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Central Bank of the Russian Federation



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

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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 July–October 2015 (the period (or date) to which data to be released relate is shown in parentheses)			
	July	August	September	October
Financial sector				
1. Depository Corporations Survey, end of period ¹	31.07.2015 (06.2015)	31.08.2015 (07.2015)	30.09.2015 (08.2015)	30.10.2015 (09.2015)
2. Central Bank Survey, end of period ¹	14.07.2015 (06.2015)	14.08.2015 (07.2015)	14.09.2015 (08.2015)	14.10.2015 (09.2015)
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	10.07.2015 (06.2015)	10.08.2015 (07.2015)	10.09.2015 (08.2015)	12.10.2015 (09.2015)
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	07.07.2015 (06.2015)	07.08.2015 (07.2015)	07.09.2015 (08.2015)	07.10.2015 (09.2015)
9. Template on international reserves and foreign currency liquidity, end of period	20.07.2015 (06.2015)	20.08.2015 (07.2015)	18.09.2015 (08.2015)	20.10.2015 (09.2015)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	10.07.2015 (05.2015)	11.08.2015 (06.2015)	11.09.2015 (07.2015)	12.10.2015 (08.2015)
11. International investment position, for the reporting quarter, year			30.09.2015 (Q2, 2015)	
12. External Debt			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).

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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

(millions of US dollars)

	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		export of goods, total (1+2)		transport services	travel	other						total (4+5+6)
	1	2	3	4			5	6						7
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	10	1,273	
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	10,008	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	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	1,140	
2013	350,237	173,039	523,275	20,747	11,988	37,387	70,123	593,398	4,256	37,921	964	964	
2014	325,003	172,760	497,763	20,542	11,759	33,497	65,798	563,561	4,139	42,769	974	974	
Q1, 2013	86,875	38,276	125,151	4,505	2,535	8,195	15,235	140,386	965	10,589	498	498	
Q2, 2013	83,997	43,293	127,290	5,328	3,066	9,497	17,891	145,181	1,131	8,162	134	134	
Q3, 2013	87,473	43,575	131,048	5,582	3,657	9,147	18,386	149,434	1,046	9,429	228	228	
Q4, 2013	91,893	47,894	139,787	5,331	2,731	10,548	18,610	158,397	1,114	9,740	104	104	
Q1, 2014	84,030	38,983	123,012	4,612	2,567	7,920	15,099	138,111	1,026	12,522	329	329	
Q2, 2014	89,133	43,190	132,323	5,582	3,302	8,460	17,344	149,667	1,055	10,776	210	210	
Q3, 2014	82,007	43,740	125,746	5,742	3,603	8,499	17,844	143,590	1,032	11,110	271	271	
Q4, 2014	69,833	46,848	116,681	4,605	2,287	8,619	15,511	132,192	1,026	8,361	164	164	

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	16	17	18	19	20	21
2009	6,369	382,720	391	183,924	9,344	21,019	33,034	63,397	247,321	12,193
2010	7,258	487,155	143	245,680	11,901	26,693	36,685	75,279	320,958	12,131
2011	13,768	629,903	166	318,555	15,415	32,902	43,178	91,495	410,050	13,393
2012	16,459	653,991	361	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	17,722	628,192	541	308,026	15,420	50,428	55,191	121,039	429,064	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	155,292	154	72,504	3,552	10,338	12,281	26,172	98,675	3,696
Q2, 2014	5,874	167,373	89	80,630	4,108	13,592	14,020	31,719	112,349	3,640
Q3, 2014	4,022	159,754	122	80,480	4,106	17,796	14,527	36,429	116,909	3,716
Q4, 2014	4,195	145,773	176	74,412	3,654	8,701	14,363	26,719	101,131	3,161

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	12,857	113,231	3,021	-11,653	-8,969	-17,600
2010	73,037	2,069	13,576	419,703	184	146,995	2,971	-17,863	-11,228	-26,120
2011	89,694	2,149	19,493	532,630	37	196,854	1,935	-21,574	-13,817	-33,456
2012	99,704	2,634	22,592	582,709	5,579	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	99,877	2,938	25,576	568,730	42,553	189,737	5,122	-38,669	-21,694	-55,240
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	21,585	804	5,479	129,435	332	50,508	1,060	-7,771	-4,361	-11,072
Q2, 2014	32,594	769	6,593	155,176	159	51,693	1,475	-10,290	-5,560	-14,375
Q3, 2014	25,523	741	7,587	153,735	10,096	45,267	1,636	-14,193	-6,029	-18,585
Q4, 2014	20,175	624	5,916	130,384	31,965	42,269	951	-6,415	-5,744	-11,208

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	134,497	-10,074	-57,108	-7,853	59,462	-42,012	17,450	
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	-9,063	-1,847	25,857	-178	25,679	
Q2, 2014	37,318	-2,585	-21,818	-719	12,197	-71	12,126	
Q3, 2014	26,682	-2,684	-14,413	-3,566	6,019	-9,974	-3,955	
Q4, 2014	31,061	-2,136	-11,815	-1,721	15,389	-31,789	-16,400	

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		securities in foreign currency	loans	other	total (1+4+5)	7	8			
		securities in rubles	2							3			4	5	6
	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	-37,347				
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	-19,293				

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	6,598	-9,152	-1,178	-10,329	18	
2010	38,004	-4,937	-6,395	-1,294	25,378	44,927	-6	921	915	-57	
2011	50,003	-6,226	16,068	-897	58,948	67,497	750	1,718	2,468	30	
2012	42,801	-8,128	6,652	-1,566	39,759	92,435	-255	-163	-418	7	
2013	60,061	-11,093	44,657	551	94,176	124,389	337	3,851	4,188	46	
2014	16,599	-12,252	-5,719	221	-1,151	-50,666	-34,524	-4,940	-39,464	-634	
Q1, 2013	36,586	-1,208	35,711	-236	70,854	86,183	239	396	634	-529	
Q2, 2013	5,244	-648	1,398	3,795	9,789	18,775	229	1,005	1,234	-305	
Q3, 2013	11,568	-3,187	1,603	-2,327	7,657	7,391	-53	-403	-457	-47	
Q4, 2013	6,663	-6,050	5,945	-681	5,876	12,039	-78	2,854	2,776	-114	
Q1, 2014	10,469	-5,648	3,601	-164	8,258	2,634	-25	60	36	-168	
Q2, 2014	10,973	-1,804	383	3,514	13,065	7,807	-214	757	543	-517	
Q3, 2014	-946	-3,301	-498	-3,429	-8,174	-23,067	-5,912	-2,906	-8,818	-24	
Q4, 2014	-3,898	-1,499	-9,204	301	-14,300	-38,041	-28,374	-2,851	-31,225	6	

Table 1.1 (cont.)

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

(millions of US dollars)

	Other sectors assets							Total assets (17+18+19+26)	
	Banks' assets	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)
	19	20	21	22	23	24	25	26	27
2009	-9,978	43,968	-4,647	-4,746	24,559	1,829	-5,854	55,109	34,744
2010	1,671	50,858	-14,374	797	25,904	887	-237	63,836	66,452
2011	31,767	70,259	-4,013	3,235	33,263	1,652	4,978	109,373	143,615
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	60,078	30,375	7,248	8,607	-1,315	8,545	113,538	83,099
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	14,922	10,198	-2,074	2,848	-702	3,188	28,379	49,786
Q2, 2014	7,762	15,321	3,383	-509	3,705	2,259	3,126	27,284	35,566
Q3, 2014	-29,865	12,086	1,772	6,807	1,610	-52	-643	21,579	-17,098
Q4, 2014	9,769	17,749	15,022	3,025	444	-2,819	2,875	36,296	14,846

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)	30				
2009	-12,768	-12,035	32,167	20,782	28,147	-6,394	-3,377	
2010	-3,393	2,381	-15,922	38,458	21,525	-9,136	-36,751	
2011	1,437	331	23,924	50,425	76,118	-8,655	-12,630	
2012	-16,207	-3,562	-18,508	63,955	25,677	-10,371	-30,017	
2013	-5,160	-1,073	7,469	44,977	46,212	-10,270	-22,077	
2014	-30,009	2,184	46,901	114,689	133,765	8,768	-107,547	
Q1, 2013	-2,988	-4,688	17,364	3,640	13,329	-6,755	4,946	
Q2, 2013	929	447	4,377	2,410	8,162	1,925	-4,444	
Q3, 2013	-6,388	1,654	-10,871	20,479	4,874	-2,004	-7,372	
Q4, 2013	3,286	1,514	-3,401	18,449	19,848	-3,436	-15,207	
Q1, 2014	6,569	-515	20,975	20,122	47,151	-5,878	-27,351	
Q2, 2014	-1,196	-486	15,222	14,219	27,759	5,288	-10,345	
Q3, 2014	-4,735	-691	-18,358	29,752	5,969	4,241	-5,683	
Q4, 2014	-30,648	3,876	29,062	50,596	52,887	5,118	-64,169	

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	34,648	-13,416	21,232	12,694	65,482	-44,882	20,600	54,526	56,438		
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	9,338	-2,350	6,988	5,496	14,112	-12,969	1,143	13,627	14,413		
Q2, 2014	8	429	91	266	785	8,615	-1,182	7,432	2,360	13,633	-9,651	3,982	13,775	14,568		
Q3, 2014	8	199	-9	-14	176	7,166	-1,708	5,458	4,098	10,582	-8,701	1,881	11,436	11,620		
Q4, 2014	4	189	166	-209	146	9,529	-8,175	1,354	739	27,155	-13,561	13,594	15,688	15,837		

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	19	20	21	22	23	24	25	26	27
2010	1,207	5,397	73	6,678	34,809	-28,289	6,520	10,037	46,188	-32,840	13,349	29,906	36,583	
2011	2,148	3,218	-202	5,164	29,270	-21,378	7,892	15,426	90,229	-75,543	14,686	38,004	43,168	
2012	1,197	3,720	164	5,081	42,758	-32,070	10,688	17,552	165,621	-143,858	21,762	50,003	55,084	
2013	834	5,538	1,415	7,786	34,663	-35,529	-866	18,005	97,449	-71,786	25,663	42,801	50,588	
2014	-245	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	382	6,249	-2,272	4,359	33,883	-31,411	2,472	14,433	77,350	-77,657	-307	16,599	20,958	
Q1, 2013	200	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	1,064	1,656	13,155	-22,056	-8,901	993	32,816	-19,665	13,152	5,244	6,900	
Q3, 2013	252	2,059	-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	-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	594	2,395	6,273	-3,945	2,328	6,701	14,835	-13,395	1,440	10,469	12,865	
Q2, 2014	306	1,922	-1,070	1,158	7,177	-5,272	1,905	1,752	24,761	-17,444	7,317	10,973	12,131	
Q3, 2014	58	1,384	-1,104	338	5,743	-8,976	-3,233	5,213	18,607	-21,533	-2,926	-946	-608	
Q4, 2014	43	1,117	-692	468	14,690	-13,218	1,473	767	19,147	-25,285	-6,138	-3,898	-3,430	

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	154.1	46.9	9.6	-37.3	107.2	114.9	-1.2	8.8
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	47.7	21.0	21.9	0.9	26.7	29.1	8.3	-5.9
Q2, 2014	21.9	15.2	7.8	-7.5	6.7	25.0	13.1	5.3
Q3, 2014	7.2	-18.4	-29.9	-11.5	25.6	21.6	-8.2	4.2
Q4, 2014	77.4	29.1	9.8	-19.3	48.3	39.1	-14.3	5.1

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

Table 1.4

External Debt of the Russian Federation¹

(millions of US dollars)

	31.03.2014	30.06.2014	30.09.2014	31.12.2014
Total	715,892	732,777	680,857	597,254
General Government	53,639	57,128	49,382	41,606
Federal Government	52,867	56,446	48,748	41,027
New Russian Debt	50,863	54,557	46,926	39,257
Multilateral creditors	1,423	1,360	1,255	1,195
<i>IBRD</i>	1,071	1,029	933	894
<i>Other</i>	351	331	322	301
Other credits	120	109	61	46
Foreign currency bonds	24,736	23,367	21,534	21,484
<i>Eurobonds with 15, 17, 18, 19, 20, 22, 23, 28, 42 and 43-year maturities</i>	14,225	13,679	13,248	13,089
<i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i>	10,511	9,688	8,286	8,395
Ruble denominated bonds	24,214	29,355	23,718	16,139
<i>OFZ</i>	22,847	28,093	22,794	15,594
<i>Eurobonds with 18-year maturity</i>	1,367	1,262	924	545
Other	372	366	358	393
Debt of the former USSR	2,004	1,888	1,821	1,770
Debt owed to former socialist countries	955	941	879	863
Other official creditors	1,026	925	921	887
Other	23	22	21	20
Local Government	771	682	635	580
Loans	559	555	516	494
Ruble denominated bonds	212	128	118	85
Central bank	15,475	16,225	15,815	10,599
Loans	1,742	2,349	3,510	0
Currency and deposits	4,965	5,106	3,896	2,381
Other (SDR allocation)	8,768	8,769	8,410	8,218
Banks	214,044	208,859	192,250	171,450
Debt liabilities to direct investors and to direct investment enterprises	5,031	4,078	2,794	1,897
Loans ²	3,800	2,113	1,599	708
Deposits ²	193,443	190,498	177,239	160,010
Debt securities	7,550	7,556	6,672	5,197
Other	4,220	4,614	3,945	3,639
Other sectors	432,734	450,565	423,410	373,599
Debt liabilities to direct investors and to direct investment enterprises	150,093	160,076	149,967	131,502
Loans	266,109	269,256	255,669	226,214
Debt securities	8,386	8,703	8,828	6,145
Trade credits	3,445	3,563	3,706	3,469
Financial leases	2,145	2,356	2,408	2,433
Other	2,557	6,611	2,832	3,836

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)

	31.03.2014	30.06.2014	30.09.2014	31.12.2014
Total	715,892	732,777	680,857	597,254
General Government	53,639	57,128	49,382	41,606
Foreign Currency	29,213	27,645	25,546	25,382
Short-term	364	359	344	379
Long-term	28,849	27,286	25,202	25,003
Domestic Currency	24,426	29,483	23,836	16,224
Short-term	0	0	0	0
Long-term	24,426	29,483	23,836	16,224
Central bank	15,475	16,225	15,815	10,599
Foreign Currency	10,510	11,119	11,919	8,218
Short-term	1,742	2,349	3,510	0
Long-term	8,768	8,769	8,410	8,218
Domestic Currency	4,965	5,106	3,896	2,381
Short-term	4,965	5,106	3,896	2,381
Long-term	0	0	0	0
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	209,013	204,781	189,455	169,554
Foreign Currency	176,869	169,575	162,141	149,834
Short-term	43,543	40,477	37,541	31,083
Long-term	133,326	129,098	124,600	118,751
Domestic Currency	32,144	35,206	27,314	19,719
Short-term	12,241	13,917	11,026	8,781
Long-term	19,903	21,289	16,288	10,938
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	282,641	290,489	273,443	242,097
Foreign Currency	216,689	214,632	209,965	197,626
Short-term	13,641	12,223	12,142	13,399
Long-term	203,048	202,409	197,823	184,227
Domestic Currency	65,952	75,857	63,478	44,471
Short-term	6,005	11,392	6,559	5,558
Long-term	59,947	64,465	56,919	38,913
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	155,123	164,154	152,761	133,398
Foreign Currency	115,838	116,793	115,155	110,063
Domestic Currency	39,286	47,361	37,606	23,335

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)*

	31.03.2014	30.06.2014	30.09.2014	31.12.2014
Total Liabilities	715,892	732,777	680,857	597,254
Short-term	82,502	85,822	75,018	61,582
Long-term	633,390	646,954	605,839	535,672
General Government	53,639	57,128	49,382	41,606
<i>Short-term</i>	364	359	344	379
Other liabilities	364	359	344	379
<i>Long-term</i>	53,274	56,769	49,038	41,227
Debt securities	49,162	52,850	45,371	37,708
Loans	4,056	3,862	3,612	3,464
Other liabilities	57	57	56	55
Central bank	15,475	16,225	15,815	10,599
<i>Short-term</i>	6,707	7,455	7,405	2,381
Loans	1,742	2,349	3,510	0
Currency and deposits	4,965	5,106	3,896	2,381
<i>Long-term</i>	8,768	8,769	8,410	8,218
Other liabilities (SDR allocation)	8,768	8,769	8,410	8,218
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	209,013	204,781	189,455	169,554
<i>Short-term</i>	55,784	54,394	48,567	39,864
Debt securities	2,750	2,439	2,191	1,579
Loans ²	3,800	2,113	1,599	708
Current accounts and deposits ²	46,398	46,407	42,264	34,952
Other liabilities	2,837	3,435	2,513	2,626
<i>Long-term</i>	153,229	150,388	140,888	129,689
Debt securities	4,800	5,117	4,481	3,619
Deposits ²	147,046	144,091	134,976	125,058
Other liabilities	1,383	1,179	1,432	1,013
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	282,641	290,489	273,443	242,097
<i>Short-term</i>	19,646	23,615	18,701	18,957
Loans	13,644	13,441	12,163	11,652
Trade credits	3,445	3,563	3,706	3,469
Other liabilities	2,557	6,611	2,832	3,836
<i>Long-term</i>	262,995	266,874	254,742	223,140
Debt securities	8,386	8,703	8,828	6,145
Loans	254,609	258,171	245,914	216,995
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	155,123	164,154	152,761	133,398
Banks	5,031	4,078	2,794	1,897
Other sectors	150,093	160,076	149,967	131,502

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 1.7

International Investment Position of the Russian Federation in 2013¹

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Net International Investment Position	142,332	24,136	-1,005	-33,726	131,736
Assets	1,380,699	148,525	-28,485	-26,141	1,474,598
Direct investment	409,567	86,507	-17,122	550	479,501
Equity and investment fund shares	327,504	90,915	-15,344	-2,678	400,397
Direct investor in direct investment enterprises	327,476	90,908	-15,344	-2,678	400,362
Direct investment enterprises in direct investor (reverse investment)	25	3	0	0	28
Between fellow enterprises	2	5	0	0	7
<i>if ultimate controlling parent is resident</i>	1	0	-1	0	0
<i>if ultimate controlling parent is nonresident</i>	1	5	1	0	7
<i>if ultimate controlling parent is unknown</i>	0	0	0	0	0
Debt instruments	82,064	-4,409	-1,778	3,227	79,104
Direct investor in direct investment enterprises	47,942	1,215	-1,110	767	48,813
Direct investment enterprises in direct investor (reverse investment)	13,359	629	-1	1,111	15,099
Between fellow enterprises	20,763	-6,253	-667	1,350	15,192
Portfolio investment	48,300	11,759	-4,799	-1,516	53,743
Equity and investment fund shares	5,271	-919	-492	-628	3,232
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	3,982	-681	-719	-769	1,814
General government	0	0	0	0	0
Other sectors	1,289	-238	227	141	1,418
Other financial corporations	763	-266	-173	0	323
Nonfinancial corporations, households and NPISHs	526	29	400	141	1,095
<i>Equity securities other than investment fund shares</i>	5,088	-945	-566	-637	2,941
<i>Investment fund shares or units</i>	183	26	74	8	291
Debt securities	43,028	12,678	-4,307	-888	50,511
Central bank	2,985	-25	138	-1,271	1,827
Short-term	0	0	0	0	0
Long-term	2,985	-25	138	-1,271	1,827
Deposit-taking corporations, except central bank	30,905	7,309	-3,673	-227	34,314
Short-term	1,277	-842	-88	3	350
Long-term	29,628	8,152	-3,585	-230	33,964

Table 1.7 (cont.)
(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
General government	0	3,003	0	0	3,003
Short-term	0	0	0	0	0
Long-term	0	3,003	0	0	3,003
Other sectors	9,139	2,390	-772	610	11,367
Short-term	1,464	110	-81	0	1,492
Long-term	7,675	2,280	-691	610	9,875
Other financial corporations	3,610	1,739	-611	-1,908	2,830
Short-term	805	-314	-85	0	406
Long-term	2,805	2,053	-526	-1,908	2,424
Nonfinancial corporations, households and NPISHs	5,529	651	-161	2,518	8,537
Short-term	659	424	3	0	1,086
Long-term	4,870	227	-164	2,518	7,451
Financial derivatives (other than reserves) and employee stock options	5,553	-8,488	8,867	0	5,932
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,483	-7,677	8,122	0	5,929
General government	0	0	0	0	0
Other sectors	70	-812	745	0	3
Other financial corporations	0	-282	282	0	0
Nonfinancial corporations, households and NPISHs	70	-530	463	0	3
<i>Financial derivatives (other than reserves)</i>	5,553	-8,488	8,867	0	5,932
<i>Options</i>	1,121	-123	480	0	1,477
<i>Forward-type contracts</i>	4,432	-8,365	8,387	0	4,455
Other investment	379,661	80,824	-4,678	-29,981	425,827
Other equity	3,425	706	2	67	4,201
Currency and deposits	159,411	16 529	-1,513	-1,050	173,378
Central banks	962	-497	33	0	498
Short-term	962	-497	33	0	498
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	121,211	16,853	-1,664	-1,208	135,192
Short-term	87,157	7,149	-1,406	-1,018	91,881
Long-term	34,054	9,705	-258	-190	43,311
<i>Of which: Interbank positions</i>	115,161	17,150	-1,797	-1,152	129,362
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	37,239	173	118	158	37,688
Short-term	37,239	173	118	158	37,688
Long-term	0	0	0	0	0
Other financial corporations	977	337	9	0	1,323
Short-term	977	337	9	0	1,323
Long-term	0	0	0	0	0

Table 1.7 (cont.)
(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	36,261	-164	109	158	36,365
Short-term	36,261	-164	109	158	36,365
Long-term	0	0	0	0	0
Loans	179,679	21,231	-3,228	127	197,810
Central bank	49	0	-4	0	46
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	49	0	-4	0	46
Deposit-taking corporations, except central bank	65,195	8,434	-1,182	447	72,895
Short-term	18,158	-2,764	-331	98	15,161
Long-term	47,037	11,198	-850	349	57,734
General government	57,726	337	56	48	58,166
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	57,726	337	56	48	58,166
Other sectors	56,709	12,461	-2,099	-368	66,703
Short-term	18,551	6,344	-773	-217	23,905
Long-term	38,158	6,117	-1,326	-150	42,799
Other financial corporations	21,685	4,544	182	92	26,504
Short-term	8,634	4,290	706	0	13,630
Long-term	13,051	254	-524	93	12,873
Nonfinancial corporations, households and NPISHs	35,024	7,917	-2,281	-460	40,200
Short-term	9,917	2,054	-1,479	-217	10,274
Long-term	25,107	5,863	-802	-243	29,925
Insurance, pension, and standardized guarantee schemes	1,796	595	-139	0	2,251
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	1,796	595	-139	0	2,251
Other financial corporations	1,796	595	-139	0	2,251
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,733	546	-139	0	2,141
<i>Life insurance and annuity entitlements</i>	63	49	-1	0	110
Trade credit and advances	21,470	8,715	13	-2,035	28,163
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 1.7 (cont.)
(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
General government	250	-1	8	0	257
Short-term	0	0	0	0	0
Long-term	250	-1	8	0	257
Other sectors	21,221	8,716	5	-2,035	27,906
Short-term	21,221	8,716	5	-2,035	27,906
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	21,221	8,716	5	-2,035	27,906
Short-term	21,221	8,716	5	-2,035	27,906
Long-term	0	0	0	0	0
Other accounts receivable	13,879	33,048	187	-27,091	20,023
Central bank	60	-44	-4	0	12
Short-term	60	-44	-4	0	12
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	8,246	2,368	242	-587	10,270
Short-term	3,444	1,247	417	-469	4,640
Long-term	4,802	1,121	-175	-118	5,630
General government	5,327	76	-28	0	5,375
Short-term	101	76	-28	0	148
Long-term	5,226	0	1	0	5,226
Other sectors	246	30,649	-24	-26,504	4,366
Short-term	245	30,647	-24	-26,504	4,364
Long-term	1	2	0	0	3
Other financial corporations	246	5,020	-24	-4,673	568
Short-term	245	5,019	-24	-4,673	566
Long-term	1	2	0	0	3
Nonfinancial corporations, households and NPISHs	0	25,629	0	-21,831	3,798
Short-term	0	25,629	0	-21,831	3,798
Long-term	0	0	0	0	0
Reserve assets	537,618	-22,077	-10,753	4,807	509,595
Monetary gold	51,039	0	-14,585	3,536	39,990
Gold bullion	51,039	0	-14,585	3,536	39,990
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	8,741	4	18	0	8,762
Reserve position in the IMF	4,727	-335	4	0	4,396
Other reserve assets	473,110	-21,745	3,811	1,271	456,447
Currency and deposits	55,396	12,013	-970	0	66,440
Claims on monetary authorities	40,889	2,237	82	0	43,208
Claims on other entities	14,507	9,776	-1,052	0	23,232

Table 1.7 (cont.)
(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Securities	416,508	-35,899	4,681	1,271	386,561
Debt securities	416,508	-35,899	4,681	1,271	386,561
Short-term	60,739	-24,327	619	82	37,113
Long-term	355,770	-11,572	4,062	1,189	349,448
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	1,206	2,140	99	0	3,446
Liabilities	1,238,368	124,389	-27,481	7,585	1,342,862
Direct investment	514,926	69,219	-21,879	3,389	565,654
Equity and investment fund shares	394,700	32,358	-19,933	2,732	409,856
Direct investor in direct investment enterprises	385,427	42,060	-20,307	2,669	409,850
Direct investment enterprises in direct investor (reverse investment)	9,273	-9,636	373	-4	6
Between fellow enterprises	0	-67	0	67	0
Debt instruments	120,226	36,861	-1,945	657	155,798
Direct investor in direct investment enterprises	45,810	3,236	-1,664	482	47,864
Direct investment enterprises in direct investor (reverse investment)	54,074	24,825	-40	181	79,040
Between fellow enterprises	20,342	8,800	-241	-6	28,894
Portfolio investment	270,725	748	-7,296	9,560	273,736
Equity and investment fund shares	194,461	-7,625	-1,424	9,682	195,094
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	31,540	3,226	-163	34	34,636
General government	0	0	0	0	0
Other sectors	162,922	-10,851	-1,261	9,647	160,458
Other financial corporations	291	1,452	4,359	319	6,421
Nonfinancial corporations, households and NPISHs	162,631	-12,302	-5,620	9,328	154,037
<i>Equity securities other than investment fund shares</i>	194,170	-7,692	-1,223	9,363	194,617
<i>Investment fund shares or units</i>	291	67	-201	319	477
Debt securities	76,263	8,373	-5,872	-121	78,642
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.7 (cont.)
(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	9,102	-1,366	75	-82	7,729
Short-term	4,266	-1,662	-3	0	2,601
Long-term	4,836	296	78	-82	5,128
General government	57,556	9,981	-5,778	0	61,759
Short-term	0	0	0	0	0
Long-term	57,556	9,981	-5,778	0	61,759
Other sectors	9,605	-242	-169	-39	9,155
Short-term	0	0	0	0	0
Long-term	9,605	-242	-169	-39	9,155
Other financial corporations	1,644	-437	-94	-30	1,083
Short-term	0	0	0	0	0
Long-term	1,644	-437	-94	-30	1,083
Nonfinancial corporations, households and NPISHs	7,961	195	-75	-9	8,072
Short-term	0	0	0	0	0
Long-term	7,961	195	-75	-9	8,072
Financial derivatives (other than reserves) and employee stock options	4,285	-8,834	8,904	0	4,355
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	4,265	-7,658	7,747	0	4,354
General government	0	0	0	0	0
Other sectors	20	-1,177	1,157	0	1
Other financial corporations	0	-404	404	0	0
Nonfinancial corporations, households and NPISHs	20	-772	753	0	1
<i>Financial derivatives (other than reserves)</i>	4,285	-8,834	8,904	0	4,355
<i>Options</i>	83	42	222	0	347
<i>Forward-type contracts</i>	4,202	-8,876	8,682	0	4,007
Other investment	448,433	63,257	-7,210	-5,363	499,116
Other equity	0	-3	0	4	1
Currency and deposits	189,372	18,007	-3,391	-2,041	201,947
Central banks	3,933	1,828	-321	-40	5,400
Short-term	3,933	1,828	-321	40	5,400
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	185,376	16,142	-3,065	-2,001	196,451
Short-term	47,917	4,451	-1,380	-1,500	49,487
Long-term	137,459	11,691	-1,685	-501	146,964
<i>Of which: Interbank positions</i>	88,261	773	-1,293	673	88,415
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.7 (cont.)
(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Other sectors	64	37	-5	0	96
Short-term	64	37	-5	0	96
Long-term	0	0	0	0	0
Other financial corporations	64	37	-5	0	96
Short-term	64	37	-5	0	96
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	241,631	43,594	-3,619	-3,196	278,410
Central bank	2,986	-1,386	228	0	1,827
Credit and loans with the IMF	0	0	0	0	0
Other short-term	2,986	-1,386	228	0	1,827
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	937	1,026	5	-67	1,901
Short-term	937	1,026	5	-67	1,901
Long-term	0	0	0	0	0
General government	5,022	-702	-45	-3	4,272
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	5,022	-702	-45	-3	4,272
Other sectors	232,686	44,657	-3,807	-3,126	270,410
Short-term	13,543	2,260	-470	-302	15,031
Long-term	219,143	42,397	-3,337	-2,824	255,379
Other financial corporations	22,514	1,398	335	-324	23,923
Short-term	3,919	1,100	-51	-43	4,926
Long-term	18,595	297	386	-281	18,997
Nonfinancial corporations, households and NPISHs	210,171	43,260	-4,142	-2,802	246,487
Short-term	9,624	1,159	-419	-259	10,105
Long-term	200,548	42,100	-3,723	-2,543	236,382
Insurance, pension, and standardized guarantee schemes	398	164	-30	0	531
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	398	164	-30	0	531
Other financial corporations	398	164	-30	0	531
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	378	156	-29	0	506
<i>Life insurance and annuity entitlements</i>	19	8	-1	0	26

Table 1.7 (end)
(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Trade credit and advances	2,932	183	0	0	3,115
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	2,932	183	0	0	3,115
Short-term	2,932	183	0	0	3,115
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	2,932	183	0	0	3,115
Short-term	2,932	183	0	0	3,115
Long-term	0	0	0	0	0
Other accounts payable – other	5,382	1,311	-187	-130	6,376
Central bank	3	-3	0	0	0
Short-term	3	-3	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	4,149	-102	-115	-130	3,803
Short-term	3,320	-412	-68	-84	2,756
Long-term	830	310	-47	-46	1,047
General government	334	70	1	0	405
Short-term	273	70	0	0	343
Long-term	61	0	0	0	62
Other sectors	896	1,345	-73	0	2,169
Short-term	896	1,345	-73	0	2,169
Long-term	0	0	0	0	0
Other financial corporations	722	-23	-58	0	640
Short-term	722	-23	-58	0	640
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	174	1,368	-14	0	1,528
Short-term	174	1,368	-14	0	1,528
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	8,718	0	17	0	8,736

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 1.8

International Investment Position of the Russian Federation in 2014¹

(millions of US dollars)

	Position as of 31.12.2013	Changes in Position reflecting			Position as of 31.12.2014
		transactions	valuation changes	other adjustments	
Net International Investment Position	131,736	26,218	177,026	1,281	336,262
Assets	1,474,598	-24,448	-150,848	8,262	1,307,565
Direct investment	479,501	56,438	-102,140	-1,934	431,865
Equity and investment fund shares	400,397	35,913	-90,477	-2,356	343,477
Direct investor in direct investment enterprises	400,362	35,901	-90,477	-2,356	343,430
Direct investment enterprises in direct investor (reverse investment)	28	4	0	0	32
Between fellow enterprises	7	8	0	0	14
<i>if ultimate controlling parent is resident</i>	0	0	0	0	0
<i>if ultimate controlling parent is nonresident</i>	7	8	0	0	14
<i>if ultimate controlling parent is unknown</i>	0	0	0	0	0
Debt instruments	79,104	20,525	-11,663	422	88,388
Direct investor in direct investment enterprises	48,813	20,343	-5,671	853	64,338
Direct investment enterprises in direct investor (reverse investment)	15,099	-2,700	-2,332	-61	10,005
Between fellow enterprises	15,192	2,882	-3,660	-370	14,045
Portfolio investment	53,743	16,744	-8,642	-1,193	60,652
Equity and investment fund shares	3,232	1,023	52	1,063	5,369
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	1,814	367	35	-373	1,843
General government	0	0	0	0	0
Other sectors	1,418	656	17	1,435	3,526
Other financial corporations	323	507	-16	1,041	1,855
Nonfinancial corporations, households and NPISHs	1,095	149	33	394	1,672
<i>Equity securities other than investment fund shares</i>	2,941	817	60	1,162	4,980
<i>Investment fund shares or units</i>	291	206	-9	-99	389
Debt securities	50,511	15,721	-8,694	-2,256	55,283
Central bank	1,827	-26	-114	-1,687	0
Short-term	0	0	0	0	0
Long-term	1,827	-26	-114	-1,687	0
Deposit-taking corporations, except central bank	34,314	10,848	-7,355	-81	37,726
Short-term	350	501	-57	-7	787
Long-term	33,964	10,348	-7,299	-74	36,939

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

	Position as of 31.12.2013	Changes in Position reflecting			Position as of 31.12.2014
		transactions	valuation changes	other adjustments	
General government	3,003	1	0	0	3,005
Short-term	0	0	0	0	0
Long-term	3,003	1	0	0	3,005
Other sectors	11,367	4,897	-1,224	-488	14,552
Short-term	1,492	1,018	-297	-1,545	668
Long-term	9,875	3,879	-927	1,058	13,884
Other financial corporations	2,830	2,728	-205	1,043	6,396
Short-term	406	311	8	-724	0
Long-term	2,424	2,418	-213	1,767	6,396
Nonfinancial corporations, households and NPISHs	8,537	2,169	-1,019	-1,531	8,157
Short-term	1,086	707	-304	-821	668
Long-term	7,451	1,461	-714	-710	7,488
Financial derivatives (other than reserves) and employee stock options	5,932	-16,579	28,338	0	17,691
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,929	-15,332	26,879	0	17,475
General government	0	0	0	0	0
Other sectors	3	-1,247	1,459	0	216
Other financial corporations	0	-422	422	0	0
Nonfinancial corporations, households and NPISHs	3	-825	1,037	0	216
<i>Financial derivatives (other than reserves)</i>	5,932	-16,579	28,338	0	17,691
<i>Options</i>	1,477	-795	2,179	0	2,861
<i>Forward-type contracts</i>	4,455	-15,784	26,159	0	14,829
Other investment	425,827	26,497	-43,169	2,742	411,897
Other equity	4,201	72	-44	0	4,228
Currency and deposits	173,378	24,456	-13,248	-892	183,694
Central banks	498	-498	-22	190	169
Short-term	498	-498	-22	190	169
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	135,192	-14,411	-11,133	-1,263	108,385
Short-term	91,881	-3,261	-7,839	-939	79,842
Long-term	43,311	-11,150	-3,294	-324	28,542
<i>Of which: Interbank positions</i>	129,362	-25,851	-11,381	-1,184	90,946
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	37,688	39,365	-2,093	181	75,141
Short-term	37,688	39,365	-2,093	181	75,141
Long-term	0	0	0	0	0
Other financial corporations	1,323	328	-103	0	1,548
Short-term	1,323	328	-103	0	1,548
Long-term	0	0	0	0	0

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

	Position as of 31.12.2013	Changes in Position reflecting			Position as of 31.12.2014
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	36,365	39,037	-1,991	181	73,593
Short-term	36,365	39,037	-1,991	181	73,593
Long-term	0	0	0	0	0
Loans	197,810	-19,644	-26,045	15,262	167,384
Central bank	46	0	-30	30	46
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	-30	30	46
Deposit-taking corporations, except central bank	72,895	14,920	-10,386	3,716	81,145
Short-term	15,161	2,849	-1,294	-259	16,458
Long-term	57,734	12,071	-9,093	3,976	64,688
General government	58,166	-34,524	-1,242	12,880	35,280
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	58,166	-34,524	-1,242	12,880	35,280
Other sectors	66,703	-41	-14,386	-1,364	50,913
Short-term	23,905	-4,527	-3,975	-252	15,152
Long-term	42,799	4,486	-10,412	-1,112	35,761
Other financial corporations	26,504	-1,170	-5,013	-4,983	15,338
Short-term	13,630	-2,475	-2,012	-5,196	3,948
Long-term	12,873	1,304	-3,001	213	11,390
Nonfinancial corporations, households and NPISHs	40,200	1,130	-9,373	3,619	35,575
Short-term	10,274	-2,052	-1,962	4,944	11,204
Long-term	29,925	3,182	7,411	-1,325	24,371
Insurance, pension, and standardized guarantee schemes	2,251	1,305	-524	0	3,032
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	2,251	1,305	-524	0	3,032
Other financial corporations	2,251	1,305	-524	0	3,032
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	2,141	1,344	-520	0	2,965
<i>Life insurance and annuity entitlements</i>	110	-39	-5	0	67
Trade credit and advances	28,163	5,936	-1,162	-759	32,179
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 31.12.2013	Changes in Position reflecting			Position as of 31.12.2014
		transactions	valuation changes	other adjustments	
General government	257	3	-25	0	235
Short-term	0	0	0	0	0
Long-term	257	3	-25	0	235
Other sectors	27,906	5,933	-1,137	-759	31,944
Short-term	27,906	5,933	-1,137	-759	31,944
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	27,906	5,933	-1,137	-759	31,944
Short-term	27,906	5,933	-1,137	-759	31,944
Long-term	0	0	0	0	0
Other accounts receivable	20,023	14,372	-2,145	-10,870	21,380
Central bank	12	-5	-2	0	5
Short-term	12	-5	-2	0	5
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	10,269	11,283	-1,960	-2,291	17,301
Short-term	4,640	5,169	-946	-1,392	7,471
Long-term	5,630	6,114	-1,015	-899	9,830
General government	5,375	-5,046	-92	28	264
Short-term	148	179	-112	28	244
Long-term	5,226	-5,225	20	0	21
Other sectors	4,366	8,141	-90	-8,607	3,810
Short-term	4,364	8,141	-89	-8,607	3,808
Long-term	3	0	-1	0	2
Other financial corporations	568	922	-90	-924	477
Short-term	566	922	-89	-924	475
Long-term	3	0	-1	0	2
Nonfinancial corporations, households and NPISHs	3,798	7,218	0	-7,683	3,333
Short-term	3,798	7,218	0	-7,683	3,333
Long-term	0	0	0	0	0
Reserve assets	509,595	-107,547	-25,235	8,647	385,460
Monetary gold	39,990	0	-862	6,961	46,089
Gold bullion	39,990	0	-862	6,961	46,089
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	8,762	3	-519	0	8,246
Reserve position in the IMF	4,396	-753	-244	0	3,398
Other reserve assets	456,447	-106,796	-23,610	1,687	327,727
Currency and deposits	66,440	-23,277	-889	0	42,274
Claims on monetary authorities	43,208	-23,232	-52	0	19,925
Claims on other entities	23,232	-46	-837	0	22,350

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

	Position as of 31.12.2013	Changes in Position reflecting			Position as of 31.12.2014
		transactions	valuation changes	other adjustments	
Securities	386,561	-80,225	-22,570	1,687	285,453
Debt securities	386,561	-80,225	-22,570	1,687	285,453
Short-term	37,113	932	-4,393	-8	33,644
Long-term	349,448	-81,157	-18,177	1,695	251,809
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	3,446	-3,294	-152	0	0
Liabilities	1,342,862	-50,666	-327,874	6,981	971,303
Direct investment	565,654	20,958	-211,600	3,532	378,543
Equity and investment fund shares	409,856	23,537	-189,315	1,067	245,145
Direct investor in direct investment enterprises	409,850	23,208	-189,248	1,067	244,877
Direct investment enterprises in direct investor (reverse investment)	6	329	-67	0	268
Between fellow enterprises	0	0	0	0	0
Debt instruments	155,798	-2,579	-22,286	2,465	133,398
Direct investor in direct investment enterprises	47,864	187	-11,829	2,059	38,282
Direct investment enterprises in direct investor (reverse investment)	79,040	-4,569	-3,811	384	71,045
Between fellow enterprises	28,894	1,802	-6,645	21	24,071
Portfolio investment	273,736	-23,125	-102,334	8,147	156,424
Equity and investment fund shares	195,094	-12,888	-79,513	8,506	111,199
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	34,636	-1,125	-19,171	-297	14,044
General government	0	0	0	0	0
Other sectors	160,458	-11,763	-60,342	8,803	97,155
Other financial corporations	6,421	342	-5,070	377	2,069
Nonfinancial corporations, households and NPISHs	154,037	-12,105	-55,272	8,427	95,086
<i>Equity securities other than investment fund shares</i>	194,617	-12,962	-79,286	8,477	110,846
<i>Investment fund shares or units</i>	477	74	-227	29	353
Debt securities	78,642	-10,237	-22,821	-359	45,225
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 31.12.2013	Changes in Position reflecting			Position as of 31.12.2014
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	7,729	-949	-1,269	-314	5,197
Short-term	2,601	-893	30	-159	1,579
Long-term	5,128	-56	-1,299	-154	3,619
General government	61,759	-8,800	-19,076	0	33,883
Short-term	0	0	0	0	0
Long-term	61,759	-8,800	-19,076	0	33,883
Other sectors	9,155	-488	-2,476	-45	6,145
Short-term	0	0	0	0	0
Long-term	9,155	-488	-2,476	-45	6,145
Other financial corporations	1,083	457	-627	-124	790
Short-term	0	0	0	0	0
Long-term	1,083	457	-627	-124	790
Nonfinancial corporations, households and NPISHs	8,072	-946	-1,849	78	5,355
Short-term	0	0	0	0	0
Long-term	8,072	-946	-1,849	78	5,355
Financial derivatives (other than reserves) and employee stock options	4,355	-21,358	38,533	0	21,530
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	4,354	-19,473	36,599	0	21,479
General government	0	0	0	0	0
Other sectors	1	-1,885	1,934	0	51
Other financial corporations	0	-657	657	0	0
Nonfinancial corporations, households and NPISHs	1	-1,227	1,277	0	51
<i>Financial derivatives (other than reserves)</i>	4,355	-21,358	38,534	0	21,530
<i>Options</i>	347	-658	4,331	0	4,020
<i>Forward-type contracts</i>	4,007	-20,700	34,203	0	17,510
Other investment	499,116	-27,140	-52,473	-4,698	414,806
Other equity	1	-2	0	1	0
Currency and deposits	201,947	-21,031	-18,208	-212	162,496
Central banks	5,400	-1,018	-1,957	-43	2,381
Short-term	5,400	-1,018	-1,957	-43	2,381
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	196,451	-20,033	-16,242	-167	160,010
Short-term	49,487	-7,618	-6,454	-463	34,952
Long-term	146,964	-12,415	-9,788	296	125,058
<i>Of which: Interbank positions</i>	88,415	-19,714	-7,615	-477	60,610
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 31.12.2013	Changes in Position reflecting			Position as of 31.12.2014
		transactions	valuation changes	other adjustments	
Other sectors	96	20	-10	-2	105
Short-term	96	20	-10	-2	105
Long-term	0	0	0	0	0
Other financial corporations	96	20	-10	-2	105
Short-term	96	20	-10	-2	105
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	278,410	-8,825	-32,500	-4,351	232,734
Central bank	1,827	-1,694	-133	0	0
Credit and loans with the IMF	0	0	0	0	0
Other short-term	1,827	-1,694	-133	0	0
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	1,901	-739	-136	-318	708
Short-term	1,901	-739	-136	-318	708
Long-term	0	0	0	0	0
General government	4,272	-673	-115	0	3,484
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	4,272	-673	-115	0	3,484
Other sectors	270,410	-5,719	-32,116	-4,033	228,542
Short-term	15,031	-192	-2,987	-304	11,547
Long-term	255,379	-5,526	-29,129	-3,729	216,995
Other financial corporations	23,923	-2,207	-5,604	-439	15,673
Short-term	4,926	-1,473	-918	-104	2,430
Long-term	18,997	-734	-4,685	-335	13,243
Nonfinancial corporations, households and NPISHs	246,487	-3,512	-26,513	-3,594	212,869
Short-term	10,105	1,280	-2,069	-200	9,117
Long-term	236,382	-4,792	-24,444	-3,394	203,752
Insurance, pension, and standardized guarantee schemes	531	345	-115	0	761
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	531	345	-115	0	761
Other financial corporations	531	345	-115	0	761
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	506	319	-109	0	716
<i>Life insurance and annuity entitlements</i>	26	26	-6	0	45

Table 1.8 (end)
(millions of US dollars)

	Position as of 31.12.2013	Changes in Position reflecting			Position as of 31.12.2014
		transactions	valuation changes	other adjustments	
Trade credit and advances	3,115	354	0	0	3,469
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	3,115	354	0	0	3,469
Short-term	3,115	354	0	0	3,469
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	3,115	354	0	0	3,469
Short-term	3,115	354	0	0	3,469
Long-term	0	0	0	0	0
Other accounts payable – other	6,376	2,020	-1,132	-136	7,128
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	3,803	612	-658	-119	3,639
Short-term	2,756	553	-566	-117	2,626
Long-term	1,047	60	-92	-2	1,013
General government	405	18	-9	0	414
Short-term	343	23	-7	0	358
Long-term	62	-5	-1	0	55
Other sectors	2,169	1,389	-466	-17	3,075
Short-term	2,169	1,389	-466	-17	3,075
Long-term	0	0	0	0	0
Other financial corporations	640	330	-135	-1	835
Short-term	640	330	-135	-1	835
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	1,528	1,059	-331	-17	2,240
Short-term	1,528	1,059	-331	-17	2,240
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	8,736	-1	-517	0	8,218

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 31.12.2013	Changes in Position reflecting				Position as of 31.12.2014
		transactions	valuation changes	other adjustments	total changes	
Assets	273,110	9,554	-6,466	-204	2,885	275,994
Direct investment	12,697	1,878	-2,544	88	-578	12,119
Equity (including reinvestment of earnings)	11,151	1,953	-2,467	67	-446	10,705
Direct investor banks in direct investment enterprises	11,151	1,953	-2,467	67	-446	10,705
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Debt instruments	1,546	-75	-77	20	-132	1,414
Direct investor in direct investment enterprises	1,428	-188	-56	-1	-245	1,184
Debt securities	114	8	0	0	8	122
Loans	1,072	-63	-52	0	-115	957
Other accounts receivable	242	-133	-4	-1	-138	105
Banks – direct investment enterprises in direct investors (reverse investment)	118	112	-21	21	113	230
Debt securities	0	0	0	0	0	0
Loans	117	113	-20	21	114	230
Other accounts receivable	1	-1	0	0	1	0
Portfolio investment	36,128	11,216	-7,321	-454	3,441	39,569
Equity	1,814	367	35	-373	29	1,843
Debt securities	34,314	10,848	-7,355	-81	3,412	37,726
Short-term	350	501	-57	-7	437	787
Long-term	33,964	10,348	-7,299	-74	2,975	36,939
Financial derivatives	5,929	-15,332	26,879	0	11,547	17,475
Options	1,477	-660	2,044	0	1,384	2,861
Forward-type contracts	4,451	-14,672	24,835	0	10,163	14,614
Other investment	218,356	11,792	-23,480	162	-11,525	206,831
Other equity	0	0	0	0	0	0
Foreign currency	5,826	11,439	238	-69	11,608	17,434
Deposits	129,366	-25,850	-11,371	-1,194	-38,416	90,950
Short-term	86,055	-14,701	-8,077	-870	-23,647	62,408
Long-term	43,311	-11,150	-3,294	-324	-14,768	28,542
Loans	72,895	14,920	-10,386	3,716	8,250	81,145
Short-term	15,161	2,849	-1,294	-259	1,296	16,458
Long-term	57,734	12,071	-9,093	3,976	6,954	64,688
Other accounts receivable	10,269	11,283	-1,960	-2,291	7,032	17,301
Short-term	4,640	5,169	-946	-1,392	2,831	7,471
Long-term	5,630	6,114	-1,015	-899	4,200	9,830

Table 1.9 (end)
(millions of US dollars)

	Position as of 31.12.2013	Changes in Position reflecting				Position as of 31.12.2014
		transactions	valuation changes	other adjustments	total changes	
Liabilities	285,024	-37,348	-20,015	-1,219	-58,581	226,442
Direct investment	36,150	4,359	-19,138	-5	-14,784	21,366
Equity (including reinvestment of earnings)	31,640	6,631	-18,708	-94	-12,171	19,469
Direct investors in banks – direct investment enterprises	31,634	6,302	-18,642	-94	-12,434	19,201
Direct investment enterprises in direct investor (reverse investment)	6	329	-67	0	263	268
Debt instruments	4,510	-2,272	-430	89	-2,613	1,897
Direct investors in banks – direct investment enterprises	1,118	-267	-178	83	-363	756
Debt securities	24	-12	-1	0	-14	10
Deposits	1,088	-261	-169	82	-347	741
Loans	0	0	0	0	0	0
Other accounts payable	7	6	-8	0	-1	5
Direct investment enterprises in direct investor (reverse investment)	3,392	-2,005	-252	6	-2,251	1,141
Debt securities	33	179	-181	0	-2	31
Deposits	3,078	-1,954	-47	0	-2,001	1,078
Loans	246	-227	-16	0	-244	3
Other accounts payable	34	-3	-7	6	-5	30
Portfolio investment	42,366	-2,074	-20,440	-611	-23,125	19,241
Equity	34,636	-1,125	-19,171	-297	-20,593	14,044
Debt securities	7,729	-949	-1,269	-314	-2,532	5,197
Short-term	2,601	-893	30	-159	-1,023	1,579
Long-term	5,128	-56	-1,299	-154	-1,509	3,619
Financial derivatives	4,354	-19,474	36,599	0	17,126	21,479
Options	347	-453	4,125	0	3,672	4,020
Forward-type contracts	4,006	-19,020	32,474	0	13,454	17,460
Other investment	202,154	-20,159	-17,035	-603	-37,798	164,357
Other equity	0	0	0	0	0	0
Deposits	196,451	-20,033	-16,242	-167	-36,441	160,010
Short-term	49,487	-7,618	-6,454	-463	-14,535	34,952
Long-term	146,964	-12,415	-9,788	296	-21,906	125,058
Loans ¹	1,901	-739	-136	-318	-1,193	708
Short-term	1,901	-739	-136	-318	-1,193	708
Other accounts payable	3,803	612	-658	-119	-164	3,639
Short-term	2,756	553	-566	-117	-130	2,626
Long-term	1,047	60	-92	-2	-34	1,013
International investment position, net	-11,914	46,902	13,549	1,015	61,466	49,552

¹ Liabilities 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	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	total	of which	
2013	523,275	99.2	445,151	100.3	78,125	93.4	341,337	101.7	295,022	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	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	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	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	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	7,844	63.6	42,269	33,647	8,621
April	47,580	107.0	40,851	107.0	6,729	106.9	27,765	93.0	24,409	3,356	85.3	19,815	16,442	3,373
May	44,049	107.5	37,164	105.0	6,885	122.9	26,118	99.0	23,108	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	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	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	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	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	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	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	2,388	59.4	13,897	10,415	3,482
2015														
Q1	89,072	72.4	77,191	73.2	11,881	67.8	45,447	62.7	40,350	5,097	57.8	43,625	36,841	6,784
January	27,510	69.5	24,136	70.7	3,374	61.9	12,463	59.3	10,888	1,575	61.3	15,047	13,248	1,799
February	29,159	80.1	24,865	81.1	4,294	74.7	15,562	64.6	13,966	1,596	56.7	13,597	10,899	2,698
March	32,403	68.9	28,190	69.3	4,213	66.7	17,422	63.6	15,496	1,926	56.0	14,981	12,694	2,287
April	31,465	66.1	26,915	65.9	4,550	67.6	16,428	59.2	14,489	1,939	57.8	15,037	12,426	2,611

Table 1.11

International Reserves of the Russian Federation¹

(millions of US dollars)

	International reserves	foreign exchange reserves	Of which			gold
			of which			
			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

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)

	31.05.2015
A. Official reserves	356,770.4
(1) Foreign currency reserves (in convertible foreign currencies)	296,777.2
(a) Securities	251,234.8
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	45,542.4
(i) other national central banks	18,614.1
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	26,928.2
of which: located in the reporting country	–
(2) IMF reserve position	2,596.4
(3) SDRs	7,914.6
(4) Gold (valued at current quotations of the Bank of Russia)	47,875.0
– volume in millions of fine troy ounces	40.2
(5) Other reserve assets (specify)	1,607.3
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	1,607.3
B. Other foreign currency assets (specify)	34,081.0
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	34,081.0
– 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	-7,947.9	-6,152.8	120.6	-1,915.7
– outflows (-), principal	-7,667.4	-6,173.9	-16.4	-1,477.1
– outflows (-), interest	-2,501.5	-164.0	-217.6	-2,119.9
– inflows (+), principal	1,595.7	145.3	277.9	1,172.5
– inflows (+), interest	625.3	39.8	76.6	508.9
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 (-)	-	-	-	-
(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)

	31.05.2015
(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	–
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	32,996.9
– lent or repoed and included in Section I	–9,985.9
– lent or repoed but not included in Section I	–2,656.3
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	45,639.1
(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	–
– currencies in SDR basket ²	–
– currencies not in SDR basket	–
– 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 (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)

	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015
Claims on other sectors	412,972	420,139	469,719	489,425	488,643	654,492	655,073	653,589	653,455	691,655
Other financial institutions	408,321	416,321	466,221	485,842	485,833	653,130	653,464	650,643	650,640	688,830
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	4,650	3,817	3,497	3,583	2,810	1,362	1,609	2,946	2,815	2,825
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	9,613,508	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
Currency in circulation	7,856,279	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
Liabilities to credit institutions	1,757,228	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
Deposits	1,757,228	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
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	77,291	78,548	55,517	44,842	145,386	378,222	329,547	242,530	280,163	334,755
Deposits included in broad money	103,792	62,881	49,253	47,081	49,697	54,269	53,643	62,797	54,663	63,274
Transferable deposits	103,791	62,880	46,451	46,579	49,194	52,768	42,741	61,795	53,462	54,272
Other financial institutions	81,455	45,263	28,915	28,347	34,121	36,003	23,335	43,627	37,062	35,670
Public nonfinancial organizations	21,842	17,111	17,055	17,692	14,520	16,168	19,044	17,742	15,942	18,171
Other nonfinancial organizations	495	507	481	540	553	597	363	426	458	432
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	1	1	2,802	502	502	1,501	10,902	1,001	1,201	9,002
Other financial institutions	0	0	2,800	500	500	1,500	10,900	1,000	1,200	9,000
Public nonfinancial organizations	0	0	1	1	1	0	0	0	0	1
Other nonfinancial organizations	1	1	1	1	1	1	2	1	1	1
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	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
Other items (net)	1,431,977	1,531,030	2,196,917	3,244,666	4,244,381	432,348	3,384,983	1,118,737	560,532	-944,290
Other liabilities	1,767,882	1,895,759	2,530,209	3,603,487	4,683,742	731,515	3,857,548	1,729,832	961,407	-566,516
Other assets	335,905	364,728	333,292	358,821	439,361	299,166	472,564	611,095	400,874	377,774

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.)

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	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
Deposits	266,002	281,515	272,112	229,815	323,617	369,114	260,277	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
Other financial institutions	209,546	226,679	383,369	396,790	535,195	823,514	1,142,018	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
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
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
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
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
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
Other financial institutions	187,668	250,588	231,936	233,840	314,188	392,732	351,434	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
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
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	4,562,556	6,665,873	8,523,253	10,724,460	12,922,543	15,875,493	18,472,796	21,735,334	27,641,864
Other financial institutions	127,283	225,418	406,945	535,734	560,054	867,932	1,239,766	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
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
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	1,574,641	2,739,898	3,255,824	4,120,309	4,609,814	5,186,304	6,028,516	6,764,290	6,600,675
Other items (net)	-197,846	-375,280	-289,441	371,629	535,941	821,897	889,524	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
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
Consolidation adjustment	-82,649	-92,476	-164,005	-266,993	-275,844	-325,609	-287,730	-419,999	-856,348

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

	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015
Net foreign assets	3,008,262	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
Claims on nonresidents	10,289,057	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
Foreign currency	382,533	366,356	402,689	408,595	498,606	981,942	1,021,605	778,299	687,015	519,176
Deposits	4,609,129	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
Securities other than shares	1,411,452	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
Loans	3,363,414	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
Other	522,529	543,604	579,998	610,204	601,286	589,475	603,688	623,731	616,737	673,392
Liabilities to nonresidents	7,280,796	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
Deposits	6,987,075	7,109,821	7,304,054	7,816,699	8,654,334	9,357,641	10,929,033	9,474,392	8,720,476	7,730,068
Securities other than shares	220,118	219,164	222,253	240,702	245,811	288,910	330,275	284,571	288,185	288,185
Loans	67,735	69,980	65,650	61,729	38,237	39,988	17,898	31,879	14,318	14,318
Other	5,869	6,036	6,455	7,421	8,066	2,978	3,592	3,501	3,737	2,960
Claims on central bank	2,819,716	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
Currency	985,101	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
Deposits	1,834,615	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
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Net claims on general government	1,093,476	969,485	1,014,237	825,394	748,317	2,140,753	1,535,710	1,891,076	1,897,778	1,831,351
Claims on federal government	2,415,875	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
Securities	2,390,389	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
Other claims	25,486	25,087	24,861	37,493	34,662	36,042	37,140	38,729	108,495	126,289
Claims on state and local government	1,030,996	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
Securities	263,607	263,242	258,456	283,072	283,424	263,632	266,551	269,062	264,132	280,391
Other claims	767,388	766,602	777,308	760,873	796,585	1,035,186	1,014,411	1,009,742	980,123	934,656
Liabilities to federal government	1,720,055	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
Deposits	1,672,565	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
Other liabilities	47,491	50,984	26,506	24,602	28,205	29,243	34,299	42,037	28,224	21,347

Table 1.14 (end)

(millions of rubles, end of period)

	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015
Liabilities to state and local government	633,339	639,774	638,913	671,118	610,328	223,206	461,259	444,209	605,603	830,755
Deposits	633,339	639,774	638,913	671,118	610,328	223,206	461,259	444,209	605,603	830,755
Other liabilities	-	-	-	-	-	-	-	-	-	-
Claims on other sectors	40,031,596	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
Other financial institutions	2,089,827	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
Public nonfinancial organizations	476,049	479,698	497,377	513,107	534,683	538,389	545,065	519,209	509,253	493,042
Other nonfinancial organizations	25,732,334	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
Households	11,733,385	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
Liabilities to central bank	5,814,749	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
Deposits included in broad money	30,487,595	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
Transferable deposits	7,869,205	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
Other financial institutions	430,055	430,835	412,943	371,938	443,968	432,791	438,337	422,736	481,094	727,803
Public nonfinancial organizations	482,537	445,816	450,498	425,369	461,762	510,562	565,697	549,109	548,381	528,375
Other nonfinancial organizations	4,237,831	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
Households	2,718,782	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
Other deposits	22,618,390	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
Other financial institutions	1,533,036	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
Public nonfinancial organizations	191,670	221,364	226,086	245,432	231,664	288,737	264,011	279,792	287,389	302,512
Other nonfinancial organizations	6,759,466	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
Households	14,134,219	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
Deposits excluded from broad money	1,610,785	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
Securities other than shares excluded from broad money	1,562,717	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
Shares and other equity	6,788,001	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
Other items (net)	689,202	503,220	658,606	264,928	175,962	229,331	141,536	338,707	-47,718	-15,292
Other liabilities	6,224,605	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
Other assets	5,037,786	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
Consolidation adjustment	-497,616	-814,921	-793,690	-930,191	-955,837	-856,348	-978,677	-787,561	-917,020	-970,834

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)

	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015
Net foreign assets	19,457,169	19,173,466	19,999,609	21,242,096	22,841,667	25,250,924	30,486,646
Claims on nonresidents	27,167,040	27,050,625	28,069,598	29,778,068	32,259,886	35,404,134	42,370,438
Liabilities to nonresidents	7,709,871	7,877,158	8,069,989	8,535,972	9,418,219	10,153,209	11,883,792
Domestic claims	32,972,973	33,248,030	33,901,522	34,253,980	34,966,342	37,400,216	37,399,533
Net claims on general government	-7,471,594	-7,661,367	-7,790,499	-8,459,661	-9,040,648	-8,339,577	-9,973,647
Claims on federal government	2,770,915	2,739,570	2,783,358	2,853,069	2,864,648	2,901,030	3,025,301
Claims on state and local government	1,031,205	1,030,053	1,035,923	1,044,108	1,080,168	1,298,974	1,281,118
Liabilities to federal government	9,764,856	9,936,952	10,210,620	10,812,932	11,571,168	11,590,015	13,235,899
Liabilities to state and local government	1,508,857	1,494,039	1,399,160	1,543,906	1,414,296	949,566	1,044,168
Claims on other sectors	40,444,568	40,909,398	41,692,021	42,713,641	44,006,990	45,739,794	47,373,181
Other financial institutions	2,498,149	2,475,437	2,542,493	2,707,376	2,779,022	2,850,541	2,859,535
Public nonfinancial organizations	476,050	479,699	497,378	513,107	534,683	538,389	545,065
Other nonfinancial organizations	25,736,984	26,076,065	26,640,970	27,367,065	28,447,092	30,106,233	31,806,157
Households	11,733,385	11,878,197	12,011,181	12,126,093	12,246,194	12,244,631	12,162,424

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

	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015
Broad money liabilities	37,462,565	37,723,129	38,153,845	38,912,332	40,223,061	43,032,122	45,211,555
Currency outside banking system	6,871,178	6,964,133	6,959,310	6,907,622	6,920,019	7,171,463	6,700,272
Transferable deposits	7,972,996	7,868,855	7,834,650	7,391,249	7,869,486	8,217,293	8,299,296
Other financial institutions	511,510	476,098	441,858	400,286	478,089	468,794	461,671
Public nonfinancial organizations	504,379	462,926	467,553	443,062	476,282	526,730	584,742
Other nonfinancial organizations	4,238,325	4,170,521	4,260,034	3,882,867	4,241,508	4,457,954	4,891,932
Households	2,718,782	2,759,310	2,665,205	2,665,034	2,673,607	2,763,815	2,360,951
Other deposits	22,618,391	22,890,141	23,359,885	24,613,462	25,433,556	27,643,365	30,211,987
Other financial institutions	1,533,036	1,522,144	1,517,863	1,647,455	1,664,348	1,711,666	1,713,179
Public nonfinancial organizations	191,670	221,365	226,087	245,433	231,665	288,737	264,011
Other nonfinancial organizations	6,759,467	6,889,143	7,245,041	7,993,398	8,458,607	10,262,447	11,721,182
Households	14,134,219	14,257,490	14,370,894	14,727,176	15,078,936	15,380,515	16,513,616
Deposits excluded from broad money	1,610,785	1,418,123	1,371,106	1,545,754	1,644,688	1,989,308	2,228,458
Securities other than shares excluded from broad money	1,562,717	1,581,260	1,589,463	1,588,564	1,613,908	1,610,102	1,653,301
Shares and other equity	9,957,111	9,949,728	10,214,257	10,222,510	10,193,957	15,654,776	15,560,345
Other items (net)	1,836,964	1,749,257	2,572,461	2,226,916	4,132,395	364,832	3,232,520
Other liabilities	7,992,487	8,395,175	9,430,202	11,086,669	12,911,871	10,093,940	14,230,468
Other assets	5,373,692	5,546,004	5,780,989	6,646,884	7,535,690	8,575,913	9,725,271
Consolidation adjustment	-781,831	-1,099,914	-1,076,753	-1,212,869	-1,243,786	-1,153,194	-1,272,676

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

	Feb, 2015			Mar, 2015			Apr, 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	565,328	25,641,212	26,206,541	653,049	24,483,682	25,136,731	751,947	22,404,940	23,156,886
Claims on nonresidents	1,806,653	34,786,273	36,592,926	1,869,531	32,823,394	34,692,924	1,968,828	29,720,166	31,688,994
Liabilities to nonresidents	1,241,325	9,145,061	10,386,385	1,216,482	8,339,712	9,556,193	1,216,881	7,315,227	8,532,107
Domestic claims	36,888,704	1,384,565	38,273,269	36,171,660	1,773,346	37,945,005	36,245,625	1,734,623	37,980,248
Net claims on general government	-246,199	-7,993,383	-8,239,581	-415,156	-7,290,540	-7,705,696	-500,667	-6,472,337	-6,973,003
Claims on federal government	2,193,626	851,189	3,044,815	2,245,166	836,433	3,081,599	2,393,212	621,825	3,015,037
Claims on state and local government	1,278,851	111	1,278,962	1,244,310	102	1,244,412	1,215,114	92	1,215,207
Liabilities to federal government	2,722,519	8,844,617	11,567,136	2,453,015	8,127,010	10,580,025	2,345,474	7,094,197	9,439,671
Liabilities to state and local government	996,157	66	996,223	1,451,616	66	1,451,682	1,763,519	57	1,763,576
Claims on other sectors	37,134,903	9,377,948	46,512,851	36,586,816	9,063,886	45,650,701	36,746,292	8,206,960	44,953,252
Other financial institutions	2,487,483	618,913	3,106,396	2,529,194	635,227	3,164,421	2,548,929	570,743	3,119,672
Public nonfinancial organizations	438,440	80,769	519,209	435,450	73,803	509,253	445,841	47,201	493,042
Other nonfinancial organizations	22,561,360	8,349,261	30,910,621	22,110,916	8,047,675	30,158,591	22,325,751	7,324,032	29,649,784
Households	11,647,620	329,005	11,976,624	11,511,256	307,181	11,818,437	11,425,770	264,983	11,690,754

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

	Feb, 2015			Mar, 2015			Apr, 2015		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Broad money liabilities	X	X	43,959,204	X	X	43,389,329	X	X	42,668,363
Money Supply (National Definition)	31,716,446	X	X	31,636,674	X	X	32,103,399	X	X
Currency outside banking system	6,671,923	-	6,671,923	6,540,845	-	6,540,845	6,619,609	-	6,619,609
Transferable deposits	8,411,232	-	8,411,232	8,309,370	-	8,309,370	8,195,835	-	8,195,835
Other financial institutions	466,363	-	466,363	518,156	-	518,156	763,473	-	763,473
Public nonfinancial organizations	566,850	-	566,850	564,323	-	564,323	546,546	-	546,546
Other nonfinancial organizations	4,926,345	-	4,926,345	4,815,664	-	4,815,664	4,284,745	-	4,284,745
Households	2,451,673	-	2,451,673	2,411,228	-	2,411,228	2,601,072	-	2,601,072
Other deposits	16,633,292	12,242,757	28,876,049	16,786,458	11,752,655	28,539,113	17,287,954	10,564,964	27,852,918
Other financial institutions	1,513,388	157,578	1,670,966	1,660,979	146,705	1,807,684	1,729,799	162,370	1,892,170
Public nonfinancial organizations	169,941	109,852	279,792	173,482	113,907	287,389	200,456	102,056	302,512
Other nonfinancial organizations	3,816,571	6,934,026	10,750,597	3,602,916	6,619,858	10,222,774	3,798,532	5,793,749	9,592,281
Households	11,133,392	5,041,302	16,174,694	11,349,081	4,872,185	16,221,266	11,559,167	4,506,788	16,065,955
Deposits excluded from broad money	1,079,388	985,133	2,064,521	1,059,594	1,063,668	2,123,262	1,081,699	1,228,735	2,310,435
Securities other than shares excluded from broad money	1,307,296	316,977	1,624,273	1,311,755	288,659	1,600,414	1,328,678	248,197	1,576,876
Shares and other equity	15,656,365	0	15,656,365	15,753,495	0	15,753,495	15,839,248	0	15,839,248
Other items (net)	1,175,448	0	1,175,448	215,237	0	215,237	-1,257,787	0	-1,257,787
Other liabilities	11,012,598	0	11,012,598	9,618,401	0	9,618,401	7,656,441	0	7,656,441
Other assets	8,767,594	0	8,767,594	8,188,567	0	8,188,567	7,645,189	0	7,645,189
Consolidation adjustment	-1,069,557	0	-1,069,557	-1,214,598	0	-1,214,598	-1,269,038	0	-1,269,038

Table 1.16

Money Supply (National Definition)

(billions of rubles)

	Cash (M0 monetary aggregate)		Transferable deposits	Including		Monetary aggregate M1 (1+2)	Other deposits	Including	
	1	2		households	nonfinancial organizations, financial institutions (except for credit ones)			households	nonfinancial organizations, financial institutions (except for credit ones)
	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	

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		
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			

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	–	

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							
06.05	9,641.7	7,670.5	1,259.1	485.8	226.3	—	
07.05	9,560.4	7,616.9	1,216.9	485.8	240.8	—	
08.05	9,589.3	7,632.2	1,181.6	484.8	290.6	—	
12.05	9,710.2	7,675.6	1,176.6	484.8	373.2	—	
13.05	9,877.4	7,667.4	1,509.5	484.8	215.8	—	
14.05	9,377.2	7,627.4	1,050.8	484.8	214.2	—	
15.05	9,441.1	7,636.3	1,112.9	484.8	207.2	—	
18.05	9,344.9	7,673.3	977.5	484.8	209.3	—	
19.05	9,468.7	7,679.3	1,096.3	484.8	208.3	—	
20.05	9,460.2	7,650.0	1,117.1	484.7	208.5	—	
21.05	9,812.5	7,638.2	1,506.1	458.3	210.0	—	
22.05	9,824.3	7,633.8	1,493.3	459.4	237.8	—	
25.05	9,824.6	7,641.6	1,485.9	459.4	237.8	—	
26.05	9,393.9	7,619.7	1,114.2	459.4	200.5	—	
27.05	9,388.9	7,568.0	1,162.2	459.4	199.2	—	
28.05	9,095.5	7,542.8	895.8	459.4	197.5	—	
29.05	9,128.4	7,533.4	937.0	459.4	198.6	—	

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					
	01.07	01.08	01.09	01.10	01.11	01.12	01.01	01.02	01.03	01.04	01.05	01.06
1. Precious metals	1,655,455	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. Funds placed with nonresidents and securities issued by nonresidents	14,223,435	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
3. Credits and deposits	5,860,510	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
4. Securities	613,155	605,899	603,621	608,422	622,416	630,958	622,456	656,014	646,126	651,807	640,065	649,642
of which:												
– Russian government securities	356,947	354,948	352,273	357,254	371,073	379,426	368,160	399,931	391,630	397,416	385,965	393,755
5. Claims on IMF	666,588	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
6. Other assets	111,898	126,017	121,477	126,179	127,871	128,815	186,590	406,104	457,194	957,559	2,346,183	2,290,411
of which:												
– fixed assets ¹	X	X	X	X	X	X	75,547	X	X	X	X	X
– advance payments on profit tax	–	–	–	–	–	–	162	–	–	–	–	–
Total assets	23,131,041	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
1. Cash in circulation	7,780,204	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
2. Funds in accounts with the Bank of Russia	10,845,761	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	11,294,370
of which:												
– Russian government funds	6,698,495	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
– funds of resident credit institutions	2,000,682	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
3. Float	26,066	8,991	16,757	20,440	14,611	17,415	1,897	18,605	19,507	11,078	11,683	8,794
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–
5. Liabilities to IMF	521,869	547,008	556,286	590,695	640,248	695,697	840,763	1,001,799	894,259	854,949	766,363	778,027
5. Other liabilities	788,021	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
6. Capital	3,169,120	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
7. Profit of a fiscal year	–	–	–	–	–	–	183,508	–	–	–	–	–
Total liabilities	23,131,041	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

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 –	11.50

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

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
	0.80	banks
10.09.2015 –	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 –	10.50	10.50	10.50	10.50	–	–	–

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
10.08.2009 – 14.09.2009	9.75	9.75	9.75
15.09.2009 – 29.09.2009	9.50	9.50	9.50
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 –	12.50	—	—

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	–	–	7.50	8.25
01.11.2011 – 25.12.2011	–	–	6.75	7.25	–	–	–	7.00	7.50	8.25	–	–	7.50	8.25
26.12.2011 – 01.04.2012	–	–	6.75	7.25	–	–	–	7.00	7.50	8.00	–	–	7.50	8.00
02.04.2012 – 13.09.2012	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00	–	–	7.50	8.00
14.09.2012 – 02.04.2013	–	–	7.00	7.50	8.00	–	–	7.25	7.75	8.25	–	–	7.75	8.25
03.04.2013 – 15.05.2013	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00	–	–	7.50	8.00
16.05.2013 – 10.06.2013	–	–	6.50	7.00	7.50	–	–	6.75	7.25	7.75	–	–	7.25	7.75
11.06.2013 – 15.09.2013	–	–	6.50	7.00	7.25	–	–	6.75	7.25	7.50	–	–	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	–	–	7.25	7.50
03.02.2014 – 02.03.2014	6.50	7.00	–	–	–	6.50	7.25	–	–	–	7.25	–	–	–
03.03.2014 ⁵ – 27.04.2014	8.00	8.50	–	–	–	8.00	8.75	–	–	–	8.75	–	–	–
28.04.2014 – 27.07.2014	8.50	9.00	–	–	–	8.50	9.25	–	–	–	9.25	–	–	–
28.07.2014 – 04.11.2014	9.00	9.50	–	–	–	9.00	9.75	–	–	–	9.75	–	–	–
05.11.2014 – 11.12.2014	10.50	11.00	–	–	–	10.50	11.25	–	–	–	11.25	–	–	–
12.12.2014 – 15.12.2014	11.50	12.00	–	–	–	11.50	12.25	–	–	–	12.25	–	–	–
16.12.2014 – 01.02.2015	18.00	18.50	–	–	–	18.00	18.75	–	–	–	18.75	–	–	–
02.02.2015 – 15.03.2015	16.00	16.50	–	–	–	16.00	16.75	–	–	–	16.75	–	–	–
16.03.2015 – 04.05.2015	15.00	15.50	–	–	–	15.00	15.75	–	–	–	15.75	–	–	–
05.05.2015 – 15.06.2015	13.50	14.00	–	–	–	13.50	14.25	–	–	–	14.25	–	–	–
16.06.2015 –	12.50	13.00	–	–	–	12.50	13.25	–	–	–	13.25	–	–	–

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 2.10 (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			
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	

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	of which for the term					from 181 to 365 days	over 1 year	34	35	
from 1 to 30 days		from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year						
	29	30	31	32	33	34	35	36	37	38	
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

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

(% p.a.)

Period of validity	Interest rate on loans, extended for the term					
	from 1 to 1 095 days			from 1 to 365 days		
	secured by					
	pledge of receivables on loans for financing investment projects	pledge of bonds, issued to finance investment projects and included into the Bank of Russia Lombard List	mortgage under "Military mortgage" program	pledge of receivables on credit agreements backed with insurance contracts of OJSC "EXIAR"	pledge of receivables on interbanking credit agreements, provided by SME Bank OJSC	
05.11.2014 – 11.12.2014	8.00	8.00	–	8.00	5.50	
12.12.2014 – 01.02.2015	9.00	9.00	10.75	9.00	6.50	
02.02.2015 – 15.03.2015	9.00	9.00	10.75	9.00	6.50	
16.03.2015 – 04.05.2015	9.00	9.00	10.75	9.00	6.50	
05.05.2015 –	9.00	9.00	10.75	9.00	6.50	

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"									
						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

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	operations "fine-tuning"													
								1 day	2 days	3 days	4 days	5 days	6 days								
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	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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
2013									
–	–	–	–	–	–	–	–	–	–
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				
05.05	39,826.47	1	13.50	2,172,308.47
06.05	2,256,954.74	7	12.77	2,262,404.57
07.05	13,552.20	1	13.50	2,258,425.69
08.05	11,380.48	4	13.50	2,256,143.26
12.05	14,186.70	1	13.50	2,258,219.38
13.05	1,673,154.29	7	12.81	1,677,106.52
14.05	48,130.39	1	13.50	1,670,114.76
15.05	75,868.78	3	13.50	1,697,850.65
18.05	21,221.85	1	13.50	1,643,068.35
19.05	23,201.16	1	13.50	1,644,029.52
20.05	2,219,071.46	7	12.77	2,224,360.84
21.05	49,226.32	1	13.50	2,224,305.85
22.05	46,862.87	3	13.50	2,221,864.17
25.05	53,517.03	1	13.50	2,228,458.37
26.05	51,149.44	1	13.50	2,225,834.37
27.05	1,804,992.11	7	12.82	1,809,342.85
28.05	28,497.59	1	13.50	1,811,941.53
29.05	43,223.07	3	13.50	1,825,976.80

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

(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

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

(rubles/euro)

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

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							

(rubles/US dollar)

Table 2.19

(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							

Monthly Average Official Rates: Rubles per US Dollar

Table 2.20

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2015				
01.05	1,980.05	27.16	1,897.35	1,284.08
06.05	1,975.88	27.32	1,902.00	1,301.28
07.05	1,914.27	26.37	1,836.74	1,269.49
08.05	1,915.46	26.47	1,839.36	1,279.14
09.05	1,933.95	26.61	1,856.86	1,284.14
13.05	1,938.85	26.94	1,846.45	1,286.62
14.05	1,900.02	26.52	1,804.46	1,253.41
15.05	1,955.78	28.01	1,849.92	1,260.65
16.05	1,955.70	27.74	1,858.74	1,258.99
19.05	1,943.40	28.01	1,845.05	1,251.66
20.05	1,928.39	27.51	1,838.82	1,239.58
21.05	1,931.82	27.33	1,844.17	1,256.66
22.05	1,941.38	27.57	1,856.96	1,248.67
23.05	1,938.55	27.61	1,853.71	1,250.22
26.05	1,930.26	27.65	1,832.32	1,232.77
27.05	1,931.77	27.16	1,836.31	1,265.20
28.05	1,948.38	27.33	1,850.21	1,287.60
29.05	1,999.68	28.04	1,889.65	1,324.77
30.05	2,027.34	28.39	1,897.23	1,330.10

3. FINANCIAL MARKETS

3.1. Interbank Money Market

Table 3.1.1

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

	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	8.33	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	–	–	–	–	–	

(% p.a.)

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					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												
05.05	13.15	13.38	13.49	13.52	13.58	13.31	14.25	15.12	15.12	15.12	15.70	15.43
06.05	12.85	13.03	13.17	13.42	13.31	13.18	13.85	14.20	14.78	14.95	15.16	15.18
07.05	12.45	12.66	12.65	13.16	13.03	12.92	13.50	13.90	14.43	14.74	14.84	14.97
08.05	12.14	12.42	12.65	13.06	13.15	13.17	13.21	13.60	14.38	14.64	14.72	14.89
12.05	12.19	12.37	12.70	13.11	12.92	12.70	13.20	13.50	14.28	14.43	14.77	14.76
13.05	12.22	12.40	12.67	12.96	12.81	12.59	13.17	13.59	14.09	14.29	14.52	14.82
14.05	12.34	12.47	12.65	12.93	12.88	12.74	13.35	13.60	14.24	14.38	14.60	14.74
15.05	12.44	12.58	12.70	13.04	12.89	12.69	13.39	13.68	14.26	14.53	14.69	14.86
18.05	12.52	12.64	12.93	12.90	12.98	12.68	13.42	13.68	14.25	14.26	14.92	14.72
19.05	12.58	12.66	12.96	13.04	12.90	12.72	13.46	13.72	14.22	14.31	14.66	14.68
20.05	12.55	12.71	12.94	12.99	12.93	12.68	13.39	13.68	14.16	14.30	14.56	14.69
21.05	12.34	12.62	12.88	13.04	12.94	12.67	13.27	13.63	14.15	14.42	14.60	14.70
22.05	12.11	12.46	12.71	12.99	12.90	12.67	13.11	13.54	14.10	14.35	14.55	14.79
25.05	12.20	12.41	12.78	12.77	12.86	12.59	13.12	13.49	14.20	14.16	14.80	14.58
26.05	12.31	12.47	12.72	12.82	12.74	12.44	13.18	13.54	14.10	14.22	14.49	14.48
27.05	12.48	12.62	12.82	12.88	12.69	12.32	13.36	13.64	14.09	14.20	14.42	14.44
28.05	12.46	12.56	12.71	12.90	12.72	12.41	13.32	13.58	14.02	14.26	14.38	14.27
29.05	12.46	12.53	12.72	12.87	12.78	12.41	13.35	13.52	14.03	14.10	14.43	14.60

Table 3.1.4

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

(% p.a.)

Date	Moscow Interbank Bid Rates (MIBID USD)								Moscow Interbank Offered Rates (MIBOR 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			
2015															
05.05	0.20	0.34	0.76	0.95	1.58	2.33	0.59	0.80	1.53	1.78	2.31	2.73			
06.05	0.19	0.32	0.80	0.98	1.61	2.35	0.57	0.82	1.55	1.85	2.39	2.71			
07.05	0.24	0.39	1.25	0.96	1.55	2.13	0.57	0.83	1.52	1.86	2.39	2.70			
08.05	0.22	0.39	1.22	1.16	1.58	2.16	0.60	0.78	1.55	1.92	2.41	2.76			
12.05	0.21	0.40	1.21	0.94	1.48	2.17	0.60	0.78	1.48	1.85	2.31	2.77			
13.05	0.21	0.39	1.15	0.95	1.51	2.14	0.58	0.87	1.59	1.81	2.37	2.71			
14.05	0.24	0.39	1.16	0.97	1.45	1.74	0.63	0.86	1.65	1.84	2.37	2.71			
15.05	0.22	0.37	1.13	1.11	1.59	2.05	0.69	0.83	1.69	1.92	2.39	2.62			
18.05	0.22	0.39	1.17	0.97	1.59	2.17	0.60	0.85	1.67	1.83	2.40	2.80			
19.05	0.22	0.38	1.10	0.95	1.49	2.15	0.59	0.88	1.56	1.82	2.28	2.77			
20.05	0.23	0.38	1.10	0.96	1.49	2.12	0.61	0.87	1.58	1.80	2.33	2.71			
21.05	0.23	0.38	1.13	0.94	1.54	2.12	0.62	0.84	1.65	1.80	2.34	2.71			
22.05	0.22	0.34	1.09	1.03	1.54	2.05	0.65	0.81	1.62	1.80	2.34	2.62			
25.05	0.22	0.33	0.64	0.96	1.54	2.13	0.62	0.87	1.66	1.81	2.37	2.76			
26.05	0.22	0.38	1.11	0.95	1.47	2.13	0.62	0.88	1.61	1.83	2.26	2.76			
27.05	0.22	0.33	0.66	1.02	1.67	2.42	0.62	0.91	1.62	1.86	2.41	2.80			
28.05	0.23	0.38	1.13	0.92	1.54	2.10	0.62	0.84	1.61	1.79	2.33	2.69			
29.05	0.22	0.38	1.13	0.86	1.49	1.98	0.66	0.81	1.61	1.72	2.24	2.50			

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										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	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
2015																														
05.05	13.16	13.48	13.25	—	—	—	13.13	—	—	—	—	—	—	—	—	—	—	—	13.20	—	—	—	—	—						
06.05	12.89	13.38	13.26	13.65	—	—	12.77	—	—	—	—	—	—	—	—	—	—	—	13.13	—	—	—	—	—						
07.05	12.46	12.77	—	—	—	—	12.16	12.75	—	—	—	—	—	—	—	—	—	—	12.46	14.24	—	—	—	—						
08.05	11.91	—	—	—	—	—	11.77	—	—	—	—	—	—	—	—	—	—	—	12.04	—	—	—	—	—						
12.05	12.72	12.94	12.81	—	—	—	12.63	—	12.81	—	—	—	—	—	—	—	—	—	12.74	—	—	—	—	—						
13.05	13.02	13.08	13.35	—	—	—	12.99	—	—	—	—	—	—	—	—	—	—	—	13.18	—	—	—	—	—						
14.05	13.12	13.15	13.33	11.13	—	—	13.08	13.15	—	—	—	—	—	—	—	—	—	—	13.21	—	13.29	—	—	—						
15.05	13.22	13.12	—	11.50	—	—	13.14	13.12	—	—	—	—	—	—	—	—	—	—	13.39	—	—	10.43	—	—						
18.05	13.26	13.13	—	12.55	—	—	13.22	—	—	—	—	—	—	—	—	—	—	—	13.29	—	—	—	—	—						
19.05	13.18	12.99	—	—	—	—	13.12	12.97	—	—	—	—	—	—	—	—	—	—	13.25	—	—	—	—	—						
20.05	12.65	13.18	13.20	—	—	—	12.47	13.18	—	—	—	—	—	—	—	—	—	—	12.77	—	—	—	—	—						
21.05	12.13	12.75	13.51	—	—	—	12.02	12.75	—	—	—	—	—	—	—	—	—	—	12.46	—	—	—	—	—						
22.05	12.20	12.57	—	13.20	—	—	12.10	—	—	—	—	—	—	—	—	—	—	—	12.57	—	—	13.20	—	—						
25.05	12.74	12.45	15.54	15.10	—	—	12.72	—	—	—	—	—	—	—	—	—	—	—	12.83	—	—	—	—	—						
26.05	13.13	13.60	13.29	—	—	—	12.98	—	13.29	—	—	—	—	—	—	—	—	—	13.25	—	—	—	—	—						
27.05	13.01	12.57	13.25	15.13	—	—	13.01	—	—	—	—	—	—	—	—	—	—	—	13.18	—	—	15.18	—	—						
28.05	12.96	13.00	13.29	15.57	—	—	12.92	—	—	—	—	—	—	—	—	—	—	—	13.16	14.81	—	15.57	—	—						
29.05	13.15	12.54	12.69	—	—	—	13.15	—	—	—	—	—	—	—	—	—	—	—	13.58	—	—	—	—	—						

(% 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		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	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	—
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	—
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	—
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	—
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	—
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	—
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
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
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	—
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	—	—
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	—
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	2
2015																
January	689,017	66,153	157,822	4,048	18,315	686,161	27,036	2,326	7,657	35,639	3	—	1,260	21,897	—	—
February	544,994	64,259	207,723	6,167	26,074	450,312	18,295	1,119	16,437	35,040	8	54	64	19,673	74	—
March	453,219	65,817	218,004	4,777	14,160	574,482	13,240	311	8,295	21,185	7	120	79	23,180	—	—
April	401,527	67,768	197,377	4,714	19,877	810,500	12,886	782	3,978	14,796	9	—	6	20,374	—	—
May	314,854	86,892	170,950	4,357	13,624	773,657	4,468	360	2,038	23,013	1,399	153	10	21,517	—	—

Table 3.1.8

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

(millions of rubles)

	May, 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	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents
Overnight	275,841	71,126	139,726	4,318	7,331	654,307	2,143	—	1,419	19,407	—	—	—	—	—	—	—	—
1 week ¹	18,734	8,151	29,013	15	996	92,630	966	341	2	2,321	7	—	—	—	—	—	—	—
2 weeks ¹	2,735	754	117	—	365	19,651	611	—	2	98	—	—	—	—	—	—	—	—
1 month ²	6,321	2,703	121	—	3,637	138	531	—	242	530	928	—	—	—	—	—	—	—
2 months ²	324	589	—	—	23	274	—	—	—	44	—	—	—	—	—	—	—	—
3 months ³	4,495	1,253	547	—	107	135	—	—	68	101	—	—	—	—	—	—	—	—
6 months ³	493	71	—	—	68	6	—	—	—	88	—	—	—	—	—	—	—	—
Over 6 months	463	335	942	—	1,079	1,257	185	19	171	16	464	—	—	—	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	5,447	1,909	484	24	18	5,260	32	—	132	406	—	153	—	—	—	—	—	—

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						
January	30.2028	30.2129	25,834.5	73,627.4	40.2867	9,844.7
February	30.2022	30.2031	25,909.0	77,469.1	40.3152	10,697.1
March	30.8136	30.8202	29,811.2	81,246.9	39.9116	11,382.1
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

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

	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	24,891	18,674	21,898	6,783	790	317	698	285	137	35	0	20	9	136
February	33,661	25,568	29,673	8,961	921	292	938	375	365	67	0	17	13	132
March	38,739	30,348	33,773	10,622	1,028	321	581	335	237	83	1	24	10	113
April	45,638	36,348	40,480	11,950	1,008	253	565	281	235	57	0	16	13	70
May	47,509	36,829	41,195	14,593	728	230	711	268	238	63	1	18	9	134

(millions of US dollars)

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	1,831	915	1,718	618	46	81	147	11	2	101	—	—	0	23

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

	<i>(millions of US dollars)</i>							
	1	2	3	4	5	6	7	8
	Total foreign currency receipts ¹	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	other receipts ²	
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				
1	9	10	11	12	13	14	15	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
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

US Dollar

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
	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
	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
	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
	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
	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										
		3	4	5	futures			options			13	
					share	bonds	investment units	total (7+8)	on securities	on share index		total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are securities	on futures agreements (contracts), an underlying asset of which are share index	on securities	on share index
1	2	3	4	5	6	7	8	9	10	11	12	13
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	-	-

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2015			
05.05	1,721.80	1,072.93	46.58
06.05	1,714.31	1,066.19	35.78
07.05	1,686.98	1,060.73	33.07
08.05	1,708.52	1,059.52	28.69
12.05	1,704.62	1,070.19	38.31
13.05	1,682.26	1,082.21	37.16
14.05	1,677.57	1,054.90	30.54
15.05	1,691.46	1,074.73	29.29
18.05	1,678.55	1,075.47	25.92
19.05	1,659.36	1,057.60	31.08
20.05	1,636.86	1,031.97	29.18
21.05	1,659.33	1,047.47	35.68
22.05	1,665.66	1,051.21	32.85
25.05	1,655.40	1,041.58	24.13
26.05	1,651.66	1,025.16	29.90
27.05	1,660.98	1,012.21	44.70
28.05	1,657.62	990.87	31.33
29.05	1,609.19	968.81	53.89

Table 4.1.1

Number and Structure of Credit Institutions

	2014										2015				
	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05		
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	1,059	1,057	1,057	1,056	1,056	1,052	1,049	1,047	1,046	1,046	1,046	1,044		
of which:															
– banks	987	986	984	985	984	985	980	976	975	972	971	970	967		
– nonbanking credit institutions	72	73	73	72	72	71	72	73	72	74	75	76	77		
1.1. Registered 100 percent foreign-owned credit institutions	77	75	76	76	76	77	76	75	75	75	73	73	73		
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	–		
of which:															
– banks	–	1	–	–	–	1	1	–	–	–	–	–	–		
– nonbanking credit institutions	–	–	–	–	–	–	–	1	–	–	–	1	–		
2. Credit institutions licensed to conduct banking operations – total	888	884	877	869	859	850	842	834	830	827	824	815	810		
of which:															
– banks	829	824	818	812	804	799	790	783	778	773	770	760	753		
– nonbanking credit institutions	59	60	59	57	55	51	52	51	52	54	54	55	57		
2.1. Credit institutions with licence (permission):															
– to attract funds of individuals	729	723	718	717	711	706	698	690	687	684	683	676	670		
– to conduct operations in foreign currency	596	593	586	579	572	567	559	554	551	549	547	539	536		
– credit institutions with general license	265	263	263	263	262	259	259	256	256	255	254	253	253		
– to conduct operations with precious metals	206	206	207	208	208	205	204	203	203	202	201	198	198		

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1 (end)

	2014										2015				
	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05		
11. Operational offices of credit institutions – total	9,269	9,291	9,296	9,434	9,388	9,322	9,357	9,273	9,202	8,918	8,758	8,422	8,239		
of which Sberbank of Russia	654	654	653	653	651	653	652	651	651	651	647	646	646		
12. Mobile banking offices – total	164	163	166	170	182	187	192	196	196	196	201	202	211		
of which Sberbank of Russia	158	158	164	168	180	185	190	194	194	194	199	200	209		
13. Credit institutions with revoked licences	171	174	180	188	197	205	209	214	217	219	222	230	234		
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	157	161	165	167	176	185	192	199	205	210	214	219	217		
including, under the procedure of:															
– voluntarily liquidation following the decision of the stockholders (equity holders)	3	3	3	3	2	1	1	1	1	1	1	1	–		
– compulsory liquidation	18	19	21	21	24	27	32	36	39	40	42	45	45		
– bankruptcy	136	139	141	143	150	157	159	162	165	169	171	173	172		
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,101	2,103	2,105	2,107	2,108	2,109	2,113	2,117	2,119	2,120	2,120	2,121	2,123		
of which:															
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,528	1,630	1,632	1,633	1,634	1,635	1,637	1,638	1,639	1,639	1,639	1,640	1,642		
credit institutions liquidated owing to reorganization	472	472	472	473	473	473	475	478	479	480	480	480	480		
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	470	471	471	471	473	476	477	478	478	478	478		
of which:															
– reorganization into branches of other banks	382	382	382	382	382	382	383	384	384	384	384	384	384		
– taken over by other banks (except for reorganized into branches)	88	88	88	89	89	89	90	92	93	94	94	94	94		
– 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
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

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

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, %		
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 30.04.2015							Total
	1-5	6-20	21-50	51-200	201-500	501-815		
Assets								
Assets (liabilities)	38,398,373	15,654,638	7,958,654	7,763,407	2,176,655	376,046	72,327,772	
Loans to non-financial institutions	16,907,726	5,872,028	2,501,994	2,354,297	822,182	143,107	28,601,335	
Loans to resident financial institutions (except credit institutions)	756,137	453,078	171,431	137,697	35,331	2,743	1,556,418	
Loans to individuals	5,680,275	1,978,910	1,399,366	1,432,683	285,148	46,966	10,823,349	
Unsecured consumer loans (portfolio of homogenous loans)	2,769,278	1,391,843	1,026,308	691,472	85,443	10,667	5,975,010	
Capital and financial performance								
Equity capital	4,158,849	1,603,291	704,847	1,065,214	373,695	115,784	8,021,680	
Capital adequacy N1.0, %	12.6	12.4	10.4	15.5	18.2	31.9	12.9	
Profit for the current year	40,635	-68,147	-11,149	9,798	8,460	3,391	-17,012	
Return on assets, %	0.9	0.0	-2.2	1.1	1.1	3.0	0.4	
Return on equity, %	8.4	0.2	-20.7	7.9	6.3	10.6	3.6	
Liabilities								
Individuals' deposits	10,737,950	2,906,677	2,298,607	2,261,703	831,183	96,700	19,132,819	
Loans received from the Bank of Russia	5,310,693	1,213,218	519,877	392,986	75,525	3,380	7,515,678	

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

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	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				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.04.2015, %		12.9		37.1		26.1		18.4		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		capital, billions of rubles		number of credit institutions, units				
	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					
31.03	52	203.3	45	316.1	80	6,996.1	17	13.2					
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.04.2015, %		16.2		15.9		13.1		10.7					

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					
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	
Subjects of insurance business	588	589	572	569	565	567	569	569	562	556	544	
Insurance companies	413	412	409	407	402	404	404	403	399	394	388	
Mutual insurance companies	13	13	12	12	12	12	12	12	12	12	11	
Insurance brokers	162	164	151	150	151	151	153	154	151	150	145	
Securities market professional participants¹	1,102	1,099	1,100	1,098	1,094	1,079	1,070	1,063	1,039	1,030	1,017	
Brokers	838	837	833	829	821	803	798	787	778	770	759	
Dealers	845	844	842	840	833	817	810	804	790	780	767	
Trust managers	739	739	737	730	724	706	699	690	684	675	666	
Depositories	595	594	593	590	589	579	577	573	563	559	554	
Registrars	37	38	39	39	39	39	39	39	39	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	570	566	566	559	559	560	560	558	558	553	553	
Private pension funds	120	121	120	120	120	120	120	120	119	119	118	
Joint-stock investment funds	6	6	6	6	6	6	6	4	4	4	4	
Asset management companies	402	398	399	395	395	396	396	396	396	392	393	
Specialized depositories	42	41	41	38	38	38	38	38	39	38	38	
Subjects of microfinance and cooperatives	15,742	15,715	15,771	15,806	15,775	16,595	16,506	16,493	16,121	...	...
Microfinance organizations	4,335	4,367	4,421	4,408	4,356	4,200	4,076	4,035	3,897	3,812	3,735	
Credit consumer cooperatives	3,608	3,508	3,525	3,537	3,534	3,545	3,545	3,544	3,544	3,544	3,625	
Pawn shops	7,709	7,751	7,736	7,772	7,796	8,762	8,799	8,828	8,594	...	...
Housing savings cooperatives	90	89	89	89	89	88	86	86	86	86	84	
Self-regulating organizations of microfinance organizations	2	2	2	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	10	
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	
Self-regulating organizations of actuaries	...	...	...	...	...	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	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															
demand deposits		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 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	13,898,476	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

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							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		
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		

(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	by maturity			1 year to 3 years	over 3 years	in rubles	in foreign currency																
					91 to 180 days	181 days to 1 year	181 days to 1 year																				
1	11	12	13	14	15	16	17	18	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															

¹ Except funds on accounts, float and debts on factoring, forfating operations.

Table 4.2.3

Weighted Average Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles

	Weighted average interest rates on nonfinancial organizations' deposits (% p.a.)																			
	Weighted average interest rates on individual deposits by maturity							Weighted average interest rates on nonfinancial organizations' deposits by maturity												
	demand deposits	up to 30 days, including demand deposits	up to 30 days, except demand deposits	up to 1 year including demand deposits	181 days to 1 year	91 to 180 days	31 to 90 days	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	up to 1 year including demand deposits	181 days to 1 year	91 to 180 days	31 to 90 days	1 year to 3 years	over 3 years	over 1 year		
2014																				
January	1.98	2.18	4.85	5.01	5.80	7.17	5.30	6.03	7.32	7.43	7.33	5.54	6.32	7.03	7.56	5.61	7.98	9.40	8.01	
February	1.77	2.30	4.85	4.98	5.75	7.04	5.09	5.94	7.30	7.28	7.30	5.47	6.43	7.41	8.02	5.56	7.84	8.58	7.91	
March	1.57	1.79	4.74	5.01	5.64	7.02	5.07	5.91	7.17	7.08	7.17	6.80	7.75	8.25	8.84	6.90	7.65	9.71	7.72	
April	1.28	1.84	4.54	5.07	5.68	7.20	5.18	6.04	7.60	6.97	7.55	7.06	8.14	8.66	8.57	7.14	8.53	10.06	8.65	
May	1.10	1.41	5.48	5.10	5.79	7.19	5.19	6.06	7.85	6.95	7.78	7.41	8.73	9.27	9.62	7.54	8.69	6.92	8.66	
June	1.20	1.79	4.72	5.16	5.91	7.40	5.33	6.21	7.80	6.68	7.72	7.39	8.66	9.01	9.64	7.51	9.00	4.42	8.66	
July	1.58	1.89	5.49	5.15	5.91	7.36	5.54	6.17	7.89	6.44	7.80	7.40	8.62	9.10	9.43	7.49	8.72	9.95	8.77	
August	1.69	2.07	6.34	5.23	5.88	7.37	5.63	6.19	7.95	6.95	7.89	7.20	8.95	9.66	9.69	7.35	9.37	8.02	9.31	
September	1.85	2.52	5.58	5.16	5.93	7.56	5.71	6.27	8.09	7.03	8.02	7.24	9.21	9.62	9.73	7.37	9.43	9.61	9.44	
October	1.94	2.24	6.41	5.26	6.05	7.82	5.95	6.50	8.20	7.42	8.15	7.47	9.53	9.76	10.45	7.62	8.48	9.60	8.54	
November	2.81	3.22	6.13	5.39	6.27	8.13	6.23	6.75	8.47	7.32	8.41	9.06	10.69	11.39	11.53	9.20	9.80	10.23	9.82	
December	5.68	5.92	11.76	11.51	13.71	12.73	12.29	12.74	11.98	8.06	11.74	13.96	18.84	19.95	15.67	14.44	12.81	17.12	13.46	
2015																				
January	4.88	5.52	13.68	12.21	13.17	11.87	11.84	12.34	12.79	9.97	12.69	14.66	16.72	17.19	16.05	14.83	13.57	13.79	13.58	
February	3.90	4.85	13.09	11.44	11.99	11.03	10.87	11.42	10.87	9.79	10.82	13.23	14.92	15.45	13.38	13.36	13.78	13.67	13.74	
March	3.16	4.10	11.97	10.81	12.01	11.28	10.96	11.45	10.64	9.49	10.58	13.08	14.21	14.70	14.35	13.18	13.15	12.12	13.05	
April	2.68	4.08	11.59	9.95	12.00	11.49	10.83	11.39	10.28	8.85	10.21	12.74	13.06	12.99	13.42	12.77	12.68	11.14	12.41	

Table 4.2.4

Weighted Average Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency

(% p.a.)

	Weighted average interest rates on individual deposits							Weighted average interest rates on nonfinancial organizations' deposits										
	demand deposits	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	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	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
in US dollars																		
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
in euros																		
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

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																				
31.12	85	1,245	415	1,320	1,717	408	30	222	27,815	35,125	273,386	380	30	222	27,815	35,125	273,386	380		
2014																				
31.01	143	835	395	2,881	2,040	408	137	128	27,453	36,032	275,442	461	137	128	27,453	36,032	275,442	461		
28.02	75	559	488	3,166	1,874	433	18	591	26,284	35,362	274,570	829	18	591	26,284	35,362	274,570	829		
31.03	177	452	429	2,898	1,900	433	0	623	24,045	34,181	271,325	848	0	623	24,045	34,181	271,325	848		
30.04	48	323	431	3,002	1,249	429	126	139	24,896	33,278	269,653	1,175	126	139	24,896	33,278	269,653	1,175		
31.05	40	630	293	3,021	1,403	428	20	322	25,285	32,608	266,122	1,257	20	322	25,285	32,608	266,122	1,257		
30.06	17	676	405	3,113	1,325	400	0	84	24,731	31,722	267,711	1,272	0	84	24,731	31,722	267,711	1,272		
31.07	50	729	871	3,969	1,198	403	1	76	24,834	34,378	274,989	1,334	1	76	24,834	34,378	274,989	1,334		
31.08	70	467	925	2,284	1,592	398	5	49	24,509	36,464	279,894	1,384	5	49	24,509	36,464	279,894	1,384		
30.09	22	588	853	2,334	1,571	598	1	95	23,112	39,562	284,970	1,356	1	95	23,112	39,562	284,970	1,356		
31.10	59	473	976	2,696	1,550	628	51	56	21,922	44,549	295,515	1,311	51	56	21,922	44,549	295,515	1,311		
30.11	35	244	948	2,547	1,506	607	5	656	26,235	53,259	311,106	1,333	5	656	26,235	53,259	311,106	1,333		
31.12	262	134	760	2,176	1,554	638	5	838	41,357	106,429	298,897	1,347	5	838	41,357	106,429	298,897	1,347		
2015																				
31.01	55	437	396	2,292	1,200	654	12	881	48,408	142,637	262,707	1,430	12	881	48,408	142,637	262,707	1,430		
28.02	196	306	534	2,257	1,154	643	8	973	54,296	172,740	258,959	1,409	8	973	54,296	172,740	258,959	1,409		
31.03	99	557	253	2,194	1,170	563	6	620	54,437	210,565	245,354	1,354	6	620	54,437	210,565	245,354	1,354		
30.04	206	736	303	2,339	1,071	563	9	342	60,734	235,092	230,227	1,282	9	342	60,734	235,092	230,227	1,282		

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								

4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles													credit institutions
	total	individuals	total	of which										
				organizations (except general and local governments and extrabudgetary funds)										
				of which by maturity										
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	20,484,658	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				

Table 4.3.1 (end)
(millions of rubles)

1	Loans, Deposits and Other Funds in foreign currency													
	total	of which												
		individuals	total	organizations (except general and local governments and extrabudgetary funds)										credit institutions
				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				

Table 4.3.2

Weighted Average Interest Rates on Ruble-Denominated Loans Extended to Individuals

(% p.a.)

	Total										Of which car loans					
	up to 30 days including demand deposits	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	up to 30 days including demand deposits	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
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

Table 4.3.3

Weighted Average Interest Rates on US dollar-Denominated Loans Extended to Individuals

(% p.a.)

	Total							Of which car loans								
	up to 30 days including demand deposits	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	up to 30 days including demand deposits	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
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	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	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	11.45
July	11.14	11.18	12.50	11.27	11.32	11.41	10.88	11.19	-	-	-	-	-	10.20	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	11.55
September	10.59	14.23	11.95	12.60	11.94	11.99	9.30	10.86	-	-	-	-	-	10.18	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	13.37
November	13.54	14.37	10.84	12.02	12.50	10.83	10.78	10.80	-	-	-	-	-	15.70	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	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	11.48
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	12.70
April	11.68	12.01	14.09	11.89	12.22	11.83	10.78	11.32	-	-	-	-	-	11.00	12.44	12.02

Table 4.3.4

Weighted Average Interest Rates on Euro-Denominated Loans Extended to Individuals

(% p.a.)

	On individual loans, by maturity							Of which car loans								
	up to 30 days including demand deposits	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	up to 30 days including demand deposits	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
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	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
August	13.98	12.50	5.26	10.11	7.36	11.23	9.47	10.00	-	-	-	-	-	-	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
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
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	-	-	-

Table 4.3.5

Weighted Average Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations

(% p.a.)

	Total										Of which to small, medium-sized businesses						
	up to 30 days including demand deposits	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	up to 30 days including demand deposits	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	
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	

Table 4.3.6

Weighted Average Interest Rates on US dollar-Denominated Loans Extended to Nonfinancial Organizations

(% p.a.)

	Total										Of which to small, medium-sized businesses						
	up to 30 days including demand deposits	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	up to 30 days including demand deposits	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	
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	

Table 4.3.7

Weighted Average Interest Rates on Euro-Denominated Loans Extended to Nonfinancial Organizations

(% p.a.)

	Total										Of which to small, medium-sized businesses						
	up to 30 days including demand deposits	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	up to 30 days including demand deposits	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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
December	1.32	6.21	5.03	10.38	2.32	8.31	7.52	7.68	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	
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	
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	
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	

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	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	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			

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			

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	

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	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	12.12	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	12.28	12.28	75,418
28.02	117,701	197,265	2,628,020	25,856	181.2	181.2	12.29	12.29	12.29	12.29	12.29	12.29	75,062
31.03	197,896	333,115	2,697,532	25,767	183.9	183.9	12.16	11.97	12.16	11.97	11.97	11.97	74,700
30.04	291,566	493,603	2,794,925	26,075	174.5	174.5	12.20	12.30	12.20	12.30	12.30	12.30	75,752
31.05	369,809	628,163	2,870,705	26,357	176.2	176.2	12.20	12.20	12.20	12.20	12.20	12.20	76,965
30.06	448,163	766,009	2,936,427	26,368	175.9	175.9	12.20	12.23	12.20	12.23	12.23	12.23	77,076
31.07	538,045	922,855	3,028,347	26,859	178.4	178.4	12.21	12.22	12.21	12.22	12.22	12.22	75,450
31.08	620,874	1,067,947	3,096,218	27,005	178.4	178.4	12.22	12.29	12.22	12.29	12.29	12.29	76,390
30.09	703,771	1,215,518	3,169,450	26,961	178.8	178.8	12.24	12.44	12.24	12.44	12.44	12.44	76,131
31.10	796,585	1,379,684	3,239,516	27,205	179.5	179.5	12.32	12.85	12.32	12.85	12.85	12.85	78,089
30.11	881,772	1,528,991	3,320,792	27,691	179.7	179.7	12.35	12.62	12.35	12.62	12.62	12.62	72,409
31.12	1,012,064	1,753,294	3,391,888	28,954	179.5	179.5	12.45	13.17	12.45	13.17	13.17	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	14.16	14.16	67,310
28.02	92,050	149,634	3,420,633	30,177	175.5	175.5	14.45	14.71	14.45	14.71	14.71	14.71	69,952
31.03	135,159	217,170	3,423,644	31,340	174.0	174.0	14.53	14.70	14.53	14.70	14.70	14.70	66,746
30.04	184,426	297,819	3,448,163	32,417	173.1	173.1	14.40	14.05	14.40	14.05	14.05	14.05	70,156

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

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 30.04.2015								total
	1-5	6-20	21-50	51-200	201-500	501-815			
Number of credit institutions extended mortgage loans, units	5	14	28	110	212	213			582
Number of mortgage loans extended to individuals-residents, units, of which loans extended:	160,604	7,918	3,027	6,104	5,963	839			184,455
in rubles	160,600	7,915	3,021	6,099	5,953	838			184,426
in foreign currency	4	3	6	5	10	1			29
Volume of mortgage loans extended to individuals, – total, millions of rubles	256,282	12,789	7,234	13,262	8,071	1,351			298,989
in rubles	256,274	12,770	6,916	13,080	7,458	1,321			297,819
in foreign currency	8	19	318	182	613	30			1,170
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	2,649,933	354,906	244,884	252,278	49,744	10,962			3,562,707
in rubles	2,627,082	320,480	226,544	221,008	42,446	10,603			3,448,163
in foreign currency	22,851	34,426	18,340	31,270	7,298	359			114,544
of which: overdue, – total	28,300	8,418	6,744	4,164	1,505	107			49,238
in rubles	21,333	3,270	4,582	2,173	952	107			32,417
in foreign currency	6,967	5,148	2,162	1,991	553	0			16,821
Weighted average maturity, months, of which on loans extended:									
in rubles	175.1	170.5	185.9	170.2	113.5	98.7			173.1
in foreign currency	164.8	170.3	50.8	44.3	25.1	11.0			38.0
Weighted average interest rate, %, of which on loans extended:									
in rubles	14.30	15.60	15.10	14.40	17.00	16.00			14.40
in foreign currency	8.10	11.40	9.90	11.70	13.60	11.00			11.57
Rights of claim under mortgage loans, – total, millions of rubles	17,085	6,959	19,899	39,420	15,214	566			99,143
in rubles	9,265	3,789	13,579	28,043	15,007	473			70,156
in foreign currency	7,820	3,170	6,320	11,377	207	93			28,987

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							10	revaluation of debt obligations		
		3	4	5	6	7	8	9				
	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	–	1,31,807	410,262	883,192	687,840	3,248,865	6,341	–19,529		
2014												
31.01	6,271,472	936,737	–	165,072	448,084	918,384	825,097	3,026,266	6,414	–54,583		
28.02	6,332,510	1,181,896	–	175,981	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	–	163,558	658,992	1,845,116	931,128	3,380,109	5,522	–471,639		
28.02	8,035,510	1,856,739	–	197,455	663,376	1,796,053	1,072,437	2,792,161	5,173	–347,883		
31.03	7,665,732	1,707,761	–	196,621	597,711	1,649,893	1,037,056	2,717,567	6,196	–247,072		
30.04	7,470,562	1,554,697	–	169,497	586,879	1,517,834	1,044,404	2,750,877	4,837	–158,464		

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		total	of which shares of subsidiaries and associated resident credit institutions									
		investment in equities at balance-sheet value (regardless revaluation)							total	of which shares of subsidiaries and associated resident credit institutions											
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	revaluation of equities															
1	2	3	4	5	6	7	8	9	10	11	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	507,838	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											

Table 4.3.13

Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles					Discounted bills denominated in foreign currency									
	total	of which				total	of which								
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills		other bills	bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills				
2013															
31.12	221,821	0	0	173,110	10	48,701	52,279	0	49,896	2,217	166				
2014															
31.01	215,048	0	0	168,474	10	46,564	49,509	0	46,935	2,394	179				
28.02	203,699	0	0	156,772	11	46,916	49,140	0	46,502	2,455	184				
31.03	202,616	0	0	145,977	11	56,629	46,436	0	43,855	2,398	182				
30.04	199,566	0	0	143,123	11	56,432	46,234	0	43,621	2,430	182				
31.05	200,121	0	0	144,684	11	55,427	26,185	0	24,020	2,157	8				
30.06	202,554	0	0	144,589	11	57,954	24,988	0	22,893	2,095	0				
31.07	207,502	0	0	149,807	11	57,685	24,991	0	22,727	2,230	35				
31.08	205,537	0	0	147,060	11	58,467	24,769	0	22,485	2,284	0				
30.09	208,326	0	0	151,037	11	57,279	15,610	0	13,143	2,467	0				
31.10	195,017	0	0	140,893	11	54,113	17,736	0	15,014	2,722	0				
30.11	179,775	0	0	124,614	11	55,150	19,436	0	16,403	3,033	0				
30.12	188,737	0	0	129,280	11	59,446	29,214	0	25,582	3,542	90				
2015															
31.01	162,451	0	0	105,259	11	57,181	34,565	0	30,226	4,339	0				
28.02	163,033	0	0	103,348	0	59,685	20,583	0	16,789	3,794	0				
31.03	146,493	0	0	86,114	0	60,379	21,777	0	20,484	1,293	0				
30.04	136,964	0	0	77,749	0	59,215	24,304	0	23,191	1,113	0				

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds						Claims on foreign exchange delivery						Claims on delivery of precious metals						Claims on delivery of securities					
	total		of which those with terms		total		of which those with terms		total		of which those with terms		of which those with terms		total		of which those with terms		total		of which those with terms		total	
			2 to 30 days	31 to 90 days			over 91 days	2 to 30 days			31 to 90 days	over 91 days	2 to 30 days	31 to 90 days			over 91 days	2 to 30 days			31 to 90 days	over 91 days		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17								
2013																								
31.12	4,102,762	1,740,761	706,692	1,633,623	4,833,383	1,758,555	765,691	2,257,082	227,632	20,802	5,798	21,364	58,013	23,662	26,399	991								
2014																								
31.01	5,473,240	1,147,274	1,207,830	3,045,056	7,431,379	1,184,401	1,243,774	4,782,634	415,224	64,719	29,720	45,256	98,274	59,618	26,733	3,156								
28.02	5,585,528	1,199,352	1,034,532	3,294,211	7,685,793	1,366,872	995,781	5,080,816	468,380	37,956	28,985	87,549	96,156	67,139	11,384	9,226								
31.03	5,656,541	947,812	1,244,520	3,389,005	8,089,503	1,288,459	1,350,820	5,170,668	533,027	31,478	23,007	176,790	59,703	16,985	20,184	7,014								
30.04	5,776,757	847,307	1,264,535	3,611,864	8,192,369	1,156,446	1,453,896	5,362,436	607,168	21,238	26,824	262,303	48,655	9,796	21,904	6,930								
31.05	5,839,442	1,259,050	830,115	3,687,493	8,021,404	1,643,571	929,829	5,281,056	588,195	22,610	34,944	244,695	64,652	48,277	1,056	8,250								
30.06	5,407,432	742,176	879,509	3,709,530	7,504,094	1,078,089	1,021,651	5,177,392	654,893	19,762	41,901	318,823	73,431	19,702	23,674	6,036								
31.07	6,115,377	1,052,931	969,291	3,912,674	8,183,146	1,191,534	1,150,437	5,598,398	666,551	21,943	47,438	321,562	80,141	31,528	22,796	4,364								
31.08	6,096,470	1,086,160	1,044,522	3,871,949	9,066,485	1,898,090	1,257,004	5,764,967	711,176	71,175	51,483	319,378	77,323	56,302	3,111	12,201								
30.09	6,108,249	891,007	1,322,158	3,682,290	9,759,592	1,331,596	1,615,738	6,467,598	687,335	35,145	62,136	308,216	56,473	16,112	19,452	7,057								
31.10	6,524,333	1,181,387	1,283,862	3,787,871	10,911,245	1,750,621	1,733,226	6,977,744	720,315	77,028	55,655	323,669	42,303	3,887	25,281	4,848								
30.11	6,981,909	1,652,605	1,187,313	3,706,594	12,476,933	2,247,530	1,956,009	7,753,757	767,850	81,388	69,207	329,925	56,511	24,216	4,279	17,871								
31.12	7,148,473	1,609,954	1,548,429	3,771,822	13,732,289	2,497,741	2,245,703	8,512,178	855,651	92,577	53,218	372,566	54,972	29,793	14,283	6,207								
2015																								
31.01	6,196,609	1,046,871	1,502,542	3,467,971	15,093,886	2,348,413	2,523,733	9,701,275	1,139,589	227,590	100,091	435,320	73,108	37,025	17,939	11,099								
28.02	6,019,015	1,352,955	1,203,590	3,244,024	12,992,524	2,440,727	1,798,084	8,265,357	922,369	122,582	78,305	353,606	76,709	49,452	2,024	13,800								
31.03	5,434,359	1,024,177	1,201,902	3,047,317	11,633,364	1,881,174	1,693,358	7,479,115	838,281	127,023	22,931	334,671	77,305	3,387	40,557	13,678								
30.04	5,588,731	1,267,858	1,188,900	2,990,987	10,506,805	2,066,173	1,509,853	6,406,305	687,584	66,914	34,149	284,148	78,258	14,153	40,351	14,391								

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

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
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
2013																
31.12	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

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

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

	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	
	1	2	3	4	5	6	7
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
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	62,832.95	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

Private Pension Funds' Pension Accruals Flows

(millions of rubles)

	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			total	contributions towards co-financing of pension savings	
	1	2	3	4	5	6	7	8
2011	234,113.09	19.69	2,957.34	1,381.65	7,092.87	0.72	918.02	20.42
2012	244,178.58	61.53	4,628.97	2,114.88	19,312.71	3.03	3,367.84	46.49
2013	371,039.03	65.70	10,266.88	3,424.73	44,273.10	11.39	785.79	197.84
2014	1,302.66	1.90	1,092.95	562.61	665.02	0.54	11.17	2.74

Table 4.5.7 (end)
(millions of rubles)

	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	
9	10	11	12	13	14	15	16	17	18	19	20	21	
2011	908.46	–	30.00	4.45	6,223.44	0.01	1,066.01	21.98	442.95	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	2,531.11	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	5,244.75	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	5,605.90	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			of which by types of investment funds		
		opened	interval	closed		opened	interval	closed	opened	interval	closed
1	10	11	12	13	14	15	16	17	18	19	20
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			by the payment system of the Bank of Russia ¹			by credit institutions ²			by non-bank settlement credit institutions			of which		
													by credit institutions through correspondent accounts opened with other credit institutions ³		
	thousands of units	billions 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	billions of rubles
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 5.3

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	542	543	279	990	990	990	990	990	946	
2012												
31.03	543	541	541	542	277	983	983	983	983	983	940	
30.06	531	530	530	531	274	972	972	972	972	972	931	
30.09	519	517	517	518	270	971	971	971	971	971	925	
31.12	505	85	85	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
1	2	3	4	5	6	7
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							
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)

	2011			2012			2013		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	66,851	105,465	38,614	48,822	101,819	52,997	86,712	162,530	75,818
CENTRAL FEDERAL DISTRICT	49,036	72,601	23,566	43,682	77,102	33,420	75,840	126,881	51,041
Belgorod Region	2,357	3,271	914	1,672	2,387	714	1,101	3,643	2,542
Bryansk Region	6	8	1	14	17	4	7	9	2
Vladimir Region	55	59	5	31	32	2	21	22	2
Voronezh Region	65	137	72	50	83	33	56	77	21
Ivanovo Region	28	29	1	98	105	8	37	37	1
Kaluga Region	24	213	189	-60	22	83	17	19	2
Kostroma Region	24	25	1	53	100	47	5	6	2
Kursk Region	28	264	237	31	500	469	255	610	355
Lipetsk Region	1,806	2,415	610	531	958	427	-8	479	486
Moscow Region	1,456	2,480	1,024	1,196	5,697	4,500	-1,542	4,694	6,236
Orel Region	-13	8	20	-9	5	14	8	9	1
Ryazan Region	13	13	1	16	17	1	12	13	1
Smolensk Region	46	54	8	-23	25	47	30	37	7
Tambov Region	0	1	1	0	0	1	2	3	1
Tver Region	10	85	75	27	34	7	19	22	3
Tula Region	30	31	1	-14	5	19	13	14	2
Yaroslavl Region	33	41	8	82	84	2	-28	32	60
Moscow	43,068	63,467	20,399	39,987	67,031	27,044	75,836	117,154	41,318

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

	1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT		6,336	9,949	3,613	2,693	8,473	5,780	3,220	9,091	5,872
Republic of Karelia		36	159	123	-12	85	97	21	23	1
Republic of Komi		43	52	9	20	25	5	8	10	2
Arkhangelsk Region		102	135	34	21	31	10	-5	19	23
Nenets Autonomous Area		0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area		102	135	34	21	31	10	-5	19	23
Vologda Region		2,310	3,313	1,002	-412	329	741	-181	308	489
Kaliningrad Region		47	58	11	39	77	38	35	81	46
Leningrad Region		-240	1,172	1,412	85	1,250	1,165	154	1,558	1,404
Murmansk Region		15	16	1	-383	1,059	1,443	-625	21	647
Novgorod Region		54	91	37	469	1,123	654	301	378	77
Pskov Region		4	4	0	1	1	0	1	2	1
Saint Petersburg		3,966	4,949	983	2,866	4,493	1,627	3,511	6,693	3,183
SOUTHERN FEDERAL DISTRICT		581	824	243	530	724	194	504	636	132
Republic of Adygeya (Adygeya)		14	15	1	0	2	2	2	2	0
Republic of Kalmykia		-3	1	3	1	1	0	1	2	1
Krasnodar Territory		265	311	46	376	407	32	364	406	42
Astrakhan Region		4	4	0	5	7	1	5	6	0
Volgograd Region		25	72	48	56	77	21	42	67	25
Rostov Region		277	421	144	92	230	138	90	153	63
NORTH CAUCASIAN FEDERAL DISTRICT		230	238	8	102	143	41	175	225	49
Republic of Dagestan		55	55	0	7	9	2	111	146	34
Republic of Ingushetia		0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic		1	2	0	2	3	1	2	3	1
Karachay-Cherkess Republic		28	29	0	-24	3	27	4	4	0
Republic of North Ossetia – Alania		3	3	0	3	5	1	1	2	1
Chechen Republic		1	2	1	-1	1	2	1	2	0
Stavropol Territory		142	148	6	114	123	8	56	68	12
VOLGA FEDERAL DISTRICT		1,498	2,030	533	1,552	3,248	1,696	2,425	4,644	2,219
Republic of Bashkortostan		27	61	34	227	242	16	367	378	11
Mari El Republic		1	2	0	3	4	1	3	4	1
Republic of Mordovia		1	1	0	1	1	0	-13	2	15

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

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan (Tatarstan)	76	94	18	361	409	48	139	160	20
Udmurt Republic	-80	18	98	14	35	21	11	14	3
Chuvash Republic – Chuvashia	21	25	4	12	14	2	14	18	5
Perm Territory	920	1,013	93	212	1,387	1,175	1,283	2,824	1,541
Kirov Region	-2	31	34	14	17	3	18	31	13
Nizhny Novgorod Region	148	167	19	311	370	59	426	925	500
Orenburg Region	119	160	41	-54	60	114	51	52	1
Penza Region	-3	3	6	6	10	4	10	12	2
Samara Region	217	348	131	413	595	182	50	86	36
Saratov Region	20	53	33	25	26	1	48	117	69
Ulyanovsk Region	32	53	21	7	78	71	17	21	4
URALS FEDERAL DISTRICT	1,512	5,573	4,062	1,116	5,974	4,858	9,281	10,689	1,407
Kurgan Region	2	2	1	2	2	1	5	5	0
Sverdlovsk Region	1,052	2,149	1,097	-711	3,653	4,364	353	1,142	790
Tyumen Region	-646	2,244	2,890	1,696	2,056	360	8,390	8,418	28
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	-646	2,244	2,890	1,696	2,056	360	8,390	8,418	28
Chelyabinsk Region	1,104	1,178	74	129	263	134	533	1,122	589
SIBERIAN FEDERAL DISTRICT	3,036	8,507	5,471	-3,338	2,503	5,841	-7,109	5,858	12,966
Altai Republic	2	2	0	-7	0	7	0	0	0
Republic of Buryatia	8	8	1	11	12	1	10	11	1
Republic of Tuva	0	0	0	0	0	0	0	0	0
Republic of Khakassia	8	62	54	-10	3	12	-46	2	47
Altai Territory	3	9	5	13	13	1	9	9	0
Trans-Baikal Territory	1	1	0	-5	3	8	-3	8	11
Krasnoyarsk Territory	4,249	6,064	1,815	-2,529	1,865	4,394	-6,799	4,871	11,670
Irkutsk Region	-159	1,060	1,220	-45	298	342	-282	383	665
Kemerovo Region	-1,308	1,000	2,308	-596	68	665	-99	338	437
Novosibirsk Region	209	257	48	-202	170	372	120	177	57
Omsk Region	19	25	6	35	46	11	28	32	3
Tomsk Region	4	19	15	-3	24	27	-47	26	73

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

	1	2	3	4	5	6	7	8	9	10
FAR-EASTERN FEDERAL DISTRICT	492	1,403	911	1,368	2,071	703	506	886	380	
Republic of Sakha (Yakutia)	-135	254	389	1,115	1,276	161	-197	11	208	
Kamchatka Territory	17	17	0	7	10	3	8	15	7	
Primorye Territory	170	241	72	89	126	37	31	70	39	
Khabarovsk Territory	35	76	41	145	171	26	501	578	77	
Amur Region	440	476	36	35	348	312	155	164	9	
Magadan Region	40	40	0	6	6	0	-19	13	32	
Sakhalin Region	20	27	7	102	120	18	26	33	7	
Jewish Autonomous Region	20	20	0	12	12	0	1	1	0	
Chukotka Autonomous Area	-115	252	366	-143	0	144	0	0	0	
Unallocated by Region of Russian Federation	4,131	4,338	207	1,117	1,582	465	1,869	3,622	1,752	

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

	Q4 2013			Q1 2014			Q2 2014			Q3 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	13,222	34,427	21,205	18,135	33,700	15,565	15,341	26,820	11,478	11,868	22,584	10,715
CENTRAL FEDERAL DISTRICT	7,821	24,642	16,821	15,363	25,387	10,024	11,313	19,083	7,771	8,010	16,026	8,015
Belgorod Region	658	2,087	1,429	82	162	79	-137	11	148	4	353	348
Bryansk Region	3	3	1	2	2	0	1	2	0	1	2	1
Vladimir Region	8	8	0	-2	5	7	3	3	0	-1	2	2
Voronezh Region	27	29	2	31	33	2	17	19	2	24	25	2
Ivanovo Region	27	27	0	12	13	0	3	4	1	19	19	0
Kaluga Region	4	4	1	8	9	1	6	7	1	5	6	1
Kostroma Region	1	2	0	-117	210	327	3	3	0	0	1	1
Kursk Region	-261	93	354	34	34	0	81	118	37	-177	1	178
Lipetsk Region	-44	15	59	219	235	16	179	257	78	333	461	128
Moscow Region	-1,640	1,105	2,744	-26	727	753	455	1,009	554	124	484	360
Orel Region	2	2	0	2	3	1	1	1	1	2	2	0
Ryazan Region	3	3	0	4	4	0	5	5	0	20	20	0
Smolensk Region	7	8	1	2	2	1	6	13	7	3	5	2
Tambov Region	1	2	0	1	1	0	0	0	0	0	1	0
Tver Region	5	6	1	-2	12	14	6	6	1	2	3	1
Tula Region	-2	-1	1	2	2	1	3	3	0	1	2	1
Yaroslavl Region	-51	5	56	24	26	2	-6	-3	3	12	14	2
Moscow	9,072	21,244	12,172	15,086	23,906	8,821	10,688	17,625	6,936	7,639	14,628	6,989

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	959	3,760	2,802	1,031	1,805	774	167	1,584	1,417	1,149	2,319	1,170
Republic of Karelia	2	2	0	46	48	2	-12	1	13	-17	50	67
Republic of Komi	3	3	0	6	7	1	1	1	0	-3	1	4
Arkhangelsk Region	0	4	4	9	10	0	12	18	6	2	2	1
Nenets Autonomous Area	0	0	0	0	0	0	-	-	-	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	4	4	9	10	0	12	18	6	2	2	1
Vologda Region	183	184	1	-66	164	230	-227	113	340	-379	261	641
Kaliningrad Region	18	24	5	10	24	14	-27	13	40	11	15	4
Leningrad Region	416	901	485	61	126	65	-217	141	358	15	240	225
Murmansk Region	3	3	0	3	3	0	3	4	1	2	2	0
Novgorod Region	78	81	3	-66	-36	31	101	197	97	55	71	15
Pskov Region	1	1	0	0	0	0	1	1	0	2	2	0
Saint Petersburg	255	2,558	2,303	1,029	1,459	430	532	1,095	562	1,462	1,675	213
SOUTHERN FEDERAL DISTRICT	182	214	32	240	290	50	155	207	51	76	110	34
Republic of Adygeya (Adygeya)	0	0	0	1	1	0	1	1	0	-2	1	2
Republic of Kalmykia	0	0	0	0	1	0	0	0	0	0	0	0
Krasnodar Territory	129	133	4	125	129	4	79	102	23	13	18	5
Astrakhan Region	1	2	0	1	1	0	4	4	0	1	2	0
Volgograd Region	18	26	8	18	25	7	14	22	7	5	12	8
Rostov Region	33	53	21	94	133	39	58	79	21	59	77	19
NORTH CAUCASIAN FEDERAL DISTRICT	75	82	6	13	17	4	19	25	6	10	13	3
Republic of Dagestan	36	39	3	1	2	1	3	7	4	0	1	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	1	0	1	2	0	1	1	0	0	0	1
Karachay-Cherkess Republic	3	3	0	0	0	0	1	1	0	0	0	0
Republic of North Ossetia – Alania	0	1	1	0	0	0	0	0	0	0	1	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	1	0
Stavropol Territory	36	38	3	11	13	2	14	15	1	9	11	1
VOLGA FEDERAL DISTRICT	461	780	318	-2,221	816	3,037	449	847	397	-161	722	883
Republic of Bashkortostan	301	303	2	41	77	36	21	36	15	-2	53	55
Mari El Republic	1	1	0	2	2	0	0	1	0	0	0	0
Republic of Mordovia	-14	1	14	0	1	0	2	2	0	1	1	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)		36	51	15	65	71	5	-40	63	103	49	51	2
Udmurt Republic		5	5	0	11	11	0	3	4	0	6	6	0
Chuvash Republic – Chuvashia		2	4	2	5	5	1	5	6	0	4	4	0
Perm Territory		-106	-34	72	-2,508	353	2,861	265	304	39	-83	34	117
Kirov Region		14	24	10	4	5	1	16	16	0	2	3	1
Nizhny Novgorod Region		168	298	130	24	116	92	121	337	216	-187	481	669
Orenburg Region		22	22	0	3	3	0	-11	4	16	30	61	31
Penza Region		5	5	0	2	3	1	1	3	2	8	9	0
Samara Region		8	12	4	91	93	1	53	56	3	-25	-19	6
Saratov Region		7	75	68	35	65	30	7	8	1	18	19	1
Ulyanovsk Region		12	13	1	5	13	8	6	8	2	19	20	1
URALS FEDERAL DISTRICT		3,176	3,292	117	1,848	2,363	515	2,152	2,440	288	2,208	2,341	132
Kurgan Region		1	1	0	2	2	0	1	1	0	1	1	0
Sverdlovsk Region		106	209	103	-35	115	150	-220	62	282	199	258	59
Tyumen Region		2,775	2,786	11	1,647	2,008	361	2,286	2,287	0	1,788	1,858	71
Khanty-Mansi Autonomous Area – Yugra		0	0	0	0	0	0	0	0	0	0	0	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		2,775	2,786	11	1,647	2,008	361	2,286	2,287	0	1,788	1,858	71
Chelyabinsk Region		294	296	2	234	238	4	85	90	5	221	224	3
SIBERIAN FEDERAL DISTRICT		-159	395	554	449	915	466	974	1,406	432	369	486	118
Altai Republic		0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia		2	3	0	2	3	1	6	6	0	6	7	0
Republic of Tuva		0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia		-6	1	7	-5	1	6	-2	0	2	-1	0	1
Altai Territory		1	2	0	1	1	0	2	3	1	1	1	0
Trans-Baikal Territory		3	4	1	0	1	1	1	1	0	1	2	0
Krasnoyarsk Territory		-48	-44	4	349	729	380	873	1,284	411	273	369	97
Irkutsk Region		14	222	209	31	96	65	24	24	1	27	28	2
Kemerovo Region		-181	132	312	-15	-14	1	-12	-11	1	-7	-6	1
Novosibirsk Region		39	58	19	67	76	9	72	86	14	61	73	12
Omsk Region		9	11	1	9	9	1	3	4	0	5	5	0
Tomsk Region		7	8	0	10	11	1	8	9	1	2	6	4

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	160	389	229	613	645	32	256	343	87	259	265	6
Republic of Sakha (Yakutia)	-152	3	155	3	3	0	0	2	3	2	3	2
Kamchatka Territory	0	7	7	12	12	0	14	15	0	3	4	0
Primorye Territory	-10	17	27	330	334	4	71	73	2	15	18	2
Khabarovsk Territory	258	297	39	-2	22	24	21	22	1	16	16	1
Amur Region	52	52	1	98	99	0	-37	32	69	30	31	0
Magadan Region	6	6	0	2	2	0	1	1	0	2	2	0
Sakhalin Region	5	6	1	169	173	4	185	198	12	190	190	0
Jewish Autonomous Region	1	1	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
Republic of Crimea				...	...	...	0	0	0	0	0	0
Sevastopol				...	...	...	0	0	0	0	0	0
Unallocated by Region of Russian Federation	545	872	327	799	1,461	662	-145	885	1,030	-51	302	353

Table 6.1.2

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

(millions of US dollars)

	2011			2012			2013		
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	55,084	235,082	179,998	50,588	161,132	110,545	70,654	194,611	123,957
CENTRAL FEDERAL DISTRICT	43,350	172,635	129,285	37,935	95,454	57,519	43,082	121,078	77,995
Belgorod Region	-128	215	343	-29	154	183	1,600	1,839	239
Bryansk Region	1	2	1	-59	29	88	47	68	21
Vladimir Region	423	604	181	107	362	255	-61	238	298
Voronezh Region	257	655	398	151	501	350	2	239	238
Ivanovo Region	-20	7	27	-137	7	144	-10	19	29
Kaluga Region	19	476	458	4	936	932	376	648	272
Kostroma Region	201	370	169	239	396	157	291	488	196
Kursk Region	25	34	9	-195	162	357	86	168	82
Lipetsk Region	761	1,263	503	943	1,140	197	856	1,110	254
Moscow Region	2,377	6,673	4,295	2,950	7,445	4,495	866	6,477	5,612
Orel Region	-3	90	93	116	204	89	38	59	21
Ryazan Region	29	123	94	-46	83	129	-41	27	68
Smolensk Region	165	290	125	198	220	22	-71	62	134
Tambov Region	-14	13	26	-5	24	29	9	19	10
Tver Region	44	87	44	122	178	56	63	104	41
Tula Region	255	546	291	-599	115	714	240	927	687
Yaroslavl Region	721	1,316	595	-3,053	813	3,866	-817	481	1,298
Moscow	38,236	159,868	121,632	37,230	82,685	45,455	39,610	108,107	68,497

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	5,176	16,240	11,064	7,233	20,792	13,559	7,950	20,649	12,700
Republic of Karelia	42	205	163	-38	37	75	-11	20	31
Republic of Komi	-75	417	492	110	452	342	33	412	378
Arkhangelsk Region	151	329	177	149	428	279	604	837	233
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	151	329	177	149	428	279	604	837	233
Vologda Region	1,588	1,884	296	1,021	3,772	2,751	268	1,951	1,683
Kaliningrad Region	123	195	72	8	167	159	-25	187	211
Leningrad Region	-1,981	2,204	4,185	372	2,620	2,248	572	3,762	3,190
Murmansk Region	-292	177	469	-413	28	441	-24	13	37
Novgorod Region	5	234	229	375	584	209	111	398	287
Pskov Region	37	59	22	-1	48	49	3	13	10
Saint Petersburg	5,576	10,536	4,959	5,651	12,657	7,006	6,419	13,058	6,638
SOUTHERN FEDERAL DISTRICT	512	2,420	1,908	14	2,250	2,237	335	2,821	2,486
Republic of Adygeya (Adygeya)	108	109	0	38	39	1	8	20	11
Republic of Kalmykia	2	3	1	2	2	0	12	17	5
Krasnodar Territory	164	1,380	1,216	453	1,333	881	-83	1,925	2,008
Astrakhan Region	63	64	1	-13	42	55	34	63	29
Volgograd Region	-92	159	251	-396	156	552	189	289	100
Rostov Region	267	705	439	-71	678	749	175	507	332
NORTH CAUCASIAN FEDERAL DISTRICT	101	222	121	-48	144	192	19	67	48
Republic of Dagestan	14	18	5	30	31	2	34	34	0
Republic of Ingushetia	0	0	0	2	2	0	0	0	0
Kabardino-Balkar Republic	0	0	0	1	1	0	4	4	0
Karachay-Cherkess Republic	4	4	0	-2	0	2	0	0	0
Republic of North Ossetia – Alania	2	2	0	-43	4	48	0	0	0
Chechen Republic	1	1	0	1	1	0	0	0	0
Stavropol Territory	80	196	116	-36	105	141	-19	29	48
VOLGA FEDERAL DISTRICT	-609	5,261	5,871	918	5,165	4,247	1,709	5,936	4,227
Republic of Bashkortostan	270	490	220	-546	171	716	192	310	117
Mari El Republic	10	10	0	34	49	15	1	9	8
Republic of Mordovia	1	1	0	-6	10	16	4	5	1

Table 6.1.2 (cont.)

	(millions of US dollars)									
1	2	3	4	5	6	7	8	9	10	
Republic of Tatarstan (Tatarstan)	-62	322	384	418	777	359	157	438	281	
Udmurt Republic	73	621	549	299	592	293	503	784	281	
Chuvash Republic – Chuvashia	3	29	27	4	19	15	105	163	58	
Perm Territory	-1,115	1,137	2,252	-503	884	1,387	-860	1,314	2,174	
Kirov Region	35	63	28	-36	18	54	9	15	5	
Nizhny Novgorod Region	436	1,141	705	337	997	660	630	1,045	415	
Orenburg Region	303	436	132	93	250	157	83	292	209	
Penza Region	6	33	27	52	101	49	32	52	20	
Samara Region	-580	771	1,351	673	1,142	469	817	1,372	555	
Saratov Region	-16	144	160	14	49	36	-17	71	88	
Ulyanovsk Region	28	63	34	86	108	22	53	67	14	
URALS FEDERAL DISTRICT	3,060	21,019	17,959	7,854	23,207	15,353	10,950	15,668	4,718	
Kurgan Region	27	64	37	3	9	6	3	7	4	
Sverdlovsk Region	-2,263	1,299	3,562	4,624	5,169	545	-359	1,081	1,440	
Tyumen Region	5,385	18,782	13,397	2,978	16,515	13,537	10,577	13,493	2,915	
Khanty-Mansi Autonomous Area – Yugra	0	0	0	-4	0	4	0	0	0	
Yamal-Nenets Autonomous Area	-149	453	601	-182	545	727	-95	624	720	
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5,534	18,329	12,795	3,164	15,970	12,806	10,673	12,869	2,196	
Chelyabinsk Region	-90	873	963	250	1,514	1,265	728	1,087	358	
SIBERIAN FEDERAL DISTRICT	1,510	4,975	3,465	-4,970	4,160	9,131	2,310	14,965	12,655	
Altai Republic	1	2	1	-21	0	21	0	0	0	
Republic of Buryatia	0	1	1	3	5	2	208	274	66	
Republic of Tuva	78	81	3	183	328	145	22	43	21	
Republic of Khakassia	0	190	189	-1,248	2	1,251	159	200	40	
Altai Territory	120	344	224	-112	17	129	13	42	30	
Trans-Baikal Territory	70	88	18	224	242	18	268	332	64	
Krasnoyarsk Territory	949	1,738	789	639	1,238	599	981	11,472	10,491	
Irkutsk Region	-481	357	838	-218	249	467	56	325	269	
Kemerovo Region	-133	833	966	-4,755	967	5,723	179	1,327	1,148	
Novosibirsk Region	276	449	173	47	628	580	359	610	251	
Omsk Region	-30	137	167	50	70	20	-17	26	43	
Tomsk Region	660	757	97	238	413	176	81	314	232	

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

1	2	3	4	5	6	7	8	9	10
FAR-EASTERN FEDERAL DISTRICT	950	8,228	7,277	564	7,528	6,964	1,981	7,854	5,873
Republic of Sakha (Yakutia)	223	704	480	390	1,385	994	-2,390	379	2,769
Kamchatka Territory	12	13	1	-52	17	69	-10	12	23
Primorye Territory	-184	485	668	302	565	263	-60	370	429
Khabarovsk Territory	219	322	103	-207	75	282	737	1,070	333
Amur Region	691	802	111	495	717	222	596	762	166
Magadan Region	291	297	6	-1,338	27	1,365	696	761	66
Sakhalin Region	-601	4,771	5,372	1,056	4,662	3,606	2,370	4,457	2,087
Jewish Autonomous Region	35	114	79	-11	1	12	0	0	0
Chukotka Autonomous Area	264	720	456	-70	80	150	42	42	0
Unallocated by Region of Russian Federation	1,033	4,082	3,049	1,087	2,430	1,343	2,317	5,573	3,256

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

	Q4 2013			Q1 2014			Q2 2014			Q3 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	9,147	46,391	37,244	12,628	31,873	19,245	12,131	37,877	25,746	-1,144	31,398	32,542
CENTRAL FEDERAL DISTRICT	4,156	29,61	25,454	7,458	19,165	11,707	5,382	21,996	16,614	647	17,683	17,036
Belgorod Region	-115	59	173	-2	51	53	148	159	11	-138	6	145
Bryansk Region	0	11	10	1	2	1	-2	2	3	0	2	3
Vladimir Region	-50	47	96	-214	42	255	6	100	94	2	34	32
Voronezh Region	-52	54	106	6	26	20	-11	29	40	42	125	84
Ivanovo Region	0	2	2	7	7	0	-2	3	4	-16	8	24
Kaluga Region	177	223	45	-45	80	125	-2	134	136	-45	125	170
Kostroma Region	-38	107	145	216	269	53	194	300	106	142	175	33
Kursk Region	82	108	26	1	10	9	1	25	24	5	23	18
Lipetsk Region	-138	-68	70	147	156	9	-3	107	110	201	357	156
Moscow Region	354	1,819	1,465	-45	1,107	1,152	7	2,333	2,327	33	1,497	1,463
Orel Region	-5	2	6	228	244	16	1	4	3	-4	3	8
Ryazan Region	-4	13	16	1	27	26	3	4	0	3	5	2
Smolensk Region	-61	8	69	-11	3	14	-3	4	7	26	28	2
Tambov Region	7	8	1	1	1	0	1	6	5	0	3	4
Tver Region	27	52	26	-1	26	27	29	34	5	11	27	16
Tula Region	32	418	386	-146	8	153	122	184	62	-2	76	78
Yaroslavl Region	119	349	230	60	66	6	-149	29	178	75	82	7
Moscow	3,817	26,399	22,582	7,253	17,041	9,788	5,041	18,540	13,498	313	15,105	14,792

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	2,354	5,442	3,088	-809	3,358	4,166	767	5,185	4,418	-2,408	4,846	7,254	
Republic of Karelia	-2	11	13	2	2	1	0	4	4	44	46	2	
Republic of Komi	-7	75	82	7	49	42	-27	106	132	-102	38	140	
Arkhangelsk Region	-71	28	99	-160	30	191	36	79	43	-58	47	105	
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	
Arkhangelsk Region, excluding Nenets Autonomous Area	-71	28	99	-160	30	191	36	79	43	-58	47	105	
Vologda Region	243	376	133	-422	298	720	-110	366	476	1,245	1,949	704	
Kaliningrad Region	-24	127	151	-8	8	16	-1	43	45	10	31	21	
Leningrad Region	324	1,401	1,076	-80	911	991	402	1,936	1,534	-368	842	1,210	
Murmansk Region	-4	2	6	2	3	1	-4	4	8	5	44	39	
Novgorod Region	46	71	25	-52	-17	35	-41	129	170	42	135	93	
Pskov Region	4	5	1	5	5	0	1	1	0	-4	1	5	
Saint Petersburg	1,846	3,346	1,501	-102	2,068	2,17	512	2,519	2,007	-3,223	1,713	4,936	
SOUTHERN FEDERAL DISTRICT	149	713	564	-20	333	353	280	721	440	220	680	460	
Republic of Adygeya (Adygeya)	-9	2	11	0	0	0	2	2	0	0	11	10	
Republic of Kalmykia	1	2	1	0	0	0	1	1	0	0	0	0	
Krasnodar Territory	-37	368	406	-6	182	188	149	422	274	94	242	148	
Astrakhan Region	22	37	16	-37	16	52	0	6	6	-37	3	39	
Volgograd Region	173	224	51	24	67	43	41	68	26	38	77	40	
Rostov Region	-1	79	80	-1	68	70	87	221	134	125	347	222	
NORTH CAUCASIAN FEDERAL DISTRICT	6	12	5	7	11	4	19	19	0	7	17	10	
Republic of Dagestan	1	1	0	2	2	0	9	9	0	1	1	0	
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	
Kabardino-Balkar Republic	1	1	0	0	0	0	0	0	0	0	0	0	
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	1	
Republic of North Ossetia – Alania	0	0	0	0	0	0	1	1	0	0	0	0	
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0	
Stavropol Territory	4	10	5	6	9	4	9	9	0	6	16	9	
VOLGA FEDERAL DISTRICT	549	1,271	723	379	1,325	946	650	1,390	740	-274	1,061	1,335	
Republic of Bashkortostan	87	113	26	37	60	23	94	108	14	31	69	38	
Mari El Republic	0	1	1	0	0	0	0	0	0	1	3	2	
Republic of Mordovia	0	0	0	0	1	1	0	0	0	-1	0	1	

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)	22	122	100	55	79	24	118	180	62	72	112	40	
Udmurt Republic	64	111	48	99	100	1	111	113	3	-27	81	108	
Chuvash Republic – Chuvashia	152	156	4	19	20	1	1	1	1	13	14	1	
Perm Territory	-23	97	120	210	349	139	-198	111	309	228	463	235	
Kirov Region	7	7	0	1	1	0	1	1	0	1	1	0	
Nizhny Novgorod Region	193	346	153	153	511	357	227	319	92	-185	142	327	
Orenburg Region	62	112	50	-225	16	241	54	57	3	-316	41	358	
Penza Region	28	33	5	2	4	1	15	20	4	14	16	2	
Samara Region	-34	117	151	18	61	43	193	343	151	-125	62	187	
Saratov Region	-26	27	53	-6	108	114	-86	10	96	-6	20	26	
Ulyanovsk Region	18	28	10	15	15	0	120	126	6	25	36	11	
URALS FEDERAL DISTRICT	3,366	4,107	740	3,505	4,212	706	3,400	4,474	1,075	555	4,084	3,529	
Kurgan Region	-2	0	2	0	1	2	-1	0	1	0	1	1	
Sverdlovsk Region	145	301	157	435	547	112	-375	137	512	-116	150	266	
Tyumen Region	2,792	3,289	497	2,873	3,446	574	3,400	3,912	512	530	3,683	3,153	
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0	0	0	0	
Yamal-Nenets Autonomous Area	-26	176	201	-40	129	169	-34	148	182	-60	46	107	
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,818	3,113	296	2,913	3,317	404	3,434	3,764	330	590	3,637	3,047	
Chelyabinsk Region	432	516	85	198	217	19	375	425	50	141	251	110	
SIBERIAN FEDERAL DISTRICT	1,430	2,638	1,207	431	874	444	669	1,114	446	-951	756	1,707	
Altai Republic	0	0	0	0	4	4	-3	3	6	-1	0	1	
Republic of Buryatia	38	39	1	0	0	0	-16	0	16	-8	1	9	
Republic of Tuva	-12	3	16	4	17	13	1	63	63	10	11	1	
Republic of Khakassia	92	92	0	0	0	0	-49	0	49	10	10	0	
Altai Territory	23	26	3	1	1	0	6	6	0	1	3	2	
Trans-Baikal Territory	200	260	61	5	19	14	12	13	1	27	27	0	
Krasnoyarsk Territory	773	1,568	796	314	330	16	269	323	54	-1,092	161	1,253	
Irkutsk Region	68	140	71	0	25	26	360	391	31	-40	23	63	
Kemerovo Region	104	257	153	72	91	18	-55	64	119	27	285	258	
Novosibirsk Region	124	155	31	42	353	311	39	122	82	73	142	69	
Omsk Region	-11	4	15	2	2	0	-9	3	12	22	40	19	
Tomsk Region	32	93	61	-9	33	42	113	126	13	21	54	33	

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	-2,016	1,367	3,384	1,246	1,610	364	745	2,036	1,291	1,351	2,035	684
Republic of Sakha (Yakutia)	-118	41	2,16	0	4	4	67	91	24	52	52	0
Kamchatka Territory	1	1	0	45	46	1	0	1	1	0	0	0
Primorye Territory	-112	32	144	28	112	84	94	212	119	13	145	132
Khabarovsk Territory	7	175	168	8	10	2	5	8	2	42	55	13
Amur Region	201	234	33	191	229	39	173	183	10	213	228	15
Magadan Region	-35	0	35	35	35	0	0	0	0	0	0	0
Sakhalin Region	35	879	844	929	1,163	234	366	1,500	1,135	991	1,514	524
Jewish Autonomous Region	0	0	0	0	0	0	32	32	0	3	3	0
Chukotka Autonomous Area	5	5	0	10	10	0	8	8	0	38	38	0
CRIMEA FEDERAL DISTRICT				...	...	...	-7	0	7	0	0	0
Republic of Crimea				...	...	...	-7	0	7	0	0	0
Sevastopol				...	...	...	0	0	0	0	0	0
Unallocated by Region of Russian Federation	-848	1,23	2,078	431	985	554	228	942	714	-291	236	527

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

(units)

1	31.05.2015			
	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	810	1,626	217	1,409
CENTRAL FEDERAL DISTRICT	490	329	65	264
Belgorod Region	3	10	1	9
Bryansk Region	–	7	–	7
Vladimir Region	2	11	–	11
Voronezh Region	1	25	–	25
Ivanovo Region	6	10	–	10
Kaluga Region	4	8	–	8
Kostroma Region	5	5	–	5
Kursk Region	1	7	–	7
Lipetsk Region	1	7	–	7
Moscow Region	10	40	–	40
Orel Region	1	12	–	12
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	435	125	22	103
NORTH-WESTERN FEDERAL DISTRICT	62	240	8	232
Republic of Karelia	1	10	1	9
Republic of Komi	1	10	2	8
Arkhangelsk Region	–	16	–	16
Nenets Autonomous Area	–	1	–	1
Arkhangelsk Region, excluding Nenets Autonomous Area	–	15	–	15
Vologda Region	8	10	2	8
Kaliningrad Region	1	23	1	22
Leningrad Region	4	10	–	10
Murmansk Region	3	12	–	12
Novgorod Region	2	8	–	8
Pskov Region	2	7	–	7
Saint Petersburg	40	134	2	132
SOUTHERN FEDERAL DISTRICT	43	191	13	178
Republic of Adygeya (Adygeya)	4	5	1	4
Republic of Kalmykia	1	3	–	3
Krasnodar Territory	15	57	1	56
Astrakhan Region	5	12	–	12
Volgograd Region	4	30	–	30
Rostov Region	14	84	11	73
NORTH CAUCASIAN FEDERAL DISTRICT	26	93	18	75
Republic of Daghestan	10	20	11	9
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	43	5	38
VOLGA FEDERAL DISTRICT	91	306	38	268
Republic of Bashkortostan	7	29	–	29
Mari El Republic	2	11	3	8
Republic of Mordovia	3	4	–	4
Republic of Tatarstan (Tatarstan)	22	49	31	18
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	67	2	65
Orenburg Region	7	11	–	11
Penza Region	1	10	–	10
Samara Region	15	44	2	42
Saratov Region	9	21	–	21
Ulyanovsk Region	2	9	–	9
URALS FEDERAL DISTRICT	33	179	53	126
Kurgan Region	2	6	–	6
Sverdlovsk Region	13	60	4	56
Tyumen Region	11	49	12	37
Khanty-Mansi Autonomous Area – Yugra	5	13	–	13
Yamal-Nenets Autonomous Area	–	9	–	9
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6	27	12	15
Chelyabinsk Region	7	64	37	27
SIBERIAN FEDERAL DISTRICT	41	184	17	167
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	30	3	27
Irkutsk Region	6	17	–	17
Kemerovo Region	6	11	–	11
Novosibirsk Region	6	55	–	55
Omsk Region	5	20	–	20
Tomsk Region	2	16	8	8
FAR-EASTERN FEDERAL DISTRICT	21	85	5	80
Republic of Sakha (Yakutia)	4	13	–	13
Kamchatka Territory	3	7	3	4
Primorye Territory	6	17	–	17
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	19	–	19
Republic of Crimea	2	14	–	14
Sevastopol	1	5	–	5

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	31.05.2015				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	22,401	6,484	1,964	8,239	39,088
CENTRAL FEDERAL DISTRICT	6,695	2,231	238	1,812	10,976
Belgorod Region	154	184	16	121	475
Bryansk Region	92	45	9	91	237
Vladimir Region	179	89	11	126	405
Voronezh Region	324	199	27	144	694
Ivanovo Region	173	6	8	68	255
Kaluga Region	126	33	9	93	261
Kostroma Region	105	2	4	62	173
Kursk Region	133	69	13	98	313
Lipetsk Region	152	68	16	91	327
Moscow Region	1,392	420	16	111	1,939
Orel Region	104	46	9	49	208
Ryazan Region	122	51	10	83	266
Smolensk Region	87	29	6	79	201
Tambov Region	127	114	9	61	311
Tver Region	127	57	10	90	284
Tula Region	158	49	10	124	341
Yaroslavl Region	218	2	15	123	358
Moscow	2,922	768	40	198	3,928
NORTH-WESTERN FEDERAL DISTRICT	2,203	169	325	994	3,691
Republic of Karelia	100	6	13	52	171
Republic of Komi	167	17	16	77	277
Arkhangelsk Region	182	3	22	87	294
Nenets Autonomous Area	13	0	0	1	14
Arkhangelsk Region, excluding Nenets Autonomous Area	169	3	22	86	280
Vologda Region	220	7	37	96	360
Kaliningrad Region	121	9	32	91	253
Leningrad Region	44	16	11	343	414
Murmansk Region	120	6	12	81	219
Novgorod Region	116	1	14	55	186
Pskov Region	105	8	12	48	173
Saint Petersburg	1,028	96	156	64	1,344
SOUTHERN FEDERAL DISTRICT	2,465	384	230	617	3,696
Republic of Adygeya (Adygeya)	73	4	6	17	100
Republic of Kalmykia	25	1	2	11	39
Krasnodar Territory	1,117	119	84	272	1,592
Astrakhan Region	108	59	12	49	228
Volgograd Region	264	149	44	158	615
Rostov Region	878	52	82	110	1,122
NORTH CAUCASIAN FEDERAL DISTRICT	735	76	108	106	1,025
Republic of Daghestan	103	6	11	11	131
Republic of Ingushetia	13	1	1	1	16
Kabardino-Balkar Republic	81	40	7	11	139
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	–	5	7	45
Stavropol Territory	429	17	72	54	572
VOLGA FEDERAL DISTRICT	4,611	2,140	464	1,833	9,048
Republic of Bashkortostan	720	321	75	219	1,335
Mari El Republic	75	30	12	54	171
Republic of Mordovia	135	69	8	55	267
Republic of Tatarstan (Tatarstan)	716	434	66	195	1,411
Udmurt Republic	232	9	29	116	386
Chuvash Republic – Chuvashia	131	133	19	104	387
Perm Territory	539	21	39	209	808
Kirov Region	205	71	25	78	379
Nizhny Novgorod Region	561	263	51	120	995
Orenburg Region	272	238	38	153	701
Penza Region	156	156	13	87	412
Samara Region	445	155	51	201	852
Saratov Region	270	177	25	166	638
Ulyanovsk Region	154	63	13	76	306
URALS FEDERAL DISTRICT	2,041	495	239	675	3,450
Kurgan Region	83	157	13	66	319
Sverdlovsk Region	813	153	62	101	1,129
Tyumen Region	689	75	77	299	1,140
Khanty-Mansi Autonomous Area – Yugra	344	43	31	134	552
Yamal-Nenets Autonomous Area	131	13	4	54	202
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	214	19	42	111	386
Chelyabinsk Region	456	110	87	209	862
SIBERIAN FEDERAL DISTRICT	2,555	839	242	1,285	4,921
Altai Republic	35	4	3	7	49
Republic of Buryatia	146	2	9	97	254
Republic of Tuva	38	0	2	8	48
Republic of Khakassia	66	21	6	56	149
Altai Territory	262	425	22	152	861
Trans-Baikal Territory	146	1	9	90	246
Krasnoyarsk Territory	434	89	31	224	778
Irkutsk Region	272	43	29	209	553
Kemerovo Region	275	78	31	183	567
Novosibirsk Region	454	107	58	56	675
Omsk Region	290	63	27	124	504
Tomsk Region	137	6	15	79	237
FAR-EASTERN FEDERAL DISTRICT	962	107	92	566	1,727
Republic of Sakha (Yakutia)	177	27	9	109	322
Kamchatka Territory	64	4	4	33	105
Primorye Territory	292	20	39	153	504
Khabarovsk Territory	209	18	22	76	325
Amur Region	110	18	9	83	220
Magadan Region	24	7	3	22	56
Sakhalin Region	67	12	4	48	131
Jewish Autonomous Region	19	1	2	22	44
Chukotka Autonomous Area	0	0	0	20	20
CRIMEA FEDERAL DISTRICT	134	43	26	351	554
Republic of Crimea	125	37	15	250	427
Sevastopol	9	6	11	101	127

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)

	31.05.2015											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	11	12	39	30	101	199	119	110	162	27	810	
CENTRAL FEDERAL DISTRICT	2	6	23	20	50	110	60	76	120	23	490	
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	-	1	-	5	
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	2	5	20	14	37	95	52	70	117	23	435	
NORTH-WESTERN FEDERAL DISTRICT	4	3	5	3	10	9	12	9	7	-	62	
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	7	5	5	-	40	
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	-	8	11	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	9	3	3	9	-	33
Kurgan Region		-	-	-	-	1	1	-	-	-	-	2
Sverdlovsk Region		-	-	-	-	3	5	-	1	4	-	13
Tyumen Region		1	-	1	1	1	2	1	-	4	-	11
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	-	-	2	-	6
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			
31.01.2015	830	80,752,871.8	30
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
CENTRAL FEDERAL DISTRICT			
31.01.2015	503	74,480,168.7	18
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
Moscow and Moscow Region			
31.01.2015	458	73,991,457.2	18
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
NORTH-WEST FEDERAL DISTRICT			
31.01.2015	64	1,835,012.6	7
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
SOUTHERN FEDERAL DISTRICT			
31.01.2015	43	326,103.5	10
28.02.2015	43	313,858.6	10
31.03.2015	43	314,100.6	10
30.04.2015	43	314,633.3	11
NORTH CAUCASIAN FEDERAL DISTRICT			
31.01.2015	27	48,424.5	9
28.02.2015	27	45,931.1	10
31.03.2015	26	40,924.2	9
30.04.2015	26	40,696.7	9
VOLGA FEDERAL DISTRICT			
31.01.2015	91	1,723,106.6	23
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
URALS FEDERAL DISTRICT			
31.01.2015	35	1,084,021.6	7
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
SIBERIA FEDERAL DISTRICT			
31.01.2015	43	662,424.9	5
28.02.2015	43	648,285.2	5
31.03.2015	41	244,282.1	15
30.04.2015	41	252,388.5	14
FAR-EASTERN FEDERAL DISTRICT			
31.01.2015	22	581,272.6	4
28.02.2015	22	569,415.4	4
31.03.2015	22	572,487.9	4
30.04.2015	21	563,071.9	4
CRIMEA FEDERAL DISTRICT			
31.01.2015	2	12,336.8	2
28.02.2015	2	12,291.4	2
31.03.2015	2	12,382.5	2
30.04.2015	2	11,926.4	2

Table 6.2.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from June 10 to July 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	7	8	19	20	74	152	96	99	143	27	645
CENTRAL FEDERAL DISTRICT	1	3	8	12	29	70	44	67	102	23	359
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	1	1	-	-	-	-	2
Voronezh Region	-	-	-	-	1	1	-	-	-	-	1
Ivanovo Region	-	-	-	-	1	2	-	1	-	-	2
Kaluga Region	-	-	-	1	-	1	2	-	1	-	4
Kostroma Region	-	-	-	-	1	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	1	3	6	7	19	60	38	62	101	23	320
NORTH-WESTERN FEDERAL DISTRICT	2	2	3	2	9	7	7	8	7	-	47
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	1	2	5	4	2	4	5	-	25
SOUTHERN FEDERAL DISTRICT	-	1	3	-	4	15	9	3	1	-	36
Republic of Adygeya (Adygeya)	-	-	2	-	-	2	-	-	-	-	4
Republic of Kalmykia	-	-	-	-	1	-	-	-	-	-	1
Krasnodar Territory	-	-	1	-	2	5	4	1	1	-	14
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	9	18	4	87
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	2	6	3	20
Udmurt Republic	-	-	-	-	-	-	2	-	-	-	2
Chuvash Republic – Chuvashia	1	-	-	-	1	2	1	-	-	-	4
Perm Territory	-	-	-	-	-	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	8	3	3	9	-	32
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	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	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	7	1	3	2	-	19
Republic of Sakha (Yakutia)	-	-	-	-	-	2	-	1	1	-	4
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	1	-	-	-	2
Republic of Crimea	-	-	-	-	-	1	-	-	-	-	1
Sevastopol	-	-	-	-	-	-	1	-	-	-	1

Table 6.2.7

Financial Performance of Credit Institutions

	30.04.2015						
	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	-17,011.7	186,375.5	69.8	203,387.2	30.2	29,910.1	
CENTRAL FEDERAL DISTRICT	-23,532.1	165,049.8	68.8	188,581.9	31.2	25,021.6	
Belgorod Region	52.6	52.6	100.0	0.0	0.0	10.9	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	16.3	16.3	100.0	0.0	0.0	0.7	
Voronezh Region	47.8	47.8	100.0	0.0	0.0	4.3	
Ivanovo Region	-69.8	27.2	60.0	96.9	40.0	8.1	
Kaluga Region	146.3	156.2	50.0	9.9	50.0	42.4	
Kostroma Region	2,716.9	2,848.3	60.0	131.4	40.0	107.0	
Kursk Region	62.8	62.8	100.0	0.0	0.0	12.4	
Lipetsk Region	-229.3	0.0	0.0	229.3	100.0	0.8	
Moscow Region	122.2	247.1	90.0	124.9	10.0	64.5	
Orel Region	-39.5	0.0	0.0	39.5	100.0	0.2	
Ryazan Region	63.3	72.2	75.0	8.9	25.0	25.6	
Smolensk Region	50.3	50.3	100.0	0.0	0.0	9.6	
Tambov Region	8.0	8.0	100.0	0.0	0.0	2.7	
Tver Region	119.2	119.2	100.0	0.0	0.0	29.8	
Tula Region	42.1	42.1	100.0	0.0	0.0	10.9	
Yaroslavl Region	484.7	488.6	83.3	3.9	16.7	35.3	
Moscow	-27,125.9	160,811.2	67.4	187,937.1	32.6	24,656.4	
NORTH-WESTERN FEDERAL DISTRICT	3,787.5	5,741.6	72.6	1,954.1	27.4	2,201.9	
Republic of Karelia	6.5	6.5	100.0	0.0	0.0	2.8	
Republic of Komi	12.8	12.8	100.0	0.0	0.0	2.1	
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	-283.9	30.0	44.4	313.9	55.6	19.6	
Kaliningrad Region	85.6	85.6	100.0	0.0	0.0	4.9	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-82.6	13.8	25.0	96.4	75.0	3.9
Murmansk Region	102.3	102.3	100.0	0.0	0.0	31.4
Novgorod Region	47.2	47.2	100.0	0.0	0.0	5.4
Pskov Region	13.8	13.8	100.0	0.0	0.0	3.1
Saint Petersburg	3,885.8	5,429.5	76.9	1,543.8	23.1	2,128.8
SOUTHERN FEDERAL DISTRICT	1,099.7	1,327.3	69.8	227.6	30.2	344.8
Republic of Adygeya (Adygeya)	89.8	108.7	75.0	18.9	25.0	27.1
Republic of Kalmykia	11.9	11.9	100.0	0.0	0.0	0.0
Krasnodar Territory	621.3	676.1	60.0	54.8	40.0	192.7
Astrakhan Region	138.9	138.9	100.0	0.0	0.0	25.3
Volgograd Region	-45.5	83.2	50.0	128.7	50.0	19.8
Rostov Region	283.1	308.4	71.4	25.2	28.6	79.9
NORTH CAUCASIAN FEDERAL DISTRICT	300.8	427.1	80.8	126.3	19.2	80.6
Republic of Dagestan	46.1	83.9	80.0	37.8	20.0	4.5
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	-5.9	37.5	80.0	43.4	20.0	13.0
Karachay-Cherkess Republic	241.3	241.3	100.0	0.0	0.0	51.1
Republic of North Ossetia – Alania	-32.3	12.8	50.0	45.1	50.0	1.1
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	51.5	51.5	80.0	0.0	20.0	11.0
VOLGA FEDERAL DISTRICT	735.1	4,047.7	78.0	3,312.6	22.0	994.4
Republic of Bashkortostan	178.6	270.8	71.4	92.2	28.6	46.0
Mari El Republic	14.5	14.5	100.0	0.0	0.0	3.5
Republic of Mordovia	155.7	155.7	100.0	0.0	0.0	28.0
Republic of Tatarstan (Tatarstan)	357.2	1,560.7	77.3	1,203.5	22.7	514.8
Udmurt Republic	5.2	19.6	50.0	14.4	50.0	4.4
Chuvash Republic – Chuvashia	13.9	19.9	75.0	6.0	25.0	1.6
Perm Territory	42.5	42.5	100.0	0.0	0.0	6.0
Kirov Region	60.5	60.5	100.0	0.0	0.0	31.0
Nizhny Novgorod Region	901.4	940.3	90.0	38.8	10.0	170.9
Orenburg Region	-82.4	42.1	42.9	124.5	57.1	23.1
Penza Region	4.3	4.3	100.0	0.0	0.0	0.3
Samara Region	-647.9	806.2	80.0	1,454.1	20.0	138.9
Saratov Region	-281.9	97.0	66.7	379.0	33.3	21.2
Ulyanovsk Region	13.5	13.5	100.0	0.0	0.0	4.6

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	5,281.9	6,548.6	64.7	1,266.7	35.3	651.8
Kurgan Region	23.6	23.6	100.0	0.0	0.0	5.3
Sverdlovsk Region	382.8	1,189.2	50.0	806.4	50.0	128.6
Tyumen Region	4,072.8	4,423.2	63.6	350.3	36.4	297.2
Khanty-Mansi Autonomous Area – Yugra	4,162.2	4,199.6	80.0	37.5	20.0	224.4
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	-89.3	223.5	50.0	312.8	50.0	72.7
Chelyabinsk Region	802.6	912.6	85.7	110.0	14.3	220.7
SIBERIAN FEDERAL DISTRICT	1,483.6	1,843.5	65.0	359.9	35.0	362.2
Altai Republic	9.9	9.9	100.0	0.0	0.0	1.0
Republic of Buryatia	-11.4	0.0	0.0	11.4	100.0	11.9
Republic of Tuva	-2.9	0.0	0.0	2.9	100.0	0.0
Republic of Khakassia	20.1	23.8	50.0	3.7	50.0	8.2
Altai Territory	40.3	40.3	100.0	0.0	0.0	12.2
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	557.8	563.1	80.0	5.3	20.0	12.0
Irkutsk Region	-26.9	10.3	33.3	37.2	66.7	9.3
Kemerovo Region	141.1	142.4	83.3	1.2	16.7	9.0
Novosibirsk Region	1,014.6	1,029.8	80.0	15.3	20.0	284.5
Omsk Region	-157.7	8.3	40.0	165.9	60.0	8.5
Tomsk Region	-101.5	15.5	50.0	117.0	50.0	5.6
FAR-EASTERN FEDERAL DISTRICT	-6,066.6	1,384.2	57.1	7,450.8	42.9	250.2
Republic of Sakha (Yakutia)	48.6	48.6	100.0	0.0	0.0	17.1
Kamchatka Territory	19.8	162.7	66.7	142.9	33.3	28.9
Primorye Territory	408.5	708.3	66.7	299.8	33.3	180.9
Khabarovsk Territory	-74.3	0.0	0.0	74.3	100.0	0.2
Amur Region	-6,495.5	421.3	50.0	6,916.8	50.0	14.6
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	26.4	43.2	25.0	16.9	75.0	8.5
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	-101.4	5.8	50.0	107.2	50.0	2.6
Republic of Crimea	5.8	5.8	100.0	0.0	0.0	2.6
Sevastopol	-107.2	0.0	0.0	107.2	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	31.12.2014			31.03.2015		
	GDA	GLA ¹	CA ¹	GDA	GLA ¹	CA ¹
2	3	4	5	6	7	7
THE RUSSIAN FEDERATION	499	587	1,107	527	580	1,099
CENTRAL FEDERAL DISTRICT	283	336	544	298	334	542
Belgorod Region	3	1	4	3	1	4
Bryansk Region	–	–	2	–	–	2
Vladimir Region	1	3	7	1	2	6
Voronezh Region	1	1	6	1	1	6
Ivanovo Region	2	4	7	2	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	4	–	1	5
Ryazan Region	1	4	7	3	4	7
Smolensk Region	–	2	5	–	2	5
Tambov Region	–	1	4	–	1	3
Tver Region	3	2	5	3	2	5
Tula Region	3	3	6	3	3	6
Yaroslavl Region	4	3	8	3	3	8
Moscow and Moscow Region	258	302	458	272	301	457
NORTH-WESTERN FEDERAL DISTRICT	32	34	82	34	34	82
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	7	7	9
Kaliningrad Region	2	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	12	18	45	15	18	45
SOUTHERN FEDERAL DISTRICT	35	35	68	36	35	69
Republic of Adygeya (Adygeya)	3	4	5	4	4	5
Republic of Kalmykia	1	2	2	1	1	2
Krasnodar Territory	13	14	24	13	14	24
Astrakhan Region	4	3	6	4	3	6
Volgograd Region	4	3	9	4	3	9
Rostov Region	10	9	22	10	10	23
NORTH CAUCASIAN FEDERAL DISTRICT	7	12	26	8	11	25
Republic of Daghestan	2	1	1	2	–	–
Republic of Ingushetia	–	–	–	–	–	–
Kabardino-Balkar Republic	–	4	6	1	4	6
Karachay-Cherkess Republic	2	3	5	2	3	5
Republic of North Ossetia – Alania	–	2	4	–	2	4
Chechen Republic	–	–	–	–	–	–
Stavropol Territory	3	2	10	3	2	10

Table 6.2.9 (end)

(units)

1	2	3	4	5	6	7
VOLGA FEDERAL DISTRICT	74	79	156	77	79	155
Republic of Bashkortostan	4	6	21	5	6	20
Mari El Republic	1	–	2	1	1	3
Republic of Mordovia	3	3	5	3	3	5
Republic of Tatarstan (Tatarstan)	19	20	25	20	19	24
Udmurt Republic	2	2	4	2	2	4
Chuvash Republic – Chuvashia	3	4	7	3	4	7
Perm Territory	3	4	11	4	4	11
Kirov Region	3	3	6	3	3	6
Nizhny Novgorod Region	8	9	22	8	9	22
Orenburg Region	5	4	7	6	4	7
Penza Region	1	1	5	1	1	5
Samara Region	13	12	22	12	13	23
Saratov Region	9	9	13	9	8	12
Ulyanovsk Region	–	2	6	–	2	6
URALS FEDERAL DISTRICT	30	31	62	27	29	60
Kurgan Region	1	2	4	1	2	4
Sverdlovsk Region	10	13	29	10	13	29
Tyumen Region	12	9	18	9	7	16
Khanty-Mansi Autonomous Area – Yugra	6	5	6	4	3	4
Yamal-Nenets Autonomous Area	–	–	–	–	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6	4	12	5	4	12
Chelyabinsk Region	7	7	11	7	7	11
SIBERIAN FEDERAL DISTRICT	24	39	107	29	37	105
Altai Republic	1	1	3	1	1	3
Republic of Buryatia	1	1	5	1	1	5
Republic of Tuva	–	1	3	1	1	3
Republic of Khakassia	2	2	3	2	2	3
Altai Territory	2	6	8	2	5	7
Trans-Baikal Territory	–	–	3	–	–	3
Krasnoyarsk Territory	3	3	12	4	3	12
Irkutsk Region	2	7	17	3	6	16
Kemerovo Region	4	5	11	6	5	11
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	14	21	62	18	21	61
Republic of Sakha (Yakutia)	4	4	9	4	4	9
Kamchatka Territory	2	3	6	3	3	6
Primorye Territory	4	6	14	6	6	13
Khabarovsk Territory	–	2	16	1	2	16
Amur Region	2	2	4	2	2	4
Magadan Region	–	–	2	–	–	2
Sakhalin Region	2	4	8	2	4	8
Jewish Autonomous Region	–	–	2	–	–	2
Chukotka Autonomous Area	–	–	1	–	–	1
CRIMEA FEDERAL DISTRICT	...	...	...	...	...	...
Republic of Crimea	...	...	...	...	...	...
Sevastopol	...	...	...	...	...	...

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

	Q1, 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	7
1	2	3	4	5	6	7	
THE RUSSIAN FEDERATION	790	1,521,331.24	749	1,245,844.15	41	275,487.09	
CENTRAL FEDERAL DISTRICT	346	1,395,196.09	308	1,159,709.00	38	235,487.09	
Belgorod Region	4	18.90	4	18.90	–	–	
Bryansk Region	2	1.10	2	1.10	–	–	
Vladimir Region	3	190.10	3	190.10	–	–	
Voronezh Region	5	136.97	5	136.97	–	–	
Ivanovo Region	1	54.88	1	54.88	–	–	
Kaluga Region	8	6,671.53	8	6,671.53	–	–	
Kostroma Region	1	0.05	1	0.05	–	–	
Kursk Region	4	126.72	4	126.72	–	–	
Lipetsk Region	2	0.20	2	0.20	–	–	
Moscow Region	33	4,134.47	32	1,134.47	1	3,000.00	
Orel Region	2	37.66	2	37.66	–	–	
Ryazan Region	2	0.25	2	0.25	–	–	
Smolensk Region	3	29.59	3	29.59	–	–	
Tambov Region	3	260.20	3	260.20	–	–	
Tver Region	2	19.96	2	19.96	–	–	
Tula Region	1	470.00	1	470.00	–	–	
Yaroslavl Region	2	50.00	2	50.00	–	–	
Moscow	268	1,382,993.51	231	1,150,506.42	37	232,487.09	
NORTH-WESTERN FEDERAL DISTRICT	75	67,210.46	74	27,210.46	1	40,000.00	
Republic of Karelia	1	2.00	1	2.00	–	–	
Republic of Komi	5	7,745.05	5	7,745.05	–	–	
Arkhangelsk Region	4	205.15	4	205.15	–	–	
Nenets Autonomous Area	–	–	–	–	–	–	
Arkhangelsk Region, excluding Nenets Autonomous Area	4	205.15	4	205.15	–	–	
Vologda Region	–	–	–	–	–	–	
Kaliningrad Region	3	1,280.99	3	1,280.99	–	–	

Table 6.2.10 (cont.)

1	2	3	4	5	6	7
Leningrad Region	3	4.15	3	4.15	-	-
Murmansk Region	4	37.12	4	37.12	-	-
Novgorod Region	6	56.82	6	56.82	-	-
Pskov Region	1	0.01	1	0.01	-	-
Saint Petersburg	48	57,879.17	47	17,879.17	1.0	40,000.00
SOUTHERN FEDERAL DISTRICT	17	711.30	17	711.30	-	-
Republic of Adygeya (Adygeya)	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-
Krasnodar Territory	7	59.30	7	59.30	-	-
Astrakhan Region	3	36.60	3	36.60	-	-
Volgograd Region	3	524.30	3	524.30	-	-
Rostov Region	4	91.10	4	91.10	-	-
NORTH CAUCASIAN FEDERAL DISTRICT	9	6,897.70	9	6,897.70	-	-
Republic of Dagestan	3	6,403.10	3	6,403.10	-	-
Republic of Ingushetia	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-
Republic of North Ossetia – Alania	1	59.10	1	59.10	-	-
Chechen Republic	-	-	-	-	-	-
Stavropol Territory	5	435.50	5	435.50	-	-
VOLGA FEDERAL DISTRICT	100	19,150.64	100	19,150.64	-	-
Republic of Bashkortostan	7	3,273.95	7	3,273.95	-	-
Mari El Republic	-	-	-	-	-	-
Republic of Mordovia	2	231.00	2	231.00	-	-
Republic of Tatarstan (Tatarstan)	28	5,419.77	28	5,419.77	-	-
Udmurt Republic	2	205.36	2	205.36	-	-
Chuvash Republic – Chuvashia	2	1.01	2	1.01	-	-
Perm Territory	14	548.27	14	548.27	-	-
Kirov Region	-	-	-	-	-	-
Nizhny Novgorod Region	12	1,063.27	12	1,063.27	-	-
Orenburg Region	6	47.03	6	47.03	-	-
Penza Region	4	1,894.14	4	1,894.14	-	-
Samara Region	8	743.36	8	743.36	-	-
Saratov Region	7	0.85	7	0.85	-	-
Ulyanovsk Region	8	5,722.63	8	5,722.63	-	-

Table 6.2.10 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	44	9,351.75	42	9,351.75	2.0	—
Kurgan Region	—	—	—	—	—	—
Sverdlovsk Region	17	1,896.70	17	1,896.70	—	—
Tyumen Region	19	6,718.86	17	6,718.86	2.0	—
Khanty-Mansi Autonomous Area – Yugra	6	2,127.10	6	2,127.10	—	—
Yamal-Nenets Autonomous Area	7	774.67	5	774.67	2.0	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6	3,817.09	6	3,817.09	—	—
Chelyabinsk Region	8	736.19	8	736.19	—	—
SIBERIAN FEDERAL DISTRICT	61	15,488.99	61	15,488.99	—	—
Altai Republic	2	0.18	2	0.18	—	—
Republic of Buryatia	2	70.52	2	70.52	—	—
Republic of Tuva	1	50.67	1	50.67	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	7	487.85	7	487.85	—	—
Trans-Baikal Territory	—	—	—	—	—	—
Krasnoyarsk Territory	13	10,419.63	13	10,419.63	—	—
Irkutsk Region	8	174.13	8	174.13	—	—
Kemerovo Region	5	98.75	5	98.75	—	—
Novosibirsk Region	14	398.50	14	398.50	—	—
Omsk Region	4	818.64	4	818.64	—	—
Tomsk Region	5	2,970.12	5	2,970.12	—	—
FAR-EASTERN FEDERAL DISTRICT	38	4,920.43	38	4,920.43	—	—
Republic of Sakha (Yakutia)	8	1,832.42	8	1,832.42	—	—
Kamchatka Territory	2	15.10	2	15.10	—	—
Primorye Territory	11	637.61	11	637.61	—	—
Khabarovsk Territory	6	145.72	6	145.72	—	—
Amur Region	4	370.24	4	370.24	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	7	1,919.34	7	1,919.34	—	—
Jewish Autonomous Region	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—
CRIMEA FEDERAL DISTRICT	100	2,403.88	100	2,403.88	—	—
Republic of Crimea	74	2,162.26	74	2,162.26	—	—
Sevastopol	26	241.62	26	241.62	—	—

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)

	30.04.2015												
	customer funds, total		funds of organizations						deposits of legal entities			individual deposits	
			public organizations		non-public organizations		of which		in rubles		in foreign currency	in rubles	in foreign currency
	in rubles	in foreign currency and precious metals	in rubles	in foreign currency	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	28,462,168	14,309,518	542,730	81,099	5,068,042	1,887,671	6,733,400	4,106,143	14,502,788	4,738,670			
CENTRAL FEDERAL DISTRICT	16,389,502	11,597,627	352,420	71,928	3,420,860	1,467,113	4,937,394	3,524,321	6,400,652	3,206,573			
Belgorod Region	155,998	59,527	1,175	16	15,407	2,232	18,770	23,412	118,144	31,048			
Bryansk Region	81,933	17,646	1,020	0	6,935	667	5,253	9,510	67,496	7,421			
Vladimir Region	142,830	19,421	932	4	15,908	893	11,313	2,191	112,293	14,692			
Voronezh Region	273,320	43,634	2,060	6	28,357	3,450	33,081	10,565	204,058	28,596			
Ivanovo Region	85,959	15,210	218	0	5,602	897	4,925	657	73,844	13,564			
Kaluga Region	126,846	17,945	1,797	14	14,174	2,555	21,727	3,553	87,668	11,300			
Kostroma Region	58,215	6,355	480	0	3,181	435	7,822	1,376	44,887	4,220			
Kursk Region	85,274	8,449	680	102	6,059	739	9,330	609	67,013	6,947			
Lipetsk Region	106,422	25,289	739	0	8,235	2,110	9,941	13,149	85,951	9,243			
Moscow Region	1,059,437	186,575	14,613	662	97,785	18,231	94,643	16,243	840,553	148,268			
Orel Region	65,872	5,089	2,516	0	4,378	268	6,772	512	50,814	4,216			
Ryazan Region	113,761	14,933	667	0	12,419	757	9,974	3,594	89,122	10,212			
Smolensk Region	78,155	13,517	899	30	9,692	920	5,119	1,821	61,301	7,864			
Tambov Region	72,268	6,678	434	15	6,719	667	5,751	731	58,063	4,627			
Tver Region	114,086	15,975	416	0	10,414	723	6,562	1,553	95,333	11,345			
Tula Region	150,213	26,732	914	50	15,194	7,772	19,384	3,972	112,905	13,808			
Yaroslavl Region	156,867	28,422	859	1	13,002	1,820	17,441	3,240	123,019	23,060			
Moscow	13,462,044	11,086,229	322,000	71,027	3,147,399	1,421,978	4,649,585	3,427,631	4,108,188	2,856,141			

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	2,864,610	923,216	47,573	4,870	544,917	132,480	467,486	201,345	1,678,688	513,745
Republic of Karelia	55,843	6,389	163	17	4,295	250	3,398	127	47,191	5,937
Republic of Komi	97,049	11,451	262	0	5,049	1,024	3,922	468	85,961	9,406
Arkhangelsk Region	187,752	15,690	1,204	31	71,193	719	5,872	3,816	107,470	10,616
Nenets Autonomous Area	7,428	526	105	0	652	276	701	0	5,835	250
Arkhangelsk Region, excluding Nenets Autonomous Area	180,323	15,164	1,099	31	70,541	444	5,171	3,816	101,635	10,366
Vologda Region	115,737	69,974	776	0	8,416	939	10,533	54,353	92,503	13,737
Kaliningrad Region	116,975	43,441	1,697	747	14,882	5,157	8,186	4,919	90,466	29,256
Leningrad Region	125,769	19,119	2,622	6	8,700	1,870	7,672	4,975	105,833	10,428
Murmansk Region	124,119	20,416	564	46	7,981	4,027	6,964	2,861	107,351	13,468
Novgorod Region	50,828	6,606	379	0	5,248	1,366	3,787	181	40,725	4,870
Pskov Region	48,636	5,514	221	0	3,850	630	7,283	845	36,835	3,740
Saint Petersburg	1,941,902	724,618	39,684	4,022	415,303	116,496	409,867	128,799	964,353	412,288
SOUTHERN FEDERAL DISTRICT	1,228,662	201,882	19,254	363	124,096	29,609	98,598	10,797	953,686	154,583
Republic of Adygeya (Adygeya)	17,293	949	64	0	991	46	909	26	14,944	875
Republic of Kalmykia	7,419	636	85	0	390	8	224	27	6,514	527
Krasnodar Territory	542,705	92,122	7,529	96	57,345	11,898	47,921	4,980	415,707	74,730
Astrakhan Region	70,534	8,493	2,587	18	6,665	1,647	2,581	603	56,434	6,133
Volgograd Region	198,757	31,692	1,663	237	19,929	2,671	12,600	1,241	160,796	25,984
Rostov Region	391,955	67,989	7,326	12	38,775	13,338	34,363	3,920	299,291	46,334
NORTH CAUCASIAN FEDERAL DISTRICT	351,177	41,029	9,539	8	41,779	3,663	23,495	5,273	268,793	28,989
Republic of Dagestan	50,526	3,305	360	0	5,822	690	1,278	0	41,899	2,254
Republic of Ingushetia	5,511	336	79	0	1,140	66	232	0	3,999	269
Kabardino-Balkar Republic	27,552	3,771	313	1	2,184	105	1,161	26	23,431	2,455
Karachay-Cherkess Republic	13,014	873	276	0	1,328	28	544	52	10,419	685
Republic of North Ossetia – Alania	32,584	2,247	475	1	2,681	99	1,324	192	27,544	1,709
Chechen Republic	19,342	3,462	444	0	9,236	562	1,062	2,378	8,340	304
Stavropol Territory	202,649	27,035	7,592	6	19,387	2,113	17,893	2,625	153,160	21,311

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,255,119	741,996	48,990	646	422,694	153,584	531,370	180,463	2,174,666	348,055
Republic of Bashkortostan	368,170	51,038	4,401	59	29,310	9,813	91,938	4,534	232,963	32,885
Mari El Republic	41,740	9,399	346	7	3,826	577	3,678	5,853	33,215	2,913
Republic of Mordovia	54,827	5,015	882	1	4,363	733	5,430	477	43,414	2,965
Republic of Tatarstan (Tatarstan)	701,788	137,106	12,889	125	106,840	11,270	203,161	28,896	350,897	60,140
Udmurt Republic	139,581	15,544	584	0	27,523	1,603	18,708	1,243	90,823	10,572
Chuvash Republic – Chuvashia	89,301	10,592	379	0	6,342	797	9,402	964	71,894	7,854
Perm Territory	276,484	185,099	2,412	20	38,108	87,669	28,661	55,985	202,114	40,209
Kirov Region	95,701	10,696	1,371	1	7,711	1,166	6,845	2,740	77,080	6,682
Nizhny Novgorod Region	434,490	75,422	16,941	374	80,729	5,388	34,537	13,280	294,236	46,112
Orenburg Region	148,772	18,142	1,284	1	13,860	2,217	16,491	1,631	114,312	13,949
Penza Region	98,709	8,014	1,404	0	8,705	421	7,693	662	78,942	6,043
Samara Region	475,531	174,895	2,526	4	53,602	24,253	76,603	61,482	332,947	87,376
Saratov Region	222,738	28,274	1,875	52	22,347	2,837	22,176	2,451	172,956	22,854
Ulyanovsk Region	107,287	12,760	1,694	2	19,430	4,839	6,047	265	78,873	7,502
URALS FEDERAL DISTRICT	1,829,671	358,685	21,532	2,358	224,805	35,353	411,769	55,389	1,132,459	247,120
Kurgan Region	42,183	3,748	364	1	2,985	117	2,065	668	35,565	2,937
Sverdlovsk Region	614,585	112,144	11,487	711	98,667	20,533	62,679	14,632	426,727	74,499
Tyumen Region	807,378	174,541	2,976	20	79,566	7,363	288,761	23,318	424,731	132,005
Khanty-Mansi Autonomous Area – Yugra	452,502	123,227	994	0	36,960	3,704	201,829	4,788	205,998	103,055
Yamal-Nenets Autonomous Area	108,462	8,467	574	0	21,302	359	9,357	2,327	75,695	5,775
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	246,415	42,847	1,419	20	21,303	3,300	77,576	16,203	143,038	23,175
Chelyabinsk Region	365,525	68,252	6,705	1,626	43,587	7,340	58,265	16,772	245,436	37,678
SIBERIAN FEDERAL DISTRICT	1,631,668	270,034	25,606	751	183,498	26,652	156,682	80,264	1,231,960	153,894
Altai Republic	7,807	278	94	0	469	20	556	5	6,554	252
Republic of Buryatia	46,529	12,059	376	0	7,148	1,834	2,955	4,941	34,253	4,500
Republic of Tuva	6,586	220	45	0	467	21	269	0	5,546	198
Republic of Khakassia	27,269	1,781	591	0	2,077	29	1,048	299	22,552	1,407
Altai Territory	140,168	20,862	1,085	16	11,961	1,652	14,258	5,220	109,682	13,592
Trans-Baikal Territory	55,462	3,300	520	0	3,613	309	2,728	220	47,040	2,733
Krasnoyarsk Territory	274,270	30,929	8,755	253	38,253	2,524	22,014	3,870	198,581	23,035

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	212,023	70,397	2,142	14	18,410	2,973	26,652	47,588	160,911	18,705
Kemerovo Region	214,051	30,637	2,192	0	17,867	2,303	20,171	4,681	171,168	21,738
Novosibirsk Region	367,658	62,122	4,744	377	52,291	11,834	37,511	8,442	265,206	40,002
Omsk Region	164,619	21,472	1,678	0	15,360	1,745	15,548	3,289	128,914	15,871
Tomsk Region	115,226	15,976	3,383	90	15,582	1,408	12,972	1,707	81,553	11,860
FAR-EASTERN FEDERAL DISTRICT	863,329	167,108	12,187	161	94,624	37,791	103,989	47,969	634,052	79,698
Republic of Sakha (Yakutia)	113,153	5,575	3,965	64	13,655	349	21,840	1,281	70,584	3,853
Kamchatka Territory	60,551	7,860	937	8	9,646	1,405	3,762	701	45,038	5,743
Primorye Territory	252,222	53,795	3,044	68	32,832	11,737	23,868	9,059	188,440	32,488
Khabarovsk Territory	198,053	68,087	1,470	17	17,428	15,812	17,525	32,538	158,568	19,226
Amur Region	77,205	6,651	819	4	5,904	634	10,007	739	58,072	4,802
Magadan Region	36,633	4,250	394	1	2,806	459	6,196	1,050	26,526	2,728
Sakhalin Region	104,791	19,551	1,022	0	10,890	7,297	20,044	2,426	69,423	9,810
Jewish Autonomous Region	10,090	959	55	0	503	37	148	106	9,121	797
Chukotka Autonomous Area	10,631	381	482	0	961	60	598	70	8,282	250
CRIMEA FEDERAL DISTRICT	48,431	7,940	5,631	14	10,770	1,427	2,618	322	27,831	6,014
Republic of Crimea	36,232	5,305	4,129	1	8,840	1,255	2,185	224	19,774	3,680
Sevastopol	12,200	2,634	1,502	12	1,930	172	433	98	8,058	2,334
OUTSIDE THE RUSSIAN FEDERATION	4,165	68,400	0	0	1,350	32,147	2,258	29,441	517	6,021

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	30.04.2015			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	16,006.5	156.2	62,251.3	128.5
CENTRAL FEDERAL DISTRICT	14,467.2	100.0	50,792.8	88.2
Belgorod Region	3.9	0.0	0.3	6.2
Bryansk Region	11.4	0.0	0.9	0.0
Vladimir Region	37.8	0.0	2.1	2.1
Voronezh Region	11.5	0.3	17.7	7.6
Ivanovo Region	17.5	0.0	2.5	0.0
Kaluga Region	9.5	0.0	20.5	0.0
Kostroma Region	6.4	0.0	0.9	0.0
Kursk Region	9.7	0.0	0.0	0.0
Lipetsk Region	9.3	0.0	3.6	0.0
Moscow Region	187.7	8.2	451.9	0.0
Orel Region	7.7	0.0	0.0	0.0
Ryazan Region	4.6	0.0	0.0	0.0
Smolensk Region	15.7	0.0	6.1	0.0
Tambov Region	5.9	0.0	0.0	0.0
Tver Region	38.3	0.0	0.3	0.0
Tula Region	12.2	0.0	0.0	0.0
Yaroslavl Region	26.4	0.0	18.6	0.0
Moscow	14,051.7	91.5	50,267.4	72.2
NORTH-WESTERN FEDERAL DISTRICT	139.0	3.4	1,005.6	0.7
Republic of Karelia	1.9	0.0	2.0	0.0
Republic of Komi	16.9	0.0	15.9	0.0
Arkhangelsk Region	7.2	0.1	33.9	0.0
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	7.2	0.1	33.7	0.0
Vologda Region	3.0	0.0	18.2	0.0
Kaliningrad Region	0.8	3.2	2.5	0.0
Leningrad Region	20.2	0.0	0.4	0.0
Murmansk Region	6.5	0.0	0.0	0.0
Novgorod Region	5.9	0.0	0.0	0.7
Pskov Region	2.0	0.0	0.0	0.0
Saint Petersburg	74.9	0.1	932.8	0.0
SOUTHERN FEDERAL DISTRICT	160.5	0.0	39.8	1.7
Republic of Adygeya (Adygeya)	0.2	0.0	0.0	0.0
Republic of Kalmykia	4.5	0.0	0.0	0.0
Krasnodar Territory	62.7	0.0	28.6	1.7
Astrakhan Region	22.4	0.0	0.2	0.0
Volgograd Region	39.8	0.0	0.0	0.0
Rostov Region	30.9	0.0	11.1	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	346.9	0.2	183.5	0.0
Republic of Dagestan	228.7	0.0	0.0	0.0
Republic of Ingushetia	2.6	0.0	0.0	0.0
Kabardino-Balkar Republic	0.3	0.0	0.0	0.0
Karachay-Cherkess Republic	2.9	0.0	0.0	0.0
Republic of North Ossetia – Alania	4.2	0.0	0.0	0.0
Chechen Republic	81.7	0.0	0.0	0.0
Stavropol Territory	26.5	0.2	183.5	0.0

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
VOLGA FEDERAL DISTRICT	332.0	0.1	9,330.8	0.0
Republic of Bashkortostan	16.2	0.0	74.4	0.0
Mari El Republic	21.7	0.0	1.6	0.0
Republic of Mordovia	3.2	0.0	198.2	0.0
Republic of Tatarstan (Tatarstan)	34.5	0.0	8,805.2	0.0
Udmurt Republic	15.5	0.0	7.3	0.0
Chuvash Republic – Chuvashia	13.4	0.0	4.9	0.0
Perm Territory	24.4	0.0	58.1	0.0
Kirov Region	27.1	0.0	17.8	0.0
Nizhny Novgorod Region	88.0	0.0	102.2	0.0
Orenburg Region	20.7	0.0	27.1	0.0
Penza Region	3.2	0.0	22.0	0.0
Samara Region	29.2	0.0	11.8	0.0
Saratov Region	23.1	0.0	0.0	0.0
Ulyanovsk Region	11.8	0.0	0.2	0.0
URALS FEDERAL DISTRICT	108.4	51.1	485.6	0.1
Kurgan Region	8.3	0.0	0.0	0.0
Sverdlovsk Region	42.3	0.0	124.7	0.0
Tyumen Region	30.4	51.1	340.8	0.1
Khanty-Mansi Autonomous Area – Yugra	12.5	0.0	140.9	0.0
Yamal-Nenets Autonomous Area	2.4	0.0	166.6	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	15.5	51.1	33.3	0.0
Chelyabinsk Region	27.5	0.0	20.1	0.0
SIBERIAN FEDERAL DISTRICT	265.3	0.5	79.1	0.0
Altai Republic	2.2	0.1	0.0	0.0
Republic of Buryatia	2.4	0.0	0.0	0.0
Republic of Tuva	3.6	0.0	0.3	0.0
Republic of Khakassia	9.2	0.0	0.5	0.0
Altai Territory	31.5	0.0	0.2	0.0
Trans-Baikal Territory	83.8	0.0	0.0	0.0
Krasnoyarsk Territory	30.8	0.0	2.2	0.0
Irkutsk Region	31.6	0.2	12.0	0.0
Kemerovo Region	13.6	0.1	0.0	0.0
Novosibirsk Region	29.2	0.0	61.9	0.0
Omsk Region	14.5	0.2	0.6	0.0
Tomsk Region	13.1	0.0	1.4	0.0
FAR-EASTERN FEDERAL DISTRICT	169.3	1.0	231.4	37.8
Republic of Sakha (Yakutia)	67.0	0.0	72.5	0.0
Kamchatka Territory	30.5	0.0	0.0	0.0
Primorye Territory	24.6	0.5	25.9	0.0
Khabarovsk Territory	6.5	0.1	4.3	0.0
Amur Region	18.5	0.0	5.8	0.0
Magadan Region	7.0	0.0	0.3	37.6
Sakhalin Region	14.9	0.3	122.6	0.2
Jewish Autonomous Region	0.2	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	17.8	0.0	102.7	0.0
Republic of Crimea	14.0	0.0	102.7	0.0
Sevastopol	3.7	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

(millions of rubles)

1	30.04.2015												
	2	3	4	5	6	7	8	9	10	11	12	13	
total		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	8,454,957	207,531	180,541	2,028,498	185,891	155,228	305,088	323,471	1,941,928	365,512	1,225,842	1,715,968	
CENTRAL FEDERAL DISTRICT	5,182,275	133,233	129,339	1,321,824	43,266	62,581	150,462	186,852	1,078,813	267,084	1,099,738	838,422	
Belgorod Region	42,730	501	0	20,100	815	11,005	756	192	3,746	91	356	5,167	
Bryansk Region	15,365	0	0	4,582	0	1,935	297	99	1,596	483	2,037	4,336	
Vladimir Region	43,269	5	0	26,152	2,046	486	685	77	4,489	368	238	8,723	
Voronezh Region	60,933	20	17	11,148	2,181	11,117	1,742	198	16,050	4,008	1,807	12,661	
Ivanovo Region	13,966	0	0	2,914	339	162	524	140	3,600	1,089	137	5,062	
Kaluga Region	24,811	5	0	6,650	1,260	1,036	1,235	44	6,783	2,035	1,046	4,717	
Kostroma Region	11,000	0	0	2,175	127	148	15	15	5,083	26	203	3,208	
Kursk Region	24,860	0	0	9,196	859	4,928	394	80	4,768	908	94	3,633	
Lipetsk Region	29,492	0	0	10,505	221	4,552	938	64	4,709	911	2,844	4,747	
Moscow Region	717,818	47	0	195,120	2,420	7,530	14,439	5,701	216,162	21,798	69,417	185,185	
Orel Region	14,974	2	0	2,413	435	2,970	401	265	3,988	96	628	3,776	
Ryazan Region	19,399	17	17	7,197	245	2,257	740	194	3,869	139	188	4,553	
Smolensk Region	19,247	1	0	11,950	119	324	437	62	2,801	43	165	3,346	
Tambov Region	21,505	0	0	6,022	558	3,734	560	28	5,644	883	210	3,865	
Tver Region	9,956	58	0	2,092	51	691	395	17	3,505	109	316	2,723	
Tula Region	83,763	24	0	44,168	14,737	1,144	2,780	223	8,650	1,370	898	9,770	
Yaroslavl Region	39,540	650	0	10,851	2,734	414	1,040	703	5,930	504	1,928	14,787	
Moscow	3,989,647	131,903	129,305	948,591	14,120	8,148	123,084	178,749	777,439	232,224	1,017,225	558,163	

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	826,280	2,968	375	164,074	11,188	5,045	48,710	66,111	216,915	21,024	38,143	252,104
Republic of Karelia	15,115	156	65	662	367	47	93	53	1,061	49	98	12,530
Republic of Komi	13,115	286	280	772	122	152	1,332	231	1,665	413	1,810	6,331
Arkhangel'sk Region	33,286	79	2	17,072	639	130	216	450	4,154	144	237	10,166
Nenets Autonomous Area	37	2	2	25	0	0	0	0	2	0	0	8
Arkhangel'sk Region, excluding Nenets Autonomous Area	33,249	77	0	17,047	639	130	216	450	4,152	144	237	10,158
Vologda Region	24,335	0	0	6,568	325	347	522	177	5,168	707	342	10,179
Kaliningrad Region	28,313	0	0	6,951	1,247	1,220	857	145	10,828	304	1,935	4,828
Leningrad Region	50,320	792	0	10,607	2,032	1,772	9,397	856	11,112	821	672	12,258
Murmansk Region	15,390	1,600	0	301	426	490	116	164	1,796	182	5,291	5,023
Novgorod Region	13,115	2	0	6,870	221	646	228	37	1,943	101	39	3,028
Pskov Region	3,825	0	0	763	0	184	210	55	698	9	252	1,654
Saint Petersburg	629,465	52	28	113,509	5,809	57	35,738	63,941	178,489	18,294	27,467	186,108
SOUTHERN FEDERAL DISTRICT	468,402	881	727	63,912	7,964	26,183	19,614	12,805	209,303	10,691	12,340	104,711
Republic of Adygeya (Adygeya)	4,028	4	0	849	0	550	397	14	1,103	6	301	805
Republic of Kalmykia	420	0	0	2	0	228	42	4	69	0	10	65
Krasnodar Territory	302,658	14	0	20,326	5,748	15,731	11,736	11,015	162,213	7,688	9,389	58,799
Astrakhan Region	4,687	0	0	873	0	285	1,085	9	1,241	520	138	534
Volgograd Region	36,243	54	14	7,874	640	2,742	3,215	479	7,596	893	713	12,037
Rostov Region	120,365	809	713	33,989	1,576	6,647	3,139	1,284	37,080	1,584	1,788	32,470
NORTH CAUCASIAN FEDERAL DISTRICT	62,187	574	509	9,681	1,764	7,857	4,220	573	22,034	1,775	1,031	12,678
Republic of Dagestan	2,906	0	0	140	32	268	243	43	815	28	144	1,192
Republic of Ingushetia	185	0	0	0	0	0	15	0	68	0	0	102
Kabardino-Balkar Republic	2,521	0	0	385	0	535	183	3	948	115	56	297
Karachay-Cherkess Republic	10,028	5	0	1,208	359	377	1,006	13	7,006	0	4	50
Republic of North Ossetia – Alania	2,540	566	509	234	1	465	244	8	802	7	19	195
Chechen Republic	1,341	0	0	562	0	214	305	4	228	0	3	25
Stavropol Territory	42,667	3	0	7,153	1,372	5,997	2,224	502	12,168	1,625	805	10,817
VOLGA FEDERAL DISTRICT	902,094	5,479	3,796	286,045	74,845	32,535	34,108	9,974	175,317	39,931	48,360	195,502
Republic of Bashkortostan	98,403	1,006	171	30,331	195	3,592	4,132	1,081	20,781	1,243	7,164	28,878
Mari El Republic	10,659	3	0	842	1,000	2,295	465	105	1,507	37	82	4,322
Republic of Mordovia	12,388	0	0	3,065	100	1,676	727	36	2,155	1,902	173	2,554

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)	226,724	2,480	2,455	91,907	2,609	6,138	7,612	913	40,443	24,522	11,131	38,968
Udmurt Republic	32,727	4	4	13,921	211	2,103	1,587	253	5,078	363	257	8,951
Chuvash Republic – Chuvashia	16,670	6	0	6,098	183	742	864	138	3,221	547	452	4,418
Perm Territory	49,366	108	108	13,434	2,523	415	1,478	289	14,404	1,766	1,152	13,797
Kirov Region	13,405	1	0	1,914	1,123	793	586	278	3,986	279	177	4,268
Nizhny Novgorod Region	177,236	146	114	70,815	20,199	2,418	3,647	1,875	32,160	4,016	1,317	40,643
Orenburg Region	27,634	405	219	4,135	113	1,027	1,303	1,182	5,720	327	2,337	11,084
Penza Region	18,957	50	0	3,743	866	6,061	854	377	3,106	663	107	3,129
Samara Region	154,929	1,194	659	30,123	43,152	2,002	7,271	2,793	26,485	2,086	21,236	18,587
Saratov Region	41,153	74	66	5,339	2,471	2,726	2,610	503	12,613	844	1,964	12,009
Ulyanovsk Region	21,841	0	0	10,379	98	547	971	152	3,657	1,336	810	3,893
URALS FEDERAL DISTRICT	458,210	30,790	22,227	104,637	8,912	10,193	21,903	32,401	92,735	11,153	12,199	133,288
Kurgan Region	9,076	3	0	2,430	210	528	423	23	1,059	43	167	4,192
Sverdlovsk Region	188,026	593	14	51,266	5,496	1,088	5,741	21,000	43,818	4,173	6,114	48,737
Tyumen Region	147,557	30,182	22,213	21,617	1,730	2,698	12,286	10,886	15,947	5,618	3,816	42,778
Khanty-Mansi Autonomous Area – Yugra	42,139	23,650	15,707	276	447	427	3,770	287	3,967	914	630	7,771
Yamal-Nenets Autonomous Area	9,431	1,401	1,401	97	9	0	1,716	326	355	227	1,117	4,183
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	95,987	5,130	5,105	21,244	1,274	2,271	6,800	10,272	11,626	4,478	2,068	30,824
Chelyabinsk Region	113,551	12	0	29,325	1,476	5,880	3,453	492	31,911	1,319	2,102	37,580
SIBERIAN FEDERAL DISTRICT	407,756	21,955	18,749	64,152	24,385	9,553	19,996	6,911	100,350	11,302	8,719	140,433
Altai Republic	5,482	14	14	333	1	60	171	0	2,829	50	34	1,989
Republic of Buryatia	4,843	124	0	960	0	143	397	24	1,527	290	22	1,356
Republic of Tuva	849	350	150	1	8	7	11	24	193	4	5	247
Republic of Khakassia	2,534	15	0	187	219	52	46	40	962	9	41	964
Altai Territory	39,166	3	0	6,475	728	1,859	3,082	465	8,539	457	487	17,073
Trans-Baikal Territory	5,883	792	0	146	1,601	9	280	21	1,514	58	82	1,380
Krasnoyarsk Territory	60,903	1,733	628	15,856	3,261	1,945	3,034	1,491	12,024	1,930	2,145	17,485
Irkutsk Region	54,752	3,507	2,586	4,394	10,023	1,359	4,027	1,340	9,865	1,620	689	17,926
Kemerovo Region	76,071	14,441	14,420	16,276	3,815	353	390	207	18,831	524	406	20,828
Novosibirsk Region	79,894	925	900	9,623	629	1,757	5,578	2,280	28,001	1,609	3,489	26,002
Omsk Region	42,105	0	0	7,135	3,903	1,400	1,629	607	9,826	3,741	440	13,424
Tomsk Region	35,274	52	52	2,764	198	608	1,352	411	6,239	1,012	879	21,759

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	141,335	9,510	2,676	13,636	13,531	1,235	5,896	7,358	45,608	2,158	5,033	37,369
Republic of Sakha (Yakutia)	17,455	6,003	2,610	498	2,121	36	623	1,364	2,998	167	794	2,851
Kamchatka Territory	5,570	0	0	140	870	36	154	512	730	942	652	1,534
Primorye Territory	67,534	8	3	10,254	4,637	228	1,190	3,880	22,380	446	2,066	22,446
Khabarovsk Territory	25,780	723	0	1,220	3,075	138	2,116	549	12,051	402	914	4,594
Amur Region	7,478	592	0	1,342	1,078	704	456	217	1,529	63	51	1,446
Magadan Region	7,121	1,854	0	16	535	0	48	142	2,990	0	387	1,149
Sakhalin Region	6,653	57	32	166	767	26	1,147	411	813	138	163	2,963
Jewish Autonomous Region	574	0	0	1	13	67	14	18	70	0	5	386
Chukotka Autonomous Area	3,170	273	30	0	434	0	150	266	2,046	0	0	0
CRIMEA FEDERAL DISTRICT	6,418	2,142	2,142	537	38	45	178	487	854	394	280	1,462
Republic of Crimea	5,720	2,142	2,142	475	38	45	167	487	811	292	179	1,083
Sevastopol	698	0	0	62	0	0	11	1	44	102	101	378

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

(millions of rubles)

	30.04.2015												
	total	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	956,331	247,023	201,900	235,630	206	4,646	9,518	26,380	125,330	56,421	235,592	15,583	
CENTRAL FEDERAL DISTRICT	595,695	165,221	165,190	51,710	206	1,560	7,716	15,805	81,169	36,467	225,633	10,209	
Belgorod Region	34	0	0	24	0	9	0	0	0	0	0	0	
Bryansk Region	645	0	0	0	0	615	0	0	29	0	0	0	
Vladimir Region	519	0	0	519	0	0	0	0	0	0	0	0	
Voronezh Region	5,967	0	0	3,811	0	307	0	0	1,388	0	462	0	
Ivanovo Region	1,047	0	0	271	0	0	775	0	0	0	0	0	
Kaluga Region	1,699	0	0	145	206	308	0	126	0	20	66	829	
Kostroma Region	507	0	0	507	0	0	0	0	0	0	0	0	
Kursk Region	45	0	0	0	0	44	0	2	0	0	0	0	
Lipetsk Region	65	0	0	0	0	52	13	0	0	0	0	0	
Moscow Region	27,301	0	0	3,343	0	173	1,571	5,479	8,951	3,049	4,172	563	
Orel Region	590	0	0	562	0	0	0	0	12	0	12	5	
Ryazan Region	412	31	0	45	0	0	0	0	149	0	0	188	
Smolensk Region	5,575	0	0	5,534	0	0	0	41	0	0	0	0	
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0	
Tver Region	521	0	0	423	0	0	0	0	0	98	0	0	
Tula Region	3,781	0	0	3,067	0	18	0	0	0	0	0	697	
Yaroslavl Region	1,487	0	0	330	0	0	0	13	65	0	1,079	0	
Moscow	545,498	165,190	165,190	33,129	0	34	5,357	10,143	70,576	33,300	219,842	7,928	

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)	5,375	3,709	0	1,255	0	0	0	0	403	0	7	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	43	0	0	43	0	0	0	0	0	0	0	0
Perm Territory	7,308	826	0	6,482	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	2,323	0	0	1,103	0	0	0	1,202	9	0	8	0
Orenburg Region	4,377	193	193	4,184	0	0	0	0	0	0	0	0
Penza Region	1,506	2	0	840	0	3	0	0	447	0	213	0
Samara Region	3,915	0	0	1,526	0	0	0	35	1,287	0	0	1,066
Saratov Region	1,866	0	0	67	0	0	69	0	1,716	0	14	0
Ulyanovsk Region	578	0	0	0	0	0	517	0	0	61	0	0
URALS FEDERAL DISTRICT	117,854	23,971	17,194	77,212	0	0	0	0	5,280	10,966	345	80
Kurgan Region	802	0	0	554	0	0	0	0	150	98	0	0
Sverdlovsk Region	33,354	187	0	22,045	0	0	0	0	65	10,868	189	0
Tyumen Region	71,421	18,228	17,194	48,050	0	0	0	0	4,907	0	156	80
Khanty-Mansi Autonomous Area – Yugra	12,081	12,024	12,024	0	0	0	0	0	0	0	0	57
Yamal-Nenets Autonomous Area	156	0	0	0	0	0	0	0	0	0	156	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	59,184	6,204	5,170	48,050	0	0	0	0	4,907	0	0	23
Chelyabinsk Region	12,277	5,555	0	6,563	0	0	0	0	159	0	0	0
SIBERIAN FEDERAL DISTRICT	41,986	22,801	15,195	10,060	0	294	3	3,139	2,302	2,498	59	832
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	134	134	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	1,485	1,485	922	0	0	0	0	0	0	0	0	0
Republic of Khakassia	17	0	0	17	0	0	0	0	0	0	0	0
Altai Territory	3,102	0	0	0	0	0	0	3,102	0	0	0	0
Trans-Baikal Territory	1,711	1,677	0	0	0	0	0	0	0	0	34	0
Krasnoyarsk Territory	12,075	99	0	9,110	0	0	0	0	4	2,344	25	492
Irkutsk Region	1,154	150	0	323	0	294	0	36	12	0	0	340
Kemerovo Region	21,120	19,256	14,273	0	0	0	0	0	1,864	0	0	0
Novosibirsk Region	1,166	0	0	609	0	0	3	0	400	154	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tomsk Region	21	0	0	0	0	0	0	0	21	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	32,938	24,078	0	1,344	0	1,041	278	793	2,477	1,082	343	1,501
Republic of Sakha (Yakutia)	20,322	18,912	0	971	0	0	207	9	59	163	0	0
Kamchatka Territory	78	0	0	78	0	0	0	0	0	0	0	0
Primorye Territory	5,859	0	0	295	0	687	0	784	2,409	7	310	1,368
Khabarovsk Territory	4,873	4,417	0	0	0	354	71	0	0	0	31	0
Amur Region	428	0	0	0	0	0	0	0	0	428	0	0
Magadan Region	663	660	0	0	0	0	0	0	0	0	2	0
Sakhalin Region	627	0	0	0	0	0	0	0	9	485	0	133
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	89	89	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)

	30.04.2015												
	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	20,393,802	695,924	463,968	4,047,571	962,772	1,347,171	1,740,832	1,289,731	4,356,492	2,598,711	3,140,994	213,604	
CENTRAL FEDERAL DISTRICT	10,648,963	196,714	122,716	1,211,539	342,151	487,308	910,793	742,607	2,423,390	1,781,396	2,444,883	108,181	
Belgorod Region	213,799	2,274	0	70,844	526	101,433	9,654	4,977	14,563	4,245	4,665	617	
Bryansk Region	73,672	0	0	17,202	317	34,163	1,032	798	9,948	6,342	3,135	734	
Vladimir Region	89,018	149	7	47,277	3,451	12,088	3,817	1,295	13,123	4,363	2,413	1,043	
Voronezh Region	265,371	144	17	54,380	2,147	64,127	5,186	3,869	53,388	43,224	37,065	1,840	
Ivanovo Region	39,969	41	1	12,372	795	1,539	2,434	958	11,744	7,339	1,950	796	
Kaluga Region	113,368	195	2	50,615	3,931	14,147	8,892	1,410	11,110	15,870	6,578	619	
Kostroma Region	34,647	52	0	9,420	135	2,511	1,047	598	14,254	3,398	2,763	469	
Kursk Region	155,605	54,814	0	23,491	509	48,429	1,674	1,388	21,215	2,196	1,438	450	
Lipetsk Region	95,447	46	0	27,562	599	30,701	4,096	1,557	16,150	7,696	6,476	563	
Moscow Region	1,093,603	1,235	322	213,170	10,336	29,330	78,715	30,339	252,769	180,921	276,108	20,679	
Orel Region	56,321	10	0	10,725	341	25,301	872	1,446	14,235	1,730	1,183	478	
Ryazan Region	89,000	101	89	29,632	540	21,701	11,218	1,671	16,269	4,733	2,384	752	
Smolensk Region	62,815	7	0	24,723	606	10,589	2,525	1,510	16,513	3,672	2,228	443	
Tambov Region	83,656	0	0	28,926	1,019	34,725	1,771	2,340	9,757	3,403	1,165	551	
Tver Region	59,509	158	0	16,580	389	15,762	2,406	2,101	15,987	2,736	2,969	420	
Tula Region	149,875	1,689	2	46,757	29,565	15,056	7,162	3,030	19,169	10,252	15,939	1,257	
Yaroslavl Region	121,545	834	27	43,851	14,378	14,089	7,507	1,684	21,107	5,264	11,085	1,746	
Moscow	7,851,743	134,966	122,249	484,012	272,569	11,616	760,784	681,634	1,892,087	1,474,011	2,065,340	74,724	

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	2,244,573	9,449	4,823	693,787	113,198	104,190	229,745	238,992	436,449	163,172	234,568	21,022
Republic of Karelia	28,688	2,082	359	6,480	3,011	1,241	459	766	6,511	1,526	6,274	338
Republic of Komi	29,336	4,274	4,240	4,847	168	1,005	2,001	1,525	9,103	3,921	2,008	485
Arkhangelsk Region	124,341	195	117	93,604	2,655	5,921	1,088	1,198	14,458	2,183	1,942	1,098
Nenets Autonomous Area	693	0	0	34	31	0	165	60	79	8	315	0
Arkhangelsk Region, excluding Nenets Autonomous Area	123,649	195	117	93,570	2,624	5,921	923	1,138	14,379	2,175	1,627	1,098
Vologda Region	88,764	0	0	47,200	1,385	10,547	3,222	1,508	17,524	3,262	2,851	1,264
Kaliningrad Region	113,967	118	0	38,797	5,848	16,625	5,266	4,329	24,559	5,733	12,053	639
Leningrad Region	213,047	829	0	67,123	29,427	31,703	28,916	8,174	25,083	10,604	9,855	1,332
Murmansk Region	32,829	1,662	62	1,272	1,329	5,785	748	707	7,022	5,070	8,716	516
Novgorod Region	36,369	22	0	16,022	655	10,089	1,832	585	5,508	662	644	349
Pskov Region	33,516	1	1	7,179	153	16,649	2,184	948	4,248	506	1,361	288
Saint Petersburg	1,543,716	266	44	411,263	68,566	4,625	184,027	219,251	322,433	129,706	188,865	14,713
SOUTHERN FEDERAL DISTRICT	1,257,747	6,716	5,321	319,201	70,251	204,990	128,661	38,116	298,573	122,341	57,710	11,189
Republic of Adygeya (Adygeya)	17,380	178	0	7,362	47	2,908	1,192	291	3,540	863	896	104
Republic of Kalmykia	7,454	6	0	106	24	5,190	347	157	1,050	352	220	2
Krasnodar Territory	688,991	753	10	110,895	30,913	115,382	94,612	27,318	181,521	86,564	36,380	4,652
Astrakhan Region	37,039	1	0	5,227	2,092	2,826	9,234	917	8,120	6,599	1,957	66
Volgograd Region	123,263	556	383	37,488	1,663	22,844	8,532	3,490	30,534	10,770	5,469	1,918
Rostov Region	383,621	5,222	4,929	158,123	35,511	55,840	14,744	5,944	73,809	17,193	12,788	4,447
NORTH CAUCASIAN FEDERAL DISTRICT	302,469	2,925	906	90,360	12,339	69,196	26,764	6,207	71,687	8,139	13,082	1,769
Republic of Dagestan	30,991	190	95	11,031	32	7,275	5,170	249	5,621	215	1,026	182
Republic of Ingushetia	6,926	50	25	3,966	0	1,247	637	40	836	135	1	15
Kabardino-Balkar Republic	42,196	74	36	12,622	55	12,354	1,573	781	11,540	1,240	1,924	31
Karachay-Cherkess Republic	28,346	244	0	11,341	540	5,558	3,069	411	6,371	268	534	10
Republic of North Ossetia – Alania	14,702	1,963	742	2,564	79	2,063	1,902	512	4,850	257	470	43
Chechen Republic	20,537	0	0	2,896	0	4,801	9,214	276	2,036	133	1,168	15
Stavropol Territory	158,770	404	8	45,940	11,633	35,897	5,199	3,939	40,433	5,892	7,959	1,474
VOLGA FEDERAL DISTRICT	2,588,242	105,483	94,278	849,245	177,571	264,921	142,311	78,935	467,377	299,179	172,588	30,634
Republic of Bashkortostan	305,402	77,817	73,984	95,239	2,644	30,234	20,847	4,899	37,341	19,222	12,911	4,249
Mari El Republic	60,809	11	0	16,642	326	29,091	2,606	751	6,631	2,277	1,875	599
Republic of Mordovia	91,874	30	0	31,468	175	25,300	2,327	956	10,061	4,701	16,559	296

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)	548,667	4,880	4,662	191,466	9,345	44,664	35,254	11,112	101,378	99,088	45,230	6,250
Udmurt Republic	96,111	9,485	9,305	42,019	308	6,193	3,362	1,727	22,701	5,373	3,562	1,380
Chuvash Republic – Chuvashia	89,440	67	0	14,777	975	4,805	5,015	1,933	20,451	36,590	4,211	616
Perm Territory	221,689	683	677	82,452	8,526	5,850	10,301	18,330	58,495	22,010	12,836	2,207
Kirov Region	53,570	25	0	14,893	768	14,646	2,817	1,951	13,713	2,655	1,475	628
Nizhny Novgorod Region	313,365	716	331	109,622	38,682	19,296	10,703	11,362	68,433	33,966	16,617	3,967
Orenburg Region	110,573	6,906	3,207	33,346	147	21,462	8,442	6,704	20,412	7,589	3,882	1,683
Penza Region	67,206	62	0	17,394	1,265	26,171	2,952	1,742	10,408	5,440	1,233	537
Samara Region	403,555	2,172	1,085	118,716	97,438	15,237	17,982	14,133	52,051	37,689	42,540	5,599
Saratov Region	148,748	1,065	1,027	41,312	16,816	14,064	16,167	2,292	35,777	12,172	7,019	2,067
Ulyanovsk Region	77,234	1,563	0	39,899	157	7,910	3,535	1,042	9,525	10,406	2,639	557
URALS FEDERAL DISTRICT	1,458,679	189,653	134,433	440,045	59,005	70,577	120,329	95,852	239,272	111,026	116,782	16,138
Kurgan Region	29,828	111	0	8,547	3,811	5,037	1,302	544	7,625	880	1,355	615
Sverdlovsk Region	488,435	3,645	78	205,458	19,834	11,807	27,925	33,371	115,676	39,470	24,971	6,278
Tyumen Region	559,060	183,141	133,975	37,144	29,165	11,247	66,925	58,323	57,822	39,936	71,299	4,057
Khanty-Mansi Autonomous Area – Yugra	160,780	31,801	23,297	3,587	13,830	1,240	27,339	31,861	19,810	11,102	18,705	1,507
Yamal-Nenets Autonomous Area	118,703	66,708	66,708	733	3,295	22	10,707	1,439	4,742	3,618	27,278	160
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	279,576	84,632	43,970	32,824	12,040	9,985	28,880	25,023	33,271	25,216	25,316	2,390
Chelyabinsk Region	381,357	2,756	380	188,897	6,194	42,486	24,177	3,614	58,148	30,741	19,158	5,188
SIBERIAN FEDERAL DISTRICT	1,415,708	147,211	88,378	336,666	137,849	121,825	146,850	44,758	305,736	87,462	67,826	19,524
Altai Republic	12,643	575	407	1,922	95	663	978	126	7,003	648	433	200
Republic of Buryatia	54,894	865	0	29,615	53	3,399	4,167	869	11,864	1,839	1,790	432
Republic of Tuva	3,477	764	549	164	30	196	179	197	1,677	86	148	35
Republic of Khakassia	12,941	401	0	1,794	219	1,703	374	516	4,182	1,347	2,250	154
Altai Territory	125,644	210	0	35,262	2,406	32,751	7,277	2,311	32,630	6,294	3,870	2,634
Trans-Baikal Territory	18,907	2,064	1	709	3,476	421	1,343	880	7,908	607	1,318	180
Krasnoyarsk Territory	371,196	41,106	3,867	111,171	61,099	29,781	44,876	8,441	43,530	16,392	12,515	2,284
Irkutsk Region	167,119	20,064	18,822	17,316	43,723	7,457	14,028	6,013	33,626	15,166	6,214	3,510
Kemerovo Region	213,543	75,269	58,948	61,043	3,974	6,764	3,699	4,983	34,363	8,973	12,090	2,387
Novosibirsk Region	238,451	1,396	1,310	39,405	15,966	18,226	26,759	16,118	72,116	22,161	22,487	3,816
Omsk Region	124,801	0	0	24,815	6,208	14,095	38,218	2,086	25,832	8,830	2,385	2,332
Tomsk Region	72,092	4,497	4,475	13,451	600	6,368	4,952	2,218	31,005	5,118	2,325	1,559

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	472,541	36,477	11,817	106,258	50,370	24,033	35,132	43,381	113,229	25,598	33,086	4,977
Republic of Sakha (Yakutia)	74,395	19,746	11,125	5,087	7,753	1,321	3,418	8,462	19,394	4,892	3,669	652
Kamchatka Territory	25,854	89	0	1,707	5,763	437	617	1,396	5,910	2,190	7,609	136
Primorye Territory	169,983	632	10	75,738	11,040	8,470	10,019	11,023	34,429	6,067	10,129	2,437
Khabarovsk Territory	120,538	1,583	46	18,562	17,777	5,270	12,755	18,273	27,570	9,991	7,576	1,181
Amur Region	30,335	2,431	0	3,012	2,256	7,139	4,210	703	7,808	1,140	1,432	206
Magadan Region	18,361	11,335	499	468	1,492	244	321	419	3,147	348	445	142
Sakhalin Region	25,036	272	104	1,359	4,059	536	3,396	2,597	9,759	877	2,026	155
Jewish Autonomous Region	3,361	18	3	322	7	614	226	163	1,716	92	133	69
Chukotka Autonomous Area	4,678	373	30	3	223	0	171	346	3,497	0	66	0
CRIMEA FEDERAL DISTRICT	4,879	1,296	1,296	471	38	132	247	881	779	396	469	170
Republic of Crimea	4,227	1,296	1,296	449	38	132	229	798	761	105	285	134
Sevastopol	652	0	0	22	0	0	18	83	17	291	183	37

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

(millions of rubles)

	30.04.2015												
	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	
2	3	4	5	6	7	8	9	10	11	12	13		
1													
THE RUSSIAN FEDERATION	6,282,825	921,606	480,470	1,783,577	3,714	94,899	401,415	385,883	436,876	1,306,961	945,200	2,694	
CENTRAL FEDERAL DISTRICT	3,153,620	168,903	155,082	369,603	3,520	55,467	324,833	138,339	313,139	983,475	793,828	2,513	
Belgorod Region	21,858	8,708	0	12,428	0	222	77	128	219	75	0	0	
Bryansk Region	34,020	0	0	57	0	32,666	0	52	1,245	0	0	0	
Vladimir Region	6,016	57	0	5,550	0	65	18	19	0	0	306	0	
Voronezh Region	56,273	0	0	30,729	0	1,219	865	84	7,186	0	16,190	0	
Ivanovo Region	2,654	0	0	466	0	0	954	0	34	1,015	185	0	
Kaluga Region	13,017	0	0	219	208	5,642	1,599	273	3,148	1,496	273	159	
Kostroma Region	8,824	0	0	5,779	0	0	0	0	586	2,257	200	0	
Kursk Region	682	0	0	176	0	208	90	2	206	0	0	0	
Lipetsk Region	4,507	0	0	3,625	0	228	39	0	601	0	14	0	
Moscow Region	357,586	0	0	22,128	0	2,688	44,881	56,580	29,042	117,445	84,814	8	
Orel Region	726	0	0	478	0	0	0	0	171	0	77	0	
Ryazan Region	4,241	31	0	1,120	0	176	2,471	0	442	0	0	0	
Smolensk Region	18,224	0	0	17,093	0	0	0	448	644	39	0	0	
Tambov Region	4,527	0	0	2,060	0	80	2,387	0	0	0	0	0	
Tver Region	13,168	0	0	9,751	0	418	0	0	129	2,705	165	0	
Tula Region	35,239	0	0	11,489	0	359	0	789	307	590	21,705	0	
Yaroslavl Region	18,282	3,102	3,102	12,888	0	67	90	0	98	743	1,295	0	
Moscow	2,553,779	157,005	151,980	233,567	3,312	11,429	271,363	79,964	269,079	857,110	668,604	2,346	

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)	106,982	74,567	2,012	12,030	0	0	0	71	5,556	12,727	2,031	0
Udmurt Republic	136,429	134,964	134,964	0	0	0	0	0	206	15	1,244	0
Chuvash Republic – Chuvashia	3,898	0	0	1,337	0	0	2,439	0	21	102	0	0
Perm Territory	194,973	7,052	4,395	179,626	0	3,469	2,983	0	791	144	908	0
Kirov Region	1,683	0	0	112	0	0	21	0	0	1,550	0	0
Nizhny Novgorod Region	36,952	0	0	20,670	0	0	1,950	12,514	1,555	119	144	0
Orenburg Region	43,441	10,244	317	27,738	72	45	0	0	605	0	4,736	0
Penza Region	15,947	12,596	0	1,058	0	278	78	0	1,165	560	213	0
Samara Region	15,146	124	0	11,506	0	0	188	186	2,421	522	200	0
Saratov Region	6,361	160	160	528	0	818	265	2,811	1,399	364	17	0
Ulyanovsk Region	37,460	0	0	17,257	0	0	517	14,919	2,539	0	2,229	0
URALS FEDERAL DISTRICT	684,226	47,798	36,899	454,849	0	490	31,598	7,216	36,494	76,440	29,158	182
Kurgan Region	4,155	0	0	3,890	0	17	0	0	150	98	0	0
Sverdlovsk Region	286,021	2,406	0	192,741	0	0	4,357	111	3,997	75,691	6,719	0
Tyumen Region	286,993	37,993	36,899	177,068	0	74	15,799	7,105	26,073	595	22,165	182
Khanty-Mansi Autonomous Area – Yugra	28,125	23,040	23,040	306	0	0	0	4,003	0	595	0	182
Yamal-Nenets Autonomous Area	44,354	4,294	4,294	0	0	0	0	0	19,731	0	20,330	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	214,513	10,599	9,565	176,762	0	74	15,799	3,102	6,342	0	1,835	0
Chelyabinsk Region	107,057	7,460	0	81,151	0	399	11,442	0	6,274	57	274	0
SIBERIAN FEDERAL DISTRICT	530,602	191,776	106,602	226,318	0	2,484	6,428	3,429	17,552	78,643	3,972	0
Altai Republic	1,601	0	0	0	0	0	0	0	618	867	116	0
Republic of Buryatia	1,747	548	0	80	0	745	0	0	0	375	0	0
Republic of Tuva	8,676	8,676	6,771	0	0	0	0	0	0	0	0	0
Republic of Khakassia	13,426	591	0	11,086	0	0	0	0	0	554	1,195	0
Altai Territory	9,795	4,493	0	511	0	684	0	3,110	179	777	41	0
Trans-Baikal Territory	9,651	9,344	0	224	0	0	19	0	30	0	34	0
Krasnoyarsk Territory	190,697	17,572	0	105,078	0	0	10	0	81	67,744	213	0
Irkutsk Region	29,622	4,904	1,440	21,636	0	350	0	310	1,401	0	1,022	0
Kemerovo Region	232,485	130,499	83,242	73,634	0	259	6,362	0	13,994	6,531	1,206	0
Novosibirsk Region	19,923	14,570	14,570	2,637	0	446	36	0	360	1,795	78	0
Omsk Region	11,567	0	0	11,430	0	0	0	9	86	0	42	0
Tomsk Region	1,410	579	579	0	0	0	0	0	805	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	339,402	228,703	15,332	48,392	11	26,529	1,395	6,695	6,954	4,034	16,689	0
Republic of Sakha (Yakutia)	175,901	174,256	11,536	1,215	0	0	208	0	58	163	0	0
Kamchatka Territory	14,585	11,719	0	227	0	0	0	0	0	0	2,638	0
Primorye Territory	28,784	4,331	0	2,099	11	4,769	137	4,963	4,473	13	7,988	0
Khabarovsk Territory	99,477	22,426	84	44,449	0	21,760	455	739	2,367	1,643	5,637	0
Amur Region	9,839	9,357	0	63	0	0	7	0	15	398	0	0
Magadan Region	2,895	2,348	0	337	0	0	0	0	5	0	204	0
Sakhalin Region	7,356	3,712	3,712	0	0	0	589	993	35	1,817	209	0
Jewish Autonomous Region	449	436	0	0	0	0	0	0	0	0	13	0
Chukotka Autonomous Area	116	116	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	473	0	0	8	0	34	0	38	27	20	346	0
Republic of Crimea	274	0	0	8	0	34	0	38	20	0	175	0
Sevastopol	199	0	0	0	0	0	0	0	7	20	172	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

		30.04.2015											
		volume of extended loans						debt					
		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	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	1,532,243	91,550	87,465	144	4,458,238	563,977	320,355	6,344	491,409	65,665	13,334	444	
CENTRAL FEDERAL DISTRICT	689,376	20,335	51,498	92	1,860,999	124,827	218,965	4,301	186,485	13,101	9,268	290	
Belgorod Region	8,920	1,098	0	0	39,254	7,946	557	1	2,637	672	1	1	
Bryansk Region	5,638	1,236	29	0	25,049	7,339	1,362	979	1,726	466	7	0	
Vladimir Region	10,455	1,225	0	0	41,319	6,101	1,339	0	3,061	734	21	0	
Voronezh Region	26,805	1,658	1,356	0	94,418	12,858	1,362	0	7,046	1,030	12	0	
Ivanovo Region	10,370	1,503	158	0	27,384	4,235	322	8	3,734	307	0	0	
Kaluga Region	8,054	628	340	0	35,979	5,766	2,614	0	2,855	613	0	0	
Kostroma Region	5,386	838	0	0	20,238	3,720	3,085	0	2,183	323	9	0	
Kursk Region	10,129	2,074	0	0	36,015	6,243	309	0	3,166	585	0	0	
Lipetsk Region	7,413	650	65	0	31,779	4,189	706	0	6,069	547	3	0	
Moscow Region	80,437	1,994	2,845	0	235,116	15,953	24,019	503	25,870	2,317	3,005	7	
Orel Region	5,055	618	28	0	18,031	3,018	160	0	2,004	164	0	0	
Ryazan Region	9,643	1,047	11	0	43,046	5,935	157	15	4,922	703	130	0	
Smolensk Region	7,147	583	41	0	42,288	5,729	354	39	10,412	1,144	0	0	
Tambov Region	6,690	591	0	0	24,079	3,689	57	0	1,317	246	0	0	
Tver Region	5,103	316	0	0	24,905	3,564	205	0	3,085	416	129	0	
Tula Region	10,239	1,114	18	0	39,494	5,920	382	11	7,000	848	0	0	
Yaroslavl Region	15,621	1,539	78	0	43,010	4,779	381	17	7,135	587	79	17	
Moscow	456,271	1,624	46,527	92	1,039,593	17,844	181,594	2,729	92,264	1,400	5,873	265	
NORTH-WESTERN FEDERAL DISTRICT	165,769	7,559	20,362	0	449,259	35,045	51,082	265	61,131	4,608	2,778	12	
Republic of Karelia	2,610	223	0	0	16,150	1,851	2,115	0	1,846	119	0	0	
Republic of Komi	3,603	658	0	0	10,628	3,736	0	0	3,053	373	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	8,403	1,752	28	0	17,712	4,283	1,785	75	2,065	391	115	0
Nenets Autonomous Area	35	2	0	0	356	132	0	0	21	17	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	8,368	1,750	28	0	17,356	4,151	1,785	75	2,045	375	115	0
Vologda Region	12,549	1,616	0	0	33,258	6,440	521	23	7,689	1,346	24	0
Kaliningrad Region	8,473	516	402	0	30,806	3,160	2,043	10	3,922	334	225	0
Leningrad Region	12,204	322	356	0	48,367	2,792	7,414	1	10,343	377	718	1
Murmansk Region	4,227	783	209	0	14,510	2,472	14,162	0	3,353	252	3	0
Novgorod Region	2,715	250	0	0	13,163	2,056	42	0	990	266	41	0
Pskov Region	2,106	271	0	0	13,852	1,873	181	0	2,967	504	131	0
Saint Petersburg	108,879	1,167	19,366	0	250,813	6,382	22,819	156	24,902	645	1,520	10
SOUTHERN FEDERAL DISTRICT	109,012	11,397	2,219	39	397,946	75,465	9,197	181	62,655	11,305	116	14
Republic of Adygeya (Adygeya)	2,375	243	0	0	12,539	2,217	67	0	812	103	67	0
Republic of Kalmykia	411	47	0	0	6,793	3,106	0	0	1,884	1,238	0	0
Krasnodar Territory	51,221	4,474	2,060	0	194,533	31,306	3,534	112	38,099	4,766	23	0
Astrakhan Region	3,471	741	0	0	21,448	6,609	261	4	2,404	1,275	0	0
Volgograd Region	12,574	1,137	17	0	51,082	8,994	1,537	0	6,705	1,461	1	0
Rostov Region	38,961	4,755	142	39	111,552	23,234	3,798	65	12,752	2,461	24	14
NORTH CAUCASIAN FEDERAL DISTRICT	30,315	3,408	204	0	167,989	29,194	2,682	29	20,155	5,097	183	29
Republic of Dagestan	1,805	338	0	0	17,349	3,865	12	0	1,543	495	0	0
Republic of Ingushetia	185	152	0	0	2,997	1,468	0	0	2,138	946	0	0
Kabardino-Balkar Republic	2,005	281	0	0	23,851	4,329	197	0	2,024	814	154	0
Karachay-Cherkess Republic	3,060	89	87	0	14,822	1,868	209	29	2,800	631	29	29
Republic of North Ossetia – Alania	2,030	388	14	0	13,244	2,161	595	0	3,623	283	0	0
Chechen Republic	566	64	0	0	14,545	732	174	0	230	34	0	0
Stavropol Territory	20,663	2,097	103	0	81,180	14,771	1,495	0	7,797	1,893	0	0
VOLGA FEDERAL DISTRICT	248,470	18,544	3,138	6	731,856	113,633	13,753	407	71,837	11,770	363	25
Republic of Bashkortostan	25,280	1,664	2,248	0	65,053	8,022	1,973	0	5,295	762	1	0
Mari El Republic	3,501	458	5	0	13,083	3,123	33	0	1,357	173	7	0
Republic of Mordovia	7,440	507	0	0	30,835	3,808	0	0	3,068	845	0	0
Republic of Tatarstan (Tatarstan)	50,983	2,043	7	0	145,741	15,486	643	0	7,236	1,805	0	0
Udmurt Republic	7,035	1,194	0	0	17,572	5,012	206	0	1,728	605	0	0
Chuvash Republic – Chuvashia	7,180	1,083	43	0	26,304	5,784	370	0	1,674	402	0	0
Perm Territory	11,753	1,555	0	0	35,131	9,895	190	38	6,375	1,150	0	0
Kirov Region	7,510	1,388	0	0	29,781	7,021	21	0	4,344	778	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	39,928	2,686	178	6	96,481	17,816	1,125	337	10,310	1,007	164	25
Orenburg Region	12,488	1,904	193	0	51,425	11,330	3,196	0	8,742	1,587	0	0
Penza Region	8,617	912	39	0	36,871	7,517	267	14	2,437	788	0	0
Samara Region	39,697	577	344	0	98,196	4,742	2,477	14	11,530	642	178	0
Saratov Region	19,650	1,638	81	0	56,861	10,701	711	0	4,739	888	14	0
Ulyanovsk Region	7,409	935	0	0	28,523	3,377	2,542	3	3,002	338	0	0
URALS FEDERAL DISTRICT	97,274	8,667	7,449	0	284,113	60,674	7,439	303	31,282	8,112	172	44
Kurgan Region	3,754	865	0	0	16,087	4,955	17	0	1,320	406	0	0
Sverdlovsk Region	34,360	2,028	134	0	70,133	13,895	1,727	297	9,596	1,674	151	44
Tyumen Region	30,158	1,976	7,205	0	128,782	29,929	5,164	0	13,401	4,591	18	0
Khanty-Mansi Autonomous Area – Yugra	6,653	506	7,205	0	44,015	13,332	4,756	0	5,276	2,304	0	0
Yamal-Nenets Autonomous Area	3,801	219	0	0	10,392	4,149	18	0	1,029	491	18	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	19,704	1,251	0	0	74,374	12,448	390	0	7,095	1,796	0	0
Chelyabinsk Region	29,001	3,798	109	0	69,111	11,895	531	6	6,966	1,441	3	0
SIBERIAN FEDERAL DISTRICT	139,251	14,235	356	0	401,753	80,809	5,861	751	42,268	8,329	200	20
Altai Republic	2,246	312	0	0	6,043	1,778	0	0	514	158	0	0
Republic of Buryatia	2,989	574	0	0	16,647	5,926	362	0	1,988	830	0	0
Republic of Tuva	421	202	0	0	2,385	1,630	0	0	175	84	0	0
Republic of Khakassia	1,677	684	0	0	6,755	3,251	631	176	606	240	2	0
Altai Territory	17,939	1,260	0	0	70,394	9,468	680	49	8,669	1,134	123	0
Trans-Baikal Territory	2,432	956	34	0	11,257	6,247	83	0	398	193	0	0
Krasnoyarsk Territory	17,992	1,996	21	0	56,932	12,721	571	7	6,100	1,161	15	0
Irkutsk Region	19,939	1,992	69	0	59,505	13,072	1,461	33	4,390	1,086	7	3
Kemerovo Region	12,756	1,316	0	0	29,218	6,584	658	0	5,452	1,027	0	0
Novosibirsk Region	32,835	1,232	223	0	79,637	5,907	777	74	9,025	765	7	7
Omsk Region	19,869	3,119	0	0	42,145	9,357	515	413	3,764	1,330	45	11
Tomsk Region	8,156	593	10	0	20,836	4,870	124	0	1,189	322	2	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	50,756	7,309	2,155	7	162,286	44,254	10,902	104	15,572	3,343	115	10
Republic of Sakha (Yakutia)	5,301	1,021	69	0	24,127	8,202	2,227	0	2,700	825	78	0
Kamchatka Territory	2,845	599	0	0	14,055	3,337	622	0	3,005	127	0	0
Primorye Territory	25,304	2,182	1,588	7	51,678	10,860	5,898	77	3,333	594	20	0
Khabarovsk Territory	8,875	1,410	46	0	33,639	8,762	597	12	2,932	711	10	10
Amur Region	3,578	969	0	0	16,039	5,870	78	0	802	338	6	0
Magadan Region	2,164	298	2	0	7,722	1,707	447	0	754	48	0	0
Sakhalin Region	1,986	458	450	0	11,177	3,273	1,019	14	1,052	275	0	0
Jewish Autonomous Region	483	369	0	0	3,315	2,054	13	0	982	421	1	0
Chukotka Autonomous Area	221	3	0	0	534	190	0	0	12	5	0	0
CRIMEA FEDERAL DISTRICT	2,020	97	84	0	2,038	76	473	3	24	0	140	1
Republic of Crimea	1,342	61	84	0	1,395	64	274	3	24	0	94	1
Sevastopol	678	37	0	0	643	12	199	0	0	0	46	0

Table 6.4.6

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

		30.04.2015									
		rubles					foreign currency				
1	2	3	including		5	6	7	including		9	
			housing loans	mortgage loans				of which	of which		
					including overdue debt		housing loans	mortgage loans	including mortgage loans	including overdue debt	
THE RUSSIAN FEDERATION	10,547,901	3,570,127	3,448,163	32,417	242,744	118,394	114,544	16,821			
CENTRAL FEDERAL DISTRICT	2,942,555	991,421	975,466	12,907	187,132	88,203	85,020	12,880			
Belgorod Region	95,677	22,998	22,090	102	452	402	341	46			
Bryansk Region	63,704	19,979	19,557	42	246	192	181	1			
Vladimir Region	75,777	24,927	24,181	212	525	433	426	21			
Voronezh Region	127,388	43,857	43,054	409	877	427	426	65			
Ivanovo Region	51,681	16,382	16,251	59	1,101	166	166	28			
Kaluga Region	74,526	28,110	27,811	81	970	566	560	46			
Kostroma Region	35,282	11,125	11,005	45	58	46	46	0			
Kursk Region	68,839	21,154	20,472	145	255	224	222	16			
Lipetsk Region	62,235	18,523	18,249	46	236	126	125	19			
Moscow Region	731,778	287,045	285,004	3,213	37,572	23,147	22,697	3,785			
Orel Region	41,323	13,020	12,686	20	230	195	195	15			
Ryazan Region	67,915	25,031	24,806	87	348	243	243	13			
Smolensk Region	60,301	22,761	22,453	90	667	269	241	4			
Tambov Region	52,150	16,152	15,829	38	199	171	166	2			
Tver Region	78,341	29,394	29,295	642	651	526	526	31			
Tula Region	95,027	30,302	30,018	111	576	457	445	13			
Yaroslavl Region	76,176	24,966	24,716	118	308	221	211	7			
Moscow	1,084,435	335,695	327,989	7,447	141,861	60,392	57,803	8,768			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,132,066	406,706	397,774	2,765	27,286	13,765	13,520	1,704
Republic of Karelia	56,199	18,524	18,285	53	160	126	125	3
Republic of Komi	89,446	35,356	31,025	78	133	111	110	9
Arkhangelsk Region	97,472	36,954	36,537	102	347	289	284	56
Nenets Autonomous Area	5,329	2,710	2,695	2	2	2	2	0
Arkhangelsk Region, excluding Nenets Autonomous Area	92,143	34,244	33,842	100	345	287	282	56
Vologda Region	88,651	32,615	32,084	193	289	228	225	56
Kaliningrad Region	64,124	18,365	18,161	185	3,155	789	749	139
Leningrad Region	127,286	44,144	43,660	374	3,058	1,112	1,090	155
Murmansk Region	77,528	19,838	19,620	85	217	153	146	4
Novgorod Region	41,829	12,350	12,108	58	130	106	106	10
Pskov Region	36,097	10,564	10,303	18	108	97	95	4
Saint Petersburg	453,434	177,996	175,991	1,619	19,689	10,754	10,590	1,268
SOUTHERN FEDERAL DISTRICT	881,355	243,652	235,311	2,359	5,813	3,028	2,969	309
Republic of Adygeya (Adygeya)	23,843	4,515	4,350	40	105	91	91	0
Republic of Kalmykia	22,232	6,147	6,047	15	105	79	78	1
Krasnodar Territory	357,453	95,699	91,671	1,197	2,263	1,308	1,295	202
Astrakhan Region	68,920	19,077	18,660	65	152	106	106	14
Volgograd Region	138,676	42,363	41,677	508	599	399	399	30
Rostov Region	270,231	75,851	72,906	534	2,589	1,045	1,000	62
NORTH CAUCASIAN FEDERAL DISTRICT	293,829	75,603	73,056	768	1,739	1,357	1,291	240
Republic of Dagestan	32,520	9,152	9,044	222	240	188	185	3
Republic of Ingushetia	4,132	322	290	4	1	1	0	0
Kabardino-Balkar Republic	34,852	8,663	8,131	52	211	182	175	59
Karachay-Cherkess Republic	21,025	4,374	4,091	30	62	59	59	1
Republic of North Ossetia – Alania	31,180	8,266	7,980	128	229	203	183	49
Chechen Republic	16,065	1,051	1,051	6	114	7	3	0
Stavropol Territory	154,055	43,775	42,469	326	882	717	686	128

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	1,958,260	683,674	650,273	4,552	9,101	5,243	5,176	693
Republic of Bashkortostan	278,099	90,039	77,133	597	677	386	384	21
Mari El Republic	35,175	14,343	14,094	58	105	77	77	7
Republic of Mordovia	40,061	14,618	14,146	37	247	209	205	19
Republic of Tatarstan (Tatarstan)	265,342	87,609	85,235	504	1,227	277	277	16
Udmurt Republic	108,080	41,893	37,788	169	355	289	287	36
Chuvash Republic – Chuvashia	75,124	33,783	33,576	104	415	335	334	42
Perm Territory	210,741	73,837	66,852	923	997	604	576	149
Kirov Region	75,988	27,539	26,662	98	224	191	191	1
Nizhny Novgorod Region	206,200	74,509	72,554	482	1,128	703	686	158
Orenburg Region	144,504	47,594	46,729	235	357	256	255	30
Penza Region	71,876	24,024	23,323	53	306	253	249	18
Samara Region	223,395	77,786	76,967	903	2,105	987	981	155
Saratov Region	141,466	43,891	43,469	267	652	407	406	29
Ulyanovsk Region	82,209	32,209	31,745	122	306	269	268	12
URALS FEDERAL DISTRICT	1,241,502	484,313	446,181	3,584	3,369	2,101	2,067	259
Kurgan Region	56,808	18,732	16,513	121	79	39	39	0
Sverdlovsk Region	371,626	125,742	115,390	1,256	1,308	869	855	161
Tyumen Region	550,120	251,606	234,538	923	791	524	509	62
Khanty-Mansi Autonomous Area – Yugra	266,504	136,591	128,268	413	230	189	186	10
Yamal-Nenets Autonomous Area	93,388	47,513	43,844	117	152	121	118	26
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	190,228	67,502	62,426	393	409	214	205	26
Chelyabinsk Region	262,948	88,233	79,740	1,284	1,191	669	664	36
SIBERIAN FEDERAL DISTRICT	1,549,431	502,238	489,300	4,647	5,490	3,210	3,115	605
Altai Republic	13,273	1,716	1,706	25	6	0	0	0
Republic of Buryatia	85,338	20,367	20,177	187	107	92	92	7
Republic of Tuva	20,164	5,687	5,680	74	2	1	1	0
Republic of Khakassia	33,123	9,835	9,584	69	62	35	35	0
Altai Territory	147,473	39,912	39,552	283	383	309	306	93
Trans-Baikal Territory	86,184	25,679	25,459	110	51	43	43	0
Krasnoyarsk Territory	278,517	101,210	97,402	1,125	614	441	422	105

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	225,597	73,654	73,082	720	467	259	258	63
Kemerovo Region	199,312	54,341	52,620	528	1,282	375	374	58
Novosibirsk Region	235,310	92,815	90,917	838	1,407	1,014	996	229
Omsk Region	137,818	42,050	38,960	485	783	388	349	13
Tomsk Region	87,322	34,972	34,161	203	326	253	239	37
FAR-EASTERN FEDERAL DISTRICT	545,278	182,409	180,694	835	2,347	1,479	1,384	130
Republic of Sakha (Yakutia)	107,371	41,481	40,921	166	94	77	73	1
Kamchatka Territory	29,518	8,937	8,819	20	102	86	40	0
Primorye Territory	135,070	38,227	37,980	191	1,494	839	795	66
Khabarovsk Territory	118,182	43,245	42,948	257	450	311	311	32
Amur Region	72,617	23,565	23,388	123	84	79	79	31
Magadan Region	18,563	6,168	6,094	6	14	13	12	0
Sakhalin Region	48,677	15,839	15,722	57	90	56	56	0
Jewish Autonomous Region	11,244	3,476	3,362	11	15	14	14	0
Chukotka Autonomous Area	4,036	1,471	1,460	4	4	4	4	0
CRIMEA FEDERAL DISTRICT	3,625	111	108	0	467	8	2	1
Republic of Crimea	2,892	96	93	0	277	8	2	1
Sevastopol	733	15	15	0	190	0	0	0

Table 6.4.7

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

		30.04.2015									
		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	1,536,035	189,549	304,528	171.6	14.41	184,426	297,819	173.1	14.40		
CENTRAL FEDERAL DISTRICT	530,486	45,915	95,925	168.1	14.43	45,504	93,776	171.1	14.42		
Belgorod Region	12,193	1,531	1,916	175.9	14.34	1,487	1,900	176.9	14.31		
Bryansk Region	8,168	1,547	1,910	174.7	14.43	1,545	1,909	174.7	14.43		
Vladimir Region	7,746	1,587	2,138	169.0	14.73	1,560	2,122	169.7	14.63		
Voronezh Region	17,624	3,225	4,301	179.6	14.47	3,213	4,290	179.7	14.46		
Ivanovo Region	7,121	1,270	1,675	161.5	14.37	1,259	1,670	161.8	14.35		
Kaluga Region	9,419	1,570	2,491	168.8	14.50	1,558	2,485	168.9	14.49		
Kostroma Region	5,086	1,114	1,227	157.2	14.31	1,098	1,212	158.8	14.29		
Kursk Region	8,896	1,277	1,784	176.7	14.42	1,260	1,769	177.5	14.40		
Lipetsk Region	9,515	1,472	1,779	178.5	14.44	1,449	1,771	179.0	14.42		
Moscow Region	112,836	12,723	33,087	169.3	14.33	12,652	32,783	170.3	14.33		
Orel Region	5,726	1,077	1,362	173.4	14.21	1,069	1,358	173.7	14.20		
Ryazan Region	8,894	1,877	2,488	168.2	14.21	1,863	2,476	168.9	14.21		
Smolensk Region	7,874	1,386	1,998	177.2	14.58	1,382	1,996	177.3	14.58		
Tambov Region	6,672	1,051	1,486	175.3	14.24	1,043	1,479	175.5	14.23		
Tver Region	9,960	1,657	2,472	177.2	14.41	1,650	2,469	177.3	14.41		
Tula Region	12,785	2,104	3,075	168.6	14.48	2,099	3,071	168.7	14.48		
Yaroslavl Region	10,456	1,920	2,357	158.6	14.43	1,895	2,345	159.1	14.42		
Moscow	269,515	7,527	28,379	162.2	14.57	7,422	26,671	170.6	14.54		

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	184,730	24,172	40,663	164.6	14.19	23,999	40,513	164.9	14.18
Republic of Karelia	7,588	1,101	1,578	164.2	14.36	1,096	1,576	164.4	14.35
Republic of Komi	11,919	1,709	2,625	159.5	14.49	1,704	2,620	159.4	14.49
Arkhangelsk Region	13,507	2,597	3,859	159.9	14.47	2,584	3,854	160.1	14.46
Nenets Autonomous Area	566	48	147	142.3	14.63	48	147	142.3	14.63
Arkhangelsk Region, excluding Nenets Autonomous Area	12,941	2,549	3,712	160.6	14.46	2,536	3,707	160.8	14.46
Vologda Region	11,216	2,420	2,825	167.8	14.57	2,357	2,793	169.2	14.53
Kaliningrad Region	10,042	1,108	1,751	173.7	13.55	1,107	1,751	173.7	13.55
Leningrad Region	18,736	2,624	4,529	169.5	14.06	2,604	4,487	169.9	14.05
Murmansk Region	12,472	1,519	2,484	157.9	13.71	1,519	2,484	157.9	13.71
Novgorod Region	6,166	852	1,120	162.7	14.48	845	1,117	162.9	14.47
Pskov Region	5,770	849	1,111	162.0	13.88	813	1,095	164.3	13.88
Saint Petersburg	87,314	9,393	18,781	164.9	14.17	9,370	18,736	165.1	14.17
SOUTHERN FEDERAL DISTRICT	114,361	14,884	21,553	180.0	14.29	14,433	21,317	181.5	14.27
Republic of Adygeya (Adygeya)	3,220	344	527	176.9	14.39	342	520	179.2	14.39
Republic of Kalmykia	2,338	309	504	190.1	14.94	308	500	191.6	14.94
Krasnodar Territory	46,275	5,560	8,213	182.0	14.40	5,344	8,097	184.2	14.38
Astrakhan Region	8,392	1,239	1,798	185.4	13.98	1,231	1,794	185.7	13.98
Volgograd Region	17,890	2,812	3,689	174.7	14.44	2,805	3,680	175.1	14.44
Rostov Region	36,246	4,620	6,822	178.5	14.09	4,403	6,726	180.1	14.08
NORTH CAUCASIAN FEDERAL DISTRICT	33,647	4,368	6,688	187.6	14.34	4,353	6,644	188.7	14.34
Republic of Dagestan	4,522	434	830	191.0	13.56	431	823	192.4	13.56
Republic of Ingushetia	304	21	35	186.9	13.11	21	35	186.9	13.11
Kabardino-Balkar Republic	3,537	334	568	196.6	14.71	332	566	197.0	14.71
Karachay-Cherkess Republic	1,824	204	301	197.6	14.70	204	301	197.6	14.70
Republic of North Ossetia – Alania	3,528	462	814	188.8	15.08	462	814	188.8	15.08
Chechen Republic	1,237	98	193	200.0	15.06	97	183	210.9	15.06
Stavropol Territory	18,695	2,815	3,947	184.0	14.24	2,806	3,922	184.9	14.24

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	255,769	47,471	59,670	170.0	14.56	46,115	58,693	171.1	14.54
Republic of Bashkortostan	35,800	6,017	7,790	165.5	14.77	5,366	7,225	167.5	14.74
Mari El Republic	4,060	1,071	1,362	175.8	14.35	1,062	1,360	175.8	14.34
Republic of Mordovia	4,237	1,019	1,255	169.9	14.59	963	1,234	171.7	14.56
Republic of Tatarstan (Tatarstan)	31,943	8,044	9,500	157.7	14.84	7,872	9,403	158.9	14.82
Udmurt Republic	16,027	3,151	3,528	171.7	14.61	3,079	3,500	172.5	14.59
Chuvash Republic – Chuvashia	7,922	2,255	2,754	181.1	14.53	2,216	2,746	181.4	14.52
Perm Territory	24,347	4,192	5,249	164.7	14.54	4,165	5,236	164.8	14.54
Kirov Region	8,865	2,150	2,570	178.5	14.61	2,117	2,559	178.9	14.59
Nizhny Novgorod Region	37,584	4,603	6,481	170.4	14.48	4,519	6,442	170.9	14.46
Orenburg Region	17,232	3,337	4,313	184.5	13.95	3,188	4,246	186.6	13.92
Penza Region	9,199	1,617	2,144	176.3	14.30	1,603	2,138	176.7	14.29
Samara Region	31,112	4,856	6,312	170.8	14.65	4,839	6,252	172.4	14.65
Saratov Region	17,818	2,566	3,530	180.4	14.51	2,556	3,517	180.8	14.50
Ulyanovsk Region	9,623	2,593	2,882	166.9	14.37	2,570	2,835	169.3	14.35
URALS FEDERAL DISTRICT	154,031	20,798	32,224	179.9	14.43	18,596	29,421	181.1	14.42
Kurgan Region	6,941	1,153	1,345	196.3	13.76	897	1,084	190.7	13.79
Sverdlovsk Region	51,114	6,209	9,789	180.2	14.47	5,841	9,185	180.9	14.46
Tyumen Region	62,993	7,322	14,613	191.3	14.38	6,712	13,562	192.4	14.37
Khanty-Mansi Autonomous Area – Yugra	27,625	3,200	6,811	190.1	14.16	2,940	6,258	190.4	14.15
Yamal-Nenets Autonomous Area	10,910	1,087	2,643	192.6	14.53	1,002	2,462	194.6	14.49
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	24,458	3,035	5,159	192.3	14.60	2,770	4,842	193.9	14.58
Chelyabinsk Region	32,983	6,114	6,477	150.0	14.67	5,146	5,590	152.3	14.68
SIBERIAN FEDERAL DISTRICT	189,042	24,597	33,943	176.8	14.45	24,188	33,649	177.1	14.45
Altai Republic	1,797	126	163	172.7	15.74	125	162	173.2	15.74
Republic of Buryatia	8,953	836	1,176	174.8	14.59	826	1,170	175.0	14.58
Republic of Tuva	1,536	181	323	160.6	15.47	181	323	160.6	15.47
Republic of Khakassia	3,188	650	794	182.4	14.85	645	792	182.5	14.85
Altai Territory	19,042	2,516	3,316	170.2	14.69	2,485	3,301	170.8	14.67
Trans-Baikal Territory	8,949	1,029	1,621	174.3	14.50	1,025	1,618	174.5	14.50
Krasnoyarsk Territory	33,266	4,399	6,420	170.5	14.82	4,312	6,379	170.7	14.82

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	27,327	3,441	4,782	165.6	14.71	3,408	4,768	165.9	14.70
Kemerovo Region	24,640	3,072	4,204	188.4	14.06	3,044	4,196	188.7	14.05
Novosibirsk Region	31,827	4,323	5,946	187.6	13.98	4,296	5,936	187.8	13.98
Omsk Region	17,888	2,514	3,192	178.6	14.73	2,339	3,002	179.7	14.73
Tomsk Region	10,629	1,510	2,006	179.4	13.78	1,502	2,002	179.6	13.77
FAR-EASTERN FEDERAL DISTRICT	71,741	7,326	13,826	170.6	14.38	7,220	13,770	171.1	14.36
Republic of Sakha (Yakutia)	11,549	1,353	2,853	175.4	14.98	1,266	2,815	177.5	14.92
Kamchatka Territory	4,529	424	868	162.5	14.22	417	864	163.2	14.21
Primorye Territory	18,844	1,731	2,946	164.6	14.35	1,723	2,936	164.9	14.34
Khabarovsk Territory	15,714	1,740	3,224	175.9	14.02	1,740	3,224	175.9	14.02
Amur Region	10,013	930	1,556	173.0	14.12	929	1,555	173.0	14.12
Magadan Region	2,708	313	653	165.4	14.61	313	653	165.4	14.61
Sakhalin Region	6,697	648	1,413	169.1	14.30	645	1,410	169.3	14.29
Jewish Autonomous Region	1,258	145	208	161.3	14.31	145	208	161.3	14.31
Chukotka Autonomous Area	429	42	105	146.3	14.48	42	105	146.3	14.48
CRIMEA FEDERAL DISTRICT	2,228	18	36	158.3	14.12	18	36	158.3	14.12
Republic of Crimea	1,717	16	33	167.3	14.08	16	33	167.3	14.08
Sevastopol	511	2	3	60.0	15.50	2	3	60.0	15.50

Table 6.4.8
Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents

		30.04.2015									
		housing loans					including				
	volume of consumer loans extended since the beginning of the year, total, millions of rubles	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	of which mortgage loans			weighted average interest rate, %	
							number of extended loans, units	volume, millions of rubles	weighted average maturity, months		
1	2	3	4	5	6	7	8	9	10		
THE RUSSIAN FEDERATION	29,152	50	1,978	32.4	12.01	29	1,170	38.0	11.57		
CENTRAL FEDERAL DISTRICT	24,581	43	1,957	31.0	12.06	22	1,149	35.6	11.62		
Belgorod Region	65	1	59	24.0	14.00	0	0	0.0	0.00		
Bryansk Region	19	0	0	0.0	0.00	0	0	0.0	0.00		
Vladimir Region	13	0	0	0.0	0.00	0	0	0.0	0.00		
Voronezh Region	191	1	5	147.1	12.00	1	5	147.1	12.00		
Ivanovo Region	210	1	2	152.2	7.90	1	2	152.2	7.90		
Kaluga Region	13	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	8	0	0	0.0	0.00	0	0	0.0	0.00		
Lipetsk Region	5	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow Region	2,217	7	119	53.1	9.33	6	115	52.9	9.21		
Orel Region	6	0	0	0.0	0.00	0	0	0.0	0.00		
Ryazan Region	7	0	0	0.0	0.00	0	0	0.0	0.00		
Smolensk Region	24	0	0	0.0	0.00	0	0	0.0	0.00		
Tambov Region	16	0	0	0.0	0.00	0	0	0.0	0.00		
Tver Region	26	0	0	0.0	0.00	0	0	0.0	0.00		
Tula Region	15	0	0	0.0	0.00	0	0	0.0	0.00		
Yaroslavl Region	16	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow	21,727	33	1,772	29.2	12.37	14	1,027	33.0	12.07		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	3,078	3	14	165.2	12.20	3	14	165.2	12.20
Republic of Karelia	8	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	7	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	7	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	14	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	54	1	3	122.0	8.00	1	3	122.0	8.00
Leningrad Region	1,045	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	9	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	2	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	1,936	2	11	178.0	13.04	2	11	178.0	13.04
SOUTHERN FEDERAL DISTRICT	314	1	2	110.0	9.00	1	2	110.0	9.00
Republic of Adygeya (Adygeya)	3	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	3	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	91	1	2	110.0	9.00	1	2	110.0	9.00
Astrakhan Region	37	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	50	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	130	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	103	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	11	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	0	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia – Alania	2	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	59	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	29	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		614	2	5	200.7	8.48	2	5	200.7	8.48
Republic of Bashkortostan		59	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic		1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia		4	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)		119	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic		15	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia		6	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory		36	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region		3	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region		171	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region		17	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region		13	1	3	242.0	8.00	1	3	242.0	8.00
Samara Region		134	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region		32	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		109	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region		2	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region		62	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region		19	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		7	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		8	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region		26	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT		197	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		12	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		19	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	17	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	18	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	66	1	0	300.1	10.50	1	0	300.1	10.50
Omsk Region	47	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	7	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	156	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	2	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	126	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	13	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	1	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 Daghestan	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

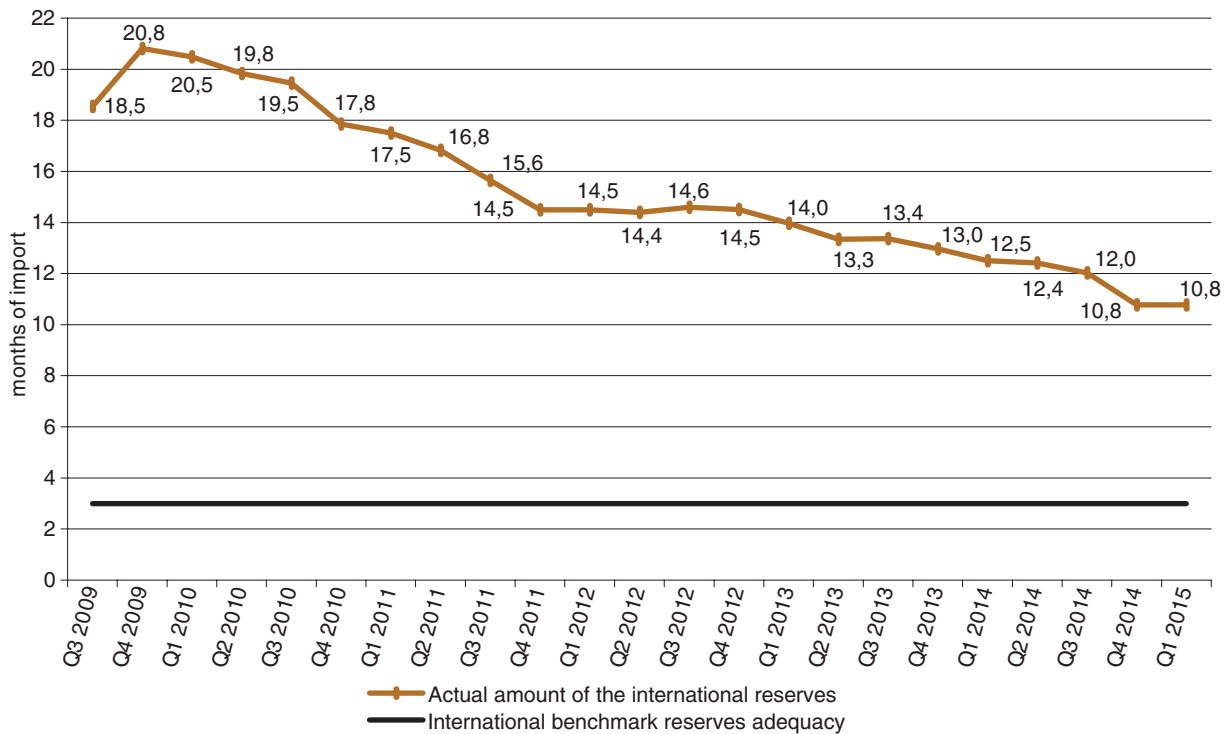
	Q1 2015						
	number of participants, persons	pension reserves – total, millions of rubles	number of insured participants, persons	pension savings (market value), millions of rubles	payoffs of pension benefits under non-governmental pension provision, millions of rubles	pension contributions – total, 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.)

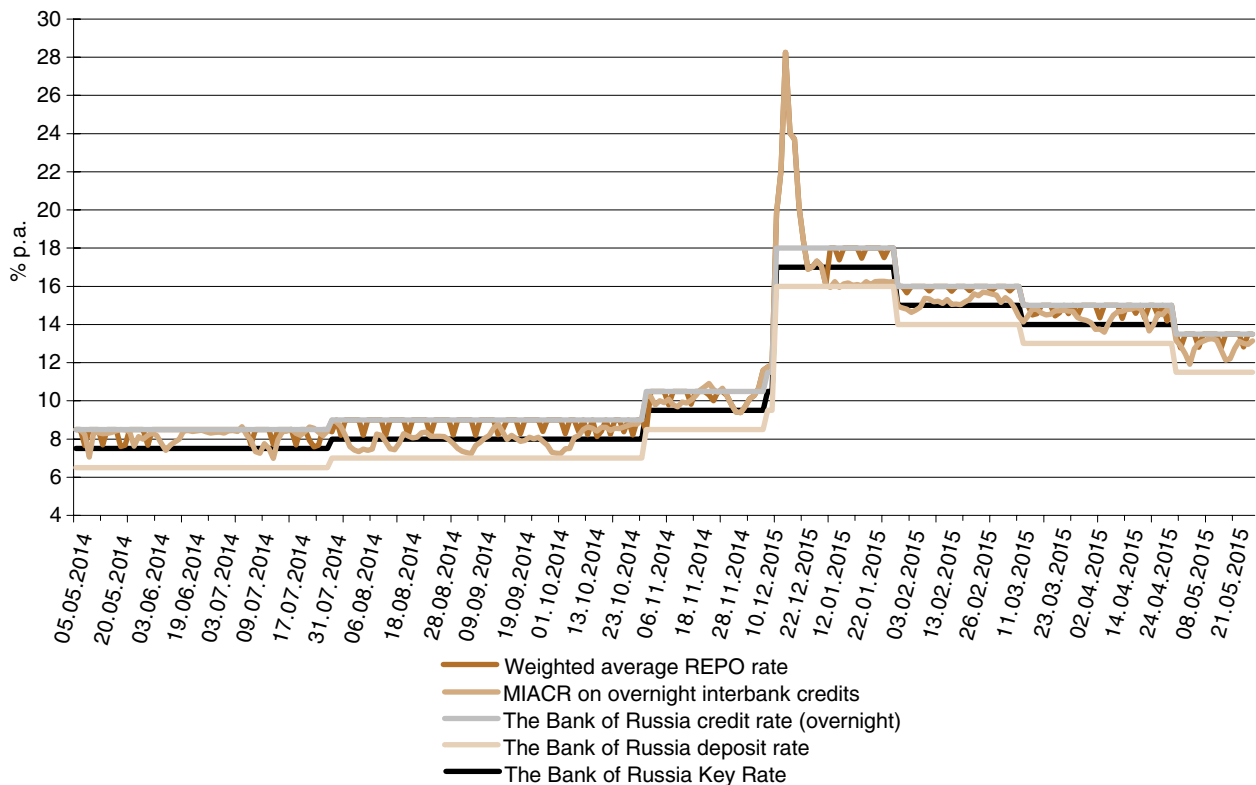
	1	2	3	4	5	6	7
Leningrad Region	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-
Saint Petersburg	120,817	2,737.5	2,003,585	68,228.7	54.8	37.5	10,594
SOUTHERN FEDERAL DISTRICT	98,990	1,652.2	232,912	10,647.7	34.2	51.2	7,756
Republic of Adygeya (Adygeya)	-	-	-	-	-	-	-
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

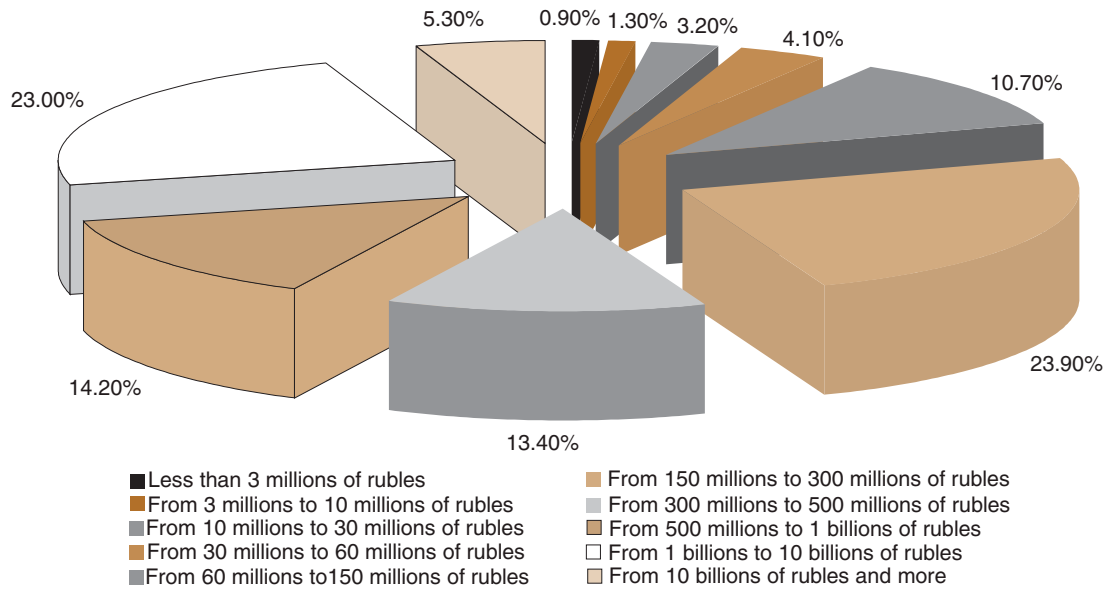


7.2. Interest Rates Dynamics in May, 2014 — May, 2015

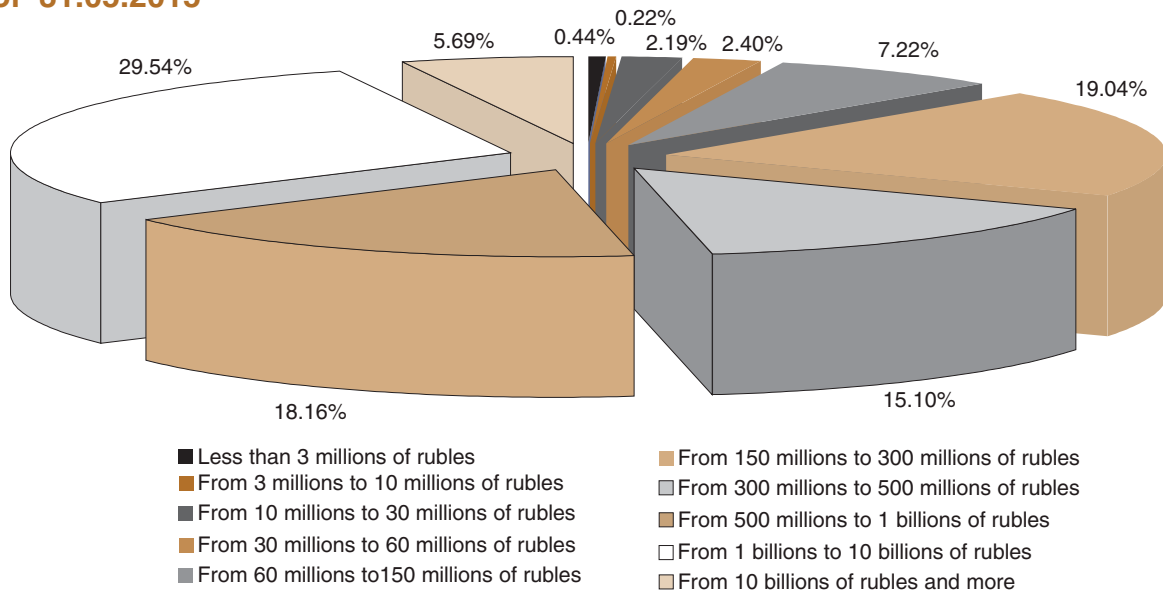


¹ See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

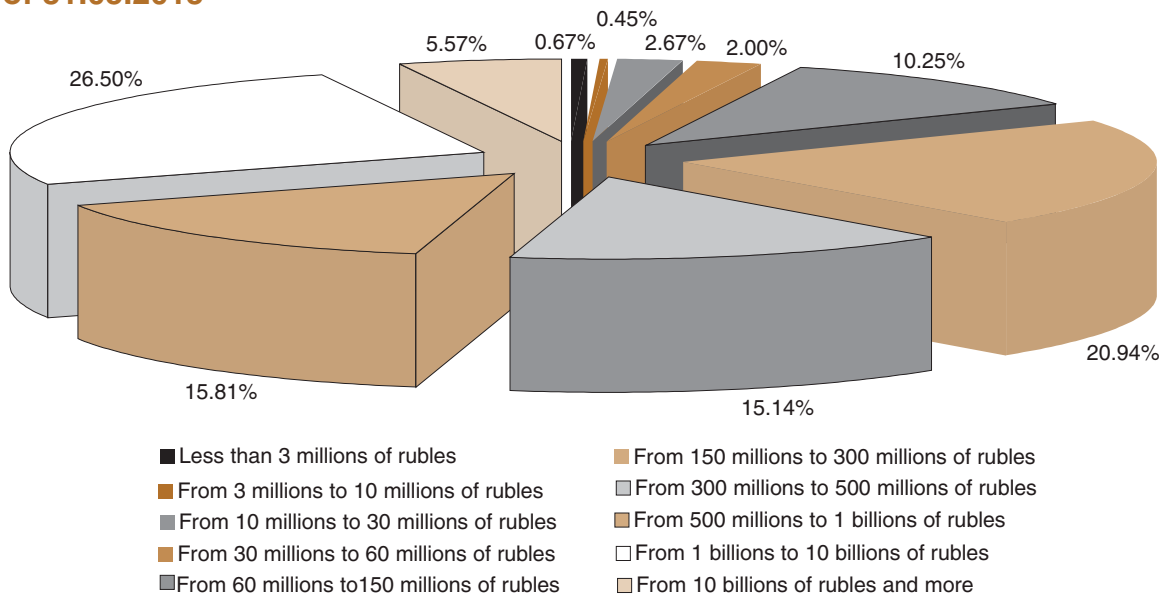
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 31.05.2015



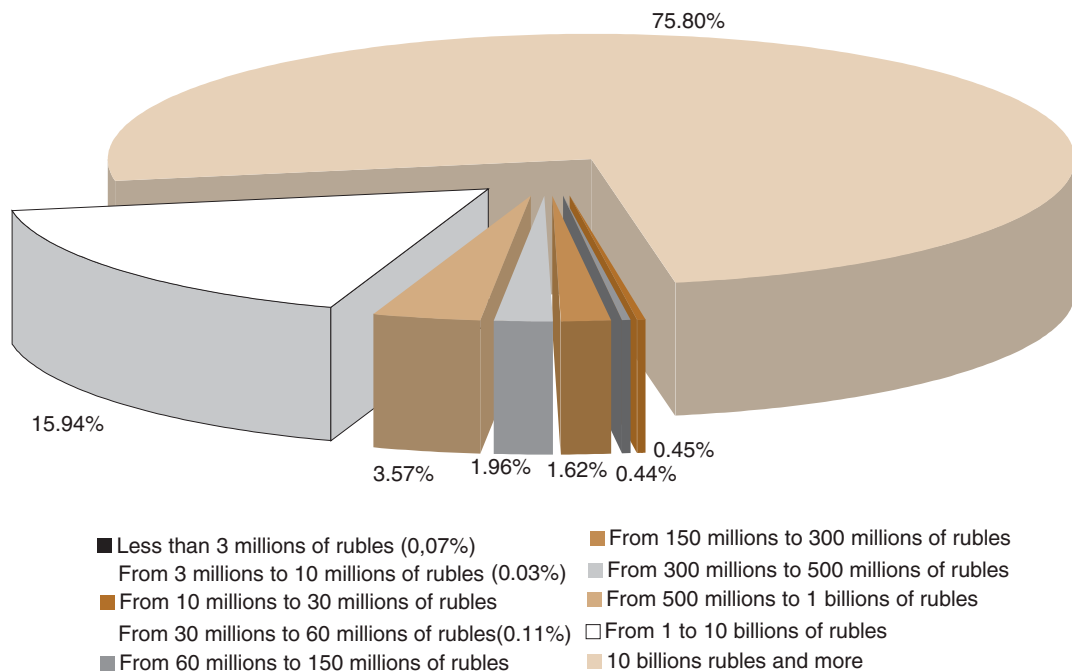
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 31.05.2015



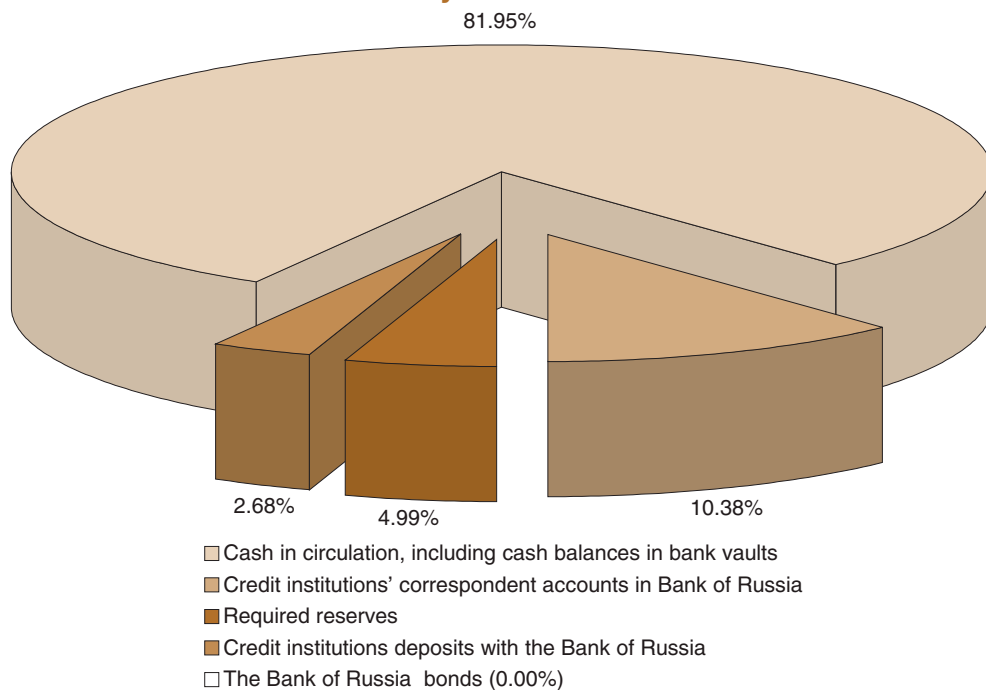
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.05.2015



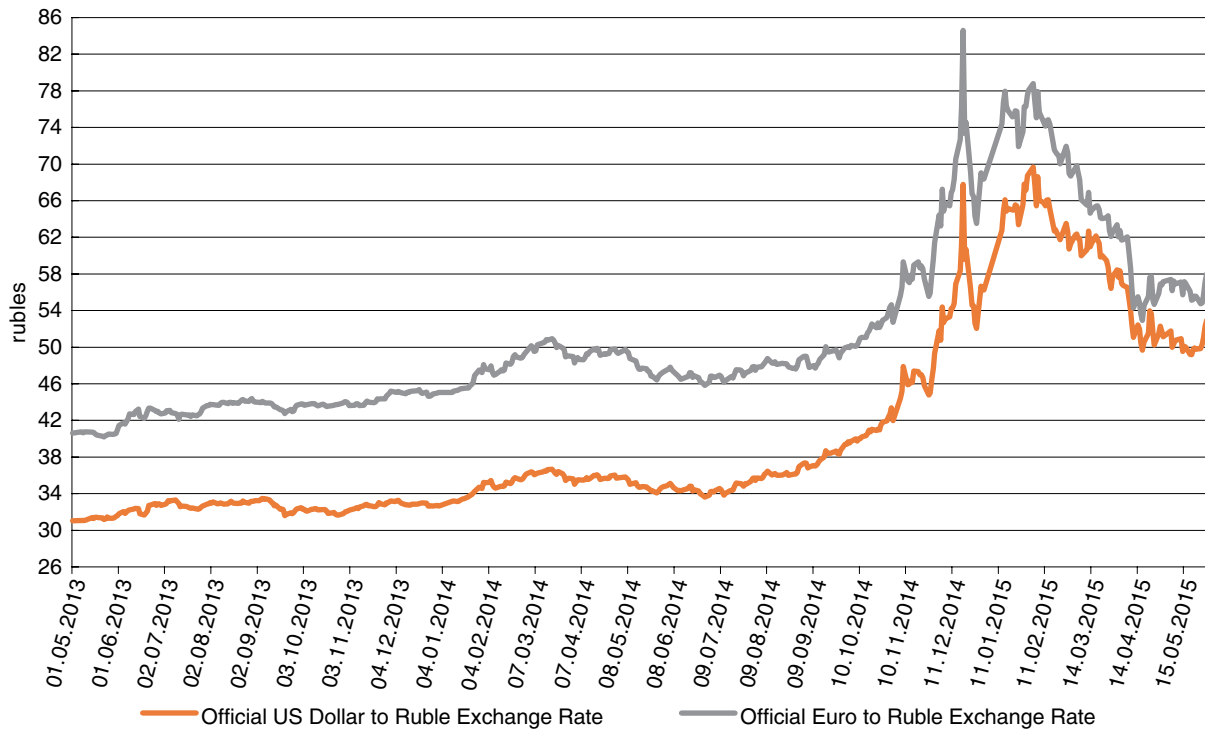
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from June 10 to July 10, 2015 (Credit Institutions Grouped by Size of Registered Authorized Capital)



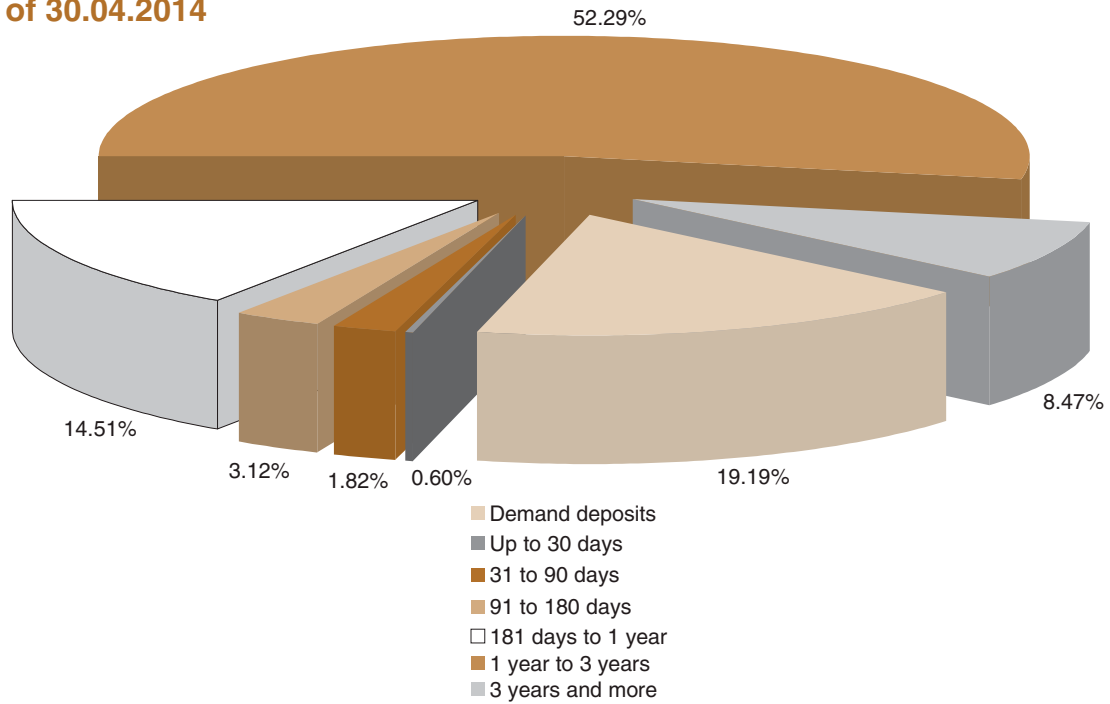
7.7. Structure of Broad Monetary Base as of 31.05.2015



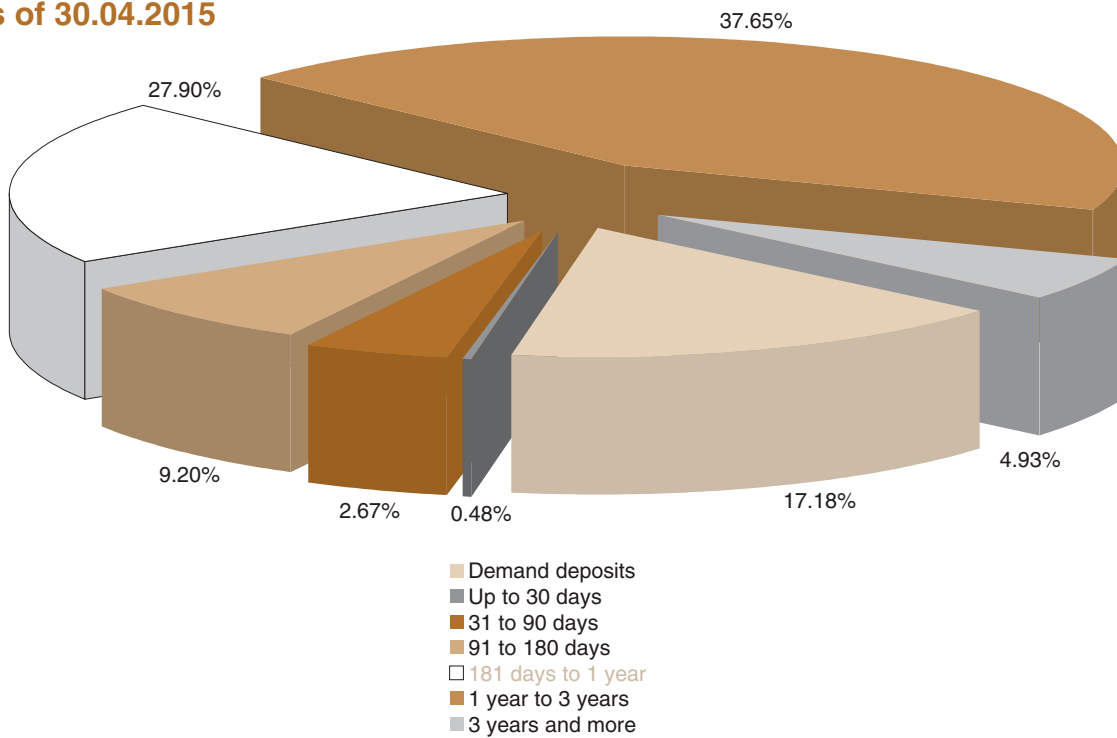
7.8. Official Ruble Exchange Rate Dynamics in May, 2013 — May, 2015



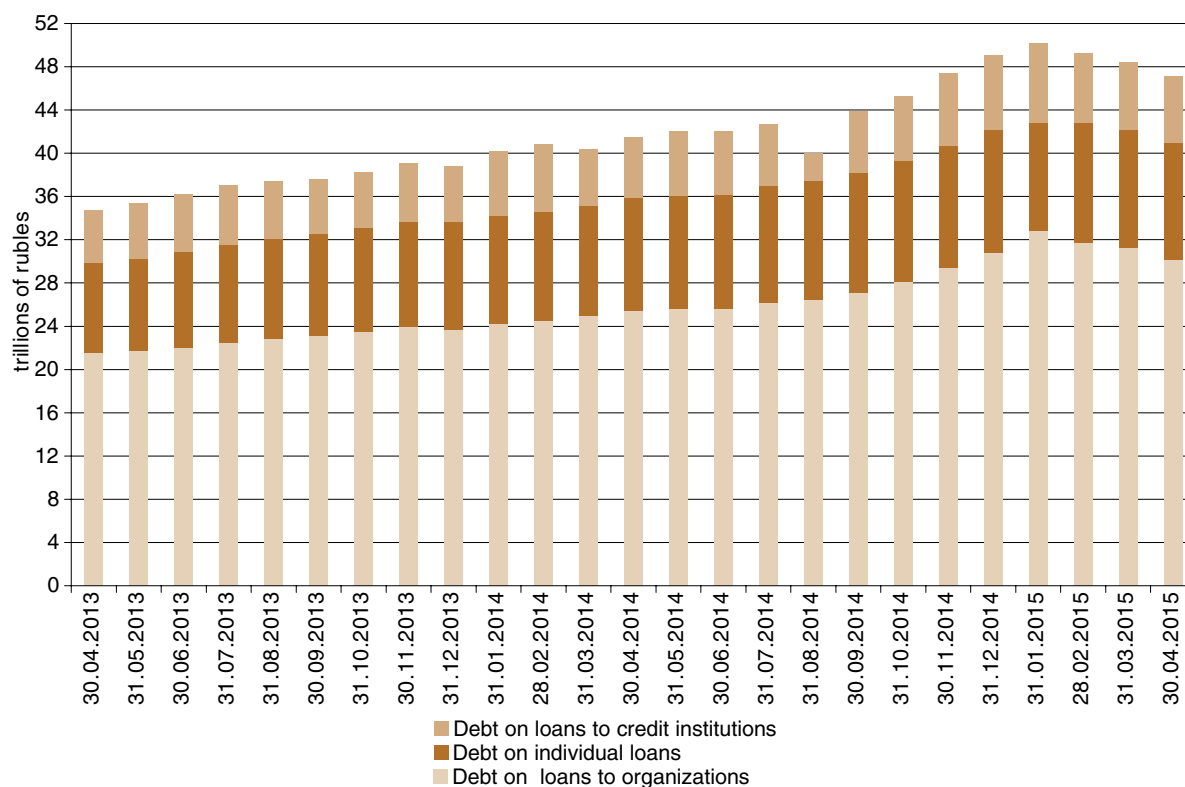
7.9. Structure of Individual Deposits Denominated in Rubles as of 30.04.2014



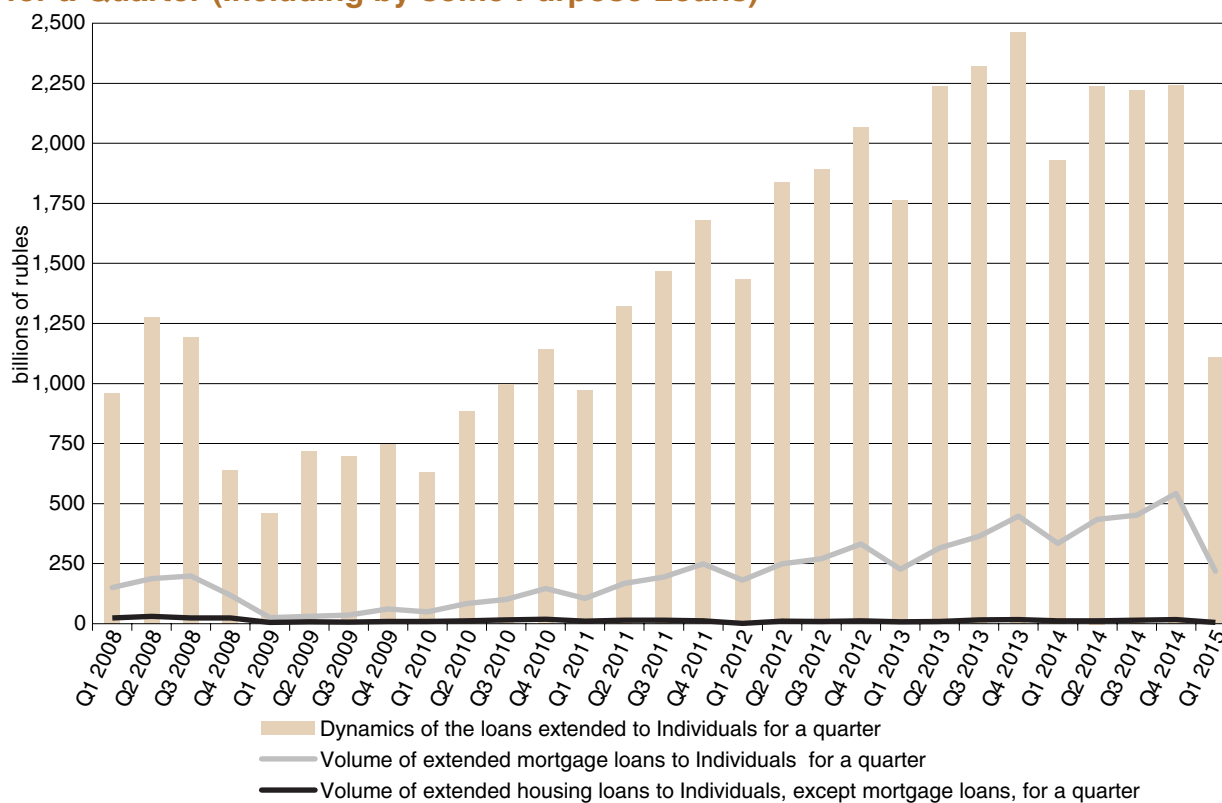
as of 30.04.2015



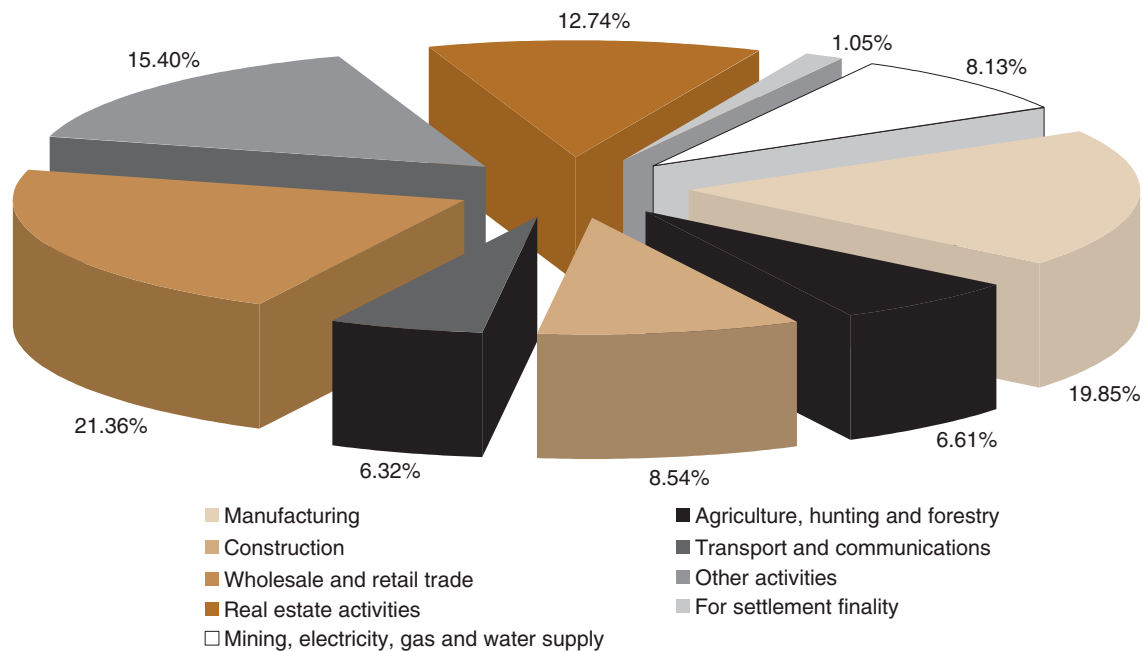
7.10. Dynamics of Debt on Loans Extended



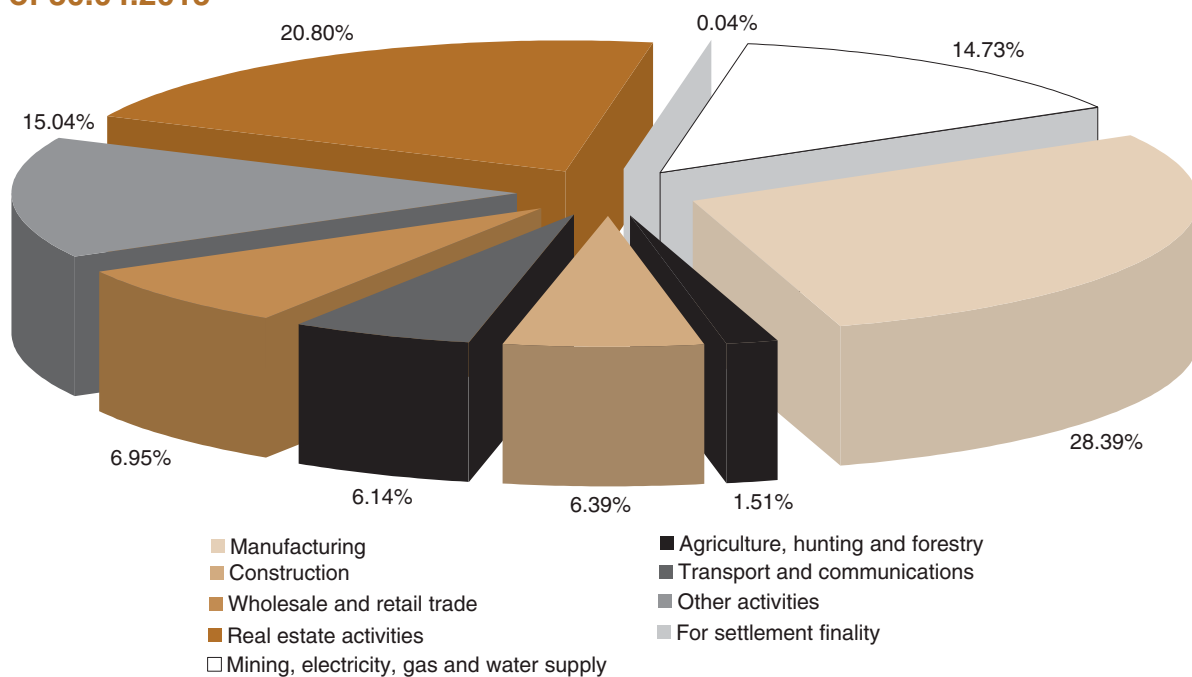
7.11. Loans Extended by the Credit Institutions to Individuals - Residents, for a Quarter (Including by some Purpose Loans)



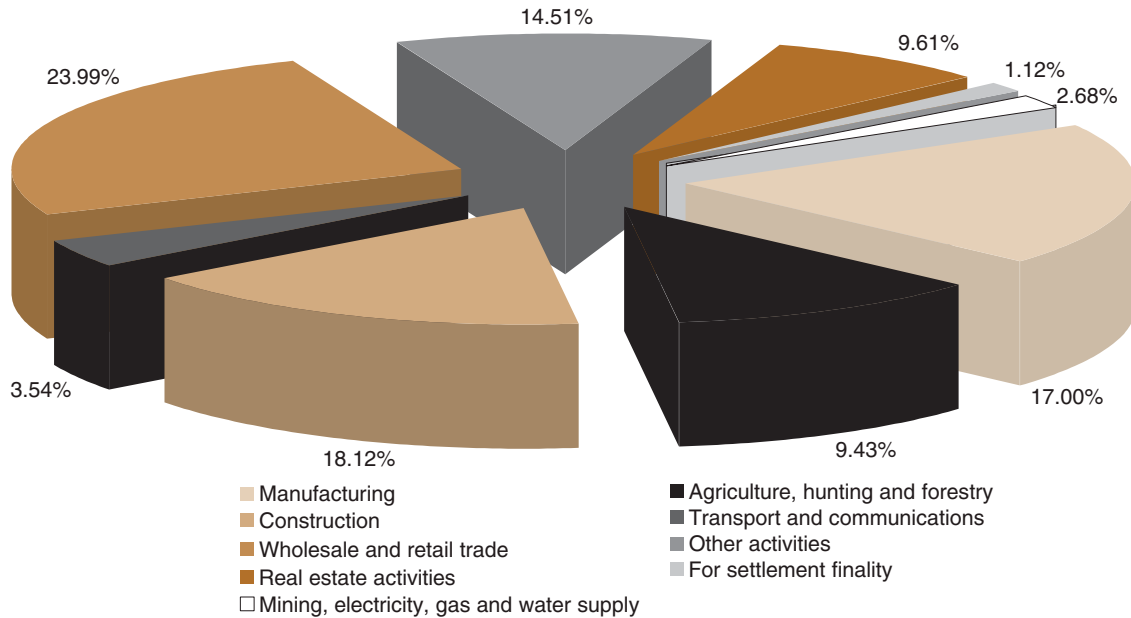
7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.04.2015



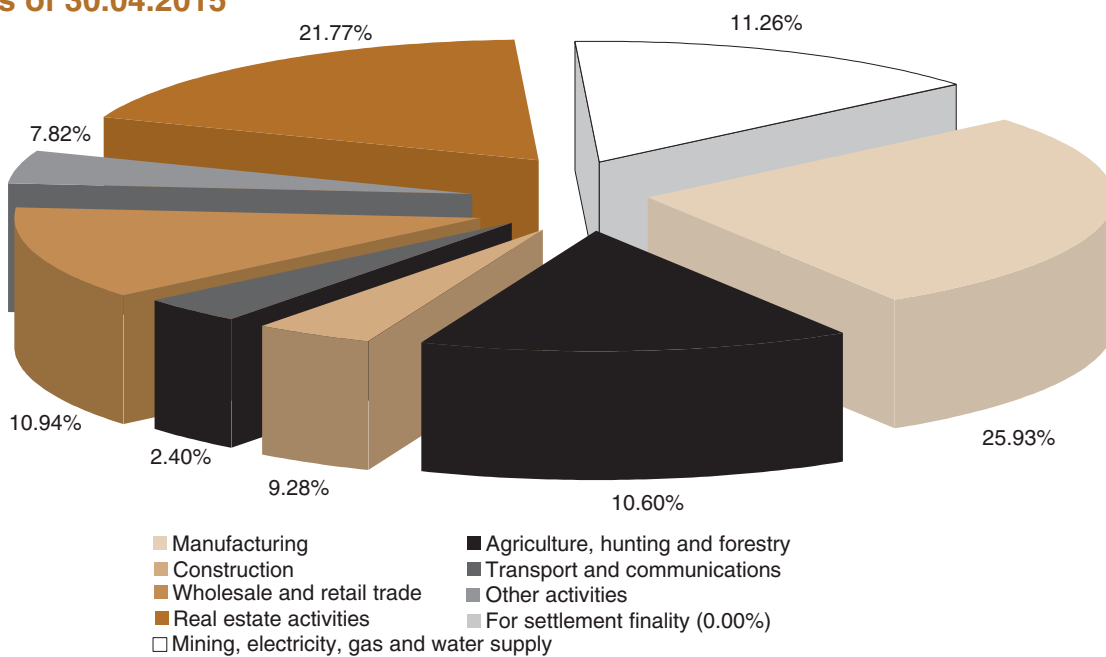
7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.04.2015



7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.04.2015



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 30.04.2015



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 in 2013

Table 1.8

International Investment Position of the Russian Federation in 2014

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 contains on series of interest rates established by the Bank of Russia:

- loans secured by pledge of receivables in investment projects, selected according to the rules approved by the Government of the Russian Federation;

- loans, secured by the state guarantee of the Russian Federation;
- loans secured by pledge of bonds issued for the purpose of financing of investment projects;
- loans secured by pledge of receivables on credit agreements backed with insurance contracts of OJSC "Export Insurance Agency of Russia" (OJSC "EXIAR");
- mortgage loans;
- loans, extended by the Bank of Russia to open joint-stock company "Russian Bank for Small and Medium Enterprises Support" (SME Bank OJSC) within the experiment.

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 accounts — 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:

- 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);

- 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 Nonfinancial Organizations' and Individual
Deposits Denominated in Rubles
Table 4.2.4
Weighted Average Interest Rates
on Nonfinancial Organizations' and Individual
Deposits Denominated 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 Ruble-Denominated Loans Extended to Individuals

Table 4.3.3
Weighted Average Interest Rates on US dollar-Denominated Loans Extended to Individuals

Table 4.3.4
Weighted Average Interest Rates on Euro-Denominated Loans Extended to Individuals

Table 4.3.5
Weighted Average Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations

Table 4.3.6
Weighted Average Interest Rates on US dollar-Denominated Loans Extended to Nonfinancial Organizations

Table 4.3.7
Weighted Average Interest Rates on Euro-Denominated Loans Extended to Nonfinancial Organizations

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 incurrence/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 June 10 to July 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'.