

## 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 May–August 2015 (the period (or date) to which data to be released relate is shown in parentheses)			
	May	June	July	August
<b>Financial sector</b>				
1. Depository Corporations Survey, end of period <sup>1</sup>	29.05.2015 (04.2015)	30.06.2015 (05.2015)	31.07.2015 (06.2015)	31.08.2015 (07.2015)
2. Central Bank Survey, end of period <sup>1</sup>	14.05.2015 (04.2015)	11.06.2015 (05.2015)	14.07.2015 (06.2015)	14.08.2015 (07.2015)
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)		
5. Stock market: Share Price Index	12.05.2015 (04.2015)	10.06.2015 (05.2015)	10.07.2015 (06.2015)	10.08.2015 (07.2015)
<b>External sector</b>				
6. Balance of Payments, for the reporting quarter, year		30.06.2015 (Q1, 2015)		
7. International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8. International Reserves: Official reserve assets (monthly), end of period	13.05.2015 (04.2015)	05.06.2015 (05.2015)	07.07.2015 (06.2015)	07.08.2015 (07.2015)
9. Template on international reserves and foreign currency liquidity, end of period	20.05.2015 (04.2015)	19.06.2015 (05.2015)	20.07.2015 (06.2015)	20.08.2015 (07.2015)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	12.05.2015 (03.2015)	11.06.2015 (04.2015)	10.07.2015 (05.2015)	11.08.2015 (06.2015)
11. International investment position, for the reporting quarter, year		30.06.2015 (Q1, 2015)		
12. External Debt		30.06.2015 (Q1, 2015)		
13. Exchange Rates	every working day			

<sup>1</sup> Preliminary data publication date.

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

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

**Symbols and notes:**

– nil

... not available

0.0 and 0.00 non-significant volume

X data are not published

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

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

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

# 1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

## The Russian Federation Balance of Payments (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				
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	<b>37,921</b>	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	<b>10,589</b>	498
Q2, 2013	83,997	43,293	127,290	5,328	3,066	9,497	17,891	145,181	1,131	<b>8,162</b>	134
Q3, 2013	87,473	43,575	131,048	5,582	3,657	9,147	18,386	149,434	1,046	<b>9,429</b>	228
Q4, 2013	91,893	47,894	139,787	5,331	2,731	10,548	18,610	158,397	1,114	<b>9,740</b>	104
Q1, 2014	<b>84,030</b>	<b>38,983</b>	123,012	<b>4,612</b>	<b>2,567</b>	<b>7,920</b>	<b>15,099</b>	<b>138,111</b>	<b>1,026</b>	<b>12,522</b>	329
Q2, 2014	<b>89,133</b>	<b>43,190</b>	<b>132,323</b>	<b>5,582</b>	<b>3,302</b>	<b>8,460</b>	<b>17,344</b>	<b>149,667</b>	<b>1,055</b>	<b>10,776</b>	210
Q3, 2014	<b>82,007</b>	<b>43,740</b>	<b>125,746</b>	<b>5,742</b>	<b>3,603</b>	<b>8,499</b>	<b>17,844</b>	<b>143,590</b>	<b>1,032</b>	<b>11,110</b>	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.)

## Current Account

(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	<b>652,907</b>	<b>530</b>	341,337	17,505	53,453	<b>57,425</b>	<b>128,382</b>	<b>469,719</b>	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	<b>155,676</b>	<b>121</b>	76,577	3,684	9,425	12,593	25,701	102,278	3,857
Q2, 2013	5,147	<b>159,620</b>	<b>93</b>	84,460	4,424	13,530	13,593	31,547	116,007	3,983
Q3, 2013	4,325	<b>164,234</b>	<b>187</b>	87,335	4,712	18,937	14,539	38,188	125,523	4,599
Q4, 2013	4,125	<b>173,377</b>	<b>129</b>	92,965	4,685	11,560	<b>16,700</b>	<b>32,946</b>	<b>125,910</b>	4,986
Q1, 2014	<b>3,632</b>	<b>155,292</b>	<b>154</b>	<b>72,504</b>	<b>3,552</b>	<b>10,338</b>	<b>12,281</b>	<b>26,172</b>	<b>98,675</b>	<b>3,696</b>
Q2, 2014	<b>5,874</b>	<b>167,373</b>	<b>89</b>	<b>80,630</b>	<b>4,108</b>	<b>13,592</b>	<b>14,020</b>	<b>31,719</b>	<b>112,349</b>	<b>3,640</b>
Q3, 2014	<b>4,022</b>	<b>159,754</b>	<b>122</b>	<b>80,480</b>	<b>4,106</b>	<b>17,796</b>	<b>14,527</b>	<b>36,429</b>	<b>116,909</b>	<b>3,716</b>
Q4, 2014	4,195	145,773	176	74,412	3,654	8,701	14,363	26,719	101,131	3,161



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	<b>104,355</b>	3,702	26,607	<b>618,106</b>	<b>925</b>	181,939	3,242	-41,464	<b>-20,037</b>	<b>-58,259</b>
2014	99,877	2,938	25,576	568,730	42,553	189,737	5,122	-38,669	-21,694	-55,240
Q1, 2013	<b>19,259</b>	885	5,250	<b>130,644</b>	<b>124</b>	48,574	822	-6,890	-4,398	-10,466
Q2, 2013	<b>31,312</b>	949	6,490	<b>157,792</b>	<b>127</b>	42,830	904	-10,464	-4,096	-13,657
Q3, 2013	<b>26,770</b>	888	7,604	<b>164,495</b>	<b>420</b>	43,712	870	-15,281	-5,391	-19,802
Q4, 2013	<b>27,015</b>	980	7,263	<b>165,175</b>	<b>254</b>	46,822	646	-8,829	<b>-6,152</b>	<b>-14,335</b>
Q1, 2014	<b>21,585</b>	804	<b>5,479</b>	<b>129,435</b>	<b>332</b>	<b>50,508</b>	<b>1,060</b>	<b>-7,771</b>	<b>-4,361</b>	<b>-11,072</b>
Q2, 2014	<b>32,594</b>	769	<b>6,593</b>	<b>155,176</b>	<b>159</b>	<b>51,693</b>	<b>1,475</b>	<b>-10,290</b>	<b>-5,560</b>	<b>-14,375</b>
Q3, 2014	<b>25,523</b>	<b>741</b>	<b>7,587</b>	<b>153,735</b>	<b>10,096</b>	<b>45,267</b>	<b>1,636</b>	<b>-14,193</b>	<b>-6,029</b>	<b>-18,585</b>
Q4, 2014	20,175	624	5,916	130,384	31,965	42,269	951	-6,415	-5,744	-11,208

Table 1.1 (cont.)

## Current Account (Intermediate Balances)

(millions of US dollars)

	Goods and services balance (27+31)	Compensation of employees balance (9-21)	Investment income and rent balance (10-22)	Secondary income balance (12-24)	Current account balance (32+33+34+35)=(13-25)	Capital account balance (14-26)	Current account balance and capital account balance (36+37)
	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	<b>123,679</b>	-13,170	<b>-66,435</b>	-9,274	<b>34,801</b>	-395	34,406
2014	134,497	-10,074	-57,108	-7,853	59,462	-42,012	17,450
Q1, 2013	38,108	-2,892	<b>-8,669</b>	-1,514	<b>25,033</b>	-3	25,029
Q2, 2013	29,173	-2,853	<b>-23,149</b>	-1,344	<b>1,827</b>	-34	1,793
Q3, 2013	23,911	-3,552	<b>-17,341</b>	-3,279	<b>-261</b>	-232	-494
Q4, 2013	<b>32,487</b>	-3,873	<b>-17,275</b>	-3,137	<b>8,202</b>	-125	8,077
Q1, 2014	<b>39,436</b>	<b>-2,670</b>	<b>-9,063</b>	<b>-1,847</b>	<b>25,857</b>	<b>-178</b>	25,679
Q2, 2014	<b>37,318</b>	<b>-2,585</b>	<b>-21,818</b>	<b>-719</b>	<b>12,197</b>	<b>-71</b>	12,126
Q3, 2014	<b>26,682</b>	<b>-2,684</b>	<b>-14,413</b>	<b>-3,566</b>	<b>6,019</b>	<b>-9,974</b>	-3,955
Q4, 2014	31,061	-2,136	-11,815	-1,721	15,389	-31,789	-16,400

Table 1.1 (cont.)

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

(millions of US dollars)

	General government liabilities						Central bank' liabilities	Banks' liabilities
	portfolio investment (2+3)	of which		loans	other	total (1+4+5)		
		securities in rubles	securities in foreign currency					
1	2	3	4	5	6	7	8	
2009	4,288	1,180	3,108	-1,853	4	2,439	11,978	-42,145
2010	5,470	1,775	3,695	-1,160	-3	4,307	-2,350	17,593
2011	2,687	4,178	-1,491	-1,687	30	1,031	-324	7,843
2012	16,864	14,449	2,415	-1,024	-50	15,790	3,608	33,278
2013	9,981	7,379	2,601	-702	70	9,348	440	20,426
2014	-8,800	-1,346	-7,454	-673	18	-9,455	-2,713	-37,347
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	<b>912</b>
Q2, 2014	1,930	3,441	-1,511	<b>-185</b>	<b>-6</b>	1,739	<b>462</b>	-7,459
Q3, 2014	<b>-3,895</b>	<b>-1,651</b>	<b>-2,244</b>	-179	-8	<b>-4,083</b>	<b>697</b>	<b>-11,507</b>
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	portfolio investment	loans	other	total (9+10+11+12)		loans	other	total (15+16)	
	9	10	11	12	13		14	15	16	
2009	29,906	2,680	1,555	186	34,326	6,598	-9,152	-1,178	-10,329	-57
2010	38,004	-4,937	-6,395	-1,294	25,378	44,927	-6	921	915	30
2011	50,003	-6,226	16,068	-897	58,948	67,497	750	1,718	2,468	7
2012	42,801	-8,128	6,652	-1,566	39,759	92,435	-255	-163	-418	46
2013	<b>60,061</b>	-11,093	44,657	551	<b>94,176</b>	<b>124,389</b>	337	3,851	4,188	-634
2014	16,599	-12,252	-5,719	221	-1,151	-50,666	-34,524	-4,940	-39,464	-529
Q1, 2013	<b>36,586</b>	-1,208	35,711	-236	70,854	<b>86,183</b>	239	396	634	-305
Q2, 2013	<b>5,244</b>	-648	1,398	3,795	9,789	<b>18,775</b>	229	1,005	1,234	-47
Q3, 2013	<b>11,568</b>	-3,187	1,603	-2,327	7,657	<b>7,391</b>	-53	-403	-457	-114
Q4, 2013	<b>6,663</b>	-6,050	5,945	-681	5,876	<b>12,039</b>	-78	2,854	2,776	-168
Q1, 2014	<b>10,469</b>	-5,648	<b>3,601</b>	<b>-164</b>	<b>8,258</b>	<b>2,634</b>	-25	<b>60</b>	<b>36</b>	-517
Q2, 2014	<b>10,973</b>	-1,804	<b>383</b>	<b>3,514</b>	<b>13,065</b>	<b>7,807</b>	-214	757	543	-24
Q3, 2014	<b>-946</b>	-3,301	<b>-498</b>	<b>-3,429</b>	<b>-8,174</b>	<b>-23,067</b>	-5,912	<b>-2,906</b>	<b>-8,818</b>	6
Q4, 2014	-3,898	-1,499	-9,204	301	-14,300	-38,041	-28,374	-2,851	-31,225	6

Table 1.1 (cont.)

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

(millions of US dollars)

	Banks' assets	Other sectors assets							Total assets (17+18+19+26)
		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	<b>87,362</b>	-266	7,646	26,504	1,070	16,837	<b>139,153</b>	<b>170,602</b>
2014	9,554	60,078	30,375	7,248	8,607	-1,315	8,545	113,538	83,099
Q1, 2013	24,689	<b>64,960</b>	-1,904	592	9,283	-479	2,043	<b>74,494</b>	<b>99,512</b>
Q2, 2013	13,551	<b>-2,463</b>	-1,992	4,336	8,073	-620	4,865	<b>12,199</b>	<b>26,937</b>
Q3, 2013	-15,299	<b>10,299</b>	656	3,803	5,798	758	6,822	<b>28,135</b>	<b>12,265</b>
Q4, 2013	4,954	<b>14,567</b>	2,974	-1,085	3,350	1,412	3,107	<b>24,325</b>	<b>31,888</b>
Q1, 2014	<b>21,887</b>	<b>14,922</b>	<b>10,198</b>	<b>-2,074</b>	<b>2,848</b>	-702	<b>3,188</b>	<b>28,379</b>	<b>49,786</b>
Q2, 2014	<b>7,762</b>	<b>15,321</b>	<b>3,383</b>	<b>-509</b>	<b>3,705</b>	2,259	<b>3,126</b>	<b>27,284</b>	<b>35,566</b>
Q3, 2014	-29,865	<b>12,086</b>	<b>1,772</b>	<b>6,807</b>	<b>1,610</b>	-52	<b>-643</b>	<b>21,579</b>	<b>-17,098</b>
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				Financial account balance (except reserve assets) (28+29+30+31)=(27-14)	Net errors and omissions	Change in reserve assets ("+" increase / "-" decrease)
	general government (17-6)	central bank (18-7)	banks (19-8)	other sectors (26-13)			
	28	29	30	31			
2009	-12,768	-12,035	32,167	20,782	28,147	-6,394	-3,377
2010	-3,393	2,381	-15,922	38,458	21,525	-9,136	-36,751
2011	1,437	331	23,924	50,425	76,118	-8,655	-12,630
2012	-16,207	-3,562	-18,508	63,955	25,677	-10,371	-30,017
2013	-5,160	-1,073	7,469	<b>44,977</b>	<b>46,212</b>	<b>-10,270</b>	<b>-22,077</b>
2014	-30,009	2,184	46,901	114,689	133,765	8,768	-107,547
Q1, 2013	-2,988	-4,688	17,364	<b>3,640</b>	<b>13,329</b>	<b>-6,755</b>	4,946
Q2, 2013	929	447	4,377	<b>2,410</b>	<b>8,162</b>	<b>1,925</b>	-4,444
Q3, 2013	-6,388	1,654	-10,871	<b>20,479</b>	<b>4,874</b>	<b>-2,004</b>	-7,372
Q4, 2013	3,286	1,514	-3,401	<b>18,449</b>	<b>19,848</b>	<b>-3,436</b>	-15,207
Q1, 2014	<b>6,569</b>	<b>-515</b>	<b>20,975</b>	<b>20,122</b>	<b>47,151</b>	<b>-5,878</b>	-27,351
Q2, 2014	-1,196	<b>-486</b>	<b>15,222</b>	<b>14,219</b>	<b>27,759</b>	<b>5,288</b>	-10,345
Q3, 2014	<b>-4,735</b>	<b>-691</b>	<b>-18,358</b>	<b>29,752</b>	<b>5,969</b>	<b>4,241</b>	-5,683
Q4, 2014	-30,648	3,876	29,062	50,596	52,887	5,118	-64,169

Table 1.2

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

**Russian Federation Direct Investment Abroad  
("+" denotes an increase in investment, "-" denotes a decrease in investment)**

(millions of US dollars)

	General government – equity	Deposit-taking corporations, except central bank				Other sectors							Direct investment abroad (1+5+13)	
		equity	reinvestment of earnings	debt instruments	total (2+3+4)	equity			reinvestment of earnings	debt instruments				total (8+9+12)
						increase	decrease	net (6+7)		increase	decrease	net (10+11)		
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	<b>94,347</b>	<b>-16,044</b>	<b>78,303</b>	<b>11,220</b>	52,696	-57,009	-4,313	<b>85,210</b>	<b>86,507</b>
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	<b>-1,164</b>	<b>61,030</b>	<b>4,466</b>	10,961	-11,217	-256	<b>65,239</b>	<b>65,550</b>
Q2, 2013	0	277	240	-57	461	6,832	-9,939	-3,106	<b>1,855</b>	12,965	-14,414	-1,449	<b>-2,700</b>	<b>-2,240</b>
Q3, 2013	6	693	-168	-67	458	<b>11,116</b>	<b>-2,463</b>	<b>8,653</b>	<b>3,030</b>	11,407	-13,630	-2,223	<b>9,460</b>	<b>9,925</b>
Q4, 2013	3	108	199	-248	58	<b>14,205</b>	<b>-2,478</b>	<b>11,727</b>	<b>1,869</b>	17,363	-17,749	-386	<b>13,210</b>	<b>13,271</b>
Q1, 2014	14	442	447	-118	771	<b>9,338</b>	<b>-2,350</b>	<b>6,988</b>	<b>5,496</b>	14,112	<b>-12,969</b>	<b>1,143</b>	<b>13,627</b>	<b>14,413</b>
Q2, 2014	8	429	91	266	785	<b>8,615</b>	<b>-1,182</b>	<b>7,432</b>	<b>2,360</b>	13,633	-9,651	3,982	<b>13,775</b>	<b>14,568</b>
Q3, 2014	8	199	-9	-14	176	<b>7,166</b>	<b>-1,708</b>	<b>5,458</b>	<b>4,098</b>	<b>10,582</b>	<b>-8,701</b>	<b>1,881</b>	<b>11,436</b>	<b>11,620</b>
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			total (21+22+25)	
					increase	decrease	net (19+20)		increase	decrease	net (23+24)		
					15	16	17		18	19	20		
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	<b>53,637</b>	<b>-42,723</b>	<b>10,914</b>	<b>14,149</b>	109,014	-74,016	34,998	<b>60,061</b>	<b>69,219</b>
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	<b>-2,005</b>	<b>19,396</b>	<b>5,070</b>	24,029	-11,909	12,119	<b>36,586</b>	<b>40,140</b>
Q2, 2013	-654	1,246	1,064	1,656	13,155	<b>-22,056</b>	<b>-8,901</b>	<b>993</b>	32,816	-19,665	13,152	<b>5,244</b>	<b>6,900</b>
Q3, 2013	252	2,059	-363	1,947	9,592	<b>-8,177</b>	<b>1,415</b>	<b>3,849</b>	24,596	-18,293	6,303	<b>11,568</b>	<b>13,515</b>
Q4, 2013	-43	2,126	-83	2,001	<b>9,488</b>	<b>-10,485</b>	<b>-997</b>	<b>4,236</b>	27,573	-24,149	3,424	<b>6,663</b>	<b>8,664</b>
Q1, 2014	-25	1,826	594	2,395	<b>6,273</b>	<b>-3,945</b>	<b>2,328</b>	<b>6,701</b>	<b>14,835</b>	<b>-13,395</b>	<b>1,440</b>	<b>10,469</b>	<b>12,865</b>
Q2, 2014	306	1,922	-1,070	1,158	<b>7,177</b>	<b>-5,272</b>	<b>1,905</b>	<b>1,752</b>	<b>24,761</b>	-17,444	<b>7,317</b>	<b>10,973</b>	12,131
Q3, 2014	<b>58</b>	1,384	-1,104	<b>338</b>	<b>5,743</b>	<b>-8,976</b>	<b>-3,233</b>	<b>5,213</b>	<b>18,607</b>	<b>-21,533</b>	<b>-2,926</b>	<b>-946</b>	<b>-608</b>
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 BPM6<sup>1</sup>)**

(billions of US dollars)

	Net inflows/outflows of capital by private sector, total (2+5)	Banks			Other sectors			
		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	"Net errors and omissions" of balance of payments
		1	2	3	4	5	6	7
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	<b>61.6</b>	7.5	27.9	20.4	<b>54.2</b>	<b>138.1</b>	<b>94.2</b>	<b>-10.3</b>
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	<b>12.8</b>	<b>9.8</b>	<b>1.9</b>
Q3, 2013	<b>10.9</b>	-10.9	-15.3	-4.4	<b>21.7</b>	<b>27.4</b>	<b>7.7</b>	<b>-2.0</b>
Q4, 2013	<b>17.1</b>	-3.4	5.0	8.4	<b>20.5</b>	22.9	<b>5.9</b>	<b>-3.4</b>
Q1, 2014	<b>47.7</b>	<b>21.0</b>	<b>21.9</b>	0.9	<b>26.7</b>	<b>29.1</b>	<b>8.3</b>	<b>-5.9</b>
Q2, 2014	<b>21.9</b>	<b>15.2</b>	<b>7.8</b>	-7.5	6.7	<b>25.0</b>	<b>13.1</b>	<b>5.3</b>
Q3, 2014	<b>7.2</b>	<b>-18.4</b>	-29.9	<b>-11.5</b>	<b>25.6</b>	<b>21.6</b>	<b>-8.2</b>	<b>4.2</b>
Q4, 2014	77.4	29.1	9.8	-19.3	48.3	39.1	-14.3	5.1

<sup>1</sup> Sign "+" denotes an outflow of capital, sign "-" implies an inflow.

Table 1.4

External Debt of the Russian Federation<sup>1</sup>

(millions of US dollars)

	31.03.2014	30.06.2014	30.09.2014	31.12.2014
<b>Total</b>	<b>715,892</b>	<b>732,777</b>	<b>680,857</b>	597,254
<b>General Government</b>	<b>53,639</b>	57,128	49,382	41,606
Federal Government	<b>52,867</b>	56,446	48,748	41,027
<b>New Russian Debt</b>	<b>50,863</b>	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
<b>Debt of the former USSR</b>	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
<b>Central bank</b>	<b>15,475</b>	<b>16,225</b>	<b>15,815</b>	10,599
Loans	1,742	2,349	3,510	0
Currency and deposits	<b>4,965</b>	<b>5,106</b>	<b>3,896</b>	2,381
Other (SDR allocation)	8,768	8,769	8,410	8,218
<b>Banks</b>	<b>214,044</b>	<b>208,859</b>	<b>192,250</b>	171,450
Debt liabilities to direct investors and to direct investment enterprises	5,031	4,078	2,794	1,897
Loans <sup>2</sup>	3,800	2,113	1,599	708
Deposits <sup>2</sup>	193,443	190,498	177,239	160,010
Debt securities	<b>7,550</b>	<b>7,556</b>	<b>6,672</b>	5,197
Other	4,220	4,614	3,945	3,639
<b>Other sectors</b>	<b>432,734</b>	<b>450,565</b>	<b>423,410</b>	373,599
Debt liabilities to direct investors and to direct investment enterprises	<b>150,093</b>	<b>160,076</b>	<b>149,967</b>	131,502
Loans	266,109	269,256	<b>255,669</b>	226,214
Debt securities	8,386	8,703	8,828	6,145
Trade credits	3,445	3,563	3,706	3,469
Financial leases	<b>2,145</b>	<b>2,356</b>	<b>2,408</b>	2,433
Other	<b>2,557</b>	<b>6,611</b>	<b>2,832</b>	3,836

<sup>1</sup> Information on External Debt is compiled on the basis of the methodology set out in the 6<sup>th</sup> 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).

<sup>2</sup> 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 Maturity<sup>1</sup>

(millions of US dollars)

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

<sup>1</sup> Information on External Debt is compiled on the basis of the methodology set out in the 6<sup>th</sup> 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 Instruments<sup>1</sup>***(millions of US dollars)*

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

<sup>1</sup> Information on External Debt is compiled on the basis of the methodology set out in the 6<sup>th</sup> 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).

<sup>2</sup> 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 2013<sup>1</sup>

(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	
<b>Net International Investment Position</b>	<b>142,332</b>	<b>24,136</b>	<b>-1,005</b>	<b>-33,726</b>	<b>131,736</b>
<b>Assets</b>	<b>1,380,699</b>	<b>148,525</b>	<b>-28,485</b>	<b>-26,141</b>	<b>1,474,598</b>
<b>Direct investment</b>	409,567	<b>86,507</b>	<b>-17,122</b>	550	<b>479,501</b>
Equity and investment fund shares	327,504	<b>90,915</b>	<b>-15,344</b>	-2,678	<b>400,397</b>
Direct investor in direct investment enterprises	327,476	<b>90,908</b>	<b>-15,344</b>	-2,678	<b>400,362</b>
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
<b>Debt instruments</b>	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
<b>Portfolio investment</b>	48,300	11,759	-4,799	<b>-1,516</b>	<b>53,743</b>
<b>Equity and investment fund shares</b>	5,271	-919	-492	<b>-628</b>	<b>3,232</b>
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	3,982	-681	-719	<b>-769</b>	<b>1,814</b>
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	<b>-637</b>	<b>2,941</b>
<i>Investment fund shares or units</i>	183	26	74	8	291
<b>Debt securities</b>	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
<b>Financial derivatives (other than reserves) and employee stock options</b>	<b>5,553</b>	<b>-8,488</b>	<b>8,867</b>	<b>0</b>	<b>5,932</b>
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
Financial derivatives (other than reserves)	5,553	-8,488	8,867	0	5,932
Options	1,121	-123	480	0	1,477
Forward-type contracts	4,432	-8,365	8,387	0	4,455
<b>Other investment</b>	<b>379,661</b>	<b>80,824</b>	<b>-4,678</b>	<b>-29,981</b>	<b>425,827</b>
<b>Other equity</b>	<b>3,425</b>	<b>706</b>	<b>2</b>	<b>67</b>	<b>4,201</b>
<b>Currency and deposits</b>	<b>159,411</b>	<b>16,529</b>	<b>-1,513</b>	<b>-1,050</b>	<b>173,378</b>
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
Of which: Interbank positions	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
<b>Loans</b>	<b>179,679</b>	<b>21,231</b>	<b>-3,228</b>	<b>127</b>	<b>197,810</b>
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
<b>Insurance, pension, and standardized guarantee schemes</b>	<b>1,796</b>	<b>595</b>	<b>-139</b>	<b>0</b>	<b>2,251</b>
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	<b>1,796</b>	<b>595</b>	<b>-139</b>	<b>0</b>	<b>2,251</b>
Other financial corporations	<b>1,796</b>	<b>595</b>	<b>-139</b>	<b>0</b>	<b>2,251</b>
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	<b>1,733</b>	<b>546</b>	<b>-139</b>	<b>0</b>	<b>2,141</b>
<i>Life insurance and annuity entitlements</i>	63	49	-1	0	110
<b>Trade credit and advances</b>	<b>21,470</b>	<b>8,715</b>	<b>13</b>	<b>-2,035</b>	<b>28,163</b>
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
<b>Other accounts receivable</b>	<b>13,879</b>	<b>33,048</b>	<b>187</b>	<b>-27,091</b>	<b>20,023</b>
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	<b>5,327</b>	76	-28	0	<b>5,375</b>
Short-term	101	76	-28	0	148
Long-term	<b>5,226</b>	0	1	0	<b>5,226</b>
Other sectors	<b>246</b>	<b>30,649</b>	<b>-24</b>	<b>-26,504</b>	<b>4,366</b>
Short-term	<b>245</b>	<b>30,647</b>	<b>-24</b>	<b>-26,504</b>	<b>4,364</b>
Long-term	1	2	0	0	3
Other financial corporations	<b>246</b>	<b>5,020</b>	<b>-24</b>	<b>-4,673</b>	<b>568</b>
Short-term	<b>245</b>	<b>5,019</b>	<b>-24</b>	<b>-4,673</b>	<b>566</b>
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
<b>Reserve assets</b>	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	
<b>Securities</b>	416,508	-35,899	4,681	1,271	386,561
<b>Debt securities</b>	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
<b>Equity and investment fund shares</b>	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
<b>Financial derivatives</b>	0	0	0	0	0
Other claims	1,206	2,140	99	0	3,446
<b>Liabilities</b>	<b>1,238,368</b>	<b>124,389</b>	<b>-27,481</b>	<b>7,585</b>	<b>1,342,862</b>
<b>Direct investment</b>	514,926	<b>69,219</b>	<b>-21,879</b>	3,389	<b>565,654</b>
<b>Equity and investment fund shares</b>	394,700	<b>32,358</b>	<b>-19,933</b>	2,732	<b>409,856</b>
Direct investor in direct investment enterprises	385,427	<b>42,060</b>	<b>-20,307</b>	2,669	<b>409,850</b>
Direct investment enterprises in direct investor (reverse investment)	9,273	-9,636	373	-4	6
Between fellow enterprises	0	-67	0	67	0
<b>Debt instruments</b>	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
<b>Portfolio investment</b>	270,725	748	-7,296	9,560	273,736
<b>Equity and investment fund shares</b>	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
<b>Debt securities</b>	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
<b>Financial derivatives (other than reserves) and employee stock options</b>	<b>4,285</b>	<b>-8,834</b>	<b>8,904</b>	<b>0</b>	<b>4,355</b>
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>	<b>4,285</b>	<b>-8,834</b>	<b>8,904</b>	<b>0</b>	<b>4,355</b>
<i>Options</i>	83	42	222	0	347
<i>Forward-type contracts</i>	4,202	-8,876	8,682	0	4,007
<b>Other investment</b>	<b>448,433</b>	<b>63,257</b>	<b>-7,210</b>	<b>-5,363</b>	<b>499,116</b>
<b>Other equity</b>	<b>0</b>	<b>-3</b>	<b>0</b>	<b>4</b>	<b>1</b>
<b>Currency and deposits</b>	<b>189,372</b>	<b>18,007</b>	<b>-3,391</b>	<b>-2,041</b>	<b>201,947</b>
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
<b>Loans</b>	<b>241,631</b>	43,594	<b>-3,619</b>	<b>-3,196</b>	<b>278,410</b>
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	<b>5,022</b>	-702	<b>-45</b>	<b>-3</b>	<b>4,272</b>
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	<b>5,022</b>	-702	<b>-45</b>	<b>-3</b>	<b>4,272</b>
Other sectors	<b>232,686</b>	44,657	-3,807	-3,126	<b>270,410</b>
Short-term	13,543	2,260	-470	-302	15,031
Long-term	<b>219,143</b>	42,397	-3,337	-2,824	<b>255,379</b>
Other financial corporations	<b>22,514</b>	1,398	335	-324	<b>23,923</b>
Short-term	3,919	1,100	-51	-43	4,926
Long-term	<b>18,595</b>	297	386	-281	<b>18,997</b>
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
<b>Insurance, pension, and standardized guarantee schemes</b>	<b>398</b>	<b>164</b>	<b>-30</b>	<b>0</b>	<b>531</b>
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	<b>398</b>	<b>164</b>	<b>-30</b>	<b>0</b>	<b>531</b>
Other financial corporations	<b>398</b>	<b>164</b>	<b>-30</b>	<b>0</b>	<b>531</b>
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	<b>378</b>	<b>156</b>	<b>-29</b>	<b>0</b>	<b>506</b>
<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	
<b>Trade credit and advances</b>	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
<b>Other accounts payable – other</b>	<b>5,382</b>	<b>1,311</b>	<b>-187</b>	<b>-130</b>	<b>6,376</b>
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	<b>896</b>	<b>1,345</b>	<b>-73</b>	<b>0</b>	<b>2,169</b>
Short-term	<b>896</b>	<b>1,345</b>	<b>-73</b>	<b>0</b>	<b>2,169</b>
Long-term	0	0	0	0	0
Other financial corporations	<b>722</b>	<b>-23</b>	<b>-58</b>	<b>0</b>	<b>640</b>
Short-term	<b>722</b>	<b>-23</b>	<b>-58</b>	<b>0</b>	<b>640</b>
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
<b>Special drawing rights (Net incurrence of liabilities)</b>	8,718	0	17	0	8,736

<sup>1</sup> The International Investment Position of the Russian Federation is compiled on the basis of the methodology set out in the 6<sup>th</sup> 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 2014<sup>1</sup>

(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	
<b>Net International Investment Position</b>	<b>131,736</b>	26,218	177,026	1,281	336,262
<b>Assets</b>	<b>1,474,598</b>	-24,448	-150,848	8,262	1,307,565
<b>Direct investment</b>	<b>479,501</b>	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
<b>Debt instruments</b>	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
<b>Portfolio investment</b>	<b>53,743</b>	16,744	-8,642	-1,193	60,652
<b>Equity and investment fund shares</b>	<b>3,232</b>	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
<b>Debt securities</b>	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
<b>Financial derivatives (other than reserves) and employee stock options</b>	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
Financial derivatives (other than reserves)	5,932	-16,579	28,338	0	17,691
Options	1,477	-795	2,179	0	2,861
Forward-type contracts	4,455	-15,784	26,159	0	14,829
<b>Other investment</b>	<b>425,827</b>	26,497	-43,169	2,742	411,897
<b>Other equity</b>	<b>4,201</b>	72	-44	0	4,228
<b>Currency and deposits</b>	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
Of which: Interbank positions	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
<b>Loans</b>	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
<b>Insurance, pension, and standardized guarantee schemes</b>	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
<b>Trade credit and advances</b>	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
<b>Other accounts receivable</b>	<b>20,023</b>	<b>14,372</b>	<b>-2,145</b>	<b>-10,870</b>	<b>21,380</b>
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	<b>5,375</b>	-5,046	-92	28	264
Short-term	148	179	-112	28	244
Long-term	<b>5,226</b>	-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
<b>Reserve assets</b>	<b>509,595</b>	<b>-107,547</b>	<b>-25,235</b>	<b>8,647</b>	<b>385,460</b>
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	
<b>Securities</b>	386,561	-80,225	-22,570	1,687	285,453
<b>Debt securities</b>	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
<b>Equity and investment fund shares</b>	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
<b>Financial derivatives</b>	0	0	0	0	0
Other claims	3,446	-3,294	-152	0	0
<b>Liabilities</b>	<b>1,342,862</b>	<b>-50,666</b>	<b>-327,874</b>	<b>6,981</b>	<b>971,303</b>
<b>Direct investment</b>	<b>565,654</b>	<b>20,958</b>	<b>-211,600</b>	<b>3,532</b>	<b>378,543</b>
<b>Equity and investment fund shares</b>	<b>409,856</b>	<b>23,537</b>	<b>-189,315</b>	<b>1,067</b>	<b>245,145</b>
Direct investor in direct investment enterprises	<b>409,850</b>	<b>23,208</b>	<b>-189,248</b>	<b>1,067</b>	<b>244,877</b>
Direct investment enterprises in direct investor (reverse investment)	6	329	-67	0	268
Between fellow enterprises	0	0	0	0	0
<b>Debt instruments</b>	<b>155,798</b>	<b>-2,579</b>	<b>-22,286</b>	<b>2,465</b>	<b>133,398</b>
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
<b>Portfolio investment</b>	<b>273,736</b>	<b>-23,125</b>	<b>-102,334</b>	<b>8,147</b>	<b>156,424</b>
<b>Equity and investment fund shares</b>	<b>195,094</b>	<b>-12,888</b>	<b>-79,513</b>	<b>8,506</b>	<b>111,199</b>
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
<b>Debt securities</b>	<b>78,642</b>	<b>-10,237</b>	<b>-22,821</b>	<b>-359</b>	<b>45,225</b>
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
<b>Financial derivatives (other than reserves) and employee stock options</b>	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
<b>Other investment</b>	499,116	-27,140	-52,473	-4,698	414,806
<b>Other equity</b>	1	-2	0	1	0
<b>Currency and deposits</b>	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
<b>Loans</b>	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
<b>Insurance, pension, and standardized guarantee schemes</b>	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	
<b>Trade credit and advances</b>	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
<b>Other accounts payable – other</b>	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
<b>Special drawing rights (Net incurrence of liabilities)</b>	8,736	-1	-517	0	8,218

<sup>1</sup> The International Investment Position of the Russian Federation is compiled on the basis of the methodology set out in the 6<sup>th</sup> 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	
<b>Assets</b>	<b>273,110</b>	9,554	-6,466	-204	2,885	275,994
<b>Direct investment</b>	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
<b>Portfolio investment</b>	<b>36,128</b>	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
<b>Financial derivatives</b>	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
<b>Other investment</b>	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	
<b>Liabilities</b>	285,024	-37,348	-20,015	-1,219	-58,581	226,442
<b>Direct investment</b>	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
<b>Portfolio investment</b>	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
<b>Financial derivatives</b>	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
<b>Other investment</b>	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 <sup>1</sup>	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
<b>International investment position, net</b>	<b>-11,914</b>	<b>46,902</b>	<b>13,549</b>	<b>1,015</b>	<b>61,466</b>	<b>49,552</b>

<sup>1</sup> 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	of which				total	% of the corresponding period of the previous year	of which				total	of which	
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
2013	523,275	99.2	445,151	100.3	78,125	93.4	341,337	101.7	295,022	102.3	46,314	97.8	181,939	150,128	31,810
2014	<b>497,763</b>	<b>95.1</b>	<b>428,929</b>	<b>96.4</b>	<b>68,834</b>	<b>88.1</b>	<b>308,026</b>	90.2	<b>271,978</b>	<b>92.2</b>	<b>36,048</b>	<b>77.8</b>	<b>189,737</b>	<b>156,951</b>	<b>32,786</b>
<b>2014</b>															
Q1	123,012	98.3	105,489	98.7	17,523	96.1	72,504	94.7	63,680	96.5	8,823	83.4	50,508	41,809	8,699
Q2	132,323	104.0	112,751	102.8	19,572	111.0	80,630	95.5	70,830	97.5	9,799	83.2	51,693	41,921	9,772
Q3	125,746	96.0	110,472	99.8	15,274	75.2	80,480	92.2	70,899	93.6	9,581	82.4	45,267	39,574	5,693
Q4	116,681	83.5	100,216	85.0	16,465	75.0	74,412	80.0	66,568	82.6	7,844	63.6	42,269	33,647	8,621
January	39,598	102.0	34,147	104.1	5,451	90.5	21,016	96.8	18,448	99.7	2,568	79.9	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	77.7	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	92.1	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	85.3	19,815	16,442	3,373
May	44,049	107.5	37,164	105.0	6,885	122.9	26,118	99.0	23,108	102.0	3,010	81.3	17,931	14,056	3,875
June	40,695	97.3	34,736	96.2	5,959	103.9	26,747	94.7	23,313	96.7	3,434	82.9	13,948	11,423	2,525
July	46,210	105.7	41,037	110.5	5,173	78.8	29,201	96.5	25,837	98.3	3,364	84.4	17,009	15,200	1,809
August	41,454	97.5	36,439	102.3	5,015	72.7	25,283	89.1	22,254	90.1	3,029	82.8	16,171	14,185	1,986
September	38,082	85.0	32,997	86.9	5,085	74.2	25,996	90.5	22,808	92.2	3,188	80.1	12,086	10,189	1,897
October	41,543	95.6	36,185	100.2	5,358	72.8	26,834	87.5	23,987	90.5	2,847	68.4	14,709	12,198	2,511
November	36,755	78.5	31,517	78.9	5,238	76.6	23,093	77.5	20,483	79.8	2,610	62.9	13,662	11,034	2,628
December	38,383	77.5	32,513	77.8	5,870	75.8	24,486	75.4	22,098	77.6	2,388	59.4	13,897	10,415	3,482
<b>2015</b>															
January	27,510	69.5	24,136	70.7	3,374	61.9	12,463	59.3	10,888	59.0	1,575	61.3	15,047	13,248	1,799
February	29,159	80.1	24,865	81.1	4,294	74.7	15,562	64.6	13,966	65.6	1,596	56.7	13,597	10,899	2,698

Table 1.11

International Reserves of the Russian Federation<sup>1</sup>

(millions of US dollars)

	International reserves	Of which				
		foreign exchange reserves	of which			gold
			foreign exchange	SDRs	reserve position in IMF	
<b>2012</b>						
31.12	537,618	486,578	473,110	8,741	4,727	51,039
<b>2013</b>						
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
<b>2014</b>						
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
<b>2015</b>						
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

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



Table 1.12

## International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	31.03.2015
<b>A. Official reserves</b>	<b>356,365.0</b>
(1) Foreign currency reserves (in convertible foreign currencies)	298,263.2
(a) Securities	253,932.7
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	44,330.5
(i) other national central banks	20,894.0
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	23,436.4
of which: located in the reporting country	–
(2) IMF reserve position	2,576.0
(3) SDRs	7,852.1
(4) Gold (valued at current quotations of the Bank of Russia)	47,271.7
– volume in millions of fine troy ounces	39.8
(5) Other reserve assets (specify)	402.0
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	402.0
<b>B. Other foreign currency assets (specify)</b>	<b>30,966.6</b>
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	30,966.6
– 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	-9,722.3	-8,060.8	7.7	-1,669.2
– outflows (-), principal	-9,413.2	-7,866.3	-102.3	-1,444.6
– outflows (-), interest	-2,537.6	-286.5	-165.2	-2,085.9
– inflows (+), principal	1,600.0	36.2	209.5	1,354.3
– inflows (+), interest	628.5	55.8	65.6	507.1
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)				
(a) short positions (-)	-288.0	-288.0	-	-
(b) long positions (+)	-	-	-	-
3. Other (specify)	-	-	-	-
– outflows related to repos (-)	-	-	-	-
– inflows related to reverse repos (+)	-	-	-	-
– trade credit (-)	-	-	-	-
– trade credit (+)	-	-	-	-
– other accounts payable (-)	-	-	-	-
– other accounts receivable (+)	-	-	-	-

Table 1.12 (cont.)

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

(millions of US dollars)

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

Table 1.12 (end)

## IV. Memo Items

(millions of US dollars)

	31.03.2015
(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	284.2
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	28,387.9
– lent or repoed and included in Section I	–11,405.1
– lent or repoed but not included in Section I	–1,200.2
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	40,993.1
(e) financial derivative assets (net, marked to market)	–
– forwards	–
– futures	–
– swaps	–
– options	–
– other	–
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	–
– aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	–
(a) short positions (–)	–
(b) long positions (+)	–
– aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	–
(a) short positions	–
(i) bought puts	–
(ii) written calls	–
(b) long positions	–
(i) bought calls	–
(ii) written puts	–
(2) To be disclosed less frequently:	
(a) currency composition of reserves (by groups of currencies) <sup>1</sup>	356,365.0
– currencies in SDR basket <sup>2</sup>	340,555.2
– currencies not in SDR basket	15,809.8
– by individual currencies (optional)	–

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

Table 1.13

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

**Table 1.13 (cont.)**  
(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Claims on other sectors	1,250	924	116,267	168,960	115,454	355,541	348,696	313,502	654,492
Other financial institutions	328	328	114,972	167,589	113,795	353,982	346,870	311,789	653,130
Public nonfinancial organizations	21	9	39	20	0	0	0	0	0
Other nonfinancial organizations	902	588	1,255	1,351	1,659	1,559	1,826	1,713	1,362
Households	–	–	–	–	–	–	–	–	–
Monetary base	4,122,406	5,513,332	5,578,717	6,467,318	8,190,328	8,644,114	9,852,818	10,503,880	11,331,954
Currency in circulation	3,062,083	4,118,563	4,372,081	4,622,921	5,785,151	6,895,836	7,667,687	8,307,462	8,840,538
Liabilities to credit institutions	1,060,323	1,394,769	1,206,636	1,844,397	2,405,177	1,748,278	2,185,132	2,196,418	2,491,416
Deposits	957,250	1,294,099	1,194,165	1,560,689	1,816,301	1,748,278	2,185,132	2,196,418	2,491,416
Securities other than shares	103,073	100,670	12,472	283,708	588,876	–	–	–	–
Other liabilities to credit institutions	33	75	816,038	170,682	686	87	13	18	378,222
Deposits included in broad money	58,490	75,871	270,404	161,180	142,724	141,282	42,076	108,591	54,269
Transferable deposits	58,482	75,866	170,403	115,479	133,972	119,581	42,075	108,590	52,768
Other financial institutions	0	234	74,795	632	2,860	872	21,056	77,732	36,003
Public nonfinancial organizations	54,830	70,422	89,827	106,831	121,968	109,049	20,526	30,141	16,168
Other nonfinancial organizations	3,652	5,210	5,781	8,016	9,145	9,660	493	716	597
Households	–	–	–	–	–	–	–	–	–
Other deposits	7	5	100,001	45,701	8,752	21,701	1	1	1,501
Other financial institutions	0	0	100,000	45,700	8,750	21,700	0	0	1,500
Public nonfinancial organizations	7	5	1	1	1	0	0	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	–	–	–	–	–	–	–	–	–
Shares and other equity	84,156	462,051	1,902,352	2,099,113	2,358,878	3,235,383	2,724,457	3,151,918	3,169,009
Other items (net)	350,467	150,385	243,722	626,520	364,101	293,342	393,567	524,202	6,317,446
Other liabilities	472,560	376,906	594,905	877,832	692,780	601,110	692,184	821,570	6,658,196
Other assets	122,093	226,521	351,183	251,312	328,679	307,768	298,617	297,369	340,749

Table 1.13 (cont.)

(millions of rubles, end of period)

	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015
Net foreign assets	15,895,056	15,799,385	16,448,907	16,588,961	17,572,464	18,246,844	19,579,736	21,236,461	25,322,627	21,392,233
Claims on nonresidents	16,252,631	16,175,497	16,877,983	17,061,118	18,044,040	18,656,265	20,051,507	21,700,154	25,925,621	21,984,276
Monetary gold and SDR holdings	1,809,507	1,852,723	1,958,713	1,983,413	2,105,375	2,331,172	2,552,595	3,056,817	3,923,483	3,326,941
Foreign currency	6,788	8,542	9,175	9,044	10,174	9,816	7,993	77,704	295,448	314,816
Deposits	2,448,221	2,515,364	2,402,001	1,972,910	2,254,572	2,165,063	2,005,383	2,310,049	3,099,249	2,387,802
Securities other than shares	11,838,102	11,643,287	12,285,056	12,917,222	13,499,678	13,934,969	15,256,027	16,059,118	18,291,978	15,740,120
Loans	1,542	8,226	67,964	2,589	15,022	41,619	36,248	2,588	80,373	2,592
Other	148,472	147,354	155,074	175,941	159,219	173,626	193,261	193,879	235,091	212,004
Liabilities to nonresidents	357,575	376,111	429,075	472,158	471,576	409,421	471,771	463,693	602,994	592,043
Deposits	1,795	2,179	1,869	1,997	2,115	2,165	2,269	1,356	1,650	1,803
Securities other than shares	–	–	–	–	–	–	–	–	–	–
Loans	53,022	79,012	116,835	157,481	138,231	43,355	73,644	0	51,694	105,619
Other	302,759	294,920	310,372	312,679	331,229	363,900	395,859	462,337	549,650	484,621
Claims on credit institutions	5,507,036	5,865,906	6,098,869	6,000,473	6,181,253	6,700,819	7,280,049	9,840,279	8,251,889	8,228,526
Net claims on general government	–8,041,826	–8,126,125	–8,565,070	–8,630,852	–8,804,737	–9,285,055	–9,788,965	–10,480,330	–11,509,357	–10,130,657
Claims on federal government	356,323	357,044	355,040	352,361	357,381	371,205	379,558	368,277	400,043	391,719
Securities	356,254	356,947	354,948	352,273	357,254	371,073	379,426	368,160	399,931	391,630
Other claims	69	97	92	88	127	132	132	117	112	88
Claims on state and local government	210	207	209	209	159	163	159	156	156	157
Securities	210	207	209	209	159	163	159	156	156	157
Other claims	–	–	–	–	–	–	–	–	–	–
Liabilities to federal government	7,573,972	7,757,001	8,044,801	8,129,157	8,402,029	8,783,635	9,364,715	10,122,402	11,326,647	9,970,519
Deposits	7,552,538	7,734,237	8,020,366	8,104,118	8,374,507	8,754,655	9,329,254	10,071,051	11,259,727	9,913,041
Other liabilities	21,434	22,764	24,435	25,039	27,522	28,981	35,461	51,351	66,920	57,479
Liabilities to state and local government	824,387	726,375	875,518	854,265	760,247	872,788	803,968	726,361	582,909	552,014
Deposits	824,387	726,375	875,518	854,265	760,247	872,788	803,968	726,361	582,909	552,014
Other liabilities	–	–	–	–	–	–	–	–	–	–

Table 1.13 (end)

(millions of rubles, end of period)

	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015
Claims on other sectors	417,539	427,119	412,972	420,139	469,719	489,425	488,643	654,492	655,073	653,589
Other financial institutions	414,418	424,267	408,321	416,321	466,221	485,842	485,833	653,130	653,464	650,643
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	3,121	2,852	4,650	3,817	3,497	3,583	2,810	1,362	1,609	2,946
Households	–	–	–	–	–	–	–	–	–	–
Monetary base	9,326,117	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
Currency in circulation	7,752,880	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
Liabilities to credit institutions	1,573,237	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
Deposits	1,573,237	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
Securities other than shares	–	–	–	–	–	–	–	–	–	–
Other liabilities to credit institutions	110,151	108,025	77,291	78,548	55,517	44,842	145,386	378,222	329,547	242,530
Deposits included in broad money	105,323	102,088	103,792	62,881	49,253	47,081	49,697	54,269	53,643	62,797
Transferable deposits	102,222	101,087	103,791	62,880	46,451	46,579	49,194	52,768	42,741	61,795
Other financial institutions	80,193	82,367	81,455	45,263	28,915	28,347	34,121	36,003	23,335	43,627
Public nonfinancial organizations	21,395	18,206	21,842	17,111	17,055	17,692	14,520	16,168	19,044	17,742
Other nonfinancial organizations	634	515	495	507	481	540	553	597	363	426
Households	–	–	–	–	–	–	–	–	–	–
Other deposits	3,101	1,001	1	1	2,802	502	502	1,501	10,902	1,001
Other financial institutions	3,100	1,000	0	0	2,800	500	500	1,500	10,900	1,000
Public nonfinancial organizations	0	0	0	0	1	1	1	0	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	2	1
Households	–	–	–	–	–	–	–	–	–	–
Shares and other equity	3,169,131	3,169,120	3,169,110	3,169,101	3,169,089	3,169,076	3,169,058	3,169,009	9,054,094	9,054,079
Other items (net)	1,067,083	914,635	1,431,977	1,531,030	2,196,917	3,244,666	4,244,381	6,317,446	3,384,983	1,118,737
Other liabilities	1,389,937	1,237,018	1,767,882	1,895,759	2,530,209	3,603,487	4,683,742	6,658,196	3,857,548	1,729,832
Other assets	322,853	322,384	335,905	364,728	333,292	358,821	439,361	340,749	472,564	611,095



Table 1.14

## Credit Institutions 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	-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)

	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015
Net foreign assets	3,186,936	2,986,407	3,008,262	2,584,506	2,427,145	2,995,252	3,261,931	4,014,463	<b>5,164,019</b>	4,814,308
Claims on nonresidents	10,493,186	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
Foreign currency	418,647	361,905	382,533	366,356	402,689	408,595	498,606	981,942	1,021,605	778,299
Deposits	4,984,919	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
Securities other than shares	1,360,070	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
Loans	3,208,023	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
Other	521,525	515,602	522,529	543,604	579,998	610,204	601,286	589,475	603,688	623,731
Liabilities to nonresidents	7,306,250	7,099,460	7,280,796	7,405,001	7,598,413	8,126,551	8,946,448	9,689,516	<b>11,280,798</b>	9,794,343
Deposits	6,983,577	6,817,456	6,987,075	7,109,821	7,304,054	7,816,699	8,654,334	9,357,641	<b>10,929,033</b>	9,474,392
Securities other than shares	212,012	204,712	220,118	219,164	222,253	240,702	245,811	288,910	<b>330,275</b>	284,571
Loans	104,582	71,277	67,735	69,980	65,650	61,729	38,237	39,988	<b>17,898</b>	31,879
Other	6,078	6,016	5,869	6,036	6,455	7,421	8,066	2,978	3,592	3,501
Claims on central bank	2,674,809	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
Currency	989,753	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
Deposits	1,685,056	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
Securities other than shares	–	–	–	–	–	–	–	–	–	–
Net claims on general government	1,068,214	1,221,958	1,093,476	969,485	1,014,237	825,394	748,317	2,140,753	1,535,710	1,891,076
Claims on federal government	2,376,382	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
Securities	2,349,913	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
Other claims	26,469	23,548	25,486	25,087	24,861	37,493	34,662	36,042	37,140	38,729
Claims on state and local government	1,018,844	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
Securities	280,815	266,859	263,607	263,242	258,456	283,072	283,424	263,632	266,551	269,062
Other claims	738,029	797,149	767,388	766,602	777,308	760,873	796,585	1,035,186	1,014,411	1,009,742
Liabilities to federal government	1,676,685	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
Deposits	1,643,689	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
Other liabilities	32,995	31,414	47,491	50,984	26,506	24,602	28,205	29,243	34,299	42,037

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

	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015
Liabilities to state and local government	650,327	544,954	633,339	639,774	638,913	671,118	610,328	223,206	461,259	444,209
Deposits	650,327	544,954	633,339	639,774	638,913	671,118	610,328	223,206	461,259	444,209
Other liabilities	–	–	–	–	–	–	–	–	–	–
Claims on other sectors	39,322,546	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
Other financial institutions	2,005,440	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
Public nonfinancial organizations	453,517	467,784	476,049	479,698	497,377	513,107	534,683	538,389	545,065	519,209
Other nonfinancial organizations	25,437,659	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
Households	11,425,930	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
Liabilities to central bank	5,437,133	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
Deposits included in broad money	30,497,325	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
Transferable deposits	7,897,220	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
Other financial institutions	481,527	451,928	430,055	430,835	412,943	371,938	443,968	432,791	438,337	422,736
Public nonfinancial organizations	524,025	532,961	482,537	445,816	450,498	425,369	461,762	510,562	565,697	549,109
Other nonfinancial organizations	4,256,254	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
Households	2,635,415	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
Other deposits	22,600,106	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
Other financial institutions	1,452,684	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
Public nonfinancial organizations	218,750	181,299	191,670	221,364	226,086	245,432	231,664	288,737	264,011	279,792
Other nonfinancial organizations	7,058,783	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
Households	13,869,889	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
Deposits excluded from broad money	1,480,341	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
Securities other than shares excluded from broad money	1,354,922	1,555,640	1,562,717	1,581,260	1,589,463	1,588,564	1,613,908	1,610,102	<b>1,653,301</b>	1,624,273
Shares and other equity	6,889,573	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
Other items (net)	593,212	594,392	689,202	503,220	658,606	264,928	175,962	229,331	141,536	338,707
Other liabilities	5,891,810	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
Other assets	4,837,474	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
Consolidation adjustment	–461,125	–472,234	–497,616	–814,921	–793,690	–930,191	–955,837	–856,348	–978,677	–787,561

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	9,769,684
Other items (net)	146,876	-315,195	-123,049	915,016	817,465	1,031,336	1,221,439	960,983	6,249,925
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	16,020,621
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	8,617,496
Consolidation adjustment	-88,393	-182,776	-241,335	-350,126	-358,420	-409,512	-349,381	-488,812	-1,153,200

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

	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014
Net foreign assets	19,081,992	18,785,793	19,457,169	19,173,466	19,999,609	21,242,096	22,841,667
Claims on nonresidents	26,745,817	26,261,365	27,167,040	27,050,625	28,069,598	29,778,068	32,259,886
Liabilities to nonresidents	7,663,825	7,475,572	7,709,871	7,877,158	8,069,989	8,535,972	9,418,219
Domestic claims	32,766,473	32,842,626	32,972,973	33,248,030	33,901,522	34,253,980	34,966,342
Net claims on general government	-6,973,612	-6,904,166	-7,471,594	-7,661,367	-7,790,499	-8,459,661	-9,040,648
Claims on federal government	2,732,704	2,725,266	2,770,915	2,739,570	2,783,358	2,853,069	2,864,648
Claims on state and local government	1,019,055	1,064,215	1,031,205	1,030,053	1,035,923	1,044,108	1,080,168
Liabilities to federal government	9,250,656	9,422,319	9,764,856	9,936,952	10,210,620	10,812,932	11,571,168
Liabilities to state and local government	1,474,715	1,271,328	1,508,857	1,494,039	1,399,160	1,543,906	1,414,296
Claims on other sectors	39,740,085	39,746,793	40,444,568	40,909,398	41,692,021	42,713,641	44,006,990
Other financial institutions	2,419,858	2,467,111	2,498,149	2,475,437	2,542,493	2,707,376	2,779,022
Public nonfinancial organizations	453,518	467,784	476,050	479,699	497,378	513,107	534,683
Other nonfinancial organizations	25,440,780	25,261,768	25,736,984	26,076,065	26,640,970	27,367,065	28,447,092
Households	11,425,930	11,550,130	11,733,385	11,878,197	12,011,181	12,126,093	12,246,194

Table 1.15 (cont.)

(millions of rubles, end of period)

	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014
Broad money liabilities	37,365,775	37,240,186	37,462,565	37,723,129	38,153,845	38,912,332	40,223,061
Currency outside banking system	6,763,127	6,763,519	6,871,178	6,964,133	6,959,310	6,907,622	6,920,019
Transferable deposits	7,999,442	8,231,906	7,972,996	7,868,855	7,834,650	7,391,249	7,869,486
Other financial institutions	561,720	534,295	511,510	476,098	441,858	400,286	478,089
Public nonfinancial organizations	545,420	551,167	504,379	462,926	467,553	443,062	476,282
Other nonfinancial organizations	4,256,888	4,409,948	4,238,325	4,170,521	4,260,034	3,882,867	4,241,508
Households	2,635,415	2,736,496	2,718,782	2,759,310	2,665,205	2,665,034	2,673,607
Other deposits	22,603,206	22,244,760	22,618,391	22,890,141	23,359,885	24,613,462	25,433,556
Other financial institutions	1,455,784	1,438,464	1,533,036	1,522,144	1,517,863	1,647,455	1,664,348
Public nonfinancial organizations	218,750	181,300	191,670	221,365	226,087	245,433	231,665
Other nonfinancial organizations	7,058,783	6,721,971	6,759,467	6,889,143	7,245,041	7,993,398	8,458,607
Households	13,869,889	13,903,026	14,134,219	14,257,490	14,370,894	14,727,176	15,078,936
Deposits excluded from broad money	1,480,341	1,494,605	1,610,785	1,418,123	1,371,106	1,545,754	1,644,688
Securities other than shares excluded from broad money	1,354,922	1,555,640	1,562,717	1,581,260	1,589,463	1,588,564	1,613,908
Shares and other equity	10,058,703	10,056,263	9,957,111	9,949,728	10,214,257	10,222,510	10,193,957
Other items (net)	1,588,724	1,281,725	1,836,964	1,749,257	2,572,461	2,226,916	4,132,395
Other liabilities	7,281,747	7,230,506	7,992,487	8,395,175	9,430,202	11,086,669	12,911,871
Other assets	5,160,327	5,249,245	5,373,692	5,546,004	5,780,989	6,646,884	7,535,690
Consolidation adjustment	-532,696	-699,536	-781,831	-1,099,914	-1,076,753	-1,212,869	-1,243,786



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

	Dec, 2014			Jan, 2015			Feb, 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	377,433	24,873,491	25,250,924	<b>436,720</b>	30,049,926	<b>30,486,646</b>	565,328	25,641,212	26,206,541
Claims on nonresidents	1,750,086	33,654,048	35,404,134	1,768,062	40,602,375	42,370,438	1,806,653	34,786,273	36,592,926
Liabilities to nonresidents	1,372,653	8,780,557	10,153,209	<b>1,331,342</b>	10,552,450	<b>11,883,792</b>	1,241,325	9,145,061	10,386,385
Domestic claims	37,406,575	-6,359	37,400,216	37,047,201	352,332	37,399,533	36,888,704	1,384,565	38,273,269
Net claims on general government	-133,278	-8,206,299	-8,339,577	-303,256	-9,670,391	-9,973,647	-246,199	-7,993,383	-8,239,581
Claims on federal government	2,130,071	770,959	2,901,030	2,119,066	906,235	3,025,301	2,193,626	851,189	3,044,815
Claims on state and local government	1,298,864	109	1,298,974	1,280,993	125	1,281,118	1,278,851	111	1,278,962
Liabilities to federal government	2,612,703	8,977,311	11,590,015	2,659,216	10,576,682	13,235,899	2,722,519	8,844,617	11,567,136
Liabilities to state and local government	949,510	56	949,566	1,044,099	69	1,044,168	996,157	66	996,223
Claims on other sectors	37,539,853	8,199,940	45,739,794	37,350,457	10,022,723	47,373,181	37,134,903	9,377,948	46,512,851
Other financial institutions	2,576,092	274,449	2,850,541	2,526,231	333,304	2,859,535	2,487,483	618,913	3,106,396
Public nonfinancial organizations	454,309	84,080	538,389	451,503	93,562	545,065	438,440	80,769	519,209
Other nonfinancial organizations	22,576,931	7,529,302	30,106,233	22,583,418	9,222,739	31,806,157	22,561,360	8,349,261	30,910,621
Households	11,932,522	312,109	12,244,631	11,789,305	373,118	12,162,424	11,647,620	329,005	11,976,624

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

	Dec, 2014			Jan, 2015			Feb, 2015		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Broad money liabilities	X	X	43,032,122	X	X	45,211,555	X	X	43,959,204
Money Supply (National Definition)	32,110,529	X	X	31,448,631	X	X	31,716,446	X	X
Currency outside banking system	7,171,463	–	7,171,463	6,700,272	–	6,700,272	6,671,923	–	6,671,923
Transferable deposits	8,217,293	–	8,217,293	8,299,296	–	8,299,296	8,411,232	–	8,411,232
Other financial institutions	468,794	–	468,794	461,671	–	461,671	466,363	–	466,363
Public nonfinancial organizations	526,730	–	526,730	584,742	–	584,742	566,850	–	566,850
Other nonfinancial organizations	4,457,954	–	4,457,954	4,891,932	–	4,891,932	4,926,345	–	4,926,345
Households	2,763,815	–	2,763,815	2,360,951	–	2,360,951	2,451,673	–	2,451,673
Other deposits	16,721,773	10,921,593	27,643,365	16,449,063	13,762,924	30,211,987	16,633,292	12,242,757	28,876,049
Other financial institutions	1,573,992	137,675	1,711,666	1,539,750	173,429	1,713,179	1,513,388	157,578	1,670,966
Public nonfinancial organizations	167,490	121,247	288,737	148,657	115,353	264,011	169,941	109,852	279,792
Other nonfinancial organizations	4,308,913	5,953,535	10,262,447	3,892,032	7,829,150	11,721,182	3,816,571	6,934,026	10,750,597
Households	10,671,379	4,709,136	15,380,515	10,868,623	5,644,993	16,513,616	11,133,392	5,041,302	16,174,694
Deposits excluded from broad money	1,001,417	987,891	1,989,308	1,048,125	1,180,333	2,228,458	1,079,388	985,133	2,064,521
Securities other than shares excluded from broad money	1,261,509	348,594	1,610,102	<b>1,253,157</b>	400,145	<b>1,653,301</b>	1,307,296	316,977	1,624,273
Shares and other equity	9,769,684	0	9,769,684	15,560,345	0	15,560,345	15,656,365	0	15,656,365
Other items (net)	6,249,925	0	6,249,925	3,232,520	0	3,232,520	1,175,448	0	1,175,448
Other liabilities	16,020,621	0	16,020,621	14,230,468	0	14,230,468	11,012,598	0	11,012,598
Other assets	8,617,496	0	8,617,496	9,725,271	0	9,725,271	8,767,594	0	8,767,594
Consolidation adjustment	–1,153,200	0	–1,153,200	–1,272,676	0	–1,272,676	–1,069,557	0	–1,069,557

Table 1.16

## Money Supply (National Definition)

(billions of rubles)

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

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
<b>2012</b>				
31.12	27,405.4	9.3	–	11.9
<b>2013</b>				
31.12	31,404.7	7.7	–	14.6
<b>2014</b>				
31.01	30,136.1	–4.0	–4.0	12.7
28.02	30,459.0	1.1	–3.0	12.1
31.03	29,800.1	–2.2	–5.1	8.5
30.04	30,160.0	1.2	–4.0	8.3
31.05	30,245.6	0.3	–3.7	7.7
30.06	30,426.2	0.6	–3.1	6.7
31.07	30,524.8	0.3	–2.8	6.2
31.08	30,688.9	0.5	–2.3	6.6
30.09	30,644.8	–0.1	–2.4	7.0
31.10	30,268.4	–1.2	–3.6	6.0
30.11	30,625.6	1.2	–2.5	5.0
31.12	32,110.5	4.8	–	2.2
<b>2015</b>				
31.01	31,448.6	–2.1	–2.1	4.4
28.02	31,716.4	0.9	–1.2	4.1
31.03	31,636.7	–0.3	–1.5	6.2

Table 1.17

## Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including				
		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	the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
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	–
<b>2014</b>						
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	–
<b>2015</b>						
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	–

Table 1.17 (end)

(billions of rubles, on the beginning of office hours)

	Broad monetary base	Including				
		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	the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
<b>2015</b>						
03.03	9,497.7	7,700.8	1,067.9	493.4	235.5	–
04.03	9,568.6	7,685.1	1,149.2	493.2	241.2	–
05.03	9,389.1	7,658.3	962.6	493.2	275.0	–
06.03	9,368.8	7,700.6	1,041.3	493.2	133.7	–
10.03	9,594.8	7,771.3	1,206.2	493.2	124.1	–
11.03	9,851.7	7,784.2	1,443.0	493.2	131.3	–
12.03	9,822.4	7,764.2	1,402.9	493.2	162.1	–
13.03	9,815.4	7,750.3	1,265.2	493.2	306.7	–
16.03	9,593.6	7,780.8	1,047.7	493.2	271.9	–
17.03	9,700.8	7,792.5	1,228.4	493.4	186.5	–
18.03	9,752.8	7,779.9	1,315.9	496.7	160.3	–
19.03	9,772.0	7,755.9	1,379.1	505.6	131.3	–
20.03	9,719.7	7,753.8	1,278.8	505.6	181.5	–
23.03	9,728.5	7,771.0	1,328.3	505.6	123.6	–
24.03	9,771.0	7,754.4	1,377.6	505.6	133.3	–
25.03	9,763.3	7,709.2	1,412.4	505.4	136.3	–
26.03	9,539.1	7,660.6	1,251.2	505.4	121.8	–
27.03	9,484.3	7,638.1	1,216.4	505.4	124.4	–
30.03	9,438.2	7,633.7	1,177.9	505.3	121.3	–
31.03	9,555.4	7,608.0	1,216.2	505.3	225.8	–

<sup>1</sup> 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

## Financial Sector Survey

(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



## 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		
	01.04	01.05	01.06	01.07	01.08	01.09	01.10	01.11	01.12	01.02	01.03	01.04
1. Precious metals	1,644,908	1,681,951	1,605,995	1,655,455	1,755,294	1,784,402	1,877,970	2,081,512	2,299,460	3,569,370	3,022,058	2,895,372
2. Funds placed with nonresidents and securities issued by nonresidents	15,434,509	15,000,002	14,329,906	14,223,435	14,771,552	14,930,676	15,801,563	16,141,155	17,366,198	21,443,331	18,477,083	16,976,794
3. Credits and deposits	5,238,944	5,600,281	5,661,144	5,860,510	6,081,586	5,942,594	6,171,067	6,710,946	7,263,702	8,398,720	8,334,837	8,287,047
4. Securities	438,902	436,011	442,366	613,155	605,899	603,621	608,422	622,416	630,958	656,014	646,126	651,807
of which:												
– Russian government securities	352,524	349,949	356,254	356,947	354,948	352,273	357,254	371,073	379,426	399,931	391,630	397,416
5. Claims on IMF	703,242	709,935	681,452	666,588	704,221	705,376	751,520	825,742	891,653	1,230,583	1,083,689	1,015,436
6. Other assets	119,488	128,681	114,877	111,898	126,017	121,477	126,179	127,871	128,815	406,104	457,194	957,559
of which:												
– fixed assets <sup>1</sup>	X	X	X	X	X	X	X	X	X	X	X	X
– advance payments on profit tax	–	–	–	–	–	–	–	–	–	–	–	–
Total assets	23,579,993	23,556,861	22,835,740	23,131,041	24,044,569	24,088,146	25,336,721	26,509,642	28,580,786	35,704,122	32,020,987	30,784,015
1. Cash in circulation	7,621,017	7,881,490	7,753,185	7,780,204	7,856,587	7,965,587	7,944,096	7,999,325	7,922,408	7,752,402	7,716,087	7,523,031
2. Funds in accounts with the Bank of Russia	10,795,301	10,542,400	10,391,587	10,845,761	11,086,221	10,956,313	11,555,774	11,539,735	12,577,139	14,626,756	13,121,289	12,720,436
of which:												
– Russian government funds	6,609,259	6,612,798	6,498,036	6,698,495	6,939,785	7,122,684	7,486,783	7,949,262	8,536,119	11,113,170	9,793,065	8,974,513
– funds of resident credit institutions	1,972,418	1,546,924	1,683,568	2,000,682	1,834,621	1,650,523	2,059,794	1,692,264	2,174,339	2,475,495	2,192,427	2,481,467
3. Float	18,429	16,287	13,522	26,066	8,991	16,757	20,440	14,611	17,415	18,605	19,507	11,078
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–
5. Liabilities to IMF	548,702	551,587	537,643	521,869	547,008	556,286	590,695	640,248	695,697	1,001,799	894,259	854,949
5. Other liabilities	1,444,659	1,395,950	970,672	788,021	1,376,652	1,424,102	2,056,627	3,146,647	4,199,069	3,250,466	1,215,766	620,459
6. Capital	3,151,885	3,169,147	3,169,131	3,169,120	3,169,110	3,169,101	3,169,089	3,169,076	3,169,058	9,054,094	9,054,079	9,054,062
7. Profit of a fiscal year	–	–	–	–	–	–	–	–	–	–	–	–
Total liabilities	23,579,993	23,556,861	22,835,740	23,131,041	24,044,569	24,088,146	25,336,721	26,509,642	28,580,786	35,704,122	32,020,987	30,784,015

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.

<sup>1</sup> 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 Rate<sup>1</sup>**

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

<sup>1</sup> Refinancing rate is available on the Bank of Russia's website.

Table 2.3

## Required Reserves Ratios

(percent)

Date	For funds borrowed from nonresident banks <sup>1</sup>	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
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	

<sup>1</sup> 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		
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 Russia<sup>1</sup>

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

<sup>1</sup> 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 <sup>1</sup>	Spot-week <sup>1</sup>	Tom – 1 month <sup>1</sup>
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 <sup>2</sup>	4.25 <sup>2</sup>	4.25
11.12.2012 – 02.03.2014	4.50	4.50	4.50	4.50	–	–	4.50 <sup>3</sup>
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	–	–	–

<sup>1</sup> Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.<sup>2</sup> Since April 17, 2012 operations are suspended.<sup>3</sup> 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 <sup>1</sup>	for the term of 30 days <sup>2</sup>
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 <sup>3</sup>	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	– <sup>4</sup>	– <sup>4</sup>
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	–	–

<sup>1</sup> Since April 17, 2012 operations are suspended.

<sup>2</sup> Since February 10, 2011 operations are suspended.

<sup>3</sup> These interest rates were set from 11.00 March 3, 2014.

<sup>4</sup> 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 <sup>1</sup>	up to 90 days <sup>2</sup>	from 91 to 180 days <sup>2</sup>	from 181 to 365 days <sup>2</sup>	1 day	from 2 to 549 days <sup>1</sup>	up to 90 days <sup>2</sup>	from 91 to 180 days <sup>2</sup>	from 181 to 365 days <sup>3</sup>
03.05.2011 – 14.09.2011	–	–	7.00 <sup>4</sup>	–	–	–	–	7.25	7.75	8.25
15.09.2011 – 31.10.2011	–	–	6.75	–	–	–	–	7.00	7.50	8.25
01.11.2011 – 25.12.2011	–	–	6.75	7.25	–	–	–	7.00	7.50	8.25
26.12.2011 – 01.04.2012	–	–	6.75	7.25	–	–	–	7.00	7.50	8.00
02.04.2012 – 13.09.2012	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00
14.09.2012 – 02.04.2013	–	–	7.00	7.50	8.00	–	–	7.25	7.75	8.25
03.04.2013 – 15.05.2013	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00
16.05.2013 – 10.06.2013	–	–	6.50	7.00	7.50	–	–	6.75	7.25	7.75
11.06.2013 – 15.09.2013	–	–	6.50	7.00	7.25	–	–	6.75	7.25	7.50
16.09.2013 – 02.02.2014	6.50	–	6.50	7.00	7.25	6.50	–	6.75	7.25	7.50
03.02.2014 – 02.03.2014	6.50	7.00	–	–	–	6.50	7.25	–	–	–
03.03.2014 <sup>5</sup> – 27.04.2014	8.00	8.50	–	–	–	8.00	8.75	–	–	–
28.04.2014 – 27.07.2014	8.50	9.00	–	–	–	8.50	9.25	–	–	–
28.07.2014 – 04.11.2014	9.00	9.50	–	–	–	9.00	9.75	–	–	–
05.11.2014 – 11.12.2014	10.50	11.00	–	–	–	10.50	11.25	–	–	–
12.12.2014 – 15.12.2014	11.50	12.00	–	–	–	11.50	12.25	–	–	–
16.12.2014 – 01.02.2015	18.00	18.50	–	–	–	18.00	18.75	–	–	–
02.02.2015 – 15.03.2015	16.00	16.50	–	–	–	16.00	16.75	–	–	–
16.03.2015 – 04.05.2015	15.00	15.50	–	–	–	15.00	15.75	–	–	–
05.05.2015 –	13.50	14.00	–	–	–	13.50	14.25	–	–	–

<sup>1</sup> 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.

<sup>2</sup> Since February 1, 2014 operations are suspended.

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

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

<sup>5</sup> These interest rates were set from 11.00 March 3, 2014.



Table 2.9

## Main Indicators of the Bank of Russia Intraday and Overnight Loans

	Intraday loans					Overnight loans				
	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches
	total	of which in the Moscow region	total	of which in the Moscow region		total	of which in the Moscow region	total	of which in the Moscow region	
<b>2015</b>										
02.03	212,785.44	169,280.67	178	56	63	2,036.78	2,025.20	4	3	2
03.03	142,224.80	107,922.39	163	60	55	93.54	92.56	2	1	2
04.03	370,891.22	331,001.18	182	61	52	722.21	712.38	5	4	2
05.03	248,005.11	208,203.06	174	64	44	442.93	412.44	6	4	3
06.03	178,583.08	145,574.79	159	56	47	6,630.50	6,608.36	4	2	3
10.03	236,012.41	189,870.87	211	67	66	1,453.26	1,453.26	3	3	1
11.03	160,146.70	129,099.28	165	62	54	1,015.83	1,015.83	3	3	1
12.03	105,837.09	67,079.77	173	53	54	1,964.23	1,946.02	3	2	2
13.03	151,145.77	102,962.57	186	54	51	1,733.53	1,708.93	4	3	2
16.03	161,775.62	115,152.01	193	58	63	555.05	550.80	5	4	2
17.03	131,718.16	92,575.03	150	46	51	1,902.44	1,838.48	2	1	2
18.03	305,749.36	264,161.81	178	55	57	35.01	20.70	2	1	2
19.03	96,114.35	59,609.65	167	52	55	46.57	1.59	3	1	3
20.03	107,441.79	68,677.29	164	53	48	17.78	17.78	2	2	1
23.03	108,156.96	69,224.75	172	54	57	17.77	17.77	1	1	1
24.03	164,300.09	121,451.76	163	50	56	66.85	–	1	–	1
25.03	292,814.55	238,720.00	183	63	51	188.13	185.90	5	4	2
26.03	171,077.11	130,740.95	168	57	52	224.53	224.53	2	2	1
27.03	307,809.75	254,281.92	171	59	53	1,564.52	1,510.40	7	5	3
30.03	228,136.96	189,566.73	197	69	61	17.74	13.23	2	1	2
31.03	223,974.28	183,816.87	161	62	43	1,169.56	1,102.25	4	3	2



Table 2.10 (cont.)

1	Collateralized loans by assets and guarantees <sup>1</sup>					
	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
14	15	16	17	18	19	
<b>2013</b>						
September	157,937.95	230.00	153,747.80	260.15	3,700.00	–
October	508,727.87	55.00	7,375.10	534.00	763.77	–
November	104,165.80	96.95	6,840.75	739.00	96,489.10	–
December	601,010.38	14,154.50	420,290.39	24,897.79	141,667.70	–
<b>2014</b>						
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
<b>2015</b>						
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

Table 2.10 (cont.)

1	Collateralized loans by assets and guarantees <sup>1</sup>								weighted average rate, % p.a. 28
	on auction of which for the term				number of announced/valid loan auctions				
	3 weeks <sup>4</sup>	3 months <sup>4</sup>	12 months <sup>4</sup>	18 months <sup>4</sup>	3 weeks	3 months	12 months	18 months	
20	21	22	23	24	25	26	27	28	
<b>2013</b>									
September	–	–	–	–	–	–	–	–	6.82
October	–	500,000.00	–	–	–	1/1	–	–	5.78
November	–	–	–	–	–	–	–	–	7.49
December	–	–	–	–	–	–	–	–	7.14
<b>2014</b>									
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
<b>2015</b>									
January	–	934,201.13	–	–	–	1/1	–	–	17.36
February	–	769,391.70	–	–	–	1/1	–	–	15.29
March	–	699,999.14	–	–	–	1/1	–	–	15.41

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						
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year		
1	29	30	31	32	33	34	35	
<b>2013</b>								
September	–	–	–	–	–	–	–	
October	–	–	–	–	–	–	–	
November	–	–	320.00	–	–	–	6.50	
December	447.00	100.00	347.00	–	–	–	6.50	
<b>2014</b>								
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	
<b>2015</b>								
January	762.20	–	762.20	–	–	–	18.50	
February	75.20	–	75.20	–	–	–	16.50	
March	528.70	–	438.70	90.00	–	–	15.99	

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

<sup>2</sup> Since April 17, 2012 operations are suspended.

<sup>3</sup> Since February 1, 2014 operations are suspended.

<sup>4</sup> 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"				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 –	9.00	9.00	10.75	9.00	6.50

Table 2.12

## Weighted Average Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates by maturity			On all deposit operations attracted on fixed-term rates	On deposit operations attracted on auction rates by maturity							On all deposit operations attracted on auction rates	On all deposit operations
	demand deposit	1 day	1 month <sup>1</sup>		1 week <sup>1</sup>	operations "fine-tuning"							
						1 day	2 days	3 days	4 days	5 days	6 days		
<b>2013</b>													
September	4.50	4.50	4.50	4.50	–	–	–	–	–	–	–	–	4.50
October	4.50	4.50	4.50	4.50	–	–	–	–	–	–	–	–	4.50
November	4.50	4.50	4.50	4.50	–	–	–	–	–	–	–	–	4.50
December	4.50	4.50	4.50	4.50	–	–	–	–	–	–	–	–	4.50
<b>2014</b>													
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
<b>2015</b>													
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

<sup>1</sup> 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 <sup>1</sup>	1 week <sup>2</sup>	operations "fine-tuning"					
								1 day	2 days	3 days	4 days	5 days	6 days
<b>2013</b>													
September	177	46	1,008,864.64	3.43	95.99	0.58	–	–	–	–	–	–	–
October	228	47	1,541,756.64	2.31	97.27	0.42	–	–	–	–	–	–	–
November	215	49	1,216,439.35	2.63	96.53	0.84	–	–	–	–	–	–	–
December	277	52	2,018,525.31	3.40	96.07	0.53	–	–	–	–	–	–	–
<b>2014</b>													
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	–	–	–	–	–	–	–	–
<b>2015</b>													
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	–	–	–	–	–	–	–	–

<sup>1</sup> Since February 1, 2014 operations are suspended.<sup>2</sup> 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
<b>2013</b>									
–	–	–	–	–	–	–	–	–	–
<b>2014</b>									
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
<b>2015</b>									
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 <sup>1</sup>	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

<sup>1</sup> 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
<b>2015</b>				
02.03	109,167.23	1	16.00	1,540,487.42
03.03	101,839.08	1	16.00	1,532,446.77
04.03	1,499,199.68	6	15.80	1,503,298.00
05.03	160,722.72	1	16.00	1,494,676.08
06.03	166,946.64	4	16.00	1,500,781.71
10.03	273,241.37	1	16.00	1,604,453.09
11.03	1,404,007.32	7	15.76	1,408,101.58
12.03	42,541.67	1	16.00	1,396,625.53
13.03	33,531.31	3	16.00	1,387,189.55
16.03	76,577.18	1	15.00	1,430,190.51
17.03	106,200.17	1	15.00	1,459,220.83
18.03	1,577,351.00	7	14.50	1,581,416.80
19.03	195,143.33	1	14.57	1,648,234.43
20.03	48,802.15	3	15.00	1,499,301.88
23.03	52,152.41	1	15.00	1,502,541.60
24.03	75,424.10	1	15.00	1,525,575.28
25.03	1,751,700.11	6	14.45	1,756,102.17
26.03	225,984.55	1	14.61	1,798,539.42
27.03	112,199.52	3	15.00	1,683,503.22
30.03	364,923.44	2	14.57	1,936,301.79
31.03	106,945.80	1	15.00	2,017,793.37

Table 2.16

## Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
<b>2014</b>																
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	
<b>2015</b>																
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	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	

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
<b>2014</b>																
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
<b>2015</b>																
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

Table 2.17

## Official Exchange Rate of Euro Against Ruble

(rubles/euro)

	Days of the month															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
<b>2014</b>																
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	
<b>2015</b>																
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	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	

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
<b>2014</b>																
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
<b>2015</b>																
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

Table 2.18

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

(rubles/US dollar)

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





Table 2.20

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
<b>2015</b>				
03.03	2,434.20	33.07	2,364.68	1,632.47
04.03	2,421.63	33.34	2,378.02	1,654.19
05.03	2,395.63	32.66	2,347.39	1,643.17
06.03	2,385.56	32.45	2,350.27	1,650.36
07.03	2,307.86	31.23	2,270.25	1,587.44
11.03	2,264.44	31.05	2,213.73	1,570.09
12.03	2,335.11	31.80	2,269.11	1,616.19
13.03	2,275.92	30.65	2,204.88	1,560.07
14.03	2,279.90	30.91	2,209.91	1,567.24
17.03	2,311.87	30.97	2,227.95	1,574.55
18.03	2,292.57	30.93	2,195.79	1,542.61
19.03	2,266.28	30.69	2,155.82	1,510.85
20.03	2,239.07	29.76	2,152.51	1,488.87
21.03	2,261.64	30.65	2,165.62	1,488.14
24.03	2,257.90	30.90	2,171.13	1,481.18
25.03	2,254.68	31.61	2,159.73	1,460.61
26.03	2,200.33	31.31	2,103.37	1,417.01
27.03	2,194.06	30.73	2,099.00	1,398.73
28.03	2,223.48	31.79	2,117.69	1,410.56
31.03	2,231.92	31.30	2,122.15	1,400.35

### 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)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
<b>2014</b>																		
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
<b>2015</b>																		
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	–	–	–

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
<b>2015</b>																		
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

Table 3.1.3

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

(% p.a.)

Date	Moscow Interbank Bid Rates (MIBID)						Moscow Interbank Offered Rates (MIBOR)						
	term of credit												
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
<b>2015</b>													
02.03	14.69	15.00	15.47	16.02	16.49	15.95	15.95	16.43	17.39	18.04	19.19	19.28	
03.03	14.74	15.05	15.37	16.10	16.56	16.07	15.93	16.49	17.39	18.21	19.50	19.63	
04.03	14.70	14.96	15.52	16.14	16.57	16.06	15.98	16.43	17.61	18.38	19.52	19.66	
05.03	14.74	15.03	15.45	16.13	16.53	16.07	15.97	16.48	17.50	18.44	19.33	19.44	
06.03	14.76	15.02	15.50	16.00	16.45	15.98	15.96	16.44	17.40	17.95	19.04	19.15	
10.03	14.56	14.88	15.46	16.03	16.49	15.96	15.88	16.45	17.48	18.02	19.10	18.95	
11.03	14.65	14.87	15.37	16.08	16.44	15.91	15.85	16.26	17.40	18.20	19.10	19.00	
12.03	14.54	14.74	15.18	15.98	16.32	15.90	15.70	16.25	17.16	18.09	18.90	18.97	
13.03	14.36	14.67	15.25	15.91	16.20	15.68	15.58	16.10	17.15	17.81	18.60	18.59	
16.03	14.01	14.32	14.99	15.62	15.96	15.73	15.31	15.67	16.87	17.66	18.50	18.67	
17.03	13.83	14.12	14.46	15.32	15.52	15.37	15.18	15.72	16.80	17.40	18.02	18.21	
18.03	13.81	14.13	14.55	15.12	15.29	15.28	15.10	15.68	16.64	17.07	17.62	18.10	
19.03	13.98	14.20	14.60	15.15	15.40	15.29	15.18	15.56	16.58	17.07	17.74	17.99	
20.03	14.01	14.19	14.45	14.99	15.19	15.11	15.19	15.55	16.51	16.95	17.53	17.81	
23.03	14.00	14.15	14.48	14.97	15.20	15.11	15.23	15.47	16.58	16.95	17.52	17.82	
24.03	13.98	14.16	14.42	14.95	15.16	15.12	15.22	15.56	16.38	16.91	17.40	17.78	
25.03	14.01	14.21	14.44	14.84	15.02	15.10	15.27	15.67	16.43	16.80	17.24	17.76	
26.03	13.97	14.15	14.35	14.77	14.89	14.82	15.17	15.57	16.22	16.54	17.00	17.43	
27.03	13.99	14.18	14.43	14.80	14.99	14.97	15.17	15.59	16.19	16.65	17.16	17.55	
30.03	14.05	14.17	14.39	14.67	14.94	14.81	15.24	15.54	16.28	16.73	17.44	17.51	
31.03	14.04	14.18	14.43	14.59	15.00	15.02	15.20	15.54	16.34	16.51	17.36	17.76	

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
<b>2015</b>												
02.03	0.24	0.42	0.68	1.11	1.69	2.55	0.68	0.93	1.36	1.88	2.30	2.79
03.03	0.25	0.48	1.28	1.12	1.73	2.60	0.65	0.93	1.41	1.88	2.36	2.86
04.03	0.22	0.39	0.71	1.14	1.78	2.56	0.65	0.92	1.46	1.94	2.35	2.79
05.03	0.23	0.40	0.72	1.13	1.81	2.62	0.66	0.93	1.44	1.91	2.37	2.87
06.03	0.24	0.40	0.75	1.16	1.84	2.68	0.67	0.95	1.48	1.95	2.45	2.96
10.03	0.22	0.36	0.72	1.10	1.77	2.60	0.67	0.86	1.43	1.89	2.35	2.86
11.03	0.21	0.43	1.29	1.10	1.83	2.66	0.64	0.85	1.43	1.90	2.45	2.91
12.03	0.24	0.45	1.30	1.08	1.74	2.55	0.63	0.86	1.45	1.84	2.35	2.78
13.03	0.21	0.34	0.72	1.13	1.80	2.66	0.60	0.85	1.43	1.90	2.45	2.90
16.03	0.22	0.36	0.71	1.12	1.78	2.64	0.62	0.83	1.41	1.89	2.43	2.88
17.03	0.22	0.46	1.30	1.13	1.79	2.66	0.64	0.87	1.46	1.91	2.45	2.90
18.03	0.21	0.35	0.73	1.10	1.79	2.66	0.62	0.84	1.42	1.91	2.45	2.90
19.03	0.22	0.39	0.71	1.13	1.79	2.64	0.62	0.85	1.41	1.89	2.44	2.88
20.03	0.22	0.39	1.20	1.23	1.78	2.66	0.60	0.85	1.41	1.89	2.44	2.90
23.03	0.22	0.45	1.26	1.13	1.77	2.66	0.64	0.86	1.39	1.89	2.43	2.90
24.03	0.23	0.44	1.27	1.11	1.78	2.65	0.63	0.87	1.42	1.90	2.46	2.89
25.03	0.22	0.37	0.74	1.19	1.82	2.63	0.64	0.86	1.47	1.95	2.46	2.87
26.03	0.23	0.38	0.80	1.10	1.79	2.64	0.62	0.85	1.46	1.82	2.41	2.88
27.03	0.25	0.41	1.24	1.17	1.80	2.65	0.62	0.85	1.46	1.77	2.42	2.89
30.03	0.24	0.45	1.32	1.09	1.80	2.65	0.68	0.85	1.55	1.94	2.50	2.88
31.03	0.22	0.36	0.76	1.07	1.74	2.63	0.64	0.88	1.49	1.92	2.45	2.86

Table 3.1.5

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

(% p.a.)

	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
<b>2015</b>																		
02.03	15.70	–	–	–	–	–	15.65	–	–	–	–	–	15.81	–	–	–	–	–
03.03	15.66	16.27	15.97	–	–	–	15.56	–	–	–	–	–	15.89	–	–	–	–	–
04.03	15.59	15.73	–	17.45	–	–	15.59	–	–	–	–	–	15.72	–	–	–	–	–
05.03	15.54	15.90	16.29	15.75	–	–	15.44	–	–	15.75	–	–	15.77	–	–	–	–	–
06.03	15.16	15.76	–	–	–	–	14.92	15.68	–	–	–	–	15.42	–	–	–	–	–
10.03	15.40	14.84	–	–	–	–	15.41	–	–	–	–	–	15.58	–	–	–	–	–
11.03	15.23	15.64	15.58	15.14	–	–	15.05	–	–	–	–	–	15.42	–	16.00	–	–	–
12.03	14.88	16.15	–	–	–	–	14.63	–	–	–	–	–	15.14	–	–	–	–	–
13.03	14.42	15.79	15.09	16.93	–	–	14.11	–	–	–	–	–	14.64	–	–	–	–	–
16.03	14.14	14.96	–	–	–	–	14.03	–	–	–	–	–	14.31	–	–	–	–	–
17.03	14.44	15.00	–	–	–	–	14.26	–	–	–	–	–	14.48	–	–	–	–	–
18.03	14.80	14.70	14.84	16.06	–	–	14.75	–	–	–	–	–	14.88	–	–	–	–	–
19.03	14.79	15.19	14.95	15.00	–	–	14.70	–	–	–	–	–	14.92	–	–	–	–	–
20.03	14.60	15.21	19.00	14.15	–	–	14.46	–	–	14.15	–	–	14.73	–	–	–	–	–
23.03	14.50	15.24	16.50	–	–	–	14.40	–	–	–	–	–	14.71	–	–	–	–	–
24.03	14.53	14.60	15.20	–	–	–	14.32	14.60	–	–	–	–	14.62	–	–	–	–	–
25.03	14.72	–	–	–	–	–	14.66	–	–	–	–	–	14.82	–	–	–	–	–
26.03	14.72	16.48	–	–	–	–	14.59	–	–	–	–	–	14.69	–	–	–	–	–
27.03	14.75	15.15	–	16.53	–	–	14.69	–	–	–	–	–	14.96	–	–	–	–	–
30.03	14.71	17.75	16.16	15.00	–	–	14.50	–	–	–	–	–	14.75	–	–	–	–	–
31.03	14.68	14.41	–	16.12	–	–	14.52	–	–	–	–	–	15.07	–	–	–	–	–

Table 3.1.6

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

(% p.a.)

	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR USD)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG USD)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B USD)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
<b>2015</b>																		
02.03	0.12	–	3.00	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
03.03	0.13	1.10	1.62	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
04.03	0.13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
05.03	0.12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
06.03	0.13	–	–	3.25	–	–	–	–	–	–	–	–	–	–	–	–	–	–
10.03	0.12	2.95	1.36	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
11.03	0.13	0.20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
12.03	0.13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13.03	0.13	3.00	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
16.03	0.13	–	–	–	–	–	0.43	–	–	–	–	–	–	–	–	–	–	–
17.03	0.13	3.00	2.58	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
18.03	0.13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
19.03	0.14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
20.03	0.14	3.00	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
23.03	0.13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
24.03	0.15	1.10	–	–	–	–	–	–	–	–	–	–	0.25	–	–	–	–	–
25.03	0.13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
26.03	0.14	1.10	0.29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
27.03	0.13	3.00	–	5.17	–	–	–	–	–	–	–	–	–	–	–	–	–	–
30.03	0.13	1.99	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
31.03	0.12	1.10	–	5.98	–	8.19	–	–	–	–	–	–	–	–	–	–	–	8.19

Table 3.1.7

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

(millions of rubles)

	Russian ruble (RUB)				US dollar (USD)				Euro (EUR)				Others				
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	
<b>2014</b>																	
January	360,146	74,845	114,420	4,523	163,524	975,558	5,812	5,434	9,820	104,044	–	–	2	9,004	193	–	
February	301,331	65,081	129,118	4,358	144,320	1,043,405	5,481	2,678	4,177	150,981	–	–	3	14,509	954	–	
March	287,003	72,191	97,655	3,946	44,013	691,372	7,797	4,730	3,781	254,361	2	–	185	19,129	1,081	–	
April	351,872	79,740	94,024	2,244	31,380	579,518	6,007	4,383	4,241	259,214	–	–	7	18,371	861	–	
May	351,839	63,114	101,489	2,110	51,307	539,674	6,224	3,056	1,653	389,562	2	–	5	15,283	730	–	
June	351,424	68,993	115,949	3,427	50,788	549,352	8,080	3,232	2,082	217,316	31	1	185	10,473	955	–	
July	368,386	73,540	120,466	3,758	48,916	548,284	7,015	4,806	2,085	61,828	–	22	11	9,203	484	2	
August	424,220	77,622	123,805	5,986	28,855	276,794	7,361	1,084	2,616	30,771	–	–	66	4,855	485	2	
September	552,090	76,789	161,600	4,200	19,841	188,691	12,814	1,773	1,081	25,319	–	82	275	9,479	3	–	
October	540,480	94,192	172,706	5,221	24,732	250,720	18,629	1,839	2,048	31,550	183	–	37	11,613	–	–	
November	613,325	93,703	187,242	4,628	32,158	363,847	11,224	2,292	3,735	22,708	852	140	2	17,589	83	–	
December	807,439	84,484	178,222	4,578	24,518	391,523	26,101	2,956	5,550	34,377	572	–	873	18,658	130	2	
<b>2015</b>																	
January	689,317	66,153	<b>157,822</b>	4,048	18,315	686,161	27,036	2,326	7,657	35,639	3	–	1,260	21,897	–	–	
February	545,047	<b>64,259</b>	207,723	6,167	26,074	450,312	18,295	1,119	16,437	35,040	8	54	64	19,673	74	–	
March	454,729	65,817	217,623	4,777	14,160	574,481	13,240	311	8,295	21,185	7	120	79	23,180	–	–	



Table 3.1.8

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

(millions of rubles)

	March, 2015															
	Russian ruble (RUB)				US dollar (USD)				Euro (EUR)				others			
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO	
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents
Overnight	419,230	56,231	181,410	4,777	5,726	530,798	6,099	–	7,595	15,807	–	–	–	21,722	–	–
1 week <sup>1</sup>	9,579	3,952	32,525	–	2,512	18,436	2,108	253	18	1,895	7	–	47	80	–	–
2 weeks <sup>1</sup>	961	2,187	1,445	–	127	4,772	976	46	32	166	–	–	15	12	–	–
1 month <sup>2</sup>	11,847	2,400	1,106	–	2,531	18,884	2,480	–	488	1,100	–	120	17	285	–	–
2 months <sup>2</sup>	5,371	416	–	–	5	610	6	–	–	95	–	–	–	273	–	–
3 months <sup>3</sup>	3,127	299	67	–	26	779	–	–	86	1,107	–	–	–	18	–	–
6 months <sup>3</sup>	98	68	–	–	236	231	14	–	30	93	–	–	–	245	–	–
Over 6 months	1,078	43	579	–	2,917	752	485	–	22	85	–	–	–	323	–	–
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	3,438	221	491	–	80	–781	1,072	12	24	837	–	–	–	222	–	–

<sup>1</sup> Standard term +/- 2 calendar days.<sup>2</sup> Standard term +/- 5 calendar days.<sup>3</sup> 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 <sup>1</sup>	tomorrow <sup>2</sup>	today <sup>1</sup>	tomorrow <sup>2</sup>		
<b>2013</b>						
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
<b>2014</b>						
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
<b>2015</b>						
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

<sup>1</sup> Settlement time not later than the transaction day.

<sup>2</sup> 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

(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 ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<b>2014</b>														
January	61,901	50,603	56,593	13,094	1,712	774	379	152	163	145	3	1	49	134
February	68,680	56,321	62,439	14,381	2,051	825	700	161	133	79	4	1	90	175
March	67,757	54,744	61,001	16,202	1,383	1,031	666	157	100	53	4	1	46	128
April	55,867	45,428	50,500	12,479	1,336	806	630	167	91	24	3	35	8	225
May	56,058	45,101	49,523	14,321	1,285	802	646	107	76	31	5	55	7	156
June	60,051	49,207	52,502	15,040	1,395	640	788	118	137	37	11	12	6	209
July	60,274	48,482	51,578	16,613	1,718	778	773	119	203	48	9	19	9	200
August	51,663	40,307	44,818	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	52,636	40,499	47,004	13,337	1,295	354	1,190	523	552	218	4	29	20	246
November	49,141	38,388	43,598	11,897	1,377	554	814	846	461	79	2	32	28	205
December	44,023	34,706	39,365	10,552	1,194	409	681	398	364	76	2	26	23	250
<b>2015</b>														
January	24,880	18,674	21,898	6,783	789	317	698	285	137	35	0	20	9	115
February	<b>33,660</b>	<b>25,568</b>	<b>29,673</b>	<b>8,961</b>	<b>919</b>	<b>292</b>	938	<b>375</b>	<b>365</b>	67	0	17	13	132
March	38,708	30,339	33,745	10,600	1,026	321	581	335	237	83	1	24	10	113

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 ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<b>2014</b>														
January	2,743	2,162	2,585	491	31	12	140	6	1	1	–	9	4	43
February	2,485	1,889	2,363	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	2,266	1,315	2,040	665	72	109	262	5	4	14	0	2	8	34
May	2,125	1,206	1,860	800	93	42	160	7	5	15	0	3	11	48
June	2,752	1,377	2,549	1,037	156	93	129	71	12	8	0	1	5	66
July	2,412	1,683	2,174	621	98	23	134	9	6	23	0	0	1	52
August	2,290	1,515	2,120	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	2,440	1,377	2,343	791	121	13	131	14	6	33	0	–	8	43
November	2,124	1,356	1,988	656	76	14	106	3	4	6	0	–	3	36
December	2,021	1,098	1,926	675	98	22	155	2	1	16	0	–	2	45
<b>2015</b>														
January	1,070	367	933	527	59	26	174	4	2	18	–	–	1	29
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

Table 3.2.4

## Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	Total foreign currency receipts <sup>1</sup>	Of which					
		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 <sup>2</sup>
2	3	4	5	6	7	8	
2012	146,192.56	16,970.46	32,790.04	33,097.54	49,015.49	10,764.01	3,555.03
2013	150,985.65	18,125.90	36,594.28	35,888.41	46,257.63	10,847.46	3,271.98
<b>2014</b>							
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 <sup>3</sup>	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 <sup>2</sup>	
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
<b>2014</b>								
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

<sup>1</sup> Excluding receipts related to interbranch turnover.

<sup>2</sup> Including receipts from and expenses of legal entities accordingly.

<sup>3</sup> 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
<b>US Dollar</b>									
<b>2014</b>									
January	1,364	2,452	882.23	1,518.25	33.7451	34.3442	0.60	69.99	59.82
February	1,702	2,105	989.31	1,619.28	34.9931	35.6590	0.67	71.49	59.53
March	1,405	2,301	1,172.74	1,802.06	35.8564	36.7014	0.84	67.48	56.75
April	1,631	1,454	1,209.19	1,736.96	35.4347	35.9408	0.51	69.91	54.83
May	1,237	1,596	1,197.66	1,888.65	34.5147	35.0785	0.56	65.61	55.74
June	1,288	1,486	1,243.84	1,969.88	34.1602	34.6054	0.45	69.30	54.84
July	1,450	1,325	1,432.14	2,053.30	34.4756	34.9468	0.47	71.86	54.37
August	1,169	1,485	1,441.54	1,926.63	35.8611	36.3978	0.54	69.38	56.18
September	1,294	1,620	1,487.81	1,836.79	37.6584	38.2843	0.63	70.09	60.16
October	1,123	2,714	1,365.77	2,154.62	40.5874	41.4950	0.91	67.50	68.03
November	1,399	2,083	1,392.11	1,644.50	45.8243	46.7658	0.94	71.87	66.37
December	1,465	2,647	1,807.00	1,828.42	55.1304	58.2369	3.11	73.42	65.11

Table 3.2.5 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transaction in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
<b>Euro</b>									
<b>2014</b>									
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	2013	2014											
		December	January	February	March	April	May	June	July	August	September	October	November	December
<b>up to 250 US dollars</b>														
Purchase	number of transactions (thousands of units)	81.08	71.53	73.40	77.20	121.09	132.46	141.72	136.24	140.79	121.02	158.18	124.12	130.03
	value of transactions (millions of US dollars)	14.49	13.25	13.42	11.45	23.46	25.69	28.44	26.50	28.08	23.77	25.84	23.55	24.38
Sale	number of transactions (thousands of units)	4.84	29.25	13.98	16.07	23.25	23.81	23.97	49.13	22.32	20.86	27.03	83.20	16.16
	value of transactions (millions of US dollars)	0.66	3.11	2.29	2.92	4.15	3.78	3.74	8.45	3.55	3.44	4.29	10.32	2.22
<b>from 251 to 500 US dollars</b>														
Purchase	number of transactions (thousands of units)	209.85	233.04	176.39	161.14	111.78	184.94	286.43	359.13	530.20	386.03	387.74	223.38	220.16
	value of transactions (millions of US dollars)	81.30	89.12	67.12	58.21	46.07	78.20	113.31	142.32	212.31	157.11	153.02	85.01	95.74
Sale	number of transactions (thousands of units)	40.94	6.35	17.17	20.30	32.33	52.37	80.53	66.39	115.89	177.02	186.37	160.44	19.78
	value of transactions (millions of US dollars)	15.18	3.11	7.45	8.75	13.85	21.58	34.72	26.85	50.15	69.82	66.90	50.05	8.14
<b>from 501 to 2,000 US dollars</b>														
Purchase	number of transactions (thousands of units)	1,126.26	884.84	1,016.63	1,341.17	1,334.50	1,417.74	1,351.01	1,529.42	1,545.58	1,534.39	1,437.69	1,464.39	1,947.77
	value of transactions (millions of US dollars)	1,123.50	906.00	1,162.97	1,510.89	1,451.10	1,496.68	1,425.15	1,581.37	1,543.09	1,555.52	1,482.32	1,544.06	2,108.12
Sale	number of transactions (thousands of units)	2,126.39	1,012.30	1,354.47	1,418.39	2,039.13	2,268.15	2,526.87	2,714.29	2,395.43	2,034.05	1,530.44	1,438.51	1,248.35
	value of transactions (millions of US dollars)	2,805.09	1,449.87	1,967.52	1,993.74	2,441.94	2,630.46	2,931.26	3,074.08	2,783.77	2,380.36	2,165.77	2,015.91	1,823.41
<b>from 2,001 to 5,000 US dollars</b>														
Purchase	number of transactions (thousands of units)	310.71	154.54	222.05	221.95	288.76	182.03	194.09	247.68	174.97	308.82	171.63	278.43	378.97
	value of transactions (millions of US dollars)	823.84	418.59	669.57	632.08	822.78	488.38	519.60	681.93	502.34	819.16	460.41	756.73	1,030.93
Sale	number of transactions (thousands of units)	913.61	1,054.92	923.09	1,135.90	499.43	493.98	472.65	418.58	437.87	493.29	1,160.87	588.14	1,323.02
	value of transactions (millions of US dollars)	2,626.22	3,028.67	2,629.47	3,179.18	1,440.43	1,389.68	1,367.35	1,205.37	1,247.25	1,376.29	3,252.51	1,723.35	3,667.53
<b>over 5,000 US dollars</b>														
Purchase	number of transactions (thousands of units)	38.68	23.80	43.83	25.13	46.00	19.56	25.78	43.56	14.68	17.76	14.32	34.43	37.46
	value of transactions (millions of US dollars)	413.15	293.86	442.30	224.58	484.17	164.97	224.77	447.99	134.85	176.78	145.31	297.82	326.67
Sale	number of transactions (thousands of units)	137.65	164.37	143.96	230.05	79.36	138.08	89.80	70.04	85.92	90.77	276.06	113.96	178.89
	value of transactions (millions of US dollars)	1,149.76	1,741.97	1,122.17	2,111.19	716.75	1,348.68	1,001.48	658.87	979.77	1,083.72	3,084.40	1,357.01	1,882.58

Table 3.3

## Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	Volume of trade – total (3+4+5+6+9)	Of which										
		share	bonds	investment units	futures			options				
					total (7+8)	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
2	3	4	5	6	7	8	9	10	11	12	13	
<b>2014</b>												
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	–	–
<b>2015</b>												
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
<b>2015</b>			
02.03	1,783.34	903.56	31.92
03.03	1,807.70	917.05	44.05
04.03	1,759.35	889.68	35.99
05.03	1,760.55	912.38	46.57
06.03	1,728.55	903.45	32.57
10.03	1,665.38	845.36	45.34
11.03	1,671.47	847.98	39.62
12.03	1,664.70	859.26	31.43
13.03	1,627.88	833.57	37.02
16.03	1,609.85	812.88	39.94
17.03	1,611.69	822.76	37.36
18.03	1,632.12	841.05	31.62
19.03	1,607.97	847.99	36.83
20.03	1,628.64	862.14	59.05
23.03	1,602.85	859.14	32.98
24.03	1,618.62	880.28	30.03
25.03	1,615.50	882.07	30.39
26.03	1,581.84	868.62	40.31
27.03	1,571.55	856.44	30.40
30.03	1,612.84	878.94	29.94
31.03	1,626.18	880.42	37.64

## 4. FINANCIAL INSTITUTIONS' PERFORMANCE

### 4.1. General Description

Table 4.1.1

#### Number and Structure of Credit Institutions

	2014										2015		
	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03
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	1,065	1,064	1,059	1,059	1,057	1,057	1,056	1,056	1,052	1,049	1,047	1,046	1,046
of which:													
– banks	992	991	987	986	984	985	984	985	980	976	975	972	971
– nonbanking credit institutions	73	73	72	73	73	72	72	71	72	73	72	74	75
1.1. Registered 100 percent foreign-owned credit institutions	78	78	77	75	76	76	76	77	76	75	75	75	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	–	–	–
of which:													
– banks	–	–	–	1	–	–	–	1	1	–	–	–	–
– nonbanking credit institutions	–	–	–	–	–	–	–	–	–	1	–	–	–
2. Credit institutions licensed to conduct banking operations – total	900	894	888	884	877	869	859	850	842	834	830	827	824
of which:													
– banks	841	835	829	824	818	812	804	799	790	783	778	773	770
– nonbanking credit institutions	59	59	59	60	59	57	55	51	52	51	52	54	54
2.1. Credit institutions with licence (permission):													
– to attract funds of individuals	739	732	729	723	718	717	711	706	698	690	687	684	683
– to conduct operations in foreign currency	603	599	596	593	586	579	572	567	559	554	551	549	547
– credit institutions with general license	268	267	265	263	263	263	262	259	259	256	256	255	254
– to conduct operations with precious metals	206	206	206	206	207	208	208	205	204	203	203	202	201

Table 4.1.1 (cont.)

	2014										2015		
	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03
2.2. Credit institutions with a foreign stake in authorized capital, licensed to conduct banking operations – total	245	245	242	238	234	236	231	231	228	225	224	222	220
of which:													
– 100 percent foreign-owned organizations	78	78	77	75	76	76	76	76	76	75	75	75	73
– credit institutions with foreign ownership from 50 to 100%	41	41	39	42	42	40	37	37	36	38	37	36	36
2.3. Credit institutions included in the deposit insurance system register – total	746	742	739	734	728	726	719	714	706	698	695	692	691
3. Registered authorized capital of operating credit institutions (millions of rubles)	1,528,939	1,522,336	1,527,264	1,591,378	1,596,578	1,597,417	1,597,970	1,605,171	1,598,428	1,840,301	1,842,338	1,857,429	1,912,387
4. Branches of operating credit institutions in Russia – total	1,946	1,927	1,907	1,880	1,844	1,841	1,802	1,769	1,737	1,708	1,691	1,680	1,672
of which:													
– Sberbank branches	95	95	95	95	95	95	95	95	95	95	95	95	95
– branches of 100 percent foreign-owned banks	92	92	93	94	94	94	92	91	91	89	89	89	88
5. Branches of credit institutions abroad	6	6	6	6	6	6	6	6	6	6	6	6	6
6. Branches of nonresident banks in Russia	–	–	–	–	–	–	–	–	–	–	–	–	–
7. Representative offices of operating credit institutions – total <sup>1</sup>	331	330	325	323	319	319	317	317	315	318	309	307	304
of which:													
– in Russia	287	288	283	281	277	277	276	275	273	276	267	266	263
– in non-CIS countries	30	29	29	29	29	29	28	28	28	28	28	28	29
– in CIS countries	14	13	13	13	13	13	13	14	14	14	14	13	12
8. Additional offices of credit institutions – total	24,489	24,495	24,430	24,341	24,088	23,960	23,657	23,467	23,367	23,301	23,198	22,946	22,724
of which Sberbank additional offices	11,921	11,920	11,895	11,868	11,860	11,834	11,812	11,802	11,775	11,734	11,703	11,681	11,668
9. External cash desks of credit institution – total	7,452	7,382	7,338	7,275	7,118	7,046	6,939	6,824	6,807	6,735	6,687	6,629	6,574
of which Sberbank external cash desks	5,024	4,967	4,929	4,878	4,800	4,753	4,696	4,608	4,604	4,544	4,501	4,472	4,418
10. Cash credit offices of credit institutions – total	2,504	2,454	2,495	2,512	2,497	2,506	2,454	2,402	2,348	2,289	2,188	2,123	2,051
of which Sberbank cash credit offices	–	–	–	–	–	–	–	–	–	–	–	–	–

Table 4.1.1 (end)

	2014										2015		
	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03
11. Operational offices of credit institutions – total	8,878	9,092	9,269	9,291	9,296	9,434	9,388	9,322	9,357	9,273	9,202	8,918	8,758
of which Sberbank of Russia	656	656	654	654	653	653	651	653	652	651	651	651	647
12. Mobile banking offices – total	160	160	164	163	166	170	182	187	192	196	196	196	201
of which Sberbank of Russia	154	154	158	158	164	168	180	185	190	194	194	194	199
13. Credit institutions with revoked licences	165	170	171	174	180	188	197	205	209	214	217	219	222
14. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,095	2,096	2,101	2,103	2,105	2,107	2,108	2,109	2,113	2,117	2,119	2,120	2,120
of which:													
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,623	1,623	1,528	1,630	1,632	1,633	1,634	1,635	1,637	1,638	1,639	1,639	1,639
– credit institutions liquidated owing to reorganization	471	472	472	472	472	473	473	473	475	478	479	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	469	470	470	470	470	471	471	471	473	476	477	478	478
of which:													
– reorganization into branches of other banks	382	382	382	382	382	382	382	382	383	384	384	384	384
– taken over by other banks (except for reorganized into branches)	87	88	88	88	88	89	89	89	90	92	93	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

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

<sup>2</sup> Excluding credit organizations in which liquidating procedures are finished.

Table 4.1.2

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity <sup>1</sup>			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
<b>2008</b>				
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)
<b>2009</b>				
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)
<b>2010</b>				
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)
<b>2011</b>				
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)
<b>2012</b>				
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)
<b>2013</b>				
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)
<b>2014</b>				
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)

<sup>1</sup> 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, %
<b>2013</b>										
31.12	15	1.6	15	1.6	45	4.9	36	3.9	143	15.5
<b>2014</b>										
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
<b>2015</b>										
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



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	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, %	units
<b>2013</b>											
31.12	251	27.2	116	12.6	116	12.6	161	17.4	25	2.7	923
<b>2014</b>											
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
<b>2015</b>											
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

Table 4.1.4

## Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity <sup>1</sup>										
	up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		total
	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, %	units
<b>2012</b>											
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
<b>2013</b>											
31.03	49	19.9	48	19.5	30	12.2	45 (19)	18.3	74 (9)	30.1	246
30.06 <sup>2</sup>	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
<b>2014</b>											
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

<sup>1</sup> 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.

<sup>2</sup> From July 1, 2013 the quantity of the credit institutions with participation of nonresidents if 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 28.02.2015						
	1–5	6–20	21–50	51–200	201–500	501–827	Total
Assets							
Assets (liabilities)	41,046,552	16,334,967	8,216,312	8,121,227	2,260,318	398,324	76,377,700
Loans to non-financial institutions	17,916,529	6,242,544	2,449,514	2,538,576	829,409	150,071	30,126,642
Loans to resident financial institutions (except credit institutions)	849,732	416,292	181,022	140,255	34,769	3,378	1,625,448
Loans to individuals	5,734,208	2,044,839	1,534,897	1,422,049	301,139	49,189	11,086,321
Unsecured consumer loans (portfolio of homogenous loans)	2,839,617	1,427,913	1,152,124	642,316	88,695	11,908	6,162,573
Capital and financial performance							
Equity capital	3,901,819	1,628,235	736,082	1,008,184	380,521	117,405	7,772,247
Capital adequacy N1.0, %	11.6	12.0	10.9	14.3	18.2	30.7	12.2
Profit for the current year	194	-7,395	-13,194	-22,578	6,085	1,062	-35,826
Return on assets, %	1.1	0.5	-1.9	0.5	1.3	2.5	0.6
Return on equity, %	10.1	4.9	-17.6	3.7	7.7	9.2	5.1
Liabilities							
Individuals' deposits	10,602,583	2,932,417	2,327,877	2,268,188	841,696	104,570	19,077,332
Loans received from the Bank of Russia	5,470,931	1,340,248	447,748	357,728	69,360	4,455	7,690,470

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
<b>2013</b>						
31.12	993,585	1,012,252	90.5	18,668	9.5	192,178
<b>2014</b>						
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
<b>2015</b>						
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

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)<sup>1</sup>

	Total		Of which credit institutions with the capital							
	number of credit institutions, units	capital, billions of rubles	less than 300 millions of rubles		300–500 millions of rubles		500 millions – 1 billions of rubles		1–3 billions of rubles	
			number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
<b>2013</b>										
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
<b>2014</b>										
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
<b>2015</b>										
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
Memo: own funds (capital) adequacy ratio (N 1.0) as of 28.02.2015, %	12.2		34.9		25.7		18.2		16.1	

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
<b>2013</b>								
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
<b>2014</b>								
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
<b>2015</b>								
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
Memo: own funds (capital) adequacy ratio (N 1.0) as of 28.02.2015, %	15.9		16.1		12.4		10.0	

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

Table 4.1.8

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

(units)

	2014								2015		
	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03
<b>Subjects of insurance business</b>	590	587	588	589	572	569	565	567	569	569	562
Insurance companies	415	412	413	412	409	407	402	404	404	403	399
Mutual insurance companies	13	13	13	13	12	12	12	12	12	12	12
Insurance brokers	162	162	162	164	151	150	151	151	153	154	151
<b>Securities market professional participants<sup>1</sup></b>	1,115	1,106	1,102	1,099	1,100	1,098	1,094	1,079	1,070	1,063	1,039
Brokers	849	841	838	837	833	829	821	803	798	787	778
Dealers	855	849	845	844	842	840	833	817	810	804	790
Trust managers	754	742	739	739	737	730	724	706	699	690	684
Depositories	602	597	595	594	593	590	589	579	577	573	563
Registrars	37	37	37	38	39	39	39	39	39	39	39
<b>Infrastructures</b>	13	13	13	13	13	13	13	13	13	13	13
Clearing houses	5	5	5	5	5	5	5	5	5	5	5
Stock exchange	8	8	8	8	8	8	8	8	8	8	8
<b>Collective investment market participants</b>	575	575	570	566	566	559	559	560	560	558	558
Private pension funds	121	120	120	121	120	120	120	120	120	120	119
Joint-stock investment funds	6	6	6	6	6	6	6	6	6	4	4
Asset management companies	406	407	402	398	399	395	395	396	396	396	396
Specialized depositories	42	42	42	41	41	38	38	38	38	38	39
<b>Subjects of microfinance and cooperatives</b>	15,515	15,628	15,742	15,715	15,771	15,806	15,775	16,595	16,506	16,493	16,355
Microfinance organizations	4,210	4,289	4,335	4,367	4,421	4,408	4,356	4,200	4,076	4,035	3,897
Credit consumer cooperatives	3,589	3,586	3,608	3,508	3,525	3,537	3,534	3,545	3,545	3,544	3,544
Pawn shops	7,625	7,663	7,709	7,751	7,736	7,772	7,796	8,762	8,799	8,828	8,828
Housing savings cooperatives	91	90	90	89	89	89	89	88	86	86	86
<b>Self-regulating organizations of microfinance organizations</b>	2	2	2	2	2	3	3	3	3	3	3
<b>Self-regulating organizations of credit consumer cooperatives</b>	10	10	10	10	10	10	10	10	10	10	10
<b>Rating agencies</b>	9	9	9	9	9	9	9	9	9	9	9
<b>Cheque actuaries</b>	...	...	...	40	40	40	40	40	40	40	64
<b>Self-regulating organizations of actuaries</b>	...	...	...	...	...	...	...	2	2	2	2

<sup>1</sup> The information is included credit organizations, operating on securities market.

## 4.2. Borrowings

Table 4.2.1

## Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

	Deposits of individuals																
	total	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	
<b>2013</b>																	
30.06	15,632,019	12,828,305	2,474,474	67,241	216,078	473,786	2,067,418	6,564,418	964,890	2,803,714	276,386	3,334	20,369	57,671	365,537	1,668,165	412,252
31.07	15,796,827	12,906,575	2,435,981	40,785	235,788	471,560	2,049,661	6,693,452	979,348	2,890,252	285,577	2,287	21,742	57,581	378,366	1,724,821	419,879
31.08	15,945,653	12,993,546	2,409,190	31,982	238,280	472,436	2,027,733	6,832,615	981,309	2,952,107	291,172	2,049	21,771	60,398	379,149	1,766,490	431,078
30.09	15,945,713	12,998,616	2,364,200	62,126	204,577	470,603	2,008,141	6,897,054	991,915	2,947,097	290,983	3,568	20,991	61,846	371,958	1,769,225	428,526
31.10	16,062,065	13,094,264	2,315,088	40,620	224,510	465,996	2,014,796	7,014,437	1,018,816	2,967,801	290,308	3,618	20,430	60,297	372,119	1,788,972	432,056
30.11	16,260,794	13,236,389	2,380,764	65,561	199,174	465,682	2,027,009	7,060,942	1,037,257	3,024,405	294,890	3,605	18,913	59,802	377,602	1,825,511	444,082
31.12	16,957,531	14,000,569	2,873,465	39,508	276,535	456,118	2,056,135	7,180,746	1,118,061	2,956,962	295,718	2,079	27,876	59,983	387,673	1,773,485	410,148
<b>2014</b>																	
31.01	16,689,420	13,433,121	2,384,007	38,602	289,483	438,892	2,056,109	7,132,485	1,093,543	3,256,299	335,367	2,858	36,015	64,602	424,835	1,934,593	458,029
28.02	16,908,024	13,510,318	2,464,570	83,962	270,124	407,621	2,043,822	7,122,447	1,117,772	3,397,706	358,606	6,589	37,700	66,675	445,467	2,003,737	478,933
31.03	16,563,850	13,206,977	2,390,325	50,790	276,736	407,607	1,988,046	6,980,195	1,113,278	3,356,873	375,991	4,490	38,888	66,975	437,638	1,951,563	481,330
30.04	16,847,471	13,507,416	2,592,578	80,606	246,168	420,772	1,960,037	7,063,011	1,144,243	3,340,055	377,881	5,265	33,934	68,719	421,625	1,947,173	485,457
31.05	16,756,486	13,516,012	2,519,801	53,878	264,794	442,158	1,963,535	7,116,982	1,154,864	3,240,475	372,244	4,011	31,062	66,538	404,395	1,884,266	477,959
30.06	16,883,220	13,699,248	2,607,293	82,681	233,895	451,205	1,953,097	7,191,380	1,179,696	3,183,972	365,172	4,665	28,003	63,582	389,971	1,860,034	472,544
31.07	17,111,775	13,795,655	2,592,635	52,559	259,784	464,181	1,964,564	7,281,984	1,179,948	3,316,120	368,087	3,519	28,838	66,128	403,221	1,950,844	495,483
31.08	17,271,181	13,928,903	2,628,284	41,738	262,308	469,981	1,975,694	7,378,188	1,172,709	3,342,278	373,121	3,135	27,999	66,617	399,010	1,963,013	509,384
30.09	17,297,538	13,876,276	2,524,168	74,603	212,302	471,596	2,004,471	7,443,026	1,146,110	3,421,262	384,457	4,525	26,065	66,355	402,646	2,011,953	525,262
31.10	17,685,383	13,829,068	2,538,470	44,114	230,177	460,343	2,026,758	7,412,915	1,116,290	3,856,315	449,418	4,651	34,386	78,229	441,326	2,256,743	591,562
30.11	18,087,076	13,784,044	2,544,101	68,446	192,912	454,115	2,035,891	7,399,922	1,088,658	4,303,032	493,283	6,106	36,046	86,845	496,527	2,526,308	657,918
31.12	18,552,682	13,706,572	2,635,711	29,168	518,985	864,717	2,430,927	6,358,979	868,084	4,846,110	543,066	6,650	103,774	191,475	1,014,137	2,479,251	507,758
<b>2015</b>																	
31.01	19,328,702	13,519,300	2,248,027	28,334	660,963	1,113,752	2,804,086	5,897,630	766,507	5,809,403	604,277	6,257	124,960	267,236	1,488,701	2,803,482	514,489
28.02	19,077,332	13,888,476	2,330,073	76,453	699,131	1,278,863	3,123,075	5,649,425	731,457	5,188,855	516,175	7,715	90,718	249,827	1,546,723	2,369,811	407,886



Table 4.2.2

Funds of Organizations Accepted by Credit Institutions<sup>1</sup>

(millions of rubles)

1	Deposits and other funds raised from organizations (except credit institutions)								
	total	in rubles							
		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
2	3	4	5	6	7	8	9	10	
<b>2013</b>									
30.06	10,492,988	6,455,853	91,435	861,537	1,029,547	1,251,673	957,397	1,317,197	947,067
31.07	10,712,971	6,629,776	72,523	932,826	1,031,787	1,345,916	974,345	1,325,391	946,988
31.08	10,990,627	6,847,690	72,474	1,082,119	1,031,960	1,414,834	970,779	1,336,305	939,220
30.09	10,917,654	6,793,089	64,205	1,155,589	991,241	1,335,565	966,051	1,337,497	942,941
31.10	11,043,160	6,868,199	79,458	1,374,775	1,037,085	1,184,135	949,737	1,304,098	938,911
30.11	11,130,269	6,753,748	88,520	1,676,840	851,216	959,855	927,253	1,309,971	940,092
31.12	10,838,319	6,371,516	81,343	1,543,556	857,070	803,817	859,282	1,280,418	946,029
<b>2014</b>									
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
<b>2015</b>									
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

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											
	total	by maturity							in rubles	in foreign currency	in rubles	in foreign currency
1	11	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	19	20	21	22
<b>2013</b>												
30.06	4,037,134	3,682	117,624	97,763	103,008	455,407	1,188,507	2,071,145	2,334,357	2,458,158	166,448	2,635
31.07	4,083,195	2,535	112,946	106,804	83,487	466,506	1,195,434	2,115,482	2,272,985	2,541,614	165,767	2,594
31.08	4,142,937	3,705	133,499	94,619	96,091	464,297	1,215,334	2,135,392	2,266,897	2,532,258	170,894	2,618
30.09	4,124,565	2,303	125,370	99,357	110,589	478,228	1,203,338	2,105,380	2,319,510	2,408,173	182,174	2,942
31.10	4,174,961	3,612	105,184	142,090	97,255	478,717	1,192,292	2,155,810	2,368,134	2,502,342	173,239	2,786
30.11	4,376,521	3,999	130,762	124,754	108,742	484,034	1,262,831	2,261,400	2,354,000	2,794,093	175,296	2,830
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
<b>2014</b>												
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
<b>2015</b>												
31.01	10,136,645	63,664	447,616	467,072	291,667	754,495	2,384,068	5,728,063	2,437,421	3,679,244	167,250	9,592
28.02	9,133,071	24,201	519,813	466,583	281,044	866,089	1,897,750	5,077,590	2,324,537	3,104,410	165,303	7,415

<sup>1</sup> Except funds on accounts, float and debts on factoring, forfaiting operations.

Table 4.2.3

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

(% 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	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	up to 1 year, except demand deposits	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	
<b>2014</b>																				
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	
<b>2015</b>																				
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	

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	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	up to 1 year, except demand deposits	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	
<b>in US dollars</b>																				
<b>2015</b>																				
January	0.63	0.94	2.28	3.32	4.85	5.84	5.10	5.34	5.45	4.25	5.41	1.44	4.13	5.32	5.65	2.25	6.75	7.47	7.03	
February	1.13	1.24	1.72	2.99	5.13	5.86	5.10	5.36	5.03	4.86	5.02	0.78	3.18	4.16	1.86	1.19	6.53	6.46	6.51	
<b>in euros</b>																				
<b>2015</b>																				
January	0.46	0.77	2.29	2.79	4.32	5.46	4.81	5.00	4.95	2.66	4.84	1.68	2.87	3.73	3.90	1.91	5.69	4.25	5.69	
February	1.04	1.15	1.58	2.34	3.95	5.45	4.71	4.92	4.22	3.35	4.18	1.02	2.36	3.29	4.24	1.29	5.21	4.00	4.55	

Table 4.2.5

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

(millions of rubles)

1	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
2	3	4	5	6	7	8	9	10	11	12	13	14	15	
<b>2013</b>														
30.06	5,310	43	779	840	1,558	703	411	307,387	0	60	26,826	30,272	234,271	3,344
31.07	4,777	86	562	1,090	1,769	759	406	317,269	4	160	27,169	29,336	247,148	2,280
31.08	4,894	18	556	1,213	1,904	675	406	327,095	266	339	25,665	29,088	259,452	363
30.09	3,384	48	673	707	796	626	410	334,738	333	107	23,766	29,245	268,187	165
31.10	3,884	162	975	484	756	705	413	341,754	147	371	23,507	31,557	272,346	164
30.11	3,836	105	1,090	466	756	824	408	342,024	34	164	24,971	32,683	270,301	164
31.12	5,338	85	1,245	415	1,320	1,717	408	349,711	30	222	27,815	35,125	273,386	380
<b>2014</b>														
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
<b>2015</b>														
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

Table 4.2.5 (end)  
(millions of rubles)

	Bonds							Derivatives (at fair value)
	total	of which by maturity						
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
1	16	17	18	19	20	21	22	23
<b>2013</b>								
30.06	1,133,128	0	0	0	3,694	596,502	532,932	173,562
31.07	1,157,669	0	0	0	3,697	596,699	557,273	165,055
31.08	1,150,881	0	0	0	5,021	579,733	565,789	158,717
30.09	1,161,491	0	147	253	6,117	587,195	567,779	144,917
31.10	1,237,492	0	147	253	6,118	600,035	630,939	141,585
30.11	1,242,765	0	0	120	3,304	602,224	633,874	161,343
31.12	1,213,098	0	0	120	3,558	591,684	617,736	134,660
<b>2014</b>								
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
<b>2015</b>								
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

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
<b>2014</b>																
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
<b>2015</b>																
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

## 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									
	2	3	of which							11
			4	organizations (except general and local governments and extrabudgetary funds)						
				of which by maturity						
				5	6	7	8	9	10	
				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	
<b>2013</b>										
30.09	28,887,160	9,150,825	18,024,766	779,778	523,250	903,691	3,065,956	4,938,512	6,947,042	1,711,570
31.10	29,430,501	9,366,007	18,275,268	764,632	553,343	962,168	3,100,835	4,889,492	7,115,607	1,789,226
30.11	29,886,148	9,518,505	18,572,555	882,667	553,485	990,598	3,110,321	4,871,518	7,273,833	1,795,088
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
<b>2014</b>										
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
<b>2015</b>										
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



**Table 4.3.1 (end)**  
(millions of rubles)

	Loans, Deposits and Other Funds in foreign currency										
	total	of which									
		individuals	organizations (except general and local governments and extrabudgetary funds)								credit institutions
			total	of which by maturity							
				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		
1	12	13	14	15	16	17	18	19	20	21	
<b>2013</b>											
30.09	8,671,477	250,770	5,142,944	77,452	73,652	148,170	768,872	1,187,208	2,784,889	3,275,956	
31.10	8,765,642	247,938	5,224,392	100,479	140,857	140,989	702,610	1,239,498	2,791,244	3,291,167	
30.11	9,229,017	249,502	5,357,650	143,490	154,926	148,983	612,213	1,338,071	2,849,486	3,619,821	
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	
<b>2014</b>											
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	
<b>2015</b>											
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	

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
<b>2014</b>																
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
<b>2015</b>																
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

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
<b>2014</b>																
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
<b>2015</b>																
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



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
<b>2014</b>																
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
<b>2015</b>																
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

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
<b>2014</b>																
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
<b>2015</b>																
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

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
<b>2014</b>																
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
<b>2015</b>																
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

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	
<b>2013</b>													
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	
<b>2014</b>													
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	6,568,433	530,747	331,581	2,626	4,789,962	643,899	370,132	6,576	384,865	53,666	12,356	330	
31.12	<b>7,194,839</b>	<b>579,638</b>	<b>415,755</b>	2,944	<b>4,699,951</b>	635,177	416,877	7,607	<b>378,751</b>	51,785	15,637	276	
<b>2015</b>													
31.01	<b>292,574</b>	17,017	<b>14,032</b>	3	<b>4,580,555</b>	<b>613,457</b>	476,774	8,540	410,201	<b>55,971</b>	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	



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
<b>2013</b>								
31.12	878,495	1,385,357	2,647,421	27,783	172.9	174.0	12.51	12.20
<b>2014</b>								
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	<b>1,058,641</b>	<b>1,808,551</b>	<b>3,517,094</b>	32,131	178.1	<b>178.0</b>	12.47	<b>13.16</b>
<b>2015</b>								
31.01	44,924	73,033	<b>3,528,361</b>	<b>32,839</b>	175.9	175.9	14.16	14.16
28.02	94,861	153,465	3,546,208	33,375	174.6	173.3	14.46	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		
<b>2013</b>						
31.12	1,987	19,176	118,057	15,648	128.0	9.66
<b>2014</b>						
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
<b>2015</b>						
31.01	13	300	170,335	21,598	64.6	10.42
28.02	29	784	148,655	19,534	38.4	11.81

Table 4.3.10

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

	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, %		memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
			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	
<b>2013</b>									
31.12	823,175	1,338,731	2,536,869	25,443	176.4	176.4	12.44	12.12	61,709
<b>2014</b>									
31.01	47,662	79,003	2,563,580	25,567	174.1	174.1	12.28	12.28	75,418
28.02	117,701	197,265	2,628,020	25,856	181.2	186.0	12.29	12.29	75,062
31.03	197,896	333,115	2,697,532	25,767	183.9	187.8	12.16	11.97	74,700
30.04	291,566	493,603	2,794,925	26,075	174.5	154.9	12.20	12.30	75,752
31.05	369,809	628,163	2,870,705	26,357	176.2	182.2	12.20	12.20	76,965
30.06	448,163	766,009	2,936,427	26,368	175.9	174.7	12.20	12.23	77,076
31.07	538,045	922,855	3,028,347	26,859	178.4	190.5	12.21	12.22	75,450
31.08	620,874	1,067,947	3,096,218	27,005	178.4	178.7	12.22	12.29	76,390
30.09	703,771	1,215,518	3,169,450	26,961	178.8	181.7	12.24	12.44	76,131
31.10	796,585	1,379,684	3,239,516	27,205	179.5	184.9	12.32	12.85	78,089
30.11	881,772	1,528,991	3,320,792	27,691	179.7	181.4	12.35	12.62	72,409
31.12	<b>1,012,064</b>	<b>1,753,294</b>	<b>3,391,888</b>	28,954	179.5	<b>177.9</b>	12.45	<b>13.17</b>	72,229
<b>2015</b>									
31.01	43,016	70,255	<b>3,401,666</b>	29,634	176.5	176.5	14.16	14.16	67,310
28.02	92,049	149,633	3,420,469	30,162	175.5	174.6	14.45	14.71	69,952

Table 4.3.10 (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, %	memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
			total	of which overdue debt			
<b>2013</b>							
31.12	1,864	15,195	111,990	14,207	151.9	9.57	24,274
<b>2014</b>							
31.01	64	315	<b>118,933</b>	14,867	193.2	9.84	25,702
28.02	141	981	<b>118,068</b>	15,263	177.2	9.34	25,494
31.03	216	1,704	<b>112,287</b>	14,839	165.9	9.31	26,654
30.04	294	2,722	<b>110,370</b>	14,815	148.4	9.50	25,912
31.05	351	3,184	<b>105,360</b>	14,314	143.9	9.55	24,604
30.06	414	3,670	<b>100,304</b>	13,953	145.9	9.50	23,317
31.07	489	4,376	<b>104,366</b>	14,708	147.2	9.48	24,093
31.08	558	5,366	<b>104,572</b>	14,790	144.5	9.37	24,547
30.09	619	6,372	<b>108,641</b>	15,208	140.3	9.39	25,521
31.10	661	7,179	<b>117,139</b>	16,581	140.1	9.34	27,539
30.11	708	8,562	<b>128,645</b>	18,627	139.9	9.26	30,530
31.12	750	10,832	<b>136,491</b>	17,143	146.3	9.25	33,803
<b>2015</b>							
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

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 28.02.2015						
	1–5	6–20	21–50	51–200	201–500	501–827	total
Number of credit institutions extended mortgage loans, units	5	14	27	112	218	218	594
Number of mortgage loans extended to individuals-residents, units, of which loans extended:	81,227	4,217	1,469	2,764	2,086	300	92,063
in rubles	81,224	4,215	1,467	2,763	2,081	299	92,049
in foreign currency	3	2	2	1	5	1	14
Volume of mortgage loans extended to individuals, – total, millions of rubles	130,914	6,778	3,429	5,421	2,967	582	150,091
in rubles	130,904	6,766	3,200	5,419	2,792	552	149,633
in foreign currency	10	12	229	2	175	30	458
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	2,616,084	368,104	255,395	261,441	51,787	11,434	3,564,245
in rubles	2,587,818	325,183	231,135	222,128	43,219	10,986	3,420,469
in foreign currency	28,266	42,921	24,260	39,313	8,568	448	143,776
of which: overdue, – total	27,550	8,920	6,782	4,188	1,588	96	49,124
in rubles	19,611	3,165	4,332	2,060	898	96	30,162
in foreign currency	7,939	5,755	2,450	2,128	690	0	18,962
Weighted average maturity, months, of which on loans extended:							
in rubles	177.0	171.5	188.1	170.2	124.8	95.1	175.5
in foreign currency	164.2	214.0	60.0	122.0	34.6	11.0	53.5
Weighted average interest rate, %, of which on loans extended:							
in rubles	14.30	15.70	14.90	14.60	17.70	17.20	14.45
in foreign currency	8.10	13.80	10.00	10.30	13.90	11.00	11.27
Rights of claim under mortgage loans, – total, millions of rubles	19,673	6,760	23,095	38,699	15,800	485	104,512
in rubles	9,850	2,916	13,596	27,671	15,548	371	69,952
in foreign currency	9,823	3,844	9,499	11,028	252	114	34,560

Table 4.3.12

## Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

1	Investments in debt obligations									
	total	of which investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments								revaluation of debt obligations
		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	
2	3	4	5	6	7	8	9	10	11	
<b>2013</b>										
31.12	6,162,887	814,109	–	131,807	410,262	883,192	687,840	3,248,865	6,341	–19,529
<b>2014</b>										
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
<b>2015</b>										
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

Table 4.3.12 (end)

(millions of rubles)

1	Investment in equities						Equity in subsidiaries and associated companies		20	21	
	total	of which					total	of which shares of subsidiaries and associated resident credit institutions			
		investment in equities at balance-sheet value (regardless revaluation)									revaluation of equities
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition						
12	13	14	15	16	17	18	19	20	21		
<b>2013</b>											
31.12	790,391	5,116	94,545	591,672	116,602	-17,544	594,897	189,240	353,860	175,848	
<b>2014</b>											
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	
<b>2015</b>											
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	

Table 4.3.13

## Discounted Bills

(millions of rubles)

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



Table 4.4

## Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

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

**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			
	total	of which those with terms			total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
<b>2013</b>																
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
<b>2014</b>																
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
<b>2015</b>																
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

**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			
	total	of which those with terms			total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
<b>2013</b>																
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
<b>2014</b>																
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
<b>2015</b>																
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

## 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) <sup>1</sup> , 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
<b>2013</b>							
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
<b>2014</b>							
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	
	8	9		11	12	
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
<b>2013</b>						
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
<b>2014</b>						
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

<sup>1</sup> 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
<b>Total assets</b>	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 <sup>1</sup>	38,847.48	52,396.32

<sup>1</sup> 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

Таблица 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 <sup>1</sup>		
	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

<sup>1</sup> 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	of which		
		maternity capital (a portion of maternity (family) capital), including investment returns	contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	contributions towards co-financing of pension savings	
			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
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

	Number of personal accounts in registers of investment fund share holders, thousands of units				Value of net assets, millions of rubles			
	total	of which by types of investment funds			total	of which by types of unit investment funds		
		opened	interval	closed		opened	interval	closed
1	2	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
<b>2013</b>								
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
<b>2014</b>								
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)

1	Issue of investment shares, millions of rubles				Redemption of investment shares, millions of rubles			
	total	of which by types of investment funds			total	of which by types of investment funds		
		opened	interval	closed		opened	interval	closed
10	11	12	13	14	15	16	17	
2011	133,780.31	58,191.98	4,226.51	71,361.82	55,571.67	31,010.62	3,618.68	20,942.37
2012	155,275.76	28,178.13	2,620.57	124,477.06	76,218.82	29,835.80	4,181.50	42,201.52
<b>2013</b>								
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
<b>2014</b>								
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
<b>Total – across all types of insurance</b>	741,772.8	333,117.9	987,772.6	472,268.6
of which:				
<b>Voluntary insurance</b>	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
<b>Mandatory insurance</b>	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

	Total payments		Of which payments effected												
			by the payment system of the Bank of Russia <sup>1</sup>		by credit institutions <sup>2</sup>		of which								
							by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions <sup>3</sup>		between various divisions of one credit institution <sup>3</sup>		within one division of a credit institution <sup>3</sup>		
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	thousands of units	billions of rubles
2012	3,700,377.9	1,350,879.4	1,258,993.0	1,150,497.3	2,441,384.9	200,382.1	10,246.6	2,332.3	158,696.1	10,965.7	446,806.5	88,598.7	1,825,635.7	98,485.4	
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	4,381,653.8	1,438,023.6	1,370,560.0	1,205,179.7	3,011,093.8	232,843.9	9,174.9	2,821.6	97,999.0	12,663.0	520,733.4	102,069.9	2,383,186.5	115,289.4	
<b>2013</b>															
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	
<b>2014</b>															
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	1,209,529.8	428,421.4	391,030.2	358,146.5	818,499.6	70,274.9	975.2	755.1	22,335.0	3,611.9	145,963.5	29,332.8	649,225.9	36,575.1	

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 <sup>1</sup>						Credit institutions payment systems <sup>2</sup>					
	total		of which				total		of which			
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based payments <sup>3</sup>		number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based 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			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
2012	1,258,993.0	1,150,497.3	1,258,484.1	1,150,021.0	508.9	476.3	2,441,384.9	200,382.1	1,676,235.4	179,906.8	765,149.5	20,475.3
2013	1,341,198.5	1,224,893.6	1,340,603.5	1,221,133.1	595.0	3,760.5	2,782,455.4	209,141.9	2,255,263.9	192,468.8	527,191.5	16,673.1
2014	1,370,560.0	1,205,179.7	1,369,784.6	1,192,762.5	775.4	12,417.2	3,011,093.8	232,843.9	2,580,737.1	219,310.2	430,356.7	13,533.7
<b>2013</b>												
Q1	287,509.5	293,070.5	287,451.1	293,023.6	58.4	46.9	629,634.3	47,054.8	483,930.1	42,394.9	145,704.2	4,659.9
Q2	326,439.8	314,867.6	326,383.5	314,822.5	56.3	45.1	671,319.3	50,079.2	529,168.9	45,698.3	142,150.4	4,380.9
Q3	345,718.0	294,213.7	345,654.2	294,168.6	63.8	45.1	722,403.7	52,706.4	599,096.9	49,148.1	123,306.8	3,558.3
Q4	381,531.2	322,741.8	381,114.7	319,118.4	416.5	3,623.4	759,098.1	59,301.5	643,068.0	55,227.5	116,030.1	4,074.0
<b>2014</b>												
Q1	293,153.1	270,735.9	292,973.9	268,057.5	179.2	2,678.4	681,320.2	51,797.1	574,642.0	48,848.7	106,678.2	2,948.4
Q2	333,719.7	272,202.4	333,534.0	269,824.7	185.7	2,377.7	738,739.1	53,748.6	628,835.6	50,618.8	109,903.5	3,129.8
Q3	352,657.0	304,094.9	352,461.5	301,406.5	195.5	2,688.4	772,534.9	57,023.3	664,903.8	53,785.4	107,631.1	3,237.9
Q4	391,030.2	358,146.5	390,815.2	353,473.8	215.0	4,672.7	818,499.6	70,274.9	712,355.7	66,057.3	106,143.9	4,217.6

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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
<b>2011</b>						
31.12	3,059	2,998	656	199	8,928	1,450
<b>2012</b>						
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
<b>2013</b>						
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
<b>2014</b>						
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

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

Table 5.4 (end)

(units)

1	Branches of credit institutions <sup>1</sup>	Of which users			Other customers	Of which users	
		intraregional electronic settlements	interregional electronic settlements	BESP system		VER, MER	BESP system participants
	10	11	12	13	14	15	16
<b>2011</b>							
31.12	2,069	2,058	2,061	1,941	1,649	1,649	82
<b>2012</b>							
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
<b>2013</b>							
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
<b>2014</b>							
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

<sup>1</sup> Branches of credit institutions with correspondent subaccounts with the Bank of Russia.

Table 5.5

## Selected Indicators On Bank Card Transactions

1	Individuals					
	the number of bank cards <sup>1</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
2	3	4	5	6	7	
2012	239,043	–	23,240,455	17,834,393	3,659,875	1,746,187
2013 <sup>2</sup>	216,870	–	28,622,703	20,908,550	5,176,519	2,537,634
2014	226,802	–	34,668,512	23,212,171	7,138,931	4,317,411
<b>2012</b>						
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
<b>2013<sup>2</sup></b>						
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
<b>2014</b>						
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	226,802	122,207	10,323,844	6,732,086	2,152,085	1,439,674

Table 5.5 (end)

	Legal entities					
	the number of bank cards <sup>1</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	8	9	10	11	12	13
2012	505	–	601,161	388,154	212,590	417
2013 <sup>2</sup>	593	–	990,291	568,714	421,314	263
2014	698	–	1,481,176	878,585	602,154	436
<b>2012</b>						
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
<b>2013<sup>2</sup></b>						
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
<b>2014</b>						
Q1	623	299	262,612	154,321	108,189	102
Q2	655	316	322,236	181,596	140,563	76
Q3	654	310	374,305	229,292	144,887	126
Q4	698	339	522,022	313,376	208,514	132

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

<sup>2</sup> 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 <sup>1</sup>		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

<sup>1</sup> 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		BESP 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)

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

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

1	2	3	4	5	6	7	8	9	10
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	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
<b>SOUTHERN FEDERAL DISTRICT</b>	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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	230	238	8	102	143	41	175	225	49
Republic of Daghestan	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
<b>VOLGA FEDERAL DISTRICT</b>	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
<b>URALS FEDERAL DISTRICT</b>	<b>1,512</b>	<b>5,573</b>	<b>4,062</b>	<b>1,116</b>	<b>5,974</b>	<b>4,858</b>	<b>9,281</b>	<b>10,689</b>	<b>1,407</b>
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
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>3,036</b>	<b>8,507</b>	<b>5,471</b>	<b>-3,338</b>	<b>2,503</b>	<b>5,841</b>	<b>-7,109</b>	<b>5,858</b>	<b>12,966</b>
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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	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
<b>SOUTHERN FEDERAL DISTRICT</b>	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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	75	82	6	13	17	4	19	25	6	10	13	3
Republic of Daghestan	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
<b>VOLGA FEDERAL DISTRICT</b>	461	780	318	-2,221	816	3,037	449	847	397	-161	722	883
Republic of Bashkortostan	301	303	2	41	77	36	21	36	15	-2	53	55
Mari El Republic	1	1	0	2	2	0	0	1	0	0	0	0
Republic of Mordovia	-14	1	14	0	1	0	2	2	0	1	1	0

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	36	51	15	65	71	5	-40	63	103	49	51	2
Udmurt Republic	5	5	0	11	11	0	3	4	0	6	6	0
Chuvash Republic – Chuvashia	2	4	2	5	5	1	5	6	0	4	4	0
Perm Territory	-106	-34	72	-2,508	353	2,861	265	304	39	-83	34	117
Kirov Region	14	24	10	4	5	1	16	16	0	2	3	1
Nizhny Novgorod Region	168	298	130	24	116	92	121	337	216	-187	481	669
Orenburg Region	22	22	0	3	3	0	-11	4	16	30	61	31
Penza Region	5	5	0	2	3	1	1	3	2	8	9	0
Samara Region	8	12	4	91	93	1	53	56	3	-25	-19	6
Saratov Region	7	75	68	35	65	30	7	8	1	18	19	1
Ulyanovsk Region	12	13	1	5	13	8	6	8	2	19	20	1
<b>URALS FEDERAL DISTRICT</b>	<b>3,176</b>	<b>3,292</b>	<b>117</b>	<b>1,848</b>	<b>2,363</b>	<b>515</b>	<b>2,152</b>	<b>2,440</b>	<b>288</b>	<b>2,208</b>	<b>2,341</b>	<b>132</b>
Kurgan Region	1	1	0	2	2	0	1	1	0	1	1	0
Sverdlovsk Region	106	209	103	-35	115	150	-220	62	282	199	258	59
Tyumen Region	2,775	2,786	11	1,647	2,008	361	2,286	2,287	0	1,788	1,858	71
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,775	2,786	11	1,647	2,008	361	2,286	2,287	0	1,788	1,858	71
Chelyabinsk Region	294	296	2	234	238	4	85	90	5	221	224	3
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>-159</b>	<b>395</b>	<b>554</b>	<b>449</b>	<b>915</b>	<b>466</b>	<b>974</b>	<b>1,406</b>	<b>432</b>	<b>369</b>	<b>486</b>	<b>118</b>
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	2	3	0	2	3	1	6	6	0	6	7	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-6	1	7	-5	1	6	-2	0	2	-1	0	1
Altai Territory	1	2	0	1	1	0	2	3	1	1	1	0
Trans-Baikal Territory	3	4	1	0	1	1	1	1	0	1	2	0
Krasnoyarsk Territory	-48	-44	4	349	729	380	873	1,284	411	273	369	97
Irkutsk Region	14	222	209	31	96	65	24	24	1	27	28	2
Kemerovo Region	-181	132	312	-15	-14	1	-12	-11	1	-7	-6	1
Novosibirsk Region	39	58	19	67	76	9	72	86	14	61	73	12
Omsk Region	9	11	1	9	9	1	3	4	0	5	5	0
Tomsk Region	7	8	0	10	11	1	8	9	1	2	6	4

Table 6.1.1 (end)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	160	389	229	613	645	32	256	343	87	259	265	6
Republic of Sakha (Yakutia)	-152	3	155	3	3	0	0	2	3	2	3	2
Kamchatka Territory	0	7	7	12	12	0	14	15	0	3	4	0
Primorye Territory	-10	17	27	330	334	4	71	73	2	15	18	2
Khabarovsk Territory	258	297	39	-2	22	24	21	22	1	16	16	1
Amur Region	52	52	1	98	99	0	-37	32	69	30	31	0
Magadan Region	6	6	0	2	2	0	1	1	0	2	2	0
Sakhalin Region	5	6	1	169	173	4	185	198	12	190	190	0
Jewish Autonomous Region	1	1	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT				...	...	...	0	0	0	0	0	0
Republic of Crimea				...	...	...	0	0	0	0	0	0
Sevastopol				...	...	...	0	0	0	0	0	0
Unallocated by Region of Russian Federation	545	872	327	799	1,461	662	-145	885	1,030	-51	302	353



Table 6.1.2

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

(millions of US dollars)

1	2011			2012			2013		
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	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
<b>SOUTHERN FEDERAL DISTRICT</b>	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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	101	222	121	-48	144	192	19	67	48
Republic of Daghestan	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
<b>VOLGA FEDERAL DISTRICT</b>	-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
<b>URALS FEDERAL DISTRICT</b>	<b>3,060</b>	<b>21,019</b>	<b>17,959</b>	<b>7,854</b>	<b>23,207</b>	<b>15,353</b>	<b>10,950</b>	<b>15,668</b>	<b>4,718</b>
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
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>1,510</b>	<b>4,975</b>	<b>3,465</b>	<b>-4,970</b>	<b>4,160</b>	<b>9,131</b>	<b>2,310</b>	<b>14,965</b>	<b>12,655</b>
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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	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
<b>SOUTHERN FEDERAL DISTRICT</b>	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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	6	12	5	7	11	4	19	19	0	7	17	10
Republic of Daghestan	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
<b>VOLGA FEDERAL DISTRICT</b>	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
<b>URALS FEDERAL DISTRICT</b>	<b>3,366</b>	<b>4,107</b>	<b>740</b>	<b>3,505</b>	<b>4,212</b>	<b>706</b>	<b>3,400</b>	<b>4,474</b>	<b>1,075</b>	<b>555</b>	<b>4,084</b>	<b>3,529</b>
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
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>1,430</b>	<b>2,638</b>	<b>1,207</b>	<b>431</b>	<b>874</b>	<b>444</b>	<b>669</b>	<b>1,114</b>	<b>446</b>	<b>-951</b>	<b>756</b>	<b>1,707</b>
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)

	31.03.2015			
	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	824	1,672	225	1,447
<b>CENTRAL FEDERAL DISTRICT</b>	<b>501</b>	<b>342</b>	<b>68</b>	<b>274</b>
Belgorod Region	3	10	1	9
Bryansk Region	–	7	–	7
Vladimir Region	2	12	–	12
Voronezh Region	1	28	–	28
Ivanovo Region	6	11	–	11
Kaluga Region	4	9	–	9
Kostroma Region	5	5	–	5
Kursk Region	1	7	–	7
Lipetsk Region	1	9	–	9
Moscow Region	11	40	–	40
Orel Region	1	12	–	12
Ryazan Region	4	9	–	9
Smolensk Region	2	8	2	6
Tambov Region	1	3	–	3
Tver Region	4	10	1	9
Tula Region	4	12	–	12
Yaroslavl Region	6	24	2	22
Moscow	445	126	24	102
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>64</b>	<b>248</b>	<b>8</b>	<b>240</b>
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	11	–	11
Murmansk Region	3	12	–	12
Novgorod Region	2	8	–	8
Pskov Region	2	7	–	7
Saint Petersburg	41	138	1	137
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>43</b>	<b>194</b>	<b>13</b>	<b>181</b>
Republic of Adygeya (Adygeya)	4	5	1	4
Republic of Kalmykia	1	3	–	3
Krasnodar Territory	15	58	1	57
Astrakhan Region	5	12	–	12
Volgograd Region	4	31	–	31
Rostov Region	14	85	11	74
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>26</b>	<b>95</b>	<b>20</b>	<b>75</b>
Republic of Dagestan	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	9	1	8
Chechen Republic	–	4	–	4
Stavropol Territory	5	43	5	38
<b>VOLGA FEDERAL DISTRICT</b>	<b>91</b>	<b>312</b>	<b>38</b>	<b>274</b>
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	33	–	33
Kirov Region	3	7	–	7
Nizhny Novgorod Region	10	68	2	66
Orenburg Region	7	11	–	11
Penza Region	1	11	–	11
Samara Region	15	44	2	42
Saratov Region	9	22	–	22
Ulyanovsk Region	2	10	–	10
<b>URALS FEDERAL DISTRICT</b>	<b>34</b>	<b>185</b>	<b>54</b>	<b>131</b>
Kurgan Region	2	6	–	6
Sverdlovsk Region	14	62	4	58
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	68	38	30
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>41</b>	<b>190</b>	<b>18</b>	<b>172</b>
Altai Republic	1	6	1	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	18	–	18
Kemerovo Region	6	12	–	12
Novosibirsk Region	6	57	–	57
Omsk Region	5	20	–	20
Tomsk Region	2	17	8	9
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>22</b>	<b>88</b>	<b>6</b>	<b>82</b>
Republic of Sakha (Yakutia)	4	13	–	13
Kamchatka Territory	3	7	3	4
Primorye Territory	6	18	1	17
Khabarovsk Territory	2	28	–	28
Amur Region	2	5	–	5
Magadan Region	–	5	–	5
Sakhalin Region	5	7	2	5
Jewish Autonomous Region	–	4	–	4
Chukotka Autonomous Area	–	1	–	1
<b>CRIMEA FEDERAL DISTRICT</b>	<b>2</b>	<b>18</b>	<b>–</b>	<b>18</b>
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	31.03.2015				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	22,724	6,574	2,051	8,758	40,107
<b>CENTRAL FEDERAL DISTRICT</b>	<b>6,811</b>	<b>2,249</b>	<b>244</b>	<b>1,929</b>	<b>11,233</b>
Belgorod Region	149	185	16	127	477
Bryansk Region	93	47	9	101	250
Vladimir Region	180	89	11	140	420
Voronezh Region	320	201	30	156	707
Ivanovo Region	175	6	9	75	265
Kaluga Region	128	33	9	108	278
Kostroma Region	108	3	4	68	183
Kursk Region	129	71	14	108	322
Lipetsk Region	159	73	17	92	341
Moscow Region	1,430	434	16	129	2,009
Orel Region	102	47	9	52	210
Ryazan Region	122	53	11	87	273
Smolensk Region	87	28	6	85	206
Tambov Region	128	122	8	72	330
Tver Region	127	58	11	92	288
Tula Region	157	50	10	130	347
Yaroslavl Region	229	2	15	124	370
Moscow	2,988	747	39	183	3,957
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>2,234</b>	<b>175</b>	<b>335</b>	<b>1,025</b>	<b>3,769</b>
Republic of Karelia	100	7	16	57	180
Republic of Komi	167	17	16	84	284
Arkhangelsk Region	182	3	22	93	300
Nenets Autonomous Area	13	–	–	1	14
Arkhangelsk Region, excluding Nenets Autonomous Area	169	3	22	92	286
Vologda Region	225	7	36	99	367
Kaliningrad Region	122	12	32	95	261
Leningrad Region	45	16	12	338	411
Murmansk Region	121	6	12	82	221
Novgorod Region	116	2	15	58	191
Pskov Region	105	9	13	51	178
Saint Petersburg	1,051	96	161	68	1,376
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2,493</b>	<b>390</b>	<b>232</b>	<b>644</b>	<b>3,759</b>
Republic of Adygeya (Adygeya)	73	5	6	17	101
Republic of Kalmykia	27	1	2	11	41
Krasnodar Territory	1,124	121	88	285	1,618
Astrakhan Region	108	59	12	55	234
Volgograd Region	267	153	45	164	629
Rostov Region	894	51	79	112	1,136
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>734</b>	<b>76</b>	<b>112</b>	<b>106</b>	<b>1,028</b>
Republic of Daghestan	100	6	11	11	128
Republic of Ingushetia	13	1	1	1	16
Kabardino-Balkar Republic	81	40	8	10	139
Karachay-Cherkess Republic	31	1	3	8	43

Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Republic of North Ossetia – Alania	45	11	9	14	79
Chechen Republic	33	–	5	7	45
Stavropol Territory	431	17	75	55	578
<b>VOLGA FEDERAL DISTRICT</b>	<b>4,667</b>	<b>2,197</b>	<b>494</b>	<b>1,959</b>	<b>9,317</b>
Republic of Bashkortostan	734	324	75	223	1,356
Mari El Republic	68	38	13	58	177
Republic of Mordovia	135	69	8	58	270
Republic of Tatarstan (Tatarstan)	724	445	72	208	1,449
Udmurt Republic	238	11	30	127	406
Chuvash Republic – Chuvashia	134	133	21	106	394
Perm Territory	548	22	42	227	839
Kirov Region	205	71	26	84	386
Nizhny Novgorod Region	565	264	52	130	1,011
Orenburg Region	275	244	44	161	724
Penza Region	155	165	14	93	427
Samara Region	458	165	59	220	902
Saratov Region	271	179	23	182	655
Ulyanovsk Region	157	67	15	82	321
<b>URALS FEDERAL DISTRICT</b>	<b>2,074</b>	<b>501</b>	<b>259</b>	<b>723</b>	<b>3,557</b>
Kurgan Region	83	156	13	71	323
Sverdlovsk Region	836	156	65	105	1,162
Tyumen Region	693	78	83	322	1,176
Khanty-Mansi Autonomous Area – Yugra	346	45	34	141	566
Yamal-Nenets Autonomous Area	130	14	6	62	212
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	217	19	43	119	398
Chelyabinsk Region	462	111	98	225	896
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>2,592</b>	<b>857</b>	<b>257</b>	<b>1,393</b>	<b>5,099</b>
Altai Republic	33	4	3	8	48
Republic of Buryatia	145	2	9	118	274
Republic of Tuva	38	–	2	10	50
Republic of Khakassia	65	21	6	62	154
Altai Territory	263	428	22	155	868
Trans-Baikal Territory	145	1	9	99	254
Krasnoyarsk Territory	458	91	34	238	821
Irkutsk Region	272	47	31	225	575
Kemerovo Region	277	80	35	199	591
Novosibirsk Region	464	113	64	61	702
Omsk Region	294	64	27	135	520
Tomsk Region	138	6	15	83	242
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>987</b>	<b>109</b>	<b>93</b>	<b>625</b>	<b>1,814</b>
Republic of Sakha (Yakutia)	177	27	8	113	325
Kamchatka Territory	66	5	4	38	113
Primorye Territory	299	20	41	164	524
Khabarovsk Territory	221	18	22	77	338
Amur Region	113	18	9	88	228
Magadan Region	24	7	3	24	58
Sakhalin Region	67	13	4	78	162
Jewish Autonomous Region	20	1	2	22	45
Chukotka Autonomous Area	–	–	–	21	21
<b>CRIMEA FEDERAL DISTRICT</b>	<b>132</b>	<b>20</b>	<b>25</b>	<b>354</b>	<b>531</b>
Republic of Crimea	122	14	15	254	405
Sevastopol	10	6	10	100	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
<b>THE RUSSIAN FEDERATION</b>				
30.06.2014	238 (33)	127 (14)	110 (19)	211 (30)
30.09.2014	231 (30)	124 (15)	106 (15)	205 (28)
31.12.2014	225 (30)	120 (15)	104 (15)	198 (28)
<b>CENTRAL FEDERAL DISTRICT</b>				
30.06.2014	158 (23)	84 (10)	73 (13)	132 (21)
30.09.2014	158 (20)	83 (10)	74 (10)	133 (19)
31.12.2014	156 (20)	81 (10)	74 (10)	130 (19)
<b>Moscow and Moscow Region</b>				
30.06.2014	150 (22)	81 (9)	68 (13)	124 (20)
30.09.2014	151 (19)	80 (9)	70 (10)	126 (18)
31.12.2014	149 (19)	78 (9)	70 (10)	123 (18)
<b>NORTH-WEST FEDERAL DISTRICT</b>				
30.06.2014	20 (2)	11 (1)	9 (1)	20 (2)
30.09.2014	17 (3)	10 (2)	7 (1)	17 (3)
31.12.2014	17 (3)	10 (2)	7 (1)	17 (3)
<b>SOUTHERN FEDERAL DISTRICT</b>				
30.06.2014	9	4	5	9
30.09.2014	9	4	5	9
31.12.2014	9	4	5	9
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>				
30.06.2014	1	–	1	1
30.09.2014	1	–	1	1
31.12.2014	1	–	1	1
<b>VOLGA FEDERAL DISTRICT</b>				
30.06.2014	25 (3)	11 (1)	14 (2)	25 (3)
30.09.2014	24 (3)	11 (1)	13 (2)	24 (3)
31.12.2014	21 (3)	10 (1)	11 (2)	21 (3)
<b>URALS FEDERAL DISTRICT</b>				
30.06.2014	9 (2)	8 (1)	1 (1)	9 (2)
30.09.2014	8 (1)	8 (1)	–	8 (1)
31.12.2014	7 (1)	7 (1)	–	7 (1)
<b>SIBERIAN FEDERAL DISTRICT</b>				
30.06.2014	10 (3)	3 (1)	7 (2)	9 (2)
30.09.2014	7 (3)	2 (1)	5 (2)	6 (2)
31.12.2014	7 (3)	2 (1)	5 (2)	6 (2)
<b>FAR-EASTERN FEDERAL DISTRICT</b>				
30.06.2014	6	6	–	6
30.09.2014	6	6	–	6
31.12.2014	6	6	–	6
<b>CRIMEA FEDERAL DISTRICT</b>				
30.06.2014	...	...	...	...
30.09.2014	1	–	1	1
31.12.2014	1	–	1	1

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

Table 6.2.4

## Credit Institutions Grouped by Registered Authorized Capital

(units)

	31.03.2015										
	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	total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	11	12	38	30	103	207	121	111	164	27	824
CENTRAL FEDERAL DISTRICT	3	6	23	20	51	114	63	77	121	23	501
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	2	1	2	–	11
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	38	99	54	71	118	23	445
NORTH-WESTERN FEDERAL DISTRICT	3	3	4	3	10	12	12	9	8	0	64
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	2	2	2	3	5	9	7	5	6	–	41
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>–</b>	<b>5</b>	<b>19</b>	<b>9</b>	<b>3</b>	<b>2</b>	<b>–</b>	<b>43</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>1</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>8</b>	<b>11</b>	<b>3</b>	<b>2</b>	<b>–</b>	<b>–</b>	<b>26</b>
Republic of Daghestan	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
<b>VOLGA FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>11</b>	<b>19</b>	<b>22</b>	<b>10</b>	<b>19</b>	<b>4</b>	<b>91</b>
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
<b>URALS FEDERAL DISTRICT</b>	<b>1</b>	<b>–</b>	<b>2</b>	<b>1</b>	<b>6</b>	<b>9</b>	<b>3</b>	<b>3</b>	<b>9</b>	<b>–</b>	<b>34</b>
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
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>8</b>	<b>14</b>	<b>6</b>	<b>4</b>	<b>3</b>	<b>–</b>	<b>41</b>
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
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>–</b>	<b>–</b>	<b>1</b>	<b>2</b>	<b>4</b>	<b>8</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>–</b>	<b>22</b>
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	2	–	–	–	5
Jewish Autonomous Region	–	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–	–	–	–	–	–
<b>CRIMEA FEDERAL DISTRICT</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>1</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>2</b>
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
<b>THE RUSSIAN FEDERATION</b>			
30.11.2014	842	71,162,765.6	32
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
<b>CENTRAL FEDERAL DISTRICT</b>			
30.11.2014	505	65,212,704.0	19
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
<b>Moscow and Moscow Region</b>			
30.11.2014	458	64,782,428.9	18
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
<b>NORTH-WEST FEDERAL DISTRICT</b>			
30.11.2014	66	1,772,936.9	8
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
<b>SOUTHERN FEDERAL DISTRICT</b>			
30.11.2014	43	301,671.5	11
31.12.2014	43	329,635.2	10
31.01.2015	43	326,103.5	10
28.02.2015	43	313,858.6	10
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>			
30.11.2014	28	45,296.2	10
31.12.2014	28	49,987.9	10
31.01.2015	27	48,424.5	9
28.02.2015	27	45,931.1	10
<b>VOLGA FEDERAL DISTRICT</b>			
30.11.2014	96	1,663,955.6	24
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
<b>URALS FEDERAL DISTRICT</b>			
30.11.2014	36	954,440.9	8
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
<b>SIBERIA FEDERAL DISTRICT</b>			
30.11.2014	44	630,279.3	6
31.12.2014	44	654,437.5	6
31.01.2015	43	662,424.9	5
28.02.2015	43	648,285.2	5
<b>FAR-EASTERN FEDERAL DISTRICT</b>			
30.11.2014	22	569,750.2	4
31.12.2014	22	576,900.1	4
31.01.2015	22	581,272.6	4
28.02.2015	22	569,415.4	4
<b>CRIMEA FEDERAL DISTRICT</b>			
30.11.2014	2	11,730.9	2
31.12.2014	2	11,959.3	2
31.01.2015	2	12,336.8	2
28.02.2015	2	12,291.4	2

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**

(units)

	Less than 3 millions of rubles	From 3 millions to 10 millions of rubles	From 10 millions to 30 millions of rubles	From 30 millions to 60 millions of rubles	From 60 millions to 150 millions of rubles	From 150 millions to 300 millions of rubles	From 300 millions to 500 millions of rubles	From 500 millions to 1 billion of rubles	From 1 billion to 10 billions of rubles	10 billions of rubles and more	Total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	8	8	19	20	75	156	94	98	146	26	650
CENTRAL FEDERAL DISTRICT	2	4	8	12	27	73	43	66	105	22	362
Belgorod Region	–	–	–	–	–	–	2	1	–	–	3
Bryansk Region	–	–	–	–	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	1	1	–	–	–	–	2
Voronezh Region	–	–	–	–	1	–	–	–	–	–	1
Ivanovo Region	–	–	–	–	1	1	–	–	–	–	2
Kaluga Region	–	–	–	–	–	2	–	1	–	–	3
Kostroma Region	–	–	–	–	1	1	2	–	1	–	5
Kursk Region	–	–	–	–	1	–	–	–	–	–	1
Lipetsk Region	–	–	–	–	–	–	–	1	–	–	1
Orel Region	–	–	–	–	–	–	–	–	–	–	–
Ryazan Region	–	–	–	3	–	1	–	–	–	–	4
Smolensk Region	–	–	–	–	1	–	1	–	–	–	2
Tambov Region	–	–	–	–	1	–	–	–	–	–	1
Tver Region	–	–	–	–	1	2	–	–	–	–	3
Tula Region	–	–	1	–	1	2	–	–	–	–	4
Yaroslavl Region	–	–	1	1	1	–	1	2	–	–	6
Moscow and Moscow Region	2	4	6	8	17	63	37	61	104	22	324
NORTH-WESTERN FEDERAL DISTRICT	2	1	3	2	9	9	8	8	7	–	49
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	1	2	2	1	–	8
Kaliningrad Region	–	–	–	–	–	–	–	–	1	–	1
Leningrad Region	–	–	1	–	–	1	2	1	–	–	5
Murmansk Region	1	–	–	–	–	1	–	1	–	–	3
Novgorod Region	–	1	–	–	–	1	–	–	–	–	2

Table 6.2.6 (cont.)

(units)

1	2	3	4	5	6	7	8	9	10	11	12
Pskov Region	–	–	–	–	1	–	1	–	–	–	2
Saint Petersburg	1	–	1	2	5	5	3	4	5	–	26
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>–</b>	<b>1</b>	<b>3</b>	<b>–</b>	<b>4</b>	<b>16</b>	<b>8</b>	<b>3</b>	<b>1</b>	<b>–</b>	<b>36</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>7</b>	<b>11</b>	<b>3</b>	<b>2</b>	<b>–</b>	<b>–</b>	<b>24</b>
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
<b>VOLGA FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>10</b>	<b>18</b>	<b>22</b>	<b>9</b>	<b>18</b>	<b>4</b>	<b>87</b>
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
<b>URALS FEDERAL DISTRICT</b>	<b>1</b>	<b>–</b>	<b>2</b>	<b>1</b>	<b>5</b>	<b>8</b>	<b>3</b>	<b>3</b>	<b>9</b>	<b>–</b>	<b>32</b>
Kurgan Region	–	–	–	–	1	1	–	–	–	–	2



Table 6.2.7

## Financial Performance of Credit Institutions

	28.02.2015					
	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
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	-35,826.4	104,081.4	69.8	139,907.9	30.2	23,814.9
CENTRAL FEDERAL DISTRICT	-30,707.1	92,505.5	68.8	123,212.6	31.2	22,209.0
Belgorod Region	27.4	27.4	100.0	0.0	0.0	5.7
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0
Vladimir Region	7.4	7.4	100.0	0.0	0.0	2.8
Voronezh Region	50.4	50.4	100.0	0.0	0.0	3.9
Ivanovo Region	-34.8	7.3	60.0	42.0	40.0	2.0
Kaluga Region	110.9	110.9	100.0	0.0	0.0	26.4
Kostroma Region	229.9	380.3	80.0	150.4	20.0	41.4
Kursk Region	34.8	34.8	100.0	0.0	0.0	2.9
Lipetsk Region	-140.8	0.0	0.0	140.8	100.0	0.3
Moscow Region	-30.8	166.6	70.0	197.4	30.0	19.5
Orel Region	-33.7	0.0	0.0	33.7	100.0	0.1
Ryazan Region	14.6	47.3	75.0	32.7	25.0	6.6
Smolensk Region	31.9	31.9	100.0	0.0	0.0	1.3
Tambov Region	3.5	3.5	100.0	0.0	0.0	1.4
Tver Region	40.8	54.5	75.0	13.7	25.0	3.4
Tula Region	31.8	31.8	100.0	0.0	0.0	3.4
Yaroslavl Region	240.9	240.9	100.0	0.0	0.0	10.0
Moscow	-31,291.4	91,310.4	67.3	122,601.8	32.7	22,077.9
NORTH-WESTERN FEDERAL DISTRICT	-1,488.4	3,558.8	71.4	5,047.2	28.6	657.9
Republic of Karelia	7.0	7.0	100.0	0.0	0.0	0.8
Republic of Komi	23.5	23.5	100.0	0.0	0.0	0.7
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	-7.7	85.5	44.4	93.2	55.6	11.9
Kaliningrad Region	44.9	44.9	100.0	0.0	0.0	0.4

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-4.9	7.8	50.0	12.7	50.0	0.2
Murmansk Region	64.6	64.6	100.0	0.0	0.0	1.2
Novgorod Region	24.7	24.7	100.0	0.0	0.0	0.3
Pskov Region	8.2	8.2	100.0	0.0	0.0	0.9
Saint Petersburg	-1,648.7	3,292.6	72.5	4,941.2	27.5	641.6
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>277.3</b>	<b>621.9</b>	<b>72.1</b>	<b>344.6</b>	<b>27.9</b>	<b>167.1</b>
Republic of Adygeya (Adygeya)	54.7	55.3	75.0	0.6	25.0	8.9
Republic of Kalmykia	-0.1	0.0	0.0	0.1	100.0	0.0
Krasnodar Territory	133.8	282.0	60.0	148.2	40.0	78.9
Astrakhan Region	78.6	78.6	100.0	0.0	0.0	8.4
Volgograd Region	-50.8	54.4	75.0	105.2	25.0	9.5
Rostov Region	61.1	151.5	78.6	90.5	21.4	61.4
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>-283.9</b>	<b>187.5</b>	<b>74.1</b>	<b>471.4</b>	<b>25.9</b>	<b>29.8</b>
Republic of Dagestan	-158.9	39.2	72.7	198.1	27.3	4.7
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	-26.9	22.2	60.0	49.1	40.0	1.5
Karachay-Cherkess Republic	-113.0	76.5	75.0	189.4	25.0	21.9
Republic of North Ossetia – Alania	-17.8	17.0	50.0	34.8	50.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	32.7	32.7	100.0	0.0	0.0	1.6
<b>VOLGA FEDERAL DISTRICT</b>	<b>574.7</b>	<b>2,790.3</b>	<b>76.9</b>	<b>2,215.6</b>	<b>23.1</b>	<b>434.0</b>
Republic of Bashkortostan	161.8	207.6	71.4	45.8	28.6	21.5
Mari El Republic	8.1	8.1	100.0	0.0	0.0	0.1
Republic of Mordovia	70.5	70.5	100.0	0.0	0.0	7.1
Republic of Tatarstan (Tatarstan)	247.2	837.4	77.3	590.3	22.7	113.8
Udmurt Republic	74.6	74.6	100.0	0.0	0.0	35.5
Chuvash Republic – Chuvashia	10.2	12.1	75.0	1.9	25.0	1.8
Perm Territory	-29.6	18.6	75.0	48.2	25.0	3.8
Kirov Region	34.2	34.2	100.0	0.0	0.0	7.7
Nizhny Novgorod Region	765.4	765.4	100.0	0.0	0.0	35.5
Orenburg Region	32.7	50.4	71.4	17.7	28.6	24.3
Penza Region	3.1	3.1	100.0	0.0	0.0	2.1
Samara Region	-461.7	673.0	73.3	1,134.7	26.7	93.9
Saratov Region	-338.6	30.9	44.4	369.5	55.6	80.0
Ulyanovsk Region	-3.0	4.5	50.0	7.4	50.0	6.9

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	2,317.5	2,837.3	67.6	519.8	32.4	136.0
Kurgan Region	13.5	13.5	100.0	0.0	0.0	2.6
Sverdlovsk Region	761.3	1,046.0	57.1	284.7	42.9	28.5
Tyumen Region	903.3	1,099.4	72.7	196.1	27.3	32.6
Khanty-Mansi Autonomous Area – Yugra	959.9	959.9	100.0	0.0	0.0	2.9
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	-56.7	139.5	50.0	196.1	50.0	29.7
Chelyabinsk Region	639.5	678.5	71.4	39.0	28.6	72.2
SIBERIAN FEDERAL DISTRICT	-1,376.8	997.5	71.4	2,374.3	28.6	92.9
Altai Republic	3.8	6.9	50.0	3.1	50.0	0.0
Republic of Buryatia	40.5	40.5	100.0	0.0	0.0	0.0
Republic of Tuva	-1.3	0.0	0.0	1.3	100.0	0.0
Republic of Khakassia	12.0	14.1	50.0	2.1	50.0	3.6
Altai Territory	64.2	64.2	100.0	0.0	0.0	2.7
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	-83.5	40.6	80.0	124.2	20.0	2.0
Irkutsk Region	15.4	49.6	50.0	34.2	50.0	6.2
Kemerovo Region	47.2	47.2	100.0	0.0	0.0	4.0
Novosibirsk Region	-1,532.5	572.3	66.7	2,104.8	33.3	67.7
Omsk Region	67.0	142.3	60.0	75.3	40.0	6.4
Tomsk Region	-9.5	19.8	50.0	29.3	50.0	0.2
FAR-EASTERN FEDERAL DISTRICT	-4,891.9	582.6	54.5	5,474.5	45.5	88.3
Republic of Sakha (Yakutia)	-39.3	21.1	75.0	60.3	25.0	10.2
Kamchatka Territory	41.4	58.6	66.7	17.1	33.3	15.8
Primorye Territory	142.2	480.2	66.7	338.0	33.3	55.5
Khabarovsk Territory	-26.2	0.5	50.0	26.8	50.0	0.1
Amur Region	-4,976.2	0.0	0.0	4,976.2	100.0	2.2
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-33.9	22.3	40.0	56.1	60.0	4.5
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	-247.8	0.0	0.0	247.8	100.0	0.0
Republic of Crimea	-184.2	0.0	0.0	184.2	100.0	0.0
Sevastopol	-63.6	0.0	0.0	63.6	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%
<b>THE RUSSIAN FEDERATION</b>					
30.06.2014	44	48	29	42 (21) <sup>1</sup>	75 (12)
30.09.2014	44	47	27	37 (18)	76 (12)
31.12.2014	42	45	25	38 (19)	75 (11)
<b>CENTRAL FEDERAL DISTRICT</b>					
30.06.2014	20	27	20	23 (11)	68 (12)
30.09.2014	21	28	19	21 (9)	69 (11)
31.12.2014	20	28	17	22 (10)	69 (10)
<b>Moscow and Moscow Region</b>					
30.06.2014	17	25	19	22 (11)	67 (11)
30.09.2014	18	27	18	19 (8)	69 (11)
31.12.2014	17	27	16	20 (9)	69 (10)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
30.06.2014	6	5	1	4 (2)	4
30.09.2014	5	4	–	4 (2)	4 (1)
31.12.2014	5	4	–	4 (2)	4 (1)
<b>SOUTHERN FEDERAL DISTRICT</b>					
30.06.2014	3	1	–	3	2
30.09.2014	3	1	–	3	2
31.12.2014	3	1	1	2	2
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
30.06.2014	–	1	–	–	–
30.09.2014	–	1	–	–	–
31.12.2014	–	1	–	–	–
<b>VOLGA FEDERAL DISTRICT</b>					
30.06.2014	6	8	5	5 (3)	1
30.09.2014	6	8	5	4 (3)	1
31.12.2014	6	6	4	5 (3)	–
<b>URALS FEDERAL DISTRICT</b>					
30.06.2014	5	1	1	2 (2)	–
30.09.2014	5	1	1	1 (1)	–
31.12.2014	4	1	1	1 (1)	–
<b>SIBERIAN FEDERAL DISTRICT</b>					
30.06.2014	3	3	–	4 (3)	–
30.09.2014	2	2	–	3 (3)	–
31.12.2014	2	2	–	3 (3)	–
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
30.06.2014	1	2	2	1	–
30.09.2014	1	2	2	1	–
31.12.2014	1	2	2	1	–
<b>CRIMEA FEDERAL DISTRICT</b>					
30.06.2014	...	...	...	...	...
30.09.2014	1	–	–	–	–
31.12.2014	1	–	–	–	–

<sup>1</sup> 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 <sup>1</sup>	CA <sup>1</sup>	GDA	GLA <sup>1</sup>	CA <sup>1</sup>
2	3	4	5	6	7	
THE RUSSIAN FEDERATION	499	587	1,107	527	580	1,099
<b>CENTRAL FEDERAL DISTRICT</b>	<b>283</b>	<b>336</b>	<b>544</b>	<b>298</b>	<b>334</b>	<b>542</b>
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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>32</b>	<b>34</b>	<b>82</b>	<b>34</b>	<b>34</b>	<b>82</b>
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
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>35</b>	<b>35</b>	<b>68</b>	<b>36</b>	<b>35</b>	<b>69</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>7</b>	<b>12</b>	<b>26</b>	<b>8</b>	<b>11</b>	<b>25</b>
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
<b>VOLGA FEDERAL DISTRICT</b>	<b>74</b>	<b>79</b>	<b>156</b>	<b>77</b>	<b>79</b>	<b>155</b>
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
<b>URALS FEDERAL DISTRICT</b>	<b>30</b>	<b>31</b>	<b>62</b>	<b>27</b>	<b>29</b>	<b>60</b>
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
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>24</b>	<b>39</b>	<b>107</b>	<b>29</b>	<b>37</b>	<b>105</b>
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
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>14</b>	<b>21</b>	<b>62</b>	<b>18</b>	<b>21</b>	<b>61</b>
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
<b>CRIMEA FEDERAL DISTRICT</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>
Republic of Crimea	...	...	...	...	...	...
Sevastopol	...	...	...	...	...	...

<sup>1</sup> 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	of which by types			
			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
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>17</b>	<b>711.30</b>	<b>17</b>	<b>711.30</b>	<b>–</b>	<b>–</b>
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	–	–
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>9</b>	<b>6,897.70</b>	<b>9</b>	<b>6,897.70</b>	<b>–</b>	<b>–</b>
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	–	–
<b>VOLGA FEDERAL DISTRICT</b>	<b>100</b>	<b>19,150.64</b>	<b>100</b>	<b>19,150.64</b>	<b>–</b>	<b>–</b>
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 Individuals<sup>1</sup>

(millions of rubles)

	28.02.2015									
	customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations				deposits of legal entities		individual deposits	
			public organizations		non-public organizations		in rubles	in foreign currency	in rubles	in foreign currency
		in rubles	in foreign currency	in rubles	in foreign currency					
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	27,880,895	16,997,663	559,028	87,568	5,381,629	2,239,269	6,354,044	5,020,447	13,883,108	5,330,634
CENTRAL FEDERAL DISTRICT	16,035,894	13,940,576	361,757	77,070	3,473,830	1,761,306	4,683,064	4,404,721	6,145,643	3,597,680
Belgorod Region	154,656	67,842	1,224	19	17,365	3,696	20,459	26,588	113,159	34,197
Bryansk Region	82,640	22,421	781	0	7,819	1,123	8,391	12,668	64,276	8,590
Vladimir Region	142,869	20,552	1,707	6	15,966	1,415	14,579	1,676	107,900	15,290
Voronezh Region	268,525	52,749	2,282	17	35,484	7,262	29,680	11,109	194,981	32,408
Ivanovo Region	83,922	16,615	150	0	6,558	1,075	4,229	230	71,396	15,207
Kaluga Region	123,708	20,404	2,289	15	16,808	2,743	19,053	3,926	83,912	13,023
Kostroma Region	60,968	6,917	304	0	4,273	416	10,900	1,613	43,518	4,780
Kursk Region	85,678	17,256	587	85	6,490	2,859	12,126	6,521	63,966	7,737
Lipetsk Region	106,586	28,125	907	0	11,302	2,439	10,568	14,689	81,951	10,677
Moscow Region	1,043,271	208,814	11,561	894	118,795	23,768	99,227	15,843	799,995	164,431
Orel Region	59,799	5,766	1,358	0	4,805	347	4,026	472	48,141	4,801
Ryazan Region	111,229	16,968	861	0	12,738	1,328	11,237	3,814	84,641	11,301
Smolensk Region	76,874	14,656	868	34	11,852	1,909	5,294	1,898	57,629	8,932
Tambov Region	70,497	6,982	608	17	7,652	723	5,875	17	55,178	5,452
Tver Region	112,095	18,651	536	0	11,787	895	7,320	2,033	91,004	12,847
Tula Region	153,622	34,962	644	66	18,092	13,237	25,344	5,005	106,828	15,333
Yaroslavl Region	157,151	31,463	2,644	3	16,467	2,541	16,716	3,195	116,681	25,314
Moscow	13,141,804	13,349,433	332,446	75,914	3,149,577	1,693,530	4,378,040	4,293,424	3,960,487	3,207,360

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	2,844,189	1,051,755	45,219	5,886	626,730	178,740	459,886	198,442	1,606,769	578,693
Republic of Karelia	55,498	7,616	198	13	4,720	289	4,163	124	45,513	7,108
Republic of Komi	95,592	13,487	162	0	6,868	1,037	4,029	901	82,439	10,725
Arkhangelsk Region	185,716	18,458	1,200	33	74,224	987	5,585	4,787	102,439	12,315
Nenets Autonomous Area	7,248	605	146	0	701	301	680	0	5,589	304
Arkhangelsk Region, excluding Nenets Autonomous Area	178,468	17,853	1,054	33	73,523	686	4,905	4,787	96,850	12,011
Vologda Region	117,226	58,028	508	0	10,713	2,947	13,495	38,550	88,970	15,310
Kaliningrad Region	115,040	48,984	2,356	779	16,513	8,118	9,215	4,091	84,950	31,902
Leningrad Region	121,664	21,063	1,199	4	11,269	2,666	6,304	4,524	101,850	11,362
Murmansk Region	120,662	24,349	605	51	9,011	5,124	7,036	3,847	102,553	15,305
Novgorod Region	48,991	8,352	286	0	5,101	2,263	3,671	245	39,161	5,609
Pskov Region	47,451	7,154	94	0	4,449	804	7,051	1,717	35,155	4,245
Saint Petersburg	1,936,349	844,264	38,611	5,006	483,862	154,505	399,337	139,656	923,739	464,812
<b>SOUTHERN FEDERAL DISTRICT</b>	1,200,583	239,241	21,956	397	140,617	34,423	92,937	18,896	908,721	177,866
Republic of Adygeya (Adygeya)	16,620	1,130	42	0	1,260	41	781	40	14,092	1,028
Republic of Kalmykia	6,777	753	110	0	493	10	146	33	5,857	624
Krasnodar Territory	529,558	113,334	8,420	132	68,143	15,745	39,929	9,739	398,218	87,274
Astrakhan Region	69,894	10,421	4,701	11	6,081	2,496	2,897	777	53,769	7,050
Volgograd Region	189,769	35,362	2,056	246	20,729	2,846	13,203	1,149	149,673	29,107
Rostov Region	387,965	78,241	6,627	8	43,911	13,285	35,981	7,158	287,112	52,783
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	343,213	45,413	10,611	6	45,312	4,619	27,248	4,347	251,744	32,751
Republic of Dagestan	50,707	3,711	797	0	7,583	818	1,072	0	39,858	2,460
Republic of Ingushetia	5,410	418	147	0	1,714	76	504	0	2,939	342
Kabardino-Balkar Republic	27,633	4,439	445	1	3,395	81	1,114	63	22,196	2,823
Karachay-Cherkess Republic	13,213	1,051	309	0	2,288	142	343	61	9,804	805
Republic of North Ossetia – Alania	29,654	2,425	404	1	3,027	81	1,377	72	24,257	1,951
Chechen Republic	14,496	2,314	514	0	6,195	371	889	1,593	6,580	349
Stavropol Territory	202,100	31,055	7,995	4	21,110	3,050	21,949	2,558	146,110	24,021

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>VOLGA FEDERAL DISTRICT</b>	<b>3,223,323</b>	<b>783,506</b>	<b>56,125</b>	<b>826</b>	<b>484,491</b>	<b>143,899</b>	<b>515,433</b>	<b>174,753</b>	<b>2,081,392</b>	<b>390,335</b>
Republic of Bashkortostan	377,192	57,820	4,930	68	37,357	11,184	98,355	6,071	226,513	36,022
Mari El Republic	42,704	9,048	318	8	3,545	330	6,564	5,307	31,511	3,349
Republic of Mordovia	53,426	5,630	520	4	4,772	301	5,442	965	41,866	3,425
Republic of Tatarstan (Tatarstan)	671,519	155,955	13,979	100	114,402	14,437	176,371	31,432	336,052	65,991
Udmurt Republic	145,302	17,130	392	0	37,684	2,054	17,879	956	87,184	11,541
Chuvash Republic – Chuvashia	88,013	12,780	342	0	6,976	894	10,958	1,974	68,372	8,648
Perm Territory	274,700	171,445	2,376	25	42,046	58,789	28,616	66,116	194,973	44,630
Kirov Region	94,071	11,907	1,524	1	8,700	833	7,104	2,794	74,027	8,009
Nizhny Novgorod Region	428,708	84,474	15,880	481	82,147	8,375	39,790	10,386	282,624	51,372
Orenburg Region	149,447	20,701	1,694	2	16,712	2,436	18,717	2,124	109,416	15,728
Penza Region	97,016	9,685	2,549	0	10,391	1,014	6,988	686	74,838	6,916
Samara Region	481,822	182,420	8,371	75	71,657	37,038	72,575	41,989	317,890	100,749
Saratov Region	212,951	32,603	2,143	62	24,928	3,114	20,135	3,686	161,492	25,634
Ulyanovsk Region	106,452	11,908	1,107	0	23,174	3,100	5,939	267	74,634	8,321
<b>URALS FEDERAL DISTRICT</b>	<b>1,740,973</b>	<b>417,141</b>	<b>24,182</b>	<b>2,261</b>	<b>271,917</b>	<b>45,075</b>	<b>322,149</b>	<b>60,729</b>	<b>1,086,083</b>	<b>283,464</b>
Kurgan Region	40,842	4,775	411	0	3,387	410	1,221	1,074	34,175	3,276
Sverdlovsk Region	624,755	133,895	11,645	576	123,996	27,342	66,593	17,328	411,524	85,747
Tyumen Region	721,008	189,920	3,158	22	89,751	7,780	211,626	12,895	404,261	152,777
Khanty-Mansi Autonomous Area – Yugra	399,351	144,217	1,277	0	41,109	5,659	152,750	2,577	196,511	119,745
Yamal-Nenets Autonomous Area	101,447	13,478	538	0	20,658	495	9,546	6,203	69,008	6,774
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	220,210	32,225	1,343	22	27,984	1,626	49,330	4,115	138,742	26,258
Chelyabinsk Region	354,368	88,551	8,968	1,663	54,783	9,543	42,709	29,432	236,123	41,664
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>1,604,879</b>	<b>305,577</b>	<b>23,165</b>	<b>911</b>	<b>203,330</b>	<b>29,970</b>	<b>166,503</b>	<b>86,506</b>	<b>1,172,863</b>	<b>171,227</b>
Altai Republic	7,193	353	155	0	565	18	532	7	5,748	325
Republic of Buryatia	50,170	13,775	481	0	9,221	2,243	5,272	5,437	32,213	5,167
Republic of Tuva	6,467	251	117	0	606	20	228	0	5,252	232
Republic of Khakassia	25,836	1,459	381	0	2,223	33	1,303	0	20,898	1,410
Altai Territory	135,588	25,778	1,805	15	14,998	1,126	13,073	6,924	102,061	17,063
Trans-Baikal Territory	53,690	4,175	545	0	4,637	224	3,119	688	43,888	3,204
Krasnoyarsk Territory	268,645	32,671	7,872	289	37,994	4,793	26,106	2,131	189,255	23,963



**Table 6.3.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	209,058	68,942	2,370	34	23,997	5,555	24,751	40,964	153,502	20,388
Kemerovo Region	210,390	43,649	1,795	0	19,802	3,375	21,119	12,414	165,102	25,496
Novosibirsk Region	364,179	73,995	3,990	502	55,089	8,845	40,862	13,194	254,689	43,900
Omsk Region	161,684	23,006	1,647	1	18,135	2,851	15,904	2,413	122,529	16,993
Tomsk Region	111,979	17,523	2,007	70	16,063	887	14,234	2,334	77,726	13,086
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>844,623</b>	<b>205,662</b>	<b>10,932</b>	<b>146</b>	<b>124,133</b>	<b>39,634</b>	<b>85,202</b>	<b>71,859</b>	<b>605,499</b>	<b>91,739</b>
Republic of Sakha (Yakutia)	108,107	6,071	3,156	26	17,918	531	16,836	976	67,227	4,524
Kamchatka Territory	58,443	9,217	1,075	10	10,205	1,695	3,215	612	42,670	6,897
Primorye Territory	257,063	60,303	2,409	85	52,718	9,609	19,339	12,327	178,419	37,460
Khabarovsk Territory	195,545	93,941	1,912	19	18,498	18,308	20,223	53,621	151,540	21,603
Amur Region	74,602	7,308	801	5	6,136	639	9,904	568	55,316	5,110
Magadan Region	35,728	6,073	365	1	3,109	1,977	6,073	839	25,512	3,239
Sakhalin Region	95,042	21,263	829	0	13,724	6,659	8,899	2,784	68,168	11,796
Jewish Autonomous Region	9,903	970	81	0	610	28	144	123	8,831	790
Chukotka Autonomous Area	10,190	516	304	0	1,215	188	569	9	7,816	320
<b>CRIMEA FEDERAL DISTRICT</b>	<b>43,218</b>	<b>8,792</b>	<b>5,081</b>	<b>65</b>	<b>11,269</b>	<b>1,603</b>	<b>1,622</b>	<b>194</b>	<b>24,394</b>	<b>6,879</b>
Republic of Crimea	31,407	5,637	3,284	1	9,029	1,301	1,179	75	17,276	4,232
Sevastopol	11,811	3,155	1,797	64	2,240	302	443	119	7,118	2,647
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>5,049</b>	<b>72,901</b>	<b>0</b>	<b>0</b>	<b>2,697</b>	<b>20,957</b>	<b>1,866</b>	<b>44,092</b>	<b>486</b>	<b>6,681</b>

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

Table 6.3.2

Budget Funds in Accounts of Credit Institutions<sup>1</sup>

(millions of rubles)

1	28.02.2015			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	16,327.2	286.9	73,553.8	107.3
<b>CENTRAL FEDERAL DISTRICT</b>	<b>14,452.8</b>	<b>218.2</b>	<b>60,804.4</b>	<b>73.9</b>
Belgorod Region	3.2	0.0	0.3	6.4
Bryansk Region	9.2	0.0	1.1	0.0
Vladimir Region	13.9	0.0	1.4	1.9
Voronezh Region	16.9	0.3	21.2	7.5
Ivanovo Region	20.7	0.0	2.0	0.0
Kaluga Region	17.7	0.2	30.6	0.0
Kostroma Region	9.1	0.2	0.5	0.0
Kursk Region	7.9	0.0	0.0	0.0
Lipetsk Region	6.7	0.0	3.8	0.0
Moscow Region	111.1	0.2	403.0	0.0
Orel Region	5.0	0.0	0.0	0.0
Ryazan Region	7.1	0.4	0.0	0.0
Smolensk Region	19.1	0.0	2.9	0.0
Tambov Region	8.5	0.0	0.0	0.0
Tver Region	30.2	0.9	0.4	0.0
Tula Region	12.8	0.0	0.0	1.8
Yaroslavl Region	16.6	0.0	11.7	0.0
Moscow	14,137.1	216.0	60,325.5	56.3
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>126.3</b>	<b>1.4</b>	<b>1,290.8</b>	<b>0.8</b>
Republic of Karelia	2.7	0.0	2.6	0.0
Republic of Komi	17.7	0.0	18.4	0.0
Arkhangelsk Region	7.6	0.3	2.6	0.0
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	7.6	0.3	2.4	0.0
Vologda Region	5.4	0.0	19.4	0.0
Kaliningrad Region	2.5	0.0	2.3	0.0
Leningrad Region	12.5	0.3	0.4	0.0
Murmansk Region	3.0	0.0	0.0	0.0
Novgorod Region	3.0	0.0	0.0	0.8
Pskov Region	2.0	0.0	0.0	0.0
Saint Petersburg	69.9	0.8	1,245.1	0.0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>144.0</b>	<b>0.0</b>	<b>34.6</b>	<b>2.4</b>
Republic of Adygeya (Adygeya)	1.1	0.0	0.0	0.0
Republic of Kalmykia	2.5	0.0	0.0	0.0
Krasnodar Territory	46.7	0.0	30.9	2.4
Astrakhan Region	10.9	0.0	0.2	0.0
Volgograd Region	52.7	0.0	0.0	0.0
Rostov Region	30.1	0.0	3.5	0.0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>631.5</b>	<b>0.0</b>	<b>174.0</b>	<b>0.0</b>
Republic of Daghestan	460.1	0.0	0.0	0.0
Republic of Ingushetia	0.6	0.0	0.0	0.0
Kabardino-Balkar Republic	0.5	0.0	0.0	0.0
Karachay-Cherkess Republic	8.8	0.0	0.0	0.0
Republic of North Ossetia – Alania	4.7	0.0	0.0	0.0
Chechen Republic	127.6	0.0	0.0	0.0
Stavropol Territory	29.2	0.0	174.0	0.0

Table 6.3.2 (end)  
(millions of rubles)

1	2	3	4	5
<b>VOLGA FEDERAL DISTRICT</b>	<b>352.6</b>	<b>0.8</b>	<b>10,542.2</b>	<b>0.0</b>
Republic of Bashkortostan	15.9	0.0	89.8	0.0
Mari El Republic	19.6	0.0	0.8	0.0
Republic of Mordovia	5.6	0.0	192.2	0.0
Republic of Tatarstan (Tatarstan)	36.5	0.1	10,032.0	0.0
Udmurt Republic	21.7	0.0	6.1	0.0
Chuvash Republic – Chuvashia	16.4	0.0	4.0	0.0
Perm Territory	44.7	0.1	77.4	0.0
Kirov Region	35.5	0.1	22.4	0.0
Nizhny Novgorod Region	66.3	0.0	64.1	0.0
Orenburg Region	20.8	0.0	25.8	0.0
Penza Region	2.8	0.0	21.4	0.0
Samara Region	28.0	0.0	6.1	0.0
Saratov Region	29.7	0.0	0.0	0.0
Ulyanovsk Region	9.1	0.5	0.1	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>104.5</b>	<b>61.0</b>	<b>451.5</b>	<b>0.5</b>
Kurgan Region	15.4	0.0	0.0	0.0
Sverdlovsk Region	39.0	0.6	99.4	0.0
Tyumen Region	29.0	60.4	333.3	0.5
Khanty-Mansi Autonomous Area – Yugra	9.5	0.0	159.9	0.0
Yamal-Nenets Autonomous Area	2.5	0.0	141.2	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	17.0	60.4	32.2	0.4
Chelyabinsk Region	21.1	0.0	18.8	0.0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>301.9</b>	<b>3.8</b>	<b>59.4</b>	<b>0.0</b>
Altai Republic	3.1	0.0	0.0	0.0
Republic of Buryatia	4.5	0.0	0.0	0.0
Republic of Tuva	7.2	0.0	0.2	0.0
Republic of Khakassia	3.1	0.0	0.2	0.0
Altai Territory	29.0	0.0	0.3	0.0
Trans-Baikal Territory	71.4	0.0	0.0	0.0
Krasnoyarsk Territory	36.8	0.0	0.5	0.0
Irkutsk Region	47.4	1.0	9.1	0.0
Kemerovo Region	30.4	1.2	0.0	0.0
Novosibirsk Region	36.2	1.2	47.0	0.0
Omsk Region	23.5	0.4	0.8	0.0
Tomsk Region	9.3	0.0	1.3	0.0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>187.2</b>	<b>1.7</b>	<b>196.9</b>	<b>29.7</b>
Republic of Sakha (Yakutia)	96.8	0.7	52.8	0.0
Kamchatka Territory	26.3	0.0	0.0	0.0
Primorye Territory	21.8	0.1	24.2	0.0
Khabarovsk Territory	7.1	0.3	2.9	0.0
Amur Region	17.9	0.3	5.6	0.0
Magadan Region	7.6	0.0	0.3	29.5
Sakhalin Region	9.0	0.3	111.1	0.2
Jewish Autonomous Region	0.7	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0
<b>CRIMEA FEDERAL DISTRICT</b>	<b>26.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Republic of Crimea	22.6	0.0	0.0	0.0
Sevastopol	3.8	0.0	0.0	0.0

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

## 6.4. Funds Allocations

Table 6.4.1

Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs,  
by Economic Activities and Fund Use<sup>1</sup>

(millions of rubles)

	28.02.2015											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	3,546,988	130,209	123,318	833,768	74,229	54,091	98,880	115,842	783,392	122,011	587,410	747,156
CENTRAL FEDERAL DISTRICT	2,187,507	104,157	103,009	523,017	20,449	21,488	43,268	78,476	432,949	85,825	534,578	343,300
Belgorod Region	14,463	500	0	5,190	408	4,467	98	64	1,083	35	139	2,479
Bryansk Region	6,706	0	0	1,178	0	396	166	60	606	248	2,015	2,037
Vladimir Region	12,296	0	0	5,895	480	167	282	16	1,764	113	164	3,415
Voronezh Region	23,675	0	0	3,679	940	4,703	266	87	6,242	1,033	910	5,815
Ivanovo Region	5,730	0	0	751	105	49	223	68	1,770	360	56	2,348
Kaluga Region	9,637	0	0	1,483	496	453	443	24	3,651	630	544	1,913
Kostroma Region	4,058	0	0	855	20	25	5	5	1,661	8	29	1,450
Kursk Region	12,453	0	0	5,764	271	2,416	187	40	1,363	567	21	1,824
Lipetsk Region	12,796	0	0	4,103	79	1,681	375	30	2,626	700	1,016	2,186
Moscow Region	287,667	28	0	73,241	1,016	594	5,423	4,249	72,354	7,682	47,483	75,597
Orel Region	5,230	0	0	655	180	1,109	154	60	1,209	33	97	1,733
Ryazan Region	6,704	17	17	1,930	98	579	294	124	1,436	77	138	2,011
Smolensk Region	7,316	0	0	3,754	83	137	211	4	1,450	12	98	1,567
Tambov Region	8,584	0	0	908	326	515	298	26	4,500	43	94	1,874
Tver Region	3,703	43	0	989	20	120	27	4	1,172	64	22	1,242
Tula Region	39,875	16	0	21,752	8,151	311	800	74	3,560	270	398	4,543
Yaroslavl Region	16,550	50	0	4,536	1,537	105	290	254	2,184	339	345	6,910
Moscow	1,710,064	103,503	102,992	386,354	6,239	3,661	33,726	73,287	324,319	73,611	481,008	224,356

Table 6.4.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>368,643</b>	<b>274</b>	<b>160</b>	<b>99,964</b>	<b>3,023</b>	<b>1,978</b>	<b>17,877</b>	<b>18,157</b>	<b>86,806</b>	<b>8,738</b>	<b>13,404</b>	<b>118,422</b>
Republic of Karelia	1,623	96	30	137	140	7	4	7	369	19	11	833
Republic of Komi	6,415	130	130	308	94	54	681	94	729	66	740	3,519
Arkhangelsk Region	15,715	35	0	8,444	205	73	91	124	1,634	69	146	4,894
Nenets Autonomous Area	7	0	0	0	0	0	0	0	2	0	0	5
Arkhangelsk Region, excluding Nenets Autonomous Area	15,708	35	0	8,444	205	73	91	124	1,632	69	146	4,889
Vologda Region	12,590	0	0	4,714	52	107	268	42	2,153	273	216	4,765
Kaliningrad Region	13,364	0	0	4,152	462	255	171	53	4,769	81	939	2,482
Leningrad Region	20,343	0	0	5,026	659	994	2,227	73	5,248	279	241	5,596
Murmansk Region	4,072	0	0	138	80	175	43	84	659	23	542	2,328
Novgorod Region	3,970	0	0	1,327	75	227	67	10	968	11	18	1,267
Pskov Region	1,424	0	0	225	0	78	34	9	240	4	90	744
Saint Petersburg	289,127	13	0	75,493	1,256	8	14,291	17,661	70,037	7,913	10,461	91,994
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>184,209</b>	<b>276</b>	<b>253</b>	<b>16,880</b>	<b>3,260</b>	<b>10,202</b>	<b>6,712</b>	<b>5,097</b>	<b>82,113</b>	<b>3,967</b>	<b>3,121</b>	<b>52,581</b>
Republic of Adygeya (Adygeya)	1,434	3	0	500	0	84	62	6	175	4	239	361
Republic of Kalmykia	256	0	0	0	0	138	19	0	44	0	4	51
Krasnodar Territory	127,158	4	0	5,910	2,479	6,252	4,969	4,270	66,632	3,097	1,993	31,552
Astrakhan Region	1,794	0	0	377	0	137	386	8	482	121	16	267
Volgograd Region	13,180	13	13	2,449	204	1,052	164	257	2,515	392	326	5,808
Rostov Region	40,387	256	240	7,643	577	2,540	1,112	556	12,265	353	543	14,542
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>25,988</b>	<b>67</b>	<b>48</b>	<b>3,020</b>	<b>465</b>	<b>3,605</b>	<b>1,722</b>	<b>287</b>	<b>9,580</b>	<b>544</b>	<b>541</b>	<b>6,157</b>
Republic of Dagestan	1,318	0	0	69	0	156	48	20	422	2	58	543
Republic of Ingushetia	119	0	0	0	0	0	15	0	63	0	0	41
Kabardino-Balkar Republic	1,292	0	0	115	0	224	80	0	553	112	22	186
Karachay-Cherkess Republic	4,184	5	0	411	50	222	216	7	3,250	0	0	23
Republic of North Ossetia – Alania	930	61	48	170	1	240	4	4	375	4	9	62
Chechen Republic	399	0	0	0	0	123	212	0	64	0	0	0
Stavropol Territory	17,746	1	0	2,255	414	2,640	1,147	256	4,852	426	452	5,303
<b>VOLGA FEDERAL DISTRICT</b>	<b>365,554</b>	<b>2,390</b>	<b>1,967</b>	<b>113,414</b>	<b>26,715</b>	<b>10,379</b>	<b>11,405</b>	<b>4,295</b>	<b>74,016</b>	<b>12,899</b>	<b>24,842</b>	<b>85,199</b>
Republic of Bashkortostan	43,002	351	158	13,906	53	896	1,463	295	8,362	746	5,900	11,030
Mari El Republic	5,609	1	0	308	500	1,330	168	71	785	25	58	2,363
Republic of Mordovia	5,854	0	0	2,037	54	496	211	18	926	793	88	1,231

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)	89,197	1,248	1,248	36,564	890	1,909	2,824	387	20,109	5,745	4,462	15,059
Udmurt Republic	10,134	0	0	3,507	42	513	90	91	1,109	156	134	4,492
Chuvash Republic – Chuvashia	6,174	3	0	2,317	10	47	358	76	995	144	297	1,927
Perm Territory	20,505	50	50	5,357	1,501	89	521	143	5,695	755	340	6,054
Kirov Region	4,740	1	0	609	162	113	204	97	1,656	47	74	1,777
Nizhny Novgorod Region	67,507	12	0	25,918	3,797	891	1,447	516	14,305	1,845	501	18,275
Orenburg Region	11,816	180	111	1,418	33	209	563	532	1,657	84	2,056	5,084
Penza Region	6,692	20	0	1,309	456	2,063	270	27	1,117	92	23	1,315
Samara Region	67,004	507	390	12,300	18,170	818	2,687	1,827	10,405	1,196	10,057	9,037
Saratov Region	16,285	17	10	1,881	964	716	405	121	5,612	442	433	5,694
Ulyanovsk Region	11,035	0	0	5,983	82	289	194	94	1,283	829	419	1,862
<b>URALS FEDERAL DISTRICT</b>	<b>188,708</b>	<b>11,563</b>	<b>11,236</b>	<b>43,969</b>	<b>5,259</b>	<b>3,700</b>	<b>8,729</b>	<b>4,070</b>	<b>43,717</b>	<b>3,913</b>	<b>5,261</b>	<b>58,527</b>
Kurgan Region	3,746	2	0	1,325	0	117	183	7	383	11	61	1,657
Sverdlovsk Region	73,650	156	0	18,423	4,352	436	2,606	3,263	18,441	1,376	2,383	22,214
Tyumen Region	63,081	11,400	11,236	17,215	264	708	5,078	597	5,555	2,166	1,906	18,192
Khanty-Mansi Autonomous Area – Yugra	18,907	11,094	10,951	173	132	79	1,834	185	1,427	295	333	3,355
Yamal-Nenets Autonomous Area	2,946	89	89	7	9	0	603	243	94	127	343	1,431
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	41,228	217	196	17,036	123	629	2,641	169	4,034	1,744	1,230	13,405
Chelyabinsk Region	48,231	5	0	7,006	643	2,439	862	203	19,340	360	911	16,462
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>163,132</b>	<b>6,598</b>	<b>4,657</b>	<b>27,859</b>	<b>8,487</b>	<b>2,316</b>	<b>7,480</b>	<b>2,844</b>	<b>33,937</b>	<b>5,106</b>	<b>3,673</b>	<b>64,832</b>
Altai Republic	2,304	4	4	152	1	21	79	0	1,105	0	0	942
Republic of Buryatia	1,838	70	0	194	0	17	125	7	713	28	7	677
Republic of Tuva	257	82	14	0	0	0	0	11	55	0	2	107
Republic of Khakassia	1,006	0	0	126	5	5	29	19	395	4	8	415
Altai Territory	15,388	3	0	2,310	413	684	809	298	2,924	305	304	7,338
Trans-Baikal Territory	2,580	601	0	10	646	6	23	1	547	14	44	688
Krasnoyarsk Territory	28,020	995	176	10,169	1,593	399	1,014	436	3,535	1,217	775	7,887
Irkutsk Region	22,468	2,570	2,200	3,057	3,328	232	1,233	485	3,394	391	238	7,540
Kemerovo Region	24,923	2,258	2,258	4,287	821	78	89	66	6,252	145	181	10,746
Novosibirsk Region	30,590	10	0	3,028	59	296	2,852	1,082	8,661	771	1,610	12,221
Omsk Region	17,649	0	0	3,514	1,516	278	578	320	3,352	1,366	205	6,520
Tomsk Region	16,109	5	5	1,012	105	300	649	119	3,004	865	299	9,751

**Table 6.4.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>FAR-EASTERN FEDERAL DISTRICT</b>	60,050	3,115	219	5,342	6,536	423	1,647	2,597	20,182	816	1,826	17,566
Republic of Sakha (Yakutia)	6,168	2,171	199	232	250	26	110	607	968	6	327	1,471
Kamchatka Territory	1,872	0	0	14	150	1	60	180	242	341	176	708
Primorye Territory	32,225	3	0	4,213	2,809	128	332	1,204	12,586	170	673	10,107
Khabarovsk Territory	10,705	270	0	479	2,613	83	476	114	3,901	223	530	2,016
Amur Region	2,185	168	0	305	33	183	186	91	529	21	4	665
Magadan Region	2,403	402	0	16	427	0	0	21	959	0	89	489
Sakhalin Region	3,131	6	1	83	45	2	473	269	224	55	26	1,948
Jewish Autonomous Region	234	0	0	0	12	0	10	2	49	0	1	160
Chukotka Autonomous Area	1,127	97	19	0	197	0	0	109	724	0	0	0
<b>CRIMEA FEDERAL DISTRICT</b>	3,197	1,768	1,769	304	35	0	40	19	95	203	164	569
Republic of Crimea	2,870	1,768	1,769	289	35	0	29	18	75	141	75	440
Sevastopol	327	0	0	15	0	0	11	1	20	62	89	129

<sup>1</sup> 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 Use<sup>1</sup>

(millions of rubles)

1	28.02.2015											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	436,018	106,568	77,252	108,040	0	837	5,243	21,509	49,359	17,467	115,884	11,111
CENTRAL FEDERAL DISTRICT	263,732	70,463	70,463	12,487	0	75	4,441	13,560	31,286	12,297	112,996	6,127
Belgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Bryansk Region	30	0	0	0	0	0	0	0	30	0	0	0
Vladimir Region	82	0	0	82	0	0	0	0	0	0	0	0
Voronezh Region	2,189	0	0	2,024	0	34	0	0	131	0	0	0
Ivanovo Region	956	0	0	18	0	0	938	0	0	0	0	0
Kaluga Region	652	0	0	83	0	0	0	34	0	0	53	482
Kostroma Region	346	0	0	346	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	16,803	0	0	1,430	0	0	1,316	5,764	5,381	874	1,717	321
Orel Region	84	0	0	73	0	0	0	0	10	0	0	1
Ryazan Region	344	0	0	20	0	0	0	0	137	0	0	187
Smolensk Region	3,221	0	0	3,182	0	0	0	39	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	237	0	0	179	0	0	0	0	0	58	0	0
Tula Region	349	0	0	0	0	0	0	0	0	0	0	349
Yaroslavl Region	238	0	0	210	0	0	0	10	18	0	0	0
Moscow	238,201	70,463	70,463	4,842	0	41	2,187	7,713	25,580	11,365	111,225	4,785



Table 6.4.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	56,183	3,447	3,447	37,455	0	48	55	667	11,242	393	1,371	1,505
Republic of Karelia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	140	0	0	0	0	0	0	0	0	0	140	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	140	0	0	0	0	0	0	0	0	0	140	0
Vologda Region	15,089	0	0	13,585	0	17	0	0	0	0	0	1,487
Kaliningrad Region	12,766	0	0	11,779	0	0	21	10	945	3	8	0
Leningrad Region	367	0	0	349	0	0	0	0	0	0	0	18
Murmansk Region	156	0	0	0	0	0	0	0	27	0	129	0
Novgorod Region	9,155	0	0	9,107	0	31	0	0	17	0	0	0
Pskov Region	656	0	0	656	0	0	0	0	0	0	0	0
Saint Petersburg	17,854	3,447	3,447	1,977	0	0	34	657	10,254	390	1,095	0
<b>SOUTHERN FEDERAL DISTRICT</b>	13,584	0	0	8,458	0	18	361	3,048	255	399	1,045	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	7,777	0	0	4,009	0	0	360	2,766	141	399	102	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0	0	0
Volgograd Region	2,188	0	0	1,238	0	0	0	0	7	0	943	0
Rostov Region	3,619	0	0	3,211	0	18	1	282	107	0	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	1,004	0	0	795	0	0	0	0	179	15	15	0
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	14	0	0	0	0	0	0	0	0	0	14	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	990	0	0	795	0	0	0	0	179	15	1	0
<b>VOLGA FEDERAL DISTRICT</b>	15,897	2,035	61	7,878	0	103	69	196	2,217	2,060	273	1,066
Republic of Bashkortostan	4,162	0	0	1,943	0	103	0	0	117	1,999	0	0
Mari El Republic	2,720	0	0	2,714	0	0	0	0	6	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0

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)	1,765	1,522	0	3	0	0	0	0	233	0	7	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	37	0	0	37	0	0	0	0	0	0	0	0
Perm Territory	933	449	0	484	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	749	0	0	573	0	0	0	172	0	0	4	0
Orenburg Region	1,305	61	61	1,244	0	0	0	0	0	0	0	0
Penza Region	683	3	0	30	0	0	0	0	397	0	253	0
Samara Region	2,729	0	0	850	0	0	0	24	789	0	0	1,066
Saratov Region	753	0	0	0	0	0	69	0	675	0	9	0
Ulyanovsk Region	61	0	0	0	0	0	0	0	0	61	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>39,836</b>	<b>6,167</b>	<b>1,838</b>	<b>31,148</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,853</b>	<b>588</b>	<b>0</b>	<b>80</b>
Kurgan Region	86	0	0	0	0	0	0	0	86	0	0	0
Sverdlovsk Region	10,149	0	0	9,561	0	0	0	0	0	588	0	0
Tyumen Region	23,357	1,838	1,838	19,693	0	0	0	0	1,746	0	0	80
Khanty-Mansi Autonomous Area – Yugra	1,895	1,838	1,838	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	21,462	0	0	19,693	0	0	0	0	1,746	0	0	23
Chelyabinsk Region	6,244	4,329	0	1,894	0	0	0	0	21	0	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>21,972</b>	<b>5,267</b>	<b>1,443</b>	<b>9,481</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,676</b>	<b>1,605</b>	<b>1,071</b>	<b>40</b>	<b>832</b>
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	123	123	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	885	885	521	0	0	0	0	0	0	0	0	0
Republic of Khakassia	11	0	0	11	0	0	0	0	0	0	0	0
Altai Territory	3,676	0	0	0	0	0	0	3,676	0	0	0	0
Trans-Baikal Territory	126	86	0	0	0	0	0	0	0	0	40	0
Krasnoyarsk Territory	10,678	0	0	9,253	0	0	0	0	0	933	0	492
Irkutsk Region	550	55	0	156	0	0	0	0	0	0	0	339
Kemerovo Region	5,306	4,118	922	0	0	0	0	0	1,188	0	0	0
Novosibirsk Region	606	0	0	62	0	0	0	0	406	138	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	23,718	19,189	0	315	0	593	317	362	700	644	97	1,501
Republic of Sakha (Yakutia)	19,324	18,821	0	249	0	0	245	9	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	3,080	0	0	66	0	519	0	353	700	2	73	1,367
Khabarovsk Territory	516	349	0	0	0	74	72	0	0	0	21	0
Amur Region	424	0	0	0	0	0	0	0	0	424	0	0
Magadan Region	3	0	0	0	0	0	0	0	0	0	3	0
Sakhalin Region	351	0	0	0	0	0	0	0	0	218	0	133
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	20	20	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	92	0	0	23	0	0	0	0	22	0	47	0
Republic of Crimea	92	0	0	23	0	0	0	0	22	0	47	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> 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 Use<sup>1</sup>

(millions of rubles)

	28.02.2015											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	20,360,545	746,867	523,053	3,964,481	980,430	1,329,669	1,767,572	1,317,219	4,368,066	2,525,696	3,159,009	201,536
CENTRAL FEDERAL DISTRICT	10,598,515	245,563	173,446	1,186,598	342,873	477,675	919,714	779,540	2,404,381	1,716,541	2,436,423	89,207
Belgorod Region	212,767	2,273	0	68,826	762	100,146	9,783	5,084	14,498	5,120	5,593	682
Bryansk Region	72,893	0	0	16,149	417	33,754	1,291	861	10,340	6,213	3,195	673
Vladimir Region	87,285	139	7	45,721	2,553	12,500	3,814	1,371	13,249	4,398	2,504	1,036
Voronezh Region	265,378	124	0	55,438	2,501	63,414	4,773	4,018	53,967	55,496	23,900	1,747
Ivanovo Region	40,170	41	1	11,948	798	1,450	2,601	1,021	12,250	7,341	2,027	693
Kaluga Region	115,443	251	0	50,387	4,191	13,952	8,875	1,550	14,153	15,069	6,356	659
Kostroma Region	34,884	61	0	9,800	336	2,528	1,123	657	13,373	3,575	3,005	426
Kursk Region	156,525	54,815	0	22,813	546	48,017	1,651	1,809	22,561	2,283	1,494	536
Lipetsk Region	96,708	61	0	27,013	646	32,301	4,117	1,625	16,158	7,623	6,563	601
Moscow Region	1,078,564	1,260	323	212,539	10,331	23,684	78,668	31,706	246,742	179,202	278,080	16,352
Orel Region	54,825	8	0	10,350	273	24,885	911	1,403	13,954	1,713	927	401
Ryazan Region	87,610	103	89	27,645	530	21,318	11,445	1,691	16,850	4,853	2,514	661
Smolensk Region	62,067	6	0	22,563	971	10,732	2,499	1,555	17,308	3,716	2,235	482
Tambov Region	82,565	0	0	26,255	1,000	33,568	1,719	2,568	12,703	2,970	1,175	607
Tver Region	59,772	180	0	17,178	412	15,300	2,498	2,161	15,792	2,749	3,066	436
Tula Region	149,776	1,710	0	43,858	30,836	14,743	7,242	3,131	20,390	10,000	16,430	1,436
Yaroslavl Region	122,636	236	28	44,689	14,715	14,259	6,454	1,700	21,777	5,832	11,143	1,831
Moscow	7,818,647	184,296	172,998	473,425	271,055	11,126	770,250	715,629	1,868,318	1,398,388	2,066,212	59,948

Table 6.4.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	2,234,382	13,496	4,902	679,026	114,087	105,707	232,899	237,727	423,436	165,195	240,915	21,894
Republic of Karelia	29,355	2,128	324	6,443	3,242	1,249	431	794	6,755	1,531	6,471	311
Republic of Komi	29,835	4,364	4,355	4,754	187	1,043	2,190	1,601	9,287	4,140	1,745	524
Arkhangelsk Region	118,144	170	117	87,497	2,833	5,962	1,248	1,045	13,675	2,359	2,271	1,084
Nenets Autonomous Area	748	0	0	17	86	0	169	64	85	9	317	1
Arkhangelsk Region, excluding Nenets Autonomous Area	117,396	170	117	87,479	2,747	5,962	1,079	981	13,590	2,350	1,955	1,083
Vologda Region	90,875	0	0	48,417	1,279	10,681	3,389	1,501	18,176	3,183	3,042	1,207
Kaliningrad Region	116,410	121	0	39,398	5,842	16,531	4,936	4,476	25,558	6,017	12,569	962
Leningrad Region	224,081	6,326	0	62,068	28,814	32,669	35,023	7,744	25,197	12,278	12,858	1,104
Murmansk Region	28,050	88	88	1,284	1,400	5,518	893	757	7,102	5,137	5,393	478
Novgorod Region	32,580	23	0	11,716	710	10,271	1,915	603	5,619	633	715	375
Pskov Region	33,955	1	1	7,292	194	17,130	1,912	1,083	4,265	532	1,234	312
Saint Petersburg	1,531,097	275	17	410,158	69,586	4,654	180,962	218,123	307,800	129,385	194,617	15,537
<b>SOUTHERN FEDERAL DISTRICT</b>	1,241,695	6,538	5,082	310,010	71,063	202,175	126,257	39,238	297,065	119,762	55,085	14,502
Republic of Adygeya (Adygeya)	17,453	190	0	7,603	50	2,879	1,179	293	3,265	895	980	119
Republic of Kalmykia	7,829	6	0	114	25	5,198	358	183	1,223	483	227	12
Krasnodar Territory	678,746	752	11	107,596	31,813	113,002	93,877	28,041	178,295	84,346	33,363	7,661
Astrakhan Region	36,928	16	14	5,351	2,103	2,780	8,841	994	8,413	6,378	1,966	86
Volgograd Region	124,001	556	381	37,952	2,048	23,373	6,922	3,739	31,037	10,651	5,617	2,106
Rostov Region	376,738	5,018	4,676	151,393	35,024	54,944	15,080	5,988	74,832	17,009	12,932	4,518
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	302,413	2,510	528	89,598	11,531	68,658	27,561	6,233	72,452	7,942	13,848	2,080
Republic of Dagestan	33,316	195	97	11,702	80	7,218	5,640	271	6,445	196	1,344	225
Republic of Ingushetia	6,989	50	25	3,970	0	1,251	656	41	861	142	1	17
Kabardino-Balkar Republic	42,893	74	36	12,652	59	12,460	1,743	823	11,684	1,406	1,930	62
Karachay-Cherkess Republic	28,502	244	0	11,374	326	5,455	3,327	434	6,515	283	539	5
Republic of North Ossetia – Alania	14,330	1,547	365	2,739	79	2,022	1,761	521	4,819	310	505	27
Chechen Republic	20,012	0	0	2,379	0	4,718	9,158	275	2,170	140	1,172	0
Stavropol Territory	156,371	400	5	44,783	10,987	35,534	5,275	3,868	39,958	5,465	8,357	1,744
<b>VOLGA FEDERAL DISTRICT</b>	2,599,853	105,971	95,256	838,349	182,012	260,436	148,738	79,291	487,717	288,218	177,900	31,221
Republic of Bashkortostan	301,437	77,583	74,005	90,339	2,648	29,049	22,671	5,032	39,025	19,961	12,678	2,451
Mari El Republic	61,628	8	0	17,401	370	28,868	2,569	781	6,668	2,321	2,069	573
Republic of Mordovia	91,837	35	0	31,745	180	24,619	2,356	1,001	10,158	4,483	16,914	346

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)	540,852	4,824	4,778	181,488	7,902	44,021	39,695	11,711	113,126	83,674	48,683	5,728
Udmurt Republic	89,700	9,483	9,303	34,810	345	5,868	3,041	1,692	23,872	5,458	3,718	1,413
Chuvash Republic – Chuvashia	89,832	68	0	14,666	837	4,889	5,550	2,013	20,296	36,480	4,349	684
Perm Territory	224,412	808	798	84,561	8,590	5,957	10,604	18,481	57,732	22,614	13,185	1,880
Kirov Region	55,313	26	0	15,825	662	14,587	2,617	1,974	14,698	2,595	1,744	585
Nizhny Novgorod Region	351,227	748	331	118,023	61,592	19,288	10,776	10,654	73,307	34,019	17,477	5,343
Orenburg Region	116,908	7,527	3,552	33,167	5,352	22,084	8,447	6,969	19,991	7,530	4,008	1,833
Penza Region	65,166	34	0	17,561	1,182	24,127	2,927	1,547	10,581	5,496	1,280	431
Samara Region	383,724	2,150	1,480	116,714	75,407	15,387	18,458	13,776	51,654	40,591	42,231	7,356
Saratov Region	149,014	1,102	1,009	41,550	16,739	13,687	15,465	2,407	36,854	12,550	6,641	2,019
Ulyanovsk Region	78,803	1,575	0	40,500	206	8,004	3,562	1,253	9,755	10,446	2,923	579
<b>URALS FEDERAL DISTRICT</b>	<b>1,450,287</b>	<b>181,143</b>	<b>132,270</b>	<b>421,983</b>	<b>62,704</b>	<b>70,776</b>	<b>124,768</b>	<b>84,999</b>	<b>252,286</b>	<b>111,462</b>	<b>122,414</b>	<b>17,752</b>
Kurgan Region	30,095	113	0	8,507	3,906	5,070	1,235	576	8,077	914	1,329	368
Sverdlovsk Region	494,204	4,008	67	196,384	23,407	12,588	29,282	30,637	124,399	40,539	26,229	6,731
Tyumen Region	549,567	173,982	131,823	37,227	29,362	10,872	69,151	49,960	60,476	39,008	74,666	4,863
Khanty-Mansi Autonomous Area – Yugra	156,301	21,752	20,925	3,738	14,118	1,301	29,236	32,255	20,589	11,142	20,575	1,595
Yamal-Nenets Autonomous Area	120,648	67,965	67,967	792	3,450	25	10,305	1,591	5,500	3,780	27,042	198
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	272,618	84,264	42,931	32,697	11,794	9,546	29,610	16,115	34,387	24,086	27,049	3,070
Chelyabinsk Region	376,421	3,042	380	179,863	6,029	42,246	25,100	3,826	59,334	31,001	20,190	5,790
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>1,446,118</b>	<b>157,841</b>	<b>100,077</b>	<b>332,745</b>	<b>144,902</b>	<b>118,979</b>	<b>150,294</b>	<b>46,835</b>	<b>309,221</b>	<b>88,918</b>	<b>77,159</b>	<b>19,224</b>
Altai Republic	12,346	578	407	1,883	104	684	931	133	6,846	509	424	254
Republic of Buryatia	55,577	814	0	29,755	65	3,453	4,108	913	12,449	1,761	1,849	410
Republic of Tuva	3,501	678	595	169	25	203	228	225	1,697	87	155	34
Republic of Khakassia	14,287	1,356	407	1,816	323	1,740	446	554	4,248	1,363	2,283	158
Altai Territory	126,621	213	0	35,208	2,720	33,165	6,213	2,555	33,602	6,546	3,928	2,471
Trans-Baikal Territory	19,793	1,884	1	714	3,798	456	1,244	901	8,472	608	1,486	230
Krasnoyarsk Territory	372,615	41,123	4,079	110,592	62,237	26,447	45,252	8,363	45,408	16,913	13,826	2,454
Irkutsk Region	171,416	19,920	19,105	18,165	47,903	7,196	13,209	6,222	35,188	14,681	6,639	2,293
Kemerovo Region	223,112	86,215	70,527	56,386	3,530	6,970	3,845	5,445	30,890	8,898	18,257	2,676
Novosibirsk Region	241,367	509	432	38,429	16,967	18,426	27,087	17,211	71,788	23,620	23,251	4,079
Omsk Region	131,391	0	0	26,534	6,641	13,949	42,837	2,109	26,131	8,476	2,476	2,238
Tomsk Region	74,092	4,553	4,524	13,092	589	6,290	4,895	2,204	32,501	5,456	2,585	1,927

Table 6.4.3 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>FAR-EASTERN FEDERAL DISTRICT</b>	482,512	32,258	9,945	105,751	51,204	25,225	37,132	42,661	120,820	27,312	34,683	5,466
Republic of Sakha (Yakutia)	71,317	16,400	9,188	5,595	7,376	1,464	3,270	8,202	19,604	5,244	3,729	433
Kamchatka Territory	27,332	89	0	1,950	5,935	652	705	1,136	6,274	2,479	7,979	133
Primorye Territory	172,368	700	10	73,987	11,479	8,809	10,070	10,724	37,231	6,647	10,230	2,491
Khabarovsk Territory	125,669	1,561	56	18,777	19,121	5,213	14,275	18,458	28,739	10,251	8,113	1,161
Amur Region	30,836	2,073	0	3,022	1,294	7,180	4,200	649	9,485	1,179	1,525	229
Magadan Region	17,407	10,839	499	492	1,474	263	280	386	2,716	361	434	162
Sakhalin Region	29,283	329	170	1,595	4,193	1,060	4,052	2,757	11,031	1,010	2,461	795
Jewish Autonomous Region	3,497	18	3	330	10	584	239	158	1,815	141	140	62
Chukotka Autonomous Area	4,803	247	19	4	322	0	41	191	3,926	0	72	0
<b>CRIMEA FEDERAL DISTRICT</b>	4,770	1,547	1,547	414	54	38	209	695	690	346	587	190
Republic of Crimea	4,142	1,548	1,547	393	54	38	199	612	678	92	359	169
Sevastopol	628	0	0	21	0	0	10	83	12	253	228	21

<sup>1</sup> 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 Use<sup>1</sup>

(millions of rubles)

1	28.02.2015											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	7,635,182	1,133,913	588,240	2,179,329	4,565	119,108	478,475	468,549	545,422	1,598,248	1,104,298	3,275
CENTRAL FEDERAL DISTRICT	3,873,662	247,200	229,853	472,616	4,325	72,843	384,240	172,518	388,407	1,211,503	916,960	3,050
Belgorod Region	26,169	10,303	0	14,615	0	650	93	159	260	89	0	0
Bryansk Region	39,773	0	0	71	0	38,086	0	71	1,545	0	0	0
Vladimir Region	7,055	68	0	6,363	0	79	25	23	0	0	497	0
Voronezh Region	70,637	0	0	36,955	0	1,264	1,025	104	8,925	6,640	15,724	0
Ivanovo Region	3,256	0	0	858	0	0	1,154	0	41	1,203	0	0
Kaluga Region	15,512	0	0	272	247	6,708	1,934	343	3,730	1,777	297	204
Kostroma Region	10,627	0	0	6,842	0	0	0	0	696	2,850	239	0
Kursk Region	796	0	0	214	0	195	125	0	262	0	0	0
Lipetsk Region	8,383	0	0	7,419	0	211	30	0	706	0	17	0
Moscow Region	434,281	0	0	29,070	0	10,167	52,852	65,543	34,820	142,691	99,099	39
Orel Region	837	0	0	427	0	0	0	0	331	0	79	0
Ryazan Region	4,860	0	0	1,174	0	208	2,963	0	515	0	0	0
Smolensk Region	21,870	0	0	20,260	0	0	0	607	957	46	0	0
Tambov Region	5,413	0	0	2,489	0	95	2,829	0	0	0	0	0
Tver Region	15,314	0	0	11,303	0	505	0	0	156	3,154	196	0
Tula Region	59,472	0	0	12,399	0	412	0	935	382	733	44,611	0
Yaroslavl Region	25,524	3,676	3,676	20,315	0	82	108	4	125	951	263	0
Moscow	3,123,883	233,153	226,177	301,571	4,078	14,180	321,103	104,729	334,956	1,051,369	755,937	2,807



Table 6.4.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	729,936	47,080	23,707	288,236	0	2,397	27,306	93,310	48,858	130,415	92,334	0
Republic of Karelia	4,783	0	0	2,246	0	0	0	135	0	415	1,987	0
Republic of Komi	7,348	179	179	0	0	70	0	0	308	0	6,791	0
Arkhangelsk Region	28,574	11,265	11,265	6,106	0	0	0	7,027	178	0	3,998	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	28,574	11,265	11,265	6,106	0	0	0	7,027	178	0	3,998	0
Vologda Region	51,028	0	0	50,460	0	332	0	0	177	59	0	0
Kaliningrad Region	90,154	11	11	68,060	0	1,674	1,195	7,484	5,510	5,358	862	0
Leningrad Region	52,694	7,892	0	26,384	0	0	0	5,736	107	266	12,309	0
Murmansk Region	51,871	16,786	1,305	6,127	0	0	0	4,583	353	833	23,189	0
Novgorod Region	33,079	0	0	30,734	0	120	0	0	2,185	40	0	0
Pskov Region	1,335	0	0	1,319	0	0	0	0	0	16	0	0
Saint Petersburg	409,070	10,947	10,947	96,798	0	201	26,111	68,345	40,040	123,429	43,199	0
<b>SOUTHERN FEDERAL DISTRICT</b>	318,742	0	0	99,493	0	1,598	4,637	148,146	7,797	45,765	11,298	8
Republic of Adygeya (Adygeya)	82	0	0	82	0	0	0	0	0	0	0	0
Republic of Kalmykia	1,466	0	0	0	0	0	0	0	1,210	256	0	0
Krasnodar Territory	205,851	0	0	43,729	0	754	3,780	122,082	2,291	28,791	4,424	0
Astrakhan Region	6,184	0	0	96	0	0	608	167	146	4,160	1,007	0
Volgograd Region	19,131	0	0	12,797	0	234	0	105	1,436	78	4,481	0
Rostov Region	86,028	0	0	42,788	0	610	249	25,794	2,713	12,480	1,386	8
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	28,180	2,647	0	22,216	17	421	158	144	2,547	15	15	0
Republic of Dagestan	7,371	0	0	7,354	17	0	0	0	0	0	0	0
Republic of Ingushetia	44	0	0	0	0	0	44	0	0	0	0	0
Kabardino-Balkar Republic	4,411	0	0	4,176	0	52	0	0	183	0	0	0
Karachay-Cherkess Republic	2,622	0	0	2,493	0	0	0	129	0	0	0	0
Republic of North Ossetia – Alania	2,864	2,648	0	0	0	0	0	0	202	0	14	0
Chechen Republic	206	0	0	0	0	0	114	0	92	0	0	0
Stavropol Territory	10,662	0	0	8,192	0	369	0	15	2,070	15	1	0
<b>VOLGA FEDERAL DISTRICT</b>	852,558	296,000	176,433	444,619	204	6,629	11,695	33,270	22,943	22,185	15,013	0
Republic of Bashkortostan	119,360	10,834	4,761	101,543	119	896	2,177	0	638	2,076	1,077	0
Mari El Republic	4,805	0	0	4,250	0	252	0	0	40	263	0	0
Republic of Mordovia	59	0	0	59	0	0	0	0	0	0	0	0

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)	131,949	85,887	2,779	21,467	0	0	0	84	7,418	14,678	2,415	0
Udmurt Republic	165,020	163,284	163,284	0	0	0	0	0	244	18	1,474	0
Chuvash Republic – Chuvashia	4,910	0	0	1,843	0	0	2,890	0	25	152	0	0
Perm Territory	232,259	8,702	5,208	212,705	0	4,111	3,533	0	1,745	386	1,077	0
Kirov Region	2,028	0	0	165	0	0	25	0	0	1,838	0	0
Nizhny Novgorod Region	44,252	0	0	25,274	0	0	2,382	14,454	1,827	142	173	0
Orenburg Region	47,239	12,025	208	28,705	85	55	36	0	721	0	5,612	0
Penza Region	18,144	14,926	0	505	0	326	91	0	1,246	797	253	0
Samara Region	18,703	147	0	13,189	0	0	225	202	4,019	666	255	0
Saratov Region	4,505	193	193	525	0	989	336	0	2,007	432	23	0
Ulyanovsk Region	59,325	0	0	34,390	0	0	0	18,530	3,013	738	2,654	0
<b>URALS FEDERAL DISTRICT</b>	<b>798,981</b>	<b>52,646</b>	<b>40,834</b>	<b>522,666</b>	<b>0</b>	<b>607</b>	<b>40,243</b>	<b>9,889</b>	<b>44,867</b>	<b>91,308</b>	<b>36,538</b>	<b>217</b>
Kurgan Region	4,084	0	0	3,953	0	45	0	0	86	0	0	0
Sverdlovsk Region	360,073	2,754	0	245,482	0	0	5,227	144	7,527	90,531	8,408	0
Tyumen Region	309,137	40,834	40,834	178,770	0	89	21,298	9,745	29,675	705	27,804	217
Khanty-Mansi Autonomous Area – Yugra	35,113	29,050	29,050	396	0	0	0	4,745	0	705	0	217
Yamal-Nenets Autonomous Area	53,221	5,754	5,754	0	0	0	0	0	23,288	0	24,179	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	220,803	6,030	6,030	178,373	0	89	21,298	5,000	6,387	0	3,626	0
Chelyabinsk Region	125,687	9,058	0	94,461	0	473	13,718	0	7,579	72	326	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>607,886</b>	<b>194,533</b>	<b>96,269</b>	<b>272,390</b>	<b>0</b>	<b>2,941</b>	<b>8,531</b>	<b>4,022</b>	<b>21,575</b>	<b>92,782</b>	<b>11,112</b>	<b>0</b>
Altai Republic	1,898	0	0	0	0	0	0	0	732	1,028	138	0
Republic of Buryatia	2,102	611	0	115	0	932	0	0	0	444	0	0
Republic of Tuva	9,597	9,597	7,453	0	0	0	0	0	0	0	0	0
Republic of Khakassia	16,201	746	0	13,382	0	0	0	0	0	656	1,417	0
Altai Territory	12,180	5,600	0	857	0	827	913	3,687	214	30	52	0
Trans-Baikal Territory	9,577	9,208	0	268	0	0	23	0	38	0	40	0
Krasnoyarsk Territory	221,459	20,900	0	121,241	0	0	12	0	102	78,970	234	0
Irkutsk Region	35,012	5,661	1,706	25,711	0	233	0	324	1,872	0	1,211	0
Kemerovo Region	258,816	124,278	69,180	92,345	0	358	7,540	0	16,902	9,563	7,830	0
Novosibirsk Region	23,511	17,243	17,244	2,809	0	591	43	0	631	2,091	103	0
Omsk Region	15,858	0	0	15,665	0	0	0	11	126	0	56	0
Tomsk Region	1,675	686	686	0	0	0	0	0	958	0	31	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	424,513	293,810	21,144	57,087	19	31,643	1,665	7,200	8,399	4,260	20,430	0
Republic of Sakha (Yakutia)	227,247	226,290	15,462	711	0	0	246	0	0	0	0	0
Kamchatka Territory	19,140	15,371	0	190	0	0	0	0	0	0	3,579	0
Primorye Territory	34,603	5,133	0	2,468	19	5,358	162	6,324	5,534	9	9,596	0
Khabarovsk Territory	119,296	27,046	106	53,112	0	26,285	537	876	2,805	1,947	6,688	0
Amur Region	11,753	11,182	0	207	0	0	9	0	17	338	0	0
Magadan Region	2,994	2,297	0	400	0	0	0	0	10	0	287	0
Sakhalin Region	8,552	5,576	5,576	0	0	0	711	0	33	1,966	266	0
Jewish Autonomous Region	532	517	0	0	0	0	0	0	0	0	15	0
Chukotka Autonomous Area	396	396	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	724	0	0	5	0	29	0	47	29	17	597	0
Republic of Crimea	493	0	0	5	0	29	0	47	22	0	390	0
Sevastopol	231	0	0	0	0	0	0	0	7	17	207	0

<sup>1</sup> 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)

	28.02.2015											
	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
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	656,987	38,909	35,450	74	4,472,661	589,765	382,300	7,551	426,689	59,086	12,194	468
CENTRAL FEDERAL DISTRICT	293,717	9,107	22,770	25	1,808,213	130,497	262,503	5,022	139,698	11,743	7,786	295
Belgorod Region	3,533	418	0	0	39,783	8,127	627	2	2,636	647	2	2
Bryansk Region	2,218	565	29	0	25,330	7,525	1,707	1,219	1,601	388	9	0
Vladimir Region	4,357	616	0	0	42,240	6,459	1,677	0	2,538	679	23	0
Voronezh Region	9,761	661	34	0	93,379	13,251	672	0	6,079	919	9	0
Ivanovo Region	4,538	665	18	0	26,783	4,515	686	9	3,270	263	0	0
Kaluga Region	3,616	244	50	0	37,571	5,972	3,130	0	2,375	463	0	0
Kostroma Region	2,184	327	0	0	20,630	4,002	3,839	0	1,177	194	6	0
Kursk Region	4,686	933	0	0	37,173	7,256	405	0	2,993	529	0	0
Lipetsk Region	3,070	269	0	0	32,290	4,299	753	0	5,789	458	2	0
Moscow Region	33,768	969	1,310	0	231,633	16,783	29,304	619	22,411	2,018	1,774	8
Orel Region	1,794	193	0	0	17,577	3,076	158	0	1,916	161	0	0
Ryazan Region	3,643	451	0	0	43,167	5,994	177	19	4,820	661	156	0
Smolensk Region	2,218	280	39	0	41,477	6,000	472	46	9,435	1,032	0	0
Tambov Region	2,557	215	0	0	24,973	3,695	67	0	1,265	199	0	0
Tver Region	2,291	131	0	0	25,110	3,755	255	0	2,782	365	155	0
Tula Region	4,566	463	0	0	40,127	6,115	448	14	7,256	863	0	0
Yaroslavl Region	6,500	801	28	0	43,571	5,030	408	20	5,618	572	57	20
Moscow	198,417	906	21,262	25	985,399	18,643	217,718	3,074	55,737	1,332	5,593	265
NORTH-WESTERN FEDERAL DISTRICT	74,496	3,422	8,133	0	465,004	36,730	61,504	330	51,999	4,183	1,345	7
Republic of Karelia	982	98	0	0	17,401	1,952	2,537	0	1,601	123	0	0
Republic of Komi	1,479	302	0	0	10,523	3,863	70	0	1,479	348	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	4,165	899	0	0	18,059	4,631	2,203	91	1,776	360	139	0
Nenets Autonomous Area	7	2	0	0	351	141	0	0	21	15	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	4,158	897	0	0	17,708	4,490	2,203	91	1,755	345	139	0
Vologda Region	5,844	735	0	0	33,851	6,735	649	31	7,259	1,157	29	0
Kaliningrad Region	3,517	150	179	0	31,528	3,223	2,268	13	4,000	318	291	0
Leningrad Region	5,512	143	110	0	50,218	2,947	6,868	1	8,564	333	149	1
Murmansk Region	1,803	401	128	0	14,688	2,602	17,333	0	3,098	221	4	0
Novgorod Region	1,065	112	0	0	13,346	2,134	55	0	991	224	49	0
Pskov Region	807	102	0	0	13,859	1,913	228	0	3,025	502	160	0
Saint Petersburg	49,322	480	7,716	0	261,531	6,730	29,293	194	20,206	597	524	6
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>45,562</b>	<b>4,780</b>	<b>890</b>	<b>47</b>	<b>409,763</b>	<b>77,399</b>	<b>11,305</b>	<b>221</b>	<b>61,585</b>	<b>10,483</b>	<b>94</b>	<b>22</b>
Republic of Adygeya (Adygeya)	971	99	0	0	12,493	2,171	82	0	797	93	0	0
Republic of Kalmykia	256	25	0	0	6,904	3,210	0	0	1,719	1,123	0	0
Krasnodar Territory	21,816	1,847	813	0	198,895	32,015	5,058	137	38,734	4,327	72	5
Astrakhan Region	1,327	335	0	0	23,221	6,776	326	5	2,430	1,263	0	0
Volgograd Region	5,026	455	7	0	53,718	9,488	994	0	6,596	1,376	1	0
Rostov Region	16,166	2,019	70	47	114,532	23,739	4,845	79	11,309	2,301	21	17
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>13,160</b>	<b>1,441</b>	<b>49</b>	<b>0</b>	<b>167,417</b>	<b>30,861</b>	<b>2,693</b>	<b>34</b>	<b>19,160</b>	<b>4,590</b>	<b>217</b>	<b>34</b>
Republic of Dagestan	798	134	0	0	19,466	4,557	17	0	1,750	476	0	0
Republic of Ingushetia	119	86	0	0	3,043	1,483	0	0	1,935	915	0	0
Kabardino-Balkar Republic	938	142	0	0	23,696	4,452	236	0	1,849	623	183	0
Karachay-Cherkess Republic	1,001	23	0	0	14,795	1,933	163	34	2,474	550	34	34
Republic of North Ossetia – Alania	926	103	14	0	13,199	2,239	217	0	3,579	229	0	0
Chechen Republic	340	10	0	0	13,966	738	206	0	222	20	0	0
Stavropol Territory	9,038	943	35	0	79,252	15,459	1,854	0	7,351	1,777	0	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>111,113</b>	<b>7,435</b>	<b>2,570</b>	<b>0</b>	<b>735,560</b>	<b>117,520</b>	<b>17,256</b>	<b>509</b>	<b>68,942</b>	<b>10,476</b>	<b>2,091</b>	<b>28</b>
Republic of Bashkortostan	15,221	609	2,210	0	67,246	8,356	2,486	0	5,137	727	1	0
Mari El Republic	1,700	227	6	0	13,239	3,243	41	0	1,162	157	8	0
Republic of Mordovia	2,923	226	0	0	29,817	3,935	0	0	3,098	702	0	0
Republic of Tatarstan (Tatarstan)	22,332	858	7	0	143,767	16,227	762	0	6,355	1,593	0	0
Udmurt Republic	3,100	556	0	0	17,717	5,205	127	0	1,901	594	0	0
Chuvash Republic – Chuvashia	2,909	520	37	0	26,741	5,977	430	0	1,332	367	0	0
Perm Territory	4,875	601	0	0	35,029	10,128	436	70	6,343	1,024	0	0
Kirov Region	3,119	573	0	0	31,047	7,301	25	0	4,420	702	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	17,233	1,122	150	0	97,578	18,258	1,302	400	8,707	916	150	28
Orenburg Region	5,087	476	61	0	51,835	11,545	3,625	0	10,558	1,405	721	0
Penza Region	3,399	396	30	0	36,588	7,874	298	17	2,217	611	0	0
Samara Region	18,256	192	60	0	98,444	4,934	3,911	18	10,127	570	1,194	0
Saratov Region	7,510	527	9	0	56,472	10,915	797	0	4,585	805	17	0
Ulyanovsk Region	3,449	552	0	0	30,040	3,622	3,016	4	3,000	303	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>40,787</b>	<b>3,970</b>	<b>125</b>	<b>0</b>	<b>300,614</b>	<b>65,332</b>	<b>5,860</b>	<b>389</b>	<b>29,787</b>	<b>7,330</b>	<b>181</b>	<b>45</b>
Kurgan Region	1,923	396	0	0	16,670	5,236	45	0	1,172	318	0	0
Sverdlovsk Region	12,955	892	98	0	81,761	15,101	2,337	382	9,421	1,610	158	45
Tyumen Region	12,845	927	0	0	130,653	31,659	2,826	0	11,956	3,965	21	0
Khanty-Mansi Autonomous Area – Yugra	2,702	256	0	0	46,610	14,270	2,301	0	4,581	1,896	0	0
Yamal-Nenets Autonomous Area	1,204	65	0	0	10,798	4,397	21	0	944	427	21	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	8,939	606	0	0	73,245	12,992	504	0	6,431	1,642	0	0
Chelyabinsk Region	13,064	1,755	27	0	71,530	13,336	652	7	7,238	1,437	2	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>56,455</b>	<b>5,781</b>	<b>189</b>	<b>0</b>	<b>414,663</b>	<b>84,725</b>	<b>7,255</b>	<b>916</b>	<b>39,561</b>	<b>7,053</b>	<b>210</b>	<b>26</b>
Altai Republic	1,007	187	0	0	6,637	1,822	0	0	500	134	0	0
Republic of Buryatia	1,272	210	0	0	17,269	6,416	468	0	1,553	501	0	0
Republic of Tuva	141	48	0	0	2,394	1,637	0	0	99	50	0	0
Republic of Khakassia	658	261	0	0	6,776	3,232	539	209	614	197	3	0
Altai Territory	7,198	479	0	0	71,225	9,899	920	63	8,293	1,048	125	0
Trans-Baikal Territory	1,000	412	40	0	11,644	6,599	101	0	336	176	0	0
Krasnoyarsk Territory	7,045	870	39	0	57,848	13,499	789	16	4,710	857	12	0
Irkutsk Region	7,977	912	0	0	61,065	13,689	1,857	30	3,926	789	16	0
Kemerovo Region	5,509	549	0	0	30,697	6,879	834	0	5,272	981	0	0
Novosibirsk Region	13,626	544	110	0	83,371	6,369	959	94	9,408	725	8	8
Omsk Region	7,850	1,030	0	0	44,311	9,559	650	504	3,577	1,347	46	18
Tomsk Region	3,172	279	0	0	21,426	5,125	138	0	1,273	248	0	0

**Table 6.4.5 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>FAR-EASTERN FEDERAL DISTRICT</b>	20,827	2,912	655	2	169,525	46,642	13,226	119	15,932	3,228	143	11
Republic of Sakha (Yakutia)	2,305	430	9	0	24,846	8,617	2,570	0	3,232	771	92	0
Kamchatka Territory	977	193	0	0	14,522	3,493	746	0	2,992	107	0	0
Primorye Territory	10,897	933	416	2	53,379	11,592	7,167	86	3,029	520	33	0
Khabarovsk Territory	3,473	555	9	0	34,874	9,022	704	15	2,813	666	11	11
Amur Region	1,347	333	0	0	16,780	6,135	225	0	768	326	6	0
Magadan Region	689	96	3	0	7,729	1,688	885	0	752	87	1	0
Sakhalin Region	828	217	218	0	13,467	3,768	914	18	1,348	315	0	0
Jewish Autonomous Region	209	155	0	0	3,451	2,096	15	0	988	433	0	0
Chukotka Autonomous Area	102	0	0	0	477	231	0	0	10	3	0	0
<b>CRIMEA FEDERAL DISTRICT</b>	870	61	69	0	1,902	59	698	11	25	0	127	0
Republic of Crimea	554	47	69	0	1,283	54	490	11	25	0	92	0
Sevastopol	316	14	0	0	619	5	208	0	0	0	35	0

Table 6.4.6

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

(millions of rubles)

	28.02.2015							
	rubles				foreign currency			
	total	housing loans	including		total	housing loans	including	
			mortgage loans	including overdue debt			mortgage loans	including overdue debt
1	2	3	4	5	6	7	8	9
THE RUSSIAN FEDERATION	10,747,328	3,546,208	3,420,469	30,162	304,237	148,655	143,776	18,962
CENTRAL FEDERAL DISTRICT	2,997,324	982,834	966,800	12,662	235,427	110,396	106,318	14,581
Belgorod Region	96,371	22,970	22,023	97	495	432	430	54
Bryansk Region	63,990	19,872	19,422	50	311	252	238	2
Vladimir Region	86,173	24,816	24,044	194	680	566	557	38
Voronezh Region	130,523	43,658	42,815	388	891	531	530	75
Ivanovo Region	51,855	16,153	16,016	60	1,319	210	210	33
Kaluga Region	75,274	27,916	27,608	72	1,190	698	690	52
Kostroma Region	35,508	10,984	10,866	42	70	54	54	1
Kursk Region	69,435	21,031	20,319	116	324	285	282	19
Lipetsk Region	64,128	18,634	18,344	44	289	153	153	20
Moscow Region	735,204	281,097	278,925	3,060	47,891	29,140	28,585	4,313
Orel Region	41,487	12,901	12,554	19	475	243	243	0
Ryazan Region	68,110	24,819	24,586	77	450	324	324	16
Smolensk Region	60,623	22,660	22,337	94	831	349	315	5
Tambov Region	52,307	16,148	15,807	26	259	226	221	7
Tver Region	78,692	29,126	29,024	638	801	652	651	29
Tula Region	96,546	30,210	29,914	106	761	616	601	15
Yaroslavl Region	76,977	24,853	24,593	105	399	274	261	12
Moscow	1,114,121	334,986	327,603	7,474	177,991	75,391	71,973	9,890



Table 6.4.6 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>1,148,700</b>	<b>400,179</b>	<b>390,983</b>	<b>2,609</b>	<b>33,310</b>	<b>17,256</b>	<b>16,960</b>	<b>1,766</b>
Republic of Karelia	56,509	18,332	18,078	47	204	166	164	3
Republic of Komi	91,491	35,231	30,896	62	184	157	156	10
Arkhangelsk Region	98,052	36,395	35,952	91	439	369	362	66
Nenets Autonomous Area	5,471	2,760	2,745	2	3	3	3	0
Arkhangelsk Region, excluding Nenets Autonomous Area	92,581	33,635	33,207	89	436	366	359	66
Vologda Region	90,563	32,406	31,862	173	384	306	302	66
Kaliningrad Region	64,186	17,988	17,768	174	3,813	973	922	160
Leningrad Region	128,440	43,286	42,814	307	3,234	1,401	1,374	176
Murmansk Region	77,381	19,100	18,865	82	269	189	180	5
Novgorod Region	42,252	12,242	11,986	57	158	127	127	11
Pskov Region	36,089	10,319	10,013	17	142	127	125	4
Saint Petersburg	463,737	174,880	172,749	1,599	24,483	13,441	13,248	1,265
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>898,402</b>	<b>242,963</b>	<b>234,581</b>	<b>2,148</b>	<b>7,194</b>	<b>3,838</b>	<b>3,762</b>	<b>362</b>
Republic of Adygeya (Adygeya)	24,842	4,502	4,338	33	135	119	118	0
Republic of Kalmykia	22,890	6,089	5,993	11	135	104	103	0
Krasnodar Territory	359,549	95,849	91,806	1,061	2,811	1,636	1,622	240
Astrakhan Region	68,481	18,671	18,238	60	198	141	141	17
Volgograd Region	140,566	42,128	41,427	448	764	550	543	39
Rostov Region	282,074	75,724	72,779	535	3,151	1,288	1,235	66
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>301,110</b>	<b>74,258</b>	<b>71,738</b>	<b>707</b>	<b>2,231</b>	<b>1,710</b>	<b>1,630</b>	<b>296</b>
Republic of Dagestan	33,222	8,913	8,775	219	331	252	249	30
Republic of Ingushetia	4,294	325	291	3	1	1	0	0
Kabardino-Balkar Republic	36,131	8,606	8,063	47	268	231	222	69
Karachay-Cherkess Republic	22,439	4,321	4,031	27	75	71	71	1
Republic of North Ossetia – Alania	31,810	8,032	7,733	126	313	257	234	58
Chechen Republic	16,522	980	979	5	148	9	4	0
Stavropol Territory	156,692	43,081	41,866	280	1,095	889	850	138

Table 6.4.6 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9
<b>VOLGA FEDERAL DISTRICT</b>	<b>1,993,470</b>	<b>680,183</b>	<b>645,972</b>	<b>4,229</b>	<b>11,378</b>	<b>6,717</b>	<b>6,644</b>	<b>778</b>
Republic of Bashkortostan	283,273	89,466	76,106	516	882	508	505	13
Mari El Republic	36,078	14,218	13,962	52	143	106	106	8
Republic of Mordovia	40,374	14,620	14,137	25	290	265	261	14
Republic of Tatarstan (Tatarstan)	269,926	87,231	84,791	444	1,518	377	376	19
Udmurt Republic	109,376	41,733	37,614	176	458	376	374	34
Chuvash Republic – Chuvashia	75,690	33,739	33,524	110	508	409	408	50
Perm Territory	214,533	73,499	66,495	895	1,228	749	722	175
Kirov Region	76,632	27,464	26,548	88	286	246	246	1
Nizhny Novgorod Region	210,271	74,054	72,033	458	1,378	866	845	175
Orenburg Region	145,611	46,986	46,112	198	475	351	350	35
Penza Region	72,290	23,862	23,135	55	374	310	305	22
Samara Region	225,872	77,507	76,630	873	2,594	1,262	1,255	181
Saratov Region	142,171	43,733	43,292	229	844	538	538	37
Ulyanovsk Region	91,373	32,071	31,593	110	400	354	353	14
<b>URALS FEDERAL DISTRICT</b>	<b>1,265,451</b>	<b>483,070</b>	<b>444,010</b>	<b>3,099</b>	<b>4,290</b>	<b>2,687</b>	<b>2,646</b>	<b>324</b>
Kurgan Region	57,762	18,629	16,423	99	95	46	46	0
Sverdlovsk Region	377,440	125,047	114,397	1,095	1,676	1,141	1,124	211
Tyumen Region	560,161	251,207	233,626	790	974	643	625	73
Khanty-Mansi Autonomous Area – Yugra	269,105	136,012	127,376	372	292	242	238	12
Yamal-Nenets Autonomous Area	95,229	47,655	43,849	58	180	145	142	30
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	195,827	67,540	62,401	360	502	256	245	31
Chelyabinsk Region	270,088	88,187	79,564	1,115	1,545	857	851	40
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>1,581,937</b>	<b>501,215</b>	<b>488,138</b>	<b>3,977</b>	<b>6,917</b>	<b>4,106</b>	<b>3,992</b>	<b>698</b>
Altai Republic	13,629	1,752	1,741	18	7	0	0	0
Republic of Buryatia	88,578	20,365	20,203	139	202	123	123	8
Republic of Tuva	20,830	5,796	5,787	61	3	2	2	0
Republic of Khakassia	33,922	9,995	9,741	64	74	42	42	0
Altai Territory	151,861	39,820	39,452	259	484	394	391	115
Trans-Baikal Territory	88,197	25,576	25,373	94	61	52	52	0
Krasnoyarsk Territory	283,433	100,190	96,367	944	772	557	533	99

**Table 6.4.6 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	229,833	73,752	73,211	560	607	349	348	73
Kemerovo Region	203,429	54,549	52,803	463	1,579	493	492	69
Novosibirsk Region	240,073	92,652	90,740	760	1,743	1,284	1,263	263
Omsk Region	139,447	42,031	38,802	468	978	489	441	19
Tomsk Region	88,705	34,737	33,918	147	407	321	305	52
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>558,299</b>	<b>181,423</b>	<b>178,166</b>	<b>731</b>	<b>2,970</b>	<b>1,935</b>	<b>1,821</b>	<b>155</b>
Republic of Sakha (Yakutia)	109,395	41,268	40,747	124	120	98	94	0
Kamchatka Territory	29,996	8,824	8,698	17	130	110	55	1
Primorye Territory	137,726	37,995	37,540	190	1,861	1,085	1,032	78
Khabarovsk Territory	122,767	42,827	42,117	220	585	420	420	39
Amur Region	73,490	23,578	22,829	99	101	95	95	37
Magadan Region	18,526	6,028	5,949	8	18	16	14	0
Sakhalin Region	50,717	15,946	15,525	61	124	81	81	0
Jewish Autonomous Region	11,575	3,469	3,286	11	26	25	25	0
Chukotka Autonomous Area	4,107	1,488	1,475	1	5	5	5	0
<b>CRIMEA FEDERAL DISTRICT</b>	<b>2,635</b>	<b>83</b>	<b>81</b>	<b>0</b>	<b>520</b>	<b>10</b>	<b>3</b>	<b>2</b>
Republic of Crimea	2,116	72	70	0	318	10	3	2
Sevastopol	519	11	11	0	202	0	0	0

Table 6.4.7

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

	28.02.2015								
	volume of consumer loans extended since the beginning of the year, total, millions of rubles	including							
		housing loans				of which mortgage loans			
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	679,539	94,861	153,465	174.6	14.46	92,049	149,633	175.5	14.45
CENTRAL FEDERAL DISTRICT	234,140	23,822	48,644	172.3	14.49	23,672	48,050	174.0	14.49
Belgorod Region	5,404	795	977	173.5	14.62	782	972	174.1	14.60
Bryansk Region	3,731	822	1,031	177.9	14.77	821	1,031	178.0	14.77
Vladimir Region	3,311	789	1,068	170.9	14.90	786	1,067	170.9	14.90
Voronezh Region	8,259	1,808	2,402	179.7	14.63	1,801	2,393	180.0	14.63
Ivanovo Region	2,990	573	749	160.6	14.61	569	747	160.9	14.60
Kaluga Region	4,281	828	1,349	171.5	14.49	825	1,347	171.6	14.48
Kostroma Region	2,211	523	592	157.3	14.53	514	587	158.3	14.50
Kursk Region	3,937	605	841	180.7	14.65	597	836	181.1	14.71
Lipetsk Region	4,252	788	946	180.7	14.78	782	944	180.9	14.77
Moscow Region	50,588	6,643	17,131	169.7	14.26	6,605	16,946	171.6	14.28
Orel Region	2,585	571	711	173.2	14.44	568	709	173.4	14.44
Ryazan Region	3,955	1,038	1,364	167.8	14.38	1,036	1,356	168.8	14.38
Smolensk Region	3,615	741	1,105	177.8	14.94	740	1,105	177.9	14.94
Tambov Region	2,903	551	788	178.2	14.44	548	787	178.3	14.43
Tver Region	4,542	841	1,242	179.3	14.51	841	1,242	179.3	14.51
Tula Region	5,839	1,141	1,713	171.0	14.52	1,138	1,709	171.1	14.52
Yaroslavl Region	4,630	963	1,187	160.3	14.65	952	1,181	160.8	14.65
Moscow	117,107	3,802	13,448	174.2	14.62	3,767	13,091	178.0	14.57

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	81,912	11,628	20,132	166.6	14.60	11,565	20,098	166.8	14.59
Republic of Karelia	3,389	584	859	167.5	14.51	583	858	167.6	14.50
Republic of Komi	5,183	956	1,452	160.9	14.70	953	1,449	160.8	14.70
Arkhangelsk Region	6,011	1,233	1,882	161.3	14.50	1,229	1,881	161.4	14.49
Nenets Autonomous Area	287	26	99	137.1	14.74	26	99	137.1	14.74
Arkhangelsk Region, excluding Nenets Autonomous Area	5,724	1,207	1,783	162.7	14.49	1,203	1,782	162.7	14.48
Vologda Region	4,911	1,222	1,441	169.4	14.65	1,199	1,432	170.2	14.62
Kaliningrad Region	4,403	536	853	177.7	13.59	536	853	177.7	13.59
Leningrad Region	8,157	1,269	2,269	171.8	14.06	1,258	2,264	172.1	14.04
Murmansk Region	5,325	647	1,069	160.1	13.71	647	1,069	160.1	13.71
Novgorod Region	2,802	450	616	161.8	14.68	448	615	161.9	14.67
Pskov Region	2,507	402	534	166.5	14.19	389	528	168.3	14.19
Saint Petersburg	39,224	4,329	9,157	166.8	14.96	4,323	9,149	166.9	14.96
<b>SOUTHERN FEDERAL DISTRICT</b>	49,924	7,291	10,709	179.2	13.76	7,135	10,620	180.2	13.76
Republic of Adygeya (Adygeya)	1,627	179	276	177.3	14.46	179	276	177.3	14.46
Republic of Kalmykia	1,099	176	289	198.2	14.99	176	289	198.2	14.99
Krasnodar Territory	20,035	2,711	4,107	182.5	13.46	2,637	4,061	184.4	13.45
Astrakhan Region	3,593	577	822	189.1	14.15	574	820	189.2	14.15
Volgograd Region	7,750	1,392	1,847	176.3	14.61	1,391	1,846	176.4	14.61
Rostov Region	15,820	2,256	3,368	172.8	13.40	2,178	3,328	173.8	13.39
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	14,911	2,118	3,194	194.1	14.39	2,113	3,187	194.5	14.39
Republic of Dagestan	2,199	162	340	200.5	13.72	159	333	204.1	13.70
Republic of Ingushetia	145	14	25	205.0	13.07	14	25	205.0	13.07
Kabardino-Balkar Republic	1,434	157	262	196.5	14.67	156	262	196.8	14.67
Karachay-Cherkess Republic	784	90	139	198.7	14.44	90	139	198.7	14.44
Republic of North Ossetia – Alania	1,525	207	366	198.3	15.39	207	366	198.3	15.39
Chechen Republic	465	48	89	220.8	14.24	48	89	220.8	14.24
Stavropol Territory	8,359	1,440	1,973	190.3	14.30	1,439	1,973	190.3	14.30

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
<b>VOLGA FEDERAL DISTRICT</b>	112,576	23,444	29,789	173.7	14.55	22,867	29,195	174.6	14.54
Republic of Bashkortostan	15,873	2,801	3,858	168.6	14.93	2,457	3,394	171.1	14.94
Mari El Republic	1,803	580	722	176.0	14.78	573	721	175.9	14.78
Republic of Mordovia	1,779	475	630	177.7	14.83	459	625	178.6	14.82
Republic of Tatarstan (Tatarstan)	13,462	3,748	4,576	162.4	14.98	3,691	4,547	163.2	14.97
Udmurt Republic	6,466	1,553	1,754	178.0	14.78	1,531	1,741	178.8	14.76
Chuvash Republic – Chuvashia	3,459	1,193	1,434	182.2	14.70	1,181	1,432	182.3	14.69
Perm Territory	11,718	2,110	2,591	177.0	13.02	2,103	2,583	177.1	13.02
Kirov Region	3,760	1,134	1,337	178.9	14.75	1,120	1,333	179.2	14.74
Nizhny Novgorod Region	16,842	2,284	3,196	168.7	14.48	2,254	3,180	169.1	14.47
Orenburg Region	7,507	1,655	2,099	184.5	14.26	1,607	2,074	185.7	14.24
Penza Region	4,176	889	1,177	178.9	14.68	887	1,176	178.9	14.67
Samara Region	13,603	2,354	3,080	176.9	14.63	2,351	3,078	177.0	14.63
Saratov Region	7,738	1,274	1,781	183.4	14.55	1,271	1,776	183.5	14.55
Ulyanovsk Region	4,390	1,394	1,554	169.1	14.58	1,382	1,535	170.9	14.58
<b>URALS FEDERAL DISTRICT</b>	68,721	10,475	16,589	182.4	14.40	8,901	14,320	184.0	14.40
Kurgan Region	2,995	592	684	194.3	13.66	427	508	186.8	13.72
Sverdlovsk Region	22,867	3,250	5,232	182.7	14.42	2,931	4,684	183.7	14.41
Tyumen Region	28,489	3,669	7,477	193.4	14.30	3,162	6,490	195.2	14.28
Khanty-Mansi Autonomous Area – Yugra	12,400	1,527	3,335	191.0	14.03	1,284	2,801	191.6	14.00
Yamal-Nenets Autonomous Area	5,251	540	1,367	196.1	14.30	470	1,200	199.6	14.23
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	10,838	1,602	2,775	194.9	14.62	1,408	2,489	197.1	14.62
Chelyabinsk Region	14,370	2,964	3,196	153.5	14.85	2,381	2,638	156.3	14.88
<b>SIBERIAN FEDERAL DISTRICT</b>	84,782	12,610	17,646	178.4	14.51	12,359	17,426	178.7	14.50
Altai Republic	807	77	94	176.0	16.39	77	94	176.0	16.39
Republic of Buryatia	3,898	425	595	178.5	14.89	422	593	178.6	14.89
Republic of Tuva	627	80	141	178.3	15.80	80	141	178.3	15.80
Republic of Khakassia	1,375	325	410	165.6	15.06	321	408	165.7	15.06
Altai Territory	8,625	1,282	1,722	173.6	14.73	1,270	1,715	174.1	14.71
Trans-Baikal Territory	3,974	493	790	174.8	14.57	492	789	174.9	14.57
Krasnoyarsk Territory	15,053	2,319	3,472	172.8	14.83	2,238	3,434	173.0	14.83

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	12,329	1,785	2,577	168.7	14.78	1,776	2,574	168.8	14.78
Kemerovo Region	11,114	1,584	2,167	188.4	14.10	1,582	2,166	188.5	14.09
Novosibirsk Region	14,371	2,198	3,031	190.2	13.99	2,190	3,026	190.3	13.99
Omsk Region	7,926	1,252	1,617	178.4	14.73	1,124	1,459	179.8	14.74
Tomsk Region	4,683	790	1,030	181.7	13.82	787	1,027	181.9	13.82
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>31,721</b>	<b>3,464</b>	<b>6,744</b>	<b>172.6</b>	<b>14.54</b>	<b>3,428</b>	<b>6,719</b>	<b>173.0</b>	<b>14.53</b>
Republic of Sakha (Yakutia)	5,000	657	1,462	178.8	15.28	631	1,450	180.1	15.24
Kamchatka Territory	1,988	192	425	166.6	14.42	189	422	167.5	14.40
Primorye Territory	8,257	781	1,364	168.1	14.40	776	1,356	168.4	14.39
Khabarovsk Territory	7,097	837	1,588	174.9	14.15	837	1,588	174.9	14.15
Amur Region	4,489	440	750	175.8	14.49	439	749	175.9	14.48
Magadan Region	1,169	157	320	162.2	14.40	157	320	162.2	14.40
Sakhalin Region	2,998	314	680	170.8	14.23	313	679	170.8	14.23
Jewish Autonomous Region	540	66	97	161.8	14.56	66	97	161.8	14.56
Chukotka Autonomous Area	183	20	58	159.0	14.91	20	58	159.0	14.91
<b>CRIMEA FEDERAL DISTRICT</b>	<b>852</b>	<b>9</b>	<b>18</b>	<b>162.8</b>	<b>13.38</b>	<b>9</b>	<b>18</b>	<b>162.8</b>	<b>13.38</b>
Republic of Crimea	647	9	18	162.8	13.38	9	18	162.8	13.38
Sevastopol	205	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8

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

	28.02.2015								
	volume of consumer loans extended since the beginning of the year, total, millions of rubles	including							
		housing loans				of which mortgage loans			
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	13,621	29	784	38.4	11.81	14	458	53.5	11.27
CENTRAL FEDERAL DISTRICT	11,495	23	758	34.2	11.93	8	432	46.9	11.31
Belgorod Region	5	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	6	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	9	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	18	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	107	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	7	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	4	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	1,085	3	9	110.4	10.32	3	9	110.4	10.32
Orel Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Ryazan Region	4	0	0	0.0	0.00	0	0	0.0	0.00
Smolensk Region	12	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	8	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	9	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	9	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	10,200	20	749	33.2	12.00	5	423	45.5	11.37



Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>1,328</b>	<b>3</b>	<b>18</b>	<b>164.6</b>	<b>12.15</b>	<b>3</b>	<b>18</b>	<b>164.6</b>	<b>12.15</b>
Republic of Karelia	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	0	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	3	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	3	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	4	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	27	1	4	122.0	8.00	1	4	122.0	8.00
Leningrad Region	115	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	5	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	1,171	2	14	177.3	13.00	2	14	177.3	13.00
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>129</b>	<b>1</b>	<b>2</b>	<b>110.0</b>	<b>9.00</b>	<b>1</b>	<b>2</b>	<b>110.0</b>	<b>9.00</b>
Republic of Adygeya (Adygeya)	2	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	1	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	42	1	2	110.0	9.00	1	2	110.0	9.00
Astrakhan Region	35	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	10	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	39	0	0	0.0	0.00	0	0	0.0	0.00
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Daghestan	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	1	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	10	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	20	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	340	2	6	200.7	8.48	2	6	200.7	8.48
Republic of Bashkortostan	36	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	2	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	15	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	10	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	2	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	16	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	2	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	14	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	7	1	4	242.0	8.00	1	4	242.0	8.00
Samara Region	52	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	21	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	57	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	1	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	32	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	10	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	3	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	4	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	14	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	152	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	0	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	2	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	6	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	3	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	49	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	8	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	11	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	29	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	39	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	3	0	0	0.0	0.00	0	0	0.0	0.00
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>80</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Sakha (Yakutia)	1	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	0	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	69	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	7	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	0	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	0	0	0	0.0	0.00	0	0	0.0	0.00
<b>CRIMEA FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Crimea	0	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0.0	0.00	0	0	0.0	0.00

## 6.5. Foreign Cash Operations

Table 6.5.1

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

(millions of US dollars)

1	2014				
	August	September	October	November	December
2	3	4	5	6	
THE RUSSIAN FEDERATION	5,066.01	4,917.07	8,577.30	5,159.74	7,397.19
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,559.46</b>	<b>2,481.70</b>	<b>4,493.02</b>	<b>2,678.14</b>	<b>3,757.28</b>
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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>685.53</b>	<b>606.25</b>	<b>1,004.70</b>	<b>655.06</b>	<b>998.90</b>
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
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>299.29</b>	<b>297.83</b>	<b>501.60</b>	<b>289.64</b>	<b>453.24</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>96.73</b>	<b>128.64</b>	<b>255.79</b>	<b>107.90</b>	<b>156.53</b>
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
<b>VOLGA FEDERAL DISTRICT</b>	<b>443.84</b>	<b>428.13</b>	<b>669.44</b>	<b>447.61</b>	<b>684.83</b>
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
<b>URALS FEDERAL DISTRICT</b>	<b>291.93</b>	<b>284.76</b>	<b>453.07</b>	<b>279.33</b>	<b>423.94</b>
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
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>367.82</b>	<b>347.20</b>	<b>558.65</b>	<b>336.20</b>	<b>507.94</b>
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
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>252.43</b>	<b>258.91</b>	<b>499.20</b>	<b>308.65</b>	<b>366.10</b>
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
<b>CRIMEA FEDERAL DISTRICT</b>	<b>67.04</b>	<b>80.24</b>	<b>138.07</b>	<b>54.52</b>	<b>35.45</b>
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
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,258.40</b>	<b>1,368.72</b>	<b>1,205.40</b>	<b>1,323.22</b>	<b>1,724.32</b>
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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>382.79</b>	<b>459.61</b>	<b>364.26</b>	<b>429.34</b>	<b>500.36</b>
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
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>172.03</b>	<b>186.16</b>	<b>146.57</b>	<b>181.01</b>	<b>238.74</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>27.87</b>	<b>28.49</b>	<b>22.31</b>	<b>29.45</b>	<b>42.42</b>
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
<b>VOLGA FEDERAL DISTRICT</b>	<b>201.31</b>	<b>252.89</b>	<b>187.06</b>	<b>249.64</b>	<b>351.67</b>
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
<b>URALS FEDERAL DISTRICT</b>	<b>108.74</b>	<b>135.25</b>	<b>107.23</b>	<b>162.95</b>	<b>254.17</b>
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
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>149.29</b>	<b>172.02</b>	<b>129.75</b>	<b>193.30</b>	<b>310.56</b>
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
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>110.73</b>	<b>117.70</b>	<b>94.19</b>	<b>125.94</b>	<b>149.53</b>
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
<b>CRIMEA FEDERAL DISTRICT</b>	<b>9.44</b>	<b>11.34</b>	<b>10.11</b>	<b>12.58</b>	<b>14.10</b>
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
<b>CENTRAL FEDERAL DISTRICT</b>	<b>431,120.1</b>	<b>178,746.3</b>	<b>567,395.0</b>	<b>257,320.4</b>
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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>71,318.3</b>	<b>39,362.3</b>	<b>96,830.1</b>	<b>54,502.5</b>
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
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>31,523.9</b>	<b>16,584.5</b>	<b>44,745.9</b>	<b>22,912.6</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>8,300.0</b>	<b>3,693.2</b>	<b>11,765.0</b>	<b>5,130.6</b>
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
<b>VOLGA FEDERAL DISTRICT</b>	<b>89,897.4</b>	<b>42,932.8</b>	<b>120,780.8</b>	<b>60,093.4</b>
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
<b>URALS FEDERAL DISTRICT</b>	<b>48,270.8</b>	<b>26,602.3</b>	<b>64,146.2</b>	<b>37,117.7</b>
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
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>44,883.5</b>	<b>19,474.4</b>	<b>59,936.2</b>	<b>27,287.1</b>
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
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>16,386.7</b>	<b>5,721.5</b>	<b>21,997.5</b>	<b>7,898.4</b>
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
<b>CRIMEA FEDERAL DISTRICT</b>	<b>72.2</b>	<b>0.8</b>	<b>175.8</b>	<b>5.9</b>
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 statuses.

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	payouts 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	–	–	–	–	–	–	–

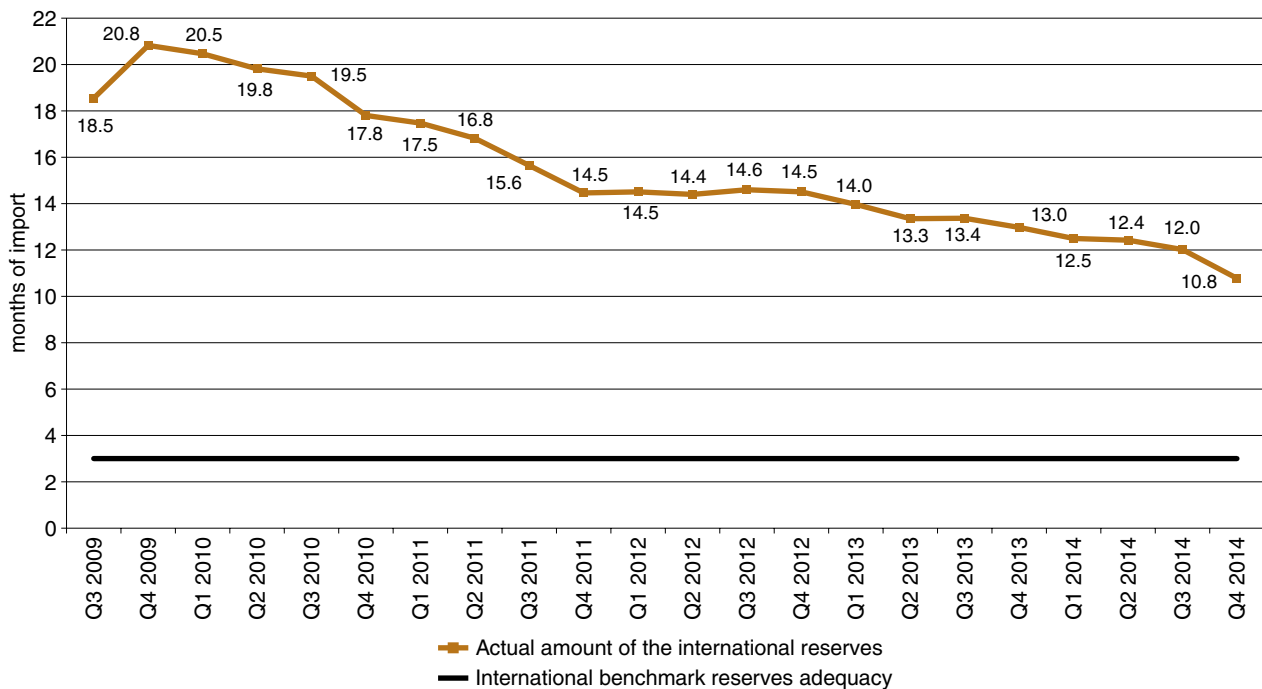
Table 6.6.2 (cont.)

	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
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>99,982</b>	<b>1,613.0</b>	<b>233,343</b>	<b>10,329.8</b>	<b>119.8</b>	<b>225.9</b>	<b>7,563</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
Republic of Daghestan	–	–	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–	–	–
Kabardino-Balkar Republic	–	–	–	–	–	–	–
Karachay-Cherkess Republic	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–	–	–
Chechen Republic	–	–	–	–	–	–	–
Stavropol Territory	–	–	–	–	–	–	–
<b>VOLGA FEDERAL DISTRICT</b>	<b>378,168</b>	<b>10,534.8</b>	<b>346,181</b>	<b>15,108.0</b>	<b>1,249.3</b>	<b>1,676.0</b>	<b>88,991</b>
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

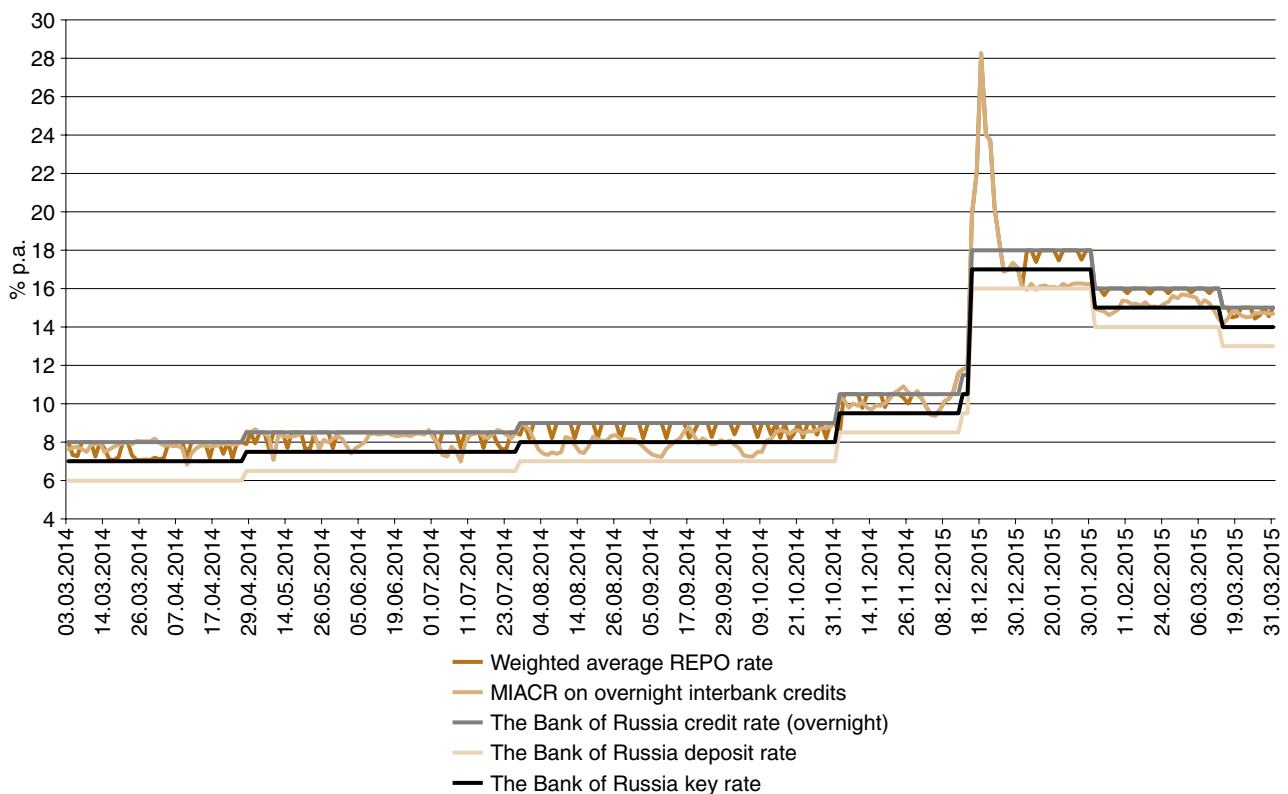


## 7. CHARTS AND DIAGRAMS

### 7.1. International Reserves Adequacy (International Reserves in Months of Import)<sup>1</sup>

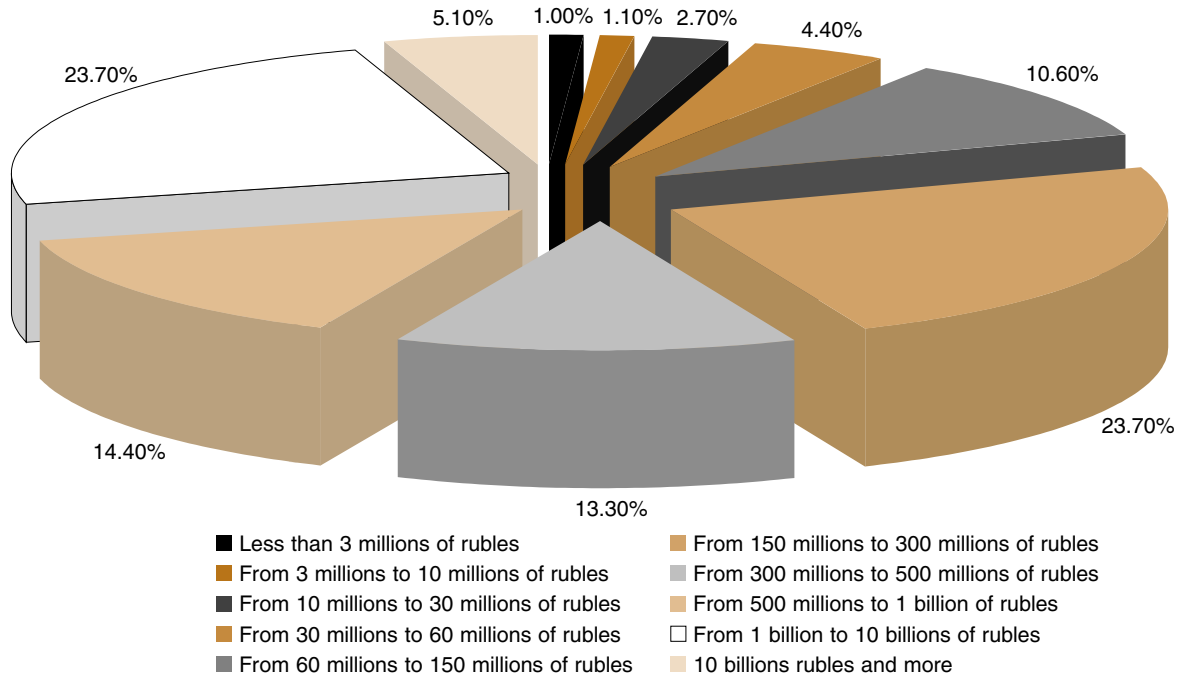


### 7.2. Interest Rates Dynamics in March, 2014 – March, 2015

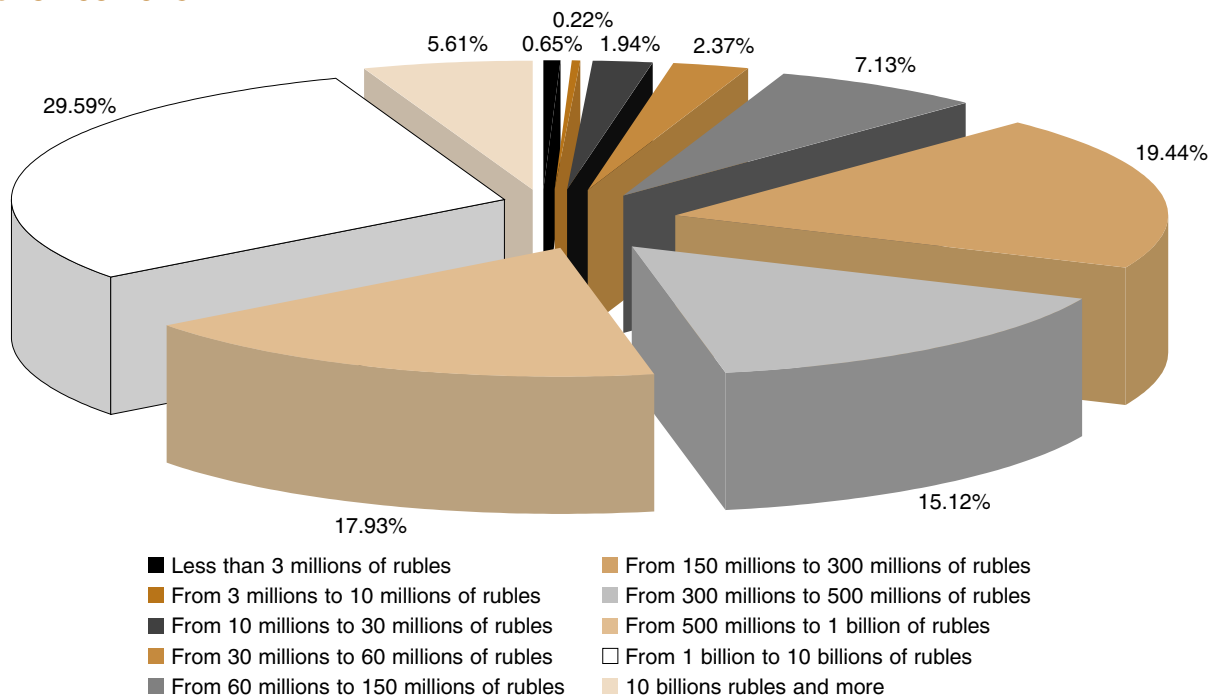


<sup>1</sup> See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

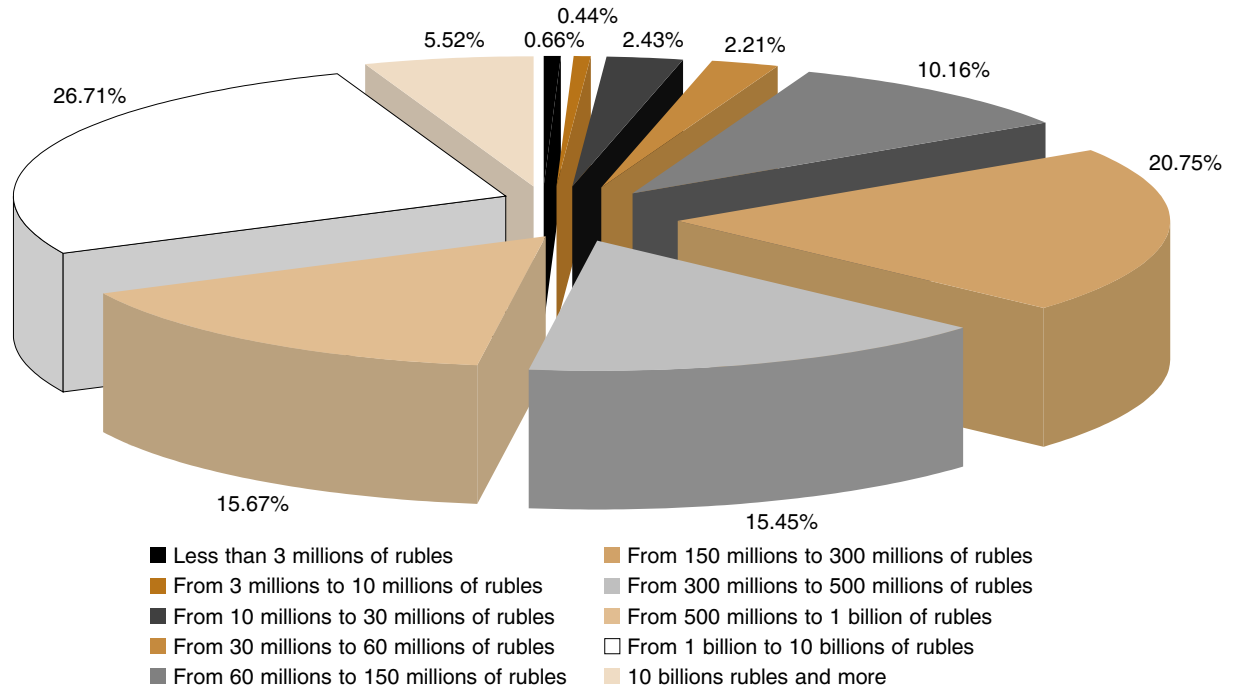
### 7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 31.03.2015



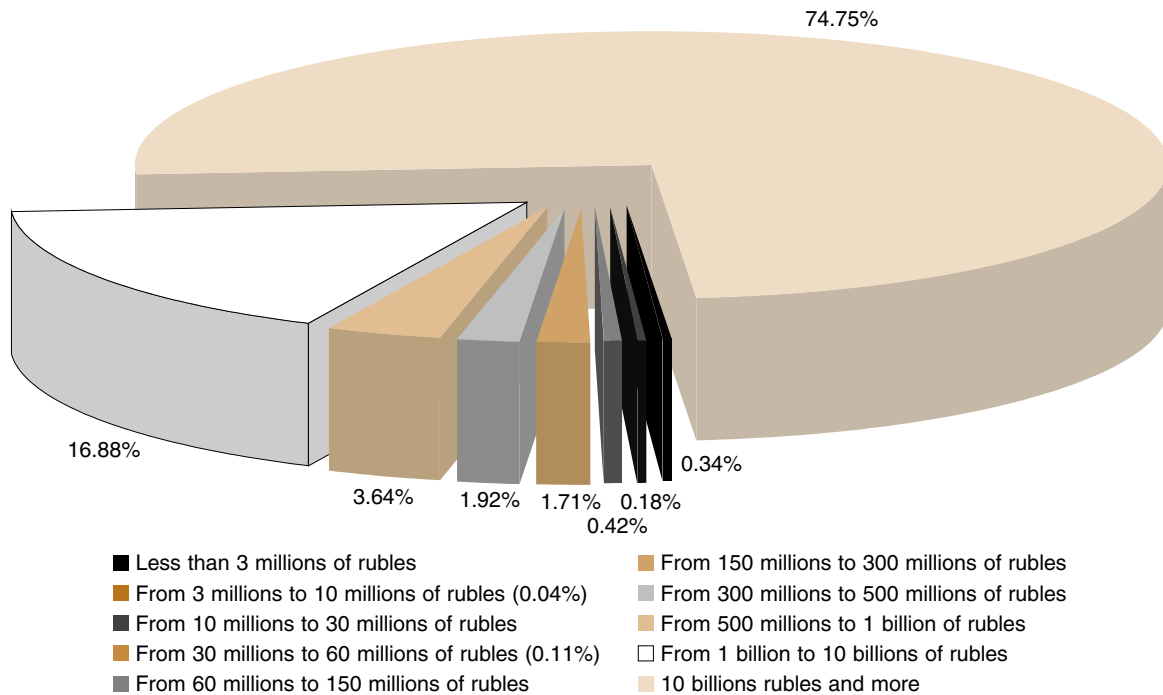
### 7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 31.03.2015



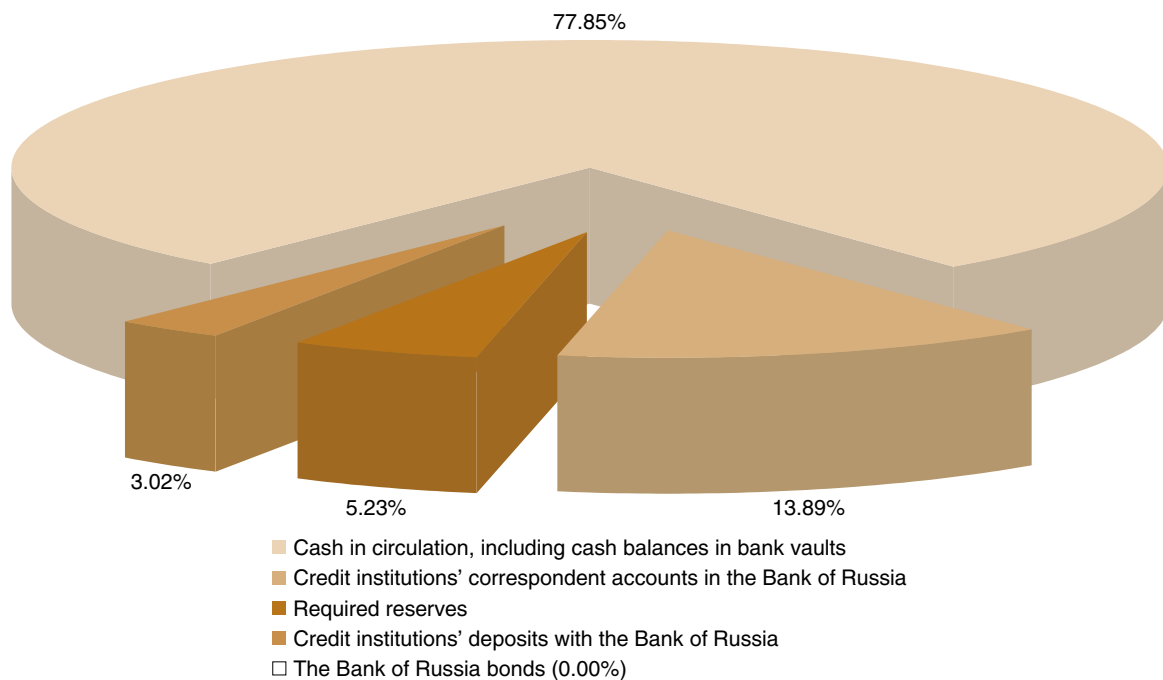
**7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 312-P, on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.03.2015**



### 7.6. Average 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)

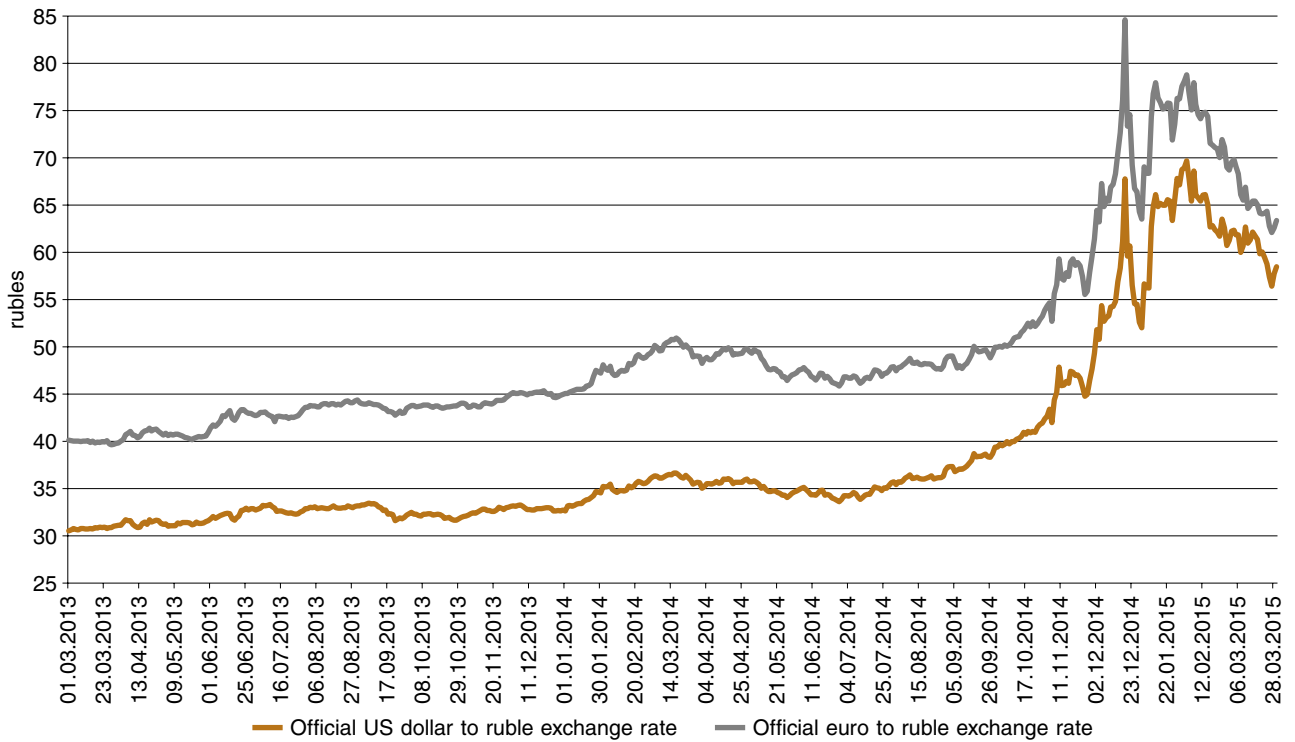


### 7.7. Structure of Broad Monetary Base as of 31.03.2015



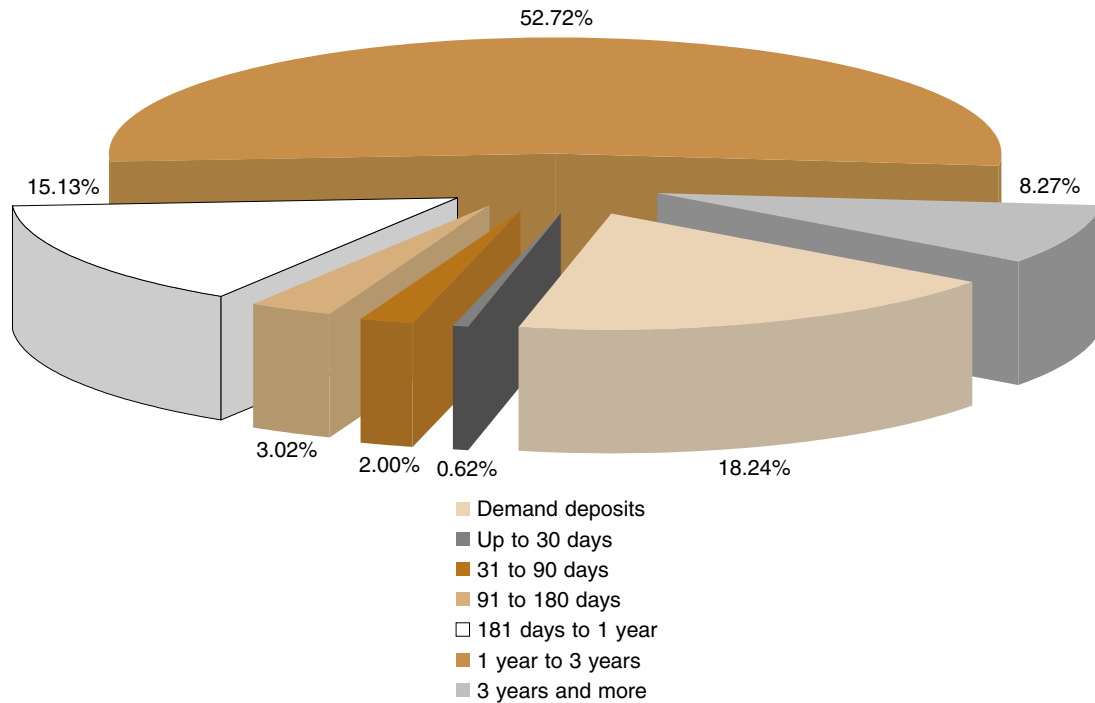


## 7.8. Official Ruble Exchange Rate Dynamics in March, 2013 – March, 2015

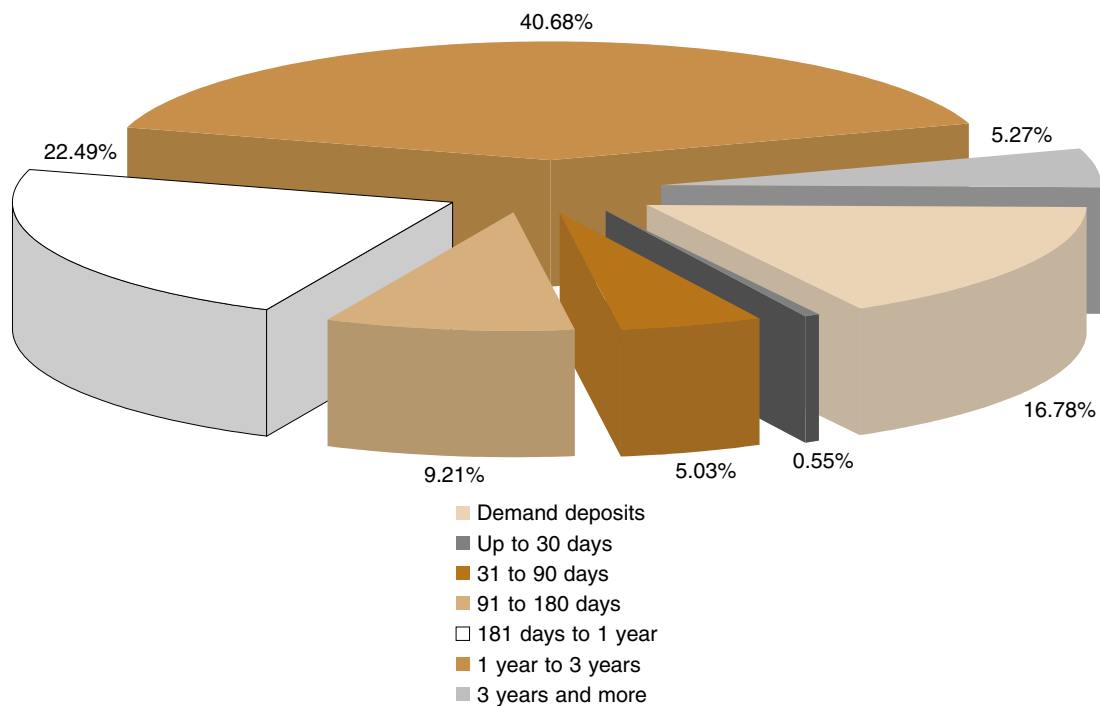


## 7.9. Structure of Individual Deposits Denominated in Rubles

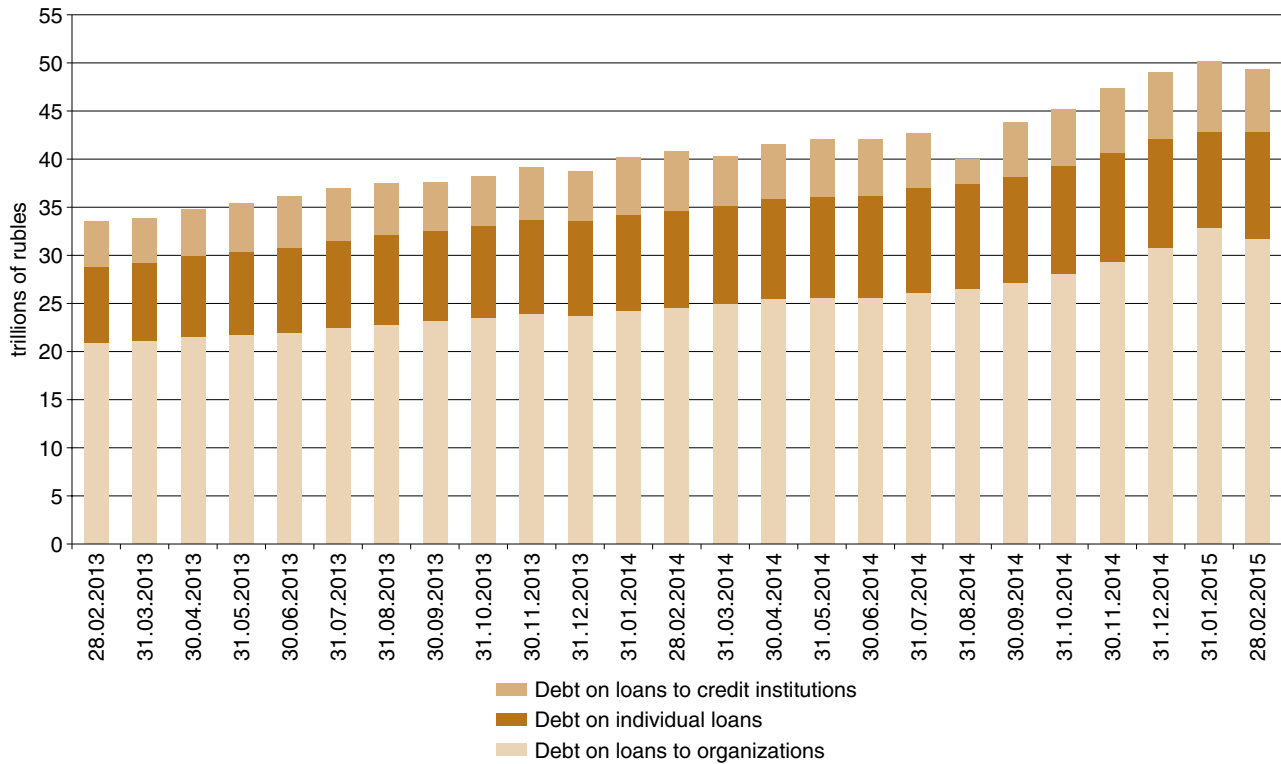
as of 28.02.2014



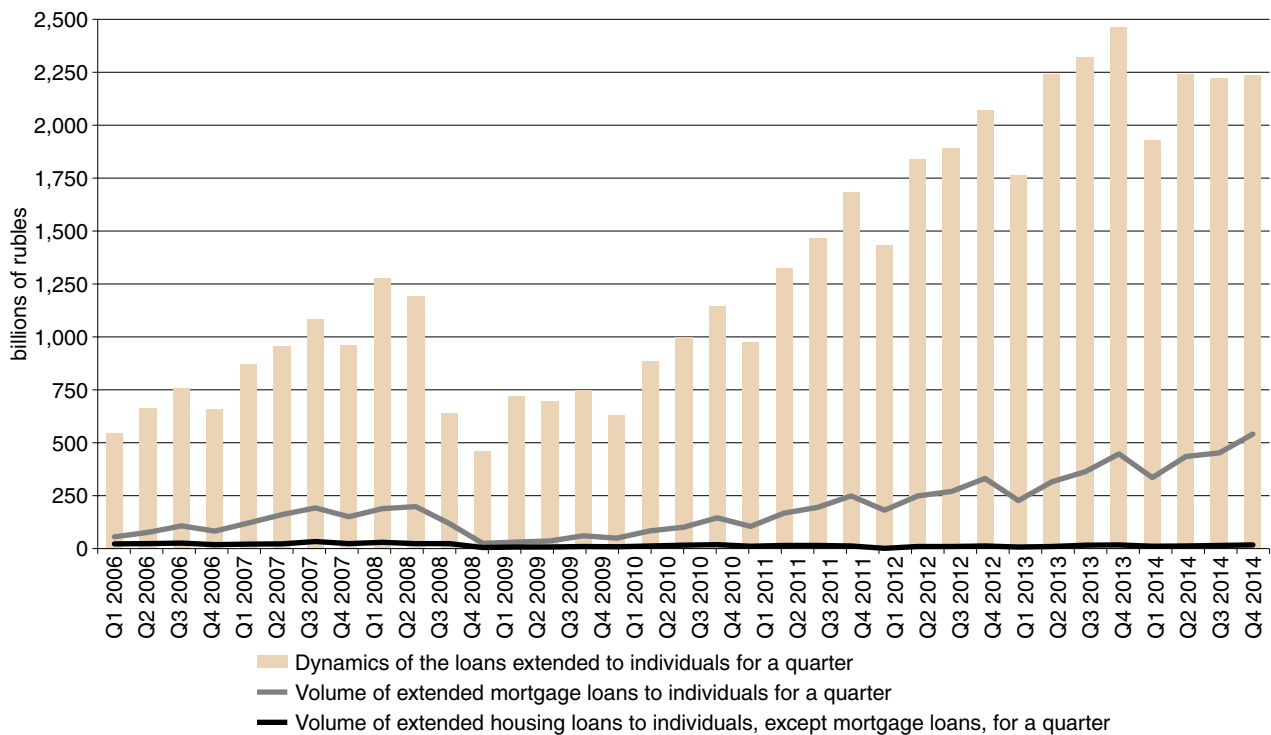
as of 28.02.2015



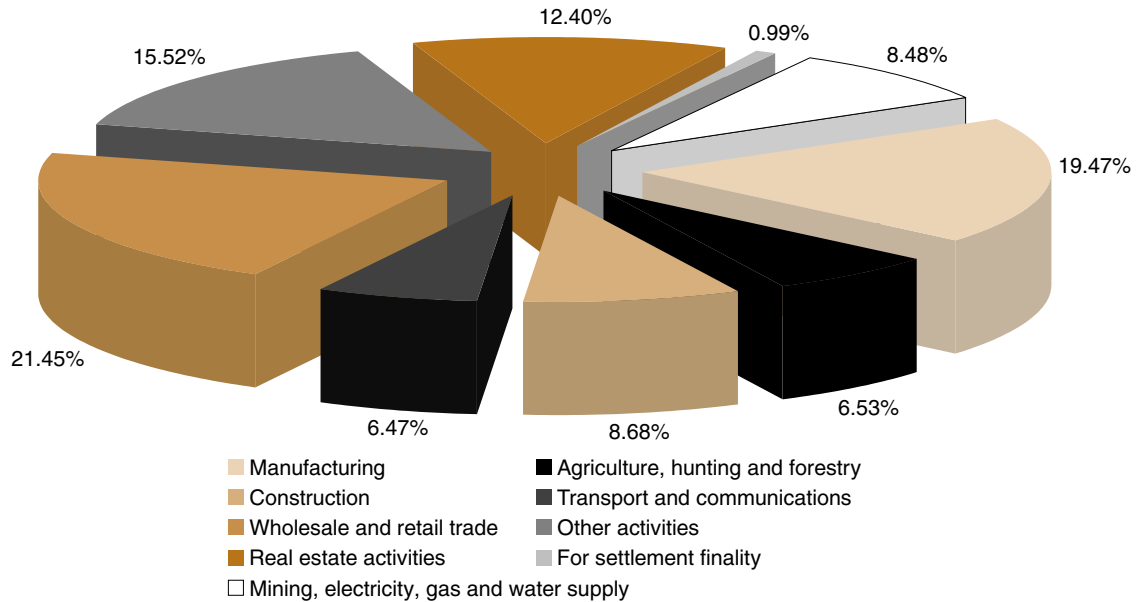
### 7.10. Dynamics of Debt on Loans Extended



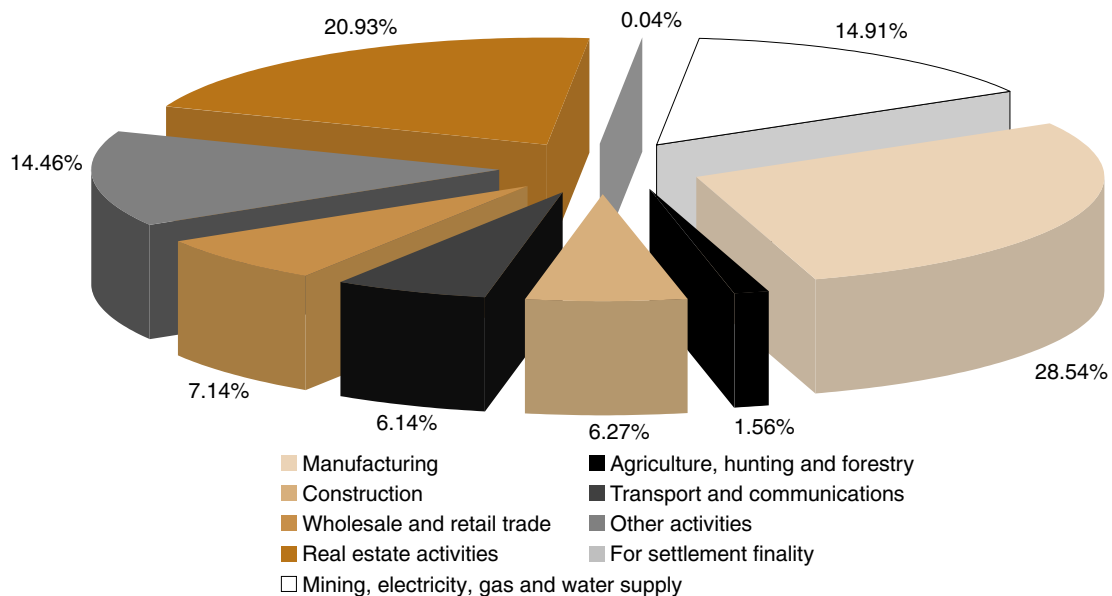
### 7.11. Loans Extended by Credit Institutions to Individuals-Residents, for a Quarter (Including by some Purpose Loans)



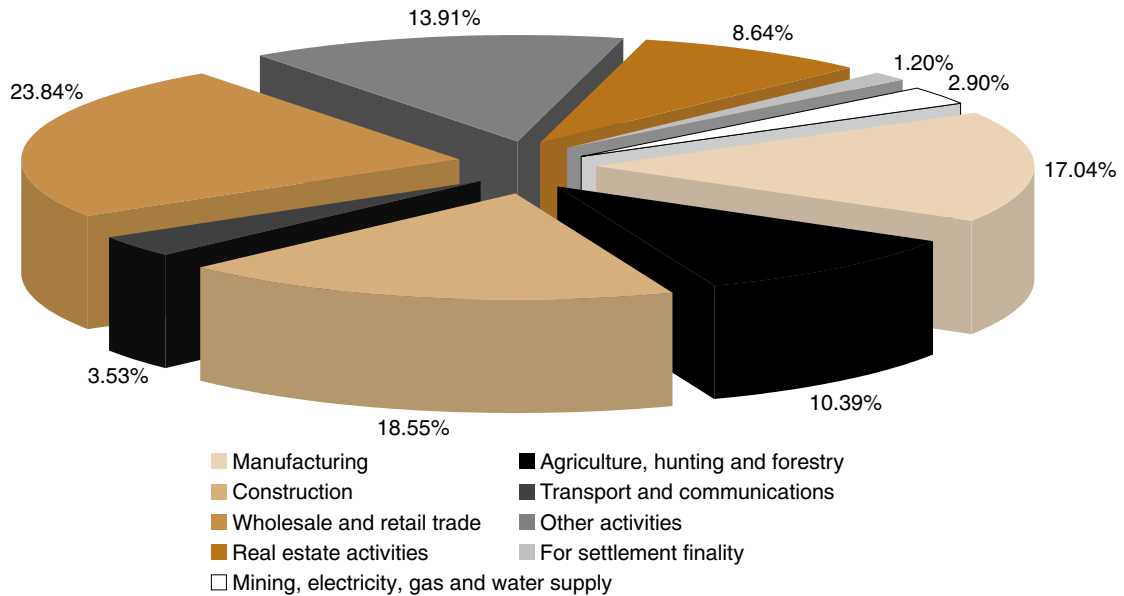
### 7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 28.02.2015



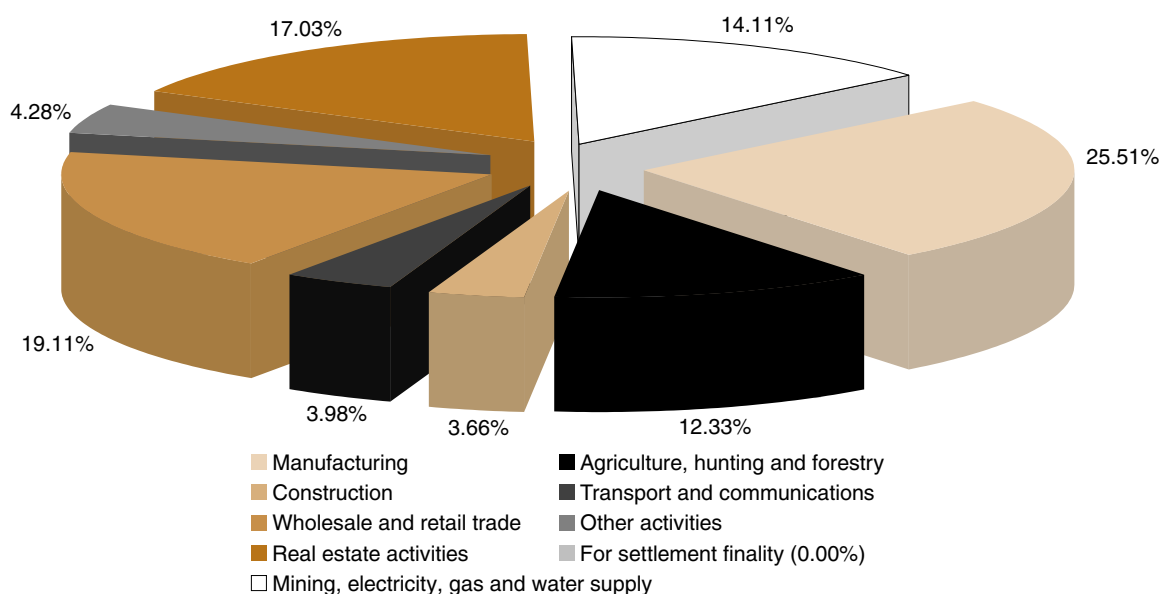
### 7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 28.02.2015



**7.14. Structure of Ruble-Denominated Overdue Loans  
Extended to Legal Entities – Residents and Individual Entrepreneurs  
(by Economic Activities and Fund Use)  
as of 28.02.2015**



**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 28.02.2015**



## 8. SUMMARY METHODOLOGY

### Section 1. Main Macroeconomic and Monetary Indicators

**Table 1.1**  
**The Russian Federation Balance of Payments**

#### 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 nonresidents<sup>1</sup> within a reporting period.

The table 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 macroeconomic policies, namely, the foreign trade policy, foreign exchange regulation and control, and exchange rate policy.

Balance of payments is compiled by the Bank of Russia based on the basis of (i) Federal Law No. 86-FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 and (ii) Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is the 6<sup>th</sup> 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)*. *BPM6* deepens the harmonization of the IMF's external sector statistics' recommendations with the update of the *System of National Accounts*, and the international standards in the area of direct investment statistics and other macroeconomic statistics.

The main changes in the accounts of the balance of payments include the following: within the *balance on trade in goods — goods for and after processing* are excluded and *net exports of goods under merchanting* are included; within the *balance on trade in services — manufacturing services on physical imports owned by the others and financial intermediation services indirectly measured (FISIM)* items are added; within the *balance on income — rent* is included; within *capital account — migrants' transfers* are excluded. The *balance on income and balance on current transfers* have been respectively renamed as *primary income* and *secondary income* accounts, *monetary authorities sector — as central bank*.

Calculations of some of the balance of payments items and data aggregations have been adjusted in many other instances to reflect the improved methodology and reclassification of certain components in accordance with *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 the Ministry of Finance of the Russian Federation, Federal Customs Service, Federal State Statistics Service, Federal Migration Service, Frontier Service of the Federal Security Service, Defense Ministry, Emergencies Ministry, international financial organizations, credit institutions, 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 website ([www.cbr.ru](http://www.cbr.ru)). They are also published in special issues of the *Bank of Russia Bulletin*, which contains besides more detailed data on the balance of payments for the reporting period, and metadata (e.g. see *Bank of Russia Bulletin* No. 8—9 (1404—1405)). The informational analytical addition "Balance of payments and External Debt of the Russian Federation for the reporting period" placed on the Bank of Russia's website contains an analogous set of data on balance of payments.

The table is an analytical presentation of the balance of payments. In contrast to the neutral presentation, which has the structure that meets international standards, an analytical presentation makes it possible to encompass the economy's specifics and to group data in a way that reveals the most significant transactions. In particular, based on the balance of payments' information it is possible to identify (i) the total amount of financial resources attracted from nonresidents that is treated as a net increase in Russia's total foreign liabilities (investments in the Russian economy), and (ii) a net increase in Russia's foreign assets (net capital outflow abroad); classification of assets and liabilities by sector helps assess the effect of transactions performed by a particular sector on the country's balance of payments, etc.

Balance of payments data for previous years is revised mainly because of the updating of primary reports, the appearance of new information sources, and the improvement of methodology for individual indicators. Such an approach provides users of balance of payments statistics with access to the most exhaustive data that meets comparability requirements.

Balance of payments data for the reporting period are available on the Bank of Russia's website and are published (i) in the *Bank of Russia Bulletin*, (ii) in mass media (*Rossiyskaya Gazeta*, etc.), and (iii) 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 customs border of the Russian Federation; (ii) goods procured in domestic/foreign ports by carriers; (iii) goods undeclared and/or inadequately declared when imported by legal entities; (iv) goods exported/imported by individuals for subsequent sale; (v) other goods, (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 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 other 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 to nonresidents and renting of natural resources and vice versa.

The item **Compensation of employees** shows employee compensation earned by residents working abroad, and com-

<sup>1</sup> **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.

pensation earned by nonresidents employed in the Russian economy.

Recorded under the item **Investment income** is income derived from a resident's ownership of foreign financial assets, i.e. receipts paid by nonresidents to residents on holdings of foreign assets (interest, dividends and other similar types of income) and vice versa.

**Rent** covers income receivable for the use of land and putting natural resources at the disposal of nonresidents and vice versa.

**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. Transfers that can't be regarded as capital in accordance with the definition are treated as current transfers (for the definition of capital transfers see paragraph 2.1). 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).

**2. Capital account** is comprised of capital transfers and acquisition or disposal of non-produced, nonfinancial assets.

**2.1. Capital transfers** result in changes in volume of recipient and donor's assets and liabilities (e.g. provision of ownership of a fixed capital without a quid pro quo, debt forgiveness). A provision of funds, when no counterpart is received in return, is treated as a capital transfer only when the funds are assigned for acquisition of fixed assets or capital construction.

**2.2. 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).

**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, central bank, banks, general government 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 of general government are not shown separately but are added to the respective instruments (loans, debt securities). Other sectors' data includes financial derivatives starting the fourth quarter of 2009. 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 (since the first quarter of 2010), the purpose of which is transferring of money 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 provided by the OECD, invested capital can be regarded as direct investment when a direct investor owns 10% 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 instruments in the form of bonds and notes. Excluded are the aforementioned instruments, included under direct investment and reserve assets.

**3.3. Financial derivatives.** A financial derivative contract is a financial instrument that is linked to another specific financial instrument or indicator, and through which specific financial risks can, in their own right, be traded in financial markets. They involve transactions such as options and forward contracts.

**3.4. Other investment.** Financial transactions that are not classified as direct investment, portfolio investment, financial derivatives and reserve assets, are included in other investment category.

**4. Net errors and omissions.** Labeled by some compilers as a balancing item or statistical discrepancy, this item is intended to offset the overstatement or understatement of the components recorded in the balance of payments.

**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.

A comprehensive description of international reserve assets is given in the methodological comments to the correspondent table.

**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 6<sup>th</sup> edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)* and the OECD *Benchmark Definition of Foreign Direct Investment*, the 4<sup>th</sup> 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 enter-

prises, 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 non-residents 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 non-residents 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 methodol-

ogy 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 6<sup>th</sup> 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 6<sup>th</sup> 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;
- 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 6<sup>th</sup> 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 nonresidents<sup>1</sup>, particularly, assets denominated in a limited conversion

<sup>1</sup> Definitions of nonresidents and residents here and in "Credit Institutions Survey," "Banking System Survey," "Other Financial Institutions Survey," "Financial Sector Survey" correspond to similar definitions in the balance of payments statistics — see comments on the table "Balance of Payments".

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).

**Claims on other sectors** include the Bank of Russia's claims on other financial institutions<sup>1</sup>, public nonfinancial organizations and other nonfinancial institutions<sup>2</sup>.

**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

<sup>1</sup> 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".

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

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 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 liabilities<sup>1</sup>** 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 other<sup>7</sup> 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.

<sup>1</sup> Equivalent to the indicator "Broad money".

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 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 finan-

cial 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 extra-budgetary 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, accumu-



lated 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 pen-

sion 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 (over-

night, 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 corre-

spondent 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 banks**<sup>1</sup> — 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)<sup>2</sup>;
- 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

<sup>1</sup> 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.

<sup>2</sup> 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)<sup>1</sup>;
- 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

<sup>1</sup> 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 may also provide for the obligation of the parties or a party to the 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' 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** — credit institutions subject to liquidation:

- a) without signs of bankruptcy by decision of:
  - a general meeting of stockholders (equity holders) or its body authorized to do so by the founding documents (voluntary liquidation in accordance with paragraph 2 of point 2 of Article 61 of the Civil Code of the Russian Federation);

- an arbitration court (compulsory liquidation in accordance with paragraph 3 of point 2 of Article 61 of the Civil Code of the Russian Federation).

b) with procedures of bankruptcy by the decision of an arbitration court (which may rule a credit institution bankrupt and initiate bankruptcy proceedings in accordance with point 1 of Article 65 of the Civil Code of the Russian Federation, Federal Law No. 127-FZ, dated October 26, 2002, "On Insolvency (Bankruptcy)" and Federal Law No. 40-FZ, dated February 25, 1999, "On Insolvency (Bankruptcy) of Credit Institutions").

**Credit institutions in receivership with court-appointed interim trustees (structure of a liquidating commission is agreed)** — credit institutions subject to liquidation:

- a) without any signs of bankruptcy, in which
  - the stockholders (equity holders) or a body that has taken a decision to liquidate the credit institution have appointed liquidation commissions (liquidators), approved by the Bank of Russia;
  - a liquidator has been appointed by a decision of an arbitration court;
- b) through bankruptcy proceedings, following a decision by an arbitration court to introduce receivership and appoint a receiver.

**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, microfinance 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 licence.

**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 licence.

#### 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 licence.

**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 licence.

#### 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 non-resident) 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 Federa-

tion, 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 nonresidents) 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 Federation<sup>1</sup>, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree dated May 13, 2000 No. 849.

### Subsection 6.1

#### Direct Investment of the Russian Federation

**Table 6.1.1**

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

##### General Provisions

The table covers resident direct investors' assets in foreign direct investment enterprises, resident direct investment enterprises claims on direct investors and claims on non-resident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that claims on nonresidents and equity participation in foreign enterprises represent gross value of assets of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

##### Individual Indicators Highlights

Inflows and outflows include transactions leading to an acquisition/disposal of foreign assets in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment from the Russian Federation.

**Table 6.1.2**

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

##### General Provisions

The table covers liabilities of resident direct investment enterprises to their direct investors, resident direct investors to direct investment enterprises and liabilities of resident enterprises to nonresident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that liabilities to nonresidents and their equity participation in Russian enterprises represent gross value of liabilities of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

##### Individual Indicators Highlights

Inflows and outflows include transactions leading to incur-rence/repayment of foreign liabilities in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment in the Russian Federation.

### Subsection 6.2

#### Institutional Characteristics

**Table 6.2.1**

#### Number of Credit Institutions and Their Branches

##### General Provisions

The table presents data on the number of credit institutions licensed by the Bank of Russia, by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bank of Russia Statistical Bulletin*, data are placed on the Bank of Russia's website.

##### Individual Indicators Highlights

The concepts of a credit institution and a branch of a credit institution are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

**Credit institution** — a legal entity authorized by a special the Bank of Russia permission (licence) to make its profits from banking transactions under the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

**Branches of operating credit institutions** — a structural units of credit institutions located separately from a head office and performing on its' behalf a full range or selected banking transactions specified by the Bank of Russia licence.

**Table 6.2.2**

#### Number of the Internal Divisions of Credit Institutions (Branches)

##### General Provisions

The table provides data on the internal structure of registered credit institutions in the Russian Federation.

##### Individual Indicators Highlights

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

<sup>1</sup> 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 indi-

vidual 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 autho-

rized 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'.



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