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Central Bank of the Russian Federation



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

	Release date in April–July 2015 (the period (or date) to which data to be released relate is shown in parentheses)			
	April	May	June	July
Financial sector				
1. Depository Corporations Survey, end of period ¹	30.04.2015 (03.2015)	29.05.2015 (04.2015)	30.06.2015 (05.2015)	31.07.2015 (06.2015)
2. Central Bank Survey, end of period ¹	14.04.2015 (03.2015)	14.05.2015 (04.2015)	11.06.2015 (05.2015)	14.07.2015 (06.2015)
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	10.04.2015 (03.2015)	12.05.2015 (04.2015)	10.06.2015 (05.2015)	10.07.2015 (06.2015)
External sector				
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	07.04.2015 (03.2015)	13.05.2015 (04.2015)	05.06.2015 (05.2015)	07.07.2015 (06.2015)
9. Template on international reserves and foreign currency liquidity, end of period	20.04.2015 (03.2015)	20.05.2015 (04.2015)	19.06.2015 (05.2015)	20.07.2015 (06.2015)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	10.04.2015 (02.2015)	12.05.2015 (03.2015)	11.06.2015 (04.2015)	10.07.2015 (05.2015)
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			

¹ Preliminary data publication date.

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

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

Symbols and notes:

– nil

... not available

0.0 and 0.00 non-significant volume

X data are not published

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

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

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

Table 1.1

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 of employees receivable	Investment income and rent receivable	Of which investment income receivable by general government	Secondary income receivable	Total current account receipts (8+9+10+12)
	fuel-energy resource		other		transport services	travel	other	total (4+5+6)						
	1	2	3	4											5	6	7	8	9	10	11	12	13
2007	218,568	127,963	346,530	11,870	9,447	22,543	43,860	390,391	2,613	42,971	1,383	6,220	442,195	
2008	310,139	156,159	466,298	15,040	11,842	30,254	57,136	523,434	3,792	58,028	1,241	7,345	592,599	
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	1,273	6,369	382,720	
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	1,008	7,258	487,155	
2011	341,812	173,597	515,409	17,350	11,328	29,361	58,039	573,448	3,871	38,816	1,067	13,768	629,903	
2012	346,807	180,627	527,434	19,161	10,759	32,421	62,340	589,774	3,884	43,874	1,140	16,459	653,991	
2013	350,237	173,039	523,275	20,747	11,988	37,387	70,123	593,398	4,256	38,080	964	17,332	653,066	
Q1, 2012	90,189	40,843	131,033	4,012	2,140	6,973	13,126	144,159	945	12,910	642	3,376	161,390	
Q2, 2012	85,323	45,862	131,185	5,189	2,633	7,912	15,734	146,919	991	8,851	177	5,031	161,791	
Q3, 2012	81,257	43,949	125,205	4,988	3,320	8,041	16,348	141,553	936	12,745	191	3,691	158,925	
Q4, 2012	90,038	49,973	140,011	4,972	2,666	9,494	17,132	157,143	1,013	9,368	130	4,361	171,884	
Q1, 2013	86,875	38,276	125,151	4,505	2,535	8,195	15,235	140,386	965	10,580	498	3,736	155,667	
Q2, 2013	83,997	43,293	127,290	5,328	3,066	9,497	17,891	145,181	1,131	8,206	134	5,147	159,663	
Q3, 2013	87,473	43,575	131,048	5,582	3,657	9,147	18,386	149,434	1,046	9,603	228	4,325	164,408	
Q4, 2013	91,893	47,894	139,787	5,331	2,731	10,548	18,610	158,397	1,114	9,691	104	4,125	173,928	
Q1, 2014	84,147	38,973	123,120	4,613	2,554	7,911	15,078	138,197	1,016	13,029	329	3,488	155,730	
Q2, 2014	89,179	43,175	132,354	5,583	3,248	8,450	17,281	149,634	1,042	11,100	210	5,700	167,476	
Q3, 2014	82,029	43,761	125,789	5,743	3,559	8,493	17,795	143,584	1,034	11,860	271	3,831	160,309	

Table 1.1 (cont.)

(millions of US dollars)

	14	Import of goods (FOB)				Import of services				19	20	21	22	23	24
		15	16	17	18	15	16	17	18						
		transport services	travel	other	total (15+16+17)	Import of goods and services (14+18)	Compensation of employees payable	Investment income and rent payable	Of which investment income payable by general government	Secondary income payable	Total current account expenditure (19+20+21+23)				
2007	223,084	9,235	20,424	30,918	60,578	283,661	9,931	64,482	2,494	11,928	370,002				
2008	288,673	12,831	23,169	41,555	77,555	366,228	18,149	90,153	2,036	14,133	488,664				
2009	183,924	9,344	21,019	33,034	63,397	247,321	12,193	60,946	1,816	11,876	332,336				
2010	245,680	11,901	26,693	36,685	75,279	320,958	12,131	73,037	2,069	13,576	419,703				
2011	318,555	15,415	32,902	43,178	91,495	410,050	13,393	89,694	2,149	19,493	532,630				
2012	335,771	16,443	42,798	49,686	108,927	444,698	15,715	99,704	2,634	22,592	582,709				
2013	341,337	17,505	53,453	57,443	128,400	469,737	17,426	105,156	3,702	26,607	618,925				
Q1, 2012	72,242	3,355	7,553	10,522	21,431	93,672	3,133	20,924	536	4,375	122,104				
Q2, 2012	81,906	4,162	10,085	11,671	25,918	107,823	3,621	28,859	605	5,395	145,698				
Q3, 2012	87,024	4,369	14,945	12,407	31,721	118,746	4,181	24,078	687	6,403	153,407				
Q4, 2012	94,600	4,557	10,214	15,086	29,857	124,456	4,781	25,844	806	6,419	161,500				
Q1, 2013	76,577	3,684	9,425	12,593	25,701	102,278	3,857	19,261	885	5,250	130,646				
Q2, 2013	84,460	4,424	13,530	13,593	31,547	116,007	3,983	31,373	949	6,490	157,854				
Q3, 2013	87,335	4,712	18,937	14,539	38,188	125,523	4,599	27,396	888	7,604	165,122				
Q4, 2013	92,965	4,685	11,560	16,718	32,964	125,928	4,986	27,126	980	7,263	165,303				
Q1, 2014	72,226	3,554	10,336	12,169	26,059	98,284	3,402	21,795	804	5,440	128,921				
Q2, 2014	80,487	4,112	13,636	13,905	31,652	112,139	3,264	32,615	769	6,545	154,564				
Q3, 2014	80,399	4,110	17,829	14,735	36,675	117,074	3,596	25,670	742	7,560	153,900				

Current Account

Table 1.1 (cont.)

Current Account (Intermediate Balances)

(millions of US dollars)

	Trade balance (3-14)				Balance on service types				Goods and services balance (25+29)	Compensation of employees balance (9-20)	Investment income and rent balance (10-21)	Secondary income balance (12-23)	Current account balance (30+31+32+33)=(13-24)
	25	26	27	28	29	28	27	26						30	31	32	33	34
2007	123,447	2,634	-10,977	-8,375	-16,718	106,729	-7,318	-21,511	-5,708	72,193			
2008	177,625	2,208	-11,327	-11,301	-20,420	157,206	-14,357	-32,125	-6,788	103,935			
2009	113,231	3,021	-11,653	-8,969	-17,600	95,630	-8,868	-30,872	-5,507	50,384			
2010	146,995	2,971	-17,863	-11,228	-26,120	120,875	-8,512	-38,593	-6,318	67,452			
2011	196,854	1,935	-21,574	-13,817	-33,456	163,398	-9,522	-50,878	-5,725	97,274			
2012	191,663	2,718	-32,039	-17,266	-46,587	145,076	-11,831	-55,830	-6,133	71,282			
2013	181,939	3,242	-41,464	-20,055	-58,277	123,661	-13,170	-67,076	-9,274	34,141			
Q1, 2012	58,791	657	-5,413	-3,549	-8,305	50,486	-2,188	-8,014	-999	39,286			
Q2, 2012	49,280	1,027	-7,452	-3,759	-10,184	39,096	-2,630	-20,008	-365	16,093			
Q3, 2012	38,181	618	-11,626	-4,366	-15,374	22,807	-3,245	-11,332	-2,712	5,519			
Q4, 2012	45,411	415	-7,548	-5,592	-12,724	32,687	-3,768	-16,476	-2,058	10,385			
Q1, 2013	48,574	822	-6,890	-4,398	-10,466	38,108	-2,892	-8,681	-1,514	25,021			
Q2, 2013	42,830	904	-10,464	-4,096	-13,657	29,173	-2,853	-23,168	-1,344	1,809			
Q3, 2013	43,712	870	-15,281	-5,391	-19,802	23,911	-3,552	-17,793	-3,279	-714			
Q4, 2013	46,822	646	-8,829	-6,170	-14,353	32,469	-3,873	-17,434	-3,137	8,025			
Q1, 2014	50,894	1,059	-7,782	-4,258	-10,981	39,913	-2,386	-8,766	-1,952	26,809			
Q2, 2014	51,867	1,472	-10,388	-5,455	-14,372	37,495	-2,222	-21,515	-845	12,912			
Q3, 2014	45,391	1,633	-14,271	-6,242	-18,880	26,510	-2,562	-13,809	-3,729	6,409			

Table 1.1 (cont.)

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

(millions of US dollars)

	Capital account, received		General government liabilities						Central bank' liabilities	Banks' liabilities
	1	2	of which		loans	other	total (2+5+6)			
			securities in rubles	securities in foreign currency						
	3	4	5	6	7	8	9			
2007	144	-3,995	-370	-3,625	-3,647	9	-7,632	956	70,894	
2008	208	-6,559	-222	-6,336	-1,558	25	-8,092	1,529	8,130	
2009	391	4,288	1,180	3,108	-1,853	4	2,439	11,978	-42,145	
2010	143	5,470	1,775	3,695	-1,160	-3	4,307	-2,350	17,593	
2011	166	2,687	4,178	-1,491	-1,687	30	1,031	-324	7,843	
2012	361	16,864	14,449	2,415	-1,024	-50	15,790	3,608	33,278	
2013	386	9,981	7,379	2,601	-702	70	9,348	440	20,426	
Q1, 2012	117	978	1,989	-1,011	-333	6	651	176	430	
Q2, 2012	21	6,268	342	5,926	-237	-32	5,998	532	6,886	
Q3, 2012	93	1,722	2,912	-1,190	-330	6	1,398	950	15,261	
Q4, 2012	130	7,897	9,206	-1,309	-124	-30	7,742	1,950	10,702	
Q1, 2013	82	3,741	4,803	-1,061	-185	65	3,622	4,383	7,325	
Q2, 2013	76	519	737	-219	-185	-28	306	-494	9,175	
Q3, 2013	132	6,102	1,129	4,973	-177	6	5,931	-1,768	-4,429	
Q4, 2013	96	-381	710	-1,091	-155	26	-510	-1,682	8,355	
Q1, 2014	130	-6,325	-2,658	-3,667	-203	-6	-6,534	-90	890	
Q2, 2014	73	1,930	3,441	-1,511	36	-227	1,739	221	-7,459	
Q3, 2014	56	-3,864	-1,652	-2,212	-179	-8	-4,052	765	-12,124	

Table 1.1 (cont.)

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

	(millions of US dollars)												
	Other sectors' liabilities						Total liabilities (7+8+9+14)	Capital account, paid	General government assets				
	direct investment	portfolio investment	loans	other	total (10+11+12+13)	loans			other	total (17+18)			
10	11	12	13	14	15	16	17	18	19				
2007	49,387	5,019	90,561	429	145,396	209,614	-10,784	7,185	-179	7,006			
2008	64,896	-17,053	50,889	179	98,911	100,479	-312	-1,919	-673	-2,592			
2009	29,906	2,680	1,555	186	34,326	6,598	-12,857	9,152	1,178	10,329			
2010	38,004	-4,937	-6,395	-1,294	25,378	44,927	-184	6	-921	-915			
2011	50,003	-6,226	16,068	-897	58,948	67,497	-37	-750	-1,718	-2,468			
2012	42,801	-8,128	6,652	-1,566	39,759	92,435	-5,579	255	163	418			
2013	61,496	-11,093	44,657	551	95,611	125,824	-781	-337	-3,851	-4,188			
Q1, 2012	11,186	-549	-138	-119	10,380	11,636	-4,877	1,820	177	1,997			
Q2, 2012	2,862	-4,421	2,491	5,032	5,964	19,380	-38	169	-1,224	-1,055			
Q3, 2012	14,367	-1,093	-243	-6,020	7,010	24,620	-328	65	1,010	1,076			
Q4, 2012	14,387	-2,065	4,542	-459	16,405	36,798	-336	-1,799	199	-1,600			
Q1, 2013	36,593	-1,208	35,711	-236	70,861	86,190	-85	-239	-396	-634			
Q2, 2013	5,614	-648	1,398	3,795	10,158	19,145	-111	-229	-1,005	-1,234			
Q3, 2013	12,143	-3,187	1,603	-2,327	8,232	7,967	-364	53	403	457			
Q4, 2013	7,146	-6,050	5,945	-681	6,360	12,523	-221	78	-2,854	-2,776			
Q1, 2014	10,232	-5,648	3,812	-464	7,932	2,198	-310	25	-55	-31			
Q2, 2014	10,974	-1,804	792	3,249	13,211	7,711	-119	214	-758	-543			
Q3, 2014	-1,481	-3,301	-174	-3,786	-8,742	-24,153	-10,035	5,912	2,915	8,827			

Table 1.1 (cont.)

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

(millions of US dollars)

	Other sectors assets										Total assets (19+20+21+28)
	Central bank' assets	Banks' assets	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (22+23+24+25+26+27)		
	20	21	22	23	24	25	26	27	28	29	
2007	-467	-25,138	-50,135	15,617	-904	-34,497	-282	-23,707	-93,907	-112,506	
2008	-61	-63,341	-55,971	-24,766	-8,141	-50,635	18	-34,694	-174,189	-240,184	
2009	57	9,978	-43,968	4,647	4,746	-24,559	-1,829	5,854	-55,109	-34,744	
2010	-30	-1,671	-50,858	14,374	-797	-25,904	-887	237	-63,836	-66,452	
2011	-7	-31,767	-70,259	4,013	-3,235	-33,263	-1,652	-4,978	-109,373	-143,615	
2012	-46	-14,769	-44,333	-1,370	-7,946	-38,816	-1,928	-9,321	-103,714	-118,111	
2013	634	-27,894	-87,567	266	-7,646	-26,504	-1,070	-16,837	-139,358	-170,807	
Q1, 2012	5	-10,177	-10,731	-2,711	-2,934	-10,047	852	-1,528	-27,100	-35,275	
Q2, 2012	-1	4,704	-11,684	1,288	-10	-8,364	-1,939	-1,090	-21,798	-18,150	
Q3, 2012	-2	-7,541	-9,951	-1,424	-225	-8,413	389	-2,179	-21,804	-28,270	
Q4, 2012	-48	-1,755	-11,967	1,478	-4,778	-11,992	-1,231	-4,524	-33,013	-36,416	
Q1, 2013	305	-24,689	-64,952	1,904	-592	-9,283	479	-2,043	-74,486	-99,504	
Q2, 2013	47	-13,551	2,413	1,992	-4,336	-8,073	620	-4,865	-12,249	-26,988	
Q3, 2013	114	15,299	-10,511	-656	-3,803	-5,798	-758	-6,822	-28,347	-12,477	
Q4, 2013	168	-4,954	-14,517	-2,974	1,085	-3,350	-1,412	-3,107	-24,276	-31,838	
Q1, 2014	517	-22,068	-18,649	-10,449	355	-2,989	702	-281	-31,310	-52,892	
Q2, 2014	24	-8,239	-16,107	-3,504	-451	-3,671	-2,259	-2,962	-28,954	-37,713	
Q3, 2014	-6	29,865	-12,352	-1,736	-3,709	-1,536	52	-362	-19,644	19,042	

Table 1.1 (end)

Capital and Financial Account (Intermediate Balances), Reserve Assets

	Balances on financial account items					Financial account balance (except reserve assets) (31+32+33+34)=(15+29)	Net errors and omissions	Change in reserve assets ("–" increase / "+" decrease)
	Capital account balance (1+16)	general government (7+19)	central bank (8+20)	banks (9+21)	other sectors (14+28)			
	30	31	32	33	34	35	36	37
2007	-10,641	-626	489	45,756	51,489	97,108	-9,733	-148,928
2008	-104	-10,683	1,468	-55,211	-75,279	-139,705	-3,051	38,925
2009	-12,466	12,768	12,035	-32,167	-20,782	-28,147	-6,394	-3,377
2010	-41	3,393	-2,381	15,922	-38,458	-21,525	-9,136	-36,751
2011	130	-1,437	-331	-23,924	-50,425	-76,118	-8,655	-12,630
2012	-5,218	16,207	3,562	18,508	-63,955	-25,677	-10,371	-30,017
2013	-395	5,160	1,073	-7,469	-43,747	-44,983	-10,840	22,077
Q1, 2012	-4,760	2,648	181	-9,748	-16,720	-23,639	-6,284	-4,602
Q2, 2012	-17	4,943	531	11,590	-15,833	1,231	-2,341	-14,965
Q3, 2012	-235	2,474	949	7,720	-14,794	-3,651	-113	-1,520
Q4, 2012	-206	6,142	1,901	8,946	-16,608	382	-1,632	-8,929
Q1, 2013	-3	2,988	4,688	-17,364	-3,625	-13,314	-6,758	-4,946
Q2, 2013	-34	-929	-447	-4,377	-2,091	-7,843	1,624	4,444
Q3, 2013	-232	6,388	-1,654	10,871	-20,115	-4,510	-1,915	7,372
Q4, 2013	-125	-3,286	-1,514	3,401	-17,916	-19,316	-3,791	15,207
Q1, 2014	-180	-6,564	427	-21,178	-23,379	-50,694	-3,286	27,351
Q2, 2014	-46	1,196	245	-15,698	-15,743	-30,002	6,790	10,345
Q3, 2014	-9,980	4,775	759	17,741	-28,385	-5,111	2,998	5,683

(millions of US dollars)

Table 1.2

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

Russian Federation Direct Investment Abroad

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

	(millions of US dollars)													
	General government – equity				Deposit-taking corporations, except central bank				Other sectors				Direct investment abroad (1+5+13)	
	1	2	3	4	5	equity		reinvestment of earnings	debt instruments		reinvestment of earnings	debt instruments		total (8+9+12)
						increase	decrease		net (6+7)	increase		decrease	net (10+11)	
2007	18	565	119	-8	676	19,509	-2,303	17,206	15,481	12,806	-1,385	11,420	44,108	44,801
2008	53	1,245	474	116	1,836	32,394	-4,279	28,115	24,180	12,272	-10,793	1,479	53,774	55,663
2009	32	1,277	-382	218	1,113	29,220	-3,791	25,429	7,952	30,256	-21,501	8,755	42,135	43,281
2010	636	857	48	109	1,014	23,424	-4,026	19,398	14,001	36,701	-19,134	17,567	50,966	52,616
2011	63	321	220	344	884	31,108	-7,982	23,126	15,340	56,741	-29,303	27,438	65,904	66,851
2012	32	4,969	472	803	6,244	31,027	-4,843	26,184	15,086	47,569	-46,293	1,276	42,546	48,822
2013	9	1,187	196	-95	1,288	94,344	-16,006	78,338	11,390	52,696	-57,009	-4,313	85,415	86,712
Q1, 2012	0	513	14	141	668	3,568	-1,886	1,682	6,071	9,331	-6,432	2,900	10,653	11,321
Q2, 2012	0	465	180	-146	498	4,854	-1,034	3,820	799	14,171	-7,222	6,949	11,568	12,066
Q3, 2012	32	3,768	275	716	4,759	7,621	-846	6,775	5,507	9,945	-12,765	-2,820	9,461	14,253
Q4, 2012	0	223	3	92	318	14,984	-1,076	13,908	2,709	14,122	-19,874	-5,753	10,865	11,183
Q1, 2013	0	109	-75	277	311	62,194	-1,165	61,029	4,459	10,961	-11,217	-256	65,232	65,542
Q2, 2013	0	277	240	-57	461	6,832	-9,939	-3,106	1,905	12,965	-14,414	-1,449	-2,650	-2,189
Q3, 2013	6	693	-168	-67	458	11,118	-2,427	8,691	3,204	11,407	-13,630	-2,223	9,672	10,137
Q4, 2013	3	108	199	-248	58	14,200	-2,476	11,724	1,822	17,363	-17,749	-386	13,160	13,222
Q1, 2014	14	442	447	-118	771	12,871	-2,371	10,500	5,585	14,112	-12,847	1,265	17,350	18,135
Q2, 2014	8	429	91	266	785	9,228	-1,183	8,045	2,521	13,633	-9,651	3,982	14,548	15,341
Q3, 2014	8	199	-9	-14	176	7,060	-1,707	5,354	4,451	10,535	-8,656	1,880	11,684	11,868

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	increase	decrease	net (19+20)	debt instruments		net (23+24)	total (21+22+25)
	15	16	17	18	19	20	21	22	23	24	25	26	27		
2007	4,537	1,814	136	6,487	50,208	-27,351	22,857	20,452	26,807	-20,729	6,077	49,387	55,874		
2008	5,373	4,138	376	9,887	52,639	-22,620	30,020	29,311	34,922	-29,356	5,565	64,896	74,783		
2009	1,207	5,397	73	6,678	34,809	-28,289	6,520	10,037	46,188	-32,840	13,349	29,906	36,583		
2010	2,148	3,218	-202	5,164	29,270	-21,378	7,892	15,426	90,229	-75,543	14,686	38,004	43,168		
2011	1,197	3,720	164	5,081	42,758	-32,070	10,688	17,552	165,621	-143,858	21,762	50,003	55,084		
2012	834	5,538	1,415	7,786	34,663	-35,529	-866	18,005	97,449	-71,786	25,663	42,801	50,588		
2013	-245	7,540	1,863	9,158	53,701	-42,214	11,487	15,011	109,014	-74,016	34,998	61,496	70,654		
Q1, 2012	316	1,231	116	1,663	7,138	-4,118	3,020	7,715	11,496	-11,045	450	11,186	12,849		
Q2, 2012	173	1,022	409	1,604	7,773	-12,693	-4,920	-954	26,570	-17,833	8,737	2,862	4,466		
Q3, 2012	117	1,588	398	2,103	6,855	-6,564	291	7,348	26,306	-19,578	6,728	14,367	16,470		
Q4, 2012	228	1,697	491	2,416	12,897	-12,154	743	3,896	33,077	-23,330	9,748	14,387	16,803		
Q1, 2013	200	2,109	1,245	3,554	21,401	-2,006	19,395	5,078	24,029	-11,909	12,119	36,593	40,147		
Q2, 2013	-654	1,246	1,064	1,656	13,155	-21,822	-8,667	1,128	32,816	-19,665	13,152	5,614	7,269		
Q3, 2013	252	2,059	-363	1,947	9,592	-8,215	1,377	4,462	24,596	-18,293	6,303	12,143	14,090		
Q4, 2013	-43	2,126	-83	2,001	9,552	-10,172	-619	4,342	27,573	-24,149	3,424	7,146	9,147		
Q1, 2014	-25	1,826	594	2,395	6,150	-4,064	2,086	6,806	14,836	-13,496	1,340	10,232	12,628		
Q2, 2014	306	1,922	-1,070	1,158	7,170	-5,242	1,928	1,737	24,753	-17,444	7,308	10,974	12,131		
Q3, 2014	57	1,384	-1,104	337	5,312	-8,924	-3,612	5,337	18,173	-21,378	-3,206	-1,481	-1,144		

Table 1.3

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

(billions of US dollars)

	Net inflows/outflows of capital by private sector, total (2+5)		Net inflows/outflows of capital by banks (3+4)		Of which		Net inflows/outflows by other sectors (6+7+8)		Of which			
	1	2	3	4	5	6	7	8	foreign assets		“net errors and omissions” of balance of payments	
									foreign liabilities	foreign liabilities		
2007	87.8	45.8	-25.1	70.9	42.0	-93.6	145.4	-9.7				
2008	-133.6	-55.2	-63.3	8.1	-78.3	-174.2	98.9	-3.1				
2009	-57.5	-32.2	10.0	-42.1	-25.3	-53.3	34.3	-6.4				
2010	-30.8	15.9	-1.7	17.6	-46.7	-62.9	25.4	-9.1				
2011	-81.4	-23.9	-31.8	7.8	-57.4	-107.7	58.9	-8.7				
2012	-53.9	18.5	-14.8	33.3	-72.4	-101.8	39.8	-10.4				
2013	-61.0	-7.5	-27.9	20.4	-53.5	-138.3	95.6	-10.8				
Q1, 2012	-33.6	-9.7	-10.2	0.4	-23.9	-28.0	10.4	-6.3				
Q2, 2012	-4.6	11.6	4.7	6.9	-16.2	-19.9	6.0	-2.3				
Q3, 2012	-7.6	7.7	-7.5	15.3	-15.3	-22.2	7.0	-0.1				
Q4, 2012	-8.1	8.9	-1.8	10.7	-17.0	-31.8	16.4	-1.6				
Q1, 2013	-28.2	-17.4	-24.7	7.3	-10.9	-75.0	70.9	-6.8				
Q2, 2013	-5.5	-4.4	-13.6	9.2	-1.1	-12.9	10.2	1.6				
Q3, 2013	-10.4	10.9	15.3	-4.4	-21.3	-27.6	8.2	-1.9				
Q4, 2013	-16.9	3.4	-5.0	8.4	-20.3	-22.9	6.4	-3.8				
Q1, 2014	-48.5	-21.2	-22.1	0.9	-27.4	-32.0	7.9	-3.3				
Q2, 2014	-22.4	-15.7	-8.2	-7.5	-6.7	-26.7	13.2	6.8				
Q3, 2014	-7.7	17.7	29.9	-12.1	-25.4	-19.7	-8.7	3.0				

Table 1.4

External Debt of the Russian Federation¹

(millions of US dollars)

	31.12.2013	31.03.2014	30.06.2014	30.09.2014
Total	728,864	715,647	732,437	679,422
General Government	61,743	53,640	57,128	49,382
Federal Government	60,962	52,868	56,446	48,748
New Russian Debt	58,949	50,864	54,557	46,926
Multilateral creditors	1,570	1,423	1,360	1,255
<i>IBRD</i>	1,210	1,071	1,029	933
<i>Other</i>	360	351	331	322
Other credits	157	120	109	61
Foreign currency bonds	27,821	24,736	23,367	21,534
<i>Eurobonds with 15, 17, 18, 19, 20, 22, 23, 28, 42 and 43-year maturities</i>	15,404	14,225	13,679	13,248
<i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i>	12,417	10,511	9,688	8,286
Ruble denominated bonds	29,023	24,214	29,355	23,718
<i>OFZ</i>	27,325	22,847	28,093	22,794
<i>Eurobonds with 18-year maturity</i>	1,699	1,367	1,262	924
Other	377	372	366	358
Debt of the former USSR	2,012	2,004	1,888	1,821
Paris Club member countries	0	0	0	0
Debt owed to former socialist countries	964	955	941	879
Other official creditors	1,026	1,026	925	921
Other	22	23	22	21
Local Government	781	771	682	635
Loans	559	559	555	516
Ruble denominated bonds	222	212	128	118
Central bank	15,963	15,388	15,882	15,585
Loans	1,827	1,742	2,349	3,510
Currency and deposits	5,400	4,878	4,763	3,665
Other (SDR allocation)	8,736	8,768	8,769	8,410
Banks	214,394	214,022	208,837	192,053
Debt liabilities to direct investors and to direct investment enterprises	4,510	5,031	4,078	2,794
Loans ²	1,901	3,800	2,113	1,599
Deposits ²	196,451	193,443	190,498	177,239
Debt securities	7,729	7,528	7,534	6,475
Other	3,803	4,220	4,614	3,945
Other sectors	436,764	432,597	450,590	422,402
Debt liabilities to direct investors and to direct investment enterprises	151,288	149,995	159,957	148,922
Loans	268,402	266,109	269,256	255,704
Debt securities	9,155	8,386	8,703	8,828
Trade credits	3,115	3,445	3,563	3,706
Financial leases	2,105	2,356	2,977	3,220
Other	2,700	2,307	6,134	2,022

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

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

Table 1.5

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

(millions of US dollars)

	31.12.2013	31.03.2014	30.06.2014	30.09.2014
Total	728,864	715,647	732,437	679,422
General Government	61,743	53,640	57,128	49,382
Foreign Currency	32,498	29,214	27,645	25,546
Short-term	370	365	359	344
Long-term	32,127	28,849	27,286	25,202
Domestic Currency	29,245	24,426	29,483	23,836
Short-term	0	0	0	0
Long-term	29,245	24,426	29,483	23,836
Central bank	15,963	15,388	15,882	15,585
Foreign Currency	10,563	10,510	11,119	11,919
Short-term	1,827	1,742	2,349	3,510
Long-term	8,736	8,768	8,769	8,410
Domestic Currency	5,400	4,878	4,763	3,665
Short-term	5,400	4,878	4,763	3,665
Long-term	0	0	0	0
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	209,884	208,991	204,759	189,258
Foreign Currency	172,373	176,851	169,559	161,947
Short-term	42,423	43,543	40,477	37,541
Long-term	129,950	133,307	129,082	124,406
Domestic Currency	37,511	32,140	35,200	27,311
Short-term	14,322	12,241	13,917	11,026
Long-term	23,189	19,899	21,283	16,285
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	285,476	282,602	290,633	273,480
Foreign Currency	213,363	216,650	214,771	210,517
Short-term	14,069	13,390	11,742	11,415
Long-term	199,294	203,259	203,030	199,102
Domestic Currency	72,113	65,952	75,862	62,963
Short-term	6,873	6,005	11,396	6,183
Long-term	65,240	59,947	64,465	56,779
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	155,798	155,026	164,035	151,717
Foreign Currency	113,100	115,838	116,793	114,779
Domestic Currency	42,699	39,188	47,242	36,937

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

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments¹

(millions of US dollars)

	31.12.2013	31.03.2014	30.06.2014	30.09.2014
Total Liabilities	728,864	715,647	732,437	679,422
Short-term	85,284	82,165	85,002	73,685
Long-term	643,580	633,481	647,434	605,737
General Government	61,743	53,640	57,128	49,382
<i>Short-term</i>	370	365	359	344
Other liabilities	370	365	359	344
<i>Long-term</i>	61,373	53,274	56,769	49,038
Debt securities	57,066	49,162	52,850	45,371
Loans	4,250	4,056	3,862	3,612
Other liabilities	57	57	57	56
Central bank	15,963	15,388	15,882	15,585
<i>Short-term</i>	7,227	6,620	7,112	7,175
Loans	1,827	1,742	2,349	3,510
Currency and deposits	5,400	4,878	4,763	3,665
<i>Long-term</i>	8,736	8,768	8,769	8,410
Other liabilities (SDR allocation)	8,736	8,768	8,769	8,410
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	209,884	208,991	204,759	189,259
<i>Short-term</i>	56,745	55,784	54,394	48,567
Debt securities	2,601	2,750	2,439	2,191
Loans ²	1,901	3,800	2,113	1,599
Current accounts and deposits ²	49,487	46,398	46,407	42,264
Other liabilities	2,756	2,837	3,435	2,513
<i>Long-term</i>	153,139	153,207	150,366	140,692
Debt securities	5,128	4,778	5,095	4,284
Deposits ²	146,964	147,046	144,091	134,976
Other liabilities	1,047	1,383	1,179	1,432
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	285,476	282,602	290,633	273,480
<i>Short-term</i>	20,942	19,396	23,138	17,599
Loans	15,127	13,644	13,441	11,871
Trade credits	3,115	3,445	3,563	3,706
Other liabilities	2,700	2,307	6,134	2,022
<i>Long-term</i>	264,534	263,206	267,495	255,881
Debt securities	9,155	8,386	8,703	8,828
Loans	255,379	254,820	258,792	247,053
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	155,798	155,026	164,035	151,717
Banks	4,510	5,031	4,078	2,794
Other sectors	151,288	149,995	159,957	148,922

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

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

Table 1.7

International Investment Position of the Russian Federation for January–September of 2014¹

(millions of US dollars)

	Position as of 31.12.2013	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Net International Investment Position	128,593	42,428	81,143	-19,199	232,965
Assets	1,472,262	28,184	-77,170	-12,343	1,410,933
Direct investment	479,496	45,344	-53,328	-4,881	466,631
Equity and investment fund shares	400,391	38,085	-48,795	-4,783	384,898
Direct investor in direct investment enterprises	400,357	38,073	-48,795	-4,783	384,852
Direct investment enterprises in direct investor (reverse investment)	28	4	0	0	32
Between fellow enterprises	7	6	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	6	0	0	14
<i>if ultimate controlling parent is unknown</i>	0	0	0	0	0
Debt instruments	79,104	7,261	-4,533	-99	81,733
Direct investor in direct investment enterprises	48,813	9,585	-1,993	331	56,736
Direct investment enterprises in direct investor (reverse investment)	15,099	-3,000	-1,189	-61	10,849
Between fellow enterprises	15,192	675	-1,349	-370	14,148
Portfolio investment	54,530	10,384	-3,188	924	62,650
Equity and investment fund shares	4,019	1,080	126	-281	4,944
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	2,600	870	108	-1,699	1,879
General government	0	0	0	0	0
Other sectors	1,418	210	20	1,417	3,065
Other financial corporations	323	132	-4	1,023	1,474
Nonfinancial corporations, households and NPISHs	1,095	78	24	394	1,591
<i>Equity securities other than investment fund shares</i>	3,728	997	131	-183	4,673
<i>Investment fund shares or units</i>	291	83	-6	-98	270
Debt securities	50,511	9,303	-3,313	1,206	57,707
Central bank	1,827	-30	-81	1,793	3,509
Short-term	0	0	0	0	0
Long-term	1,827	-30	-81	1,793	3,509
Deposit-taking corporations, except central bank	34,314	5,977	-2,975	-83	37,233
Short-term	350	373	-32	0	691
Long-term	33,964	5,605	-2,944	-83	36,542

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

	Position as of 31.12.2013	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
General government	3,003	39	0	0	3,042
Short-term	0	0	0	0	0
Long-term	3,003	39	0	0	3,042
Other sectors	11,367	3,317	-257	-504	13,923
Short-term	1,492	1,095	-110	-1,561	916
Long-term	9,875	2,222	-148	1,058	13,007
Other financial corporations	2,830	1,629	-264	127	4,322
Short-term	406	327	8	-741	0
Long-term	2,424	1,302	-271	867	4,322
Nonfinancial corporations, households and NPISHs	8,537	1,688	6	-630	9,601
Short-term	1,086	768	-117	-821	916
Long-term	7,451	919	125	190	8,685
Financial derivatives (other than reserves) and employee stock options	5,932	-9,252	11,972	0	8,652
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,929	-8,392	11,096	0	8,633
General government	0	0	0	0	0
Other sectors	3	-860	876	0	19
Other financial corporations	0	-221	221	0	0
Nonfinancial corporations, households and NPISHs	3	-638	654	0	19
Financial derivatives (other than reserves)	5,932	-9,252	11,972	0	8,652
Options	1,477	163	-101	0	1,539
Forward-type contracts	4,454	-9,415	12,074	0	7,113
Other investment	422,710	25,087	-17,736	-11,302	418,759
Other equity	4,095	11	-31	0	4,075
Currency and deposits	173,378	-3,259	-5,988	-2,487	161,644
Central banks	498	-499	19	244	263
Short-term	498	-499	19	244	263
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	135,192	-21,090	-4,680	-711	108,710
Short-term	91,881	-22,288	-3,096	-386	66,111
Long-term	43,311	1,197	-1,584	-325	42,598
Of which: Interbank positions	129,362	-25,014	-5,185	-654	98,509
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	18,331	-1,326	-2,021	52,672
Short-term	37,688	18,331	-1,326	-2,021	52,672
Long-term	0	0	0	0	0
Other financial corporations	1,323	-597	-74	0	652
Short-term	1,323	-597	-74	0	652
Long-term	0	0	0	0	0

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

	Position as of 31.12.2013	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	36,365	18,929	-1,253	-2,021	52,020
Short-term	36,365	18,929	-1,253	-2,021	52,020
Long-term	0	0	0	0	0
Loans	197,810	11,580	-9,778	1,741	201,353
Central bank	46	0	-10	30	66
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	-10	30	66
Deposit-taking corporations, except central bank	72,895	16,622	-3,269	2,618	88,866
Short-term	15,161	-323	72	-225	14,685
Long-term	57,734	16,946	-3,341	2,842	74,181
General government	58,166	-6,151	-569	-107	51,339
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	-6,151	-569	-107	51,339
Other sectors	66,703	1,107	-5,929	-798	61,083
Short-term	23,905	-1,469	-1,915	-189	20,332
Long-term	42,799	2,576	-4,014	-610	40,751
Other financial corporations	26,504	-94	-1,976	-4,968	19,466
Short-term	13,630	-988	-1,143	-5,181	6,318
Long-term	12,873	894	-832	213	13,148
Nonfinancial corporations, households and NPISHs	40,200	1,201	-3,953	4,169	41,617
Short-term	10,274	-480	-772	4,992	14,014
Long-term	29,925	1,680	-3,180	-822	27,603
Insurance, pension, and standardized guarantee schemes	2,251	1,394	-524	0	3,120
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	1,394	-524	0	3,120
Other financial corporations	2,251	1,394	-524	0	3,120
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	2,141	1,426	-520	0	3,047
<i>Life insurance and annuity entitlements</i>	110	-33	-4	0	73
Trade credit and advances	28,163	5,318	-373	-570	32,538
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 31.12.2013	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
General government	257	8	-18	0	247
Short-term	0	0	0	0	0
Long-term	257	8	-18	0	247
Other sectors	27,906	5,310	-356	-570	32,290
Short-term	27,906	5,310	-356	-570	32,290
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	5,310	-356	-570	32,290
Short-term	27,906	5,310	-356	-570	32,290
Long-term	0	0	0	0	0
Other accounts receivable	17,012	10,044	-1,039	-9,988	16,029
Central bank	12	-6	-1	0	5
Short-term	12	-6	-1	0	5
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	10,269	4,722	-912	-1,820	12,259
Short-term	4,640	4,029	-461	-1,015	7,193
Long-term	5,630	695	-455	-804	5,066
General government	2,364	-2,185	-36	28	171
Short-term	148	30	-57	28	149
Long-term	2,215	-2,214	20	0	21
Other sectors	4,366	7,512	-87	-8,196	3,595
Short-term	4,364	7,513	-89	-8,196	3,592
Long-term	3	0	-1	0	2
Other financial corporations	568	844	-89	-877	446
Short-term	566	844	-89	-877	444
Long-term	3	0	-1	0	2
Nonfinancial corporations, households and NPISHs	3,798	6,668	0	-7,318	3,148
Short-term	3,798	6,668	0	-7,318	3,148
Long-term	0	0	0	0	0
Reserve assets	509,595	-43,378	-14,892	2,916	454,240
Monetary gold	39,990	0	317	4,709	45,016
Gold bullion	39,990	0	317	4,709	45,016
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	-327	0	8,438
Reserve position in the IMF	4,396	-244	-159	0	3,994
Other reserve assets	456,447	-43,137	-14,724	-1,793	396,792
Currency and deposits	66,440	-8,610	-592	0	57,238
Claims on monetary authorities	43,208	-19,660	-50	0	23,498
Claims on other entities	23,232	11,050	-543	0	33,739

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

	Position as of 31.12.2013	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Securities	386,561	-31,512	-14,017	-1,793	339,239
Debt securities	386,561	-31,512	-14,017	-1,793	339,239
Short-term	37,113	7,547	-2,827	-3	41,830
Long-term	349,448	-39,059	-11,190	-1,790	297,409
Equity and investment fund shares	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
Financial derivatives	0	0	0	0	0
Other claims	3,446	-3,015	-115	0	316
Liabilities	1,343,669	-14,244	-158,313	6,855	1,177,967
Direct investment	566,462	23,615	-115,790	2,241	476,528
Equity and investment fund shares	410,663	19,752	-106,322	719	324,812
Direct investor in direct investment enterprises	410,657	19,423	-106,263	719	324,536
Direct investment enterprises in direct investor (reverse investment)	6	329	-59	0	276
Between fellow enterprises	0	0	0	0	0
Debt instruments	155,798	3,862	-9,466	1,523	151,717
Direct investor in direct investment enterprises	47,864	656	-5,346	1,275	44,449
Direct investment enterprises in direct investor (reverse investment)	79,040	1,088	-1,473	247	78,902
Between fellow enterprises	28,894	2,118	-2,646	0	28,366
Portfolio investment	273,736	-21,336	-34,713	7,412	225,099
Equity and investment fund shares	195,094	-12,948	-26,175	7,489	163,460
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	34,636	-1,697	-11,884	-296	20,759
General government	0	0	0	0	0
Other sectors	160,458	-11,251	-14,291	7,785	142,701
Other financial corporations	6,421	279	-3,136	139	3,703
Nonfinancial corporations, households and NPISHs	154,037	-11,530	-11,154	7,645	138,998
<i>Equity securities other than investment fund shares</i>	194,617	-12,998	-26,065	7,468	163,022
<i>Investment fund shares or units</i>	477	50	-109	20	438
Debt securities	78,642	-8,387	-8,539	-77	61,639
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 31.12.2013	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	7,729	-625	-624	-5	6,475
Short-term	2,601	-463	55	-2	2,191
Long-term	5,128	-164	-677	-3	4,284
General government	61,759	-8,259	-7,165	0	46,335
Short-term	0	0	0	0	0
Long-term	61,759	-8,259	-7,165	0	46,335
Other sectors	9,155	498	-753	-72	8,828
Short-term	0	0	0	0	0
Long-term	9,155	498	-753	-72	8,828
Other financial corporations	1,083	331	-228	-124	1,062
Short-term	0	0	0	0	0
Long-term	1,083	331	-228	-124	1,062
Nonfinancial corporations, households and NPISHs	8,072	168	-526	52	7,766
Short-term	0	0	0	0	0
Long-term	8,072	168	-526	52	7,766
Financial derivatives (other than reserves) and employee stock options	4,355	-10,504	15,455	0	9,306
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	4,354	-9,129	14,058	0	9,283
General government	0	0	0	0	0
Other sectors	1	-1,375	1,397	0	23
Other financial corporations	0	-280	280	0	0
Nonfinancial corporations, households and NPISHs	1	-1,094	1,116	0	23
Financial derivatives (other than reserves)	4,355	-10,504	15,455	0	9,306
Options	347	-138	953	0	1,162
Forward-type contracts	4,007	-10,366	14,503	0	8,144
Other investment	499,117	-6,020	-23,265	-2,798	467,034
Other equity	1	2	0	0	3
Currency and deposits	201,947	-12,262	-8,320	-390	180,975
Central banks	5,400	-881	-824	-30	3,665
Short-term	5,400	-881	-824	-30	3,665
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	196,451	-11,361	-7,493	-358	177,239
Short-term	49,487	-4,017	-2,801	-405	42,264
Long-term	146,964	-7,342	-4,693	47	134,976
Of which: Interbank positions	88,415	-15,324	-3,355	-425	69,311
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 31.12.2013	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Other sectors	96	-21	-3	-2	70
Short-term	96	-21	3	-2	70
Long-term	0	0	0	0	0
Other financial corporations	96	-21	-3	-2	70
Short-term	96	-21	-3	-2	70
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Loans	278,410	5,430	-13,952	-2,293	267,595
Central bank	1,827	1,777	-94	0	3,510
Credit and loans with the IMF	0	0	0	0	0
Other short-term	1,827	1,777	-94	0	3,510
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	1,901	-210	-92	0	1,599
Short-term	1,901	-210	-92	0	1,599
Long-term	0	0	0	0	0
General government	4,272	-567	-72	0	3,633
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	4,272	-567	-72	0	3,633
Other sectors	270,410	4,430	-13,694	-2,293	258,853
Short-term	15,031	-1,791	-1,112	-328	11,800
Long-term	255,379	6,220	-12,582	-1,964	247,053
Other financial corporations	23,923	-2,582	-2,577	-574	18,190
Short-term	4,926	-1,688	-329	-104	2,805
Long-term	18,997	-894	-2,248	-470	15,385
Nonfinancial corporations, households and NPISHs	246,487	7,012	-11,118	-1,718	240,663
Short-term	10,105	-102	-784	-223	8,996
Long-term	236,382	7,114	-10,334	-1,495	231,667
Insurance, pension, and standardized guarantee schemes	531	258	-114	0	675
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	258	-114	0	675
Other financial corporations	531	258	-114	0	675
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	506	241	-110	0	637
<i>Life insurance and annuity entitlements</i>	26	18	-7	0	37

Table 1.7 (end)
(millions of US dollars)

	Position as of 31.12.2013	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Trade credit and advances	3,115	591	0	0	3,706
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	591	0	0	3,706
Short-term	3,115	591	0	0	3,706
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	591	0	0	3,706
Short-term	3,115	591	0	0	3,706
Long-term	0	0	0	0	0
Other accounts payable – other	6,376	–39	–550	–116	5,671
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	439	–198	–99	3,945
Short-term	2,756	20	–167	–96	2,513
Long-term	1,047	419	–33	–1	1,432
General government	405	–20	–6	0	379
Short-term	343	–15	–5	0	323
Long-term	62	–5	–1	0	56
Other sectors	2,169	–458	–347	–17	1,347
Short-term	2,169	–458	–347	–17	1,347
Long-term	0	0	0	0	0
Other financial corporations	640	261	–122	–1	778
Short-term	640	261	–122	–1	778
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	1,528	–720	–222	–17	569
Short-term	1,528	–720	–222	–17	569
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	8,736	–1	–325	0	8,410

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

Table 1.8

International Investment Position of the Russian Federation for the Third Quarter of 2014¹

(millions of US dollars)

	Position as of 30.06.2014	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Net International Investment Position	182,008	-572	55,764	-4,235	232,965
Assets	1,514,429	-24,725	-75,571	-3,201	1,410,933
Direct investment	494,459	11,868	-39,168	-528	466,631
Equity and investment fund shares	411,062	10,003	-35,558	-609	384,898
Direct investor in direct investment enterprises	411,025	9,994	-35,558	-609	384,852
Direct investment enterprises in direct investor (reverse investment)	28	4	0	0	32
Between fellow enterprises	9	4	0	0	14
<i>if ultimate controlling parent is resident</i>	0	0	0	0	0
<i>if ultimate controlling parent is nonresident</i>	9	4	0	0	14
<i>if ultimate controlling parent is unknown</i>	0	0	0	0	0
Debt instruments	83,397	1,866	-3,610	80	81,733
Direct investor in direct investment enterprises	57,063	1,460	-1,810	23	56,736
Direct investment enterprises in direct investor (reverse investment)	12,444	-783	-812	0	10,849
Between fellow enterprises	13,890	1,188	-988	57	14,148
Portfolio investment	63,415	2,809	-3,311	-263	62,650
Equity and investment fund shares	6,383	51	-17	-1,474	4,944
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	3,428	-36	-39	-1,475	1,879
General government	0	0	0	0	0
Other sectors	2,955	87	22	1	3,065
Other financial corporations	1,421	59	-7	1	1,474
Nonfinancial corporations, households and NPISHs	1,534	28	29	0	1,591
<i>Equity securities other than investment fund shares</i>	6,136	27	-15	-1,475	4,673
<i>Investment fund shares or units</i>	247	24	-2	1	270
Debt securities	57,032	2,757	-3,294	1,211	57,707
Central bank	2,350	-2	-28	1,189	3,509
Short-term	0	0	0	0	0
Long-term	2,350	-2	-28	1,189	3,509
Deposit-taking corporations, except central bank	37,847	2,140	-2,750	-4	37,233
Short-term	724	-10	-23	0	691
Long-term	37,123	2,150	-2,728	-4	36,542

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

	Position as of 30.06.2014	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
General government	3,004	38	0	0	3,042
Short-term	0	0	0	0	0
Long-term	3,004	38	0	0	3,042
Other sectors	13,832	581	-516	26	13,923
Short-term	1,462	-468	-105	26	916
Long-term	12,369	1,049	-411	0	13,007
Other financial corporations	4,080	499	-257	0	4,322
Short-term	160	-160	0	0	0
Long-term	3,920	659	-257	0	4,322
Nonfinancial corporations, households and NPISHs	9,752	82	-259	26	9,601
Short-term	1,302	-308	-105	26	916
Long-term	8,450	389	-154	0	8,685
Financial derivatives (other than reserves) and employee stock options	7,283	-2,422	3,791	0	8,652
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	7,251	-2,155	3,537	0	8,633
General government	0	0	0	0	0
Other sectors	32	-267	254	0	19
Other financial corporations	0	-41	41	0	0
Nonfinancial corporations, households and NPISHs	32	-226	213	0	19
Financial derivatives (other than reserves)	7,283	-2,422	3,791	0	8,652
Options	1,554	20	-35	0	1,539
Forward-type contracts	5,729	-2,442	3,826	0	7,113
Other investment	471,022	-31,297	-17,511	-3,454	418,759
Other equity	4,102	6	-34	0	4,075
Currency and deposits	199,435	-29,328	-6,211	-2,251	161,644
Central banks	286	4	-32	5	263
Short-term	286	4	-32	5	263
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	145,504	-31,610	-4,807	-376	108,710
Short-term	99,224	-29,524	-3,440	-148	66,111
Long-term	46,280	-2,086	-1,367	-228	42,598
Of which: Interbank positions	134,760	-31,412	-4,482	-357	98,509
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	53,645	2,278	-1,372	-1,880	52,672
Short-term	53,645	2,278	-1,372	-1,880	52,672
Long-term	0	0	0	0	0
Other financial corporations	2,576	-1,885	-39	0	652
Short-term	2,576	-1,885	-39	0	652
Long-term	0	0	0	0	0

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

	Position as of 30.06.2014	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	51,069	4,164	-1,332	-1,880	52,020
Short-term	51,069	4,164	-1,332	-1,880	52,020
Long-term	0	0	0	0	0
Loans	215,398	-5,795	-9,467	1,217	201,353
Central bank	45	0	-9	30	66
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	45	0	-9	30	66
Deposit-taking corporations, except central bank	91,630	-177	-3,883	1,295	88,866
Short-term	16,532	-1,113	-660	-74	14,685
Long-term	75,098	937	-3,223	1,369	74,181
General government	57,755	-5,912	-420	-85	51,339
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	57,755	-5,912	-420	-85	51,339
Other sectors	65,968	293	-5,155	-23	61,083
Short-term	21,656	308	-1,629	-3	20,332
Long-term	44,312	-15	-3,526	-20	40,751
Other financial corporations	22,290	-854	-1,970	0	19,466
Short-term	7,059	80	-821	0	6,318
Long-term	15,231	-934	-1,149	0	13,148
Nonfinancial corporations, households and NPISHs	43,678	1,147	-3,185	-23	41,617
Short-term	14,597	228	-808	-3	14,014
Long-term	29,082	918	-2,377	-20	27,603
Insurance, pension, and standardized guarantee schemes	3,571	68	-518	0	3,120
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	3,571	68	-518	0	3,120
Other financial corporations	3,571	68	-518	0	3,120
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	3,501	64	-517	0	3,047
<i>Life insurance and annuity entitlements</i>	70	4	-1	0	73
Trade credit and advances	29,413	3,653	-339	-190	32,538
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 30.06.2014	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
General government	267	-4	-15	0	247
Short-term	0	0	0	0	0
Long-term	267	-4	-15	0	247
Other sectors	29,146	3,657	-324	-190	32,290
Short-term	29,146	3,657	-324	-190	32,290
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	29,146	3,657	-324	-190	32,290
Short-term	29,146	3,657	-324	-190	32,290
Long-term	0	0	0	0	0
Other accounts receivable	19,103	99	-942	-2,231	16,029
Central bank	1	4	-1	0	5
Short-term	1	4	-1	0	5
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	11,987	1,796	-829	-695	12,259
Short-term	6,210	1,937	-407	-547	7,193
Long-term	5,776	-140	-422	-148	5,066
General government	3,173	-2,963	-40	0	171
Short-term	958	-748	-60	0	149
Long-term	2,215	-2,214	20	0	21
Other sectors	3,942	1,262	-73	-1,536	3,595
Short-term	3,939	1,262	-73	-1,536	3,592
Long-term	2	0	0	0	2
Other financial corporations	493	53	-73	-26	446
Short-term	491	53	-73	-26	444
Long-term	2	0	0	0	2
Nonfinancial corporations, households and NPISHs	3,448	1,209	0	-1,509	3,148
Short-term	3,448	1,209	0	-1,509	3,148
Long-term	0	0	0	0	0
Reserve assets	478,250	-5,683	-19,372	1,044	454,240
Monetary gold	46,292	0	-3,509	2,233	45,016
Gold bullion	46,292	0	-3,509	2,233	45,016
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	8,798	0	-360	0	8,438
Reserve position in the IMF	4,332	-163	-175	0	3,994
Other reserve assets	418,828	-5,520	-15,327	-1,189	396,792
Currency and deposits	74,762	-16,726	-799	0	57,238
Claims on monetary authorities	20,982	2,553	-37	0	23,498
Claims on other entities	53,780	-19,279	-762	0	33,739

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

	Position as of 30.06.2014	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Securities	343,862	11,025	-14,459	-1,189	339,239
Debt securities	343,862	11,025	-14,459	-1,189	339,239
Short-term	36,256	8,247	-2,673	0	41,830
Long-term	307,605	2,778	-11,786	-1,189	297,409
Equity and investment fund shares	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
Financial derivatives	0	0	0	0	0
Other claims	204	181	-70	0	316
Liabilities	1,332,421	-24,153	-131,335	1,034	1,177,967
Direct investment	559,155	-1,144	-82,006	524	476,528
Equity and investment fund shares	395,120	3,166	-73,533	59	324,812
Direct investor in direct investment enterprises	394,784	3,166	-73,472	59	324,536
Direct investment enterprises in direct investor (reverse investment)	337	0	-61	0	276
Between fellow enterprises	0	0	0	0	0
Debt instruments	164,035	-4,310	-8,473	465	151,717
Direct investor in direct investment enterprises	52,565	-4,115	-4,466	465	44,449
Direct investment enterprises in direct investor (reverse investment)	80,651	-159	-1,590	0	78,902
Between fellow enterprises	30,819	-37	-2,417	0	28,366
Portfolio investment	268,888	-8,671	-36,710	1,591	225,099
Equity and investment fund shares	197,005	-5,309	-29,819	1,583	163,460
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	27,675	-891	-6,023	-3	20,759
General government	0	0	0	0	0
Other sectors	169,330	-4,418	-23,796	1,586	142,701
Other financial corporations	6,495	62	-2,970	115	3,703
Nonfinancial corporations, households and NPISHs	162,835	-4,480	-20,827	1,470	138,998
<i>Equity securities other than investment fund shares</i>	196,519	-5,310	-29,773	1,586	163,022
<i>Investment fund shares or units</i>	486	1	-46	-3	438
Debt securities	71,883	-3,362	-6,891	8	61,639
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 30.06.2014	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	7,534	-615	-441	-3	6,475
Short-term	2,439	-304	57	-2	2,191
Long-term	5,095	-312	-498	-1	4,284
General government	55,646	-3,864	-5,447	0	46,335
Short-term	0	0	0	0	0
Long-term	55,646	-3,864	-5,447	0	46,335
Other sectors	8,703	1,117	-1,003	11	8,828
Short-term	0	0	0	0	0
Long-term	8,703	1,117	-1,003	11	8,828
Other financial corporations	1,105	177	-220	0	1,062
Short-term	0	0	0	0	0
Long-term	1,105	177	-220	0	1,062
Nonfinancial corporations, households and NPISHs	7,598	941	-784	11	7,766
Short-term	0	0	0	0	0
Long-term	7,598	941	-784	11	7,766
Financial derivatives (other than reserves) and employee stock options	5,060	-3,466	7,711	0	9,306
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,050	-3,182	7,415	0	9,283
General government	0	0	0	0	0
Other sectors	10	-284	297	0	23
Other financial corporations	0	-87	87	0	0
Nonfinancial corporations, households and NPISHs	10	-197	210	0	23
<i>Financial derivatives (other than reserves)</i>	5,060	-3,466	7,711	0	9,306
<i>Options</i>	469	-21	714	0	1,162
<i>Forward-type contracts</i>	4,592	-3,445	6,997	0	8,144
Other investment	499,317	-10,872	-20,330	-1,081	467,034
Other equity	3	0	0	0	3
Currency and deposits	195,341	-7,223	-7,046	-98	180,975
Central banks	4,763	-426	-660	-11	3,665
Short-term	4,763	-426	-660	-11	3,665
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	190,498	-6,790	-6,382	-87	177,239
Short-term	46,407	-1,503	-2,292	-348	42,264
Long-term	144,091	-5,286	-4,090	261	134,976
<i>Of which: Interbank positions</i>	80,733	-8,204	-2,884	-335	69,311
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 30.06.2014	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Other sectors	81	-7	-4	0	70
Short-term	81	-7	-4	0	70
Long-term	0	0	0	0	0
Other financial corporations	81	-7	-4	0	70
Short-term	81	-7	-4	0	70
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Loans	280,499	343	-12,279	-968	267,595
Central bank	2,349	1,192	-32	0	3,510
Credit and loans with the IMF	0	0	0	0	0
Other short-term	2,349	1,192	-32	0	3,510
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	2,113	-496	-18	0	1,599
Short-term	2,113	-496	-18	0	1,599
Long-term	0	0	0	0	0
General government	3,884	-179	-72	0	3,633
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	3,884	-179	-72	0	3,633
Other sectors	272,152	-174	-12,157	-968	258,853
Short-term	13,360	-425	-1,108	-27	11,800
Long-term	258,792	251	-11,049	-941	247,053
Other financial corporations	21,165	-1,209	-1,639	-127	18,190
Short-term	3,240	-125	-310	-1	2,805
Long-term	17,925	-1,084	-1,329	-127	15,385
Nonfinancial corporations, households and NPISHs	250,987	1,035	-10,518	-840	240,663
Short-term	10,120	-300	-798	-26	8,996
Long-term	240,867	1,335	-9,720	-814	231,667
Insurance, pension, and standardized guarantee schemes	659	122	-106	0	675
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	659	122	-106	0	675
Other financial corporations	659	122	-106	0	675
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	627	111	-101	0	637
<i>Life insurance and annuity entitlements</i>	32	11	-6	0	37

Table 1.8 (end)
(millions of US dollars)

	Position as of 30.06.2014	Changes in Position reflecting			Position as of 30.09.2014
		transactions	valuation changes	other adjustments	
Trade credit and advances	3,563	144	0	0	3,706
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	3,563	144	0	0	3,706
Short-term	3,563	144	0	0	3,706
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	3,563	144	0	0	3,706
Short-term	3,563	144	0	0	3,706
Long-term	0	0	0	0	0
Other accounts payable – other	10,483	-4,257	-540	-15	5,671
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	4,614	-487	-167	-15	3,945
Short-term	3,435	-773	-134	-15	2,513
Long-term	1,179	285	-33	0	1,432
General government	393	-8	-6	0	379
Short-term	332	-3	-5	0	323
Long-term	62	-5	-1	0	56
Other sectors	5,475	-3,761	-367	0	1,347
Short-term	5,475	-3,761	-367	0	1,347
Long-term	0	0	0	0	0
Other financial corporations	801	91	-114	0	778
Short-term	801	91	-114	0	778
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	4,674	-3,853	-253	0	569
Short-term	4,674	-3,853	-253	0	569
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	8,769	-1	-359	0	8,410

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

Table 1.9

International Investment Position of the Banking Sector of the Russian Federation

(millions of US dollars)

	Position as of 31.12.2013	Changes in Position reflecting				Position as of 30.09.2014
		transactions	valuation changes	other adjustments	total changes	
Assets	273,896	442	-2,107	-1,695	-3,360	270,537
Direct investment	12,697	1,732	-1,472	0	261	12,958
Equity (including reinvestment of earnings)	11,151	1,599	-1,438	-20	141	11,292
Direct investor banks in direct investment enterprises	11,151	1,599	-1,438	-20	141	11,292
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Debt instruments	1,546	134	-34	20	120	1,666
Direct investor in direct investment enterprises	1,428	137	-26	-1	111	1,539
Debt securities	114	9	0	0	9	123
Loans	1,072	266	-22	0	244	1,316
Other accounts receivable	242	-138	-3	-1	-142	101
Banks – direct investment enterprises in direct investors (reverse investment)	118	-4	-8	21	9	126
Debt securities	0	0	0	0	0	0
Loans	117	-4	-8	21	9	125
Other accounts receivable	1	0	0	0	0	1
Portfolio investment	36,914	6,848	-2,869	-1,781	2,197	39,112
Equity	2,600	870	107	-1,698	-721	1,879
Debt securities	34,314	5,978	-2,976	-83	2,919	37,233
Short-term	350	373	-32	0	341	691
Long-term	33,964	5,605	-2,944	-83	2,577	36,542
Financial derivatives	5,929	-8,392	11,096	0	2,704	8,633
Options	1,477	228	-167	0	61	1,539
Forward-type contracts	4,451	-8,620	11,263	0	2,643	7,094
Other investment	218,356	253	-8,861	86	-8,522	209,835
Other equity	0	0	0	0	0	0
Foreign currency	5,826	3,922	507	-58	4,371	10,197
Deposits	129,366	-25,013	-5,186	-654	-30,853	98,513
Short-term	86,055	-26,209	-3,603	-329	-30,141	55,915
Long-term	43,311	1,196	-1,583	-325	-712	42,598
Loans	72,895	16,622	-3,269	2,618	15,970	88,866
Short-term	15,161	-323	72	-225	-477	14,685
Long-term	57,734	16,945	-3,341	2,843	16,447	74,181
Other accounts receivable	10,269	4,722	-913	-1,820	1,990	12,259
Short-term	4,640	4,028	-460	-1,015	2,553	7,193
Long-term	5,630	694	-453	-805	-563	5,066

Table 1.9 (end)
(millions of US dollars)

	Position as of 31.12.2013	Changes in Position reflecting				Position as of 30.09.2014
		transactions	valuation changes	other adjustments	total changes	
Liabilities	285,024	-18,694	-17,403	-733	-36,830	248,194
Direct investment	36,150	3,890	-11,169	22	-7,257	28,894
Equity (including reinvestment of earnings)	31,640	5,470	-10,938	-73	-5,541	26,099
Direct investors in banks – direct investment enterprises	31,634	5,141	-10,879	-73	-5,811	25,823
Direct investment enterprises in direct investor (reverse investment)	6	329	-59	0	270	276
Debt instruments	4,510	-1,580	-231	95	-1,716	2,794
Direct investors in banks – direct investment enterprises	1,118	-287	-86	89	-285	834
Debt securities	24	-11	-1	0	-11	12
Deposits	1,088	-282	-81	89	-274	814
Loans	0	0	0	0	0	0
Other accounts payable	7	5	-4	0	1	8
Direct investment enterprises in direct investor (reverse investment)	3,392	-1,293	-144	6	-1,431	1,960
Debt securities	33	92	-93	0	-1	32
Deposits	3,078	-1,155	-28	0	-1,183	1,895
Loans	246	-229	-15	0	-244	2
Other accounts payable	34	0	-8	6	-2	32
Portfolio investment	42,366	-2,323	-12,509	-299	-15,131	27,235
Equity	34,636	-1,697	-11,885	-295	-13,877	20,759
Debt securities	7,729	-626	-624	-4	-1,254	6,475
Short-term	2,601	-462	54	-2	-410	2,191
Long-term	5,128	-163	-678	-2	-843	4,284
Financial derivatives	4,354	-9,129	14,058	0	4,929	9,283
Options	347	-5	819	0	814	1,161
Forward-type contracts	4,006	-9,124	13,239	0	4,116	8,122
Other investment	202,154	-11,132	-7,783	-456	-19,371	182,783
Other equity	0	0	0	0	0	0
Deposits	196,451	-11,360	-7,494	-358	-19,212	177,239
Short-term	49,487	-4,018	-2,802	-404	-7,223	42,264
Long-term	146,964	-7,343	-4,692	46	-11,988	134,976
Loans ¹	1,901	-211	-91	0	-302	1,599
Short-term	1,901	-211	-91	0	-302	1,599
Other accounts payable	3,803	439	-199	-98	142	3,945
Short-term	2,756	20	-166	-97	-242	2,513
Long-term	1,047	419	-33	-2	385	1,432
International investment position, net	-11,127	19,136	15,296	-962	33,470	22,343

¹ Liabilities of banks on securities repurchase agreements with nonresidents which are not banks.

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

	Exports (FOB)						Imports (FOB)						Trade balance		
	total	% of the corresponding period of the previous year	of which			total	% of the corresponding period of the previous year	of which			total	of which			
			with non-CIS countries	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	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	46,314	97.8	181,939	150,128	31,810	
2014	496,660	94.9	428,647	96.3	68,014	87.1	308,001	90.2	271,736	36,264	78.3	188,660	156,911	31,750	
2014															
Q1	123,120	98.4	105,636	98.8	17,484	95.9	72,226	94.3	63,406	8,819	83.4	50,894	42,229	8,665	
Q2	132,354	104.0	112,805	102.9	19,549	110.9	80,487	95.3	70,698	9,789	83.1	51,867	42,107	9,760	
Q3	125,789	96.0	110,633	99.9	15,157	74.6	80,399	92.1	70,799	9,600	82.6	45,391	39,834	5,557	
Q4	115,397	82.6	99,573	84.5	15,824	72.1	74,889	80.6	66,833	8,056	65.3	40,508	32,740	7,768	
January	39,600	102.0	34,162	104.1	5,438	90.3	20,922	96.3	18,356	2,566	79.9	18,678	15,806	2,872	
February	36,474	87.1	30,734	85.4	5,740	97.8	24,013	90.7	21,200	2,813	77.6	12,461	9,534	2,927	
March	47,046	105.8	40,740	106.9	6,306	99.4	27,291	96.2	23,851	3,440	92.0	19,755	16,889	2,866	
April	47,662	107.2	40,941	107.2	6,721	106.8	27,681	92.7	24,330	3,351	85.2	19,981	16,611	3,370	
May	44,053	107.5	37,177	105.1	6,876	122.8	26,069	98.9	23,063	3,006	81.2	17,984	14,114	3,870	
June	40,639	97.1	34,687	96.1	5,952	103.8	26,738	94.7	23,305	3,433	82.9	13,901	11,382	2,519	
July	46,207	105.7	41,056	110.5	5,151	78.5	29,184	96.5	25,811	3,373	84.6	17,023	15,245	1,778	
August	41,472	97.5	36,499	102.4	4,973	72.1	25,255	89.0	22,221	3,034	82.9	16,217	14,278	1,939	
September	38,111	85.1	33,078	87.2	5,033	73.4	25,959	90.4	22,767	3,192	80.2	12,152	10,311	1,841	
October	41,137	94.6	36,016	99.8	5,121	69.6	26,915	87.8	23,963	2,952	70.9	14,222	12,053	2,169	
November	36,655	78.3	31,601	79.1	5,054	73.9	23,296	78.2	20,634	2,662	64.1	13,359	10,967	2,392	
December	37,605	75.9	31,956	76.5	5,649	72.9	24,678	76.0	22,236	2,442	60.8	12,927	9,720	3,207	
2015															
January	27,510	69.5	24,136	70.7	3,374	62.0	12,463	59.6	10,888	1,575	61.4	15,047	13,248	1,799	

Table 1.11

International Reserves of the Russian Federation¹

(millions of US dollars)

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

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

Table 1.12

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	28.02.2015
A. Official reserves	360,221.0
(1) Foreign currency reserves (in convertible foreign currencies)	301,978.1
(a) Securities	257,523.2
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	44,455.0
(i) other national central banks	22,832.5
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	21,622.4
of which: located in the reporting country	–
(2) IMF reserve position	3,110.2
(3) SDRs	8,010.5
(4) Gold (valued at current quotations of the Bank of Russia)	46,789.5
– volume in millions of fine troy ounces	38.8
(5) Other reserve assets (specify)	332.6
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	332.6
B. Other foreign currency assets (specify)	32,224.3
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	32,224.3
– loans not included in official reserve assets	–
– financial derivatives not included in official reserves	–
– gold not included in official reserve assets	–
– other	–

Table 1.12 (cont.)

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

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	-8,640.6	-5,454.0	-2,164.6	-1,022.0
– outflows (–), principal	-8,271.8	-5,347.6	-2,058.8	-865.4
– outflows (–), interest	-2,587.2	-639.4	-288.0	-1,659.9
– inflows (+), principal	1,600.0	388.4	100.5	1,111.2
– inflows (+), interest	618.4	144.6	81.6	392.1
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 (–)	-1,477.7	-1,477.7	–	–
(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)

	28.02.2015
(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	1,467.3
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	26,893.7
– lent or repoed and included in Section I	–11,455.9
– lent or repoed but not included in Section I	–1,740.3
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	40,089.8
(e) financial derivative assets (net, marked to market)	–
– forwards	–
– futures	–
– swaps	–
– options	–
– other	–
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	–
– aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	–
(a) short positions (–)	–
(b) long positions (+)	–
– aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	–
(a) short positions	–
(i) bought puts	–
(ii) written calls	–
(b) long positions	–
(i) bought calls	–
(ii) written puts	–
(2) To be disclosed less frequently:	
(a) currency composition of reserves (by groups of currencies) ¹	–
– currencies in SDR basket ²	–
– currencies not in SDR basket	–
– by individual currencies (optional)	–

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

Table 1.13

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

	Apr, 2014	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2014
Claims on other sectors	317,936	417,539	427,119	412,972	420,139	469,719	489,425	488,643	654,492	655,073
Other financial institutions	314,618	414,418	424,267	408,321	416,321	466,221	485,842	485,833	653,130	653,464
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	3,317	3,121	2,852	4,650	3,817	3,497	3,583	2,810	1,362	1,609
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	9,427,927	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
Currency in circulation	7,881,186	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
Liabilities to credit institutions	1,546,741	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
Deposits	1,546,741	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
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	107	110,151	108,025	77,291	78,548	55,517	44,842	145,386	378,222	329,547
Deposits included in broad money	100,523	105,323	102,088	103,792	62,881	49,253	47,081	49,697	54,269	53,643
Transferable deposits	100,522	102,222	101,087	103,791	62,880	46,451	46,579	49,194	52,768	42,741
Other financial institutions	77,666	80,193	82,367	81,455	45,263	28,915	28,347	34,121	36,003	23,335
Public nonfinancial organizations	22,167	21,395	18,206	21,842	17,111	17,055	17,692	14,520	16,168	19,044
Other nonfinancial organizations	689	634	515	495	507	481	540	553	597	363
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	1	3,101	1,001	1	1	2,802	502	502	1,501	10,902
Other financial institutions	0	3,100	1,000	0	0	2,800	500	500	1,500	10,900
Public nonfinancial organizations	1	0	0	0	0	1	1	1	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	2
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	3,169,147	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
Other items (net)	1,534,722	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
Other liabilities	1,860,054	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
Other assets	325,333	322,853	322,384	335,905	364,728	333,292	358,821	439,361	340,749	472,564

Table 1.14

(millions of rubles, end of period)

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

Table 1.14 (cont.)

(millions of rubles, end of period)

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

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

	Apr, 2014	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2014
Net foreign assets	2,997,836	3,186,936	2,986,407	3,008,262	2,584,506	2,427,145	2,995,252	3,261,931	4,014,463	5,205,384
Claims on nonresidents	10,583,267	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
Foreign currency	459,285	418,647	361,905	382,533	366,356	402,689	408,595	498,606	981,942	1,021,605
Deposits	5,085,076	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
Securities other than shares	1,327,458	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
Loans	3,218,942	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
Other	492,506	521,525	515,602	522,529	543,604	579,998	610,204	601,286	589,475	603,688
Liabilities to nonresidents	7,585,431	7,306,250	7,099,460	7,280,796	7,405,001	7,598,413	8,126,551	8,946,448	9,689,516	11,239,433
Deposits	7,231,552	6,983,577	6,817,456	6,987,075	7,109,821	7,304,054	7,816,699	8,654,334	9,357,641	10,906,943
Securities other than shares	216,008	212,012	204,712	220,118	219,164	222,253	240,702	245,811	288,910	288,910
Loans	127,260	104,582	71,277	67,735	69,980	65,650	61,729	38,237	39,988	39,988
Other	10,610	6,078	6,016	5,869	6,036	6,455	7,421	8,066	2,978	3,592
Claims on central bank	2,658,400	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
Currency	1,104,370	989,753	1,016,378	985,101	1,001,145	984,476	1,091,393	1,002,077	1,669,075	1,051,816
Deposits	1,554,031	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
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Net claims on general government	1,221,084	1,068,214	1,221,958	1,093,476	969,485	1,014,237	825,394	748,317	2,140,753	1,535,710
Claims on federal government	2,336,677	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
Securities	2,300,963	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
Other claims	35,713	26,469	23,548	25,486	25,087	24,861	37,493	34,662	36,042	37,140
Claims on state and local government	1,031,809	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
Securities	276,578	280,815	266,859	263,607	263,242	258,456	283,072	283,424	263,632	266,551
Other claims	755,231	738,029	797,149	767,388	766,602	777,308	760,873	796,585	1,035,186	1,014,411
Liabilities to federal government	1,575,410	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
Deposits	1,551,596	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
Other liabilities	23,814	32,995	31,414	47,491	50,984	26,506	24,602	28,205	29,243	34,299

Table 1.14 (end)

	Apr, 2014	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2014
Liabilities to state and local government	571,991	650,327	544,954	633,339	639,774	638,913	671,118	610,328	223,206	461,259
Deposits	571,991	650,327	544,954	633,339	639,774	638,913	671,118	610,328	223,206	461,259
Other liabilities	-	-	-	-	-	-	-	-	-	-
Claims on other sectors	38,931,849	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
Other financial institutions	1,964,196	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
Public nonfinancial organizations	445,148	453,517	467,784	476,049	479,698	497,377	513,107	534,683	538,389	545,065
Other nonfinancial organizations	25,218,472	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
Households	11,304,033	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
Liabilities to central bank	5,461,590	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
Deposits included in broad money	30,407,846	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
Transferable deposits	7,957,368	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
Other financial institutions	463,587	481,527	451,928	430,055	430,835	412,943	371,938	443,968	432,791	438,337
Public nonfinancial organizations	554,627	524,025	532,961	482,537	445,816	450,498	425,369	461,762	510,562	565,697
Other nonfinancial organizations	4,236,085	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
Households	2,703,070	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
Other deposits	22,450,478	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
Other financial institutions	1,378,459	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
Public nonfinancial organizations	232,531	218,750	181,299	191,670	221,364	226,086	245,432	231,664	288,737	264,011
Other nonfinancial organizations	6,965,170	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
Households	13,874,318	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
Deposits excluded from broad money	1,201,777	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
Securities other than shares excluded from broad money	1,393,124	1,354,922	1,555,640	1,562,717	1,581,260	1,589,463	1,588,564	1,613,908	1,610,102	1,694,667
Shares and other equity	6,824,378	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
Other items (net)	520,455	593,212	594,392	689,202	503,220	658,606	264,928	175,962	229,331	141,536
Other liabilities	5,558,721	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
Other assets	4,514,513	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
Consolidation adjustment	-523,753	-461,125	-472,234	-497,616	-814,921	-793,690	-930,191	-955,837	-856,348	-978,677

(millions of rubles, end of period)

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)

	Apr, 2014	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014
Net foreign assets	19,544,007	19,081,992	18,785,793	19,457,169	19,173,466	19,999,609	21,242,096
Claims on nonresidents	27,554,166	26,745,817	26,261,365	27,167,040	27,050,625	28,069,598	29,778,068
Liabilities to nonresidents	8,010,159	7,663,825	7,475,572	7,709,871	7,877,158	8,069,989	8,535,972
Domestic claims	32,307,087	32,766,473	32,842,626	32,972,973	33,248,030	33,901,522	34,253,980
Net claims on general government	-6,942,698	-6,973,612	-6,904,166	-7,471,594	-7,661,367	-7,790,499	-8,459,661
Claims on federal government	2,686,727	2,732,704	2,725,266	2,770,915	2,739,570	2,783,358	2,853,069
Claims on state and local government	1,031,906	1,019,055	1,064,215	1,031,205	1,030,053	1,035,923	1,044,108
Liabilities to federal government	9,202,568	9,250,656	9,422,319	9,764,856	9,936,952	10,210,620	10,812,932
Liabilities to state and local government	1,458,763	1,474,715	1,271,328	1,508,857	1,494,039	1,399,160	1,543,906
Claims on other sectors	39,249,785	39,740,085	39,746,793	40,444,568	40,909,398	41,692,021	42,713,641
Other financial institutions	2,278,815	2,419,858	2,467,111	2,498,149	2,475,437	2,542,493	2,707,376
Public nonfinancial organizations	445,148	453,518	467,784	476,050	479,699	497,378	513,107
Other nonfinancial organizations	25,221,789	25,440,780	25,261,768	25,736,984	26,076,065	26,640,970	27,367,065
Households	11,304,033	11,425,930	11,550,130	11,733,385	11,878,197	12,011,181	12,126,093

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

	Apr. 2014	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014
Broad money liabilities	37,285,186	37,365,775	37,240,186	37,462,565	37,723,129	38,153,845	38,912,332
Currency outside banking system	6,776,816	6,763,127	6,763,519	6,871,178	6,964,133	6,959,310	6,907,622
Transferable deposits	8,057,890	7,999,442	8,231,906	7,972,996	7,868,855	7,834,650	7,391,249
Other financial institutions	541,252	561,720	534,295	511,510	476,098	441,858	400,286
Public nonfinancial organizations	576,794	545,420	551,167	504,379	462,926	467,553	443,062
Other nonfinancial organizations	4,236,774	4,256,888	4,409,948	4,238,325	4,170,521	4,260,034	3,882,867
Households	2,703,070	2,635,415	2,736,496	2,718,782	2,759,310	2,665,205	2,665,034
Other deposits	22,450,479	22,603,206	22,244,760	22,618,391	22,890,141	23,359,885	24,613,462
Other financial institutions	1,378,459	1,455,784	1,438,464	1,533,036	1,522,144	1,517,863	1,647,455
Public nonfinancial organizations	232,532	218,750	181,300	191,670	221,365	226,087	245,433
Other nonfinancial organizations	6,965,171	7,058,783	6,721,971	6,759,467	6,889,143	7,245,041	7,993,398
Households	13,874,318	13,869,889	13,903,026	14,134,219	14,257,490	14,370,894	14,727,176
Deposits excluded from broad money	1,201,777	1,480,341	1,494,605	1,610,785	1,418,123	1,371,106	1,545,754
Securities other than shares excluded from broad money	1,393,124	1,354,922	1,555,640	1,562,717	1,581,260	1,589,463	1,588,564
Shares and other equity	9,993,525	10,058,703	10,056,263	9,957,111	9,949,728	10,214,257	10,222,510
Other items (net)	1,977,482	1,588,724	1,281,725	1,836,964	1,749,257	2,572,461	2,226,916
Other liabilities	7,418,775	7,281,747	7,230,506	7,992,487	8,395,175	9,430,202	11,086,669
Other assets	4,839,846	5,160,327	5,249,245	5,373,692	5,546,004	5,780,989	6,646,884
Consolidation adjustment	-601,447	-532,696	-699,536	-781,831	-1,099,914	-1,076,753	-1,212,869

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

	Nov, 2014			Dec, 2014			Jan, 2014		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Net foreign assets	351,753	22,489,914	22,841,667	377,433	24,873,491	25,250,924	478,085	30,049,926	30,528,011
Claims on nonresidents	1,721,111	30,538,775	32,259,886	1,750,086	33,654,048	35,404,134	1,768,062	40,602,375	42,370,438
Liabilities to nonresidents	1,369,358	8,048,862	9,418,219	1,372,653	8,780,557	10,153,209	1,289,977	10,552,450	11,842,427
Domestic claims	35,024,055	-57,713	34,966,342	37,406,575	-6,359	37,400,216	37,047,201	352,332	37,399,533
Net claims on general government	-1,857,670	-7,182,978	-9,040,648	-133,278	-8,206,299	-8,339,577	-303,256	-9,670,391	-9,973,647
Claims on federal government	2,151,376	713,273	2,864,648	2,130,071	770,959	2,901,030	2,119,066	906,235	3,025,301
Claims on state and local government	1,080,070	98	1,080,168	1,298,864	109	1,298,974	1,280,993	125	1,281,118
Liabilities to federal government	3,674,870	7,896,298	11,571,168	2,612,703	8,977,311	11,590,015	2,659,216	10,576,682	13,235,899
Liabilities to state and local government	1,414,246	50	1,414,296	949,510	56	949,566	1,044,099	69	1,044,168
Claims on other sectors	36,881,725	7,125,265	44,006,990	37,539,853	8,199,940	45,739,794	37,350,457	10,022,723	47,373,181
Other financial institutions	2,479,583	299,439	2,779,022	2,576,092	274,449	2,850,541	2,526,231	333,304	2,859,535
Public nonfinancial organizations	458,462	76,221	534,683	454,309	84,080	538,389	451,503	93,562	545,065
Other nonfinancial organizations	21,990,522	6,456,570	28,447,092	22,576,931	7,529,302	30,106,233	22,583,418	9,222,739	31,806,157
Households	11,953,158	293,036	12,246,194	11,932,522	312,109	12,244,631	11,789,305	373,118	12,162,424

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

	Nov. 2014			Dec. 2014			Jan. 2014		
	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	40,223,061	X	X	43,032,122	X	X	45,211,555
Money Supply (National Definition)	30,625,597	X	X	32,110,529	X	X	31,448,631	X	X
Currency outside banking system	6,920,019	-	6,920,019	7,171,463	-	7,171,463	6,700,272	-	6,700,272
Transferable deposits	7,869,486	-	7,869,486	8,217,293	-	8,217,293	8,299,296	-	8,299,296
Other financial institutions	478,089	-	478,089	468,794	-	468,794	461,671	-	461,671
Public nonfinancial organizations	476,282	-	476,282	526,730	-	526,730	584,742	-	584,742
Other nonfinancial organizations	4,241,508	-	4,241,508	4,457,954	-	4,457,954	4,891,932	-	4,891,932
Households	2,673,607	-	2,673,607	2,763,815	-	2,763,815	2,360,951	-	2,360,951
Other deposits	15,836,092	9,597,464	25,433,556	16,721,773	10,921,593	27,643,365	16,449,063	13,762,924	30,211,987
Other financial institutions	1,552,213	112,136	1,664,348	1,573,992	137,675	1,711,666	1,539,750	173,429	1,713,179
Public nonfinancial organizations	146,261	85,404	231,665	167,490	121,247	288,737	148,657	115,353	264,011
Other nonfinancial organizations	3,228,311	5,230,296	8,458,607	4,308,913	5,953,535	10,262,447	3,892,032	7,829,150	11,721,182
Households	10,909,307	4,169,629	15,078,936	10,671,379	4,709,136	15,380,515	10,868,623	5,644,993	16,513,616
Deposits excluded from broad money	917,555	727,133	1,644,688	1,001,417	987,891	1,989,308	1,048,125	1,180,333	2,228,458
Securities other than shares excluded from broad money	1,298,434	315,473	1,613,908	1,261,509	348,594	1,610,102	1,294,522	400,145	1,694,667
Shares and other equity	10,193,957	0	10,193,957	9,769,684	0	9,769,684	15,560,345	0	15,560,345
Other items (net)	4,132,395	0	4,132,395	6,249,925	0	6,249,925	3,232,520	0	3,232,520
Other liabilities	12,911,871	0	12,911,871	16,020,621	0	16,020,621	14,230,468	0	14,230,468
Other assets	7,535,690	0	7,535,690	8,617,496	0	8,617,496	9,725,271	0	9,725,271
Consolidation adjustment	-1,243,786	0	-1,243,786	-1,153,200	0	-1,153,200	-1,272,676	0	-1,272,676

Table 1.16

Money Supply (National Definition)

(billions of rubles)

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

Table 1.16 (end)

	M2 Money supply (5+6)	Money supply growth rates, %				
		to previous month		to beginning of the year		to month of year ago
		9	10	11	12	
2012						
31.12	27,405.4	9.3		-		11.9
2013						
31.12	31,404.7	7.7		-		14.6
2014						
31.01	30,136.1	-4.0		-4.0		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
2015						
31.01	31,448.6	-2.1		-2.1		4.4
28.02	31,716.4	0.9		-1.2		4.1

Table 1.17

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	–	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	–	
31.12.2012	9,852.8	7,667.7	1,356.3	425.6	403.3	–	
31.12.2013	10,503.9	8,307.5	1,270.0	408.8	517.6	–	
2014							
31.01	9,351.2	7,672.1	1,141.9	411.3	126.0	–	
28.02	9,230.1	7,706.2	1,001.1	415.8	106.9	–	
31.03	9,344.7	7,620.7	1,162.6	442.7	118.7	–	
30.04	9,427.9	7,881.2	1,016.4	431.8	98.5	–	
31.05	9,326.1	7,752.9	1,050.3	434.8	88.1	–	
30.06	9,672.4	7,779.9	1,371.5	432.1	89.0	–	
31.07	9,613.5	7,856.3	1,218.3	431.1	107.8	–	
31.08	9,537.2	7,965.3	989.0	448.8	134.0	–	
30.09	9,947.9	7,943.8	1,358.6	429.4	216.1	–	
31.10	9,646.4	7,999.0	1,070.9	435.1	141.4	–	
30.11	9,950.9	7,922.1	1,381.4	458.6	188.9	–	
31.12	11,332.0	8,840.5	1,215.5	471.3	804.6	–	
2015							
31.01	9,898.0	7,752.1	880.7	497.4	767.8	–	
28.02	9,665.5	7,715.8	1,146.7	493.3	309.7	–	

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

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2015							
03.02	9,842.4	7,737.0	956.4	497.4	651.6	—	
04.02	9,980.5	7,720.3	959.9	497.4	802.8	—	
05.02	9,711.8	7,683.3	1,047.7	497.5	483.4	—	
06.02	9,735.6	7,711.1	933.6	497.5	593.4	—	
09.02	9,714.5	7,746.3	789.3	497.5	681.4	—	
10.02	9,931.6	7,761.1	1,282.7	497.5	390.3	—	
11.02	9,702.5	7,747.5	1,277.0	497.5	180.5	—	
12.02	9,712.6	7,732.5	1,157.1	497.6	325.4	—	
13.02	9,720.6	7,764.9	1,159.8	497.6	298.3	—	
16.02	9,795.7	7,815.9	1,263.2	497.8	218.8	—	
17.02	9,778.0	7,835.3	1,211.5	488.3	242.9	—	
18.02	9,880.9	7,829.4	1,357.2	493.3	200.9	—	
19.02	9,846.7	7,815.4	1,361.1	493.4	176.8	—	
20.02	9,852.7	7,827.0	1,364.5	493.4	167.8	—	
24.02	9,784.6	7,866.3	1,274.3	493.4	150.6	—	
25.02	9,944.4	7,854.1	1,364.0	493.4	232.9	—	
26.02	9,629.8	7,795.9	1,195.2	493.4	145.4	—	
27.02	9,527.5	7,741.7	1,149.9	493.4	142.5	—	

¹ At market value.

Table 1.18

Other Financial Institutions Survey

(millions of rubles, end of period)

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

Table 1.19

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					
	01.03	01.04	01.05	01.06	01.07	01.08	01.09	01.10	01.11	01.12	01.02	01.03
1. Precious metals	1,706,450	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. Funds placed with nonresidents and securities issued by nonresidents	16,111,209	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
3. Credits and deposits	4,497,602	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
4. Securities	454,810	438,902	436,011	442,366	613,155	605,899	603,621	608,422	622,416	630,958	656,014	646,126
of which:												
– Russian government securities	368,414	352,524	349,949	356,254	356,947	354,948	352,273	357,254	371,073	379,426	399,931	391,630
5. Claims on IMF	709,555	703,242	709,935	681,452	666,588	704,221	705,376	751,520	825,742	891,653	1,230,583	1,083,689
6. Other assets	104,004	119,488	128,681	114,877	111,898	126,017	121,477	126,179	127,871	128,815	406,104	457,194
of which:												
– fixed assets ¹	X	X	X	X	X	X	X	X	X	X	X	X
– advance payments on profit tax	–	–	–	–	–	–	–	–	–	–	–	–
Total assets	23,583,630	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
1. Cash in circulation	7,706,532	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
2. Funds in accounts with the Bank of Russia	10,642,181	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
of which:												
– Russian government funds	6,748,621	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
– funds of resident credit institutions	1,524,909	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
3. Float	17,996	18,429	16,287	13,522	26,066	8,991	16,757	20,440	14,611	17,415	18,605	19,507
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–
5. Liabilities to IMF	552,651	548,702	551,587	537,643	521,869	547,008	556,286	590,695	640,248	695,697	1,001,799	894,259
5. Other liabilities	1,512,370	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
6. Capital	3,151,900	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
7. Profit of a fiscal year	–	–	–	–	–	–	–	–	–	–	–	–
Total liabilities	23,583,630	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

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

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

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

Table 2.2

The Bank of Russia Key Rate¹

Period	%
13.09.2013 – 02.03.2014	5.50
03.03.2014 – 27.04.2014	7.00
28.04.2014 – 27.07.2014	7.50
28.07.2014 – 04.11.2014	8.00
05.11.2014 – 11.12.2014	9.50
12.12.2014 – 15.12.2014	10.50
16.12.2014 – 01.02.2015	17.00
02.02.2015 – 15.03.2015	15.00
16.03.2015 –	14.00

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

Table 2.3

Required Reserves Ratios

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

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

Table 2.3 (end)
(percent)

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

Table 2.4

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

Period of validity	Scaling Factor
01.11.2009 –	0.2

Table 2.5

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

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

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

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

Table 2.6

Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

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

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

Table 2.7

Fixed-term Rates on the Bank of Russia Lombard Loans

Period of validity	Fixed-term rate, %		
	for the term of 1 day	for the term of 7 days ¹	for the term of 30 days ²
05.06.2009 – 12.07.2009	10.50	10.50	10.50
13.07.2009 – 09.08.2009	10.00	10.00	10.00
10.08.2009 – 14.09.2009	9.75	9.75	9.75
15.09.2009 – 29.09.2009	9.50	9.50	9.50
30.09.2009 – 29.10.2009	9.00	9.00	9.00
30.10.2009 – 24.11.2009	8.50	8.50	8.50
25.11.2009 – 27.12.2009	8.00	8.00	8.00
28.12.2009 – 23.02.2010	7.75	7.75	7.75
24.02.2010 – 28.03.2010	7.50	7.50	7.50
29.03.2010 – 29.04.2010	7.25	7.25	7.25
30.04.2010 – 31.05.2010	7.00	7.00	7.00
01.06.2010 – 14.09.2011	6.75	6.75	6.75
15.09.2011 – 25.12.2011	6.50	6.50	6.50
26.12.2011 – 13.09.2012	6.25	6.25	6.25
14.09.2012 – 02.03.2014	6.50	6.50	6.50
03.03.2014 – 03.04.2014	8.00 ³	6.50	6.50
04.04.2014 – 27.04.2014	8.00	8.00	8.00
28.04.2014 – 27.07.2014	8.50	8.50	8.50
28.07.2014 – 04.11.2014	9.00	- ⁴	- ⁴
05.11.2014 – 11.12.2014	10.50	-	-
12.12.2014 – 15.12.2014	11.50	-	-
16.12.2014 – 01.02.2015	18.00	-	-
02.02.2015 – 15.03.2015	16.00	-	-
16.03.2015 –	15.00	-	-

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

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

Period of validity	Interest rate on the loans secured by									
	gold for the term					assets and guarantees for the term				
	1 day	from 2 to 549 days ¹	up to 90 days ²	from 91 to 180 days ²	from 181 to 365 days ²	1 day	from 2 to 549 days ¹	up to 90 days ²	from 91 to 180 days ²	from 181 to 365 days ³
03.05.2011 – 14.09.2011	–	–	7.00 ⁴	–	–	–	–	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 ⁵ – 27.04.2014	8.00	8.50	–	–	–	8.00	8.75	–	–	–
28.04.2014 – 27.07.2014	8.50	9.00	–	–	–	8.50	9.25	–	–	–
28.07.2014 – 04.11.2014	9.00	9.50	–	–	–	9.00	9.75	–	–	–
05.11.2014 – 11.12.2014	10.50	11.00	–	–	–	10.50	11.25	–	–	–
12.12.2014 – 15.12.2014	11.50	12.00	–	–	–	11.50	12.25	–	–	–
16.12.2014 – 01.02.2015	18.00	18.50	–	–	–	18.00	18.75	–	–	–
02.02.2015 – 15.03.2015	16.00	16.50	–	–	–	16.00	16.75	–	–	–
16.03.2015 –	15.00	15.50	–	–	–	15.00	15.75	–	–	–

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

² Since February 1, 2014 operations are suspended.

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

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

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

Table 2.9

Main Indicators of the Bank of Russia Intraday and Overnight Loans

	Intraday loans						Overnight loans						
	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	of which in the Moscow region	extended loans, millions of rubles		number of credit institutions (branches)		of which in the Moscow region	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			
2015													
02.02	451,481.34	410,568.84	189	64	60	2,574.17	2,494.77	9	5	5	5	5	
03.02	237,796.40	204,736.77	156	49	52	842.28	761.16	5	2	2	4	4	
04.02	378,732.87	346,362.97	182	74	48	92.99	2.93	6	1	1	6	6	
05.02	262,015.33	221,986.70	199	71	54	379.76	295.82	5	2	2	4	4	
06.02	188,965.05	145,082.25	178	62	55	175.39	116.17	3	1	1	3	3	
09.02	313,195.59	278,686.10	188	63	59	444.96	419.97	3	2	2	2	2	
10.02	194,363.72	157,978.65	191	67	57	649.31	638.91	5	3	3	3	3	
11.02	442,102.74	411,678.98	176	63	54	384.63	378.43	4	3	3	2	2	
12.02	101,251.64	67,231.15	170	60	48	45.94	21.38	3	1	1	3	3	
13.02	217,854.20	159,480.48	177	56	52	748.03	602.80	9	7	7	3	3	
16.02	177,830.11	120,506.19	212	62	64	371.22	364.40	4	2	2	3	3	
17.02	145,886.90	112,129.36	183	57	56	904.90	901.69	3	2	2	2	2	
18.02	183,875.80	150,314.22	171	59	54	189.78	187.90	9	8	8	2	2	
19.02	181,652.69	143,195.92	183	68	47	153.74	148.65	5	3	3	3	3	
20.02	121,768.40	82,925.98	171	55	50	71.70	61.47	5	3	3	3	3	
24.02	146,434.98	112,433.06	177	54	60	130.86	80.78	3	1	1	3	3	
25.02	208,569.88	172,024.29	166	56	52	113.84	109.98	3	2	2	2	2	
26.02	158,365.01	120,092.70	159	47	53	107.77	98.01	4	3	3	2	2	
27.02	278,489.53	248,076.38	169	60	47	7.28	—	1	—	—	1	1	

Table 2.10 (cont.)

		Collateralized loans by assets and guarantees ¹						
		total amount of loans, millions of rubles	on fixed-term rate of which for the term					
			from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year	
1	14	15	16	17	18	19		
2013								
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	—		
2014								
January	505,373.76	—	18,679.50	2,879.00	4,350.75	—		
February	204,157.42	51.50	2,604.25	823.80	677.87	—		
March	344,102.15	7,000.60	46,630.23	81,712.04	8,759.28	—		
April	743,246.72	9,705.00	24,870.83	4,381.17	4,289.72	—		
May	634,909.40	36,098.93	4,000.67	3,176.40	105,822.40	—		
June	585,745.17	3,901.00	37,948.43	34,259.75	9,658.60	—		
July	1,446,525.57	119,788.52	24,482.15	21,854.00	23,102.90	174,000.00		
August	960,202.30	182,801.05	35,099.35	3,599.00	137,357.90	1,345.00		
September	1,078,942.68	514,954.67	55,048.40	3,904.69	3,993.83	—		
October	1,326,210.11	490,691.00	41,403.12	159,479.21	2,773.50	35,768.09		
November	1,372,979.72	411,531.45	141,413.10	27,459.00	47,982.00	32,801.00		
December	2,933,341.23	378,745.54	915,814.94	563,143.20	199,488.50	114,534.00		
2015								
January	1,057,930.97	20,892.89	78,496.15	23,768.30	572.50	—		
February	805,752.35	18,045.33	16,211.67	1,820.65	—	283.00		

Table 2.10 (cont.)

1		Collateralized loans by assets and guarantees ¹											weighted average rate, % p.a.
		on auction of which for the term				number of announced/valid loan auctions				18 months	27		
		3 weeks ⁴	3 months ⁴	12 months ⁴	18 months ⁴	3 weeks	3 months	12 months	18 months				
20	21	22	23	24	25	26	27	28					
2013													
September	-	-	-	-	-	-	-	-	-	-	-	-	6.82
October	-	500,000.00	-	-	-	-	-	-	1/1	-	-	-	5.78
November	-	-	-	-	-	-	-	-	-	-	-	-	7.49
December	-	-	-	-	-	-	-	-	-	-	-	-	7.14
2014													
January	-	479,464.51	-	-	-	-	-	-	1/1	-	-	-	5.87
February	-	200,000.00	-	-	-	-	-	-	1/1	-	-	-	5.89
March	-	200,000.00	-	-	-	-	-	-	1/1	-	-	-	8.01
April	-	700,000.00	-	-	-	-	-	-	1/1	-	-	-	7.35
May	-	485,811.00	-	-	-	-	-	-	1/1	-	-	-	8.45
June	-	499,977.39	-	-	-	-	-	-	1/1	-	-	-	7.81
July	-	588,302.00	494,995.00	-	-	-	-	-	1/1	1/1	-	-	8.52
August	-	600,000.00	-	-	-	-	-	-	1/1	-	-	-	8.86
September	-	501,041.09	-	-	-	-	-	-	1/1	-	-	-	8.35
October	-	596,095.19	-	-	-	-	-	-	1/1	-	-	-	8.91
November	-	561,793.17	-	150,000.00	-	-	-	-	1/1	-	-	1/1	10.08
December	261,615.05	500,000.00	-	-	1/1	-	-	-	1/1	-	-	-	14.56
2015													
January	-	934,201.13	-	-	-	-	-	-	1/1	-	-	-	17.36
February	-	769,391.70	-	-	-	-	-	-	1/1	-	-	-	15.29

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					
1	29	30	31	32	33	34	35	36	37	38	39	
	from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year							
2013												
September	–	–	–	–	–	–	–	–	–	–	–	
October	–	–	–	–	–	–	–	–	–	–	–	
November	–	320.00	–	–	–	–	–	–	–	–	6.50	
December	447.00	100.00	347.00	–	–	–	–	–	–	–	6.50	
2014												
January	320.00	–	–	320.00	–	–	–	–	–	–	7.00	
February	–	–	–	–	–	–	–	–	–	–	–	
March	244.00	–	180.00	–	64.00	–	–	–	–	–	8.50	
April	371.00	201.00	170.00	–	–	–	–	–	–	–	8.50	
May	–	–	–	–	–	–	–	–	–	–	–	
June	–	–	–	–	–	–	–	–	–	–	–	
July	254.00	–	–	–	–	–	–	–	254.00	–	9.42	
August	54.00	–	–	–	–	–	–	–	54.00	–	9.50	
September	380.00	70.00	–	–	310.00	–	–	–	–	–	9.50	
October	–	–	–	–	–	–	–	–	–	–	–	
November	395.00	–	395.00	–	–	–	–	–	–	–	11.00	
December	789.00	–	789.00	–	–	–	–	–	–	–	17.48	
2015												
January	762.20	–	762.20	–	–	–	–	–	–	–	18.50	
February	75.20	–	75.20	–	–	–	–	–	–	–	16.50	

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

² Since April 17, 2012 operations are suspended.

³ Since February 1, 2014 operations are suspended.

⁴ Auctions are conducted under the floating interest rate.

Table 2.11

Interest Rates on Specialized Refinancing Tools of the Bank of Russia

(% p.a.)

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

Table 2.12

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates by maturity			On all deposit operations attracted on fixed-term rates		On deposit operations attracted on auction rates by maturity							On all deposit operations attracted on auction rates	On all deposit operations	
	demand deposit	1 day	1 month ¹	1 week ¹	1 day	operations "fine-tuning"					1 day				
						2 days	3 days	4 days	5 days	6 days					
2013															
September	4.50	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	4.50
October	4.50	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	4.50
November	4.50	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	4.50
December	4.50	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	4.50
2014															
January	4.50	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	4.50
February	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	-	4.50
March	6.00	6.00	-	-	-	-	-	-	-	-	-	-	-	-	6.00
April	6.06	6.11	-	-	-	-	-	-	-	-	-	-	-	-	6.11
May	6.50	6.50	-	-	-	-	-	-	-	-	-	-	-	-	6.50
June	6.50	6.50	-	-	-	-	-	-	-	-	-	-	-	-	6.50
July	6.56	6.63	-	-	7.31	-	-	-	-	-	-	-	-	-	6.62
August	7.00	7.00	-	-	7.48	7.86	7.52	-	-	-	-	-	-	-	7.20
September	7.00	7.00	-	-	-	-	-	-	-	-	-	-	-	-	7.00
October	7.00	7.00	-	-	-	-	-	-	-	-	-	-	-	-	7.00
November	8.50	8.50	-	-	-	-	9.27	-	-	-	-	-	9.27	-	8.56
December	14.27	14.92	-	-	-	-	-	-	-	-	-	-	-	-	14.91
2015															
January	15.98	16.00	-	-	16.91	-	16.88	16.91	-	-	-	-	-	-	16.29
February	14.00	14.00	-	-	14.87	-	-	-	-	-	-	-	-	-	14.08

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

Table 2.13

Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of rubles	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds										
				fixed-term interest rates			auction interest rates							
				demand deposit	1 day	1 month ¹	1 week ¹	1 day	2 days	3 days	4 days	5 days	6 days	
														operations "fine-tuning"
2013														
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	-	-	-	-	-	-	-	-
2014														
January	231	51	1,469,960.50	2.46	96.45	1.09	-	-	-	-	-	-	-	-
February	149	36	719,303.65	3.35	96.65	-	-	-	-	-	-	-	-	-
March	155	35	1,157,213.42	2.89	97.11	-	-	-	-	-	-	-	-	-
April	201	38	1,575,035.19	1.66	98.34	-	-	-	-	-	-	-	-	-
May	171	37	1,259,148.45	1.50	98.50	-	-	-	-	-	-	-	-	-
June	158	38	1,139,463.92	1.78	98.22	-	-	-	-	-	-	-	-	-
July	197	39	1,722,206.77	1.79	88.35	-	-	9.86	-	-	-	-	-	-
August	215	40	2,971,537.72	1.20	74.30	-	-	6.06	12.11	6.40	-	-	-	-
September	243	43	4,142,974.03	1.07	98.93	-	-	-	-	-	-	-	-	-
October	256	42	3,047,108.14	1.07	98.93	-	-	-	-	-	-	-	-	-
November	206	42	1,429,741.37	2.19	93.29	-	-	-	-	-	-	-	-	-
December	308	46	6,404,104.41	1.09	98.91	-	-	-	-	-	-	-	-	-
2015														
January	304	47	6,144,802.94	0.71	73.25	-	-	16.36	-	4.88	4.80	-	-	-
February	290	46	5,733,153.19	0.62	86.15	-	-	13.23	-	-	-	-	-	-

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

Table 2.14

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

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Weighted average rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
2013									
–	–	–	–	–	–	–	–	–	–
2014									
09.07	1 day	33	6	225.90	6.95	7.50	7.39	7.31	169.80
04.08	2 days	39	12	402.31	7.44	8.00	8.00	7.86	360.00
07.08	1 day	45	12	417.14	7.30	8.00	7.75	7.48	180.00
08.08	3 days	44	12	243.73	7.37	8.00	7.64	7.52	190.00
07.11	3 days	12	5	64.63	8.95	9.50	9.50	9.27	64.63
2015									
13.01	1 day	15	4	114.23	16.47	17.00	17.00	16.79	114.23
14.01	1 day	29	9	227.54	16.55	17.00	17.00	16.91	227.54
20.01	1 day	32	11	223.33	16.48	17.00	17.00	16.94	223.33
21.01	1 day	48	16	282.54	16.55	17.00	17.00	16.95	282.54
22.01	1 day	44	15	288.99	16.50	17.00	16.95	16.89	224.39
23.01	3 days	57	17	357.16	16.50	17.00	16.96	16.88	309.16
30.01	4 days	54	18	304.65	16.55	17.00	17.00	16.90	304.65
02.02	1 day	29	14	128.59	14.50	15.00	15.00	14.93	128.59
03.02	1 day	60	18	467.24	14.75	15.00	15.00	14.93	467.24
06.02 ¹	1 day	61	17	590.87	13.95	15.00	–	–	–
09.02	1 day	53	17	266.03	13.95	15.00	14.93	14.73	221.01

¹ Fine-tuning deposit auction is recognized as nonvalid.

Table 2.15

REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
2015				
02.02	44,809.46	1	16.00	2,109,021.58
03.02	28,164.13	1	16.00	2,091,769.91
04.02	1,632,856.57	6	15.65	1,636,892.47
05.02	249,070.89	1	16.00	1,551,070.44
06.02	180,195.01	3	16.00	1,482,206.50
09.02	402,785.65	1	16.00	1,703,997.42
10.02	244,553.87	1	16.00	1,544,894.23
11.02	1,507,504.24	6	15.76	1,511,257.78
12.02	312,585.18	1	16.00	1,515,293.10
13.02	167,951.75	3	16.00	1,370,652.71
16.02	172,822.33	1	16.00	1,375,344.67
17.02	245,182.99	1	16.00	1,446,594.69
18.02	1,517,016.45	7	15.75	1,521,416.21
19.02	77,426.21	1	16.00	1,531,632.51
20.02	86,459.76	4	16.00	1,540,753.80
24.02	109,017.72	1	16.00	1,562,618.10
25.02	1,513,305.23	7	15.77	1,517,658.49
26.02	99,795.83	1	16.00	1,532,671.60
27.02	139,416.23	3	16.00	1,571,942.26

Table 2.16

Official Exchange Rate of US Dollar Against Ruble

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

(rubles/US dollar)

Table 2.16 (end)
(rubles/US dollar)

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

Table 2.17

Official Exchange Rate of Euro Against Ruble

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

(rubles/euro)

Table 2.17 (end)
(rubles/euro)

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

Table 2.20

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2015				
03.02	2,854.00	37.90	2,745.93	1,726.85
04.02	2,791.22	37.52	2,695.35	1,730.08
05.02	2,670.72	37.01	2 600.75	1,653.88
06.02	2,787.71	38.36	2,730.91	1,742.66
07.02	2,683.90	36.10	2,664.79	1,685.93
10.02	2,627.27	36.42	2,590.79	1,655.99
11.02	2,603.90	35.71	2,560.77	1,639.14
12.02	2,623.99	35.68	2,565.58	1,635.35
13.02	2,603.83	36.02	2,554.42	1,646.99
14.02	2,564.97	35.34	2,511.08	1,628.02
17.02	2,485.09	33.97	2,439.76	1,581.51
18.02	2,468.18	34.89	2,416.16	1,579.80
19.02	2,420.49	33.74	2,355.29	1,568.85
20.02	2,432.51	32.80	2,357.11	1,550.10
21.02	2,388.29	33.20	2,296.01	1,545.89
25.02	2,441.02	33.08	2,364.45	1,598.76
26.02	2,427.88	32.84	2,356.44	1,617.92
27.02	2,381.32	32.23	2,320.81	1,590.80
28.02	2,373.77	33.13	2,310.73	1,585.80

3. FINANCIAL MARKETS

3.1. Interbank Money Market

Table 3.1.1
Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR)
(% p.a. for ruble credits)

	Moscow Interbank Bid Rates (MIBID)										Moscow Interbank Offered Rates (MIBOR)									
	term of credit										term of credit									
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year		
2013																				
July	5.59	5.73	5.93	6.44	6.90	7.21	6.20	6.42	6.80	7.33	7.79	8.26								
August	5.59	5.70	5.89	6.37	6.83	7.18	6.20	6.39	6.72	7.23	7.66	8.19								
September	5.66	5.76	5.96	6.36	6.84	7.18	6.26	6.42	6.71	7.25	7.67	8.18								
October	5.58	5.71	5.91	6.32	6.81	7.13	6.18	6.40	6.72	7.20	7.68	8.14								
November	5.68	5.80	6.01	6.37	6.82	7.19	6.26	6.45	6.75	7.26	7.66	8.20								
December	5.98	6.01	6.19	6.46	6.92	7.21	6.56	6.66	6.93	7.26	7.85	8.23								
2014																				
January	5.64	5.81	6.02	6.42	6.86	7.15	6.27	6.51	6.86	7.30	7.87	8.18								
February	5.60	5.80	6.12	6.47	6.88	7.21	6.23	6.48	6.86	7.36	7.89	8.21								
March	6.98	7.15	7.51	7.65	7.97	8.25	7.72	7.89	8.18	8.54	9.02	9.34								
April	7.23	7.44	7.80	8.04	8.42	8.71	7.98	8.17	8.61	8.99	9.47	9.89								
May	7.68	7.93	8.38	8.64	8.97	9.25	8.43	8.68	9.13	9.49	9.95	10.33								
June	7.61	7.84	8.31	8.54	8.92	9.17	8.33	8.56	9.07	9.44	9.87	10.12								
July	7.73	7.94	8.30	8.71	9.07	9.30	8.36	8.63	9.14	9.54	9.97	10.32								
August	7.55	7.83	8.39	8.94	9.37	9.60	8.18	8.54	9.24	9.78	10.29	10.60								
September	7.55	7.87	8.46	8.96	9.40	9.62	8.17	8.54	9.18	9.85	10.28	10.60								
October	7.73	8.06	8.66	9.05	9.55	9.76	8.38	8.71	9.35	9.96	10.49	10.89								
November	9.35	9.60	10.15	10.35	10.72	10.97	10.08	10.32	10.90	11.40	11.92	12.45								
December	12.90	13.55	14.62	15.26	14.77	15.35	15.08	15.69	16.94	18.26	17.81	19.02								
2015																				
January	16.15	16.87	17.94	18.97	18.92	18.79	18.32	19.41	21.49	23.25	23.34	23.63								
February	14.56	14.94	15.56	16.40	16.64	16.49	15.88	16.51	17.81	18.85	19.51	19.64								

Table 3.1.2

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

	Moscow Interbank Actual Credit Rates (MIACR)						Moscow Interbank Actual Credit Rates (MIACR-IG)						Moscow Interbank Actual Credit Rates (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
2013																		
July	6.08	6.56	6.92	7.34	7.90	8.06	5.94	6.19	6.17	6.79	6.75	7.50	6.03	6.79	7.05	8.00	7.30	—
August	6.11	6.42	7.30	7.27	7.83	7.41	5.97	6.01	6.21	6.73	6.58	7.50	6.09	6.65	7.17	8.07	7.75	7.20
September	6.25	6.55	6.56	8.10	7.71	7.54	6.14	6.04	6.32	6.69	7.53	—	6.24	6.90	7.66	7.77	—	7.17
October	6.06	6.48	6.81	7.18	7.35	9.66	5.93	5.93	6.21	6.41	6.84	7.35	6.02	6.88	7.03	8.00	—	—
November	6.20	6.54	7.13	7.17	7.45	8.02	6.07	5.82	6.38	6.44	6.50	—	6.19	6.54	7.29	8.13	7.25	7.21
December	6.40	6.55	6.89	7.73	8.61	8.57	6.33	6.13	6.52	6.87	—	8.00	6.59	7.11	7.17	7.75	—	7.23
2014																		
January	6.06	6.73	7.02	7.14	7.61	8.12	6.02	6.06	6.00	6.53	7.10	7.25	6.05	6.82	9.08	7.30	—	—
February	5.99	6.45	7.12	7.41	7.99	7.59	5.96	6.03	6.62	7.08	—	8.02	6.04	6.51	7.25	9.10	—	—
March	7.85	8.24	8.49	8.59	8.44	9.36	7.75	7.94	7.53	7.52	8.45	8.33	7.97	8.28	8.00	9.08	—	—
April	7.87	8.50	8.67	10.10	9.53	9.11	7.80	8.14	8.27	9.33	—	9.00	8.00	9.91	9.61	9.40	—	—
May	8.21	8.65	9.11	9.64	10.32	8.67	8.11	8.33	8.98	9.29	9.64	9.94	8.38	10.65	9.35	11.26	—	—
June	8.23	8.58	9.10	9.63	10.43	4.05	8.12	8.39	8.97	9.25	9.87	—	8.41	10.03	9.55	9.16	11.00	—
July	8.17	8.83	8.94	9.91	10.12	9.54	8.09	8.52	8.93	9.18	9.50	9.64	8.39	10.99	9.69	9.18	12.00	—
August	7.88	8.35	9.24	10.45	9.38	10.82	7.87	8.35	8.93	9.56	10.30	—	8.18	12.40	11.17	10.68	12.00	—
September	7.95	8.42	8.96	10.19	10.73	11.22	7.95	8.31	8.99	9.62	—	—	8.18	11.27	11.21	10.34	11.76	—
October	8.24	8.61	9.18	10.56	11.79	11.42	8.22	8.52	9.00	9.68	10.25	—	8.48	10.62	11.76	12.07	—	—
November	10.21	10.51	10.94	11.49	12.29	13.32	10.18	10.50	10.84	11.58	12.55	—	10.54	12.16	12.96	11.28	—	—
December	15.47	16.73	16.68	16.87	15.22	16.95	15.48	16.73	17.00	21.86	24.90	19.69	16.45	15.60	18.23	18.02	25.00	18.00
2015																		
January	16.96	17.44	19.97	21.91	15.98	—	16.94	17.66	20.27	21.25	—	—	17.17	19.92	21.04	—	18.00	—
February	15.12	16.06	15.83	17.48	—	—	15.06	—	—	15.92	—	—	15.31	16.14	16.38	16.04	—	—

(% p.a. for ruble credits)

Table 3.1.3

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

(% p.a. for ruble credits)

Date	Moscow Interbank Bid Rates (MIBID)						Moscow Interbank Offered Rates (MIBOR)					
	term of credit						term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
2015												
02.02	15.46	15.47	16.57	17.93	18.17	17.81	17.05	17.93	19.94	21.28	22.32	22.28
03.02	14.87	15.44	16.21	17.15	17.40	17.21	16.30	17.10	18.60	19.82	20.44	20.71
04.02	14.57	15.16	15.92	16.76	17.08	16.78	16.01	16.85	18.16	19.43	19.97	20.04
05.02	14.37	14.78	15.30	16.31	16.71	16.50	15.77	16.57	17.77	18.84	19.53	19.47
06.02	14.26	14.80	15.46	16.21	16.60	16.47	15.56	16.34	17.91	18.90	19.67	19.62
09.02	14.28	14.63	15.27	16.18	16.57	16.46	15.67	16.16	17.75	18.83	19.65	19.73
10.02	14.41	14.82	15.33	16.22	16.57	16.28	15.67	16.35	17.68	18.79	19.51	19.37
11.02	14.50	14.87	15.36	16.29	16.61	16.42	15.78	16.35	17.55	18.62	19.25	19.19
12.02	14.57	14.95	15.46	16.15	16.28	16.56	15.88	16.50	17.58	18.72	19.40	19.64
13.02	14.49	14.91	15.48	16.19	16.33	16.36	15.78	16.32	17.54	18.46	19.24	19.46
16.02	14.49	14.84	15.41	16.15	16.30	16.43	15.79	16.26	17.43	18.37	18.86	19.13
17.02	14.55	14.84	15.45	16.17	16.39	16.49	15.70	16.32	17.41	18.42	18.90	19.18
18.02	14.49	14.87	15.55	16.30	16.47	16.59	15.79	16.40	17.63	18.61	19.24	19.40
19.02	14.53	14.87	15.51	16.29	16.47	16.58	15.74	16.40	17.65	18.67	19.23	19.40
20.02	14.50	14.87	15.47	16.26	16.45	16.47	15.74	16.27	17.49	18.38	18.99	19.08
24.02	14.59	14.89	15.39	16.18	16.36	15.82	15.80	16.34	17.46	18.31	18.96	19.18
25.02	14.54	14.89	15.49	16.24	16.44	16.01	15.78	16.35	17.49	18.43	19.09	19.32
26.02	14.58	14.92	15.46	16.23	16.47	16.02	15.90	16.47	17.57	18.52	19.20	19.38
27.02	14.68	14.98	15.50	16.32	16.52	16.05	15.92	16.44	17.69	18.71	19.31	19.54

Table 3.1.4

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

Date	Moscow Interbank Actual Credit Rates (MIACR)										Moscow Interbank Actual Credit Rates (MIACR-IG)					Moscow Interbank Actual Credit Rates (MIACR-B)				
											term of credit									
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year		
2015																				
02.02	14.95	17.36	-	-	-	-	14.92	-	-	-	-	-	15.35	-	-	-	-	-	-	
03.02	14.87	-	-	-	-	14.84	-	-	-	-	-	-	14.90	-	-	-	-	-	-	
04.02	14.81	17.76	-	18.02	-	14.82	-	-	-	-	-	-	14.82	-	-	-	-	-	-	
05.02	14.63	16.57	-	-	-	14.61	-	-	-	-	-	-	14.66	-	-	-	-	-	-	
06.02	14.75	14.98	16.69	-	-	14.70	-	-	-	-	-	-	14.46	-	-	-	-	-	-	
09.02	14.90	15.20	-	-	-	14.87	-	-	-	-	-	-	15.37	-	-	-	-	-	-	
10.02	15.38	-	16.57	-	-	15.36	-	-	-	-	-	-	15.40	-	-	-	-	-	-	
11.02	15.34	15.86	-	-	-	15.32	-	-	-	-	-	-	15.60	-	-	-	-	-	-	
12.02	15.19	16.99	-	-	-	15.17	-	-	-	-	-	-	15.35	-	-	-	-	-	-	
13.02	15.22	15.25	-	17.60	-	15.17	-	-	-	-	-	-	15.35	-	-	-	-	-	-	
16.02	15.10	-	12.00	-	-	15.01	-	-	-	-	-	-	15.26	-	-	-	-	-	-	
17.02	15.30	-	15.27	19.84	-	15.32	-	-	-	-	-	-	15.53	-	-	-	-	-	-	
18.02	15.06	15.88	16.15	-	-	14.91	-	-	-	-	-	-	15.23	16.38	-	-	-	-	-	
19.02	15.07	15.50	15.97	17.54	-	14.98	-	-	-	-	-	-	15.40	-	-	-	-	-	-	
20.02	15.03	15.62	16.11	17.55	-	15.00	-	-	-	-	-	-	15.45	-	-	-	-	-	-	
24.02	15.19	15.49	-	17.50	-	15.06	-	-	-	-	-	-	15.54	16.14	-	-	-	-	-	
25.02	15.31	16.35	-	15.91	-	15.26	-	-	15.92	-	-	-	15.61	-	-	-	-	-	-	
26.02	15.61	-	17.91	16.26	-	15.44	-	-	-	-	-	-	15.81	-	16.04	-	-	-	-	
27.02	15.50	-	-	17.08	-	15.45	-	-	-	-	-	-	15.73	-	-	-	-	-	-	

(% p.a. for ruble credits)

Table 3.1.5

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

	(millions of rubles)															
	Russian ruble (RUB)				US dollar (USD)				Euro (EUR)				Others			
	deposit operations among residents	with non-residents	REPO among residents	with non-residents	deposit operations among residents	with non-residents	REPO among residents	with non-residents	deposit operations among residents	with non-residents	REPO among residents	with non-residents	deposit operations among residents	with non-residents	REPO among residents	with non-residents
2014																
January	360,146	74,845	114,420	4,523	163,524	975,558	5,812	5,434	9,820	104,044	-	-	2	9,004	193	-
February	301,331	65,081	129,118	4,358	144,320	1,043,405	5,481	2,678	4,177	150,981	-	-	3	14,509	954	-
March	287,003	72,191	97,655	3,946	44,013	691,372	7,797	4,730	3,781	254,361	2	-	185	19,129	1,081	-
April	351,872	79,740	94,024	2,244	31,380	579,518	6,007	4,383	4,241	259,214	-	-	7	18,371	861	-
May	351,839	63,114	101,489	2,110	51,307	539,674	6,224	3,056	1,653	389,562	2	-	5	15,283	730	-
June	351,424	68,993	115,949	3,427	50,788	549,352	8,080	3,232	2,082	217,316	31	1	185	10,473	955	-
July	368,386	73,540	120,466	3,758	48,916	548,284	7,015	4,806	2,085	61,828	-	22	11	9,203	484	2
August	424,220	77,622	123,805	5,986	28,855	276,794	7,361	1,084	2,616	30,771	-	-	66	4,855	485	2
September	552,090	76,789	161,600	4,200	19,841	188,691	12,814	1,773	1,081	25,319	-	82	275	9,479	3	-
October	540,480	94,192	172,706	5,221	24,732	250,720	18,629	1,839	2,048	31,550	183	-	37	11,613	-	-
November	613,325	93,703	187,242	4,628	32,158	363,847	11,224	2,292	3,735	22,708	852	140	2	17,589	83	-
December	807,439	84,484	178,222	4,578	24,518	391,523	26,101	2,956	5,550	34,377	572	-	873	18,658	130	2
2015																
January	689,317	66,153	157,860	4,048	18,315	686,161	27,036	2,326	7,657	35,639	3	-	1,260	21,897	-	-
February	545,047	64,240	207,723	6,167	26,074	450,312	18,295	1,119	16,437	35,040	8	54	64	19,673	74	-

Table 3.1.6

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

February, 2015
(millions of rubles)

	February, 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	504,197	52,391	171,826	6,116	17,385	389,094	4,114	-	15,627	30,299	-	-	14	19,366	-	-
1 week ¹	19,019	7,429	31,109	44	2,004	14,571	4,538	638	27	2,643	8	-	-	54	-	-
2 weeks ¹	1,592	1,050	2,982	-	154	233	1,032	-	63	515	-	-	3	69	74	-
1 month ²	4,639	2,253	35	-	5,006	23,622	5,568	173	565	1,067	-	54	45	99	-	-
2 months ²	752	602	-	-	-	-	42	-	-	58	-	-	-	-	-	-
3 months ³	3,334	195	258	-	25	424	-	-	48	9	-	-	-	-	-	-
6 months ³	167	3	427	-	17	104	-	-	-	21	-	-	-	-	-	-
Over 6 months	914	162	843	-	1,282	143	2,388	-	35	64	-	-	2	1	-	-
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	10,433	154	244	7	201	22,122	614	308	72	364	-	-	-	84	-	-

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

3.2. Exchange Market

Table 3.2.1

Trades at the Unified Trading Session of Moscow Exchange

	US dollar				Euro	
	weighted average exchange rate, rubles / US dollar		trading volume, millions of US dollars		weighted average exchange rate, rubles/euro	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
2013						
January	30.2028	30.2129	25,834.5	73,627.4	40.2867	9,844.7
February	30.2022	30.2031	25,909.0	77,469.1	40.3152	10,697.1
March	30.8136	30.8202	29,811.2	81,246.9	39.9116	11,382.1
April	31.3377	31.3574	41,538.0	123,904.6	40.7728	13,162.4
May	31.3696	31.4034	33,709.2	78,252.6	40.6023	9,599.7
June	32.3447	32.3511	40,126.4	107,918.1	42.6779	12,474.8
July	32.7308	32.7612	40,901.0	92,382.4	42.8503	13,862.8
August	33.0267	33.0433	36,721.4	76,155.6	43.9776	13,483.1
September	32.4705	32.5407	39,822.5	94,141.7	43.4953	14,125.4
October	32.0549	32.0655	38,754.5	79,233.8	43.7623	12,754.9
November	32.7138	32.7338	34,992.2	81,826.7	44.1961	11,406.3
December	32.8548	32.8660	41,380.7	82,723.3	45.0129	13,553.9
2014						
January	34.0952	34.1805	36,153.6	100,342.6	46.5190	13,456.8
February	35.3605	35.3578	34,691.9	111,036.1	48.2780	16,169.3
March	36.1413	36.1678	38,249.5	123,596.0	50.0399	18,588.3
April	35.6734	35.6757	36,004.5	95,156.9	49.2843	13,103.4
May	34.7669	34.7374	31,870.8	79,832.9	47.6735	15,483.5
June	34.3346	34.3605	32,946.3	78,772.1	46.7431	13,060.4
July	34.7483	34.7706	35,021.0	88,129.3	47.0197	14,849.9
August	36.1742	36.1969	31,170.7	80,874.1	48.1728	12,474.9
September	38.0480	38.0342	33,791.3	107,789.8	49.0657	13,579.5
October	41.1446	41.2312	35,657.3	136,601.9	52.1429	15,846.5
November	46.3248	46.3376	29,975.4	93,855.6	57.7522	11,564.6
December	56.6447	56.4947	39,896.9	107,131.5	69.4496	13,751.5
2015						
January	65.9914	65.9332	21,026.6	51,629.4	75.9465	5,860.1
February	64.4551	64.4392	26,464.5	79,026.1	72.8888	9,380.5

¹ Settlement time not later than the transaction day.

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

Table 3.2.2

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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2013														
January	55,790	44,547	50,424	13,644	735	985	627	228	176	10	4	0	44	156
February	64,856	51,776	57,652	16,027	1,285	1,453	829	225	296	7	4	0	21	135
March	65,657	52,933	59,025	15,763	1,290	902	791	223	233	9	4	1	11	131
April	75,048	61,581	67,216	17,565	1,211	1,202	669	210	222	6	2	0	12	199
May	58,497	48,411	51,418	14,628	839	705	415	228	193	7	4	0	12	134
June	73,709	60,028	66,228	17,634	1,323	864	535	258	214	12	15	0	10	296
July	63,967	51,179	57,980	15,717	1,197	697	452	317	183	12	19	0	9	170
August	63,480	51,499	56,783	15,368	1,340	719	669	196	228	11	32	0	32	82
September	66,061	51,800	60,038	15,891	2,379	780	623	264	148	14	30	0	48	108
October	57,683	45,206	52,182	14,243	1,742	676	666	174	237	13	5	2	57	162
November	58,125	47,436	52,683	12,776	1,497	693	464	157	290	33	2	1	84	136
December	60,514	50,148	55,331	12,419	1,449	540	443	161	185	16	3	1	51	281
2014														
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
2015														
January	24,880	18,674	21,898	6,783	789	317	698	285	137	35	0	20	9	115
February	33,599	25,547	29,618	8,923	916	290	938	374	363	67	0	17	13	132

Table 3.2.3

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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2013														
January	2,459	1,241	2,193	1,004	98	135	156	26	12	5	1	0	4	43
February	2,357	1,365	2,151	745	128	88	152	29	13	2	2	0	4	37
March	3,830	2,113	3,634	1,416	122	83	195	26	17	10	0	0	4	38
April	5,048	3,661	4,669	1,386	79	44	160	17	8	16	1	0	2	54
May	5,738	3,575	5,340	1,900	231	138	115	44	29	9	1	0	6	87
June	2,637	1,945	2,498	544	94	26	87	51	5	1	1	-	3	19
July	1,672	1,306	1,541	326	58	16	64	12	1	3	2	-	2	13
August	4,224	2,703	4,031	1,272	151	62	136	33	15	3	2	0	4	33
September	2,024	1,572	1,878	385	72	12	62	8	0	4	3	12	5	37
October	2,765	1,854	2,545	805	114	61	51	21	5	2	0	13	6	52
November	3,034	2,030	2,823	713	176	112	87	22	19	2	-	18	9	58
December	4,065	3,065	3,822	862	116	73	105	9	9	1	0	4	12	52
2014														
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
2015														
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

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	2	Of which						7	8
		3	4	5	6	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts ²		
	Total foreign currency receipts ¹	banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)				
2012	146,192.56	16,970.46	32,790.04	33,097.54	49,015.49	10,764.01	3,555.03		
2013	150,985.65	18,125.90	36,594.28	35,888.41	46,257.63	10,847.46	3,271.98		
2014									
Q1	62,209.94	22,515.21	16,738.39	6,756.84	13,055.57	1,765.42	1,378.51		
Q2	36,400.75	3,610.42	8,815.47	7,741.47	12,230.54	2,645.89	1,356.96		
Q3	38,290.83	6,189.35	8,668.55	8,395.76	10,859.77	2,940.00	1,237.41		
Q4	73,112.29	27,164.02	16,114.71	8,783.13	17,352.86	1,890.49	1 807,08		
January	14,734.92	4,363.68	3,871.24	1,777.05	3,863.55	549.81	309.60		
February	14,125.71	3,189.29	3,432.99	2,446.31	4,240.15	545.73	271.25		
March	33,349.30	14,962.25	9,434.15	2,533.49	4,951.87	669.88	797.66		
April	12,592.15	723.38	3,139.60	2,997.36	4,608.10	778.70	345.00		
May	12,100.04	1,660.32	2,926.95	2,325.74	3,666.04	871.48	649.52		
June	11,708.57	1,226.72	2,748.93	2,418.37	3,956.39	995.71	362.44		
July	13,474.44	1,743.62	3,140.65	3,061.59	4,041.45	1,068.96	418.17		
August	12,157.25	2,021.52	2,932.55	2,524.97	3,276.36	997.99	403.85		
September	12,659.15	2,424.21	2,595.35	2,809.20	3,541.96	873.04	415.39		
October	18,097.56	5,020.26	4,822.55	2,325.16	4,460.51	865.17	603.91		
November	15,944.86	4,460.75	3,479.18	2,763.99	4,026.72	578.89	635.33		
December	39,069.88	17,683.00	7,812.98	3,693.99	8,865.64	446.44	567.84		

Table 3.2.4 (end)
(millions of US dollars)

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

¹ Excluding receipts related to interbranch turnover.

² Including receipts from and expenses of legal entities accordingly.

³ Excluding payments related to interbranch turnover.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

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

Table 3.2.5 (end)

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

Table 3.2.6

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

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

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	2	Of which										
		share	bonds	investment units	futures			options			on share index	
					total (7+8)	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are securities	on futures agreements (contracts), an underlying asset of which are securities		on securities
		3	4	5	6	7	8	9	10	11	12	13
2014												
Q1	56,799,362.0	13,548,203.4	35,175,316.0	33,140.4	6,833,160.0	876,341.8	5,956,818.2	1,209,542.3	1,199,788.4	9,753.9	-	-
Q2	53,857,374.2	12,208,995.2	34,867,589.6	56,704.2	5,792,436.7	811,283.0	4,981,153.6	931,648.5	916,190.8	15,457.7	-	-
Q3	56,938,984.8	13,429,847.6	36,678,035.3	37,479.8	6,011,586.8	807,680.7	5,203,906.1	782,035.3	770,020.7	12,014.6	-	-
Q4	65,300,434.8	15,417,894.8	42,555,661.3	49,968.1	6,505,071.7	842,783.0	5,662,288.7	771,838.9	758,826.5	13,012.4	-	-

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2015			
02.02	1,625.31	745.82	45.31
03.02	1,654.36	786.69	39.08
04.02	1,656.02	770.63	31.00
05.02	1,696.06	804.50	50.38
06.02	1,755.45	826.40	58.07
09.02	1,748.55	840.48	66.38
10.02	1,742.35	825.89	34.52
11.02	1,763.60	832.33	41.11
12.02	1,802.80	861.93	91.17
13.02	1,838.18	914.05	83.60
16.02	1,800.59	897.35	40.35
17.02	1,793.82	894.61	55.76
18.02	1,809.67	929.35	51.34
19.02	1,797.87	906.51	51.27
20.02	1,792.70	910.42	33.91
24.02	1,772.16	888.69	32.33
25.02	1,746.23	883.88	38.93
26.02	1,760.66	911.98	45.09
27.02	1,758.97	896.63	37.85

Table 4.1.1

Number and Structure of Credit Institutions

	2014								2015				
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02
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	1,065	1,064	1,059	1,059	1,057	1,057	1,056	1,056	1,052	1,049	1,047	1,046
of which:													
– banks	992	992	991	987	986	984	985	984	985	980	976	975	972
– nonbanking credit institutions	73	73	73	72	73	73	72	72	71	72	73	72	74
1.1. Registered 100 percent foreign-owned credit institutions	76	78	78	77	75	76	76	76	77	76	75	75	75
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) – total	1	–	–	–	1	–	–	–	1	1	1	–	–
of which:													
– banks	–	–	–	–	1	–	–	–	1	1	–	–	–
– nonbanking credit institutions	1	–	–	–	–	–	–	–	–	–	1	–	–
2. Credit institutions licensed to conduct banking operations – total	910	900	894	888	884	877	869	859	850	842	834	830	827
of which:													
– banks	850	841	835	829	824	818	812	804	799	790	783	778	773
– nonbanking credit institutions	60	59	59	59	60	59	57	55	51	52	51	52	54
2.1. Credit institutions with licence (permission):													
– to attract funds of individuals	747	739	732	729	723	718	717	711	706	698	690	687	684
– to conduct operations in foreign currency	613	603	599	596	593	586	579	572	567	559	554	551	549
– credit institutions with general license	268	268	267	265	263	263	263	262	259	259	256	256	255
– to conduct operations with precious metals	208	206	206	206	206	207	208	208	205	204	203	203	202

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1 (end)

	2014												2015	
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	
11. Operational offices of credit institutions – total	8,603	8,878	9,092	9,269	9,291	9,296	9,434	9,388	9,322	9,357	9,273	9,202	8,918	
of which Sberbank of Russia	657	656	656	654	654	653	653	651	653	652	651	651	651	
12. Mobile banking offices – total	156	160	160	164	163	166	170	182	187	192	196	196	196	
of which Sberbank of Russia	151	154	154	158	158	164	168	180	185	190	194	194	194	
13. Credit institutions with revoked licences	154	165	170	171	174	180	188	197	205	209	214	217	219	
14. Credit institutions subjected to liquidation	142	150	153	157	161	165	167	176	185	192	199	205	210	
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ²	135	141	143	151	156	161	163	172	181	190	197	203	206	
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,095	2,095	2,096	2,101	2,103	2,105	2,107	2,108	2,109	2,113	2,117	2,119	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	1,623	1,528	1,630	1,632	1,633	1,634	1,635	1,637	1,638	1,639	1,639	
– credit institutions liquidated owing to reorganization	471	471	472	472	472	472	473	473	473	475	478	479	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	469	470	470	470	470	471	471	471	473	476	477	478	
of which:														
– reorganization into branches of other banks	382	382	382	382	382	382	382	382	382	383	384	384	384	
– taken over by other banks (except for reorganized into branches)	87	87	88	88	88	88	89	89	89	90	92	93	94	
– credit institutions liquidated due to the violation of the law relating to the authorized capital repayment	1	1	1	1	1	1	1	1	1	1	1	1	1	

¹ These comprise representative offices whose opening abroad was made known to the Bank of Russia.² 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 ¹			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
2008				
31.03	206 (8)	110 (4)	94 (4)	179 (8)
30.06	215 (8)	112 (4)	101 (4)	187 (8)
30.09	221 (8)	116 (4)	103 (4)	193 (8)
31.12	221 (8)	116 (4)	103 (4)	193 (8)
2009				
31.03	223 (8)	117 (4)	104 (4)	194 (8)
30.06	228 (16)	117 (9)	110 (7)	193 (16)
30.09	226 (18)	115 (10)	110 (8)	190 (18)
31.12	226 (18)	114 (10)	111 (8)	189 (18)
2010				
31.03	224 (18)	115 (9)	108 (9)	188 (17)
30.06	219 (16)	114 (8)	104 (8)	182 (15)
30.09	222 (17)	116 (8)	105 (9)	185 (16)
31.12	220 (18)	116 (7)	103 (11)	183 (17)
2011				
31.03	220 (17)	118 (7)	101 (10)	186 (16)
30.06	219 (18)	116 (7)	102 (11)	186 (18)
30.09	225 (20)	123 (8)	101 (12)	193 (19)
31.12	230 (22)	124 (8)	104 (14)	197 (21)
2012				
31.03	234 (23)	127 (9)	105 (14)	201 (22)
30.06	236 (23)	127 (9)	107 (14)	204 (22)
30.09	239 (27)	133 (13)	104 (14)	210 (26)
31.12	244 (28)	135 (13)	107 (15)	214 (27)
2013				
31.03	246 (28)	134 (13)	111 (15)	217 (27)
30.06	248 (28)	133 (13)	114 (15)	218 (27)
30.09	252 (26)	134 (12)	117 (14)	220 (24)
31.12	251 (29)	134 (13)	116 (16)	222 (28)
2014				
31.03	245 (30)	129 (13)	115 (17)	216 (28)
30.06	238 (33)	127 (14)	110 (19)	211 (30)
30.09	231 (30)	124 (15)	106 (15)	205 (28)
31.12	225 (30)	120 (15)	104 (15)	198 (28)

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

Table 4.1.3

Credit Institutions Grouped by Registered Authorized Capital

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

Table 4.1.3 (end)

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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

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

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

² From July 1, 2013 the quantity of the credit institutions with participation of nonresidents 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 31.01.2015							Total
	1-5	6-20	21-50	51-200	201-500	501-830		
Assets								
Assets (liabilities)	43,253,727	17,525,712	8,610,570	8,586,374	2,369,444	407,045	80,752,872	
Loans to non-financial institutions	18,788,422	6,649,768	2,609,754	2,536,667	873,181	149,842	31,607,633	
Loans to resident financial institutions (except credit institutions)	510,959	396,870	209,672	139,841	36,766	3,344	1,297,452	
Loans to individuals	5,767,620	2,111,564	1,477,547	1,536,741	311,103	49,027	11,253,601	
Unsecured consumer loans (portfolio of homogenous loans)	2,891,658	1,453,234	1,095,695	735,389	89,305	11,410	6,276,691	
Capital and financial performance								
Equity capital	3,902,035	1,687,938	731,985	1,032,020	374,585	119,440	7,848,003	
Capital adequacy N1.0, %	11.4	12.0	10.5	14.3	17.3	30.7	12.0	
Profit for the current year	-7,858	21,060	-23,251	-18,858	3,889	1,463	-23,555	
Return on assets, %	1.2	0.9	-2.1	0.6	1.3	2.7	0.7	
Return on equity, %	11.4	7.8	-18.9	4.3	7.7	10.0	6.3	
Liabilities								
Individuals' deposits	10,693,772	2,896,440	2,393,845	2,335,771	905,850	103,025	19,328,702	
Loans received from the Bank of Russia	5,342,680	1,313,173	609,691	379,589	78,879	3,586	7,727,597	

Table 4.1.6

Financial Performance of Credit Institutions

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

Table 4.1.7

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

	Total		Of which credit institutions with the capital											
	number of credit institutions, units	capital, billions of rubles	less than 300 millions of rubles		300–500 millions of rubles		500 millions – 1 billions of rubles		1–3 billions of rubles		capital, billions of rubles		number of credit institutions, units	
			number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	
2013														
30.09	942	6,798.2	261	50.5	175	66.5	149	106.7	173	304.7				
31.10	936	6,894.6	260	50.3	167	63.5	149	105.6	176	307.5				
30.11	930	6,975.1	255	48.6	167	63.3	148	105.5	174	300.7				
31.12	923	7,064.3	238	45.1	176	66.7	140	98.3	183	306.3				
2014														
31.01	915	7,073.9	234	44.8	176	66.9	140	99.6	181	303.9				
28.02	910	7,252.9	228	43.6	173	66.0	141	101.8	183	308.8				
31.03	900	7,303.3	217	41.6	175	66.3	138	98.3	189	318.7				
30.04	894	7,344.5	212	40.4	167	62.6	143	99.6	190	311.8				
31.05	888	7,405.3	212	40.5	166	62.6	137	95.6	188	303.3				
30.06	884	7,370.2	205	38.6	173	65.1	132	91.9	189	307.6				
31.07	877	7,463.1	198	37.4	173	64.8	132	92.2	187	301.9				
31.08	869	7,533.8	184	34.4	178	66.5	133	92.3	189	310.1				
30.09	859	7,630.7	157	27.0	194	71.1	135	94.2	186	307.0				
31.10	850	7,739.6	142	24.6	199	72.8	132	91.6	189	308.7				
30.11	842	7,862.2	111	17.4	219	79.0	135	93.4	188	312.0				
31.12	834	7,928.4	57	4.7	270	97.2	130	89.7	181	299.2				
2015														
31.01	830	7,848.0	53	3.0	263	94.4	138	95.4	186	313.2				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.01.2015, %		12.0		41.5		25.7		17.9		15.5				

Table 4.1.7 (end)

	Of which credit institutions with the capital										credit institutions going through insolvency prevention measures	
	3–5 billions of rubles		5–10 billions of rubles		10 billions of rubles and more							
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
2013												
31.08	53	198.9	55	402.9	69	5,352.5	5	227.9				
30.09	56	211.1	50	368.4	73	5,462.5	5	227.7				
31.10	57	216.3	48	355.1	74	5,570.8	5	225.6				
30.11	60	227.3	46	335.3	74	5,666.8	6	227.6				
31.12	61	232.9	41	294.3	79	5,818.0	5	202.8				
2014												
31.01	59	228.5	42	302.7	78	5,821.7	5	205.8				
28.02	57	220.7	45	323.5	77	5,978.2	6	210.4				
31.03	53	207.9	46	330.9	76	6,015.5	6	224.1				
30.04	56	219.1	45	322.8	76	6,057.4	5	230.8				
31.05	56	221.0	46	333.8	74	6,089.5	9	259.0				
30.06	55	217.0	47	342.5	74	6,080.3	9	227.2				
31.07	57	225.0	41	292.9	80	6,226.7	9	222.2				
31.08	52	204.8	43	303.1	80	6,299.1	10	223.6				
30.09	52	204.5	44	310.1	80	6,388.1	11	228.7				
31.10	53	207.9	46	330.7	79	6,493.7	10	209.5				
30.11	50	197.5	43	299.1	81	6,664.0	15	199.8				
31.12	53	203.3	45	308.8	83	6,873.3	15	52.1				
2015												
31.01	50	197.5	45	320.0	80	6,822.8	15	1.8				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.01.2015, %		16.1		15.5		12.2		10.5				

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

Table 4.1.8

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

	(units)											
	2015											2015
	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	
Subjects of insurance business												
Insurance companies	599	590	587	588	589	572	569	565	567	569	569	
Mutual insurance companies	419	415	412	413	412	409	407	402	404	404	403	
Insurance brokers	12	13	13	13	13	12	12	12	12	12	12	
Securities market professional participants¹	168	162	162	162	164	151	150	151	151	153	154	
Brokers	1,123	1,115	1,106	1,102	1,099	1,100	1,098	1,094	1,079	1,070	1,063	
Dealers	866	849	841	838	837	833	829	821	803	798	787	
Trust managers	866	855	849	845	844	842	840	833	817	810	804	
Depositories	763	754	742	739	739	737	730	724	706	699	690	
Registrars	607	602	597	595	594	593	590	589	579	577	573	
Infrastructures	37	37	37	37	38	39	39	39	39	39	39	
Clearing houses	14	13	13	13	13	13	13	13	13	13	13	
Stock exchange	6	5	5	5	5	5	5	5	5	5	5	
Collective investment market participants	8	8	8	8	8	8	8	8	8	8	8	
Private pension funds	571	575	575	570	566	566	559	559	560	560	558	
Joint-stock investment funds	120	121	120	120	121	120	120	120	120	120	120	
Asset management companies	6	6	6	6	6	6	6	6	6	6	4	
Specialized depositories	403	406	407	402	398	399	395	395	396	396	396	
Subjects of microfinance and cooperatives	42	42	42	42	41	41	38	38	38	38	38	
Microfinance organizations	15,444	15,515	15,628	15,742	15,715	15,771	15,806	15,775	7,833	...	...
Credit consumer cooperatives	4,157	4,210	4,289	4,335	4,367	4,421	4,408	4,356	4,200	4,076	4,035	
Pawn shops	3,584	3,589	3,586	3,608	3,508	3,525	3,537	3,534	3,545	...	...
Housing savings cooperatives	7,615	7,625	7,663	7,709	7,751	7,736	7,772	7,796	...	...	...
Self-regulating organizations of microfinance organizations	88	91	90	90	89	89	89	89	88	86	86	
Self-regulating organizations of credit consumer cooperatives	2	2	2	2	2	2	3	3	3	3	3	
Rating agencies	10	10	10	10	10	10	10	10	10	10	10	
Cheque actuaries	9	9	9	9	9	9	9	9	9	9	9	
Self-regulating organizations of actuaries	...	...	...	...	40	40	40	40	40	40	40
	...	...	...	...	...	...	...	...	2	2	2

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

4.2. Borrowings

Table 4.2.1

Deposits of Individuals Accepted by Credit Institutions

		Deposits of individuals															
		in rubles							in foreign currency								
		by maturity							by maturity								
		total	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 3 years	total	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
2013																	
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
2014																	
31.01	16,689,420	13,433,121	2,384,007	38,602	289,483	438,892	2,056,109	7,132,485	1,093,543	3,256,299	335,367	2,858	36,015	64,602	424,835	1,934,593	458,029
28.02	16,908,024	13,510,318	2,464,570	83,962	270,124	407,621	2,043,822	7,122,447	1,117,772	3,397,706	358,606	6,589	37,700	66,675	445,467	2,003,737	478,933
31.03	16,563,850	13,206,977	2,390,325	50,790	276,736	407,607	1,988,046	6,980,195	1,113,278	3,356,873	375,991	4,490	38,888	66,975	437,638	1,951,563	481,330
30.04	16,847,471	13,507,416	2,592,578	80,606	246,168	420,772	1,960,037	7,063,011	1,144,243	3,340,055	377,881	5,265	33,934	68,719	421,625	1,947,173	485,457
31.05	16,756,486	13,516,012	2,519,801	53,878	264,794	442,158	1,963,535	7,116,982	1,154,864	3,240,475	372,244	4,011	31,062	66,538	404,395	1,884,266	477,959
30.06	16,883,220	13,699,248	2,607,293	82,681	233,895	451,205	1,953,097	7,191,380	1,179,696	3,183,972	365,172	4,665	28,003	63,582	389,971	1,860,034	472,544
31.07	17,111,775	13,795,655	2,592,635	52,559	259,784	464,181	1,964,564	7,281,984	1,179,948	3,316,120	368,087	3,519	28,838	66,128	403,221	1,950,844	495,483
31.08	17,271,181	13,928,903	2,628,284	41,738	262,308	469,981	1,975,694	7,378,188	1,172,709	3,342,278	373,121	3,135	27,999	66,617	399,010	1,963,013	509,384
30.09	17,297,538	13,876,276	2,524,168	74,603	212,302	471,596	2,004,471	7,443,026	1,146,110	3,421,262	384,457	4,525	26,065	66,355	402,646	2,011,953	525,262
31.10	17,685,383	13,829,068	2,538,470	44,114	230,177	460,343	2,026,758	7,412,915	1,116,290	3,856,315	449,418	4,651	34,386	78,229	441,326	2,256,743	591,562
30.11	18,087,076	13,794,044	2,544,101	68,446	192,912	454,115	2,035,891	7,399,922	1,088,658	4,303,032	493,283	6,106	36,046	86,845	496,527	2,526,308	657,918
31.12	18,552,682	13,706,572	2,635,711	29,168	518,985	864,717	2,430,927	6,358,979	868,084	4,846,110	543,066	6,650	103,774	191,475	1,014,137	2,479,251	507,758
2015																	
31.01	19,328,702	13,519,300	2,248,027	28,334	660,963	1,113,752	2,804,086	5,897,630	766,507	5,809,403	604,277	6,257	124,960	267,236	1,488,701	2,803,482	514,489

(millions of rubles)

Table 4.2.2

Funds of Organizations Accepted by Credit Institutions¹

		Deposits and other funds raised from organizations (except credit institutions)											
		in rubles											
		total	total	by maturity									over 3 years
				demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years			
1	2	3	4	5	6	7	8	9	10				
2013													
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				
2014													
31.01	11,059,895	6,329,598	71,818	1,295,197	1,035,143	825,312	892,456	1,282,712	926,960				
28.02	11,540,869	6,475,312	64,597	1,305,952	983,098	973,862	963,803	1,259,461	924,539				
31.03	11,555,267	6,385,851	61,475	1,145,544	995,306	1,065,051	972,986	1,222,863	922,626				
30.04	12,066,194	6,832,896	73,840	1,190,760	1,209,783	1,212,168	999,539	1,217,563	929,245				
31.05	12,437,811	7,201,963	67,118	1,361,892	1,197,815	1,265,670	1,055,350	1,237,655	1,016,463				
30.06	11,975,654	6,944,233	56,855	1,273,211	1,205,111	1,131,831	1,080,739	1,167,259	1,029,228				
31.07	12,464,465	7,134,681	49,619	1,474,270	1,069,244	1,193,080	1,134,314	1,190,680	1,023,474				
31.08	12,800,261	7,280,208	47,285	1,448,546	1,109,489	1,242,639	1,182,184	1,229,617	1,020,447				
30.09	13,422,258	7,457,908	44,765	1,392,588	1,204,802	1,451,670	1,080,322	1,205,856	1,077,905				
31.10	14,734,938	7,940,611	45,183	1,309,090	1,809,300	1,314,550	1,163,183	1,199,078	1,100,227				
30.11	15,488,581	7,797,157	48,562	1,732,816	1,519,404	1,092,735	1,141,068	1,152,046	1,110,528				
31.12	17,007,890	8,471,771	60,721	2,626,081	1,505,908	737,831	1,083,474	1,048,466	1,409,290				
2015													
31.01	18,564,503	8,427,858	61,837	1,922,660	2,078,359	858,458	1,111,377	988,149	1,407,018				

(millions of rubles)

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)													Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds									
	In foreign currency													in rubles	in foreign currency	in rubles	in foreign currency									
	total	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	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency										
1	11	12	13	14	15	16	17	18	19	20	21	22	23	24												
2013																										
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	30.07	4,083,195	2,535	112,946	106,804	83,487	466,506	1,195,434	2,115,482	2,272,985	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	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	2,794,093	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	2014	31.01	4,730,297	6,096	103,632	203,182	167,422	476,904	1,378,792	2,394,269	2,261,191	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	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	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	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	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	176,795	6,033		
31.12	8,536,119	26,918	691,620	363,022	249,379	625,417	1,937,227	4,642,536	3,223,440	3,370,786	172,126	7,933	2015	31.01	10,136,645	63,664	447,616	467,072	291,667	754,495	2,384,068	5,728,063	2,437,421	3,679,244	167,250	9,592

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

Table 4.2.3

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

(% p.a.)

	Weighted average interest rates on nonfinancial organizations' deposits																			
	Weighted average interest rates on individual deposits by maturity						Weighted average interest rates on nonfinancial organizations' deposits by maturity													
	demand deposits	up to 30 days including demand deposits	up to 30 days, except demand deposits	up to 1 year including demand deposits	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				
2014																				
January	1.98	2.18	4.85	5.01	5.80	7.17	5.30	6.03	7.32	7.43	7.33	5.54	6.32	7.03	7.56	5.61	7.98	9.40	8.01	
February	1.77	2.30	4.85	4.98	5.75	7.04	5.09	5.94	7.30	7.28	7.30	5.47	6.43	7.41	8.02	5.56	7.84	8.58	7.91	
March	1.57	1.79	4.74	5.01	5.64	7.02	5.07	5.91	7.17	7.08	7.17	6.80	7.75	8.25	8.84	6.90	7.65	9.71	7.72	
April	1.28	1.84	4.54	5.07	5.68	7.20	5.18	6.04	7.60	6.97	7.55	7.06	8.14	8.66	8.57	7.14	8.53	10.06	8.65	
May	1.10	1.41	5.48	5.10	5.79	7.19	5.19	6.06	7.85	6.95	7.78	7.41	8.73	9.27	9.62	7.54	8.69	6.92	8.66	
June	1.20	1.79	4.72	5.16	5.91	7.40	5.33	6.21	7.80	6.68	7.72	7.39	8.66	9.01	9.64	7.51	9.00	4.42	8.66	
July	1.58	1.89	5.49	5.15	5.91	7.36	5.54	6.17	7.89	6.44	7.80	7.40	8.62	9.10	9.43	7.49	8.72	9.95	8.77	
August	1.69	2.07	6.34	5.23	5.88	7.37	5.63	6.19	7.95	6.95	7.89	7.20	8.95	9.66	9.69	7.35	9.37	8.02	9.31	
September	1.85	2.52	5.58	5.16	5.93	7.56	5.71	6.27	8.09	7.03	8.02	7.24	9.21	9.62	9.73	7.37	9.43	9.61	9.44	
October	1.94	2.24	6.41	5.26	6.05	7.82	5.95	6.50	8.20	7.42	8.15	7.47	9.53	9.76	10.45	7.62	8.48	9.60	8.54	
November	2.81	3.22	6.13	5.39	6.27	8.13	6.23	6.75	8.47	7.32	8.41	9.06	10.69	11.39	11.53	9.20	9.80	10.23	9.82	
December	5.68	5.92	11.76	11.51	13.71	12.73	12.29	12.74	11.98	8.06	11.74	13.96	18.84	19.95	15.67	14.44	12.81	17.12	13.46	
2015																				
January	4.88	5.52	13.68	12.21	13.17	11.87	11.84	12.34	12.79	9.97	12.69	14.66	16.72	17.19	16.05	14.83	13.57	13.79	13.58	

Table 4.2.4

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

(% p.a.)

	Weighted average interest rates on individual deposits						Weighted average interest rates on nonfinancial organizations' deposits											
	demand deposits	up to 30 days including demand deposits	up to 30 days, except demand deposits	up to 1 year including demand deposits	up to 1 year, except demand deposits	1 year to 3 years	over 1 year	over 3 years	1 year to 3 years	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	
	in US dollars																	
2015																		
January	0.63	0.94	2.28	3.32	4.85	5.84	5.10	5.34	5.45	5.41	1.44	4.13	5.32	5.65	2.25	6.75	7.47	7.03
	in euros																	
2015																		
January	0.46	0.77	2.29	2.79	4.32	5.46	4.81	5.00	4.95	4.84	1.68	2.87	3.73	3.90	1.91	5.69	4.25	5.69

Table 4.2.5

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

(millions of rubles)

	Deposit certificates									Savings certificates								
	total	of which by maturity						total	of which by maturity									
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15				
2013																		
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				
2014																		
31.01	7,020	143	835	395	2,881	2,040	408	353,218	137	128	27,453	36,032	275,442	461				
28.02	6,725	75	559	488	3,166	1,874	433	351,876	18	591	26,284	35,362	274,570	829				
31.03	6,453	177	452	429	2,898	1,900	433	346,027	0	623	24,045	34,181	271,325	848				
30.04	5,647	48	323	431	3,002	1,249	429	344,552	126	139	24,896	33,278	269,653	1,175				
31.05	6,147	40	630	293	3,021	1,403	428	342,647	20	322	25,285	32,608	266,122	1,257				
30.06	6,122	17	676	405	3,113	1,325	400	343,465	0	84	24,731	31,722	267,711	1,272				
31.07	7,400	50	729	871	3,969	1,198	403	353,188	1	76	24,834	34,378	274,989	1,334				
31.08	5,884	70	467	925	2,284	1,592	398	360,096	5	49	24,509	36,464	279,894	1,384				
30.09	6,064	22	588	853	2,334	1,571	598	365,844	1	95	23,112	39,562	284,970	1,356				
31.10	6,542	59	473	976	2,696	1,550	628	378,578	51	56	21,922	44,549	295,515	1,311				
30.11	6,193	35	244	948	2,547	1,506	607	407,827	5	656	26,235	53,259	311,106	1,333				
31.12	5,813	262	134	760	2,176	1,554	638	460,543	5	838	41,357	106,429	298,897	1,347				
2015																		
31.01	5,557	55	437	396	2,292	1,200	654	478,818	12	881	48,408	142,637	262,707	1,430				

Table 4.2.5 (end)
(millions of rubles)

	Bonds											Derivatives (at fair value)
	total	of which by maturity									over 3 years	
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	20	21	22	23		
1	16	17	18	19	20	21	22	23	24	25	26	27
2013												
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				
2014												
31.01	1,212,650	0	0	120	4,048	581,745	626,738	318,942				
28.02	1,174,568	0	0	0	3,665	561,044	608,965	342,424				
31.03	1,149,021	0	0	0	3,296	543,094	602,631	286,228				
30.04	1,126,232	0	17	0	2,943	524,158	597,114	284,353				
31.05	1,152,036	10	17	30	2,943	527,566	621,226	253,507				
30.06	1,203,837	0	0	140	2,913	534,630	665,472	225,665				
31.07	1,199,448	0	16	252	1,602	526,166	666,412	273,533				
31.08	1,193,895	0	224	287	3,711	517,945	671,492	321,294				
30.09	1,220,235	0	224	287	4,955	508,820	705,949	526,240				
31.10	1,223,873	0	3	204	5,635	475,226	742,806	853,096				
30.11	1,209,417	0	0	0	5,119	458,272	745,797	1,348,629				
31.12	1,357,528	0	0	0	12,021	541,604	802,848	1,953,347				
2015												
31.01	1,359,227	0	0	0	11,721	531,328	806,178	2,639,706				

4.3. Lending

Table 4.3.1

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

(millions of rubles)

		Loans, Deposits and Other Funds in rubles												
		total		individuals		organizations (except general and local governments and extrabudgetary funds)							credit institutions	
				of which by maturity										
		1	2	3	4	5	6	7	8	9	10	11		
2013														
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				
2014														
31.01	30,054,646	9,727,547	18,439,565	772,116	557,028	927,274	3,026,177	4,637,142	7,658,892	1,887,535				
28.02	30,169,754	9,841,613	18,476,471	766,467	585,636	924,915	2,949,125	4,640,341	7,724,642	1,851,669				
31.03	30,559,819	9,984,225	18,817,493	732,562	539,455	978,268	3,085,800	4,705,845	7,872,819	1,758,101				
30.04	31,355,493	10,171,239	19,194,940	671,295	512,772	990,240	3,203,776	4,872,777	7,999,453	1,989,314				
31.05	32,141,828	10,290,908	19,462,937	734,061	468,532	977,007	3,229,983	4,927,258	8,122,993	2,387,983				
30.06	32,667,642	10,422,995	19,625,766	728,450	443,131	984,096	3,274,032	4,980,503	8,238,923	2,618,880				
31.07	32,759,800	10,593,657	19,867,945	738,612	453,782	927,892	3,374,534	5,027,008	8,333,727	2,299,198				
31.08	33,163,682	10,729,179	19,941,272	750,375	470,172	915,108	3,452,673	4,926,502	8,393,747	2,493,231				
30.09	33,728,887	10,856,151	20,181,081	812,884	479,010	906,237	3,403,825	5,010,172	8,570,321	2,691,655				
31.10	34,217,571	10,949,877	20,473,639	915,001	522,571	907,467	3,416,657	5,040,769	8,660,942	2,794,054				
30.11	35,222,770	11,038,528	20,778,931	877,249	569,052	952,992	3,456,095	5,187,294	8,705,105	3,405,311				
31.12	34,888,476	11,028,783	20,849,792	696,167	472,194	944,587	3,333,470	5,419,011	8,886,409	3,009,901				
2015														
31.01	33,972,779	10,892,911	20,703,347	641,225	421,379	936,902	3,317,897	5,329,403	8,873,807	2,376,522				

Table 4.3.1 (end)
(millions of rubles)

1	Loans, Deposits and Other Funds in foreign currency													
	of which												credit institutions	
	total	individuals	total	organizations (except general and local governments and extrabudgetary funds)										
				of which by maturity										
12	13	14	15	16	17	18	19	20	21					
2013														
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				
2014														
31.01	10,194,943	252,264	5,842,482	120,491	126,897	205,659	625,096	1,354,984	3,298,785	4,097,925				
28.02	10,679,210	254,283	6,067,556	165,312	112,694	200,623	628,720	1,396,706	3,445,534	4,355,007				
31.03	9,786,133	243,877	6,146,831	151,286	155,131	228,754	611,955	1,385,126	3,502,575	3,394,075				
30.04	10,169,899	240,927	6,305,833	140,682	161,608	169,708	613,832	1,393,129	3,719,418	3,621,725				
31.05	9,907,083	228,344	6,139,262	147,469	110,910	181,332	576,086	1,365,276	3,649,179	3,538,058				
30.06	9,391,024	216,166	5,976,621	165,872	173,547	148,478	487,466	1,339,688	3,557,475	3,196,905				
31.07	9,886,541	226,695	6,305,468	157,442	162,162	162,772	524,101	1,401,294	3,787,282	3,352,982				
31.08	9,761,823	229,738	6,568,491	171,570	136,249	175,381	549,038	1,461,506	3,959,787	2,961,926				
30.09	10,131,792	240,225	6,935,102	182,304	63,620	176,452	570,195	1,518,477	4,303,488	2,954,803				
31.10	10,997,087	258,097	7,651,792	177,514	73,832	178,411	638,234	1,635,645	4,807,815	3,085,366				
30.11	12,196,035	282,195	8,637,338	263,037	72,293	209,816	629,839	1,820,352	5,486,566	3,274,494				
31.12	14,180,978	300,766	9,992,617	689,997	125,968	204,262	643,029	1,954,804	6,206,291	3,885,090				
2015														
31.01	17,480,028	360,690	12,201,739	795,915	110,991	231,887	949,782	2,306,582	7,541,707	4,914,268				

Table 4.3.2

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

(% p.a.)

	Total										Of which car loans					
	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year
2014																
January	28.04	16.09	30.39	23.81	24.41	21.69	17.29	18.31	16.47	19.95	18.15	12.38	12.49	13.94	16.12	15.44
February	28.25	15.35	23.72	22.58	22.77	20.99	17.21	18.00	16.30	15.43	18.59	12.70	12.75	13.87	15.91	15.25
March	26.37	15.09	25.27	23.67	23.78	20.76	16.98	17.78	18.83	18.18	18.45	12.52	12.63	13.82	15.87	15.22
April	23.52	15.99	23.17	20.58	20.97	20.85	16.96	17.74	18.37	19.87	18.98	12.52	12.61	14.04	15.93	15.38
May	27.48	15.79	26.56	24.90	24.89	20.83	16.82	17.67	16.13	17.34	20.91	12.76	12.91	14.28	16.42	15.80
June	28.08	14.80	23.40	24.09	23.91	20.73	16.65	17.53	18.45	20.52	18.39	12.36	12.48	14.12	16.41	15.74
July	28.36	13.97	22.53	23.35	23.28	20.98	16.62	17.53	18.01	22.60	16.16	12.13	13.19	14.03	16.75	15.92
August	29.51	14.78	25.94	23.10	23.82	20.73	16.49	17.39	–	21.90	19.34	12.01	12.23	14.06	16.98	16.09
September	23.72	16.30	23.46	24.51	23.93	21.08	16.76	17.66	20.80	19.47	19.33	12.02	12.20	14.32	17.11	16.29
October	25.33	16.40	23.95	24.84	24.37	21.57	16.64	17.60	17.91	20.42	19.36	12.23	12.47	14.68	17.06	16.37
November	24.31	16.02	25.78	25.08	24.59	21.45	16.74	17.72	16.76	20.87	19.42	12.41	12.55	14.66	16.94	16.20
December	25.32	17.99	25.44	25.66	24.82	22.24	16.33	17.37	23.51	20.20	19.47	13.11	13.32	15.25	17.29	16.60
2015																
January	23.69	19.94	27.00	33.55	29.08	29.69	17.36	19.46	20.14	18.79	21.08	18.13	18.46	20.70	21.19	21.07

Table 4.3.3

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

(% p.a.)

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

Table 4.3.4

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

(% p.a.)

	On individual loans, by maturity						Of which car loans										
	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	
2014																	
January	11.70	12.39	11.89	11.99	11.92	10.88	6.81	8.91	-	-	-	-	-	-	-	-	-
February	9.88	13.52	9.39	9.54	9.73	10.39	9.44	9.99	-	-	-	20.72	20.72	-	11.00	11.00	11.00
March	11.18	10.26	8.70	9.50	9.68	10.68	9.11	10.08	-	-	-	-	-	-	-	-	-
April	11.78	12.71	12.77	10.66	11.21	9.65	10.11	9.79	-	-	-	-	-	-	-	-	-
May	13.05	15.24	12.84	10.62	12.59	9.85	10.43	9.98	-	-	-	-	-	-	-	-	-
June	10.94	10.40	11.49	11.75	11.41	12.30	12.63	12.38	-	-	-	-	-	12.00	-	12.00	12.00
July	13.15	13.23	6.19	10.61	10.58	12.95	7.25	12.16	-	-	-	-	-	-	5.80	5.80	5.80
August	13.98	12.50	5.26	10.11	7.36	11.23	9.47	10.00	-	-	-	-	-	-	9.00	9.00	9.00
September	12.67	7.55	13.07	12.32	10.58	10.49	8.84	9.41	-	-	-	-	-	-	9.65	9.65	9.65
October	13.13	12.54	13.48	9.31	11.02	9.10	9.86	9.24	-	-	-	-	-	-	-	-	-
November	12.99	-	6.00	10.53	10.97	12.84	9.41	10.65	-	-	-	-	-	13.00	-	13.00	13.00
December	6.13	12.20	9.60	10.72	10.52	9.97	8.59	9.46	-	-	-	-	-	-	16.90	16.90	16.90
2015																	
January	8.51	12.60	13.81	11.48	9.99	11.71	14.86	12.86	-	-	11.00	-	11.00	-	13.00	13.00	13.00

Table 4.3.5

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

(% p.a.)

	Total										Of which to small, medium-sized businesses						
	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	
2014																	
January	7.35	9.94	10.62	11.18	9.15	11.09	10.28	10.64	12.60	11.61	12.33	13.15	12.49	13.10	12.34	12.83	
February	7.47	10.16	10.98	11.59	9.43	11.26	10.91	11.11	12.49	11.88	12.26	13.19	12.59	13.31	12.76	13.15	
March	8.99	11.06	10.92	11.23	10.29	10.87	10.30	10.60	12.38	12.24	12.24	12.91	12.55	12.59	12.87	12.68	
April	9.27	11.05	11.57	11.53	10.53	10.82	11.24	10.97	12.83	12.16	12.67	13.29	12.85	13.10	12.88	13.03	
May	9.32	11.53	11.86	12.09	10.60	11.19	11.29	11.23	13.09	12.38	12.68	13.16	12.88	13.20	12.33	12.76	
June	9.43	11.45	11.89	12.05	10.68	11.84	11.48	11.67	13.11	12.32	12.73	13.29	12.95	13.28	12.32	12.82	
July	9.39	11.45	12.09	12.38	10.69	11.98	11.81	11.92	12.97	12.56	12.93	13.49	13.09	13.27	13.26	13.27	
August	9.29	11.75	11.28	12.31	10.56	11.96	11.66	11.83	13.14	12.58	13.27	13.37	13.16	13.67	13.42	13.59	
September	9.22	12.00	12.66	12.62	10.62	12.38	11.70	12.05	13.15	12.77	13.53	13.39	13.27	13.68	13.08	13.45	
October	9.58	12.26	12.54	12.69	10.79	12.29	12.16	12.24	12.82	13.05	13.28	13.62	13.33	13.93	13.20	13.64	
November	11.20	12.82	13.07	13.09	11.97	12.82	11.94	12.56	13.51	13.43	13.80	14.00	13.77	14.24	13.61	14.00	
December	19.81	17.16	15.00	15.02	18.31	14.12	12.15	12.94	15.95	15.90	15.97	16.27	16.09	15.31	14.22	14.92	
2015																	
January	19.59	20.70	20.20	19.50	19.86	15.32	14.87	15.09	19.25	19.00	18.94	18.68	18.86	17.89	17.59	17.77	

Table 4.3.6

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

(% p.a.)

	Total										Of which to small, medium-sized businesses					
	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year
2014																
January	1.02	4.06	4.39	6.39	2.66	5.86	7.79	7.00	8.95	10.03	10.65	11.55	10.67	10.31	9.43	10.01
February	1.01	5.07	6.74	6.72	3.49	5.98	7.07	6.57	10.62	11.06	10.07	11.06	10.75	10.38	8.25	9.49
March	1.36	2.74	4.56	7.01	3.47	5.63	5.34	5.44	11.67	10.28	6.95	12.08	11.00	10.35	8.75	9.99
April	1.25	4.51	5.68	5.89	3.39	5.50	5.43	5.45	10.02	10.71	8.37	10.84	10.32	10.86	9.06	10.17
May	1.33	3.34	5.50	7.41	3.40	6.08	7.19	6.65	12.05	9.37	9.20	10.46	10.30	10.81	11.17	11.12
June	1.17	6.12	3.48	7.13	4.41	7.80	6.83	7.05	9.34	8.73	8.74	11.55	10.47	9.73	8.36	9.03
July	1.29	3.58	5.30	6.39	3.32	5.70	7.40	6.62	10.80	11.23	11.00	11.67	11.39	10.13	11.28	10.55
August	1.30	4.67	5.28	6.65	3.08	6.56	7.19	7.01	8.71	13.57	10.00	11.57	11.19	11.73	8.62	10.21
September	2.51	4.58	5.79	7.20	4.39	5.76	7.23	6.88	12.90	11.77	8.32	10.36	10.25	10.53	9.01	9.65
October	2.18	5.18	6.79	7.13	4.38	7.48	6.32	6.74	13.06	12.98	7.54	10.91	10.10	10.17	7.53	8.38
November	3.08	6.51	6.99	9.37	5.03	8.01	5.55	6.29	9.23	12.34	9.84	11.34	10.89	11.97	9.27	10.84
December	2.74	5.37	7.37	8.44	4.96	8.24	6.74	7.11	8.00	10.33	10.10	10.71	9.67	11.70	11.13	11.45
2015																
January	4.56	7.14	7.71	8.92	6.78	9.26	8.68	8.80	9.39	9.62	10.09	12.41	11.39	12.38	10.71	11.41

Table 4.3.7

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

(% p.a.)

	Total										Of which to small, medium-sized businesses						
	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	
2014																	
January	2.27	3.26	5.57	8.07	5.28	5.25	7.71	6.56	6.35	9.65	7.90	13.08	11.94	9.53	8.17	9.00	
February	3.77	5.14	7.35	9.11	6.58	6.57	7.90	7.23	10.32	10.72	10.17	11.52	11.16	10.37	9.35	9.97	
March	1.42	4.16	6.88	7.67	5.71	9.16	5.45	6.24	18.00	8.84	11.20	12.12	11.32	9.34	6.53	8.61	
April	2.82	5.86	6.06	6.55	5.66	9.75	6.94	8.63	12.34	8.04	9.24	10.19	9.56	9.74	9.92	9.82	
May	2.35	5.14	5.22	7.17	4.83	5.34	6.02	5.59	12.14	6.84	5.74	13.38	9.49	10.44	6.50	8.73	
June	6.50	5.53	6.10	6.31	6.19	7.98	7.77	7.89	12.89	10.02	9.18	11.34	11.58	11.50	10.20	11.35	
July	3.95	6.40	4.58	5.91	5.38	6.64	6.77	6.68	12.60	11.70	7.12	10.95	10.63	9.05	8.21	8.97	
August	2.84	7.82	7.11	6.98	5.51	5.58	7.35	6.19	12.57	12.72	9.15	8.95	10.80	9.59	10.66	9.79	
September	1.41	5.78	4.93	6.88	4.41	8.10	6.73	7.24	11.40	9.73	9.61	10.48	10.05	9.79	9.61	9.77	
October	2.81	6.96	6.19	7.80	5.63	6.63	7.39	7.08	12.55	13.00	7.97	10.30	11.56	9.34	9.45	9.38	
November	1.22	4.75	7.79	7.94	3.03	9.17	5.32	7.00	12.78	11.94	8.71	10.15	10.80	10.00	—	10.00	
December	1.32	6.21	5.03	10.38	2.32	8.31	7.52	7.68	9.45	11.71	11.33	11.70	10.71	10.86	8.96	10.57	
2015																	
January	3.16	8.12	10.29	10.71	5.10	7.50	5.02	6.71	7.68	8.89	9.92	12.36	11.35	11.42	8.65	10.91	

Table 4.3.8

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	
2013																		
31.12	7,761,530	688,022	303,229	3,006	4,877,979	640,018	282,665	5,262	356,115	32,610	9,330	290						
2014																		
31.01	480,390	38,002	15,395	161	4,918,697	629,736	311,305	5,813	373,740	34,547	10,243	332						
28.02	1,058,984	86,490	44,197	686	4,930,185	634,680	319,844	6,278	384,861	36,717	10,441	319						
31.03	1,767,997	146,554	71,304	891	5,007,726	646,491	306,149	6,286	373,023	37,265	10,095	314						
30.04	2,430,938	203,290	101,619	1,026	4,966,231	653,383	307,362	6,198	392,528	39,553	9,467	314						
31.05	3,060,115	251,845	129,927	1,082	5,019,374	657,968	302,004	5,710	409,700	41,535	9,424	266						
30.06	3,680,525	301,843	153,389	1,453	5,060,661	662,438	296,225	5,494	401,088	42,645	8,209	260						
31.07	4,328,123	349,624	179,835	1,532	5,085,264	658,036	305,914	5,591	423,096	45,631	10,037	271						
31.08	4,864,949	392,496	202,705	1,825	4,819,434	655,175	270,401	5,842	380,091	47,916	8,439	268						
30.09	5,461,666	442,159	228,567	2,062	4,829,955	653,630	285,725	6,255	367,926	48,827	9,349	279						
31.10	6,058,594	487,791	282,080	2,340	4,802,516	646,850	328,040	6,833	378,658	51,633	10,856	289						
30.11	6,568,433	530,747	331,581	2,626	4,789,962	643,899	370,132	6,576	384,865	53,666	12,356	330						
31.12	7,194,200	579,637	415,361	2,944	4,699,572	635,177	416,877	7,607	378,750	51,785	15,637	276						
2015																		
31.01	292,354	17,017	14,040	3	4,579,748	613,346	476,774	8,540	410,201	55,973	23,519	344						

Table 4.3.9

Mortgage Loans Extended by Credit Institutions to Individuals-Residents

		In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity, months		weighted average interest rate, %				
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
2013											
31.12	878,495	1,385,357	2,647,421	27,783	172.9	174.0	12.51	12.20			
2014											
31.01	50,367	81,445	2,673,992	28,057	172.0	172.0	12.30	12.30			
28.02	123,772	203,542	2,738,205	28,410	178.9	183.4	12.30	12.31			
31.03	208,384	344,270	2,808,289	28,296	181.6	185.5	12.18	12.00			
30.04	307,049	509,789	2,907,478	28,611	172.4	153.4	12.22	12.32			
31.05	389,021	647,699	2,983,358	28,932	174.2	180.7	12.22	12.22			
30.06	471,256	789,505	3,049,741	28,983	173.9	172.9	12.22	12.26			
31.07	565,551	951,145	3,143,500	29,587	176.6	189.4	12.23	12.24			
31.08	652,343	1,100,969	3,213,547	29,800	176.6	177.2	12.24	12.33			
30.09	739,226	1,253,612	3,288,628	29,654	177.1	180.2	12.27	12.46			
31.10	836,062	1,423,100	3,360,775	29,946	177.8	183.2	12.34	12.85			
30.11	923,945	1,576,680	3,443,067	30,464	178.1	180.8	12.37	12.61			
31.12	1,058,140	1,807,044	3 509 087	32,131	178.1	178.1	12.47	13.15			
2015											
31.01	44,924	73,033	3,520,286	32,837	175.9	175.9	14.16	14.16			

Table 4.3.9 (end)

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

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

	In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles	
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity, months		weighted average interest rate, %		on loans extended since the beginning of the year	on loans extended over the month		
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month				
2013												
31.12	823,175	1,338,731	2,536,869	25,443	176.4	176.4	12.44	12.12	12.12	12.12	61,709	
2014												
31.01	47,662	79,003	2,563,580	25,567	174.1	174.1	12.28	12.28	12.28	12.28	75,418	
28.02	117,701	197,265	2,628,020	25,856	181.2	186.0	12.29	12.29	12.29	12.29	75,062	
31.03	197,896	333,115	2,697,532	25,767	183.9	187.8	12.16	11.97	11.97	11.97	74,700	
30.04	291,566	493,603	2,794,925	26,075	174.5	154.9	12.20	12.30	12.30	12.30	75,752	
31.05	369,809	628,163	2,870,705	26,357	176.2	182.2	12.20	12.20	12.20	12.20	76,965	
30.06	448,163	766,009	2,936,427	26,368	175.9	174.7	12.20	12.23	12.23	12.23	77,076	
31.07	538,045	922,855	3,028,347	26,859	178.4	190.5	12.21	12.22	12.22	12.22	75,450	
31.08	620,874	1,067,947	3,096,218	27,005	178.4	178.7	12.22	12.29	12.29	12.29	76,390	
30.09	703,771	1,215,518	3,169,450	26,961	178.8	181.7	12.24	12.44	12.44	12.44	76,131	
31.10	796,585	1,379,684	3,239,516	27,205	179.5	184.9	12.32	12.85	12.85	12.85	78,089	
30.11	881,772	1,528,991	3,320,792	27,691	179.7	181.4	12.35	12.62	12.62	12.62	72,409	
31.12	1,011,562	1,751,777	3,383,872	28,954	179.5	178.0	12.45	13.16	13.16	13.16	72,229	
2015												
31.01	43,016	70,255	3,393,576	29,634	176.5	176.5	14.16	14.16	14.16	14.16	67,310	

Table 4.3.10 (end)

	In foreign currency							memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %		
			total	of which overdue debt				
2013								
31.12	1,864	15,195	111,990	14,207	151.9	9.57		24,274
2014								
31.01	64	315	118,862	14,867	193.2	9.84		25,702
28.02	141	981	117,996	15,263	177.2	9.34		25,494
31.03	216	1,704	112,216	14,839	165.9	9.31		26,654
30.04	294	2,722	110,299	14,815	148.4	9.50		25,912
31.05	351	3,184	105,291	14,314	143.9	9.55		24,604
30.06	414	3,670	100,237	13,953	145.9	9.50		23,317
31.07	489	4,376	104,295	14,708	147.2	9.48		24,093
31.08	558	5,366	104,498	14,790	144.5	9.37		24,547
30.09	619	6,372	108,562	15,208	140.3	9.39		25,521
31.10	661	7,179	117,052	16,581	140.1	9.34		27,539
30.11	708	8,562	128,546	18,627	139.9	9.26		30,530
31.12	750	10,832	136,379	17,143	146.3	9.25		33,803
2015								
31.01	9	267	164,954	20,962	71.8	10.42		39,473

Table 4.3.11

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

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.01.2015										total
	1-5	6-20	21-50	51-200	201-500	501-830					
Number of credit institutions extended mortgage loans, units	5	14	28	112	217	222					598
Number of mortgage loans extended to individuals-residents, units, of which loans extended:	38,221	2,122	770	1,161	656	95					43,025
in rubles	38,218	2,120	769	1,160	654	95					43,016
in foreign currency	3	2	1	1	2	0					9
Volume of mortgage loans extended to individuals, – total, millions of rubles	61,996	3,423	1,929	2,257	754	163					70,522
in rubles	61,985	3,409	1,693	2,255	750	163					70,255
in foreign currency	11	14	236	2	4	0					267
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	2,588,371	397,494	239,006	268,970	53,440	11,249					3,558,530
in rubles	2,556,191	342,343	217,255	223,578	43,437	10,772					3,393,576
in foreign currency	32,180	55,151	21,751	45,392	10,003	477					164,954
of which: overdue, – total	27,948	9,522	7,077	4,296	1,677	76					50,596
in rubles	19,180	3,010	4,436	1,989	943	76					29,634
in foreign currency	8,768	6,512	2,641	2,307	734	0					20,962
Weighted average maturity, months, of which on loans extended:											
in rubles	178.0	171.3	186.1	165.0	107.6	86.6					176.5
in foreign currency	164.0	214.0	60.0	122.0	5.9	0.0					71.8
Weighted average interest rate, %, of which on loans extended:											
in rubles	14.10	15.40	14.10	14.40	16.00	16.90					14.16
in foreign currency	8.10	13.80	10.00	10.30	12.20	0.00					10.42
Rights of claim under mortgage loans, – total, millions of rubles	21,133	7,302	21,471	40,387	15,976	514					106,783
in rubles	9,879	2,917	10,702	27,741	15,692	379					67,310
in foreign currency	11,254	4,385	10,769	12,646	284	135					39,473

Table 4.3.12

Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

1	Investments in debt obligations											11
	2	of which investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments							10	revaluation of debt obligations		
		3	4	5	6	7	8	9				
	total	federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations			
2013												
30.09	5,742,080	935,286	-	126,152	423,381	991,719	640,441	2,615,443	9,790	-132		
31.10	5,847,406	976,619	-	215,789	459,067	929,092	829,609	2,417,579	8,467	11,184		
30.11	6,061,117	965,403	-	186,207	440,591	989,048	744,017	2,752,567	8,500	-25,217		
31.12	6,162,887	814,109	-	131,807	410,262	883,192	687,840	3,248,865	6,341	-19,529		
2014												
31.01	6,271,472	936,737	-	165,072	448,084	918,384	825,097	3,026,266	6,414	-54,583		
28.02	6,332,510	1,181,896	-	175,981	479,653	955,086	1,014,448	2,573,613	6,426	-54,594		
31.03	6,217,776	868,001	-	96,258	388,354	998,869	720,319	3,242,663	6,406	-103,094		
30.04	6,135,429	791,642	-	77,898	338,510	945,289	642,264	3,482,123	6,185	-148,481		
31.05	6,256,447	1,053,164	-	138,113	408,306	905,621	776,887	3,051,381	6,137	-83,162		
30.06	6,216,333	1,151,946	-	151,485	422,548	898,601	850,596	2,798,154	5,870	-62,868		
31.07	6,360,387	1,227,781	-	147,381	463,085	939,612	780,374	2,941,765	5,825	-145,434		
31.08	6,336,363	1,307,077	-	155,532	497,169	999,417	879,655	2,662,284	5,690	-170,461		
30.09	6,410,166	1,137,281	-	143,146	517,779	1,047,906	856,610	2,860,774	5,114	-158,444		
31.10	6,633,837	1,206,177	-	132,613	471,834	1,120,600	714,212	3,184,230	5,197	-201,026		
30.11	7,102,542	1,095,900	-	106,138	416,010	1,279,027	635,501	3,840,634	5,243	-275,912		
31.12	7,651,441	1,268,375	-	108,870	456,429	1,301,048	666,449	4,261,831	5,197	-416,759		
2015												
31.01	8,162,109	1,649,323	-	163,558	658,992	1,845,116	931,128	3,380,109	5,522	-471,639		

Table 4.3.12 (end)
(millions of rubles)

	Investment in equities						Equity in subsidiaries and associated companies			Other equity interest	Derivatives (at fair value)			
	total	of which					total	of which shares of subsidiaries and associated resident credit institutions	19			20	21	
		investment in equities at balance-sheet value (regardless revaluation)												17
		13	14	15	16	18								
12	of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	revaluation of equities	18	19	20	21					
2013														
30.09	784,685	8,497	89,441	607,061	96,486	-16,800	588,694	181,714	355,864	180,234				
31.10	769,575	7,204	90,772	622,644	68,560	-19,605	591,054	181,713	350,560	176,162				
30.11	808,310	6,952	89,000	625,752	109,353	-22,748	599,125	181,738	351,773	194,331				
31.12	790,391	5,116	94,545	591,672	116,602	-17,544	594,897	189,240	353,860	175,848				
2014														
31.01	801,610	4,582	97,333	615,793	111,913	-28,010	617,808	189,702	363,374	381,930				
28.02	764,095	4,729	103,595	599,777	83,878	-27,883	626,357	199,650	367,732	417,845				
31.03	785,258	5,262	95,644	583,111	134,825	-33,583	695,952	228,828	376,811	397,487				
30.04	366,881	5,055	22,880	129,223	115,430	-25,628	1,068,331	228,858	436,039	403,993				
31.05	424,229	7,292	53,672	141,977	143,078	-12,177	1,063,449	228,868	441,179	363,203				
30.06	397,161	3,882	53,409	160,055	114,830	-8,591	1,050,073	229,252	446,599	316,392				
31.07	360,245	6,002	53,039	149,050	103,274	-26,327	1,058,313	229,481	439,395	355,258				
31.08	372,597	6,654	68,783	145,944	95,483	-14,156	1,355,956	507,783	439,830	417,576				
30.09	375,855	3,885	79,278	151,944	87,734	-16,799	1,372,051	507,784	441,585	615,456				
31.10	385,977	6,441	66,224	131,507	111,486	-12,242	1,413,347	507,838	442,656	989,708				
30.11	449,448	6,535	64,122	170,208	127,012	-5,559	1,395,487	507,815	445,384	1,554,612				
31.12	488,713	4,113	84,504	197,775	124,840	-16,405	1,365,934	503,437	427,589	2,298,646				
2015														
31.01	472,368	6,223	85,159	139,680	138,256	-1,508	1,361,969	503,437	439,451	3,101,675				

Table 4.3.13

Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles						Discounted bills denominated in foreign currency												
	total	of which					total	of which											
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills	other bills		bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills								
2013																			
30.06	284,371	0	0	240,833	10	43,528	98,019	0	95,613	2,154	252								
31.07	265,287	0	0	221,099	10	44,178	78,411	0	75,991	2,165	255								
31.08	263,350	0	0	218,777	10	44,563	95,582	0	93,131	2,192	259								
30.09	260,830	0	0	213,891	10	46,929	76,690	0	74,542	2,141	7								
31.10	260,240	0	0	213,647	10	46,583	65,878	0	63,743	2,128	7								
30.11	257,763	0	0	208,266	10	49,486	60,613	0	58,205	2,240	168								
31.12	221,821	0	0	173,110	10	48,701	52,279	0	49,896	2,217	166								
2014																			
31.01	215,048	0	0	168,474	10	46,564	49,509	0	46,935	2,394	179								
28.02	203,699	0	0	156,772	11	46,916	49,140	0	46,502	2,455	184								
31.03	202,616	0	0	145,977	11	56,629	46,436	0	43,855	2,398	182								
30.04	199,566	0	0	143,123	11	56,432	46,234	0	43,621	2,430	182								
31.05	200,121	0	0	144,684	11	55,427	26,185	0	24,020	2,157	8								
30.06	202,554	0	0	144,589	11	57,954	24,988	0	22,893	2,095	0								
31.07	207,502	0	0	149,807	11	57,685	24,991	0	22,727	2,230	35								
31.08	205,537	0	0	147,060	11	58,467	24,769	0	22,485	2,284	0								
30.09	208,326	0	0	151,037	11	57,279	15,610	0	13,143	2,467	0								
31.10	195,017	0	0	140,893	11	54,113	17,736	0	15,014	2,722	0								
30.11	179,775	0	0	124,614	11	55,150	19,436	0	16,403	3,033	0								
30.12	188,737	0	0	129,280	11	59,446	29,214	0	25,582	3,542	90								
2015																			
31.01	162,451	0	0	105,259	11	57,181	34,565	0	30,226	4,339	0								

Table 4.4 (cont.)
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities							
	of which those with terms				of which those with terms				of which those with terms				of which those with terms							
	total	2 to 30 days	19	20	21	total	2 to 30 days	23	24	25	total	2 to 30 days	27	28	29	total	2 to 30 days	31	32	33
1	18					22				26					30					33
2013																				
30.06	2,639,078	387,168	346,767	1,648,349	3,549,934	879,830	664,956	1,934,450	1,934,450	82,271	48,905	10,886	16,668	151,768	55,153	52,151	34,390			
31.07	2,732,458	332,216	369,813	1,755,959	3,531,031	833,187	656,464	1,896,989	1,896,989	118,198	67,163	13,010	13,730	150,805	60,175	41,134	43,365			
31.08	2,834,380	436,708	398,441	1,781,848	4,206,851	1,479,148	622,427	2,033,845	2,033,845	108,065	67,732	17,040	17,739	164,429	95,460	23,679	40,683			
30.09	3,173,514	492,272	710,214	1,732,727	3,950,631	902,278	1,018,129	1,889,607	1,889,607	100,884	63,332	17,835	11,260	151,212	59,540	50,643	31,480			
31.10	3,339,390	656,348	670,472	1,757,314	4,002,827	1,081,382	923,989	1,852,807	1,852,807	120,189	77,784	18,572	17,732	156,574	57,748	48,021	35,124			
30.11	3,220,278	750,787	489,538	1,780,981	4,129,310	1,330,916	706,815	1,982,432	1,982,432	113,321	88,499	2,935	14,833	165,384	93,052	5,485	59,213			
31.12	4,002,987	1,403,256	625,657	1,767,296	4,999,083	2,041,808	810,658	2,069,386	2,069,386	68,062	53,226	2,892	11,137	151,979	44,081	65,358	37,738			
2014																				
31.01	5,212,384	791,353	946,838	3,138,442	7,818,619	1,517,722	1,483,553	4,600,177	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	4,969,665	195,658	88,588	44,293	61,328	165,875	96,619	14,385	49,836			
31.03	5,999,829	726,886	873,762	3,426,609	8,447,248	1,459,560	1,634,972	5,065,792	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	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	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	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	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	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	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	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	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	8,125,786	351,991	83,093	59,394	208,460	556,785	64,822	278,314	150,852			
2015																				
31.01	6,137,371	823,056	1,161,751	3,445,786	14,552,474	2,577,103	2,661,801	9,166,096	9,166,096	528,878	229,639	46,610	251,324	596,126	117,737	272,929	145,237			

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives			
	of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms	
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
2013																
30.06	3,321	42	37	0	32,982	904	275	10,847	12,261	850	451	7,980	14,936	114	149	2,233
31.07	5,777	19	83	38	75,718	22	4,395	8,446	15,016	8	4,206	5,572	46,820	39	128	2,287
31.08	7,174	87	0	38	79,984	364	4,185	8,575	16,606	283	3,970	5,611	52,978	288	73	2,317
30.09	4,729	449	118	38	77,305	4,752	1,192	7,637	13,495	4,588	756	4,955	79,755	635	308	2,214
31.10	4,625	95	366	133	61,861	2,180	1,966	6,906	11,236	1,729	1,485	4,276	56,846	338	381	2,292
30.11	7,638	485	38	133	79,960	1,140	1,881	6,131	10,976	672	1,750	3,339	40,198	328	253	2,373
31.12	3,773	38	118	133	69,312	5,120	2,066	10,040	15,369	2,974	1,929	7,777	40,444	2,319	385	2,302
2014																
31.01	70,336	1,498	584	47,550	158,864	261	1,967	6,175	75,998	656	2,708	52,097	139,629	482	1,232	51
28.02	72,770	2,332	0	47,522	216,422	1,759	854	5,962	79,801	3,022	1,734	52,097	186,041	1,055	1,561	52
31.03	58,423	608	8,053	40,919	164,094	805	691	6,485	65,300	318	10,760	45,461	133,874	1,760	463	677
30.04	61,917	5,851	3,528	40,836	124,461	1,113	644	6,902	67,259	6,122	4,283	45,453	120,325	696	1,381	3,383
31.05	65,804	7,058	0	44,701	133,097	597	779	6,737	72,395	9,379	0	49,318	124,474	1,820	973	3,298
30.06	57,445	5,080	208	44,235	145,392	1,039	19,171	49,384	60,812	7	4,375	48,851	178,029	1,437	21,391	89,391
31.07	59,694	2,474	124	44,235	128,690	2,621	4,401	51,420	68,078	1,944	4,686	48,851	162,116	4,286	5,073	88,856
31.08	64,728	2,639	0	44,235	151,664	7,206	10,688	55,133	74,540	7,390	88	49,543	179,749	9,080	8,451	83,702
30.09	69,153	757	41	44,235	139,507	37	11,625	71,008	73,080	215	5,097	44,235	170,935	1,062	10,185	103,957
31.10	286,619	160	17,136	114,354	163,069	9,014	10,253	69,631	207,724	685	6,837	45,144	197,474	9,202	8,767	107,451
30.11	416,973	396	0	117,795	156,562	1,186	17,958	72,685	364,950	15,588	0	50,678	203,467	4,829	10,135	125,697
31.12	141,754	0	17,961	44,235	135,004	11,928	22,134	71,792	140,935	0	17,409	44,235	185,537	11,182	12,877	131,798
2015																
31.01	150,503	0	974	44,235	163,978	12,232	22,376	87,050	176,739	0	27,244	44,235	226,493	7,870	15,702	160,825

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

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

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

Table 4.5.1 (end)

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

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

Table 4.5.2

Private Pension Funds' Investment of Mandatory Pension Insurance

<i>(millions of rubles)</i>	
	2013
Total assets	1,095,126.86
of which:	
Central government securities of the Russian Federation – total	47,392.98
of which denominated in foreign currency	8,334.77
Local government securities of the Russian Federation – total	62,832.95
of which denominated in foreign currency	–
Bonds by domestic issuers (excluding central and local government bonds)	397,274.01
Shares issued by domestic open joint stock company	69,775.54
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
Deposits with credit institutions – total	335,506.61
of which denominated in foreign currency	165.95
Funds in accounts with credit institutions – total	110,787.66
of which denominated in foreign currency	602.80
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
Other assets ¹	38,847.48

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

Table 4.5.3

Private Pension Funds' Pension Reserves Generation

(millions of rubles)

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

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

Table 4.5.5

Private Pension Funds' Pension Accruals Investment

(millions of rubles)

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

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

Table 4.5.6

Payout of Private Pension Funds' Accruals

(millions of rubles)

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

Table 4.5.7

(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		total	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund
		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		
	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

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		
										including contributions towards co-financing of pension savings disbursed from the National Welfare Fund	including maternity capital (a portion of maternity (family) capital), including investment returns	
10	11	12	13	14	15	16	17	18	19	20	21	
2011	908.46	–	30.00	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	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	43,593.15	10.46	811.55	197.81	5,244.75	35.13	1,221.85	4,168.08	–

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 2	of which by types of investment funds			total 6	of which by types of unit investment funds		
		opened 3	interval 4	closed 5		opened 7	interval 8	closed 9
1								
2011	1,951.88	795.04	1,148.22	8.62	1,294,171.08	81,427.71	20,889.07	1,191,854.30
2012	2,034.59	871.98	1,153.64	8.97	1,598,011.01	88,775.55	18,277.05	1,490,958.42
2013								
Q1, 2013	2,050.91	889.18	1,152.57	9.16	1,710,315.16	86,420.57	18,491.49	1,605,403.10
Q2, 2013	2,050.14	890.07	1,150.48	9.59	1,750,919.47	96,194.56	13,715.89	1,641,009.01
Q3, 2013	2,004.76	858.32	1,137.05	9.39	1,806,325.48	104,698.74	12,454.91	1,689,171.83
Q4, 2013	2,033.84	888.37	1,135.74	9.73	1,865,928.30	113,221.68	19,486.60	1,733,220.02
2014								
Q1, 2014	2,048.32	902.02	1,136.22	10.09	1,924,457.46	105,001.63	18,167.69	1,801,288.14
Q2, 2014	2,155.06	991.32	1,153.60	10.15	1,972,782.76	95,200.32	18,006.20	1,859,576.25
Q3, 2014	2,277.87	1,109.35	1,158.95	9.57	2,048,451.18	94,910.94	19,836.04	1,933,704.20

Table 4.5.8 (end)

	Issue of investment shares, millions of rubles				Redemption of investment shares, millions of rubles						
	total	of which by types of investment funds			total	of which by types of investment funds			of which by types of investment funds		
		opened	interval	closed		opened	interval	closed	opened	interval	closed
1	10	11	12	13	14	15	16	17	18	19	
2011	133,780.31	58,191.98	4,226.51	71,361.82	55,571.67	31,010.62	3,618.68	20,942.37			
2012	155,275.76	28,178.13	2,620.57	124,477.06	76,218.82	29,835.80	4,181.50	42,201.52			
2013											
Q1, 2013	91,609.88	6,421.53	224.27	84,964.08	13,485.46	8,446.99	480.59	4,557.87			
Q2, 2013	145,802.43	25,029.29	749.65	120,023.49	29,095.20	14,633.25	847.38	13,614.57			
Q3, 2013	203,269.71	36,487.98	149.98	166,631.74	43,687.83	23,430.66	704.50	19,552.67			
Q4, 2013	245,316.98	68,204.61	260.63	176,851.74	89,014.47	49,462.34	1,028.79	38,523.34			
2014											
Q1, 2014	78,181.31	11,828.16	127.88	66,225.27	27,819.38	17,005.23	433.81	10,380.34			
Q2, 2014	103,967.10	19,942.32	211.25	83,813.53	53,716.92	37,060.32	706.09	15,950.51			
Q3, 2014	169,473.01	35,058.94	1,727.19	132,686.88	96,449.12	55,436.08	2,312.87	38,700.17			

Table 4.5.9

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

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

Table 5.1

Payments Effected by the Payment System of Russia

	Of which payments effected																												
	Total payments			by the payment system of the Bank of Russia ¹			by credit institutions ²			by non-bank settlement credit institutions			by credit institutions through correspondent accounts opened with other credit institutions ³			between various divisions of one credit institution ³			within one division of a credit institution ³										
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	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	2013	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
Q1	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	Q2	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
Q3	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	Q4	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
2014	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	2014	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

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

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

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

Table 5.2
Payments Effected by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment

	The Bank of Russia payment system ¹						Credit institutions payment systems ²					
	total			of which			total			of which		
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments ³	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments	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	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	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	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	
2013												
Q1	287,509.5	293,070.5	287,451.1	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	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	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	416.5	3,623.4	759,098.1	59,301.5	643,068.0	55,227.5	116,030.1	4,074.0	
2014												
Q1	293,153.1	270,735.9	292,973.9	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	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	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	215.0	4,672.7	818,499.6	70,274.9	712,355.7	66,057.3	106,143.9	4,217.6	

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

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

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

Table 5.3

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

(units)

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

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

(units)

1	The Bank of Russia institutions		Of which members			Credit institutions	Of which users		
	2	3	intra-regional electronic settlements	interregional electronic settlements	BESP system		intra-regional electronic settlements	interregional electronic settlements	BESP system
			4	5	6	7	8	9	
2011									
31.12	543	542	543	279	990	990	990	946	
2012									
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	
2013									
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	
2014									
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)

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

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

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals						
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1	2	3	4	5	6	7		
2012	239,043	–	23,240,455	17,834,393	3,659,875	1,746,187		
2013 ²	216,870	–	28,622,703	20,908,550	5,176,519	2,537,634		
2014	226,802	–	34,668,512	23,212,171	7,138,931	4,317,411		
2012								
Q1	190,306	123,241	4,814,902	3,742,693	771,533	300,677		
Q2	196,128	122,287	5,644,107	4,389,953	839,228	414,926		
Q3	208,898	135,465	5,917,599	4,549,527	916,695	451,376		
Q4	239,043	178,644	6,863,847	5,152,220	1,132,419	579,208		
2013²								
Q1	199,691	102,464	6,034,003	4,475,043	1,102,993	455,968		
Q2	204,497	106,330	6,919,706	5,155,115	1,194,410	570,181		
Q3	210,792	109,930	7,435,193	5,427,907	1,341,987	665,299		
Q4	216,870	113,569	8,233,801	5,850,486	1,537,129	846,186		
2014								
Q1	218,612	112,850	7,334,071	5,020,719	1,520,590	792,762		
Q2	219,954	115,882	8,224,509	5,624,586	1,642,219	957,704		
Q3	223,633	117,905	8,786,087	5,834,780	1,824,037	1,127,270		
Q4	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 ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which		other transactions, millions of rubles
					payments for goods (works, services), millions of rubles	12	
1	8	9	10	11	12	13	
2012	505	–	601,161	388,154	212,590	417	
2013 ²	593	–	990,291	568,714	421,314	263	
2014	698	–	1,481,176	878,585	602,154	436	
2012							
Q1	457	196	86,415	70,477	15,856	82	
Q2	450	218	119,889	84,508	35,282	98	
Q3	471	221	171,953	100,210	71,650	93	
Q4	505	242	222,904	132,959	89,801	144	
2013²							
Q1	567	252	190,430	105,935	84,420	75	
Q2	555	278	215,499	120,987	94,483	29	
Q3	581	287	264,873	150,862	113,959	52	
Q4	593	305	319,489	190,930	128,452	107	
2014							
Q1	623	299	262,612	154,321	108,189	102	
Q2	655	316	322,236	181,596	140,563	76	
Q3	654	310	374,305	229,292	144,887	126	
Q4	698	339	522,022	313,376	208,514	132	

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

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

Table 5.6

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

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

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

Table 5.7

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

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

6. REGIONAL SECTION

6.1. Direct Investment of the Russian Federation

Table 6.1.1

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

	(millions of US dollars)											
	2011			2012			2013					
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	66,851	105,465	38,614	48,822	101,819	52,997	86,712	162,530	75,818	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	75,840	126,881	51,041
Belgorod Region	2,357	3,271	914	1,672	2,387	714	1,101	3,643	2,542	1,101	3,643	2,542
Bryansk Region	6	8	1	14	17	4	7	9	2	7	9	2
Vladimir Region	55	59	5	31	32	2	21	22	2	21	22	2
Voronezh Region	65	137	72	50	83	33	56	77	21	56	77	21
Ivanovo Region	28	29	1	98	105	8	37	37	1	37	37	1
Kaluga Region	24	213	189	-60	22	83	17	19	2	17	19	2
Kostroma Region	24	25	1	53	100	47	5	6	2	5	6	2
Kursk Region	28	264	237	31	500	469	255	610	355	255	610	355
Lipetsk Region	1,806	2,415	610	531	958	427	-8	479	486	-8	479	486
Moscow Region	1,456	2,480	1,024	1,196	5,697	4,500	-1,542	4,694	6,236	-1,542	4,694	6,236
Orel Region	-13	8	20	-9	5	14	8	9	1	8	9	1
Ryazan Region	13	13	1	16	17	1	12	13	1	12	13	1
Smolensk Region	46	54	8	-23	25	47	30	37	7	30	37	7
Tambov Region	0	1	1	0	0	1	2	3	1	2	3	1
Tver Region	10	85	75	27	34	7	19	22	3	19	22	3
Tula Region	30	31	1	-14	5	19	13	14	2	13	14	2
Yaroslavl Region	33	41	8	82	84	2	-28	32	60	-28	32	60
Moscow	43,068	63,467	20,399	39,987	67,031	27,044	75,836	117,154	41,318	75,836	117,154	41,318

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

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

Table 6.1.1 (cont.)

(millions of US dollars)

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

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

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

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

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

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	959	3,760	2,802	1,031	1,805	774	167	1,584	1,417	1,149	2,319	1,170
Republic of Karelia	2	2	0	46	48	2	-12	1	13	-17	50	67
Republic of Komi	3	3	0	6	7	1	1	1	0	-3	1	4
Arkhangelsk Region	0	4	4	9	10	0	12	18	6	2	2	1
Nenets Autonomous Area	0	0	0	0	0	0	-	-	-	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	4	4	9	10	0	12	18	6	2	2	1
Vologda Region	183	184	1	-66	164	230	-227	113	340	-379	261	641
Kaliningrad Region	18	24	5	10	24	14	-27	13	40	11	15	4
Leningrad Region	416	901	485	61	126	65	-217	141	358	15	240	225
Murmansk Region	3	3	0	3	3	0	3	4	1	2	2	0
Novgorod Region	78	81	3	-66	-36	31	101	197	97	55	71	15
Pskov Region	1	1	0	0	0	0	1	1	0	2	2	0
Saint Petersburg	255	2,558	2,303	1,029	1,459	430	532	1,095	562	1,462	1,675	213
SOUTHERN FEDERAL DISTRICT	182	214	32	240	290	50	155	207	51	76	110	34
Republic of Adygeya (Adygeya)	0	0	0	1	1	0	1	1	0	-2	1	2
Republic of Kalmykia	0	0	0	0	1	0	0	0	0	0	0	0
Krasnodar Territory	129	133	4	125	129	4	79	102	23	13	18	5
Astrakhan Region	1	2	0	1	1	0	4	4	0	1	2	0
Volgograd Region	18	26	8	18	25	7	14	22	7	5	12	8
Rostov Region	33	53	21	94	133	39	58	79	21	59	77	19
NORTH CAUCASIAN FEDERAL DISTRICT	75	82	6	13	17	4	19	25	6	10	13	3
Republic of Dagestan	36	39	3	1	2	1	3	7	4	0	1	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	1	0	1	2	0	1	1	0	0	0	1
Karachay-Cherkess Republic	3	3	0	0	0	0	1	1	0	0	0	0
Republic of North Ossetia – Alania	0	1	1	0	0	0	0	0	0	0	1	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	1	0
Stavropol Territory	36	38	3	11	13	2	14	15	1	9	11	1
VOLGA FEDERAL DISTRICT	461	780	318	-2,221	816	3,037	449	847	397	-161	722	883
Republic of Bashkortostan	301	303	2	41	77	36	21	36	15	-2	53	55
Mari El Republic	1	1	0	2	2	0	0	1	0	0	0	0
Republic of Mordovia	-14	1	14	0	1	0	2	2	0	1	1	0

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

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

Table 6.1.1 (end)
(millions of US dollars)

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

Table 6.1.2

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

(millions of US dollars)

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

Table 6.1.2 (cont.)

(millions of US dollars)

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

Table 6.1.2 (cont.)

(millions of US dollars)

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

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

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

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

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

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

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

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

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

Table 6.1.2 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	-2,016	1,367	3,384	1,246	1,610	364	745	2,036	1,291	1,351	2,035	684
Republic of Sakha (Yakutia)	-118	41	2,16	0	4	4	67	91	24	52	52	0
Kamchatka Territory	1	1	0	45	46	1	0	1	1	0	0	0
Primorye Territory	-112	32	144	28	112	84	94	212	119	13	145	132
Khabarovsk Territory	7	175	168	8	10	2	5	8	2	42	55	13
Amur Region	201	234	33	191	229	39	173	183	10	213	228	15
Magadan Region	-35	0	35	35	35	0	0	0	0	0	0	0
Sakhalin Region	35	879	844	929	1,163	234	366	1,500	1,135	991	1,514	524
Jewish Autonomous Region	0	0	0	0	0	0	32	32	0	3	3	0
Chukotka Autonomous Area	5	5	0	10	10	0	8	8	0	38	38	0
CRIMEA FEDERAL DISTRICT				...	...	...	-7	0	7	0	0	0
Republic of Crimea				...	...	...	-7	0	7	0	0	0
Sevastopol				...	...	...	0	0	0	0	0	0
Unallocated by Region of Russian Federation	-848	1,23	2,078	431	985	554	228	942	714	-291	236	527

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

(units)

1	28.02.2015			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
THE RUSSIAN FEDERATION	827	1,680	225	1,455
CENTRAL FEDERAL DISTRICT	501	344	67	277
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	10	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	446	128	23	105
NORTH-WESTERN FEDERAL DISTRICT	64	248	8	240
Republic of Karelia	1	11	2	9
Republic of Komi	1	11	2	9
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	137	1	136
SOUTHERN FEDERAL DISTRICT	43	195	13	182
Republic of Adygeya (Adygeya)	4	5	1	4
Republic of Kalmykia	1	3	–	3
Krasnodar Territory	15	59	1	58
Astrakhan Region	5	12	–	12
Volgograd Region	4	31	–	31
Rostov Region	14	85	11	74
NORTH CAUCASIAN FEDERAL DISTRICT	27	95	20	75
Republic of Dagestan	11	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	42	5	37
VOLGA FEDERAL DISTRICT	91	317	38	279
Republic of Bashkortostan	7	30	–	30
Mari El Republic	2	11	3	8
Republic of Mordovia	3	4	–	4
Republic of Tatarstan (Tatarstan)	22	49	31	18
Udmurt Republic	2	8	–	8
Chuvash Republic – Chuvashia	4	6	–	6
Perm Territory	4	33	–	33
Kirov Region	3	7	–	7
Nizhny Novgorod Region	10	70	2	68
Orenburg Region	7	11	–	11
Penza Region	1	11	–	11
Samara Region	15	45	2	43
Saratov Region	9	22	–	22
Ulyanovsk Region	2	10	–	10
URALS FEDERAL DISTRICT	35	193	55	138
Kurgan Region	2	7	–	7
Sverdlovsk Region	14	65	4	61
Tyumen Region	12	53	13	40
Khanty-Mansi Autonomous Area – Yugra	6	15	1	14
Yamal-Nenets Autonomous Area	–	9	–	9
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6	29	12	17
Chelyabinsk Region	7	68	38	30
SIBERIAN FEDERAL DISTRICT	43	192	18	174
Altai Republic	2	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	–	5	–	5
Krasnoyarsk Territory	5	30	3	27
Irkutsk Region	6	18	–	18
Kemerovo Region	6	12	–	12
Novosibirsk Region	7	58	–	58
Omsk Region	5	20	–	20
Tomsk Region	2	17	8	9
FAR-EASTERN FEDERAL DISTRICT	22	88	6	82
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
CRIMEA FEDERAL DISTRICT	2	18	–	18
Republic of Crimea	1	13	–	13
Sevastopol	1	5	–	5

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	28.02.2015				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	22,946	6,629	2,123	8,918	40,616
CENTRAL FEDERAL DISTRICT	6,847	2,258	253	1,963	11,321
Belgorod Region	149	188	16	130	483
Bryansk Region	99	47	9	103	258
Vladimir Region	183	89	11	136	419
Voronezh Region	326	203	34	161	724
Ivanovo Region	176	6	9	80	271
Kaluga Region	129	34	8	110	281
Kostroma Region	110	3	4	69	186
Kursk Region	129	74	16	110	329
Lipetsk Region	153	76	19	93	341
Moscow Region	1,421	442	15	132	2,010
Orel Region	104	47	9	55	215
Ryazan Region	123	53	12	88	276
Smolensk Region	87	30	6	89	212
Tambov Region	123	126	11	75	335
Tver Region	127	58	11	96	292
Tula Region	160	50	10	135	355
Yaroslavl Region	232	2	14	126	374
Moscow	3,016	730	39	175	3,960
NORTH-WESTERN FEDERAL DISTRICT	2,256	173	339	1,030	3,798
Republic of Karelia	105	7	17	58	187
Republic of Komi	169	17	15	81	282
Arkhangelsk Region	182	3	24	94	303
Nenets Autonomous Area	13	–	–	1	14
Arkhangelsk Region, excluding Nenets Autonomous Area	169	3	24	93	289
Vologda Region	228	7	36	100	371
Kaliningrad Region	122	12	32	96	262
Leningrad Region	45	16	13	345	419
Murmansk Region	121	6	12	82	221
Novgorod Region	116	2	15	57	190
Pskov Region	105	9	13	52	179
Saint Petersburg	1,063	94	162	65	1,384
SOUTHERN FEDERAL DISTRICT	2,533	393	234	660	3,820
Republic of Adygeya (Adygeya)	75	5	6	17	103
Republic of Kalmykia	27	1	2	11	41
Krasnodar Territory	1,127	122	90	296	1,635
Astrakhan Region	109	59	13	56	237
Volgograd Region	273	153	45	165	636
Rostov Region	922	53	78	115	1,168
NORTH CAUCASIAN FEDERAL DISTRICT	767	77	119	119	1,082
Republic of Daghestan	131	7	11	17	166
Republic of Ingushetia	13	1	1	1	16
Kabardino-Balkar Republic	82	40	8	10	140
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	44	11	9	14	78
Chechen Republic	33	–	6	12	51
Stavropol Territory	433	17	81	57	588
VOLGA FEDERAL DISTRICT	4,701	2,231	512	2,004	9,448
Republic of Bashkortostan	747	329	73	232	1,381
Mari El Republic	68	38	13	58	177
Republic of Mordovia	139	70	8	58	275
Republic of Tatarstan (Tatarstan)	730	454	74	213	1,471
Udmurt Republic	240	12	31	126	409
Chuvash Republic – Chuvashia	133	134	26	108	401
Perm Territory	548	22	43	227	840
Kirov Region	207	71	29	86	393
Nizhny Novgorod Region	568	266	55	138	1,027
Orenburg Region	278	248	47	167	740
Penza Region	155	170	16	95	436
Samara Region	460	165	60	226	911
Saratov Region	271	185	22	185	663
Ulyanovsk Region	157	67	15	85	324
URALS FEDERAL DISTRICT	2,109	509	265	731	3,614
Kurgan Region	84	157	13	71	325
Sverdlovsk Region	857	158	67	106	1,188
Tyumen Region	694	83	86	324	1,187
Khanty-Mansi Autonomous Area – Yugra	345	50	36	140	571
Yamal-Nenets Autonomous Area	130	14	7	63	214
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	219	19	43	121	402
Chelyabinsk Region	474	111	99	230	914
SIBERIAN FEDERAL DISTRICT	2,615	863	278	1,432	5,188
Altai Republic	33	4	3	8	48
Republic of Buryatia	145	2	10	119	276
Republic of Tuva	38	–	2	10	50
Republic of Khakassia	65	22	6	63	156
Altai Territory	262	431	25	157	875
Trans-Baikal Territory	145	1	12	101	259
Krasnoyarsk Territory	466	91	37	252	846
Irkutsk Region	272	46	33	231	582
Kemerovo Region	279	80	38	205	602
Novosibirsk Region	469	113	66	63	711
Omsk Region	303	67	30	137	537
Tomsk Region	138	6	16	86	246
FAR-EASTERN FEDERAL DISTRICT	992	113	98	631	1,834
Republic of Sakha (Yakutia)	178	30	9	115	332
Kamchatka Territory	67	5	4	38	114
Primorye Territory	298	21	42	166	527
Khabarovsk Territory	224	18	25	77	344
Amur Region	113	18	9	88	228
Magadan Region	25	7	3	24	59
Sakhalin Region	67	13	4	78	162
Jewish Autonomous Region	20	1	2	24	47
Chukotka Autonomous Area	–	–	–	21	21
CRIMEA FEDERAL DISTRICT	126	12	25	348	511
Republic of Crimea	117	7	15	249	388
Sevastopol	9	5	10	99	123

Table 6.2.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
THE RUSSIAN FEDERATION				
30.06.2014	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)
CENTRAL FEDERAL DISTRICT				
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)
Moscow and Moscow Region				
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)
NORTH-WEST FEDERAL DISTRICT				
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)
SOUTHERN FEDERAL DISTRICT				
30.06.2014	9	4	5	9
30.09.2014	9	4	5	9
31.12.2014	9	4	5	9
NORTH CAUCASIAN FEDERAL DISTRICT				
30.06.2014	1	–	1	1
30.09.2014	1	–	1	1
31.12.2014	1	–	1	1
VOLGA FEDERAL DISTRICT				
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)
URALS FEDERAL DISTRICT				
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)
SIBERIAN FEDERAL DISTRICT				
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)
FAR-EASTERN FEDERAL DISTRICT				
30.06.2014	6	6	–	6
30.09.2014	6	6	–	6
31.12.2014	6	6	–	6
CRIMEA FEDERAL DISTRICT				
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

	28.02.2015												total
	(units)	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more		
1		2	3	4	5	6	7	8	9	10	11	12	
THE RUSSIAN FEDERATION	10	13	39	30	106	210	117	117	112	163	27	827	
CENTRAL FEDERAL DISTRICT	2	7	24	20	51	117	59	78	120	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	-	-	-	-	-	2	-	1	-	-	-	4	
Kostroma Region	-	-	-	-	1	1	2	-	1	-	-	5	
Kursk Region	-	-	-	-	1	-	-	-	-	-	-	1	
Lipetsk Region	-	-	-	-	-	-	-	1	-	-	-	1	
Moscow Region	-	1	-	-	1	3	2	1	2	-	-	10	
Orel Region	-	-	-	-	-	-	1	-	-	-	-	1	
Ryazan Region	-	-	-	3	-	1	-	-	-	-	-	4	
Smolensk Region	-	-	-	-	1	-	1	-	-	-	-	2	
Tambov Region	-	-	-	-	1	-	-	-	-	-	-	1	
Tver Region	-	-	-	1	1	2	-	-	-	-	-	4	
Tula Region	-	-	1	-	1	2	-	-	-	-	-	4	
Yaroslavl Region	-	-	1	1	1	-	1	2	-	-	-	6	
Moscow	2	6	21	14	38	103	50	72	117	23	446		
NORTH-WESTERN FEDERAL DISTRICT	3	3	4	3	10	13	12	8	8	8	-	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	2	2	1	1	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	2	3	5	9	7	5	6		41
SOUTHERN FEDERAL DISTRICT	1	1	1	3	6	8	19	8	3	2	4	43
Republic of Adygeya (Adygeya)				2			2					4
Republic of Kalmykia						1						1
Krasnodar Territory				1		2	5	4	1	2		15
Astrakhan Region	1	1	1				2	1				5
Volgograd Region							4					4
Rostov Region						3	6	3	2			14
NORTH CAUCASIAN FEDERAL DISTRICT	1	1	1	1	8	3	11	3	3	3	4	27
Republic of Dagestan	1			1		2	5	1	1			11
Republic of Ingushetia												
Kabardino-Balkar Republic						2	3					5
Karachay-Cherkess Republic						1		1	2			4
Republic of North Ossetia – Alania						1		1				2
Chechen Republic												
Stavropol Territory						2	3					5
VOLGA FEDERAL DISTRICT	1	1	1	2	2	11	19	23	10	18	4	91
Republic of Bashkortostan							1	4	1	1		7
Mari El Republic				2								2
Republic of Mordovia								2	1			3
Republic of Tatarstan (Tatarstan)			1			2	4	2	4	6	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
Samara Region							5	2	2	5	1	15
Saratov Region					1	2	2	4				9
Ulyanovsk Region						1	1					2

Table 6.2.4 (end)

	(units)											
	1	2	3	4	5	6	7	8	9	10	11	12
URALS FEDERAL DISTRICT		1	-	2	1	6	9	3	3	9	-	34
Kurgan Region		-	-	-	-	1	1	-	-	-	-	2
Sverdlovsk Region		-	-	-	-	4	5	-	1	4	-	14
Tyumen Region		1	-	1	1	1	2	1	-	4	-	11
Khanty-Mansi Autonomous Area – Yugra		-	-	1	1	-	-	1	-	2	-	5
Yamal-Nenets Autonomous Area		-	-	-	-	-	-	-	-	-	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1		-	-	-	1	2	-	-	2	-	6
Chelyabinsk Region		-	-	1	-	-	1	2	2	1	-	7
SIBERIAN FEDERAL DISTRICT		1	1	2	2	9	14	6	4	4	-	43
Altai Republic		-	-	-	-	2	-	-	-	-	-	2
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	2	-	7
Omsk Region		-	1	-	-	-	3	-	-	1	-	5
Tomsk Region		-	-	-	-	-	-	1	1	-	-	2
FAR-EASTERN FEDERAL DISTRICT		-	-	1	2	5	7	2	3	2	-	22
Republic of Sakha (Yakutia)		-	-	-	-	1	1	-	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		-	-	-	-	-	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT		-	-	-	-	-	1	1	-	-	-	2
Republic of Crimea		-	-	-	-	-	1	-	-	-	-	1
Sevastopol		-	-	-	-	-	-	1	-	-	-	1

Table 6.2.5

Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets, millions of rubles	Number of credit institutions covering 80% of assets, units
THE RUSSIAN FEDERATION			
31.10.2014	850	66,982,357.0	34
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
CENTRAL FEDERAL DISTRICT			
31.10.2014	507	60,775,640.3	20
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
Moscow and Moscow Region			
31.10.2014	460	60,353,310.2	19
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
NORTH-WEST FEDERAL DISTRICT			
31.10.2014	66	1,682,689.2	8
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
SOUTHERN FEDERAL DISTRICT			
31.10.2014	43	298,397.2	11
30.11.2014	43	301,671.5	11
31.12.2014	43	329,635.2	10
31.01.2015	43	326,103.5	10
NORTH CAUCASIAN FEDERAL DISTRICT			
31.10.2014	30	43,491.0	11
30.11.2014	28	45,296.2	10
31.12.2014	28	49,987.9	10
31.01.2015	27	48,424.5	9
VOLGA FEDERAL DISTRICT			
31.10.2014	98	1,662,614.0	25
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
URALS FEDERAL DISTRICT			
31.10.2014	37	1,307,297.7	7
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
SIBERIA FEDERAL DISTRICT			
31.10.2014	45	636,896.9	6
30.11.2014	44	630,279.3	6
31.12.2014	44	654,437.5	6
31.01.2015	43	662,424.9	5
FAR-EASTERN FEDERAL DISTRICT			
31.10.2014	22	564,096.5	4
30.11.2014	22	569,750.2	4
31.12.2014	22	576,900.1	4
31.01.2015	22	581,272.6	4
CRIMEA FEDERAL DISTRICT			
31.10.2014	2	11,234.2	2
30.11.2014	2	11,730.9	2
31.12.2014	2	11,959.3	2
31.01.2015	2	12,336.8	2

Table 6.2.6

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

	Less than 3 millions of rubles	From 3 millions to 10 millions of rubles	From 10 millions to 30 millions of rubles	From 30 millions to 60 millions of rubles	From 60 millions to 150 millions of rubles	From 150 millions to 300 millions of rubles	From 300 millions to 500 millions of rubles	From 500 millions to 1 billion of rubles	From 1 billion to 10 billions of rubles	10 billions of rubles and more	Total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	9	9	19	18	74	154	93	98	144	25	643
CENTRAL FEDERAL DISTRICT	3	5	7	12	26	71	42	66	104	21	357
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-
Vladimir Region	1	-	-	-	1	1	-	-	-	-	3
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	-	1	-	-	-	5
Moscow and Moscow Region	1	5	5	8	16	61	36	63	103	21	319
NORTH-WESTERN FEDERAL DISTRICT	2	1	3	1	9	9	9	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

(units)

Table 6.2.6 (cont.)
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Pskov Region	-	-	-	-	1	-	1	-	-	-	2
Saint Petersburg	1	-	1	1	5	5	4	4	5	-	26
SOUTHERN FEDERAL DISTRICT	-	1	3	-	4	17	7	3	1	-	36
Republic of Adygeya (Adygeya)	-	-	2	-	-	2	-	-	-	-	4
Republic of Kalmykia	-	-	-	-	1	-	-	-	-	-	1
Krasnodar Territory	-	-	1	-	2	5	4	1	1	-	14
Astrakhan Region	-	1	-	-	-	1	1	-	-	-	3
Volgograd Region	-	-	-	-	-	4	-	-	-	-	4
Rostov Region	-	-	-	-	1	5	2	2	-	-	10
NORTH CAUCASIAN FEDERAL DISTRICT	1	-	1	-	7	11	3	2	-	-	25
Republic of Dagestan	1	-	-	-	1	5	1	-	-	-	8
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	2	3	-	-	-	-	5
Karachay-Cherkess Republic	-	-	1	-	1	-	1	2	-	-	5
Republic of North Ossetia – Alania	-	-	-	-	1	-	1	-	-	-	2
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	2	3	-	-	-	-	5
VOLGA FEDERAL DISTRICT	1	1	2	2	10	18	22	9	17	4	86
Republic of Bashkortostan	-	-	-	-	-	1	4	1	1	-	7
Mari El Republic	-	-	2	-	-	-	-	-	-	-	2
Republic of Mordovia	-	-	-	-	-	-	2	1	-	-	3
Republic of Tatarstan (Tatarstan)	-	1	-	-	2	4	2	3	5	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	4	-	1	-	8
Orenburg Region	-	-	-	-	2	-	1	1	3	-	7
Penza Region	-	-	-	-	-	1	-	-	-	-	1
Samara Region	-	-	-	-	-	4	2	2	5	1	14
Saratov Region	-	-	-	1	2	2	4	-	-	-	9
Ulyanovsk Region	-	-	-	-	1	1	-	-	-	-	2
URALS FEDERAL DISTRICT	1	-	2	-	5	8	3	3	9	-	31
Kurgan Region	-	-	-	-	1	1	-	-	-	-	2

Table 6.2.7

Financial Performance of Credit Institutions

1	31.01.2015						
	2	3	4	5	6	7	
	total profit (+) / loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles	
THE RUSSIAN FEDERATION	-23,555.4	86,544.4	70.7	110,099.9	29.3	10,584.9	
CENTRAL FEDERAL DISTRICT	-18,807.7	79,341.0	67.5	98,148.7	32.5	9,970.2	
Belgorod Region	15.8	15.8	100.0	0.0	0.0	2.9	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	215.7	215.7	100.0	0.0	0.0	5.8	
Voronezh Region	17.9	17.9	100.0	0.0	0.0	0.2	
Ivanovo Region	-8.0	10.2	80.0	18.2	20.0	0.5	
Kaluga Region	70.2	70.2	100.0	0.0	0.0	12.4	
Kostroma Region	-1,260.9	5.9	40.0	1,266.8	60.0	7.3	
Kursk Region	13.9	13.9	100.0	0.0	0.0	0.0	
Lipetsk Region	-123.1	0.0	0.0	123.1	100.0	0.0	
Moscow Region	-212.9	38.3	33.3	251.2	66.7	8.1	
Orel Region	-26.7	0.0	0.0	26.7	100.0	0.1	
Ryazan Region	-52.6	8.3	50.0	60.9	50.0	3.3	
Smolensk Region	24.7	24.7	100.0	0.0	0.0	0.6	
Tambov Region	2.5	2.5	100.0	0.0	0.0	0.7	
Tver Region	32.4	35.7	75.0	3.3	25.0	1.7	
Tula Region	21.5	21.5	100.0	0.0	0.0	1.6	
Yaroslavl Region	15.9	15.9	100.0	0.0	0.0	0.0	
Moscow	-17,554.0	78,844.4	67.0	96,398.4	33.0	9,925.1	
NORTH-WESTERN FEDERAL DISTRICT	-1,620.6	1,835.1	71.4	3,455.7	28.6	268.9	
Republic of Karelia	4.7	4.7	100.0	0.0	0.0	0.4	
Republic of Komi	28.1	28.1	100.0	0.0	0.0	0.0	
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	1.5	46.4	55.6	45.0	44.4	5.7	
Kaliningrad Region	12.5	12.5	100.0	0.0	0.0	0.0	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	3.2	14.6	75.0	11.4	25.0	0.0
Murmansk Region	-7.6	4.6	33.3	12.2	66.7	0.3
Novgorod Region	10.1	10.1	100.0	0.0	0.0	0.0
Pskov Region	2.0	2.0	100.0	0.0	0.0	0.0
Saint Petersburg	-1,675.0	1,712.2	72.5	3,387.2	27.5	262.5
SOUTHERN FEDERAL DISTRICT	263.3	475.8	79.1	212.5	20.9	79.7
Republic of Adygeya (Adygeya)	38.2	38.2	100.0	0.0	0.0	4.5
Republic of Kalmykia	2.6	2.6	100.0	0.0	0.0	0.0
Krasnodar Territory	241.2	265.6	86.7	24.4	13.3	38.8
Astrakhan Region	64.5	64.6	80.0	0.1	20.0	2.0
Volgograd Region	-106.5	22.2	25.0	128.7	75.0	4.7
Rostov Region	23.3	82.7	78.6	59.4	21.4	29.7
NORTH CAUCASIAN FEDERAL DISTRICT	-15.2	121.5	77.8	136.7	22.2	13.9
Republic of Dagestan	-67.9	22.7	72.7	90.6	27.3	2.9
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	6.6	6.6	100.0	0.0	0.0	0.0
Karachay-Cherkess Republic	-7.6	32.3	50.0	39.9	50.0	10.1
Republic of North Ossetia – Alania	27.2	33.4	50.0	6.2	50.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	26.5	26.5	100.0	0.0	0.0	0.9
VOLGA FEDERAL DISTRICT	1,046.8	2,440.0	82.4	1,393.3	17.6	141.5
Republic of Bashkortostan	134.4	134.4	100.0	0.0	0.0	9.3
Mari El Republic	4.1	4.1	100.0	0.0	0.0	0.0
Republic of Mordovia	35.5	35.5	100.0	0.0	0.0	0.9
Republic of Tatarstan (Tatarstan)	28.7	450.4	77.3	421.8	22.7	18.9
Udmurt Republic	-37.5	17.0	50.0	54.5	50.0	17.8
Chuvash Republic – Chuvashia	8.1	9.3	75.0	1.2	25.0	0.9
Perm Territory	-11.4	12.4	75.0	23.8	25.0	1.8
Kirov Region	27.8	27.8	100.0	0.0	0.0	0.9
Nizhny Novgorod Region	594.9	594.9	100.0	0.0	0.0	14.4
Orenburg Region	20.5	24.1	85.7	3.7	14.3	11.8
Penza Region	1.5	1.5	100.0	0.0	0.0	1.1
Samara Region	278.5	1,076.8	80.0	798.3	20.0	19.9
Saratov Region	-47.9	42.2	55.6	90.1	44.4	40.4
Ulyanovsk Region	9.5	9.5	100.0	0.0	0.0	3.4

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	1,001.7	1,332.9	71.4	331.1	28.6	37.9
Kurgan Region	9.0	9.0	100.0	0.0	0.0	1.4
Sverdlovsk Region	669.5	736.3	85.7	66.8	14.3	4.0
Tyumen Region	-21.4	214.5	58.3	235.9	41.7	5.8
Khanty-Mansi Autonomous Area – Yugra	-44.0	134.9	66.7	178.9	33.3	0.4
Yamal-Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	22.6	79.6	50.0	57.0	50.0	5.4
Chelyabinsk Region	344.6	373.1	57.1	28.4	42.9	26.6
SIBERIAN FEDERAL DISTRICT	-1,342.2	594.2	78.6	1,936.5	21.4	36.0
Altai Republic	4.0	4.0	100.0	0.0	0.0	0.0
Republic of Buryatia	0.2	0.2	100.0	0.0	0.0	0.0
Republic of Tuva	-0.3	0.0	0.0	0.3	100.0	0.0
Republic of Khakassia	5.2	5.2	100.0	0.0	0.0	0.0
Altai Territory	-2.4	27.3	83.3	29.6	16.7	0.2
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	-455.4	44.2	80.0	499.7	20.0	1.0
Irkutsk Region	15.7	41.6	66.7	26.0	33.3	3.1
Kemerovo Region	35.0	35.0	100.0	0.0	0.0	0.2
Novosibirsk Region	-1,005.9	341.8	66.7	1,347.7	33.3	29.1
Omsk Region	71.6	84.4	80.0	12.8	20.0	2.5
Tomsk Region	-9.9	10.5	50.0	20.4	50.0	0.0
FAR-EASTERN FEDERAL DISTRICT	-4,147.5	330.4	54.5	4,477.9	45.5	36.7
Republic of Sakha (Yakutia)	-60.4	11.6	75.0	71.9	25.0	9.1
Kamchatka Territory	-6.0	9.1	66.7	15.0	33.3	1.8
Primorye Territory	18.1	278.8	66.7	260.8	33.3	25.7
Khabarovsk Territory	-8.4	0.4	50.0	8.8	50.0	0.0
Amur Region	-4,114.4	0.0	0.0	4,114.4	100.0	0.0
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	23.6	30.5	40.0	7.0	60.0	0.0
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	66.0	73.6	50.0	7.5	50.0	0.0
Republic of Crimea	73.6	73.6	100.0	0.0	0.0	0.0
Sevastopol	-7.5	0.0	0.0	7.5	100.0	0.0

Table 6.2.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
THE RUSSIAN FEDERATION					
30.06.2014	44	48	29	42 (21) ¹	75 (12)
30.09.2014	44	47	27	37 (18)	76 (12)
31.12.2014	42	45	25	38 (19)	75 (11)
CENTRAL FEDERAL DISTRICT					
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)
Moscow and Moscow Region					
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)
NORTH-WESTERN FEDERAL DISTRICT					
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)
SOUTHERN FEDERAL DISTRICT					
30.06.2014	3	1	–	3	2
30.09.2014	3	1	–	3	2
31.12.2014	3	1	1	2	2
NORTH CAUCASIAN FEDERAL DISTRICT					
30.06.2014	–	1	–	–	–
30.09.2014	–	1	–	–	–
31.12.2014	–	1	–	–	–
VOLGA FEDERAL DISTRICT					
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)	–
URALS FEDERAL DISTRICT					
30.06.2014	5	1	1	2 (2)	–
30.09.2014	5	1	1	1 (1)	–
31.12.2014	4	1	1	1 (1)	–
SIBIRIAN FEDERAL DISTRICT					
30.06.2014	3	3	–	4 (3)	–
30.09.2014	2	2	–	3 (3)	–
31.12.2014	2	2	–	3 (3)	–
FAR-EASTERN FEDERAL DISTRICT					
30.06.2014	1	2	2	1	–
30.09.2014	1	2	2	1	–
31.12.2014	1	2	2	1	–
CRIMEA FEDERAL DISTRICT					
30.06.2014	...	...	...	...	...
30.09.2014	1	–	–	–	–
31.12.2014	1	–	–	–	–

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

Table 6.2.9

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

(units)

1	30.09.2014			31.12.2014		
	GDA	GLA ¹	CA ¹	GDA	GLA ¹	CA ¹
2	3	4	5	6	7	
THE RUSSIAN FEDERATION	499	597	1,112	499	587	1,107
CENTRAL FEDERAL DISTRICT	283	336	548	283	336	544
Belgorod Region	3	1	4	3	1	4
Bryansk Region	–	–	2	–	–	2
Vladimir Region	1	3	7	1	3	7
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	4
Ryazan Region	1	4	7	1	4	7
Smolensk Region	–	2	5	–	2	5
Tambov Region	–	1	4	–	1	4
Tver Region	3	2	5	3	2	5
Tula Region	3	3	6	3	3	6
Yaroslavl Region	4	3	8	4	3	8
Moscow and Moscow Region	258	302	462	258	302	458
NORTH-WESTERN FEDERAL DISTRICT	32	35	82	32	34	82
Republic of Karelia	–	1	4	–	1	4
Republic of Komi	1	1	4	1	1	4
Arkhangelsk Region	–	–	2	–	–	2
Nenets Autonomous Area	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	–	2	–	–	2
Vologda Region	7	7	9	7	7	9
Kaliningrad Region	2	2	6	2	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	44	12	18	45
SOUTHERN FEDERAL DISTRICT	35	36	68	35	35	68
Republic of Adygeya (Adygeya)	3	4	5	3	4	5
Republic of Kalmykia	1	2	3	1	2	2
Krasnodar Territory	13	14	23	13	14	24
Astrakhan Region	4	3	6	4	3	6
Volgograd Region	4	3	9	4	3	9
Rostov Region	10	10	22	10	9	22
NORTH CAUCASIAN FEDERAL DISTRICT	7	12	25	7	12	26
Republic of Daghestan	2	1	1	2	1	1
Republic of Ingushetia	–	–	–	–	–	–
Kabardino-Balkar Republic	–	4	6	–	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	9	3	2	10

Table 6.2.9 (end)

(units)

1	2	3	4	5	6	7
VOLGA FEDERAL DISTRICT	74	85	160	74	79	156
Republic of Bashkortostan	4	7	21	4	6	21
Mari El Republic	1	–	2	1	–	2
Republic of Mordovia	3	4	6	3	3	5
Republic of Tatarstan (Tatarstan)	19	20	24	19	20	25
Udmurt Republic	2	2	4	2	2	4
Chuvash Republic – Chuvashia	3	4	7	3	4	7
Perm Territory	3	4	11	3	4	11
Kirov Region	3	3	6	3	3	6
Nizhny Novgorod Region	8	11	23	8	9	22
Orenburg Region	5	5	8	5	4	7
Penza Region	1	1	5	1	1	5
Samara Region	13	13	23	13	12	22
Saratov Region	9	9	14	9	9	13
Ulyanovsk Region	–	2	6	–	2	6
URALS FEDERAL DISTRICT	30	34	62	30	31	62
Kurgan Region	1	2	4	1	2	4
Sverdlovsk Region	10	13	28	10	13	29
Tyumen Region	12	12	19	12	9	18
Khanty-Mansi Autonomous Area – Yugra	6	5	6	6	5	6
Yamal-Nenets Autonomous Area	–	–	–	–	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6	6	13	6	4	12
Chelyabinsk Region	7	7	11	7	7	11
SIBERIAN FEDERAL DISTRICT	24	38	105	24	39	107
Altai Republic	1	1	3	1	1	3
Republic of Buryatia	1	1	5	1	1	5
Republic of Tuva	–	1	3	–	1	3
Republic of Khakassia	2	2	3	2	2	3
Altai Territory	2	5	7	2	6	8
Trans-Baikal Territory	–	–	3	–	–	3
Krasnoyarsk Territory	3	3	12	3	3	12
Irkutsk Region	2	6	16	2	7	17
Kemerovo Region	4	5	11	4	5	11
Novosibirsk Region	5	7	25	5	6	25
Omsk Region	2	5	11	2	5	11
Tomsk Region	2	2	6	2	2	6
FAR-EASTERN FEDERAL DISTRICT	14	21	62	14	21	62
Republic of Sakha (Yakutia)	4	4	9	4	4	9
Kamchatka Territory	2	3	6	2	3	6
Primorye Territory	4	6	14	4	6	14
Khabarovsk Territory	–	2	15	–	2	16
Amur Region	2	2	4	2	2	4
Magadan Region	–	–	3	–	–	2
Sakhalin Region	2	4	8	2	4	8
Jewish Autonomous Region	–	–	2	–	–	2
Chukotka Autonomous Area	–	–	1	–	–	1
CRIMEA FEDERAL DISTRICT	...	...	...	...	...	...
Republic of Crimea	...	...	...	...	...	...
Sevastopol	...	...	...	...	...	...

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

Table 6.2.10

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

	Q4, 2014						
	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				value of registered issues (additional issues) of bonds, thousands of rubles
			number of registered issues (additional issues) of shares, units	value of registered issues (additional issues) of shares, thousands of rubles	number of registered issues (additional issues) of bonds, units	value of registered issues (additional issues) of bonds, thousands of rubles	
1	2	3	4	5	6	7	
THE RUSSIAN FEDERATION	1,260	784,857.52	1,214	634,699.42	46	150,158.10	
CENTRAL FEDERAL DISTRICT	643	618,554.98	600	481,396.88	43	137,158.10	
Belgorod Region	7	22.95	7	22.95	–	–	
Bryansk Region	7	6.25	7	6.25	–	–	
Vladimir Region	8	264.94	8	264.94	–	–	
Voronezh Region	14	6,881.47	14	6,881.47	–	–	
Ivanovo Region	4	420.20	4	420.20	–	–	
Kaluga Region	8	1,453.42	8	1,453.42	–	–	
Kostroma Region	2	0.04	2	0.04	–	–	
Kursk Region	1	7.57	1	7.57	–	–	
Lipetsk Region	7	78.66	7	78.66	–	–	
Moscow Region	61	23,795.91	60	23,495.91	1	300.00	
Orel Region	5	10.32	5	10.32	–	–	
Ryazan Region	2	0.02	2	0.02	–	–	
Smolensk Region	4	40.16	4	40.16	–	–	
Tambov Region	3	464.01	3	464.01	–	–	
Tver Region	2	0.11	2	0.11	–	–	
Tula Region	9	813.93	9	813.93	–	–	
Yaroslavl Region	7	278.43	7	278.43	–	–	
Moscow	492	584,016.60	450	447,158.50	42	136,858.10	
NORTH-WESTERN FEDERAL DISTRICT	148	28,398.10	145	15,398.10	3	13,000.00	
Republic of Karelia	1	4.99	1	4.99	–	–	
Republic of Komi	2	37.40	2	37.40	–	–	
Arkhangelsk Region	5	10.31	5	10.31	–	–	
Nenets Autonomous Area	–	–	–	–	–	–	
Arkhangelsk Region, excluding Nenets Autonomous Area	5	10.31	5	10.31	–	–	
Vologda Region	7	2.65	7	2.65	–	–	
Kaliningrad Region	6	5,000.35	5	0.35	1	5,000.00	

Table 6.2.10 (cont.)

1	2	3	4	5	6	7
Leningrad Region	19	1,770.02	19	1,770.02	–	–
Murmansk Region	4	1,324.26	4	1,324.26	–	–
Novgorod Region	3	73.04	3	73.04	–	–
Pskov Region	1	109.80	1	109.80	–	–
Saint Petersburg	100	20,065.28	98	12,065.28	2	8,000.00
SOUTHERN FEDERAL DISTRICT	41	10,514.12	41	10,514.12	–	–
Republic of Adygeya (Adygeya)	–	–	–	–	–	–
Republic of Kalmykia	2	6.37	2	6.37	–	–
Krasnodar Territory	17	5,452.47	17	5,452.47	–	–
Astrakhan Region	4	15.24	4	15.24	–	–
Volgograd Region	3	258.78	3	258.78	–	–
Rostov Region	15	4,781.26	15	4,781.26	–	–
NORTH CAUCASIAN FEDERAL DISTRICT	11	20,204.33	11	20,204.33	–	–
Republic of Dagestan	2	27.21	2	27.21	–	–
Republic of Ingushetia	1	1.49	1	1.49	–	–
Kabardino-Balkar Republic	1	26.00	1	26.00	–	–
Karachay-Cherkess Republic	–	–	–	–	–	–
Republic of North Ossetia – Alania	3	85.00	3	85.00	–	–
Chechen Republic	–	–	–	–	–	–
Stavropol Territory	4	20,064.63	4	20,064.63	–	–
VOLGA FEDERAL DISTRICT	125	40,410.71	125	40,410.71	–	–
Republic of Bashkortostan	8	4,239.13	8	4,239.13	–	–
Mari El Republic	3	18.37	3	18.37	–	–
Republic of Mordovia	4	24.12	4	24.12	–	–
Republic of Tatarstan (Tatarstan)	19	2,522.57	19	2,522.57	–	–
Udmurt Republic	5	10,050.60	5	10,050.60	–	–
Chuvash Republic – Chuvashia	3	55.83	3	55.83	–	–
Perm Territory	8	59.27	8	59.27	–	–
Kirov Region	2	0.20	2	0.20	–	–
Nizhny Novgorod Region	17	3,189.91	17	3,189.91	–	–
Orenburg Region	3	110.03	3	110.03	–	–
Penza Region	6	441.16	6	441.16	–	–
Samara Region	31	17,520.50	31	17,520.50	–	–
Saratov Region	8	111.98	8	111.98	–	–
Ulyanovsk Region	8	2,067.05	8	2,067.05	–	–

Table 6.2.10 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	63	54,178.66	63	54,178.66	–	–
Kurgan Region	–	–	–	–	–	–
Sverdlovsk Region	29	51,166.15	29	51,166.15	–	–
Tyumen Region	24	1,469.15	24	1,469.15	–	–
Khanty-Mansi Autonomous Area – Yugra	10	607.82	10	607.82	–	–
Yamal-Nenets Autonomous Area	2	290.27	2	290.27	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	12	571.06	12	571.06	–	–
Chelyabinsk Region	10	1,543.36	10	1,543.36	–	–
SIBERIAN FEDERAL DISTRICT	88	3,762.37	88	3,762.37	–	–
Altai Republic	–	–	–	–	–	–
Republic of Buryatia	2	90.42	2	90.42	–	–
Republic of Tuva	–	–	–	–	–	–
Republic of Khakassia	1	17.87	1	17.87	–	–
Altai Territory	12	152.50	12	152.50	–	–
Trans-Baikal Territory	4	279.92	4	279.92	–	–
Krasnoyarsk Territory	9	808.76	9	808.76	–	–
Irkutsk Region	10	423.14	10	423.14	–	–
Kemerovo Region	12	467.87	12	467.87	–	–
Novosibirsk Region	26	942.53	26	942.53	–	–
Omsk Region	8	528.71	8	528.71	–	–
Tomsk Region	4	50.65	4	50.65	–	–
FAR-EASTERN FEDERAL DISTRICT	66	6,851.96	66	6,851.96	–	–
Republic of Sakha (Yakutia)	11	828.09	11	828.09	–	–
Kamchatka Territory	14	856.08	14	856.08	–	–
Primorye Territory	13	59.31	13	59.31	–	–
Khabarovsk Territory	11	4,216.76	11	4,216.76	–	–
Amur Region	3	10.70	3	10.70	–	–
Magadan Region	1	0.01	1	0.01	–	–
Sakhalin Region	12	819.06	12	819.06	–	–
Jewish Autonomous Region	1	61.96	1	61.96	–	–
Chukotka Autonomous Area	–	–	–	–	–	–
CRIMEA FEDERAL DISTRICT	75	1,982.28	75	1,982.28	–	–
Republic of Crimea	51	1,752.83	51	1,752.83	–	–
Sevastopol	24	229.45	24	229.45	–	–

6.3. Borrowings

Table 6.3.1

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

31.01.2015
(millions of rubles)

	of which														
	customer funds, total			funds of organizations				deposits of legal entities				individual deposits			
	in rubles	in foreign currency and precious metals	3	public organizations		non-public organizations		in rubles	in foreign currency	7	8	9	in rubles	10	11
				in rubles	in foreign currency	in rubles	in foreign currency								
2			4	5	6	7	8	9	10	11					
1															
THE RUSSIAN FEDERATION	27,977,529	19,197,218		571,390	94,628	5,358,652	2,724,444	6,800,217	5,393,051	13,511,994	5,981,233				
CENTRAL FEDERAL DISTRICT	16,452,906	15,795,274		387,171	83,495	3,519,434	2,171,128	5,147,063	4,774,572	6,011,026	4,036,266				
Belgorod Region	158,874	71,169		1,419	22	17,793	2,513	26,104	27,951	111,232	36,921				
Bryansk Region	78,982	31,960		734	0	8,235	1,335	6,058	20,866	62,550	9,698				
Vladimir Region	140,946	24,305		1,843	28	17,250	3,057	14,019	2,593	104,879	16,076				
Voronezh Region	263,661	56,409		2,144	19	36,316	5,720	29,903	12,155	189,021	36,224				
Ivanovo Region	82,372	18,212		140	0	6,875	654	4,529	282	69,204	17,164				
Kaluga Region	123,549	24,277		2,046	36	17,997	3,510	20,578	4,364	81,290	14,445				
Kostroma Region	56,694	7,823		219	0	4,275	399	7,956	1,894	42,149	5,307				
Kursk Region	98,963	17,319		599	23	7,941	1,192	25,785	7,311	62,215	8,732				
Lipetsk Region	103,963	32,355		784	0	11,430	3,170	10,424	16,802	79,564	12,018				
Moscow Region	1,017,875	225,174		12,483	1,009	118,401	24,809	95,274	14,708	777,800	180,172				
Orel Region	58,955	6,490		1,400	0	4,903	308	4,347	547	46,802	5,459				
Ryazan Region	108,770	17,789		872	0	13,911	1,809	9,075	4,144	83,192	11,246				
Smolensk Region	73,405	14,826		855	39	9,625	1,495	5,729	1,573	56,017	9,562				
Tambov Region	72,303	7,408		653	17	8,733	249	7,942	37	53,748	6,208				
Tver Region	110,918	20,914		529	0	13,025	1,079	7,839	2,026	88,041	14,473				
Tula Region	150,677	43,231		627	69	18,127	7,496	26,947	16,480	103,068	17,460				
Yaroslavl Region	154,199	34,621		2,743	2	16,130	2,321	16,949	3,449	113,809	28,355				
Moscow	13,597,800	15,140,992		357,081	82,231	3,188,467	2,110,012	4,827,605	4,637,390	3,886,445	3,606,746				

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	2,720,993	1,153,504	38,796	6,726	568,448	195,949	438,974	185,641	1,560,865	645,795
Republic of Karelia	54,588	8,933	221	18	4,991	599	4,293	350	44,137	7,869
Republic of Komi	92,173	15,333	180	0	6,511	1,498	3,627	539	79,971	12,353
Arkhangelsk Region	155,556	17,716	1,473	38	47,745	1,053	5,054	2,446	99,000	13,798
Nenets Autonomous Area	6,964	548	173	0	619	193	667	0	5,381	355
Arkhangelsk Region, excluding Nenets Autonomous Area	148,592	17,168	1,300	38	47,126	860	4,387	2,446	93,619	13,443
Vologda Region	124,343	49,373	428	2	10,782	1,475	22,810	22,260	86,473	16,498
Kaliningrad Region	116,623	53,195	1,850	951	17,115	9,238	9,655	3,003	83,025	34,883
Leningrad Region	118,330	25,594	1,422	5	10,719	3,376	6,741	5,091	98,307	14,213
Murmansk Region	116,481	26,950	796	61	8,454	6,113	6,732	3,657	98,983	17,102
Novgorod Region	47,633	9,222	297	0	5,416	2,321	3,523	277	37,660	6,337
Pskov Region	47,461	8,711	117	0	4,826	1,089	7,539	2,255	34,274	4,795
Saint Petersburg	1,847,805	938,477	32,012	5,651	451,889	169,187	369,000	145,763	899,035	517,947
SOUTHERN FEDERAL DISTRICT	1,188,525	273,893	22,161	439	151,158	40,501	94,122	25,511	883,069	197,992
Republic of Adygeya (Adygeya)	16,072	1,367	56	0	1,230	50	644	31	13,658	1,171
Republic of Kalmykia	6,772	831	118	0	592	11	179	0	5,705	722
Krasnodar Territory	530,653	123,481	9,073	155	73,283	13,832	45,102	11,930	387,341	96,880
Astrakhan Region	69,851	11,380	4,676	26	7,581	2,430	2,824	1,027	52,336	7,796
Volgograd Region	184,839	40,601	1,624	248	19,426	3,912	15,243	1,001	144,373	33,142
Rostov Region	380,338	96,233	6,614	10	49,046	20,266	30,130	11,522	279,656	58,281
NORTH CAUCASIAN FEDERAL DISTRICT	331,998	50,138	11,396	7	46,077	4,004	22,440	4,803	243,239	36,937
Republic of Dagestan	48,186	4,147	415	0	7,942	894	1,117	0	37,649	2,733
Republic of Ingushetia	5,537	483	280	0	2,054	78	355	0	2,762	405
Kabardino-Balkar Republic	26,818	4,971	387	2	3,330	56	1,114	37	21,437	3,195
Karachay-Cherkess Republic	12,084	1,450	307	1	1,467	233	422	69	9,415	992
Republic of North Ossetia – Alania	28,746	2,771	379	1	3,067	104	1,334	82	23,369	2,221
Chechen Republic	13,481	2,460	569	0	5,553	168	867	1,944	6,181	347
Stavropol Territory	197,146	33,856	9,059	3	22,664	2,471	17,231	2,671	142,426	27,044

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,135,268	887,628	53,352	915	478,902	171,788	497,394	185,962	2,017,850	441,729
Republic of Bashkortostan	369,209	61,693	5,031	78	47,497	8,847	87,049	5,985	218,518	41,039
Mari El Republic	44,515	5,477	291	9	3,500	488	9,586	1,222	30,319	3,700
Republic of Mordovia	52,509	6,338	451	5	5,139	299	5,348	1,053	40,599	3,866
Republic of Tatarstan (Tatarstan)	663,150	164,347	12,371	105	124,953	14,104	171,440	26,313	323,820	74,285
Udmurt Republic	133,850	20,873	1,839	0	25,700	3,910	19,798	895	84,207	13,122
Chuvash Republic – Chuvashia	84,876	14,545	537	0	8,292	745	8,676	2,582	65,954	9,766
Perm Territory	276,350	214,387	1,973	34	50,015	94,493	27,862	66,533	189,836	50,539
Kirov Region	92,659	16,226	1,455	1	8,809	713	7,899	5,774	71,572	9,420
Nizhny Novgorod Region	411,836	98,042	16,098	516	76,165	10,411	35,570	12,521	274,020	58,646
Orenburg Region	146,205	24,004	1,740	11	17,777	1,963	18,000	3,420	106,097	17,596
Penza Region	94,806	10,391	2,427	0	10,620	766	6,594	530	72,970	7,869
Samara Region	464,082	198,434	5,201	85	63,723	28,275	73,791	54,150	310,441	113,198
Saratov Region	204,783	38,423	2,846	71	22,667	2,568	18,539	4,605	156,976	29,089
Ulyanovsk Region	96,438	14,448	1,092	0	14,045	4,206	7,242	379	72,521	9,594
URALS FEDERAL DISTRICT	1,661,262	467,871	19,861	1,789	236,927	60,646	315,165	52,193	1,050,822	320,972
Kurgan Region	39,954	5,164	338	0	3,502	274	1,930	1,366	32,978	3,509
Sverdlovsk Region	596,323	152,849	12,338	391	106,637	30,360	65,064	20,631	400,047	98,208
Tyumen Region	702,170	215,086	2,708	25	80,320	7,254	216,006	13,378	390,127	172,566
Khanty-Mansi Autonomous Area – Yugra	388,083	164,699	1,157	0	33,325	3,719	154,586	3,838	190,588	135,508
Yamal-Nenets Autonomous Area	95,395	15,322	525	0	17,831	1,726	10,038	5,742	65,304	7,847
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	218,692	35,065	1,026	25	29,164	1,809	51,382	3,798	134,235	29,211
Chelyabinsk Region	322,815	94,772	4,477	1,373	46,468	22,758	32,165	16,818	227,670	46,689
SIBERIAN FEDERAL DISTRICT	1,577,694	328,446	22,127	983	210,096	34,250	170,551	83,577	1,134,872	190,883
Altai Republic	7,135	392	179	0	555	26	600	8	5,570	355
Republic of Buryatia	48,542	16,759	479	0	9,244	3,544	4,526	6,374	31,606	5,678
Republic of Tuva	6,506	274	117	0	920	0	203	0	5,000	272
Republic of Khakassia	25,488	1,655	374	0	2,367	30	1,505	11	20,007	1,597
Altai Territory	132,359	27,790	1,144	13	14,505	1,167	13,624	7,647	99,206	18,276
Trans-Baikal Territory	52,849	4,879	547	0	4,987	268	3,249	712	42,631	3,673
Krasnoyarsk Territory	263,141	34,144	8,237	323	42,677	3,134	21,753	3,098	182,843	25,923

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	207,860	70,234	2,339	43	25,871	8,885	26,122	36,380	149,008	22,494
Kemerovo Region	208,514	48,984	1,385	1	22,518	3,821	21,802	13,137	159,833	29,348
Novosibirsk Region	357,566	80,072	4,552	518	51,054	10,958	45,963	11,286	246,126	49,659
Omsk Region	158,874	24,092	1,618	0	18,904	1,579	17,461	2,619	117,485	19,026
Tomsk Region	108,860	19,171	1,156	85	16,494	838	13,743	2,305	75,557	14,582
FAR-EASTERN FEDERAL DISTRICT	867,436	231,050	11,968	160	135,681	44,453	113,059	80,585	587,454	103,351
Republic of Sakha (Yakutia)	107,025	7,215	2,976	28	18,586	715	16,508	1,163	65,838	5,293
Kamchatka Territory	55,410	10,163	1,181	10	8,963	1,596	2,552	585	41,430	7,968
Primorye Territory	278,678	67,442	2,886	89	58,223	12,830	40,148	11,480	173,079	42,247
Khabarovsk Territory	195,100	104,677	1,923	21	20,736	20,517	21,368	59,750	147,663	23,904
Amur Region	73,950	8,552	1,226	11	6,283	815	10,918	653	53,015	5,953
Magadan Region	35,233	8,438	367	1	3,382	1,281	6,104	3,437	24,615	3,695
Sakhalin Region	103,018	22,903	935	0	18,108	6,467	14,870	3,369	65,785	13,041
Jewish Autonomous Region	9,569	1,083	79	0	539	18	153	138	8,563	897
Chukotka Autonomous Area	9,453	577	395	0	861	214	438	10	7,466	353
CRIMEA FEDERAL DISTRICT	41,447	9,414	4,558	114	11,929	1,725	1,449	207	22,797	7,308
Republic of Crimea	31,117	5,870	3,726	28	9,608	1,253	1,152	86	16,108	4,466
Sevastopol	10,330	3,544	832	86	2,321	472	297	121	6,689	2,842
OUTSIDE THE RUSSIAN FEDERATION	5,206	78,381	0	0	3,108	33,608	1,615	36,505	483	7,200

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

Table 6.3.2

Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

1	31.01.2015			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	7,846.2	445.2	81,520.9	102.2
CENTRAL FEDERAL DISTRICT	6,536.0	372.4	68,740.4	74.8
Belgorod Region	2.4	0.0	0.4	3.4
Bryansk Region	5.3	0.0	1.3	0.0
Vladimir Region	12.1	0.0	2.2	1.3
Voronezh Region	13.2	0.3	27.1	8.0
Ivanovo Region	17.5	0.0	2.2	0.0
Kaluga Region	14.5	0.0	24.7	0.0
Kostroma Region	9.5	0.0	0.5	0.0
Kursk Region	6.8	0.0	0.0	0.0
Lipetsk Region	5.3	0.0	4.1	0.0
Moscow Region	118.6	0.2	472.7	0.0
Orel Region	5.9	0.0	0.0	0.0
Ryazan Region	6.8	0.0	0.0	0.0
Smolensk Region	7.2	0.0	3.3	0.0
Tambov Region	9.7	0.0	0.0	0.0
Tver Region	27.6	0.0	0.4	0.0
Tula Region	22.0	0.0	0.0	2.2
Yaroslavl Region	25.2	0.0	11.6	0.0
Moscow	6,226.4	371.9	68,189.9	59.9
NORTH-WESTERN FEDERAL DISTRICT	123.4	0.6	1,184.9	0.9
Republic of Karelia	2.6	0.0	1.7	0.0
Republic of Komi	17.4	0.0	18.2	0.0
Arkhangelsk Region	6.9	0.1	2.7	0.0
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	6.9	0.1	2.5	0.0
Vologda Region	11.3	0.1	18.0	0.0
Kaliningrad Region	1.9	0.0	21.9	0.0
Leningrad Region	20.8	0.0	0.4	0.0
Murmansk Region	3.8	0.0	0.0	0.0
Novgorod Region	2.2	0.0	0.0	0.9
Pskov Region	2.3	0.0	0.0	0.0
Saint Petersburg	54.2	0.4	1,122.0	0.0
SOUTHERN FEDERAL DISTRICT	131.6	0.0	39.9	1.7
Republic of Adygeya (Adygeya)	0.2	0.0	0.0	0.0
Republic of Kalmykia	1.7	0.0	0.0	0.0
Krasnodar Territory	41.7	0.0	28.6	1.7
Astrakhan Region	10.7	0.0	0.2	0.0
Volgograd Region	54.0	0.0	0.0	0.0
Rostov Region	23.3	0.0	11.1	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	223.1	0.0	174.5	0.0
Republic of Daghestan	94.7	0.0	0.0	0.0
Republic of Ingushetia	1.9	0.0	0.0	0.0
Kabardino-Balkar Republic	0.6	0.0	0.0	0.0
Karachay-Cherkess Republic	7.0	0.0	0.0	0.0
Republic of North Ossetia – Alania	6.6	0.0	0.0	0.0
Chechen Republic	82.6	0.0	0.0	0.0
Stavropol Territory	29.7	0.0	174.5	0.0

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
VOLGA FEDERAL DISTRICT	313.7	0.5	10,629.3	0.0
Republic of Bashkortostan	13.0	0.0	135.9	0.0
Mari El Republic	21.5	0.0	1.2	0.0
Republic of Mordovia	3.9	0.0	192.1	0.0
Republic of Tatarstan (Tatarstan)	24.1	0.0	9,992.3	0.0
Udmurt Republic	24.5	0.0	7.1	0.0
Chuvash Republic – Chuvashia	11.4	0.0	7.2	0.0
Perm Territory	25.6	0.0	131.9	0.0
Kirov Region	15.9	0.0	17.8	0.0
Nizhny Novgorod Region	71.3	0.0	75.2	0.0
Orenburg Region	18.0	0.5	30.6	0.0
Penza Region	6.4	0.0	22.4	0.0
Samara Region	44.8	0.0	15.5	0.0
Saratov Region	27.4	0.0	0.0	0.0
Ulyanovsk Region	5.9	0.0	0.1	0.0
URALS FEDERAL DISTRICT	92.9	68.0	471.3	0.5
Kurgan Region	9.2	0.0	0.0	0.0
Sverdlovsk Region	37.4	0.1	109.2	0.0
Tyumen Region	22.6	67.9	343.7	0.5
Khanty-Mansi Autonomous Area – Yugra	6.1	0.0	160.5	0.0
Yamal-Nenets Autonomous Area	1.8	0.0	145.4	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	14.7	67.9	37.8	0.4
Chelyabinsk Region	23.7	0.0	18.4	0.0
SIBERIAN FEDERAL DISTRICT	266.6	2.7	73.5	0.0
Altai Republic	7.1	0.0	0.0	0.0
Republic of Buryatia	1.5	0.0	0.0	0.0
Republic of Tuva	7.6	0.0	1.0	0.0
Republic of Khakassia	5.6	0.5	0.6	0.0
Altai Territory	24.6	0.0	0.3	0.0
Trans-Baikal Territory	53.5	0.7	0.0	0.0
Krasnoyarsk Territory	40.7	0.0	1.0	0.0
Irkutsk Region	43.7	0.3	15.3	0.0
Kemerovo Region	14.9	0.0	0.0	0.0
Novosibirsk Region	35.8	1.0	53.2	0.0
Omsk Region	22.3	0.2	0.8	0.0
Tomsk Region	9.3	0.0	1.3	0.0
FAR-EASTERN FEDERAL DISTRICT	148.0	1.0	207.1	24.3
Republic of Sakha (Yakutia)	40.4	0.0	58.8	0.0
Kamchatka Territory	16.3	0.0	0.0	0.0
Primorye Territory	22.3	0.4	28.4	0.0
Khabarovsk Territory	17.3	0.1	3.9	0.0
Amur Region	25.2	0.1	5.0	0.0
Magadan Region	7.7	0.0	0.3	24.1
Sakhalin Region	18.6	0.4	110.7	0.2
Jewish Autonomous Region	0.2	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	10.9	0.0	0.0	0.0
Republic of Crimea	8.9	0.0	0.0	0.0
Sevastopol	2.0	0.0	0.0	0.0

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

6.4. Funds Allocations

Table 6.4.1

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

	31.01.2015													for settlement finality
	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			
1	2	3	4	5	6	7	8	9	10	11	12	13		
THE RUSSIAN FEDERATION	1,530,656	67,687	65,248	363,283	31,515	19,833	41,541	23,253	338,280	49,464	243,547	352,253		
CENTRAL FEDERAL DISTRICT	916,126	52,078	51,797	214,892	8,702	6,178	21,823	10,290	186,700	31,456	221,576	162,431		
Belgorod Region	4,421	205	0	1,420	84	850	48	20	475	8	62	1,249		
Bryansk Region	2,128	0	0	583	0	239	19	18	180	78	4	1,007		
Vladimir Region	4,789	0	0	1,974	353	82	179	2	612	23	57	1,507		
Voronezh Region	9,524	0	0	1,862	227	1,582	62	51	2,666	271	219	2,584		
Ivanovo Region	2,455	0	0	238	17	14	158	17	674	122	19	1,196		
Kaluga Region	2,557	0	0	421	106	275	170	9	289	232	137	918		
Kostroma Region	1,628	0	0	222	0	4	4	0	639	7	13	739		
Kursk Region	7,966	0	0	5,220	75	678	82	20	615	370	6	900		
Lipetsk Region	4,871	0	0	1,666	56	372	81	18	855	213	668	942		
Moscow Region	109,109	13	0	31,512	405	318	1,924	1,342	29,634	3,726	2,452	37,783		
Orel Region	2,308	0	0	252	168	374	25	16	633	14	6	820		
Ryazan Region	2,518	15	15	595	85	70	106	10	610	36	87	904		
Smolensk Region	3,545	0	0	1,877	56	2	104	4	648	2	19	833		
Tambov Region	5,778	0	0	200	90	175	115	24	4,154	18	90	912		
Tver Region	1,684	20	0	574	5	90	11	3	366	31	6	578		
Tula Region	20,227	13	0	10,803	4,495	17	630	45	1,683	157	151	2,233		
Yaroslavl Region	7,487	0	0	2,197	50	36	129	73	1,062	138	170	3,632		
Moscow	723,131	51,812	51,782	153,277	2,430	1,000	17,976	8,618	140,904	26,010	217,406	103,698		

(millions of rubles)

Table 6.4.1 (cont.)
(millions of rubles)

	1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	186,616	232	139	67,470	1,995	785	5,471	5,526	44,821	2,987	7,125	50,204	
Republic of Karelia	798	86	25	65	48	1	0	3	119	14	3	459	
Republic of Komi	3,644	114	114	157	94	31	345	41	325	10	445	2,082	
Arkhangelsk Region	6,254	22	0	2,845	0	27	35	32	796	11	16	2,470	
Nenets Autonomous Area	4	0	0	0	0	0	0	0	1	0	0	3	
Arkhangelsk Region, excluding Nenets Autonomous Area	6,250	22	0	2,845	0	27	35	32	795	11	16	2,467	
Vologda Region	7,670	0	0	4,065	10	62	103	13	1,065	60	32	2,260	
Kaliningrad Region	6,805	0	0	2,353	182	65	63	18	2,599	40	189	1,296	
Leningrad Region	8,789	0	0	2,329	570	435	705	62	1,607	195	158	2,728	
Murmansk Region	1,670	0	0	31	33	10	25	18	356	7	114	1,076	
Novgorod Region	1,638	0	0	520	26	121	30	2	313	7	14	605	
Pskov Region	642	0	0	106	0	30	17	6	122	0	2	359	
Saint Petersburg	148,706	10	0	55,000	1,032	3	4,148	5,331	37,519	2,643	6,152	36,868	
SOUTHERN FEDERAL DISTRICT	89,983	80	72	7,960	1,288	5,649	2,430	2,238	39,195	2,671	695	27,777	
Republic of Adygeya (Adygeya)	543	0	0	274	0	17	24	0	64	3	13	148	
Republic of Kalmykia	70	0	0	0	0	9	0	0	30	0	2	29	
Krasnodar Territory	65,087	3	0	2,595	1,085	4,338	1,727	2,020	32,807	2,441	306	17,765	
Astrakhan Region	772	0	0	149	0	54	138	2	263	34	1	131	
Volgograd Region	5,839	0	0	1,066	52	368	87	112	1,012	57	183	2,902	
Rostov Region	17,672	77	72	3,875	151	863	454	104	5,022	136	190	6,800	
NORTH CAUCASIAN FEDERAL DISTRICT	10,960	37	33	1,634	276	842	398	24	4,220	304	216	3,009	
Republic of Dagestan	553	0	0	42	0	16	34	0	197	0	18	246	
Republic of Ingushetia	51	0	0	0	0	0	0	0	38	0	0	13	
Kabardino-Balkar Republic	591	0	0	91	0	122	9	0	210	55	0	104	
Karachay-Cherkess Republic	2,100	0	0	234	25	40	70	3	1,718	0	0	10	
Republic of North Ossetia – Alania	329	36	33	74	1	104	4	0	86	0	4	20	
Chechen Republic	248	0	0	0	0	56	153	0	39	0	0	0	
Stavropol Territory	7,088	1	0	1,193	250	503	128	21	1,935	249	194	2,614	
VOLGA FEDERAL DISTRICT	154,510	1,051	815	51,079	8,202	4,723	4,753	1,624	25,876	8,148	9,084	39,970	
Republic of Bashkortostan	17,043	133	5	3,632	16	275	690	164	3,184	453	1,696	6,800	
Mari El Republic	3,077	0	0	120	300	1,256	55	46	133	22	54	1,091	
Republic of Mordovia	2,706	0	0	1,190	10	52	61	6	336	401	61	589	

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)	38,024	593	593	18,559	496	687	850	207	3,603	4,665	1,898	6,466
Udmurt Republic	5,790	0	0	2,432	15	507	19	37	389	46	91	2,254
Chuvash Republic – Chuvashia	2,751	1	0	749	0	18	250	51	515	52	222	893
Perm Territory	8,129	15	15	1,851	785	82	182	12	1,912	44	146	3,100
Kirov Region	2,237	1	0	305	128	71	158	30	671	8	36	829
Nizhny Novgorod Region	28,147	9	0	10,756	1,877	462	561	271	5,568	1,095	255	7,293
Orenburg Region	4,723	67	42	612	20	135	372	298	764	38	41	2,376
Penza Region	1,976	0	0	582	68	314	81	16	236	38	5	636
Samara Region	25,593	226	155	5,119	4,177	380	1,273	383	5,581	389	4,194	3,871
Saratov Region	7,046	6	5	641	280	276	143	61	2,288	293	165	2,893
Ulyanovsk Region	7,268	0	0	4,535	30	208	58	42	696	604	220	875
URALS FEDERAL DISTRICT	79,694	8,032	7,841	10,707	4,627	701	4,115	1,454	16,089	1,314	2,719	29,936
Kurgan Region	1,468	2	0	285	0	10	69	5	133	5	19	940
Sverdlovsk Region	35,124	41	0	6,979	4,177	23	767	945	9,642	476	1,495	10,579
Tyumen Region	26,085	7,984	7,841	688	117	166	2,867	391	2,007	704	874	10,287
Khanty-Mansi Autonomous Area – Yugra	11,406	7,950	7,806	21	32	29	994	159	595	24	168	1,434
Yamal-Nenets Autonomous Area	1,336	0	0	2	9	0	343	150	35	112	0	685
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	13,343	35	35	665	76	137	1,530	82	1,377	568	706	8,167
Chelyabinsk Region	17,017	5	0	2,755	333	502	412	113	4,307	129	331	8,130
SIBERIAN FEDERAL DISTRICT	63,347	3,370	2,904	6,843	2,411	854	1,935	1,342	12,388	2,258	1,379	30,567
Altai Republic	784	4	4	48	0	6	47	0	297	0	0	382
Republic of Buryatia	665	38	0	73	0	1	56	1	125	10	4	357
Republic of Tuva	87	14	14	0	0	0	0	0	19	0	0	54
Republic of Khakassia	474	0	0	114	4	3	0	3	125	1	5	219
Altai Territory	6,578	0	0	654	292	255	238	141	1,292	126	106	3,474
Trans-Baikal Territory	548	118	0	6	2	6	10	0	105	0	6	295
Krasnoyarsk Territory	8,611	465	160	1,410	682	184	234	189	1,216	425	313	3,493
Irkutsk Region	9,473	2,205	2,200	383	680	67	550	318	1,109	81	101	3,979
Kemerovo Region	9,279	526	526	694	501	26	26	31	2,351	106	113	4,905
Novosibirsk Region	12,002	0	0	1,045	7	168	443	569	3,177	438	590	5,565
Omsk Region	8,173	0	0	1,999	193	45	151	63	1,379	876	41	3,426
Tomsk Region	6,673	0	0	417	50	93	180	27	1,193	195	100	4,418

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	26,922	1,160	0	2,512	4,000	101	616	755	8,962	215	655	7,946
Republic of Sakha (Yakutia)	2,081	896	0	47	0	25	36	46	228	0	7	796
Kamchatka Territory	653	0	0	4	0	0	25	63	80	70	105	306
Primorye Territory	16,935	0	0	2,203	2,785	30	82	372	6,585	62	306	4,510
Khabarovsk Territory	3,625	151	0	135	753	7	156	71	1,218	54	173	907
Amur Region	771	32	0	88	15	39	113	25	131	19	3	306
Magadan Region	951	81	0	13	247	0	0	7	326	0	43	234
Sakhalin Region	1,303	0	0	22	0	0	204	147	100	10	18	802
Jewish Autonomous Region	111	0	0	0	3	0	0	0	20	0	0	88
Chukotka Autonomous Area	492	0	0	0	197	0	0	24	271	0	0	0
CRIMEA FEDERAL DISTRICT	2,498	1,648	1,647	181	14	0	0	0	31	111	103	410
Republic of Crimea	2,290	1,648	1,647	178	14	0	0	0	23	56	22	349
Sevastopol	208	0	0	3	0	0	0	0	8	55	81	61

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

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

Table 6.4.2

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

	31.01.2015												
	total	of which											for settlement finality
		3	4	5	6	7	8	9	10	11	12	13	
	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities			
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	196,766	31,779	5,363	48,558	0	669	1,871	10,464	28,236	9,203	57,341	8,645	
CENTRAL FEDERAL DISTRICT	101,456	0	0	7,377	0	47	1,433	6,886	21,166	5,613	55,451	3,483	
Belgorod Region	0	0	0	0	0	0	0	0	0	0	0	0	
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0	
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0	
Voronezh Region	1,735	0	0	1,663	0	0	0	0	72	0	0	0	
Ivanovo Region	294	0	0	0	0	0	294	0	0	0	0	0	
Kaluga Region	188	0	0	52	0	0	0	2	0	0	51	83	
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	6,962	0	0	105	0	0	450	124	4,553	729	796	205	
Orel Region	78	0	0	66	0	0	0	0	12	0	0	0	
Ryazan Region	195	0	0	8	0	0	0	0	0	0	0	187	
Smolensk Region	2,623	0	0	2,623	0	0	0	0	0	0	0	0	
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0	
Tver Region	65	0	0	0	0	0	0	0	0	65	0	0	
Tula Region	213	0	0	0	0	0	0	0	0	0	0	213	
Yaroslavl Region	242	0	0	237	0	0	0	5	0	0	0	0	
Moscow	88,515	0	0	2,279	0	47	689	6,755	16,529	4,819	54,603	2,794	

(millions of rubles)

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	1,273	1,268	0	0	0	0	0	0	2	0	3	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	997	449	0	548	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	203	0	0	201	0	0	0	0	0	0	2	0
Orenburg Region	838	0	0	838	0	0	0	0	0	0	0	0
Penza Region	345	0	0	0	0	0	0	0	131	0	214	0
Samara Region	1,628	0	0	366	0	0	0	10	186	0	0	1,066
Saratov Region	119	0	0	0	0	0	77	0	36	0	6	0
Ulyanovsk Region	61	0	0	0	0	0	0	0	0	61	0	0
URALS FEDERAL DISTRICT	8,552	689	689	7,187	0	0	0	0	362	234	0	80
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	3,975	0	0	3,741	0	0	0	0	0	234	0	0
Tyumen Region	3,656	689	689	2,542	0	0	0	0	345	0	0	80
Khanty-Mansi Autonomous Area – Yugra	746	689	689	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	2,910	0	0	2,542	0	0	0	0	345	0	0	23
Chelyabinsk Region	921	0	0	904	0	0	0	0	17	0	0	0
SIBERIAN FEDERAL DISTRICT	6,819	4,482	782	274	0	0	0	0	876	355	0	832
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	117	117	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	537	537	308	0	0	0	0	0	0	0	0	0
Republic of Khakassia	6	0	0	6	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	895	0	0	48	0	0	0	0	0	0	0	492
Irkutsk Region	517	0	0	177	0	0	0	0	0	355	0	340
Kemerovo Region	4,301	3,828	474	0	0	0	0	0	473	0	0	0
Novosibirsk Region	435	0	0	43	0	0	0	0	392	0	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	24,229	20,998	0	245	0	599	65	0	453	302	66	1,501
Republic of Sakha (Yakutia)	21,020	20,825	0	195	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	2,511	0	0	50	0	584	0	0	453	2	56	1,366
Khabarovsk Territory	260	173	0	0	0	15	65	0	0	0	7	0
Amur Region	300	0	0	0	0	0	0	0	0	300	0	0
Magadan Region	3	0	0	0	0	0	0	0	0	0	3	0
Sakhalin Region	133	0	0	0	0	0	0	0	0	0	0	133
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	2	2	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	50	0	0	0	0	0	0	0	25	0	25	0
Republic of Crimea	50	0	0	0	0	0	0	0	25	0	25	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0

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

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

Table 6.4.3

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

		31.01.2015													
		of which													
1	2	3	4	5	6	7	8	9	10	11	12	13	(millions of rubles)		
													total	for settlement finality	
		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				
THE RUSSIAN FEDERATION	20,552,317	744,084	523,525	4,062,232	977,208	1,334,546	1,805,980	1,279,142	4,432,606	2,532,239	3,186,472	197,808			
CENTRAL FEDERAL DISTRICT	10,609,412	245,272	173,849	1,195,546	339,551	477,996	948,320	735,313	2,420,336	1,717,543	2,447,097	82,438			
Belgorod Region	212,861	1,979	0	69,292	494	98,852	10,115	5,115	15,023	5,173	6,024	794			
Bryansk Region	71,654	0	0	16,750	467	33,878	1,252	857	10,493	6,101	1,217	639			
Vladimir Region	87,239	143	7	45,187	2,622	12,627	3,893	1,404	13,395	4,493	2,477	998			
Voronezh Region	265,136	124	0	55,148	2,137	62,669	5,112	4,175	54,827	55,573	23,720	1,651			
Ivanovo Region	40,751	41	1	12,317	783	1,462	2,665	1,045	12,262	7,407	2,050	719			
Kaluga Region	116,933	260	0	52,993	4,269	13,858	9,008	1,591	13,464	14,720	6,063	707			
Kostroma Region	35,342	62	0	10,049	320	2,557	1,196	682	13,162	3,749	3,048	517			
Kursk Region	159,492	54,812	0	25,338	563	47,493	1,675	1,834	23,392	2,284	1,504	597			
Lipetsk Region	96,225	65	0	27,299	650	32,608	4,065	1,684	15,663	7,308	6,440	443			
Moscow Region	1,081,953	1,293	323	206,455	8,829	24,168	80,093	30,087	246,862	179,822	284,331	20,013			
Orel Region	56,090	8	0	10,383	342	25,020	937	1,448	14,923	1,744	863	422			
Ryazan Region	88,083	108	90	27,534	533	21,386	11,535	1,619	17,154	4,925	2,656	633			
Smolensk Region	63,918	7	0	24,200	998	10,646	2,612	1,592	17,552	3,726	2,188	397			
Tambov Region	84,771	0	0	26,121	1,073	33,984	1,719	2,636	14,126	3,165	1,294	653			
Tver Region	60,103	168	0	17,025	414	15,461	2,647	2,201	15,814	2,741	3,199	433			
Tula Region	147,396	1,707	0	40,568	30,906	14,778	7,511	3,190	20,435	10,575	16,329	1,397			
Yaroslavl Region	126,741	187	28	48,484	13,987	14,358	6,599	1,754	22,337	5,708	11,299	2,028			
Moscow	7,814,724	184,306	173,400	480,403	270,164	12,193	795,686	672,399	1,879,451	1,398,329	2,072,396	49,397			

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	2,300,747	13,539	4,936	715,623	116,793	106,141	234,532	239,841	429,671	165,800	255,851	22,956
Republic of Karelia	29,819	2,123	319	6,644	3,254	1,272	462	827	6,861	1,539	6,585	252
Republic of Komi	30,531	4,402	4,393	4,785	276	1,071	2,210	1,677	9,642	4,139	1,751	578
Arkhangelsk Region	123,542	169	117	92,112	2,902	5,998	1,444	1,019	13,912	2,471	2,289	1,226
Nenets Autonomous Area	915	0	0	20	141	0	268	65	88	15	317	1
Arkhangelsk Region, excluding Nenets Autonomous Area	122,627	169	117	92,092	2,761	5,998	1,176	954	13,824	2,456	1,972	1,225
Vologda Region	98,803	0	0	48,938	1,429	10,796	3,542	1,558	18,721	3,155	9,481	1,183
Kaliningrad Region	127,658	122	0	47,618	5,928	16,601	5,144	4,653	27,580	6,320	12,567	1,125
Leningrad Region	224,087	6,336	0	61,027	28,675	32,666	35,659	7,897	25,337	12,326	13,113	1,051
Murmansk Region	28,491	89	89	1,294	1,477	5,367	909	758	7,264	5,358	5,559	416
Novgorod Region	32,549	24	0	11,224	803	10,422	1,981	622	5,694	648	731	400
Pskov Region	34,831	1	1	7,680	230	17,275	1,975	1,122	4,414	541	1,316	277
Saint Petersburg	1,570,436	273	17	434,299	71,819	4,674	181,206	219,708	310,247	129,303	202,459	16,448
SOUTHERN FEDERAL DISTRICT	1,288,241	7,341	5,879	333,783	70,861	202,389	125,436	39,370	316,012	120,943	56,619	15,487
Republic of Adygeya (Adygeya)	17,373	192	0	7,593	52	2,828	1,155	291	3,385	907	847	123
Republic of Kalmykia	7,959	6	0	119	25	5,123	356	186	1,251	647	229	17
Krasnodar Territory	697,948	752	12	110,131	31,384	113,396	93,219	28,258	192,599	84,873	34,561	8,775
Astrakhan Region	36,988	37	35	5,290	2,107	2,725	8,735	1,025	8,600	6,378	1,995	96
Volgograd Region	128,478	578	403	39,499	2,109	23,587	6,972	3,777	33,241	10,594	5,732	2,389
Rostov Region	399,495	5,776	5,429	171,150	35,184	54,730	14,999	5,833	76,937	17,544	13,255	4,087
NORTH CAUCASIAN FEDERAL DISTRICT	303,403	2,501	528	90,168	11,656	68,407	26,726	5,645	73,355	8,636	14,473	1,836
Republic of Dagestan	33,610	195	97	11,873	105	7,124	5,700	292	6,544	195	1,389	193
Republic of Ingushetia	6,961	50	25	3,972	0	1,251	656	41	848	142	1	0
Kabardino-Balkar Republic	43,127	77	36	12,762	59	12,711	1,695	847	11,612	1,371	1,943	50
Karachay-Cherkess Republic	29,683	239	0	11,556	329	5,445	3,210	445	7,073	834	544	8
Republic of North Ossetia – Alania	14,314	1,540	365	2,959	79	1,950	1,824	523	4,593	314	513	19
Chechen Republic	19,958	0	0	2,395	0	4,655	9,098	276	2,219	141	1,174	0
Stavropol Territory	155,750	400	5	44,650	11,084	35,271	4,544	3,221	40,466	5,639	8,909	1,566
VOLGA FEDERAL DISTRICT	2,621,241	106,654	95,809	842,183	174,044	262,886	152,757	79,728	499,645	288,545	184,419	30,380
Republic of Bashkortostan	306,264	77,533	73,891	87,198	2,658	29,205	23,373	5,214	42,647	20,454	13,943	4,039
Mari El Republic	61,660	8	0	17,031	351	28,986	2,519	799	6,285	2,329	2,790	562
Republic of Mordovia	93,054	37	0	32,470	182	24,608	2,515	1,021	10,261	4,661	16,979	320

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)	535,981	5,263	5,201	180,801	8,012	44,689	39,830	11,762	104,910	83,039	52,513	5,162
Udmurt Republic	92,553	9,485	9,305	35,784	347	6,149	3,614	1,711	24,477	5,554	3,882	1,550
Chuvash Republic – Chuvashia	95,402	69	0	14,964	5,684	5,005	5,642	2,060	20,559	36,411	4,449	559
Perm Territory	241,109	833	823	85,813	15,761	6,134	11,107	18,395	65,160	22,278	13,337	2,291
Kirov Region	56,457	26	0	16,173	661	14,883	2,849	1,963	14,797	2,659	1,876	570
Nizhny Novgorod Region	347,575	763	331	121,429	53,622	19,270	10,913	10,674	74,220	34,459	18,082	4,143
Orenburg Region	119,347	7,712	3,658	33,062	7,619	22,464	8,841	7,163	20,654	7,590	2,346	1,896
Penza Region	64,944	15	0	17,643	1,083	23,832	3,010	1,588	10,511	5,554	1,299	409
Samara Region	374,581	2,207	1,582	115,194	61,436	15,670	18,420	13,644	58,368	40,568	42,959	6,115
Saratov Region	151,221	1,123	1,018	42,469	16,385	13,943	16,523	2,434	36,738	12,660	6,756	2,190
Ulyanovsk Region	81,093	1,580	0	42,153	243	8,047	3,601	1,300	10,058	10,329	3,208	574
URALS FEDERAL DISTRICT	1,426,553	178,346	129,347	411,205	63,038	70,588	128,287	87,181	242,886	112,032	114,269	18,721
Kurgan Region	30,795	113	0	8,598	4,055	5,203	1,195	590	8,254	929	1,321	537
Sverdlovsk Region	504,170	4,021	68	194,058	23,459	12,800	31,491	31,986	124,191	40,194	34,727	7,243
Tyumen Region	517,779	171,045	128,899	22,767	29,538	11,126	70,289	50,580	61,210	38,737	57,782	4,705
Khanty-Mansi Autonomous Area – Yugra	153,471	16,261	15,424	3,699	14,174	1,371	30,483	32,454	20,779	11,061	21,533	1,656
Yamal-Nenets Autonomous Area	109,919	67,931	67,932	923	3,451	26	10,391	1,584	5,613	3,785	15,871	344
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	254,389	86,853	45,543	18,145	11,913	9,729	29,415	16,542	34,818	23,891	20,378	2,705
Chelyabinsk Region	373,809	3,166	380	185,783	5,986	41,459	25,312	4,025	49,231	32,172	20,439	6,236
SIBERIAN FEDERAL DISTRICT	1,479,969	157,823	101,361	346,396	149,244	120,562	151,735	47,984	316,668	90,804	78,311	20,442
Altai Republic	12,506	583	412	1,906	104	692	926	189	6,959	513	434	200
Republic of Buryatia	62,127	789	0	36,228	74	3,500	4,135	939	12,348	1,773	1,878	463
Republic of Tuva	3,499	611	596	175	33	208	231	222	1,736	88	157	38
Republic of Khakassia	14,452	1,371	407	1,853	327	1,786	456	562	4,239	1,367	2,306	185
Altai Territory	127,918	213	0	35,232	2,891	33,439	6,295	2,622	34,280	6,530	3,876	2,540
Trans-Baikal Territory	19,485	1,446	1	738	3,733	470	1,340	921	8,528	612	1,485	212
Krasnoyarsk Territory	380,238	40,670	4,089	115,380	63,940	26,626	45,656	8,477	46,461	16,524	13,949	2,555
Irkutsk Region	175,502	21,054	20,575	18,757	48,358	7,250	13,393	6,366	36,011	14,710	6,733	2,870
Kemerovo Region	227,834	86,027	70,319	56,581	5,785	7,205	4,031	5,711	31,833	9,317	18,619	2,725
Novosibirsk Region	245,921	510	443	39,130	17,316	18,969	27,386	17,675	73,451	24,111	23,679	3,694
Omsk Region	135,291	0	0	27,269	6,024	14,284	42,957	2,050	27,504	10,351	2,563	2,289
Tomsk Region	75,196	4,549	4,519	13,142	659	6,133	4,929	2,250	33,323	4,908	2,632	2,671

Table 6.4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	518,017	30,961	10,169	127,005	51,958	25,538	38,104	43,513	133,409	27,702	34,555	5,272
Republic of Sakha (Yakutia)	72,584	15,594	9,429	5,619	7,908	1,475	3,410	8,908	20,051	5,478	3,547	594
Kamchatka Territory	27,612	89	0	2,055	5,960	667	703	1,063	6,538	2,348	7,998	191
Primorye Territory	199,622	709	12	94,036	11,535	8,840	10,002	10,767	44,483	6,776	10,087	2,387
Khabarovsk Territory	129,908	1,443	56	19,682	19,150	5,210	14,384	18,520	31,865	10,319	8,147	1,188
Amur Region	32,077	1,970	0	3,146	1,299	7,321	5,008	613	9,705	1,216	1,562	237
Magadan Region	17,401	10,535	499	501	1,298	266	286	464	3,080	369	468	134
Sakhalin Region	30,009	323	170	1,628	4,298	1,149	4,030	2,906	11,613	1,051	2,527	484
Jewish Autonomous Region	3,544	18	3	333	6	610	233	162	1,835	145	145	57
Chukotka Autonomous Area	5,260	281	0	4	504	0	48	110	4,239	0	74	0
CRIMEA FEDERAL DISTRICT	4,734	1,646	1,647	329	63	39	83	567	623	234	874	276
Republic of Crimea	4,042	1,646	1,647	320	63	39	83	567	615	79	375	255
Sevastopol	692	0	0	9	0	0	0	0	8	155	499	21

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

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

Table 6.4.4

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

(millions of rubles)

	31.01.2015												
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	8,595,890	1,197,616	587,043	2,496,734	6,273	134,887	544,869	519,855	643,228	1,807,861	1,240,745	3,822	
CENTRAL FEDERAL DISTRICT	4,324,809	199,467	180,168	544,566	5,992	82,552	434,442	189,873	463,239	1,372,839	1,028,271	3,568	
Belgorod Region	29,728	11,604	0	16,630	0	810	106	183	295	100	0	0	
Bryansk Region	44,830	0	0	86	0	42,908	0	83	1,753	0	0	0	
Vladimir Region	9,819	86	0	9,005	0	90	28	27	0	0	583	0	
Voronezh Region	80,191	0	0	41,970	0	1,469	1,153	117	10,205	7,566	17,711	0	
Ivanovo Region	3,297	0	0	1,005	0	0	571	11	357	1,353	0	0	
Kaluga Region	17,286	0	0	290	278	7,605	2,190	391	4,196	2,000	336	0	
Kostroma Region	12,062	0	0	7,787	0	0	0	0	784	3,222	269	0	
Kursk Region	899	0	0	242	0	219	142	0	296	0	0	0	
Lipetsk Region	9,514	0	0	8,422	0	239	34	0	800	0	19	0	
Moscow Region	493,743	0	0	35,189	0	11,234	60,050	73,763	41,221	161,551	110,623	112	
Orel Region	1,072	0	0	546	0	0	0	0	392	0	134	0	
Ryazan Region	5,297	0	0	1,247	0	234	3,333	0	483	0	0	0	
Smolensk Region	26,083	0	0	24,199	0	0	0	722	1,110	52	0	0	
Tambov Region	6,119	0	0	2,830	0	107	3,182	0	0	0	0	0	
Tver Region	17,088	0	0	12,547	0	574	0	0	197	3,549	221	0	
Tula Region	67,767	0	0	14,789	0	469	0	1,052	438	831	50,188	0	
Yaroslavl Region	28,824	4,136	4,136	22,919	0	94	123	5	161	1,086	300	0	
Moscow	3,471,190	183,641	176,032	344,865	5,714	16,499	363,530	113,519	400,552	1,191,527	847,887	3,456	

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)	149,158	96,452	3,402	25,573	0	0	0	95	8,100	16,186	2,752	0
Udmurt Republic	185,647	183,691	183,691	0	0	0	0	0	276	20	1,660	0
Chuvash Republic – Chuvashia	5,512	0	0	2,060	0	0	3,251	0	28	173	0	0
Perm Territory	263,509	10,365	5,859	240,917	0	4,628	3,978	0	1,974	436	1,211	0
Kirov Region	2,282	0	0	186	0	0	29	0	0	2,067	0	0
Nizhny Novgorod Region	49,899	0	0	28,407	0	0	2,706	16,345	2,080	161	200	0
Orenburg Region	52,196	13,530	165	31,339	99	62	41	0	811	0	6,314	0
Penza Region	20,087	16,858	0	555	0	374	103	0	1,087	896	214	0
Samara Region	21,241	165	0	14,722	0	0	254	265	4,772	753	310	0
Saratov Region	4,894	220	220	576	0	1,125	498	0	1,957	490	28	0
Ulyanovsk Region	66,760	0	0	38,695	0	0	0	20,846	3,392	839	2,988	0
URALS FEDERAL DISTRICT	900,914	54,257	45,239	593,253	0	686	48,104	11,157	51,352	102,621	39,239	245
Kurgan Region	4,499	0	0	4,448	0	51	0	0	0	0	0	0
Sverdlovsk Region	411,020	3,171	0	281,651	0	0	5,916	167	8,582	101,739	9,794	0
Tyumen Region	346,544	45,239	45,239	199,290	0	102	26,698	10,990	34,108	793	29,079	245
Khanty-Mansi Autonomous Area – Yugra	38,783	31,940	31,940	466	0	0	0	5,339	0	793	0	245
Yamal-Nenets Autonomous Area	57,366	6,483	6,483	0	0	0	0	0	26,427	0	24,456	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	250,395	6,816	6,816	198,824	0	102	26,698	5,651	7,681	0	4,623	0
Chelyabinsk Region	138,851	5,847	0	107,864	0	533	15,490	0	8,662	89	366	0
SIBERIAN FEDERAL DISTRICT	686,309	223,006	112,024	308,992	0	3,383	9,598	392	24,832	103,618	12,488	0
Altai Republic	2,157	0	0	0	0	0	0	0	823	1,178	156	0
Republic of Buryatia	2,370	668	0	140	0	1,062	0	0	0	500	0	0
Republic of Tuva	10,518	10,518	8,106	0	0	0	0	0	0	0	0	0
Republic of Khakassia	18,228	843	0	15,053	0	0	0	0	0	738	1,594	0
Altai Territory	9,810	6,471	0	1,022	0	941	1,027	14	241	34	60	0
Trans-Baikal Territory	10,679	10,289	0	303	0	0	26	0	44	0	17	0
Krasnoyarsk Territory	248,976	23,615	0	136,803	0	0	14	0	115	88,160	269	0
Irkutsk Region	43,336	10,154	5,745	29,069	0	262	0	365	2,123	0	1,363	0
Kemerovo Region	293,461	140,259	77,985	105,605	0	417	8,482	0	19,120	10,769	8,809	0
Novosibirsk Region	27,012	19,416	19,416	3,368	0	701	49	0	1,116	2,239	123	0
Omsk Region	17,869	0	0	17,630	0	0	0	13	163	0	63	0
Tomsk Region	1,893	772	772	0	0	0	0	0	1,087	0	34	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	477,004	330,914	23,802	64,195	26	35,824	1,582	8,361	9,964	4,369	21,769	0
Republic of Sakha (Yakutia)	255,117	254,401	17,406	715	0	0	1	0	0	0	0	0
Kamchatka Territory	20,025	17,290	0	222	0	0	0	0	0	0	2,513	0
Primorye Territory	39,934	5,774	0	2,823	26	6,029	182	7,324	6,742	9	11,025	0
Khabarovsk Territory	134,887	30,844	123	59,749	0	29,795	588	1,027	3,155	2,191	7,538	0
Amur Region	13,099	12,630	0	236	0	0	11	0	19	203	0	0
Magadan Region	3,441	2,613	0	450	0	0	0	0	11	0	367	0
Sakhalin Region	9,395	6,272	6,273	0	0	0	800	10	37	1,966	310	0
Jewish Autonomous Region	599	582	0	0	0	0	0	0	0	0	17	0
Chukotka Autonomous Area	507	507	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	1,056	0	0	53	0	0	0	0	31	37	935	0
Republic of Crimea	721	0	0	53	0	0	0	0	25	0	643	0
Sevastopol	335	0	0	0	0	0	0	0	6	37	292	0

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

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

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

		31.01.2015														
		volume of extended loans							debt							
		in rubles			in foreign currency and precious metals				in rubles			in foreign currency and precious metals				
		small and medium-sized businesses	of which individual entrepreneurs	3	small and medium-sized businesses	4	5	of which individual entrepreneurs	6	7	8	9	small and medium-sized businesses	10	11	12
1	2	17,017	14,040	3	4,579,748	613,346	476,774	8,540	410,201	55,973	23,519	344				
THE RUSSIAN FEDERATION	292,354	3,867	7,007	1	1,835,166	132,879	322,673	5,689	132,835	11,214	16,222	149				
CENTRAL FEDERAL DISTRICT	1,396	193	0	0	41,031	8,311	722	2	2,531	614	2	2				
Belgorod Region	814	218	0	0	25,510	7,652	1,949	1,372	1,497	358	10	0				
Bryansk Region	1,947	244	0	0	42,984	6,519	1,939	1	2,571	612	26	0				
Vladimir Region	4,428	302	0	0	95,823	13,536	796	0	5,739	832	12	0				
Voronezh Region	2,018	258	0	0	26,770	4,584	822	21	3,345	256	11	11				
Ivanovo Region	1,478	124	34	0	37,950	6,072	3,529	0	2,392	429	0	0				
Kaluga Region	868	161	0	0	21,092	4,187	4,338	0	1,187	205	0	0				
Kostroma Region	2,082	396	0	0	37,314	7,387	458	0	2,497	501	0	0				
Kursk Region	1,110	106	0	0	32,311	4,393	853	0	5,783	436	1	0				
Lipetsk Region	13,730	418	516	0	238,311	17,173	32,926	699	21,385	1,953	2,164	9				
Moscow Region	815	93	0	0	18,102	3,231	253	0	1,882	148	0	0				
Orel Region	1,491	180	0	0	43,900	6,075	207	23	4,220	632	178	0				
Ryazan Region	969	190	0	0	41,553	6,107	562	52	9,562	1,005	0	0				
Smolensk Region	991	93	0	0	25,384	3,776	76	0	1,274	197	0	0				
Tambov Region	975	53	0	0	25,652	3,831	290	0	2,540	330	0	0				
Tver Region	1,924	218	0	0	40,954	6,213	515	17	5,567	837	174	0				
Tula Region	2,964	372	5	0	44,885	5,072	445	22	6,572	538	74	22				
Yaroslavl Region	94,012	248	6,452	1	995,640	18,760	271,993	3,480	52,291	1,331	13,570	105				
Moscow	34,150	1,653	3,533	0	486,782	38,967	80,991	379	50,919	4,030	1,645	10				
NORTH-WESTERN FEDERAL DISTRICT	419	41	0	0	17,720	2,021	2,894	0	1,320	118	0	0				
Republic of Karelia	781	158	0	0	12,621	4,420	80	0	1,472	328	0	0				
Republic of Komi																

(millions of rubles)

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	1,889	436	0	0	18,860	5,065	2,552	105	1,809	351	159	0
Nenets Autonomous Area	4	1	0	0	460	145	0	0	21	15	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,885	435	0	0	18,400	4,920	2,552	105	1,788	336	159	0
Vologda Region	2,698	331	0	0	34,891	6,909	782	35	8,120	1,125	96	0
Kaliningrad Region	1,364	51	76	0	34,088	3,712	2,641	15	4,020	314	373	0
Leningrad Region	2,445	57	68	0	51,000	3,027	8,742	2	8,032	323	169	2
Murmansk Region	881	256	128	0	15,108	2,694	19,716	0	2,958	211	4	0
Novgorod Region	513	65	0	0	13,691	2,187	62	0	957	218	55	0
Pskov Region	390	53	0	0	14,114	1,950	261	0	3,076	477	182	0
Saint Petersburg	22,770	205	3,261	0	274,689	6,982	43,261	222	19,155	565	607	8
SOUTHERN FEDERAL DISTRICT	20,521	2,045	709	0	413,962	79,888	16,937	200	59,586	10,081	170	23
Republic of Adygeya (Adygeya)	429	14	0	0	12,426	2,150	93	0	786	92	0	0
Republic of Kalmykia	70	13	0	0	6,876	3,273	0	0	1,601	1,072	0	0
Krasnodar Territory	10,773	789	703	0	200,300	33,075	9,914	157	36,785	4,221	144	4
Astrakhan Region	568	140	0	0	23,321	6,971	368	6	2,445	1,211	0	0
Volgograd Region	2,094	175	0	0	55,274	9,859	1,133	0	6,461	1,318	2	0
Rostov Region	6,587	914	6	0	115,765	24,560	5,429	37	11,508	2,167	24	19
NORTH CAUCASIAN FEDERAL DISTRICT	5,059	722	0	0	167,749	31,947	3,131	38	18,089	4,463	245	38
Republic of Dagestan	291	71	0	0	19,580	4,674	20	0	1,534	428	0	0
Republic of Ingushetia	51	51	0	0	3,012	1,464	0	0	2,020	1,073	0	0
Kabardino-Balkar Republic	362	65	0	0	23,674	4,498	269	0	1,504	507	207	0
Karachay-Cherkess Republic	476	8	0	0	15,263	2,439	293	38	2,437	544	38	38
Republic of North Ossetia – Alania	329	50	0	0	13,032	2,277	230	0	3,350	204	0	0
Chechen Republic	209	0	0	0	13,879	750	232	0	138	20	0	0
Stavropol Territory	3,341	477	0	0	79,309	15,845	2,087	0	7,106	1,687	0	0
VOLGA FEDERAL DISTRICT	47,876	3,362	2,219	0	772,471	128,202	19,764	577	66,622	10,447	1,800	31
Republic of Bashkortostan	5,415	367	2,060	0	69,518	12,662	2,743	0	5,014	826	1	0
Mari El Republic	683	90	0	0	14,173	3,795	40	0	1,738	144	10	0
Republic of Mordovia	1,179	107	0	0	29,644	4,001	0	0	3,359	690	0	0
Republic of Tatarstan (Tatarstan)	9,593	371	0	0	148,663	17,229	869	0	5,674	1,559	0	0
Udmurt Republic	1,725	227	0	0	21,856	5,907	144	0	2,012	693	0	0
Chuvash Republic – Chuvashia	1,352	247	0	0	27,992	6,107	446	0	1,310	351	0	0
Perm Territory	2,507	352	0	0,0	46,984,00	12,251	491	79,0	6,446,00	1,035	0	0
Kirov Region	1,482	223	0	0,0	31,798,00	7,502	29	0,0	4,288,00	684	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	8,139	450	140	0	99,299	18,660	1,492	454	8,422	918	168	31
Orenburg Region	2,401	223	0	0	53,523	12,016	4,012	0	9,083	1,320	270	0
Penza Region	1,159	165	0	0	36,010	8,067	302	19	2,223	613	0	0
Samara Region	7,636	75	13	0	104,826	5,072	4,853	21	9,809	550	1,351	0
Saratov Region	2,754	223	6	0	57,254	11,274	947	0	4,328	779	0	0
Ulyanovsk Region	1,851	242	0	0	30,931	3,659	3,396	4	2,916	285	0	0
URALS FEDERAL DISTRICT	17,728	1,712	8	0	304,413	66,536	8,765	455	29,153	6,458	2,310	49
Kurgan Region	646	166	0	0	16,665	5,351	51	0	1,271	293	51	0
Sverdlovsk Region	5,733	403	0	0	83,693	15,325	3,245	438	10,043	1,387	884	49
Tyumen Region	5,455	375	0	0	130,587	32,159	3,215	9	11,095	3,432	24	0
Khanty-Mansi Autonomous Area – Yugra	1,242	111	0	0	48,068	14,599	2,609	0	4,100	1,533	0	0
Yamal-Nenets Autonomous Area	465	20	0	0	10,991	4,454	24	0	849	348	24	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3,748	244	0	0	71,528	13,106	582	9	6,146	1,551	0	0
Chelyabinsk Region	5,894	768	8	0	73,468	13,701	2,254	8	6,744	1,346	1,351	0
SIBERIAN FEDERAL DISTRICT	23,434	2,384	102	0	424,437	87,154	8,312	1,045	38,005	6,421	312	29
Altai Republic	451	96	0	0	6,739	1,867	0	0	491	115	0	0
Republic of Buryatia	353	103	0	0	17,073	6,573	483	0	1,466	456	0	0
Republic of Tuva	59	16	0	0	2,455	1,681	0	0	81	33	0	0
Republic of Khakassia	275	115	0	0	7,021	3,300	841	235	533	194	3	0
Altai Territory	3,035	233	0	0	73,047	10,289	1,069	73	8,283	1,030	129	0
Trans-Baikal Territory	295	159	0	0	11,668	6,732	87	0	317	161	0	0
Krasnoyarsk Territory	3,068	381	35	0	59,176	13,849	911	19	4,440	764	113	0
Irkutsk Region	3,277	385	0	0	61,408	13,989	2,089	34	3,468	716	6	0
Kemerovo Region	2,289	223	0	0	31,394	7,160	958	0	5,134	960	0	0
Novosibirsk Region	5,738	193	67	0	86,112	6,490	1,050	111	9,275	707	9	9
Omsk Region	3,229	352	0	0	46,394	9,878	667	573	3,192	1,041	52	20
Tomsk Region	1,365	128	0	0	21,950	5,346	157	0	1,325	244	0	0

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	9,082	1,252	412	2	173,026	47,748	15,194	133	14,991	2,859	567	13
Republic of Sakha (Yakutia)	1,096	219	0	0	24,536	8,737	2,891	0	2,935	489	104	0
Kamchatka Territory	400	68	0	0	14,714	3,600	842	0	3,045	104	0	0
Primorye Territory	4,888	414	409	2	54,008	11,892	8,560	95	2,741	478	444	0
Khabarovsk Territory	1,434	203	0	0	35,199	9,127	797	17	2,437	667	13	13
Amur Region	485	136	0	0	18,341	6,346	255	0	931	310	6	0
Magadan Region	294	42	3	0	8,178	1,732	1,039	0	736	81	0	0
Sakhalin Region	364	96	0	0	14,074	3,889	793	21	1,169	288	0	0
Jewish Autonomous Region	97	74	0	0	3,506	2,139	17	0	985	437	0	0
Chukotka Autonomous Area	24	0	0	0	470	286	0	0	12	5	0	0
CRIMEA FEDERAL DISTRICT	492	20	50	0	1,742	25	1,007	24	1	0	248	2
Republic of Crimea	287	13	50	0	1,056	20	672	22	1	0	166	0
Sevastopol	205	7	0	0	686	5	335	2	0	0	82	2

Table 6.4.6

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

		31.01.2015										
		rubles					foreign currency					
1	2	3	including		5	6	7	including		9		
			housing loans	mortgage loans				of which	of which			
					including overdue debt		housing loans	mortgage loans	including mortgage loans	including overdue debt		
THE RUSSIAN FEDERATION	10,869,545	3,520,286	3,393,576	29,634	347,114	170,335	164,954	20,962				
CENTRAL FEDERAL DISTRICT	3,027,044	974,376	958,318	12,660	267,272	126,294	121,823	16,131				
Belgorod Region	97,698	22,859	21,900	98	562	492	490	57				
Bryansk Region	64,705	19,733	19,275	48	355	287	272	2				
Vladimir Region	87,217	24,724	23,939	178	775	648	638	43				
Voronezh Region	131,611	43,050	42,197	380	1,005	601	599	85				
Ivanovo Region	52,438	16,088	15,946	58	1,385	239	239	37				
Kaluga Region	76,016	27,672	27,347	70	1,370	812	803	58				
Kostroma Region	35,828	11,435	11,314	47	79	61	61	1				
Kursk Region	70,246	20,980	20,264	99	373	328	325	22				
Lipetsk Region	64,912	18,484	18,186	44	342	185	184	23				
Moscow Region	738,542	276,048	273,836	3,081	55,479	33,668	33,045	4,791				
Orel Region	41,993	12,855	12,502	20	553	290	289	0				
Ryazan Region	68,746	24,601	24,363	77	518	368	367	14				
Smolensk Region	61,102	22,387	22,058	88	944	395	356	6				
Tambov Region	52,926	16,029	15,687	24	298	260	254	8				
Tver Region	79,591	29,035	28,929	632	922	750	749	37				
Tula Region	97,573	29,842	29,540	101	875	707	691	17				
Yaroslavl Region	77,849	24,747	24,486	106	453	310	296	13				
Moscow	1,128,051	333,807	326,549	7,509	200,984	85,893	82,165	10,917				

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,160,165	395,705	386,459	2,538	38,869	19,874	19,536	1,959
Republic of Karelia	56,900	18,151	17,895	44	244	200	198	4
Republic of Komi	92,447	35,000	30,664	113	211	179	178	12
Arkhangelsk Region	99,144	35,922	35,469	90	547	469	462	74
Nenets Autonomous Area	5,520	2,716	2,701	2	51	51	51	0
Arkhangelsk Region, excluding Nenets Autonomous Area	93,624	33,206	32,768	88	496	418	411	74
Vologda Region	91,434	32,108	31,556	171	451	362	358	75
Kaliningrad Region	64,965	17,801	17,577	175	4,353	1,113	1,055	187
Leningrad Region	129,499	42,640	42,169	290	3,705	1,619	1,588	194
Murmansk Region	77,947	18,841	18,607	80	306	214	204	6
Novgorod Region	42,489	12,140	11,882	62	197	161	161	13
Pskov Region	36,325	10,190	9,878	17	161	144	142	5
Saint Petersburg	469,015	172,912	170,762	1,496	28,694	15,413	15,190	1,389
SOUTHERN FEDERAL DISTRICT	909,906	240,665	232,204	2,087	8,217	4,421	4,328	402
Republic of Adygeya (Adygeya)	25,204	4,467	4,302	31	161	142	141	0
Republic of Kalmykia	23,131	5,979	5,881	10	154	122	122	0
Krasnodar Territory	364,833	94,955	90,861	1,042	3,201	1,863	1,847	262
Astrakhan Region	69,220	18,462	18,025	51	211	160	160	19
Volgograd Region	142,581	41,778	41,058	447	887	646	637	46
Rostov Region	284,937	75,024	72,077	506	3,603	1,488	1,421	75
NORTH CAUCASIAN FEDERAL DISTRICT	304,344	73,778	71,114	692	2,588	1,962	1,871	330
Republic of Dagestan	33,315	8,834	8,697	217	399	285	282	34
Republic of Ingushetia	4,357	317	282	2	2	1	0	0
Kabardino-Balkar Republic	36,613	8,560	8,011	40	312	264	254	78
Karachay-Cherkess Republic	22,741	4,300	4,003	27	85	80	80	1
Republic of North Ossetia – Alania	32,165	7,939	7,636	129	362	298	272	65
Chechen Republic	16,823	928	927	4	177	20	15	0
Stavropol Territory	158,330	42,900	41,558	273	1,251	1,014	968	152

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	2,017,988	675,973	641,384	4,053	13,106	7,720	7,637	870
Republic of Bashkortostan	286,820	88,641	75,094	509	1,059	575	573	14
Mari El Republic	36,494	14,154	13,893	53	171	130	130	9
Republic of Mordovia	40,782	14,515	14,025	26	329	299	294	16
Republic of Tatarstan (Tatarstan)	273,352	86,514	84,031	440	1,731	437	436	21
Udmurt Republic	110,422	41,472	37,351	302	551	459	456	36
Chuvash Republic – Chuvashia	76,614	33,743	33,519	105	578	465	464	56
Perm Territory	217,630	73,512	66,499	638	1,402	857	826	196
Kirov Region	77,513	27,268	26,334	87	331	280	280	1
Nizhny Novgorod Region	212,993	73,376	71,318	451	1,549	982	959	197
Orenburg Region	147,329	46,524	45,646	185	546	412	411	39
Penza Region	73,190	23,679	22,938	61	428	355	349	25
Samara Region	228,473	77,244	76,341	867	2,996	1,450	1,442	205
Saratov Region	144,080	43,448	43,000	222	978	613	612	39
Ulyanovsk Region	92,296	31,883	31,395	107	457	406	405	16
URALS FEDERAL DISTRICT	1,280,317	480,545	441,341	3,037	4,938	3,056	3,010	370
Kurgan Region	58,490	18,473	16,328	95	108	52	52	0
Sverdlovsk Region	382,055	124,230	113,433	1,090	1,949	1,295	1,276	238
Tyumen Region	566,273	250,564	232,726	760	1,113	728	708	85
Khanty-Mansi Autonomous Area – Yugra	270,358	135,609	126,869	347	331	273	269	13
Yamal-Nenets Autonomous Area	95,428	47,625	43,761	56	204	164	161	34
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	200,487	67,330	62,096	357	578	291	278	38
Chelyabinsk Region	273,499	87,278	78,854	1,092	1,768	981	974	47
SIBERIAN FEDERAL DISTRICT	1,602,444	499,603	486,453	3,853	8,028	4,751	4,624	704
Altai Republic	13,780	1,738	1,728	13	95	0	0	0
Republic of Buryatia	89,829	20,359	20,201	139	238	148	148	9
Republic of Tuva	21,118	5,828	5,819	63	3	2	2	0
Republic of Khakassia	34,432	10,098	9,843	65	92	57	57	0
Altai Territory	153,476	39,660	39,292	251	557	454	451	123
Trans-Baikal Territory	89,261	25,510	25,318	76	70	59	59	0
Krasnoyarsk Territory	286,877	99,726	95,895	940	903	644	608	107

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	232,687	73,488	72,965	493	699	407	407	82
Kemerovo Region	206,260	54,259	52,499	457	1,789	570	569	78
Novosibirsk Region	243,470	92,409	90,488	735	1,988	1,469	1,446	227
Omsk Region	141,378	41,983	38,682	466	1,118	562	515	21
Tomsk Region	89,876	34,545	33,723	155	476	379	362	57
FAR-EASTERN FEDERAL DISTRICT	565,039	179,567	176,232	714	3,417	2,245	2,121	194
Republic of Sakha (Yakutia)	110,331	41,015	40,483	121	141	118	118	0
Kamchatka Territory	30,361	8,723	8,597	17	150	125	63	1
Primorye Territory	139,732	37,588	37,134	178	2,127	1,247	1,187	92
Khabarovsk Territory	124,297	42,235	41,523	204	687	502	502	58
Amur Region	74,352	23,326	22,574	112	116	109	109	43
Magadan Region	18,735	5,934	5,852	8	20	18	16	0
Sakhalin Region	51,326	15,784	15,331	62	142	92	92	0
Jewish Autonomous Region	11,748	3,466	3,256	11	29	29	29	0
Chukotka Autonomous Area	4,157	1,496	1,482	1	5	5	5	0
CRIMEA FEDERAL DISTRICT	2,298	74	71	0	679	12	4	2
Republic of Crimea	1,872	65	62	0	386	12	4	2
Sevastopol	426	9	9	0	293	0	0	0

Table 6.4.7

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

		31.01.2015											
1	volume of consumer loans extended since the beginning of the year, total, millions of rubles	housing loans					including						
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	of which mortgage loans			
										7	8	9	10
THE RUSSIAN FEDERATION	325,991	44,924	73,033	175.9	14.16	43,016	70,255	176.5	14.16				
CENTRAL FEDERAL DISTRICT	113,165	11,284	22,592	173.1	14.06	11,218	22,426	173.9	14.05				
Belgorod Region	2,628	372	475	172.9	14.30	368	473	173.3	14.28				
Bryansk Region	1,898	419	557	178.9	14.65	419	557	178.9	14.65				
Vladimir Region	1,492	372	465	167.9	14.43	372	465	167.9	14.43				
Voronezh Region	4,033	864	1,143	180.8	14.35	862	1,137	181.2	14.35				
Ivanovo Region	1,417	264	339	165.7	14.26	262	338	166.0	14.24				
Kaluga Region	2,042	385	638	174.4	14.26	384	638	174.6	14.26				
Kostroma Region	1,029	241	257	155.1	14.45	237	253	156.5	14.40				
Kursk Region	1,916	299	436	184.5	14.55	299	436	184.5	14.55				
Lipetsk Region	2,050	387	455	176.1	14.57	385	455	176.2	14.56				
Moscow Region	24,143	3,046	7,860	170.6	13.81	3,023	7,783	171.8	13.80				
Orel Region	1,283	298	388	174.1	14.24	298	388	174.1	14.24				
Ryazan Region	2,000	537	728	164.7	14.07	535	720	166.5	14.07				
Smolensk Region	1,701	359	484	175.4	14.85	359	484	175.4	14.85				
Tambov Region	1,422	290	415	179.8	14.04	289	415	180.0	14.04				
Tver Region	2,335	414	621	179.8	14.28	414	621	179.8	14.28				
Tula Region	2,801	550	815	169.4	14.14	547	812	169.8	14.13				
Yaroslavl Region	2,210	435	563	164.6	14.39	429	561	165.1	14.38				
Moscow	56,765	1,752	5,953	175.7	13.95	1,736	5,890	176.7	13.95				

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	38,650	5,241	9,249	166.3	14.75	5,218	9,235	166.4	14.75
Republic of Karelia	1,664	300	443	165.9	14.32	300	443	165.9	14.32
Republic of Komi	2,402	441	687	154.9	12.91	440	684	154.5	12.91
Arkhangelsk Region	2,815	546	829	163.2	14.27	543	828	163.3	14.27
Nenets Autonomous Area	112	8	21	181.4	14.80	8	21	181.4	14.80
Arkhangelsk Region, excluding Nenets Autonomous Area	2,703	538	808	162.8	14.25	535	807	162.8	14.25
Vologda Region	2,390	593	733	170.5	14.42	583	729	171.2	14.39
Kaliningrad Region	2,103	265	406	179.6	13.31	265	406	179.6	13.31
Leningrad Region	3,668	532	950	171.2	13.73	531	949	171.3	13.73
Murmansk Region	2,564	295	499	160.9	13.53	295	499	160.9	13.53
Novgorod Region	1,294	199	277	163.9	14.55	199	277	163.9	14.55
Pskov Region	1,194	189	247	164.3	13.76	185	245	165.5	13.76
Saint Petersburg	18,556	1,881	4,178	166.5	15.83	1,877	4,175	166.7	15.83
SOUTHERN FEDERAL DISTRICT	23,522	3,460	5,075	179.4	13.52	3,396	5,025	180.9	13.51
Republic of Adygeya (Adygeya)	881	98	148	176.7	14.50	98	148	176.7	14.50
Republic of Kalmykia	506	82	133	208.3	14.68	82	133	208.3	14.68
Krasnodar Territory	9,478	1,324	1,990	180.2	13.21	1,288	1,952	183.5	13.20
Astrakhan Region	1,710	248	356	196.6	13.69	248	356	196.6	13.69
Volgograd Region	3,631	618	832	178.8	14.42	618	832	178.8	14.42
Rostov Region	7,316	1,090	1,616	172.8	13.20	1,062	1,604	173.6	13.17
NORTH CAUCASIAN FEDERAL DISTRICT	7,068	973	1,429	196.4	13.93	972	1,428	196.5	13.93
Republic of Dagestan	994	58	119	209.5	13.35	58	119	209.5	13.35
Republic of Ingushetia	70	6	11	216.5	13.42	6	11	216.5	13.42
Kabardino-Balkar Republic	670	63	113	213.1	14.42	62	112	213.9	14.41
Karachay-Cherkess Republic	358	35	56	201.9	13.86	35	56	201.9	13.86
Republic of North Ossetia – Alania	698	97	171	192.4	14.63	97	171	192.4	14.63
Chechen Republic	162	14	26	226.9	12.83	14	26	226.9	12.83
Stavropol Territory	4,116	700	933	192.1	13.86	700	933	192.1	13.86

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	53,966	11,204	14,407	176.5	14.13	10,815	13,936	177.3	14.11
Republic of Bashkortostan	7,529	1,284	1,751	171.3	14.59	978	1,336	175.4	14.62
Mari El Republic	883	297	380	174.6	14.47	295	379	174.5	14.40
Republic of Mordovia	800	200	276	182.4	14.70	195	275	182.2	14.69
Republic of Tatarstan (Tatarstan)	6,106	1,618	2,049	163.9	14.67	1,601	2,041	164.4	14.67
Udmurt Republic	3,304	897	1,008	192.8	12.85	890	1,002	193.1	12.85
Chuvash Republic – Chuvashia	1,719	618	752	181.4	14.41	610	750	181.5	14.41
Perm Territory	5,617	996	1,254	177.3	13.00	991	1,246	177.4	12.92
Kirov Region	1,794	600	681	177.2	14.35	595	679	177.5	14.34
Nizhny Novgorod Region	8,170	987	1,396	174.5	14.10	973	1,392	174.5	14.10
Orenburg Region	3,668	820	1,061	185.6	14.04	804	1,049	186.1	14.04
Penza Region	2,015	466	614	181.0	14.44	466	614	181.0	14.44
Samara Region	6,523	1,117	1,530	176.6	14.24	1,117	1,530	176.6	14.24
Saratov Region	3,639	588	828	183.6	14.24	587	825	183.5	14.31
Ulyanovsk Region	2,199	716	827	173.0	14.16	713	818	174.6	14.16
URALS FEDERAL DISTRICT	33,522	5,095	8,367	186.0	14.10	3,949	6,496	189.0	14.09
Kurgan Region	1,442	290	334	186.8	13.65	204	242	181.5	13.71
Sverdlovsk Region	11,261	1,639	2,751	185.0	14.10	1,349	2,230	187.4	14.07
Tyumen Region	14,032	1,873	3,850	198.0	13.95	1,389	2,883	203.0	13.93
Khanty-Mansi Autonomous Area – Yugra	6,085	768	1,691	196.1	13.58	531	1,167	199.0	13.53
Yamal-Nenets Autonomous Area	2,599	279	713	202.6	13.89	212	549	212.1	13.74
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5,348	826	1,446	197.8	14.42	646	1,167	202.7	14.43
Chelyabinsk Region	6,787	1,293	1,432	155.5	14.72	1,007	1,141	158.2	14.74
SIBERIAN FEDERAL DISTRICT	40,582	6,085	8,788	178.0	14.34	5,880	8,593	178.3	14.33
Altai Republic	380	35	41	175.2	16.30	35	41	175.2	16.30
Republic of Buryatia	1,890	203	287	174.3	14.75	202	286	174.0	14.75
Republic of Tuva	250	22	34	187.9	17.37	22	34	187.9	17.37
Republic of Khakassia	415	28	53	184.3	14.71	25	52	183.7	14.70
Altai Territory	4,139	598	830	174.0	14.50	597	829	174.1	14.50
Trans-Baikal Territory	1,926	233	383	174.5	14.20	233	383	174.5	14.20
Krasnoyarsk Territory	7,735	1,322	1,954	172.1	14.61	1,243	1,917	172.4	14.60

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	6,056	895	1,312	165.6	14.58	893	1,311	165.7	14.57
Kemerovo Region	5,334	711	1,007	188.5	14.06	711	1,007	188.5	14.06
Novosibirsk Region	6,331	1,058	1,533	190.0	13.91	1,054	1,529	190.1	13.91
Omsk Region	3,887	613	834	177.1	14.49	500	687	179.3	14.51
Tomsk Region	2,239	367	520	186.8	13.68	365	517	187.0	13.68
FAR-EASTERN FEDERAL DISTRICT	15,153	1,577	3,114	174.3	14.26	1,563	3,104	174.5	14.25
Republic of Sakha (Yakutia)	2,350	318	733	182.6	15.07	310	730	183.4	15.05
Kamchatka Territory	926	76	168	165.5	13.96	75	168	165.8	13.93
Primorye Territory	3,930	320	570	171.6	13.85	317	565	171.7	13.83
Khabarovsk Territory	3,420	378	707	172.7	13.90	378	707	172.7	13.90
Amur Region	2,173	219	367	177.2	14.32	218	366	177.4	14.31
Magadan Region	534	64	129	166.9	13.88	64	129	166.9	13.88
Sakhalin Region	1,457	159	356	172.4	14.03	158	355	172.5	14.03
Jewish Autonomous Region	265	33	47	158.6	14.18	33	47	158.6	14.18
Chukotka Autonomous Area	98	10	37	154.4	14.98	10	37	154.4	14.98
CRIMEA FEDERAL DISTRICT	363	5	12	144.1	13.26	5	12	144.1	13.26
Republic of Crimea	284	5	12	144.1	13.26	5	12	144.1	13.26
Sevastopol	79	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

		31.01.2015									
		including					of which mortgage loans				
		housing loans					including				
1	volume of consumer loans extended since the beginning of the year, total, millions of rubles	3	4	5	6	7	8	9	10	10	
											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, %
THE RUSSIAN FEDERATION	6,560	13	300	64.6	10.42	9	267	71.8	10.42		
CENTRAL FEDERAL DISTRICT	5,517	8	279	55.6	10.03	4	246	62.2	10.02		
Belgorod Region	1	0	0	0.0	0.00	0	0	0.0	0.00		
Bryansk Region	3	0	0	0.0	0.00	0	0	0.0	0.00		
Vladimir Region	7	0	0	0.0	0.00	0	0	0.0	0.00		
Voronezh Region	13	0	0	0.0	0.00	0	0	0.0	0.00		
Ivanovo Region	8	0	0	0.0	0.00	0	0	0.0	0.00		
Kaluga Region	4	0	0	0.0	0.00	0	0	0.0	0.00		
Kostroma Region	1	0	0	0.0	0.00	0	0	0.0	0.00		
Kursk Region	1	0	0	0.0	0.00	0	0	0.0	0.00		
Lipetsk Region	2	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow Region	838	3	10	116.1	10.34	3	10	116.1	10.34		
Orel Region	2	0	0	0.0	0.00	0	0	0.0	0.00		
Ryazan Region	2	0	0	0.0	0.00	0	0	0.0	0.00		
Smolensk Region	8	0	0	0.0	0.00	0	0	0.0	0.00		
Tambov Region	2	0	0	0.0	0.00	0	0	0.0	0.00		
Tver Region	4	0	0	0.0	0.00	0	0	0.0	0.00		
Tula Region	6	0	0	0.0	0.00	0	0	0.0	0.00		
Yaroslavl Region	5	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow	4,610	5	269	53.4	10.00	1	236	60.0	10.00		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	707	2	13	195.3	14.10	2	13	195.3	14.10
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	2	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	2	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	2	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	18	1	5	122.0	8.00	1	5	122.0	8.00
Leningrad Region	124	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	3	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	555	1	8	240.0	16.00	1	8	240.0	16.00
SOUTHERN FEDERAL DISTRICT	60	1	2	110.0	9.00	1	2	110.0	9.00
Republic of Adygeya (Adygeya)	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	0	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	27	1	2	110.0	9.00	1	2	110.0	9.00
Astrakhan Region	15	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	5	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	12	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	36	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	7	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	11	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	16	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	98	2	6	200.7	8.48	2	6	200.7	8.48
Republic of Bashkortostan	6	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	0	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)	9	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	5	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	1	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	7	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	1	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	7	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	5	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	33	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	14	1	2	122.0	10.30	1	2	122.0	10.30
Ulyanovsk Region	1	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	35	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	0	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	17	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	7	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	2	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	2	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	3	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	11	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	61	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	1	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	3	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	20	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	5	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	19	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	4	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	1	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	46	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	0	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	40	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	4	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	1	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
CRIMEA FEDERAL DISTRICT	0	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	0	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0.0	0.00	0	0	0.0	0.00

6.5. Foreign Cash Operations

Table 6.5.1

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

(millions of US dollars)

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

Table 6.5.1 (end)
(millions of US dollars)

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

Table 6.5.2

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

(millions of US dollars)

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

Table 6.5.2 (end)
(millions of US dollars)

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

6.6. Insurance Companies and Private Pension Funds

Table 6.6.1

Insurers' Premiums and Payoffs

(millions of rubles)

	January–September 2014		January–December 2014	
	insurance premiums	payoffs	insurance premiums	payoffs
	1	2	3	4
THE RUSSIAN FEDERATION	741,772.8	333,117.9	987,772.6	472,268.6
CENTRAL FEDERAL DISTRICT	431,120.1	178,746.3	567,395.0	257,320.4
Belgorod Region	3,740.9	1,337.5	4,924.8	1,867.9
Bryansk Region	2,133.4	937.5	2,844.0	1,292.8
Vladimir Region	3,454.1	1,888.2	4,706.6	2,607.3
Voronezh Region	5,346.6	2,922.4	7,478.4	4,652.3
Ivanovo Region	1,885.3	1,100.6	2,544.5	1,546.3
Kaluga Region	2,494.0	1,195.7	3,433.5	1,657.6
Kostroma Region	1,119.8	427.7	1,550.7	594.5
Kursk Region	2,165.7	975.2	2,974.5	1,713.5
Lipetsk Region	2,485.4	1,165.3	3,364.8	1,703.3
Moscow Region	18,716.4	7,119.8	25,505.1	9,927.4
Orel Region	1,248.1	571.6	1,833.0	855.0
Ryazan Region	3,018.1	1,501.2	4,170.5	2,101.5
Smolensk Region	2,426.8	910.2	3,376.9	1,299.1
Tambov Region	1,864.6	681.4	2,627.6	955.8
Tver Region	2,767.5	1,228.7	3,817.6	1,773.2
Tula Region	3,357.4	1,755.4	4,500.2	2,329.2
Yaroslavl Region	3,431.1	1,756.9	4,757.9	2,710.0
Moscow	369,400.7	151,235.6	482,892.3	217,691.9
NORTH-WESTERN FEDERAL DISTRICT	71,318.3	39,362.3	96,830.1	54,502.5
Republic of Karelia	1,791.1	896.2	2,476.0	1,248.0
Republic of Komi	2,424.8	1,031.1	3,263.7	1,425.4
Arkhangelsk Region	2,989.6	1,563.2	4,018.6	2,216.5
Nenets Autonomous Area	...	...	...	...
Arkhangelsk Region, excluding Nenets Autonomous Area	...	...	...	...
Vologda Region	4,065.1	2,058.0	5,470.1	2,877.4
Kaliningrad Region	2,617.5	1,050.6	3,567.4	1,450.9
Leningrad Region	2,866.1	859.4	3,843.4	1,244.6
Murmansk Region	2,450.1	1,286.9	3,209.1	1,800.1
Novgorod Region	1,535.4	770.0	2,026.8	1,063.2
Pskov Region	1,165.4	394.8	1,559.4	562.6
Saint Petersburg	49,413.1	29,452.2	67,395.7	40,613.9
SOUTHERN FEDERAL DISTRICT	31,523.9	16,584.5	44,745.9	22,912.6
Republic of Adygeya (Adygeya)	396.3	318.5	586.6	392.6
Republic of Kalmykia	336.1	113.1	463.8	162.7
Krasnodar Territory	14,404.4	7,313.5	20,917.9	10,169.3
Astrakhan Region	2,472.8	1,123.4	3,253.3	1,527.3
Volgograd Region	5,277.2	2,727.4	7,236.6	3,776.1
Rostov Region	8,637.1	4,988.6	12,287.7	6,884.7
NORTH CAUCASIAN FEDERAL DISTRICT	8,300.0	3,693.2	11,765.0	5,130.6
Republic of Daghestan	1,094.2	368.2	1,398.2	522.8
Republic of Ingushetia	232.2	42.7	310.8	65.6
Kabardino-Balkar Republic	632.3	213.0	922.3	323.9
Karachay-Cherkess Republic	442.7	166.4	574.3	247.2
Republic of North Ossetia – Alania	466.8	145.3	586.3	205.4
Chechen Republic	477.1	103.5	634.1	144.7
Stavropol Territory	4,954.6	2,654.0	7,339.0	3,621.0

Table 6.6.1 (end)
(millions of rubles)

	1	2	3	4
VOLGA FEDERAL DISTRICT	89,897.4	42,932.8	120,780.8	60,093.4
Republic of Bashkortostan	10,089.3	4,799.6	13,616.8	6,861.0
Mari El Republic	1,300.4	569.6	1,820.3	804.3
Republic of Mordovia	1,481.3	735.8	1,936.0	1,031.0
Republic of Tatarstan (Tatarstan)	17,735.4	8,534.3	23,161.7	11,882.4
Udmurt Republic	3,809.7	1,888.4	5,282.3	2,625.1
Chuvash Republic – Chuvashia	2,775.5	1,207.7	3,795.7	1,742.4
Perm Territory	8,094.6	3,984.5	10,711.9	5,562.7
Kirov Region	2,897.1	1,285.7	3,964.2	1,794.3
Nizhny Novgorod Region	11,014.2	5,858.7	15,024.5	8,187.2
Orenburg Region	5,012.2	2,496.4	6,760.3	3,491.0
Penza Region	2,478.4	1,023.3	3,458.8	1,504.8
Samara Region	14,437.5	6,105.7	19,286.6	8,358.1
Saratov Region	5,687.3	2,819.6	7,799.5	4,066.1
Ulyanovsk Region	3,084.4	1,623.5	4,162.1	2,183.0
URALS FEDERAL DISTRICT	48,270.8	26,602.3	64,146.2	37,117.7
Kurgan Region	1,493.0	665.6	1,917.1	941.6
Sverdlovsk Region	15,149.4	8,581.9	21,140.7	11,960.6
Tyumen Region	21,255.1	10,873.3	27,200.0	15,503.0
Khanty-Mansi Autonomous Area – Yugra	...	...	...	...
Yamal-Nenets Autonomous Area	...	...	...	...
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	...	...	...	...
Chelyabinsk Region	10,373.3	6,481.5	13,888.3	8,712.4
SIBERIAN FEDERAL DISTRICT	44,883.5	19,474.4	59,936.2	27,287.1
Altai Republic	133.8	52.5	244.6	71.6
Republic of Buryatia	1,632.6	593.2	2,154.0	801.1
Republic of Tuva	274.5	71.5	356.6	100.0
Republic of Khakassia	900.4	317.6	1,149.1	447.4
Altai Territory	3,331.3	1,402.2	4,540.7	1,966.3
Trans-Baikal Territory	1,385.1	357.1	1,852.9	503.8
Krasnoyarsk Territory	8,257.9	3,645.6	10,806.8	5,048.2
Irkutsk Region	7,290.6	3,139.0	9,573.2	4,493.3
Kemerovo Region	6,353.8	3,145.0	8,631.1	4,374.3
Novosibirsk Region	8,203.5	3,438.0	11,141.4	4,763.7
Omsk Region	4,306.3	1,904.7	5,856.5	2,757.6
Tomsk Region	2,813.7	1,407.9	3,629.6	1,959.9
FAR-EASTERN FEDERAL DISTRICT	16,386.7	5,721.5	21,997.5	7,898.4
Republic of Sakha (Yakutia)	2,428.1	704.6	3,252.3	957.0
Kamchatka Territory	665.0	358.5	831.5	451.0
Primorye Territory	5,222.0	1,816.7	7,125.5	2,589.7
Khabarovsk Territory	4,516.8	1,742.2	5,996.1	2,406.7
Amur Region	1,464.3	541.3	1,920.2	732.8
Magadan Region	355.5	144.1	506.7	181.2
Sakhalin Region	1,459.1	358.7	1,994.7	509.4
Jewish Autonomous Region	226.7	47.8	297.1	62.2
Chukotka Autonomous Area	49.2	7.5	73.4	8.5
CRIMEA FEDERAL DISTRICT	72.2	0.8	175.8	5.9
Republic of Crimea	63.2	0.6	151.2	4.4
Sevastopol	9.0	0.2	24.7	1.5

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

Table 6.6.2

Private Pension Funds' Performance

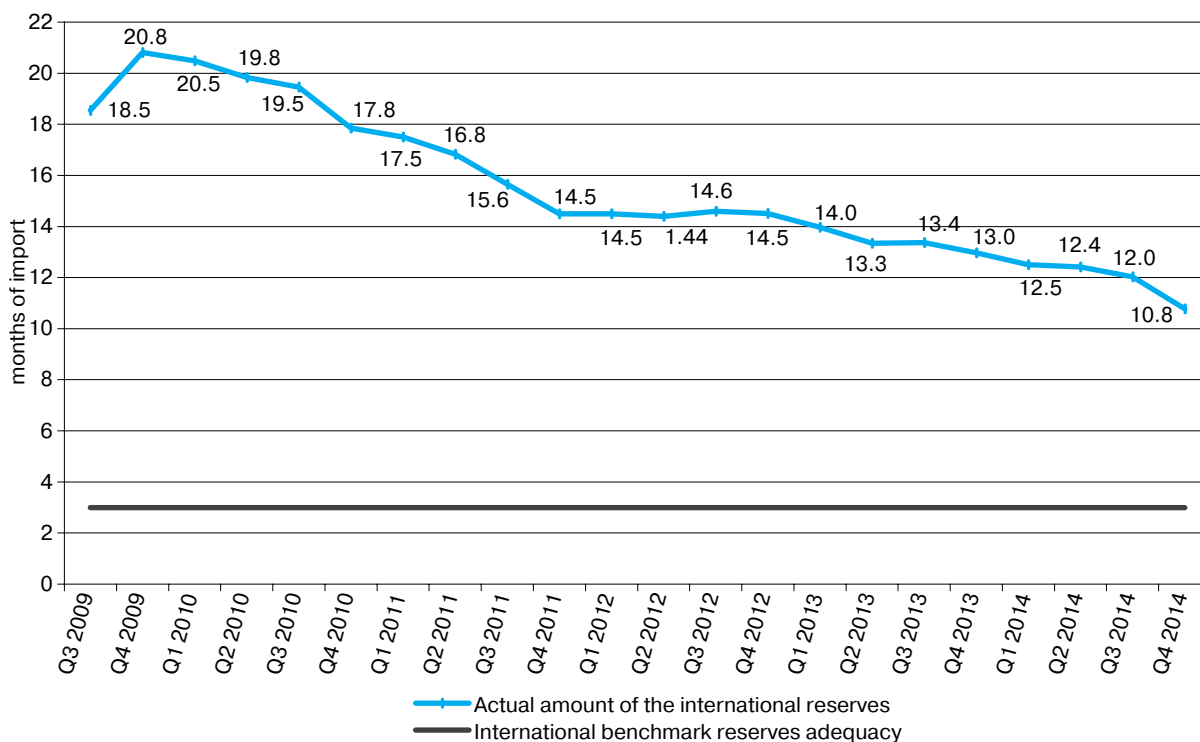
	Q3, 2014						
	number of participants, persons	pension reserves – total, millions of rubles	number of insured participants, persons	pension savings (market value), millions of rubles	payouts of pension benefits under non-governmental pension provision, millions of rubles	pension contributions – total, millions of rubles	number of participants receiving pensions, persons
	1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	6,337,002	878,348.6	22,094,201	1,118,270.8	33,883.3	62,781.4	1,564,577
CENTRAL FEDERAL DISTRICT	4,957,813	815,057.5	17,731,591	944,132.2	28,856.2	57,438.3	1,154,861
Belgorod Region	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–
Lipetsk Region	33,429	2,551.5	140,579	7,514.8	96.3	147.6	4,649
Moscow Region	21,322	373.3	9,391	837.4	4.9	12.2	319
Orel Region	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–
Tver Region	781	24.5	–	–	6.8	3.3	625
Tula Region	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–
Moscow	4,902,281	812,108.1	17,581,621	935,780.0	28,748.2	57,275.2	1,149,268
NORTH-WESTERN FEDERAL DISTRICT	270,461	6,820.2	3,008,926	103,665.4	403.5	215.8	35,992
Republic of Karelia	–	–	–	–	–	–	–
Republic of Komi	–	–	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–
Nenets Autonomous Area	–	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	–	–	–	–	–	–
Vologda Region	145,816	4,121.7	1,000,675	36,347.2	230.9	86.3	25,342
Kaliningrad Region	–	–	–	–	–	–	–

Table 6.6.2 (cont.)

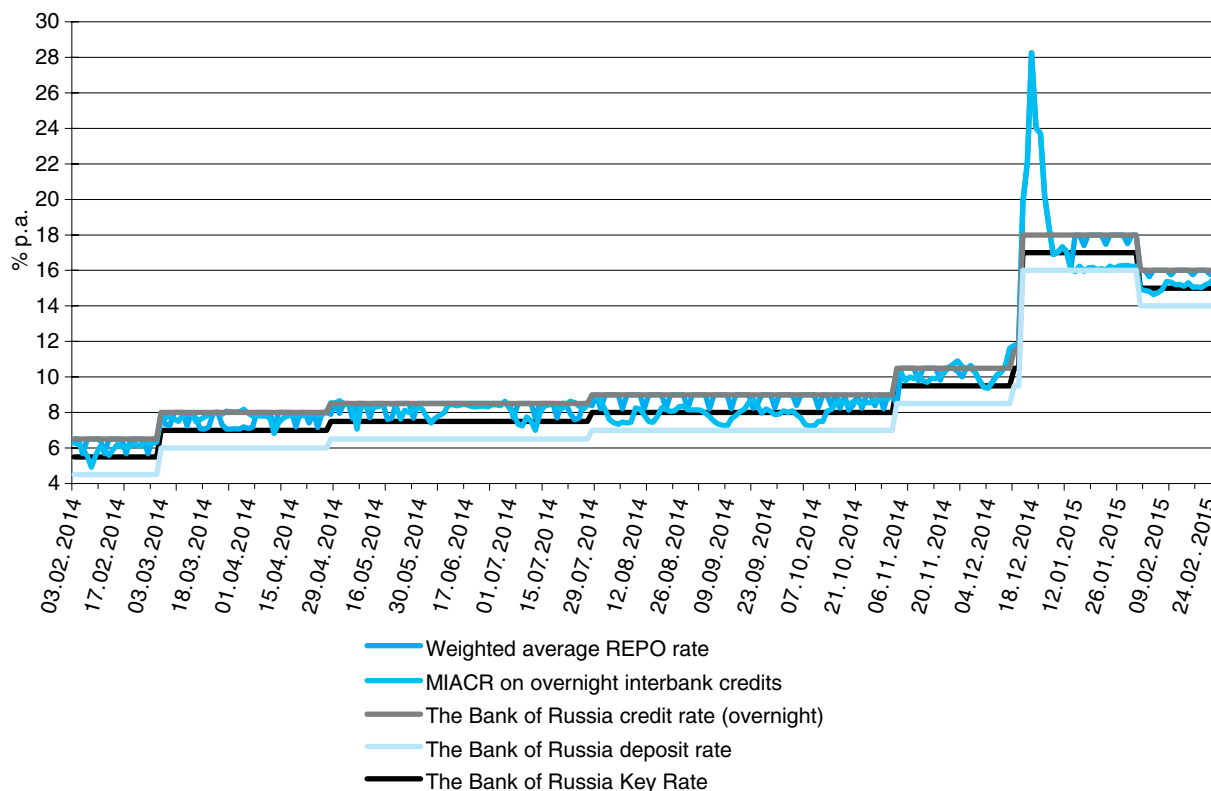
	1	2	3	4	5	6	7
Leningrad Region	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-
Saint Petersburg	124,645	2,698.5	2,008,251	67,318.3	172.7	129.4	10,650
SOUTHERN FEDERAL DISTRICT	103,660	1,555.5	233,500	10,520.0	76.0	161.5	7,353
Republic of Adygeya (Adygeya)	-	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-	-
Krasnodar Territory	25,564	6.3	213,125	9,470.2	0.0	0.0	2
Astrakhan Region	-	-	-	-	-	-	-
Volgograd Region	4,392	239.4	1,197	80.6	41.3	21.5	1,555
Rostov Region	73,704	1,309.8	19,178	969.2	34.7	139.9	5,796
NORTH CAUCASIAN FEDERAL DISTRICT	-	-	-	-	-	-	-
Republic of Dagestan	-	-	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	-	-
VOLGA FEDERAL DISTRICT	383,299	10,187.5	346,586	15,089.1	862.4	1,204.0	94,609
Republic of Bashkortostan	30,497	54.9	9,926	450.7	1.5	0.3	197
Mari El Republic	-	-	-	-	-	-	-
Republic of Mordovia	-	-	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	105,746	3,474.6	109,006	5,040.7	199.1	534.3	24,948
Udmurt Republic	41	18.3	-	-	2.5	0.0	23
Chuvash Republic – Chuvashia	-	-	-	-	-	-	-
Perm Territory	89,891	2,484.5	110,375	5,305.9	149.7	243.1	30,411
Kirov Region	-	-	-	-	-	-	-
Nizhny Novgorod Region	28,136	2,329.5	2,884	228.3	106.1	290.1	8,342
Orenburg Region	21,818	228.5	106,757	3,680.1	27.5	32.3	643
Penza Region	-	-	-	-	-	-	-
Samara Region	91,887	1,505.5	2,981	214.5	375.1	103.2	29,806
Saratov Region	-	-	-	-	-	-	-
Ulyanovsk Region	15,283	91.8	4,657	169.0	0.9	0.5	239

7. CHARTS AND DIAGRAMS

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

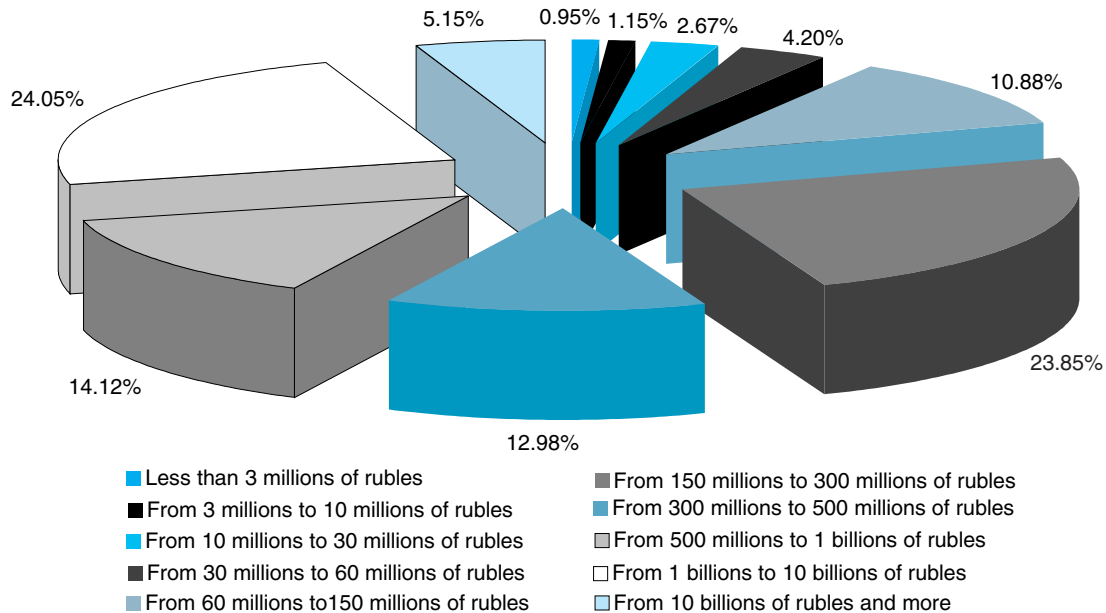


7.2. Interest Rates Dynamics in February, 2014 — February, 2015

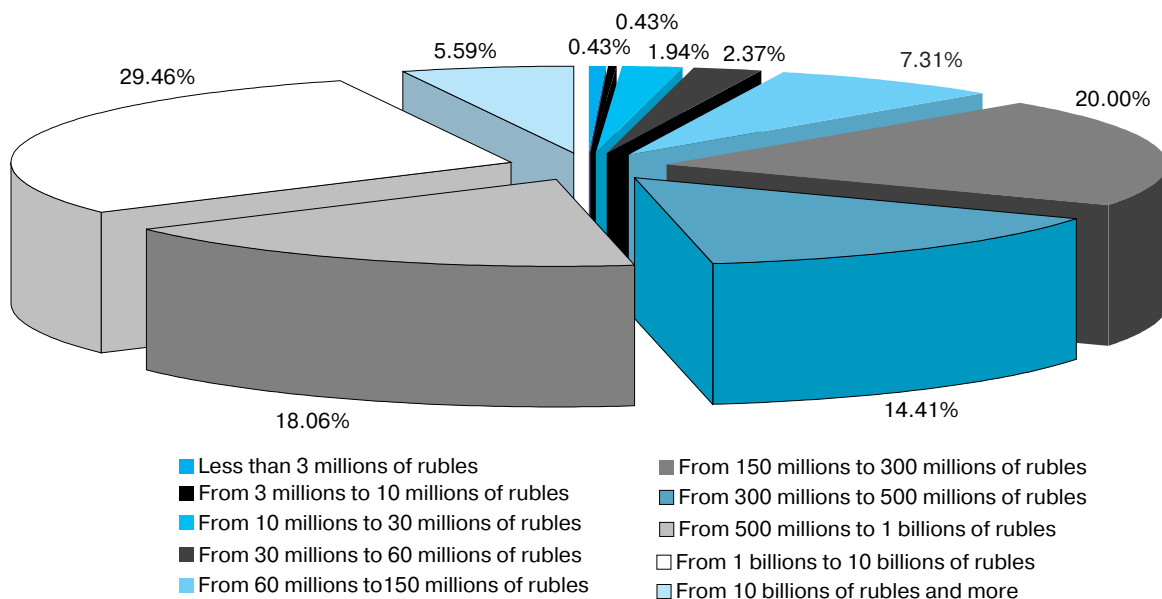


¹ See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

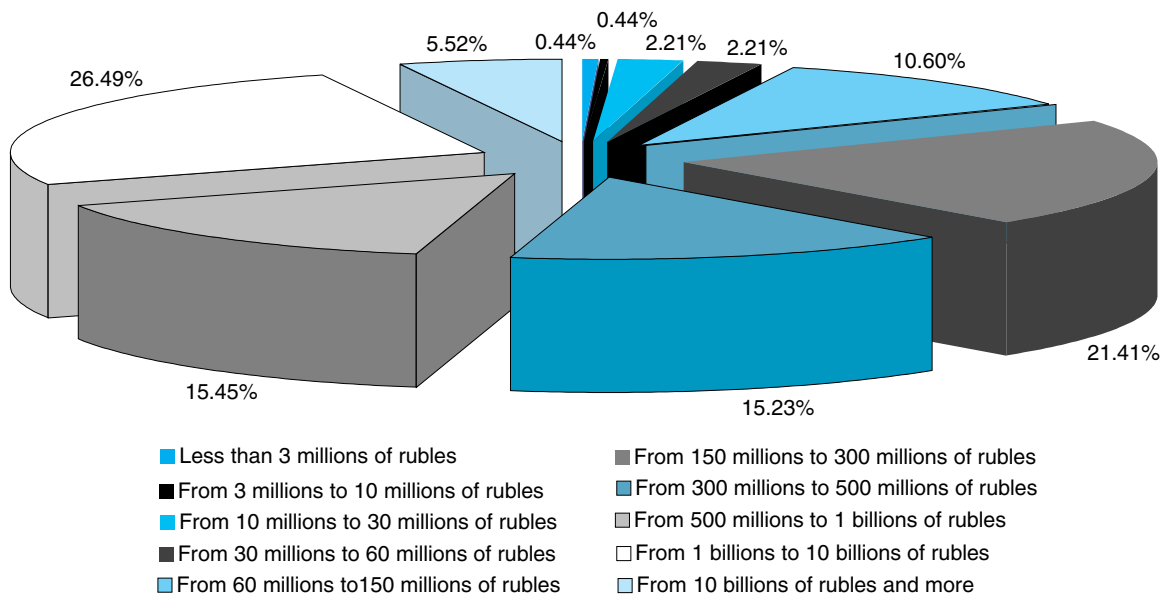
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 28.02.2015



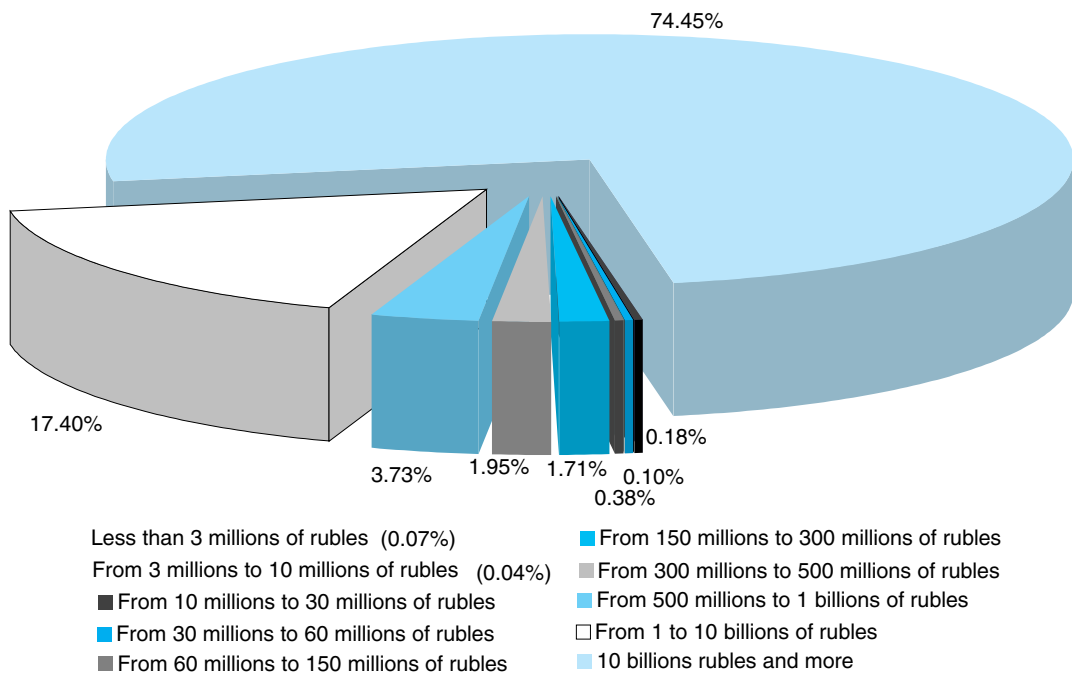
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 28.02.2015



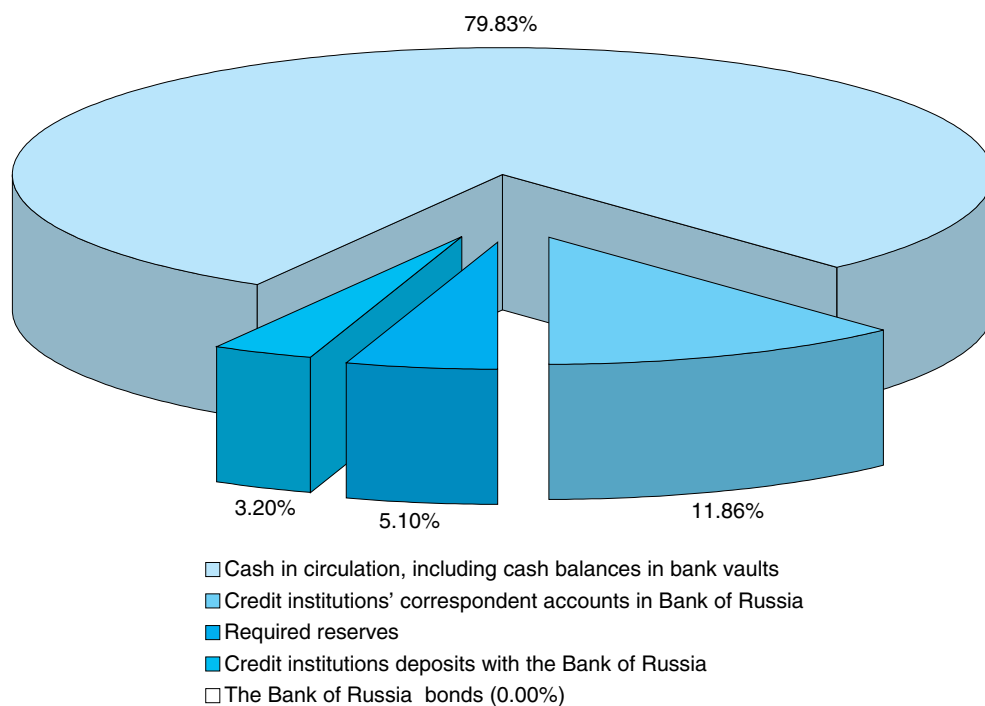
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 28.02.2015



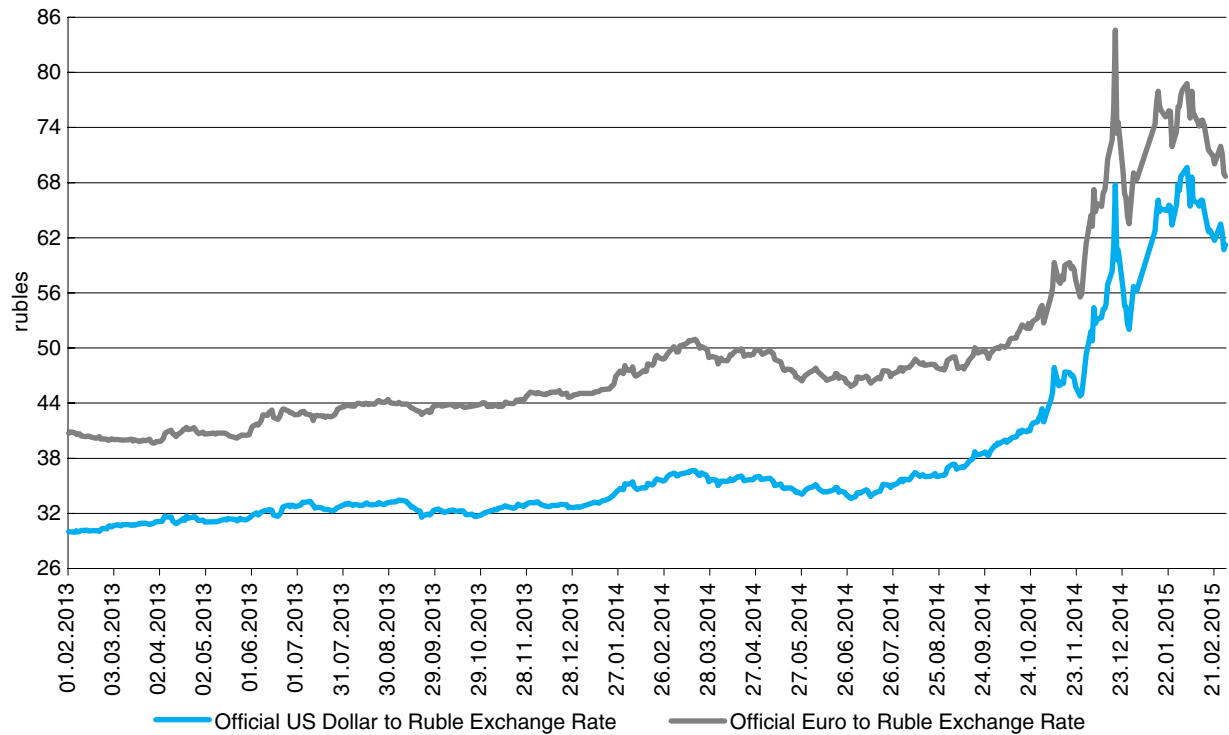
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from March 10 to April 10, 2015 (Credit Institutions Grouped by Size of Registered Authorized Capital)



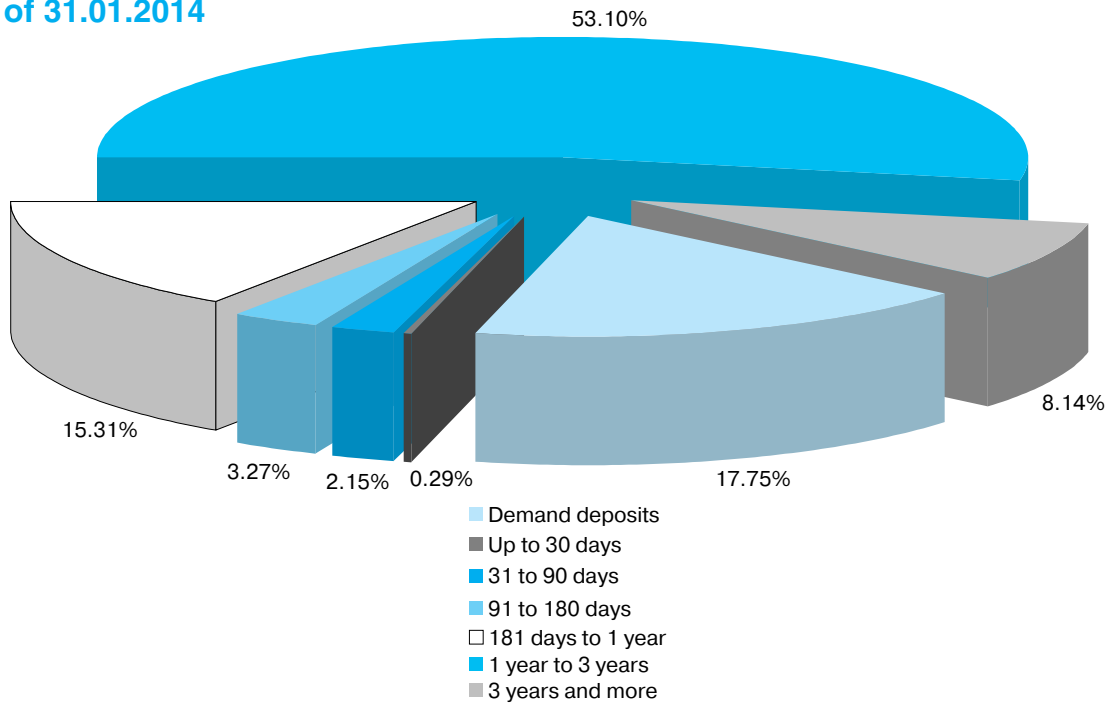
7.7. Structure of Broad Monetary Base as of 28.02.2015



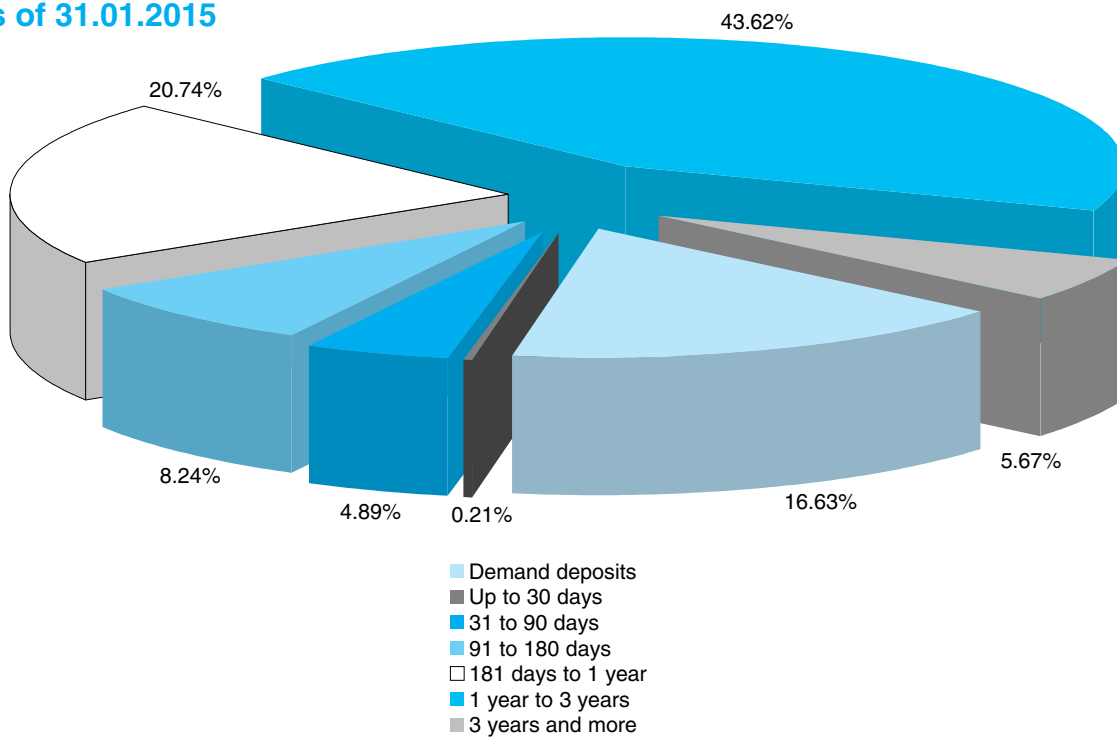
7.8. Ruble Exchange Rate Dynamics in February, 2013 — February, 2015



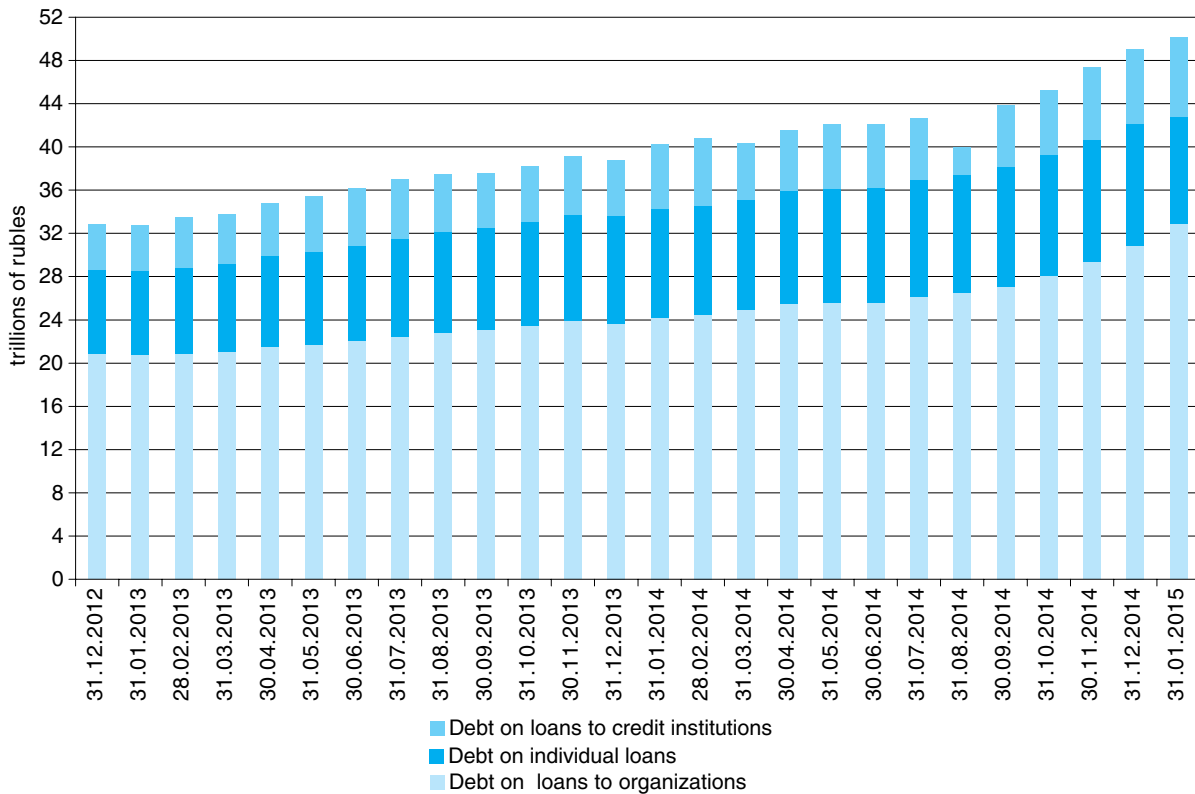
7.9. Structure of Individual Deposits Denominated in Rubles as of 31.01.2014



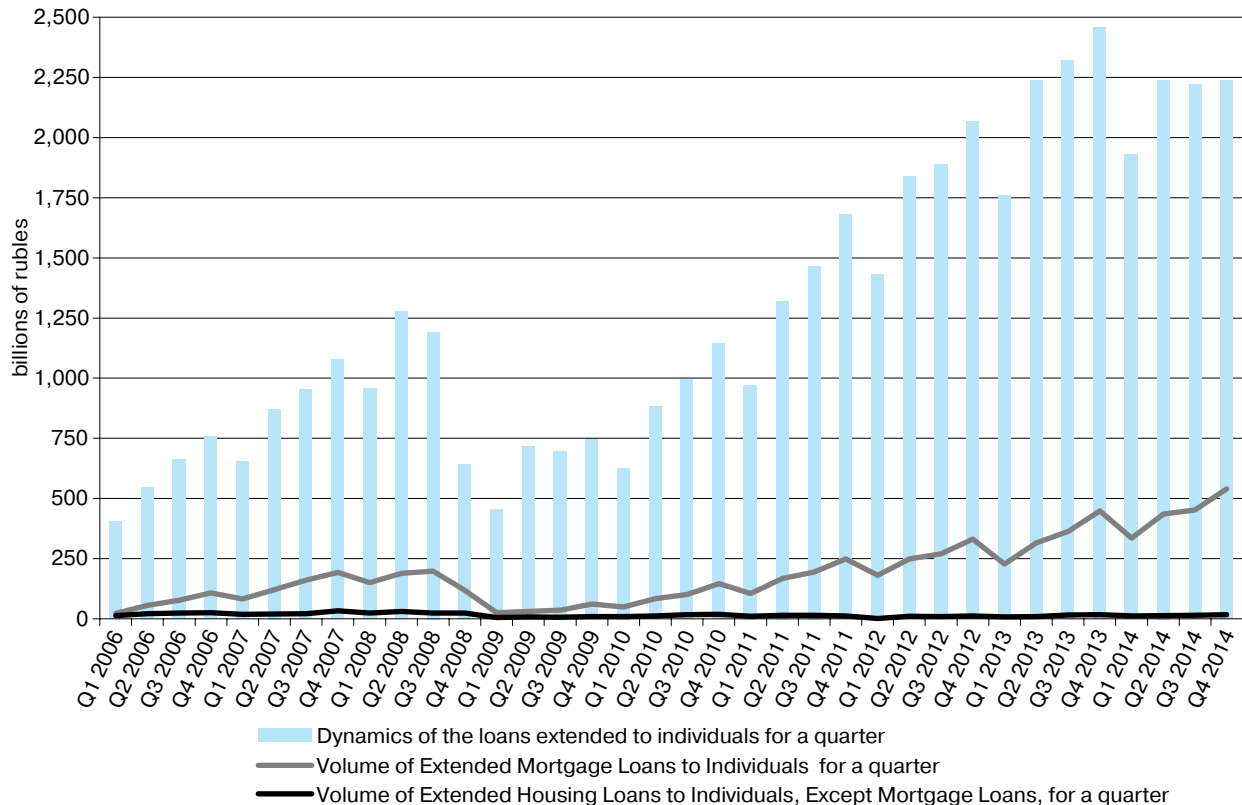
as of 31.01.2015



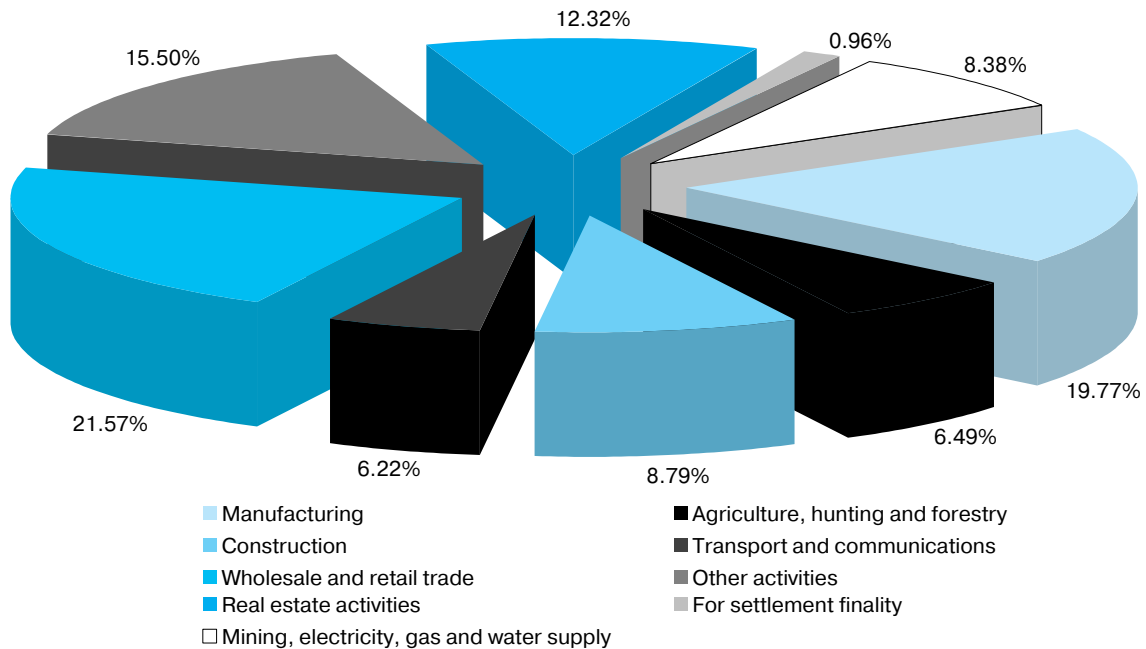
7.10. Dynamics of Debt on Loans Extended



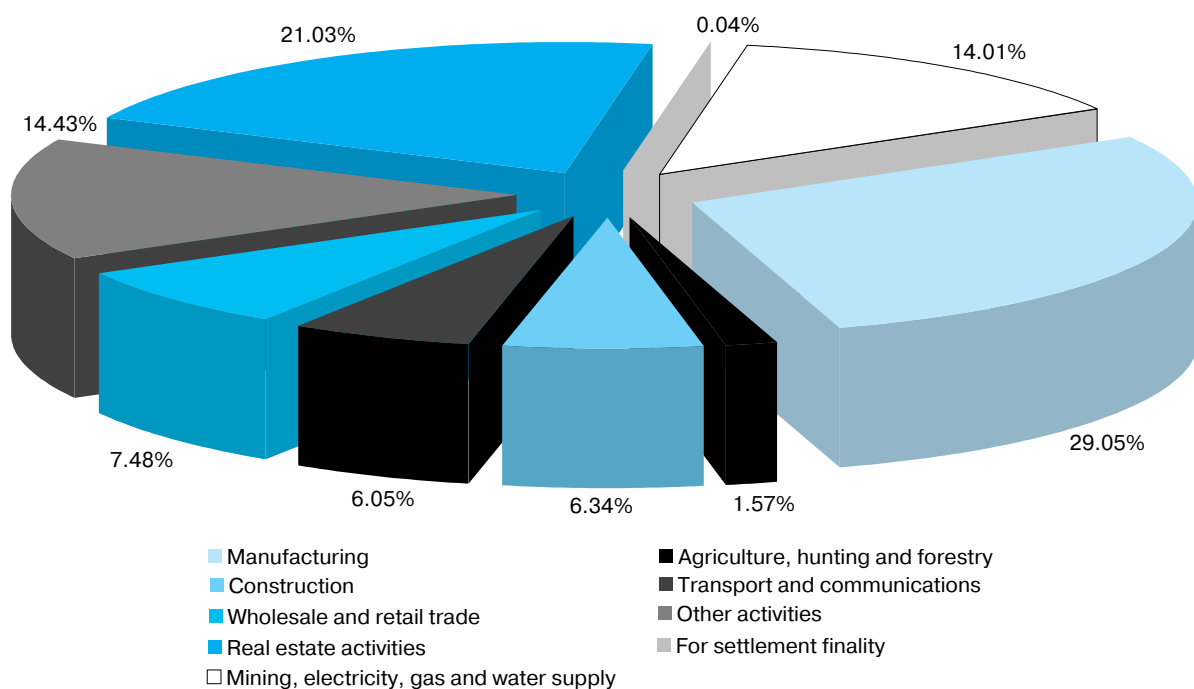
7.11. Loans Extended by the Credit Institutions to Individuals - Residents, for a Quarter (Including by some Purpose Loans)



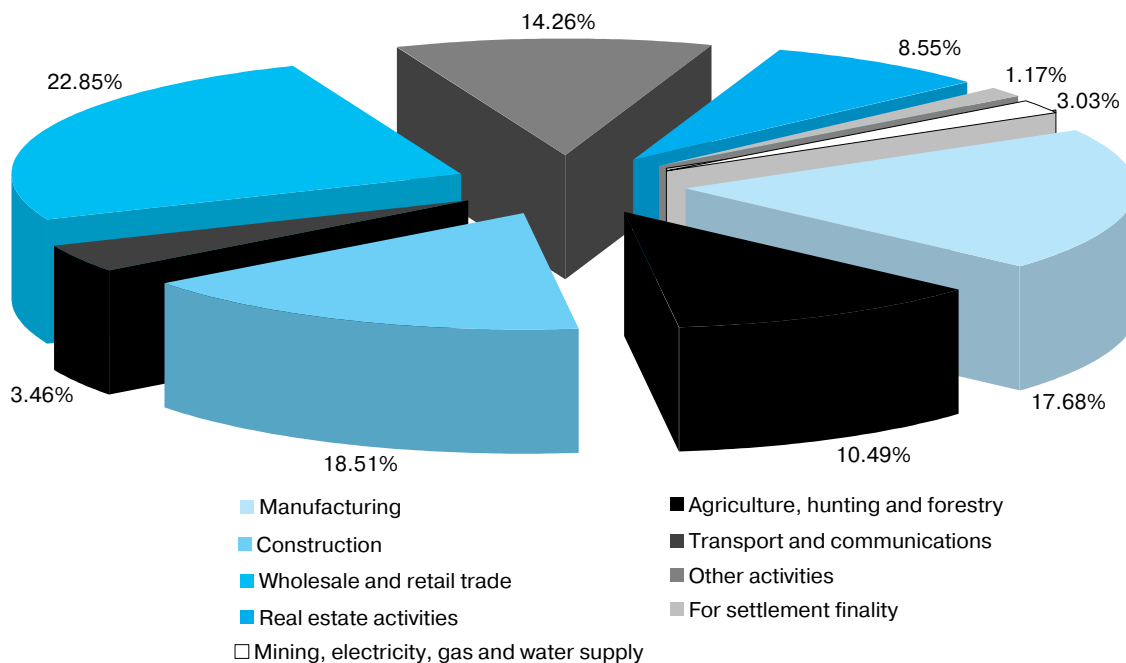
7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.01.2015



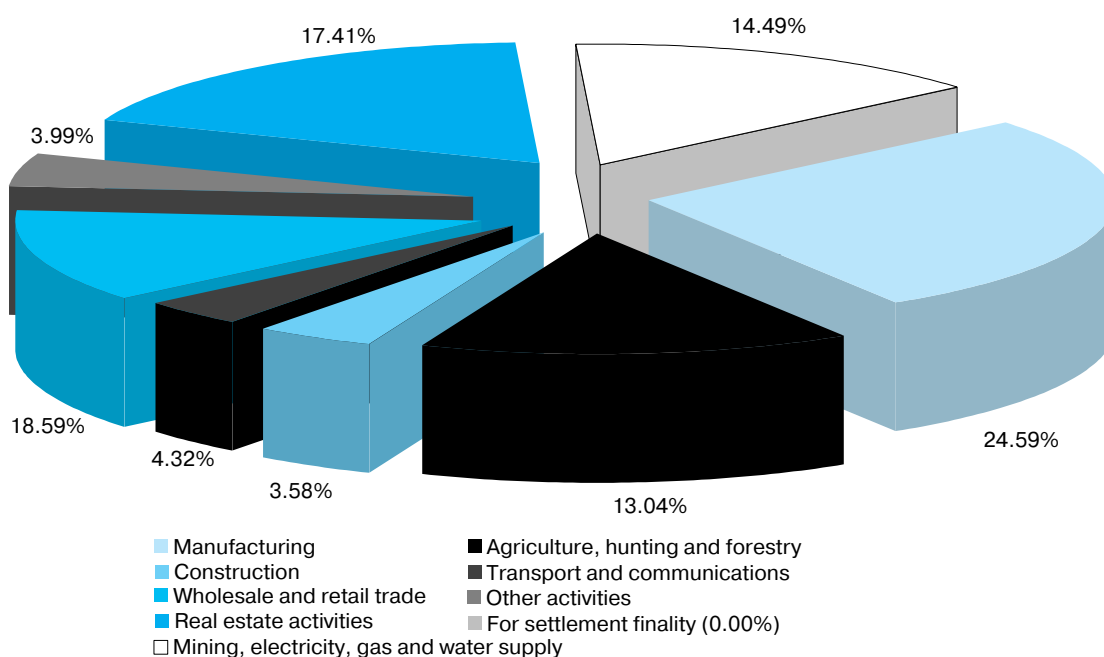
7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.01.2015



7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.01.2015



7.15. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.01.2015



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 nonresidents¹ 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 6th edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

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

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

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

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

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

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

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 compensation 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 6th edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)* and the OECD *Benchmark Definition of Foreign Direct Investment*, the 4th edition (*BMD4*).

General Provisions

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

Table 1.3

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

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

Foreign liabilities cover transactions in all foreign obligations of banks.

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

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

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

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

Table 1.4

External Debt of the Russian Federation

General Provisions

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

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

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

Individual Indicators Highlights

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

Table 1.5

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

General Provisions

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

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

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

Individual Indicators Highlights

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

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments

General Provisions

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

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

Calculation of external debt amount according to international methodology includes debt of all sectors of an economy

vis-a-vis nonresidents, irrespective of which currency the debt is nominated in.

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

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

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

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

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

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

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

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

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

Individual Indicators Highlights

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

The new Russian debt consists of liabilities to nonresidents on loans, securities and other. Included are loans from the IBRD, EBRD, other international organizations and foreign governments, indebtedness to nonresidents on all sovereign eurobonds issued by the Russian Government, including those issued in 1998 for the GKO—OFZs restructuring and those issued for the London Club debt restructuring. These obligations are not overdue. Other liabilities consist of other current debt.

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

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

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

Other debt liabilities include liabilities on current transactions of the Ministry of Finance of the Russian Federation, intergovernmental liabilities on clearing settlements, and remainders of arrears on letters of credit, overdue collections,

trade credits, and interest on arrears which are recorded in other liabilities.

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

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

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

Other liabilities are liabilities on SDR allocations.

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

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

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

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

Other liabilities. Contains other accounts payable to nonresidents.

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

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

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

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

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

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

Table 1.7
International Investment Position
of the Russian Federation
for January—September of 2014
Table 1.8
International Investment Position
of the Russian Federation
for the Third Quarter of 2014

General Provisions

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

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

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

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

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

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

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

Individual Indicators Highlights

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

Assets and liabilities, in turn, are classified by:

- functional category (direct investment, portfolio investment, financial derivatives, other investment, reserve assets);
- type of financial instrument (equity and investment fund shares, debt instruments of direct investment, debt securities, currency and deposits, loans, insurance, pension, and standardized guarantee schemes, trade credit and advances, other accounts receivable/payable, monetary gold, Special Drawing Rights, etc.);
- sector (central bank, deposit-taking corporations, except central bank, general government and other sectors that have additional breakdown into (i) *nonfinancial corporations, households, and NPISHs (nonprofit institutions serving households)* and (ii) *other financial corporations*);
- maturity (short-term — refers to those with maturities of 12 month or less and long-term — refers to instruments with original maturities of more than 12 months).

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

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

Changes due to revaluation and other changes reflect changes (on a net basis), which are not arising from transactions and, therefore, not included in the balance of payments of

Russia. Changes due to revaluation consist of net changes in assets/liabilities that result from exchange rate fluctuations and price changes. Other changes include all other changes in assets/liabilities (on a net basis) caused by: reclassification (e.g. change of functional category from portfolio investment to direct investment following an increase of an investor's share in equity capital of a direct investment enterprise), unilateral write-offs of debts by a creditor, debt write-offs resulting from accounts' reconciliation, and other changes.

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

Valuation of indicators

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

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

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

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

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

General Provisions

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

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

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

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

The "Assets" section of the table contains (i) data on the amount of foreign claims held by the Banking sector of Russia at the beginning and at the end of the reporting period, (ii) composition of foreign claims and (iii) level of their liquidity. Based on the data available, it is possible to identify the factors that caused changes in assets during the reporting period.

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

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

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

Individual Indicators Highlights

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

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

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

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

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

Valuation of indicators

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

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

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

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

General Provisions

The table "The Russian Federation Merchandise Trade" includes monthly data on the merchandise trade of the Russian Federation with a geographical breakdown by (i) Commonwealth of Independent States member countries (CIS countries) and (ii) non-CIS countries. The data are presented in millions of US dollars and valued in accordance with the goods values converted into f.o.b. (a definition of the f.o.b. value is provided in commentary to the table "The Russian Federation Balance of Payments", "Goods" section).

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

The table's sources of information are the following:

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

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

Individual Indicators Highlights

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

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

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

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

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

Table 1.11
International Reserves of the Russian Federation
General Provisions

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

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

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

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

Values are converted to US dollars using official exchange rates of foreign currencies in terms of the Russian ruble and gold reference prices set by the Bank of Russia and effective on the reporting date.

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia's website, in the *Bank of Russia Statistical Bulletin* and the *Bank of Russia Bulletin*. There are also quarterly published data on the IIP, disclosing the international

reserves changes: transactions recorded in the balance of payment, exchange rate and other price changes.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

The international benchmark reserves adequacy is equal to three months.

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

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

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

Table 1.12
**International Reserves and Foreign Currency
Liquidity — Russia**

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

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

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

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Insurance Companies and Private Pension Funds Subsector Survey, Financial Sector Survey

The Central Bank Survey, Credit Institutions Survey, Banking System Survey, Insurance Companies and Private Pension Funds Subsector Survey, Financial Sector Survey 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 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 Insurance Companies and Private Pension Funds Subsector Survey and Financial Sector Survey are published quarterly.

Table 1.13
Central Bank Survey

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

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

Monetary base includes cash in circulation and the Bank of Russia's liabilities to credit institutions denominated in

national currency (see also the comment to the table "Monetary Base (Broad Definition)").

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

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

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

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

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

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

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

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

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

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

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

Table 1.14
Credit Institutions Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

Liabilities to general government are presented across the following financial instruments: deposits — deposits and other funds attracted from the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government, constituent entities and local authorities extrabudgetary funds including balances on accounts of the federal budget, budgets of the Russian Federation constituent entities and local authorities; other liabilities — credit institutions' other accounts payable to the budget.

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

Claims on other financial institutions comprise funds of other financial institutions, regardless of their type of

property on the accounts of credit institutions, and credits extended to these institutions.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.15
Banking System Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

Broad money liabilities¹ include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other 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

¹ Equivalent to the indicator "Broad money".

addition to being published in the *Bank of Russia Statistical Bulletin*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia's website.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

Table 1.17
Monetary Base (Broad Definition)

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

Table 1.18
Other Financial Institutions Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

Claims on banking system include *cash* — cash in the currency of the Russian Federation held by insurance companies, private pension funds and public financial corporations; *other instruments* — funds on current accounts, deposits and other accounts with credit institutions, investments in the shares and debt securities of credit institutions, investments in certificates of deposit, and also loans extended to credit institutions.

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

companies, private pension funds and public financial corporations to general government.

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

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

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

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

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

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

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

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

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

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

Other items (net) include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates, and also consolidation adjustment.

Other liabilities comprise debts on unpaid pensions and accrued cash surrender value, deferred revenue, accounts payable under insurance and co-insurance agreements, other reserves, equalization reserve of private pension funds, other accounts payable and other liabilities; other assets represent nonfinancial assets, accounts receivable under insurance and co-insurance agreements and other accounts receivable, deferrals, other reserves and costs and other assets; consolidation adjustment represents the balance of reinsurance transactions with residents.

Table 1.19
Financial Sector Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

Claims on other financial institutions comprise investments of banking system, public financial corporations, insurance companies and private pension funds in debt securities

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

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

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

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

Table 2.1
The Bank of Russia Balance Sheet

General Provisions

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

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

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

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

Individual Indicators Highlights

By assets

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

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

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

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

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

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

Other assets — incorporate balances on Bank of Russia fixed assets accounts, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks and the Bank of Russia claims on other transactions, and also negative exceeding of unrealised revaluation of foreign currency, securities or precious metals

formed since the beginning of the year (see also the comment to a indicator **Other liabilities**).

By liabilities

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

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

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

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

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

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

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

Table 2.2
The Bank of Russia Key Rate

General Provisions

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

Individual Indicators Highlights

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

Table 2.3
Required Reserve Ratios

Table 2.4

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

Table 2.5

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

General Provisions

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

The table "Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia" presents the dynamics of the amount of these required reserves. The sum is a part of

indicator “Correspondent account balances of credit institutions with the Bank of Russia” in the table “Monetary Base (Broad Definition)”.

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

The Bank of Russia conducts deposit operations with resident credit institutions of the Russian Federation with the aim of regulating the banking sector liquidity by taking funds on deposit pursuant to Article 46 of Federal Law No. 86-FZ, dated July 10, 2002, “On the Central Bank of the Russian Federation (the Bank of Russia),” and also, before February 1, 2014, pursuant to Bank of Russia Regulation No. 203-P, dated November 5, 2002, “On the Procedure for the Central Bank of

the Russian Federation to Conduct Deposit Operations with Credit Institutions in the Currency of the Russian Federation” (as amended), and after February 1, 2014, pursuant to Bank of Russia Regulation No. 404-P, dated August 9, 2013, “On Deposit Operations Conducted by the Bank of Russia with Credit Institutions” and Bank of Russia Order No. OD-18, dated January 15, 2014, “On Organising Deposit Operations Conducted by the Bank of Russia with Credit Institutions.” The description of the standard terms of deposits (overnight, tomorrow, 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 or Guarantees
(Operations of Constant Action)

General provisions

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

Individual Indicators Highlights

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

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

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

General provisions

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

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

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

Credit institutions' end of day debts on intraday loans are registered as overnight loans for one day and entered in a correspondent accounts (subaccounts) of credit institutions opened with the Bank of Russia. Presently the interest rate on the Bank of Russia's overnight loans equals the Bank of Russia's refinancing rate.

Individual Indicators Highlights

Date — the date on which the Bank of Russia extends loans.

Extended loans — the amount of loans extended by the Bank of Russia.

Number of credit institutions (branches) — the number of credit institutions (branches) which received Bank of Russia loans.

Number of the Bank of Russia territorial institutions — the number of the Bank of Russia territorial institutions with credit institutions' correspondent accounts (subaccounts) on which the Bank of Russia extended loans.

Number of credit institutions (branches) in the Moscow region — the number of credit institutions (branches) which received Bank of Russia loans on correspondent accounts (subaccounts) opened with the Bank of Russia's settlement establishments in the Moscow region.

Loans extended in the Moscow region — the amount of Bank of Russia loans entered on credit institutions' correspondent accounts (subaccounts) opened with the Bank of Russia's settlement units in the Moscow region.

Table 2.10

Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation (Except for Intraday and Overnight Loans)

General Provisions

The table contains information on the Bank of Russia's refinancing operations with credit institutions to regulate bank liquidity by extending rouble-denominated loans pursuant to Regulations No. 236-P, No. 312-P and No. 362-P.

The table shows data on secured loans extended by the Bank of Russia, including lombard and other kinds of loans collateralized by assets, guarantees and gold (except for intraday and overnight loans).

Data on lombard loans are presented as the data on loans broken down into the main lombard loans instruments, number of lombard loan auctions and lombard loans weighted average interest rates.

Data on secured loans of the Bank of Russia collateralized by assets and guarantees are presented by terms of funds accommodation, number of loan auctions and also weighted average interest rates.

Data on loans of the Bank of Russia collateralized by gold are presented with a breakdown by terms of funds accommodation and also weighted average interest rates.

Data on the Bank of Russia loans are available on the Bank of Russia's website and on the CBCREDIT page of Reuters news agency website and on page "CBR" on Bloomberg Services.

Individual Indicators Highlights

The weighted average rate is a rate weighted by volumes of the Bank of Russia loans and by terms of loans.

Table 2.11

Interest Rates on Specialized Refinancing Tools of the Bank of Russia

General Provisions

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

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

Individual Indicators Highlights

Interest Rates on Specialized Refinancing Tools of the Bank of Russia are set by the decision of the Bank of Russia Board of Directors.

Table 2.12

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

Table 2.13

Main Characteristics of the Bank of Russia Deposit Operations

Table 2.14

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

General Provisions

The table "Weighted Average Interest Rates on the Bank of Russia Deposit Operations" contains information on monthly dynamics of weighted average interest rates by maturities. Average interest rates are weighted by amounts and actual borrowing terms of deposits. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Operations" contains information on monthly dynamics of the share of funds taken by the Bank of Russia on deposit on fixed-term rates and on an auction basis conditions in the total amount of funds taken by the Bank of Russia on deposit. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)" contains information on the auction cut-off rate and a corresponding weighted average rate. The results of deposit auctions are available on the Bank of Russia's website.

Individual Indicators Highlights

Maturities of deposit operations comprise deposits on standard terms that coincide with calendar periods pursuant to Bank of Russia Order No. OD-18, dated January 15, 2014, "On Organising Deposit Operations Conducted by the Bank of Russia with Credit Institutions" (irrespective of the actual period of their placement).

Fine-tuning deposit auctions are designated to absorb excess liquidity on certain days when the liquidity supply formed under the impact of autonomous factors considerably exceeds the banking sector's demand for it.

Weighted average interest rate on all deposit auctions is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period)

through deposit auctions, weighted by their maturities and values.

Weighted average interest rate on all deposit operations is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) on fixed terms and through deposit auctions, weighted by their maturities and values.

The termination date of unclaimed demand deposits is taken equal to the end date of the appropriate reporting period.

Table 2.15
REPO Aggregates

General Provisions

The table contains information on the results of the Bank of Russia's repo transactions with bonds in the form of auction and/or during the trading session at the GKO—OFZ market at the market-determined rate.

Individual Indicators Highlights

Date — the date of auction and/or Bond sales during the trading session.

Weighted average rate — the repo rate weighted by the amounts of repo transactions at the auction and/or during the trading session at the market-determined rate.

Weighted average duration — repo duration weighted by the amounts of repo transactions at the auction and/or during the trading session at a market-determined rate.

Debt — funds provided by the Bank of Russia at a repo auction and/or during the trading session in transactions with an unredeemed second part.

Funds provided — funds provided by the Bank of Russia at a repo auction and/or during a trading session on the reporting date.

Table 2.16
Official Exchange Rate of US Dollar Against Ruble
Table 2.17
Official Exchange Rate of Euro Against Ruble

General Provisions

Official exchange rates of foreign currencies against ruble are set and published by the Bank of Russia according to Article 53 of Federal Law "On the Central Bank of Russian Federation (Bank of Russia)".

Data on official exchange rates are disseminated on the day of their setting on the Bank of Russia's website and are published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Official exchange rate of US dollar against ruble is calculated and set by the Bank of Russia each business day on the basis of USD/RUB quotations in the domestic interbank foreign exchange market.

Official exchange rate of euro against ruble is calculated and set by the Bank of Russia on the basis of the official exchange rate of the US dollar against ruble and EUR/USD quotations in the international interbank foreign exchange market.

Table 2.20
Reference Prices of Precious Metals

General Provisions

To promote further development of the precious metals market in Russia, the Bank of Russia, pursuant to its Ordinance No. 1283-U, dated May 28, 2003, "On the Procedure for Fixing Reference Prices of Refined Precious Metals", sets book prices of precious metals every business day at 2 p.m. Moscow time. They are calculated on the basis of real time spot prices of gold, silver, platinum and palladium from London Fixings and recalculated in rubles at an official US dollar / ruble rate effective on the day following the day on which book prices were fixed.

The table shows daily book prices of above precious metals for the accounting month.

To enable credit institutions to account for precious metals (gold, silver, platinum and palladium), it is established that reference prices of refined gold, silver, platinum and palladium come into effect on the business day following the day on which they were fixed and remain effective until the Bank of Russia sets new reference prices.

Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, "On Invalidating Some Bank of Russia Regulations" repealed Bank of Russia Ordinance No. 652-U, dated September 30, 1999, "On the Procedure for Calculating the Bank of Russia Buying and Selling Prices of Refined Precious Metals in Operations with Credit Institutions" (with amendments), which set the procedure for fixing prices for the Bank of Russia buying and selling precious metals on the domestic market.

Bank of Russia Ordinance No. 1993-U, dated April 9, 2008, "On Amending Point 2 of Bank of Russia Ordinance No. 1283-U, Dated May 28, 2003 on the Procedure for Fixing Reference Prices of Refined Precious Metals", cancelled since July 1, 2008, discounts for fixings equaling "the average cost of delivery of each precious metal to the international market".

The reference prices of precious metals fixed by the Bank of Russia are published in the *Bank of Russia Bulletin*, reported by Interfax, PRIME, Reuters, Associated Press and other news agencies and are available on the Bank of Russia's website.

Section 3. Financial Markets

Subsection 3.1

Interbank Credit Market

Table 3.1.1

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

Table 3.1.2

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

Table 3.1.3

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

Table 3.1.4

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

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).

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 Herald 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 from B3 to B1 on Moody's scale or from B- to B+ on Fitch and Standard & Poor's scales.

Table 3.1.5

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

Table 3.1.6

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

General Provisions

These tables are formed on the basis of the daily reporting form 0409701 "The foreign exchange and money markets transactions report" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation" presented by the panel banks. The data include average daily interbank credits (deposits) turnover and repo operations with breakdown by maturity bands, instruments and currencies applied in the interbank money market.

Information is also published on the Bank of Russia's official website.

Individual Indicators Highlights

Interbank credits (deposits) turnover and repo operations include interbank lending transactions and deposits without any collateral or obligations and repo operations, conducted with residents (excluding double counting) and non-residents (banks and international financial institutions).

Data exclude transactions with the Bank of Russia, on-demand operations, intraday operations, subordinate loans and syndicated loans.

Subsection 3.2 Exchange Market

Table 3.2.1

Trades at the Unified trading session of Moscow Exchange

General Provisions

The data describes the US dollar and the euro against the ruble trades at the Unified trading session of the Moscow Exchange. The trading members are Russian credit and non-credit organizations, non-resident banks, other organizations. Trading and settlements are regulated by an rules approved by the authorized body of the Moscow Exchange.

The data are obtained from daily reporting of Moscow Exchange.

Individual Indicators Highlights

Weighted average rate is calculated in accordance with the formula:

$$\bar{r} = \frac{\sum R_i V_i}{\sum V_i}, \text{ where}$$

\bar{r} — weighted average exchange rate;

R_i — weighted average exchange rate of trading session "i";

V_i — trading volume of trading session "i".

Trading volume is an aggregate trading volume during the month.

Table 3.2.2
Total Average Daily Currencies' Turnover
of Spot FX Transactions on Domestic Currency
Market of the Russian Federation

Table 3.2.3
Total Average Daily Currencies' Turnover
of Forward FX Transactions on Domestic Currency
Market of the Russian Federation

General Provisions

These tables are formed on the basis of the daily reporting form 0409701 "The foreign exchange and money markets transactions report" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation" presented by the panel banks and data on the Moscow Exchange's FX market deals.

Information is also published on the Bank of Russia's official website.

Individual Indicators Highlights

Spot FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) within two business days, including foreign exchange swaps in case when both legs are spot FX operations.

Forward FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) more than two business days later, including foreign exchange swaps in case when one or both legs are forward FX operations.

Turnover of interbank FX operations include FX operations with resident banks (excluding double counting) and non-residents. Turnover of foreign exchange transactions include FX operations on the Moscow Exchange's FX market and transactions of the first-rate operators of the Russian FX market on the other foreign exchange markets.

Table 3.2.4
Foreign Cash Flow Through Authorized Banks
Across Russia

General Provisions

The table contains principal indicators of foreign cash (all currencies in dollar terms) circulation on the territory of the Russian Federation.

The table data was sourced from monthly reports of credit institutions that are licensed for foreign exchange transactions (authorized banks) on foreign cash flows and payments on foreign exchange cheques.

Information on foreign cash flow through Russia's authorized banks is available in the *Bank of Russia Statistical Bulletin*, the *Bank of Russia Bulletin* and placed on the Bank of Russia's website.

Individual Indicators Highlights

Total foreign currency receipts include all foreign currency cash receipts to vaults in authorized banks (and their branches) excluding the interbranch operations.

Banks' imports (entered to the cash account) to Russia — the amount of foreign cash import into the Russian Federation by authorized banks and entered to the credit institutions' cash balance account.

Purchased from resident banks¹ — the amount of foreign cash held by authorized banks as a result of transactions with other resident banks.

Purchased from individuals (residents and nonresidents) and accepted for conversion — the amount of foreign

cash purchased from residents and nonresidents against the currency of the Russian Federation or accepted for exchange (conversion), including damaged banknotes of foreign states (group of states) bought against the currency of the Russian Federation.

Deposited into personal accounts (by residents and nonresidents) — the amount of foreign cash deposited on personal foreign currency or ruble accounts by residents and nonresidents, including that acquired from bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payment accepted by a credit institution employee (a teller). Funds deposited through automated teller machines (ATMs) are reported in the "other receipts" category, rather than in this indicator.

Received from individuals (resident and nonresidents) for remittances without opening an accounts — the amount of foreign cash deposited by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorized banks' commission for remittances that originated in the Russian Federation is not included in this indicator but shown in Other Receipts.

Other receipts — the amount of other foreign cash receipts, including:

- foreign currency commission charged for transactions with foreign cash and cheques;
- foreign cash, deposited on accounts of individuals — residents and nonresidents through automatic teller machines (without of a credit institution's employee)²;
- foreign cash returned by resident and nonresident legal entities formerly withdrawn from their foreign currency accounts with authorized banks for covering employee foreign travel expenses and not spent in full.
- foreign cash credited to legal entities' foreign currency current accounts;
- foreign cash held by authorized banks and brought to the Russian Federation by nonresident banks and booked on their correspondent accounts;
- appropriately authenticated banknotes held by authorized banks;
- earnings from selling goods for foreign currency in duty-free shops deposited on legal entities' accounts;
- foreign currency charges and duties paid in cash;
- foreign cash deposited by individuals to repay loans received from authorized banks;
- receipts from sales of foreign currency cheques;
- other legitimate foreign currency receipts.

Total foreign cash expenses — all types of foreign cash expenditures by authorized banks (branches) except for interbranch operations.

Banks' exports from Russia (cash withdrawn) — amount of foreign cash exported from the Russian Federation by authorized banks.

Sales to resident banks — the amount of foreign cash sold (spent) by authorized banks in transactions with other authorized banks.

Sales to individuals (residents and nonresidents) and payments as a result of conversion — the amount of foreign cash sold to residents and nonresidents or paid out as a result of a foreign exchange operation (conversion).

Personal account withdrawals (by residents and nonresidents) — the amount of foreign cash withdrawals from personal accounts by residents and nonresidents as well as a result of foreign exchange operations and ruble account withdrawals, including payments with bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payments accepted by a credit institution employee (a teller). Withdrawals through automated teller machines (ATMs) are reported in "other expenses" category, rather than this indicator.

¹ Terms of "residents" and "nonresidents" used for compiling tables "Foreign Cash Flow Through Authorized Banks Across Russia", "Individual Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks" and "Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches" are defined according to Federal Law No. 173-FZ "On Foreign Exchange Regulation and Foreign Exchange Control", dated December 10, 2003.

² From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators Other Receipts and Other expenses. These operations are shown in the indicators "Purchased from individuals (residents and nonresidents) and accepted for conversion" and "Sales to individuals (residents and nonresidents) and payments as a result of conversion".

Remittances to individuals (residents and nonresidents) without opening an account — the amount of foreign cash paid out to residents and nonresidents as a result of remittances to the Russian Federation without opening an account.

Other expenses — the amount of other expenses, including:

- purchasing foreign currency cheques;
- foreign cash, paid from the accounts of individuals (residents and nonresidents) through automatic teller machines (without of a credit institution's employee)¹;
- extending foreign currency loans to individuals;
- foreign cash payments from legal entities' foreign currency current accounts;
- other legitimate foreign currency expenses.

Foreign cash balances at the end of reporting period — foreign cash balance at the end of a reporting month.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

The table shows transactions in US dollars and Euros, which are the key currencies available on the domestic foreign cash market.

Data are provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Along with releasing information on selected indicators of foreign cash operations by exchange offices of the authorized banks through the *Bank of Russia Statistical Bulletin*, it is also available on the Bank of Russia's website.

Individual Indicators Highlights

Average single transaction — average foreign cash involved in one transaction. The indicator is defined as a ratio of foreign cash amount purchased/sold to/from residents or nonresidents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

Number of transactions — number of foreign cash purchases/sales for cash rubles.

Monthly average rate — average rate of foreign cash sales/purchases defined as a ratio of cash rubles received/paid for foreign cash to the amount of foreign currency purchased/sold for cash rubles from/to residents and nonresidents.

Average transaction margin — difference between rates of foreign cash purchase and sale.

Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices — share of purchase/sale transactions for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

Table 3.2.6

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

General Provisions

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash (all currencies in dollar terms) purchases/sales to/from individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Information on average foreign cash purchase and sale transactions with individuals by authorized banks and their branches can be had through the *Bank of Russia Statistical Bulletin*, and it is also available on the Bank of Russia's website.

Individual Indicators Highlights

Transactions volume-based distribution is defined as the ratio of foreign cash purchased/sold to/from residents and nonresidents in cash rubles to a number of foreign exchange transactions in cash rubles reported by each authorized bank's (branch or headquarters for lack of branches). The amount of purchased/sold foreign cash and the number of within-an-interval transactions by all branches or headquarters show the general distribution of an estimated average transaction.

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

General Provisions

The table shows volumes of stock exchange trade in securities and in derivative financial instruments (derivatives) by types of securities and derivatives.

Transactions in futures contracts show separate figures of volumes for security futures contracts and stock index futures contracts, while options trade includes figures of volumes for options on securities, on stock indices, on security futures contracts and on stock index futures contracts.

Individual Indicators Highlights

The terms 'share', 'bond', 'investment share', 'derivative financial instrument', 'futures' and 'option' are defined in line with Federal Law No. 39-FZ, dated April 22, 1996, 'On the Securities Market', Federal Law No. 65-FZ, dated April 22, 2010, 'On Investment Funds' and Regulation on Types of Derivative Financial Instruments approved by FSFM Order No. 10-13/pz-n, dated March 4, 2010.

A Share is an issued security that fixes the rights of its owner (shareholder) to receive part of the profit of a corporation in the form of dividends, to participate in the management of the corporation and to receive part of the property that remains after its liquidation. Shares are inscribed (registered) securities.

A Bond is an issued security that fixes the right of its holder to receive its nominal value from the bond issuer, in the period of time provided for by such bond, or other property equivalent. A bond may likewise provide for the right of its holder to receive the interest fixed in it, on the nominal value thereof or for other property rights. The income on a bond is interest and/or discount.

An Investment Share (Unit) is an inscribed security that certifies the right of its holder for a share in the property of a unit investment fund, the right to demand appropriate trust (fiduciary) management of the unit investment fund from its management company, and the right to get cash compensation upon termination of a trust management contract of the unit investment fund with all the holders of its investment shares (termination of the unit investment fund).

A Derivative Financial Instrument (Derivative) is an agreement (contract), excluding repo contracts, which provides for one or several of the following obligations:

1) the obligation of the parties or a party to the agreement to pay on a periodical basis or as a lump sum, including if a claim is made by the other party, amounts of money depending on changes in the price of commodities, securities, exchange rate of a respective currency, interest rates, inflation rate, derivatives' prices, official statistical information, physical, biological and (or) chemical indices of environmental conditions, occurrence of circumstances which give evidence of a failure to discharge or of improper discharge by one or

¹ From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators Other Receipts and Other expenses. These operations are shown in the indicators "Purchased from individuals (residents and nonresidents) and accepted for conversion" and "Sales to individuals (residents and nonresidents) and payments as a result of conversion".

several legal entities, governments or municipal entities of their obligations (excluding the surety agreement and the insurance agreement), or any other circumstance provided for federal laws or Bank of Russia regulations, and in respect of which it is not known whether they will occur or not, and also depending on changes in values calculated on the basis of a single value or an aggregate of several values of indices cited in this clause. This agreement may also provide for the obligation of the parties or a party to the 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 depositary 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 bank-

ing 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 licence to conduct banking operations in rubles and foreign currency or simultaneously with such a licence;
- 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 license 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 license.

2. The Bank of Russia maintains:

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

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

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

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

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

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

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

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

Subsection 4.2 Borrowings

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

General Provisions

These tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. The data compilation methodology for the information in these tables differs from that used for similar data in the "Credit Institutions Survey" table, which is used for the analysis of money supply and its structure. The data in these tables do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the

scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

Table 4.2.3
Weighted Average Interest Rates
on Nonfinancial Organizations' and Individual
Deposits Denominated in Rubles
Table 4.2.4
Weighted Average Interest Rates
on Nonfinancial Organizations' and Individual
Deposits Denominated in Foreign Currency

General Provisions

The tables contain weighted average interest rates on deposits offered by credit institutions in ruble, in US dollar and in euro. The data are presented with a breakdown by type of depositors (individuals and nonfinancial organizations (including individual entrepreneurs)) residents and nonresidents and deposit maturities.

The source of information is Reporting Form 0409129 "Weighted Average Interest Rates Funds offered by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Data on weighted average rates for individual short-term deposits in rubles are published in the IMF's statistical publication International Financial Statistics.

Individual Indicators Highlights

Weighted average interest rates on deposits by individuals / nonfinancial organizations are weighted average annual interest rates on deposits in the reporting month and are calculated by the formula:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — weighted average deposit rate;

P — nominal annual deposit rate as included in an agreement;

V — amount of a deposit as included in an agreement.

Table 4.2.5 Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives

General Provisions

The table contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds) and also data on derivatives at fair value being a liability. Nominal values of the deposit and savings certificates and bonds are provided with a breakdown by their maturities. Absent data for specific periods means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

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

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit (see the commentary to the indicator "Time deposits" in the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposits made with a credit institution and the right of the depositor (certificateholder) 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

¹ According to the Bank of Russia Regulation No. 372-P dated July 4, 2011 "On the Procedure for Derivatives Accounting".

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 a statistical publication of the IMF "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 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

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 the 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 — the 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".

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 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 is the value of loans extended by a credit institution No. 1...n.

Weighted average maturity of loans extended over the month characterizes 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 characterizes 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.

Table 4.4
Credit Institutions' Claims and Liabilities
on Financial Derivatives

General Provisions

The table presents credit institutions' liabilities and claims on financial derivatives to buy and sell various financial assets (precious metals, securities, foreign exchange, other funds and derivatives) in which the settlement date does not coincide with the transaction date. Financial forward settlement contracts, options, forward and futures contracts, whose execution (settlement date) is effected by the parties no sooner than the third working day after the striking of the deal. Derivatives transactions are shown in the off-balance sheet item from the contract date till the value date. Derivatives claims on and liabilities to financial instruments with market or official prices (rates) are recorded at these prices and revaluated in due order.

Credit institutions' liabilities and claims on financial derivatives are broken down by major underlying financial instruments (rubles and foreign currency, precious metals, securities) and by term of settlement: 2—30 days, 31—90 days, over 90 days. Total of claims and liabilities across all financial

instruments presented in the table also include amounts due for repayment "on the following day".

Data are obtained from monthly aggregate balance sheets (Subsection D "Transactions in Derivatives") of operating Russian credit institutions.

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 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 of Participants (Users) 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 BESS system are effected in real time between system participants, irrespective of their territorial location.

Settlement system using letter of advice provides paper-based settlements both on intraregional and interregional level.

Section 6. Regional Section

The information in the tables of *Regional Section* is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subsection 6.1

Direct Investment of the Russian Federation

Table 6.1.1

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

Table 6.1.2

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

Subsection 6.2

Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

General Provisions

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

Individual Indicators Highlights

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

¹ Article 5 of the Russian Federation Constitution establishes that "the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous regions, autonomous areas which have rights as constituent entities of the Russian Federation".

Table 6.2.3
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table presents data on nonresident stake holdings in the authorized capital of credit institutions operating in the Russian Federation.

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

Individual Indicators Highlights

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

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

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

Table 6.2.4
Credit Institutions
Grouped by Registered Authorized Capital

General Provisions

The table indicates the number of operating credit institutions broken down by size of their registered authorized capital. Authorized capital is broken down into intervals to show the number of small, medium-sized and large credit institutions by constituent entities of the Russian Federation.

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

In addition to being published in the *Bank of Russia Statistical Bulletin*, data on the breakdown of credit institutions by registered authorized capital are published in the *Bank of Russia Bulletin* and placed on the Bank of Russia’ website.

Individual Indicators Highlights

The registered authorized capital of credit institutions — the fully paid authorized capital reflected in the book by the authorized registrar in charter documents (changes in charter documents) of a credit institution.

Table 6.2.5
Concentration of Assets of Credit Institutions

General Provisions

The table shows the number of credit institutions registered in the given federal district and their total assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is monthly reporting form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, including data of the branches of credit institutions.

Individual Indicators Highlights

The number of credit institutions signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

Assets are total assets of credit institutions registered in the corresponding federal district (intrabank operations are included on net basis).

The number of credit institutions covering 80% of assets signifies the number of credit institutions that cover 80% of total assets of credit institutions registered in the given federal district.

Table 6.2.6
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from March 10 to April 10, 2015
Grouped by Registered Authorized Capital

General Provisions

The table shows data on the number of credit institutions that use their right to average required reserves pursuant to Bank of Russia Regulation No. 342-P, dated August 7, 2009, “On the Required Reserves of Credit Institutions” (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

Individual Indicators Highlights

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as part of the credit institution’s required reserves as of the corresponding reporting date.

The total on the Russian Federation includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

The total on the federal district includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in corresponding federal districts where their correspondent accounts are held with a breakdown by the size of registered authorized capital.

The total on the constituent entities includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

Table 6.2.7
Financial Performance of Credit Institutions

General Provisions

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

The data are provided on operating credit institutions registered in corresponding federal districts with a breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

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

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

The share of profit-making credit institutions is the share of credit institutions that have made profit or zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

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

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

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

Table 6.2.8
Credit Institutions
Grouped by the Share of Nonresidents Equity

General Provisions

The table shows how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

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

Individual Indicators Highlights

See commentary for table "Number of Credit Institutions with Nonresidents Equity".

Table 6.2.9
Number of Credit Institutions under the General Deposit Agreement with the Bank of Russia (GDA), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)

General Provisions

The table contains the following information:

Information on GDA — before 1 February 2014 (the Agreement on Deposit Operations, AD) — the number of credit institutions that have concluded and have not cancelled the agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the Moscow Exchange Electronic Trade System in compliance with Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for the Central Bank of the Russian Federation to Conduct Deposit Operations with Credit Institutions in the Currency of the Russian Federation" (as amended);

— after February 1, 2014 (GDA) — the number of credit institutions that have concluded General deposit agreements with the Bank of Russia regional branches at the place of opening of their correspondent accounts pursuant to Bank of Russia Regulation No. 404-P, dated August 9, 2013, "On Deposit Operations Conducted by the Bank of Russia with Credit

Institutions" and have not cancelled them as of the corresponding reporting date, with a breakdown by constituent entities of the Russian Federation, federal districts and the Russian Federation as a whole;

Information on GLA — the number of credit institutions that have concluded General loan agreements with the Bank of Russia under Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Assets or Guarantees" (as amended) and/or General loan agreements for the provision of the Bank of Russia loans against gold under Bank of Russia Regulation No. 362-P, dated November 30, 2010, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Gold" and/or General loan agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities under Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against the Collateral (Blocking) of Securities" (as amended) and/or agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities in Moscow Exchange transactions with the use of the Moscow Exchange Electronic Trade System, according to Bank of Russia letter No. 113-T, dated August 25, 2006, "On the Conclusion of Agreements on the Extension of the Bank of Russia Loans";

Information on CA — the number of credit institutions' correspondent accounts and sub-accounts credited by the Bank of Russia under General loan agreements.

Credit institutions conclude General agreements / General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region. Credit institutions conclude General loan agreements with those the Bank of Russia regional branches where their correspondent accounts were opened.

Individual Indicators Highlights

Number of credit institutions that have concluded deposit agreements with the Bank of Russia

The total on the Russian Federation includes the total number of credit institutions that have concluded General loan agreements with the Bank of Russia as of the reporting date.

The total on the federal district includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches in the corresponding federal district where they opened correspondent accounts as of the corresponding reporting date.

The total on constituent entities includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches where their correspondent accounts were opened as of the corresponding reporting date.

Number of correspondent accounts and sub-accounts credited by the Bank of Russia

The total on the Russian Federation includes total credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the federal district includes the number of credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the constituent entities includes the number of credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

Table 6.2.10
Number and Value of Issues (Additional Issues)
of Corporate Issue-Grade Securities

General Provisions

The Bank of Russia registers issues (additional issues) of shares and bonds (except for general and local government bonds) including securities issued by non-credit institutions. The table includes data on the number and value of shares and bonds (except for general and local government bonds and the bonds of credit institutions) issues (additional issues) registered, in a breakdown by federal districts of the Russian Federation where the issuers of the issue-grade securities are located.

Information is given on a quarterly basis.

Individual Indicators Highlights

The number of issues (additional issues) of corporate issue-grade securities is the amount of all registered issues (additional issues) of ordinary and preferred shares, bonds, including convertible bonds.

The issue of issue-grade securities is the total amount of all issuer's securities that are providing their holders with equal rights and have an equal nominal value in cases when the presence of a nominal value is stipulated by legislation of the Russian Federation.

The issue of issue-grade securities is assigned with a state registration number, which is applied to all securities of the issue, and an identification number if the issue is not a subject to state registration under the legislation of the Russian Federation.

The additional issue of issue-grade securities is the total of securities being placed additionally to the previously placed securities of the same issue of issue-grade securities.

The value of registered issues (additional issues) of corporate issue-grade securities by each corresponding federal district is given at nominal value in rubles and calculated using the following formula:

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

n is the total number of all issues (additional issues) of securities registered in the corresponding federal district;
 K is the number of securities in the i -issue (additional issue) of securities subject to placement;
 N is the nominal value of a security in the i -issue (additional issue) of securities subject to placement.

Subsection 6.3
Borrowings

Table 6.3.1
Ruble, Foreign Currency and Precious Metals-
Denominated Funds of Organizations, Deposits
and Other Funds of Legal Entities and Individuals

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals of customers other than credit institutions raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions, their branches and internal divisions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Customer funds are accounted for funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

Funds of public organizations are balances of current accounts of state owned organizations in rubles and foreign currency.

Funds of non-public organizations are balances of current accounts of private owned organizations — residents in rubles and foreign currency.

Deposits of legal entities are rubles, foreign currency and precious metals funds of residents and nonresidents raised under agreements of bank account and (or) bank deposit, including funds raised on certificates of deposit.

Individual deposits are rubles, foreign currency and precious metals funds of residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as a guarantee deposit under the contract of safe deposit box rent.

Table 6.3.2
Budget Funds in Accounts of Credit Institutions

General Provisions

This table contains data by federal districts and constituent entities of the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

These data are grouped by the place where the funds are raised by credit institutions, their branches and internal divisions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation."

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Federal budget funds are balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds available for settlements on separate operations.

Regional and local budget funds are balances of the regional budgets and local budgets.

Other budget funds are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

Extra-budgetary funds are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments' extra-budgetary funds.

Subsection 6.4
Funds Allocations

Table 6.4.1**Volume of Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use****Table 6.4.2****Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use****Table 6.4.3****Debt on Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use****Table 6.4.4****Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use****General Provisions**

These tables contain data on funds lent by credit institutions to legal entities — residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities. Data are grouped by borrowers' residence.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Borrower activities correspond to the All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity is the economic activity specified in section "Administrative Part of Statistic Register", for individual entrepreneurs it is specified in section "Individual Entrepreneurs" of informational system, of the Statistic Register of Federal Agency of the State's Statistics.

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Volume of loans by economic activities is the volume of loans extended from the beginning of the year on the flow basis by credit institutions to legal entities and individual entrepreneurs, by economic activities. These data are shown including data on loans extended by credit institutions that had their licence to conduct banking operations revoked during the reporting period.

Debt on loans by economic activities reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities.

Table 6.4.5**Loans Extended to Small, Medium-Sized Businesses****General Provisions**

The table contains data on ruble, foreign currency and precious metals funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation.

Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including nonbanking credit institutions) (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year and including loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 6.4.6**Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt****Table 6.4.7****Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents****Table 6.4.8****Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents****General Provisions**

These tables show data on loans, including housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

Loans to individuals are loans extended for purchasing goods (works, services) for personal, family, home or other needs not connected with any entrepreneurial activities.

The category of housing loans extended to individuals comprises the following loans:

- loans extended for the purchase and development of land for housing construction;
- loans extended to finance construction;
- loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against a collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the

Russian Federation”, prior to 2008 the source of information was the reporting form 0409302 “Funds Extended and Accepted by Credit Institutions”.

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Value of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had banking licences revoked during the reporting period.

Debt on housing/mortgage loans is the balance of the debt on loans, including overdue debt as of the reporting date.

Weighted average maturity of loans extended since the beginning of the year 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;

$V_{1...n}$ is the value of loans extended by a credit institution No. 1...n.

Weighted average interest rate on loans extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the weighted average interest rate;

$P_{1...n}$ is the weighted average interest rate on loans extended by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans extended by a credit institution No. 1...n;

$T_{1...n}$ is the weighted average maturity of loans extended by a credit institution No. 1...n.

The regional breakdown is compiled by grouping data by the borrowers’ residence.

Subsection 6.5 Foreign Cash Operations

Table 6.5.1

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

General Provisions

The table contains data on the volume of sale of foreign cash to individuals by authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bank of Russia Statistical Bulletin*, data on the volume of sale of major currencies (the US dollar and the euro) by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entities of the Russian Federation.

Table 6.5.2

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

General Provisions

The table contains data on the volume of purchase of foreign cash by authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bank of Russia Statistical Bulletin*, data on the volume of purchase of the US dollars and the euros by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash purchases by authorized banks from individuals (in US dollar equivalent for all currencies) — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.

Subsection 6.6 Insurance Companies and Private Pension Funds

Table 6.6.1

Insurers’ Premiums and Payoffs

General Provisions

The table reflects volumes of insurance premiums and benefits in the reporting period broken down by federal districts of the Russian Federation.

The indicators are derived from statistical reporting submitted by insurers to the Bank of Russia as required by Law of the Russian Federation No. 4015-1, dated November 27, 1992, ‘On the Organisation of Insurance Business in the Russian Federation’.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects the payment for insurance that the insured (beneficiary) has to make to the insurer in the manner and timeframes stipulated in the insurance contract.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured or beneficiary upon the occurrence of the insured event (insurance benefit), and other payouts under insurance contracts.

Table 6.6.2
Private Pension Funds' Performance

General Provisions

The table contains main performance indicators of private pension funds broken down by federal district and Russian region. The table includes data on private pension funds licensed to engage in pension provision and pension insurance activities.

The indicators are compiled on the basis of data from the following forms:

- Form No. 1-NPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form NPF-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007;
- Form 1 and Form 5 of Private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010;
- Form NPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

Number of Participants indicates the number of individuals entitled for or actually receiving Private pension benefits according to pension agreements between contributors and the Fund.

Pension Reserves mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They include reserves to cover pension liabilities and an premium reserve.

Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund to cover losses on pension reserve investment.

Number of Insured Persons indicates the number of individuals who have entered into a mandatory pension insurance agreement.

Payouts of Pension Benefits under Private Pension Provision mean regular cash payments to participants pursuant to the terms of their pension agreements.

Pension Contributions mean cash paid by contributors for the account of participants pursuant to the terms of pension agreements.

The term **Pension Savings (Market Value)** is used in the meaning defined in Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Work Pensions in the Russian Federation'.