

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 February—May 2015 (the period (or date) to which data to be released relate is shown in parentheses)			
	February	March	April	May
Financial sector				
1. Depository Corporations Survey, end of period ¹	27.02.2015 (01.2015)	31.03.2015 (02.2015)	30.04.2015 (03.2015)	29.05.2015 (04.2015)
2. Central Bank Survey, end of period ¹	13.02.2015 (01.2015)	13.03.2015 (02.2015)	14.04.2015 (03.2015)	14.05.2015 (04.2015)
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		31.03.2015 (Q4, 2014)		
5. Stock market: Share Price Index	10.02.2015 (01.2015)	10.03.2015 (02.2015)	10.04.2015 (03.2015)	12.05.2015 (04.2015)
External sector				
6. Balance of Payments, for the reporting quarter, year		31.03.2015 (Q4, 2014)		
7. International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8. International Reserves: Official reserve assets (monthly), end of period	6.02.2015 (01.2015)	6.03.2015 (02.2015)	7.04.2015 (03.2015)	13.05.2015 (04.2015)
9. Template on international reserves and foreign currency liquidity, end of period	20.02.2015 (01.2015)	20.03.2015 (02.2015)	20.04.2015 (03.2015)	20.05.2015 (04.2015)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	11.02.2015 (12.2014)	13.03.2015 (01.2015)	10.04.2015 (02.2015)	12.05.2015 (03.2015)
11. International investment position, for the reporting quarter, year		31.03.2015 (Q4, 2014)		
12. External Debt		31.03.2015 (Q4, 2014)		
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>.

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

The Russian Federation Balance of Payments (Based on BPM6)

Current Account

(millions of US dollars)

	Export of goods (FOB)			Export of services				Export of goods and services (3+7)	Compensation of employees receivable	Investment income and rent receivable	Of which investment income receivable by general government	Secondary income receivable	Total current account receipts (8+9+10+12)
	fuel-energy resource	other	export of goods, total (1+2)	transport services	travel	other	total (4+5+6)						
	1	2	3	4	5	6	7						
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	173,328
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)

	Import of goods (FOB)	Import of services				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)
		transport services	travel	other	total (15+16+17)						
		14	15	16	17							18	19	20	21	22	23	24
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

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)
		transport services (4—15)	travel (5—16)	other (6—17)	total balance (26+27+28)					
	25	26	27	28	29	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	
		portfolio investment (3+4)	of which		loans	other			total (2+5+6)
			securities in rubles	securities in foreign currency					
1	2	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)

	Central bank' assets	Banks' assets	Other sectors assets							Total assets (19+20+ 21+28)
			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

(millions of US dollars)

	Capital account balance (1+16)	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)
		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

Table 1.2

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

Russian Federation Direct Investment Abroad (“+” denotes an increase in investment, “—” denotes a decrease in investment)

(millions of US dollars)

	General government — equity	Deposit-taking corporations, except central bank				Other sectors								Direct investment abroad (1+5+13)
		equity	reinvestment of earnings	debt instruments	total (2+3+4)	equity			reinvestment of earnings	debt instruments			total (8+9+12)	
						increase	decrease	net (6+7)		increase	decrease	net (10+11)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
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	debt instruments			total (21+22+25)	
					increase	decrease	net (19+20)		increase	decrease	net (23+24)		
	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 of capital by other sectors (6+7+8)	Of which		
			foreign assets	foreign liabilities		foreign assets	foreign liabilities	"net errors and omissions" of balance of payments
	1	2	3	4	5	6	7	8
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
<i>Financial derivatives (other than reserves)</i>	5,932	−9,252	11,972	0	8,652
<i>Options</i>	1,477	163	−101	0	1,539
<i>Forward-type contracts</i>	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
<i>Of which: Interbank positions</i>	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
<i>Financial derivatives (other than reserves)</i>	4,355	−10,504	15,455	0	9,306
<i>Options</i>	347	−138	953	0	1,162
<i>Forward-type contracts</i>	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
<i>Of which: Interbank positions</i>	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
<i>Financial derivatives (other than reserves)</i>	7,283	−2,422	3,791	0	8,652
<i>Options</i>	1,554	20	−35	0	1,539
<i>Forward-type contracts</i>	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
<i>Of which: Interbank positions</i>	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
Options	469	−21	714	0	1,162
Forward-type contracts	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	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
2012	527,434	102.3	443,778	101.6	83,656	106.3	335,771	105.4	288,406	105.3	47,365	105.9	191,663	155,371	36,291
2013	523,275	99.2	445,151	100.3	78,125	93.4	341,337	101.7	295,022	102.3	46,314	97.8	181,939	150,128	31,810
2013															
Q1	125,151	95.5	106,914	96.3	18,236	91.2	76,577	106.0	66,003	106.6	10,573	102.4	48,574	40,911	7,663
Q2	127,290	97.0	109,661	98.9	17,629	87.0	84,460	103.1	72,679	103.3	11,781	102.1	42,830	36,982	5,848
Q3	131,048	104.7	110,730	106.3	20,318	96.8	87,335	100.4	75,710	100.6	11,625	99.0	43,712	35,019	8,693
Q4	139,787	99.8	117,846	100.2	21,941	97.9	92,965	98.3	80,630	99.7	12,335	89.7	46,822	37,216	9,606
November	46,799	103.4	39,964	104.5	6,835	97.0	29,807	97.4	25,656	98.3	4,151	92.6	16,992	14,308	2,684
December	49,525	102.7	41,777	103.9	7,748	96.9	32,486	102.0	28,467	104.0	4,019	89.8	17,039	13,310	3,729
2014															
Q1	123,120	98.4	105,636	98.8	17,484	95.9	72,226	94.3	63,406	96.1	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	97.3	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	93.5	9,600	82.6	45,391	39,834	5,557
January	39,600	102.0	34,162	104.1	5,438	90.3	20,922	96.3	18,356	99.2	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	92.7	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	96.8	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	93.9	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	101.8	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	96.7	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	98.2	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	89.9	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	92.0	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	90.4	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	80.4	2,662	64.1	13,359	10,967	2,392

Table 1.11

International Reserves of the Russian Federation¹

(millions of US dollars)

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

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

Table 1.12

International Reserves and Foreign Currency Liquidity — Russia

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

(millions of US dollars)

	31.12.2014
A. Official reserves	385,459.9
(1) Foreign currency reserves (in convertible foreign currencies)	327,726.9
(a) Securities	285,452.8
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	42,274.0
(i) other national central banks	23,924.5
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	18,349.5
of which: located in the reporting country	—
(2) IMF reserve position	3,397.8
(3) SDRs	8,246.3
(4) Gold (valued at current quotations of the Bank of Russia)	46,089.0
— volume in millions of fine troy ounces	38.8
(5) Other reserve assets (specify)	—
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	—
B. Other foreign currency assets (specify)	3,007.4
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	3,007.4
— 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	−10,768.1	−6,784.2	−778.4	−3,205.5
— outflows (−), principal	−10,397.3	−6,728.1	−761.5	−2,907.8
— outflows (−), interest	−2,589.7	−217.1	−639.8	−1,732.8
— inflows (+), principal	1,600.0	109.9	448.6	1,041.5
— inflows (+), interest	618.9	51.1	174.4	393.5
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 (−)	−2,118.6	−2,118.6	—	—
(b) long positions (+)	1,600.0	1,600.0	—	—
3. Other (specify)	19,847.9	15,005.5	105.2	4,737.3
— outflows related to repos (−)	—	—	—	—
— inflows related to reverse repos (+)	19,847.9	15,005.5	105.2	4,737.3
— trade credit (−)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (−)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

Table 1.12 (cont.)

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

(millions of US dollars)

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

Table 1.12 (end)

IV. Memo Items

(millions of US dollars)

	31.12.2014
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—
— derivatives (forwards, futures, or options contracts)	—
— short positions	—
— long positions	—
— other instruments	—
(c) pledged assets	—
— included in reserve assets	—
— included in other foreign currency assets	—
(d) securities lent and on repo	23,894.1
— lent or repoed and included in Section I	—6,086.4
— lent or repoed but not included in Section I	—
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	29,980.5
(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	385,459.9
— currencies in SDR basket ²	369,650.1
— currencies not in SDR basket	15,809.8
— by individual currencies (optional)	—

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

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

	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013
Claims on other sectors	1,252	1,250	924	116,267	168,960	115,454	355,541	348,696	313,502
Other financial institutions	328	328	328	114,972	167,589	113,795	353,982	346,870	311,789
Public nonfinancial organizations	28	21	9	39	20	0	0	0	0
Other nonfinancial organizations	896	902	588	1,255	1,351	1,659	1,559	1,826	1,713
Households	—	—	—	—	—	—	—	—	—
Monetary base	2,914,243	4,122,406	5,513,332	5,578,717	6,467,318	8,190,328	8,644,114	9,852,818	10,503,880
Currency in circulation	2,195,379	3,062,083	4,118,563	4,372,081	4,622,921	5,785,151	6,895,836	7,667,687	8,307,462
Liabilities to credit institutions	718,864	1,060,323	1,394,769	1,206,636	1,844,397	2,405,177	1,748,278	2,185,132	2,196,418
Deposits	685,967	957,250	1,294,099	1,194,165	1,560,689	1,816,301	1,748,278	2,185,132	2,196,418
Securities other than shares	32,896	103,073	100,670	12,472	283,708	588,876	—	—	—
Other liabilities to credit institutions	11	33	75	816,038	170,682	686	87	13	18
Deposits included in broad money	43,015	58,490	75,871	270,404	161,180	142,724	141,282	42,076	108,591
Transferable deposits	42,980	58,482	75,866	170,403	115,479	133,972	119,581	42,075	108,590
Other financial institutions	0	0	234	74,795	632	2,860	872	21,056	77,732
Public nonfinancial organizations	41,207	54,830	70,422	89,827	106,831	121,968	109,049	20,526	30,141
Other nonfinancial organizations	1,773	3,652	5,210	5,781	8,016	9,145	9,660	493	716
Households	—	—	—	—	—	—	—	—	—
Other deposits	35	7	5	100,001	45,701	8,752	21,701	1	1
Other financial institutions	0	0	0	100,000	45,700	8,750	21,700	0	0
Public nonfinancial organizations	34	7	5	1	1	1	0	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	210,373	84,156	462,051	1,902,352	2,099,113	2,358,878	3,235,383	2,724,457	3,151,918
Other items (net)	251,813	350,467	150,385	243,722	626,520	364,101	293,342	393,567	524,202
Other liabilities	381,169	472,560	376,906	594,905	877,832	692,780	601,110	692,184	821,570
Other assets	129,356	122,093	226,521	351,183	251,312	328,679	307,768	298,617	297,369

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

	Feb, 2014	Mar, 2014	Apr, 2014	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014
Claims on other sectors	312,838	319,224	317,936	417,539	427,119	412,972	420,139	469,719	489,425	488,643
Other financial institutions	309,052	315,692	314,618	414,418	424,267	408,321	416,321	466,221	485,842	485,833
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	3,786	3,532	3,317	3,121	2,852	4,650	3,817	3,497	3,583	2,810
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	9,230,072	9,344,671	9,427,927	9,326,117	9,672,418	9,613,508	9,537,160	9,947,925	9,646,367	9,950,940
Currency in circulation	7,706,232	7,620,714	7,881,186	7,752,880	7,779,898	7,856,279	7,965,278	7,943,787	7,999,015	7,922,096
Liabilities to credit institutions	1,523,841	1,723,957	1,546,741	1,573,237	1,892,521	1,757,228	1,571,881	2,004,138	1,647,352	2,028,844
Deposits	1,523,841	1,723,957	1,546,741	1,573,237	1,892,521	1,757,228	1,571,881	2,004,138	1,647,352	2,028,844
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Other liabilities to credit institutions	939	248,349	107	110,151	108,025	77,291	78,548	55,517	44,842	145,386
Deposits included in broad money	97,070	48,452	100,523	105,323	102,088	103,792	62,881	49,253	47,081	49,697
Transferable deposits	97,069	46,901	100,522	102,222	101,087	103,791	62,880	46,451	46,579	49,194
Other financial institutions	76,989	27,553	77,666	80,193	82,367	81,455	45,263	28,915	28,347	34,121
Public nonfinancial organizations	19,487	18,790	22,167	21,395	18,206	21,842	17,111	17,055	17,692	14,520
Other nonfinancial organizations	593	558	689	634	515	495	507	481	540	553
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	1	1,551	1	3,101	1,001	1	1	2,802	502	502
Other financial institutions	0	1,550	0	3,100	1,000	0	0	2,800	500	500
Public nonfinancial organizations	0	0	1	0	0	0	0	1	1	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	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
Other items (net)	1,579,435	1,648,520	1,534,722	1,067,083	914,635	1,431,977	1,531,030	2,196,917	3,244,666	4,244,381
Other liabilities	1,977,859	1,979,421	1,860,054	1,389,937	1,237,018	1,767,882	1,895,759	2,530,209	3,603,487	4,683,742
Other assets	398,425	330,901	325,333	322,853	322,384	335,905	364,728	333,292	358,821	439,361

Table 1.14

Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013
Net foreign assets	—409,670	—1,125,723	—1,840,487	—329,983	918,916	694,147	1,588,546	1,218,134	1,769,184
Claims on nonresidents	1,094,334	1,647,089	2,295,664	4,681,844	4,850,175	5,160,596	6,777,164	7,268,945	8,769,653
Foreign currency	69,215	80,103	71,938	218,751	163,244	141,010	166,215	183,902	192,022
Deposits	459,015	754,378	1,001,168	2,158,783	2,036,286	1,694,042	3,255,521	3,537,707	4,391,867
Securities other than shares	189,222	193,503	261,250	407,514	738,960	821,199	984,303	923,316	1,179,280
Loans	339,610	579,249	847,687	1,725,757	1,723,542	2,123,030	1,950,065	2,056,418	2,470,809
Other	37,272	39,855	113,621	171,039	188,143	381,315	421,059	567,602	535,676
Liabilities to nonresidents	1,504,004	2,772,812	4,136,151	5,011,827	3,931,259	4,466,449	5,188,618	6,050,811	7,000,470
Deposits	359,304	741,731	1,005,296	981,546	932,605	1,239,080	5,032,897	5,743,306	6,717,887
Securities other than shares	52,557	86,914	151,394	97,431	86,045	83,649	110,763	237,130	210,056
Loans	996,683	1,808,464	2,800,279	3,721,503	2,775,265	3,011,561	17,598	33,779	70,265
Other	95,460	135,704	179,182	211,347	137,345	132,159	27,361	36,597	2,262
Claims on central bank	905,993	1,339,591	1,817,772	2,593,250	2,599,142	3,127,501	2,705,576	3,422,984	3,516,401
Currency	186,139	276,909	416,326	577,251	584,869	722,405	957,281	1,237,623	1,321,893
Deposits	686,957	959,608	1,300,776	2,003,527	1,730,564	1,816,221	1,748,295	2,185,361	2,194,508
Securities other than shares	32,896	103,073	100,670	12,472	283,708	588,876	—	—	—
Net claims on general government	478,816	476,259	560,411	—82,355	484,215	753,920	941,122	1,298,147	2,244,352
Claims on federal government	518,685	585,061	624,942	534,387	878,463	1,375,350	2,074,567	2,093,886	2,409,506
Securities	513,028	576,433	616,037	513,178	851,623	1,357,046	2,050,460	2,072,338	2,387,318
Other claims	5,658	8,628	8,905	21,209	26,840	18,304	24,108	21,547	22,189
Claims on state and local government	153,542	195,480	243,843	353,490	501,769	583,797	614,145	765,067	1,114,772
Securities	88,239	100,869	123,985	195,906	268,983	318,204	245,991	234,253	297,729
Other claims	65,304	94,610	119,857	157,584	232,786	265,593	368,153	530,815	817,043
Liabilities to federal government	29,157	38,280	26,859	698,120	666,202	881,610	1,378,476	1,300,529	1,024,772
Deposits	25,354	32,861	20,858	684,005	652,528	864,067	1,360,004	1,273,539	996,883
Other liabilities	3,803	5,419	6,001	14,114	13,675	17,543	18,472	26,990	27,889

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

	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013
Liabilities to state and local government	164,255	266,002	281,515	272,112	229,815	323,617	369,114	260,277	255,154
Deposits	164,255	266,002	281,515	272,112	229,815	323,617	369,114	260,277	255,154
Other liabilities	—	—	—	—	—	—	—	—	—
Claims on other sectors	5,888,198	8,759,215	13,077,518	17,829,032	18,246,901	20,671,447	26,265,263	31,432,301	36,927,327
Other financial institutions	93,179	209,546	226,679	383,369	396,790	535,195	823,514	1,142,018	1,435,002
Public nonfinancial organizations	194,062	221,888	289,312	294,771	287,007	299,299	376,648	385,231	442,866
Other nonfinancial organizations	4,421,227	6,259,271	9,316,503	12,770,637	13,630,498	15,311,113	19,009,659	21,492,061	24,254,284
Households	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992	10,795,176
Liabilities to central bank	28,953	44,349	50,696	3,867,893	1,906,408	583,470	1,477,655	3,006,245	4,744,626
Deposits included in broad money	5,161,124	7,283,068	10,458,007	12,211,463	14,896,568	18,585,686	22,674,786	25,754,214	30,177,756
Transferable deposits	1,786,376	2,720,512	3,792,135	3,688,211	4,172,108	5,663,143	6,799,293	7,281,418	8,442,423
Other financial institutions	143,956	187,668	250,588	231,936	233,840	314,188	392,732	351,434	461,839
Public nonfinancial organizations	127,591	148,906	221,930	313,440	354,705	404,223	464,448	521,982	661,219
Other nonfinancial organizations	1,133,417	1,755,405	2,395,462	2,236,475	2,449,767	3,302,289	3,772,397	3,822,681	4,303,628
Households	381,413	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321	3,015,736
Other deposits	3,374,747	4,562,556	6,665,873	8,523,253	10,724,460	12,922,543	15,875,493	18,472,796	21,735,334
Other financial institutions	107,612	127,283	225,418	406,945	535,734	560,054	867,932	1,239,766	1,398,431
Public nonfinancial organizations	67,152	79,502	85,347	94,551	180,181	202,930	203,604	209,846	174,311
Other nonfinancial organizations	787,014	1,139,329	2,065,187	2,968,659	3,600,220	3,893,532	5,013,124	5,472,832	6,477,291
Households	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352	13,685,301
Deposits excluded from broad money	30,760	21,396	40,518	307,041	336,399	289,021	533,344	573,083	853,835
Securities other than shares excluded from broad money	527,397	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983	1,411,163
Shares and other equity	1,163,412	1,574,641	2,739,898	3,255,824	4,120,309	4,609,814	5,186,304	6,028,516	6,764,290
Other items (net)	—48,308	—197,846	—375,280	—289,441	371,629	535,941	821,897	889,524	505,593
Other liabilities	592,301	748,349	929,287	1,603,035	2,738,922	3,074,626	3,755,547	4,360,801	4,978,414
Other assets	604,337	863,546	1,212,092	1,728,472	2,100,301	2,262,842	2,608,041	3,183,547	4,052,822
Consolidation adjustment	—36,272	—82,649	—92,476	—164,005	—266,993	—275,844	—325,609	—287,730	—419,999

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

	Feb, 2014	Mar, 2014	Apr, 2014	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014
Net foreign assets	2,812,610	2,536,460	2,997,836	3,186,936	2,986,407	3,008,365	2,582,331	2,422,772	2,990,438	3,262,225
Claims on nonresidents	10,572,889	10,233,044	10,583,267	10,493,186	10,085,868	10,289,057	9,989,506	10,025,558	11,121,803	12,208,379
Foreign currency	217,877	534,058	459,285	418,647	361,905	382,533	366,356	402,689	408,595	498,606
Deposits	5,711,316	4,804,521	5,085,076	4,984,919	4,682,746	4,609,129	4,149,287	4,023,253	4,542,978	4,637,713
Securities other than shares	1,253,486	1,355,402	1,327,458	1,360,070	1,320,519	1,411,452	1,442,495	1,515,075	1,680,620	2,149,640
Loans	2,830,691	2,977,711	3,218,942	3,208,023	3,205,095	3,363,414	3,487,765	3,504,543	3,879,406	4,321,135
Other	559,520	561,352	492,506	521,525	515,602	522,529	543,604	579,998	610,204	601,286
Liabilities to nonresidents	7,760,279	7,696,584	7,585,431	7,306,250	7,099,460	7,280,693	7,407,176	7,602,786	8,131,366	8,946,154
Deposits	7,398,595	7,328,728	7,231,552	6,983,577	6,817,456	6,987,075	7,109,821	7,304,054	7,814,819	8,628,962
Securities other than shares	210,480	218,018	216,008	212,012	204,712	220,015	221,339	226,627	245,516	245,516
Loans	144,809	143,350	127,260	104,582	71,277	67,735	69,980	65,650	63,609	63,609
Other	6,396	6,487	10,610	6,078	6,016	5,869	6,036	6,455	7,421	8,066
Claims on central bank	2,532,163	2,988,434	2,658,400	2,674,809	2,961,323	2,819,716	2,652,046	3,042,400	2,781,163	3,179,239
Currency	1,006,294	1,012,559	1,104,370	989,753	1,016,378	985,101	1,001,145	984,476	1,091,393	1,002,077
Deposits	1,525,869	1,975,875	1,554,031	1,685,056	1,944,945	1,834,615	1,650,900	2,057,924	1,689,770	2,177,162
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Net claims on general government	1,875,708	1,592,127	1,221,084	1,068,214	1,221,958	1,093,476	969,485	1,014,237	825,394	748,317
Claims on federal government	2,483,167	2,342,996	2,336,677	2,376,382	2,368,222	2,415,875	2,387,208	2,425,977	2,481,864	2,485,090
Securities	2,460,339	2,319,772	2,300,963	2,349,913	2,344,674	2,390,389	2,362,122	2,401,116	2,444,371	2,450,428
Other claims	22,827	23,224	35,713	26,469	23,548	25,486	25,087	24,861	37,493	34,662
Claims on state and local government	1,104,835	1,114,224	1,031,809	1,018,844	1,064,008	1,030,996	1,029,844	1,035,764	1,043,945	1,080,009
Securities	293,450	294,231	276,578	280,815	266,859	263,607	263,242	258,456	283,072	283,424
Other claims	811,385	819,993	755,231	738,029	797,149	767,388	766,602	777,308	760,873	796,585
Liabilities to federal government	1,315,124	1,425,240	1,575,410	1,676,685	1,665,318	1,720,055	1,807,794	1,808,591	2,029,297	2,206,453
Deposits	1,281,421	1,397,257	1,551,596	1,643,689	1,633,904	1,672,565	1,756,811	1,782,085	2,004,694	2,178,248
Other liabilities	33,702	27,982	23,814	32,995	31,414	47,491	50,984	26,506	24,602	28,205

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

	Feb, 2014	Mar, 2014	Apr, 2014	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014	Sep, 2014	Oct, 2014	Nov, 2014
Liabilities to state and local government	397,170	439,854	571,991	650,327	544,954	633,339	639,774	638,913	671,118	610,328
Deposits	397,170	439,854	571,991	650,327	544,954	633,339	639,774	638,913	671,118	610,328
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	37,795,096	38,204,907	38,931,849	39,322,546	39,319,674	40,031,596	40,489,259	41,222,302	42,224,216	43,518,347
Other financial institutions	1,396,401	1,405,529	1,964,196	2,005,440	2,042,844	2,089,827	2,059,116	2,076,271	2,221,535	2,293,188
Public nonfinancial organizations	465,999	449,737	445,148	453,517	467,784	476,049	479,698	497,377	513,107	534,683
Other nonfinancial organizations	24,995,629	25,252,239	25,218,472	25,437,659	25,258,916	25,732,334	26,072,248	26,637,472	27,363,482	28,444,282
Households	10,937,066	11,097,403	11,304,033	11,425,930	11,550,130	11,733,385	11,878,197	12,011,181	12,126,093	12,246,194
Liabilities to central bank	4,363,532	5,097,211	5,461,590	5,437,133	5,583,005	5,814,749	5,715,951	5,896,460	6,415,715	6,995,031
Deposits included in broad money	30,781,796	30,353,559	30,407,846	30,497,325	30,374,578	30,487,595	30,696,114	31,145,282	31,957,629	33,253,346
Transferable deposits	8,223,339	8,142,831	7,957,368	7,897,220	8,130,819	7,869,205	7,805,975	7,788,199	7,344,669	7,820,292
Other financial institutions	474,094	495,949	463,587	481,527	451,928	430,055	430,835	412,943	371,938	443,968
Public nonfinancial organizations	556,043	538,659	554,627	524,025	532,961	482,537	445,816	450,498	425,369	461,762
Other nonfinancial organizations	4,609,572	4,589,718	4,236,085	4,256,254	4,409,433	4,237,831	4,170,014	4,259,552	3,882,327	4,240,955
Households	2,583,630	2,518,506	2,703,070	2,635,415	2,736,496	2,718,782	2,759,310	2,665,205	2,665,034	2,673,607
Other deposits	22,558,458	22,210,728	22,450,478	22,600,106	22,243,759	22,618,390	22,890,140	23,357,083	24,612,960	25,433,054
Other financial institutions	1,393,052	1,368,912	1,378,459	1,452,684	1,437,464	1,533,036	1,522,144	1,515,063	1,646,955	1,663,848
Public nonfinancial organizations	206,353	226,502	232,531	218,750	181,299	191,670	221,364	226,086	245,432	231,664
Other nonfinancial organizations	6,923,304	6,814,885	6,965,170	7,058,783	6,721,970	6,759,466	6,889,142	7,245,040	7,993,397	8,458,606
Households	14,035,749	13,800,429	13,874,318	13,869,889	13,903,026	14,134,219	14,257,490	14,370,894	14,727,176	15,078,936
Deposits excluded from broad money	950,856	1,120,288	1,201,777	1,480,341	1,494,605	1,610,785	1,418,123	1,371,106	1,545,754	1,644,688
Securities other than shares excluded from broad money	1,379,097	1,382,246	1,393,124	1,354,922	1,555,640	1,562,820	1,579,085	1,585,090	1,583,750	1,614,202
Shares and other equity	6,803,230	6,836,152	6,824,378	6,889,573	6,887,143	6,788,001	6,780,627	7,045,168	7,053,434	7,024,899
Other items (net)	737,065	532,472	520,455	593,212	594,392	689,202	503,220	658,606	264,928	175,962
Other liabilities	5,497,656	5,510,041	5,558,721	5,891,810	5,993,488	6,224,605	6,499,416	6,899,993	7,483,182	8,228,129
Other assets	4,358,654	4,458,637	4,514,513	4,837,474	4,926,861	5,037,786	5,181,275	5,447,697	6,288,063	7,096,329
Consolidation adjustment	—401,937	—518,931	—523,753	—461,125	—472,234	—497,616	—814,921	—793,690	—930,191	—955,837

Table 1.15

Banking System Survey

(millions of rubles, end of period)

	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013
Net foreign assets	4,846,332	6,881,938	9,912,850	12,197,869	13,942,674	15,041,198	17,391,930	17,314,401	18,180,013
Claims on nonresidents	6,649,147	9,733,962	14,050,190	17,210,975	18,215,742	19,774,767	22,861,791	23,722,395	25,527,739
Liabilities to nonresidents	1,802,815	2,852,024	4,137,339	5,013,106	4,273,068	4,733,568	5,469,861	6,407,994	7,347,727
Domestic claims	4,498,006	5,795,598	7,951,912	10,078,161	13,241,822	17,468,220	22,155,581	26,579,432	32,234,091
Net claims on general government	−1,391,445	−2,964,867	−5,126,530	−7,867,138	−5,174,038	−3,318,681	−4,465,223	−5,201,565	−5,006,738
Claims on federal government	794,817	832,145	979,456	887,765	1,235,654	1,722,664	2,407,434	2,464,191	2,773,665
Claims on state and local government	153,542	195,480	243,843	354,836	503,173	584,219	614,552	765,479	1,115,186
Liabilities to federal government	2,048,886	3,500,102	5,722,912	8,405,327	6,261,232	4,832,879	6,547,485	7,428,903	7,921,557
Liabilities to state and local government	290,917	492,390	626,917	704,411	651,633	792,686	939,723	1,002,332	974,031
Claims on other sectors	5,889,450	8,760,465	13,078,442	17,945,299	18,415,861	20,786,901	26,620,804	31,780,997	37,240,829
Other financial institutions	93,507	209,874	227,007	498,341	564,379	648,990	1,177,496	1,488,888	1,746,790
Public nonfinancial organizations	194,090	221,908	289,320	294,811	287,027	299,299	376,649	385,231	442,866
Other nonfinancial organizations	4,422,124	6,260,173	9,317,091	12,771,892	13,631,849	15,312,772	19,011,218	21,493,887	24,255,997
Households	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992	10,795,176

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

	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013
Broad money liabilities	7,213,379	10,126,732	14,236,116	16,276,697	19,095,800	23,791,156	28,754,623	32,226,354	37,271,915
Currency outside banking system	2,009,240	2,785,174	3,702,237	3,794,829	4,038,051	5,062,746	5,938,555	6,430,063	6,985,568
Transferable deposits	1,829,357	2,778,994	3,868,001	3,858,613	4,287,587	5,797,116	6,918,873	7,323,494	8,551,012
Other financial institutions	143,956	187,668	250,822	306,731	234,472	317,047	393,604	372,490	539,572
Public nonfinancial organizations	168,798	203,736	292,353	403,267	461,535	526,191	573,497	542,508	691,360
Other nonfinancial organizations	1,135,190	1,759,058	2,400,672	2,242,256	2,457,783	3,311,434	3,782,057	3,823,174	4,304,344
Households	381,413	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321	3,015,736
Other deposits	3,374,782	4,562,564	6,665,878	8,623,254	10,770,161	12,931,295	15,897,194	18,472,797	21,735,335
Other financial institutions	107,612	127,283	225,418	506,945	581,434	568,804	889,632	1,239,766	1,398,431
Public nonfinancial organizations	67,186	79,509	85,352	94,552	180,182	202,931	203,604	209,846	174,311
Other nonfinancial organizations	787,014	1,139,329	2,065,188	2,968,660	3,600,220	3,893,533	5,013,125	5,472,832	6,477,292
Households	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352	13,685,301
Deposits excluded from broad money	30,760	21,396	40,518	307,041	336,399	289,021	533,344	573,083	853,835
Securities other than shares excluded from broad money	527,397	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983	1,411,163
Shares and other equity	1,373,785	1,658,797	3,201,948	5,158,176	6,219,422	6,968,692	8,421,687	8,752,973	9,916,207
Other items (net)	199,017	146,876	−315,195	−123,049	915,016	817,465	1,031,336	1,221,439	960,983
Other liabilities	973,471	1,220,908	1,306,194	2,197,940	3,616,755	3,767,406	4,356,657	5,052,985	5,799,985
Other assets	733,693	985,639	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809	3,482,164	4,350,190
Consolidation adjustment	−40,760	−88,393	−182,776	−241,335	−350,126	−358,420	−409,512	−349,381	−488,812

Table 1.15 (cont.)

(millions of rubles, end of period)

	Feb, 2014	Mar, 2014	Apr, 2014	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014
Net foreign assets	20,300,728	19,573,043	19,544,007	19,081,992	18,785,793	19,457,272	19,171,292
Claims on nonresidents	28,664,454	27,649,249	27,554,166	26,745,817	26,261,365	27,167,040	27,050,625
Liabilities to nonresidents	8,363,725	8,076,206	8,010,159	7,663,825	7,475,572	7,709,768	7,879,333
Domestic claims	31,880,819	31,968,674	32,307,087	32,766,473	32,842,626	32,972,973	33,248,030
Net claims on general government	—6,227,115	—6,555,458	—6,942,698	—6,973,612	—6,904,166	—7,471,594	—7,661,367
Claims on federal government	2,851,670	2,695,660	2,686,727	2,732,704	2,725,266	2,770,915	2,739,570
Claims on state and local government	1,105,254	1,114,640	1,031,906	1,019,055	1,064,215	1,031,205	1,030,053
Liabilities to federal government	9,166,212	9,089,356	9,202,568	9,250,656	9,422,319	9,764,856	9,936,952
Liabilities to state and local government	1,017,827	1,276,402	1,458,763	1,474,715	1,271,328	1,508,857	1,494,039
Claims on other sectors	38,107,934	38,524,131	39,249,785	39,740,085	39,746,793	40,444,568	40,909,398
Other financial institutions	1,705,453	1,721,221	2,278,815	2,419,858	2,467,111	2,498,149	2,475,437
Public nonfinancial organizations	465,999	449,738	445,148	453,518	467,784	476,050	479,699
Other nonfinancial organizations	24,999,416	25,255,770	25,221,789	25,440,780	25,261,768	25,736,984	26,076,065
Households	10,937,066	11,097,403	11,304,033	11,425,930	11,550,130	11,733,385	11,878,197

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

	Feb, 2014	Mar, 2014	Apr, 2014	May, 2014	Jun, 2014	Jul, 2014	Aug, 2014
Broad money liabilities	37,578,805	37,010,165	37,285,186	37,365,775	37,240,186	37,462,565	37,723,129
Currency outside banking system	6,699,938	6,608,155	6,776,816	6,763,127	6,763,519	6,871,178	6,964,133
Transferable deposits	8,320,408	8,189,732	8,057,890	7,999,442	8,231,906	7,972,996	7,868,855
Other financial institutions	551,083	523,501	541,252	561,720	534,295	511,510	476,098
Public nonfinancial organizations	575,530	557,449	576,794	545,420	551,167	504,379	462,926
Other nonfinancial organizations	4,610,165	4,590,275	4,236,774	4,256,888	4,409,948	4,238,325	4,170,521
Households	2,583,630	2,518,506	2,703,070	2,635,415	2,736,496	2,718,782	2,759,310
Other deposits	22,558,459	22,212,279	22,450,479	22,603,206	22,244,760	22,618,391	22,890,141
Other financial institutions	1,393,052	1,370,462	1,378,459	1,455,784	1,438,464	1,533,036	1,522,144
Public nonfinancial organizations	206,354	226,502	232,532	218,750	181,300	191,670	221,365
Other nonfinancial organizations	6,923,305	6,814,886	6,965,171	7,058,783	6,721,971	6,759,467	6,889,143
Households	14,035,749	13,800,429	13,874,318	13,869,889	13,903,026	14,134,219	14,257,490
Deposits excluded from broad money	950,856	1,120,288	1,201,777	1,480,341	1,494,605	1,610,785	1,418,123
Securities other than shares excluded from broad money	1,379,097	1,382,246	1,393,124	1,354,922	1,555,640	1,562,820	1,579,085
Shares and other equity	9,955,129	9,988,037	9,993,525	10,058,703	10,056,263	9,957,111	9,949,728
Other items (net)	2,317,660	2,040,981	1,977,482	1,588,724	1,281,725	1,836,964	1,749,257
Other liabilities	7,475,515	7,489,462	7,418,775	7,281,747	7,230,506	7,992,487	8,395,175
Other assets	4,757,079	4,789,539	4,839,846	5,160,327	5,249,245	5,373,692	5,546,004
Consolidation adjustment	—400,777	—658,943	—601,447	—532,696	—699,536	—781,831	—1,099,914

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

	Sep, 2014			Oct, 2014			Nov, 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	187,787	19,807,449	19,995,236	232,889	21,004,393	21,237,282	352,048	22,489,914	22,841,961
Claims on nonresidents	1,539,850	26,529,748	28,069,598	1,561,511	28,216,557	29,778,068	1,721,111	30,538,775	32,259,886
Liabilities to nonresidents	1,352,063	6,722,299	8,074,362	1,328,622	7,212,164	8,540,787	1,369,063	8,048,862	9,417,925
Domestic claims	34,111,146	—209,624	33,901,522	34,521,138	—267,158	34,253,980	35,024,055	—57,713	34,966,342
Net claims on general government	—1 809,654	—5,980,845	—7,790,499	—1,884,074	—6,575,587	—8,459,661	—1,857,670	—7,182,978	—9,040,648
Claims on federal government	2,194,050	589,308	2,783,358	2,230,723	622,346	2,853,069	2,151,376	713,273	2,864,648
Claims on state and local government	1,035,849	73	1,035,923	1,044,031	77	1,044,108	1,080,070	98	1,080,168
Liabilities to federal government	3,640,434	6,570,186	10,210,620	3,614,966	7,197,966	10,812,932	3,674,870	7,896,298	11,571,168
Liabilities to state and local government	1,399,120	40	1,399,160	1,543,862	44	1,543,906	1,414,246	50	1,414,296
Claims on other sectors	35,920,800	5,771,221	41,692,021	36,405,212	6,308,429	42,713,641	36,881,725	7,125,265	44,006,990
Other financial institutions	2,295,238	247,255	2,542,493	2,439,603	267,773	2,707,376	2,479,583	299,439	2,779,022
Public nonfinancial organizations	434,069	63,309	497,378	445,276	67,831	513,107	458,462	76,221	534,683
Other nonfinancial organizations	21,428,370	5,212,600	26,640,970	21,661,236	5,705,829	27,367,065	21,990,522	6,456,570	28,447,092
Households	11,763,123	248,058	12,011,181	11,859,097	266,996	12,126,093	11,953,158	293,036	12,246,194

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

	Sep, 2014			Oct, 2014			Nov, 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	38,153,845	X	X	38,912,332	X	X	40,223,061
Money Supply (National Definition)	30,644,814	X	X	30,268,393	X	X	30,625,597	X	X
Currency outside banking system	6,959,310	—	6,959,310	6,907,622	—	6,907,622	6,920,019	—	6,920,019
Transferable deposits	7,834,650	—	7,834,650	7,391,249	—	7,391,249	7,869,486	—	7,869,486
Other financial institutions	441,858	—	441,858	400,286	—	400,286	478,089	—	478,089
Public nonfinancial organizations	467,553	—	467,553	443,062	—	443,062	476,282	—	476,282
Other nonfinancial organizations	4,260,034	—	4,260,034	3,882,867	—	3,882,867	4,241,508	—	4,241,508
Households	2,665,205	—	2,665,205	2,665,034	—	2,665,034	2,673,607	—	2,673,607
Other deposits	15,850,854	7,509,031	23,359,885	15,969,522	8,643,939	24,613,462	15,836,092	9,597,464	25,433,556
Other financial institutions	1,421,677	96,186	1,517,863	1,533,105	114,350	1,647,455	1,552,213	112,136	1,664,348
Public nonfinancial organizations	161,302	64,785	226,087	174,640	70,794	245,433	146,261	85,404	231,665
Other nonfinancial organizations	3,209,951	4,035,090	7,245,041	3,273,997	4,719,401	7,993,398	3,228,311	5,230,296	8,458,607
Households	11,057,924	3,312,970	14,370,894	10,987,781	3,739,395	14,727,176	10,909,307	4,169,629	15,078,936
Deposits excluded from broad money	874,938	496,168	1,371,106	898,273	647,482	1,545,754	917,555	727,133	1,644,688
Securities other than shares excluded from broad money	1,293,574	291,517	1,585,090	1,283,446	300,304	1,583,750	1,298,729	315,473	1,614,202
Shares and other equity	10,214,257	0	10,214,257	10,222,510	0	10,222,510	10,193,957	0	10,193,957
Other items (net)	2,572,461	0	2,572,461	3,226,916	0	3,226,916	4,132,395	0	4,132,395
Other liabilities	9,430,202	0	9,430,202	11,086,669	0	11,086,669	12,911,871	0	12,911,871
Other assets	5,780,989	0	5,780,989	6,646,884	0	6,646,884	7,535,690	0	7,535,690
Consolidation adjustment	—1,076,753	0	—1,076,753	—1,212,869	0	—1,212,869	—1,243,786	0	—1,243,786

Table 1.16

Money Supply (National Definition)

	Cash (M0 monetary aggregate)	Transferable deposits	Including		Monetary aggregate M1 (1+2)	Other deposits	Including	
			households	nonfinancial organizations, financial institutions (except for credit ones)			households	nonfinancial organizations, financial institutions (except for credit ones)
	1	2	3	4	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

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

Table 1.17

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
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	—

Table 1.17 (end)

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

	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
2014						
2.12	9,838.1	7,911.8	1,264.4	458.6	203.3	—
3.12	9,974.3	7,910.7	1,338.3	458.6	266.6	—
4.12	9,432.0	7,894.2	793.5	458.6	285.6	—
5.12	9,328.3	7,888.9	747.1	458.6	233.6	—
8.12	9,489.7	7,976.5	825.8	458.6	228.8	—
9.12	9,348.8	8,015.5	708.2	458.5	166.6	—
10.12	9,489.5	8,018.2	826.8	458.5	185.9	—
11.12	10,154.3	8,020.7	1,570.2	458.5	104.9	—
12.12	10,700.1	8,059.0	2,101.5	458.5	81.2	—
15.12	10,242.7	8,128.1	1,501.4	458.9	154.3	—
16.12	10,205.1	8,177.7	1,397.4	460.8	169.2	—
17.12	10,566.1	8,178.7	1,686.9	472.3	228.1	—
18.12	10,450.7	8,193.8	1,456.9	472.3	327.7	—
19.12	11,039.0	8,414.2	1,884.3	472.3	268.2	—
22.12	11,592.6	8,925.3	1,862.2	472.3	332.8	—
23.12	11,140.0	9,016.6	1,443.9	471.3	208.2	—
24.12	11,362.3	9,009.8	1,633.0	471.3	248.2	—
25.12	11,144.8	8,961.0	1,258.1	471.3	454.4	—
26.12	11,057.7	8,913.8	1,221.3	471.3	451.3	—
29.12	11,083.7	8,929.9	1,313.7	471.3	368.7	—
30.12	11,196.8	8,888.8	1,311.9	471.3	524.8	—
31.12	11,231.6	8,890.8	1,347.0	471.3	522.5	—

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	20,211,561
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	8,129,907
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	1,387,741
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											
	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12
1. Precious metals	1,394,150	1,561,639	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
2. Funds placed with nonresidents and securities issued by nonresidents	15,091,147	16,131,728	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
3. Credits and deposits	4,881,376	4,835,339	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
4. Securities	450,306	450,247	454,810	438,902	436,011	442,366	613,155	605,899	603,621	608,422	622,416	630,958
of which:												
— Russian government securities	364,063	363,891	368,414	352,524	349,949	356,254	356,947	354,948	352,273	357,254	371,073	379,426
5. Claims on IMF	645,964	691,378	709,555	703,242	709,935	681,452	666,588	704,221	705,376	751,520	825,742	891,653
6. Other assets	99,468	105,839	104,004	119,488	128,681	114,877	111,898	126,017	121,477	126,179	127,871	128,815
of which:												
— fixed assets ¹	76,252	X	X	X	X	X	X	X	X	X	X	X
— advance payments on profit tax	153	—	—	—	—	—	—	—	—	—	—	—
Total assets	22,562,411	23,776,170	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
1. Cash in circulation	8,307,755	7,672,368	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
2. Funds in accounts with the Bank of Russia	10,358,984	11,284,571	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
of which:												
— Russian government funds	5,848,761	6,995,536	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
— funds of resident credit institutions	2,196,821	1,679,360	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
3. Float	5,680	19,272	17,996	18,429	16,287	13,522	26,066	8,991	16,757	20,440	14,611	17,415
4. Bank of Russia bonds	—	—	—	—	—	—	—	—	—	—	—	—
5. Liabilities to IMF	500,028	536,060	552,651	548,702	551,587	537,643	521,869	547,008	556,286	590,695	640,248	695,697
5. Other liabilities	108,785	1,111,988	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
6. Capital	3,151,918	3,151,911	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
7. Profit of a fiscal year	129,261	—	—	—	—	—	—	—	—	—	—	—
Total liabilities	22,562,411	23,776,170	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

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 — 2.03.2014	5.50
3.03.2014 — 27.04.2014	7.00
28.04.2014 — 27.07.2014	7.50
28.07.2014 — 4.11.2014	8.00
5.11.2014 — 11.12.2014	9.50
12.12.2014 — 15.12.2014	10.50
16.12.2014 — 1.02.2015	17.00
2.02.2015 —	15.00

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

Table 2.3

Required Reserves Ratios

(percent)

Date	For funds borrowed from nonresident banks 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
1.12.1998 — 18.03.1999	—	5.00				
19.03.1999 — 9.06.1999	—	5.00	7.00			
10.06.1999 — 31.12.1999	—	5.50	8.50			
1.01.2000 — 31.03.2004	—	7.00	10.00			
1.04.2004 — 14.06.2004	—	7.00	9.00			
15.06.2004 — 7.07.2004	—	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		
8.07.2004 — 31.07.2004	—	3.50				
1.08.2004 — 30.09.2006	2.00	3.50				
1.10.2006 — 30.06.2007	3.50					
1.07.2007 — 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			
1.03.2008 — 30.06.2008	5.50	4.50	5.00			
1.07.2008 — 31.08.2008	7.00	5.00	5.50			
1.09.2008 — 17.09.2008	8.50	5.50	6.00			
18.09.2008 — 14.10.2008	4.50	1.50	2.00			

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

Table 2.3 (end)

(percent)

	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles		Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency		
15.10.2008 — 30.04.2009		0.50				
1.05.2009 — 31.05.2009		1.00				
1.06.2009 — 30.06.2009		1.50				
1.07.2009 — 31.07.2009		2.00				
1.08.2009 — 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
1.11.2009 — 31.01.2011			2.50			
1.02.2011 — 28.02.2011	3.50				3.00	
1.03.2011 — 31.03.2011	4.50				3.50	
1.04.2011 — 28.02.2013	5.50				4.00	
1.03.2013 —			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
1.11.2009 —	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
2014	
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
2015	
10.01.2015 — 10.02.2015	1,047.1

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

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
1.08.2004 — 30.09.2006	0.20	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2004 —	1.00	settlement nonbanking credit institutions and settlement centres on the organised securities market
1.10.2006 — 31.10.2007	0.30	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2007 — 29.02.2008	0.40	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.03.2008 — 30.06.2008	0.45	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.07.2008 — 31.08.2008	0.50	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.09.2008 — 30.09.2008	0.55	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.10.2008 — 9.12.2013	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
1.01.2012 —	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
1.12.2008 — 9.02.2009	—	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 — 4.06.2009	—	6.75	6.75	6.75	7.25	7.25	—
5.06.2009 — 12.07.2009	—	6.25	6.25	6.25	6.75	6.75	—
13.07.2009 — 9.08.2009	—	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	—
1.06.2010 — 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 — 2.05.2011	3.00	3.00	3.00	3.00	3.00	3.00	—
3.05.2011 — 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 — 2.03.2014	4.50	4.50	4.50	4.50	—	—	4.50
3.03.2014 — 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 — 4.11.2014	7.00	7.00	7.00	7.00	—	—	—
5.11.2014 — 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 — 1.02.2015	16.00	16.00	16.00	16.00	—	—	—
2.02.2015 —	14.00	14.00	14.00	14.00	—	—	—

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.

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
5.06.2009 — 12.07.2009	10.50	10.50	10.50
13.07.2009 — 9.08.2009	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
1.06.2010 — 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 — 2.03.2014	6.50	6.50	6.50
3.03.2014 — 3.04.2014	8.00 ³	6.50	6.50
4.04.2014 — 27.04.2014	8.00	8.00	8.00
28.04.2014 — 27.07.2014	8.50	8.50	8.50
28.07.2014 — 4.11.2014	9.00	— ⁴	— ⁴
5.11.2014 — 11.12.2014	10.50	—	—
12.12.2014 — 15.12.2014	11.50	—	—
16.12.2014 — 1.02.2015	18.00	—	—
2.02.2015 —	16.00	—	—

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

Fixed-term Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees (Operations of Constant Action)

(% p.a.)

Period of validity	Fixed-term 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
3.05.2011 — 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
1.11.2011 — 25.12.2011	—	—	6.75	7.25	—	—	—	7.00	7.50	8.25
26.12.2011 — 1.04.2012	—	—	6.75	7.25	—	—	—	7.00	7.50	8.00
2.04.2012 — 13.09.2012	—	—	6.75	7.25	7.75	—	—	7.00	7.50	8.00
14.09.2012 — 2.04.2013	—	—	7.00	7.50	8.00	—	—	7.25	7.75	8.25
3.04.2013 — 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 — 2.02.2014	6.50	—	6.50	7.00	7.25	6.50	—	6.75	7.25	7.50
3.02.2014 — 2.03.2014	6.50	7.00	—	—	—	6.50	7.25	—	—	—
3.03.2014 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 — 4.11.2014	9.00	9.50	—	—	—	9.00	9.75	—	—	—
5.11.2014 — 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 — 1.02.2015	18.00	18.50	—	—	—	18.00	18.75	—	—	—
2.02.2015 —	16.00	16.50	—	—	—	16.00	16.75	—	—	—

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	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches
	total	of which in the Moscow region	total	of which in the Moscow region		total	of which in the Moscow region	total	of which in the Moscow region	
2014										
1.12	296,957.85	263,625.14	169	61	56	2,328.02	2,325.54	3	2	2
2.12	261,960.75	218,542.96	169	65	54	2,834.30	2,834.30	3	3	1
3.12	715,160.88	672,254.09	187	73	50	1,094.33	1,094.33	5	5	1
4.12	286,379.32	245,940.10	192	72	48	1,076.20	1,076.20	5	5	1
5.12	699,009.89	651,484.76	191	76	51	103.97	84.73	3	1	3
8.12	651,493.25	611,651.42	197	74	57	63.88	—	2	—	2
9.12	577,073.53	527,507.23	173	65	51	15.75	0.94	3	1	3
10.12	614,103.20	571,848.04	175	68	48	495.26	457.58	6	4	3
11.12	245,432.03	196,742.48	163	54	55	502.41	502.41	4	4	1
12.12	199,365.29	143,497.40	188	57	51	41.50	6.85	3	1	3
15.12	188,675.90	131,489.63	201	57	56	311.11	298.04	4	2	2
16.12	248,809.68	205,534.01	172	69	47	474.99	55.09	7	2	5
17.12	269,767.54	225,321.37	189	72	48	4,278.09	4,049.40	13	8	6
18.12	372,083.67	313,108.95	193	64	53	1,159.78	1,144.45	7	5	3
19.12	554,262.64	510,749.81	192	60	54	1,228.62	1,178.05	7	5	3
22.12	205,381.98	154,801.06	183	55	55	811.54	759.09	5	3	3
23.12	522,453.63	482,282.65	159	59	43	103.90	46.73	3	1	3
24.12	182,985.80	147,974.14	158	56	50	148.03	99.43	4	3	2
25.12	130,906.07	79,959.32	132	37	46	—	—	—	—	—
26.12	462,900.79	428,699.11	143	47	47	47.96	—	1	—	1
29.12	790,341.94	748,065.22	161	58	52	2,495.51	2,445.65	6	3	4
30.12	750,767.22	715,143.71	146	52	42	183.39	145.73	6	2	5

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)

1	Lombard loans								
	total amount of loans, millions of rubles	of which							
		on fixed-term rate			on auction				
		1 day	7 days ¹	30 days ²	1 week ³	3 months ³	6 months ⁴	12 months ³	36 months
2	3	4	5	6	7	8	9	10	
2013									
September	11,173.00	300.00	—	—	10,080.00	793.00	—	—	—
October	13,214.50	47.00	—	—	12,632.50	535.00	—	—	—
November	14,004.50	205.50	—	—	13,484.00	315.00	—	—	—
December	21,067.00	3,882.00	—	—	16,755.00	430.00	—	—	—
2014									
January	7,272.00	3,731.00	—	—	2,651.00	570.00	—	320.00	—
February	1,653.50	1,653.50	—	—	—	—	—	—	—
March	12,895.62	12,895.62	—	—	—	—	—	—	—
April	9,552.50	9,552.50	—	—	—	—	—	—	—
May	12,044.50	12,044.50	—	—	—	—	—	—	—
June	9,059.00	9,059.00	—	—	—	—	—	—	—
July	7,264.00	7,264.00	—	—	—	—	—	—	—
August	1,068.00	1,068.00	—	—	—	—	—	—	—
September	5,768.00	5,768.00	—	—	—	—	—	—	—
October	9,680.00	9,680.00	—	—	—	—	—	—	—
November ⁵	11,172.00	11,172.00	—	—	—	—	—	—	—
December	22,976.50	22,976.50	—	—	—	—	—	—	—

Table 2.10 (cont.)

1	Lombard loans					weighted average rate, % p.a.
	number of announced/valid lombard loan auctions					
	1 week ³	3 months ³	6 months ⁴	12 months ³	36 months	
	11	12	13	14	15	16
2013						
September	4/4	1/1	—	0/0	—	6.05
October	5/5	1/1	—	1/0	—	5.87
November	4/4	1/1	—	0/0	—	5.76
December	4/4	1/1	—	0/0	—	5.81
2014						
January	3/3	1/1	—	1/1	—	7.01
February	—	—	—	—	—	6.50
March	—	—	—	—	—	8.00
April	—	—	—	—	—	8.20
May	—	—	—	—	—	8.50
June	—	—	—	—	—	8.50
July	—	—	—	—	—	8.56
August	—	—	—	—	—	9.00
September	—	—	—	—	—	9.00
October	—	—	—	—	—	9.00
November ⁵	—	—	—	—	—	8.15
December	—	—	—	—	1/0	16.92

Table 2.10 (cont.)

	Collateralized loans by assets and guarantees					
	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	17	18	19	20	21	22
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 ⁵	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

Table 2.10 (cont.)

1	Collateralized loans by assets and guarantees			
	on auction of which for the term			
	3 weeks ⁶	3 months ⁶	12 months ⁶	18 months ⁶
23	24	25	26	
2013				
September	—	—	—	—
October	—	500,000.00	—	—
November	—	—	—	—
December	—	—	—	—
2014				
January	—	479,464.51	—	—
February	—	200,000.00	—	—
March	—	200,000.00	—	—
April	—	700,000.00	—	—
May	—	485,811.00	—	—
June	—	499,977.39	—	—
July	—	588,302.00	494,995.00	—
August	—	600,000.00	—	—
September	—	501,041.09	—	—
October	—	596,095.19	—	—
November ⁵	—	561,793.17	—	150,000.00
December	261,615.05	500,000.00	—	—

Table 2.10 (cont.)

	Collateralized loans by assets and guarantees				
	number of announced/valid loan auctions				weighted average rate, % p.a.
	3 weeks	3 months	12 months	18 months	
1	27	28	29	30	31
2013					
September	—	—	—	—	6.82
October	—	1/1	—	—	5.78
November	—	—	—	—	7.49
December	—	—	—	—	7.14
2014					
January	—	1/1	—	—	5.87
February	—	1/1	—	—	5.89
March	—	1/1	—	—	8.01
April	—	1/1	—	—	7.35
May	—	1/1	—	—	8.45
June	—	1/1	—	—	7.81
July	—	1/1	1/1	—	8.52
August	—	1/1	—	—	8.86
September	—	1/1	—	—	8.35
October	—	1/1	—	—	8.91
November ⁵	—	1/1	—	1/1	10.08
December	1/1	1/1	—	—	14.56

Table 2.10 (end)

1	Collateralized loans by gold							weighted average rate, % p.a.
	on fixed-term rate							
	total amount of loans, millions of rubles	of which for the term						
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year		
32	33	34	35	36	37	38		
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	

¹ Since April 17, 2012 operations are suspended.

² Since February 10, 2011 operations are suspended.

³ Since February 1, 2014 operations are suspended.

⁴ Since October 1, 2010 operations are suspended.

⁵ Without taking into account specialized tools, which are used by the Bank of Russia for refunding of the credit institution.

⁶ 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	pledge of receivables		mortgage under "Military mortgage" program
on credit agreements backed with insurance contracts of OJSC "EXIAR"			on interbanking credit agreements, provided by SME Bank OJSC		
5.11.2014 — 11.12.2014	8.00	8.00	8.00	5.50	—
12.12.2014 —	9.00	9.00	9.00	6.50	10.75

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	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	—	—	—	—	—	—	—	—	4.50
October	4.50	4.50	4.50	4.50	—	—	—	—	—	—	—	—	4.50
November	4.50	4.50	4.50	4.50	—	—	—	—	—	—	—	—	4.50
December	4.50	4.50	4.50	4.50	—	—	—	—	—	—	—	—	4.50
2014													
January	4.50	4.50	4.50	4.50	—	—	—	—	—	—	—	—	4.50
February	4.50	4.50	—	4.50	—	—	—	—	—	—	—	—	4.50
March	6.00	6.00	—	6.00	—	—	—	—	—	—	—	—	6.00
April	6.06	6.11	—	6.11	—	—	—	—	—	—	—	—	6.11
May	6.50	6.50	—	6.50	—	—	—	—	—	—	—	—	6.50
June	6.50	6.50	—	6.50	—	—	—	—	—	—	—	—	6.50
July	6.56	6.63	—	6.62	—	7.31	—	—	—	—	—	—	6.62
August	7.00	7.00	—	7.00	—	7.48	7.86	7.52	—	—	—	—	7.20
September	7.00	7.00	—	7.00	—	—	—	—	—	—	—	—	7.00
October	7.00	7.00	—	7.00	—	—	—	—	—	—	—	—	7.00
November	8.50	8.50	—	8.50	—	—	—	9.27	—	—	—	9.27	8.56
December	14.27	14.92	—	14.91	—	—	—	—	—	—	—	—	14.91

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

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
2012									
5.04	1 month	32	25	10.14	4.00	5.50	4.05	4.03	5.32
12.04	1 month	38	25	11.04	4.00	5.50	4.05	4.02	5.98
19.04	1 month	28	20	3.48	4.00	5.50	4.05	4.03	1.98
26.04	1 month	19	15	2.68	4.00	5.50	4.05	4.03	1.57
3.05	1 month	29	19	5.87	4.00	5.50	4.05	4.03	3.15
10.05	1 month	30	22	5.02	4.00	5.50	4.05	4.02	2.81
17.05	1 month	27	18	3.46	4.00	5.50	4.05	4.03	2.05
24.05	1 month	23	17	3.15	4.00	5.50	4.05	4.04	1.83
31.05	1 month	35	24	6.73	4.00	5.50	4.05	4.02	3.57
7.06	1 month	32	22	3.99	4.00	5.50	4.05	4.02	2.10
14.06	1 month	26	17	3.18	4.00	5.50	4.05	4.02	1.79
21.06	1 month	23	18	3.17	4.00	5.50	4.05	4.03	1.64
28.06	1 month	31	21	7.12	4.00	5.50	4.05	4.03	3.93
2013									
—	—	—	—	—	—	—	—	—	—
2014									
9.07	1 day	33	6	225.90	6.95	7.50	7.39	7.31	169.80
4.08	2 days	39	12	402.31	7.44	8.00	8.00	7.86	360.00
7.08	1 day	45	12	417.14	7.30	8.00	7.75	7.48	180.00
8.08	3 days	44	12	243.73	7.37	8.00	7.64	7.52	190.00
7.11	3 days	12	5	64.63	8.95	9.50	9.50	9.27	64.63

Table 2.15

REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
2014				
1.12	402,424.12	1	10.50	3,194,544.28
2.12	394,879.12	1	10.50	3,185,329.37
3.12	2,789,004.24	7	9.96	2,794,257.28
4.12	24,507.66	1	10.50	2,796,973.75
5.12	250,929.72	3	10.50	3,018,544.90
8.12	133,819.38	1	10.50	2,897,505.65
9.12	34,149.46	1	10.50	2,791,789.45
10.12	3,369,044.81	7	10.04	3,375,147.11
11.12	533,554.25	1	10.50	3,744,962.44
12.12	199,804.00	3	11.50	3,410,776.42
15.12	274,041.42	1	11.50	3,482,807.25
16.12	502,350.86	1	18.00	3,629,263.22
17.12	3,480,440.90	6	17.44	3,490,901.07
18.12	538,669.88	1	18.00	3,612,407.66
19.12	751,812.99	3	17.43	3,828,902.68
22.12	623,826.07	1	17.48	3,696,567.91
23.12	547,405.61	1	17.48	3,615,978.89
24.12	3,255,174.31	6	17.27	3,263,714.33
25.12	223,443.01	1	17.21	3,231,773.29
26.12	275,300.11	3	17.27	3,278,324.81
29.12	295,839.59	1	17.38	3,296,717.06
30.12	2,784,187.62	15	17.66	2,803,977.24

Table 2.16

Official Exchange Rate of U.S. Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2013															
January	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.4215	30.3650	30.2537	30.2537	30.2537	30.2607
February	30.0161	29.9966	29.9966	29.9966	29.9251	30.1231	29.9598	30.0496	30.1575	30.1575	30.1575	30.1590	30.1713	30.0692	30.0773
March	30.5124	30.6381	30.6381	30.6381	30.7870	30.6963	30.6214	30.7628	30.7628	30.7628	30.7628	30.7576	30.7499	30.7209	30.7769
April	31.0834	31.1093	31.1178	31.3918	31.7203	31.6207	31.6207	31.6207	31.6144	31.2086	31.0036	30.8814	30.9308	30.9308	30.9308
May	31.0433	31.0433	31.0433	31.0433	31.0433	31.0433	31.0839	31.0789	31.0829	31.0829	31.0829	31.0829	31.0829	31.3777	31.2778
June	31.7979	31.7979	31.7979	32.0487	31.8344	31.9816	32.1385	32.2397	32.2397	32.2397	32.3246	32.3951	32.3951	32.3467	31.8029
July	32.7090	32.8517	32.9475	33.2204	33.1605	33.2247	33.2247	33.2247	33.3210	33.0842	32.9112	32.5867	32.6429	32.6429	32.6429
August	33.0330	32.9741	33.0978	33.0978	33.0978	32.8811	32.9390	32.9848	32.9401	32.8606	32.8606	32.8606	32.8910	33.0426	33.1583
September	33.2474	33.2474	33.2522	33.3693	33.4656	33.3901	33.4338	33.4338	33.4338	33.3243	33.0600	32.9629	32.6731	32.7406	32.7406
October	32.4839	32.2965	32.2979	32.1250	32.1005	32.1005	32.1005	32.2931	32.2984	32.3619	32.3564	32.2133	32.2133	32.2133	32.2663
November	32.0758	32.1808	32.1808	32.1808	32.1808	32.3509	32.4511	32.3803	32.5479	32.5479	32.5479	32.6622	32.8076	32.8184	32.6874
December	33.1916	33.1916	33.1482	33.2460	33.2632	33.1140	32.9514	32.9514	32.9514	32.7782	32.7848	32.7315	32.7518	32.8663	32.8663
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

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	
2013																	
January	30.2556	30.3399	30.3431	30.2065	30.2065	30.2065	30.2970	30.1950	30.2292	30.1648	30.0451	30.0451	30.0451	30.0782	30.1513	30.0277	
February	30.1139	30.1139	30.1139	30.1258	30.1277	30.0502	30.2337	30.3596	30.3596	30.3596	30.3368	30.5889	30.6202	—	—	—	
March	30.7196	30.7196	30.7196	30.8908	30.8285	30.9446	30.8923	30.9325	30.9325	30.9325	30.7585	30.8734	30.8630	30.9962	31.0834	31.0834	
April	31.3051	31.4512	31.2320	31.7151	31.4605	31.4605	31.4605	31.5664	31.6414	31.5917	31.3169	31.2196	31.2196	31.2196	31.2559	—	
May	31.4281	31.4166	31.3931	31.3931	31.3931	31.3406	31.1770	31.2280	31.4711	31.3164	31.3164	31.3164	31.3025	31.3784	31.5203	31.5893	
June	31.8029	31.8029	31.6790	31.8824	32.1201	32.7041	32.7433	32.7433	32.7433	32.9097	32.7140	32.8876	32.8766	32.7090	32.7090	—	
July	32.6220	32.5417	32.4526	32.3998	32.4288	32.4288	32.4288	32.3236	32.3106	32.3462	32.5376	32.6371	32.6371	32.6371	32.8556	32.8901	
August	33.0004	32.9421	32.9421	32.9421	32.9226	33.0006	32.9737	33.1908	33.0552	33.0552	33.0552	32.9564	33.1224	33.1798	33.1783	33.2474	
September	32.7406	32.2907	32.3237	32.2450	31.5892	31.7326	31.7326	31.7326	31.9106	31.8167	31.9343	32.1736	32.3451	32.3451	32.3451	—	
October	32.2676	32.2561	32.0816	31.8460	31.8460	31.8460	31.9013	31.9346	31.7448	31.6618	31.6775	31.6775	31.6775	31.8119	31.9445	32.0613	
November	32.6807	32.6807	32.6807	32.5658	32.6098	32.7417	33.0180	32.9055	32.9055	32.9055	32.7733	32.9879	33.0041	33.1332	33.1916	—	
December	32.8663	32.8658	32.8646	32.9404	32.9527	32.9798	32.9798	32.9798	32.9506	32.6284	32.6487	32.6710	32.6282	32.6282	32.6282	32.7292	
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	41.8101	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	

Table 2.17

Official Exchange Rate of Euro Against Ruble

(rubles/euro)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2013															
January	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	39.8096	39.6385	40.1104	40.1104	40.1104	40.5009
February	40.7138	40.8674	40.8674	40.8674	40.7789	40.6029	40.6435	40.6691	40.4171	40.4171	40.4171	40.3618	40.3873	40.4280	40.3698
March	40.1024	40.0563	40.0563	40.0563	40.0293	40.0126	40.0007	39.9732	39.9732	39.9732	39.9732	40.0187	40.0364	40.0631	39.8715
April	39.8023	39.8168	40.0113	40.1752	40.7035	40.8413	40.8413	40.8413	41.0481	40.6523	40.5930	40.3651	40.5132	40.5132	40.5132
May	40.6264	40.6264	40.6264	40.6264	40.6264	40.6264	40.7386	40.6450	40.7404	40.7404	40.7404	40.7404	40.7404	40.7345	40.6768
June	41.4486	41.4486	41.4486	41.7274	41.6076	41.8447	42.1464	42.7176	42.7176	42.7176	42.6426	42.9753	42.9753	43.2443	42.4442
July	42.7180	42.8025	43.0525	43.0736	43.0954	42.8399	42.8399	42.8399	42.7342	42.6389	42.1033	42.6234	42.6643	42.6643	42.6643
August	43.7786	43.7270	43.7387	43.7387	43.7387	43.6628	43.6574	43.8764	43.9717	43.9806	43.9806	43.9806	43.8305	43.9665	43.9845
September	44.0129	44.0129	43.9561	43.9540	44.0742	43.9814	43.8919	43.8919	43.8919	43.9014	43.8607	43.6824	43.4748	43.4664	43.4664
October	43.8143	43.8005	43.6603	43.6932	43.7337	43.7337	43.7337	43.8314	43.8225	43.8471	43.6844	43.6039	43.6039	43.6039	43.7660
November	43.9406	43.6179	43.6179	43.6179	43.6179	43.6672	43.8220	43.7879	43.6305	43.6305	43.6305	43.6563	43.9228	44.1046	44.0201
December	45.1870	45.1870	45.0882	45.0417	45.1748	45.1013	45.0116	45.0116	45.0116	44.9127	45.0758	45.0418	45.1549	45.1944	45.1944
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

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
2013																
January	40.4003	40.3096	40.3472	40.4314	40.4314	40.4314	40.3617	40.3194	40.2200	40.2036	40.2364	40.2364	40.2364	40.4552	40.5414	40.5134
February	40.2713	40.2713	40.2713	40.1969	40.2265	40.3394	40.0748	40.1111	40.1111	40.1111	40.0810	39.9216	40.0420	—	—	—
March	40.0123	40.0123	40.0123	39.8491	39.9075	39.8752	39.9746	39.9060	39.9060	39.9060	40.0845	39.7526	39.6559	39.6627	39.8023	39.8023
April	40.9283	41.1193	41.1544	41.3787	41.1157	41.1157	41.1157	41.2352	41.3142	41.0629	40.8498	40.6635	40.6635	40.6635	40.8358	—
May	40.5517	40.4175	40.3747	40.3747	40.3747	40.2633	40.1903	40.3372	40.4026	40.5140	40.5140	40.5140	40.4867	40.5189	40.5666	40.9650
June	42.4442	42.4442	42.2249	42.5216	43.0409	43.3526	43.3489	43.3489	43.3489	43.1018	42.9698	42.9841	42.8349	42.7180	42.7180	—
July	42.6076	42.5906	42.6232	42.4437	42.5920	42.5920	42.5920	42.5088	42.6209	42.7229	42.9919	43.3421	43.3421	43.3421	43.6060	43.6090
August	43.8509	43.9382	43.9382	43.9382	43.8628	44.0294	44.2144	44.2765	44.1022	44.1022	44.1022	44.0891	44.2714	44.3879	44.0840	44.0129
September	43.4664	43.1597	43.1457	43.0761	42.7465	42.9501	42.9501	42.9501	43.2038	42.9653	43.0251	43.4987	43.6497	43.6497	43.6497	—
October	43.7645	43.6102	43.5123	43.5590	43.5590	43.5590	43.6378	43.6610	43.7126	43.7249	43.7625	43.7625	43.7625	43.9036	44.0323	44.0586
November	43.9751	43.9751	43.9751	43.9541	44.0624	44.3421	44.3300	44.3533	44.3533	44.3533	44.3685	44.6392	44.8262	44.9949	45.1870	—
December	45.1944	45.2135	45.2644	45.3688	45.0628	44.9680	44.9680	44.9680	45.0863	44.6520	44.6438	44.7005	44.8736	44.8736	44.8736	44.9699
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

Table 2.18

Official Exchange Rate: Rubles per U.S. Dollar (as of end of month)

(rubles/US dollar)

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

Table 2.19

Monthly Average Official Rates: Rubles per U.S. Dollar

(rubles/US dollar)

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

Table 2.20

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2014				
2.12	1,963.36	26.60	1,995.42	1,339.16
3.12	1,953.77	25.67	1,989.68	1,304.14
4.12	2,103.79	28.25	2,140.07	1,416.22
5.12	2,039.73	27.61	2,093.94	1,353.61
6.12	2,056.67	28.04	2,110.45	1,367.70
9.12	2,048.52	27.99	2,111.51	1,379.68
10.12	2,102.86	28.34	2,147.30	1,399.58
11.12	2,143.30	28.57	2,181.26	1,422.18
12.12	2,148.32	30.05	2,180.91	1,439.26
13.12	2,237.92	31.06	2,266.27	1,494.39
16.12	2,271.21	32.02	2,288.56	1,525.08
17.12	2,357.79	33.13	2,390.72	1,574.81
18.12	2,613.03	35.50	2,617.39	1,712.96
19.12	2,320.13	30.56	2,303.36	1,504.28
20.12	2,336.31	31.37	2,339.23	1,545.18
23.12	2,170.96	28.81	2,177.77	1,463.96
24.12	2,069.34	28.23	2,084.25	1,421.08
25.12	2,062.03	27.52	2,100.57	1,417.32
26.12	1,991.06	26.68	2,013.05	1,368.54
27.12	1,969.05	26.38	1,990.80	1,353.41
30.12	2,175.83	28.74	2,215.92	1,481.53
31.12	2,146.08	28.94	2,183.16	1,465.09

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											
	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

Table 3.1.2

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

(% p.a. for ruble credits)

	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

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												
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2014													
1.12	9.84	10.04	10.60	10.94	11.09	11.53	10.61	10.72	11.17	11.93	12.31	12.78	
2.12	9.61	9.84	10.19	10.96	11.08	11.36	10.29	10.68	11.22	12.03	12.43	13.01	
3.12	9.46	9.75	10.18	10.98	11.10	11.30	10.10	10.58	11.19	12.02	12.38	13.01	
4.12	9.31	9.65	10.49	11.03	11.14	11.32	9.87	10.42	11.16	12.04	12.36	13.06	
5.12	9.18	9.52	10.41	11.00	11.13	11.43	9.80	10.32	11.22	12.05	12.41	13.26	
8.12	9.32	9.70	10.55	11.06	11.16	11.51	10.00	10.37	11.33	12.15	12.50	13.34	
9.12	9.51	9.78	10.23	11.16	11.21	11.55	10.23	10.63	11.32	12.26	12.52	13.51	
10.12	9.60	10.05	11.11	11.35	11.36	11.62	10.30	10.83	11.68	12.62	12.74	14.01	
11.12	9.92	10.19	11.18	11.52	11.46	11.78	10.56	10.99	11.81	13.09	12.91	14.38	
12.12	10.19	10.53	11.67	12.00	11.87	12.38	11.01	11.44	12.12	13.18	13.17	14.38	
15.12	10.35	10.55	10.98	12.17	12.08	12.89	11.20	11.48	12.26	13.46	13.43	15.08	
16.12	11.88	12.72	14.69	12.72	12.74	13.18	12.60	13.27	14.09	14.99	14.55	16.17	
17.12	15.06	15.08	14.97	16.42	15.78	17.31	17.09	16.90	17.42	18.49	18.01	20.21	
18.12	16.18	16.24	16.53	18.47	17.02	18.80	19.06	18.93	20.04	21.60	20.62	23.03	
19.12	16.63	17.60	19.20	19.55	17.56	19.19	20.69	21.46	21.51	23.37	21.72	24.44	
22.12	16.83	18.60	21.15	19.95	17.82	19.40	21.23	21.89	23.07	25.02	22.73	24.97	
23.12	17.97	19.62	22.09	21.10	19.36	20.03	22.58	23.35	24.40	26.33	24.70	25.96	
24.12	17.38	18.29	18.69	20.16	19.08	19.94	21.84	23.02	24.12	25.83	24.56	25.93	
25.12	16.97	18.04	18.80	20.18	19.47	20.03	21.22	22.89	24.20	25.58	24.60	26.35	
26.12	16.40	18.14	19.93	20.44	19.26	19.56	20.31	22.27	23.90	26.08	25.18	25.97	
29.12	16.16	17.23	18.42	19.86	19.21	19.50	20.21	21.43	23.98	25.79	25.32	25.43	
30.12	16.02	16.97	17.36	19.95	19.07	18.94	20.08	21.34	23.89	25.13	24.21	24.50	
31.12	—	—	16.76	17.92	18.68	18.42	16.00	—	22.59	24.84	24.23	24.71	

Table 3.1.4

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

(% p.a. for ruble credits)

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
2014																		
1.12	10.28	10.94	11.29	—	—	—	10.30	10.94	11.29	—	—	—	10.40	—	11.76	—	—	—
2.12	9.80	10.13	11.06	13.36	—	—	9.82	10.10	11.06	—	—	—	10.21	11.96	14.00	—	—	—
3.12	9.42	10.09	11.08	12.50	5.00	—	9.41	10.09	11.08	—	—	—	9.82	14.00	—	14.50	—	—
4.12	9.38	10.13	11.02	14.50	—	—	9.39	10.13	11.00	—	—	—	9.76	—	15.00	14.50	—	—
5.12	9.71	10.46	11.78	14.46	—	—	9.72	10.46	10.25	—	—	—	10.16	—	—	14.50	—	—
8.12	10.11	10.84	9.75	12.96	—	—	10.12	10.83	—	—	—	—	10.61	—	—	14.85	—	—
9.12	10.28	10.83	9.75	12.57	—	13.15	10.30	10.83	—	—	—	—	10.57	13.81	—	—	—	—
10.12	10.66	11.05	10.00	14.00	—	—	10.66	11.04	—	—	—	—	11.17	12.04	—	—	—	—
11.12	11.60	12.26	—	17.50	13.65	—	11.65	12.26	—	—	—	—	11.72	15.00	—	—	—	—
12.12	11.77	12.37	12.60	11.16	11.00	—	11.79	12.37	12.60	—	—	—	12.14	12.42	10.60	11.16	—	—
15.12	11.88	12.20	12.75	12.44	—	—	11.89	12.20	12.75	—	—	—	12.31	14.00	—	—	—	—
16.12	19.85	21.20	16.19	9.02	—	—	19.95	21.20	—	—	—	—	21.98	18.00	—	—	—	—
17.12	22.08	21.95	19.00	—	—	—	22.17	21.95	—	—	—	—	21.36	18.00	—	—	—	—
18.12	28.25	30.10	23.71	—	25.00	—	28.51	30.10	—	—	—	—	30.95	—	—	—	25.00	—
19.12	24.03	17.09	18.00	29.16	—	19.69	24.19	—	—	—	—	19.69	28.49	18.23	—	29.16	—	—
22.12	23.71	26.04	30.54	9.75	8.00	—	23.78	26.03	25.00	—	—	—	25.02	—	34.92	—	—	—
23.12	20.21	22.73	22.50	—	—	—	20.11	22.73	22.50	—	—	—	22.02	22.40	—	—	—	—
24.12	18.38	21.22	22.93	22.00	—	—	18.09	21.23	22.97	22.00	—	—	20.71	—	22.00	—	—	—
25.12	16.90	20.80	23.00	25.37	—	—	16.69	20.80	23.00	21.50	—	—	19.27	23.25	22.07	27.50	—	—
26.12	17.01	18.90	20.55	25.28	—	—	16.94	18.90	21.00	22.05	—	—	17.71	10.60	22.00	—	—	—
29.12	17.32	21.37	22.36	23.49	24.90	—	17.31	21.68	22.36	—	24.90	—	18.26	15.44	18.72	—	—	—
30.12	17.07	19.89	21.10	24.16	—	18.00	17.36	19.89	21.10	21.87	—	—	19.44	14.78	11.20	—	—	18.00
31.12	16.08	22.20	16.00	—	19.00	—	15.95	22.20	—	—	—	—	14.27	—	—	—	—	—

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		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		
	among non-residents	with non-residents	among non-residents	with non-residents	among non-residents	with non-residents	among non-residents	with non-residents	among non-residents	with non-residents	among non-residents	with non-residents	among non-residents	with non-residents	among non-residents	with non-residents	
2013																	
January	396,742	110,712	62,822	3,352	142,680	734,601	245	2,016	27,633	91,149	28	—	15	4,867	—	—	
February	335,648	104,019	73,640	2,671	81,673	833,193	238	2,041	20,575	103,729	—	—	1	7,815	35	—	
March	341,620	111,405	64,079	1,905	76,834	946,257	87	1,745	12,538	99,621	—	—	36	13,694	17	—	
April	347,852	101,399	63,987	3,881	64,470	1,018,039	1,476	3,741	14,680	118,329	—	—	9	6,451	134	—	
May	353,840	101,421	63,609	4,110	51,073	1,100,295	1,527	3,665	8,984	105,465	—	—	2	8,096	193	—	
June	351,046	101,256	70,911	4,820	69,128	1,314,004	2,280	2,619	18,879	83,973	6	—	54	5,406	186	—	
July	334,931	81,518	69,210	3,523	70,109	1,161,362	3,575	3,178	7,359	124,510	—	—	1	8,898	194	—	
August	348,380	63,689	79,254	4,160	71,935	1,140,255	4,067	3,298	5,907	106,822	—	2	1	8,320	191	—	
September	361,200	60,663	68,791	3,431	65,915	936,865	3,577	2,376	6,995	102,572	—	—	1	6,631	171	—	
October	324,448	58,289	78,802	3,677	78,568	868,307	4,014	1,267	17,763	105,116	—	—	13	8,469	185	—	
November	318,510	62,243	84,969	2,830	94,372	737,153	5,417	2,316	5,148	110,960	11	—	1	7,001	202	—	
December	320,768	69,467	94,932	3,889	97,318	662,428	4,335	2,100	10,623	94,847	—	3	240	13,644	414	—	
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	807,433	84,310	178,168	4,578	24,525	391,523	26,101	2,956	5,550	34,377	572	—	873	18,658	130	2	

Table 3.1.6

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

(millions of rubles)

	December, 2014															
	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	525,819	71,249	136,139	3,965	14,652	332,833	1,695	—	4,479	23,455	196	—	409	16,830	—	—
1 week ¹	192,772	6,794	25,055	567	2,268	27,969	12,443	1,036	26	830	375	—	0	49	61	—
2 weeks ¹	28,712	1,766	9,474	42	647	14,409	1,613	86	794	814	—	—	51	1,126	—	—
1 month ²	3,780	1,189	958	—	4,659	3,544	3,909	1,194	70	314	—	—	231	302	—	—
2 months ²	452	24	—	—	2	1,488	12	—	—	118	—	—	2	2	69	—
3 months ³	1,251	232	247	—	27	760	140	—	—	539	—	—	—	—	—	—
6 months ³	1,698	—	—	—	79	122	—	—	71	1,190	—	—	—	—	—	—
Over 6 months	1,913	447	2,028	—	131	2,996	2,938	233	31	6,531	—	—	0	314	—	2
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	51,037	2,609	4,267	4	2,060	7,403	3,351	406	78	586	—	—	178	34	—	—

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

	U.S. dollar				Euro	
	weighted average exchange rate, rubles / U.S. dollar		trading volume, millions of U.S. dollars		weighted average exchange rate, rubles/euro	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
2012						
January	31.0510	31.1380	25,259.4	89,201.8	40.2452	8,110.0
February	29.7843	29.7947	30,139.2	104,478.3	39.4266	8,879.1
March	29.3402	29.3516	34,209.0	107,904.2	38.7391	12,717.2
April	29.4940	29.5007	31,210.6	102,176.8	38.8170	9,334.4
May	31.0476	31.2003	31,554.3	109,955.1	39.6116	10,794.1
June	32.8989	32.8942	36,033.4	124,459.3	41.2311	9,586.9
July	32.5063	32.5061	34,621.3	125,883.3	39.9419	11,816.5
August	31.9597	31.9708	32,685.5	117,601.4	39.6277	11,651.0
September	31.3404	31.3719	37,587.5	120,558.6	40.4275	9,968.4
October	31.1062	31.1147	36,342.1	117,143.9	40.3552	9,930.3
November	31.3425	31.3502	30,091.4	99,398.3	40.2346	9,893.9
December	30.7163	30.7574	32,937.3	95,543.2	40.3170	11,467.9
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

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)	U.S. dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
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	52,635	40,498	47,003	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

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)	U.S. dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
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

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	Total foreign currency receipts ¹	Of which						8
		banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts ²	
2	3	4	5	6	7	8		
2012	146,192.56	16,970.46	32,790.04	33,097.54	49,015.49	10,764.01	3,555.03	
2013	150,985.65	18,125.90	36,594.28	35,888.41	46,257.63	10,847.46	3,271.98	
2013								
Q1	33,865.38	2,485.49	8,721.15	9,171.36	10,746.52	2,039.00	701.86	
Q2	35,435.54	2,912.95	8,242.10	9,992.11	10,874.72	2,640.97	772.69	
Q3	39,168.58	6,038.15	9,048.73	8,213.67	11,681.95	3,246.10	939.99	
Q4	42,516.15	6,689.32	10,582.29	8,511.26	12,954.45	2,921.39	857.46	
September	13,367.18	2,732.31	3,074.48	2,335.47	3,834.18	1,058.06	332.69	
October	13,201.13	1,652.05	3,177.43	2,917.55	4,080.84	1,098.02	275.23	
November	12,438.98	1,373.46	3,158.67	3,043.64	3,771.33	866.53	225.35	
December	16,876.05	3,663.81	4,246.18	2,550.07	5,102.27	956.84	356.87	
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	
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	

Table 3.2.4 (end)
(millions of US dollars)

	Total foreign cash expenses ³	Of which						Foreign cash balances at end of reporting period
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses ²	
1	9	10	11	12	13	14	15	16
2012	145,360.31	5,768.21	33,586.57	61,961.39	38,048.17	2,159.59	3,836.39	6,010.57
2013	151,236.22	9,471.48	36,463.37	59,546.13	39,267.21	2,310.84	4,177.19	5,836.59
2013								
Q1	33,702.25	3,288.12	8,730.84	11,520.72	8,642.31	473.43	1,046.82	6,125.98
Q2	35,367.01	2,719.65	8,314.93	13,673.39	9,076.99	563.67	1,018.39	6,238.30
Q3	39,310.60	1,739.96	8,951.80	17,636.41	9,351.52	638.33	992.58	6,173.82
Q4	42,856.36	1,723.74	10,465.80	16,715.62	12,196.39	635.41	1,119.41	5,836.59
September	13,057.00	397.65	2,993.61	6,129.02	3,014.65	202.48	319.59	6,173.82
October	13,188.84	528.15	3,143.28	5,585.40	3,377.12	220.68	334.21	6,232.94
November	12,491.34	807.67	3,160.15	4,436.52	3,562.65	191.47	332.87	6,132.69
December	17,176.18	387.92	4,162.37	6,693.69	5,256.61	223.26	452.34	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
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

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									
2013									
January	1,698	1,650	1,031.24	1,458.00	30.0594	30.4689	0.41	72.65	66.80
February	2,281	1,386	1,101.01	1,575.90	30.0612	30.3728	0.31	76.93	60.15
March	2,012	1,341	1,190.68	1,689.70	30.6532	31.0119	0.36	75.60	56.93
April	2,111	1,518	1,254.92	1,986.72	31.2060	31.5175	0.31	69.75	63.50
May	1,445	1,349	1,221.01	1,797.31	31.1855	31.5334	0.35	70.96	60.12
June	1,896	1,424	1,273.40	1,945.32	32.1464	32.5696	0.42	70.65	60.00
July	1,544	1,545	1,315.99	2,196.18	32.6325	32.9616	0.33	69.94	58.89
August	1,431	1,537	1,316.56	2,149.88	32.8394	33.2482	0.41	69.34	60.31
September	1,261	1,810	1,241.70	2,151.57	32.4892	32.7391	0.25	69.82	64.61
October	1,591	1,629	1,287.67	2,104.99	31.9388	32.3043	0.37	74.09	63.18
November	1,939	1,521	1,153.40	1,734.84	32.5161	32.9534	0.44	77.60	61.86
December	1,511	1,915	1,150.93	2,098.42	32.6911	33.0834	0.39	70.84	60.96
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

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									
2013									
January	933	1,565	506.62	531.92	40.1438	40.4692	0.33	26.20	30.71
February	1,066	1,542	506.65	659.32	40.2238	40.5265	0.30	22.13	37.38
March	1,032	1,434	549.41	870.19	39.7703	40.1495	0.38	23.22	40.58
April	1,322	1,311	643.49	947.76	40.6160	41.0100	0.39	29.14	34.05
May	834	1,279	635.07	914.93	40.4020	40.8423	0.44	27.60	37.58
June	1,024	1,203	706.41	1,091.99	42.3660	43.0295	0.66	27.90	37.58
July	802	1,343	786.86	1,274.51	42.6472	43.0689	0.42	28.40	38.82
August	726	1,292	810.17	1,202.58	43.7576	44.2476	0.49	28.86	37.72
September	692	1,433	687.35	1,057.58	43.3891	43.7991	0.41	28.32	33.65
October	749	1,565	657.26	879.27	43.5702	44.0610	0.49	24.30	34.58
November	826	1,533	546.49	739.06	43.9616	44.4265	0.46	21.17	35.81
December	883	1,725	557.54	1,030.89	44.8374	45.2755	0.44	27.50	36.93
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

Table 3.2.6

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

Operation	Average size of transactions	2013					2014								
		September	October	November	December	January	February	March	April	May	June	July	August	September	
up to 250 U.S. dollars															
Purchase	number of transactions (thousands of units)	83.62	65.66	65.96	81.08	71.53	73.40	77.20	121.09	132.46	141.72	136.24	140.79	121.02	
	value of transactions (millions of US dollars)	13.27	10.25	10.68	14.49	13.25	13.42	11.45	23.46	25.69	28.44	26.50	28.08	23.77	
Sale	number of transactions (thousands of units)	14.49	11.07	14.53	4.84	29.25	13.98	16.07	23.25	23.81	23.97	49.13	22.32	20.86	
	value of transactions (millions of US dollars)	2.42	1.63	2.57	0.66	3.11	2.29	2.92	4.15	3.78	3.74	8.45	3.55	3.44	
from 251 to 500 U.S. dollars															
Purchase	number of transactions (thousands of units)	450.77	268.27	236.75	209.85	233.04	176.39	161.14	111.78	184.94	286.43	359.13	530.20	386.03	
	value of transactions (millions of US dollars)	177.97	98.66	90.64	81.30	89.12	67.12	58.21	46.07	78.20	113.31	142.32	212.31	157.11	
Sale	number of transactions (thousands of units)	27.67	30.74	32.63	40.94	6.35	17.17	20.30	32.33	52.37	80.53	66.39	115.89	177.02	
	value of transactions (millions of US dollars)	11.48	11.97	12.41	15.18	3.11	7.45	8.75	13.85	21.58	34.72	26.85	50.15	69.82	
from 501 to 2,000 U.S. dollars															
Purchase	number of transactions (thousands of units)	1,269.91	1,413.65	1,180.77	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	
	value of transactions (millions of US dollars)	1,250.04	1,412.23	1,340.78	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	
Sale	number of transactions (thousands of units)	2,516.83	2,340.96	1,963.87	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	
	value of transactions (millions of US dollars)	3,125.52	2,918.45	2,455.70	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	
from 2,001 to 5,000 U.S. dollars															
Purchase	number of transactions (thousands of units)	171.25	221.95	221.62	310.71	154.54	222.05	221.95	288.76	182.03	194.09	247.68	174.97	308.82	
	value of transactions (millions of US dollars)	461.68	617.99	633.88	823.84	418.59	669.57	632.08	822.78	488.38	519.60	681.93	502.34	819.16	
Sale	number of transactions (thousands of units)	634.15	613.91	488.87	913.61	1,054.92	923.09	1,135.90	499.43	493.98	472.65	418.58	437.87	493.29	
	value of transactions (millions of US dollars)	1,848.00	1,766.51	1,388.52	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	
over 5,000 U.S. dollars															
Purchase	number of transactions (thousands of units)	34.29	44.71	53.82	38.68	23.80	43.83	25.13	46.00	19.56	25.78	43.56	14.68	17.76	
	value of transactions (millions of US dollars)	346.71	632.12	810.24	413.15	293.86	442.30	224.58	484.17	164.97	224.77	447.99	134.85	176.78	
Sale	number of transactions (thousands of units)	100.15	78.08	48.94	137.65	164.37	143.96	230.05	79.36	138.08	89.80	70.04	85.92	90.77	
	value of transactions (millions of US dollars)	1,052.11	737.50	419.34	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	

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	Volume of trade — total (3+4+5+6+9)	share	bonds	investment units	Of which							
					futures			options				
					total (7+8)	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
2	3	4	5	6	7	8	9	10	11	12	13	
2014												
Q1	56,824,704.9	13,547,028.5	35,175,316.0	26,957.6	6,865,860.5	909,042.3	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	57,008,911.5	13,429,847.6	36,678,035.3	37,479.8	6,027,720.1	823,814.1	5,203,906.1	835,828.7	823,814.1	12,014.6	—	—

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2014			
1.12	1,578.38	958.33	64.86
2.12	1,583.12	925.43	48.39
3.12	1,606.84	948.58	49.57
4.12	1,582.08	918.65	66.02
5.12	1,529.20	908.75	47.13
8.12	1,481.27	870.37	49.27
9.12	1,475.22	857.51	47.23
10.12	1,486.85	855.05	44.98
11.12	1,455.04	824.01	56.04
12.12	1,459.68	799.18	53.63
15.12	1,424.99	718.32	72.20
16.12	1,444.32	629.15	108.45
17.12	1,413.79	718.26	84.15
18.12	1,477.27	764.93	85.12
19.12	1,449.13	768.06	47.57
22.12	1,437.08	811.03	52.71
23.12	1,398.20	794.99	44.84
24.12	1,401.50	814.97	29.88
25.12	1,408.54	844.09	24.77
26.12	1,417.80	828.57	24.15
29.12	1,432.94	795.09	34.57
30.12	1,396.61	790.71	28.75

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2013	2014											
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12
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	1,071	1,070	1,065	1,065	1,064	1,059	1,059	1,057	1,057	1,056	1,056	1,052	1,049
of which:													
— banks	999	998	992	992	991	987	986	984	985	984	985	980	976
— nonbanking credit institutions	72	72	73	73	73	72	73	73	72	72	71	72	73
1.1. Registered 100 percent foreign-owned credit institutions	76	76	76	78	78	77	75	76	76	76	77	76	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	923	915	910	900	894	888	884	877	869	859	850	842	834
of which:													
— banks	859	854	850	841	835	829	824	818	812	804	799	790	783
— nonbanking credit institutions	64	61	60	59	59	59	60	59	57	55	51	52	51
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	756	752	747	739	732	729	723	718	717	711	706	698	690
— to conduct operations in foreign currency	623	617	613	603	599	596	593	586	579	572	567	559	554
— credit institutions with general license	270	269	268	268	267	265	263	263	263	262	259	259	256
— to conduct operations with precious metals	209	208	208	206	206	206	206	207	208	208	205	204	203

Table 4.1.1 (end)

	2013	2014											
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12
11. Operational offices of credit institutions — total	8,436	8,485	8,603	8,878	9,092	9,269	9,291	9,296	9,434	9,388	9,322	9,357	9,273
of which Sberbank of Russia	669	663	657	656	656	654	654	653	653	651	653	652	651
12. Mobile banking offices — total	146	153	156	160	160	164	163	166	170	182	187	192	196
of which Sberbank of Russia	141	148	151	154	154	158	158	164	168	180	185	190	194
13. Credit institutions with revoked licences	148	155	154	165	170	171	174	180	188	197	205	209	214
14. Credit institutions subjected to liquidation	135	144	142	150	153	157	161	165	167	176	185	192	199
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ²	124	131	135	141	143	151	156	161	163	172	181	190	197
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	2,088	2,089	2,095	2,095	2,096	2,101	2,103	2,105	2,107	2,108	2,109	2,113	2,117
of which:													
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,616	1,617	1,623	1,623	1,623	1,528	1,630	1,632	1,633	1,634	1,635	1,637	1,638
— credit institutions liquidated owing to reorganization	471	471	471	471	472	472	472	472	473	473	473	475	478
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	469	469	470	470	470	470	471	471	471	473	476
of which:													
— reorganization into branches of other banks	382	382	382	382	382	382	382	382	382	382	382	383	384
— taken over by other banks (except for reorganized into branches)	87	87	87	87	88	88	88	88	89	89	89	90	92
— 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 interim trustees of credit institutions with accomplished receivership.

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)

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

Table 4.1.3 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units
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

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	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
2010											
31.12	34	15.4	50	22.7	25	11.4	31 (12)	14.1	80 (6)	36.4	220
2011											
31.03	33	15.0	55	25.0	23	10.5	31 (11)	14.1	78 (6)	35.5	220
30.06	34	15.5	51	23.3	25	11.4	31 (12)	14.2	78 (6)	35.6	219
30.09	39	17.3	49	21.8	27	12.0	32 (12)	14.3	78 (8)	34.7	225
31.12	40	17.4	49	21.3	28	12.2	36 (14)	15.7	77 (8)	33.5	230
2012											
31.03	42	17.9	49	20.9	28	12.0	36 (14)	15.4	79 (9)	33.8	234
30.06	46	19.5	48	20.3	25	10.6	41 (14)	17.4	76 (9)	32.2	236
30.09	48	20.1	47	19.7	27	11.3	42 (17)	17.6	75 (10)	31.4	239
31.12	49	20.1	49	20.1	29	11.9	44 (19)	18.0	73 (9)	29.9	244
2013											
31.03	49	19.9	48	19.5	30	12.2	45 (19)	18.3	74 (9)	30.1	246
30.06 ²	47	19.0	47	19.0	33	13.3	44 (18)	17.7	77 (10)	31.0	248
30.09	48	19.0	48	19.0	37	14.7	42 (18)	16.7	77 (8)	30.6	252
31.12	45	17.9	49	19.5	35	13.9	46 (19)	18.3	76 (10)	30.3	251
2014											
31.03	47	19.2	48	19.6	31	12.7	41 (17)	16.7	78 (13)	31.8	245
30.06	44	18.5	48	20.2	29	12.2	42 (21)	17.6	75 (12)	31.5	238
30.09	44	19.0	47	20.3	27	11.7	37 (18)	16.0	76 (12)	32.9	231

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 30.11.2014						
	1—5	6—20	21—50	51—200	201—500	501—842	Total
Assets							
Assets (liabilities)	38,562,466	14,510,986	7,596,027	7,837,628	2,238,729	416,931	71,162,766
Loans to non-financial institutions	16,427,675	5,737,603	2,389,122	2,460,190	869,344	157,621	28,041,556
Loans to resident financial institutions (except credit institutions)	533,776	439,578	214,314	144,936	37,435	4,675	1,374,713
Loans to individuals	5,900,257	2,055,483	1,560,729	1,458,857	289,776	55,620	11,320,723
Unsecured consumer loans (portfolio of homogenous loans)	3,097,060	1,383,629	1,204,834	676,593	88,711	14,713	6,465,540
Capital and financial performance							
Equity capital	3,934,549	1,567,212	845,951	1,025,577	369,144	119,753	7,862,185
Capital adequacy N1.0, %	10.9	11.8	11.9	14.8	17.1	27.7	11.9
Profit for the current year	513,777	149,449	18,783	66,175	22,836	9,702	780,722
Return on assets, %	1.7	1.5	0.4	1.2	1.4	3.0	1.5
Return on equity, %	15.4	12.7	3.3	8.2	8.1	11.1	12.1
Liabilities							
Individuals' deposits	10,371,554	2,495,778	2,152,251	2,142,778	813,558	111,158	18,087,076
Loans received from the Bank of Russia	4,626,776	1,063,828	516,887	443,393	89,072	2,909	6,742,866

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
2012						
31.12	1,011,889	1,021,250	94.2	9,361	5.8	210,230
2013						
31.01	80,276	95,626	81.3	15,350	18.7	15,574
28.02	151,402	171,514	81.8	20,113	18.2	33,841
31.03	239,442	247,730	87.3	8,287	12.7	52,588
30.04	323,594	330,725	83.6	7,131	16.4	63,445
31.05	391,208	400,396	82.0	9,188	18.0	81,146
30.06	491,388	501,118	86.2	9,730	13.8	97,023
31.07	571,462	581,436	84.0	9,974	16.0	110,964
31.08	653,601	664,564	84.0	10,963	16.0	126,850
30.09	751,425	761,729	87.2	10,303	12.8	142,366
31.10	820,133	830,672	85.4	10,539	14.6	159,446
30.11	884,297	897,490	84.0	13,193	16.0	174,630
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

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 mln. rub.		300—500 mln. rub.		500 mln. — 1 bln. rub.		1—3 bln. rub.	
			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	947	6,713.4	271	52.5	170	64.2	151	107.8	173	306.7
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
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.11.2014, %	11.9		29.9		22.2		17.2		15.5	

Table 4.1.7 (end)

	Of which credit institutions with the capital							
	3—5 bln. rub.		5—10 bln. rub.		10 bln. rub. and more		credit institutions going through insolvency prevention measures	
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
2013								
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
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.11.2014, %	16.1		14.2		11.7		9.3	

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

(units)

	2014										
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12
Non-credit financial institutions											
Subjects of insurance business	598	598	599	590	587	588	589	572	569	565	567
Insurance companies	420	419	419	415	412	413	412	409	407	402	404
Mutual insurance companies	12	12	12	13	13	13	13	12	12	12	12
Insurance brokers	166	167	168	162	162	162	164	151	150	151	151
Securities market professional participants	1,138	1,131	1,123	1,115	1,106	1,102	1,099	1,100	1,098	1,094	1,079
Brokers	879	870	866	849	841	838	837	833	829	821	803
Dealers	882	871	866	855	849	845	844	842	840	833	817
Trust managers	775	765	763	754	742	739	739	737	730	724	706
Depositories	612	609	607	602	597	595	594	593	590	589	579
Registrars	37	37	37	37	37	37	38	39	39	39	39
Infrastructures	14	14	14	13	13	13	13	13	13	13	13
Clearing houses	6	6	6	5	5	5	5	5	5	5	5
Stock exchange	8	8	8	8	8	8	8	8	8	8	8
Collective investment market participants	574	574	571	575	575	570	566	566	559	559	560
Private pension funds	118	118	120	121	120	120	121	120	120	120	120
Joint-stock investment funds	6	6	6	6	6	6	6	6	6	6	6
Asset management companies	407	407	403	406	407	402	398	399	395	395	396
Specialized depositories	43	43	42	42	42	42	41	41	38	38	38
Subjects of microfinance and cooperatives	7,665	15,306	15,444	15,515	15,628	15,742	15,715	15,771	15,806	15,775	...
Microfinance organizations	3,989	4,039	4,157	4,210	4,289	4,335	4,367	4,421	4,408	4,356	4,200
Credit consumer cooperatives	3,586	3,584	3,584	3,589	3,586	3,608	3,508	3,525	3,537	3,534	...
Pawn shops	...	7,593	7,615	7,625	7,663	7,709	7,751	7,736	7,772	7,796	...
Housing savings cooperatives	90	90	88	91	90	90	89	89	89	89	88
Self-regulating organizations of microfinance organizations	2	2	2	2	2	2	2	2	3	3	3
Self-regulating organizations of credit consumer cooperatives	10	10	10	10	10	10	10	10	10	10	10
Rating agencies	9	9	9	9	9	9	9	9	9	9	9
Cheque actuaries	...	...	...	...	...	...	40	40	40	40	40

4.2. Borrowings

Table 4.2.1

Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

	Deposits of individuals																
	total	in rubles								in foreign currency							
		total	by maturity							total	by maturity						
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 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	13,784,044	2,544,101	68,446	192,912	454,115	2,035,891	7,399,922	1,088,658	4,303,032	493,283	6,106	36,046	86,845	496,527	2,526,308	657,918

Table 4.2.2

Funds of Organizations Accepted by Credit Institutions¹

(millions of rubles)

1	Deposits and other funds raised from organizations (except credit institutions)								
	total	in rubles							
		total	by maturity						
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years
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

Table 4.2.2 (end)

(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)								Loans, deposits and other funds raised from credit institutions		Individual entrepreneurs' funds	
	In foreign currency											
	total	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	in rubles	in foreign currency	in rubles	in foreign currency
1	11	12	13	14	15	16	17	18	19	20	21	22
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
31.07	4,083,195	2,535	112,946	106,804	83,487	466,506	1,195,434	2,115,482	2,272,985	2,541,614	165,767	2,594
31.08	4,142,937	3,705	133,499	94,619	96,091	464,297	1,215,334	2,135,392	2,266,897	2,532,258	170,894	2,618
30.09	4,124,565	2,303	125,370	99,357	110,589	478,228	1,203,338	2,105,380	2,319,510	2,408,173	182,174	2,942
31.10	4,174,961	3,612	105,184	142,090	97,255	478,717	1,192,292	2,155,810	2,368,134	2,502,342	173,239	2,786
30.11	4,376,521	3,999	130,762	124,754	108,742	484,034	1,262,831	2,261,400	2,354,000	2,794,093	175,296	2,830
31.12	4,466,803	2,434	185,229	189,592	143,181	439,390	1,278,971	2,228,005	2,369,508	2,436,519	190,028	2,709
2014												
31.01	4,730,297	6,096	103,632	203,182	167,422	476,904	1,378,792	2,394,269	2,261,191	2,717,785	173,681	3,191
28.02	5,065,556	9,801	153,196	152,849	194,877	521,950	1,478,939	2,553,945	2,228,952	2,758,422	166,763	3,560
31.03	5,169,416	9,397	227,053	135,046	166,643	552,163	1,444,550	2,634,563	2,157,237	2,657,368	173,569	4,351
30.04	5,233,298	10,094	122,462	200,134	201,388	544,578	1,501,440	2,653,202	2,428,380	2,475,759	157,154	4,198
31.05	5,235,848	11,860	184,554	256,238	182,506	554,678	1,390,435	2,655,576	2,830,230	2,399,219	163,160	4,320
30.06	5,031,422	8,822	173,972	200,289	161,445	518,275	1,360,501	2,608,118	3,012,659	2,326,369	177,726	4,331
31.07	5,329,784	8,962	171,407	159,692	128,838	566,434	1,394,883	2,899,568	2,698,081	2,414,898	173,353	4,145
31.08	5,520,052	9,219	139,336	210,716	130,848	532,106	1,450,333	3,047,495	2,899,733	2,310,939	180,496	4,186
30.09	5,964,350	12,420	207,446	228,766	185,397	555,285	1,501,840	3,273,196	2,867,282	2,440,414	189,714	4,199
31.10	6,794,326	20,921	267,583	336,399	226,931	625,563	1,654,019	3,662,909	2,826,946	2,607,198	173,811	5,325
30.11	7,691,424	28,674	406,129	397,543	236,727	700,469	1,786,809	4,135,071	3,555,048	2,806,016	176,795	6,033

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

Table 4.2.3

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

(% p.a.)

	Weighted average interest rates on individual deposits by maturity										Weighted average interest rates on nonfinancial organizations' deposits by maturity								
	demand deposits	up to 30 days including demand deposits	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	up to 1 year, except demand deposits	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year
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

Table 4.2.4

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

(% p.a.)

	Weighted average interest rates on individual deposits											Weighted average interest rates on nonfinancial organizations' deposits								
	demand deposits	up to 30 days including demand deposits	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	up to 1 year, except demand deposits	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	
in U.S. dollars																				
2014																				
January	0.58	0.60	0.94	1.13	1.66	2.92	2.01	2.26	2.75	2.78	2.75	0.15	1.02	1.08	1.95	0.37	3.69	3.20	3.56	
February	0.29	0.33	0.67	1.29	1.59	2.80	1.84	2.20	2.89	2.88	2.89	0.11	0.72	2.64	0.78	0.28	0.83	3.73	1.52	
March	0.33	0.37	1.12	0.85	1.87	2.54	1.66	2.01	2.59	2.24	2.55	0.17	0.74	1.25	1.79	0.33	1.72	3.37	1.98	
April	0.39	0.66	2.22	0.86	1.71	2.87	1.87	2.12	3.34	2.61	3.26	0.14	0.81	1.05	1.92	0.34	2.69	3.51	3.03	
May	0.30	0.41	1.49	1.00	1.71	2.74	1.78	1.99	2.94	2.76	2.91	0.15	0.90	1.66	2.30	0.28	3.55	3.75	3.74	
June	0.49	0.56	1.01	0.94	1.99	2.68	1.83	2.06	3.08	2.66	3.04	0.18	0.82	2.32	2.56	0.29	2.95	4.54	3.39	
July	0.22	0.28	1.54	0.88	1.65	2.47	1.58	1.88	3.04	2.43	2.98	0.13	0.61	2.40	2.44	0.30	3.22	3.95	3.71	
August	0.20	0.26	1.27	1.03	2.25	2.51	1.77	2.06	3.09	2.96	3.08	0.17	1.15	2.28	2.42	0.36	3.87	5.30	4.89	
September	0.15	0.22	1.17	0.91	1.91	2.68	1.63	2.06	3.12	2.51	3.08	0.27	1.80	2.54	3.06	0.75	4.89	5.99	5.42	
October	0.49	0.55	1.19	0.99	1.78	2.99	1.95	2.23	3.56	3.72	3.58	0.46	1.88	3.18	4.37	0.99	5.12	6.00	5.38	
November	0.42	0.53	1.31	1.45	2.00	3.37	2.26	2.58	3.86	3.53	3.83	0.48	2.33	3.25	4.42	0.77	5.73	3.85	5.73	
in euros																				
2014																				
January	0.38	0.42	1.08	0.80	1.32	2.37	1.59	1.80	2.77	1.91	2.70	0.08	0.66	1.47	1.70	0.28	1.84	1.30	1.80	
February	0.31	0.37	0.77	0.90	1.33	2.24	1.47	1.70	2.55	1.92	2.49	0.07	0.80	0.92	1.74	0.26	3.27	—	3.27	
March	0.52	0.54	1.18	0.71	1.26	2.13	1.35	1.58	2.26	1.69	2.18	0.06	0.33	0.41	2.00	0.24	3.33	4.17	3.41	
April	0.56	0.58	0.72	0.68	1.33	2.46	1.54	1.73	2.81	2.06	2.74	0.08	0.55	0.69	3.05	0.35	2.59	5.29	2.64	
May	0.49	0.54	1.18	0.86	1.38	2.29	1.47	1.64	2.81	1.89	2.72	0.16	0.63	1.61	2.07	0.24	2.93	—	2.93	
June	0.28	0.35	0.80	0.77	1.26	2.37	1.45	1.67	2.64	2.19	2.61	0.21	0.43	0.96	1.81	0.32	6.09	4.46	5.68	
July	0.23	0.24	0.53	0.74	1.25	2.15	1.36	1.56	2.64	2.16	2.60	0.19	0.54	0.90	1.63	0.34	3.19	—	3.19	
August	0.24	0.28	0.78	0.84	1.34	2.18	1.39	1.61	2.59	2.28	2.57	0.35	0.33	0.99	1.25	0.42	2.71	7.54	2.81	
September	0.15	0.22	0.74	0.70	1.26	2.41	1.55	1.81	2.88	2.18	2.83	0.36	1.21	1.27	1.86	0.68	3.25	5.45	3.29	
October	0.40	0.46	1.24	0.89	1.59	2.64	1.73	1.98	3.39	3.02	3.34	0.37	1.36	3.08	3.40	0.95	3.93	4.00	3.96	
November	0.30	0.41	1.05	1.07	1.57	2.89	2.00	2.24	3.61	3.16	3.56	0.35	1.26	1.95	5.33	1.01	3.82	—	3.82	

Table 4.2.5

Weighted Average Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency

(% p.a.)

	By maturity						
	1 day	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	over 1 year
in rubles							
2014							
January	5.79	5.82	7.00	7.43	9.14	5.84	8.98
February	5.75	5.74	7.19	7.05	7.92	5.80	7.88
March	7.46	7.48	8.94	8.38	8.58	7.50	9.10
April	7.50	7.62	9.47	9.28	8.68	7.65	8.97
May	7.91	7.90	9.53	9.94	9.98	7.96	9.53
June	7.86	7.98	9.11	8.62	8.94	8.01	6.59
July	7.92	8.04	9.03	9.49	9.54	8.07	6.21
August	7.85	7.93	9.57	10.16	10.41	7.96	10.18
September	7.85	7.92	9.40	9.01	10.44	7.95	9.24
October	8.11	8.24	9.41	10.75	11.41	8.26	10.53
November	9.98	10.15	11.36	12.16	13.09	10.19	7.74
in U.S. dollars							
2014							
January	0.12	0.13	1.16	1.52	3.03	0.15	2.75
February	0.13	0.16	0.59	1.45	3.23	0.19	4.79
March	0.21	0.28	0.77	1.10	2.68	0.33	6.04
April	0.24	0.32	0.53	1.51	2.59	0.44	2.32
May	0.15	0.23	0.60	1.80	2.61	0.28	3.20
June	0.15	0.22	0.86	1.61	2.22	0.29	2.77
July	0.16	0.19	0.67	1.86	4.04	0.24	2.01
August	0.22	0.25	1.51	2.20	3.94	0.34	3.40
September	0.65	0.66	1.44	2.16	2.98	0.72	5.47
October	0.65	0.71	1.97	1.40	2.65	0.81	4.01
November	0.53	0.62	1.93	1.94	2.38	0.70	2.62
in euros							
2014							
January	0.32	0.37	1.52	2.21	2.38	0.40	1.86
February	0.23	0.35	0.87	2.88	3.03	0.48	1.97
March	0.21	0.37	1.79	1.53	4.06	0.46	2.46
April	0.21	0.34	2.11	5.22	2.21	0.39	2.15
May	0.23	0.42	2.44	3.69	1.83	0.52	3.82
June	0.17	0.34	3.02	1.46	3.81	0.58	3.32
July	0.18	0.18	0.62	2.30	3.98	0.29	3.28
August	0.14	0.32	1.04	3.06	2.62	0.43	2.19
September	0.20	0.23	1.18	2.33	4.27	0.41	2.06
October	0.27	0.28	1.73	1.67	3.86	0.4	3.35
November	0.16	0.19	1.64	3.26	2.12	0.24	2.29

Table 4.2.6

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

(millions of rubles)

1	Deposit certificates							Savings certificates						
	total	of which by maturity						total	of which by maturity					
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years
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

Table 4.2.6 (end)
(millions of rubles)

	Bonds							Derivatives (at fair value)
	total	of which by maturity						
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	
1	16	17	18	19	20	21	22	23
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

Table 4.2.7

Funds Raised Through Banking Bills from Legal Entities and Individuals

(millions of rubles)

	Ruble-denominated bills, by maturity period								Foreign currency-denominated bills, by maturity period								
	total	of which							total	of which							
		at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	
2013																	
30.06	715,099	34,419	9,424	33,933	67,180	284,921	203,637	61,590	505,711	31,455	382	2,778	20,045	171,100	273,814	4,739	
31.07	679,384	34,906	3,947	31,761	57,497	270,043	198,816	61,985	450,796	4,055	27	3,731	15,825	156,095	264,964	4,567	
31.08	691,091	34,186	4,301	32,079	57,721	271,432	210,791	62,305	445,335	26,090	665	21,532	13,422	149,519	227,727	4,585	
30.09	675,295	35,181	18,711	29,115	51,678	241,412	213,430	63,326	395,476	15,591	930	9,233	13,983	128,313	221,004	4,250	
31.10	655,700	31,346	5,239	31,411	50,883	238,850	213,433	64,786	393,339	12,323	112	2,634	7,731	125,776	238,213	4,289	
30.11	650,693	32,935	5,930	29,136	48,763	234,839	214,528	64,181	400,199	8,584	127	6,576	7,900	128,422	242,410	4,031	
31.12	619,106	31,074	7,741	40,906	39,627	202,704	213,852	63,159	385,182	9,546	380	16,080	9,187	107,952	236,741	3,514	
2014																	
31.01	604,004	33,922	6,698	35,749	33,418	193,130	212,143	67,221	406,581	7,944	384	13,840	6,988	107,060	264,435	3,701	
28.02	577,278	64,945	6,097	30,142	31,670	151,232	204,934	66,424	380,880	23,574	253	4,277	5,904	96,243	244,191	3,788	
31.03	571,457	28,053	5,426	27,389	36,187	143,983	244,758	65,844	394,249	9,918	100	4,302	21,025	103,366	247,018	5,243	
30.04	575,103	28,364	5,659	23,617	42,551	144,907	240,934	69,112	398,973	8,413	20	3,373	33,453	94,297	249,709	5,225	
31.05	571,305	25,470	5,153	30,488	40,877	134,532	244,568	69,048	349,305	3,653	116	7,056	31,803	79,694	217,175	5,255	
30.06	554,283	23,635	4,887	33,860	37,028	131,630	235,055	68,957	308,781	18,846	993	6,317	15,332	74,136	183,036	5,857	
31.07	555,252	23,233	5,097	33,772	43,729	126,982	231,518	72,547	331,613	13,329	29	1,674	17,726	93,191	195,854	6,057	
31.08	558,911	25,278	12,872	36,755	44,647	114,062	234,519	73,933	332,696	14,983	53	1,335	26,302	90,561	185,097	6,643	
30.09	565,094	22,497	6,248	38,080	52,168	109,340	236,589	77,844	306,716	12,332	281	1,279	22,556	77,616	179,773	8,572	
31.10	542,161	24,531	2,338	36,297	56,334	96,362	230,509	79,138	315,694	19,566	19	1,313	25,189	86,072	170,679	10,697	
30.11	517,993	20,793	4,533	31,273	52,409	88,645	225,302	79,625	332,364	4,757	227	2,389	26,817	96,027	187,219	12,671	

4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles									
	total	of which								
		individuals	organizations (except general and local governments and extrabudgetary funds)							credit institutions
			total	of which by maturity						
2	3	4		up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	11
5	6	7	8	9	10					
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	2,298,198
31.08	33,163,682	10,729,179	19,941,272	750,375	470,172	915,108	3,452,673	4,926,502	8,393,747	2,493,231
30.09	33,728,887	10,856,151	20,181,081	812,884	479,010	906,237	3,403,825	5,010,172	8,570,321	2,691,655
31.10	34,217,571	10,949,877	20,473,639	915,001	522,571	907,467	3,416,657	5,040,769	8,660,942	2,794,054
30.11	35,222,770	11,038,528	20,778,931	877,249	569,052	952,992	3,456,095	5,187,294	8,705,105	3,405,311

Table 4.3.1 (end)

(millions of rubles)

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

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

Table 4.3.3

Weighted Average Interest Rates on U.S. 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

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
March	11.18	10.26	8.70	9.50	9.68	10.68	9.11	10.08	—	—	—	—	—	—	—	—
April	11.78	12.71	12.77	10.66	11.21	9.65	10.11	9.79	—	—	—	—	—	—	—	—
May	13.05	15.24	12.84	10.62	12.59	9.85	10.43	9.98	—	—	—	—	—	—	—	—
June	10.94	10.40	11.49	11.75	11.41	12.30	12.63	12.38	—	—	—	—	—	12.00	—	12.00
July	13.15	13.23	6.19	10.61	10.58	12.95	7.25	12.16	—	—	—	—	—	—	5.80	5.80
August	13.98	12.50	5.26	10.11	7.36	11.23	9.47	10.00	—	—	—	—	—	—	9.00	9.00
September	12.67	7.55	13.07	12.32	10.58	10.49	8.84	9.41	—	—	—	—	—	—	9.65	9.65
October	13.13	12.54	13.48	9.31	11.02	9.10	9.86	9.24	—	—	—	—	—	—	—	—
November	12.99	—	6.00	10.53	10.97	12.84	9.41	10.65	—	—	—	—	—	13.00	—	13.00

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

Table 4.3.6

Weighted Average Interest Rates on U.S. 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

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

Table 4.3.8

Weighted Average Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency

(% p.a.)

	By maturity						
	1 day	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	over 1 year
in rubles							
2014							
January	5.87	5.93	7.24	7.52	9.03	5.94	8.98
February	5.87	5.88	7.39	7.35	7.82	5.91	7.84
March	7.56	7.61	8.88	8.57	8.43	7.64	9.42
April	7.67	7.80	8.46	9.05	8.52	7.83	8.87
May	8.12	8.10	9.24	9.90	10.50	8.15	9.57
June	8.03	8.10	8.68	8.74	11.23	8.15	9.68
July	8.00	8.11	8.73	9.80	9.57	8.14	7.22
August	7.89	7.97	8.73	10.33	10.63	8.00	10.24
September	7.86	7.95	9.02	10.25	10.56	7.98	8.84
October	8.16	8.29	9.23	10.72	11.32	8.32	10.47
November	10.06	10.24	10.77	12.04	12.57	10.27	11.45
in U.S. dollars							
2014							
January	0.13	0.14	0.65	3.53	2.89	0.14	4.60
February	0.14	0.14	0.57	1.08	1.78	0.14	7.40
March	0.15	0.16	0.68	1.80	2.19	0.17	5.02
April	0.15	0.17	0.43	2.10	3.50	0.18	6.02
May	0.14	0.16	0.61	1.12	7.39	0.18	3.62
June	0.14	0.16	0.99	2.07	2.65	0.17	3.90
July	0.13	0.15	0.84	1.38	2.66	0.16	4.06
August	0.14	0.18	1.92	6.90	6.33	0.23	7.91
September	0.41	0.48	2.95	2.34	8.16	0.50	8.40
October	0.27	0.36	2.97	1.95	4.79	0.38	7.13
November	0.16	0.27	1.91	1.03	5.11	0.28	7.77
in euros							
2014							
January	0.11	0.14	3.68	2.98	2.96	0.16	1.79
February	0.08	0.10	0.67	8.98	6.87	0.10	2.15
March	0.12	0.12	1.11	0.49	3.31	0.13	5.10
April	0.18	0.19	5.08	2.31	4.16	0.20	7.76
May	0.18	0.20	4.43	6.82	6.07	0.20	4.39
June	0.10	0.09	5.45	2.29	4.45	0.11	3.50
July	0.08	0.10	5.23	3.73	6.14	0.12	3.84
August	0.15	0.20	2.89	3.89	6.00	0.29	8.01
September	0.20	0.25	2.87	3.06	7.00	0.40	6.44
October	0.39	0.52	2.58	3.55	6.15	1.38	5.04
November	0.59	0.68	5.65	1.84	3.23	0.90	5.25

Table 4.3.9

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
2012												
31.12	6,766,861	650,885	175,664	2,687	4,288,920	546,701	205,284	5,185	365,059	24,269	12,188	349
2013												
31.01	428,464	35,511	9,222	85	4,255,266	536,136	198,074	5,240	366,629	25,215	12,895	344
28.02	955,825	84,106	23,112	345	4,309,871	544,176	203,301	5,206	375,309	26,416	13,079	349
31.03	1,621,222	143,788	41,754	699	4,439,734	559,371	207,653	5,475	379,553	26,894	12,531	352
30.04	2,305,728	208,271	67,078	962	4,512,836	575,268	213,718	5,461	387,354	27,884	12,637	354
31.05	2,861,408	259,797	94,974	1,167	4,555,127	582,671	234,608	5,623	391,244	27,970	13,035	359
30.06	3,487,213	320,487	118,307	1,258	4,623,696	597,988	249,154	5,657	367,537	27,211	12,730	366
31.07	4,168,615	378,447	143,191	1,408	4,684,086	604,334	254,644	5,614	377,539	28,898	9,976	344
31.08	4,836,357	436,379	165,264	1,561	4,729,133	612,892	257,285	5,668	381,803	29,936	10,535	350
30.09	5,537,493	496,751	192,832	1,767	4,818,185	623,752	260,572	5,385	378,341	30,416	9,333	339
31.10	6,243,091	557,222	211,239	1,819	4,858,297	629,335	262,343	5,147	386,531	32,062	10,120	332
30.11	6,933,243	614,618	245,305	2,122	4,894,204	633,340	269,325	5,386	382,907	33,755	9,931	341
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
31.12	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

Table 4.3.10

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	2,673,770	28,057	172.0	172.0	12.30	12.30
28.02	123,772	203,542	2,738,006	28,410	178.9	183.4	12.30	12.31
31.03	208,384	344,270	2,808,111	28,296	181.6	185.5	12.18	12.00
30.04	307,048	509,785	2,907,324	28,611	172.4	153.4	12.22	12.32
31.05	389,019	647,685	2,983,209	28,932	174.2	180.7	12.22	12.22
30.06	471,253	789,470	3,049,588	28,983	173.9	172.9	12.22	12.26
31.07	565,548	951,109	3,143,383	29,587	176.6	189.4	12.23	12.24
31.08	652,340	1,100,934	3,213,458	29,800	176.6	177.2	12.24	12.33
30.09	739,223	1,253,577	3,288,544	29,654	177.1	180.2	12.27	12.46
31.10	836,059	1,423,064	3,360,733	29,946	177.8	183.2	12.34	12.85
30.11	919,987	1,568,997	3,436,433	30,436	178.1	180.6	12.37	12.62

Table 4.3.10 (end)

	In foreign currency					
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %
			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

Table 4.3.11

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

	In rubles								
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity, months		weighted average interest rate, %		memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month	
2013									
31.12	823,175	1,338,731	2,536,869	25,443	176.4	176.4	12.44	12.12	61,709
2014									
31.01	47,662	79,003	2,563,456	25,567	174.1	174.1	12.28	12.28	75,418
28.02	117,700	197,263	2,627,915	25,856	181.2	186.0	12.29	12.29	75,062
31.03	197,895	333,113	2,697,437	25,766	183.9	187.8	12.16	11.97	74,700
30.04	291,564	493,597	2,794,838	26,075	174.5	154.9	12.20	12.30	75,752
31.05	369,806	628,148	2,870,627	26,357	176.2	182.3	12.20	12.20	76,965
30.06	448,160	765,983	2,936,315	26,368	175.9	174.7	12.20	12.23	77,076
31.07	538,040	922,825	3,028,239	26,859	178.4	190.5	12.21	12.22	75,450
31.08	620,869	1,067,917	3,096,126	27,005	178.4	178.7	12.22	12.29	76,390
30.09	703,766	1,215,490	3,169,360	26,960	178.8	181.7	12.24	12.44	76,131
31.10	796,578	1,379,611	3,239,395	27,205	179.5	184.9	12.32	12.85	78,089
30.11	877,883	1,521,781	3,314,132	27,662	179.7	181.4	12.35	12.61	72,409

Table 4.3.11 (end)

	In foreign currency						
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %	memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
			total	of which overdue debt			
2013							
31.12	1,864	15,195	111,990	14,207	151.9	9.57	24,274
2014							
31.01	64	315	118,839	14,867	193.2	9.84	25,702
28.02	141	981	117,973	15,263	177.2	9.34	25,494
31.03	216	1,704	112,210	14,839	165.9	9.31	26,654
30.04	294	2,722	110,293	14,815	148.4	9.50	25,912
31.05	351	3,184	105,285	14,314	143.9	9.55	24,604
30.06	414	3,670	100,231	13,953	145.9	9.50	23,317
31.07	489	4,376	104,289	14,708	147.2	9.48	24,093
31.08	558	5,366	104,492	14,790	144.5	9.37	24,547
30.09	619	6,372	108,556	15,208	140.3	9.39	25,521
31.10	661	7,179	117,046	16,581	140.1	9.34	27,539
30.11	708	8,562	128,536	18,627	139.9	9.26	30,530

Table 4.3.12

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

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 30.11.2014						
	1—5	6—20	21—50	51—200	201—500	501—842	total
Number of credit institutions extended mortgage loans, units	5	14	28	114	232	237	630
Number of mortgage loans extended to individuals-residents, units, of which loans extended:	673,212	80,850	42,997	45,427	31,551	4,554	878,591
in rubles	673,067	80,787	42,902	45,179	31,403	4,545	877,883
in foreign currency	145	63	95	248	148	9	708
Volume of mortgage loans extended to individuals, — total, millions of rubles	1,137,198	148,832	97,058	91,485	47,660	8,110	1,530,343
in rubles	1,135,996	147,820	96,068	89,155	44,902	7,840	1,521,781
in foreign currency	1,202	1,012	990	2,330	2,758	270	8,562
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	2,504,546	376,624	247,357	238,799	63,741	11,601	3,442,668
in rubles	2,467,264	346,963	227,658	205,939	55,119	11,189	3,314,132
in foreign currency	37,282	29,661	19,699	32,860	8,622	412	128,536
of which: overdue, — total	27,530	8,345	5,348	3,416	1,573	77	46,289
in rubles	16,779	4,497	3,460	1,774	1,075	77	27,662
in foreign currency	10,751	3,848	1,888	1,642	498	0	18,627
Weighted average maturity, months, of which on loans extended:							
in rubles	181.8	175.1	186.2	173.9	147.8	131.0	179.7
in foreign currency	196.6	177.4	215.5	129.8	93.1	33.3	139.9
Weighted average interest rate, %, of which on loans extended:							
in rubles	12.30	12.40	12.20	12.70	12.40	12.40	12.35
in foreign currency	7.60	8.00	8.40	9.70	11.80	11.40	9.26
Rights of claim under mortgage loans, — total, millions of rubles	18,894	8,062	20,942	39,107	15,541	393	102,939
in rubles	10,428	4,519	13,200	28,594	15,339	329	72,409
in foreign currency	8,466	3,543	7,742	10,513	202	64	30,530

Table 4.3.13

Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

1	Investments in debt obligations									
	total	of which investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments								revaluation of debt obligations
		federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations	
2	3	4	5	6	7	8	9	10	11	
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

Table 4.3.13 (end)

(millions of rubles)

1	Investment in equities						Equity in subsidiaries and associated companies		Other equity interest	Derivatives (at fair value)
	total	of which					revaluation of equities	total		
		investment in equities at balance-sheet value (regardless revaluation)								
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	of which shares of subsidiaries and associated resident credit institutions				
12	13	14	15	16	17	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

Table 4.3.14

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

Table 4.3.15

Weighted Average Interest Rates (Yield) on Operations of the Credit Institutions with Bills Denominated in Rubles, by Maturity

(% p.a.)

	On bills discounted by credit institutions, issued by nonfinancial organizations					On bills discounted by credit institutions, issued by credit institutions					On bills issued by credit institutions				
	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	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	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	1 year to 3 years
2014															
January	8.52	13.26	11.55	12.99	12.07	7.97	8.26	8.69	9.45	6.30	4.93	6.82	7.57	8.76	11.30
February	6.51	10.61	13.28	13.28	9.27	7.29	8.32	8.59	9.50	5.93	5.99	6.68	7.18	8.92	11.18
March	9.88	9.62	10.15	8.98	8.98	1.36	8.59	9.72	9.50	4.83	5.12	7.40	7.95	8.02	8.74
April	8.10	11.01	14.79	7.68	2.91	8.95	9.43	10.70	13.42	5.52	5.32	6.37	8.17	9.05	11.62
May	26.14	18.64	13.39	8.94	3.49	8.92	9.83	11.01	10.91	6.78	6.13	8.12	8.69	9.51	11.08
June	9.27	8.64	8.42	13.27	5.99	9.10	10.32	10.57	8.76	6.68	5.43	7.99	8.79	9.08	11.69
July	15.48	12.97	9.87	12.13	13.44	9.26	9.99	10.16	11.02	5.21	6.52	9.09	9.14	9.42	11.93
August	5.71	5.52	10.81	6.94	4.04	9.86	9.90	10.45	10.02	6.92	6.85	8.58	9.49	9.59	12.27
September	7.36	8.90	12.04	5.53	13.00	10.69	10.05	10.64	10.51	8.90	6.57	9.16	9.13	8.83	12.04
October	10.42	10.95	11.13	10.89	17.92	9.48	10.45	10.51	11.89	12.84	6.87	9.33	10.12	9.48	12.06
November	9.76	13.21	5.71	10.11	13.98	9.95	11.46	11.77	14.97	9.24	7.39	10.36	11.06	9.84	12.30

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals				Claims on delivery of securities			
	total	of which those with terms			total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2013																
30.06	2,833,290	742,211	552,097	1,495,882	3,175,345	542,995	479,812	2,097,032	255,197	18,727	19,385	20,893	107,920	64,475	17,383	19,198
31.07	2,840,772	681,579	569,666	1,496,407	3,293,481	545,103	472,675	2,175,765	267,631	24,417	11,700	20,525	87,638	31,079	26,476	17,850
31.08	2,985,448	885,968	523,854	1,561,724	3,965,307	1,111,894	516,800	2,278,274	273,829	33,303	17,722	20,848	73,583	45,275	3,508	21,249
30.09	3,227,365	753,147	917,936	1,479,343	3,850,264	721,612	830,740	2,160,690	240,155	24,693	25,671	12,945	65,622	21,700	23,664	13,828
31.10	3,297,050	934,330	836,038	1,445,365	3,992,176	890,235	747,658	2,204,598	253,590	31,005	35,563	16,968	69,853	15,337	41,133	1,017
30.11	3,284,991	1,117,272	592,897	1,534,395	3,988,760	1,048,120	588,614	2,299,702	241,361	41,675	8,146	17,406	75,444	53,210	12,904	4,285
31.12	4,102,762	1,740,761	706,692	1,633,623	4,833,383	1,758,555	765,691	2,257,082	227,632	20,802	5,798	21,364	58,013	23,662	26,399	991
2014																
31.01	5,473,240	1,147,274	1,207,830	3,045,056	7,431,379	1,184,401	1,243,774	4,782,634	415,224	64,719	29,720	45,256	98,274	59,618	26,733	3,156
28.02	5,585,528	1,199,352	1,034,532	3,294,211	7,685,793	1,366,872	995,781	5,080,816	468,380	37,956	28,985	87,549	96,156	67,139	11,384	9,226
31.03	5,656,541	947,812	1,244,520	3,389,005	8,089,503	1,288,459	1,350,820	5,170,668	533,027	31,478	23,007	176,790	59,703	16,985	20,184	7,014
30.04	5,776,757	847,307	1,264,535	3,611,864	8,192,369	1,156,446	1,453,896	5,362,436	607,168	21,238	26,824	262,303	48,655	9,796	21,904	6,930
31.05	5,839,442	1,259,050	830,115	3,687,493	8,021,404	1,643,571	929,829	5,281,056	588,195	22,610	34,944	244,695	64,652	48,277	1,056	8,250
30.06	5,407,432	742,176	879,509	3,709,530	7,504,094	1,078,089	1,021,651	5,177,392	654,893	19,762	41,901	318,823	73,431	19,702	23,674	6,036
31.07	6,115,377	1,052,931	969,291	3,912,674	8,183,146	1,191,534	1,150,437	5,598,398	666,551	21,943	47,438	321,562	80,141	31,528	22,796	4,364
31.08	6,096,470	1,086,160	1,044,522	3,871,949	9,066,485	1,898,090	1,257,004	5,764,967	711,176	71,175	51,483	319,378	77,323	56,302	3,111	12,201
30.09	6,108,249	891,007	1,322,158	3,682,290	9,759,592	1,331,596	1,615,738	6,467,598	687,335	35,145	62,136	308,216	56,473	16,112	19,452	7,057
31.10	6,524,333	1,181,387	1,283,862	3,787,871	10,911,245	1,750,621	1,733,226	6,977,744	720,315	77,028	55,655	323,669	42,303	3,887	25,281	4,848
30.11	6,981,909	1,652,605	1,187,313	3,706,594	12,476,933	2,247,530	1,956,009	7,753,757	767,850	81,388	69,207	329,925	56,511	24,216	4,279	17,871

Table 4.4 (cont.)

(millions of rubles)

1	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals			Liabilities on delivery of securities				
	total	of which those with terms			total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	
2013																
30.06	2,639,078	387,168	346,767	1,648,349	3,549,934	879,830	664,956	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	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	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	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	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	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	68,062	53,226	2,892	11,137	151,979	44,081	65,358	37,738
2014																
31.01	5,212,384	791,353	946,838	3,138,442	7,818,619	1,517,722	1,483,553	4,600,177	170,456	110,207	30,706	26,693	171,583	46,120	59,441	49,293
28.02	5,347,693	935,748	745,370	3,315,111	8,053,319	1,559,192	1,267,380	4,969,665	195,658	88,588	44,293	61,328	165,875	96,619	14,385	49,836
31.03	5,399,829	726,886	873,762	3,426,609	8,447,248	1,459,560	1,634,972	5,065,792	200,802	52,719	54,297	89,162	180,935	48,863	57,472	63,104
30.04	5,539,212	640,580	898,157	3,664,108	8,572,839	1,334,463	1,747,961	5,274,692	232,544	28,967	52,693	150,135	190,036	30,092	51,514	100,735
31.05	5,691,172	936,104	619,816	3,786,589	8,300,795	1,855,946	1,101,217	5,179,780	223,803	66,748	10,208	144,972	218,936	90,564	57,038	64,303
30.06	5,363,064	579,131	690,475	3,727,992	7,664,008	1,162,830	1,165,743	5,113,746	285,029	53,874	25,395	204,533	209,861	56,754	69,694	71,052
31.07	5,723,087	652,308	788,432	3,869,521	8,688,666	1,541,855	1,302,440	5,562,150	309,662	59,567	44,835	203,727	219,382	53,699	45,390	102,262
31.08	6,027,603	973,698	831,654	3,876,965	9,271,729	1,953,871	1,415,970	5,752,503	356,083	122,251	30,325	196,337	223,304	71,523	70,349	77,726
30.09	6,061,104	740,418	1,074,859	3,775,624	9,962,062	1,449,313	1,819,796	6,345,151	299,701	68,809	27,164	192,183	203,724	34,187	101,662	58,978
31.10	6,547,742	884,293	1,119,237	3,888,322	10,989,880	1,982,051	1,932,650	6,844,309	314,843	86,036	27,619	199,689	235,442	77,235	59,664	58,776
30.11	6,987,613	1,436,054	947,349	3,753,483	12,213,947	2,477,865	2,155,932	7,387,441	323,587	75,852	55,960	187,191	501,886	40,485	104,474	270,037

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives			
	total	of which those with terms			total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
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

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

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

	Proprietary assets, millions of rubles	Assets to support statutory activities (ASSA) ¹ , millions of rubles	Capital and reserves, millions of rubles	Pension funds, 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	
	8	9		11	12	
2011	11,875,993	24	0.03	6,595,994	1,470,893	31,304.95
2012	16,570,105	125,208	1,739.81	6,781,470	1,537,090	36,648.56
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

(millions of rubles)

	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 allocated by the private pension fund at its own discretion	Total annual costs associated with allocation of pension reserves
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		Costs 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 Costs 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

Private Pension Funds' Pension Accruals Flows

(millions of rubles)

	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds			
	total	of which			total	of which		
		maternity capital (a portion of maternity (family) capital), including investment returns	contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	contributions towards co-financing of pension savings	
			total	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund			total	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund
1	2	3	4	5	6	7	8	
2011	234,113.09	19.69	2,957.34	1,381.65	7,092.87	0.72	918.02	20.42
2012	244,178.58	61.53	4,628.97	2,114.88	19,312.71	3.03	3,367.84	46.49
2013	371,039.03	65.70	10,266.88	3,424.73	44,273.10	11.39	785.79	197.84

Table 4.5.7 (end)

(millions of rubles)

	Pension accruals transferred to the Pension Fund of the Russian Federation				Pension accruals transferred to other private pension funds				Payouts from pension savings				
	total	of which			total	of which			total	of which			
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments			memory part of labour pension	payments to assignees of insured persons	lumpsum payments	
			total	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund			total	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund				total	including maternity capital (a portion of maternity (family) capital), including investment returns
9	10	11	12	13	14	15	16	17	18	19	20	21	
2011	908.46	—	30.00	4.45	6,223.44	0.01	1,066.01	21.98	442.95	0.03	353.30	0.13	—
2012	3,553.99	1.15	287.87	15.11	19,114.89	4.17	1,691.65	68.99	2,531.11	2.61	657.60	1,717.20	—
2013	5,176.47	6.57	269.51	99.08	43,593.15	10.46	811.55	197.81	5,244.75	35.13	1,221.85	4,168.08	—

Table 4.5.8

Main Indicators of Unit Investment Funds' Performance

1	Number of personal accounts in registers of investment fund share holders, thousands of units				Value of net assets, millions of rubles			
	total	of which by types of investment funds			total	of which by types of unit investment funds		
		opened	interval	closed		opened	interval	closed
2	3	4	5	6	7	8	9	
2011	1,951.88	795.04	1,148.22	8.62	1,294,171.08	81,427.71	20,889.07	1,191,854.30
2012	2,034.59	871.98	1,153.64	8.97	1,598,011.01	88,775.55	18,277.05	1,490,958.42
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		
		opened	interval	closed		opened	interval	closed
1	10	11	12	13	14	15	16	17
2011	133,780.31	58,191.98	4,226.51	71,361.82	55,571.67	31,010.62	3,618.68	20,942.37
2012	155,275.76	28,178.13	2,620.57	124,477.06	76,218.82	29,835.80	4,181.50	42,201.52
2013								
Q1, 2013	91,609.88	6,421.53	224.27	84,964.08	13,485.46	8,446.99	480.59	4,557.87
Q2, 2013	145,802.43	25,029.29	749.65	120,023.49	29,095.20	14,633.25	847.38	13,614.57
Q3, 2013	203,269.71	36,487.98	149.98	166,631.74	43,687.83	23,430.66	704.50	19,552.67
Q4, 2013	245,316.98	68,204.61	260.63	176,851.74	89,014.47	49,462.34	1,028.79	38,523.34
2014								
Q1, 2014	78,181.31	11,828.16	127.88	66,225.27	27,819.38	17,005.23	433.81	10,380.34
Q2, 2014	103,967.10	19,942.32	211.25	83,813.53	53,716.92	37,060.32	706.09	15,950.51
Q3, 2014	169,473.01	35,058.94	1,727.19	132,686.88	96,449.12	55,436.08	2,312.87	38,700.17

Table 4.5.9

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

	January—June 2014		January—September 2014	
	insurance premiums, total	payoffs, total	insurance premiums, total	payoffs, total
Total — across all types of insurance	507,227.6	216,058.2	741,772.6	333,117.9
of which:				
Voluntary insurance	414,256.0	166,708.8	609,117.8	255,899.1
Life insurance	47,444.4	5,803.7	74,833.6	8,902.1
Whole life insurance, term life insurance	32,659.1	4,387.7	51,830.5	6,806.9
On condition of periodic insurance payouts (rent, annuity) and (or) participation of the insured in the insurer's investment income	13,835.9	977.0	21,752.8	1,473.8
Pension insurance	949.4	439.0	1,250.4	621.4
Personal insurance (excluding life insurance)	132,853.7	51,132.4	178,125.3	80,428.9
Accident and sickness insurance	49,430.8	7,094.4	73,013.2	11,000.5
Health insurance	83,422.9	44,037.9	105,112.1	69,428.4
Insurance of property	205,562.7	103,205.4	312,771.5	156,771.9
Insurance of land vehicles, excluding railway vehicles	104,334.6	84,256.0	158,072.9	127,124.2
Railway vehicles	516.3	158.2	756.9	325.8
Aircraft	3,187.7	394.2	4,862.8	1,078.4
Watercraft	2,226.1	1,252.0	3,483.7	1,751.8
Cargo	9,771.9	1,470.5	15,479.3	2,175.2
Agricultural insurance	8,822.7	2,181.4	12,700.3	3,153.6
Insurance of other assets of legal entities and individuals	76,703.5	13,493.1	117,415.5	21,162.9
Public/third party liability insurance	17,436.2	4,810.1	27,235.2	7,293.0
Owners of auto vehicles	3,545.6	2,283.4	5,487.2	3,797.7
Owners of railway vehicles	4.6	64.4	5.1	89.3
Owners of aircraft	1,181.1	175.1	2,104.6	266.9
Owners of watercraft	1,086.7	490.2	1,543.9	613.2
Operators of hazardous facilities	1,041.7	129.3	1,243.8	104.7
Product liability	943.6	41.0	1,460.9	118.9
Third party liability	8,010.6	722.4	11,995.3	1,201.6
Failure to perform or improper performance of contractual obligations	1,622.2	904.3	3,394.4	1,100.8
Business and financial risk insurance	10,959.0	1,757.2	16,152.3	2,503.1
Mandatory insurance	92,971.6	49,349.4	132,654.8	77,218.8
Mandatory motor third party liability insurance (OSAGO)	67,362.2	40,464.8	105,606.8	63,622.4
Mandatory insurance (excluding OSAGO)	25,609.4	8,884.6	27,048.0	13,596.4
Personal insurance of passengers (tourists, sightseers)	—	0.0	—	0.0
Life and health insurance of patients participating in clinical trials of medicines	34.0	4.7	54.2	7.3
Government personal insurance of tax officials	10.9	8.0	17.3	16.4
Government life and health insurance of servicemen and similar categories	17,368.8	8,375.6	17,530.2	12,797.3
Insurance of carrier's public liabilities to aircraft passengers	1.0	7.7	1.1	8.0
Insurance of public liability of hazardous facility owners	5,436.8	123.7	6,022.5	206.5
Other types of mandatory insurance	2,757.9	364.9	3,422.7	561.0

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

Table 5.1

Payments Effected by the Payment System of Russia

	Total payments		Of which payments effected											
			by the payment system of the Bank of Russia ¹		by credit institutions ²		of which							
							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
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
2013														
Q1	917,143.8	340,125.3	287,509.5	293,070.5	629,634.3	47,054.8	552.2	367.1	42,284.7	2,781.6	105,166.8	20,388.1	481,630.6	23,518.0
Q2	997,759.1	364,946.8	326,439.8	314,867.6	671,319.3	50,079.2	3,291.8	488.8	43,931.6	2,706.4	116,572.6	21,643.1	507,523.3	25,240.9
Q3	1,068,121.7	346,920.1	345,718.0	294,213.7	722,403.7	52,706.4	2,818.4	544.8	50,030.4	3,325.8	126,363.1	23,323.0	543,191.8	25,512.8
Q4	1,140,629.3	382,043.3	381,531.2	322,741.8	759,098.1	59,301.5	3,924.4	524.1	44,897.8	3,709.6	133,103.4	25,425.9	577,172.5	29,641.9
2014														
Q1	974,473.3	322,533.0	293,153.1	270,735.9	681,320.2	51,797.1	3,052.0	401.6	29,598.2	3,024.4	114,421.6	23,409.9	534,248.4	24,961.2
Q2	1,072,458.8	325,951.0	333,719.7	272,202.4	738,739.1	53,748.6	3,277.1	812.8	22,990.4	3,030.9	127,902.8	24,102.4	584,568.8	25,802.5
Q3	1,125,191.9	361,118.2	352,657.0	304,094.9	772,534.9	57,023.3	1,870.6	852.1	23,075.4	2,995.8	132,445.5	25,224.8	615,143.4	27,950.6

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	electronic payments		paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
2012	1,258,993.0	1,150,497.3	1,258,484.1	1,150,021.0	508.9	476.3	2,441,384.9	200,382.1	1,676,235.4	179,906.8	765,149.5	20,475.3
2013	1,341,198.5	1,224,893.6	1,340,603.5	1,221,133.1	595.0	3,760.5	2,782,455.4	209,141.9	2,255,263.9	192,468.8	527,191.5	16,673.1
2013												
Q1	287,509.5	293,070.5	287,451.1	293,023.6	58.4	46.9	629,634.3	47,054.8	483,930.1	42,394.9	145,704.2	4,659.9
Q2	326,439.8	314,867.6	326,383.5	314,822.5	56.3	45.1	671,319.3	50,079.2	529,168.9	45,698.3	142,150.4	4,380.9
Q3	345,718.0	294,213.7	345,654.2	294,168.6	63.8	45.1	722,403.7	52,706.4	599,096.9	49,148.1	123,306.8	3,558.3
Q4	381,531.2	322,741.8	381,114.7	319,118.4	416.5	3,623.4	759,098.1	59,301.5	643,068.0	55,227.5	116,030.1	4,074.0
2014												
Q1	293,153.1	270,735.9	292,973.9	268,057.5	179.2	2,678.4	681,320.2	51,797.1	574,642.0	48,848.7	106,678.2	2,948.4
Q2	333,719.7	272,202.4	333,534.0	269,824.7	185.7	2,377.7	738,739.1	53,748.6	628,835.6	50,618.8	109,903.5	3,129.8
Q3	352,657.0	304,094.9	352,461.5	301,406.5	195.5	2,688.4	772,534.9	57,023.3	664,903.8	53,785.4	107,631.1	3,237.9

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
2010						
31.12	3,137	3,079	698	332	11,417	1,162
2011						
31.03	3,117	3,047	692	289	10,693	1,252
30.06	3,106	3,044	631	237	9,924	1,361
30.09	3,080	3,016	609	232	10,181	1,428
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

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		
		intraregional electronic settlements	interregional electronic settlements	BESP system		intraregional electronic settlements	interregional electronic settlements	BESP system
2	3	4	5	6	7	8	9	
2010								
31.12	608	608	608	292	1,020	1,020	1,020	967
2011								
31.03	607	607	607	289	1,013	1,013	1,013	969
30.06	571	570	570	287	1,010	1,010	1,010	963
30.09	563	562	563	284	1,002	1,002	1,002	957
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

Table 5.4 (end)

(units)

1	Branches of credit institutions ¹ 10	Of which users			Other customers 14	Of which users	
		intraregional electronic settlements 11	interregional electronic settlements 12	BESP system 13		VER, MER 15	BESP system participants 16
2010							
31.12	2,117	2,110	2,110	2,003	1,494	1,494	81
2011							
31.03	2,104	2,094	2,094	1,991	1,541	1,541	81
30.06	2,096	2,087	2,087	1,990	1,598	1,598	81
30.09	2,078	2,068	2,070	1,959	1,660	1,660	81
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

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

Table 5.5

Selected Indicators On Bank Card Transactions

1	Individuals					
	the number of bank cards 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	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
2	3	4	5	6	7	
2012	239,043	—	23,240,455	17,834,393	3,659,875	1,746,187
2013 ²	216,870	—	28,622,703	20,908,550	5,176,519	2,537,634
2011						
Q1	146,464	78,785	3,402,379	2,820,185	453,420	128,774
Q2	157,122	88,831	4,028,788	3,341,600	511,812	175,376
Q3	167,223	97,087	4,496,331	3,616,457	646,680	233,194
Q4	199,771	129,243	5,177,175	4,132,437	748,392	296,346
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	219,955	115,813	8,224,406	5,624,490	1,642,213	957,703
Q3	223,625	117,902	8,785,692	5,834,436	1,823,986	1,127,270

Table 5.5 (end)

1	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	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
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
2011						
Q1	318	157	127,059	43,926	83,069	64
Q2	331	184	165,718	58,146	107,522	50
Q3	362	193	193,924	69,545	124,255	124
Q4	399	212	151,940	85,586	66,250	104
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	322,169	181,570	140,524	76
Q3	654	310	374,337	229,321	144,890	126

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 ruble
	number of payments, millions of units	value of payments, billions of ruble	number of payments, millions of units	value of payments, billions of ruble		
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

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

6. REGIONAL SECTION

6.1. Direct Investment of the Russian Federation

Table 6.1.1

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

(millions of US dollars)

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

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
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)

1	Q3 2013			Q4 2013			Q1 2014			Q2 2014		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	10,137	27,124	16,988	13,222	34,427	21,205	18,122	33,683	15,561	14,793	26,162	11,369
CENTRAL FEDERAL DISTRICT	4,341	18,188	13,847	7,821	24,642	16,821	15,595	25,620	10,024	11,147	18,825	7,678
Belgorod Region	794	1,146	352	658	2,087	1,429	82	162	79	—137	11	148
Bryansk Region	1	1	0	3	3	1	2	2	0	1	2	0
Vladimir Region	8	9	1	8	8	0	—2	5	7	3	3	0
Voronezh Region	13	17	4	27	29	2	31	33	2	17	19	2
Ivanovo Region	5	5	0	27	27	0	12	13	0	3	4	1
Kaluga Region	3	3	1	4	4	1	8	9	1	6	7	1
Kostroma Region	0	1	1	1	2	0	—117	210	327	268	663	395
Kursk Region	93	93	0	—261	93	354	34	34	0	81	118	37
Lipetsk Region	162	312	150	—44	15	59	219	235	16	179	257	78
Moscow Region	346	1,327	981	—1,640	1,105	2,744	—26	727	753	464	1,009	545
Orel Region	1	1	0	2	2	0	2	3	1	1	1	1
Ryazan Region	3	4	1	3	3	0	4	4	0	5	5	0
Smolensk Region	11	16	5	7	8	1	2	2	1	6	7	1
Tambov Region	0	0	0	1	2	0	1	1	0	0	0	0
Tver Region	3	4	1	5	6	1	—2	12	14	6	6	1
Tula Region	—1	0	1	—2	—1	1	2	2	1	3	3	0
Yaroslavl Region	6	7	1	—51	5	56	24	26	2	—6	—3	3
Moscow	2,892	15,240	12,347	9,072	21,244	12,172	15,318	24,139	8,821	10,247	16,711	6,464

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	518	1,838	1,320	959	3,760	2,802	998	1,772	774	109	1,513	1,404
Republic of Karelia	0	0	1	2	2	0	46	48	2	—12	1	13
Republic of Komi	2	4	2	3	3	0	6	7	1	1	1	0
Arkhangelsk Region	—2	7	9	0	4	4	9	10	0	12	18	6
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	—2	7	9	0	4	4	9	10	0	12	18	6
Vologda Region	—76	112	188	183	184	1	—66	164	230	—227	113	340
Kaliningrad Region	16	25	9	18	24	5	10	24	14	—27	13	40
Leningrad Region	3	40	38	416	901	485	61	126	65	—220	126	345
Murmansk Region	—581	3	585	3	3	0	3	3	0	3	4	1
Novgorod Region	112	116	4	78	81	3	—66	—36	31	101	197	97
Pskov Region	0	0	0	1	1	0	0	0	0	1	1	0
Saint Petersburg	1,044	1,530	486	255	2,558	2,303	996	1,426	430	477	1,039	562
SOUTHERN FEDERAL DISTRICT	175	200	25	182	214	32	240	290	50	156	207	51
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	1	1	0	1	1	0
Republic of Kalmykia	0	0	0	0	0	0	0	1	0	0	0	0
Krasnodar Territory	133	149	16	129	133	4	125	129	4	79	102	23
Astrakhan Region	1	1	0	1	2	0	1	1	0	4	4	0
Volgograd Region	14	21	7	18	26	8	18	25	7	14	22	7
Rostov Region	27	28	2	33	53	21	94	133	39	58	79	21
NORTH CAUCASIAN FEDERAL DISTRICT	—18	19	37	75	82	6	13	17	4	19	25	6
Republic of Dagestan	—28	3	31	36	39	3	1	2	1	3	7	4
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	1	0	0	1	0	1	2	0	1	1	0
Karachay-Cherkess Republic	1	1	0	3	3	0	0	0	0	1	1	0
Republic of North Ossetia — Alania	0	1	0	0	1	1	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	8	13	5	36	38	3	11	13	2	14	15	1
VOLGA FEDERAL DISTRICT	1,105	2,121	1,016	461	780	318	—2,221	816	3,037	461	859	397
Republic of Bashkortostan	17	19	3	301	303	2	41	77	36	21	36	15
Mari El Republic	0	0	0	1	1	0	2	2	0	0	1	0
Republic of Mordovia	0	1	0	—14	1	14	0	1	0	2	2	0

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	45	47	2	36	51	15	65	71	5	—40	63	103
Udmurt Republic	1	3	2	5	5	0	11	11	0	3	4	0
Chuvash Republic — Chuvashia	2	2	1	2	4	2	5	5	1	5	6	0
Perm Territory	899	1,642	743	—106	—34	72	—2,508	353	2,861	275	314	39
Kirov Region	1	3	1	14	24	10	4	5	1	16	16	0
Nizhny Novgorod Region	94	353	259	168	298	130	24	116	92	122	338	216
Orenburg Region	8	9	0	22	22	0	3	3	0	—11	4	16
Penza Region	1	1	0	5	5	0	2	3	1	1	3	2
Samara Region	21	23	2	8	12	4	91	93	1	54	57	3
Saratov Region	14	14	1	7	75	68	35	65	30	7	8	1
Ulyanovsk Region	1	3	3	12	13	1	5	13	8	6	8	2
URALS FEDERAL DISTRICT	2,767	2,931	164	3,176	3,292	117	1,773	2,288	515	2,053	2,341	288
Kurgan Region	2	2	0	1	1	0	2	2	0	1	1	0
Sverdlovsk Region	—29	128	156	106	209	103	—20	130	150	—220	62	282
Tyumen Region	2,726	2,728	2	2,775	2,786	11	1,548	1,909	361	2,177	2,177	0
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	2,726	2,728	2	2,775	2,786	11	1,548	1,909	361	2,177	2,177	0
Chelyabinsk Region	68	73	5	294	296	2	244	248	4	95	100	5
SIBERIAN FEDERAL DISTRICT	1,027	1,082	55	—159	395	554	449	915	466	974	1,406	432
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	2	2	0	2	3	0	2	3	1	6	6	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	—20	0	21	—6	1	7	—5	1	6	—2	0	2
Altai Territory	3	3	0	1	2	0	1	1	0	2	3	1
Trans-Baikal Territory	—5	0	5	3	4	1	0	1	1	1	1	0
Krasnoyarsk Territory	978	980	2	—48	—44	4	349	729	380	873	1,284	411
Irkutsk Region	—1	9	10	14	222	209	31	96	65	24	24	1
Kemerovo Region	17	17	0	—181	132	312	—15	—14	1	—12	—11	1
Novosibirsk Region	42	55	12	39	58	19	67	76	9	71	86	14
Omsk Region	6	6	1	9	11	1	9	9	1	3	4	0
Tomsk Region	5	8	4	7	8	0	10	11	1	8	9	1

Table 6.1.1 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	56	118	62	160	389	229	457	486	28	74	149	75
Republic of Sakha (Yakutia)	—8	2	10	—152	3	155	3	3	0	0	2	3
Kamchatka Territory	3	3	0	0	7	7	12	12	0	14	15	0
Primorye Territory	22	23	1	—10	17	27	330	334	4	71	73	2
Khabarovsk Territory	14	33	18	258	297	39	—2	22	24	21	22	1
Amur Region	51	52	0	52	52	1	98	99	0	—37	32	69
Magadan Region	—29	2	31	6	6	0	2	2	0	1	1	0
Sakhalin Region	3	4	0	5	6	1	14	14	0	4	4	0
Jewish Autonomous Region	0	0	0	1	1	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							...	...	...	...	...	...
Republic of Crimea							...	...	...	...	...	...
Sevastopol							...	...	...	...	...	...
Unallocated by Region of Russian Federation	166	628	462	545	872	327	921	1,586	665	—200	838	1,037

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)

1	Q3 2013			Q4 2013			Q1 2014			Q2 2014		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	14,090	43,017	28,927	9,147	46,391	37,244	12,600	31,845	19,245	11,195	36,526	25,331
CENTRAL FEDERAL DISTRICT	8,148	25,798	17,651	4,156	29,610	25,454	7,588	19,296	11,707	4,240	20,924	16,685
Belgorod Region	724	755	31	−115	59	173	−2	51	53	148	159	11
Bryansk Region	−3	1	4	0	11	10	1	2	1	−2	2	3
Vladimir Region	1	86	85	−50	47	96	−214	42	255	6	98	92
Voronezh Region	17	66	49	−52	54	106	6	26	20	−10	29	39
Ivanovo Region	−10	6	16	0	2	2	7	7	0	−2	3	4
Kaluga Region	19	75	56	177	223	45	−45	80	125	−2	128	130
Kostroma Region	105	125	21	−38	107	145	216	269	53	194	300	106
Kursk Region	4	26	22	82	108	26	1	10	9	1	28	27
Lipetsk Region	75	85	10	−138	−68	70	147	156	9	−3	108	111
Moscow Region	294	1,310	1,015	354	1,819	1,465	−45	1,107	1,152	33	2,241	2,208
Orel Region	0	3	3	−5	2	6	228	244	16	−7	4	11
Ryazan Region	−10	2	12	−4	13	16	1	27	26	4	4	0
Smolensk Region	−9	43	52	−61	8	69	−11	3	14	−3	4	7
Tambov Region	1	3	2	7	8	1	1	1	0	1	6	5
Tver Region	10	13	3	27	52	26	−1	26	27	29	34	5
Tula Region	−3	44	47	32	418	386	−146	8	153	122	149	27
Yaroslavl Region	−19	62	82	119	349	230	60	66	6	−149	27	176
Moscow	6,952	23,094	16,142	3,817	26,399	22,582	7,383	17,171	9,788	3,880	17,601	13,722

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	1,261	4,833	3,572	2,354	5,442	3,088	—850	3,316	4,166	745	5,274	4,529
Republic of Karelia	—4	4	8	—2	11	13	2	2	1	—1	2	4
Republic of Komi	—8	85	94	—7	75	82	7	49	42	—27	105	132
Arkhangelsk Region	81	115	34	—71	28	99	—160	30	191	36	79	43
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	81	115	34	—71	28	99	—160	30	191	36	79	43
Vologda Region	35	889	855	243	376	133	—422	298	720	—110	366	476
Kaliningrad Region	3	25	22	—24	127	151	—8	8	16	—1	43	44
Leningrad Region	—352	251	603	324	1,401	1,076	—80	911	991	402	1,935	1,533
Murmansk Region	—20	4	23	—4	2	6	2	3	1	—4	4	8
Novgorod Region	—9	99	118	46	71	25	—52	—17	35	—41	129	170
Pskov Region	—2	1	3	4	5	1	5	5	0	1	1	0
Saint Petersburg	1,547	3,360	1,813	1,846	3,346	1,501	—143	2,027	2,170	491	2,611	2,119
SOUTHERN FEDERAL DISTRICT	238	1,462	1,224	149	713	564	—20	333	353	192	651	458
Republic of Adygeya (Adygeya)	0	1	0	—9	2	11	0	0	0	2	2	0
Republic of Kalmykia	0	0	0	1	2	1	0	0	0	1	1	0
Krasnodar Territory	122	1,208	1,086	—37	368	406	—6	182	188	51	360	309
Astrakhan Region	—2	6	8	22	37	16	—37	16	52	0	6	6
Volgograd Region	7	26	19	173	224	51	24	67	43	41	68	26
Rostov Region	109	221	111	—1	79	80	—1	68	70	96	213	117
NORTH CAUCASIAN FEDERAL DISTRICT	—13	4	17	6	12	5	7	11	4	19	19	0
Republic of Dagestan	0	0	0	1	1	0	2	2	0	9	9	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1	1	0	1	1	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia — Alania	0	0	0	0	0	0	0	0	0	1	1	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	—14	3	17	4	10	5	6	9	4	9	9	0
VOLGA FEDERAL DISTRICT	—54	1,850	1,903	549	1,271	723	379	1,325	946	684	1,364	681
Republic of Bashkortostan	—13	41	54	87	113	26	37	60	23	94	108	14
Mari El Republic	1	8	6	0	1	1	0	0	0	0	0	0
Republic of Mordovia	0	1	1	0	0	0	0	1	1	0	0	0

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	48	97	49	22	122	100	55	79	24	118	180	62
Udmurt Republic	491	497	7	64	111	48	99	100	1	111	113	3
Chuvash Republic — Chuvashia	—48	3	52	152	156	4	19	20	1	1	1	0
Perm Territory	—1,224	224	1,448	—23	97	120	210	349	139	—190	119	309
Kirov Region	2	2	0	7	7	0	1	1	0	1	1	0
Nizhny Novgorod Region	154	299	145	193	346	153	153	511	357	224	316	91
Orenburg Region	0	41	41	62	112	50	—225	16	241	57	59	2
Penza Region	1	5	4	28	33	5	2	4	1	15	19	4
Samara Region	521	604	83	—34	117	151	18	61	43	219	313	94
Saratov Region	1	12	12	—26	27	53	—6	108	114	—86	10	96
Ulyanovsk Region	13	15	3	18	28	10	15	15	0	120	126	5
URALS FEDERAL DISTRICT	2,545	4,656	2,111	3,366	4,107	740	3,430	4,137	706	3,158	4,228	1,071
Kurgan Region	0	1	2	—2	0	2	0	1	2	—1	0	1
Sverdlovsk Region	—114	175	290	145	301	157	450	561	112	—375	141	516
Tyumen Region	2,516	4,272	1,756	2,792	3,289	497	2,773	3,347	574	3,149	3,627	479
Khanty-Mansi Autonomous Area — Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	—38	133	171	—26	176	201	—40	129	169	—34	148	182
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	2,554	4,138	1,585	2,818	3,113	296	2,814	3,218	404	3,182	3,479	297
Chelyabinsk Region	144	208	64	432	516	85	208	227	19	385	460	76
SIBERIAN FEDERAL DISTRICT	—40	864	904	1,430	2,638	1,207	431	874	444	669	1,118	449
Altai Republic	0	0	0	0	0	0	0	4	4	—3	3	6
Republic of Buryatia	—35	30	65	38	39	1	0	0	0	—16	0	16
Republic of Tuva	5	10	5	—12	3	16	4	17	13	1	63	63
Republic of Khakassia	—37	3	40	92	92	0	0	0	0	—49	0	49
Altai Territory	—23	3	26	23	26	3	1	1	0	6	8	2
Trans-Baikal Territory	16	16	0	200	260	61	5	19	14	12	13	1
Krasnoyarsk Territory	193	254	61	773	1,568	796	314	330	16	269	323	54
Irkutsk Region	—39	111	150	68	140	71	0	25	26	360	391	31
Kemerovo Region	—245	211	456	104	257	153	72	91	18	—55	65	120
Novosibirsk Region	122	190	68	124	155	31	42	353	311	39	124	84
Omsk Region	—15	2	17	—11	4	15	2	2	0	—9	3	12
Tomsk Region	20	35	15	32	93	61	—9	33	42	113	126	13

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	832	2,023	1,192	—2,016	1,367	3,384	1,246	1,610	364	1,164	1,995	831
Republic of Sakha (Yakutia)	—233	47	280	—118	41	2 160	0	4	4	53	77	24
Kamchatka Territory	1	1	1	1	1	0	45	46	1	0	1	1
Primorye Territory	—106	15	121	—112	32	144	28	112	84	94	213	119
Khabarovsk Territory	—131	22	153	7	175	168	8	10	2	5	8	2
Amur Region	153	191	38	201	234	33	191	229	39	173	184	10
Magadan Region	546	551	5	—35	0	35	35	35	0	0	0	0
Sakhalin Region	601	1,196	595	35	879	844	929	1,163	234	799	1,473	674
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	32	32	0
Chukotka Autonomous Area	1	1	0	5	5	0	10	10	0	8	8	0
CRIMEA FEDERAL DISTRICT							...	...	...	...	...	...
Republic of Crimea							...	...	...	...	...	...
Sevastopol							...	...	...	...	...	...
Unallocated by Region of Russian Federation	1,173	1,527	353	—848	1,230	2,078	389	943	555	325	952	627

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

(units)

1	31.12.2014			
	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	834	1,708	232	1,476
CENTRAL FEDERAL DISTRICT	504	348	66	282
Belgorod Region	3	10	1	9
Bryansk Region	—	7	—	7
Vladimir Region	3	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	9	40	—	40
Orel Region	1	12	—	12
Ryazan Region	4	10	—	10
Smolensk Region	2	8	2	6
Tambov Region	1	3	—	3
Tver Region	4	11	1	10
Tula Region	4	12	—	12
Yaroslavl Region	5	24	2	22
Moscow	450	130	22	108
NORTH-WESTERN FEDERAL DISTRICT	64	251	8	243
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	9	—	9
Pskov Region	2	7	—	7
Saint Petersburg	41	139	1	138
SOUTHERN FEDERAL DISTRICT	43	196	13	183
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	32	—	32
Rostov Region	14	85	11	74
NORTH CAUCASIAN FEDERAL DISTRICT	28	99	25	74
Republic of Daghestan	12	25	16	9
Republic of Ingushetia	—	3	—	3
Kabardino-Balkar Republic	5	11	3	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	92	322	39	283
Republic of Bashkortostan	7	31	—	31
Mari El Republic	2	12	4	8
Republic of Mordovia	4	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	71	2	69
Orenburg Region	7	11	—	11
Penza Region	1	11	—	11
Samara Region	15	47	2	45
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	44	192	20	172
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	7	13	5	8
Trans-Baikal Territory	—	5	—	5
Krasnoyarsk Territory	5	30	3	27
Irkutsk Region	7	19	1	18
Kemerovo Region	6	11	—	11
Novosibirsk Region	6	58	—	58
Omsk Region	5	20	—	20
Tomsk Region	2	17	8	9
FAR-EASTERN FEDERAL DISTRICT	22	89	6	83
Republic of Sakha (Yakutia)	4	13	—	13
Kamchatka Territory	3	7	3	4
Primorye Territory	6	18	1	17
Khabarovsk Territory	2	29	—	29
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	31.12.2014				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	23,301	6,735	2,289	9,273	41,598
CENTRAL FEDERAL DISTRICT	6,911	2,284	259	2,031	11,485
Belgorod Region	154	189	16	140	499
Bryansk Region	100	47	9	111	267
Vladimir Region	187	90	11	139	427
Voronezh Region	328	207	35	169	739
Ivanovo Region	178	7	9	82	276
Kaluga Region	131	34	7	110	282
Kostroma Region	110	3	5	71	189
Kursk Region	128	76	19	115	338
Lipetsk Region	153	76	20	97	346
Moscow Region	1,409	447	15	134	2,005
Orel Region	103	47	10	57	217
Ryazan Region	127	55	12	89	283
Smolensk Region	96	33	6	91	226
Tambov Region	125	129	11	77	342
Tver Region	129	58	11	100	298
Tula Region	164	51	10	136	361
Yaroslavl Region	235	2	14	140	391
Moscow	3,054	733	39	173	3,999
NORTH-WESTERN FEDERAL DISTRICT	2,294	182	346	1,055	3,877
Republic of Karelia	111	7	17	63	198
Republic of Komi	172	17	15	83	287
Arkhangelsk Region	185	4	25	95	309
Nenets Autonomous Area	13	—	—	1	14
Arkhangelsk Region, excluding Nenets Autonomous Area	172	4	25	94	295
Vologda Region	234	7	39	108	388
Kaliningrad Region	118	12	32	97	259
Leningrad Region	45	16	15	347	423
Murmansk Region	121	6	12	86	225
Novgorod Region	120	2	15	56	193
Pskov Region	105	9	13	52	179
Saint Petersburg	1,083	102	163	68	1,416
SOUTHERN FEDERAL DISTRICT	2,559	400	280	715	3,954
Republic of Adygeya (Adygeya)	75	5	10	18	108
Republic of Kalmykia	32	1	2	11	46
Krasnodar Territory	1,131	128	126	320	1,705
Astrakhan Region	109	59	13	64	245
Volgograd Region	272	154	46	184	656
Rostov Region	940	53	83	118	1,194
NORTH CAUCASIAN FEDERAL DISTRICT	779	80	128	121	1,108
Republic of Dagestan	133	9	11	17	170
Republic of Ingushetia	15	1	1	1	18
Kabardino-Balkar Republic	80	41	8	10	139
Karachay-Cherkess Republic	31	1	3	8	43

Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Republic of North Ossetia — Alania	43	11	9	14	77
Chechen Republic	33	0	6	12	51
Stavropol Territory	444	17	90	59	610
VOLGA FEDERAL DISTRICT	4,785	2,285	529	2,076	9,675
Republic of Bashkortostan	770	335	75	228	1,408
Mari El Republic	67	38	14	59	178
Republic of Mordovia	142	70	8	59	279
Republic of Tatarstan (Tatarstan)	742	458	77	231	1,508
Udmurt Republic	244	12	33	130	419
Chuvash Republic — Chuvashia	133	134	27	108	402
Perm Territory	558	23	44	237	862
Kirov Region	207	71	30	96	404
Nizhny Novgorod Region	581	267	60	142	1,050
Orenburg Region	278	251	48	170	747
Penza Region	159	194	17	97	467
Samara Region	466	166	61	236	929
Saratov Region	281	198	20	193	692
Ulyanovsk Region	157	68	15	90	330
URALS FEDERAL DISTRICT	2,155	517	310	789	3,771
Kurgan Region	85	158	14	80	337
Sverdlovsk Region	899	160	69	109	1,237
Tyumen Region	695	86	91	342	1,214
Khanty-Mansi Autonomous Area — Yugra	344	52	40	151	587
Yamal-Nenets Autonomous Area	129	15	7	63	214
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	222	19	44	128	413
Chelyabinsk Region	476	113	136	258	983
SIBERIAN FEDERAL DISTRICT	2,694	863	309	1,490	5,356
Altai Republic	33	4	3	8	48
Republic of Buryatia	149	2	14	124	289
Republic of Tuva	40	—	3	11	54
Republic of Khakassia	66	21	6	70	163
Altai Territory	264	432	26	166	888
Trans-Baikal Territory	159	1	13	90	263
Krasnoyarsk Territory	479	91	39	254	863
Irkutsk Region	298	46	40	238	622
Kemerovo Region	284	81	45	218	628
Novosibirsk Region	478	113	68	68	727
Omsk Region	303	67	31	146	547
Tomsk Region	141	5	21	97	264
FAR-EASTERN FEDERAL DISTRICT	1,000	113	104	645	1,862
Republic of Sakha (Yakutia)	178	30	9	117	334
Kamchatka Territory	69	5	4	38	116
Primorye Territory	299	21	43	172	535
Khabarovsk Territory	226	18	29	78	351
Amur Region	113	18	9	92	232
Magadan Region	26	7	3	25	61
Sakhalin Region	67	13	5	81	166
Jewish Autonomous Region	22	1	2	21	46
Chukotka Autonomous Area	—	—	—	21	21
CRIMEA FEDERAL DISTRICT	124	11	24	351	510
Republic of Crimea	116	7	14	251	388
Sevastopol	8	4	10	100	122

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				
31.03.2014	245 (30)	129 (13)	115 (17)	216 (28)
30.06.2014	238 (33)	127 (14)	110 (19)	211 (30)
30.09.2014	231 (30)	124 (15)	106 (15)	205 (28)
CENTRAL FEDERAL DISTRICT				
31.03.2014	163 (20)	85 (9)	77 (11)	135 (19)
30.06.2014	158 (23)	84 (10)	73 (13)	132 (21)
30.09.2014	158 (20)	83 (10)	74 (10)	133 (19)
Moscow and Moscow Region				
31.03.2014	155 (19)	82 (8)	72 (11)	127 (18)
30.06.2014	150 (22)	81 (9)	68 (13)	124 (20)
30.09.2014	151 (19)	80 (9)	70 (10)	126 (18)
NORTH-WEST FEDERAL DISTRICT				
31.03.2014	20 (2)	11 (1)	9 (1)	20 (2)
30.06.2014	20 (2)	11 (1)	9 (1)	20 (2)
30.09.2014	17 (3)	10 (2)	7 (1)	17 (3)
SOUTHERN FEDERAL DISTRICT				
31.03.2014	8	3	5	8
30.06.2014	9	4	5	9
30.09.2014	9	4	5	9
NORTH CAUCASIAN FEDERAL DISTRICT				
31.03.2014	1	—	1	1
30.06.2014	1	—	1	1
30.09.2014	1	—	1	1
VOLGA FEDERAL DISTRICT				
31.03.2014	27 (3)	12 (1)	15 (2)	27 (3)
30.06.2014	25 (3)	11 (1)	14 (2)	25 (3)
30.09.2014	24 (3)	11 (1)	13 (2)	24 (3)
URALS FEDERAL DISTRICT				
31.03.2014	10 (2)	9 (1)	1 (1)	10 (2)
30.06.2014	9 (2)	8 (1)	1 (1)	9 (2)
30.09.2014	8 (1)	8 (1)	—	8 (1)
SIBERIAN FEDERAL DISTRICT				
31.03.2014	10 (3)	3 (1)	7 (2)	9 (2)
30.06.2014	10 (3)	3 (1)	7 (2)	9 (2)
30.09.2014	7 (3)	2 (1)	5 (2)	6 (2)
FAR-EASTERN FEDERAL DISTRICT				
31.03.2014	6	6	—	6
30.06.2014	6	6	—	6
30.09.2014	6	6	—	6
CRIMEA FEDERAL DISTRICT				
31.03.2014	...	...	...	...
30.06.2014	...	...	...	...
30.09.2014	1	—	1	1

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

Table 6.2.4

Credit Institutions Grouped by Registered Authorized Capital

(units)

	31.12.2014										
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more	total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	10	13	38	30	112	212	118	111	163	27	834
CENTRAL FEDERAL DISTRICT	2	7	24	20	51	120	60	76	121	23	504
Belgorod Region	—	—	—	—	—	—	2	1	—	—	3
Bryansk Region	—	—	—	—	—	—	—	—	—	—	—
Vladimir Region	—	—	—	—	1	1	—	1	—	—	3
Voronezh Region	—	—	—	—	1	—	—	—	—	—	1
Ivanovo Region	—	—	1	—	3	2	—	—	—	—	6
Kaluga Region	—	—	—	1	—	2	—	1	—	—	4
Kostroma Region	—	—	—	—	1	1	2	—	1	—	5
Kursk Region	—	—	—	—	1	—	—	—	—	—	1
Lipetsk Region	—	—	—	—	—	—	—	1	—	—	1
Moscow Region	—	1	—	—	1	2	2	1	2	—	9
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	1	—	—	5
Moscow	2	6	21	14	38	107	51	70	118	23	450
NORTH-WESTERN FEDERAL DISTRICT	3	3	4	3	10	14	11	8	8	0	64
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1
Republic of Komi	—	—	—	—	1	—	—	—	—	—	1
Arkhangelsk Region	—	—	—	—	—	—	—	—	—	—	—
Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—
Vologda Region	—	—	1	—	2	3	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	3	5	9	7	5	6	—	41
SOUTHERN FEDERAL DISTRICT	1	1	3	—	6	19	8	3	2	—	43
Republic of Adygeya (Adygeya)	—	—	2	—	—	2	—	—	—	—	4
Republic of Kalmykia	—	—	—	—	1	—	—	—	—	—	1
Krasnodar Territory	—	—	1	—	2	5	4	1	2	—	15
Astrakhan Region	1	1	—	—	—	2	1	—	—	—	5
Volgograd Region	—	—	—	—	—	4	—	—	—	—	4
Rostov Region	—	—	—	—	3	6	3	2	—	—	14
NORTH CAUCASIAN FEDERAL DISTRICT	1	—	1	—	9	11	3	3	—	—	28
Republic of Dagestan	1	—	1	—	3	5	1	1	—	—	12
Republic of Ingushetia	—	—	—	—	—	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	2	3	—	—	—	—	5
Karachay-Cherkess Republic	—	—	—	—	1	—	1	2	—	—	4
Republic of North Ossetia — Alania	—	—	—	—	1	—	1	—	—	—	2
Chechen Republic	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	—	2	3	—	—	—	—	5
VOLGA FEDERAL DISTRICT	1	1	2	2	11	20	23	11	17	4	92
Republic of Bashkortostan	—	—	—	—	—	1	4	1	1	—	7
Mari El Republic	—	—	2	—	—	—	—	—	—	—	2
Republic of Mordovia	—	—	—	—	—	—	3	1	—	—	4
Republic of Tatarstan (Tatarstan)	—	1	—	—	2	5	1	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	2	2	—	7
Penza Region	—	—	—	—	—	1	—	—	—	—	1
Samara Region	—	—	—	—	—	5	2	2	5	1	15
Saratov Region	—	—	—	1	2	2	4	—	—	—	9
Ulyanovsk Region	—	—	—	—	1	1	—	—	—	—	2

Table 6.2.4 (end)

(units)

1	2	3	4	5	6	7	8	9	10	11	12
URALS FEDERAL DISTRICT	1	—	2	1	7	9	3	3	9	—	35
Kurgan Region	—	—	—	—	1	1	—	—	—	—	2
Sverdlovsk Region	—	—	—	—	4	5	—	1	4	—	14
Tyumen Region	1	—	1	1	2	2	1	—	4	—	12
Khanty-Mansi Autonomous Area — Yugra	—	—	1	1	1	—	1	—	2	—	6
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	1	2	13	11	7	4	4	—	44
Altai Republic	—	—	—	—	2	—	—	—	—	—	2
Republic of Buryatia	—	—	—	—	—	—	—	1	—	—	1
Republic of Tuva	—	—	—	—	—	1	—	—	—	—	1
Republic of Khakassia	—	—	—	—	—	1	1	—	—	—	2
Altai Territory	—	—	—	1	4	1	—	—	1	—	7
Trans-Baikal Territory	—	—	—	—	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	1	—	1	1	2	—	—	—	5
Irkutsk Region	—	—	—	—	3	3	1	—	—	—	7
Kemerovo Region	—	—	—	1	2	1	1	1	—	—	6
Novosibirsk Region	1	—	—	—	1	—	1	1	2	—	6
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			
31.08.2014	869	62,464,070.8	36
30.09.2014	859	64,072,509.0	35
31.10.2014	850	66,982,357.0	34
30.11.2014	842	71,162,765.6	32
CENTRAL FEDERAL DISTRICT			
31.08.2014	517	56,411,089.4	24
30.09.2014	513	57,987,418.4	20
31.10.2014	507	60,775,640.3	20
30.11.2014	505	65,212,704.0	19
Moscow and Moscow Region			
31.08.2014	469	55,988,586.9	19
30.09.2014	466	57,566,062.3	19
31.10.2014	460	60,353,310.2	19
30.11.2014	458	64,782,428.9	18
NORTH-WEST FEDERAL DISTRICT			
31.08.2014	68	1,615,723.2	9
30.09.2014	66	1,639,737.1	8
31.10.2014	66	1,682,689.2	8
30.11.2014	66	1,772,936.9	8
SOUTHERN FEDERAL DISTRICT			
31.08.2014	44	300,810.6	11
30.09.2014	45	302,773.5	11
31.10.2014	43	298,397.2	11
30.11.2014	43	301,671.5	11
NORTH CAUCASIAN FEDERAL DISTRICT			
31.08.2014	32	43,707.7	12
30.09.2014	30	43,788.3	11
31.10.2014	30	43,491.0	11
30.11.2014	28	45,296.2	10
VOLGA FEDERAL DISTRICT			
31.08.2014	99	1,625,731.9	25
30.09.2014	98	1,625,246.6	25
31.10.2014	98	1,662,614.0	25
30.11.2014	96	1,663,955.6	24
URALS FEDERAL DISTRICT			
31.08.2014	39	1,282,805.2	7
30.09.2014	38	1,295,691.3	7
31.10.2014	37	1,307,297.7	7
30.11.2014	36	954,440.9	8
SIBERIA FEDERAL DISTRICT			
31.08.2014	46	615,095.7	7
30.09.2014	45	609,966.9	7
31.10.2014	45	636,896.9	6
30.11.2014	44	630,279.3	6
FAR-EASTERN FEDERAL DISTRICT			
31.08.2014	22	558,437.2	4
30.09.2014	22	556,122.2	4
31.10.2014	22	564,096.5	4
30.11.2014	22	569,750.2	4
CRIMEA FEDERAL DISTRICT			
31.08.2014	2	10,669.9	2
30.09.2014	2	11,764.7	2
31.10.2014	2	11,234.2	2
30.11.2014	2	11,730.9	2

Table 6.2.6

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

(units)

	Less than 3 millions of rubles	From 3 millions to 10 millions of rubles	From 10 millions to 30 millions of rubles	From 30 millions to 60 millions of rubles	From 60 millions to 150 millions of rubles	From 150 millions to 300 millions of rubles	From 300 millions to 500 millions of rubles	From 500 millions to 1 billion of rubles	From 1 billion to 10 billions of rubles	10 billions of rubles and more	Total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	8	10	19	21	74	152	87	99	139	25	634
CENTRAL FEDERAL DISTRICT	2	5	7	13	25	70	39	66	100	21	348
Belgorod Region	—	—	—	—	—	—	2	1	—	—	3
Bryansk Region	—	—	—	—	—	—	—	—	—	—	—
Vladimir Region	—	—	—	—	1	1	—	1	—	—	3
Voronezh Region	—	—	—	—	1	—	—	—	—	—	1
Ivanovo Region	—	—	—	—	1	1	—	—	—	—	2
Kaluga Region	—	—	—	1	—	2	—	1	—	—	4
Kostroma Region	—	—	—	—	1	1	2	—	1	—	5
Kursk Region	—	—	—	—	1	—	—	—	—	—	1
Lipetsk Region	—	—	—	—	—	—	—	1	—	—	1
Orel Region	—	—	—	—	—	—	—	—	—	—	—
Ryazan Region	—	—	—	3	—	—	—	—	—	—	3
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	15	61	33	62	99	21	310
NORTH-WESTERN FEDERAL DISTRICT	2	2	3	2	9	10	7	7	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	3	1	1	1	—	8
Kaliningrad Region	—	—	—	—	—	—	—	—	1	—	1
Leningrad Region	—	—	1	—	—	1	2	1	—	—	5
Murmansk Region	1	—	—	—	—	1	—	1	—	—	3
Novgorod Region	—	1	—	—	—	1	—	—	—	—	2

Table 6.2.6 (cont.)

(units)

1	2	3	4	5	6	7	8	9	10	11	12
Pskov Region	—	—	—	—	1	—	1	—	—	—	2
Saint Petersburg	1	1	1	2	5	4	3	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	—	8	10	2	3	—	—	25
Republic of Dagestan	1	—	—	—	2	5	1	1	—	—	10
Republic of Ingushetia	—	—	—	—	—	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	2	2	—	—	—	—	4
Karachay-Cherkess Republic	—	—	1	—	1	—	1	2	—	—	5
Republic of North Ossetia — Alania	—	—	—	—	1	—	—	—	—	—	1
Chechen Republic	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	—	2	3	—	—	—	—	5
VOLGA FEDERAL DISTRICT	1	1	2	2	9	19	21	10	16	4	85
Republic of Bashkortostan	—	—	—	—	—	1	4	—	1	—	6
Mari El Republic	—	—	2	—	—	—	—	—	—	—	2
Republic of Mordovia	—	—	—	—	—	—	2	1	—	—	3
Republic of Tatarstan (Tatarstan)	—	1	—	—	2	5	1	4	5	3	21
Udmurt Republic	—	—	—	—	—	—	2	—	—	—	2
Chuvash Republic — Chuvashia	—	—	—	—	1	2	1	—	—	—	4
Perm Territory	1	—	—	—	—	2	—	—	1	—	4
Kirov Region	—	—	—	1	—	—	—	1	1	—	3
Nizhni Novgorod Region	—	—	—	—	2	1	5	—	1	—	9
Orenburg Region	—	—	—	—	1	—	1	2	2	—	6
Penza Region	—	—	—	—	—	1	—	—	—	—	1
Samara Region	—	—	—	—	—	4	1	2	5	1	13
Saratov Region	—	—	—	1	2	2	4	—	—	—	9
Ulyanovsk Region	—	—	—	—	1	1	—	—	—	—	2
URALS FEDERAL DISTRICT	1	—	2	1	5	7	2	3	9	—	30
Kurgan Region	—	—	—	—	1	1	—	—	—	—	2

Table 6.2.7

Financial Performance of Credit Institutions

	30.11.2014					
	total profit (+) / loss (—) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	780,722.4	865,972.0	77.8	85,249.6	22.2	160,394.1
CENTRAL FEDERAL DISTRICT	733,923.2	805,276.5	78.2	71,353.3	21.8	148,756.3
Belgorod Region	203.4	203.4	100.0	0.0	0.0	29.8
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0
Vladimir Region	983.4	983.4	100.0	0.0	0.0	38.8
Voronezh Region	—3.6	0.0	0.0	3.6	100.0	7.4
Ivanovo Region	156.2	196.2	80.0	40.0	20.0	19.4
Kaluga Region	253.6	358.3	50.0	104.7	50.0	103.8
Kostroma Region	6,765.1	6,814.9	66.7	49.8	33.3	925.9
Kursk Region	400.3	400.9	50.0	0.6	50.0	79.0
Lipetsk Region	25.6	25.6	100.0	0.0	0.0	33.3
Moscow Region	—442.7	350.8	77.8	793.5	22.2	116.3
Orel Region	—42.8	0.0	0.0	42.8	100.0	0.6
Ryazan Region	167.4	167.4	100.0	0.0	0.0	35.3
Smolensk Region	—39.4	21.7	50.0	61.1	50.0	33.7
Tambov Region	41.8	41.8	100.0	0.0	0.0	8.6
Tver Region	—101.3	153.7	75.0	255.0	25.0	23.8
Tula Region	84.8	84.8	100.0	0.0	0.0	23.0
Yaroslavl Region	238.9	238.9	100.0	0.0	0.0	42.1
Moscow	725,232.4	795,234.8	78.2	70,002.4	21.8	147,235.5
NORTH-WESTERN FEDERAL DISTRICT	26,282.6	27,103.7	86.2	821.1	13.8	4,017.1
Republic of Karelia	25.3	25.3	100.0	0.0	0.0	4.4
Republic of Komi	65.1	65.1	100.0	0.0	0.0	10.4
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	—482.5	112.9	60.0	595.4	40.0	89.8
Kaliningrad Region	427.1	427.1	100.0	0.0	0.0	80.2

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	230.7	245.4	75.0	14.8	25.0	5.6
Murmansk Region	290.7	290.7	100.0	0.0	0.0	29.0
Novgorod Region	101.8	101.8	100.0	0.0	0.0	15.3
Pskov Region	48.3	48.3	100.0	0.0	0.0	12.2
Saint Petersburg	25,576.2	25,787.2	90.0	211.0	10.0	3,770.3
SOUTHERN FEDERAL DISTRICT	5,089.5	5,232.1	79.1	142.6	20.9	1,102.7
Republic of Adygeya (Adygeya)	500.2	500.2	100.0	0.0	0.0	45.1
Republic of Kalmykia	—12.4	0.0	0.0	12.4	100.0	0.0
Krasnodar Territory	2,347.3	2,428.5	80.0	81.2	20.0	505.5
Astrakhan Region	174.0	174.0	100.0	0.0	0.0	33.3
Volgograd Region	327.2	353.0	75.0	25.8	25.0	104.6
Rostov Region	1,753.3	1,776.5	71.4	23.2	28.6	414.2
NORTH CAUCASIAN FEDERAL DISTRICT	1,716.1	1,868.9	75.0	152.7	25.0	329.9
Republic of Dagestan	148.2	204.2	75.0	56.0	25.0	114.4
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	117.9	156.5	60.0	38.5	40.0	37.4
Karachay-Cherkess Republic	970.1	1,024.6	75.0	54.5	25.0	113.6
Republic of North Ossetia — Alania	149.7	149.7	100.0	0.0	0.0	6.1
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	330.3	333.9	80.0	3.7	20.0	58.4
VOLGA FEDERAL DISTRICT	9,672.0	11,378.9	81.1	1,706.9	18.9	2,962.2
Republic of Bashkortostan	585.4	654.8	85.7	69.4	14.3	105.9
Mari El Republic	25.6	25.6	100.0	0.0	0.0	5.8
Republic of Mordovia	40.9	181.1	50.0	140.2	50.0	36.8
Republic of Tatarstan (Tatarstan)	3,663.1	4,229.6	90.9	566.5	9.1	1,115.0
Udmurt Republic	564.9	564.9	100.0	0.0	0.0	189.2
Chuvash Republic — Chuvashia	44.0	44.0	100.0	0.0	0.0	12.8
Perm Territory	63.9	66.5	75.0	2.6	25.0	25.1
Kirov Region	764.6	764.6	100.0	0.0	0.0	186.9
Nizhny Novgorod Region	1,394.7	1,540.5	72.7	145.8	27.3	230.0
Orenburg Region	460.0	522.7	75.0	62.6	25.0	110.4
Penza Region	49.0	49.0	100.0	0.0	0.0	12.9
Samara Region	1,297.0	2,006.6	62.5	709.6	37.5	594.9
Saratov Region	711.4	711.4	100.0	0.0	0.0	311.3
Ulyanovsk Region	7.5	17.6	50.0	10.2	50.0	25.2

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	8,320.7	9,552.0	69.4	1,231.3	30.6	1,390.6
Kurgan Region	75.8	75.8	100.0	0.0	0.0	19.8
Sverdlovsk Region	1,252.9	2,227.4	57.1	974.5	42.9	336.0
Tyumen Region	5,330.7	5,489.2	69.2	158.5	30.8	587.6
Khanty-Mansi Autonomous Area — Yugra	3,476.3	3,571.0	66.7	94.7	33.3	155.9
Yamal-Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	1,854.4	1,918.2	71.4	63.8	28.6	431.7
Chelyabinsk Region	1,661.4	1,759.7	85.7	98.3	14.3	447.3
SIBERIAN FEDERAL DISTRICT	5.5	3,103.4	75.0	3,097.9	25.0	697.0
Altai Republic	22.7	22.7	100.0	0.0	0.0	3.3
Republic of Buryatia	226.1	226.1	100.0	0.0	0.0	4.8
Republic of Tuva	−5.0	0.0	0.0	5.0	100.0	0.1
Republic of Khakassia	107.3	107.3	100.0	0.0	0.0	21.6
Altai Territory	233.1	233.1	100.0	0.0	0.0	35.1
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	−1,557.1	19.9	60.0	1,577.0	40.0	9.1
Irkutsk Region	−11.7	93.7	57.1	105.4	42.9	24.5
Kemerovo Region	190.3	198.4	83.3	8.0	16.7	21.1
Novosibirsk Region	561.8	1,943.9	66.7	1,382.1	33.3	504.3
Omsk Region	113.8	134.2	60.0	20.4	40.0	32.8
Tomsk Region	124.1	124.1	100.0	0.0	0.0	40.3
FAR-EASTERN FEDERAL DISTRICT	−4,227.9	2,456.3	59.1	6,684.3	40.9	1,137.9
Republic of Sakha (Yakutia)	231.7	245.5	75.0	13.8	25.0	89.4
Kamchatka Territory	53.4	170.2	66.7	116.7	33.3	52.0
Primorye Territory	1,905.0	1,921.8	83.3	16.8	16.7	435.6
Khabarovsk Territory	1.7	15.8	50.0	14.1	50.0	0.8
Amur Region	−6,118.0	0.0	0.0	6,118.0	100.0	538.9
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	−301.8	103.0	40.0	404.9	60.0	21.2
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	−59.4	0.0	0.0	59.4	100.0	0.4
Republic of Crimea	−39.6	0.0	0.0	39.6	100.0	0.0
Sevastopol	−19.8	0.0	0.0	19.8	100.0	0.4

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					
31.03.2014	47	48	31	41 (17) ¹	78 (13)
30.06.2014	44	48	29	42 (21)	75 (12)
30.09.2014	44	47	27	37 (18)	76 (12)
CENTRAL FEDERAL DISTRICT					
31.03.2014	22	26	22	22 (7)	71 (13)
30.06.2014	20	27	20	23 (11)	68 (12)
30.09.2014	21	28	19	21 (9)	69 (11)
Moscow and Moscow Region					
31.03.2014	19	24	21	21 (7)	70 (12)
30.06.2014	17	25	19	22 (11)	67 (11)
30.09.2014	18	27	18	19 (8)	69 (11)
NORTH-WESTERN FEDERAL DISTRICT					
31.03.2014	6	5	1	4 (2)	4
30.06.2014	6	5	1	4 (2)	4
30.09.2014	5	4	0	4 (2)	4 (1)
SOUTHERN FEDERAL DISTRICT					
31.03.2014	3	1	—	2	2
30.06.2014	3	1	—	3	2
30.09.2014	3	1	—	3	2
NORTH CAUCASIAN FEDERAL DISTRICT					
31.03.2014	—	1	—	—	—
30.06.2014	—	1	—	—	—
30.09.2014	—	1	—	—	—
VOLGA FEDERAL DISTRICT					
31.03.2014	6	9	5	6 (3)	1
30.06.2014	6	8	5	5 (3)	1
30.09.2014	6	8	5	4 (3)	1
URALS FEDERAL DISTRICT					
31.03.2014	6	1	1	2 (2)	—
30.06.2014	5	1	1	2 (2)	—
30.09.2014	5	1	1	1 (1)	—
SIBERIAN FEDERAL DISTRICT					
31.03.2014	3	3	—	4 (3)	—
30.06.2014	3	3	—	4 (3)	—
30.09.2014	2	2	—	3 (3)	—
FAR-EASTERN FEDERAL DISTRICT					
31.03.2014	1	2	2	1	—
30.06.2014	1	2	2	1	—
30.09.2014	1	2	2	1	—
CRIMEA FEDERAL DISTRICT					
31.03.2014	...	...	...	...	...
30.06.2014	...	...	...	...	...
30.09.2014	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	30.06.2014			30.09.2014		
	GDA	GLA ¹	CA ¹	GDA	GLA ¹	CA ¹
THE RUSSIAN FEDERATION	476	603	1,112	499	597	1,112
CENTRAL FEDERAL DISTRICT	267	340	551	283	336	548
Belgorod Region	2	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	3	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	4	3	6	3	2	5
Tula Region	2	3	6	3	3	6
Yaroslavl Region	2	3	8	4	3	8
Moscow and Moscow Region	246	305	464	258	302	462
NORTH-WESTERN FEDERAL DISTRICT	29	34	81	32	35	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	2	6
Leningrad Region	2	3	3	3	3	3
Murmansk Region	2	1	4	3	1	4
Novgorod Region	2	1	3	2	1	3
Pskov Region	2	—	2	2	1	3
Saint Petersburg	11	18	44	12	18	44
SOUTHERN FEDERAL DISTRICT	34	34	66	35	36	68
Republic of Adygeya (Adygeya)	3	4	5	3	4	5
Republic of Kalmykia	1	2	3	1	2	3
Krasnodar Territory	13	14	23	13	14	23
Astrakhan Region	4	2	5	4	3	6
Volgograd Region	4	3	9	4	3	9
Rostov Region	9	9	21	10	10	22
NORTH CAUCASIAN FEDERAL DISTRICT	7	13	26	7	12	25
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	—	3	5	—	2	4
Chechen Republic	—	—	—	—	—	—
Stavropol Territory	3	2	9	3	2	9

Table 6.2.9 (end)

(units)

1	2	3	4	5	6	7
VOLGA FEDERAL DISTRICT	74	87	162	74	85	160
Republic of Bashkortostan	4	7	21	4	7	21
Mari El Republic	1	—	2	1	—	2
Republic of Mordovia	3	4	6	3	4	6
Republic of Tatarstan (Tatarstan)	19	20	24	19	20	24
Udmurt Republic	2	2	4	2	2	4
Chuvash Republic — Chuvashia	3	4	7	3	4	7
Perm Territory	3	5	12	3	4	11
Kirov Region	3	3	6	3	3	6
Nizhny Novgorod Region	7	11	23	8	11	23
Orenburg Region	5	5	8	5	5	8
Penza Region	1	1	5	1	1	5
Samara Region	14	14	24	13	13	23
Saratov Region	9	9	14	9	9	14
Ulyanovsk Region	—	2	6	—	2	6
URALS FEDERAL DISTRICT	29	34	56	30	34	62
Kurgan Region	1	2	4	1	2	4
Sverdlovsk Region	9	13	22	10	13	28
Tyumen Region	12	12	19	12	12	19
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	7	13	6	6	13
Chelyabinsk Region	7	7	11	7	7	11
SIBERIAN FEDERAL DISTRICT	23	40	108	24	38	105
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	1	5	7	2	5	7
Trans-Baikal Territory	—	—	3	—	—	3
Krasnoyarsk Territory	3	3	12	3	3	12
Irkutsk Region	2	7	17	2	6	16
Kemerovo Region	4	5	11	4	5	11
Novosibirsk Region	5	7	25	5	7	25
Omsk Region	2	6	13	2	5	11
Tomsk Region	2	2	6	2	2	6
FAR-EASTERN FEDERAL DISTRICT	13	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	3	6	14	4	6	14
Khabarovsk Territory	—	2	15	—	2	15
Amur Region	2	2	4	2	2	4
Magadan Region	—	—	3	—	—	3
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			
			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

(millions of rubles)

	30.11.2014									
	customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations				deposits of legal entities		individual deposits	
			public organizations		non-public organizations		in rubles	in foreign currency	in rubles	in foreign currency
			in rubles	in foreign currency	in rubles	in foreign currency				
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	27,217,526	13,950,189	470,758	77,450	4,603,541	1,183,623	6,710,242	4,131,947	13,778,640	4,426,075
CENTRAL FEDERAL DISTRICT	15,896,126	11,594,212	321,447	70,228	2,983,793	832,257	5,137,178	3,748,785	6,144,048	3,028,156
Belgorod Region	159,848	62,669	1,451	15	20,109	2,871	24,090	31,314	111,440	25,339
Bryansk Region	79,296	20,935	666	0	8,230	787	5,172	13,373	63,774	6,740
Vladimir Region	131,613	18,700	1,122	48	13,020	973	9,631	820	105,370	15,030
Voronezh Region	254,807	39,988	2,032	11	31,878	3,915	22,795	9,382	192,164	23,582
Ivanovo Region	82,414	9,725	85	0	6,558	447	3,876	122	70,381	9,069
Kaluga Region	121,686	18,082	1,272	7	14,101	4,396	21,584	2,987	82,864	9,868
Kostroma Region	52,931	4,704	175	0	3,714	934	4,104	178	42,732	3,514
Kursk Region	95,740	21,306	693	87	7,664	1,020	22,118	13,385	62,810	6,681
Lipetsk Region	104,391	21,925	815	0	10,387	1,237	11,441	12,092	80,308	8,485
Moscow Region	982,598	158,239	8,240	966	106,789	15,406	68,750	10,914	783,700	126,598
Orel Region	57,877	4,830	1,253	0	4,615	315	3,123	358	47,218	4,007
Ryazan Region	105,299	12,883	892	0	12,467	660	6,578	3,051	83,403	8,673
Smolensk Region	73,611	10,874	813	29	8,953	989	5,275	851	57,206	7,238
Tambov Region	67,963	5,329	658	10	6,756	210	4,819	44	54,235	4,361
Tver Region	110,414	15,575	454	0	13,331	908	6,188	1,532	88,742	10,352
Tula Region	134,451	22,859	328	43	12,825	6,760	13,667	3,243	105,385	11,598
Yaroslavl Region	147,960	25,578	2,617	4	15,700	2,213	11,782	1,886	114,906	20,937
Moscow	13,133,227	11,120,011	297,881	69,008	2,686,696	788,216	4,892,185	3,643,253	3,997,410	2,726,084

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	2,618,510	855,622	34,611	5,364	482,969	140,975	418,780	140,333	1,586,945	471,873
Republic of Karelia	55,175	7,165	236	34	4,447	244	2,860	252	46,805	6,577
Republic of Komi	94,445	10,500	177	0	6,297	753	4,651	207	81,575	8,744
Arkhangelsk Region	138,757	12,220	1,255	25	28,249	971	5,833	997	101,075	9,958
Nenets Autonomous Area	6,938	232	172	0	575	25	582	0	5,428	207
Arkhangelsk Region, excluding Nenets Autonomous Area	131,819	11,988	1,083	25	27,674	946	5,251	997	95,647	9,751
Vologda Region	111,572	44,222	312	0	13,200	8,864	8,027	21,794	86,793	12,259
Kaliningrad Region	112,727	38,820	1,996	780	15,858	6,689	7,380	1,376	84,687	25,992
Leningrad Region	118,731	18,081	1,396	4	10,518	1,851	6,971	3,326	98,513	10,434
Murmansk Region	119,965	21,662	806	75	10,298	6,989	5,720	1,750	101,576	12,651
Novgorod Region	47,473	6,569	250	0	5,457	1,577	2,675	186	38,145	4,563
Pskov Region	47,212	5,877	98	0	4,335	554	7,255	1,556	34,903	3,310
Saint Petersburg	1,772,453	690,506	28,085	4,446	384,310	112,483	367,408	108,889	912,873	377,385
SOUTHERN FEDERAL DISTRICT	1,180,905	183,680	14,863	245	137,838	21,608	81,574	13,818	906,223	138,331
Republic of Adygeya (Adygeya)	17,071	993	43	0	1,432	36	747	34	14,342	923
Republic of Kalmykia	7,195	605	96	0	609	9	190	0	6,039	527
Krasnodar Territory	535,416	80,545	6,661	82	66,075	8,290	42,599	4,251	403,830	67,232
Astrakhan Region	64,516	7,897	715	17	5,791	1,137	1,911	48	53,474	5,799
Volgograd Region	182,859	29,169	1,895	133	19,388	1,810	10,563	797	147,079	24,736
Rostov Region	373,848	64,471	5,453	13	44,543	10,326	25,564	8,688	281,459	39,114
NORTH CAUCASIAN FEDERAL DISTRICT	334,336	33,279	8,866	6	40,907	2,177	22,160	1,429	253,270	26,573
Republic of Daghestan	50,242	2,344	423	0	6,389	522	976	0	40,685	1,651
Republic of Ingushetia	4,700	310	64	0	1,075	5	144	0	3,348	305
Kabardino-Balkar Republic	26,171	3,553	385	2	2,539	30	635	15	21,981	2,174
Karachay-Cherkess Republic	12,118	887	319	0	1,141	18	323	0	9,885	730
Republic of North Ossetia — Alania	28,863	2,019	381	1	3,025	60	1,010	58	23,950	1,605
Chechen Republic	15,061	447	637	0	5,067	37	958	124	8,017	285
Stavropol Territory	197,181	23,719	6,657	3	21,671	1,505	18,114	1,232	145,404	19,823

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,095,466	565,796	41,209	441	439,166	89,874	477,947	93,555	2,046,103	316,541
Republic of Bashkortostan	388,391	62,330	4,296	55	49,907	9,626	103,836	21,120	222,600	28,147
Mari El Republic	42,036	3,602	272	6	4,002	871	5,831	609	31,132	2,071
Republic of Mordovia	50,593	3,977	420	5	5,704	698	4,048	16	39,477	2,326
Republic of Tatarstan (Tatarstan)	639,390	119,453	13,226	91	97,723	17,970	162,374	9,883	327,933	54,184
Udmurt Republic	123,845	13,954	1,464	2	21,268	2,076	13,686	327	85,227	8,624
Chuvash Republic — Chuvashia	88,893	9,957	437	0	8,260	1,055	9,603	2,083	69,109	5,632
Perm Territory	279,588	90,610	1,855	21	52,058	31,280	26,908	20,820	192,135	36,838
Kirov Region	92,812	8,362	1,306	0	8,929	523	6,495	1,210	73,060	6,381
Nizhny Novgorod Region	399,656	66,760	7,276	127	64,276	6,474	40,785	4,267	278,949	42,783
Orenburg Region	148,381	15,415	1,598	4	16,837	1,098	18,488	1,363	108,637	12,910
Penza Region	91,047	7,605	1,331	0	8,713	350	4,086	310	74,592	5,939
Samara Region	450,963	129,405	3,478	11	61,549	13,732	62,392	29,310	312,326	83,854
Saratov Region	202,951	25,783	3,111	119	24,712	2,650	14,155	2,122	157,405	20,032
Ulyanovsk Region	96,920	8,583	1,139	0	15,228	1,471	5,260	115	73,521	6,820
URALS FEDERAL DISTRICT	1,655,595	332,189	12,293	429	210,149	34,727	319,037	41,536	1,066,334	231,545
Kurgan Region	40,231	2,943	314	5	3,497	583	1,679	92	33,623	2,184
Sverdlovsk Region	570,885	115,362	4,814	143	83,622	20,863	56,791	17,657	401,438	73,205
Tyumen Region	724,129	154,276	2,161	18	78,228	6,121	229,415	10,351	400,512	123,410
Khanty-Mansi Autonomous Area — Yugra	403,200	118,906	889	0	36,819	3,156	162,039	4,251	194,852	97,303
Yamal-Nenets Autonomous Area	101,580	11,339	458	0	18,631	1,534	11,757	4,094	69,100	5,702
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	219,349	24,031	814	18	22,778	1,431	55,619	2,006	136,560	20,405
Chelyabinsk Region	320,350	59,608	5,004	263	44,802	7,160	31,152	13,436	230,761	32,746
SIBERIAN FEDERAL DISTRICT	1,561,982	227,891	21,457	545	184,134	25,510	158,142	52,771	1,159,680	134,689
Altai Republic	7,289	290	111	0	511	20	647	5	5,830	258
Republic of Buryatia	42,618	11,945	604	1	4,515	2,354	2,145	4,403	33,161	4,333
Republic of Tuva	6,561	198	128	0	565	0	157	0	5,453	196
Republic of Khakassia	25,936	1,191	378	0	2,267	12	817	0	21,097	1,176
Altai Territory	134,650	18,871	826	8	14,614	553	12,210	5,872	103,689	11,911
Trans-Baikal Territory	54,754	3,817	825	0	4,601	362	2,936	468	44,905	2,557
Krasnoyarsk Territory	253,707	24,367	8,669	20	32,002	2,415	20,629	1,210	185,451	19,358

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	219,396	39,699	1,647	33	24,571	2,216	36,529	19,184	152,708	15,930
Kemerovo Region	209,367	36,850	1,651	0	21,605	4,427	19,952	11,314	163,330	19,121
Novosibirsk Region	346,591	59,549	4,150	344	47,432	10,845	36,929	8,341	247,404	34,925
Omsk Region	153,121	17,582	1,233	0	15,136	1,802	14,790	316	118,999	14,826
Tomsk Region	107,992	13,532	1,235	139	16,315	504	10,401	1,658	77,653	10,098
FAR-EASTERN FEDERAL DISTRICT	835,883	149,753	11,755	165	112,314	34,967	94,312	39,620	596,159	72,357
Republic of Sakha (Yakutia)	101,466	7,851	2,418	68	13,526	2,896	15,803	1,012	66,184	3,865
Kamchatka Territory	56,679	7,191	912	8	8,667	889	2,917	179	42,468	5,995
Primorye Territory	245,183	46,594	2,374	63	41,876	8,287	20,161	7,871	176,281	29,753
Khabarovsk Territory	191,048	54,127	2,310	16	21,357	18,328	13,023	18,521	150,699	16,643
Amur Region	76,325	5,388	1,096	8	7,212	515	10,589	466	54,822	3,580
Magadan Region	37,304	13,522	1,033	2	4,283	570	6,214	10,253	24,754	2,648
Sakhalin Region	108,862	13,899	1,137	0	14,109	3,461	25,028	1,212	64,897	9,038
Jewish Autonomous Region	9,978	761	64	0	525	21	222	99	8,741	620
Chukotka Autonomous Area	9,038	420	411	0	759	0	355	7	7,313	215
CRIMEA FEDERAL DISTRICT	38,723	7,767	4,257	27	12,271	1,528	1,112	100	19,878	6,010
Republic of Crimea	30,644	4,763	3,539	23	10,406	1,087	898	6	14,834	3,574
Sevastopol	8,079	3,004	718	4	1,865	441	214	94	5,044	2,436
OUTSIDE THE RUSSIAN FEDERATION	19,535	63,829	0	0	0	0	14,040	29,072	473	5,720

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

Table 6.3.2

Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

1	30.11.2014			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	11,547.2	334.0	62,355.2	463.5
CENTRAL FEDERAL DISTRICT	9,916.5	273.3	48,079.8	201.0
Belgorod Region	4.7	0.0	0.3	3.7
Bryansk Region	6.8	0.0	1.0	0.0
Vladimir Region	10.7	0.0	1.9	1.2
Voronezh Region	11.3	0.1	45.1	5.1
Ivanovo Region	16.3	0.0	2.1	0.0
Kaluga Region	13.6	0.1	41.1	0.0
Kostroma Region	3.9	0.0	14.3	0.0
Kursk Region	7.6	0.2	0.0	0.0
Lipetsk Region	5.0	0.0	5.4	0.0
Moscow Region	87.5	2.4	699.6	5.0
Orel Region	0.8	0.1	0.0	0.0
Ryazan Region	9.7	0.0	0.0	0.0
Smolensk Region	10.5	0.1	7.4	0.0
Tambov Region	2.6	0.0	0.0	0.0
Tver Region	7.7	0.0	0.3	0.0
Tula Region	7.3	0.0	0.0	1.6
Yaroslavl Region	1.8	0.0	25.5	0.0
Moscow	9,708.7	270.3	47,235.8	184.4
NORTH-WESTERN FEDERAL DISTRICT	76.7	2.0	2,636.0	0.7
Republic of Karelia	2.1	0.4	1.7	0.0
Republic of Komi	15.8	0.0	21.3	0.0
Arkhangelsk Region	6.0	0.4	1.3	0.0
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	6.0	0.4	1.1	0.0
Vologda Region	4.5	0.0	27.7	0.0
Kaliningrad Region	1.6	0.0	4.5	0.0
Leningrad Region	13.9	0.2	1.1	0.0
Murmansk Region	4.8	0.1	0.0	0.0
Novgorod Region	4.7	0.0	0.0	0.7
Pskov Region	1.1	0.0	0.0	0.0
Saint Petersburg	22.2	0.9	2,578.4	0.0
SOUTHERN FEDERAL DISTRICT	118.0	7.0	100.9	6.8
Republic of Adygeya (Adygeya)	0.4	0.0	0.0	0.0
Republic of Kalmykia	1.4	0.0	0.0	0.0
Krasnodar Territory	47.8	6.1	89.9	6.8
Astrakhan Region	11.0	0.1	0.2	0.0
Volgograd Region	27.7	0.8	0.0	0.0
Rostov Region	29.7	0.0	10.8	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	839.5	0.7	170.5	0.0
Republic of Dagestan	658.7	0.0	0.0	0.0
Republic of Ingushetia	3.8	0.0	0.0	0.0
Kabardino-Balkar Republic	1.1	0.0	0.0	0.0
Karachay-Cherkess Republic	4.9	0.0	0.0	0.0
Republic of North Ossetia — Alania	6.7	0.0	0.0	0.0
Chechen Republic	138.9	0.3	0.0	0.0

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
Stavropol Territory	25.4	0.4	170.5	0.0
VOLGA FEDERAL DISTRICT	219.9	0.2	10,446.6	0.0
Republic of Bashkortostan	5.9	0.0	132.0	0.0
Mari El Republic	24.2	0.0	0.7	0.0
Republic of Mordovia	6.0	0.0	188.9	0.0
Republic of Tatarstan (Tatarstan)	28.7	0.1	9,807.4	0.0
Udmurt Republic	6.0	0.0	17.7	0.0
Chuvash Republic — Chuvashia	7.7	0.0	39.2	0.0
Perm Territory	20.7	0.1	67.4	0.0
Kirov Region	21.6	0.0	24.0	0.0
Nizhny Novgorod Region	46.9	0.0	94.9	0.0
Orenburg Region	14.9	0.0	44.0	0.0
Penza Region	1.0	0.0	21.9	0.0
Samara Region	13.3	0.0	8.2	0.0
Saratov Region	14.6	0.0	0.0	0.0
Ulyanovsk Region	8.4	0.0	0.3	0.0
URALS FEDERAL DISTRICT	53.9	48.7	638.1	0.3
Kurgan Region	6.7	0.0	0.0	0.0
Sverdlovsk Region	21.4	0.2	146.6	0.0
Tyumen Region	11.3	48.5	418.7	0.3
Khanty-Mansi Autonomous Area — Yugra	8.7	0.0	182.8	0.0
Yamal-Nenets Autonomous Area	1.4	0.0	150.8	0.3
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	1.2	48.5	85.1	0.0
Chelyabinsk Region	14.5	0.0	72.8	0.0
SIBERIAN FEDERAL DISTRICT	195.8	0.7	79.0	0.0
Altai Republic	3.0	0.0	0.0	0.0
Republic of Buryatia	6.8	0.0	0.0	0.0
Republic of Tuva	4.6	0.0	0.5	0.0
Republic of Khakassia	5.9	0.0	1.2	0.0
Altai Territory	23.6	0.0	0.1	0.0
Trans-Baikal Territory	52.7	0.0	0.0	0.0
Krasnoyarsk Territory	25.5	0.2	2.1	0.0
Irkutsk Region	31.2	0.0	13.0	0.0
Kemerovo Region	12.8	0.2	0.0	0.0
Novosibirsk Region	19.1	0.0	58.9	0.0
Omsk Region	6.3	0.3	1.0	0.0
Tomsk Region	4.3	0.0	2.2	0.0
FAR-EASTERN FEDERAL DISTRICT	122.5	1.4	196.9	52.6
Republic of Sakha (Yakutia)	32.8	0.0	87.9	0.0
Kamchatka Territory	14.7	0.0	0.0	0.0
Primorye Territory	35.6	0.7	20.3	0.0
Khabarovsk Territory	7.5	0.1	5.3	0.0
Amur Region	11.6	0.4	5.0	0.0
Magadan Region	7.7	0.0	0.2	52.4
Sakhalin Region	12.4	0.2	78.2	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	4.4	0.0	7.4	202.1
Republic of Crimea	4.3	0.0	0.0	196.4
Sevastopol	0.1	0.0	7.4	5.7

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

6.4. Funds Allocations

Table 6.4.1

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

(millions of rubles)

	30.11.2014											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	29,556,276	696,469	524,542	4,805,778	852,913	509,498	1,732,298	1,021,441	8,324,684	1,494,234	3,849,730	6,269,231
CENTRAL FEDERAL DISTRICT	16,823,004	326,962	261,907	2,379,144	230,256	197,735	884,050	585,590	5,039,038	981,977	3,231,533	2,966,719
Belgorod Region	162,321	1,857	0	56,650	2,042	34,031	7,082	1,994	20,416	2,364	3,385	32,500
Bryansk Region	57,170	0	0	10,351	200	8,992	1,450	505	9,937	3,395	744	21,596
Vladimir Region	151,615	25	5	88,346	3,616	2,177	2,995	750	20,660	2,269	1,656	29,121
Voronezh Region	241,683	71	0	39,005	3,581	26,609	8,169	2,008	77,989	25,156	6,265	52,830
Ivanovo Region	54,826	0	0	9,247	2,677	209	2,263	658	14,007	3,329	1,174	21,262
Kaluga Region	130,970	85	0	43,624	5,645	6,641	7,892	1,045	24,839	9,858	4,595	26,746
Kostroma Region	47,806	47	1	10,453	838	1,272	1,203	356	16,358	1,027	2,618	13,634
Kursk Region	140,105	56,280	1,480	20,736	1,652	13,168	2,476	671	26,230	2,724	1,628	14,540
Lipetsk Region	95,910	20	0	27,903	926	17,613	3,451	583	21,905	1,388	6,134	15,987
Moscow Region	2,163,322	871	19	307,655	17,023	15,058	77,552	23,744	890,929	118,516	162,595	549,379
Orel Region	75,500	101	87	10,601	732	10,761	2,105	1,550	36,381	953	1,645	10,671
Ryazan Region	81,876	16	0	20,665	228	5,886	6,535	785	24,068	2,061	2,319	19,313
Smolensk Region	60,976	4	0	29,065	1,130	659	1,990	467	11,678	2,164	846	12,973
Tambov Region	67,865	0	0	15,082	3,607	11,398	1,364	2,136	18,484	1,898	1,208	12,688
Tver Region	60,842	39	0	17,837	98	4,098	2,541	1,332	16,002	1,267	2,944	14,684
Tula Region	315,500	864	0	153,891	38,093	3,165	10,384	1,160	38,559	7,829	18,388	43,167
Yaroslavl Region	164,211	19	6	49,799	17,346	1,888	4,235	1,590	25,100	2,953	8,973	52,308
Moscow	12,750,506	266,663	260,309	1,468,234	130,822	34,110	740,363	544,256	3,745,495	792,826	3,004,416	2,023,321

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	2,932,932	28,655	11,697	512,576	96,806	27,612	246,832	172,928	620,111	106,888	204,265	916,259
Republic of Karelia	114,105	738	259	1,708	5,880	284	379	451	6,480	845	2,962	94,378
Republic of Komi	55,693	6,321	6,311	3,400	2,062	552	3,656	1,211	11,099	3,195	4,787	19,410
Arkhangelsk Region	102,138	258	117	41,793	1,150	1,007	2,297	1,879	14,927	3,183	3,085	32,559
Nenets Autonomous Area	2,166	0	0	66	0	0	186	46	82	13	1,773	0
Arkhangelsk Region, excluding Nenets Autonomous Area	99,972	258	117	41,727	1,150	1,007	2,111	1,833	14,845	3,170	1,312	32,559
Vologda Region	110,064	0	0	36,308	776	1,696	5,143	877	21,570	2,178	2,307	39,20
Kaliningrad Region	100,189	0	0	22,590	4,936	4,336	3,063	4,036	32,131	1,881	7,641	19,575
Leningrad Region	212,166	1,058	0	34,060	12,437	8,983	53,130	2,446	44,781	3,406	7,596	44,269
Murmansk Region	50,980	5,000	5,000	1,601	3,453	3,321	1,168	862	9,549	4,199	5,284	16,543
Novgorod Region	37,224	13	0	9,313	1,209	1,929	2,126	279	8,257	396	309	13,393
Pskov Region	23,231	2	2	6,585	1,662	1,347	1,876	465	3,337	205	1,780	5,972
Saint Petersburg	2,127,142	15,265	8	355,219	63,241	4,157	173,993	160,422	467,980	87,400	168,514	630,951
SOUTHERN FEDERAL DISTRICT	1,692,196	6,929	5,776	299,564	30,902	85,112	63,335	41,276	690,619	43,969	57,518	372,972
Republic of Adygeya (Adygeya)	16,706	51	0	5,069	28	1,321	1,303	215	4,980	605	612	2,522
Republic of Kalmykia	3,310	0	0	30	0	1,457	376	104	657	28	104	554
Krasnodar Territory	974,119	484	27	102,260	13,006	47,635	35,949	31,754	491,298	25,130	40,644	185,959
Astrakhan Region	23,091	106	106	3,879	119	574	3,362	581	7,316	2,614	1,192	3,348
Volgograd Region	151,824	306	131	38,680	1,744	9,433	3,633	3,764	38,085	3,689	2,216	50,274
Rostov Region	523,146	5,982	5,512	149,646	16,005	24,691	18,712	4,858	148,284	11,903	12,750	130,315
NORTH CAUCASIAN FEDERAL DISTRICT	235,684	850	203	45,106	6,247	27,750	14,417	3,011	82,077	5,462	8,453	42,311
Republic of Daghestan	16,115	15	0	3,427	60	1,405	1,854	179	3,874	19	973	4,309
Republic of Ingushetia	2,077	0	0	1,008	0	21	525	15	145	0	85	278
Kabardino-Balkar Republic	15,230	10	0	4,505	0	4,498	659	268	3,134	218	929	1,009
Karachay-Cherkess Republic	27,622	20	0	4,261	1,179	1,004	1,537	220	18,669	250	160	322
Republic of North Ossetia — Alania	10,789	735	200	3,328	3	856	1,265	152	2,560	288	671	931
Chechen Republic	6,958	0	0	1,013	0	985	590	40	4,200	81	49	0
Stavropol Territory	156,893	70	3	27,562	5,005	18,981	7,987	2,137	49,497	4,606	5,586	35,462
VOLGA FEDERAL DISTRICT	3,551,688	122,353	115,148	847,496	244,665	90,044	217,470	70,716	842,291	178,247	186,326	752,080
Republic of Bashkortostan	457,517	88,095	86,091	79,017	6,756	9,323	38,658	5,391	121,149	12,605	14,824	81,699
Mari El Republic	44,063	15	13	5,545	3,475	7,061	2,086	623	6,344	2,163	1,412	15,339
Republic of Mordovia	55,242	9	0	13,155	76	3,805	4,690	563	9,947	6,654	2,335	14,008

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)	638,521	10,368	9,139	155,910	9,339	17,821	40,994	9,592	153,268	58,755	57,784	124,690
Udmurt Republic	134,372	9,933	9,933	26,619	527	3,381	10,998	1,114	32,252	4,267	2,164	43,117
Chuvash Republic — Chuvashia	69,476	23	0	19,431	8,278	1,542	6,363	1,589	12,081	3,291	1,967	14,911
Perm Territory	376,033	2,282	2,265	95,938	34,092	2,094	13,590	17,228	117,010	19,313	8,327	66,159
Kirov Region	69,198	30	0	13,055	5,248	3,427	3,008	1,754	21,769	1,631	1,567	17,709
Nizhny Novgorod Region	690,698	893	280	207,614	77,463	7,690	19,469	8,967	145,364	25,556	14,578	183,104
Orenburg Region	143,031	3,722	1,311	24,492	13,249	3,901	12,411	9,535	32,435	2,708	1,616	38,962
Penza Region	75,685	7	0	18,693	992	12,523	4,193	787	14,709	3,545	1,833	18,403
Samara Region	499,928	6,204	5,484	106,249	75,046	6,347	31,172	10,684	109,835	25,892	62,898	65,601
Saratov Region	209,298	692	632	46,726	9,421	8,960	24,033	2,331	49,082	9,535	6,256	52,262
Ulyanovsk Region	88,626	80	0	35,050	703	2,169	5,805	558	17,047	2,332	8,765	16,117
URALS FEDERAL DISTRICT	1,732,914	61,942	49,186	359,983	26,371	37,668	130,485	71,414	373,722	97,992	79,146	494,191
Kurgan Region	35,084	112	0	7,809	1,714	1,920	1,387	261	6,663	418	695	14,105
Sverdlovsk Region	749,072	3,954	28	197,314	9,884	7,320	35,189	18,674	213,878	32,327	31,440	199,092
Tyumen Region	509,001	54,282	49,076	34,930	9,802	8,904	76,272	48,627	68,252	47,829	29,036	131,067
Khanty-Mansi Autonomous Area — Yugra	188,891	17,800	16,742	2,363	4,419	1,268	38,229	30,298	24,866	15,196	14,811	39,641
Yamal-Nenets Autonomous Area	61,009	14,168	13,961	10,497	321	9	10,279	1,560	5,697	836	983	16,659
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	259,101	22,314	18,373	22,070	5,062	7,627	27,764	16,769	37,689	31,797	13,242	74,767
Chelyabinsk Region	439,757	3,594	82	119,930	4,971	19,524	17,637	3,852	84,928	17,418	17,975	149,928
SIBERIAN FEDERAL DISTRICT	1,907,056	117,091	72,728	295,207	162,602	33,373	116,722	47,558	439,259	63,127	56,327	575,790
Altai Republic	22,410	301	261	1,258	3	304	785	603	10,181	913	123	7,939
Republic of Buryatia	35,441	768	0	10,408	93	653	5,045	349	10,079	834	709	6,503
Republic of Tuva	3,807	1,077	1,074	111	67	59	282	158	1,304	27	46	676
Republic of Khakassia	20,085	1,338	407	1,698	976	516	1,064	215	6,442	1,338	1,728	4,770
Altai Territory	171,427	421	0	29,643	8,731	8,112	8,751	2,860	41,959	4,954	2,164	63,832
Trans-Baikal Territory	30,640	1,648	2	714	5,843	223	2,166	524	10,039	237	1,062	8,184
Krasnoyarsk Territory	364,763	40,730	3,999	87,576	36,450	5,081	20,535	8,506	64,307	10,657	10,932	79,989
Irkutsk Region	287,310	16,312	15,686	32,564	61,934	3,031	21,238	6,490	53,003	9,909	5,238	77,591
Kemerovo Region	289,407	53,487	50,833	47,665	10,209	2,610	3,288	1,908	61,562	3,295	8,931	96,452
Novosibirsk Region	386,197	545	2	39,947	25,285	4,896	29,987	21,634	110,489	17,193	19,093	117,128
Omsk Region	169,671	0	0	32,551	11,692	5,397	15,605	2,488	44,788	10,917	3,755	42,478
Tomsk Region	125,898	464	464	11,072	1,319	2,491	7,976	1,823	25,103	2,853	2,546	70,251

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	674,016	31,007	7,217	66,492	53,502	10,192	58,898	28,948	236,449	16,535	24,338	147,655
Republic of Sakha (Yakutia)	76,972	19,842	6,556	3,142	9,353	427	5,106	7,218	15,643	3,501	1,972	10,768
Kamchatka Territory	24,498	4	0	804	2,992	431	951	1,132	5,840	2,650	5,470	4,224
Primorye Territory	288,012	48	10	45,179	13,148	3,524	7,559	11,677	115,546	2,800	8,244	80,287
Khabarovsk Territory	166,321	2,541	91	12,645	20,603	2,707	28,377	5,034	58,391	5,032	4,687	26,304
Amur Region	35,144	1,247	0	3,312	388	2,426	8,420	655	9,169	992	842	7,693
Magadan Region	22,409	5,902	74	424	2,788	138	331	417	9,261	162	727	2,259
Sakhalin Region	42,215	637	471	768	3,393	446	7,712	1,988	13,677	1,350	2,174	10,070
Jewish Autonomous Region	3,207	0	0	214	23	93	169	115	1,202	48	129	1,214
Chukotka Autonomous Area	15,238	787	15	4	814	0	273	712	7,718	0	93	4,837
CRIMEA FEDERAL DISTRICT	6,786	680	680	212	1,562	12	89	0	1,121	37	1,825	1,248
Republic of Crimea	6,164	680	680	203	1,413	12	89	0	1,112	37	1,406	1,212
Sevastopol	622	0	0	9	150	0	0	0	9	0	418	36

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

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

Table 6.4.2

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

(millions of rubles)

	30.11.2014											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	4,413,271	537,557	294,703	1,191,243	4,140	24,579	126,424	138,123	632,771	556,921	1,146,923	54,590
CENTRAL FEDERAL DISTRICT	2,660,988	179,957	156,270	318,548	3,701	14,668	106,113	58,813	407,830	443,225	1,091,623	36,510
Belgorod Region	18,189	8,253	0	8,321	0	375	0	0	1,094	0	146	0
Bryansk Region	3,784	0	0	46	0	2,937	0	0	801	0	0	0
Vladimir Region	3,250	0	0	3,214	0	0	0	0	0	0	36	0
Voronezh Region	28,738	0	0	19,875	0	94	89	83	3,778	1,259	3,560	0
Ivanovo Region	1,025	0	0	579	0	0	0	0	403	43	0	0
Kaluga Region	5,441	0	0	821	0	271	320	351	1,136	6	158	2,378
Kostroma Region	8,018	0	0	3,536	0	0	0	0	530	986	2,966	0
Kursk Region	282	0	0	17	0	155	0	0	110	0	0	0
Lipetsk Region	2,865	0	0	2,621	0	115	0	0	129	0	0	0
Moscow Region	183,292	0	0	15,685	0	7,024	10,462	9,647	33,893	54,198	50,225	2,158
Orel Region	4,545	0	0	3,726	0	0	0	0	814	0	0	5
Ryazan Region	3,024	0	0	51	0	0	2,465	0	508	0	0	0
Smolensk Region	26,490	0	0	25,783	0	0	0	210	484	13	0	0
Tambov Region	4,666	0	0	0	0	73	0	0	4,593	0	0	0
Tver Region	3,562	0	0	1,954	0	286	0	0	16	1,306	0	0
Tula Region	57,743	0	0	32,990	0	0	0	0	715	234	22,656	1,148
Yaroslavl Region	9,707	0	0	9,360	0	0	0	0	268	0	79	0
Moscow	2,296,367	171,704	156,270	189,968	3,701	3,338	92,776	48,522	358,559	385,180	1,011,799	30,820

Table 6.4.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	543,584	30,958	18,612	236,433	0	669	5,721	39,653	133,840	46,038	35,341	14,931
Republic of Karelia	315	0	0	63	0	0	0	0	0	0	252	0
Republic of Komi	2,938	117	117	0	0	4	0	0	35	376	0	2,406
Arkhangelsk Region	2,594	207	207	698	0	37	0	0	0	0	1,650	2
Nenets Autonomous Area	207	207	207	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,387	0	0	698	0	37	0	0	0	0	1,650	2
Vologda Region	64,735	0	0	53,648	0	59	0	0	58	0	49	10,921
Kaliningrad Region	72,502	13	6	61,623	0	510	970	254	6,320	2,080	725	7
Leningrad Region	8,533	10	0	5,354	0	0	0	2,168	559	0	375	67
Murmansk Region	19,991	8,818	0	4,932	0	0	0	0	1,078	1,643	3,520	0
Novgorod Region	24,575	0	0	20,969	0	59	0	0	3,547	0	0	0
Pskov Region	3,812	0	0	3,812	0	0	0	0	0	0	0	0
Saint Petersburg	343,589	21,793	18,282	85,334	0	0	4,751	37,231	122,243	41,939	28,771	1,527
SOUTHERN FEDERAL DISTRICT	137,621	31	31	75,602	0	2,703	137	11,244	36,380	9,841	1,665	18
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	223	0	0	0	0	0	0	0	0	223	0	0
Krasnodar Territory	69,859	0	0	36,212	0	2,434	93	4,046	19,819	6,643	611	1
Astrakhan Region	1,135	0	0	0	0	0	0	7	178	950	0	0
Volgograd Region	11,004	0	0	10,508	0	0	0	82	414	0	0	0
Rostov Region	55,400	31	31	28,882	0	269	44	7,109	15,969	2,025	1,054	17
NORTH CAUCASIAN FEDERAL DISTRICT	4,694	2,131	0	1,281	0	0	124	0	1,092	30	36	0
Republic of Daghestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	15	0	0	0	0	0	15	0	0	0	0	0
Kabardino-Balkar Republic	60	0	0	0	0	0	60	0	0	0	0	0
Karachay-Cherkess Republic	210	0	0	123	0	0	0	0	87	0	0	0
Republic of North Ossetia — Alania	2,253	2,131	0	0	0	0	27	0	59	0	36	0
Chechen Republic	22	0	0	0	0	0	22	0	0	0	0	0
Stavropol Territory	2,134	0	0	1,158	0	0	0	0	946	30	0	0
VOLGA FEDERAL DISTRICT	349,087	45,282	29,924	266,674	75	275	2,190	10,335	14,067	3,779	6,173	237
Republic of Bashkortostan	97,057	3,903	0	90,252	0	206	1,263	67	1,180	0	186	0
Mari El Republic	7,399	0	0	7,375	0	0	0	0	24	0	0	0
Republic of Mordovia	9	0	0	0	0	9	0	0	0	0	0	0

Table 6.4.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	32,968	5,543	0	24,642	0	0	0	4	590	1,561	575	53
Udmurt Republic	25,459	24,661	24,661	0	0	0	0	0	109	347	342	0
Chuvash Republic — Chuvashia	1,638	0	0	1,638	0	0	0	0	0	0	0	0
Perm Territory	103,911	4,192	4,192	97,278	0	60	268	0	1,443	152	518	0
Kirov Region	728	0	0	141	0	0	31	0	33	523	0	0
Nizhny Novgorod Region	23,540	0	0	18,284	0	0	71	2,638	2,394	7	15	131
Orenburg Region	22,354	5,358	118	12,371	75	0	32	0	0	0	4,518	0
Penza Region	1,859	449	0	207	0	0	71	0	489	643	0	0
Samara Region	8,235	223	0	4,072	0	0	49	310	3,502	26	0	53
Saratov Region	9,020	953	953	3,521	0	0	405	0	4,122	0	19	0
Ulyanovsk Region	14,910	0	0	6,889	0	0	0	7,317	182	522	0	0
URALS FEDERAL DISTRICT	274,384	19,905	9,431	175,696	364	0	5,384	8,896	20,289	40,308	1,400	2,142
Kurgan Region	2,489	0	0	2,489	0	0	0	0	0	0	0	0
Sverdlovsk Region	127,431	2,217	0	81,580	364	0	22	0	2,032	40,308	907	1
Tyumen Region	84,899	9,431	9,431	47,495	0	0	3,699	8,896	12,829	0	408	2,141
Khanty-Mansi Autonomous Area — Yugra	17,069	8,708	8,707	0	0	0	0	6,223	0	0	0	2,138
Yamal-Nenets Autonomous Area	5,847	724	724	0	0	0	0	0	5,123	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	61,983	0	0	47,494	0	0	3,699	2,673	7,706	0	408	3
Chelyabinsk Region	59,565	8,257	0	44,132	0	0	1,663	0	5,428	0	85	0
SIBERIAN FEDERAL DISTRICT	266,301	119,437	67,259	109,499	0	93	5,873	332	9,090	13,145	8,086	746
Altai Republic	645	58	0	235	0	0	0	0	352	0	0	0
Republic of Buryatia	2,601	575	0	1,801	0	4	0	0	0	221	0	0
Republic of Tuva	4,404	4,404	2,634	0	0	0	0	0	0	0	0	0
Republic of Khakassia	6,606	424	0	4,966	0	0	0	0	0	600	616	0
Altai Territory	2,990	2,082	0	820	0	0	0	36	52	0	0	0
Trans-Baikal Territory	5,426	5,295	0	0	0	0	18	0	7	0	106	0
Krasnoyarsk Territory	88,178	13,665	0	63,243	0	0	0	0	59	11,140	71	0
Irkutsk Region	47,143	28,218	24,947	15,491	0	87	0	296	2,080	0	971	0
Kemerovo Region	87,775	50,491	25,453	21,597	0	2	5,802	0	3,579	0	6,304	0
Novosibirsk Region	17,915	14,211	14,212	916	0	0	3	0	855	1,184	0	746
Omsk Region	2,115	0	0	430	0	0	50	0	1,635	0	0	0
Tomsk Region	503	13	13	0	0	0	0	0	472	0	18	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	176,610	139,856	13,176	7,513	0	6,171	882	8,850	10,183	555	2,594	6
Republic of Sakha (Yakutia)	134,302	133,426	12,843	737	0	0	0	18	32	89	0	0
Kamchatka Territory	2,209	970	0	191	0	0	0	0	0	0	1,048	0
Primorye Territory	19,944	0	0	861	0	501	0	8,249	9,411	12	910	0
Khabarovsk Territory	17,822	4,282	0	5,597	0	5,669	775	580	697	0	222	0
Amur Region	198	0	0	91	0	0	107	0	0	0	0	0
Magadan Region	638	297	0	0	0	0	0	0	10	0	331	0
Sakhalin Region	947	333	333	36	0	0	0	3	32	454	83	6
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	550	550	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	2	0	0	0	0	0	0	0	0	0	2	0
Republic of Crimea	1	0	0	0	0	0	0	0	0	0	1	0
Sevastopol	1	0	0	0	0	0	0	0	0	0	1	0

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

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

Table 6.4.3

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

(millions of rubles)

	30.11.2014											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	20,367,333	779,460	538,204	3,920,910	966,732	1,360,132	1,880,933	1,181,049	4,359,565	2,442,599	3,207,868	268,085
CENTRAL FEDERAL DISTRICT	10,411,377	272,782	200,398	1,181,426	342,487	488,834	982,152	662,812	2,274,146	1,631,776	2,454,650	120,312
Belgorod Region	216,437	1,712	0	69,685	335	99,664	10,593	5,524	15,687	5,583	6,210	1,444
Bryansk Region	69,366	0	0	15,438	821	31,661	1,232	882	11,161	5,795	1,249	1,127
Vladimir Region	90,050	162	7	46,815	2,569	12,911	3,707	1,451	14,004	4,807	2,337	1,287
Voronezh Region	266,913	124	0	53,677	2,408	62,989	6,244	4,373	54,653	55,661	24,607	2,177
Ivanovo Region	41,123	41	1	12,630	786	1,433	2,418	1,009	12,382	7,446	2,091	887
Kaluga Region	124,538	278	0	59,948	5,234	13,448	9,637	1,651	13,456	14,815	5,349	722
Kostroma Region	37,478	51	0	10,872	117	3,114	1,284	738	13,099	3,882	3,698	623
Kursk Region	164,462	54,814	0	26,390	675	47,157	5,616	2,480	22,896	2,076	1,592	766
Lipetsk Region	98,401	67	0	26,683	675	33,729	4,644	1,761	18,161	6,464	5,590	627
Moscow Region	1,116,100	1,193	323	203,151	44,697	25,029	87,054	30,049	245,116	181,445	280,995	17,371
Orel Region	56,786	9	0	10,615	175	25,510	1,290	1,549	14,424	1,839	959	416
Ryazan Region	90,888	110	91	24,422	354	21,835	15,669	1,636	18,245	4,855	2,869	893
Smolensk Region	64,277	7	0	23,504	1,049	11,095	2,650	1,654	17,711	3,766	2,277	564
Tambov Region	85,957	0	0	26,572	940	35,443	1,596	2,833	13,584	2,979	1,239	771
Tver Region	60,829	149	0	16,647	464	15,528	2,795	2,332	16,431	2,789	3,104	590
Tula Region	143,200	1,388	0	38,074	29,818	15,148	6,916	3,130	20,319	11,714	14,975	1,718
Yaroslavl Region	134,877	1,320	29	50,118	15,126	14,377	6,911	1,905	24,010	5,804	12,691	2,615
Moscow	7,549,695	211,357	199,947	466,184	236,244	18,762	811,896	597,855	1,728,807	1,310,056	2,082,820	85,714

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	2,225,258	24,645	1,979	636,785	116,968	106,713	233,536	214,982	421,515	164,795	271,389	33,930
Republic of Karelia	28,382	908	259	6,228	2,956	1,393	546	862	7,051	1,520	6,506	412
Republic of Komi	28,859	1,593	1,584	4,558	555	1,236	2,473	1,764	9,585	4,582	1,837	676
Arkhangelsk Region	119,661	142	117	87,004	2,768	6,000	1,735	1,409	14,235	2,429	2,663	1,276
Nenets Autonomous Area	883	0	0	35	8	0	310	71	103	16	340	0
Arkhangelsk Region, excluding Nenets Autonomous Area	118,778	142	117	86,970	2,760	6,000	1,425	1,338	14,132	2,413	2,322	1,276
Vologda Region	95,375	0	0	42,421	1,393	10,905	4,004	1,657	19,726	3,259	10,285	1,725
Kaliningrad Region	130,042	129	0	47,997	5,762	16,665	5,597	4,737	28,878	6,527	12,607	1,143
Leningrad Region	227,747	6,598	1	60,285	28,197	32,904	38,569	7,927	25,564	11,746	14,504	1,453
Murmansk Region	29,547	0	0	1,533	1,497	4,851	1,036	904	7,900	5,368	5,830	628
Novgorod Region	31,486	32	0	9,229	734	10,493	2,228	704	6,214	616	707	529
Pskov Region	36,260	2	1	8,209	209	17,600	2,231	1,110	4,655	533	1,374	337
Saint Petersburg	1,497,899	15,241	17	369,321	72,897	4,666	175,117	193,908	297,707	128,215	215,076	25,751
SOUTHERN FEDERAL DISTRICT	1,315,043	7,614	6,144	340,208	69,914	202,587	143,101	39,677	314,609	118,271	61,698	17,364
Republic of Adygeya (Adygeya)	17,724	195	0	7,365	58	2,847	1,289	297	3,655	1,068	829	121
Republic of Kalmykia	8,262	6	0	127	25	5,300	360	174	1,325	672	242	31
Krasnodar Territory	706,445	747	23	114,649	30,722	112,609	106,161	27,797	184,390	83,070	37,389	8,911
Astrakhan Region	38,775	50	49	5,418	2,125	2,790	11,173	1,046	8,776	5,200	2,048	149
Volgograd Region	132,668	573	392	40,197	1,636	24,416	7,163	4,203	34,858	10,794	6,046	2,782
Rostov Region	411,169	6,043	5,680	172,450	35,348	54,626	16,956	6,160	81,605	17,467	15,144	5,370
NORTH CAUCASIAN FEDERAL DISTRICT	308,994	2,483	528	90,616	11,907	67,895	27,605	5,926	75,247	8,804	16,400	2,111
Republic of Dagestan	33,749	196	97	11,910	107	6,970	5,365	314	6,688	187	1,802	210
Republic of Ingushetia	6,886	50	25	3,867	0	1,254	660	43	845	142	6	19
Kabardino-Balkar Republic	44,321	81	36	13,727	59	12,768	1,667	877	11,718	1,353	1,989	82
Karachay-Cherkess Republic	31,358	239	0	11,414	273	5,514	4,776	482	7,291	845	508	16
Republic of North Ossetia — Alania	15,544	1,517	365	3,806	81	1,971	1,594	551	4,673	330	948	73
Chechen Republic	19,693	0	0	2,455	0	4,452	8,975	285	2,191	154	1,181	0
Stavropol Territory	157,443	400	5	43,435	11,387	34,966	4,570	3,374	41,841	5,793	9,966	1,711
VOLGA FEDERAL DISTRICT	2,659,677	112,065	99,850	839,800	155,737	271,161	166,131	77,760	537,422	287,266	175,547	36,788
Republic of Bashkortostan	305,760	77,215	73,598	84,800	2,584	29,164	24,825	5,531	44,518	18,985	13,287	4,851
Mari El Republic	60,225	7	0	17,153	345	28,050	2,507	762	6,362	2,808	1,549	682
Republic of Mordovia	96,081	42	0	33,214	175	25,079	3,518	1,022	10,681	4,759	17,160	431

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)	538,641	6,210	5,197	180,019	7,964	44,090	41,284	12,562	110,425	81,657	47,837	6,593
Udmurt Republic	95,485	9,487	9,307	35,026	331	6,098	4,680	1,614	26,288	6,425	3,427	2,109
Chuvash Republic — Chuvashia	96,730	73	0	15,277	5,829	4,828	5,498	2,171	21,458	36,604	4,308	684
Perm Territory	270,577	4,511	4,471	84,475	20,838	6,253	12,296	18,578	81,820	29,640	9,018	3,148
Kirov Region	57,651	24	0	16,074	568	15,035	2,953	2,085	15,393	2,797	1,849	873
Nizhny Novgorod Region	365,412	808	331	130,466	64,477	20,037	12,121	7,551	77,051	28,714	19,221	4,966
Orenburg Region	123,315	8,104	4,092	32,543	9,271	23,181	9,330	7,525	21,258	7,546	2,201	2,356
Penza Region	73,133	17	0	18,253	1,490	28,541	3,451	1,666	11,938	5,771	1,268	738
Samara Region	343,199	2,341	1,839	110,895	23,961	15,964	22,316	12,715	63,720	40,274	44,515	6,498
Saratov Region	155,393	1,146	1,015	42,678	17,620	16,634	17,633	2,569	35,779	12,069	7,139	2,126
Ulyanovsk Region	78,075	2,080	0	38,924	284	8,208	3,719	1,409	10,731	9,219	2,768	733
URALS FEDERAL DISTRICT	1,441,929	174,030	124,527	413,251	60,505	72,361	124,687	86,717	260,532	111,933	115,182	22,731
Kurgan Region	31,591	113	0	8,690	4,035	5,554	1,252	635	8,454	985	1,289	584
Sverdlovsk Region	510,996	4,339	70	193,039	20,544	13,749	32,721	31,024	131,421	40,105	34,873	9,181
Tyumen Region	518,554	166,692	124,077	25,109	29,767	12,313	64,131	50,939	66,775	39,541	58,212	5,075
Khanty-Mansi Autonomous Area — Yugra	160,286	8,255	7,722	4,573	16,393	1,454	34,320	33,473	24,151	13,251	22,583	1,833
Yamal-Nenets Autonomous Area	116,499	70,617	70,616	1,689	3,570	32	12,074	1,910	7,318	2,699	16,280	310
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	241,769	87,821	45,739	18,847	9,804	10,827	17,736	15,556	35,306	23,591	19,349	2,932
Chelyabinsk Region	380,788	2,888	380	186,411	6,159	40,745	26,583	4,119	53,882	31,302	20,808	7,891
SIBERIAN FEDERAL DISTRICT	1,454,995	152,983	94,463	289,863	150,044	124,557	160,834	48,730	332,178	91,183	76,577	28,046
Altai Republic	12,782	501	331	1,872	127	708	981	537	6,755	582	385	334
Republic of Buryatia	63,481	3,731	0	33,766	86	3,952	4,874	1,004	11,770	1,833	1,929	536
Republic of Tuva	3,809	722	707	192	37	219	250	282	1,801	124	149	33
Republic of Khakassia	15,686	1,906	407	1,890	367	1,892	507	513	4,625	1,419	2,328	239
Altai Territory	133,089	424	0	36,365	2,947	34,402	6,567	2,689	36,515	6,595	3,757	2,828
Trans-Baikal Territory	21,164	468	1	996	4,659	493	1,895	968	8,992	631	1,565	497
Krasnoyarsk Territory	329,075	38,627	3,959	64,819	64,340	27,029	47,230	8,500	47,633	15,136	11,701	4,060
Irkutsk Region	171,099	10,695	10,153	19,574	46,269	7,150	14,744	6,384	40,071	15,809	7,298	3,105
Kemerovo Region	234,879	90,708	73,902	52,004	5,754	7,926	4,389	5,827	34,331	9,603	19,331	5,006
Novosibirsk Region	254,286	632	465	38,321	18,109	19,681	30,334	17,816	76,412	24,764	22,662	5,555
Omsk Region	138,631	0	0	27,015	6,321	14,843	43,390	1,888	29,564	9,918	2,779	2,913
Tomsk Region	77,014	4,569	4,538	13,048	1,027	6,262	5,673	2,322	33,711	4,769	2,693	2,940

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	547,703	32,650	10,107	128,769	59,070	26,013	42,819	44,445	143,535	28,552	35,323	6,527
Republic of Sakha (Yakutia)	81,942	18,344	9,432	5,457	11,509	1,503	4,225	8,668	22,480	5,796	3,264	696
Kamchatka Territory	29,137	92	0	2,190	6,358	700	665	1,211	6,751	2,516	8,430	224
Primorye Territory	206,788	665	13	94,561	11,544	9,185	10,344	11,691	48,551	6,821	10,497	2,929
Khabarovsk Territory	136,661	1,041	46	20,590	21,639	4,967	16,262	18,675	33,476	10,405	7,963	1,643
Amur Region	33,171	1,861	0	3,415	1,321	7,570	4,983	737	10,164	1,203	1,553	364
Magadan Region	18,071	10,139	499	515	1,819	265	359	375	3,512	398	541	148
Sakhalin Region	31,745	269	114	1,691	4,217	1,196	5,566	2,750	11,619	1,258	2,842	337
Jewish Autonomous Region	3,493	18	3	346	3	627	241	160	1,729	155	148	66
Chukotka Autonomous Area	6,695	220	0	5	660	0	174	178	5,252	0	86	120
CRIMEA FEDERAL DISTRICT	2,357	208	208	200	100	11	68	0	373	19	1,102	276
Republic of Crimea	1,765	208	208	194	70	11	68	0	371	19	561	263
Sevastopol	592	0	0	6	30	0	0	0	2	0	541	13

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

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

Table 6.4.4

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

(millions of rubles)

	30.11.2014											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	6,472,095	894,849	475,078	1,852,970	4,886	103,777	407,584	391,713	489,200	1,335,865	983,745	7,506
CENTRAL FEDERAL DISTRICT	3,305,868	158,551	143,931	440,982	4,654	62,380	318,253	137,451	344,782	999,820	836,230	2,765
Belgorod Region	21,807	8,257	0	11,580	0	1,429	111	145	213	72	0	0
Bryansk Region	32,740	0	0	76	0	31,250	0	70	1,344	0	0	0
Vladimir Region	7,710	64	0	7,058	0	70	0	22	0	0	496	0
Voronezh Region	58,926	0	0	30,187	0	943	825	83	7,750	5,569	13,569	0
Ivanovo Region	2,337	0	0	818	0	0	267	8	275	969	0	0
Kaluga Region	13,067	0	0	209	199	5,958	1,724	288	2,924	1,490	156	119
Kostroma Region	9,800	0	0	5,482	0	0	0	0	505	2,697	1,116	0
Kursk Region	709	0	0	229	0	155	117	0	208	0	0	0
Lipetsk Region	7,489	0	0	6,595	0	195	34	0	650	0	15	0
Moscow Region	357,309	0	0	28,896	8	8,537	43,008	54,032	31,393	114,297	77,095	43
Orel Region	984	0	0	508	0	19	0	0	352	0	105	0
Ryazan Region	4,195	0	0	1,103	0	200	2,412	0	480	0	0	0
Smolensk Region	20,827	0	0	19,157	0	0	0	611	1,018	41	0	0
Tambov Region	4,519	0	0	2,165	0	77	2,277	0	0	0	0	0
Tver Region	13,047	0	0	9,786	0	452	0	0	155	2,496	158	0
Tula Region	62,774	0	0	14,906	0	368	0	752	940	610	45,198	0
Yaroslavl Region	22,011	2,959	2,959	17,527	0	74	91	0	281	827	252	0
Moscow	2,665,617	147,271	140,972	284,699	4,447	12,655	267,387	81,440	296,294	870,750	698,071	2,603

Table 6.4.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	700,005	58,388	38,434	283,106	0	2,686	30,317	84,178	49,352	116,214	71,235	4,529
Republic of Karelia	4,113	0	0	2,008	0	0	0	109	8	337	1,651	0
Republic of Komi	6,026	117	117	0	0	71	0	0	248	3,946	1,644	0
Arkhangelsk Region	24,482	9,068	9,068	5,803	0	0	8	6,189	148	0	3,266	0
Nenets Autonomous Area	8	0	0	0	0	0	8	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	24,474	9,068	9,068	5,803	0	0	0	6,189	148	0	3,266	0
Vologda Region	59,986	0	0	54,759	0	242	0	0	259	49	148	4,529
Kaliningrad Region	81,085	24	14	61,841	0	1,456	970	6,441	4,879	4,702	772	0
Leningrad Region	46,124	6,360	0	24,584	0	0	0	4,759	94	356	9,971	0
Murmansk Region	44,702	14,689	1,105	4,932	0	590	0	3,761	462	1,089	19,179	0
Novgorod Region	40,049	0	0	37,930	0	126	0	0	1,961	32	0	0
Pskov Region	1,316	0	0	1,303	0	0	0	0	0	13	0	0
Saint Petersburg	392,122	28,130	28,130	89,945	0	201	29,339	62,919	41,293	105,691	34,604	0
SOUTHERN FEDERAL DISTRICT	274,881	0	0	83,670	0	1,354	4,102	126,206	11,972	38,584	8,986	7
Republic of Adygeya (Adygeya)	83	0	0	83	0	0	0	0	0	0	0	0
Republic of Kalmykia	1,181	0	0	0	0	0	0	0	975	206	0	0
Krasnodar Territory	177,845	0	0	36,152	0	673	3,392	105,125	4,944	24,057	3,502	0
Astrakhan Region	5,969	0	0	77	0	0	503	144	195	3,823	1,227	0
Volgograd Region	16,636	0	0	11,794	0	202	0	82	1,302	63	3,193	0
Rostov Region	73,167	0	0	35,564	0	479	207	20,854	4,556	10,436	1,064	7
NORTH CAUCASIAN FEDERAL DISTRICT	24,210	2,131	0	18,479	17	770	130	138	2,137	0	408	0
Republic of Daghestan	5,993	0	0	5,976	17	0	0	0	0	0	0	0
Republic of Ingushetia	34	0	0	0	0	0	34	0	0	0	0	0
Kabardino-Balkar Republic	3,965	0	0	3,764	0	48	0	0	153	0	0	0
Karachay-Cherkess Republic	2,170	0	0	1,963	0	0	0	123	84	0	0	0
Republic of North Ossetia — Alania	2,720	2,131	0	0	0	0	0	0	181	0	408	0
Chechen Republic	178	0	0	0	0	0	97	0	81	0	0	0
Stavropol Territory	9,150	0	0	6,775	0	722	0	15	1,638	0	0	0
VOLGA FEDERAL DISTRICT	677,844	245,072	150,881	338,857	191	5,429	10,013	28,925	16,328	19,984	13,043	2
Republic of Bashkortostan	107,229	13,737	8,848	88,855	120	794	1,993	0	358	246	1,126	0
Mari El Republic	3,998	0	0	3,727	0	241	0	0	30	0	0	0
Republic of Mordovia	53	0	0	53	0	0	0	0	0	0	0	0

Table 6.4.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	110,396	67,248	2,744	21,160	0	0	4	70	3,734	15,538	2,642	0
Udmurt Republic	134,837	133,376	133,376	0	0	0	0	0	244	21	1,196	0
Chuvash Republic — Chuvashia	4,112	0	0	1,688	0	0	2,326	0	0	98	0	0
Perm Territory	150,006	7,556	4,192	133,326	0	3,429	2,908	0	1,591	329	867	0
Kirov Region	1,682	0	0	160	0	0	23	0	20	1,479	0	0
Nizhny Novgorod Region	39,210	0	0	21,698	0	0	2,140	13,582	1,525	114	149	2
Orenburg Region	38,276	9,231	118	23,794	71	49	32	0	581	0	4,518	0
Penza Region	13,579	12,204	0	204	0	24	71	0	435	641	0	0
Samara Region	17,611	118	0	11,960	0	0	212	187	4,187	561	386	0
Saratov Region	4,849	1,602	1,603	485	0	892	304	0	1,193	352	21	0
Ulyanovsk Region	52,006	0	0	31,747	0	0	0	15,086	2,430	605	2,138	0
URALS FEDERAL DISTRICT	627,681	31,578	25,905	398,193	0	501	36,388	7,948	38,058	85,199	29,613	203
Kurgan Region	3,223	0	0	3,183	0	40	0	0	0	0	0	0
Sverdlovsk Region	309,853	2,444	0	204,251	0	0	4,318	128	6,802	84,558	7,352	0
Tyumen Region	214,687	25,905	25,905	113,653	0	80	19,971	7,820	24,490	567	21,998	203
Khanty-Mansi Autonomous Area — Yugra	21,125	16,098	16,098	390	0	0	0	3,867	0	567	0	203
Yamal-Nenets Autonomous Area	41,958	4,675	4,675	0	0	0	58	0	18,655	0	18,570	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	151,604	5,132	5,132	113,263	0	80	19,913	3,953	5,835	0	3,428	0
Chelyabinsk Region	99,918	3,229	0	77,106	0	381	12,099	0	6,766	74	263	0
SIBERIAN FEDERAL DISTRICT	530,440	176,581	98,931	243,719	0	2,656	6,883	283	18,897	73,553	7,868	0
Altai Republic	2,780	0	0	1,222	0	0	0	0	589	894	75	0
Republic of Buryatia	1,913	377	0	395	0	783	0	0	0	358	0	0
Republic of Tuva	7,035	7,035	5,309	0	0	0	0	0	0	0	0	0
Republic of Khakassia	12,384	632	0	11,152	0	0	0	0	0	600	0	0
Altai Territory	7,337	4,829	0	755	0	740	750	11	180	27	45	0
Trans-Baikal Territory	7,613	7,332	0	218	0	0	18	0	33	0	12	0
Krasnoyarsk Territory	192,722	16,712	0	113,958	0	0	11	0	106	61,719	216	0
Irkutsk Region	33,609	8,937	5,854	21,696	0	192	0	261	1,546	1	976	0
Kemerovo Region	228,964	116,345	73,385	77,512	0	359	6,069	0	13,970	8,406	6,303	0
Novosibirsk Region	20,171	13,832	13,831	2,549	0	583	35	0	1,526	1,548	98	0
Omsk Region	14,512	0	0	14,259	0	0	0	11	124	0	118	0
Tomsk Region	1,400	552	552	0	0	0	0	0	823	0	25	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	330,555	222,546	16,996	45,961	24	28,001	1,498	6,585	7,669	2,515	15,756	0
Republic of Sakha (Yakutia)	166,938	166,556	12,415	381	0	0	1	0	0	0	0	0
Kamchatka Territory	14,646	12,745	0	241	0	0	0	0	0	0	1,660	0
Primorye Territory	29,650	4,132	0	1,625	24	4,479	130	5,861	5,361	0	8,038	0
Khabarovsk Territory	100,222	22,774	93	43,213	0	23,522	775	705	2,258	1,568	5,407	0
Amur Region	9,313	9,112	0	178	0	0	9	0	14	0	0	0
Magadan Region	2,497	1,837	0	322	0	0	0	0	10	0	328	0
Sakhalin Region	6,373	4,488	4,488	0	0	0	583	19	26	947	310	0
Jewish Autonomous Region	457	444	0	0	0	0	0	0	0	0	13	0
Chukotka Autonomous Area	459	459	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	611	0	0	0	0	0	0	0	5	0	606	0
Republic of Crimea	371	0	0	0	0	0	0	0	0	0	371	0
Sevastopol	240	0	0	0	0	0	0	0	5	0	235	0

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

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

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.11.2014											
	volume of extended loans				debt				of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	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
CENTRAL FEDERAL DISTRICT	2,763,557	109,608	207,274	1,798	1,897,217	137,288	247,227	4,174	118,353	10,532	7,299	121
Belgorod Region	43,665	6,655	428	0	43,158	8,716	520	1	2,501	605	1	1
Bryansk Region	24,730	5,689	801	339	26,404	7,969	1,526	1,000	1,930	347	0	0
Vladimir Region	37,674	5,993	1	0	42,977	6,693	1,479	1	2,328	589	22	0
Voronezh Region	100,361	8,033	336	0	103,365	13,852	681	0	5,643	762	6	0
Ivanovo Region	38,513	5,149	195	18	26,317	4,717	683	18	2,977	218	8	8
Kaluga Region	38,831	5,045	279	0	38,962	6,190	2,702	0	1,765	372	0	0
Kostroma Region	28,388	4,675	5,017	0	27,922	4,309	4,102	0	2,105	166	0	0
Kursk Region	42,035	10,212	127	0	39,892	7,729	339	0	1,924	464	0	0
Lipetsk Region	29,700	3,321	129	0	33,912	4,646	657	0	6,082	443	0	0
Moscow Region	324,741	12,202	31,678	459	243,536	17,803	31,792	375	18,899	1,784	873	7
Orel Region	22,552	3,989	105	0	22,709	3,540	237	0	2,054	129	0	0
Ryazan Region	43,825	5,262	27	1	45,959	6,456	179	21	4,184	689	138	0
Smolensk Region	24,789	3,862	363	13	41,870	6,221	460	41	8,248	889	0	0
Tambov Region	29,017	2,786	0	0	27,756	3,983	0	0	1,281	195	0	0
Tver Region	28,491	2,509	89	0	26,030	4,004	282	0	2,543	328	12	0
Tula Region	56,718	6,077	1,729	0	42,812	6,410	1,003	14	4,526	763	0	0
Yaroslavl Region	64,908	5,879	141	0	45,809	5,351	360	16	6,671	511	39	16
Moscow	1,784,619	12,270	165,829	968	1,017,827	18,699	200,225	2,687	42,692	1,278	6,200	89
NORTH-WESTERN FEDERAL DISTRICT	762,885	40,461	92,712	13	523,486	40,731	63,391	295	48,178	3,589	1,672	6
Republic of Karelia	16,346	1,642	252	0	17,406	2,029	2,105	0	1,138	109	0	0
Republic of Komi	14,392	3,822	35	0	10,938	4,973	0	0	822	361	0	0

Table 6.4.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	34,766	8,638	108	0	19,379	5,390	1,851	81	2,145	319	127	2
Nenets Autonomous Area	391	122	0	0	539	159	8	0	30	16	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	34,375	8,516	108	0	18,840	5,231	1,843	81	2,115	303	127	2
Vologda Region	54,657	9,697	109	0	37,464	7,457	448	28	7,685	1,171	26	0
Kaliningrad Region	34,146	2,654	2,571	5	35,502	3,782	2,440	14	4,604	276	189	0
Leningrad Region	67,169	1,882	2,471	0	53,269	3,041	7,570	1	7,334	313	273	1
Murmansk Region	23,105	2,692	3,163	0	15,632	2,637	14,101	0	2,976	221	3	0
Novgorod Region	17,533	1,585	12	0	13,989	2,225	40	0	752	187	7	0
Pskov Region	12,815	1,824	4	0	27,449	2,025	211	0	2,673	133	142	0
Saint Petersburg	487,956	6,025	83,987	8	292,458	7,172	34,625	171	18,049	499	905	3
SOUTHERN FEDERAL DISTRICT	472,177	60,623	7,445	0	451,168	82,354	14,912	159	62,991	10,423	38	15
Republic of Adygeya (Adygeya)	9,576	1,540	0	0	12,919	2,189	83	0	838	134	0	0
Republic of Kalmykia	3,010	958	0	0	7,157	3,406	0	0	1,424	927	0	0
Krasnodar Territory	210,958	25,299	5,481	0	223,895	34,007	8,887	126	39,668	4,796	20	1
Astrakhan Region	16,633	4,347	7	0	21,518	7,300	668	5	2,321	1,216	0	0
Volgograd Region	58,552	7,087	617	0	59,402	10,372	989	0	7,611	1,252	1	0
Rostov Region	173,448	21,392	1,340	0	126,277	25,080	4,285	28	11,129	2,098	17	14
NORTH CAUCASIAN FEDERAL DISTRICT	108,014	19,880	701	0	178,691	33,372	2,785	27	17,832	4,469	180	27
Republic of Dagestan	9,161	2,690	0	0	19,722	5,007	17	0	1,454	397	0	0
Republic of Ingushetia	1,017	331	0	0	3,096	1,413	0	0	1,665	758	0	0
Kabardino-Balkar Republic	10,402	1,896	0	0	33,672	4,659	201	0	2,595	626	153	0
Karachay-Cherkess Republic	7,202	787	210	0	15,619	2,690	287	27	2,340	445	27	27
Republic of North Ossetia — Alania	9,299	1,930	95	0	13,550	2,439	589	0	2,630	225	0	0
Chechen Republic	3,263	393	22	0	13,448	829	178	0	126	30	0	0
Stavropol Territory	67,670	11,853	374	0	79,584	16,335	1,513	0	7,022	1,988	0	0
VOLGA FEDERAL DISTRICT	1,043,912	113,652	8,225	9	771,812	137,037	16,974	423	60,042	9,525	1,240	22
Republic of Bashkortostan	97,964	10,687	1,561	0	73,815	12,996	3,883	0	4,809	783	1	0
Mari El Republic	17,292	3,756	25	0	13,608	3,788	31	0	1,527	130	7	0
Republic of Mordovia	27,059	2,621	0	0	29,221	4,128	0	0	2,421	513	0	0
Republic of Tatarstan (Tatarstan)	213,509	15,916	30	0	145,606	18,009	624	0	5,604	1,446	0	0
Udmurt Republic	33,326	6,715	750	0	19,541	7,184	100	0	1,563	582	0	0
Chuvash Republic — Chuvashia	28,190	5,091	180	0	27,763	6,444	278	0	1,068	296	0	0
Perm Territory	58,366	11,620	214	0	37,701	15,056	419	62	4,674	1,003	60	0
Kirov Region	34,740	6,369	59	0	32,281	8,013	43	15	3,942	634	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	171,198	14,257	353	5	103,673	18,625	1,362	320	8,152	927	111	22
Orenburg Region	53,115	9,632	2,294	0	56,029	13,438	2,871	0	7,587	1,228	0	0
Penza Region	38,506	6,459	95	0	37,042	8,516	159	13	1,928	503	0	0
Samara Region	163,795	3,831	2,162	4	107,893	5,455	4,059	10	10,103	513	1,061	0
Saratov Region	78,826	12,618	502	0	58,644	11,571	712	0	3,892	688	0	0
Ulyanovsk Region	28,026	4,080	0	0	28,995	3,814	2,433	3	2,772	279	0	0
URALS FEDERAL DISTRICT	522,759	56,615	3,098	114	334,099	70,440	7,286	355	26,798	5,958	1,144	32
Kurgan Region	16,424	4,710	0	0	17,106	5,615	40	0	1,139	252	0	0
Sverdlovsk Region	167,748	12,899	312	107	89,939	16,575	2,559	342	9,161	1,431	688	32
Tyumen Region	183,995	20,673	2,262	7	148,404	33,631	2,470	7	9,856	2,956	0	0
Khanty-Mansi Autonomous Area — Yugra	58,891	9,316	1,039	0	59,666	17,290	1,938	0	4,038	1,599	0	0
Yamal-Nenets Autonomous Area	20,904	3,150	17	0	13,376	5,597	75	0	893	344	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	104,200	8,207	1,206	7	75,362	10,744	457	7	4,925	1,013	0	0
Chelyabinsk Region	154,592	18,333	524	0	78,650	14,619	2,217	6	6,642	1,319	456	0
SIBERIAN FEDERAL DISTRICT	651,046	86,086	4,477	620	450,289	91,951	6,554	1,036	37,183	6,548	224	96
Altai Republic	8,136	1,116	0	0	6,312	1,622	0	0	494	116	0	0
Republic of Buryatia	15,971	5,226	221	0	17,847	6,842	547	0	1,384	354	0	0
Republic of Tuva	2,241	1,230	0	0	2,524	1,734	0	0	71	28	0	0
Republic of Khakassia	11,543	4,768	600	168	8,120	3,660	602	168	571	211	2	0
Altai Territory	79,349	7,693	800	0	75,513	11,161	728	65	8,858	1,378	95	8
Trans-Baikal Territory	12,579	6,509	131	0	12,433	6,990	64	0	262	143	0	0
Krasnoyarsk Territory	103,286	14,538	296	2	61,979	14,373	720	24	3,870	690	13	0
Irkutsk Region	92,098	12,533	1,385	24	67,480	14,638	1,673	175	3,688	676	4	0
Kemerovo Region	54,829	6,786	4	0	34,994	7,570	754	0	4,398	911	0	0
Novosibirsk Region	153,210	6,151	518	0	88,783	6,946	763	87	9,159	707	6	6
Omsk Region	80,408	15,069	482	426	51,137	10,758	589	517	3,160	1,071	104	82
Tomsk Region	37,396	4,467	40	0	23,167	5,657	114	0	1,268	263	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	242,730	43,805	7,647	71	182,280	50,716	10,430	89	13,486	2,622	398	9
Republic of Sakha (Yakutia)	22,006	6,048	394	0	26,117	9,435	2,235	0	2,155	454	74	0
Kamchatka Territory	13,451	3,484	173	0	15,626	3,823	605	0	3,148	118	2	0
Primorye Territory	100,853	11,777	6,428	56	55,409	12,600	6,148	62	2,570	409	313	0
Khabarovsk Territory	53,708	7,866	153	0	36,898	9,440	278	12	2,194	588	9	9
Amur Region	18,865	6,445	91	0	19,326	6,798	89	0	803	273	0	0
Magadan Region	7,796	2,312	341	0	8,434	1,956	811	0	734	66	0	0
Sakhalin Region	22,169	3,842	67	15	16,432	4,161	251	15	994	286	0	0
Jewish Autonomous Region	2,873	1,721	0	0	3,437	2,145	13	0	876	422	0	0
Chukotka Autonomous Area	1,009	310	0	0	601	358	0	0	12	6	0	0
CRIMEA FEDERAL DISTRICTn	1,353	17	2	1	920	10	573	18	2	0	161	2
Republic of Crimea	882	8	1	1	358	8	333	18	0	0	120	2
Sevastopol	471	9	1	0	562	2	240	0	2	0	41	0

Table 6.4.6

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

(millions of rubles)

	30.11.2014							
	rubles				foreign currency			
	total	including			total	including		
		housing loans	of which			housing loans	of which	
mortgage loans	including overdue debt		mortgage loans	including overdue debt				
1	2	3	4	5	6	7	8	9
THE RUSSIAN FEDERATION	11,014,419	3,436,433	3,314,132	27,662	271,776	132,677	128,536	18,627
CENTRAL FEDERAL DISTRICT	3,053,182	949,688	934,199	10,821	209,404	99,784	96,421	15,085
Belgorod Region	99,198	22,473	21,460	84	413	356	355	41
Bryansk Region	65,312	19,086	18,590	51	273	218	207	1
Vladimir Region	88,711	24,240	23,373	168	577	485	477	27
Voronezh Region	132,267	41,306	40,433	370	769	473	473	60
Ivanovo Region	52,947	15,556	15,400	68	984	210	210	43
Kaluga Region	76,924	26,937	26,614	65	1,085	613	605	40
Kostroma Region	36,371	11,090	10,967	45	115	46	46	0
Kursk Region	70,781	20,492	19,745	128	274	240	238	15
Lipetsk Region	65,806	17,851	17,541	61	271	150	149	19
Moscow Region	735,967	264,948	262,860	3,054	44,304	27,597	27,081	5,331
Orel Region	42,268	12,296	11,929	23	407	217	216	0
Ryazan Region	69,508	24,037	23,785	76	506	332	287	15
Smolensk Region	61,797	22,015	21,669	82	792	343	315	4
Tambov Region	53,395	15,359	15,002	24	223	195	190	2
Tver Region	80,632	28,458	28,304	622	696	562	561	26
Tula Region	98,873	29,043	28,729	90	668	541	523	12
Yaroslavl Region	79,329	24,218	23,937	117	358	249	228	9
Moscow	1,143,096	330,283	323,861	5,693	156,689	66,957	64,260	9,440

Table 6.4.6 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,175,360	384,798	375,359	2,502	31,747	14,870	14,618	1,436
Republic of Karelia	57,214	17,443	17,170	46	181	146	144	0
Republic of Komi	92,712	34,012	29,678	55	156	130	129	8
Arkhangelsk Region	99,694	34,803	34,329	86	397	337	332	53
Nenets Autonomous Area	5,593	2,724	2,708	2	36	36	36	0
Arkhangelsk Region, excluding Nenets Autonomous Area	94,101	32,079	31,621	84	361	301	296	53
Vologda Region	92,808	31,806	31,225	152	336	265	262	53
Kaliningrad Region	65,940	17,329	17,071	171	3,251	848	801	162
Leningrad Region	131,688	41,331	40,829	289	4,697	1,219	1,202	143
Murmansk Region	78,873	18,043	17,800	77	245	168	159	15
Novgorod Region	42,916	11,865	11,593	68	145	118	118	10
Pskov Region	36,809	9,822	9,524	18	123	104	102	3
Saint Petersburg	476,706	168,344	166,140	1,540	22,216	11,535	11,369	989
SOUTHERN FEDERAL DISTRICT	920,036	235,210	226,707	2,139	5,502	3,142	3,057	289
Republic of Adygeya (Adygeya)	25,393	4,368	4,201	30	118	105	104	0
Republic of Kalmykia	23,217	5,737	5,635	14	116	94	93	0
Krasnodar Territory	368,692	93,437	89,313	1,041	2,361	1,356	1,330	190
Astrakhan Region	70,026	17,788	17,338	39	158	121	121	13
Volgograd Region	144,460	40,565	39,813	444	674	494	487	30
Rostov Region	288,248	73,315	70,407	571	2,075	972	922	56
NORTH CAUCASIAN FEDERAL DISTRICT	307,957	71,434	68,648	710	1,923	1,470	1,402	242
Republic of Dagestan	33,677	8,609	8,466	215	299	228	228	35
Republic of Ingushetia	4,343	264	228	2	1	1	0	0
Kabardino-Balkar Republic	37,378	8,382	7,813	35	233	198	191	54
Karachay-Cherkess Republic	23,029	4,092	3,790	24	61	57	57	1
Republic of North Ossetia — Alania	32,275	7,540	7,226	168	259	214	193	46
Chechen Republic	17,300	786	783	3	129	14	10	0
Stavropol Territory	159,955	41,761	40,342	263	941	758	723	106

Table 6.4.6 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	2,043,949	660,060	625,524	3,982	10,592	5,899	5,832	682
Republic of Bashkortostan	290,922	86,907	74,023	504	798	434	432	10
Mari El Republic	37,130	13,634	13,359	49	188	93	93	6
Republic of Mordovia	40,957	14,132	13,620	21	263	238	238	14
Republic of Tatarstan (Tatarstan)	279,400	85,766	83,203	400	1,339	329	329	15
Udmurt Republic	111,235	40,303	36,174	169	407	334	331	27
Chuvash Republic — Chuvashia	76,857	32,803	32,562	113	428	343	342	35
Perm Territory	220,138	71,936	64,888	804	1,110	648	615	140
Kirov Region	78,361	26,707	25,731	85	234	202	202	0
Nizhny Novgorod Region	216,052	72,004	69,880	428	1,319	763	742	141
Orenburg Region	148,831	45,034	44,136	180	427	324	324	31
Penza Region	73,691	22,749	21,982	50	325	267	267	21
Samara Region	231,234	75,433	74,361	874	2,638	1,120	1,114	171
Saratov Region	145,182	41,990	41,459	215	731	452	451	28
Ulyanovsk Region	93,959	30,662	30,146	90	385	352	352	43
URALS FEDERAL DISTRICT	1,303,268	473,575	438,266	2,998	3,632	2,288	2,246	262
Kurgan Region	59,283	18,083	16,116	126	82	42	42	0
Sverdlovsk Region	391,223	122,729	112,935	1,099	1,440	946	929	165
Tyumen Region	572,787	245,212	229,605	705	799	565	545	60
Khanty-Mansi Autonomous Area — Yugra	278,042	131,149	123,722	326	276	233	229	9
Yamal-Nenets Autonomous Area	98,555	46,270	42,641	49	110	88	85	24
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	196,190	67,793	63,242	330	413	244	231	27
Chelyabinsk Region	279,975	87,551	79,610	1,068	1,311	735	730	37
SIBERIAN FEDERAL DISTRICT	1,635,153	494,364	481,450	3,886	5,966	3,543	3,396	497
Altai Republic	13,952	1,697	1,685	12	73	0	0	0
Republic of Buryatia	92,063	19,875	19,789	129	172	107	107	8
Republic of Tuva	21,593	5,783	5,774	59	2	1	1	0
Republic of Khakassia	35,102	10,306	10,049	65	67	41	41	0
Altai Territory	156,457	39,838	39,456	256	413	335	326	85
Trans-Baikal Territory	90,280	24,815	24,657	78	52	43	43	0
Krasnoyarsk Territory	292,596	97,536	93,719	976	748	538	473	81

Table 6.4.6 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	236,770	71,917	71,354	500	516	299	299	58
Kemerovo Region	210,563	54,481	52,692	427	1,291	415	414	51
Novosibirsk Region	249,429	92,262	90,368	725	1,471	1,089	1,072	164
Omsk Region	144,503	41,769	38,659	507	818	403	362	10
Tomsk Region	91,845	34,085	33,248	152	343	272	258	40
FAR-EASTERN FEDERAL DISTRICT	573,976	167,262	163,940	624	2,537	1,672	1,561	132
Republic of Sakha (Yakutia)	111,049	39,403	38,868	105	109	84	84	0
Kamchatka Territory	30,492	8,362	8,237	17	137	120	53	0
Primorye Territory	144,686	35,683	35,133	169	1,566	927	885	59
Khabarovsk Territory	126,237	38,464	37,867	172	494	358	358	41
Amur Region	74,831	21,008	20,100	80	83	77	77	30
Magadan Region	18,781	5,647	5,558	6	14	13	11	0
Sakhalin Region	51,757	13,957	13,535	67	114	75	75	2
Jewish Autonomous Region	11,961	3,296	3,215	7	14	14	14	0
Chukotka Autonomous Area	4,182	1,442	1,427	1	6	4	4	0
CRIMEA FEDERAL DISTRICT	1,538	42	39	0	473	9	3	2
Republic of Crimea	1,302	31	28	0	279	9	3	2
Sevastopol	236	11	11	0	194	0	0	0

Table 6.4.7

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

	30.11.2014								
	volume of consumer loans, extended since the beginning of the year total, millions of rubles	including							
		housing loans				of which mortgage loans			
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	7,649,166	919,987	1,568,997	178.1	12.37	877,883	1,521,781	179.7	12.35
CENTRAL FEDERAL DISTRICT	2,365,994	210,624	463,659	174.6	12.37	207,245	455,790	176.5	12.36
Belgorod Region	66,445	7,251	10,044	181.6	12.26	6,852	9,850	183.5	12.24
Bryansk Region	42,869	7,105	9,459	177.4	12.41	6,960	9,376	178.2	12.39
Vladimir Region	50,512	8,154	11,724	172.8	12.63	7,843	11,493	174.5	12.60
Voronezh Region	93,153	14,247	20,507	184.3	12.42	14,055	20,421	184.7	12.41
Ivanovo Region	37,157	6,356	8,464	167.4	12.39	6,285	8,413	167.9	12.38
Kaluga Region	50,067	7,294	13,208	179.9	12.35	7,256	13,169	180.1	12.35
Kostroma Region	26,501	5,064	5,965	167.5	12.45	5,020	5,918	168.4	12.45
Kursk Region	48,847	7,351	9,949	182.7	12.40	7,198	9,882	183.2	12.39
Lipetsk Region	47,779	6,602	8,735	186.4	12.54	6,498	8,665	187.2	12.53
Moscow Region	506,641	48,419	131,477	174.6	12.36	47,880	130,185	175.4	12.36
Orel Region	29,997	4,729	6,148	175.5	12.42	4,610	6,095	176.1	12.41
Ryazan Region	45,716	8,438	12,198	174.4	12.49	8,319	12,108	175.3	12.48
Smolensk Region	39,662	6,336	9,761	185.3	12.45	6,269	9,723	185.6	12.44
Tambov Region	35,504	5,352	7,712	180.3	12.36	5,226	7,651	181.0	12.35
Tver Region	52,531	8,005	13,017	182.6	12.39	7,927	12,961	183.1	12.38
Tula Region	68,195	9,288	14,234	177.4	12.41	9,243	14,203	177.6	12.41
Yaroslavl Region	54,719	8,752	12,232	167.5	12.41	8,642	12,163	168.0	12.40
Moscow	1,069,699	41,881	158,825	170.5	12.32	41,162	153,514	174.7	12.31

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	866,233	99,476	184,593	168.5	12.31	98,056	183,331	169.1	12.30
Republic of Karelia	37,873	4,616	7,156	171.3	12.37	4,555	7,129	171.7	12.36
Republic of Komi	59,793	8,958	15,106	161.3	12.24	8,923	15,073	161.3	12.22
Arkhangelsk Region	66,330	9,701	15,452	171.4	12.27	9,586	15,399	171.6	12.27
Nenets Autonomous Area	2,767	269	616	194.9	12.14	265	591	194.9	12.14
Arkhangelsk Region, excluding Nenets Autonomous Area	63,563	9,432	14,836	170.4	12.28	9,321	14,808	170.7	12.27
Vologda Region	61,006	10,929	13,933	173.7	12.43	10,595	13,755	175.0	12.41
Kaliningrad Region	48,983	5,545	9,073	174.1	12.10	5,494	9,039	174.4	12.09
Leningrad Region	89,628	10,318	19,867	171.4	12.28	10,086	19,739	171.7	12.27
Murmansk Region	59,186	5,761	9,863	167.0	11.80	5,748	9,849	167.1	11.80
Novgorod Region	29,553	3,821	5,421	175.4	12.53	3,713	5,366	176.4	12.51
Pskov Region	26,841	3,641	5,147	167.1	11.96	3,492	5,079	169.1	11.95
Saint Petersburg	387,040	36,186	83,575	166.7	12.40	35,864	82,903	167.3	12.39
SOUTHERN FEDERAL DISTRICT	610,442	73,731	111,695	181.0	12.52	70,756	110,450	184.7	12.49
Republic of Adygeya (Adygeya)	21,914	1,614	2,503	172.0	12.94	1,611	2,502	185.9	12.88
Republic of Kalmykia	12,869	1,537	2,609	195.9	12.40	1,535	2,608	196.0	12.40
Krasnodar Territory	245,149	28,862	44,520	181.3	12.66	27,231	43,845	186.0	12.64
Astrakhan Region	45,672	5,801	8,578	198.0	11.93	5,705	8,521	198.9	11.92
Volgograd Region	98,253	13,735	19,397	181.1	12.36	13,661	19,337	181.3	12.36
Rostov Region	186,585	22,182	34,088	175.8	12.58	21,013	33,637	180.6	12.51
NORTH CAUCASIAN FEDERAL DISTRICT	176,571	20,875	31,804	187.9	12.25	19,838	31,200	190.4	12.23
Republic of Dagestan	19,087	2,228	4,189	181.4	11.67	2,074	4,037	186.4	11.66
Republic of Ingushetia	1,636	243	218	166.5	13.08	68	140	180.6	12.25
Kabardino-Balkar Republic	18,597	2,284	3,209	180.6	12.29	1,743	2,965	194.9	12.19
Karachay-Cherkess Republic	10,345	1,094	1,756	207.4	12.38	1,091	1,751	207.6	12.38
Republic of North Ossetia — Alania	18,901	1,934	3,500	197.8	12.46	1,931	3,488	197.8	12.45
Chechen Republic	8,164	266	524	182.7	11.68	265	523	182.8	11.68
Stavropol Territory	99,841	12,826	18,408	187.2	12.32	12,666	18,296	187.9	12.31

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	1,386,813	237,427	315,375	179.2	12.40	224,443	305,901	181.1	12.37
Republic of Bashkortostan	198,572	33,828	42,533	171.5	12.54	24,232	35,438	179.3	12.46
Mari El Republic	23,778	5,153	6,633	178.8	12.38	5,123	6,573	179.8	12.37
Republic of Mordovia	25,237	4,915	6,769	180.3	12.56	4,778	6,708	181.2	12.55
Republic of Tatarstan (Tatarstan)	183,232	34,725	45,947	167.2	12.48	33,827	45,334	168.6	12.46
Udmurt Republic	74,981	15,349	17,226	188.8	12.33	15,017	17,049	190.1	12.31
Chuvash Republic — Chuvashia	47,419	12,100	16,395	186.0	12.20	11,995	16,338	186.3	12.20
Perm Territory	142,081	23,144	30,338	179.1	12.45	22,642	30,076	179.6	12.44
Kirov Region	51,195	11,479	14,150	185.6	12.43	11,344	14,085	186.0	12.42
Nizhny Novgorod Region	175,291	21,675	32,905	176.3	12.38	21,251	32,692	176.9	12.37
Orenburg Region	95,963	14,992	20,697	197.5	12.05	14,674	20,496	198.1	12.04
Penza Region	50,237	8,059	11,182	183.6	12.42	7,930	11,111	184.4	12.40
Samara Region	163,644	25,534	35,545	179.9	12.42	25,346	35,186	181.4	12.41
Saratov Region	98,141	14,549	20,261	187.8	12.36	14,440	20,161	188.3	12.36
Ulyanovsk Region	57,042	11,925	14,794	177.4	12.40	11,844	14,654	178.8	12.40
URALS FEDERAL DISTRICT	806,552	103,193	177,831	190.1	12.31	87,691	155,510	193.3	12.26
Kurgan Region	37,746	5,552	7,137	206.2	12.18	4,569	6,115	206.3	12.18
Sverdlovsk Region	253,250	29,356	51,171	184.3	12.31	25,361	44,445	186.9	12.28
Tyumen Region	339,523	38,122	81,751	204.5	12.24	32,159	72,017	208.5	12.19
Khanty-Mansi Autonomous Area — Yugra	152,318	15,191	35,440	206.0	12.22	13,050	30,859	209.5	12.18
Yamal-Nenets Autonomous Area	58,440	6,217	15,945	210.8	11.78	5,243	14,096	217.4	11.66
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	128,765	16,714	30,366	199.3	12.52	13,866	27,062	202.9	12.48
Chelyabinsk Region	176,033	30,163	37,772	163.7	12.50	25,602	32,933	166.1	12.47
SIBERIAN FEDERAL DISTRICT	1,042,078	140,034	211,591	179.5	12.37	136,585	208,581	180.1	12.36
Altai Republic	9,804	694	951	169.0	11.83	654	933	172.1	11.79
Republic of Buryatia	55,457	5,326	8,363	182.0	12.45	5,298	8,323	182.0	12.45
Republic of Tuva	14,928	920	1,931	182.9	12.50	916	1,926	183.0	12.50
Republic of Khakassia	22,744	2,860	4,156	175.3	12.30	2,823	4,130	175.7	12.29
Altai Territory	105,587	14,398	18,912	174.2	12.02	14,209	18,792	174.6	12.01
Trans-Baikal Territory	53,319	6,021	10,212	181.6	12.27	6,007	10,198	181.6	12.27
Krasnoyarsk Territory	174,183	25,173	42,561	171.6	12.65	24,592	41,876	171.9	12.64

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	145,628	18,987	29,184	171.4	12.48	18,781	29,018	172.0	12.47
Kemerovo Region	136,589	17,489	24,720	184.3	12.29	16,912	24,458	185.6	12.27
Novosibirsk Region	166,485	25,767	38,780	187.0	12.33	25,472	38,647	187.5	12.32
Omsk Region	98,631	13,297	18,692	190.8	12.41	11,981	17,242	192.4	12.41
Tomsk Region	58,723	9,102	13,129	181.8	12.09	8,940	13,038	182.4	12.08
FAR-EASTERN FEDERAL DISTRICT	392,402	34,608	72,405	177.5	12.25	33,251	70,976	178.5	12.19
Republic of Sakha (Yakutia)	73,334	7,760	17,105	175.5	12.54	7,422	16,912	177.4	12.51
Kamchatka Territory	23,591	2,061	4,328	168.3	12.52	1,981	4,257	170.1	11.95
Primorye Territory	103,506	8,437	16,819	174.7	12.05	8,120	16,424	175.4	12.01
Khabarovsk Territory	84,801	7,492	15,781	181.2	12.14	7,276	15,519	182.0	12.09
Amur Region	51,313	4,089	7,681	184.0	12.19	3,862	7,442	184.8	12.18
Magadan Region	12,372	1,287	2,904	178.6	12.44	1,268	2,879	179.3	12.42
Sakhalin Region	33,281	2,227	5,478	179.7	11.99	2,115	5,370	180.8	11.98
Jewish Autonomous Region	7,351	895	1,489	178.8	12.24	852	1,356	178.8	12.16
Chukotka Autonomous Area	2,853	360	820	169.7	12.58	355	817	170.1	12.56
CRIMEA FEDERAL DISTRICT	2,081	19	44	175.1	12.45	18	42	185.2	12.40
Republic of Crimea	1,775	15	32	172.3	12.91	14	30	186.1	12.84
Sevastopol	306	4	12	182.8	11.27	4	12	182.8	11.27

Table 6.4.8

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

	30.11.2014								
	volume of consumer loans, extended since the beginning of the year total, millions of rubles	including							
		housing loans				of which mortgage loans			
1	2	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, %
3	4	5	6	7	8	9	10		
THE RUSSIAN FEDERATION	142,813	755	10,126	122.3	9.32	708	8,562	139.9	9.26
CENTRAL FEDERAL DISTRICT	124,623	477	8,823	114.4	9.41	435	7,387	132.2	9.33
Belgorod Region	25	2	8	161.5	9.96	2	8	161.5	9.96
Bryansk Region	86	3	18	160.8	8.38	3	18	160.8	8.38
Vladimir Region	55	2	7	282.4	6.48	2	7	282.4	6.48
Voronezh Region	162	5	32	258.2	8.85	5	32	258.2	8.85
Ivanovo Region	477	2	13	302.0	11.80	2	13	302.0	11.80
Kaluga Region	206	9	41	250.5	10.39	9	41	250.5	10.39
Kostroma Region	28	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	32	2	7	213.4	11.17	2	7	213.4	11.17
Lipetsk Region	94	2	10	264.8	11.41	2	10	264.8	11.41
Moscow Region	10,897	131	1,625	165.3	9.79	126	1,512	175.6	9.77
Orel Region	41	2	12	182.0	7.63	2	12	182.0	7.63
Ryazan Region	158	2	6	281.8	11.27	2	6	281.8	11.27
Smolensk Region	176	5	39	246.5	11.16	5	39	246.5	11.16
Tambov Region	26	1	4	230.0	7.00	1	4	230.0	7.00
Tver Region	148	11	73	163.2	10.59	11	73	163.2	10.59
Tula Region	81	3	12	301.5	7.98	3	12	301.5	7.98
Yaroslavl Region	84	2	18	302.0	10.80	2	18	302.0	10.80
Moscow	111,847	293	6,898	97.5	9.19	256	5,575	115.3	9.08

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	10,544	79	442	140.1	8.33	78	413	149.4	8.32
Republic of Karelia	14	1	3	182.0	9.00	1	3	182.0	9.00
Republic of Komi	8	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	100	6	55	76.4	9.33	6	55	76.4	9.33
Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	100	6	55	76.4	9.33	6	55	76.4	9.33
Vologda Region	37	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	413	13	38	144.7	7.87	13	38	144.7	7.87
Leningrad Region	2,838	6	18	159.1	9.71	6	18	159.1	9.71
Murmansk Region	56	2	4	210.0	8.12	2	4	210.0	8.12
Novgorod Region	6	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	7	1	1	62.0	7.50	1	1	62.0	7.50
Saint Petersburg	7,065	50	323	148.2	8.21	49	294	162.1	8.20
SOUTHERN FEDERAL DISTRICT	1,166	45	150	200.9	9.80	45	150	200.9	9.80
Republic of Adygeya (Adygeya)	11	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	11	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	484	33	101	197.5	9.97	33	101	197.5	9.97
Astrakhan Region	38	1	3	242.0	9.50	1	3	242.0	9.50
Volgograd Region	95	2	16	273.7	8.80	2	16	273.7	8.80
Rostov Region	527	9	30	168.7	10.08	9	30	168.7	10.08
NORTH CAUCASIAN FEDERAL DISTRICT	277	14	84	214.9	9.44	14	84	214.9	9.44
Republic of Dagestan	83	5	26	277.4	10.89	5	26	277.4	10.89
Republic of Ingushetia	0	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	41	4	34	217.7	8.12	4	34	217.7	8.12
Karachay-Cherkess Republic	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia — Alania	10	1	3	182.0	10.30	1	3	182.0	10.30
Chechen Republic	49	1	12	11.9	12.00	1	12	11.9	12.00
Stavropol Territory	93	3	9	308.4	8.93	3	9	308.4	8.93

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	3,084	55	204	231.9	9.27	55	204	231.9	9.27
Republic of Bashkortostan	306	5	17	207.5	10.74	5	17	207.5	10.74
Mari El Republic	45	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	23	2	11	240.5	11.86	2	11	240.5	11.86
Republic of Tatarstan (Tatarstan)	1,120	5	24	289.0	10.63	5	24	289.0	10.63
Udmurt Republic	88	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic — Chuvashia	39	3	8	172.9	9.04	3	8	172.9	9.04
Perm Territory	93	2	7	91.7	9.30	2	7	91.7	9.30
Kirov Region	29	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	198	8	29	153.6	8.61	8	29	153.6	8.61
Orenburg Region	70	4	14	194.9	8.51	4	14	194.9	8.51
Penza Region	40	3	15	275.3	11.02	3	15	275.3	11.02
Samara Region	786	20	58	277.8	7.80	20	58	277.8	7.80
Saratov Region	222	3	21	223.5	9.37	3	21	223.5	9.37
Ulyanovsk Region	25	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	787	21	72	225.1	9.89	21	72	225.1	9.89
Kurgan Region	14	1	4	242.0	10.00	1	4	242.0	10.00
Sverdlovsk Region	353	9	27	216.9	10.03	9	27	216.9	10.03
Tyumen Region	269	9	28	272.9	10.19	9	28	272.9	10.19
Khanty-Mansi Autonomous Area — Yugra	18	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	54	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	197	9	28	272.9	10.19	9	28	272.9	10.19
Chelyabinsk Region	151	2	13	133.8	8.08	2	13	133.8	8.08
SIBERIAN FEDERAL DISTRICT	1,349	20	117	162.4	8.94	17	65	230.0	8.40
Altai Republic	3	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	133	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	8	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	78	2	7	242.0	9.60	2	7	242.0	9.60
Trans-Baikal Territory	41	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	215	5	56	80.6	10.71	2	4	134.0	8.42

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	181	2	6	227.8	7.20	2	6	227.8	7.20
Kemerovo Region	109	1	3	182.0	11.30	1	3	182.0	11.30
Novosibirsk Region	361	6	20	225.8	9.94	6	20	225.8	9.94
Omsk Region	130	2	16	240.2	7.21	2	16	240.2	7.21
Tomsk Region	90	2	9	278.7	6.58	2	9	278.7	6.58
FAR-EASTERN FEDERAL DISTRICT	770	44	234	156.5	8.22	43	187	174.9	8.24
Republic of Sakha (Yakutia)	22	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	53	1	47	83.7	8.00	0	0	0.0	0.00
Primorye Territory	530	38	152	170.8	8.32	38	152	170.8	8.32
Khabarovsk Territory	115	3	19	240.6	7.70	3	19	240.6	7.70
Amur Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	7	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	27	2	16	135.8	8.46	2	16	135.8	8.46
Jewish Autonomous Region	1	0	0	0.0	0.00	0	0	0.0	0.00
Chukotka Autonomous Area	12	0	0	0.0	0.00	0	0	0.0	0.00
CRIMEA FEDERAL DISTRICT	213	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	208	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	5	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 U.S. Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2014				
	May	June	July	August	September
2	3	4	5	6	
THE RUSSIAN FEDERATION	5,394.71	5,341.22	4,972.63	5,066.01	4,917.07
CENTRAL FEDERAL DISTRICT	2,761.98	2,673.58	2,436.66	2,559.46	2,481.70
Belgorod Region	9.70	11.02	10.71	11.33	10.15
Bryansk Region	6.70	5.81	7.94	6.30	5.34
Vladimir Region	11.43	10.59	11.80	14.10	14.66
Voronezh Region	39.73	43.08	45.69	43.19	39.09
Ivanovo Region	10.92	11.50	10.70	10.45	10.67
Kaluga Region	22.34	25.62	26.76	27.27	23.61
Kostroma Region	3.83	4.17	4.32	4.45	4.18
Kursk Region	5.33	5.91	6.15	5.51	5.83
Lipetsk Region	6.57	7.03	9.00	7.65	9.30
Moscow Region	92.81	98.09	107.39	91.87	88.82
Orel Region	13.79	10.72	7.89	8.25	8.18
Ryazan Region	29.68	29.80	27.94	29.25	29.84
Smolensk Region	14.76	12.53	12.85	12.40	8.95
Tambov Region	2.34	2.77	3.42	3.13	2.51
Tver Region	14.26	15.78	17.35	15.70	14.21
Tula Region	29.14	23.88	24.58	25.15	23.77
Yaroslavl Region	21.90	20.27	19.34	18.40	16.43
Moscow	2,426.76	2,335.02	2,082.83	2,225.05	2,166.16
NORTH-WESTERN FEDERAL DISTRICT	791.15	767.14	702.71	685.53	606.25
Republic of Karelia	5.35	6.60	6.69	5.97	5.07
Republic of Komi	5.97	6.27	6.52	5.23	5.53
Arkhangelsk Region	14.04	9.49	7.79	7.78	7.68
Nenets Autonomous Area	0.16	0.23	0.19	0.10	0.12
Arkhangelsk Region, excluding Nenets Autonomous Area	13.89	9.27	7.60	7.68	7.56
Vologda Region	16.98	17.96	17.80	15.77	16.61
Kaliningrad Region	42.01	42.26	37.12	32.05	28.52
Leningrad Region	139.72	145.65	132.05	124.16	114.47
Murmansk Region	15.18	10.37	8.52	7.47	6.91
Novgorod Region	4.95	5.30	5.09	5.24	4.32
Pskov Region	3.66	3.86	4.25	3.90	3.16
Saint Petersburg	543.29	519.39	476.90	477.97	413.97
SOUTHERN FEDERAL DISTRICT	293.57	291.28	288.29	299.29	297.83
Republic of Adygeya (Adygeya)	4.02	3.94	4.06	5.00	4.95
Republic of Kalmykia	1.28	1.26	1.67	1.62	1.54
Krasnodar Territory	136.98	144.46	138.08	143.84	142.73
Astrakhan Region	11.79	10.84	10.22	9.99	8.74
Volgograd Region	31.53	30.93	28.64	30.58	32.91
Rostov Region	107.97	99.86	105.62	108.27	106.97
NORTH CAUCASIAN FEDERAL DISTRICT	161.02	134.98	98.62	96.73	128.64
Republic of Daghestan	36.61	28.03	19.07	19.40	21.55
Republic of Ingushetia	10.20	5.99	3.42	2.69	4.29
Kabardino-Balkar Republic	9.88	10.69	10.77	10.21	9.92
Karachay-Cherkess Republic	5.57	3.02	4.16	3.38	3.04

Table 6.5.1 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia — Alania	11.37	9.41	10.67	9.83	9.99
Chechen Republic	3.74	2.25	1.54	1.18	2.66
Stavropol Territory	83.65	75.59	48.99	50.03	77.20
VOLGA FEDERAL DISTRICT	442.24	454.84	457.37	443.84	428.13
Republic of Bashkortostan	52.76	55.04	60.37	57.28	53.10
Mari El Republic	2.31	2.24	2.60	2.58	2.22
Republic of Mordovia	3.74	3.63	4.15	3.96	4.85
Republic of Tatarstan (Tatarstan)	79.48	77.25	85.36	82.70	84.50
Udmurt Republic	19.47	22.03	15.98	17.56	18.26
Chuvash Republic — Chuvashia	4.43	4.65	5.04	4.75	4.57
Perm Territory	36.89	33.20	36.46	31.29	29.59
Kirov Region	12.25	11.94	9.65	9.56	9.14
Nizhny Novgorod Region	63.08	63.74	63.05	66.62	61.92
Orenburg Region	13.20	14.94	16.88	15.11	13.92
Penza Region	6.39	6.28	7.36	6.43	6.26
Samara Region	84.97	93.88	88.07	83.22	82.29
Saratov Region	36.38	38.52	35.36	34.48	33.38
Ulyanovsk Region	26.90	27.50	27.04	28.31	24.13
URALS FEDERAL DISTRICT	322.10	321.82	308.12	291.93	284.76
Kurgan Region	3.62	4.72	4.43	3.97	4.04
Sverdlovsk Region	158.40	160.23	144.66	145.52	150.64
Tyumen Region	98.59	98.54	100.25	84.38	76.87
Khanty-Mansi Autonomous Area — Yugra	42.48	45.52	47.23	38.85	36.11
Yamal-Nenets Autonomous Area	10.59	9.73	10.05	7.04	7.13
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	45.51	43.29	42.96	38.49	33.63
Chelyabinsk Region	61.50	58.34	58.78	58.06	53.21
SIBERIAN FEDERAL DISTRICT	356.05	382.07	391.75	367.82	347.20
Altai Republic	0.63	0.72	0.77	0.75	0.89
Republic of Buryatia	30.72	33.11	35.15	30.40	32.86
Republic of Tuva	0.18	0.23	0.24	0.25	0.25
Republic of Khakassia	4.16	3.65	4.41	4.64	4.88
Altai Territory	10.69	14.15	16.30	15.76	14.53
Trans-Baikal Territory	4.92	3.77	4.52	4.74	4.15
Krasnoyarsk Territory	47.82	44.34	46.27	49.50	42.52
Irkutsk Region	28.07	32.34	31.91	28.71	28.15
Kemerovo Region	17.12	18.12	18.44	18.18	17.11
Novosibirsk Region	161.88	173.97	176.89	157.93	150.73
Omsk Region	36.36	41.27	41.22	42.51	37.72
Tomsk Region	13.49	16.39	15.63	14.45	13.42
FAR-EASTERN FEDERAL DISTRICT	266.25	313.17	255.46	252.43	258.91
Republic of Sakha (Yakutia)	6.91	6.75	9.99	7.49	7.09
Kamchatka Territory	10.23	9.20	8.43	8.57	10.32
Primorye Territory	132.89	176.23	122.98	127.49	128.65
Khabarovsk Territory	54.53	51.72	49.45	47.68	49.74
Amur Region	41.13	47.52	44.22	39.70	39.22
Magadan Region	4.77	5.22	4.48	4.53	6.00
Sakhalin Region	15.26	15.98	15.29	16.47	17.25
Jewish Autonomous Region	0.30	0.34	0.47	0.38	0.34
Chukotka Autonomous Area	0.24	0.21	0.14	0.13	0.31
CRIMEA FEDERAL DISTRICT	...	...	34.00	67.04	80.24
Republic of Crimea	...	...	31.29	57.14	72.05
Sevastopol	...	...	2.71	9.91	8.19

Table 6.5.2

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

(millions of US dollars)

1	2014				
	May	June	July	August	September
2	3	4	5	6	
THE RUSSIAN FEDERATION	2,253.70	2,312.42	2,880.98	2,420.92	2,732.35
CENTRAL FEDERAL DISTRICT	1,203.12	1,305.98	1,640.06	1,258.40	1,368.72
Belgorod Region	5.67	7.17	8.88	8.89	7.46
Bryansk Region	3.72	3.89	5.35	5.70	6.04
Vladimir Region	6.49	5.52	8.61	10.25	12.92
Voronezh Region	17.51	18.46	26.53	23.29	25.32
Ivanovo Region	4.77	5.21	6.01	5.38	5.88
Kaluga Region	13.07	13.51	17.11	15.32	17.27
Kostroma Region	2.75	2.88	3.24	3.53	3.87
Kursk Region	3.52	3.27	4.63	4.51	4.56
Lipetsk Region	4.16	4.83	8.73	6.83	7.38
Moscow Region	56.70	53.30	63.30	54.56	57.99
Orel Region	4.74	3.80	5.14	5.15	5.48
Ryazan Region	9.74	9.59	13.56	11.85	13.26
Smolensk Region	9.22	7.75	9.08	8.66	8.58
Tambov Region	1.97	1.52	2.87	2.54	2.56
Tver Region	5.35	4.91	6.39	6.50	6.60
Tula Region	8.47	8.85	10.20	9.85	12.24
Yaroslavl Region	8.02	8.57	10.24	9.43	11.91
Moscow	1,037.23	1,142.96	1,430.20	1,066.16	1,159.42
NORTH-WESTERN FEDERAL DISTRICT	374.33	387.03	429.07	382.79	459.61
Republic of Karelia	3.39	3.82	4.49	4.09	4.09
Republic of Komi	1.98	1.54	1.83	2.04	2.37
Arkhangelsk Region	6.02	3.58	3.83	3.32	7.39
Nenets Autonomous Area	0.03	0.03	0.02	0.04	0.06
Arkhangelsk Region, excluding Nenets Autonomous Area	5.99	3.55	3.81	3.29	7.33
Vologda Region	5.42	4.61	8.25	7.03	9.69
Kaliningrad Region	29.27	24.26	36.34	30.32	37.77
Leningrad Region	103.59	108.92	91.35	81.36	89.61
Murmansk Region	4.25	4.26	4.52	4.43	5.65
Novgorod Region	2.54	2.45	2.72	2.72	2.82
Pskov Region	3.24	3.59	4.04	3.54	4.00
Saint Petersburg	214.63	230.01	271.70	243.94	296.22
SOUTHERN FEDERAL DISTRICT	152.89	138.11	187.47	172.03	186.16
Republic of Adygeya (Adygeya)	3.60	3.47	3.29	4.04	4.12
Republic of Kalmykia	0.55	0.47	0.50	0.47	0.99
Krasnodar Territory	84.06	70.57	98.98	81.13	85.28
Astrakhan Region	5.80	4.67	6.64	6.31	8.29
Volgograd Region	13.86	14.26	16.85	17.71	20.34
Rostov Region	45.03	44.67	61.20	62.38	67.14
NORTH CAUCASIAN FEDERAL DISTRICT	22.24	22.20	27.18	27.87	28.49
Republic of Daghestan	2.69	2.89	2.97	2.86	3.02
Republic of Ingushetia	0.19	0.10	0.88	0.13	0.15
Kabardino-Balkar Republic	2.50	2.23	2.62	2.87	2.91
Karachay-Cherkess Republic	0.70	0.80	0.94	0.76	1.33

Table 6.5.2 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia — Alania	1.76	2.25	2.25	2.50	2.56
Chechen Republic	0.15	0.13	0.38	0.18	0.16
Stavropol Territory	14.25	13.80	17.14	18.57	18.36
VOLGA FEDERAL DISTRICT	187.87	166.59	213.05	201.31	252.89
Republic of Bashkortostan	20.32	18.41	23.02	21.99	27.11
Mari El Republic	2.01	1.49	2.00	1.52	2.3
Republic of Mordovia	1.39	1.45	2.07	1.68	4.01
Republic of Tatarstan (Tatarstan)	29.02	28.14	36.31	32.58	42.01
Udmurt Republic	6.43	5.47	8.42	8.18	10.61
Chuvash Republic — Chuvashia	2.60	2.08	2.77	3.21	3.37
Perm Territory	13.19	10.66	14.38	14.48	14.6
Kirov Region	3.68	2.92	3.65	3.94	6.01
Nizhny Novgorod Region	25.91	26.32	32.97	28.94	39.88
Orenburg Region	7.08	6.13	9.30	9.74	13.01
Penza Region	3.49	3.17	4.50	4.31	4.29
Samara Region	42.78	31.40	39.86	36.50	45.61
Saratov Region	17.66	17.44	20.69	19.49	22.92
Ulyanovsk Region	12.31	11.51	13.13	14.74	17.18
URALS FEDERAL DISTRICT	94.35	92.55	113.68	108.74	135.25
Kurgan Region	1.85	1.61	1.32	1.92	2.11
Sverdlovsk Region	43.29	42.12	55.17	49.96	60.82
Tyumen Region	27.01	26.14	28.58	28.39	34.5
Khanty-Mansi Autonomous Area — Yugra	10.24	9.44	11.16	12.00	14.46
Yamal-Nenets Autonomous Area	2.31	1.77	1.97	2.20	2.42
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	14.46	14.93	15.45	14.19	17.62
Chelyabinsk Region	22.20	22.69	28.61	28.47	37.83
SIBERIAN FEDERAL DISTRICT	124.11	118.70	150.43	149.29	172.02
Altai Republic	0.48	0.37	0.57	0.58	0.63
Republic of Buryatia	6.63	6.20	8.79	8.07	11.15
Republic of Tuva	0.12	0.10	0.14	0.13	0.12
Republic of Khakassia	1.57	1.24	1.62	2.16	1.52
Altai Territory	7.73	7.01	9.40	9.70	9.3
Trans-Baikal Territory	1.92	2.35	2.69	2.70	2.14
Krasnoyarsk Territory	13.05	11.29	14.71	14.26	16.37
Irkutsk Region	9.11	8.33	14.87	12.07	12.12
Kemerovo Region	7.37	7.25	8.18	7.75	8.72
Novosibirsk Region	51.34	50.08	60.96	60.95	74.86
Omsk Region	19.02	20.07	22.82	25.34	28.06
Tomsk Region	5.78	4.40	5.68	5.58	7.04
FAR-EASTERN FEDERAL DISTRICT	94.82	80.05	115.00	110.73	117.7
Republic of Sakha (Yakutia)	3.26	2.47	2.34	2.38	2.69
Kamchatka Territory	3.18	2.64	5.31	3.29	3.4
Primorye Territory	58.96	47.83	69.54	66.69	72.52
Khabarovsk Territory	13.53	12.25	15.11	16.67	17.37
Amur Region	7.75	7.27	11.96	11.88	11.72
Magadan Region	1.68	0.98	1.32	1.16	1.35
Sakhalin Region	6.26	6.43	9.00	8.40	8.35
Jewish Autonomous Region	0.12	0.14	0.36	0.13	0.22
Chukotka Autonomous Area	0.07	0.05	0.06	0.13	0.08
CRIMEA FEDERAL DISTRICT	...	...	4.16	9.44	11.34
Republic of Crimea	...	...	3.58	4.46	6.46
Sevastopol	...	...	0.58	4.98	4.88

6.6. Insurance Companies and Private Pension Funds

Table 6.6.1

Insurers' Premiums and Payoffs

(millions of rubles)

	January—June 2014		January—September 2014	
	insurance premiums	payoffs	insurance premiums	payoffs
	1	2	3	4
THE RUSSIAN FEDERATION	507,227.6	216,058.2	741,772.6	333,117.9
CENTRAL FEDERAL DISTRICT	297,143.7	116,012.1	431,112.3	178,746.3
Belgorod Region	2,232.6	872.5	3,740.9	1,337.5
Bryansk Region	1,394.5	581.7	2,133.4	937.5
Vladimir Region	2,211.4	1,281.6	3,454.1	1,888.2
Voronezh Region	3,559.9	1,856.0	5,346.6	2,922.4
Ivanovo Region	1,258.8	732.2	1,885.3	1,100.6
Kaluga Region	1,630.7	778.1	2,494.0	1,195.7
Kostroma Region	721.2	274.8	1,119.8	427.7
Kursk Region	1,465.0	647.5	2,165.7	975.2
Lipetsk Region	1,712.1	779.8	2,485.4	1,165.3
Moscow Region	11,584.0	4,363.4	18,716.4	7,119.8
Orel Region	815.7	354.8	1,248.1	571.6
Ryazan Region	1,939.9	979.9	3,018.1	1,501.2
Smolensk Region	1,539.3	573.8	2,426.8	910.2
Tambov Region	1,151.8	446.9	1,864.6	681.4
Tver Region	1,744.0	826.9	2,767.5	1,228.7
Tula Region	2,188.9	1,210.3	3,357.4	1,755.4
Yaroslavl Region	2,312.9	1,121.5	3,431.1	1,756.9
Moscow	257,635.4	98,300.0	369,392.9	151,235.6
NORTH-WESTERN FEDERAL DISTRICT	48,407.3	26,137.5	71,326.1	39,362.3
Republic of Karelia	1,201.6	579.0	1,791.1	896.2
Republic of Komi	1,728.9	685.5	2,424.8	1,031.1
Arkhangelsk Region	1,992.9	1,021.1	2,989.6	1,563.2
Nenets Autonomous Area	...	...	...	...
Arkhangelsk Region, excluding Nenets Autonomous Area	...	...	...	...
Vologda Region	2,911.0	1,391.8	4,065.1	2,058.0
Kaliningrad Region	1,639.6	677.4	2,617.5	1,050.6
Leningrad Region	1,874.5	554.7	2,866.1	859.4
Murmansk Region	1,788.7	790.7	2,450.1	1,286.9
Novgorod Region	1,011.9	505.9	1,535.4	770.0
Pskov Region	754.1	247.6	1,165.4	394.8
Saint Petersburg	33,504.1	19,683.8	49,421.0	29,452.2
SOUTHERN FEDERAL DISTRICT	20,851.3	10,555.5	31,524.4	16,584.9
Republic of Adygeya (Adygeya)	247.3	141.3	396.3	318.5
Republic of Kalmykia	218.8	79.2	336.1	113.1
Krasnodar Territory	9,349.4	4,646.2	14,404.4	7,313.5
Astrakhan Region	1,699.6	644.9	2,472.8	1,123.4
Volgograd Region	3,717.6	1,685.1	5,277.7	2,727.9
Rostov Region	5,618.6	3,358.8	8,637.1	4,988.6
NORTH CAUCASIAN FEDERAL DISTRICT	5,481.2	2,426.3	8,300.0	3,693.2
Republic of Dagestan	719.8	217.9	1,094.2	368.2
Republic of Ingushetia	97.7	26.7	232.2	42.7
Kabardino-Balkar Republic	399.0	148.1	632.3	213.0
Karachay-Cherkess Republic	313.9	100.4	442.7	166.4
Republic of North Ossetia — Alania	293.8	100.8	466.8	145.3
Chechen Republic	322.1	69.3	477.1	103.5
Stavropol Territory	3,334.9	1,763.1	4,954.6	2,654.0

Table 6.6.1 (end)

(millions of rubles)

	1	2	3	4
VOLGA FEDERAL DISTRICT	60,824.0	27,698.2	89,897.4	42,932.8
Republic of Bashkortostan	6,828.6	3,166.1	10,089.3	4,799.6
Mari El Republic	816.9	369.8	1,300.4	569.6
Republic of Mordovia	1,002.1	469.4	1,481.3	735.8
Republic of Tatarstan (Tatarstan)	12,477.4	5,421.3	17,735.4	8,534.3
Udmurt Republic	2,551.9	1,189.2	3,809.7	1,888.4
Chuvash Republic — Chuvashia	1,859.6	795.9	2,775.5	1,207.7
Perm Territory	5,583.1	2,567.8	8,094.6	3,984.5
Kirov Region	1,895.0	806.9	2,897.1	1,285.7
Nizhny Novgorod Region	7,446.7	3,794.8	11,014.2	5,858.7
Orenburg Region	3,303.2	1,622.1	5,012.2	2,496.4
Penza Region	1,599.7	680.5	2,478.4	1,023.3
Samara Region	9,771.3	3,995.2	14,437.5	6,105.7
Saratov Region	3,836.6	1,816.6	5,687.3	2,819.6
Ulyanovsk Region	1,851.9	1,002.6	3,084.4	1,623.5
URALS FEDERAL DISTRICT	34,050.1	16,873.4	48,270.0	26,601.8
Kurgan Region	987.7	421.6	1,493.0	665.6
Sverdlovsk Region	10,231.6	5,596.6	15,149.4	8,581.9
Tyumen Region	16,187.1	6,529.8	21,254.3	10,872.8
Khanty-Mansi Autonomous Area — Yugra	...	...	...	...
Yamal-Nenets Autonomous Area	...	...	...	...
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	...	...	...	...
Chelyabinsk Region	6,643.7	4,325.4	10,373.3	6,481.5
SIBERIAN FEDERAL DISTRICT	29,731.8	12,730.3	44,883.5	19,474.4
Altai Republic	90.6	30.3	133.8	52.5
Republic of Buryatia	1,078.3	410.4	1,632.6	593.2
Republic of Tuva	182.3	50.0	274.5	71.5
Republic of Khakassia	555.8	203.4	900.4	317.6
Altai Territory	2,065.1	931.9	3,331.3	1,402.2
Trans-Baikal Territory	909.3	240.8	1,385.1	357.1
Krasnoyarsk Territory	5,368.0	2,357.5	8,257.9	3,645.6
Irkutsk Region	5,138.3	2,089.3	7,290.6	3,139.0
Kemerovo Region	4,326.9	2,065.3	6,353.8	3,145.0
Novosibirsk Region	5,375.8	2,178.5	8,203.5	3,438.0
Omsk Region	2,716.9	1,204.5	4,306.3	1,904.7
Tomsk Region	1,924.5	968.4	2,813.7	1,407.9
FAR-EASTERN FEDERAL DISTRICT	10,729.7	3,624.9	16,386.7	5,721.5
Republic of Sakha (Yakutia)	1,585.8	412.1	2,428.1	704.6
Kamchatka Territory	410.8	262.9	665.0	358.5
Primorye Territory	3,460.2	1,100.7	5,222.0	1,816.7
Khabarovsk Territory	2,991.3	1,138.5	4,516.8	1,742.2
Amur Region	952.2	378.1	1,464.3	541.3
Magadan Region	216.2	57.0	355.5	144.1
Sakhalin Region	944.9	237.3	1,459.1	358.7
Jewish Autonomous Region	148.6	32.4	226.7	47.8
Chukotka Autonomous Area	19.7	6.0	49.2	7.5
CRIMEA FEDERAL DISTRICT	8.5	—	72.2	0.8
Republic of Crimea	7.4	—	63.2	0.6
Sevastopol	1.1	—	9.0	0.2

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

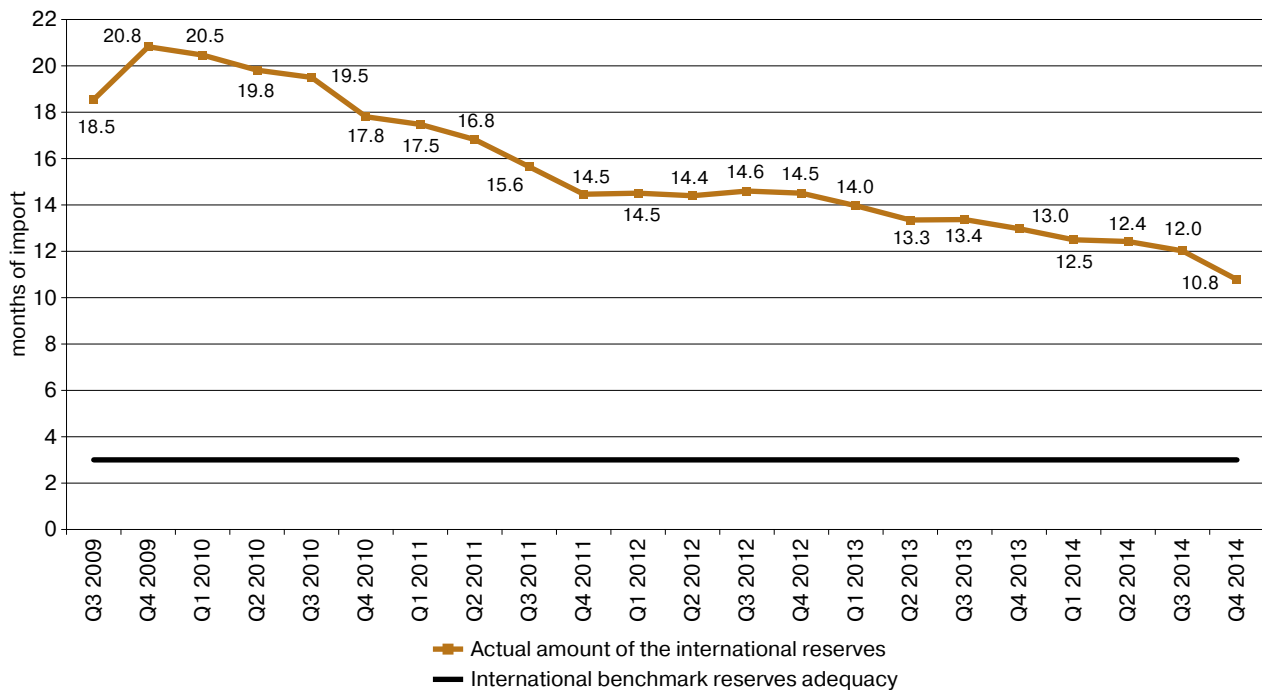
	Q2, 2014						
	number of participants, persons	pension reserves — total, millions of rubles	number of insured participants, persons	pension savings (market value), millions of rubles	payouts of pension benefits under non-governmental pension provision, millions of rubles	pension contributions — total, millions of rubles	number of participants receiving pensions, persons
	1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	6,375,814	861,471.26	22,136,963	1,108,020.62	23,317.51	42,682.47	1,569,809
CENTRAL FEDERAL DISTRICT	4,988,126	797,783.41	17,772,194	936,258.20	19,058.18	38,397.71	1,159,224
Belgorod Region	—	—	—	—	—	—	—
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	—	—	—	—
Voronezh Region	—	—	—	—	—	—	—
Ivanovo Region	—	—	—	—	—	—	—
Kaluga Region	—	—	—	—	—	—	—
Kostroma Region	—	—	—	—	—	—	—
Kursk Region	—	—	—	—	—	—	—
Lipetsk Region	33,744	2,520.03	140,817	7,448.31	62.99	97.77	4,671
Moscow Region	21,638	375.25	9,396	818.14	2.99	8.49	358
Orel Region	—	—	—	—	—	—	—
Ryazan Region	—	—	—	—	—	—	—
Smolensk Region	—	—	—	—	—	—	—
Tambov Region	—	—	—	—	—	—	—
Tver Region	781	25.12	—	—	5.09	2.28	625
Tula Region	—	—	—	—	—	—	—
Yaroslavl Region	—	—	—	—	—	—	—
Moscow	4,931,963	794,863.01	17,621,981	927,991.75	18,987.11	38,289.17	1,153,570
NORTH-WESTERN FEDERAL DISTRICT	274,316	6,751.35	3,012,842	102,297.12	1,269.68	153.22	35,860
Republic of Karelia	—	—	—	—	—	—	—
Republic of Komi	—	—	—	—	—	—	—
Arkhangelsk Region	—	—	—	—	—	—	—
Nenets Autonomous Area	—	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	—	—	—	—	—	—	—
Vologda Region	148,483	4,056.63	1,002,058	35,676.40	1,154.96	64.00	25,189
Kaliningrad Region	—	—	—	—	—	—	—

Table 6.6.2 (cont.)

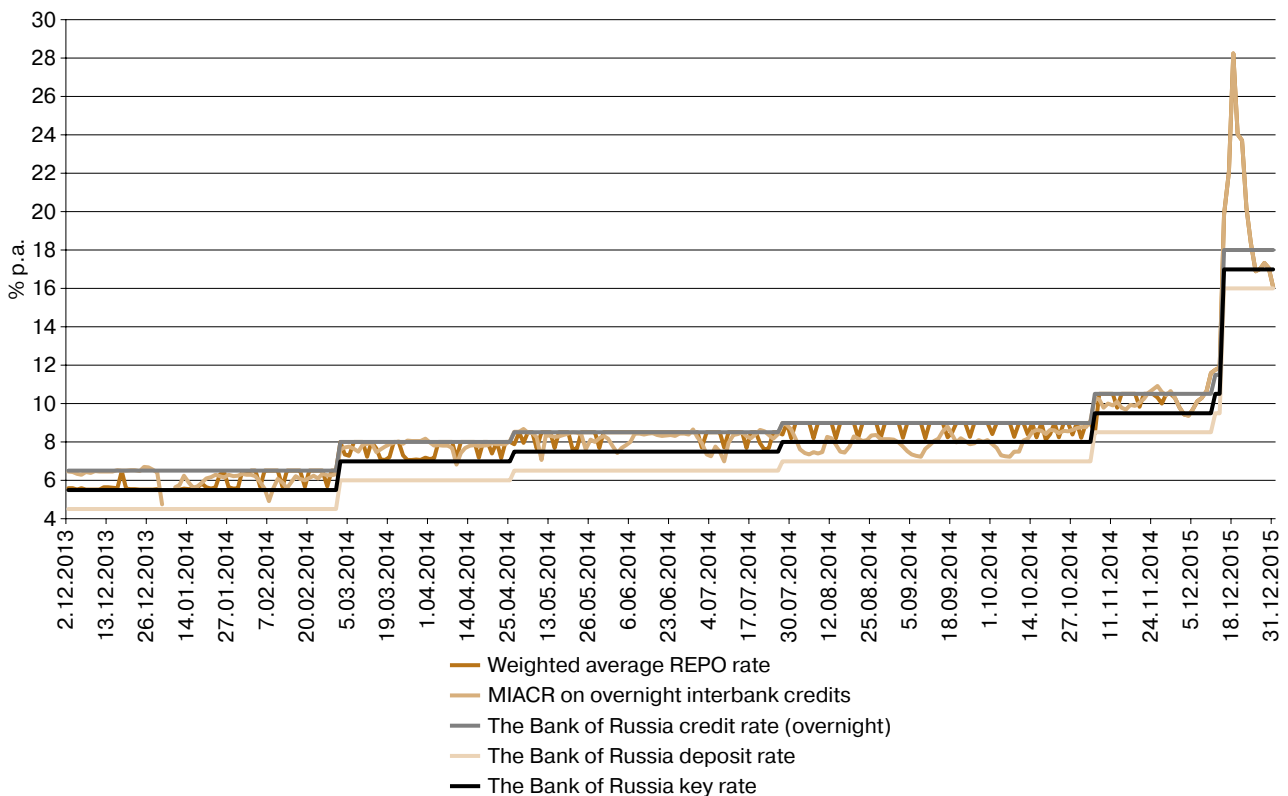
	1	2	3	4	5	6	7
Leningrad Region	—	—	—	—	—	—	—
Murmansk Region	—	—	—	—	—	—	—
Novgorod Region	—	—	—	—	—	—	—
Pskov Region	—	—	—	—	—	—	—
Saint Petersburg	125,833	2,694.72	2,010,784	66,620.73	114.72	89.22	10,671
SOUTHERN FEDERAL DISTRICT	106,777	1,508.65	234,473	10,286.29	61.34	96.69	7,243
Republic of Adygeya (Adygeya)	—	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—	—
Krasnodar Territory	25,564	6.18	213,280	9,251.48	0.01	0.03	2
Astrakhan Region	—	—	—	—	—	—	—
Volgograd Region	7,341	247.51	1,998	79.48	28.28	14.76	1,567
Rostov Region	73,872	1,254.96	19,195	955.34	33.06	81.90	5,674
NORTH CAUCASIAN FEDERAL DISTRICT	—	—	—	—	—	—	—
Republic of Dagestan	—	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—	—
Republic of North Osseti— Alania	—	—	—	—	—	—	—
Chechen Republic	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	—	—	—	—
VOLGA FEDERAL DISTRICT	384,564	10,012.34	347,148	14,770.45	569.11	818.52	94,752
Republic of Bashkortostan	30,958	55.24	9,933	403.11	0.41	0.20	193
Mari El Republic	—	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	105,958	3,298.67	109,151	4,983.22	132.20	349.74	24,292
Udmurt Republic	73	21.87	—	—	1.73	0.00	38
Chuvash Republic — Chuvashia	—	—	—	—	—	—	—
Perm Territory	90,136	2,475.74	110,649	5,155.80	98.68	169.02	30,499
Kirov Region	—	—	—	—	—	—	—
Nizhny Novgorod Region	27,276	2,239.53	2,884	229.12	69.69	198.32	7,995
Orenburg Region	21,759	224.32	106,890	3,619.40	17.45	22.25	628
Penza Region	—	—	—	—	—	—	—
Samara Region	93,086	1,603.95	2,984	212.44	248.32	78.65	30,868
Saratov Region	—	—	—	—	—	—	—
Ulyanovsk Region	15,318	93.02	4,657	167.36	0.63	0.34	239

7. CHARTS AND DIAGRAMS

7.1. International Reserves Adequacy (International Reserves in Months of Import)¹

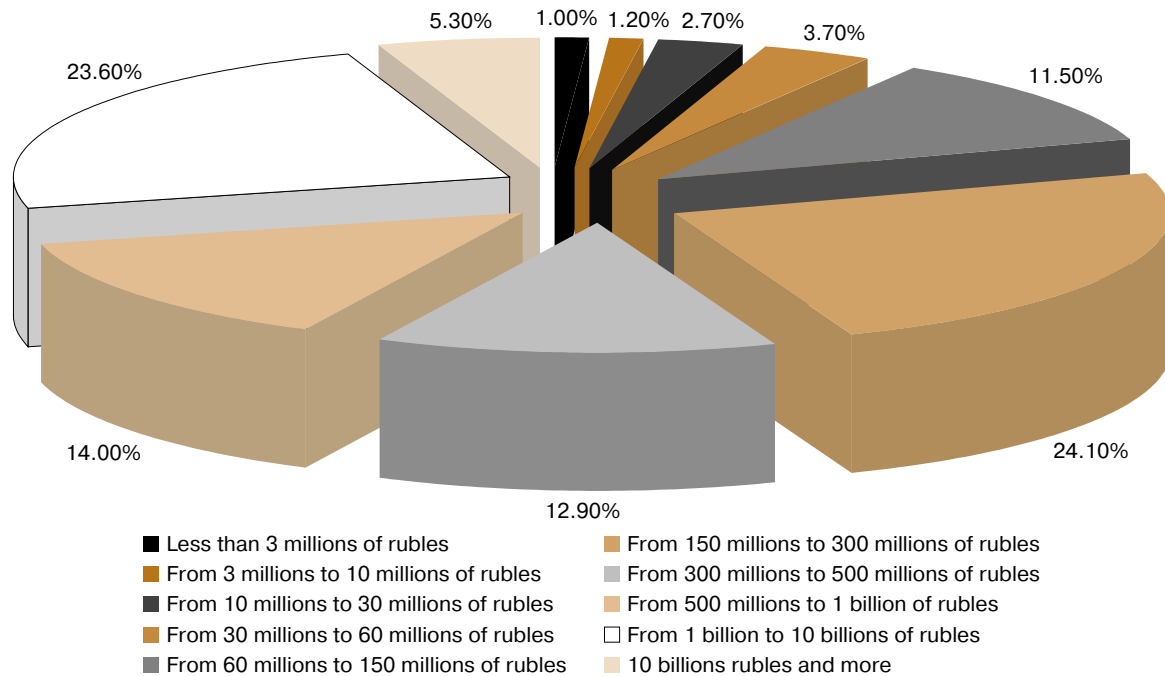


7.2. Interest Rates Dynamics in December, 2013 – December, 2014

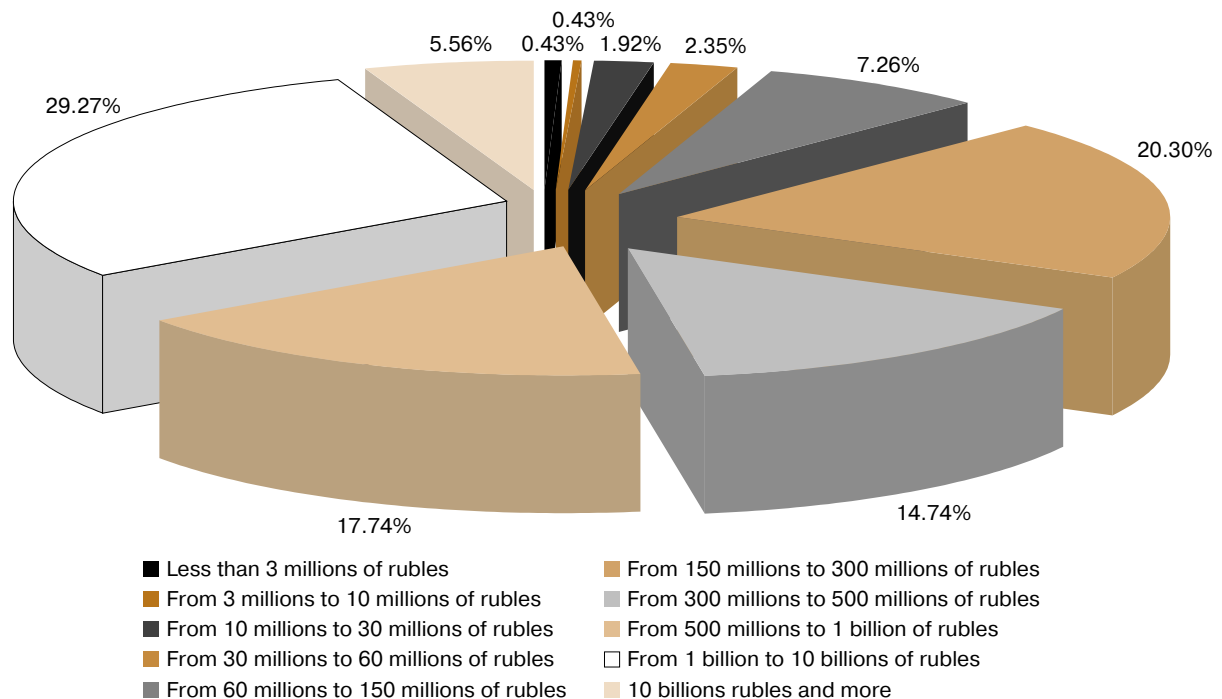


¹ See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

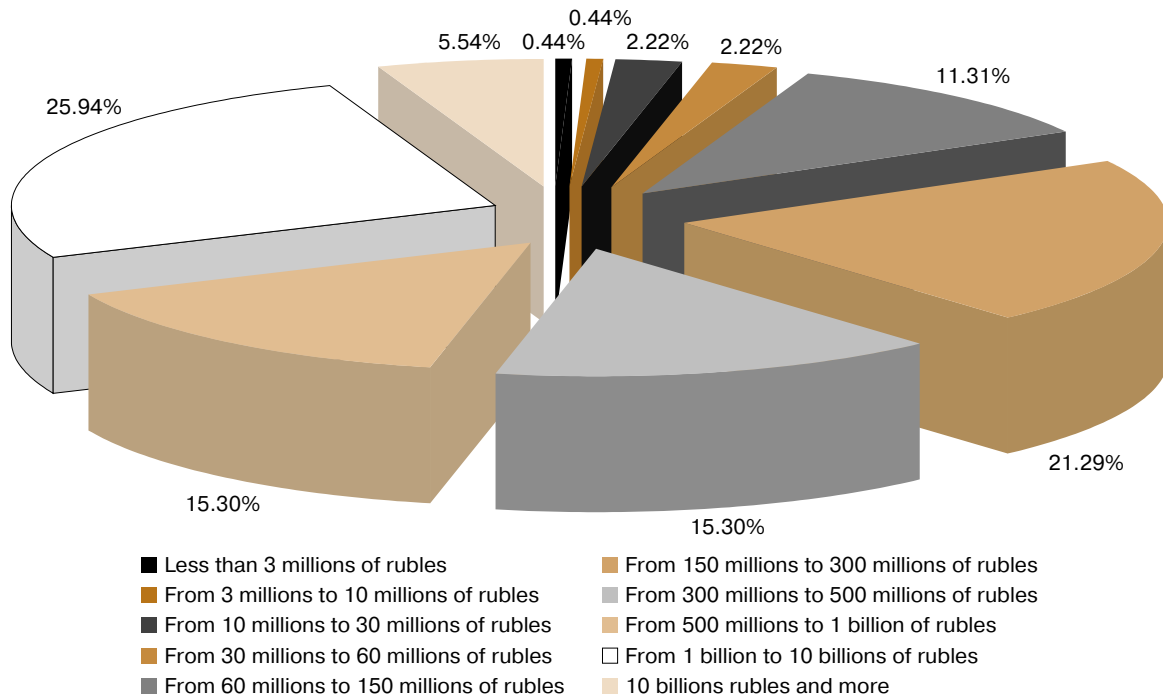
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 9.08.2013, Grouped by Size of Registered Authorized Capital as of 31.12.2014



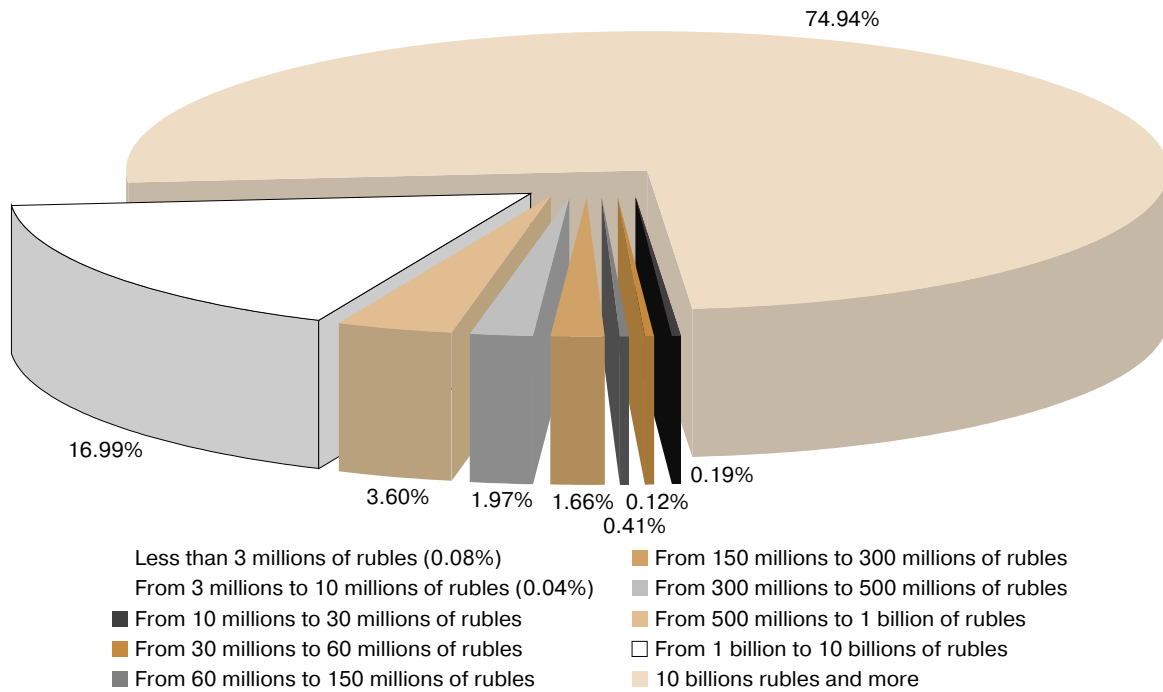
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 31.12.2014



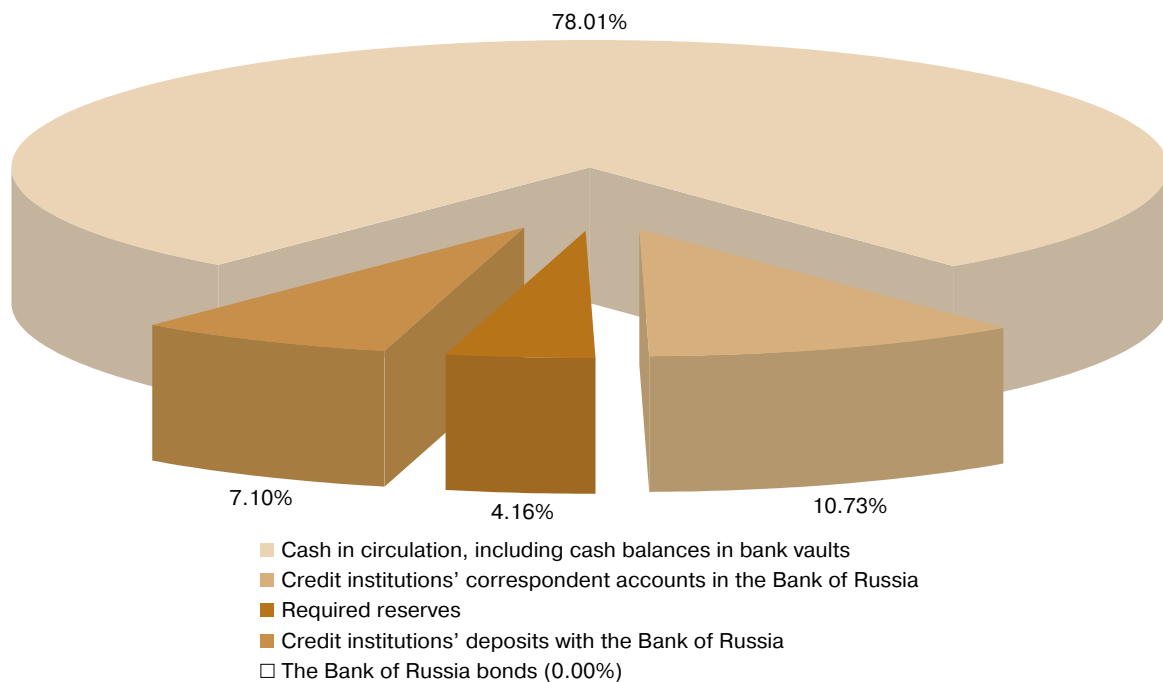
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 312-P, on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.12.2014



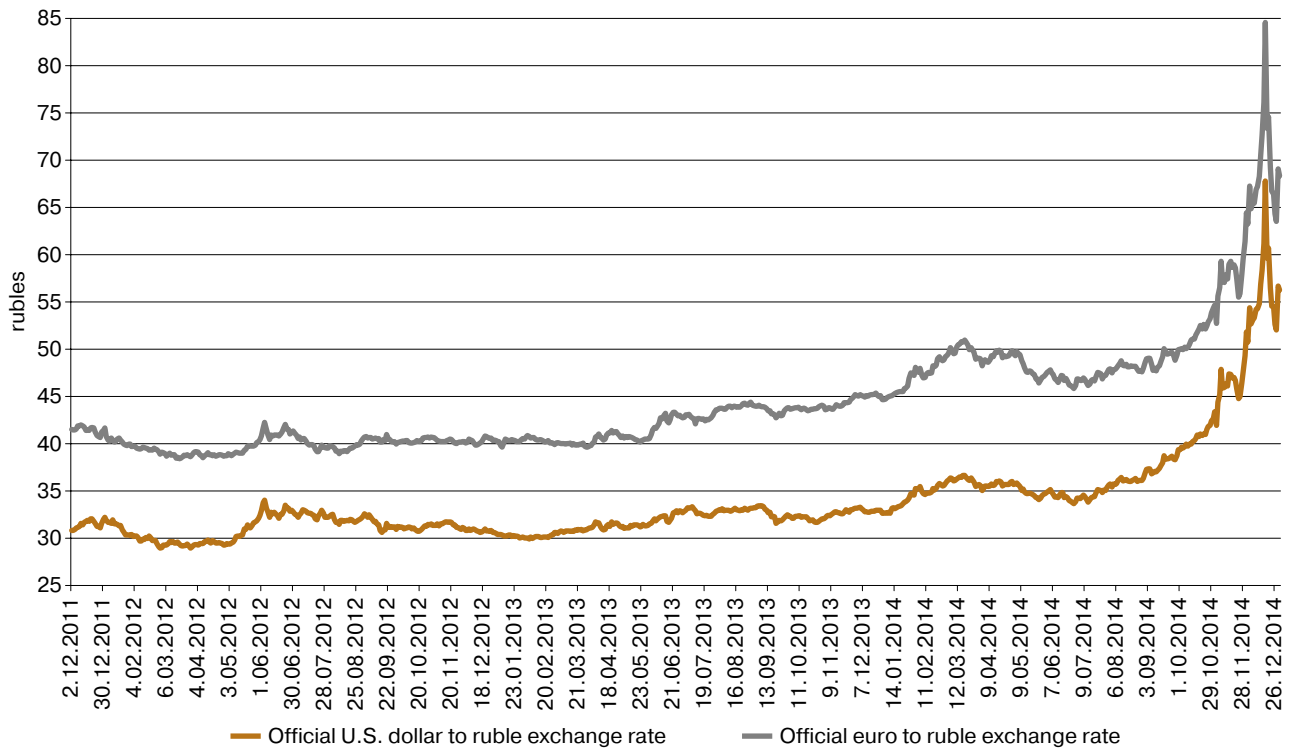
7.6. Average Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from January 10 to February 10, 2015 (Credit Institutions Grouped by Size of Registered Authorized Capital)



7.7. Structure of Broad Monetary Base as of 31.12.2014

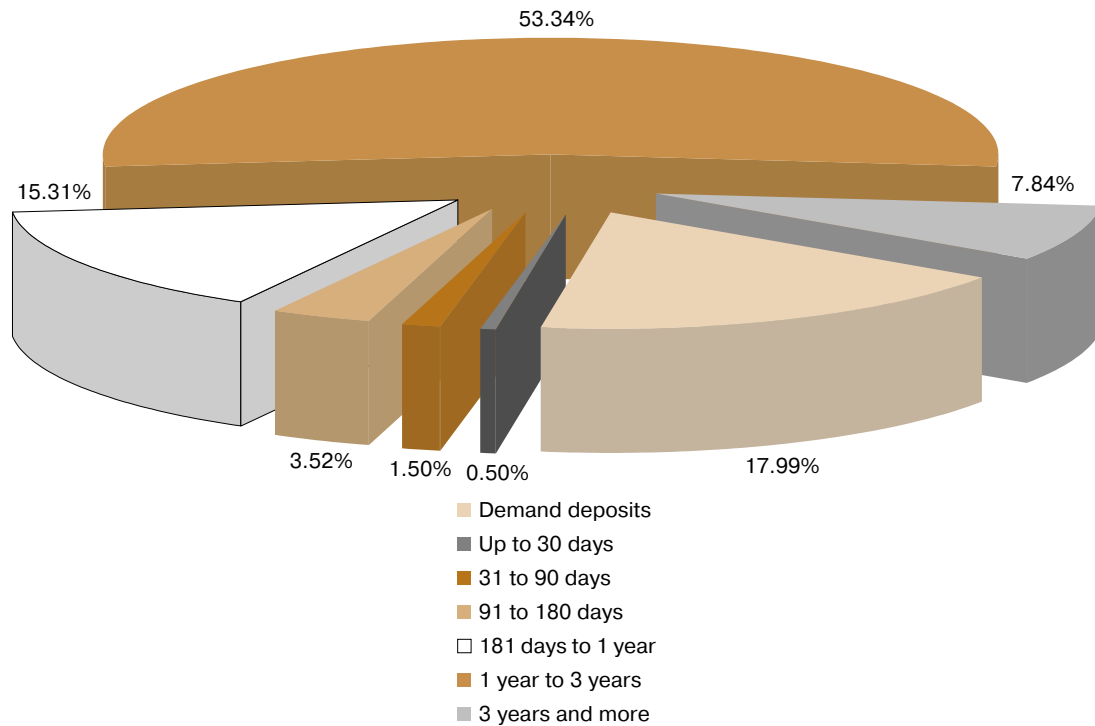


7.8. Official Ruble Exchange Rate Dynamics in December, 2011 – December, 2014

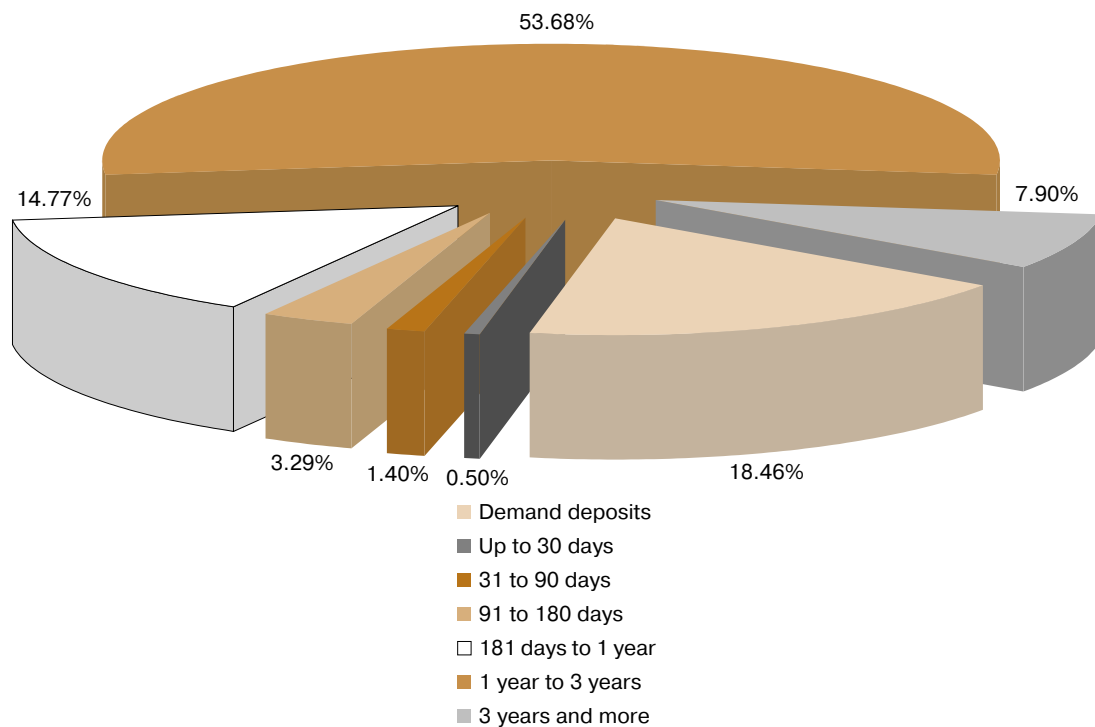


7.9. Structure of Individual Deposits Denominated in Rubles

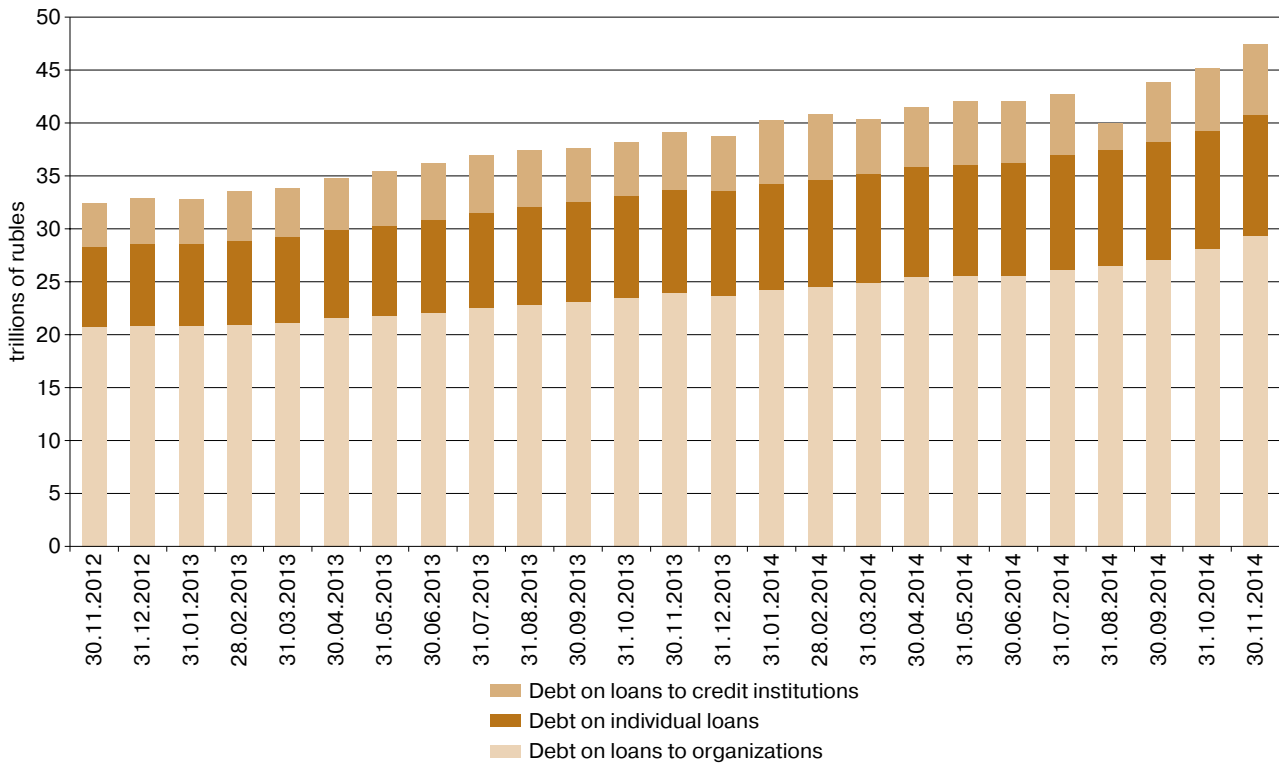
as of 30.11.2013



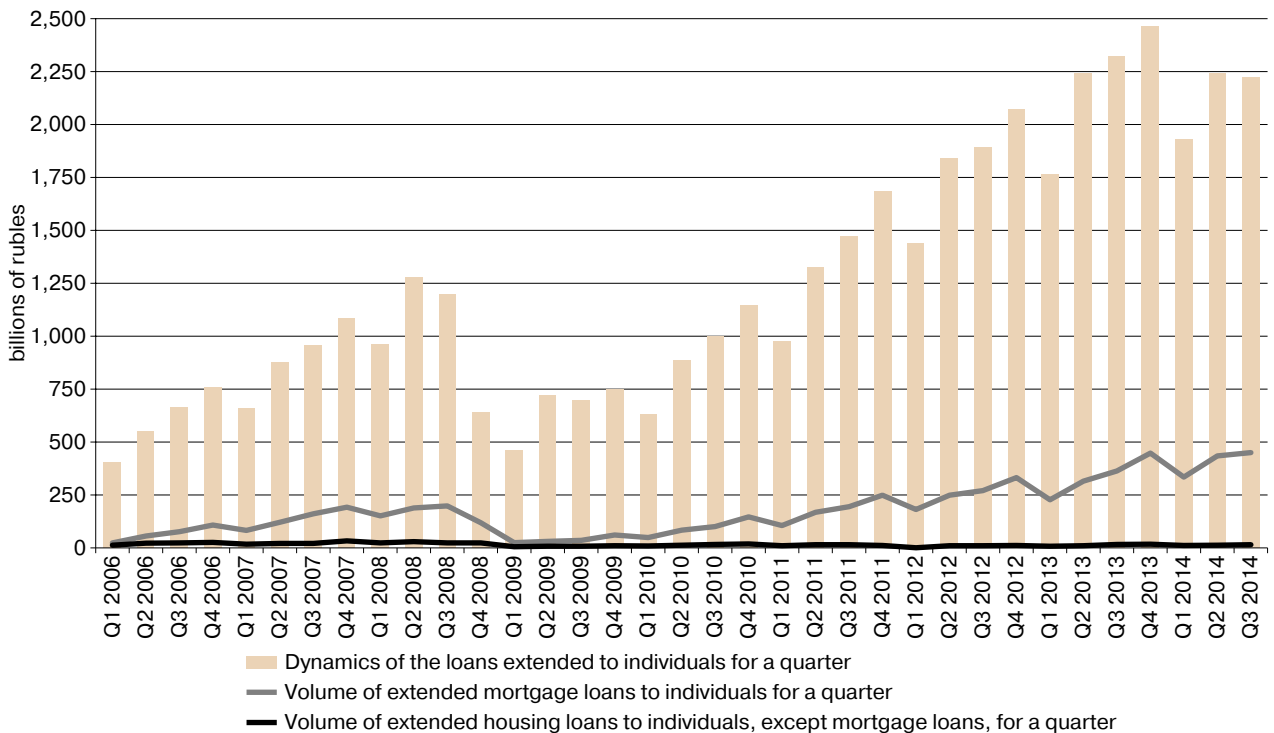
as of 30.11.2014



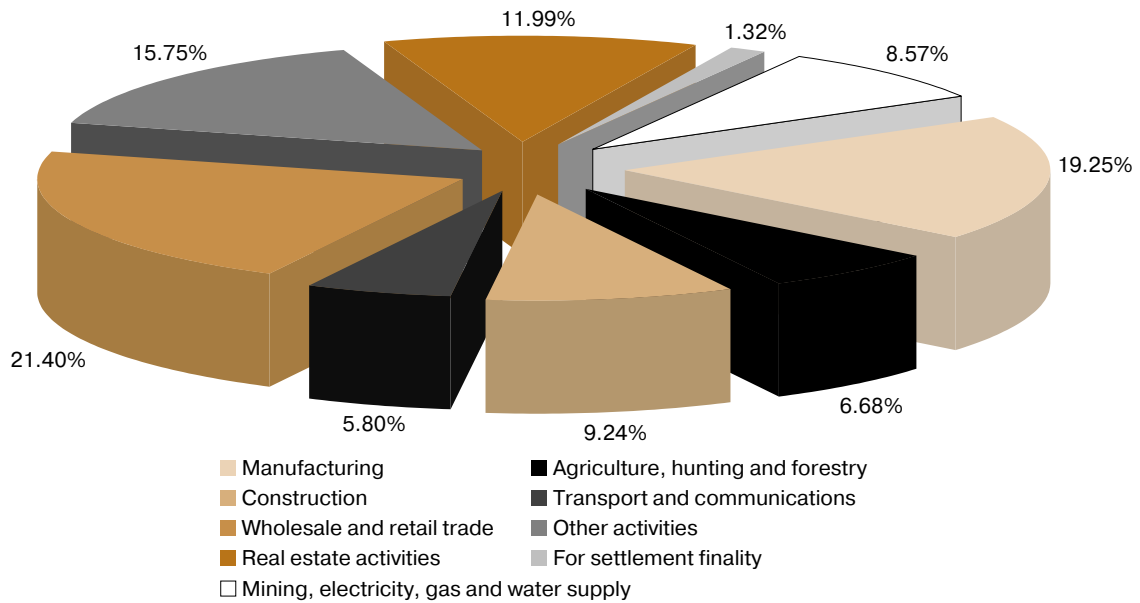
7.10. Dynamics of Debt on Loans Extended



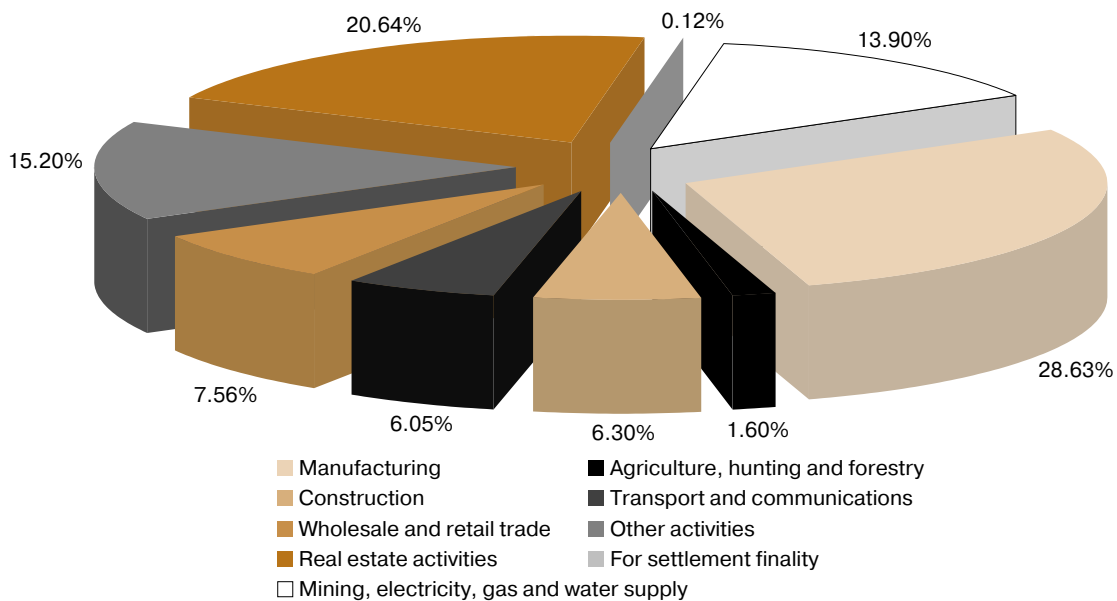
7.11. Loans Extended by Credit Institutions to Individuals-Residents, for a Quarter (Including by some Purpose Loans)



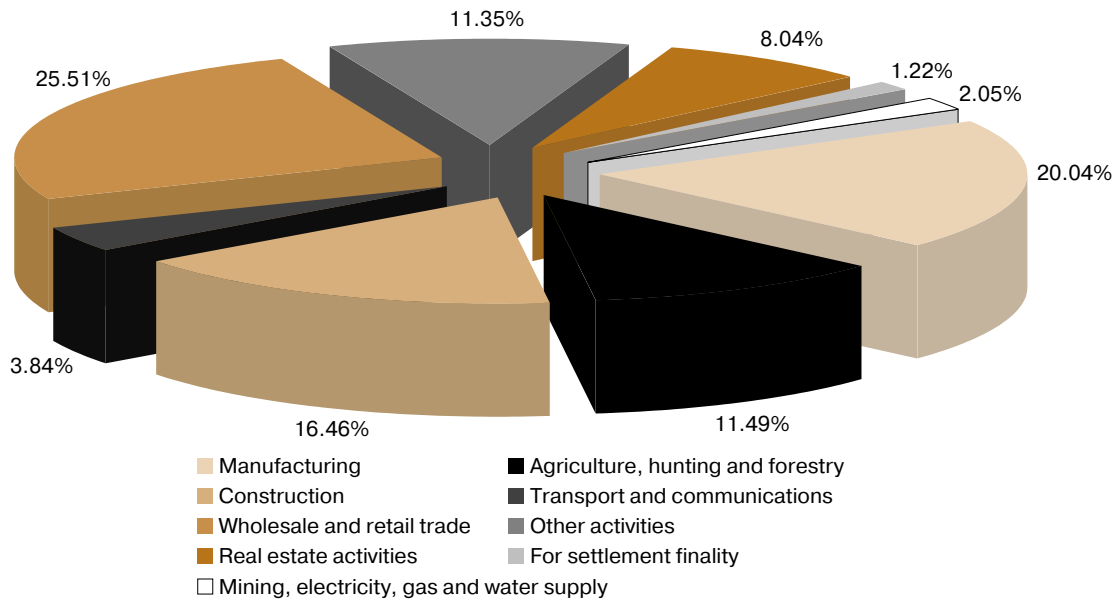
7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2014



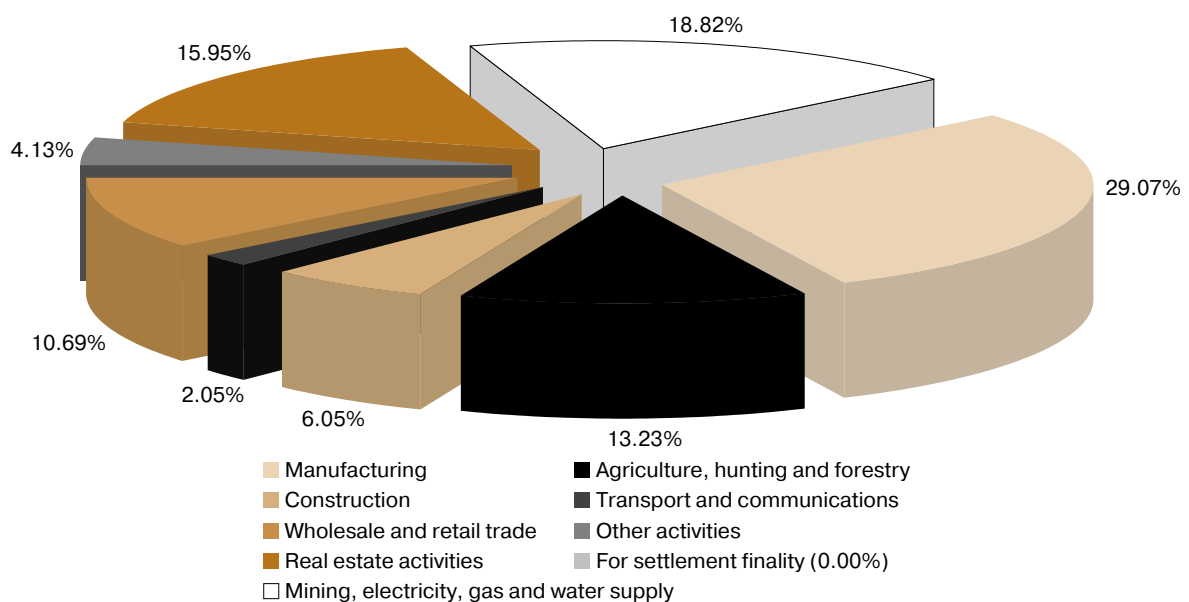
7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2014



7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2014



7.15. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2014



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 services, personal, cultural and recreational services, government services.

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

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

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.

pensation earned by nonresidents employed in the Russian economy.

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

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

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

A transfer is an economic transaction resulting in provision by one institutional unit to another of a commodity, service, asset and ownership without any counterparts of a commodity, service, asset and ownership being received in return. Transfers are subdivided into current transfers and capital transfers. Transfers that can't be regarded as capital in accordance with the definition are treated as current transfers (for the definition of capital transfers see paragraph 2.1). Recorded as current transfers, are those that augment the disposable income and potential power of a recipient country's consumption, and reduce the disposable income and potential power of a donor country's (e.g. humanitarian aid in the form of consumer goods and services, and cash grants, unless the latter are capital transfers).

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

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

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

3. Financial account (excluding reserve assets). Recorded under this category are transactions in assets and liabilities performed by residents vis-a-vis nonresidents. Assets and liabilities are classified by sectors, namely, central bank, banks, general government and other sectors. The other sectors category is comprised of nonfinancial corporations, financial corporations (excluding banks), nonprofit institutions serving households (NPISHs) and households. Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Arrears of general government are not shown separately but are added to the respective instruments (loans, debt securities). Other sectors' data includes financial derivatives starting the fourth quarter of 2009. Assets of other sectors have the following additional breakdown: foreign currency, trade credits and advances, indebtedness on supplies according to intergovernmental agreements, fictitious transactions. The latter includes fictitious transactions related to trade in goods and services, securities trading and transactions with money transfers to resident's accounts abroad (since the first quarter of 2010), the purpose of which is transferring of money abroad.

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

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

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

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

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

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

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

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

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

Starting with 2012 the Russian Federation's direct investment data are compiled on the basis of the methodology set out in the 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 U.S. dollars.

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

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

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

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

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

Individual Indicators Highlights

Russian Federation Direct Investment Abroad covers resident direct investors' claims to their direct investment enter-

prises, resident direct investment enterprises claims to direct investors and claims to non-resident fellow enterprises.

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

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

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

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

Table 1.3

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

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

Foreign liabilities cover transactions in all foreign obligations of banks.

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

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

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

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

Table 1.4

External Debt of the Russian Federation

General Provisions

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

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

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

Individual Indicators Highlights

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

Table 1.5

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

General Provisions

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

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

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

Individual Indicators Highlights

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

Table 1.6

**External Debt of the Russian Federation
by Maturity and Financial Instruments**

General Provisions

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

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

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

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

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

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

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

Currency and deposits consist of the debt of the Bank of Russia to nonresidents on current accounts. Also included is the Bank of Russia's estimate of the outstanding amount of national currency owned by nonresidents (description of the methodol-

ogy of this estimate is available in the *Bank of Russia Bulletin*, and the balance of payments publication).

Other liabilities are liabilities on SDR allocations.

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

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

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

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

Other liabilities. Contains other accounts payable to nonresidents.

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

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

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

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

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

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

Table 1.7
International Investment Position
of the Russian Federation
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 U.S. 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 merchanting.

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 U.S. 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 U.S. dollars. Foreign exchange assets are converted to U.S. dollars using cross exchange rates of foreign currencies for the U.S. 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**

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*.

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".

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.

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

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.

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 Fed-

eration 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 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

¹ Equivalent to the indicator "Broad money".

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 extra-budgetary funds less the liabilities of insurance companies, private pension funds and public financial corporations to general government.

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

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

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

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

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

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

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

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

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

households in pension funds reserves comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds. *Prepaid premiums and reserves for outstanding claims* include the insurance payments of credit institutions under deposit agreements with households, the amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance agreements with residents and the amount of compulsory medical insurance reserves.

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

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

Table 1.19
Financial Sector Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Shares and other equity are own funds of banking system institutions, public financial corporations (since December 2012), insurance companies and private pension funds. It is calculated as the sum of aggregate Shares and Other Equity in the tables "Banking System Survey" and "Other Financial Corporations Survey" (data cover public financial corporations (since December 2012), insurance companies and private pension funds).

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

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

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

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

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

Table 2.1
The Bank of Russia Balance Sheet

General Provisions

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

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

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

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

Individual Indicators Highlights

By assets

Assets are represented in the Bank of Russia balance sheet net of the provisions made for them. Since February 1, 2013 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 (since January 1, 2012) 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 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. Before January 1, 2010 the balance of unrealised revaluation of foreign currency, securities or precious metals was included in the item **Other liabilities**. Since January 1, 2010 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 — interest rate on one-week liquidity provision and absorption open market operations.

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

Required reserves (reserve requirements) are one of the main instruments of the Bank of Russia's monetary policy used for regulating the overall liquidity of the banking system. Reserve requirements are established in order to limit the credit institutions' lending ability and to avoid the unlimited growth of money supply. In the event of revocation of the banking licence the required reserves held with the Bank of Russia are used according to the procedures established by the federal laws and corresponding Bank of Russia regulations.

Pursuant to Article 38 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" the amount of the required reserves as a percentage of a credit institution's liabilities and the procedure of their depositing with the Bank of Russia is established by the Bank of Russia's Board of Directors.

Credit institution's required reserves are held in the Bank of Russia's 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 established by the Bank of Russia).

The scaling factor is a numerical multiplier whose value is in an interval from 0 to 1. It's established by the Bank of Russia Board of Directors to compute the sum of liabilities of the credit institutions to other credit institutions — residents for the issued debt securities, that should be excluded from reserved obligations in accordance with the Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On required reserves of the credit institutions".

Information on the size of the scaling factor is published in the *Bank of Russia Bulletin*.

Note:

The required reserves averaging ratio is an indicator between 0 and 1, established by the Bank of Russia's Board of Directors to calculate the average amount of required reserves. It is published in the *Bank of Russia Bulletin*.

Credit institutions are authorized 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.

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 Febru-

ary 1, 2014, pursuant to Bank of Russia Regulation No. 404-P, dated August 9, 2013, "On Deposit Operations Conducted by the Bank of Russia with Credit Institutions" and Bank of Russia Order No. OD-18, dated January 15, 2014, "On Organising Deposit Operations Conducted by the Bank of Russia with Credit Institutions." The description of the standard terms of deposits (overnight, tom-next, etc.) is given in the Addendum to the above Order.

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

General provisions

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

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

Individual Indicators Highlights

The fixed-term rate on lombard loans extended by the Bank of Russia for one, 7 and 30 calendar days 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 U.S. 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 U.S. 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 U.S. 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 U.S. 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 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 U.S. dollar and the euro against the ruble trades at the Unified trading session of the Moscow Exchange. The trading members are Russian credit and non-credit organizations, non-resident banks, other organizations. Trading and settlements are regulated by an rules approved by the authorized body of the Moscow Exchange.

The data are obtained from daily reporting of Moscow Exchange.

Individual Indicators Highlights

Weighted average rate is calculated in accordance with the formula:

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

\bar{r} — weighted average exchange rate;

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

V_i — trading volume of trading session "i".

Trading volume is an aggregate trading volume during the month.

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

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

General Provisions

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

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

Individual Indicators Highlights

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

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

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

Table 3.2.4
Foreign Cash Flow Through Authorized Banks
Across Russia

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Remittances to individuals (residents and nonresidents) without opening an account — the amount of foreign cash paid

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

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

out to residents and nonresidents as a result of remittances to the Russian Federation without opening an account.

Other expenses — the amount of other expenses, including:

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

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

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

The table shows transactions in U.S. 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 (U.S. dollar, Euro) in the total volume of transactions in all foreign currencies.

Table 3.2.6

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

General Provisions

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

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

Individual Indicators Highlights

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

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

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

- 1) the obligation of the parties or a party to the agreement to pay on a periodical basis or as a lump sum, including if a claim is made by the other party, amounts of money depending on changes in the price of commodities, securities, exchange rate of a respective currency, interest rates, inflation rate, derivatives' prices, official statistical information, physical, biological and (or) chemical indices of environmental conditions, occurrence of circumstances which give evidence of a failure to discharge or of improper discharge by one or several legal entities, governments or municipal entities of their obligations (excluding the surety agreement and the insurance agreement), or any other circumstance provided for federal laws or Bank of Russia regulations, and in respect of which it is not known whether they will occur or not, and also depending on changes in values calculated on the basis of a single value or an aggregate of several values of indices cited in this clause. This

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

agreement 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 U.S. 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 banking accounts and other banking operations connected with them);

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Credit institutions subject to liquidation — credit institutions subject to liquidation:

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

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

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

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

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

Table 4.1.2
Number of Credit Institutions
with Nonresidents Equity

General Provisions

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

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

Individual Indicators Highlights

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

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

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

Table 4.1.3
Credit Institutions Grouped by
Registered Authorized Capital

General Provisions

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

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

Table 4.1.4
Credit Institutions Grouped by
the Share of Nonresidents Equity

General Provisions

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

Data source are reports filed by credit institutions.

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

Individual Indicators Highlights

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

Table 4.1.5
Selected Performance Indicators
of Credit Institutions Grouped by Assets

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

The data source for the above indicators is reports compiled in accordance with Reporting Form 0409101 "The Trial Balance 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.

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.

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 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".

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)".

Data on the credit institutions going through insolvency prevention measures including credit institutions on which a decision on insolvency prevention was taken in September 2008, before Federal Law No. 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" came into effect 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".

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) 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

General Provisions

The table contains monthly data on the number of insurance companies, securities market professional participants, infrastructures, collective investment market participants, micro-

finance organizations and cooperatives, accredited rating agencies and chief actuaries authorized to operate on the financial market as of the corresponding date.

Individual Indicators Highlights

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

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

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

1.3. Infrastructures:

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

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

1.4. Collective investment market participants:

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

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

2. The Bank of Russia maintains:

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

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

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

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

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

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

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

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 monthly aggregate balance sheets of operating Russian credit institutions.

Individual Indicators Highlights

Ruble/foreign currency deposits by maturity — comprise cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both resident and non-resident) deposited with credit institutions under bank deposit agreements or bank account agreements (including savings/deposit certificates). The tables provide a breakdown of deposits by types of depositors (individuals and legal entities, such as organizations and credit institutions) and by maturity. These indicators do not include funds of individual entrepreneurs, individual election funds, remittances in/from the Russian 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

Table 4.2.5 Weighted Average Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency

General Provisions

The tables contain aggregate weighted average interest rates on deposit offered by credit institutions in the ruble, U.S. dollar and euro. The data are presented with a breakdown by type of depositors (individuals, nonfinancial organizations and credit institutions) and deposit maturities.

The source of information is Report Form 0409129 "Weighted Average Interest Rates Funds offered by Credit Institutions" compiled by credit institutions 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".

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 and weighted average interest rates on interbank deposits 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 4.2.6 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 the monthly aggregate balance sheet of operating Russian credit institutions.

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit (see the commentary to the indicator "Time deposits" in the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposits made with a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate in the credit institution that issued the certificate or any of its branches. The savings certifi-

cates (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 liability¹.

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 4.2.7
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 the monthly aggregate balance sheet of operating credit institutions.

Individual Indicators Highlights

Bill — direct financial liability that is completed in a legally prescribed form and issued by a promissor to a billholder and gives the latter an unconditional right to make claims to the promissor in terms of specific amount, time and place.

Banking bill of exchange — a bill that is mainly used for raising funds by a credit institution.

Acceptance is an agreement on repayment of a bill of exchange that imposes obligation on the acceptor.

Bank acceptance — a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

Total funds in rubles/foreign currency raised by bills, with a breakdown by maturities — funds in rubles / foreign currency (in ruble equivalent) accepted by credit institutions through issued bills at nominal value and discounted bank acceptances.

Total funds in rubles / foreign currency raised by bills and banker's acceptances are broken down by maturity periods. Bills matured at a fixed date and at a fixed period after issuing the bill date (term bills) are included by actual residual period. Bills payable at sight or at a fixed period after sight are included in "at sight" position. In case of non-payment these bills are treated similarly to the term bills.

Subsection 4.3 Lending

Table 4.3.1
Loans, Deposits and Other Funds Extended to
Organizations, Individuals and Credit Institutions

General Provisions

The table shows data covering major investment activity of banks, that is, extending loans and deposits and other funds to resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements). The total outstanding balance of

loans extended in rubles and foreign currency (in ruble equivalent) in this table is smaller than that in the table "Selected Indicators of Credit Institutions Performance Grouped by Assets" by the amount of loans extended to general government, as well as to government and other extrabudgetary funds. In addition, these data do not include investments in financial leasing operations and acquired claims.

The data source is the monthly aggregate balance sheet of operating Russian credit institutions.

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 U.S. 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 U.S. dollar-Denominated Loans
Extended to Nonfinancial Organizations
Table 4.3.7

Weighted Average Interest Rates
on Euro-Denominated Loans
Extended to Nonfinancial Organizations
Table 4.3.8

Weighted Average Interest Rates
on Interbank Loans Denominated in Rubles
and Foreign Currency

General Provisions

These tables contain aggregate weighted average interest rates on loans extended by credit institutions in the ruble, U.S.

¹ According to the Bank of Russia Regulation No. 372-P dated July 4, 2011 "On the Procedure for Derivatives Accounting".

dollar and euro. The data are presented with a breakdown by type of borrowers (individuals, nonfinancial organizations and credit institutions) 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 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".

Along with the *Bank of Russia Statistical Bulletin*, 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 and weighted average interest rates on interbank loans 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 4.3.9

Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on ruble and foreign currency funds granted by credit institutions to the small and medium-sized businesses.

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Small and medium-sized businesses is the term used in compiling indicators for this table as it is defined in 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 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 4.3.10

Mortgage Loans Extended by Credit Institutions to Individuals-Residents

Table 4.3.11

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

Table 4.3.12

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

General Provisions

These tables show data on housing / mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

The category of housing loans extended to individuals comprises the following loans:

- loans extended for the purchase and development of land for housing construction;
- loans extended to finance construction;
- loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U, dated January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

In addition to being published in the *Bank of Russia Statistical Bulletin*, this information is available on the Bank of Russia's website.

Individual Indicators Highlights

Volume of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt on housing/mortgage loans is the balance of the debt, including overdue debt, on loans as of the reporting date.

Weighted average maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

\bar{T} is the weighted average term of credit;

$T_{1...n}$ is the weighted average maturity of loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

Weighted average maturity of loans extended over the month characterises average maturity on housing/mortgage loans extended by credit institutions over the month. It's a calculated value.

Weighted average interest rate on loans extended since the beginning of the year characterizes average interest rates on housing / mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the weighted average interest rate;

$P_{1...n}$ is the weighted average interest rate on loans extended by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans extended by a credit institution No. 1...n;

$T_{1...n}$ is the weighted average maturity of loans extended by a credit institution No. 1...n.

Weighted average interest rate on loans extended over the month characterises average interest rates on housing/

mortgage loans extended by credit institutions over the month. It's a calculated value.

Rights of claim under mortgage loans acquired is the balance of the debt on rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

Table 4.3.13
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.

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 4.3.14
Discounted Bills

General Provisions

The table includes data on the value of bills of exchange discounted by credit institutions (including overdue bills).

Data source is monthly aggregate balance sheets of operating Russian credit institutions.

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 4.3.15
Weighted Average Interest rates (Yield)
on Operations of the Credit Institutions
with Bills Denominated in Rubles, by Maturity

General Provisions

The table contains weighted average interest rates (yield) on ruble-denominated discounted bills of non-financial organizations and credit institutions, and also on ruble-denominated bills issued by credit institutions.

Interest rates (yield) on ruble denominated bills acquired (discounted) by credit institutions over the reporting period are given by types of drawers and shown by maturity.

Interest rates (yield) on ruble denominated bills issued by credit institutions over the reporting period are shown by maturity.

Data source: monthly reports of operating credit institutions on forms 0409128 and 0409129 (see 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

Weighted average interest rates (yield) on ruble-denominated discounted bills of non-financial organizations, by maturity — weighted average interest rates (annual yield) on ruble-denominated bills are issued by non-financial organizations and acquired (discounted) by credit institutions with break down into redemption periods.

Weighted average interest rates (yield) on ruble-denominated discounted bills of credit institutions, by maturity — weighted average interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and acquired (discounted) by credit institutions with break down into redemption periods.

Weighted average interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity — weighted average interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and placed on the primary market with a breakdown into redemption periods.

Weighted average interest rates (yield) on ruble-denominated discounted bills of non-financial organizations / credit institutions, by maturity, are defined as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

- \bar{P} — weighted average interest rate on discounted bills;
- P — annualized discount rate on a bill;
- V — purchase price of a discounted bill.

Weighted average interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity, are defined as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — weighted average interest rate on issued bills;
P — bill's annualized yield;
V — value of the placed on the primary market bill.

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 PPF), 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

Proprietary Assets mean the Fund's assets, including assets to support statutory activities of the Fund, pension reserves and pension savings.

Assets to Support Statutory Activities 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.

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 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'.

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 Re-

ports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007.

Individual Indicators Highlights

Opening Balance of Pension Reserves means total resources at the beginning of the reporting period owned by the Fund and designated to finance the Fund's obligations to its participants in accordance with respective pension agreements.

Pension Contributions are funds paid by the contributor for the account of the participant under the terms of the pension agreement.

Earmarked Receipts mean cash provided by contributors to support operations of Funds established as non-profits. These are grants, 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 Reserves Investment Returns capture pension reserves' investment performance (dividends and yields from securities, income (interest) from 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 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.

Closing Balance of Pension Reserves means total resources at the end of the reporting period owned by the Fund and designated to finance the Fund's obligations to its participants in accordance with respective pension agreements.

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).

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 BEBP 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 U.S. 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 U.S. 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-rent/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 January 10 to February 10, 2015
Grouped by Registered Authorized Capital

General Provisions

The table shows data on the number of credit institutions that use their right to average required reserves pursuant to Bank of Russia Regulation No. 342-P, dated August 7, 2009, “On the Required Reserves of Credit Institutions” (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

Individual Indicators Highlights

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as part of the credit institution’s required reserves as of the corresponding reporting date.

The total on the Russian Federation includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

The total on the federal district includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in corresponding federal districts where their correspondent accounts are held with a breakdown by the size of registered authorized capital.

The total on the constituent entities includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

Table 6.2.7
Financial Performance of Credit Institutions

General Provisions

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

The data are provided on operating credit institutions registered in corresponding federal districts with a breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

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

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

The share of profit-making credit institutions is the share of credit institutions that have made profit or zero result from

activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

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

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

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

Table 6.2.8
Credit Institutions

Grouped by the Share of Nonresidents Equity

General Provisions

The table shows how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

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

Individual Indicators Highlights

See commentary for table "Number of Credit Institutions with Nonresidents Equity".

Table 6.2.9

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

General Provisions

The table contains the following information:

Information on GDA — before 1 February 2014 (the Agreement on Deposit Operations, AD) — the number of credit institutions that have concluded and have not cancelled the agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the Moscow Exchange Electronic Trade System in compliance with Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for the Central Bank of the Russian Federation to Conduct Deposit Operations with Credit Institutions in the Currency of the Russian Federation" (as amended);

— after February 1, 2014 (GDA) — the number of credit institutions that have concluded General deposit agreements with the Bank of Russia regional branches at the place of opening of their correspondent accounts pursuant to Bank of Russia Regulation No. 404-P, dated August 9, 2013, "On Deposit Operations Conducted by the Bank of Russia with Credit Institutions" and have not cancelled them as of the corresponding reporting date, with a breakdown by constituent entities of the Russian Federation, federal districts and the Russian Federation as a whole;

Information on GLA — the number of credit institutions that have concluded General loan agreements with the Bank of Russia under Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Assets or Guarantees" (as amended) and/or General loan agreements for the provision of the Bank of Russia loans against gold under Bank of Russia

Regulation No. 362-P, dated November 30, 2010, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Gold" and/or General loan agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities under Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against the Collateral (Blocking) of Securities" (as amended) and/or agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities in Moscow Exchange transactions with the use of the Moscow Exchange Electronic Trade System, according to Bank of Russia letter No. 113-T, dated August 25, 2006, "On the Conclusion of Agreements on the Extension of the Bank of Russia Loans";

Information on CA — the number of credit institutions' correspondent accounts and sub-accounts credited by the Bank of Russia under General loan agreements.

Credit institutions conclude General agreements / General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region. Credit institutions conclude General loan agreements with those the Bank of Russia regional branches where their correspondent accounts were opened.

Individual Indicators Highlights

Number of credit institutions that have concluded deposit agreements with the Bank of Russia

The total on the Russian Federation includes the total number of credit institutions that have concluded General loan agreements with the Bank of Russia as of the reporting date.

The total on the federal district includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches in the corresponding federal district where they opened correspondent accounts as of the corresponding reporting date.

The total on constituent entities includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches where their correspondent accounts were opened as of the corresponding reporting date.

Number of correspondent accounts and sub-accounts credited by the Bank of Russia

The total on the Russian Federation includes total credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the federal district includes the number of credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the constituent entities includes the number of credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

Table 6.2.10
Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities

General Provisions

The Bank of Russia registers issues (additional issues) of shares and bonds (except for general and local government bonds) including securities issued by non-credit institutions. The table includes data on the number and value of shares and bonds (except for general and local government bonds and the bonds of credit institutions) issues (additional issues) registered, in a breakdown by federal districts of the Russian Federation where the issuers of the issue-grade securities are located.

Information is given on a quarterly basis.

Individual Indicators Highlights

The number of issues (additional issues) of corporate issue-grade securities is the amount of all registered issues (additional issues) of ordinary and preferred shares, bonds, including convertible bonds.

The issue of issue-grade securities is the total amount of all issuer's securities that are providing their holders with equal rights and have an equal nominal value in cases when the presence of a nominal value is stipulated by legislation of the Russian Federation.

The issue of issue-grade securities is assigned with a state registration number, which is applied to all securities of the issue, and an identification number if the issue is not a subject to state registration under the legislation of the Russian Federation.

The additional issue of issue-grade securities is the total of securities being placed additionally to the previously placed securities of the same issue of issue-grade securities.

The value of registered issues (additional issues) of corporate issue-grade securities by each corresponding federal district is given at nominal value in rubles and calculated using the following formula:

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

n is the total number of all issues (additional issues) of securities registered in the corresponding federal district;

K is the number of securities in the i -issue (additional issue) of securities subject to placement;

N is the nominal value of a security in the i -issue (additional issue) of securities subject to placement.

Subsection 6.3 Borrowings

Table 6.3.1

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

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals of customers other than credit institutions raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions, their branches and internal divisions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Customer funds are accounted for funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

Funds of public organizations are balances of current accounts of state owned organizations in rubles and foreign currency.

Funds of non-public organizations are balances of current accounts of private owned organizations — residents in rubles and foreign currency.

Deposits of legal entities are rubles, foreign currency and precious metals funds of residents and nonresidents raised

under agreements of bank account and (or) bank deposit, including funds raised on certificates of deposit.

Individual deposits are rubles, foreign currency and precious metals funds of residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as a guarantee deposit under the contract of safe deposit box rent.

Table 6.3.2

Budget Funds in Accounts of Credit Institutions

General Provisions

This table contains data by federal districts and constituent entities of the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

These data are grouped by the place where the funds are raised by credit institutions, their branches and internal divisions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation."

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Federal budget funds are balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds available for settlements on separate operations.

Regional and local budget funds are balances of the regional budgets and local budgets.

Other budget funds are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

Extra-budgetary funds are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments' extra-budgetary funds.

Subsection 6.4 Funds Allocations

Table 6.4.1

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

Table 6.4.2

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

Table 6.4.3

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

Table 6.4.4

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

General Provisions

These tables contain data on funds lent by credit institutions to legal entities — residents (including financial institutions, organizations of various organizational and legal forms) and indi-

vidual entrepreneurs in rubles, foreign currency and precious metals by economic activities. Data are grouped by borrowers' residence.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Borrower activities correspond to the All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity is the economic activity specified in section "Administrative Part of Statistic Register", for individual entrepreneurs it is specified in section "Individual Entrepreneurs" of informational system, of the Statistic Register of Federal Agency of the State's Statistics.

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Volume of loans by economic activities is the volume of loans extended from the beginning of the year on the flow basis by credit institutions to legal entities and individual entrepreneurs, by economic activities. These data are shown including data on loans extended by credit institutions that had their licence to conduct banking operations revoked during the reporting period.

Debt on loans by economic activities reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities.

Table 6.4.5 Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on ruble, foreign currency and precious metals funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation.

Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including nonbanking credit institutions) (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year and including loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 6.4.6 Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt

Table 6.4.7 Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents

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

General Provisions

These tables show data on loans, including housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

Loans to individuals are loans extended for purchasing goods (works, services) for personal, family, home or other needs not connected with any entrepreneurial activities.

The category of housing loans extended to individuals comprises the following loans:

- loans extended for the purchase and development of land for housing construction;
- loans extended to finance construction;
- loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against a collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Value of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had banking licences revoked during the reporting period.

Debt on housing/mortgage loans is the balance of the debt on loans, including overdue debt as of the reporting date.

Weighted average maturity of loans extended since the beginning of the year 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 U.S. 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 U.S. 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 U.S. 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 U.S. 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 U.S. 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 U.S. dollar equivalent for all currencies) — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of autho-

rized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.

Subsection 6.6 Insurance Companies and Private Pension Funds

Table 6.6.1 Insurers' Premiums and Payoffs

General Provisions

The table reflects volumes of insurance premiums and benefits in the reporting period broken down by federal districts of the Russian Federation.

The indicators are derived from statistical reporting submitted by insurers to the Bank of Russia as required by Law of the Russian Federation No. 4015-1, dated November 27, 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects the payment for insurance that the insured (beneficiary) has to make to the insurer in the manner and timeframes stipulated in the insurance contract.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured or beneficiary upon the occurrence of the insured event (insurance benefit), and other payouts under insurance contracts.

Table 6.6.2 Private Pension Funds' Performance

General Provisions

The table contains main performance indicators for private pension funds licensed to engage in pension provision and pension insurance, broken down by federal districts and regions of the Russian Federation.

The indicators are compiled on the basis of data from the following forms:

- Form No. 1-NPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form NPF-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007;
- Form 1 and Form 5 of Private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010;
- Form NPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

Number of Participants indicates the number of individuals entitled for or actually receiving Private pension benefits according to pension agreements between contributors and the Fund.

Pension Reserves mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They include reserves to cover pension liabilities and an premium reserve.

Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund to cover losses on pension reserve investment.

Number of Insured Persons indicates the number of individuals who have entered into a mandatory pension insurance agreement.

Payouts of Pension Benefits under Private Pension Provision mean regular cash payments to participants pursuant to the terms of their pension agreements.

Pension Contributions mean cash paid by contributors for the account of participants pursuant to the terms of pension agreements.

The term **Pension Savings (Market Value)** is used in the meaning defined in Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Work Pensions in the Russian Federation'.



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