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Central Bank of the Russian Federation



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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 June–September 2015 (the period (or date) to which data to be released relate is shown in parentheses)			
	June	July	August	September
Financial sector				
1. Depository Corporations Survey, end of period ¹	30.06.2015 (05.2015)	31.07.2015 (06.2015)	31.08.2015 (07.2015)	30.09.2015 (08.2015)
2. Central Bank Survey, end of period ¹	11.06.2015 (05.2015)	14.07.2015 (06.2015)	14.08.2015 (07.2015)	14.09.2015 (08.2015)
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	30.06.2015 (Q1, 2015)			30.09.2015 (Q2, 2015)
5. Stock market: Share Price Index	10.06.2015 (05.2015)	10.07.2015 (06.2015)	10.08.2015 (07.2015)	10.09.2015 (08.2015)
External sector				
6. Balance of Payments, for the reporting quarter, year	30.06.2015 (Q1, 2015)			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	05.06.2015 (05.2015)	07.07.2015 (06.2015)	07.08.2015 (07.2015)	07.09.2015 (08.2015)
9. Template on international reserves and foreign currency liquidity, end of period	19.06.2015 (05.2015)	20.07.2015 (06.2015)	20.08.2015 (07.2015)	18.09.2015 (08.2015)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	11.06.2015 (04.2015)	10.07.2015 (05.2015)	11.08.2015 (06.2015)	11.09.2015 (07.2015)
11. International investment position, for the reporting quarter, year	30.06.2015 (Q1, 2015)			30.09.2015 (Q2, 2015)
12. External Debt	30.06.2015 (Q1, 2015)			30.09.2015 (Q2, 2015)
13. Exchange Rates	every working day			

¹ Preliminary data publication date.

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

CONTENTS

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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

1.1 Balance of Payments of the Russian Federation*	7
1.2 Direct Investment of the Russian Federation	15
1.3 Net Inflows/Outflows of Capital by Private Sector	17
1.4 External Debt of the Russian Federation*	18
1.5 External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity*	19
1.6 External Debt of the Russian Federation by Maturity and Financial Instruments*	20
1.7 International Investment Position of the Russian Federation in 2013*	21
1.8 International Investment Position of the Russian Federation in 2014*	29
1.9 International Investment Position of the Banking Sector of the Russian Federation	37
1.10 The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)*	39
1.11 International Reserves of the Russian Federation*	40
1.12 International Reserves and Foreign Currency Liquidity – Russia*	41
1.13 Central Bank Survey*	45
1.14 Credit Institutions Survey	49
1.15 Banking System Survey*	53
1.16 Money Supply (National Definition)	59
1.17 Monetary Base (Broad Definition)	61
1.18 Other Financial Institutions Survey	63
1.19 Financial Sector Survey	64

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

2.1 The Bank of Russia Balance Sheet	65
2.2 The Bank of Russia Key Rate*	66
2.3 Required Reserves Ratios	67
2.4 Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions – Residents for Issued Securities	68
2.5 Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia	69
2.6 Fixed-term Rates on the Bank of Russia Deposit Operations	70
2.7 Fixed-term Rates on the Bank of Russia Lombard Loans	71
2.8 Interest Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees (Operations of Constant Action)	72
2.9 Main Indicators of the Bank of Russia Intraday and Overnight Loans	73
2.10 Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation	74
2.11 Interest Rates on Specialized Refinancing Tools of the Bank of Russia	78
2.12 Weighted Average Interest Rates on the Bank of Russia Deposit Operations	79
2.13 Main Characteristics of the Bank of Russia Deposit Operations	80
2.14 Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)	81
2.15 REPO Aggregates	82
2.16 Official Exchange Rate of US Dollar Against Ruble*	83
2.17 Official Exchange Rate of Euro Against Ruble*	85
2.18 Official Exchange Rate: Rubles per US Dollar (as of end of month)	87
2.19 Monthly Average Official Rates: Rubles per US Dollar	88
2.20 Reference Prices of Precious Metals	89

3. FINANCIAL MARKETS

3.1 Interbank Money Market	
3.1.1 Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)	90
3.1.2 Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD, MIACR-IG USD, MIACR-B USD)	91

3.1.3	Average Moscow Interbank Ruble Bid Rates (MIBID) and Average Moscow Interbank Ruble Offered Rates (MIBOR)*	92
3.1.4	Average Moscow Interbank US Dollar Bid Rates (MIBID USD) and Average Moscow Interbank US Dollar Offered Rates (MIBOR USD)*	93
3.1.5	Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)*	94
3.1.6	Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD, MIACR-IG USD, MIACR-B USD)*	95
3.1.7	Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations	96
3.1.8	Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity	97
3.2	Exchange Market	
3.2.1	Trades at the Unified Trading Session of Moscow Exchange	98
3.2.2	Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation	99
3.2.3	Total Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation	100
3.2.4	Foreign Cash Flow Through Authorized Banks Across Russia	101
3.2.5	Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks	103
3.2.6	Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches	105
3.3	Stock Exchange Trade by Type of Securities and Financial Derivatives	106
3.4	Main Share Price Indices*	107

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1	General Description	
4.1.1	Number and Structure of Credit Institutions	108
4.1.2	Number of Credit Institutions with Nonresidents Equity	111
4.1.3	Credit Institutions Grouped by Registered Authorized Capital	112
4.1.4	Credit Institutions Grouped by the Share of Nonresidents Equity	114
4.1.5	Selected Performance Indicators of Credit Institutions Grouped by Assets	115
4.1.6	Financial Performance of Credit Institutions	116
4.1.7	Distribution of the Credit Institutions by Own Funds (Capital)	117
4.1.8	Number of Non-Credit Financial Institutions and Self-Regulating Organizations	119
4.2	Borrowings	
4.2.1	Deposits of Individuals Accepted by Credit Institutions	120
4.2.2	Funds of Organizations Accepted by Credit Institutions	121
4.2.3	Weighted Average Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles	123
4.2.4	Weighted Average Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency	124
4.2.5	Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives	125
4.2.6	Funds Raised Through Banking Bills from Legal Entities and Individuals	127
4.3	Lending	
4.3.1	Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions	128
4.3.2	Weighted Average Interest Rates on Ruble-Denominated Loans Extended to Individuals	130
4.3.3	Weighted Average Interest Rates on US dollar-Denominated Loans Extended to Individuals	131
4.3.4	Weighted Average Interest Rates on Euro-Denominated Loans Extended to Individuals	132
4.3.5	Weighted Average Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations	133
4.3.6	Weighted Average Interest Rates on US dollar-Denominated Loans Extended to Nonfinancial Organizations	134
4.3.7	Weighted Average Interest Rates on Euro-Denominated Loans Extended to Nonfinancial Organizations	135
4.3.8	Loans Extended to Small, Medium-Sized Businesses	136
4.3.9	Mortgage Loans Extended by Credit Institutions to Individuals-Residents	137
4.3.10	Mortgage Loans Extended by Credit Institutions to Individuals-Residents and Rights of Claim under Mortgage Loans Acquired	139
4.3.11	Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market	141

4.3.12	Investment Portfolio of Credit Institutions and Derivatives	142
4.3.13	Discounted Bills	144
4.4	Credit Institutions' Claims and Liabilities on Financial Derivatives	145
4.5	Main Indicators of Subjects of Collective Investment and Insurance Business Performance	
4.5.1	Main Indicators of Private Pension Funds' Performance	148
4.5.2	Private Pension Funds' Investment of Mandatory Pension Insurance	150
4.5.3	Private Pension Funds' Pension Reserves Generation	151
4.5.4	Private Pension Funds' Pension Reserves Investment	152
4.5.5	Private Pension Funds' Pension Accruals Investment	153
4.5.6	Payout of Private Pension Funds' Pension Accruals	154
4.5.7	Private Pension Funds' Pension Accruals Flows	155
4.5.8	Main Indicators of Unit Investment Funds' Performance	157
4.5.9	Insurers' Premiums and Payoffs by Types of Insurance	159
5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM		
5.1	Payments Effected by the Payment System of Russia	160
5.2	Payments Effected by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment	161
5.3	Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia	162
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	163
5.5	Selected Indicators On Bank Card Transactions	165
5.6	Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments	167
5.7	Payments Effected by the Payment System of the Bank of Russia by Each Settlement System	168
6. REGIONAL SECTION		
6.1	Direct Investment of the Russian Federation	
6.1.1	Outward Direct Investment of the Russian Federation by Region of Resident's Registration	169
6.1.2	Inward Direct Investment in the Russian Federation by Region of Resident's Registration	177
6.2	Institutional Characteristics	
6.2.1	Number of Credit Institutions and Their Branches	185
6.2.2	Number of the Internal Divisions of Credit Institutions (Branches)	187
6.2.3	Number of Credit Institutions with Nonresidents Equity	189
6.2.4	Credit Institutions Grouped by Registered Authorized Capital	190
6.2.5	Concentration of Assets of Credit Institutions	193
6.2.6	Credit Institutions Using the Right to Average the Required Reserves within Averaging Period from April 10 to May 10, 2015 Grouped by Registered Authorized Capital	194
6.2.7	Financial Performance of Credit Institutions	197
6.2.8	Credit Institutions Grouped by the Share of Nonresidents Equity	200
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)	201
6.2.10	Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities	203
6.3	Borrowings	
6.3.1	Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals	206
6.3.2	Budget Funds in Accounts of Credit Institutions	210
6.4	Funds Allocations	
6.4.1	Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	212
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	216

6.4.3	Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	220
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	224
6.4.5	Loans Extended to Small, Medium-Sized Businesses	228
6.4.6	Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt	232
6.4.7	Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents	236
6.4.8	Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents	240
6.5	Foreign Cash Operations	
6.5.1	Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)	244
6.5.2	Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)	246
6.6	Insurance Companies and Private Pension Funds	
6.6.1	Insurers' Premiums and Payoffs	248
6.6.2	Private Pension Funds' Performance	250

7. CHARTS AND DIAGRAMS

7.1	International Reserves Adequacy (International Reserves in Months of Import)	253
7.2	Interest Rates Dynamics in March, 2014 – March, 2015	253
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 31.03.2015	254
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 31.03.2015	254
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 31.03.2015	255
7.6	Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from April 10 to May 10, 2015 (Credit Institutions Grouped by Size of Registered Authorized Capital)	256
7.7	Structure of Broad Monetary Base as of 31.03.2015	256
7.8	Official Ruble Exchange Rate Dynamics in March, 2013 – March, 2015	257
7.9	Structure of Individual Deposits Denominated in Rubles	258
7.10	Dynamics of Debt on Loans Extended	259
7.11	Loans Extended by the Credit Institutions to Individuals-Residents, for a Quarter (Including by some Purpose Loans)	259
7.12	Structure of Ruble-Denominated Loans Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2015	260
7.13	Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2015	260
7.14	Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2015	261
7.15	Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2015	261

8. SUMMARY METHODOLOGY 262

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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

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	other	export of goods, total (1+2)	transport services	travel	other	total (4+5+6)				
	1	2	3	4	5	6	7	8	9	10	11
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	1,273
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	1,008
2011	341,812	173,597	515,409	17,350	11,328	29,361	58,039	573,448	3,871	38,816	1,067
2012	346,807	180,627	527,434	19,161	10,759	32,421	62,340	589,774	3,884	43,874	1,140
2013	350,237	173,039	523,275	20,747	11,988	37,387	70,123	593,398	4,256	37,921	964
2014	325,003	172,760	497,763	20,542	11,759	33,497	65,798	563,561	4,139	42,769	974
Q1, 2013	86,875	38,276	125,151	4,505	2,535	8,195	15,235	140,386	965	10,589	498
Q2, 2013	83,997	43,293	127,290	5,328	3,066	9,497	17,891	145,181	1,131	8,162	134
Q3, 2013	87,473	43,575	131,048	5,582	3,657	9,147	18,386	149,434	1,046	9,429	228
Q4, 2013	91,893	47,894	139,787	5,331	2,731	10,548	18,610	158,397	1,114	9,740	104
Q1, 2014	84,030	38,983	123,012	4,612	2,567	7,920	15,099	138,111	1,026	12,522	329
Q2, 2014	89,133	43,190	132,323	5,582	3,302	8,460	17,344	149,667	1,055	10,776	210
Q3, 2014	82,007	43,740	125,746	5,742	3,603	8,499	17,844	143,590	1,032	11,110	271
Q4, 2014	69,833	46,848	116,681	4,605	2,287	8,619	15,511	132,192	1,026	8,361	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
					transport services	travel	other	total (16+17+18)		
	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.)

(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	

Current Account (Intermediate Balances)

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
2009	29,906	2,680	1,555	186	34,326	-9,152	-1,178	-10,329	-57	
2010	38,004	-4,937	-6,395	-1,294	25,378	-6	921	915	30	
2011	50,003	-6,226	16,068	-897	58,948	750	1,718	2,468	7	
2012	42,801	-8,128	6,652	-1,566	39,759	-255	-163	-418	46	
2013	60,061	-11,093	44,657	551	94,176	337	3,851	4,188	-634	
2014	16,599	-12,252	-5,719	221	-1,151	-34,524	-4,940	-39,464	-529	
Q1, 2013	36,586	-1,208	35,711	-236	70,854	239	396	634	-305	
Q2, 2013	5,244	-648	1,398	3,795	9,789	229	1,005	1,234	-47	
Q3, 2013	11,568	-3,187	1,603	-2,327	7,657	-53	-403	-457	-114	
Q4, 2013	6,663	-6,050	5,945	-681	5,876	-78	2,854	2,776	-168	
Q1, 2014	10,469	-5,648	3,601	-164	8,258	-25	60	36	-517	
Q2, 2014	10,973	-1,804	383	3,514	13,065	-214	757	543	-24	
Q3, 2014	-946	-3,301	-498	-3,429	-8,174	-5,912	-2,906	-8,818	6	
Q4, 2014	-3,898	-1,499	-9,204	301	-14,300	-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)				banks (19-8)				
	28	central bank (18-7)	30	31					
2009	-12,768	-12,035	32,167	20,782	28,147	32	33	34	
2010	-3,393	2,381	-15,922	38,458	21,525		-6,394	-3,377	
2011	1,437	331	23,924	50,425	76,118		-9,136	-36,751	
2012	-16,207	-3,562	-18,508	63,955	25,677		-8,655	-12,630	
2013	-5,160	-1,073	7,469	44,977	46,212		-10,371	-30,017	
2014	-30,009	2,184	46,901	114,689	133,765		-10,270	-22,077	
Q1, 2013	-2,988	-4,688	17,364	3,640	13,329		8,768	-107,547	
Q2, 2013	929	447	4,377	2,410	8,162		-6,755	4,946	
Q3, 2013	-6,388	1,654	-10,871	20,479	4,874		1,925	-4,444	
Q4, 2013	3,286	1,514	-3,401	18,449	19,848		-2,004	-7,372	
Q1, 2014	6,569	-515	20,975	20,122	47,151		-3,436	-15,207	
Q2, 2014	-1,196	-486	15,222	14,219	27,759		-5,878	-27,351	
Q3, 2014	-4,735	-691	-18,358	29,752	5,969		5,288	-10,345	
Q4, 2014	-30,648	3,876	29,062	50,596	52,887		4,241	-5,683	
							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)

	Deposit-taking corporations, except central bank					Other sectors							Direct investment in the Russian Federation (18+26)
	equity	reinvestment of earnings	debt instruments	total (15+16+17)	equity			reinvestment of earnings	debt instruments		net (23+24)	total (21+22+25)	
					increase	decrease	net (19+20)		increase	decrease			
	15	16	17	18	19	20	21	22	23	24	25	26	27
2009	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
2010	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
2011	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
2012	834	5,538	1,415	7,786	34,663	-35,529	-866	18,005	97,449	-71,786	25,663	42,801	50,588
2013	-245	7,540	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	total	with non-CIS countries	with CIS countries	
2013	523,275	99.2	445,151	100.3	78,125	93.4	341,337	101.7	295,022	102.3	46,314	181,939	150,128	31,810
2014	497,763	95.1	428,929	96.4	68,834	88.1	308,026	90.2	271,978	92.2	36,048	189,737	156,951	32,786
2014														
Q1	123,012	98.3	105,489	98.7	17,523	96.1	72,504	94.7	63,680	96.5	8,823	50,508	41,809	8,699
Q2	132,323	104.0	112,751	102.8	19,572	111.0	80,630	95.5	70,830	97.5	9,799	51,693	41,921	9,772
Q3	125,746	96.0	110,472	99.8	15,274	75.2	80,480	92.2	70,899	93.6	9,581	45,267	39,574	5,693
Q4	116,681	83.5	100,216	85.0	16,465	75.0	74,412	80.0	66,568	82.6	7,844	42,269	33,647	8,621
January	39,598	102.0	34,147	104.1	5,451	90.5	21,016	96.8	18,448	99.7	2,568	18,582	15,699	2,883
February	36,413	87.0	30,662	85.2	5,751	98.0	24,104	91.0	21,289	93.1	2,815	12,309	9,373	2,936
March	47,002	105.7	40,681	106.7	6,321	99.6	27,384	96.5	23,943	97.2	3,441	19,618	16,738	2,880
April	47,580	107.0	40,851	107.0	6,729	106.9	27,765	93.0	24,409	94.2	3,356	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	102.0	3,010	17,931	14,056	3,875
June	40,695	97.3	34,736	96.2	5,959	103.9	26,747	94.7	23,313	96.7	3,434	13,948	11,423	2,525
July	46,210	105.7	41,037	110.5	5,173	78.8	29,201	96.5	25,837	98.3	3,364	17,009	15,200	1,809
August	41,454	97.5	36,439	102.3	5,015	72.7	25,283	89.1	22,254	90.1	3,029	16,171	14,185	1,986
September	38,082	85.0	32,997	86.9	5,085	74.2	25,996	90.5	22,808	92.2	3,188	12,086	10,189	1,897
October	41,543	95.6	36,185	100.2	5,358	72.8	26,834	87.5	23,987	90.5	2,847	14,709	12,198	2,511
November	36,755	78.5	31,517	78.9	5,238	76.6	23,093	77.5	20,483	79.8	2,610	13,662	11,034	2,628
December	38,383	77.5	32,513	77.8	5,870	75.8	24,486	75.4	22,098	77.6	2,388	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	63.4	5,097	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	59.0	1,575	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	65.6	1,596	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	64.7	1,926	14,981	12,694	2,287

Table 1.11

International Reserves of the Russian Federation¹

(millions of US dollars)

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

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

Table 1.12

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	30.04.2015
A. Official reserves	356,004.7
(1) Foreign currency reserves (in convertible foreign currencies)	296,238.7
(a) Securities	246,014.3
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	50,224.4
(i) other national central banks	18,398.2
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	31,826.0
of which: located in the reporting country	–
(2) IMF reserve position	2,626.4
(3) SDRs	8,005.5
(4) Gold (valued at current quotations of the Bank of Russia)	48,286.8
– volume in millions of fine troy ounces	40.1
(5) Other reserve assets (specify)	847.3
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	847.3
B. Other foreign currency assets (specify)	35,451.1
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	35,451.1
– 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	-8,537.6	-7,012.8	-7.0	-1,517.8
– outflows (–), principal	-8,629.3	-7,101.8	-73.4	-1,454.2
– outflows (–), interest	-2,501.2	-1.1	-381.2	-2,119.0
– inflows (+), principal	1,869.9	64.3	359.4	1,446.2
– inflows (+), interest	723.0	25.8	88.1	609.0
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 (–)	-197.8	-197.8	–	–
(b) long positions (+)	–	–	–	–
3. Other (specify)	–	–	–	–
– outflows related to repos (–)	–	–	–	–
– inflows related to reverse repos (+)	–	–	–	–
– trade credit (–)	–	–	–	–
– trade credit (+)	–	–	–	–
– other accounts payable (–)	–	–	–	–
– other accounts receivable (+)	–	–	–	–

Table 1.12 (cont.)

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

(millions of US dollars)

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

Table 1.12 (end)

IV. Memo Items

(millions of US dollars)

	30.04.2015
(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	198.0
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	34,820.1
– lent or repoed and included in Section I	–11,222.5
– lent or repoed but not included in Section I	–1,589.8
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	47,632.4
(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)

	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015
Claims on other sectors	427,119	412,972	420,139	469,719	489,425	488,643	654,492	655,073	653,589	653,455
Other financial institutions	424,267	408,321	416,321	466,221	485,842	485,833	653,130	653,464	650,643	650,640
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	2,852	4,650	3,817	3,497	3,583	2,810	1,362	1,609	2,946	2,815
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	9,672,418	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
Currency in circulation	7,779,898	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
Liabilities to credit institutions	1,892,521	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
Deposits	1,892,521	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
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	108,025	77,291	78,548	55,517	44,842	145,386	378,222	329,547	242,530	280,163
Deposits included in broad money	102,088	103,792	62,881	49,253	47,081	49,697	54,269	53,643	62,797	54,663
Transferable deposits	101,087	103,791	62,880	46,451	46,579	49,194	52,768	42,741	61,795	53,462
Other financial institutions	82,367	81,455	45,263	28,915	28,347	34,121	36,003	23,335	43,627	37,062
Public nonfinancial organizations	18,206	21,842	17,111	17,055	17,692	14,520	16,168	19,044	17,742	15,942
Other nonfinancial organizations	515	495	507	481	540	553	597	363	426	458
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	1,001	1	1	2,802	502	502	1,501	10,902	1,001	1,201
Other financial institutions	1,000	0	0	2,800	500	500	1,500	10,900	1,000	1,200
Public nonfinancial organizations	0	0	0	1	1	1	0	0	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	2	1	1
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	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
Other items (net)	914,635	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
Other liabilities	1,237,018	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
Other assets	322,384	335,905	364,728	333,292	358,821	439,361	299,166	472,564	611,095	400,874

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)

	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015
Net foreign assets	2,986,407	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
Claims on nonresidents	10,085,868	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
Foreign currency	361,905	382,533	366,356	402,689	408,595	498,606	981,942	1,021,605	778,299	687,015
Deposits	4,682,746	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
Securities other than shares	1,320,519	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
Loans	3,205,095	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
Other	515,602	522,529	543,604	579,998	610,204	601,286	589,475	603,688	623,731	616,737
Liabilities to nonresidents	7,099,460	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
Deposits	6,817,456	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
Securities other than shares	204,712	220,118	219,164	222,253	240,702	245,811	288,910	330,275	284,571	288,185
Loans	71,277	67,735	69,980	65,650	61,729	38,237	39,988	17,898	31,879	14,318
Other	6,016	5,869	6,036	6,455	7,421	8,066	2,978	3,592	3,501	3,737
Claims on central bank	2,961,323	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
Currency	1,016,378	985,101	1,001,145	984,476	1,091,393	1,002,077	1,669,075	1,051,816	1,043,850	981,871
Deposits	1,944,945	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
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Net claims on general government	1,221,958	1,093,476	969,485	1,014,237	825,394	748,317	2,140,753	1,535,710	1,891,076	1,897,778
Claims on federal government	2,368,222	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
Securities	2,344,674	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
Other claims	23,548	25,486	25,087	24,861	37,493	34,662	36,042	37,140	38,729	108,495
Claims on state and local government	1,064,008	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
Securities	266,859	263,607	263,242	258,456	283,072	283,424	263,632	266,551	269,062	264,132
Other claims	797,149	767,388	766,602	777,308	760,873	796,585	1,035,186	1,014,411	1,009,742	980,123
Liabilities to federal government	1,665,318	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
Deposits	1,633,904	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
Other liabilities	31,414	47,491	50,984	26,506	24,602	28,205	29,243	34,299	42,037	28,224

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

	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015
Liabilities to state and local government	544,954	633,339	639,774	638,913	671,118	610,328	223,206	461,259	444,209	605,603
Deposits	544,954	633,339	639,774	638,913	671,118	610,328	223,206	461,259	444,209	605,603
Other liabilities	-	-	-	-	-	-	-	-	-	-
Claims on other sectors	39,319,674	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
Other financial institutions	2,042,844	2,089,827	2,059,116	2,076,271	2,221,535	2,293,188	2,197,411	2,206,072	2,455,753	2,482,165
Public nonfinancial organizations	467,784	476,049	479,698	497,377	513,107	534,683	538,389	545,065	519,209	509,253
Other nonfinancial organizations	25,258,916	25,732,334	26,072,248	26,637,472	27,363,482	28,444,282	30,104,871	31,804,548	30,907,675	30,187,391
Households	11,550,130	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
Liabilities to central bank	5,583,005	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
Deposits included in broad money	30,374,578	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
Transferable deposits	8,130,819	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
Other financial institutions	451,928	430,055	430,835	412,943	371,938	443,968	432,791	438,337	422,736	481,094
Public nonfinancial organizations	532,961	482,537	445,816	450,498	425,369	461,762	510,562	565,697	549,109	548,381
Other nonfinancial organizations	4,409,433	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
Households	2,736,496	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
Other deposits	22,243,759	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
Other financial institutions	1,437,464	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
Public nonfinancial organizations	181,299	191,670	221,364	226,086	245,432	231,664	288,737	264,011	279,792	287,389
Other nonfinancial organizations	6,721,970	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
Households	13,903,026	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
Deposits excluded from broad money	1,494,605	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
Securities other than shares excluded from broad money	1,555,640	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
Shares and other equity	6,887,143	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
Other items (net)	594,392	689,202	503,220	658,606	264,928	175,962	229,331	141,536	338,707	-47,718
Other liabilities	5,993,488	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
Other assets	4,926,861	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
Consolidation adjustment	-472,234	-497,616	-814,921	-793,690	-930,191	-955,837	-856,348	-978,677	-787,561	-917,020

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)

	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014
Net foreign assets	18,785,793	19,457,169	19,173,466	19,999,609	21,242,096	22,841,667	25,250,924
Claims on nonresidents	26,261,365	27,167,040	27,050,625	28,069,598	29,778,068	32,259,886	35,404,134
Liabilities to nonresidents	7,475,572	7,709,871	7,877,158	8,069,989	8,535,972	9,418,219	10,153,209
Domestic claims	32,842,626	32,972,973	33,248,030	33,901,522	34,253,980	34,966,342	37,400,216
Net claims on general government	-6,904,166	-7,471,594	-7,661,367	-7,790,499	-8,459,661	-9,040,648	-8,339,577
Claims on federal government	2,725,266	2,770,915	2,739,570	2,783,358	2,853,069	2,864,648	2,901,030
Claims on state and local government	1,064,215	1,031,205	1,030,053	1,035,923	1,044,108	1,080,168	1,298,974
Liabilities to federal government	9,422,319	9,764,856	9,936,952	10,210,620	10,812,932	11,571,168	11,590,015
Liabilities to state and local government	1,271,328	1,508,857	1,494,039	1,399,160	1,543,906	1,414,296	949,566
Claims on other sectors	39,746,793	40,444,568	40,909,398	41,692,021	42,713,641	44,006,990	45,739,794
Other financial institutions	2,467,111	2,498,149	2,475,437	2,542,493	2,707,376	2,779,022	2,850,541
Public nonfinancial organizations	467,784	476,050	479,699	497,378	513,107	534,683	538,389
Other nonfinancial organizations	25,261,768	25,736,984	26,076,065	26,640,970	27,367,065	28,447,092	30,106,233
Households	11,550,130	11,733,385	11,878,197	12,011,181	12,126,093	12,246,194	12,244,631

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

	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014
Broad money liabilities	37,240,186	37,462,565	37,723,129	38,153,845	38,912,332	40,223,061	43,032,122
Currency outside banking system	6,763,519	6,871,178	6,964,133	6,959,310	6,907,622	6,920,019	7,171,463
Transferable deposits	8,231,906	7,972,996	7,868,855	7,834,650	7,391,249	7,869,486	8,217,293
Other financial institutions	534,295	511,510	476,098	441,858	400,286	478,089	468,794
Public nonfinancial organizations	551,167	504,379	462,926	467,553	443,062	476,282	526,730
Other nonfinancial organizations	4,409,948	4,238,325	4,170,521	4,260,034	3,882,867	4,241,508	4,457,954
Households	2,736,496	2,718,782	2,759,310	2,665,205	2,665,034	2,673,607	2,763,815
Other deposits	22,244,760	22,618,391	22,890,141	23,359,885	24,613,462	25,433,556	27,643,365
Other financial institutions	1,438,464	1,533,036	1,522,144	1,517,863	1,647,455	1,664,348	1,711,666
Public nonfinancial organizations	181,300	191,670	221,365	226,087	245,433	231,665	288,737
Other nonfinancial organizations	6,721,971	6,759,467	6,889,143	7,245,041	7,993,398	8,458,607	10,262,447
Households	13,903,026	14,134,219	14,257,490	14,370,894	14,727,176	15,078,936	15,380,515
Deposits excluded from broad money	1,494,605	1,610,785	1,418,123	1,371,106	1,545,754	1,644,688	1,989,308
Securities other than shares excluded from broad money	1,555,640	1,562,717	1,581,260	1,589,463	1,588,564	1,613,908	1,610,102
Shares and other equity	10,056,263	9,957,111	9,949,728	10,214,257	10,222,510	10,193,957	15,654,776
Other items (net)	1,281,725	1,836,964	1,749,257	2,572,461	2,226,916	4,132,395	364,832
Other liabilities	7,230,506	7,992,487	8,395,175	9,430,202	11,086,669	12,911,871	10,093,940
Other assets	5,249,245	5,373,692	5,546,004	5,780,989	6,646,884	7,535,690	8,575,913
Consolidation adjustment	-699,536	-781,831	-1,099,914	-1,076,753	-1,212,869	-1,243,786	-1,153,194

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

	Jan, 2015				Feb, 2015				Mar, 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	436,720	30,049,926	30,486,646		565,328	25,641,212	26,206,541		653,049	24,483,682	25,136,731	
Claims on nonresidents	1,768,062	40,602,375	42,370,438		1,806,653	34,786,273	36,592,926		1,869,531	32,823,394	34,692,924	
Liabilities to nonresidents	1,331,342	10,552,450	11,883,792		1,241,325	9,145,061	10,386,385		1,216,482	8,339,712	9,556,193	
Domestic claims	37,047,201	352,332	37,399,533		36,888,704	1,384,565	38,273,269		36,171,660	1,773,346	37,945,005	
Net claims on general government	-303,256	-9,670,391	-9,973,647		-246,199	-7,993,383	-8,239,581		-415,156	-7,290,540	-7,705,696	
Claims on federal government	2,119,066	906,235	3,025,301		2,193,626	851,189	3,044,815		2,245,166	836,433	3,081,599	
Claims on state and local government	1,280,993	125	1,281,118		1,278,851	111	1,278,962		1,244,310	102	1,244,412	
Liabilities to federal government	2,659,216	10,576,682	13,235,899		2,722,519	8,844,617	11,567,136		2,453,015	8,127,010	10,580,025	
Liabilities to state and local government	1,044,099	69	1,044,168		996,157	66	996,223		1,451,616	66	1,451,682	
Claims on other sectors	37,350,457	10,022,723	47,373,181		37,134,903	9,377,948	46,512,851		36,586,816	9,063,886	45,650,701	
Other financial institutions	2,526,231	333,304	2,859,535		2,487,483	618,913	3,106,396		2,517,547	615,258	3,132,805	
Public nonfinancial organizations	451,503	93,562	545,065		438,440	80,769	519,209		435,450	73,803	509,253	
Other nonfinancial organizations	22,583,418	9,222,739	31,806,157		22,561,360	8,349,261	30,910,621		22,122,562	8,067,644	30,190,207	
Households	11,789,305	373,118	12,162,424		11,647,620	329,005	11,976,624		11,511,256	307,181	11,818,437	

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

	Jan, 2015				Feb, 2015				Mar, 2015			
	in national currency	in foreign currency	total		in national currency	in foreign currency	total		in national currency	in foreign currency	total	
	X	X	X	X	X	X	X	X	X	X	X	X
Broad money liabilities			45,211,555				43,959,204				43,389,329	
Money Supply (National Definition)	31,448,631	X	X		31,716,446	X	X		31,636,674	X	X	
Currency outside banking system	6,700,272		6,700,272		6,671,923		6,671,923		6,540,845		6,540,845	
Transferable deposits	8,299,296		8,299,296		8,411,232		8,411,232		8,309,370		8,309,370	
Other financial institutions	461,671		461,671		466,363		466,363		518,156		518,156	
Public nonfinancial organizations	584,742		584,742		566,850		566,850		564,323		564,323	
Other nonfinancial organizations	4,891,932		4,891,932		4,926,345		4,926,345		4,815,664		4,815,664	
Households	2,360,951		2,360,951		2,451,673		2,451,673		2,411,228		2,411,228	
Other deposits	16,449,063		13,762,924		16,633,292		12,242,757		16,786,458		11,752,655	
Other financial institutions	1,539,750		1,713,179		1,513,388		157,578		1,660,979		146,705	
Public nonfinancial organizations	148,657		264,011		169,941		109,852		173,482		113,907	
Other nonfinancial organizations	3,892,032		11,721,182		3,816,571		6,934,026		3,602,916		6,619,858	
Households	10,868,623		16,513,616		11,133,392		5,041,302		11,349,081		4,872,185	
Deposits excluded from broad money	1,048,125		2,228,458		1,079,388		985,133		1,059,594		1,063,668	
Securities other than shares excluded from broad money	1,253,157		1,653,301		1,307,296		316,977		1,311,755		288,659	
Shares and other equity	15,560,345		15,560,345		15,656,365		0		15,753,495		0	
Other items (net)	3,232,520		3,232,520		1,175,448		0		215,237		0	
Other liabilities	14,230,468		14,230,468		11,012,598		0		9,618,401		0	
Other assets	9,725,271		9,725,271		8,767,594		0		8,188,567		0	
Consolidation adjustment	-1,272,676		-1,272,676		-1,069,557		0		-1,214,598		0	

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			

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							
31.03	9,344.7	7,620.7	1,162.6	442.7	118.7	–	
30.04	9,427.9	7,881.2	1,016.4	431.8	98.5	–	
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	–	

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

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2015							
02.04	9,476.3	7,510.7	1,238.8	505.3	221.4	-	
03.04	9,420.6	7,526.4	1,177.9	505.3	210.9	-	
06.04	9,355.1	7,564.8	1,078.2	505.3	206.7	-	
07.04	9,405.8	7,562.5	1,126.0	505.3	212.0	-	
08.04	9,632.6	7,546.9	1,154.7	505.3	425.6	-	
09.04	9,223.5	7,554.1	949.4	505.3	214.6	-	
10.04	9,255.3	7,590.5	834.3	505.3	325.1	-	
13.04	9,460.8	7,651.1	1,065.0	505.3	239.3	-	
14.04	9,513.9	7,677.6	1,061.6	505.3	269.3	-	
15.04	9,494.1	7,669.3	1,114.9	505.0	204.9	-	
16.04	9,635.8	7,680.7	1,264.2	486.2	204.7	-	
17.04	9,683.6	7,710.5	1,287.8	485.7	199.6	-	
20.04	9,746.0	7,751.1	1,307.0	485.7	202.3	-	
21.04	9,763.0	7,745.8	1,334.3	485.7	197.3	-	
22.04	9,667.4	7,709.1	1,281.6	485.9	190.8	-	
23.04	9,727.1	7,680.4	1,361.2	485.8	199.7	-	
24.04	9,672.2	7,666.4	1,276.9	485.8	243.1	-	
27.04	9,609.1	7,667.7	1,241.1	485.8	214.5	-	
28.04	9,758.4	7,644.1	1,426.8	485.8	201.8	-	
29.04	9,586.2	7,611.2	1,293.0	485.8	196.2	-	
30.04	9,503.2	7,629.9	1,181.9	485.8	205.7	-	

¹ At market value.

Table 1.18

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q3, 2013	Q4, 2013	Q1, 2014	Q2, 2014	Q3, 2014
Net foreign assets	110,141	139,443	159,261	203,738	216,325
Claims on nonresidents	154,575	177,336	210,097	251,776	271,870
Foreign currency	569	457	1,171	775	552
Deposits	1,453	1,482	1,883	3,339	4,298
Securities other than shares	51,989	59,905	77,354	83,262	100,365
Loans	4,705	5,958	6,506	6,766	7,080
Other	95,860	109,535	123,183	157,634	159,576
Liabilities to nonresidents	44,434	37,893	50,836	48,038	55,545
Loans	2,259	1,229	2,243	1,328	1,273
Other	42,175	36,664	48,592	46,710	54,272
Claims on banking system	1,607,734	1,791,140	1,724,437	2,008,138	2,139,381
Currency	23,252	15,330	16,177	13,383	10,075
Other	1,584,481	1,775,811	1,708,261	1,994,755	2,129,306
of which: accounts receivable	14,838	144,221	158,380	163,354	149,904
Net claims on general government	282,628	314,954	313,144	242,260	260,234
Claims on general government	337,811	361,416	373,391	348,780	348,604
of which: accounts receivable	19,828	19,750	30,371	30,201	25,969
Liabilities to general government	55,183	46,463	60,248	106,520	88,371
of which: accounts payable	4,840	30,262	26,646	28,227	26,666
Claims on other sectors	1,654,824	1,743,310	1,763,110	1,726,779	1,736,343
Other financial institutions	758,875	744,932	755,116	719,090	741,128
of which: accounts receivable	47,647	80,013	74,182	76,141	62,875
Nonfinancial organizations	857,676	960,426	966,947	964,904	945,936
of which: accounts receivable	122,477	93,917	133,936	141,347	133,143
Households	38,273	37,953	41,048	42,786	49,279
of which: accounts receivable	36,249	37,163	40,291	41,929	48,439
Securities other than shares	14,716	16,456	16,489	16,446	16,338
Loans	328,144	316,835	319,867	427,885	476,187
of which: credit institutions	10,486	11,987	11,325	10,752	11,218
Insurance technical reserves	2,554,043	2,729,390	2,691,487	2,675,983	2,825,259
Net equity of households in life insurance reserves	87,821	99,977	110,573	121,511	134,673
Net equity of households in pension funds	1,695,221	1,915,613	1,864,314	1,848,659	1,990,595
Prepaid premiums/reserves against outstanding claims	771,001	713,801	716,599	705,813	699,991
of which: credit institutions	21,439	27,071	24,546	25,417	26,322
Shares and other equity	667,970	658,067	669,324	679,404	703,265
Other items (net)	90,454	268,100	262,786	381,197	331,234

Table 1.19

(millions of rubles, end of period)

	Q3, 2013	Q4, 2013	Q1, 2014	Q2, 2014	Q3, 2014
Net foreign assets	18,501,046	18,319,456	19,732,304	18,989,531	20,215,934
Claims on nonresidents	25,621,808	25,705,075	27,859,346	26,513,140	28,341,468
Liabilities to nonresidents	7,120,763	7,385,619	8,127,041	7,523,609	8,125,534
Domestic claims	30,516,610	33,704,823	33,453,199	33,988,252	35,053,322
Net claims on general government	-6,906,211	-4,691,784	-6,242,314	-6,661,907	-7,530,265
Claims on general government	3,663,424	4,250,267	4,183,692	4,138,261	4,167,885
Liabilities to general government	10,569,635	8,942,051	10,426,006	10,800,167	11,698,150
Claims on other sectors	37,422,821	38,396,607	39,695,513	40,650,158	42,583,587
Other financial institutions, except public financial corporations, insurance companies and private pension funds	2,103,129	1,904,190	1,884,608	2,362,787	2,438,844
Nonfinancial organizations	25,093,136	25,659,288	26,672,455	26,694,455	28,084,284
Households	10,226,555	10,833,129	11,138,450	11,592,916	12,060,460
Currency outside financial sector	6,391,159	6,970,239	6,591,978	6,750,137	6,949,236
Deposits	27,864,296	30,178,910	30,644,803	31,030,622	31,614,592
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,375,908	1,329,763	1,385,984	1,522,350	1,545,461
Securities other than shares	1,183,026	1,207,974	1,210,814	1,372,114	1,392,114
Loans	6,216	4,484	4,274	4,290	4,961
Insurance technical reserves	2,532,603	2,702,319	2,666,940	2,650,566	2,798,936
Shares and other equity	10,024,921	10,574,274	10,657,360	10,735,667	10,917,522
Other items (net)	1,015,434	386,079	1,409,333	434,386	1,591,896

Financial Sector Survey

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					
	01.06	01.07	01.08	01.09	01.10	01.11	01.12	01.01	01.02	01.03	01.04	01.05
1. Precious metals	1,605,995	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. Funds placed with nonresidents and securities issued by nonresidents	14,329,906	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
3. Credits and deposits	5,661,144	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
4. Securities	442,366	613,155	605,899	603,621	608,422	622,416	630,958	622,456	656,014	646,126	651,807	640,065
of which:												
– Russian government securities	356,254	356,947	354,948	352,273	357,254	371,073	379,426	368,160	399,931	391,630	397,416	385,965
5. Claims on IMF	681,452	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
6. Other assets	114,877	111,898	126,017	121,477	126,179	127,871	128,815	186,590	406,104	457,194	957,559	2,346,183
of which:												
– fixed assets ¹	X	X	X	X	X	X	X	75,547	X	X	X	X
– advance payments on profit tax	–	–	–	–	–	–	–	162	–	–	–	–
Total assets	22,835,740	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
1. Cash in circulation	7,753,185	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
2. Funds in accounts with the Bank of Russia	10,391,587	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
of which:												
– Russian government funds	6,498,036	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
– funds of resident credit institutions	1,683,568	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
3. Float	13,522	26,066	8,991	16,757	20,440	14,611	17,415	1,897	18,605	19,507	11,078	11,683
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–
5. Liabilities to IMF	537,643	521,869	547,008	556,286	590,695	640,248	695,697	840,763	1,001,799	894,259	854,949	766,363
5. Other liabilities	970,672	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
6. Capital	3,169,131	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
7. Profit of a fiscal year	–	–	–	–	–	–	–	183,508	–	–	–	–
Total liabilities	22,835,740	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

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 –	12.50

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 credit institutions' liabilities to nonresident banks in rubles and foreign currency	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 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					
			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

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 – 30.09.2006	0.20	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 on 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
10.12.2013 –	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
01.01.2012 –	1.00	nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated 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 –	11.50	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.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 –	13.50	—	—

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					
03.05.2011 – 14.09.2011	–	–	7.00 ⁴	–	–	–	–	7.25	7.75	8.25	–	–	7.25	7.75	8.25
15.09.2011 – 31.10.2011	–	–	6.75	–	–	–	–	7.00	7.50	8.25	–	–	7.00	7.50	8.25
01.11.2011 – 25.12.2011	–	–	6.75	7.25	–	–	–	7.00	7.50	8.25	–	–	7.00	7.50	8.25
26.12.2011 – 01.04.2012	–	–	6.75	7.25	–	–	–	7.00	7.50	8.00	–	–	7.00	7.50	8.00
02.04.2012 – 13.09.2012	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00	–	–	7.00	7.50	8.00
14.09.2012 – 02.04.2013	–	–	7.00	7.50	8.00	–	–	7.25	7.75	8.25	–	–	7.25	7.75	8.25
03.04.2013 – 15.05.2013	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00	–	–	7.00	7.50	8.00
16.05.2013 – 10.06.2013	–	–	6.50	7.00	7.50	–	–	6.75	7.25	7.75	–	–	6.75	7.25	7.75
11.06.2013 – 15.09.2013	–	–	6.50	7.00	7.25	–	–	6.75	7.25	7.50	–	–	6.75	7.25	7.50
16.09.2013 – 02.02.2014	6.50	–	6.50	7.00	7.25	6.50	–	6.75	7.25	7.50	6.50	–	6.75	7.25	7.50
03.02.2014 – 02.03.2014	6.50	7.00	–	–	–	6.50	7.25	–	–	–	6.50	7.25	–	–	–
03.03.2014 ⁵ – 27.04.2014	8.00	8.50	–	–	–	8.00	8.75	–	–	–	8.00	8.75	–	–	–
28.04.2014 – 27.07.2014	8.50	9.00	–	–	–	8.50	9.25	–	–	–	8.50	9.25	–	–	–
28.07.2014 – 04.11.2014	9.00	9.50	–	–	–	9.00	9.75	–	–	–	9.00	9.75	–	–	–
05.11.2014 – 11.12.2014	10.50	11.00	–	–	–	10.50	11.25	–	–	–	10.50	11.25	–	–	–
12.12.2014 – 15.12.2014	11.50	12.00	–	–	–	11.50	12.25	–	–	–	11.50	12.25	–	–	–
16.12.2014 – 01.02.2015	18.00	18.50	–	–	–	18.00	18.75	–	–	–	18.00	18.75	–	–	–
02.02.2015 – 15.03.2015	16.00	16.50	–	–	–	16.00	16.75	–	–	–	16.00	16.75	–	–	–
16.03.2015 – 04.05.2015	15.00	15.50	–	–	–	15.00	15.75	–	–	–	15.00	15.75	–	–	–
05.05.2015 –	13.50	14.00	–	–	–	13.50	14.25	–	–	–	13.50	14.25	–	–	–

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.)

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

Table 2.10 (cont.)

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

Table 2.10 (end)

		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						over 1 year
1	29	30	31	32	33	34	35					
	from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days								
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

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

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

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	1 day			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	6.40	-	-	-	-
September	243	43	4,142,974.03	1.07	98.93	-	-	-	-	-	-	-	-	-
October	256	42	3,047,108.14	1.07	98.93	-	-	-	-	-	-	-	-	-
November	206	42	1,429,741.37	2.19	93.29	-	-	-	-	-	-	-	-	-
December	308	46	6,404,104.41	1.09	98.91	-	-	-	-	-	-	-	-	-
2015														
January	304	47	6,144,802.94	0.71	73.25	-	-	16.36	-	4.88	4.80	-	-	-
February	290	46	5,733,153.19	0.62	86.15	-	-	13.23	-	-	-	-	-	-
March	264	46	3,304,073.77	1.35	98.65	-	-	-	-	-	-	-	-	-
April	260	47	4,450,926.10	1.06	98.94	-	-	-	-	-	-	-	-	-

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				
01.04	1,709,883.16	7	14.46	1,714,458.34
02.04	46,241.52	1	15.00	1,700,194.22
03.04	47,461.76	3	15.00	1,700,593.79
06.04	84,044.87	1	15.00	1,735,875.40
07.04	103,596.10	1	15.00	1,754,184.99
08.04	1,485,152.84	7	14.35	1,489,135.73
09.04	34,397.98	1	15.00	1,486,497.97
10.04	62,246.74	3	15.00	1,512,678.07
13.04	114,298.63	1	15.00	1,561,401.70
14.04	160,266.30	1	15.00	1,606,721.58
15.04	2,114,716.43	7	14.32	2,120,358.02
16.04	75,997.66	1	15.00	2,137,814.55
17.04	70,080.00	3	15.00	2,131,850.95
20.04	244,011.22	2	14.58	2,305,282.09
21.04	17,717.19	1	15.00	2,307,234.75
22.04	2,399,990.66	7	14.33	2,406,450.07
23.04	14,494.49	1	15.00	2,380,314.29
24.04	13,483.76	3	15.00	2,373,840.73
27.04	111,420.24	2	14.47	2,469,139.92
28.04	14,652.46	1	15.00	2,471,681.04
29.04	2,275,701.03	7	14.18	2,281,543.29
30.04	58,628.74	5	15.00	2,191,795.26

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

(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	–

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

(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	—

Table 2.19

Monthly Average Official Rates: Rubles per 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								

(rubles/US dollar)

Table 2.20

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2015				
01.04	2,185.73	30.77	2,077.76	1,360.46
02.04	2,216.16	31.07	2,131.26	1,384.57
03.04	2,201.48	30.86	2,116.28	1,368.71
04.04	2,186.86	30.73	2,105.66	1,370.32
07.04	2,177.71	30.60	2,096.86	1,364.59
08.04	2,149.91	29.99	2,076.08	1,375.16
09.04	2,103.69	29.25	2,035.77	1,335.76
10.04	2,020.37	27.54	1,959.56	1,275.40
11.04	1,973.36	27.17	1,916.06	1,259.31
14.04	2,018.86	27.42	1,950.01	1,317.99
15.04	1,990.95	26.87	1,916.67	1,264.97
16.04	1,931.98	26.27	1,862.40	1,235.65
17.04	1,923.85	26.30	1,862.20	1,228.16
18.04	1,956.86	26.58	1,890.99	1,267.16
21.04	1,993.10	26.65	1,933.05	1,287.04
22.04	2,078.33	27.90	1,995.55	1,343.09
23.04	2,074.22	27.69	1,966.57	1,324.85
24.04	1,970.49	26.31	1,874.68	1,259.19
25.04	1,925.90	25.57	1,831.96	1,247.16
28.04	1,957.17	26.21	1,846.72	1,270.86
29.04	2,020.29	27.44	1,918.72	1,299.89
30.04	2,002.72	27.39	1,916.62	1,286.61

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)

(% p.a.)

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

Table 3.1.2

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

(% p.a.)

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

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																							
01.04	13.99	14.14	14.41	14.60	14.95	14.90	15.15	15.45	16.25	16.48	17.22	17.57											
02.04	13.99	14.12	14.38	14.55	14.87	14.90	15.18	15.50	16.32	16.45	17.12	17.51											
03.04	13.89	14.09	14.36	14.56	14.82	14.78	15.13	15.45	16.11	16.45	17.11	17.53											
06.04	13.91	14.08	14.38	14.51	14.77	14.71	15.11	15.32	16.16	16.36	17.04	17.40											
07.04	13.75	13.97	14.24	14.56	14.82	14.88	14.90	15.31	16.01	16.33	16.99	17.45											
08.04	13.58	13.82	14.11	14.66	14.92	15.01	14.70	15.17	16.03	16.54	17.27	17.63											
09.04	13.47	13.76	14.02	14.42	14.72	14.75	14.64	15.20	15.95	16.29	17.00	17.34											
10.04	13.46	13.73	13.95	14.17	14.30	14.22	14.42	14.95	15.57	15.87	16.38	16.21											
13.04	13.56	13.82	14.02	14.02	14.15	14.04	14.62	14.91	15.66	15.70	16.10	16.04											
14.04	13.75	13.96	13.93	13.96	14.01	13.84	14.70	15.14	15.68	15.64	16.08	15.99											
15.04	13.80	14.01	13.97	13.95	13.99	13.59	14.79	15.17	15.83	15.80	16.21	16.06											
16.04	13.81	14.00	14.01	13.96	14.05	13.61	14.84	15.20	15.70	15.83	16.14	16.06											
17.04	13.86	14.08	14.00	13.97	14.00	13.57	14.89	15.25	15.81	15.72	16.14	16.05											
20.04	13.95	14.15	14.10	13.87	13.90	13.60	15.04	15.24	15.78	15.67	16.03	16.06											
21.04	13.93	14.18	14.12	14.11	14.10	13.65	14.97	15.34	15.74	15.72	16.29	16.27											
22.04	13.99	14.15	14.01	14.02	13.96	13.59	14.99	15.29	15.69	15.73	16.21	16.10											
23.04	13.92	14.02	13.91	13.91	13.91	13.63	14.94	15.28	15.80	15.80	16.21	16.10											
24.04	13.65	13.89	13.79	13.83	13.85	13.62	14.67	15.20	15.59	15.56	16.03	16.07											
27.04	13.74	13.94	13.86	13.85	13.84	13.56	14.80	15.09	15.69	15.77	16.15	16.02											
28.04	13.81	13.94	13.89	13.90	13.86	13.57	14.85	15.26	15.70	15.83	16.26	16.18											
29.04	13.91	14.03	13.84	13.79	13.78	13.54	14.90	15.13	15.42	15.59	15.99	16.01											
30.04	13.93	14.03	13.89	13.89	13.80	13.51	14.93	15.19	15.63	15.66	15.87	15.90											

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																				
01.04	0.22	0.36	0.73	1.07	1.66	2.52	0.63	0.87	1.40	1.86	2.36	2.75								
02.04	0.22	0.36	0.69	1.02	1.54	1.92	0.64	0.88	1.49	1.92	2.46	2.88								
03.04	0.21	0.35	0.74	1.07	1.75	2.62	0.63	0.86	1.46	1.92	2.45	2.87								
06.04	0.22	0.36	0.73	1.06	1.76	2.62	0.66	0.83	1.50	1.89	2.43	2.87								
07.04	0.22	0.44	1.25	1.10	1.75	2.71	0.63	0.85	1.50	1.96	2.46	3.25								
08.04	0.23	0.44	1.27	1.10	1.80	2.70	0.63	0.85	1.51	1.99	2.47	2.98								
09.04	0.25	0.44	1.25	1.06	1.67	2.54	0.66	0.87	1.45	1.91	2.39	2.77								
10.04	0.22	0.38	1.19	1.08	1.59	2.40	0.61	0.85	1.42	1.82	2.29	2.58								
13.04	0.23	0.42	1.24	0.98	1.57	2.38	0.66	0.82	1.44	1.81	2.27	2.56								
14.04	0.22	0.32	0.67	0.94	1.41	1.70	0.63	0.82	1.37	1.82	2.31	2.62								
15.04	0.20	0.35	0.75	0.96	1.59	2.32	0.60	0.85	1.40	1.83	2.33	2.62								
16.04	0.21	0.34	0.74	0.97	1.53	2.23	0.62	0.83	1.39	1.82	2.32	2.62								
17.04	0.21	0.34	0.70	0.97	1.57	2.31	0.57	0.81	1.37	1.81	2.29	2.62								
20.04	0.23	0.42	1.22	0.98	1.57	2.31	0.65	0.82	1.39	1.82	2.31	2.61								
21.04	0.23	0.46	1.29	0.94	1.58	2.28	0.61	0.81	1.35	1.67	2.16	2.52								
22.04	0.22	0.36	0.77	1.03	1.60	2.31	0.61	0.81	1.37	1.80	2.24	2.61								
23.04	0.23	0.42	1.24	1.04	1.60	2.30	0.61	0.83	1.40	1.90	2.36	2.61								
24.04	0.22	0.43	1.18	1.13	1.61	2.31	0.60	0.84	1.41	1.88	2.34	2.61								
27.04	0.21	0.34	0.76	1.03	1.60	2.30	0.64	0.81	1.42	1.90	2.35	2.60								
28.04	0.20	0.34	0.76	1.04	1.64	2.34	0.62	0.84	1.43	1.92	2.39	2.64								
29.04	0.21	0.35	0.76	1.07	1.59	2.30	0.62	0.84	1.40	1.91	2.33	2.61								
30.04	0.21	0.35	0.80	1.05	1.57	2.22	0.60	0.82	1.40	1.85	2.25	2.47								

Table 3.1.5

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

	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)										Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)										Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)									
											term of credit																			
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
2015																														
01.04	14.37	14.40	14.99	-	-	-	14.19	-	-	-	-	14.65	-	-	-	-	-	15.00	-	-	-	-	-	-						
02.04	14.27	14.88	15.32	-	-	-	14.15	-	-	-	-	14.46	-	-	-	-	-	-	-	-	-	-	-	-						
03.04	14.22	15.32	-	16.83	-	-	14.14	-	-	-	-	14.47	-	-	-	-	-	-	-	-	-	-	-	-						
06.04	14.10	-	-	-	-	-	13.98	-	-	-	-	14.21	-	-	-	-	-	-	-	-	-	-	-	-						
07.04	13.75	15.67	-	-	15.91	-	13.71	-	-	-	-	13.95	-	-	-	-	-	-	-	-	-	-	-	-						
08.04	13.76	13.75	-	14.15	-	-	13.70	13.72	-	-	-	14.01	-	-	-	-	-	14.15	-	-	-	-	-	-						
09.04	13.60	-	14.57	-	-	-	13.50	-	-	-	-	13.89	-	-	-	-	-	-	-	-	-	-	-	-						
10.04	14.10	-	14.20	15.86	-	-	13.98	-	14.20	-	-	14.58	-	-	-	-	-	-	-	-	-	-	-	-						
13.04	14.48	15.67	-	18.33	-	-	14.46	-	-	-	-	14.71	-	-	-	-	-	-	-	-	-	-	-	-						
14.04	14.67	12.98	-	-	-	-	14.66	12.91	-	-	-	14.93	-	-	-	-	-	-	-	-	-	-	-	-						
15.04	14.68	-	-	14.79	-	-	14.66	-	-	-	-	14.92	-	-	-	-	-	-	-	-	-	-	-	-						
16.04	14.78	17.33	-	13.38	-	-	14.82	-	-	-	-	14.90	-	-	-	-	-	-	-	-	-	-	-	-						
17.04	14.80	13.71	-	13.33	-	-	14.80	-	-	-	-	15.07	-	-	-	-	-	-	-	-	-	-	-	-						
20.04	14.88	15.34	-	-	-	-	14.91	-	-	-	-	14.96	-	-	-	-	-	-	-	-	-	-	-	-						
21.04	14.84	-	-	16.07	-	-	14.90	-	-	-	-	14.87	-	-	-	-	-	-	-	-	-	-	-	-						
22.04	14.44	14.70	-	-	13.98	-	14.41	14.67	-	-	-	14.58	-	-	-	-	-	-	-	-	-	-	-	-						
23.04	13.67	14.51	-	-	-	-	13.49	-	-	-	-	13.82	-	-	-	-	-	-	-	-	-	-	-	-						
24.04	14.00	14.16	-	15.66	-	-	13.98	-	-	-	-	14.51	-	-	-	-	-	15.66	-	-	-	-	-	-						
27.04	14.56	14.36	-	-	-	-	14.52	-	-	-	-	14.70	-	-	-	-	-	-	-	-	-	-	-	-						
28.04	14.51	-	14.50	-	-	-	14.36	-	14.50	-	-	14.76	-	-	-	-	-	-	-	-	-	-	-	-						
29.04	14.78	14.97	15.43	14.52	-	-	14.78	-	-	-	-	14.78	-	-	-	-	-	-	-	-	-	-	-	-						
30.04	14.61	-	14.51	14.85	-	-	14.53	-	14.59	-	-	14.96	-	-	-	-	-	-	-	-	-	-	-	-						

(% p.a.)

Table 3.1.8

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

(millions of rubles)

	April, 2015																		
	Russian ruble (RUB)						US dollar (USD)						Euro (EUR)						
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			
	among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		
Overnight	365,675	57,595	162,872	4,714	5,264	690,121	6,984	35	3,142	12,040	—	—	—	—	—	—	—	—	
1 week ¹	14,501	2,546	30,390	—	5,593	113,274	2,459	405	7	1,413	6	—	—	—	—	—	—	—	
2 weeks ¹	4,437	2,306	717	—	678	310	417	122	2	28	3	—	—	—	—	—	—	—	
1 month ²	4,332	2,785	31	—	4,303	704	1,336	—	361	585	—	—	—	—	—	—	—	—	
2 months ²	98	313	—	—	—	783	2	—	—	16	—	—	—	—	—	—	—	—	
3 months ³	6,773	312	455	—	255	210	—	—	77	186	—	—	—	—	—	—	—	—	
6 months ³	556	47	—	—	222	49	—	220	112	131	—	—	—	—	—	—	—	—	
Over 6 months	2,096	115	2,575	—	2,874	667	1,343	—	168	48	—	—	—	—	—	—	—	—	
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	3,058	1,747	338	—	689	4,382	345	0	109	348	—	—	—	—	—	—	—	—	

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

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

Total 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	45,621	36,340	40,464	11,941	1,007	253	565	281	235	57	0	16	13	70

(millions of US dollars)

Table 3.2.3

Total 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

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	2	Of which						7	8
		3	4	5	6	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts ²		
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				
					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			
01.04	1,661.90	910.41	40.51
02.04	1,679.24	933.58	39.11
03.04	1,681.47	930.12	20.69
06.04	1,700.64	971.08	26.77
07.04	1,695.64	971.24	44.28
08.04	1,683.63	988.30	35.29
09.04	1,667.60	1,003.42	57.44
10.04	1,657.02	999.38	47.71
13.04	1,678.19	1,004.62	43.20
14.04	1,647.39	1,015.51	37.67
15.04	1,677.70	1,052.33	42.80
16.04	1,686.79	1,061.60	46.83
17.04	1,656.59	998.96	48.63
20.04	1,683.24	995.70	45.31
21.04	1,710.24	1,007.69	44.73
22.04	1,677.56	1,004.00	38.94
23.04	1,662.64	1,028.47	48.68
24.04	1,682.70	1,037.52	42.45
27.04	1,677.22	1,022.78	32.78
28.04	1,677.89	1,029.71	34.47
29.04	1,670.99	1,031.78	36.00
30.04	1,688.34	1,029.31	32.44

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2014												2015			
	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04			
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	1,064	1,059	1,059	1,057	1,057	1,056	1,056	1,052	1,049	1,047	1,046	1,046	1,046			
of which:																
– banks	991	987	986	984	985	984	985	980	976	975	972	971	970			
– nonbanking credit institutions	73	72	73	73	72	72	71	72	73	72	74	75	76			
1.1. Registered 100 percent foreign-owned credit institutions	78	77	75	76	76	76	77	76	75	75	75	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	894	888	884	877	869	859	850	842	834	830	827	824	815			
of which:																
– banks	835	829	824	818	812	804	799	790	783	778	773	770	760			
– nonbanking credit institutions	59	59	60	59	57	55	51	52	51	52	54	54	55			
2.1. Credit institutions with licence (permission):																
– to attract funds of individuals	732	729	723	718	717	711	706	698	690	687	684	683	676			
– to conduct operations in foreign currency	599	596	593	586	579	572	567	559	554	551	549	547	539			
– credit institutions with general license	267	265	263	263	263	262	259	259	256	256	255	254	253			
– to conduct operations with precious metals	206	206	206	207	208	208	205	204	203	203	202	201	198			

Table 4.1.1 (end)

	2014												2015				
	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04				
11. Operational offices of credit institutions – total	9,092	9,269	9,291	9,296	9,434	9,388	9,322	9,357	9,273	9,202	8,918	8,758	8,422				
of which Sberbank of Russia	656	654	654	653	653	651	653	652	651	651	651	647	646				
12. Mobile banking offices – total	160	164	163	166	170	182	187	192	196	196	196	201	202				
of which Sberbank of Russia	154	158	158	164	168	180	185	190	194	194	194	199	200				
13. Credit institutions with revoked licences	170	171	174	180	188	197	205	209	214	217	219	222	230				
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	153	157	161	165	167	176	185	192	199	205	210	214	219				
including, under the procedure of:																	
– voluntarily liquidation following the decision of the stockholders (equity holders)	3	3	3	3	3	2	1	1	1	1	1	1	1				
– compulsory liquidation	16	18	19	21	21	24	27	32	36	39	40	42	45				
– bankruptcy	134	136	139	141	143	150	157	159	162	165	169	171	173				
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,096	2,101	2,103	2,105	2,107	2,108	2,109	2,113	2,117	2,119	2,120	2,120	2,121				
of which:																	
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,623	1,528	1,630	1,632	1,633	1,634	1,635	1,637	1,638	1,639	1,639	1,639	1,640				
credit institutions liquidated owing to reorganization	472	472	472	472	473	473	473	475	478	479	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	470	471	471	471	473	476	477	478	478	478				
of which:																	
– reorganization into branches of other banks	382	382	382	382	382	382	382	383	384	384	384	384	384				
– taken over by other banks (except for reorganized into branches)	88	88	88	88	89	89	89	90	92	93	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

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

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%		total units	
	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 31.03.2015							Total
	1-5	6-20	21-50	51-200	201-500	501-824		
Assets								
Assets (liabilities)	39,739,334	15,986,891	8,073,416	8,012,523	2,237,380	397,687		74,447,231
Loans to non-financial institutions	17,403,619	6,254,048	2,567,425	2,409,994	848,608	147,924		29,631,617
Loans to resident financial institutions (except credit institutions)	757,010	531,507	178,414	133,726	36,462	3,231		1,640,352
Loans to individuals	5,940,377	1,765,353	1,430,604	1,461,748	294,737	47,983		10,940,802
Unsecured consumer loans (portfolio of homogenous loans)	2,972,358	1,230,691	1,047,884	709,884	86,306	12,073		6,059,196
Capital and financial performance								
Equity capital	4,278,803	1,521,221	717,826	1,060,424	373,705	118,229		8,070,209
Capital adequacy N1.0, %	12.4	12.6	10.6	15.4	18.0	31.1		12.9
Profit for the current year	17,149	-21,826	-1,962	3,901	7,234	1,518		6,015
Return on assets, %	0.9	0.6	-2.1	1.1	1.2	2.6		0.5
Return on equity, %	8.2	5.8	-19.5	7.6	7.1	9.4		4.8
Liabilities								
Individuals' deposits	10,840,890	2,721,634	2,312,165	2,250,716	863,232	104,237		19,092,873
Loans received from the Bank of Russia	4,468,684	2,116,794	492,692	416,023	75,405	3,216		7,572,815

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

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		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	number of credit institutions, units	
2013														
30.09	942	6,798.2	261	50.5	175	66.5	149	106.7	173	304.7				
31.10	936	6,894.6	260	50.3	167	63.5	149	105.6	176	307.5				
30.11	930	6,975.1	255	48.6	167	63.3	148	105.5	174	300.7				
31.12	923	7,064.3	238	45.1	176	66.7	140	98.3	183	306.3				
2014														
31.01	915	7,073.9	234	44.8	176	66.9	140	99.6	181	303.9				
28.02	910	7,252.9	228	43.6	173	66.0	141	101.8	183	308.8				
31.03	900	7,303.3	217	41.6	175	66.3	138	98.3	189	318.7				
30.04	894	7,344.5	212	40.4	167	62.6	143	99.6	190	311.8				
31.05	888	7,405.3	212	40.5	166	62.6	137	95.6	188	303.3				
30.06	884	7,370.2	205	38.6	173	65.1	132	91.9	189	307.6				
31.07	877	7,463.1	198	37.4	173	64.8	132	92.2	187	301.9				
31.08	869	7,533.8	184	34.4	178	66.5	133	92.3	189	310.1				
30.09	859	7,630.7	157	27.0	194	71.1	135	94.2	186	307.0				
31.10	850	7,739.6	142	24.6	199	72.8	132	91.6	189	308.7				
30.11	842	7,862.2	111	17.4	219	79.0	135	93.4	188	312.0				
31.12	834	7,928.4	57	4.7	270	97.2	130	89.7	181	299.2				
2015														
31.01	830	7,848.0	53	3.0	263	94.4	138	95.4	186	313.2				
28.02	827	7,772.2	53	4.0	259	92.6	140	96.6	185	315.8				
31.03	824	8,070.2	51	2.2	261	93.8	135	93.0	181	302.4				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.03.2015, %		12.9		48.3		25.9		18.2		16.8				

Table 4.1.7 (end)

	Of which credit institutions with the capital												
	3–5 billions of rubles		5–10 billions of rubles		10 billions of rubles and more		credit institutions going through insolvency prevention measures						
	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													
30.09	56	211.1	50	368.4	73	5,462.5	5	227.7					
31.10	57	216.3	48	355.1	74	5,570.8	5	225.6					
30.11	60	227.3	46	335.3	74	5,666.8	6	227.6					
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					
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.03.2015, %		15.8		16.3		13.1		10.4					

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					
	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	
Subjects of insurance business												
Insurance companies	587	588	589	572	569	565	567	569	569	562	556	
Mutual insurance companies	412	413	412	409	407	402	404	404	403	399	394	
Insurance brokers	13	13	13	12	12	12	12	12	12	12	12	
Securities market professional participants ¹	162	162	164	151	150	151	151	153	154	151	150	
Brokers	1,106	1,102	1,099	1,100	1,098	1,094	1,079	1,070	1,063	1,039	1,030	
Dealers	841	838	837	833	829	821	803	798	787	778	770	
Trust managers	849	845	844	842	840	833	817	810	804	790	780	
Depositories	742	739	739	737	730	724	706	699	690	684	675	
Registrars	597	595	594	593	590	589	579	577	573	563	559	
Infrastructure	37	37	38	39	39	39	39	39	39	39	40	
Clearing houses	13	13	13	13	13	13	13	13	13	13	13	
Stock exchange	5	5	5	5	5	5	5	5	5	5	5	
Collective investment market participants	8	8	8	8	8	8	8	8	8	8	8	
Private pension funds	575	570	566	566	559	559	560	560	558	558	553	
Joint-stock investment funds	120	120	121	120	120	120	120	120	120	119	119	
Asset management companies	6	6	6	6	6	6	6	6	4	4	4	
Specialized depositories	407	402	398	399	395	395	396	396	396	396	392	
Subjects of microfinance and cooperatives	42	42	41	41	38	38	38	38	38	39	38	
Microfinance organizations	15,628	15,742	15,715	15,771	15,806	15,775	16,595	16,506	16,493	16,121	...	
Credit consumer cooperatives	4,289	4,335	4,367	4,421	4,408	4,356	4,200	4,076	4,035	3,897	3,812	
Pawn shops	3,586	3,608	3,508	3,525	3,537	3,534	3,545	3,545	3,544	3,544	3,544	
Housing savings cooperatives	7,663	7,709	7,751	7,736	7,772	7,796	8,762	8,799	8,828	8,594	...	
Self-regulating organizations of microfinance organizations	90	90	89	89	89	89	88	86	86	86	86	
Self-regulating organizations of credit consumer cooperatives	2	2	2	2	3	3	3	3	3	3	3	
Rating agencies	10	10	10	10	10	10	10	10	10	10	10	
Cheque actuaries	9	9	9	9	9	9	9	9	9	9	9	
Self-regulating organizations of actuaries	...	...	40	40	40	40	40	40	40	64	84	
	...	...	...	...	...	...	2	2	2	2	2	

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

4.2. Borrowings

Deposits of Individuals Accepted by Credit Institutions

Table 4.2.1

(millions of rubles)

	Deposits of individuals															
	in rubles							in foreign currency								
	total	by maturity						total	by maturity							
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years		over 3 years	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2013																
31.12	16,957,531	14,000,569	2,873,465	39,508	276,535	456,118	2,056,135	7,180,746	1,118,061	2,956,962	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	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	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	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	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	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	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	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	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	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	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	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	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	6,257	124,960	267,236	1,488,701	2,803,482	514,489
28.02	19,077,332	13,888,476	2,330,073	76,453	699,131	1,278,863	3,123,075	5,649,425	731,457	5,188,855	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	5,597,262	714,026	5,017,779	5,430	61,618	211,948	1,679,362	2,219,850	352,103

Table 4.2.2

Funds of Organizations Accepted by Credit Institutions¹

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		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									
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		

(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	18 days									
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	2,394,068	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				

¹ Except funds on accounts, float and debts on factoring, forfeiting 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	over 1 year	up to 30 days, including demand deposits	over 1 year	up to 1 year, including demand deposits	181 days to 1 year	91 to 180 days	31 to 90 days	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	

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	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	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	5.10	5.84	4.85	3.32	5.34	5.45	4.25	5.41	4.13	5.32	5.65	2.25	6.75	7.47	7.03	7.03
February	1.13	1.24	1.72	5.10	5.86	5.13	2.99	5.36	5.03	4.86	5.02	3.18	4.16	1.86	1.19	6.53	6.46	6.51	6.51
March	0.98	1.14	1.72	5.10	5.99	4.11	2.77	5.32	5.30	4.67	5.28	2.72	4.28	5.71	1.27	6.68	7.11	6.81	6.81
in euros																			
2015																			
January	0.46	0.77	2.29	4.81	5.46	4.32	2.79	5.00	4.95	2.66	4.84	2.87	3.73	3.90	1.91	5.69	4.25	5.69	5.69
February	1.04	1.15	1.58	4.71	5.45	3.95	2.34	4.92	4.22	3.35	4.18	2.36	3.29	4.24	1.29	5.21	4.00	4.55	4.55
March	0.65	0.75	1.32	4.52	5.46	3.63	2.43	4.80	4.49	3.47	4.45	2.18	2.92	4.55	0.99	5.81	—	5.81	5.81

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

Table 4.2.5 (end)
(millions of rubles)

	Bonds											Derivatives (at fair value)	
	total	of which by maturity									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	20	21	22	23			
1	16	17	18	19	20	21	22	23	24	25	26	27	
2013													
31.12	1,213,098	0	0	120	3,558	591,684	617,736	134,660					
2014													
31.01	1,212,650	0	0	120	4,048	581,745	626,738	318,942					
28.02	1,174,568	0	0	0	3,665	561,044	608,965	342,424					
31.03	1,149,021	0	0	0	3,296	543,094	602,631	286,228					
30.04	1,126,232	0	17	0	2,943	524,158	597,114	284,353					
31.05	1,152,036	10	17	30	2,943	527,566	621,226	253,507					
30.06	1,203,837	0	0	140	2,913	534,630	665,472	225,665					
31.07	1,199,448	0	16	252	1,602	526,166	666,412	273,533					
31.08	1,193,895	0	224	287	3,711	517,945	671,492	321,294					
30.09	1,220,235	0	224	287	4,955	508,820	705,949	526,240					
31.10	1,223,873	0	3	204	5,635	475,226	742,806	853,096					
30.11	1,209,417	0	0	0	5,119	458,272	745,797	1,348,629					
31.12	1,357,528	0	0	0	12,021	541,604	802,848	1,953,347					
2015													
31.01	1,359,227	0	0	0	11,721	531,328	806,178	2,639,706					
28.02	1,334,738	0	0	0	8,452	496,462	829,393	1,665,925					
31.03	1,322,695	0	0	0	8,491	464,540	849,664	1,333,033					

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
2014																
31.01	604,004	33,922	6,698	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	6,097	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	27,389	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	23,617	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	30,488	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	33,860	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	33,772	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	36,755	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	38,080	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	36,297	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	31,273	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	64,799	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	55,575	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	58,262	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	57,179	40,394	53,184	148,856	81,746	307,538	16,332	4,916	5,841	24,963	59,387	163,457	27,060

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

Table 4.3.1 (end)
(millions of rubles)

1	Loans, Deposits and Other Funds in foreign currency													20	21
	total	of which											credit institutions		
		individuals	total	organizations (except general and local governments and extrabudgetary funds)								over 3 years			
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 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					

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

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	

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	

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

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	

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	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	292,574	17,017	14,032	3	4,580,555	613,457	476,774	8,540	410,201	55,971	23,519	344							
28.02	656,987	38,909	35,450	74	4,472,661	589,765	382,300	7,551	426,689	59,086	12,194	468							
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							

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			

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	

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														
31.12	823,175	1,338,731	2,536,869	25,443	176.4	176.4	176.4	12.44	12.12	12.44	12.12	12.12	61,709	
2014														
31.01	47,662	79,003	2,563,580	25,567	174.1	174.1	174.1	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	186.0	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	187.8	12.16	11.97	12.16	11.97	11.97	74,700	
30.04	291,566	493,603	2,794,925	26,075	174.5	174.5	154.9	12.20	12.30	12.20	12.30	12.30	75,752	
31.05	369,809	628,163	2,870,705	26,357	176.2	176.2	182.2	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	174.7	12.20	12.23	12.20	12.23	12.23	77,076	
31.07	538,045	922,855	3,028,347	26,859	178.4	178.4	190.5	12.21	12.22	12.21	12.22	12.22	75,450	
31.08	620,874	1,067,947	3,096,218	27,005	178.4	178.4	178.7	12.22	12.29	12.22	12.29	12.29	76,390	
30.09	703,771	1,215,518	3,169,450	26,961	178.8	178.8	181.7	12.24	12.44	12.24	12.44	12.44	76,131	
31.10	796,585	1,379,684	3,239,516	27,205	179.5	179.5	184.9	12.32	12.85	12.32	12.85	12.85	78,089	
30.11	881,772	1,528,991	3,320,792	27,691	179.7	179.7	181.4	12.35	12.62	12.35	12.62	12.62	72,409	
31.12	1,012,064	1,753,294	3,391,888	28,954	179.5	179.5	177.9	12.45	13.17	12.45	13.17	13.17	72,229	
2015														
31.01	43,016	70,255	3,401,681	29,634	176.5	176.5	176.5	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	174.6	14.45	14.71	14.45	14.71	14.71	69,952	
31.03	135,159	217,170	3,423,644	31,340	174.0	174.0	170.7	14.53	14.70	14.53	14.70	14.70	66,746	

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

Table 4.3.11

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

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.03.2015								total
	1–5	6–20	21–50	51–200	201–500	501–824	825–1,000	1,000–5,000	
Number of credit institutions extended mortgage loans, units	5	14	28	111	214	217			589
Number of mortgage loans extended to individuals-residents, units, of which loans extended:									
in rubles	121,854	2,644	2,138	4,094	3,889	565			135,184
in foreign currency	121,850	2,642	2,133	4,090	3,880	564			135,159
in foreign currency	4	2	5	4	9	1			25
Volume of mortgage loans extended to individuals, – total, millions of rubles	193,459	5,399	5,172	7,956	5,275	869			218,130
in rubles	193,450	5,387	4,836	7,895	4,763	839			217,170
in foreign currency	9	12	336	61	512	30			960
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	2,699,248	289,822	250,121	257,761	50,974	11,048			3,558,974
in rubles	2,673,174	249,305	228,392	219,991	42,139	10,643			3,423,644
in foreign currency	26,074	40,517	21,729	37,770	8,835	405			135,330
of which: overdue, – total	27,934	9,286	7,012	4,172	1,635	103			50,142
in rubles	20,242	3,494	4,459	2,127	915	103			31,340
in foreign currency	7,692	5,792	2,553	2,045	720	0			18,802
Weighted average maturity, months, of which on loans extended:									
in rubles	175.6	176.5	183.4	167.9	121.0	98.4			174.0
in foreign currency	165.0	214.0	50.3	81.1	27.5	11.0			41.9
Weighted average interest rate, %, of which on loans extended:									
in rubles	14.40	14.50	15.30	15.00	17.20	16.70			14.53
in foreign currency	8.10	13.80	9.90	12.90	13.70	11.00			11.80
Rights of claim under mortgage loans, – total, millions of rubles	18,605	5,244	21,641	38,943	15,425	469			100,327
in rubles	9,415	1,610	12,896	27,277	15,186	362			66,746
in foreign currency	9,190	3,634	8,745	11,666	239	107			33,581

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				revaluation of debt obligations
		total	3	4	5	6	7	8	9	10			
		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			

Table 4.3.12 (end)
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies			Derivatives (at fair value)
	total	of which						total	of which shares of subsidiaries and associated resident credit institutions	Other equity interest	20	21		
		investment in equities at balance-sheet value (regardless revaluation)												
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	revaluation of equities	17							
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				

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

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						
	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 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

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

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	

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

Оддѣл 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	
			total	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund			total	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund				total	including maternity capital (a portion of maternity (family) capital), including investment returns
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					
	2	of which by types of investment funds		total	of which by types of unit investment funds		total	of which by types of unit investment funds	
		opened	interval		closed	opened		interval	closed
		3	4	5	6	7	8	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	

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	
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			

Table 4.5.9

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

	January–September 2014		January–December 2014	
	insurance premiums, total	payoffs, total	insurance premiums, total	payoffs, total
Total – across all types of insurance	741,772.8	333,117.9	987,772.6	472,268.6
of which:				
Voluntary insurance	609,118.0	255,899.1	808,922.8	363,076.0
Life insurance	74,833.6	8,902.1	108,531.0	14,228.3
Whole life insurance, term life insurance	51,830.5	6,806.9	75,079.4	10,912.2
On condition of periodic insurance payouts (rent, annuity) and (or) participation of the insured in the insurer's investment income	21,752.8	1,473.8	31,864.2	2,487.6
Pension insurance	1,250.4	621.4	1,587.3	828.5
Personal insurance (excluding life insurance)	178,125.5	80,428.9	219,578.0	110,493.4
Accident and sickness insurance	73,013.2	11,000.5	95,503.5	15,273.8
Health insurance	105,112.3	69,428.4	124,074.6	95,219.6
Insurance of property	312,779.9	156,772.2	420,405.2	224,513.7
Insurance of land vehicles, excluding railway vehicles	158,081.3	127,124.2	218,554.4	171,773.0
Railway vehicles	756.9	325.8	1,193.7	506.3
Aircraft	4,862.8	1,078.4	7,059.8	3,106.2
Watercraft	3,483.7	1,751.8	4,315.4	2,585.9
Cargo	15,479.3	2,175.2	21,794.7	3,070.0
Agricultural insurance	12,700.3	3,153.6	16,700.6	5,423.9
Insurance of other assets of legal entities and individuals	117,415.5	21,162.9	150,786.7	38,048.3
Public/third party liability insurance	27,235.2	7,293.0	37,850.8	10,304.5
Owners of auto vehicles	5,487.2	3,797.7	7,068.9	5,697.3
Owners of railway vehicles	5.1	89.3	165.4	105.2
Owners of aircraft	2,104.6	266.9	2,601.6	333.6
Owners of watercraft	1,543.9	613.2	2,001.3	837.9
Operators of hazardous facilities	1,243.8	104.7	1,603.5	153.3
Product liability	1,460.9	118.9	2,207.9	258.0
Third party liability	11,991.2	1,201.6	16,245.5	1,598.0
Failure to perform or improper performance of contractual obligations	3,398.5	1,100.8	5,956.7	1,321.2
Business and financial risk insurance	16,143.9	2,502.9	22,557.8	3,536.1
Mandatory insurance	132,654.8	77,218.8	178,849.7	109,192.6
Mandatory motor third party liability insurance (OSAGO)	105,606.8	63,622.4	150,917.8	90,306.4
Mandatory insurance (excluding OSAGO)	27,048.0	13,596.4	27,931.9	18,886.2
Personal insurance of passengers (tourists, sightseers)	–	0.0	–	0.0
Life and health insurance of patients participating in clinical trials of medicines	54.2	7.3	85.1	8.2
Government personal insurance of tax officials	17.3	16.4	23.2	20.8
Government life and health insurance of servicemen and similar categories	17,530.2	12,797.3	17,530.2	17,885.3
Insurance of carrier's public liabilities to aircraft passengers	1.1	8.0	1.1	9.1
Insurance of public liability of hazardous facility owners	6,022.5	206.5	6,648.5	256.5
Other types of mandatory insurance	3,422.7	561.0	3,643.8	706.3

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		between various divisions of one credit institution ³		within one division of a credit institution ³	
	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	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 5.2

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

	The Bank of Russia payment system ¹				Credit institutions payment systems ²					
	total		of which		total		of which			
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	electronic payments number of payments, thousands of units	value of payments, billions of rubles		
2013	1,341,198.5	1,224,893.6	1,340,603.5	3,760.5	2,782,455.4	209,141.9	2,255,263.9	192,468.8	527,191.5	16,673.1
2014	1,370,560.0	1,205,179.7	1,369,784.6	12,417.2	3,011,118.0	232,844.6	2,580,756.8	219,310.9	430,361.2	13,533.7
2013										
Q1	287,509.5	293,070.5	287,451.1	46.9	629,634.3	47,054.8	483,930.1	42,394.9	145,704.2	4,659.9
Q2	326,439.8	314,867.6	326,383.5	45.1	671,319.3	50,079.2	529,168.9	45,698.3	142,150.4	4,380.9
Q3	345,718.0	294,213.7	345,654.2	45.1	722,403.7	52,706.4	599,096.9	49,148.1	123,906.8	3,558.3
Q4	381,531.2	322,741.8	381,114.7	3,623.4	759,098.1	59,301.5	643,068.0	55,227.5	116,030.1	4,074.0
2014										
Q1	293,153.1	270,735.9	292,973.9	2,678.4	681,320.2	51,797.1	574,642.0	48,848.7	106,678.2	2,948.4
Q2	333,719.7	272,202.4	333,534.0	2,377.7	738,739.1	53,748.6	628,835.6	50,618.8	109,903.5	3,129.8
Q3	352,657.0	304,094.9	352,461.5	2,688.4	772,534.9	57,023.3	664,903.8	53,785.4	107,631.1	3,237.9
Q4	391,030.2	358,146.5	390,815.2	4,672.7	818,523.8	70,275.6	712,375.4	66,058.0	106,148.4	4,217.6
2015										
Q1	298,740.8	301,945.9	298,626.5	3,647.3	745,201.1	57,865.7	653,642.0	54,855.0	91,559.1	3,010.7

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

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

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

Table 5.3

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

(units)

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

Table 5.4

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

(units)

1	The Bank of Russia institutions		Of which members			Credit institutions	Of which users			
	2	3	intraregional electronic settlements	interregional electronic settlements	BESP system		intraregional electronic settlements	interregional electronic settlements	BESP system	
4	5	6	7	8	9	10	11	12	13	
2011										
31.12	543	542	543	543	279	990	990	990	990	946
2012										
31.03	543	541	542	542	277	983	983	983	983	940
30.06	531	530	531	531	274	972	972	972	972	931
30.09	519	517	518	518	270	971	971	971	971	925
31.12	505	85	86	86	82	963	963	963	963	925
2013										
31.03	505	86	86	86	82	958	958	958	958	925
30.06	504	85	85	85	83	962	962	962	962	949
30.09	504	85	85	85	84	950	950	950	950	934
31.12	439	85	85	85	84	931	931	931	931	920
2014										
31.03	439	85	85	85	84	907	907	907	907	895
30.06	441	86	86	86	86	890	890	890	890	884
30.09	440	86	86	86	86	867	867	867	867	861
31.12	365	86	86	86	86	843	843	843	843	835
2015										
31.03	362	86	86	86	86	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	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	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									
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	5	-40	63	103	49	51	2
Udmurt Republic	5	5	0	11	11	0	0	3	4	0	6	6	0
Chuvash Republic – Chuvashia	2	4	2	5	5	5	1	5	6	0	4	4	0
Perm Territory	-106	-34	72	-2,508	353	2,861	265	304	39	34	-83	34	117
Kirov Region	14	24	10	4	5	1	16	16	0	0	2	3	1
Nizhny Novgorod Region	168	298	130	24	116	92	121	337	216	481	-187	481	669
Orenburg Region	22	22	0	3	3	0	-11	4	4	16	30	61	31
Penza Region	5	5	0	2	3	1	1	3	3	2	8	9	0
Samara Region	8	12	4	91	93	1	53	56	3	-25	-19	6	6
Saratov Region	7	75	68	35	65	30	7	8	1	18	19	1	1
Ulyanovsk Region	12	13	1	5	13	8	6	8	2	19	20	1	1
URALS FEDERAL DISTRICT	3,176	3,292	117	1,848	2,363	515	2,152	2,440	288	2,208	2,341	132	132
Kurgan Region	1	1	0	2	2	0	1	1	0	0	1	1	0
Sverdlovsk Region	106	209	103	-35	115	150	-220	62	282	199	258	59	59
Tyumen Region	2,775	2,786	11	1,647	2,008	361	2,286	2,287	0	1,788	1,858	71	71
Khanty-Mansi Autonomous Area – Yugra	0	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	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	71
Chelyabinsk Region	294	296	2	234	238	4	85	90	5	221	224	3	3
SIBERIAN FEDERAL DISTRICT	-159	395	554	449	915	466	974	1,406	432	369	486	118	118
Altai Republic	0	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	0
Republic of Tuva	0	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	1
Altai Territory	1	2	0	1	1	0	2	3	1	1	1	0	0
Trans-Baikal Territory	3	4	1	0	1	1	1	1	0	1	2	0	0
Krasnoyarsk Territory	-48	-44	4	349	729	380	873	1,284	411	273	369	97	97
Irkutsk Region	14	222	209	31	96	65	24	24	1	27	28	2	2
Kemerovo Region	-181	132	312	-15	-14	1	-12	-11	1	-7	-6	1	1
Novosibirsk Region	39	58	19	67	76	9	72	86	14	61	73	12	12
Omsk Region	9	11	1	9	9	1	3	4	0	5	5	0	0
Tomsk Region	7	8	0	10	11	1	8	9	1	2	6	4	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	18,54	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)

	30.04.2015			
	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
1	2	3	4	5
THE RUSSIAN FEDERATION	815	1,647	223	1,424
CENTRAL FEDERAL DISTRICT	494	336	66	270
Belgorod Region	3	10	1	9
Bryansk Region	–	7	–	7
Vladimir Region	2	11	–	11
Voronezh Region	1	27	–	27
Ivanovo Region	6	10	–	10
Kaluga Region	4	8	–	8
Kostroma Region	5	5	–	5
Kursk Region	1	7	–	7
Lipetsk Region	1	9	–	9
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	24	2	22
Moscow	439	125	23	102
NORTH-WESTERN FEDERAL DISTRICT	63	245	8	237
Republic of Karelia	1	11	2	9
Republic of Komi	1	10	2	8
Arkhangelsk Region	–	17	–	17
Nenets Autonomous Area	–	1	–	1
Arkhangelsk Region, excluding Nenets Autonomous Area	–	16	–	16
Vologda Region	9	11	2	9
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	136	1	135
SOUTHERN FEDERAL DISTRICT	43	192	13	179
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	85	11	74
NORTH CAUCASIAN FEDERAL DISTRICT	26	96	21	75
Republic of Daghestan	10	23	14	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	307	38	269
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	6	–	6
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	34	181	54	127
Kurgan Region	2	6	–	6
Sverdlovsk Region	14	61	4	57
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	65	38	27
SIBERIAN FEDERAL DISTRICT	41	185	17	168
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	17	8	9
FAR-EASTERN FEDERAL DISTRICT	21	87	6	81
Republic of Sakha (Yakutia)	4	13	–	13
Kamchatka Territory	3	7	3	4
Primorye Territory	6	18	1	17
Khabarovsk Territory	2	27	–	27
Amur Region	2	5	–	5
Magadan Region	–	5	–	5
Sakhalin Region	4	7	2	5
Jewish Autonomous Region	–	4	–	4
Chukotka Autonomous Area	–	1	–	1
CRIMEA FEDERAL DISTRICT	2	18	–	18
Republic of Crimea	1	13	–	13
Sevastopol	1	5	–	5

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	30.04.2015				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	22,540	6,516	1,993	8,422	39,471
CENTRAL FEDERAL DISTRICT	6,754	2,229	238	1,857	11,078
Belgorod Region	155	184	16	123	478
Bryansk Region	92	45	9	96	242
Vladimir Region	178	89	11	136	414
Voronezh Region	325	201	27	146	699
Ivanovo Region	173	6	9	72	260
Kaluga Region	126	33	9	100	268
Kostroma Region	106	2	4	65	177
Kursk Region	133	69	14	103	319
Lipetsk Region	158	68	16	90	332
Moscow Region	1,404	423	16	111	1,954
Orel Region	104	47	9	51	211
Ryazan Region	122	51	10	85	268
Smolensk Region	88	29	6	84	207
Tambov Region	127	116	8	67	318
Tver Region	127	57	10	91	285
Tula Region	157	50	10	128	345
Yaroslavl Region	228	2	15	119	364
Moscow	2,951	757	39	190	3,937
NORTH-WESTERN FEDERAL DISTRICT	2,228	174	327	1,012	3,741
Republic of Karelia	99	7	13	54	173
Republic of Komi	167	17	16	81	281
Arkhangelsk Region	182	3	22	90	297
Nenets Autonomous Area	13	–	–	1	14
Arkhangelsk Region, excluding Nenets Autonomous Area	169	3	22	89	283
Vologda Region	226	7	37	99	369
Kaliningrad Region	121	12	32	94	259
Leningrad Region	44	16	11	342	413
Murmansk Region	121	6	12	82	221
Novgorod Region	116	2	14	56	188
Pskov Region	105	8	13	49	175
Saint Petersburg	1,047	96	157	65	1,365
SOUTHERN FEDERAL DISTRICT	2,477	389	234	627	3,727
Republic of Adygeya (Adygeya)	73	5	6	17	101
Republic of Kalmykia	27	1	2	11	41
Krasnodar Territory	1,117	121	87	279	1,604
Astrakhan Region	108	59	12	50	229
Volgograd Region	265	151	44	159	619
Rostov Region	887	52	83	111	1,133
NORTH CAUCASIAN FEDERAL DISTRICT	732	76	108	105	1,021
Republic of Daghestan	100	6	11	11	128
Republic of Ingushetia	13	1	1	1	16
Kabardino-Balkar Republic	81	40	7	10	138
Karachay-Cherkess Republic	31	1	3	8	43

Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Republic of North Ossetia – Alania	45	11	9	14	79
Chechen Republic	33	–	5	7	45
Stavropol Territory	429	17	72	54	572
VOLGA FEDERAL DISTRICT	4,629	2,164	478	1,872	9,143
Republic of Bashkortostan	725	322	75	223	1,345
Mari El Republic	68	38	13	55	174
Republic of Mordovia	135	69	8	56	268
Republic of Tatarstan (Tatarstan)	718	434	68	197	1,417
Udmurt Republic	237	8	30	118	393
Chuvash Republic – Chuvashia	133	133	19	103	388
Perm Territory	540	21	40	218	819
Kirov Region	205	71	28	80	384
Nizhny Novgorod Region	565	264	52	124	1,005
Orenburg Region	273	243	40	155	711
Penza Region	157	158	13	88	416
Samara Region	447	162	53	208	870
Saratov Region	272	178	26	171	647
Ulyanovsk Region	154	63	13	76	306
URALS FEDERAL DISTRICT	2,049	496	248	682	3,475
Kurgan Region	83	157	13	67	320
Sverdlovsk Region	818	154	61	101	1,134
Tyumen Region	689	75	79	303	1,146
Khanty-Mansi Autonomous Area – Yugra	343	43	32	136	554
Yamal-Nenets Autonomous Area	131	13	5	56	205
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	215	19	42	111	387
Chelyabinsk Region	459	110	95	211	875
SIBERIAN FEDERAL DISTRICT	2,564	846	242	1,327	4,979
Altai Republic	34	4	3	7	48
Republic of Buryatia	145	2	9	111	267
Republic of Tuva	38	–	2	8	48
Republic of Khakassia	66	21	6	61	154
Altai Territory	262	427	22	155	866
Trans-Baikal Territory	146	1	8	93	248
Krasnoyarsk Territory	440	90	31	227	788
Irkutsk Region	271	43	28	211	553
Kemerovo Region	277	79	33	190	579
Novosibirsk Region	454	109	57	58	678
Omsk Region	293	64	28	124	509
Tomsk Region	138	6	15	82	241
FAR-EASTERN FEDERAL DISTRICT	973	107	93	587	1,760
Republic of Sakha (Yakutia)	177	27	9	113	326
Kamchatka Territory	64	4	4	36	108
Primorye Territory	293	20	40	159	512
Khabarovsk Territory	216	18	22	77	333
Amur Region	112	18	9	87	226
Magadan Region	24	7	3	23	57
Sakhalin Region	67	12	4	51	134
Jewish Autonomous Region	20	1	2	21	44
Chukotka Autonomous Area	–	–	–	20	20
CRIMEA FEDERAL DISTRICT	134	35	25	353	547
Republic of Crimea	125	29	15	252	421
Sevastopol	9	6	10	101	126

Table 6.2.3

Number of Credit Institutions with Nonresidents Equity

(units)

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

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

Table 6.2.4

Credit Institutions Grouped by Registered Authorized Capital

(units)

	30.04.2015												total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more			
1	2	3	4	5	6	7	8	9	10	11	12		
THE RUSSIAN FEDERATION	12	12	38	30	102	203	118	110	163	27	815		
CENTRAL FEDERAL DISTRICT	3	6	23	20	50	111	61	76	121	23	494		
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	3	5	20	14	37	96	53	70	118	23	439		
NORTH-WESTERN FEDERAL DISTRICT	4	3	4	3	10	11	12	9	7	-	63		
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	1	2	2	1	-	9		
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	2	3	5	8	7	5	5	-	40
SOUTHERN FEDERAL DISTRICT	1	1	3	-	5	19	9	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
Volgograd Region	-	-	-	-	-	4	-	-	-	-	4
Rostov Region	-	-	-	-	2	7	3	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	6	9	3	3	9	-	34
Kurgan Region		-	-	-	-	1	1	-	-	-	-	2
Sverdlovsk Region		-	-	-	-	4	5	-	1	4	-	14
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	1	-	-	-	2
Republic of Crimea		-	-	-	-	-	1	-	-	-	-	1
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			
31.12.2014	834	77,652,994.1	31
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
CENTRAL FEDERAL DISTRICT			
31.12.2014	504	71,454,110.6	19
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
Moscow and Moscow Region			
31.12.2014	459	71,008,975.2	18
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
NORTH-WEST FEDERAL DISTRICT			
31.12.2014	64	1,816,053.3	8
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
SOUTHERN FEDERAL DISTRICT			
31.12.2014	43	329,635.2	10
31.01.2015	43	326,103.5	10
28.02.2015	43	313,858.6	10
31.03.2015	43	314,100.6	10
NORTH CAUCASIAN FEDERAL DISTRICT			
31.12.2014	28	49,987.9	10
31.01.2015	27	48,424.5	9
28.02.2015	27	45,931.1	10
31.03.2015	26	40,924.2	9
VOLGA FEDERAL DISTRICT			
31.12.2014	92	1,717,683.7	23
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
URALS FEDERAL DISTRICT			
31.12.2014	35	1,042,226.4	8
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
SIBERIA FEDERAL DISTRICT			
31.12.2014	44	654,437.5	6
31.01.2015	43	662,424.9	5
28.02.2015	43	648,285.2	5
31.03.2015	41	244,282.1	15
FAR-EASTERN FEDERAL DISTRICT			
31.12.2014	22	576,900.1	4
31.01.2015	22	581,272.6	4
28.02.2015	22	569,415.4	4
31.03.2015	22	572,487.9	4
CRIMEA FEDERAL DISTRICT			
31.12.2014	2	11,959.3	2
31.01.2015	2	12,336.8	2
28.02.2015	2	12,291.4	2
31.03.2015	2	12,382.5	2

Table 6.2.6

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

	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	8	8	19	20	77	155	96	98	144	26	651
CENTRAL FEDERAL DISTRICT	2	3	8	12	30	74	44	67	103	22	365
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	1	1	-	-	-	-	2
Voronezh Region	-	-	-	-	1	-	-	-	-	-	1
Ivanovo Region	-	-	-	-	1	1	-	-	-	-	2
Kaluga Region	-	-	-	1	-	2	-	1	-	-	4
Kostroma Region	-	-	-	-	1	1	2	-	1	-	5
Kursk Region	-	-	-	-	1	-	-	-	-	-	1
Lipetsk Region	-	-	-	-	-	-	-	1	-	-	1
Orel Region	-	-	-	-	-	-	-	-	-	-	-
Ryazan Region	-	-	-	3	-	1	-	-	-	-	4
Smolensk Region	-	-	-	-	1	-	1	-	-	-	2
Tambov Region	-	-	-	-	1	-	-	-	-	-	1
Tver Region	-	-	-	-	1	2	-	-	-	-	3
Tula Region	-	-	1	-	1	2	-	-	-	-	4
Yaroslavl Region	-	-	1	1	1	-	1	2	-	-	6
Moscow and Moscow Region	2	3	6	7	20	64	38	62	102	22	326
NORTH-WESTERN FEDERAL DISTRICT	2	2	3	2	9	7	8	7	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

(units)

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	3	3	5	-	25
SOUTHERN FEDERAL DISTRICT	-	1	3	-	4	16	8	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	5	2	2	-	-	10
NORTH CAUCASIAN FEDERAL DISTRICT	1	-	-	-	7	11	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	2	1	-	-	-	4
Perm Territory	1	-	-	-	-	2	-	-	1	-	4
Kirov Region	-	-	-	1	-	-	-	1	1	-	3
Nizhni Novgorod Region	-	-	-	-	2	1	5	-	1	-	9
Orenburg Region	-	-	-	-	2	-	1	1	3	-	7
Penza Region	-	-	-	-	-	1	-	-	-	-	1
Samara Region	-	-	-	-	-	4	2	2	5	1	14
Saratov Region	-	-	-	1	2	2	4	-	-	-	9
Ulyanovsk Region	-	-	-	-	1	1	-	-	-	-	2
URALS FEDERAL DISTRICT	1	-	2	1	5	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	8	1	3	2	-	20
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	-	-	-	3
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT	-	-	-	-	-	-	1	-	-	-	1
Republic of Crimea	-	-	-	-	-	-	-	-	-	-	-
Sevastopol	-	-	-	-	-	-	1	-	-	-	1

Table 6.2.7

Financial Performance of Credit Institutions

	31.03.2015						
	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	6,015.0	161,134.8	75.2	155,119.7	24.8	37,804.1	
CENTRAL FEDERAL DISTRICT	6,229.7	144,422.1	74.4	138,192.4	25.6	34,990.3	
Belgorod Region	38.7	38.7	100.0	0.0	0.0	8.8	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	12.4	12.4	100.0	0.0	0.0	4.2	
Voronezh Region	37.5	37.5	100.0	0.0	0.0	4.1	
Ivanovo Region	-14.6	13.8	80.0	28.4	20.0	4.1	
Kaluga Region	141.6	141.7	75.0	0.1	25.0	40.3	
Kostroma Region	595.6	595.6	100.0	0.0	0.0	74.1	
Kursk Region	51.7	51.7	100.0	0.0	0.0	5.8	
Lipetsk Region	-88.0	0.0	0.0	88.0	100.0	0.5	
Moscow Region	132.4	269.3	72.7	136.9	27.3	41.2	
Orel Region	-12.0	0.0	0.0	12.0	100.0	0.2	
Ryazan Region	87.6	110.9	75.0	23.3	25.0	9.8	
Smolensk Region	35.2	35.2	100.0	0.0	0.0	1.9	
Tambov Region	6.8	6.8	100.0	0.0	0.0	2.1	
Tver Region	115.2	115.2	100.0	0.0	0.0	5.6	
Tula Region	37.2	37.2	100.0	0.0	0.0	5.2	
Yaroslavl Region	367.4	372.8	83.3	5.4	16.7	14.8	
Moscow	4,685.0	142,583.4	73.3	137,898.3	26.7	34,767.5	
NORTH-WESTERN FEDERAL DISTRICT	-1,062.0	4,067.9	71.4	5,130.0	28.6	1,005.2	
Republic of Karelia	7.5	7.5	100.0	0.0	0.0	1.2	
Republic of Komi	17.4	17.4	100.0	0.0	0.0	1.4	
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	-227.0	26.9	44.4	254.0	55.6	28.7	
Kaliningrad Region	82.7	82.7	100.0	0.0	0.0	1.0	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-52.1	10.4	50.0	62.5	50.0	0.7
Murmansk Region	114.2	114.2	100.0	0.0	0.0	2.6
Novgorod Region	35.9	35.9	100.0	0.0	0.0	1.9
Pskov Region	12.8	12.8	100.0	0.0	0.0	2.1
Saint Petersburg	-1,053.5	3,760.0	72.5	4,813.5	27.5	965.6
SOUTHERN FEDERAL DISTRICT	1,009.5	1,143.3	86.0	133.8	14.0	262.5
Republic of Adygeya (Adygeya)	82.9	82.9	100.0	0.0	0.0	22.0
Republic of Kalmykia	-2.4	0.0	0.0	2.4	100.0	0.0
Krasnodar Territory	561.9	579.7	80.0	17.7	20.0	118.8
Astrakhan Region	117.3	117.3	100.0	0.0	0.0	14.2
Volgograd Region	-49.6	64.1	50.0	113.7	50.0	14.6
Rostov Region	299.5	299.5	100.0	0.0	0.0	92.9
NORTH CAUCASIAN FEDERAL DISTRICT	221.2	330.2	80.8	109.0	19.2	56.9
Republic of Dagestan	13.5	39.6	80.0	26.1	20.0	6.8
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	-17.3	29.3	80.0	46.5	20.0	8.6
Karachay-Cherkess Republic	210.7	210.7	100.0	0.0	0.0	32.4
Republic of North Ossetia – Alania	-22.5	13.5	50.0	36.0	50.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	36.8	37.1	80.0	0.3	20.0	9.1
VOLGA FEDERAL DISTRICT	957.7	3,891.9	82.4	2,934.3	17.6	693.4
Republic of Bashkortostan	62.6	163.6	71.4	101.0	28.6	22.8
Mari El Republic	10.9	10.9	100.0	0.0	0.0	0.1
Republic of Mordovia	140.4	140.4	100.0	0.0	0.0	14.0
Republic of Tatarstan (Tatarstan)	164.2	1,353.9	81.8	1,189.7	18.2	222.1
Udmurt Republic	70.3	70.3	100.0	0.0	0.0	53.3
Chuvash Republic – Chuvashia	8.5	13.9	75.0	5.4	25.0	3.2
Perm Territory	100.2	100.2	100.0	0.0	0.0	5.3
Kirov Region	32.1	32.1	100.0	0.0	0.0	19.8
Nizhny Novgorod Region	871.3	886.1	90.0	14.8	10.0	53.3
Orenburg Region	69.8	87.1	71.4	17.4	28.6	37.2
Penza Region	4.1	4.1	100.0	0.0	0.0	3.2
Samara Region	-482.6	935.7	80.0	1,418.3	20.0	127.1
Saratov Region	-110.6	77.1	66.7	187.7	33.3	121.7
Ulyanovsk Region	16.5	16.5	100.0	0.0	0.0	10.3

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	3,663.8	4,525.9	61.8	862.1	38.2	380.2
Kurgan Region	22.5	22.5	100.0	0.0	0.0	5.3
Sverdlovsk Region	365.5	889.5	50.0	524.0	50.0	46.6
Tyumen Region	2,590.5	2,872.3	63.6	281.8	36.4	171.5
Khanty-Mansi Autonomous Area – Yugra	2,661.8	2,677.9	80.0	16.1	20.0	124.3
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	-71.3	194.3	50.0	265.7	50.0	47.2
Chelyabinsk Region	685.3	741.6	71.4	56.3	28.6	156.8
SIBERIAN FEDERAL DISTRICT	1,074.9	1,283.7	77.5	208.8	22.5	264.2
Altai Republic	5.9	5.9	100.0	0.0	0.0	0.0
Republic of Buryatia	27.5	27.5	100.0	0.0	0.0	0.0
Republic of Tuva	-4.7	0.0	0.0	4.7	100.0	0.0
Republic of Khakassia	17.4	19.5	50.0	2.1	50.0	7.5
Altai Territory	35.2	35.2	100.0	0.0	0.0	13.7
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	206.0	206.0	100.0	0.0	0.0	1.8
Irkutsk Region	-35.5	14.8	33.3	50.3	66.7	9.3
Kemerovo Region	79.9	79.9	100.0	0.0	0.0	6.2
Novosibirsk Region	820.1	830.4	80.0	10.2	20.0	211.1
Omsk Region	-28.3	41.4	80.0	69.7	20.0	10.2
Tomsk Region	-48.8	23.1	50.0	71.8	50.0	4.3
FAR-EASTERN FEDERAL DISTRICT	-5,967.4	1,466.8	63.6	7,434.2	36.4	151.4
Republic of Sakha (Yakutia)	46.5	46.5	100.0	0.0	0.0	19.3
Kamchatka Territory	55.0	101.2	66.7	46.2	33.3	17.8
Primorye Territory	304.1	630.7	66.7	326.6	33.3	105.6
Khabarovsk Territory	-52.8	0.6	50.0	53.5	50.0	0.1
Amur Region	-5,084.5	647.2	50.0	5,731.6	50.0	4.3
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-1,235.7	40.6	40.0	1,276.3	60.0	4.4
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	-112.3	3.0	50.0	115.3	50.0	0.0
Republic of Crimea	3.0	3.0	100.0	0.0	0.0	0.0
Sevastopol	-115.3	0.0	0.0	115.3	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	
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
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)

	31.03.2015											
	customer funds, total		of which								individual deposits	
			funds of organizations				deposits of legal entities					
	in rubles	in foreign currency and precious metals	public organizations		non-public organizations		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
2	3	4	5	6	7	8	9	10	11			
1												
THE RUSSIAN FEDERATION	27,960,687	16,045,222	561,172	90,855	5,339,145	2,120,065	6,401,389	4,646,314	14,046,429	5,146,863		
CENTRAL FEDERAL DISTRICT	16,087,540	13,118,737	353,033	80,660	3,509,359	1,651,651	4,708,712	4,068,653	6,221,858	3,476,570		
Belgorod Region	157,722	64,274	1,327	19	19,969	2,322	19,429	25,744	114,303	33,063		
Bryansk Region	81,592	19,518	911	0	6,917	1,399	7,145	9,891	65,350	8,199		
Vladimir Region	141,348	19,878	1,883	1	14,482	963	13,058	1,788	109,428	15,251		
Voronezh Region	272,707	48,904	2,401	7	36,449	3,499	30,868	11,934	196,494	31,678		
Ivanovo Region	83,515	15,940	125	0	6,444	852	3,413	236	72,032	14,745		
Kaluga Region	124,954	21,115	1,659	13	15,214	2,139	21,721	5,939	84,881	12,437		
Kostroma Region	61,088	6,798	365	0	3,809	546	11,115	1,529	43,757	4,640		
Kursk Region	83,815	13,788	702	119	6,894	678	9,260	5,407	64,644	7,536		
Lipetsk Region	106,076	25,874	873	0	10,720	1,323	9,739	13,688	82,972	10,127		
Moscow Region	1,026,217	198,422	11,266	727	111,794	18,592	86,434	16,320	804,074	159,110		
Orel Region	60,611	5,494	1,481	0	4,784	341	4,021	444	48,940	4,585		
Ryazan Region	112,188	16,149	881	0	14,031	1,378	9,616	3,402	86,053	10,914		
Smolensk Region	76,666	14,984	996	32	11,297	2,884	4,650	1,848	58,530	8,539		
Tambov Region	72,230	6,747	589	16	8,345	828	5,812	7	56,201	5,181		
Tver Region	112,240	17,663	571	0	11,154	1,010	7,286	1,687	91,896	12,333		
Tula Region	147,923	31,915	771	58	14,684	11,189	22,088	4,370	108,506	15,069		
Yaroslavl Region	158,591	30,684	3,105	2	16,854	2,170	16,202	3,276	119,546	24,948		
Moscow	13,208,056	12,560,591	323,128	79,665	3,195,518	1,599,541	4,426,857	3,961,143	4,014,252	3,098,215		

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	2,819,876	1,022,733	54,724	5,496	598,521	167,841	442,644	202,261	1,628,647	558,576
Republic of Karelia	55,057	7,029	212	17	4,298	290	3,693	143	45,946	6,521
Republic of Komi	94,908	13,330	167	1	5,971	1,471	3,732	793	83,066	10,349
Arkhangelsk Region	179,936	17,122	987	34	66,767	908	5,744	4,251	104,201	11,360
Nenets Autonomous Area	7,260	674	117	0	939	389	443	0	5,629	285
Arkhangelsk Region, excluding Nenets Autonomous Area	172,676	16,448	870	34	65,829	519	5,302	4,251	98,572	11,076
Vologda Region	118,241	79,237	633	0	10,922	1,273	13,178	62,075	89,833	14,795
Kaliningrad Region	115,445	46,742	2,113	780	17,192	6,968	7,908	3,790	86,306	31,314
Leningrad Region	121,513	21,344	1,160	16	9,482	2,570	7,263	5,186	102,617	11,494
Murmansk Region	121,268	22,975	685	47	8,992	5,561	6,770	2,530	103,358	14,816
Novgorod Region	49,489	13,400	360	0	5,441	1,621	3,483	6,160	39,445	5,409
Pskov Region	48,127	6,818	271	0	4,386	672	7,332	1,676	35,624	4,141
Saint Petersburg	1,915,893	794,736	48,134	4,602	465,069	146,507	383,540	115,656	938,252	448,377
SOUTHERN FEDERAL DISTRICT	1,212,431	221,336	21,515	404	141,742	31,324	92,008	13,644	920,892	169,224
Republic of Adygeya (Adygeya)	16,885	1,051	62	0	1,263	30	747	42	14,320	975
Republic of Kalmykia	7,105	718	130	0	497	10	210	31	6,082	595
Krasnodar Territory	539,208	105,938	8,893	125	66,588	14,536	45,026	6,769	403,849	83,841
Astrakhan Region	68,772	9,743	3,184	12	6,680	2,193	2,711	687	53,781	6,756
Volgograd Region	190,388	33,553	2,148	253	20,420	2,737	11,298	1,071	152,358	27,751
Rostov Region	390,072	70,333	7,099	14	46,295	11,818	32,016	5,043	290,500	49,306
NORTH CAUCASIAN FEDERAL DISTRICT	340,525	44,761	9,781	6	42,131	3,330	26,393	6,108	254,454	31,877
Republic of Dagestan	48,384	3,571	475	0	6,844	729	1,125	0	38,745	2,435
Republic of Ingushetia	5,169	383	128	0	1,385	68	499	0	3,078	314
Kabardino-Balkar Republic	27,707	4,222	422	1	2,989	152	1,174	29	22,608	2,731
Karachay-Cherkess Republic	12,553	1,071	289	0	1,286	109	507	58	10,026	781
Republic of North Ossetia – Alania	30,396	2,427	419	1	3,067	111	1,388	189	24,937	1,849
Chechen Republic	12,918	3,524	448	0	4,369	427	1,111	2,689	6,694	330
Stavropol Territory	203,398	29,563	7,600	3	22,192	1,736	20,590	3,142	148,366	23,436

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,226,922	760,441	56,027	751	476,951	129,133	508,891	187,345	2,105,619	376,081
Republic of Bashkortostan	370,403	50,789	4,584	66	35,107	6,390	99,671	5,409	226,129	34,855
Mari El Republic	41,720	9,664	377	7	3,923	411	4,182	6,327	32,485	2,867
Republic of Mordovia	54,006	5,071	892	4	4,562	383	5,579	743	42,206	3,216
Republic of Tatarstan (Tatarstan)	687,291	141,570	13,585	117	116,500	11,779	186,108	23,666	341,076	64,394
Udmurt Republic	140,727	16,236	812	0	31,560	1,525	18,254	1,184	87,929	11,145
Chuvash Republic – Chuvashia	87,824	12,235	508	0	7,245	668	9,275	1,892	69,395	8,551
Perm Territory	272,410	171,918	2,458	22	41,733	64,845	25,683	62,183	196,496	43,408
Kirov Region	93,974	11,249	1,708	1	7,853	1,764	6,900	1,426	74,726	7,793
Nizhny Novgorod Region	444,143	76,921	17,259	459	93,351	7,657	39,539	7,683	285,629	49,635
Orenburg Region	148,650	19,610	1,719	1	16,380	2,379	16,708	1,626	110,794	15,225
Penza Region	98,381	8,816	2,482	0	9,993	519	7,545	725	76,165	6,566
Samara Region	464,966	193,698	5,999	6	59,857	24,703	64,918	70,978	322,647	95,770
Saratov Region	213,152	31,280	1,997	67	24,576	3,200	18,683	3,246	163,947	24,653
Ulyanovsk Region	109,276	11,382	1,647	0	24,312	2,910	5,848	260	75,996	8,004
URALS FEDERAL DISTRICT	1,759,267	395,222	23,061	2,459	250,289	61,113	359,182	34,468	1,091,852	275,189
Kurgan Region	40,776	4,283	397	0	3,121	212	1,858	899	34,308	3,141
Sverdlovsk Region	606,908	139,073	11,629	637	112,265	39,477	57,415	14,519	415,188	82,209
Tyumen Region	754,831	180,809	2,725	74	85,699	12,412	250,572	8,910	404,345	145,340
Khanty-Mansi Autonomous Area – Yugra	423,381	140,352	1,006	44	40,264	9,779	179,047	2,651	195,921	113,988
Yamal-Nenets Autonomous Area	102,769	10,307	536	0	21,280	276	9,696	3,537	69,629	6,488
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	228,682	30,150	1,183	30	24,156	2,357	61,829	2,722	138,795	24,864
Chelyabinsk Region	356,751	71,058	8,310	1,747	49,204	9,013	49,337	10,141	238,011	44,498
SIBERIAN FEDERAL DISTRICT	1,601,551	293,953	25,510	864	194,794	33,744	158,241	83,763	1,186,303	165,233
Altai Republic	7,179	395	144	0	589	99	496	6	5,807	288
Republic of Buryatia	48,937	13,855	504	0	7,787	1,602	5,014	6,703	32,792	4,656
Republic of Tuva	6,327	250	135	0	539	19	261	0	5,145	231
Republic of Khakassia	25,811	1,558	418	0	2,089	38	967	0	21,320	1,505
Altai Territory	137,116	22,788	1,036	15	14,290	1,341	13,810	6,415	104,627	14,559
Trans-Baikal Territory	53,931	5,271	556	0	4,548	427	2,712	1,777	44,470	3,010
Krasnoyarsk Territory	267,977	32,093	9,125	279	38,684	4,079	22,276	1,960	190,758	24,351

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	209,211	65,997	2,222	27	22,654	5,396	24,607	38,880	155,790	20,014
Kemerovo Region	213,688	39,863	1,777	0	22,084	4,610	20,603	9,148	166,665	23,933
Novosibirsk Region	356,275	70,082	5,267	465	51,042	12,239	34,563	12,241	256,915	43,169
Omsk Region	162,395	24,411	1,956	1	17,122	2,867	16,051	4,126	123,819	16,772
Tomsk Region	112,705	17,391	2,368	77	13,367	1,028	16,881	2,507	78,194	12,746
FAR-EASTERN FEDERAL DISTRICT	866,769	179,488	11,575	156	113,854	40,214	103,747	49,847	611,094	87,609
Republic of Sakha (Yakutia)	117,466	5,875	3,170	25	16,293	371	26,950	1,284	67,936	4,181
Kamchatka Territory	58,844	8,913	870	9	10,636	2,101	3,053	145	43,078	6,631
Primorye Territory	250,980	56,926	2,821	98	39,290	10,869	24,366	9,756	180,201	35,606
Khabarovsk Territory	193,983	74,666	1,654	19	18,172	18,622	17,443	34,797	153,266	20,779
Amur Region	76,373	6,676	874	5	7,793	842	9,233	245	55,873	5,090
Magadan Region	36,416	5,298	748	1	3,162	1,334	6,127	889	25,670	3,048
Sakhalin Region	112,418	19,802	919	0	16,859	5,920	15,780	2,605	68,361	11,255
Jewish Autonomous Region	9,997	912	78	0	564	18	145	119	8,923	746
Chukotka Autonomous Area	10,291	420	440	0	1,085	137	649	8	7,785	275
CRIMEA FEDERAL DISTRICT	45,806	8,552	5,946	59	11,502	1,715	1,570	224	25,712	6,505
Republic of Crimea	33,624	5,686	4,246	1	9,131	1,535	1,186	111	18,224	4,012
Sevastopol	12,181	2,866	1,700	58	2,371	180	384	114	7,488	2,493
OUTSIDE THE RUSSIAN FEDERATION	4,711	72,071	0	0	1,446	23,416	2,744	41,067	481	6,554

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

Table 6.3.2

Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

1	31.03.2015			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	21,730.5	334.5	69,927.7	129.7
CENTRAL FEDERAL DISTRICT	20,416.2	266.9	56,661.6	92.7
Belgorod Region	3.3	0.0	0.3	9.8
Bryansk Region	5.9	0.0	1.1	0.0
Vladimir Region	10.1	0.0	2.1	2.0
Voronezh Region	10.0	0.3	22.4	7.3
Ivanovo Region	11.3	0.0	2.4	0.0
Kaluga Region	12.3	0.1	32.8	0.0
Kostroma Region	5.7	0.1	0.8	0.0
Kursk Region	6.9	0.0	0.0	0.0
Lipetsk Region	4.7	0.0	4.0	0.0
Moscow Region	87.0	25.6	437.0	6.8
Orel Region	4.1	0.0	0.0	0.0
Ryazan Region	7.1	0.1	0.0	0.0
Smolensk Region	5.5	0.0	5.6	0.0
Tambov Region	6.6	0.0	0.0	0.0
Tver Region	15.7	0.3	0.4	0.0
Tula Region	11.5	0.0	0.0	1.4
Yaroslavl Region	10.6	0.0	14.3	0.0
Moscow	20,198.0	240.4	56,138.5	65.4
NORTH-WESTERN FEDERAL DISTRICT	81.8	0.8	1,398.2	0.8
Republic of Karelia	1.3	0.0	1.7	0.0
Republic of Komi	12.5	0.0	14.7	0.0
Arkhangelsk Region	7.3	0.3	37.9	0.0
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	7.3	0.3	37.7	0.0
Vologda Region	4.1	0.0	21.5	0.0
Kaliningrad Region	0.9	0.2	2.5	0.0
Leningrad Region	14.0	0.0	0.4	0.0
Murmansk Region	3.5	0.0	0.0	0.0
Novgorod Region	2.7	0.0	0.0	0.8
Pskov Region	2.3	0.0	0.0	0.0
Saint Petersburg	33.2	0.3	1,319.5	0.0
SOUTHERN FEDERAL DISTRICT	122.3	0.6	49.2	2.0
Republic of Adygeya (Adygeya)	1.1	0.0	0.0	0.0
Republic of Kalmykia	0.8	0.0	0.0	0.0
Krasnodar Territory	37.2	0.3	40.0	2.0
Astrakhan Region	10.5	0.0	0.2	0.0
Volgograd Region	31.9	0.0	0.0	0.0
Rostov Region	40.9	0.3	9.0	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	409.1	0.0	175.2	0.0
Republic of Daghestan	280.7	0.0	0.0	0.0
Republic of Ingushetia	2.4	0.0	0.0	0.0
Kabardino-Balkar Republic	0.4	0.0	0.0	0.0
Karachay-Cherkess Republic	6.6	0.0	0.0	0.0
Republic of North Ossetia – Alania	7.2	0.0	0.0	0.0
Chechen Republic	90.5	0.0	0.0	0.0
Stavropol Territory	21.2	0.0	175.2	0.0

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
VOLGA FEDERAL DISTRICT	245.7	2.9	10,885.9	0.0
Republic of Bashkortostan	10.7	0.0	73.5	0.0
Mari El Republic	18.2	0.0	0.8	0.0
Republic of Mordovia	2.9	0.0	195.2	0.0
Republic of Tatarstan (Tatarstan)	26.4	0.0	10,370.3	0.0
Udmurt Republic	17.2	0.2	8.7	0.0
Chuvash Republic – Chuvashia	9.8	0.0	25.3	0.0
Perm Territory	20.0	0.2	60.5	0.0
Kirov Region	19.4	0.0	17.8	0.0
Nizhny Novgorod Region	55.3	1.8	80.1	0.0
Orenburg Region	16.0	0.0	26.0	0.0
Penza Region	1.5	0.0	21.4	0.0
Samara Region	27.3	0.0	6.0	0.0
Saratov Region	13.8	0.0	0.0	0.0
Ulyanovsk Region	7.4	0.6	0.2	0.0
URALS FEDERAL DISTRICT	89.7	58.4	471.5	0.5
Kurgan Region	6.8	0.0	0.0	0.0
Sverdlovsk Region	29.7	0.4	118.1	0.0
Tyumen Region	23.6	58.0	333.1	0.5
Khanty-Mansi Autonomous Area – Yugra	10.0	0.3	154.4	0.0
Yamal-Nenets Autonomous Area	1.0	0.0	147.0	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	12.6	57.7	31.7	0.4
Chelyabinsk Region	29.6	0.0	20.3	0.0
SIBERIAN FEDERAL DISTRICT	203.3	1.4	82.9	0.0
Altai Republic	4.1	0.2	0.0	0.0
Republic of Buryatia	3.2	0.0	0.0	0.0
Republic of Tuva	3.1	0.0	0.3	0.0
Republic of Khakassia	7.3	0.1	0.8	0.0
Altai Territory	20.0	0.0	0.3	0.0
Trans-Baikal Territory	48.5	0.0	0.0	0.0
Krasnoyarsk Territory	31.2	0.0	1.6	0.0
Irkutsk Region	26.2	0.6	13.8	0.0
Kemerovo Region	13.6	0.1	0.0	0.0
Novosibirsk Region	23.9	0.0	64.0	0.0
Omsk Region	16.1	0.4	0.8	0.0
Tomsk Region	6.3	0.0	1.3	0.0
FAR-EASTERN FEDERAL DISTRICT	150.5	3.5	203.3	33.8
Republic of Sakha (Yakutia)	78.8	0.0	60.8	0.0
Kamchatka Territory	15.0	0.0	0.0	0.0
Primorye Territory	16.3	0.9	23.9	0.0
Khabarovsk Territory	7.0	0.3	4.3	0.0
Amur Region	14.8	0.4	5.5	0.0
Magadan Region	5.7	0.6	0.3	33.6
Sakhalin Region	12.6	0.3	108.6	0.2
Jewish Autonomous Region	0.4	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	1.1	0.0	0.0
CRIMEA FEDERAL DISTRICT	11.9	0.0	0.0	0.0
Republic of Crimea	9.7	0.0	0.0	0.0
Sevastopol	2.2	0.0	0.0	0.0

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

6.4. Funds Allocations

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

Table 6.4.1

	31.03.2015												
	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	5,885,433	169,067	155,806	1,427,900	126,541	106,240	194,734	192,191	1,343,201	201,528	897,857	1,226,176	
CENTRAL FEDERAL DISTRICT	3,600,566	124,828	123,575	942,087	31,656	40,502	88,780	106,864	731,093	142,535	806,870	585,351	
Belgorod Region	32,320	500	0	16,231	647	8,232	461	116	2,096	52	242	3,743	
Bryansk Region	11,587	0	0	3,645	0	997	237	90	1,116	337	2,026	3,141	
Vladimir Region	23,022	2	0	12,019	1,361	323	557	41	3,149	198	222	5,150	
Voronezh Region	43,976	20	17	8,349	1,778	7,836	592	138	11,711	2,905	1,459	9,188	
Ivanovo Region	9,728	0	0	1,540	145	91	320	105	2,766	892	110	3,761	
Kaluga Region	15,813	0	0	3,482	884	856	710	35	5,001	1,073	741	3,032	
Kostroma Region	8,351	0	0	1,753	90	100	12	8	3,918	12	134	2,325	
Kursk Region	19,280	0	0	7,803	502	3,837	265	61	3,200	700	58	2,854	
Lipetsk Region	20,826	0	0	7,123	145	3,193	666	46	3,671	806	1,818	3,358	
Moscow Region	475,571	38	0	131,494	1,773	1,054	9,019	4,895	135,794	11,448	51,132	128,924	
Orel Region	9,867	2	0	1,464	314	2,246	263	149	2,268	69	283	2,809	
Ryazan Region	13,471	17	17	4,538	132	1,642	550	162	2,795	116	177	3,341	
Smolensk Region	13,076	1	0	7,533	119	235	323	13	2,164	37	115	2,536	
Tambov Region	16,069	0	0	5,053	393	1,941	483	28	5,031	98	162	2,880	
Tver Region	6,462	54	0	1,557	31	305	188	11	2,058	95	73	2,090	
Tula Region	59,548	23	0	31,349	11,519	719	1,838	150	5,676	488	620	7,166	
Yaroslavl Region	27,661	50	0	7,378	2,069	154	731	461	3,933	410	1,457	11,019	
Moscow	2,793,940	124,122	123,541	689,777	9,754	6,741	71,566	100,355	534,747	122,799	746,043	388,036	

(millions of rubles)

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	613,140	2,699	254	133,705	7,784	3,680	34,902	45,044	157,198	14,469	28,090	185,569
Republic of Karelia	7,500	131	50	218	312	38	55	18	776	21	30	5,901
Republic of Komi	9,404	208	202	546	97	125	885	132	1,256	254	1,221	4,680
Arkhangelsk Region	24,827	63	2	13,273	320	108	168	278	2,839	93	205	7,481
Nenets Autonomous Area	11	2	2	0	0	0	0	0	2	0	0	8
Arkhangelsk Region, excluding Nenets Autonomous Area	24,816	61	0	13,273	320	108	168	278	2,837	93	205	7,473
Vologda Region	18,118	0	0	5,405	201	169	400	106	3,635	603	299	7,299
Kaliningrad Region	20,660	0	0	6,001	1,174	850	357	105	6,603	256	1,497	3,817
Leningrad Region	35,208	672	0	7,435	1,400	1,388	6,363	145	8,316	415	312	8,761
Murmansk Region	12,450	1,600	0	238	127	414	88	137	1,268	60	4,835	3,684
Novgorod Region	10,186	0	0	5,722	122	421	161	28	1,492	73	34	2,133
Pskov Region	2,429	0	0	484	0	144	59	44	388	7	97	1,206
Saint Petersburg	472,357	24	0	94,383	4,031	22	26,365	44,053	130,626	12,687	19,560	140,606
SOUTHERN FEDERAL DISTRICT	320,833	570	489	38,811	4,461	19,631	14,505	8,866	140,921	7,254	6,083	79,732
Republic of Adygeya (Adygeya)	2,561	3	0	688	0	135	322	11	532	4	295	570
Republic of Kalmykia	326	0	0	0	0	177	30	0	52	0	7	60
Krasnodar Territory	207,368	6	0	10,234	3,305	12,092	8,725	7,568	109,108	5,491	4,246	46,593
Astrakhan Region	3,333	0	0	679	0	245	670	8	831	451	57	393
Volgograd Region	25,741	14	14	5,126	467	1,875	2,652	422	5,097	569	598	8,920
Rostov Region	81,505	547	475	22,084	689	5,107	2,105	857	25,301	740	880	23,196
NORTH CAUCASIAN FEDERAL DISTRICT	45,927	514	464	5,592	1,541	5,738	3,312	558	16,742	1,393	803	9,734
Republic of Dagestan	2,100	0	0	112	32	173	159	43	584	2	117	878
Republic of Ingushetia	165	0	0	0	0	0	15	0	68	0	0	82
Kabardino-Balkar Republic	1,900	0	0	173	0	394	160	1	754	112	47	259
Karachay-Cherkess Republic	7,574	5	0	639	325	343	999	11	5,215	0	1	36
Republic of North Ossetia – Alania	2,038	507	464	207	1	403	46	7	728	4	14	121
Chechen Republic	571	0	0	10	0	150	289	4	116	0	3	0
Stavropol Territory	31,580	2	0	4,451	1,183	4,276	1,645	494	9,276	1,275	621	8,358
VOLGA FEDERAL DISTRICT	607,937	4,336	2,950	183,797	46,004	22,358	20,362	6,891	126,013	19,403	37,778	140,994
Republic of Bashkortostan	66,596	983	159	18,910	141	2,204	2,395	626	13,871	1,093	6,768	19,605
Mari El Republic	8,349	3	0	527	600	1,929	319	90	1,187	30	75	3,589
Republic of Mordovia	8,910	0	0	2,474	97	834	459	26	1,496	1,403	131	1,990

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)	145,673	2,058	2,058	55,947	1,739	4,514	4,733	747	31,834	8,507	8,666	26,928
Udmurt Republic	17,680	0	0	6,179	142	1,410	635	150	2,253	231	204	6,475
Chuvash Republic – Chuvashia	11,789	4	0	4,271	11	550	568	123	2,273	413	381	3,196
Perm Territory	34,115	77	77	8,674	1,763	280	994	252	9,932	1,451	593	10,101
Kirov Region	8,821	1	0	1,154	604	449	375	111	2,836	165	157	2,969
Nizhny Novgorod Region	125,575	20	0	45,451	17,535	1,560	2,511	1,066	23,403	2,739	993	30,297
Orenburg Region	20,376	284	170	2,996	71	686	988	738	3,864	200	2,231	8,317
Penza Region	13,328	40	0	2,938	636	4,549	479	119	2,185	196	57	2,130
Samara Region	101,743	842	471	22,415	20,470	1,414	4,593	2,553	18,850	1,439	15,600	13,568
Saratov Region	28,406	23	15	3,711	2,097	1,576	743	175	9,307	554	1,296	8,923
Ulyanovsk Region	16,577	0	0	8,152	98	404	571	114	2,721	984	628	2,906
URALS FEDERAL DISTRICT	307,142	16,090	15,603	68,966	7,132	7,066	15,359	14,304	69,327	7,438	8,149	93,311
Kurgan Region	6,336	2	0	1,916	0	334	288	17	773	33	94	2,878
Sverdlovsk Region	125,280	317	8	29,164	5,152	699	4,082	13,167	29,986	2,368	3,882	36,463
Tyumen Region	94,397	15,764	15,595	19,699	1,000	1,796	9,069	737	12,396	4,206	2,593	27,138
Khanty-Mansi Autonomous Area – Yugra	27,310	13,713	13,570	242	199	262	2,931	217	2,798	599	552	5,798
Yamal-Nenets Autonomous Area	6,191	1,099	1,099	12	9	0	1,261	259	194	149	516	2,692
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	60,895	951	926	19,445	791	1,535	4,877	260	9,405	3,459	1,525	18,648
Chelyabinsk Region	81,129	7	0	18,186	980	4,237	1,921	383	26,173	830	1,579	26,833
SIBERIAN FEDERAL DISTRICT	285,424	11,213	8,319	46,305	17,879	6,371	13,712	4,749	67,956	7,109	6,502	103,628
Altai Republic	4,021	4	4	287	1	38	137	0	1,942	0	18	1,594
Republic of Buryatia	3,621	107	0	855	0	83	241	22	1,055	243	9	1,006
Republic of Tuva	570	274	104	0	0	4	0	22	96	4	2	169
Republic of Khakassia	1,704	0	0	132	139	21	32	24	634	5	29	688
Altai Territory	27,407	3	0	4,441	453	1,283	2,377	382	5,462	353	418	12,237
Trans-Baikal Territory	4,391	724	0	30	1,350	8	136	11	978	42	66	1,046
Krasnoyarsk Territory	44,399	1,614	610	12,791	2,797	1,369	1,806	1,045	7,363	1,373	1,370	12,870
Irkutsk Region	38,355	3,071	2,200	3,921	7,150	904	2,540	988	6,351	631	464	12,335
Kemerovo Region	50,901	4,905	4,900	10,478	2,721	278	247	109	15,522	317	242	16,080
Novosibirsk Region	54,005	460	450	6,178	581	835	4,128	1,385	17,542	977	2,910	19,008
Omsk Region	29,705	0	0	5,246	2,555	1,060	1,069	472	6,658	2,209	336	10,100
Tomsk Region	26,345	52	52	1,946	132	488	997	288	4,354	954	638	16,495

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	99,937	7,027	2,361	8,301	10,048	889	3,685	4,746	33,396	1,590	3,344	26,912
Republic of Sakha (Yakutia)	12,292	5,165	2,300	397	550	28	405	1,259	1,840	81	573	1,994
Kamchatka Territory	4,158	0	0	94	870	11	87	385	451	733	423	1,104
Primorye Territory	47,743	6	2	5,848	3,535	192	799	1,975	17,803	357	1,363	15,863
Khabarovsk Territory	18,045	362	0	823	2,877	118	1,174	421	8,088	266	694	3,222
Amur Region	5,352	332	0	998	1,055	479	286	113	972	47	16	1,055
Magadan Region	4,828	895	0	16	472	0	3	73	2,377	0	218	773
Sakhalin Region	5,007	48	29	123	300	25	916	344	461	107	52	2,631
Jewish Autonomous Region	401	0	0	0	13	36	14	3	63	0	4	270
Chukotka Autonomous Area	2,110	218	30	0	377	0	0	174	1,342	0	0	0
CRIMEA FEDERAL DISTRICT	4,528	1,791	1,791	336	35	5	118	170	555	336	238	944
Republic of Crimea	4,021	1,791	1,791	292	35	5	107	169	523	236	146	716
Sevastopol	507	0	0	44	0	0	11	1	32	99	92	228

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

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

Table 6.4.2

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

31.03.2015
(millions of rubles)

	of which												
	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	720,465	195,422	158,760	180,710	0	1,900	6,758	25,478	98,372	45,539	152,962	13,326	
CENTRAL FEDERAL DISTRICT	434,571	139,419	139,419	29,824	0	642	5,912	14,434	61,999	28,806	145,138	8,398	
Belgorod Region	34	0	0	25	0	9	0	0	0	0	0	0	
Bryansk Region	32	0	0	0	0	3	0	0	29	0	0	0	
Vladimir Region	527	0	0	527	0	0	0	0	0	0	0	0	
Voronezh Region	4,076	0	0	3,154	0	259	0	0	228	0	435	0	
Ivanovo Region	1,120	0	0	255	0	0	865	0	0	0	0	0	
Kaluga Region	1,312	0	0	113	0	234	0	69	0	22	73	800	
Kostroma Region	379	0	0	379	0	0	0	0	0	0	0	0	
Kursk Region	21	0	0	0	0	21	0	0	0	0	0	0	
Lipetsk Region	68	0	0	0	0	59	9	0	0	0	0	0	
Moscow Region	21,128	0	0	2,201	0	0	1,631	5,589	7,073	1,156	2,917	562	
Orel Region	306	0	0	285	0	0	0	0	10	0	10	1	
Ryazan Region	354	0	0	29	0	0	0	0	137	0	0	188	
Smolensk Region	3,920	0	0	3,875	0	0	0	45	0	0	0	0	
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0	
Tver Region	351	0	0	295	0	0	0	0	0	56	0	0	
Tula Region	2,703	0	0	2,057	0	18	0	0	0	0	0	628	
Yaroslavl Region	375	0	0	332	0	0	0	11	31	0	0	0	
Moscow	397,867	139,419	139,419	16,297	0	38	3,407	8,720	54,490	27,573	141,704	6,220	

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)	3,268	1,903	0	1,009	0	0	0	0	348	0	7	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	48	0	0	48	0	0	0	0	0	0	0	0
Perm Territory	1,509	740	0	769	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	2,337	0	0	961	0	0	0	1,359	10	0	6	0
Orenburg Region	3,093	189	189	2,904	0	0	0	0	0	0	0	0
Penza Region	1,571	3	0	843	0	3	0	0	482	0	241	0
Samara Region	3,577	0	0	1,228	0	0	0	35	1,248	0	0	1,066
Saratov Region	1,564	0	0	75	0	0	69	0	1,409	0	11	0
Ulyanovsk Region	61	0	0	0	0	0	0	0	0	61	0	0
URALS FEDERAL DISTRICT	90,245	14,300	8,825	61,160	0	0	0	0	5,161	9,350	194	80
Kurgan Region	170	0	0	0	0	0	0	0	170	0	0	0
Sverdlovsk Region	23,347	0	0	13,732	0	0	0	0	72	9,350	194	0
Tyumen Region	55,043	8,825	8,825	41,361	0	0	0	0	4,777	0	0	80
Khanty-Mansi Autonomous Area – Yugra	8,882	8,825	8,825	0	0	0	0	0	0	0	0	57
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	46,161	0	0	41,361	0	0	0	0	4,777	0	0	23
Chelyabinsk Region	11,686	5,475	0	6,067	0	0	0	0	144	0	0	0
SIBERIAN FEDERAL DISTRICT	30,747	12,152	6,537	9,556	0	332	0	3,549	2,513	1,761	52	832
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	152	152	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	1,132	1,132	719	0	0	0	0	0	0	0	0	0
Republic of Khakassia	15	0	0	15	0	0	0	0	0	0	0	0
Altai Territory	3,508	0	0	0	0	0	0	3,508	0	0	0	0
Trans-Baikal Territory	1,540	1,502	0	0	0	0	0	0	0	0	38	0
Krasnoyarsk Territory	10,966	0	0	8,826	0	0	0	0	4	1,630	14	492
Irkutsk Region	921	53	0	144	0	332	0	41	12	0	0	340
Kemerovo Region	11,397	9,313	5,818	0	0	0	0	0	2,084	0	0	0
Novosibirsk Region	1,106	0	0	572	0	0	0	0	402	132	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tomsk Region	11	0	0	0	0	0	0	0	11	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	29,437	22,529	0	987	0	724	310	548	1,771	933	135	1,501
Republic of Sakha (Yakutia)	20,109	18,980	0	877	0	0	234	9	9	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	4,518	0	0	110	0	642	0	538	1,757	6	97	1,368
Khabarovsk Territory	3,692	3,498	0	0	0	83	76	0	0	0	35	0
Amur Region	484	0	0	0	0	0	0	0	0	484	0	0
Magadan Region	3	0	0	0	0	0	0	0	0	0	3	0
Sakhalin Region	581	0	0	0	0	0	0	0	4	443	0	133
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	51	51	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	162	0	0	23	0	0	0	49	22	0	68	0
Republic of Crimea	162	0	0	23	0	0	0	49	22	0	68	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0

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

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

Table 6.4.3

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

(millions of rubles)

		31.03.2015												
		of which												
1	2	3	4	5	6	7	8	9	10	11	12	13	of which	
													mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials
	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	20,294,018	715,967	493,253	3,993,351	964,197	1,334,819	1,748,442	1,313,254	4,339,608	2,514,721	3,159,809	209,850		
CENTRAL FEDERAL DISTRICT	10,569,520	210,880	138,967	1,208,677	339,108	478,386	906,490	771,146	2,383,113	1,709,662	2,457,764	104,294		
Belgorod Region	219,206	2,273	0	74,439	797	101,423	9,703	5,023	14,353	5,044	5,586	565		
Bryansk Region	74,318	0	0	17,573	342	34,089	1,028	851	10,325	6,234	3,167	707		
Vladimir Region	88,497	160	7	46,864	3,052	12,362	3,811	1,326	13,288	4,318	2,484	832		
Voronezh Region	266,901	144	17	56,211	2,620	63,005	4,837	3,958	53,932	42,488	37,934	1,772		
Ivanovo Region	39,723	41	1	11,760	707	1,498	2,496	983	12,074	7,492	1,990	683		
Kaluga Region	113,168	197	0	50,710	4,213	14,108	8,761	1,448	11,600	15,032	6,462	637		
Kostroma Region	36,026	59	0	10,080	402	2,554	1,084	627	14,481	3,422	2,861	456		
Kursk Region	156,589	54,814	0	23,434	526	48,476	1,656	1,777	21,530	2,285	1,495	596		
Lipetsk Region	93,002	48	0	26,719	618	30,140	4,061	1,590	16,130	7,652	5,537	507		
Moscow Region	1,070,054	1,253	322	213,418	10,385	23,218	78,441	30,567	248,738	176,840	266,820	20,373		
Orel Region	55,696	10	0	10,681	354	25,059	896	1,430	13,996	1,747	1,078	446		
Ryazan Region	88,927	102	89	28,960	531	21,715	11,367	1,681	16,651	4,780	2,415	724		
Smolensk Region	62,972	7	0	24,114	865	10,662	2,459	1,505	17,076	3,690	2,225	368		
Tambov Region	82,308	0	0	28,752	1,041	33,966	1,810	2,443	9,732	2,810	1,181	572		
Tver Region	59,201	181	0	16,594	402	15,505	2,427	2,128	15,709	2,761	2,948	547		
Tula Region	149,352	1,715	0	45,319	30,020	14,879	7,668	3,086	20,000	9,659	15,900	1,108		
Yaroslavl Region	121,850	234	28	43,411	14,252	14,050	7,570	1,620	21,589	5,669	11,650	1,804		
Moscow	7,791,730	149,643	138,503	479,637	267,978	11,679	756,415	709,104	1,851,909	1,407,739	2,086,030	71,597		

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	2,241,326	9,521	4,960	692,182	112,658	105,444	229,401	240,616	431,810	166,638	233,255	19,801
Republic of Karelia	28,609	2,112	344	6,078	3,090	1,252	443	763	6,715	1,517	6,325	315
Republic of Komi	29,456	4,413	4,398	4,846	190	1,067	2,150	1,559	9,112	3,840	1,740	540
Arkhangelsk Region	120,516	188	117	90,478	2,656	5,942	1,229	1,077	13,451	2,262	2,265	968
Nenets Autonomous Area	695	0	0	13	46	0	167	62	82	9	316	1
Arkhangelsk Region, excluding Nenets Autonomous Area	119,822	188	117	90,465	2,610	5,942	1,062	1,015	13,369	2,253	1,949	967
Vologda Region	89,327	0	0	47,169	1,360	10,559	3,272	1,497	17,895	3,400	2,943	1,232
Kaliningrad Region	114,763	120	0	39,209	5,838	16,641	4,995	4,411	24,649	5,895	12,268	738
Leningrad Region	212,882	719	0	66,944	29,098	32,435	27,950	7,562	25,145	12,289	9,814	928
Murmansk Region	33,431	1,684	84	1,275	1,291	5,722	847	771	7,172	5,047	9,121	501
Novgorod Region	35,874	21	0	15,403	664	10,135	1,858	597	5,509	671	650	368
Pskov Region	33,551	1	1	7,229	156	17,065	1,806	1,070	4,207	522	1,217	278
Saint Petersburg	1,542,915	264	16	413,553	68,316	4,626	184,852	221,309	317,956	131,195	186,912	13,933
SOUTHERN FEDERAL DISTRICT	1,247,625	6,653	5,199	309,510	70,464	204,732	127,916	38,410	301,660	120,877	56,288	11,117
Republic of Adygeya (Adygeya)	17,114	185	0	7,513	48	2,681	1,174	293	3,334	869	905	110
Republic of Kalmykia	7,545	6	0	111	24	5,192	355	179	1,098	353	223	4
Krasnodar Territory	682,125	753	11	106,074	31,588	115,133	93,719	27,538	181,906	85,359	34,893	5,163
Astrakhan Region	36,982	1	0	5,352	2,095	2,838	8,908	942	8,256	6,618	1,918	55
Volgograd Region	124,958	557	383	37,748	1,863	22,945	9,255	3,562	30,833	10,566	5,523	2,105
Rostov Region	378,903	5,151	4,806	152,712	34,846	55,942	14,504	5,895	76,233	17,112	12,827	3,681
NORTH CAUCASIAN FEDERAL DISTRICT	301,674	2,911	902	88,432	12,360	68,645	27,142	6,297	72,508	8,239	13,250	1,890
Republic of Dagestan	30,979	191	95	11,062	32	7,202	5,236	250	5,613	189	1,032	173
Republic of Ingushetia	6,965	50	25	3,966	0	1,250	655	40	847	142	1	15
Kabardino-Balkar Republic	42,470	74	36	12,496	55	12,455	1,743	787	11,598	1,295	1,937	29
Karachay-Cherkess Republic	28,653	244	0	11,281	560	5,552	3,323	419	6,459	275	534	7
Republic of North Ossetia – Alania	14,693	1,952	741	2,628	79	2,071	1,731	517	4,932	261	485	35
Chechen Republic	20,002	0	0	2,361	0	4,740	9,214	276	2,103	137	1,172	0
Stavropol Territory	157,912	400	5	44,638	11,634	35,376	5,241	4,008	40,956	5,941	8,089	1,631
VOLGA FEDERAL DISTRICT	2,570,412	106,234	95,021	827,939	175,322	262,614	146,875	78,777	478,969	284,011	176,944	32,728
Republic of Bashkortostan	299,088	77,899	73,992	90,117	2,688	29,609	20,584	4,780	36,790	19,697	13,184	3,741
Mari El Republic	61,348	11	0	17,253	332	29,004	2,562	763	6,617	2,293	1,951	562
Republic of Mordovia	91,330	33	0	31,575	177	24,726	2,322	973	9,985	4,619	16,605	315

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)	540,009	5,122	5,034	177,906	8,638	45,124	40,153	11,409	112,349	84,012	49,366	5,931
Udmurt Republic	88,564	9,482	9,302	35,342	308	6,631	3,232	1,648	21,681	5,321	3,632	1,287
Chuvash Republic – Chuvashia	89,771	68	0	14,799	829	5,200	5,261	1,967	20,158	36,546	4,288	656
Perm Territory	220,899	693	685	83,610	8,082	6,035	10,578	18,362	56,305	22,426	12,816	1,993
Kirov Region	54,411	26	0	15,428	922	14,564	2,689	1,868	14,105	2,554	1,661	595
Nizhny Novgorod Region	341,114	730	331	110,718	60,644	19,238	10,749	10,855	71,366	33,973	17,007	5,833
Orenburg Region	109,056	7,130	3,273	31,869	189	20,698	8,642	6,876	20,081	7,537	4,076	1,958
Penza Region	65,950	53	0	17,491	1,240	25,160	2,877	1,581	10,618	5,247	1,259	425
Samara Region	382,325	2,342	1,418	120,223	74,198	15,260	18,135	14,238	52,434	37,193	41,436	6,867
Saratov Region	149,205	1,075	986	41,722	16,917	13,488	15,457	2,332	36,965	12,282	6,931	2,036
Ulyanovsk Region	77,341	1,569	0	39,887	160	7,878	3,635	1,125	9,516	10,311	2,732	529
URALS FEDERAL DISTRICT	1,443,306	182,613	133,915	426,592	61,415	70,362	122,270	88,198	244,976	110,722	119,026	17,131
Kurgan Region	29,639	111	0	8,397	3,801	5,031	1,236	560	7,828	913	1,317	445
Sverdlovsk Region	486,370	3,667	74	196,576	22,393	11,999	27,994	34,465	117,996	38,974	26,000	6,305
Tyumen Region	547,631	175,959	133,461	37,331	29,150	10,956	68,180	49,444	60,017	39,972	72,076	4,546
Khanty-Mansi Autonomous Area – Yugra	154,669	22,839	22,115	3,641	13,950	1,259	28,482	31,931	20,205	11,168	19,483	1,712
Yamal-Nenets Autonomous Area	121,093	68,897	68,897	749	3,341	23	10,406	1,524	5,190	3,680	27,017	265
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	271,870	84,224	42,450	32,941	11,859	9,674	29,292	15,989	34,622	25,125	25,576	2,569
Chelyabinsk Region	379,665	2,875	380	184,287	6,071	42,376	24,861	3,730	59,135	30,862	19,632	5,835
SIBERIAN FEDERAL DISTRICT	1,437,817	160,109	101,093	334,728	143,609	119,519	151,033	45,740	307,828	87,668	68,980	18,604
Altai Republic	12,481	571	402	1,929	103	659	959	130	6,929	504	429	269
Republic of Buryatia	55,720	849	0	30,195	57	3,408	4,125	894	12,130	1,852	1,818	393
Republic of Tuva	3,456	716	530	168	22	200	222	201	1,650	88	149	39
Republic of Khakassia	14,090	1,228	407	1,786	449	1,728	402	530	4,164	1,357	2,282	163
Altai Territory	125,702	212	0	35,024	2,245	32,918	7,038	2,524	32,871	6,415	3,905	2,551
Trans-Baikal Territory	19,514	2,006	1	623	3,870	444	1,275	891	8,123	631	1,456	195
Krasnoyarsk Territory	370,272	41,112	3,932	111,751	62,104	26,945	44,717	8,573	43,356	16,488	12,492	2,732
Irkutsk Region	169,035	19,893	18,697	17,349	46,644	7,625	13,585	6,098	34,297	14,716	6,499	2,328
Kemerovo Region	226,324	87,986	71,682	58,358	4,964	6,923	3,795	5,118	35,595	8,919	12,277	2,391
Novosibirsk Region	238,721	945	871	38,342	16,701	18,138	26,994	16,497	71,421	23,116	22,816	3,752
Omsk Region	129,627	0	0	25,436	5,888	14,181	42,996	2,091	25,773	8,374	2,510	2,378
Tomsk Region	72,876	4,593	4,571	13,768	561	6,349	4,924	2,193	31,520	5,208	2,347	1,413

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	477,403	35,602	11,754	104,892	49,215	25,075	37,055	43,346	117,946	26,496	33,636	4,140
Republic of Sakha (Yakutia)	72,482	19,168	11,061	5,122	6,568	1,425	3,380	8,548	19,273	5,014	3,663	320
Kamchatka Territory	26,679	89	0	1,831	6,157	447	641	1,307	6,080	2,448	7,529	151
Primorye Territory	168,802	642	8	73,923	10,886	8,673	10,065	10,740	35,428	6,329	10,010	2,105
Khabarovsk Territory	124,246	1,647	51	18,630	17,747	5,382	14,278	18,531	29,071	10,042	7,821	1,098
Amur Region	30,878	2,202	0	3,023	2,288	7,227	4,134	637	8,518	1,163	1,489	196
Magadan Region	18,608	11,205	499	479	1,479	254	281	367	3,600	353	486	102
Sakhalin Region	27,581	263	101	1,555	3,791	1,071	4,008	2,806	10,537	1,010	2,431	110
Jewish Autonomous Region	3,466	18	3	326	11	595	236	155	1,792	136	138	58
Chukotka Autonomous Area	4,661	368	30	4	287	0	31	255	3,648	0	69	0
CRIMEA FEDERAL DISTRICT	4,935	1,444	1,444	400	46	42	260	725	797	410	665	145
Republic of Crimea	4,283	1,444	1,444	390	46	42	241	642	778	119	459	122
Sevastopol	652	0	0	10	0	0	19	83	19	291	207	23

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

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

Table 6.4.4

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

		31.03.2015												
		of which												
1	2	mining and quarrying of natural minerals		of which mining and quarrying of energy producing materials		5	6	7	8	9	10	11	12	13
		3	4	4	5									
	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	7,175,676	1,047,924	553,897	2,053,923	4,197	112,122	454,540	439,487	516,021	1,508,068	1,036,618	2,776		
CENTRAL FEDERAL DISTRICT	3,641,634	230,304	214,712	433,609	3,975	69,137	368,356	155,600	374,834	1,140,396	862,852	2,571		
Belgorod Region	24,713	9,847	0	14,047	0	252	86	148	248	85	0	0		
Bryansk Region	37,765	0	0	63	0	36,200	0	63	1,438	0	0	0		
Vladimir Region	6,850	63	0	6,311	0	73	21	21	0	0	361	0		
Voronezh Region	65,113	0	0	33,674	0	1,297	978	96	7,425	0	21,642	0		
Ivanovo Region	3,325	0	0	866	0	0	1,064	0	39	1,147	209	0		
Kaluga Region	14,545	0	0	227	235	6,243	1,800	317	3,559	1,701	304	158		
Kostroma Region	9,784	0	0	6,341	0	0	0	0	662	2,553	228	0		
Kursk Region	756	0	0	198	0	208	100	0	251	0	0	0		
Lipetsk Region	7,957	0	0	6,967	0	256	38	0	680	0	16	0		
Moscow Region	412,048	0	0	26,654	0	9,986	50,814	61,440	33,808	134,279	95,067	0		
Orel Region	764	0	0	440	0	0	0	0	241	0	82	0		
Ryazan Region	4,628	0	0	1,148	0	199	2,795	0	486	0	0	0		
Smolensk Region	19,276	0	0	17,850	0	0	0	545	837	44	0	0		
Tambov Region	5,088	0	0	2,299	0	91	2,699	0	0	0	0	0		
Tver Region	14,693	0	0	10,887	0	466	0	0	143	3,009	187	0		
Tula Region	43,999	0	0	12,475	0	398	0	892	347	667	29,218	2		
Yaroslavl Region	24,456	3,508	3,508	19,522	0	75	100	2	122	885	242	0		
Moscow	2,945,876	216,886	211,204	273,641	3,740	13,394	307,861	92,076	324,547	996,026	715,293	2,411		

(millions of rubles)

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	118,901	82,323	2,571	13,899	0	0	0	80	6,338	13,973	2,288	0
Udmurt Republic	155,863	154,208	154,208	0	0	0	0	0	232	16	1,406	0
Chuvash Republic – Chuvashia	4,469	0	0	1,544	0	0	2,758	0	23	145	0	0
Perm Territory	220,923	8,290	4,969	203,277	0	3,888	3,373	0	884	183	1,027	0
Kirov Region	1,903	0	0	126	0	0	23	0	0	1,753	0	0
Nizhny Novgorod Region	42,101	0	0	23,716	0	0	2,176	14,207	1,706	135	162	0
Orenburg Region	46,803	11,555	329	29,076	81	51	0	0	685	0	5,355	0
Penza Region	18,132	14,243	0	1,193	0	314	88	0	1,293	760	241	0
Samara Region	16,971	140	0	12,714	0	0	211	205	2,843	627	230	0
Saratov Region	7,915	178	178	571	0	913	299	3,248	2,275	411	19	0
Ulyanovsk Region	48,909	0	0	25,406	0	0	0	17,418	2,873	681	2,532	0
URALS FEDERAL DISTRICT	768,712	50,612	39,152	509,918	0	575	35,610	9,461	41,219	86,964	34,149	204
Kurgan Region	3,983	0	0	3,773	0	41	0	0	170	0	0	0
Sverdlovsk Region	331,388	2,549	0	225,050	0	0	4,926	132	4,769	86,227	7,735	0
Tyumen Region	311,731	39,152	39,152	189,236	0	82	17,743	9,329	29,211	672	26,103	204
Khanty-Mansi Autonomous Area – Yugra	34,270	28,514	28,514	354	0	0	0	4,526	0	672	0	204
Yamal-Nenets Autonomous Area	49,802	4,844	4,844	0	0	0	0	0	22,311	0	22,647	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	227,659	5,793	5,793	188,882	0	82	17,743	4,803	6,900	0	3,456	0
Chelyabinsk Region	121,609	8,912	0	91,860	0	452	12,941	0	7,070	65	311	0
SIBERIAN FEDERAL DISTRICT	573,237	187,434	93,074	254,209	0	2,917	8,120	3,878	20,143	88,746	7,790	0
Altai Republic	1,805	0	0	0	0	0	0	0	698	976	131	0
Republic of Buryatia	2,030	619	0	100	0	887	0	0	0	424	0	0
Republic of Tuva	9,379	9,379	7,333	0	0	0	0	0	0	0	0	0
Republic of Khakassia	15,272	710	0	12,584	0	0	0	0	0	626	1,352	0
Altai Territory	11,206	5,168	0	626	0	763	853	3,517	203	27	48	0
Trans-Baikal Territory	10,522	10,172	0	255	0	0	22	0	35	0	38	0
Krasnoyarsk Territory	211,139	19,861	0	115,373	0	0	11	0	95	75,571	228	0
Irkutsk Region	33,256	5,428	1,628	24,282	0	441	0	351	1,599	0	1,155	0
Kemerovo Region	240,334	118,966	66,982	83,979	0	302	7,194	0	16,085	9,139	4,669	0
Novosibirsk Region	22,650	16,475	16,475	3,127	0	524	40	0	409	1,982	92	0
Omsk Region	14,056	0	0	13,884	0	0	0	10	115	0	48	0
Tomsk Region	1,587	655	655	0	0	0	0	0	903	0	29	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	384,485	259,742	17,335	54,896	15	29,294	1,581	7,825	7,529	4,380	19,223	0
Republic of Sakha (Yakutia)	198,602	197,039	13,039	1,318	0	0	235	0	9	0	0	0
Kamchatka Territory	16,788	13,252	0	177	0	0	0	0	0	0	3,360	0
Primorye Territory	32,549	4,898	0	2,578	15	5,271	155	5,867	4,784	12	8,969	0
Khabarovsk Territory	113,681	27,125	98	50,262	0	24,023	504	836	2,676	1,858	6,397	0
Amur Region	11,226	10,625	0	179	0	0	8	0	17	398	0	0
Magadan Region	2,535	1,908	0	382	0	0	0	0	8	0	239	0
Sakhalin Region	8,391	4,198	4,198	0	0	0	679	1,123	36	2,111	245	0
Jewish Autonomous Region	507	493	0	0	0	0	0	0	0	0	14	0
Chukotka Autonomous Area	205	205	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	755	0	0	6	0	35	0	92	29	21	572	0
Republic of Crimea	538	0	0	6	0	35	0	92	21	0	384	0
Sevastopol	217	0	0	0	0	0	0	0	8	21	188	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

(millions of rubles)

	31.03.2015													
	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	2	3	4	5	6	7	8	9	10	11	12	13
1														
THE RUSSIAN FEDERATION	1,109,293	65,643	65,053	82	4,474,707	576,618	364,570	7,051	441,482	62,121	12,545	440		
CENTRAL FEDERAL DISTRICT	502,024	14,882	35,710	25	1,845,693	127,766	247,313	4,703	150,900	12,229	9,504	281		
Belgorod Region	6,048	727	0	0	39,390	8,009	629	2	2,613	649	2	2		
Bryansk Region	4,057	950	29	0	25,219	7,453	1,578	1,135	1,651	411	8	0		
Vladimir Region	7,125	892	0	0	42,021	6,268	1,535	0	2,663	719	21	0		
Voronezh Region	18,354	1,202	190	0	94,510	13,094	843	0	6,345	970	12	0		
Ivanovo Region	7,547	1,145	129	0	27,419	4,412	350	9	3,323	276	0	0		
Kaluga Region	5,935	450	103	0	37,260	5,864	2,939	0	2,599	581	0	0		
Kostroma Region	3,864	534	0	0	20,429	3,861	3,483	0	1,333	215	10	0		
Kursk Region	7,498	1,573	0	0	37,148	6,920	365	0	2,712	554	0	0		
Lipetsk Region	5,215	449	68	0	31,906	4,242	793	0	5,760	504	3	0		
Moscow Region	58,697	1,510	2,219	0	236,739	16,326	26,594	570	25,166	2,110	3,152	8		
Orel Region	3,490	386	29	0	18,117	3,038	177	0	2,033	168	0	0		
Ryazan Region	7,244	853	0	0	43,839	6,057	164	17	4,696	699	145	0		
Smolensk Region	5,287	434	45	0	42,233	5,873	432	44	9,807	1,021	0	0		
Tambov Region	4,868	444	0	0	24,355	3,701	64	0	1,369	221	0	0		
Tver Region	3,767	232	0	0	25,087	3,646	236	0	2,747	364	143	0		
Tula Region	7,335	753	18	0	39,813	5,962	427	12	6,015	840	0	0		
Yaroslavl Region	11,297	1,207	43	0	43,838	4,871	389	19	6,791	572	56	19		
Moscow	334,396	1,142	32,838	25	1,016,367	18,167	206,315	2,895	63,276	1,354	5,952	253		
NORTH-WESTERN FEDERAL DISTRICT	118,728	5,365	16,284	0	457,781	35,766	59,370	304	58,749	4,395	1,929	11		
Republic of Karelia	1,853	159	0	0	16,737	1,916	2,412	0	1,549	120	0	0		
Republic of Komi	2,379	458	0	0	10,408	3,772	0	0	2,725	351	0	0		

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	6,544	1,311	0	0	17,721	4,415	2,069	85	1,978	376	129	0
Nenets Autonomous Area	9	2	0	0	341	137	0	0	20	16	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	6,535	1,310	0	0	17,380	4,279	2,069	85	1,958	360	129	0
Vologda Region	9,120	1,140	0	0	34,007	6,565	595	28	7,663	1,287	26	0
Kaliningrad Region	6,239	285	299	0	31,339	3,170	1,947	12	3,883	322	251	0
Leningrad Region	8,549	219	184	0	49,649	2,838	6,442	1	9,784	350	478	1
Murmansk Region	3,086	596	128	0	14,769	2,543	16,312	0	3,417	228	4	0
Novgorod Region	1,900	181	0	0	13,072	2,070	48	0	967	235	47	0
Pskov Region	1,424	195	0	0	13,776	1,903	206	0	3,019	506	148	0
Saint Petersburg	77,633	820	15,673	0	256,304	6,574	29,339	178	23,765	619	847	9
SOUTHERN FEDERAL DISTRICT	78,477	8,180	2,403	45	406,750	76,385	10,496	205	61,015	11,014	132	21
Republic of Adygeya (Adygeya)	1,749	169	0	0	12,438	2,190	75	0	738	100	75	0
Republic of Kalmykia	326	34	0	0	6,848	3,148	0	0	1,794	1,180	0	0
Krasnodar Territory	37,550	3,195	2,300	0	199,292	31,599	4,536	125	37,670	4,595	28	5
Astrakhan Region	2,427	526	0	0	23,287	6,651	308	5	2,395	1,259	0	0
Volgograd Region	8,510	805	13	0	51,827	9,193	909	0	6,472	1,405	1	0
Rostov Region	27,916	3,452	90	45	113,058	23,605	4,668	74	11,946	2,475	28	16
NORTH CAUCASIAN FEDERAL DISTRICT	22,470	2,470	153	0	165,808	29,705	2,547	33	18,760	4,627	206	33
Republic of Dagestan	1,252	232	0	0	17,268	3,903	15	0	1,421	452	0	0
Republic of Ingushetia	165	132	0	0	3,027	1,477	0	0	2,007	916	0	0
Kabardino-Balkar Republic	1,446	246	0	0	23,734	4,452	221	0	1,763	580	173	0
Karachay-Cherkess Republic	2,158	40	87	0	14,626	1,870	239	33	2,491	568	33	33
Republic of North Ossetia – Alania	1,655	223	14	0	13,283	2,173	187	0	3,503	225	0	0
Chechen Republic	416	49	0	0	14,078	743	197	0	239	34	0	0
Stavropol Territory	15,377	1,547	52	0	79,792	15,087	1,688	0	7,336	1,851	0	0
VOLGA FEDERAL DISTRICT	180,125	13,338	3,133	7	730,737	115,685	15,748	483	66,772	11,258	280	28
Republic of Bashkortostan	20,217	1,348	2,268	0	64,902	8,586	2,375	0	5,295	990	1	0
Mari El Republic	2,599	339	6	0	13,093	3,166	38	0	1,349	161	8	0
Republic of Mordovia	5,179	384	0	0	30,140	3,871	0	0	2,461	646	0	0
Republic of Tatarstan (Tatarstan)	38,699	1,464	7	0	145,778	15,922	727	0	6,629	1,688	0	0
Udmurt Republic	4,717	715	0	0	17,321	5,048	232	0	1,791	595	0	0
Chuvash Republic – Chuvashia	5,333	859	48	0	26,652	5,865	415	0	1,537	384	0	0
Perm Territory	7,580	962	0	0	34,181	9,659	236	64	5,904	1,080	0	0
Kirov Region	5,214	967	0	0	30,125	7,157	23	0	4,201	725	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	28,120	2,012	183	7	97,378	18,074	1,228	383	9,264	995	131	28
Orenburg Region	9,287	1,505	189	0	50,151	11,456	3,585	0	7,027	1,436	0	0
Penza Region	5,942	652	29	0	36,945	7,674	286	16	2,432	731	0	0
Samara Region	28,488	376	318	0	98,319	4,830	2,925	16	11,127	590	141	0
Saratov Region	13,419	971	86	0	56,810	10,669	802	0	4,715	902	0	0
Ulyanovsk Region	5,332	784	0	0	28,943	3,509	2,876	4	3,039	334	0	0
URALS FEDERAL DISTRICT	72,339	6,275	5,395	0	293,948	63,237	10,312	350	30,125	7,915	170	35
Kurgan Region	2,789	612	0	0	15,935	5,098	41	0	1,192	385	0	0
Sverdlovsk Region	26,251	1,392	152	0	77,801	14,548	2,251	344	9,488	1,673	147	35
Tyumen Region	21,885	1,434	5,133	0	130,288	30,622	7,204	0	12,687	4,319	20	0
Khanty-Mansi Autonomous Area – Yugra	4,736	408	5,133	0	45,476	13,838	6,749	0	4,914	2,125	0	0
Yamal-Nenets Autonomous Area	2,365	111	0	0	10,381	4,223	20	0	976	489	20	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	14,784	915	0	0	74,432	12,561	435	0	6,797	1,705	0	0
Chelyabinsk Region	21,414	2,836	110	0	69,923	12,969	815	6	6,759	1,538	3	0
SIBERIAN FEDERAL DISTRICT	98,117	9,888	271	0	405,744	82,383	6,751	845	39,477	7,391	204	20
Altai Republic	1,777	249	0	0	6,015	1,810	0	0	501	139	0	0
Republic of Buryatia	2,274	380	0	0	17,239	6,258	409	0	1,725	682	0	0
Republic of Tuva	243	105	0	0	2,341	1,606	0	0	123	75	0	0
Republic of Khakassia	1,059	394	0	0	6,605	3,102	713	199	561	221	2	0
Altai Territory	13,096	874	0	0	70,868	9,600	823	58	8,419	1,040	129	0
Trans-Baikal Territory	1,687	677	38	0	11,511	6,415	95	0	346	184	0	0
Krasnoyarsk Territory	12,180	1,488	23	0	56,303	12,974	726	12	4,899	893	11	0
Irkutsk Region	13,913	1,467	76	0	59,604	13,374	1,661	28	4,088	907	15	0
Kemerovo Region	9,223	956	0	0	29,726	6,746	754	0	5,407	981	0	0
Novosibirsk Region	23,250	881	133	0	81,944	6,114	845	86	8,937	734	7	7
Omsk Region	13,691	1,980	0	0	42,463	9,404	595	461	3,468	1,275	39	12
Tomsk Region	5,724	437	0	0	21,126	4,980	130	0	1,004	259	0	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	35,595	5,162	1,617	6	167,027	45,615	11,820	117	15,683	3,293	119	11
Republic of Sakha (Yakutia)	4,045	790	19	0	24,189	8,466	2,462	0	2,620	795	88	0
Kamchatka Territory	1,883	318	0	0	14,214	3,332	706	0	2,997	120	0	0
Primorye Territory	17,956	1,592	1,110	6	52,982	11,299	6,157	86	3,075	555	13	0
Khabarovsk Territory	6,095	940	37	0	34,315	8,864	668	14	2,869	687	11	11
Amur Region	2,472	665	0	0	16,479	5,993	196	0	803	343	7	0
Magadan Region	1,215	242	3	0	7,912	1,726	515	0	783	47	0	0
Sakhalin Region	1,424	357	448	0	13,046	3,654	1,103	18	1,537	317	0	0
Jewish Autonomous Region	341	257	0	0	3,385	2,075	14	0	989	426	0	0
Chukotka Autonomous Area	163	0	0	0	505	204	0	0	10	3	0	0
CRIMEA FEDERAL DISTRICT	1,419	83	89	0	1,219	75	214	10	1	0	1	0
Republic of Crimea	924	58	89	0	1,147	64	214	10	1	0	1	0
Sevastopol	495	25	0	0	73	11	0	0	0	0	0	0

Table 6.4.6

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

		31.03.2015									
		rubles					foreign currency				
	1	2	including			total	total	including		of which	
			housing loans	mortgage loans	including overdue debt			housing loans	mortgage loans	including overdue debt	housing loans
			3	4	5	6	7	8	9		
THE RUSSIAN FEDERATION		10,621,468	3,547,096	3,423,644	31,340	283,167	139,481	135,330	18,802		
CENTRAL FEDERAL DISTRICT		2,968,437	982,680	966,954	12,752	218,748	103,767	100,356	14,451		
Belgorod Region		94,994	22,910	21,990	110	458	399	397	51		
Bryansk Region		63,455	19,875	19,441	50	291	228	215	2		
Vladimir Region		85,131	24,798	24,032	206	632	525	517	36		
Voronezh Region		129,062	43,602	42,781	415	846	507	506	72		
Ivanovo Region		51,364	16,203	16,070	57	1,250	195	195	32		
Kaluga Region		74,431	27,922	27,620	83	1,118	662	655	54		
Kostroma Region		35,035	10,972	10,857	42	66	52	52	1		
Kursk Region		68,671	21,009	20,310	138	306	270	267	18		
Lipetsk Region		63,320	18,531	18,252	45	276	150	149	24		
Moscow Region		730,627	282,901	280,805	3,144	44,417	27,473	26,948	4,225		
Orel Region		40,968	12,901	12,561	20	271	231	231	0		
Ryazan Region		67,464	24,763	24,533	80	415	298	297	15		
Smolensk Region		60,021	22,636	22,319	96	773	325	293	5		
Tambov Region		51,648	16,081	15,753	29	237	205	200	2		
Tver Region		77,815	29,187	29,087	636	761	621	620	35		
Tula Region		95,384	30,167	29,877	111	714	577	564	15		
Yaroslavl Region		75,893	24,761	24,507	112	357	257	245	12		
Moscow		1,103,154	333,461	326,159	7,378	165,560	70,792	68,005	9,852		

(millions of rubles)

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,136,741	401,980	392,906	2,673	31,200	16,117	15,840	1,838
Republic of Karelia	56,019	18,370	18,122	50	190	154	153	3
Republic of Komi	90,419	35,210	30,877	57	160	134	133	10
Arkhangelsk Region	97,091	36,615	36,182	92	414	348	341	63
Nenets Autonomous Area	5,381	2,729	2,714	2	3	3	3	0
Arkhangelsk Region, excluding Nenets Autonomous Area	91,710	33,886	33,468	90	411	345	338	63
Vologda Region	89,415	32,298	31,759	186	359	288	285	62
Kaliningrad Region	63,614	18,095	17,881	185	3,600	908	860	146
Leningrad Region	127,589	43,600	43,115	314	3,084	1,316	1,290	176
Murmansk Region	76,951	19,410	19,180	81	253	177	169	4
Novgorod Region	41,980	12,264	12,015	58	148	120	120	12
Pskov Region	35,851	10,360	10,091	17	132	121	119	4
Saint Petersburg	457,812	175,758	173,684	1,633	22,860	12,551	12,370	1,358
SOUTHERN FEDERAL DISTRICT	888,628	243,198	234,792	2,235	6,712	3,583	3,518	359
Republic of Adygeya (Adygeya)	24,517	4,515	4,344	35	128	112	112	0
Republic of Kalmykia	22,578	6,130	6,031	15	129	99	99	1
Krasnodar Territory	355,667	95,912	91,856	1,135	2,592	1,515	1,501	230
Astrakhan Region	67,742	18,827	18,401	61	187	133	133	16
Volgograd Region	138,804	41,983	41,287	477	700	508	508	38
Rostov Region	279,320	75,831	72,873	512	2,976	1,216	1,165	74
NORTH CAUCASIAN FEDERAL DISTRICT	296,752	74,827	72,237	732	2,054	1,585	1,509	258
Republic of Dagestan	32,606	8,995	8,859	217	286	214	211	4
Republic of Ingushetia	4,219	325	292	3	1	1	0	0
Kabardino-Balkar Republic	35,438	8,632	8,095	48	253	220	212	66
Karachay-Cherkess Republic	21,963	4,353	4,066	28	71	67	67	1
Republic of North Ossetia – Alania	31,430	8,126	7,831	126	298	245	222	56
Chechen Republic	16,324	1,023	1,023	6	129	8	3	0
Stavropol Territory	154,772	43,373	42,071	304	1,016	830	794	131

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	1,967,556	679,996	646,218	4,416	10,743	6,316	6,248	766
Republic of Bashkortostan	279,325	89,655	76,537	547	825	477	475	12
Mari El Republic	35,640	14,239	13,988	53	135	101	101	8
Republic of Mordovia	39,879	14,576	14,101	33	296	252	248	22
Republic of Tatarstan (Tatarstan)	265,143	86,965	84,559	490	1,445	358	357	19
Udmurt Republic	108,250	41,779	37,666	172	431	356	354	38
Chuvash Republic – Chuvashia	74,894	33,691	33,480	114	478	385	384	48
Perm Territory	211,772	73,573	66,581	891	1,160	711	685	172
Kirov Region	75,819	27,329	26,430	95	263	226	226	1
Nizhny Novgorod Region	207,601	74,009	72,022	490	1,289	806	787	179
Orenburg Region	143,778	47,035	46,161	204	444	329	328	33
Penza Region	71,451	23,853	23,139	54	354	294	289	21
Samara Region	223,166	77,508	76,665	902	2,465	1,191	1,184	172
Saratov Region	140,432	43,731	43,303	252	782	496	496	27
Ulyanovsk Region	90,406	32,053	31,586	119	376	334	334	14
URALS FEDERAL DISTRICT	1,250,725	482,486	444,081	3,429	4,008	2,506	2,467	296
Kurgan Region	57,025	18,672	16,479	123	89	44	44	0
Sverdlovsk Region	373,668	125,137	114,635	1,209	1,552	1,046	1,030	187
Tyumen Region	553,748	250,803	233,497	870	913	607	590	70
Khanty-Mansi Autonomous Area – Yugra	267,380	136,025	127,582	394	276	229	225	11
Yamal-Nenets Autonomous Area	94,615	47,527	43,802	96	170	137	134	29
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	191,753	67,251	62,113	380	467	241	231	30
Chelyabinsk Region	266,284	87,874	79,470	1,227	1,454	809	803	39
SIBERIAN FEDERAL DISTRICT	1,558,789	500,408	487,403	4,332	6,415	3,826	3,727	687
Altai Republic	13,412	1,737	1,727	21	7	0	0	0
Republic of Buryatia	86,358	20,293	20,115	163	129	112	112	8
Republic of Tuva	20,478	5,731	5,724	63	3	2	2	0
Republic of Khakassia	33,455	9,896	9,644	63	70	40	40	0
Altai Territory	149,764	39,780	39,416	264	459	373	370	110
Trans-Baikal Territory	86,938	25,533	25,322	109	58	49	49	0
Krasnoyarsk Territory	279,645	100,509	96,694	1,047	714	515	494	115

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	226,529	73,417	72,861	676	566	327	327	68
Kemerovo Region	200,383	54,192	52,459	483	1,481	454	454	65
Novosibirsk Region	236,796	92,518	90,614	784	1,623	1,198	1,178	259
Omsk Region	137,524	41,953	38,793	476	929	462	423	19
Tomsk Region	87,507	34,849	34,034	183	376	294	278	43
FAR-EASTERN FEDERAL DISTRICT	550,773	181,428	178,962	771	2,768	1,772	1,662	145
Republic of Sakha (Yakutia)	108,292	41,177	40,640	156	107	88	84	0
Kamchatka Territory	29,621	8,875	8,753	5	119	98	45	0
Primorye Territory	135,586	37,932	37,681	189	1,740	992	941	74
Khabarovsk Territory	120,910	42,966	42,317	232	542	386	386	36
Amur Region	72,403	23,540	23,034	115	95	89	89	35
Magadan Region	18,376	6,102	6,025	2	17	15	13	0
Sakhalin Region	50,112	15,896	15,727	61	114	76	76	0
Jewish Autonomous Region	11,396	3,469	3,326	11	25	24	24	0
Chukotka Autonomous Area	4,077	1,471	1,459	0	9	4	4	0
CRIMEA FEDERAL DISTRICT	3,067	93	91	0	519	9	3	2
Republic of Crimea	2,458	80	78	0	312	9	3	2
Sevastopol	609	13	13	0	207	0	0	0

Table 6.4.7

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

		31.03.2015									
		housing loans					including				
		of which mortgage loans									
1	2	3	4	5	6	7	8	9	10		
THE RUSSIAN FEDERATION	1,087,275	138,910	222,033	172.9	14.54	135,159	217,170	174.0	14.53		
CENTRAL FEDERAL DISTRICT	375,011	34,072	69,217	170.5	14.63	33,813	68,089	172.6	14.62		
Belgorod Region	8,646	1,148	1,424	175.9	14.59	1,123	1,416	176.5	14.56		
Bryansk Region	5,893	1,166	1,453	177.7	14.77	1,165	1,452	177.7	14.77		
Vladimir Region	5,370	1,140	1,544	169.9	14.95	1,124	1,530	170.7	14.94		
Voronezh Region	12,780	2,497	3,319	179.5	14.68	2,490	3,310	179.6	14.68		
Ivanovo Region	4,909	902	1,166	160.5	14.57	892	1,161	161.0	14.55		
Kaluga Region	6,694	1,203	1,904	169.5	14.63	1,193	1,899	169.8	14.62		
Kostroma Region	3,545	783	857	158.8	14.56	772	851	159.6	14.54		
Kursk Region	6,335	913	1,286	178.9	14.61	902	1,274	179.7	14.58		
Lipetsk Region	6,811	1,097	1,331	179.5	14.77	1,086	1,327	179.9	14.75		
Moscow Region	79,975	9,537	24,310	169.8	14.49	9,482	24,067	171.0	14.49		
Orel Region	4,097	803	1,011	175.2	14.51	798	1,009	175.4	14.51		
Ryazan Region	6,316	1,412	1,850	167.3	14.48	1,403	1,840	168.1	14.47		
Smolensk Region	5,647	1,052	1,516	179.9	14.81	1,048	1,515	180.0	14.80		
Tambov Region	4,634	783	1,116	177.3	14.48	778	1,113	177.6	14.48		
Tver Region	7,142	1,233	1,847	177.9	14.62	1,231	1,846	178.0	14.61		
Tula Region	9,156	1,595	2,378	170.8	14.60	1,591	2,374	171.0	14.60		
Yaroslavl Region	7,355	1,379	1,689	158.3	14.72	1,363	1,681	158.9	14.71		
Moscow	189,706	5,429	19,216	168.0	14.78	5,372	18,424	173.7	14.75		

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	130,968	17,681	29,910	166.0	14.30	17,567	29,802	166.2	14.29
Republic of Karelia	5,322	833	1,191	166.3	14.57	830	1,190	166.4	14.57
Republic of Komi	8,976	1,313	1,985	169.2	14.62	1,310	1,982	169.1	14.62
Arkhangelsk Region	9,648	1,933	2,900	161.1	14.58	1,924	2,897	161.2	14.57
Nenets Autonomous Area	424	37	126	145.4	14.65	37	126	145.4	14.65
Arkhangelsk Region, excluding Nenets Autonomous Area	9,224	1,896	2,774	161.8	14.58	1,887	2,771	161.9	14.57
Vologda Region	7,754	1,725	2,006	167.0	14.75	1,686	1,984	168.4	14.71
Kaliningrad Region	7,027	813	1,277	175.9	13.55	812	1,277	175.9	13.55
Leningrad Region	13,181	1,953	3,392	169.6	14.18	1,938	3,361	169.8	14.16
Murmansk Region	8,591	1,090	1,773	157.7	13.81	1,090	1,773	157.7	13.81
Novgorod Region	4,372	646	873	162.1	14.64	641	871	162.3	14.64
Pskov Region	4,010	621	805	163.4	14.05	597	794	165.5	14.05
Saint Petersburg	62,087	6,754	13,708	166.0	14.25	6,739	13,673	166.1	14.25
SOUTHERN FEDERAL DISTRICT	81,187	10,667	15,561	180.3	14.36	10,353	15,370	182.1	14.34
Republic of Adygeya (Adygeya)	2,225	248	390	178.1	14.45	246	383	181.3	14.44
Republic of Kalmykia	1,694	247	409	193.7	15.03	246	405	195.5	15.03
Krasnodar Territory	33,021	3,951	5,924	181.9	14.44	3,811	5,829	184.5	14.42
Astrakhan Region	5,946	910	1,309	187.3	14.14	905	1,306	187.5	14.14
Volgograd Region	12,404	1,979	2,624	176.4	14.64	1,975	2,616	176.8	14.64
Rostov Region	25,897	3,332	4,905	177.7	14.09	3,170	4,831	179.4	14.06
NORTH CAUCASIAN FEDERAL DISTRICT	23,719	3,162	4,797	191.9	14.51	3,153	4,787	192.3	14.51
Republic of Dagestan	3,308	267	542	198.0	14.06	264	535	200.3	14.05
Republic of Ingushetia	226	18	29	186.9	13.23	18	29	186.9	13.23
Kabardino-Balkar Republic	2,378	239	409	199.9	14.69	237	407	200.5	14.69
Karachay-Cherkess Republic	1,286	150	225	192.6	14.59	150	225	192.6	14.59
Republic of North Ossetia – Alania	2,476	327	578	195.2	15.39	327	578	195.2	15.39
Chechen Republic	830	73	141	210.1	14.82	73	141	210.1	14.82
Stavropol Territory	13,215	2,088	2,873	188.1	14.38	2,084	2,872	188.2	14.38

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	181,106	34,682	43,694	170.9	14.59	33,742	42,944	171.8	14.58
Republic of Bashkortostan	25,382	4,311	5,780	167.2	14.98	3,820	5,261	169.3	14.98
Mari El Republic	2,825	799	1,010	174.4	14.60	792	1,009	174.2	14.59
Republic of Mordovia	2,913	735	912	173.2	14.84	702	902	174.4	14.82
Republic of Tatarstan (Tatarstan)	21,815	5,690	6,760	159.0	15.08	5,572	6,698	160.1	15.06
Udmurt Republic	11,148	2,371	2,665	160.3	14.62	2,328	2,645	161.0	14.60
Chuvash Republic – Chuvashia	5,500	1,683	2,053	182.9	14.80	1,659	2,048	183.1	14.79
Perm Territory	18,886	3,059	3,791	177.1	13.08	3,046	3,781	177.2	13.08
Kirov Region	6,114	1,556	1,852	167.2	14.86	1,532	1,844	167.4	14.84
Nizhny Novgorod Region	26,991	3,410	4,723	167.1	14.57	3,356	4,696	167.5	14.56
Orenburg Region	11,956	2,389	3,063	186.3	14.15	2,294	3,019	188.2	14.13
Penza Region	6,523	1,218	1,611	177.7	14.57	1,210	1,607	178.0	14.56
Samara Region	21,816	3,597	4,691	175.2	14.78	3,589	4,688	175.3	14.78
Saratov Region	12,415	1,910	2,618	182.7	14.62	1,904	2,609	182.9	14.61
Ulyanovsk Region	6,822	1,954	2,165	167.4	14.63	1,938	2,137	169.4	14.62
URALS FEDERAL DISTRICT	108,620	15,198	23,729	181.1	14.58	13,476	21,350	182.3	14.58
Kurgan Region	4,751	856	1,001	195.2	13.87	669	806	189.6	14.00
Sverdlovsk Region	36,521	4,680	7,451	181.9	14.57	4,340	6,872	182.7	14.56
Tyumen Region	44,657	5,290	10,633	191.7	14.51	4,753	9,624	192.8	14.50
Khanty-Mansi Autonomous Area – Yugra	19,596	2,291	4,882	190.2	14.29	2,038	4,336	190.4	14.27
Yamal-Nenets Autonomous Area	8,228	793	1,968	194.8	14.44	720	1,797	196.9	14.40
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	16,833	2,206	3,783	192.1	14.85	1,995	3,491	193.8	14.84
Chelyabinsk Region	22,691	4,372	4,644	152.6	15.00	3,714	4,048	155.3	15.01
SIBERIAN FEDERAL DISTRICT	134,431	18,280	25,268	175.8	14.55	17,953	25,011	176.1	14.54
Altai Republic	1,277	97	125	173.1	16.09	97	125	173.1	16.09
Republic of Buryatia	6,379	616	877	176.9	14.69	610	873	177.0	14.69
Republic of Tuva	1,112	141	252	181.1	15.13	141	252	181.1	15.13
Republic of Khakassia	2,249	490	595	165.3	15.15	485	593	165.5	15.14
Altai Territory	13,653	1,863	2,465	171.3	14.79	1,842	2,453	171.9	14.78
Trans-Baikal Territory	6,338	737	1,172	175.2	14.56	734	1,170	175.4	14.56
Krasnoyarsk Territory	23,712	3,308	4,797	163.5	14.89	3,226	4,759	163.7	14.89

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	19,348	2,542	3,595	166.4	14.90	2,521	3,587	166.7	14.90
Kemerovo Region	17,693	2,318	3,176	188.3	14.08	2,306	3,172	188.5	14.08
Novosibirsk Region	22,585	3,157	4,332	188.2	14.07	3,138	4,324	188.3	14.07
Omsk Region	12,645	1,886	2,398	177.9	14.85	1,733	2,223	179.0	14.79
Tomsk Region	7,500	1,125	1,484	182.6	13.89	1,120	1,480	182.7	13.88
FAR-EASTERN FEDERAL DISTRICT	50,766	5,157	9,836	171.8	14.55	5,091	9,796	172.3	14.53
Republic of Sakha (Yakutia)	8,025	940	2,023	178.3	15.32	891	1,999	180.2	15.26
Kamchatka Territory	3,195	283	567	163.8	14.38	276	562	165.0	14.37
Primorye Territory	13,403	1,215	2,082	166.0	14.46	1,208	2,073	166.3	14.44
Khabarovsk Territory	11,174	1,241	2,323	176.9	14.17	1,241	2,323	176.9	14.17
Amur Region	7,157	646	1,110	173.4	14.37	645	1,109	173.5	14.36
Magadan Region	1,859	220	460	163.7	14.54	220	460	163.7	14.54
Sakhalin Region	4,767	476	1,042	168.8	14.31	474	1,041	168.9	14.31
Jewish Autonomous Region	882	107	154	160.3	14.40	107	154	160.3	14.40
Chukotka Autonomous Area	304	29	75	143.7	14.77	29	75	143.7	14.77
CRIMEA FEDERAL DISTRICT	1,467	11	21	161.8	13.60	11	21	161.8	13.60
Republic of Crimea	1,128	10	20	164.8	13.58	10	20	164.8	13.58
Sevastopol	339	1	1	60.0	15.50	1	1	60.0	15.50

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

	31.03.2015										
	volume of consumer loans extended since the beginning of the year, total, millions of rubles	housing loans					including				
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	of which mortgage loans	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	21,156	43	1,419	33.5	12.19	25	960	41.9	11.80		
CENTRAL FEDERAL DISTRICT	18,141	36	1,395	31.3	12.30	18	936	38.7	11.88		
Belgorod Region	6	0	0	0.0	0.00	0	0	0.0	0.00		
Bryansk Region	18	0	0	0.0	0.00	0	0	0.0	0.00		
Vladimir Region	12	0	0	0.0	0.00	0	0	0.0	0.00		
Voronezh Region	34	1	5	147.1	12.00	1	5	147.1	12.00		
Ivanovo Region	172	1	2	152.2	7.90	1	2	152.2	7.90		
Kaluga Region	9	0	0	0.0	0.00	0	0	0.0	0.00		
Kostroma Region	2	0	0	0.0	0.00	0	0	0.0	0.00		
Kursk Region	6	0	0	0.0	0.00	0	0	0.0	0.00		
Lipetsk Region	4	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow Region	1,416	5	20	140.0	10.86	4	15	164.2	10.74		
Orel Region	5	0	0	0.0	0.00	0	0	0.0	0.00		
Ryazan Region	6	0	0	0.0	0.00	0	0	0.0	0.00		
Smolensk Region	20	0	0	0.0	0.00	0	0	0.0	0.00		
Tambov Region	9	0	0	0.0	0.00	0	0	0.0	0.00		
Tver Region	20	0	0	0.0	0.00	0	0	0.0	0.00		
Tula Region	12	0	0	0.0	0.00	0	0	0.0	0.00		
Yaroslavl Region	12	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow	16,378	29	1,368	29.0	12.44	12	914	35.7	12.00		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	1,817	3	17	165.6	12.23	3	17	165.6	12.23
Republic of Karelia	3	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	6	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	6	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	11	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	43	1	4	122.0	8.00	1	4	122.0	8.00
Leningrad Region	205	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	7	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	1	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	1	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	1,539	2	13	178.4	13.07	2	13	178.4	13.07
SOUTHERN FEDERAL DISTRICT	198	1	2	110.0	9.00	1	2	110.0	9.00
Republic of Adygeya (Adygeya)	2	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	62	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	15	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	79	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	102	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	8	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	1	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	67	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	24	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	533	2	5	200.7	8.48	2	5	200.7	8.48
Republic of Bashkortostan	42	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)	121	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	14	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	3	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	30	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	159	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	16	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	8	1	3	242.0	8.00	1	3	242.0	8.00
Samara Region	103	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	26	1	2	122.0	10.30	1	2	122.0	10.30
Ulyanovsk Region	3	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	85	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	47	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	15	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	3	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	5	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	7	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	21	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	158	1	0	300.3	10.50	1	0	300.3	10.50
Altai Republic	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	3	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	10	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	18	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	13	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	17	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	41	1	0	300.3	10.50	1	0	300.3	10.50
Omsk Region	43	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	6	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	122	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	1	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	2	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	100	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	10	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	2	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	5	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 2	September 3	October 4	November 5	December 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–September 2014		January–December 2014	
	insurance premiums	payoffs	insurance premiums	payoffs
	1	2	3	4
THE RUSSIAN FEDERATION	741,772.8	333,117.9	987,772.6	472,268.6
CENTRAL FEDERAL DISTRICT	431,120.1	178,746.3	567,395.0	257,320.4
Belgorod Region	3,740.9	1,337.5	4,924.8	1,867.9
Bryansk Region	2,133.4	937.5	2,844.0	1,292.8
Vladimir Region	3,454.1	1,888.2	4,706.6	2,607.3
Voronezh Region	5,346.6	2,922.4	7,478.4	4,652.3
Ivanovo Region	1,885.3	1,100.6	2,544.5	1,546.3
Kaluga Region	2,494.0	1,195.7	3,433.5	1,657.6
Kostroma Region	1,119.8	427.7	1,550.7	594.5
Kursk Region	2,165.7	975.2	2,974.5	1,713.5
Lipetsk Region	2,485.4	1,165.3	3,364.8	1,703.3
Moscow Region	18,716.4	7,119.8	25,505.1	9,927.4
Orel Region	1,248.1	571.6	1,833.0	855.0
Ryazan Region	3,018.1	1,501.2	4,170.5	2,101.5
Smolensk Region	2,426.8	910.2	3,376.9	1,299.1
Tambov Region	1,864.6	681.4	2,627.6	955.8
Tver Region	2,767.5	1,228.7	3,817.6	1,773.2
Tula Region	3,357.4	1,755.4	4,500.2	2,329.2
Yaroslavl Region	3,431.1	1,756.9	4,757.9	2,710.0
Moscow	369,400.7	151,235.6	482,892.3	217,691.9
NORTH-WESTERN FEDERAL DISTRICT	71,318.3	39,362.3	96,830.1	54,502.5
Republic of Karelia	1,791.1	896.2	2,476.0	1,248.0
Republic of Komi	2,424.8	1,031.1	3,263.7	1,425.4
Arkhangelsk Region	2,989.6	1,563.2	4,018.6	2,216.5
Nenets Autonomous Area	...	...	...	...
Arkhangelsk Region, excluding Nenets Autonomous Area	...	...	...	...
Vologda Region	4,065.1	2,058.0	5,470.1	2,877.4
Kaliningrad Region	2,617.5	1,050.6	3,567.4	1,450.9
Leningrad Region	2,866.1	859.4	3,843.4	1,244.6
Murmansk Region	2,450.1	1,286.9	3,209.1	1,800.1
Novgorod Region	1,535.4	770.0	2,026.8	1,063.2
Pskov Region	1,165.4	394.8	1,559.4	562.6
Saint Petersburg	49,413.1	29,452.2	67,395.7	40,613.9
SOUTHERN FEDERAL DISTRICT	31,523.9	16,584.5	44,745.9	22,912.6
Republic of Adygeya (Adygeya)	396.3	318.5	586.6	392.6
Republic of Kalmykia	336.1	113.1	463.8	162.7
Krasnodar Territory	14,404.4	7,313.5	20,917.9	10,169.3
Astrakhan Region	2,472.8	1,123.4	3,253.3	1,527.3
Volgograd Region	5,277.2	2,727.4	7,236.6	3,776.1
Rostov Region	8,637.1	4,988.6	12,287.7	6,884.7
NORTH CAUCASIAN FEDERAL DISTRICT	8,300.0	3,693.2	11,765.0	5,130.6
Republic of Daghestan	1,094.2	368.2	1,398.2	522.8
Republic of Ingushetia	232.2	42.7	310.8	65.6
Kabardino-Balkar Republic	632.3	213.0	922.3	323.9
Karachay-Cherkess Republic	442.7	166.4	574.3	247.2
Republic of North Ossetia – Alania	466.8	145.3	586.3	205.4
Chechen Republic	477.1	103.5	634.1	144.7
Stavropol Territory	4,954.6	2,654.0	7,339.0	3,621.0

Table 6.6.1 (end)
(millions of rubles)

	1	2	3	4
VOLGA FEDERAL DISTRICT	89,897.4	42,932.8	120,780.8	60,093.4
Republic of Bashkortostan	10,089.3	4,799.6	13,616.8	6,861.0
Mari El Republic	1,300.4	569.6	1,820.3	804.3
Republic of Mordovia	1,481.3	735.8	1,936.0	1,031.0
Republic of Tatarstan (Tatarstan)	17,735.4	8,534.3	23,161.7	11,882.4
Udmurt Republic	3,809.7	1,888.4	5,282.3	2,625.1
Chuvash Republic – Chuvashia	2,775.5	1,207.7	3,795.7	1,742.4
Perm Territory	8,094.6	3,984.5	10,711.9	5,562.7
Kirov Region	2,897.1	1,285.7	3,964.2	1,794.3
Nizhny Novgorod Region	11,014.2	5,858.7	15,024.5	8,187.2
Orenburg Region	5,012.2	2,496.4	6,760.3	3,491.0
Penza Region	2,478.4	1,023.3	3,458.8	1,504.8
Samara Region	14,437.5	6,105.7	19,286.6	8,358.1
Saratov Region	5,687.3	2,819.6	7,799.5	4,066.1
Ulyanovsk Region	3,084.4	1,623.5	4,162.1	2,183.0
URALS FEDERAL DISTRICT	48,270.8	26,602.3	64,146.2	37,117.7
Kurgan Region	1,493.0	665.6	1,917.1	941.6
Sverdlovsk Region	15,149.4	8,581.9	21,140.7	11,960.6
Tyumen Region	21,255.1	108,723.3	27,200.0	15,503.0
Khanty-Mansi Autonomous Area – Yugra	...	...	...	...
Yamal-Nenets Autonomous Area	...	...	...	...
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	...	...	...	...
Chelyabinsk Region	10,373.3	6,481.5	13,888.3	8,712.4
SIBERIAN FEDERAL DISTRICT	44,883.5	19,474.4	59,936.2	27,287.1
Altai Republic	133.8	52.5	244.6	71.6
Republic of Buryatia	1,632.6	593.2	2,154.0	801.1
Republic of Tuva	274.5	71.5	356.6	100.0
Republic of Khakassia	900.4	317.6	1,149.1	447.4
Altai Territory	3,331.3	1,402.2	4,540.7	1,966.3
Trans-Baikal Territory	1,385.1	357.1	1,852.9	503.8
Krasnoyarsk Territory	8,257.9	3,645.6	10,806.8	5,048.2
Irkutsk Region	7,290.6	3,139.0	9,573.2	4,493.3
Kemerovo Region	6,353.8	3,145.0	8,631.1	4,374.3
Novosibirsk Region	8,203.5	3,438.0	11,141.4	4,763.7
Omsk Region	4,306.3	1,904.7	5,856.5	2,757.6
Tomsk Region	2,813.7	1,407.9	3,629.6	1,959.9
FAR-EASTERN FEDERAL DISTRICT	16,386.7	5,721.5	21,997.5	7,898.4
Republic of Sakha (Yakutia)	2,428.1	704.6	3,252.3	957.0
Kamchatka Territory	665.0	358.5	831.5	451.0
Primorye Territory	5,222.0	1,816.7	7,125.5	2,589.7
Khabarovsk Territory	4,516.8	1,742.2	5,996.1	2,406.7
Amur Region	1,464.3	541.3	1,920.2	732.8
Magadan Region	355.5	144.1	506.7	181.2
Sakhalin Region	1,459.1	358.7	1,994.7	509.4
Jewish Autonomous Region	226.7	47.8	297.1	62.2
Chukotka Autonomous Area	49.2	7.5	73.4	8.5
CRIMEA FEDERAL DISTRICT	72.2	0.8	175.8	5.9
Republic of Crimea	63.2	0.6	151.2	4.4
Sevastopol	9.0	0.2	24.7	1.5

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

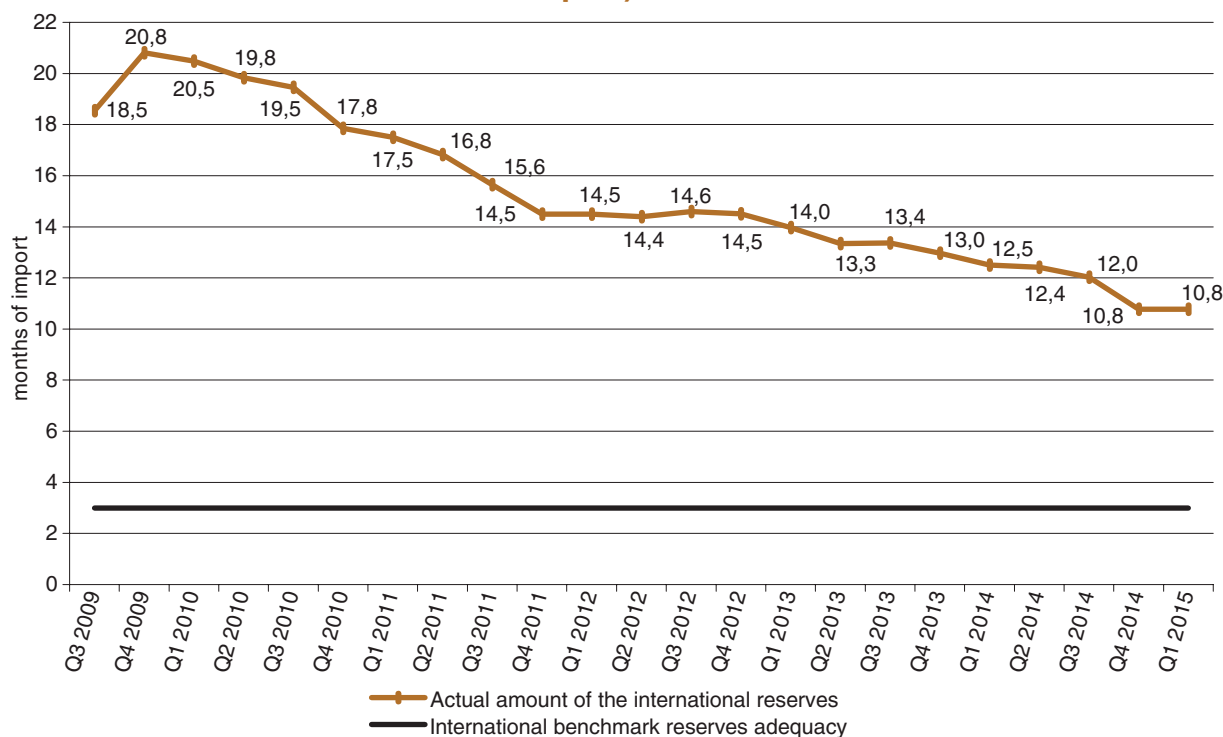
	2014						
	number of participants, persons	pension reserves – total, millions of rubles	number of insured participants, persons	pension savings (market value), millions of rubles	payoffs of pension benefits under non-governmental pension provision, millions of rubles	pension contributions – total, millions of rubles	number of participants receiving pensions, persons
	1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	6,366,673	900,094.6	22,141,535	1,132,441.3	45,522.7	86,448.7	1,581,700
CENTRAL FEDERAL DISTRICT	5,000,464	836,102.6	17,784,311	958,093.5	38,936.6	79,827.7	1,178,386
Belgorod Region	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–
Lipetsk Region	33,138	2,558.2	140,536	7,564.5	129.7	197.1	4,610
Moscow Region	21,083	377.8	9,384	852.5	6.9	15.8	326
Orel Region	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–
Tver Region	664	27.8	–	–	8.9	4.6	525
Tula Region	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–
Moscow	4,945,579	833,138.9	17,634,391	949,676.4	38,791.1	79,610.3	1,172,925
NORTH-WESTERN FEDERAL DISTRICT	265,891	6,861.3	3,005,122	104,230.2	539.0	321.0	35,835
Republic of Karelia	–	–	–	–	–	–	–
Republic of Komi	–	–	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–
Nenets Autonomous Area	–	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	–	–	–	–	–	–
Vologda Region	145,102	4,149.0	999,217	37,479.0	304.3	134.6	25,314
Kaliningrad Region	–	–	–	–	–	–	–

Table 6.6.2 (cont.)

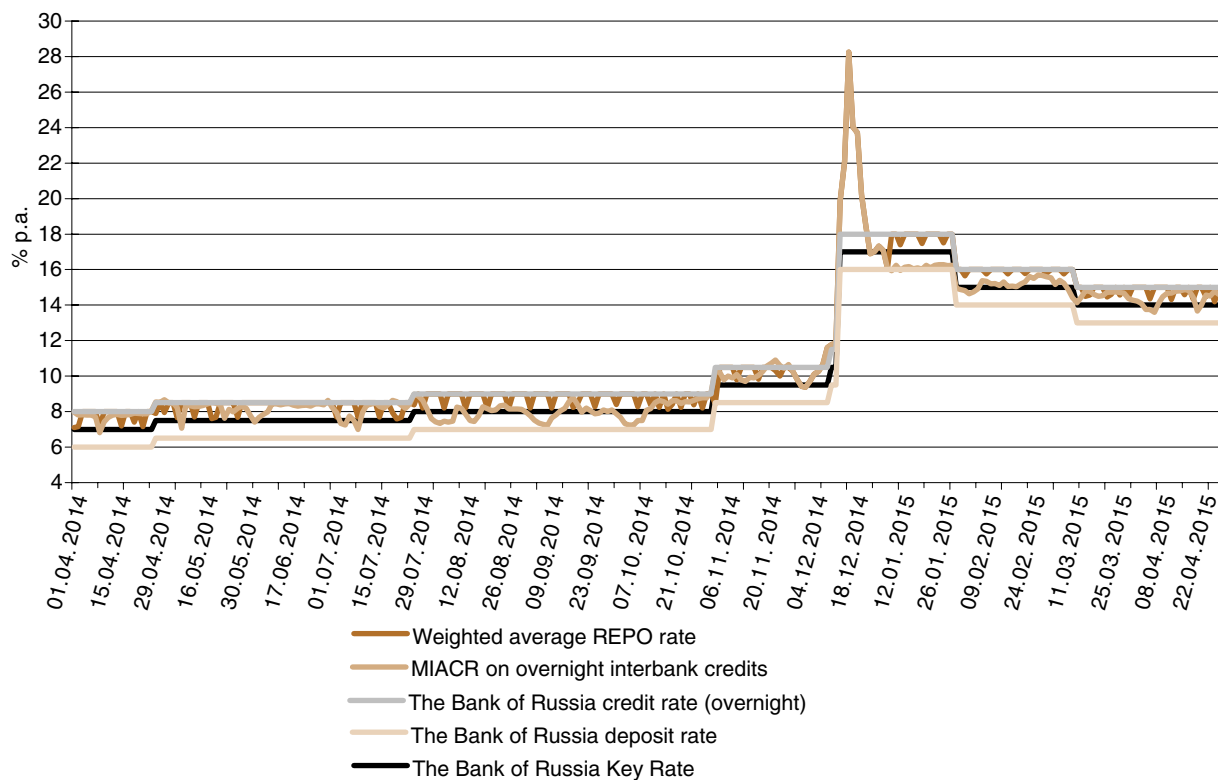
	1	2	3	4	5	6	7
Leningrad Region	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-
Saint Petersburg	120,789	2,712.4	2,005,905	66,751.2	234.7	186.3	10,521
SOUTHERN FEDERAL DISTRICT	99,982	1,613.0	233,343	10,329.8	119.8	225.9	7,563
Republic of Adygeya (Adygeya)	-	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-	-
Krasnodar Territory	25,563	6.3	212,995	9,295.5	0.0	0.1	2
Astrakhan Region	-	-	-	-	-	-	-
Volgograd Region	4,367	241.9	1,196	76.9	50.7	36.5	1,573
Rostov Region	70,052	1,364.8	19,152	957.5	69.1	189.3	5,988
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	378,168	10,534.8	346,181	15,108.0	1,249.3	1,676.0	88,991
Republic of Bashkortostan	30,940	53.8	9,921	564.5	1.9	0.5	198
Mari El Republic	-	-	-	-	-	-	-
Republic of Mordovia	-	-	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	106,995	3,603.5	108,975	5,094.3	272.3	759.1	26,017
Udmurt Republic	-	2.7	-	-	2.9	-	-
Chuvash Republic – Chuvashia	-	-	-	-	-	-	-
Perm Territory	87,603	2,670.2	110,131	5,164.1	321.4	370.1	30,465
Kirov Region	-	-	-	-	-	-	-
Nizhny Novgorod Region	28,147	2,430.6	2,873	226.4	143.2	370.1	8,276
Orenburg Region	21,720	230.4	106,645	3,670.7	36.1	43.0	661
Penza Region	-	-	-	-	-	-	-
Samara Region	87,522	1,453.0	2,979	214.7	470.3	132.5	23,086
Saratov Region	-	-	-	-	-	-	-
Ulyanovsk Region	15,241	90.6	4,657	173.2	1.2	0.7	288

7. CHARTS AND DIAGRAMS

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

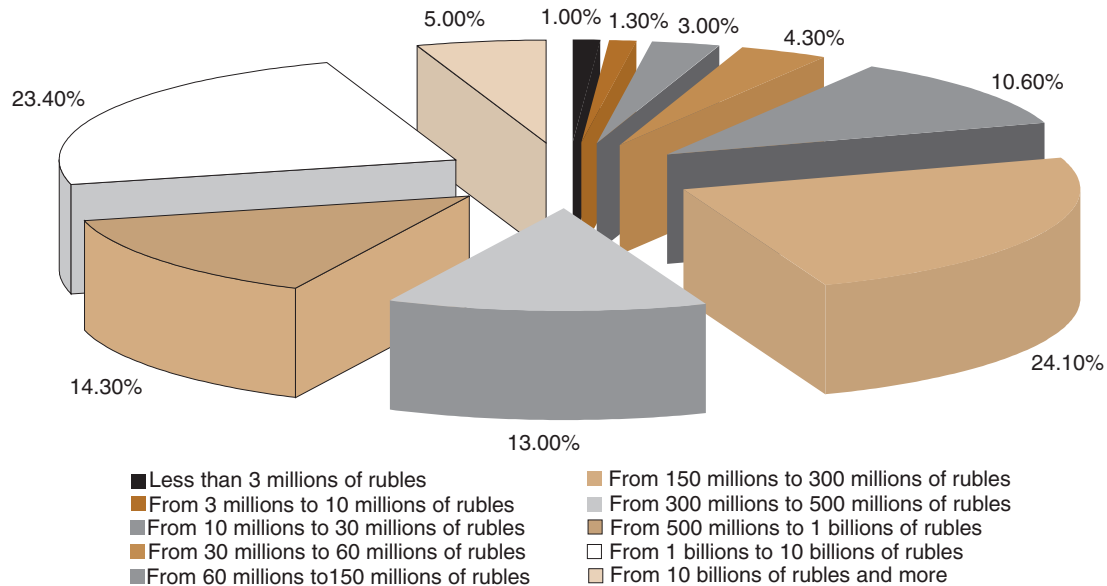


7.2. Interest Rates Dynamics in April, 2014 — April, 2015

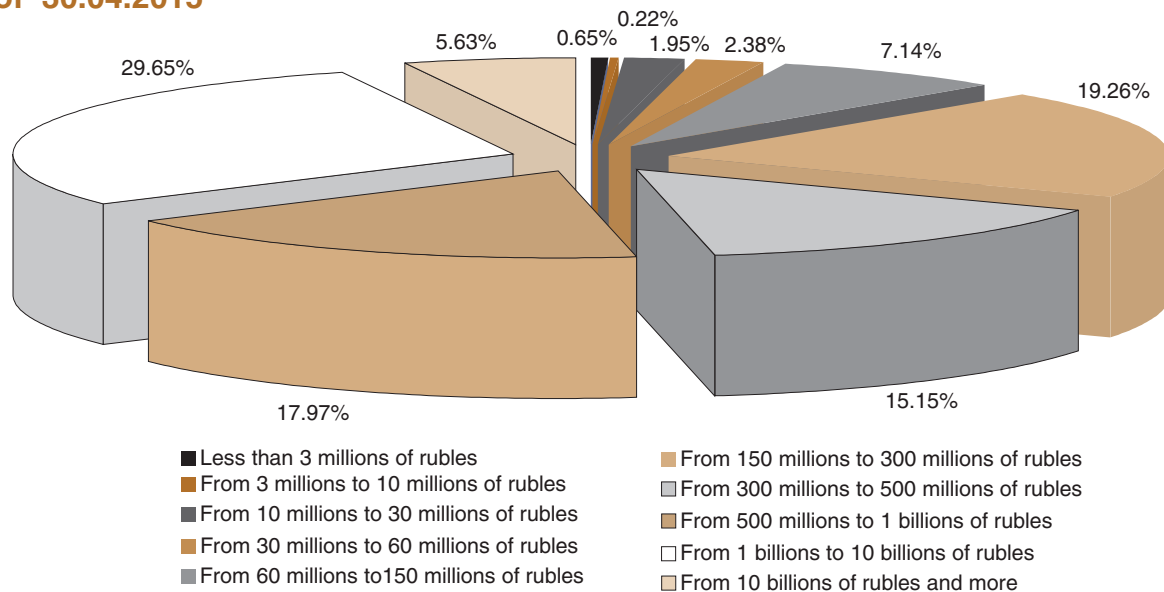


¹ See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

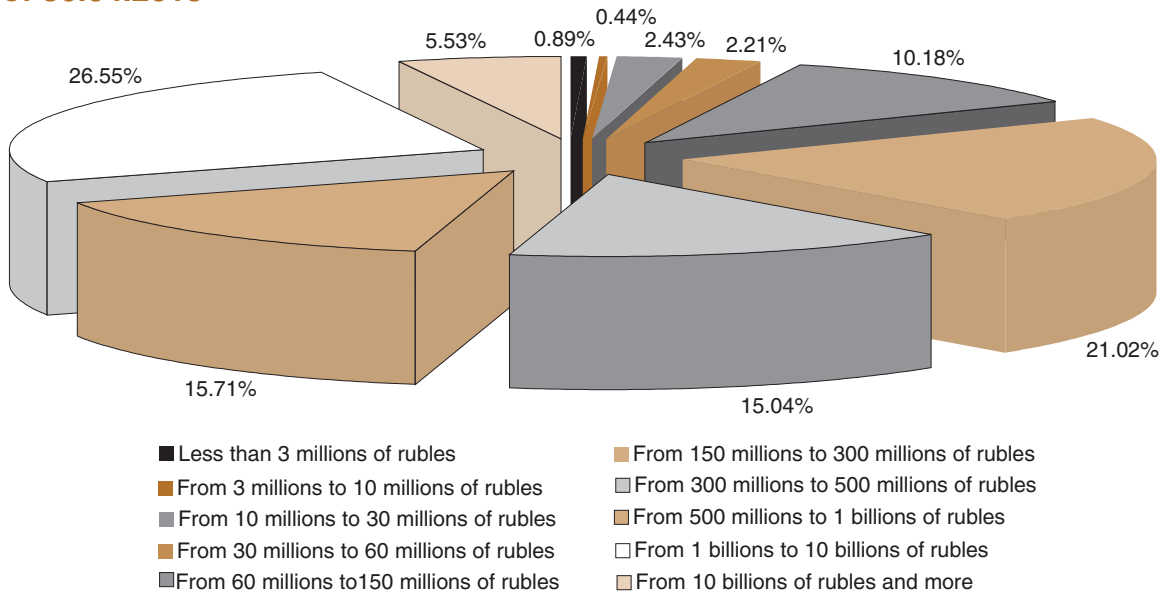
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 30.04.2015



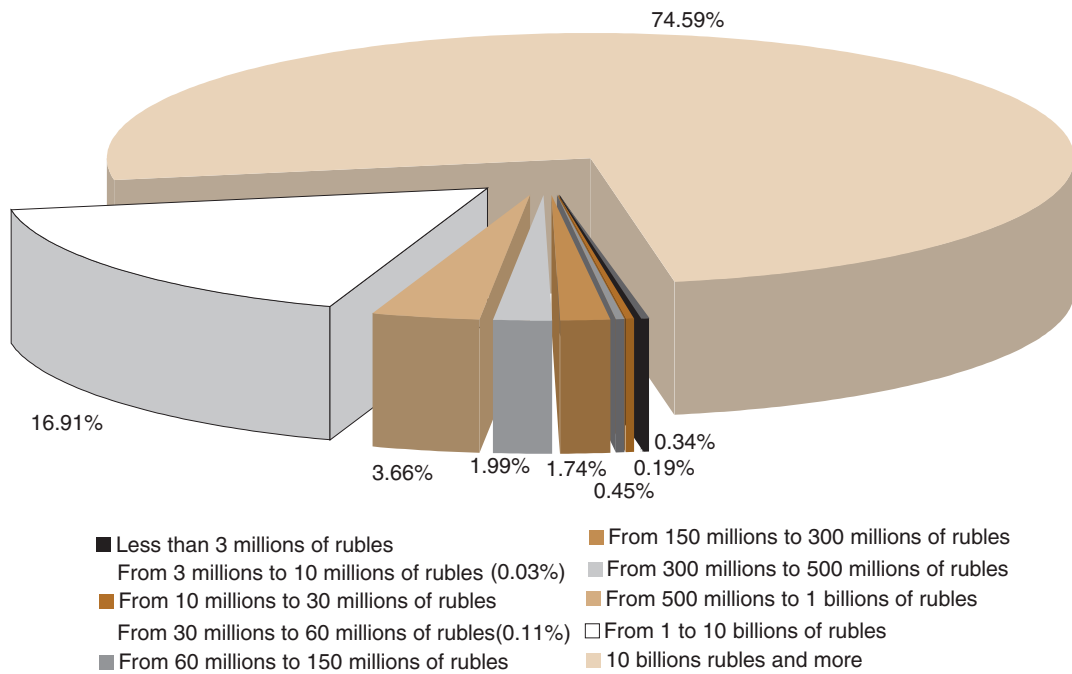
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 30.04.2015



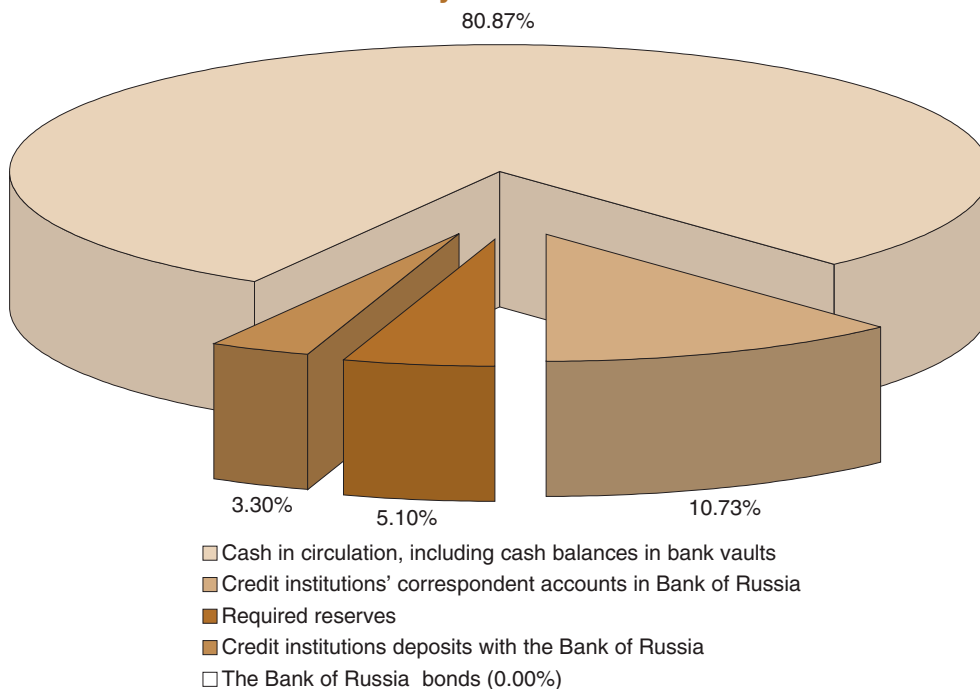
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.04.2015



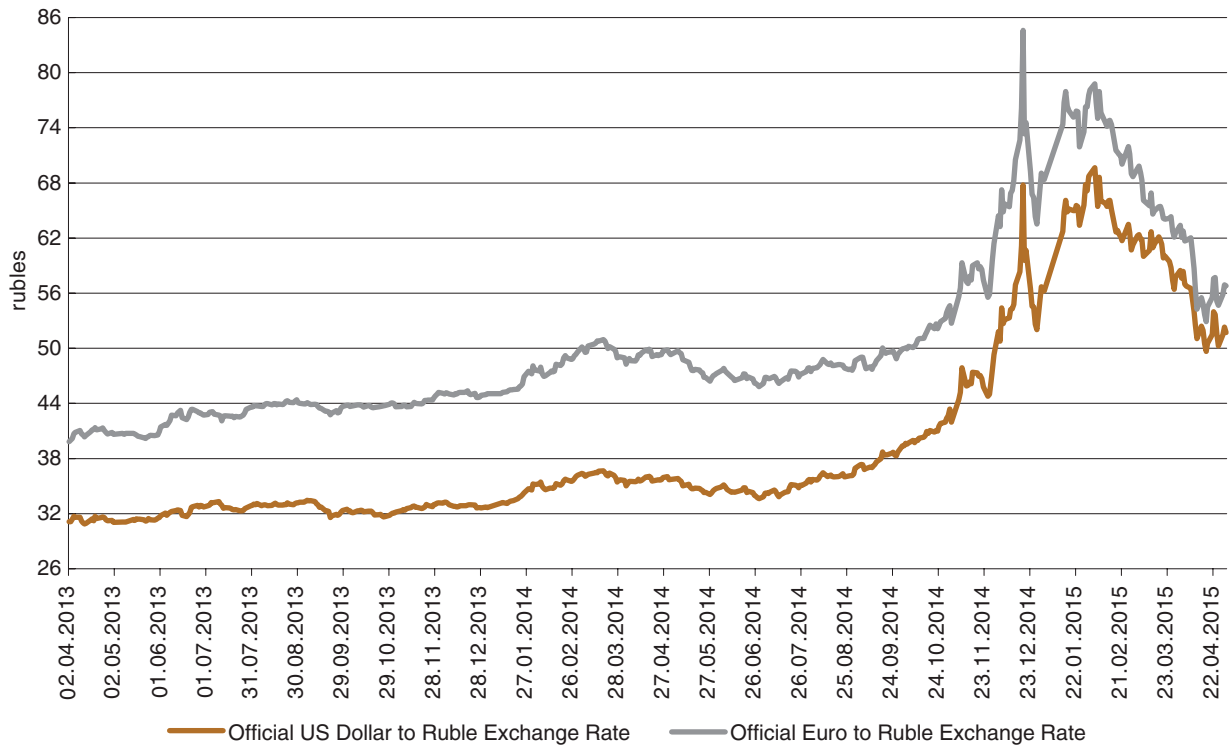
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from May 10 to June 10, 2015 (Credit Institutions Grouped by Size of Registered Authorized Capital)



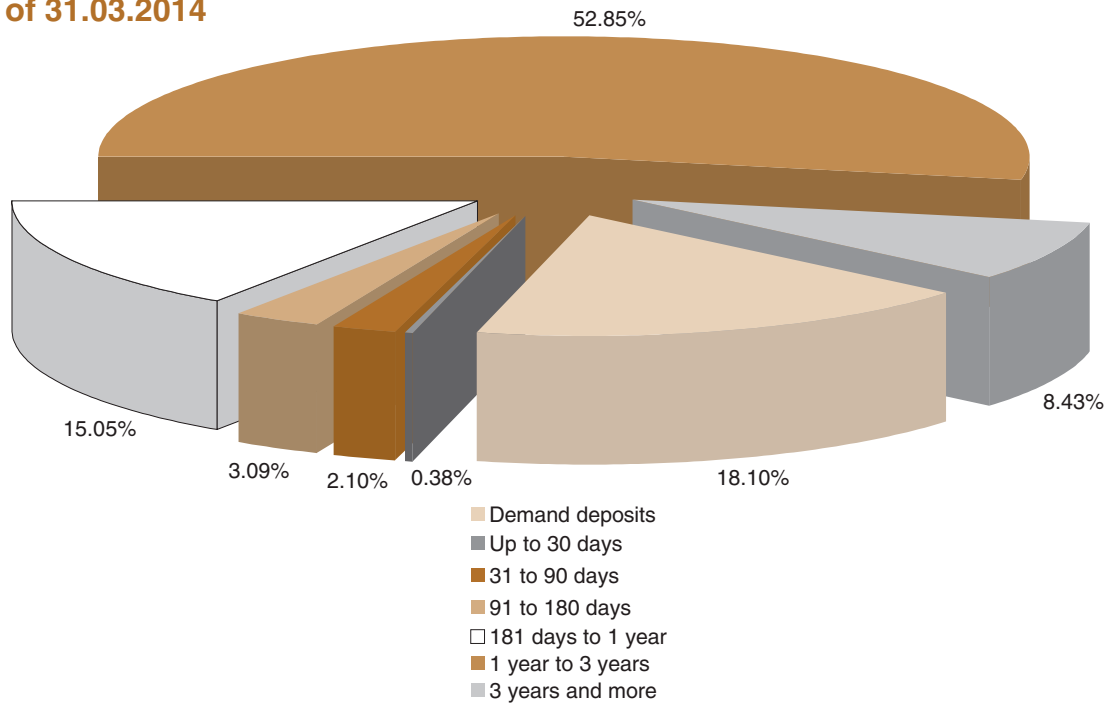
7.7. Structure of Broad Monetary Base as of 30.04.2015



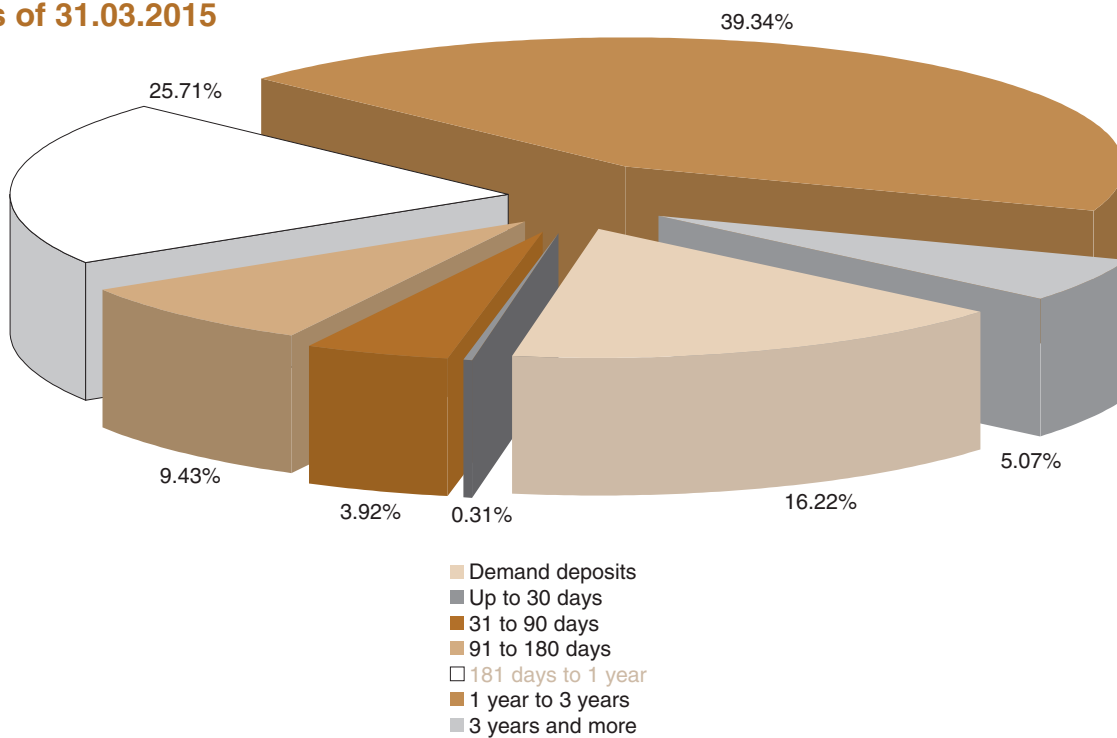
7.8. Ruble Exchange Rate Dynamics in April, 2013 — April, 2015



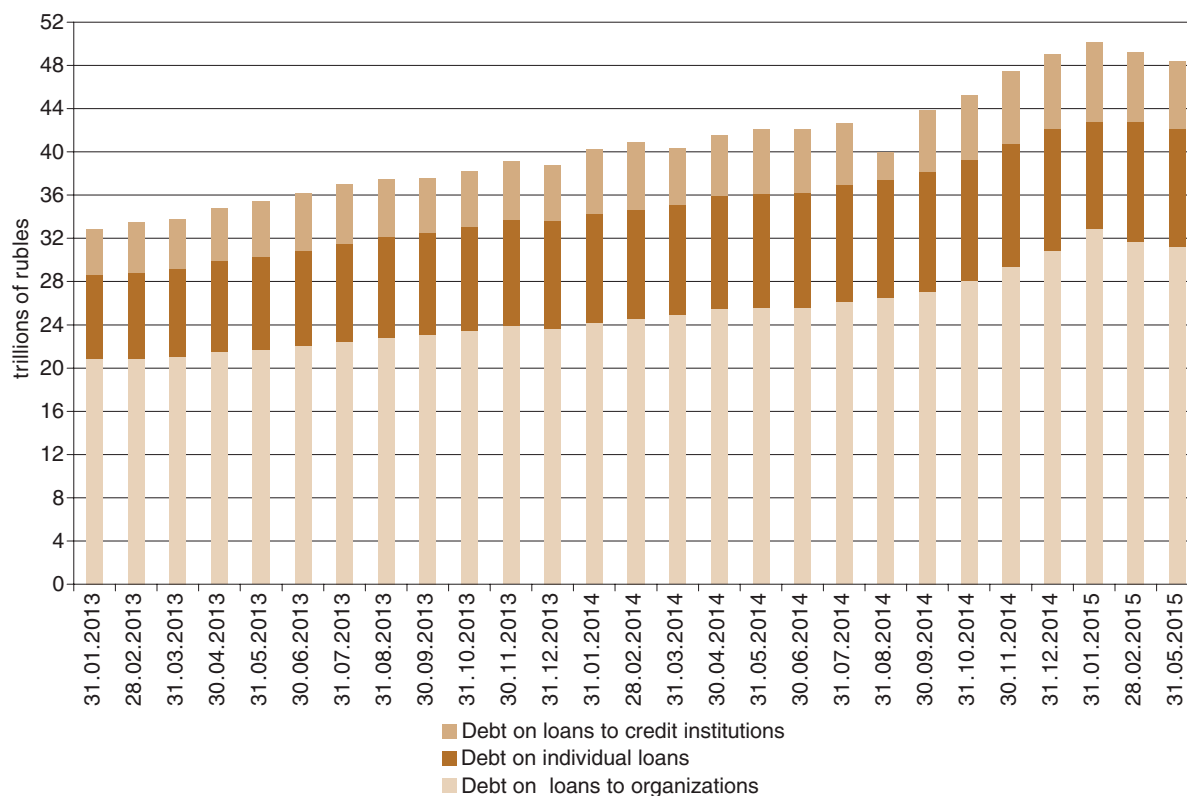
7.9. Structure of Individual Deposits Denominated in Rubles as of 31.03.2014



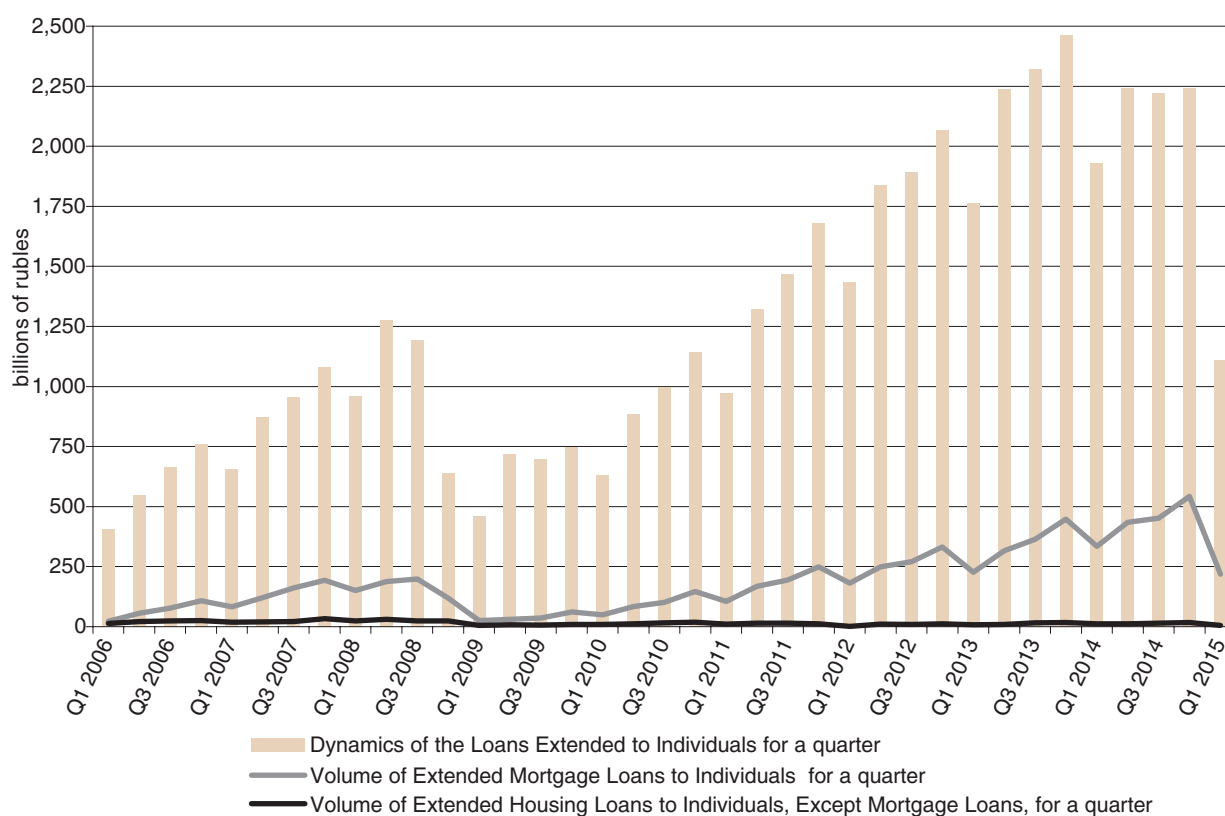
as of 31.03.2015



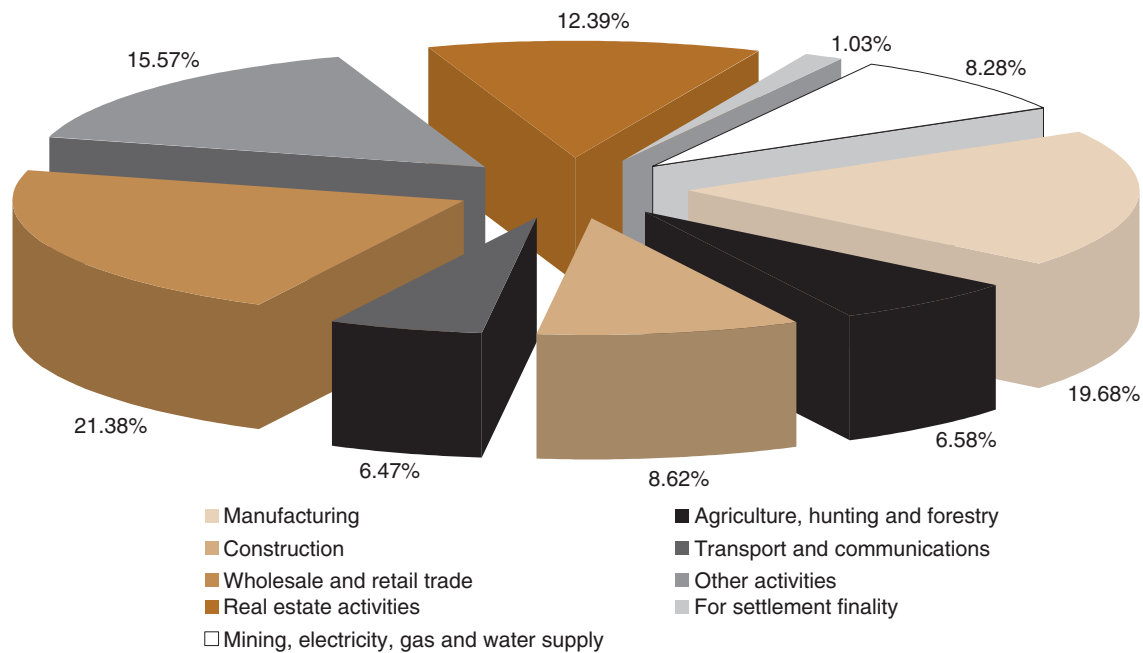
7.10. Dynamics of Debt on Loans Extended



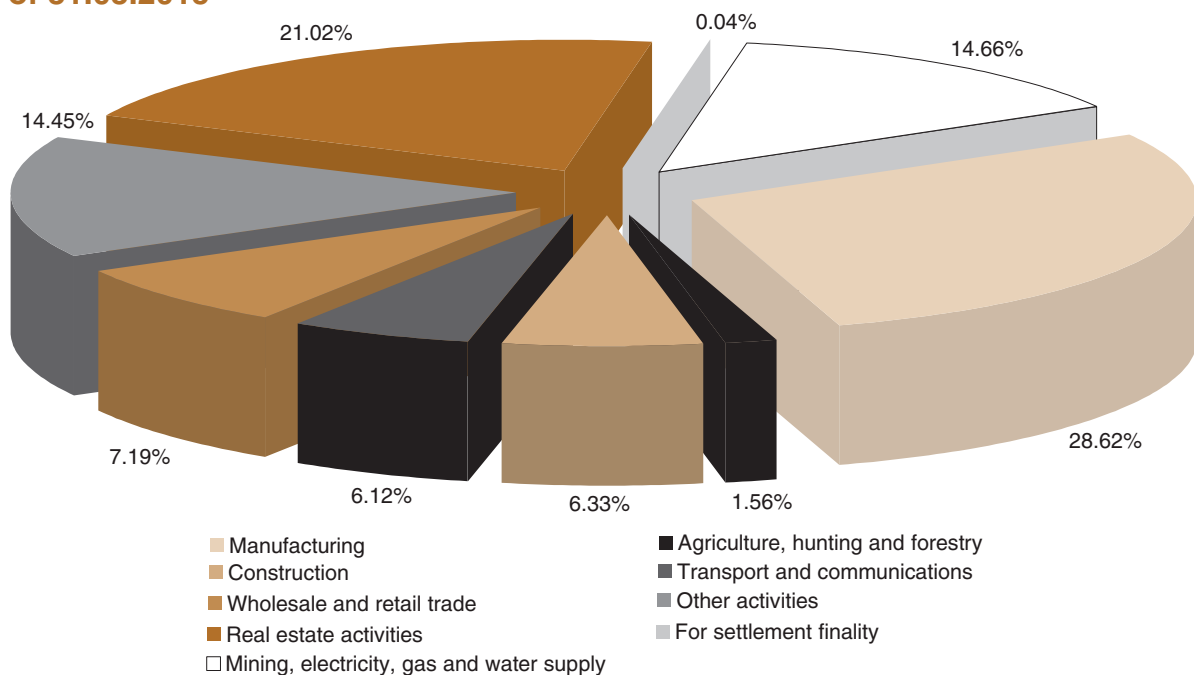
7.11. Loans Extended by the Credit Institutions to Individuals - Residents, for a Quarter (Including by some Purpose Loans)



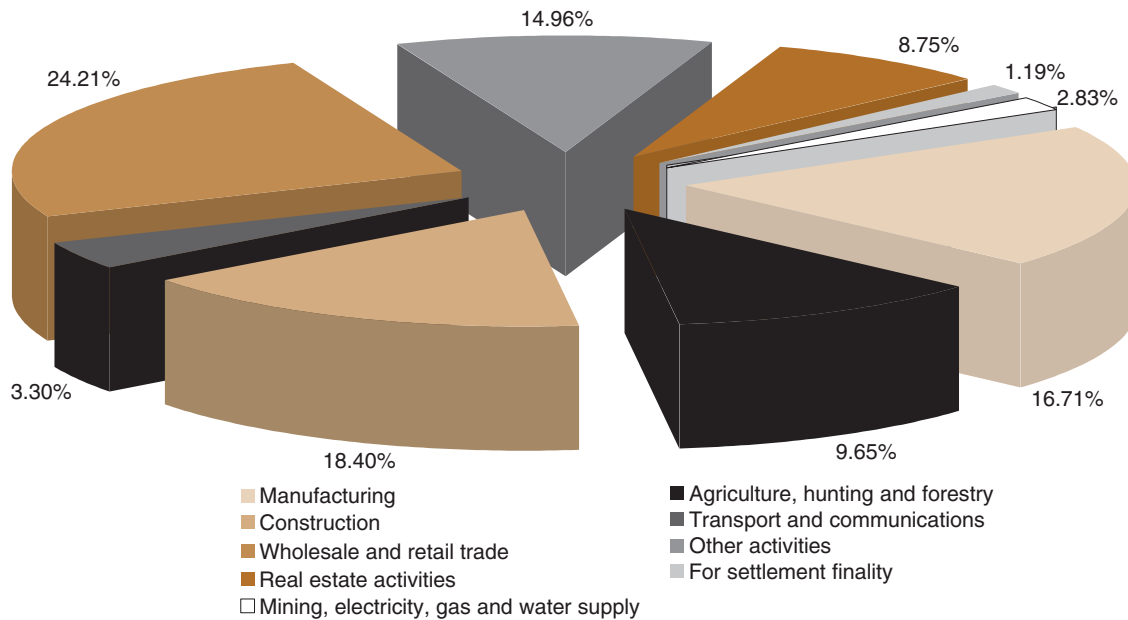
7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2015



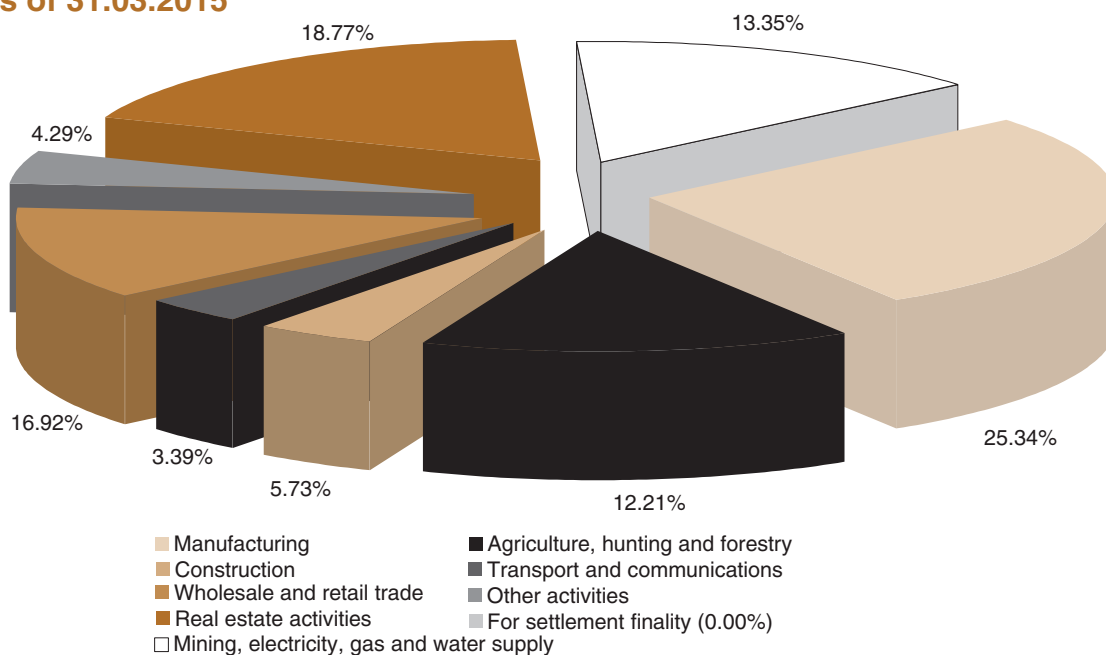
7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2015



7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2015



7.15. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2015



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

Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations

Table 3.1.8

Average Daily Interbank Credits (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 credits (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
Total Average Daily Currencies' Turnover
of Spot FX Transactions on Domestic Currency
Market of the Russian Federation

Table 3.2.3
Total 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:

- 1) credit institution authorized exclusively for banking operations, mentioned in points 3 and 4 (only in the part of banking accounts of legal entities connected with money transfers without opening banking accounts), and also in point 5 (only in the part of money transfers without opening banking accounts) and in point 9 part one Article 5 Federal Law "On Banks and Banking Activities" (nonbanking credit institutions authorized for money transfers without opening banking accounts and other banking operations connected with them);

- 2) credit institution authorized for selected banking operations, established by Federal Law "On Banks and Banking Activities". The permissible combination of banking operations for such nonbanking institutions are specified by the Bank of Russia.

Registered credit institutions — credit institutions having the status of legal entities on a reporting date, including those prohibited from performing banking operations but still existing as legal entities.

Credit institutions licensed for banking operations — credit institutions registered by the Bank of Russia before July 1, 2002, or by the registration authority, and entitled to conduct banking operations.

The Bank of Russia licence is a special permission of the Central Bank of the Russian Federation (the Bank of Russia) on whose basis a credit institution has the right to conduct banking operations. The banking licence spells out the banking operations the given credit institution has the right to carry out, and also the currency in which these banking operations can be performed.

The following types of licences may be issued to newly created credit institutions:

- licence to conduct banking operations in rubles (without the right to accept individual deposits);
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to accept and invest precious metals. This licence may be granted to a bank along with a licence to conduct banking operations with funds in rubles and foreign currencies (without the right to accept individual deposits);
- licence to accept individual deposits in rubles. This licence may be granted to a bank simultaneously with a licence for banking operations in rubles (without the right to accept individual deposits);
- licence to accept individual deposits in rubles and foreign currency. This licence may be granted to a bank simultaneously with a licence for banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to conduct banking operations in rubles (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles and foreign currency for nonbanking clearance credit institutions;
- licence to conduct banking operations in rubles and foreign currency for nonbanking credit institutions carrying out credit-deposit operations;
- licence to conduct banking operations in rubles and foreign currency for nonbanking credit institutions authorized for money transfers without opening accounts and other banking operations connected with them.

The following types of banking licences may be issued to an operating credit institution for expansion of its activities:

- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to accept and invest precious metals. This licence may be granted to a credit institution that has a license to conduct banking operations in rubles and foreign currency or simultaneously with such a license;
- licence to accept individual deposits in rubles;
- licence to accept individual deposits in rubles and foreign currency. This licence may be granted to a credit institution that has a licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) or simultaneously with it;
- general licence;
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and

to render collect of cash, bills, payment documents and cash service of individuals and legal entities).

A general licence may be issued to a credit institution that has licences to conduct all banking operations in rubles and foreign currency and also complies with the Federal Law "On Banks and Banking Activities" own funds (capital) adequacy requirements. A bank is not required to have a licence to carry out banking operations with precious metals in order to receive a general licence. A bank with a General licence has a right to establish branches abroad after obtaining permission of the Bank of Russia and open representative offices after notifying the Bank of Russia. A bank holding a General licence has a right by the Bank of Russia authority and in accordance with requirements of the Bank of Russia to establish subsidiaries abroad.

The Bank of Russia's licences to accept deposits of individuals — licence to accept individual deposits in rubles and licence to accept individual deposits in rubles and foreign currency.

The authorized capital of a credit institution is based on funds contributed by owners (shares and other equity) and determines the minimum amount of assets serving as a guarantee to creditors.

As of the date of application for the state registration and a licence to conduct banking operations the minimum amount of the share capital for newly created credit institution complies with Article 11 of the Federal Law "On Banks and Banking Activities".

Registered authorized capital of credit institutions — aggregate value of credit institutions' authorized capitals as registered in the State Register of Credit Institutions, i.e. after an authorized registrar has made in a single state register of legal entities an entry on state registration of changes in charter documents of a credit institution (or an entry on the state registration of a new version of charter documents of a credit institution) (after July 1, 2009 — records about the state registration of changes of charters of the credit institutions were made (records about the state registration of charters of the credit institutions in new version), that contains information on the registered authorized capital).

Branches of credit institutions having the right to conduct banking operations — structural units of credit institutions located separately from headquarters, which perform on their behalf a full range or selected banking transactions specified by the Bank of Russia licence.

The line "Sberbank branches" shows Russia's Sberbank branches that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before January 1, 1998, the line provided the total number of Savings Bank (Sberbank) branches.

Representative offices of credit institutions having the right to conduct banking operations — autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

Additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices of credit institutions having the right to conduct banking operations — special internal divisions of credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

Credit institutions with revoked licences — credit institutions whose banking licences were revoked following a decision by the Bank of Russia under the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)".

Following the publication of the Bank of Russia's decision to revoke a licence, a credit institution loses its authority to make transactions or complete contracts except for ones specified in Article 20 of the Federal Law "On Banks and Banking Activities".

Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission) — credit institutions where liquidation procedure is initiated by the following:

— decision of the credit institution's stockholders (equity holders) or its body authorised to do so by the founding document taken in accordance with Clause 2 Article 61 of the Civil Code of the Russian Federation (voluntarily liquidation);

- decision of an arbitration court on the liquidation of the credit institution and appointing a liquidator taken in accordance with Article 23.1 of the Federal Law 'On Banks and Banking Activities' (compulsory liquidation);
- decision of an arbitration court on recognizing bankruptcy of the credit institution and appointing an interim trustee taken in accordance with the Federal Law "On Insolvency (Bankruptcy)".

Table 4.1.2
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table carries information on nonresidents' participation in the authorized capital of credit institutions in the Russian Federation.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

Residents/Nonresidents — the notions "residents" and "nonresidents" used for calculating the indicators of this table are defined in accordance with the Federal Law "On Foreign Exchange Regulation and Foreign Exchange Control", No. 173-FZ of December 10, 2003.

Credit institution with nonresidents equity is a resident credit institution whose authorized capital is formed with the nonresidents' participation regardless of their share in it.

When calculating indicators of the table, credit institutions with a General licence were not included in the number of credit institutions licenced by the Bank of Russia to conduct operations in foreign currency.

Table 4.1.3
Credit Institutions Grouped by
Registered Authorized Capital

General Provisions

The table is complementary to the table "Number and Structure of Credit Institutions" and presents quantitative distribution by the size of registered authorized capital (see comments on the "Number and Structure of Credit Institution" table). Authorized capital is broken down by intervals giving an overview of small, medium and large Russian credit institutions.

The data source is the State Register of Credit Institutions. Along with releasing information on the breakdown of credit institutions by the size of their authorized capital through the *Bank of Russia Statistical Bulletin*, it is also available in the *Bank of Russia Bulletin*, and on the Bank of Russia' website.

Table 4.1.4
Credit Institutions Grouped by
the Share of Nonresidents Equity

General Provisions

The table shows the numerical distribution of credit institutions ranged by the size of the nonresidents' participation share in the authorized capital and incorporated into groups.

Data source are reports filed by credit institutions.

Data in brackets include the number of credit institutions in which decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit

institutions in which decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

See the commentary to the table “Number of Credit Institutions with Nonresidents Equity”.

Table 4.1.5
Selected Performance Indicators
of Credit Institutions Grouped by Assets

General Provisions

The table includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is reports of Russian operating credit institutions submitted in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Submitting Credit Institutions’ Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Assets (liabilities) — total amount of assets (liabilities) of operating credit institutions (account balances that show credit institutions’ intrabank operations are included in the assets (liabilities) on a net basis).

Loans to non-financial institutions — debt (overdue debt included) owed by non-financial institutions (including unincorporated individual entrepreneurs), residents and non-residents to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

Loans to resident financial institutions (except credit institutions) — debt (overdue debt included) owed by resident financial institutions (except credit institutions) to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

Loans to individuals — debt (overdue debt included) owed to credit institutions on all kinds of loans and other funds in rubles and foreign currency extended to resident and non-resident individuals (except for unincorporated individual entrepreneurs).

The data source for the above indicators is reports compiled in accordance with Reporting Form 0409101 “The Account Book of a Credit Institution”.

Unsecured consumer loans (portfolio of homogenous loans) — debt on homogeneous loans (including loans with overdue payments) extended to private individuals for the purchase of goods for personal, family, household or other use unrelated to entrepreneurial activity, and also for the payment of various kinds of personal expenses (tuition fees, payment for medical services, etc.).

The data source is the financial statements compiled in compliance with Reporting Form 0409115 “Information on the Quality of Assets of a Credit Institution (Banking Group)”, section 3 “Information on Portfolios of Homogeneous Claims and Loans to Private Individuals”.

Equity capital — credit institutions’ unencumbered property. Since February 1, 2014, this indicator has been calculated in compliance with Bank of Russia Regulation No. 395-P, dated December 28, 2012, “The Regulation on the Methodology for Determining Credit Institutions’ Own Funds (Capital) (Basel III)”. The sources of data are reports filed by Russian operating credit institutions under Form 0409123 “Own Funds (Capital) Calculation (Basel III)”.

Capital adequacy N1.0 — the capital adequacy ratio of banks is calculated as a ratio of banks’ own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 139-I, dated December 3, 2012, “On Banks’ Required Ratios”.

The data source is reports filed by Russian operating credit institutions under Form 0409135 “Information on Credit Institutions’ Required Ratios and Other Performance Indicators (Basel III)”.

Profit for the current year — financial results of operating credit institutions (before taxation) for the period since the start of the current year. Financial results of the past year are not taken into account.

The data source is reports filed by Russian operating credit institutions under Form 0409101 “The Trial Balance of a Credit Institution”.

Return on assets — this indicator is calculated as a ratio of the financial result (before taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions’ assets for the same period.

Return on equity — this indicator is calculated as the ratio of the financial result (before taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions’ own funds (capital) for the same period.

Individuals’ deposits — deposits and other funds accepted by credit institutions (including savings certificates), outstanding obligations under deposit and other borrowing arrangements, funds on individuals’ other accounts (resident and non-resident funds in both rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individuals’ election funds, transfers from and to Russia, interest arrears, interest accrued on deposits accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 “The Account Book of a Credit Institution”.

Loans received from the Bank of Russia — debt (overdue debt included) on loans, deposits and other funds received by credit institutions from the Bank of Russia.

The data source is reports filed by Russian operating credit institutions under Form 0409101 “The Trial Balance of a Credit Institution”.

Table 4.1.6
Financial Performance of Credit Institutions

General Provisions

The table includes indicators characterizing the financial performance of operating credit institutions for a period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector’s financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions. The data are based on the financial statements of Russia’s operating credit institutions submitted in accordance with Form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Total profit (+)/loss(–) for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

Profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

Share of profit-making credit institutions is the share of credit institutions that have made profit or posted a zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions.

Loss of loss-making credit institutions for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

Share of loss-making credit institutions is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by a decision of the shareholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to shareholders (equity holders).

Table 4.1.7
Distribution of the Credit Institutions
by Own Funds (Capital)

General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From April 1, 2003 own funds (capital) are calculated according to Bank of Russia Regulation No. 215-P dated February 10, 2003 "On the Methodology of Determining a Credit Institution's Own Funds (Capital)". Since the reporting of February 1, 2014 the capital is calculated in compliance with the Bank of Russia Regulation No. 395-P, dated December 28, 2012 (Basel III).

Data on the credit institutions going through insolvency prevention measures in accordance with Federal Law No. 127-FZ dated October 26, 2002 "On Insolvency (Bankruptcy)" and data on the credit institutions on which a decision on insolvency prevention was taken in September—October 2008 are shown separately.

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The data are provided on operating credit institutions of the Russian Federation in accordance with Form 0409134 "Own Funds (Capital) Calculation". Since the reporting of February 1, 2014 the capital is calculated under Form 0409123 "Own Funds (Capital) Calculation (Basel III)" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Own funds (capital) of credit institutions — property of credit institutions free of obligations.

Capital adequacy ratio — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent). The Capital adequacy ratio of credit institutions (N1.0) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. The Capital adequacy ratio of credit institutions is calculated as a ratio of own funds (capital) of credit institutions to its risk-weighted assets according to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios" (with amendments, earlier — Instruction No. 110-I dated January 16, 2004 "On Banks' Required Ratios").

Table 4.1.8
Number of Non-Credit Financial Institutions
and Self-Regulating Organizations

General Provisions

The table contains monthly data on the number of insurance companies, securities market professional participants, infrastructures, collective investment market participants, micro-finance organizations and cooperatives, accredited rating agencies and chief actuaries authorized to operate on the financial market as of the corresponding date, and also data on the number of self-regulating organizations of microfinance organizations, credit consumer cooperatives and actuaries.

Individual Indicators Highlights

1. The Bank of Russia issues licences to insurance companies, securities market professional participants, infrastructures, and collective investment market participants.

1.1. Insurance companies (insurers, reinsurers, mutual insurance companies, insurance brokers) carry out their activities pursuant to Federal Law No. 4015-1, dated November 27, 1992, "On Insurance in the Russian Federation" (hereinafter Law No. 4015-1) under a respective licence. Information on an insurance company is subject to be entered into a Single State Register of Insurance Companies.

1.2. Securities market professional participants (brokers, dealers, depositories, managers and registrars) perform their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market", FFMS Order No. 10-49/pz-n, dated July 20, 2010, "On Approval of the Regulation on License Requirements and Conditions for Securities Market Professional Participants", FFMS Order No. 11-5/pz-n, dated January 25, 2011, "On Approval of Administrative Rules for Licencing by the Federal Financial Market Service of Securities Market Professional Participants" under a respective licence.

1.3. Infrastructures:

1.3.1. Market operators (a stock exchange, trading system) carry out their activities pursuant to Federal Law No. 325-FZ, dated November 21, 2011, "On Organized Trades" under a respective license.

1.3.2. Clearing houses perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing and Clearing Activities" under a respective license.

1.4. Collective investment market participants:

1.4.1. Private pension funds carry out their activities pursuant to Federal Law No. 75-FZ, dated May 7, 1998, "On Non-Government Pension Funds" under a respective license.

1.4.2. Joint-stock investment funds, management companies and specialized depositories perform their activities pursuant to Federal Law No. 156-FZ, dated November 29, 2001, "On Investment Funds" under a respective license.

2. The Bank of Russia maintains:

2.1. A State Register of Microfinance Organizations under Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organizations" and a Procedure for Keeping the State Register of Microfinance Organizations approved by Russia's Ministry of Finance Order No. 26n, dated March 3, 2011.

2.2. A State Register of Self-Regulating Microfinance Organizations under Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organizations".

2.3. A State Register of Self-Regulating Organizations of Credit Consumer Cooperatives under Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" and the Procedure for Keeping the State Register of Self-Regulating Organizations of Credit Consumer Cooperatives approved by Russia's Ministry of Finance Order No. 44n, dated April 19, 2011.

2.4. State Registers of Pawn Shops and Credit Consumer Cooperatives pursuant to Federal Law No. 196-FZ, dated July 19, 2007, "On Pawn Shops" and Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" based on information received from an authorized federal executive body that registers legal entities.

2.5. A Register of Housing Savings Cooperatives pursuant to Federal Law No. 215-FZ, dated December 30, 2004, "On Housing Savings Cooperatives" and the Procedure for Maintaining the State Register of Housing Savings Cooperatives approved by FFMS Order No. 12-85/pz-n, dated October 4, 2012.

2.6. A Single Register of Chief Actuaries under Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation".

2.7. A Register of Accredited Rating Agencies pursuant to the Procedure for the Accreditation of Rating Agencies and Keeping the Register of Accredited Rating Agencies approved by Russia's Ministry of Finance Order No. 37n, dated May 4, 2010.

2.8. A State Register of Self-Regulating Organizations of Credit Consumer Cooperatives under Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation".

Subsection 4.2 Borrowings

Table 4.2.1
Deposits of Individuals Accepted
by Credit Institutions
Table 4.2.2
Funds of Organizations Accepted
by Credit Institutions

General Provisions

These tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. The data compilation methodology for the information in these tables differs from that used for similar data in the "Credit Institutions Survey" table, which is used for the analysis of money supply and its structure. The data in these tables do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

In the table "Funds of Organizations Accepted by Credit Institutions", the funds accepted from credit institutions are shown including loans, deposits and other funds. This table also shows funds in on accounts of individual entrepreneurs.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Ruble/foreign currency deposits by maturity — comprise cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both resident and nonresident) deposited with credit institutions under bank deposit agreements or bank account agreements (including savings/deposit certificates). The tables provide a breakdown of deposits by types of depositors (individuals and legal entities, such as organizations and credit institutions) and by maturity. These indicators do not include funds of individual entrepreneurs, individual election funds, remittances in/from the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts and balances of accounts which can not be classified unambiguously.

Demand deposits are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms "upon the onset of the condition (event)").

Time deposits are the deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

Deposits of individuals are the deposits and other funds accepted by credit institutions from individuals, including savings certificates issued by credit institutions, unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in other individual accounts. This indicator does not include the funds of individual entrepreneurs, individual election funds and transfers from and in Russia.

Individual entrepreneurs' funds are the funds of individuals engaged in entrepreneurial activities without registering as a legal entity.

Deposits and other funds raised from organizations are the deposits and other funds raised (on demand or for a specified term) from government bodies and extrabudgetary funds of all levels, all categories of financial organizations, except credit institutions, and nonfinancial organizations (these include the certificates of deposit issued by credit institutions) and unfulfilled obligations under deposit and other borrowing arrangements.

Loans, deposits and other funds accepted from credit institutions comprise the deposits, loans and other funds raised from credit institutions and nonresident banks.

Table 4.2.3
Weighted Average Interest Rates
on 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 April 10 to May 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'.