation" (as amended);

— after February 1, 2014 (GDA) — the number of credit institutions that have concluded General deposit agreements with the Bank of Russia regional branches at the place of opening of their correspondent accounts pursuant to Bank of Russia Regulation No. 404-P, dated August 9, 2013, "On Deposit Operations Conducted by the Bank of Russia with Credit Institutions" and have not cancelled them as of the corresponding reporting date, with a breakdown by constituent entities of the Russian Federation, federal districts and the Russian Federation as a whole;

Information on GLA — the number of credit institutions that have concluded General loan agreements with the Bank of Russia under Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Assets or Guarantees" (as amended) and/or General loan agreements for the provision of the Bank of Russia loans against gold under Bank of Russia Regulation

No. 362-P, dated November 30, 2010, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Gold" and/or General loan agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities under Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against the Collateral (Blocking) of Securities" (as amended) and/or agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities in Moscow Exchange transactions with the use of the Moscow Exchange Electronic Trade System, according to Bank of Russia letter No. 113-T, dated August 25, 2006, "On the Conclusion of Agreements on the Extension of the Bank of Russia Loans";

Information on CA — the number of credit institutions' correspondent accounts and sub-accounts credited by the Bank of Russia under General loan agreements.

Credit institutions conclude General agreements / General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region. Credit institutions conclude General loan agreements with those the Bank of Russia regional branches where their correspondent accounts were opened.

Individual Indicators Highlights

Number of credit institutions that have concluded deposit agreements with the Bank of Russia

The total on the Russian Federation includes the total number of credit institutions that have concluded General loan agreements with the Bank of Russia as of the reporting date.

The total on the federal district includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches in the corresponding federal district where they opened correspondent accounts as of the corresponding reporting date.

The total on constituent entities includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches where their correspondent accounts were opened as of the corresponding reporting date.

Number of correspondent accounts and sub-accounts credited by the Bank of Russia

The total on the Russian Federation includes total credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the federal district includes the number of credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the constituent entities includes the number of credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

Table 6.2.10
Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities

General Provisions

The Bank of Russia registers issues (additional issues) of shares and bonds (except for general and local government bonds) including securities issued by non-credit institutions. The table includes data on the number and value of shares and bonds (except for general and local government bonds and the bonds of credit institutions) issues (additional issues) registered, in a breakdown by federal districts of the Russian Federation where the issuers of the issue-grade securities are located.

Information is given on a quarterly basis.

Individual Indicators Highlights

The number of issues (additional issues) of corporate issue-grade securities is the amount of all registered issues (additional issues) of ordinary and preferred shares, bonds, including convertible bonds.

The issue of issue-grade securities is the total amount of all issuer's securities that are providing their holders with equal rights and have an equal nominal value in cases when the presence of a nominal value is stipulated by legislation of the Russian Federation.

The issue of issue-grade securities is assigned with a state registration number, which is applied to all securities of the issue, and an identification number if the issue is not a subject to state registration under the legislation of the Russian Federation.

The additional issue of issue-grade securities is the total of securities being placed additionally to the previously placed securities of the same issue of issue-grade securities.

The value of registered issues (additional issues) of corporate issue-grade securities by each corresponding federal district is given at nominal value in rubles and calculated using the following formula:

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

n is the total number of all issues (additional issues) of securities registered in the corresponding federal district;

K is the number of securities in the i -issue (additional issue) of securities subject to placement;

N is the nominal value of a security in the i -issue (additional issue) of securities subject to placement.

Subsection 6.3 Borrowings

Table 6.3.1

Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals of customers other than credit institutions raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions, their branches and internal divisions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Customer funds are accounted for funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

Funds of public organizations are balances of current accounts of state owned organizations in rubles and foreign currency.

Funds of non-public organizations are balances of current accounts of private owned organizations — residents in rubles and foreign currency.

Deposits of legal entities are rubles, foreign currency and precious metals funds of residents and nonresidents raised under

agreements of bank account and (or) bank deposit, including funds raised on certificates of deposit.

Individual deposits are rubles, foreign currency and precious metals funds of residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as a guarantee deposit under the contract of safe deposit box rent.

Table 6.3.2

Budget Funds in Accounts of Credit Institutions

General Provisions

This table contains data by federal districts and constituent entities of the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

These data are grouped by the place where the funds are raised by credit institutions, their branches and internal divisions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation."

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Federal budget funds are balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds available for settlements on separate operations.

Regional and local budget funds are balances of the regional budgets and local budgets.

Other budget funds are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

Extra-budgetary funds are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments' extra-budgetary funds.

Subsection 6.4 Funds Allocations

Table 6.4.1

Volume of Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

Table 6.4.2

Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

Table 6.4.3

Debt on Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

Table 6.4.4

Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

General Provisions

These tables contain data on funds lent by credit institutions to legal entities — residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities. Data are grouped by borrowers' residence.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Borrower activities correspond to the All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity is the economic activity specified in section "Administrative Part of Statistic Register", for individual entrepreneurs it is specified in section "Individual Entrepreneurs" of informational system, of the Statistic Register of Federal Agency of the State's Statistics.

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Volume of loans by economic activities is the volume of loans extended from the beginning of the year on the flow basis by credit institutions to legal entities and individual entrepreneurs, by economic activities. These data are shown including data on loans extended by credit institutions that had their licence to conduct banking operations revoked during the reporting period.

Debt on loans by economic activities reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities.

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on ruble, foreign currency and precious metals funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation.

Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including nonbanking credit institutions) (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year and including loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 6.4.6

Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt

Table 6.4.7

Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents

Table 6.4.8

Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents

General Provisions

These tables show data on loans, including housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

Loans to individuals are loans extended for purchasing goods (works, services) for personal, family, home or other needs not connected with any entrepreneurial activities.

The category of housing loans extended to individuals comprises the following loans:

- loans extended for the purchase and development of land for housing construction;
- loans extended to finance construction;
- loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against a collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Value of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had banking licences revoked during the reporting period.

Debt on housing/mortgage loans is the balance of the debt on loans, including overdue debt as of the reporting date.

Weighted average maturity of loans extended since the beginning of the year characterizes average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

\bar{T} is the weighted average term of credit;

$T_{1...n}$ is the weighted average maturity of loans extended by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans extended by a credit institution No. 1...n.

Weighted average interest rate on loans extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the weighted average interest rate;

$P_{1...n}$ is the weighted average interest rate on loans extended by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans extended by a credit institution No. 1...n;

$T_{1...n}$ is the weighted average maturity of loans extended by a credit institution No. 1...n.

The regional breakdown is compiled by grouping data by the borrowers' residence.

Subsection 6.5 Foreign Cash Operations

Table 6.5.1 Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains data on the volume of sale of foreign cash to individuals by authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bank of Russia Statistical Bulletin*, data on the volume of sale of major currencies (the US dollar and the euro) by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entities of the Russian Federation.

Table 6.5.2 Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains data on the volume of purchase of foreign cash by authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bank of Russia Statistical Bulletin*, data on the volume of purchase of the US dollars and the euros by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash purchases by authorized banks from individuals (in US dollar equivalent for all currencies) — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.

Subsection 6.6 Insurance Companies and Private Pension Funds

Table 6.6.1 Insurers' Premiums and Payoffs

General Provisions

The table reflects volumes of insurance premiums and benefits in the reporting period broken down by federal districts of the Russian Federation.

The indicators are derived from statistical reporting submitted by insurers to the Bank of Russia as required by Law of the Russian Federation No. 4015-1, dated November 27, 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects the payment for insurance that the insured (beneficiary) has to make to the insurer in the manner and timeframes stipulated in the insurance contract.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured or beneficiary upon the occurrence of the insured event (insurance benefit), and other payouts under insurance contracts.

Table 6.6.2 Private Pension Funds' Performance

General Provisions

The table contains main performance indicators of private pension funds broken down by federal district and Russian region. The table includes data on private pension funds licensed to engage in pension provision and pension insurance activities.

The indicators are compiled on the basis of data from the following forms:

— Form No. 1-NPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';

- Form NPF-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007;
- Form 1 and Form 5 of Private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010;
- Form NPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

Number of Participants indicates the number of individuals entitled for or actually receiving Private pension benefits according to pension agreements between contributors and the Fund.

Pension Reserves mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They include reserves to cover pension liabilities and an premium reserve.

Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund to cover losses on pension reserve investment.

Number of Insured Persons indicates the number of individuals who have entered into a mandatory pension insurance agreement.

Payouts of Pension Benefits under Private Pension Provision mean regular cash payments to participants pursuant to the terms of their pension agreements.

Pension Contributions mean cash paid by contributors for the account of participants pursuant to the terms of pension agreements.

The term **Pension Savings (Market Value)** is used in the meaning defined in Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Work Pensions in the Russian Federation'.