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New Information

For the purpose of fulfilling its functions of the compilation of official statistical data on direct investment established by Article 4 points 16.2, 16.3 of the Federal Law No. 86-FZ, dated July 10, 2002, 'On the Central Bank of the Russian Federation (Bank of Russia)' the Bank of Russia starts publishing quarterly data on direct investment of the Russian Federation by region of resident's registration in "Bulletin of Banking Statistics"

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 September—December 2014 (the period (or date) to which data to be released relate is shown in parentheses)			
	September	October	November	December
Financial sector				
1. Depository Corporations Survey, end of period ¹	30.09.2014 (08.2014)	31.10.2014 (09.2014)	28.11.2014 (10.2014)	31.12.2014 (11.2014)
2. Central Bank Survey, end of period ¹	12.09.2014 (08.2014)	14.10.2014 (09.2014)	14.11.2014 (10.2014)	12.12.2014 (11.2014)
3. Interest rates				
3.1. Bank of Russia Key rate	the next working day after being fixed by the Board of Directors of the Bank of Russia			
3.2. Government security rates	the next working day			
3.3. Money market rates	the next working day			
4. Financial soundness indicators for deposit takers	30.09.2014 (Q2, 2014)			31.12.2014 (Q3, 2014)
5. Stock market: Share Price Index	10.09.2014 (08.2014)	10.10.2014 (09.2014)	11.11.2014 (10.2014)	10.12.2014 (11.2014)
External sector				
6. Balance of Payments, for the reporting quarter, year	30.09.2014 (Q2, 2014)			31.12.2014 (Q3, 2014)
7. International Reserves: Official reserve assets (weekly)				
8. International Reserves: Official reserve assets (monthly), end of period	5.09.2014 (08.2014)	7.10.2014 (09.2014)	11.11.2014 (10.2014)	5.12.2014 (11.2014)
9. Template on international reserves and foreign currency liquidity, end of period	19.09.2014 (08.2014)	20.10.2014 (09.2014)	20.11.2014 (10.2014)	19.12.2014 (11.2014)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	11.09.2014 (07.2014)	10.10.2014 (08.2014)	11.11.2014 (09.2014)	12.12.2014 (10.2014)
11. International investment position, for the reporting quarter, year	30.09.2014 (Q1, Q2, 2014)			31.12.2014 (Q3, 2014)
12. External Debt	30.09.2014 (Q2, 2014)			31.12.2014 (Q3, 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 Internet website — section IMF Special data dissemination standard (SDDS IMF).

Contents

Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS)	1
1. Main Macroeconomic and Monetary Indicators	
1.1 Macroeconomic Indicators	8
1.2 Selected Budget Indicators	9
1.3 Sources of Federal Budget Deficit Funding	11
1.4 The Russian Federation Balance of Payments*	13
1.5 Direct Investment of the Russian Federation	20
1.6 Net Inflows/Outflows of Capital by Private Sector	22
1.7 External Debt of the Russian Federation*	23
1.8 External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity*	24
1.9 External Debt of the Russian Federation by Maturity and Financial Instruments*	25
1.10 International Investment Position of the Russian Federation in 2012*	26
1.11 International Investment Position of the Russian Federation in 2013*	34
1.12 International Investment Position of the Banking Sector of the Russian Federation	42
1.13 The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)*	44
1.14 International Reserves of the Russian Federation*	45
1.15 International Reserves and Foreign Currency Liquidity – Russia*	46
1.16 Central Bank Survey*	50
1.17 Credit Institutions Survey	54
1.18 Banking System Survey*	58
1.19 Money Supply (National Definition)	64
1.20 Monetary Base (Broad Definition)	66
1.21 Other Financial Institutions Survey	68
1.22 Financial Sector Survey	69
2. Main Indicators and Instruments of the Bank of Russia Monetary Policy	
2.1 The Bank of Russia Balance Sheet	70
2.2.1 The Bank of Russia Key Rate*	71
2.2.2 Refinancing Rate	71
2.3 Required Reserves Ratios	72
2.4 Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions – Residents for Issued Securities	73
2.5 Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia	74
2.6 Fixed-term Rates on the Bank of Russia Deposit Operations	75
2.7 Fixed-term Rates on the Bank of Russia Lombard Loans	76
2.8 Fixed-term Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees	77
2.9 Main Indicators of the Bank of Russia Intraday and Overnight Loans	78
2.10 Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation	79
2.11 Average Weighted Interest Rates on the Bank of Russia Deposit Operations	82
2.12 Main Characteristics of the Bank of Russia Deposit Operations	83
2.13 Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)	84
2.14 REPO Aggregates	85
2.15 Official Exchange Rate of US Dollar Against Ruble*	86
2.16 Official Exchange Rate of Euro Against Ruble*	88
2.17 Official Exchange Rate: Rubles per US Dollar (as of end of month)	90
2.18 Monthly Average Official Rates: Rubles per US Dollar	91
2.19 Reference Prices of Precious Metals	92
3. Financial Markets	
3.1 Interbank Credit Market	

3.1.1	Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR)	93
3.1.2	Monthly Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)*	94
3.1.3	Daily Moscow Interbank Bid Rates (MIBID) and Daily Moscow Interbank Offered Rates (MIBOR)	95
3.1.4	Daily Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)*	96
3.1.5	Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations	97
3.1.6	Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity	98
3.2	Exchange Market	
3.2.1	Trades at the Unified Trading Session of Moscow Exchange	99
3.2.2	Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation	100
3.2.3	Total Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation	101
3.2.4	Foreign Cash Flow Through Authorized Banks Across Russia	102
3.2.5	Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks	104
3.2.6	Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches	106
3.3	Main Characteristics of the Government Securities Market	
3.3.1	Main Highlights of Auctions for OFZ Placement	107
3.3.2	Data on Redemptions and Coupon Payments on Government Securities	107
3.3.3	Structure of Bonded Debt (the OFZ Part Thereof)	108
3.3.4	Main Parameters of the OFZs Secondary Market	109
3.3.5	Average Weighted Interest Rates on Government Securities Market*	112
3.4	Main Share Price Indices*	113
4.	Credit Institutions Performance	
4.1	General Description	
4.1.1	Number and Structure of Credit Institutions	114
4.1.2	Number of Credit Institutions with Nonresidents Equity	117
4.1.3	Credit Institutions Grouped by Registered Authorized Capital	118
4.1.4	Credit Institutions Grouped by the Share of Nonresidents Equity	120
4.1.5	Selected Performance Indicators of Credit Institutions Grouped by Assets	121
4.1.6	Financial Performance of Credit Institutions	122
4.1.7	Distribution of the Credit Institutions by Own Funds (Capital)	123
4.2	Borrowings	
4.2.1	Deposits of Individuals Accepted by Credit Institutions	125
4.2.2	Funds of Organizations Accepted by Credit Institutions	126
4.2.3	Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles	128
4.2.4	Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency	129
4.2.5	Average Weighted Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency	130
4.2.6	Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives	131
4.2.7	Funds Raised Through Banking Bills from Legal Entities and Individuals	133
4.3	Lending	
4.3.1	Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions	134
4.3.2	Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Individuals	136
4.3.3	Average Weighted Interest Rates on US dollar-Denominated Loans Extended to Individuals	137
4.3.4	Average Weighted Interest Rates on Euro-Denominated Loans Extended to Individuals	138
4.3.5	Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations	139
4.3.6	Average Weighted Interest Rates on US dollar-Denominated Loans Extended to Nonfinancial Organizations	140
4.3.7	Average Weighted Interest Rates on Euro-Denominated Loans Extended to Nonfinancial Organizations	141
4.3.8	Average Weighted Interest Rates on Interbank Loans Denominated in Rubles	

and Foreign Currency	142
4.3.9 Loans Extended to Small, Medium-Sized Businesses	143
4.3.10 Mortgage Loans Extended by Credit Institutions to Individuals-Residents	144
4.3.11 Mortgage Loans Extended by Credit Institutions to Individuals-Residents and Rights of Claim under Mortgage Loans Acquired	146
4.3.12 Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market	148
4.3.13 Investment Portfolio of Credit Institutions and Derivatives	149
4.3.14 Discounted Bills	151
4.3.15 Average Weighted Interest Rates (Yield) on Operations of the Credit Institutions with Bills Denominated in Rubles, by Maturity	152
4.4 Credit Institutions' Claims and Liabilities on Financial Derivatives	153
5. Selected Indicators on the Russian Federation's Payment System	
5.1 Payments Effected by the Payment System of Russia	156
5.2 Payments Effected by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment	157
5.3 Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia	158
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	159
5.5 Selected Indicators On Bank Card Transactions	161
5.6 Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments	163
5.7 Payments Effected by the Payment System of the Bank of Russia by Each Settlement System	164
6. Regional Section	
6.1. Direct Investment of the Russian Federation	
6.1.1 Outward Direct Investment of the Russian Federation by Region of Resident's Registration	165
6.1.2 Inward Direct Investment in the Russian Federation by Region of Resident's Registration	173
6.2 Institutional Characteristics	
6.2.1 Number of Credit Institutions and Their Branches	181
6.2.2 Number of the Internal Divisions of Credit Institutions (Branches)	183
6.2.3 Number of Credit Institutions with Nonresidents Equity	185
6.2.4 Credit Institutions Grouped by Registered Authorized Capital	186
6.2.5 Concentration of Assets of Credit Institutions	189
6.2.6 Credit Institutions Using the Right to Average the Required Reserves within Averaging Period from August 10 to September 10, 2014 Grouped by Registered Authorized Capital	190
6.2.7 Financial Performance of Credit Institutions	192
6.2.8 Credit Institutions Grouped by the Share of Nonresidents Equity	195
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)	196
6.3. Borrowings	
6.3.1 Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals	198
6.3.2 Budget Funds in Accounts of Credit Institutions	202
6.3.3 Deposit and Savings Certificates and Bonds	204
6.3.4 Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills	206
6.4. Funds Allocations	
6.4.1 Volume of Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	208

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	212
6.4.3	Debt on Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	216
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	220
6.4.5	Loans Extended to Small, Medium-Sized Businesses	224
6.4.6	Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt	228
6.4.7	Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents	232
6.4.8	Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents	236
6.4.9	Structure of Investment Portfolio of Credit Institutions	240
6.4.10	Discounted Bills	242
6.5.Foreign Cash Operations		
6.5.1	Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)	244
6.5.2	Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)	246
7. Charts and Diagrams		
7.1	International Reserves Adequacy (International Reserves in Months of Import)	248
7.2	Interest Rates Dynamics in July, 2013 — July, 2014.....	248
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 31.07.2014	249
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 31.07.2014	249
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 31.07.2014	249
7.6	Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from August 10 to September 10, 2014 (Credit Institutions Grouped by Size of Registered Authorized Capital)	250
7.7	Structure of Broad Monetary Base as of 31.07.2014	250
7.8	Official Ruble Exchange Rate Dynamics in July, 2011 — July, 2014.....	251
7.9	Structure of Individual Deposits Denominated in Rubles	252
7.10	Dynamics of Debt on Loans Extended	253
7.11	Loans Extended by the Credit Institutions to Individuals-Residents, for a Quarter (Including by some Purpose Loans)	253
7.12	Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.06.2014.....	254
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 30.06.2014	254
7.14	Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.06.2014	255
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 30.06.2014	255
8.	Summary Methodology.....	256

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 Bulletin of Banking Statistics 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

Macroeconomic Indicators¹

	Gross domestic product (GDP) ² at market prices, total, billions of rubles	Real volume of GDP percentage against the previous year's relevant period
2012	62,218.4	103.4
2013	66,755.3	101.3
2013		
Q1	14,641.8	100.8
Q2	15,982.7	101.0
Q3	17,538.4	101.3
Q4	18,592.3	102.0
2014		
Q1	15,992.0	100.9
	Production and Services Index of the key types of economic activity as % of previous year's relevant period	Consumer price index as % of previous December
2012	102.8	105.1 ³
2013	101.0	106.8 ³
2013		
Q1	100.5	101.9 ³
Q2	100.6	101.6 ³
Q3	101.0	100.2 ³
Q4	101.8	101.7 ³
July	101.7	104.4
August	100.0	104.5
September	101.2	104.7
October	102.2	105.3
November	102.7	105.9
December	100.7	106.5
2014		
Q1	100.3	102.3 ³
Q2	100.4	102.4 ³
January	99.5	100.6
February	101.1	101.3
March	100.4	102.3
April	100.6	103.2
May	100.7	104.2
June	100.0	104.8
July	100.3	105.3

¹ Data source: the Federal State Statistics Service.² Quarterly indicators of GDP — estimates.³ As % of previous period.

Table 1.2

Selected Budget Indicators¹

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	4	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	7	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)
1	2	3	4	5	6	7	8	9	10	
2012	23,088.7	22,825.8	262.9	12,853.7	12,890.7	-37.1	7,142.8	6,569.7	573.1	
2013	24,442.7	25,290.9	-848.2	13,019.9	13,342.9	-323.0	8,093.2	7,993.5	99.7	
2013										
Q1	5,401.6	5,110.7	290.9	3,105.6	3,167.8	-62.2	1,764.4	1,666.4	98.1	
Q2	5,969.1	5,724.7	244.4	3,152.1	2,722.0	430.1	1,843.0	1,823.5	19.4	
Q3	6,046.8	5,668.8	378.0	3,346.8	3,061.8	285.0	2,001.4	1,831.2	170.2	
Q4	7,025.2	8,786.7	-1,761.5	3,415.4	4,391.3	-975.9	2,484.4	2,672.4	-188.0	
January—June	11,370.7	10,835.4	535.3	6,257.7	5,889.8	367.9	3,607.4	3,489.9	117.5	
January—July	13,574.9	12,838.0	736.9	7,330.0	7,042.8	287.2	4,328.3	4,084.8	243.5	
January—August	15,472.1	14,623.5	848.6	8,418.2	7,977.9	440.2	4,964.6	4,680.2	284.4	
January—September	17,417.5	16,504.2	913.3	9,604.5	8,951.6	652.9	5,608.8	5,321.1	287.7	
January—October	19,700.9	18,564.0	1,136.8	10,740.6	10,081.4	659.2	6,259.7	5,934.1	325.6	
January—November	21,570.2	20,539.9	1,030.3	11,758.7	11,116.7	642.0	6,910.8	6,552.9	357.9	
January—December	24,442.7	25,290.9	-848.2	13,019.9	13,342.9	-323.0	8,093.2	7,993.5	99.7	
2014										
Q1	5,960.4	5,432.0	528.4	3,521.4	3,345.7	175.7	1,655.5	1,446.4	209.0	
Q2	6,710.8	6,151.6	559.2	3,599.5	3,056.4	543.1	1,970.1	1,924.5	45.7	
January	1,726.3	981.1	745.2	1,326.7	761.2	565.5	459.9	196.3	263.5	
January—February	3,579.8	3,373.5	206.3	2,368.6	2,261.5	107.0	1,036.8	823.1	213.7	
January—March	5,960.4	5,432.0	528.4	3,521.4	3,345.7	175.7	1,655.5	1,446.4	209.0	
January—April	8,498.3	7,778.7	719.7	4,754.3	4,626.2	128.1	2,372.5	2,147.7	224.8	
January—May	10,572.3	9,519.8	1,052.6	5,882.6	5,406.4	476.2	2,985.5	2,736.1	249.4	
January—June	12,671.2	11,583.6	1,087.6	7,120.9	6,402.1	718.8	3,625.6	3,370.9	254.7	

Table 1.2 (end)
(billions of rubles)

	Consolidated budgets of constituent entities of the Russian Federation			Budgets of regional extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)
1	11	12	13	14	15	16
2012	8,064.3	8,342.7	-278.5	1,042.2	1,036.8	5.4
2013	8,165.1	8,806.6	-641.5	1,228.1	1,211.6	16.5
2013						
Q1	1,736.9	1,543.0	193.9	312.4	251.2	61.2
Q2	1,961.6	2,150.2	-188.7	294.5	311.0	-16.5
Q3	1,988.3	2,067.2	-78.8	301.5	299.9	1.6
Q4	2,478.3	3,046.2	-567.9	319.7	349.5	-29.8
January—June	3,698.5	3,693.2	5.2	606.9	562.2	44.7
January—July	4,561.9	4,403.1	158.7	709.1	661.6	47.5
January—August	5,161.6	5,080.6	81.0	809.1	765.1	43.9
January—September	5,686.8	5,760.4	-73.6	908.4	862.1	46.3
January—October	6,618.3	6,531.7	86.6	1,028.0	962.5	65.5
January—November	7,234.9	7,252.4	-17.5	1,126.3	1,078.1	48.2
January—December	8,165.1	8,806.6	-641.5	1,228.1	1,211.6	16.5
2014						
Q1	1,790.6	1,683.2	107.4	363.0	326.8	36.3
Q2	2,261.5	2,278.7	-17.2	343.8	356.1	-12.4
January	295.6	405.8	-110.2	115.8	89.5	26.3
January—February	863.1	1,010.4	-147.4	246.6	213.6	32.9
January—March	1,790.6	1,683.2	107.4	363.0	326.8	36.3
January—April	2,840.5	2,501.7	338.8	479.3	451.4	28.0
January—May	3,493.1	3,192.2	300.8	593.1	566.9	26.2
January—June	4,052.1	3,961.9	90.2	706.8	682.9	23.9

¹ Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding¹

(billions of rubles)

	Sources of federal budget funding ("—" surplus / "+," deficit), total	Including:						of which:	
		sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	total	change in federal budget balances			
						Reserve Fund balances	National Wealth Fund balances		
1	2	3	4	5	6	7	8		
2012	37.1	19.0	511.4	5.5	-401.8	-1,074.2	92.4		
2013	323.0	270.2	358.4	2.6	-562.0	-974.0	-97.1		
2013									
Q1	62.2	85.9	-179.4	0.0	-169.2	-723.0	-1.7		
Q2	-430.1	-416.5	172.6	2.7	-829.4	-162.2	-121.3		
Q3	-285.0	-473.3	117.3	3.0	-643.9	-24.9	-21.4		
Q4	975.9	1,074.1	247.9	-3.1	1,080.5	-63.9	47.3		
January—June	-367.9	-330.6	-6.8	2.7	-998.6	-885.2	-123.0		
January—July	-287.2	-245.0	15.8	4.6	-1,056.0	-921.3	-151.7		
January—August	-440.2	-392.3	53.3	5.6	-1,249.5	-952.9	-176.2		
January—September	-652.9	-803.9	110.5	5.7	-1,642.5	-910.1	-144.4		
January—October	-659.2	-823.9	200.4	5.8	-1,823.5	-908.4	-144.0		
January—November	-642.0	-807.6	287.5	6.0	-2,042.9	-999.6	-214.5		
January—December	323.0	270.2	358.4	2.6	-562.0	-974.0	-97.1		
2014									
Q1	-175.7	-157.1	-3.4	0.0	-1,020.3	-261.6	-194.5		
Q2	-543.1	-541.0	58.7	0.3	-250.3	184.3	146.1		
January	-565.5	-564.4	11.0	0.0	-1,328.5	-211.0	-156.0		
January—February	-107.0	-106.1	35.6	0.0	-1,075.8	-288.4	-214.0		
January—March	-175.7	-157.1	-3.4	0.0	-1,020.3	-261.6	-194.5		
January—April	-128.1	-105.8	3.7	0.3	-1,097.5	-279.7	-199.8		
January—May	-476.2	-452.5	25.7	0.3	-1,200.6	-166.6	-114.0		
January—June	-718.8	-698.1	55.3	0.3	-1,270.6	-77.3	-48.4		

Table 1.3 (end)
(billions of rubles)

	sources of external financing	Including:		
		foreign currency-denominated federal government securities	of which:	
			loans from foreign states, international financial organizations and other international entities	and foreign legal entities
1	9	10	11	
2012	18.1	163.6		-26.3
2013	52.7	184.9		-22.2
2013				
Q1	-23.7	-19.8		-5.9
Q2	-13.5	0.0		-5.9
Q3	188.2	204.8		-6.0
Q4	-98.3	-0.1		-4.4
January—June	-37.2	-19.8		-11.8
January—July	-42.2	-19.8		-12.9
January—August	-47.9	-19.8		-13.1
January—September	151.0	185.0		-17.8
January—October	164.8	185.0		-18.8
January—November	165.6	185.0		-20.3
January—December	52.7	184.9		-22.2
2014				
Q1	-18.6	-22.6		-7.1
Q2	-2.1	0.0		-4.3
January	-1.1	0.0		-1.2
January—February	-0.9	0.0		-1.8
January—March	-18.6	-22.6		-7.1
January—April	-22.2	-22.6		-7.9
January—May	-23.7	-22.6		-9.1
January—June	-20.7	-22.6		-11.4

¹ Data source: the Federal Treasury of Russia.

Table 1.4

**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	8	9	10	11	12	13
2007	218,568	127,963	346,530	11,870	9,447	22,543	43,860	390,391	2,613	42,971	1,383	6,220	442,195
2008	310,139	156,159	466,298	15,040	11,842	30,254	57,136	523,434	3,792	58,028	1,241	7,345	592,599
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	1,273	6,369	382,720
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	1,008	7,258	487,155
2011	341,812	173,597	515,409	17,350	11,328	29,361	58,039	573,448	3,871	38,816	1,067	13,768	629,903
2012	346,807	180,627	527,434	19,161	10,759	32,421	62,340	589,774	3,884	43,874	1,140	16,459	653,991
2013	350,237	173,039	523,275	20,747	11,988	37,387	70,123	593,398	4,256	38,080	964	17,332	653,066
Q1, 2012	90,189	40,843	131,033	4,012	2,140	6,973	13,126	144,159	945	12,910	642	3,376	161,390
Q2, 2012	85,323	45,862	131,185	5,189	2,633	7,912	15,734	146,919	991	8,851	177	5,031	161,791
Q3, 2012	81,257	43,949	125,205	4,988	3,320	8,041	16,348	141,553	936	12,745	191	3,691	158,925
Q4, 2012	90,038	49,973	140,011	4,972	2,666	9,494	17,132	157,143	1,013	9,368	130	4,361	171,884
Q1, 2013	86,875	38,276	125,151	4,505	2,535	8,195	15,235	140,386	965	10,580	498	3,736	155,667
Q2, 2013	83,997	43,293	127,290	5,328	3,066	9,497	17,891	145,181	1,131	8,206	134	5,147	159,663
Q3, 2013	87,473	43,575	131,048	5,582	3,657	9,147	18,386	149,434	1,046	9,603	228	4,325	164,408
Q4, 2013	91,893	47,894	139,787	5,331	2,731	10,548	18,610	158,397	1,114	9,691	104	4,125	173,328
Q1, 2014	84,174	38,998	123,172	4,609	2,554	8,072	15,236	138,408	1,041	12,665	324	3,441	155,555

Table 1.4 (cont.)

Current Account

(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)
	14	15	16	17	18	19						
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	72,444	3,565	10,336	12,042	25,942	98,386	3,402	21,301	804	5,377	128,466	

Table 1.4 (cont.)

Current Account (Intermediate Balances)

(millions of US dollars)

	Trade balance (3—14)		Balance on service types				Goods and services balance (25+29)	Compensation of employees balance (9—20)	Investment income and rent balance (10—21)	Secondary income balance (12—23)	Current account balance (30+31+32+33)= (13—24)
	25	26	transport services (4—15)	travel (5—16)	other (6—17)	total balance (26+27+28)						30	31	32	33	34
2007	123,447	2,634	2,634	-10,977	-8,375	-16,718	106,729	-7,318	-21,511	-5,708	72,193
2008	177,625	2,208	2,208	-11,327	-11,301	-20,420	157,206	-14,357	-32,125	-6,788	103,935
2009	113,231	3,021	3,021	-11,653	-8,969	-17,600	95,630	-8,868	-30,872	-5,507	50,384
2010	146,995	2,971	2,971	-17,863	-11,228	-26,120	120,875	-8,512	-38,593	-6,318	67,452
2011	196,854	1,935	1,935	-21,574	-13,817	-33,456	163,398	-9,522	-50,878	-5,725	97,274
2012	191,663	2,718	2,718	-32,039	-17,266	-46,587	145,076	-11,831	-55,830	-6,133	71,282
2013	181,939	3,242	3,242	-41,464	-20,055	-58,277	123,661	-13,170	-67,076	-9,274	34,141
Q1, 2012	58,791	657	657	-5,413	-3,549	-8,305	50,486	-2,188	-8,014	-999	39,286
Q2, 2012	49,280	1,027	1,027	-7,452	-3,759	-10,184	39,096	-2,630	-20,008	-365	16,093
Q3, 2012	38,181	618	618	-11,626	-4,366	-15,374	22,807	-3,245	-11,332	-2,712	5,519
Q4, 2012	45,411	415	415	-7,548	-5,592	-12,724	32,687	-3,768	-16,476	-2,058	10,385
Q1, 2013	48,574	822	822	-6,890	-4,398	-10,466	38,108	-2,892	-8,681	-1,514	25,021
Q2, 2013	42,830	904	904	-10,464	-4,096	-13,657	29,173	-2,853	-23,168	-1,344	1,809
Q3, 2013	43,712	870	870	-15,281	-5,391	-19,802	23,911	-3,552	-17,793	-3,279	-714
Q4, 2013	46,822	646	646	-8,829	-6,170	-14,353	32,469	-3,873	-17,434	-3,137	8,025
Q1, 2014	50,728	1,045	1,045	-7,782	-3,970	-10,707	40,022	-2,361	-8,637	-1,935	27,089

Table 1.4 (cont.)

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

(millions of US dollars)

	General government liabilities										Central bank' liabilities	Banks' liabilities
	Capital account, received	portfolio investment (3+4)	of which		loans	other	total (2+5+6)	7	8	9		
			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	110	-6,325	-2,658	-3,667	-203	-6	-6,534	-145	887			

Table 1.4 (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 10	portfolio investment 11	loans 12	other 13			total (10+11+12+13) 14	loans 17	other 18	total (17+18) 19
2007	49,387	5,019	90,561	429	145,396	-10,784	-179	7,006		
2008	64,896	-17,053	50,889	179	98,911	-312	-673	-2,592		
2009	29,906	2,680	1,555	186	34,326	-12,857	1,178	10,329		
2010	38,004	-4,937	-6,395	-1,294	25,378	-184	-921	-915		
2011	50,003	-6,226	16,068	-897	58,948	-37	-1,718	-2,468		
2012	42,801	-8,128	6,652	-1,566	39,759	-5,579	163	418		
2013	61,496	-11,093	44,657	551	95,611	-781	-3,851	-4,188		
Q1, 2012	11,186	-549	-138	-119	10,380	-4,877	177	1,997		
Q2, 2012	2,862	-4,421	2,491	5,032	5,964	-38	-1,224	-1,055		
Q3, 2012	14,367	-1,093	-243	-6,020	7,010	-328	1,010	1,076		
Q4, 2012	14,387	-2,065	4,542	-459	16,405	-336	199	-1,600		
Q1, 2013	36,593	-1,208	35,711	-236	70,861	-85	-396	-634		
Q2, 2013	5,614	-648	1,398	3,795	10,158	-111	-1,005	-1,234		
Q3, 2013	12,143	-3,187	1,603	-2,327	8,232	-364	403	457		
Q4, 2013	7,146	-6,050	5,945	-681	6,360	-221	-2,854	-2,776		
Q1, 2014	9,835	-5,546	4,016	96	8,400	-295	-53	-23		

Table 1.4 (cont.)

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

(millions of US dollars)

	Other sectors assets							Total assets (19+20+ 21+28)		
	Central bank' assets	Banks' assets	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements		other	total (22+23+24+ 25+26+27)
	20	21	22	23	24	25	26	27	28	29
2007	-467	-25,138	-50,135	15,617	-904	-34,497	-282	-23,707	-93,907	-112,506
2008	-61	-63,341	-55,971	-24,766	-8,141	-50,635	18	-34,694	-174,189	-240,184
2009	57	9,978	-43,968	4,647	4,746	-24,559	-1,829	5,854	-55,109	-34,744
2010	-30	-1,671	-50,858	14,374	-797	-25,904	-887	237	-63,836	-66,452
2011	-7	-31,767	-70,259	4,013	-3,235	-33,263	-1,652	-4,978	-109,373	-143,615
2012	-46	-14,769	-44,333	-1,370	-7,946	-38,816	-1,928	-9,321	-103,714	-118,111
2013	634	-27,894	-87,567	266	-7,646	-26,504	-1,070	-16,837	-139,358	-170,807
Q1, 2012	5	-10,177	-10,731	-2,711	-2,934	-10,047	852	-1,528	-27,100	-35,275
Q2, 2012	-1	4,704	-11,684	1,288	-10	-8,364	-1,939	-1,090	-21,798	-18,150
Q3, 2012	-2	-7,541	-9,951	-1,424	-225	-8,413	389	-2,179	-21,804	-28,270
Q4, 2012	-48	-1,755	-11,967	1,478	-4,778	-11,992	-1,231	-4,524	-33,013	-36,416
Q1, 2013	305	-24,689	-64,952	1,904	-592	-9,283	479	-2,043	-74,486	-99,504
Q2, 2013	47	-13,551	2,413	1,992	-4,336	-8,073	620	-4,865	-12,249	-26,988
Q3, 2013	114	15,299	-10,511	-656	-3,803	-5,798	-758	-6,822	-28,347	-12,477
Q4, 2013	168	-4,954	-14,517	-2,974	1,085	-3,350	-1,412	-3,107	-24,276	-31,838
Q1, 2014	517	-22,081	-18,265	-10,316	1,339	-1,967	702	-1,095	-29,601	-51,188

Table 1.4 (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	-185	-6,557	372	-21,194	-21,201	-48,580	-5,675	27,351

Table 1.5

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

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

(millions of US dollars)

	General government equity		Deposit-taking corporations, except central bank					Other sectors						Direct investment abroad (1+5+13)
	1	2	equity	reinvestment of earnings	debt instruments	total (2+3+4)	equity		reinvestment of earnings	debt instruments		total (8+9+12)		
							increase	decrease		increase	decrease		net (10+11)	
2006	14	-81	53	-9	-37	17,752	-233	17,518	10,719	2,796	-1,017	1,779	30,016	29,993
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, 2011	1	297	90	356	744	4,694	-779	3,915	6,892	10,458	-6,089	4,369	15,176	15,921
Q2, 2011	0	-314	100	-80	-293	7,507	-1,535	5,972	2,804	16,029	-7,644	8,385	17,161	16,867
Q3, 2011	61	313	-8	-202	103	6,787	-3,643	3,145	3,147	10,167	-5,748	4,419	10,711	10,875
Q4, 2011	1	24	37	269	331	12,119	-2,025	10,095	2,497	20,087	-9,822	10,265	22,856	23,187
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	12,880	-2,370	10,510	5,315	14,028	-12,783	1,245	17,070	17,855

Table 1.5 (end)

Direct Investment in the Russian Federation
(“+” denotes an increase in investment, “-” denotes a decrease in liabilities)

	Other sectors										Direct investment in the Russian Federation (18+26)		
	Deposit-taking corporations, except central bank					Other sectors							
	equity	reinvestment of earnings	debt instruments	total (15+16+17)	equity		reinvestment of earnings	debt instruments		total (21+22+25)			
					increase	decrease		increase	decrease			net (23+24)	
15	16	17	18	19	20	21	22	23	24	25	26	27	
2006	1,696	689	26	2,411	37,057	-23,867	13,190	14,027	26,628	-18,662	7,966	35,184	37,595
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, 2011	-128	497	-6	363	9,364	-10,415	-1,051	8,777	38,792	-31,154	7,638	15,364	15,727
Q2, 2011	331	941	-53	1,218	9,339	-6,763	2,576	2,845	38,003	-33,045	4,958	10,379	11,597
Q3, 2011	366	1,349	280	1,995	6,894	-5,162	1,733	3,815	41,847	-37,830	4,017	9,565	11,561
Q4, 2011	628	934	-58	1,504	17,161	-9,730	7,430	2,115	46,978	-41,828	5,150	14,695	16,199
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	-26	1,826	594	2,394	6,132	-4,064	2,068	6,463	14,104	-12,800	1,304	9,835	12,229

(millions of US dollars)

Table 1.6

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:		
	1	2	3	4	5	6	7	8	9	10	11	12	13
2006	43.7	27.5	-23.5	51.1	16.1	-56.3	61.1	11.2					
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, 2011	-18.7	-7.3	-10.0	2.8	-11.5	-23.3	14.2	-2.4					
Q2, 2011	-10.1	-1.7	-7.9	6.3	-8.5	-24.4	18.6	-2.7					
Q3, 2011	-18.1	-8.3	-5.4	-2.9	-9.8	-17.2	7.7	-0.3					
Q4, 2011	-34.4	-6.7	-8.4	1.7	-27.7	-42.8	18.4	-3.3					
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	-48.8	-21.2	-22.1	0.9	-27.6	-30.3	8.4	-5.7					

Table 1.7

External Debt of the Russian Federation¹

(millions of US dollars)

	30.06.2013	30.09.2013	31.12.2013	31.03.2014
Total	707,757	716,253	728,859	715,819
General Government	55,927	62,672	61,738	53,629
Federal Government	55,059	61,865	60,957	52,857
New Russian Debt	53,017	59,802	58,944	50,853
Multilateral creditors	1,771	1,631	1,566	1,412
<i>IBRD</i>	1,382	1,251	1,206	1,063
<i>Other</i>	389	380	360	349
Other credits	223	179	157	120
Foreign currency bonds	23,607	28,876	27,821	24,736
<i>Eurobonds with 15, 17, 18, 19, 20, 22, 23, 28, 42 and 43-year maturities</i>	10,354	16,054	15,404	14,225
<i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i>	13,254	12,822	12,417	10,511
Ruble denominated bonds	27,074	28,764	29,023	24,214
<i>OFZ</i>	25,023	26,860	27,325	22,847
<i>Eurobonds with 18-year maturity</i>	2,051	1,904	1,699	1,367
Other	342	350	377	372
Debt of the former USSR	2,042	2,063	2,012	2,004
Paris Club member countries	5	5	0	0
Debt owed to former socialist countries	954	973	964	955
Other official creditors	1,061	1,061	1,026	1,026
Other	22	23	22	23
Local Government	867	808	781	771
Loans	557	574	559	559
Ruble denominated bonds	311	233	222	212
Central bank	18,968	17,562	15,963	15,335
Loans	5,962	3,848	1,827	1,742
Currency and deposits	4,475	5,012	5,400	4,825
Other (SDR allocation)	8,531	8,702	8,736	8,768
Banks	211,923	207,084	214,394	214,022
Debt liabilities to direct investors and to direct investment enterprises	4,920	4,591	4,510	5,031
Loans ²	946	924	1,901	3,800
Deposits ²	192,843	189,489	196,451	193,443
Debt securities	8,426	7,908	7,729	7,528
Other	4,788	4,173	3,803	4,220
Other sectors	420,939	428,935	436,764	432,834
Debt liabilities to direct investors and to direct investment enterprises	139,973	147,585	151,288	149,459
Loans	261,324	264,295	268,402	266,326
Debt securities	9,000	8,585	9,155	8,386
Trade credits	2,844	3,033	3,115	3,445
Financial leases	2,233	2,177	2,105	2,351
Other	5,565	3,259	2,700	2,868

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).

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 1.8

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

(millions of US dollars)

	30.06.2013	30.09.2013	31.12.2013	31.03.2014
Total	707,757	716,253	728,859	715,819
General Government	55,927	62,672	61,738	53,629
Foreign Currency	28,542	33,674	32,493	29,203
Short-term	334	343	370	365
Long-term	28,208	33,332	32,123	28,838
Domestic Currency	27,385	28,998	29,245	24,426
Short-term	0	0	0	0
Long-term	27,385	28,998	29,245	24,426
Central bank	18,968	17,562	15,963	15,335
Foreign Currency	14,493	12,550	10,563	10,510
Short-term	5,962	3,848	1,827	1,742
Long-term	8,531	8,702	8,736	8,768
Domestic Currency	4,475	5,012	5,400	4,825
Short-term	4,475	5,012	5,400	4,825
Long-term	0	0	0	0
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	207,003	202,493	209,884	208,991
Foreign Currency	168,739	167,314	172,373	176,851
Short-term	41,861	38,960	42,423	43,543
Long-term	126,877	128,354	129,950	133,307
Domestic Currency	38,264	35,179	37,511	32,140
Short-term	15,760	12,596	14,322	12,241
Long-term	22,504	22,583	23,189	19,899
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	280,966	281,350	285,476	283,376
Foreign Currency	207,877	209,005	213,363	217,193
Short-term	12,387	13,527	14,069	13,936
Long-term	195,490	195,478	199,294	203,257
Domestic Currency	73,089	72,345	72,113	66,182
Short-term	10,766	8,144	6,873	6,025
Long-term	62,324	64,202	65,240	60,158
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	144,893	152,176	155,798	154,489
Foreign Currency	106,069	110,626	113,100	115,910
Domestic Currency	38,824	41,550	42,699	38,579

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).

Table 1.9

External Debt of the Russian Federation by Maturity and Financial Instruments¹

(millions of US dollars)

	30.06.2013	30.09.2013	31.12.2013	31.03.2014
Total Liabilities	707,757	716,253	728,859	715,819
Short-term	91,545	82,429	85,284	82,676
Long-term	616,212	633,824	643,575	633,143
General Government	55,927	62,672	61,738	53,629
<i>Short-term</i>	334	343	370	365
Other liabilities	334	343	370	365
<i>Long-term</i>	55,593	62,329	61,368	53,264
Debt securities	50,992	57,874	57,066	49,162
Loans	4,544	4,398	4,245	4,045
Other liabilities	57	57	57	57
Central bank	18,968	17,562	15,963	15,335
<i>Short-term</i>	10,437	8,860	7,227	6,566
Loans	5,962	3,848	1,827	1,742
Currency and deposits	4,475	5,012	5,400	4,825
<i>Long-term</i>	8,531	8,702	8,736	8,768
Other liabilities (SDR allocation)	8,531	8,702	8,736	8,768
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	207,003	202,493	209,884	208,991
<i>Short-term</i>	57,622	51,556	56,745	55,784
Debt securities	3,734	2,997	2,601	2,750
Loans ²	946	924	1,901	3,800
Current accounts and deposits ²	49,219	44,781	49,487	46,398
Other liabilities	3,723	2,854	2,756	2,837
<i>Long-term</i>	149,381	150,937	153,139	153,207
Debt securities	4,692	4,911	5,128	4,778
Deposits ²	143,625	144,708	146,964	147,046
Other liabilities	1,064	1,319	1,047	1,383
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	280,966	281,350	285,476	283,376
<i>Short-term</i>	23,153	21,671	20,942	19,961
Loans	14,744	15,378	15,127	13,648
Trade credits	2,844	3,033	3,115	3,445
Other liabilities	5,565	3,259	2,700	2,868
<i>Long-term</i>	257,813	259,679	264,534	263,415
Debt securities	9,000	8,585	9,155	8,386
Loans	248,813	251,094	255,379	255,029
Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises	144,893	152,176	155,798	154,489
Banks	4,920	4,591	4,510	5,031
Other sectors	139,973	147,585	151,288	149,459

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).

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 1.10

International Investment Position of the Russian Federation in 2012¹

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Net International Investment Position	143,836	55,693	-22,994	-39,661	136,874
Assets	1,239,372	148,128	25,776	-37,887	1,375,390
Direct investment	361,750	48,822	-3,683	2,677	409,567
Equity and investment fund shares	287,229	46,744	-5,066	-1,402	327,504
Direct investor in direct investment enterprises	287,214	46,731	-5,066	-1,402	327,476
Direct investment enterprises in direct investor (reverse investment)	14	11	0	0	25
Between fellow enterprises	0	2	0	0	2
<i>if ultimate controlling parent is resident</i>	0	1	0	0	1
<i>if ultimate controlling parent is nonresident</i>	0	1	0	0	1
<i>if ultimate controlling parent is unknown</i>	0	0	0	0	0
Debt instruments	74,521	2,079	1,384	4,080	82,064
Direct investor in direct investment enterprises	42,206	395	1,379	3,961	47,942
Direct investment enterprises in direct investor (reverse investment)	12,706	755	5	-106	13,359
Between fellow enterprises	19,609	929	0	225	20,763
Portfolio investment	42,435	2,281	1,055	2,529	48,300
Equity and investment fund shares	4,519	769	338	-354	5,271
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	3,812	322	203	-354	3,982
General government	0	0	0	0	0
Other sectors	707	447	135	0	1,289
Other financial corporations	224	371	168	0	763
Nonfinancial corporations, households and NPISHs	483	77	-33	0	526
<i>Equity securities other than investment fund shares</i>	4,428	685	329	-354	5,088
<i>Investment fund shares or units</i>	90	84	9	0	183
Debt securities	37,916	1,512	717	2,883	43,028
Central bank	0	-20	325	2,680	2,985
Short-term	0	0	0	0	0
Long-term	0	-20	325	2,680	2,985
Deposit-taking corporations, except central bank	29,861	193	556	295	30,905
Short-term	1,189	274	-138	-48	1,277
Long-term	28,672	-81	694	343	29,628
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Other sectors	8,055	1,339	—164	—91	9,139
Short-term	1,568	136	—112	—128	1,464
Long-term	6,487	1,203	—52	36	7,675
Other financial corporations	3,091	796	—87	—190	3,610
Short-term	812	—346	—75	415	805
Long-term	2,279	1,142	—11	—605	2,805
Nonfinancial corporations, households and NPISHs	4,964	543	77	99	5,529
Short-term	756	482	—37	—542	659
Long-term	4,208	61	—41	641	4,870
Financial derivatives (other than reserves) and employee stock options	5,675	—16,696	16,574	0	5,553
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,119	—15,157	15,521	0	5,483
General government	0	0	0	0	0
Other sectors	556	—1,539	1,053	0	70
Other financial corporations	0	—552	552	0	0
Nonfinancial corporations, households and NPISHs	556	—987	502	0	70
<i>Financial derivatives (other than reserves)</i>	5,675	—16,696	16,574	0	5,553
Options	973	201	—52	0	1,121
Forward-type contracts	4,702	—16,896	16,627	0	4,432
Other investment	330,864	83,704	4,071	—44,286	374,352
Other equity	3,093	199	1	27	3,320
Currency and deposits	139,859	17,893	1,801	—141	159,411
Central banks	840	37	85	0	962
Short-term	810	67	85	0	962
Long-term	30	—30	0	0	0
Deposit-taking corporations, except central bank	104,407	15,476	1,610	—282	121,211
Short-term	70,676	15,696	1,064	—279	87,157
Long-term	33,731	—220	546	—3	34,054
<i>Of which: Interbank positions</i>	99,254	14,639	1,535	—267	115,161
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	34,613	2,380	106	140	37,239
Short-term	34,613	2,380	106	140	37,239
Long-term	0	0	0	0	0
Other financial corporations	430	565	—18	0	977
Short-term	430	565	—18	0	977
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	34,183	1,814	123	140	36,261
Short-term	34,183	1,814	123	140	36,261
Long-term	0	0	0	0	0

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Loans	166,506	14,019	2,097	—2,942	179,679
Central bank	47	0	3	0	49
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	47	0	3	0	49
Deposit-taking corporations, except central bank	59,454	4,765	636	340	65,195
Short-term	19,847	—1,916	33	194	18,158
Long-term	39,607	6,682	603	146	47,037
General government	57,690	—255	66	224	57,726
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	57,690	—255	66	224	57,726
Other sectors	49,314	9,508	1,392	—3,505	56,709
Short-term	17,259	1,416	532	—655	18,551
Long-term	32,055	8,092	860	—2,850	38,158
Other financial corporations	13,672	5,196	2,828	—11	21,685
Short-term	6,462	694	1,481	—2	8,634
Long-term	7,210	4,502	1,347	—8	13,051
Nonfinancial corporations, households and NPISHs	35,642	4,312	—1,436	—3,495	35,024
Short-term	10,797	722	—949	—653	9,917
Long-term	24,845	3,590	—487	—2,841	25,107
Insurance, pension, and standardized guarantee schemes	1,593	339	103	0	2,036
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	1,593	339	103	0	2,036
Other financial corporations	1,593	339	103	0	2,036
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,550	319	103	0	1,973
<i>Life insurance and annuity entitlements</i>	43	20	0	0	63
Trade credit and advances	13,831	9,594	80	—2,035	21,470
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	525	—280	5	0	250
Short-term	0	0	0	0	0
Long-term	525	—280	5	0	250

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Other sectors	13,306	9,875	75	—2,035	21,221
Short-term	13,306	9,875	75	—2,035	21,221
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	13,306	9,875	75	—2,035	21,221
Short-term	13,306	9,875	75	—2,035	21,221
Long-term	0	0	0	0	0
Other accounts receivable	5,982	41,660	—11	—39,194	8,436
Central bank	5	56	0	0	60
Short-term	5	56	0	0	60
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	5,768	2,926	—70	—378	8,246
Short-term	3,907	—215	93	—341	3,444
Long-term	1,861	3,142	—163	—37	4,802
General government	206	—141	58	0	123
Short-term	184	—141	58	0	101
Long-term	22	0	1	0	22
Other sectors	4	38,819	0	—38,816	6
Short-term	3	38,819	0	—38,816	5
Long-term	1	0	0	0	1
Other financial corporations	4	3,010	0	—3,008	6
Short-term	3	3,010	0	—3,008	5
Long-term	1	0	0	0	1
Nonfinancial corporations, households and NPISHs	0	35,808	0	—35,808	0
Short-term	0	35,808	0	—35,808	0
Long-term	0	0	0	0	0
Reserve assets	498,649	30,017	7,759	1,193	537,618
Monetary gold	44,697	0	2,467	3,875	51,039
Gold bullion	44,697	0	2,467	3,875	51,039
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	8,729	3	9	0	8,741
Reserve position in the IMF	4,061	660	6	0	4,727
Other reserve assets	441,162	29,354	5,277	—2,682	473,110
Currency and deposits	56,398	—1,064	62	0	55,396
Claims on monetary authorities	35,845	4,986	58	0	40,889
Claims on other entities	20,553	—6,050	4	0	14,507

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Securities	378,197	35,927	5,066	—2,682	416,508
Debt securities	378,197	35,927	5,066	—2,682	416,508
Short-term	51,592	7,805	1,404	—62	60,739
Long-term	326,605	28,122	3,662	—2,620	355,770
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	6,567	—5,509	148	0	1,206
Liabilities	1,095,536	92,435	48,771	1,775	1,238,516
Direct investment	454,949	50,588	3,808	5,581	514,926
Equity and investment fund shares	370,562	23,510	1,573	—945	394,700
Direct investor in direct investment enterprises	365,060	23,639	—2,179	—1,093	385,427
Direct investment enterprises in direct investor (reverse investment)	5,502	—129	3,753	148	9,273
Between fellow enterprises	0	0	0	0	0
Debt instruments	84,387	27,078	2,235	6,526	120,226
Direct investor in direct investment enterprises	42,981	593	2,237	—1	45,810
Direct investment enterprises in direct investor (reverse investment)	27,785	19,764	—3	6,528	54,074
Between fellow enterprises	13,621	6,721	0	0	20,342
Portfolio investment	225,063	19,312	21,023	5,326	270,725
Equity and investment fund shares	176,020	1,162	14,946	2,332	194,461
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	20,801	6,645	4,111	—17	31,540
General government	0	0	0	0	0
Other sectors	155,220	—5,483	10,836	2,349	162,922
Other financial corporations	595	863	—910	—257	291
Nonfinancial corporations, households and NPISHs	154,624	—6,346	11,746	2,606	162,631
<i>Equity securities other than investment fund shares</i>	175,425	1,020	15,136	2,590	194,170
<i>Investment fund shares or units</i>	595	143	—190	—257	291
Debt securities	49,043	18,149	6,077	2,994	76,263
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	4,493	3,930	172	507	9,102
Short-term	883	3,280	15	88	4,266
Long-term	3,610	650	157	418	4,836
General government	32,298	16,864	5,648	2,746	57,556
Short-term	0	0	0	0	0
Long-term	32,298	16,864	5,648	2,746	57,556
Other sectors	12,252	-2,645	257	-259	9,605
Short-term	0	0	0	0	0
Long-term	12,252	-2,645	257	-259	9,605
Other financial corporations	2,609	-1,194	368	-139	1,644
Short-term	0	0	0	0	0
Long-term	2,609	-1,194	368	-139	1,644
Nonfinancial corporations, households and NPISHs	9,643	-1,451	-110	-120	7,961
Short-term	0	0	0	0	0
Long-term	9,643	-1,451	-110	-120	7,961
Financial derivatives (other than reserves) and employee stock options	5,905	-18,052	16,432	0	4,285
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,579	-16,094	14,780	0	4,265
General government	0	0	0	0	0
Other sectors	326	-1,958	1,652	0	20
Other financial corporations	0	-736	736	0	0
Nonfinancial corporations, households and NPISHs	326	-1,222	916	0	20
Financial derivatives (other than reserves)	5,905	-18,052	16,432	0	4,285
Options	364	-17	-264	0	83
Forward-type contracts	5,541	-18,035	16,696	0	4,202
Other investment	409,619	40,587	7,508	-9,132	448,581
Other equity	1	15	0	-16	0
Currency and deposits	157,620	29,667	2,220	-134	189,372
Central banks	2,837	954	180	-38	3,933
Short-term	2,837	954	180	-38	3,933
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	154,726	28,709	2,038	-97	185,376
Short-term	45,571	1,952	591	-197	47,917
Long-term	109,155	26,757	1,447	100	137,459
Of which: Interbank positions	87,521	-157	1,009	-111	88,261
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Other sectors	57	4	2	0	64
Short-term	57	4	2	0	64
Long-term	0	0	0	0	0
Other financial corporations	57	4	2	0	64
Short-term	57	4	2	0	64
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	236,924	8,787	5,030	−8,961	241,779
Central bank	0	2,653	333	0	2,986
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	2,653	333	0	2,986
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	541	506	−39	−71	937
Short-term	541	506	−39	−71	937
Long-term	0	0	0	0	0
General government	6,214	−1,024	−17	0	5,173
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	6,214	−1,024	−17	0	5,173
Other sectors	230,168	6,652	4,754	−8,891	232,684
Short-term	12,528	1,556	593	−1,134	13,543
Long-term	217,641	5,096	4,161	−7,756	219,141
Other financial corporations	17,680	3,879	1,233	−280	22,512
Short-term	2,836	830	347	−94	3,919
Long-term	14,844	3,048	886	−185	18,593
Nonfinancial corporations, households and NPISHs	212,488	2,773	3,521	−8,611	210,171
Short-term	9,691	726	246	−1,040	9,624
Long-term	202,797	2,047	3,274	−7,571	200,548
Insurance, pension, and standardized guarantee schemes	828	138	52	0	1,018
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	828	138	52	0	1,018
Other financial corporations	828	138	52	0	1,018
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	798	151	50	0	999
<i>Life insurance and annuity entitlements</i>	30	−13	2	0	19

Table 1.10 (end)
(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Trade credit and advances	2,418	514	0	0	2,932
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	2,418	514	0	0	2,932
Short-term	2,418	514	0	0	2,932
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	2,418	514	0	0	2,932
Short-term	2,418	514	0	0	2,932
Long-term	0	0	0	0	0
Other accounts payable – other	3,118	1,469	196	–21	4,762
Central bank	0	3	0	0	3
Short-term	0	3	0	0	3
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	2,383	1,796	–9	–21	4,149
Short-term	1,834	1,492	–8	2	3,320
Long-term	549	303	0	–22	830
General government	384	–50	0	0	334
Short-term	323	–50	0	0	273
Long-term	61	0	0	0	61
Other sectors	350	–279	205	0	276
Short-term	350	–279	205	0	276
Long-term	0	0	0	0	0
Other financial corporations	58	43	0	0	102
Short-term	58	43	0	0	102
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	292	–323	204	0	174
Short-term	292	–323	204	0	174
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	8,710	–2	9	0	8,718

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 1.11

International Investment Position of the Russian Federation in 2013¹

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Net International Investment Position	136,874	22,906	-616	-32,940	126,223
Assets	1,375,390	148,730	-28,696	-25,354	1,470,070
Direct investment	409,567	86,712	-17,333	550	479,496
Equity and investment fund shares	327,504	91,120	-15,555	-2,678	400,391
Direct investor in direct investment enterprises	327,476	91,113	-15,555	-2,678	400,357
Direct investment enterprises in direct investor (reverse investment)	25	3	0	0	28
Between fellow enterprises	2	5	0	0	7
<i>if ultimate controlling parent is resident</i>	1	0	-1	0	0
<i>if ultimate controlling parent is nonresident</i>	1	5	1	0	7
<i>if ultimate controlling parent is unknown</i>	0	0	0	0	0
Debt instruments	82,064	-4,409	-1,778	3,227	79,104
Direct investor in direct investment enterprises	47,942	1,215	-1,110	767	48,813
Direct investment enterprises in direct investor (reverse investment)	13,359	629	-1	1,111	15,099
Between fellow enterprises	20,763	-6,253	-667	1,350	15,192
Portfolio investment	48,300	11,759	-4,799	-729	54,530
Equity and investment fund shares	5,271	-919	-492	159	4,019
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	3,982	-681	-719	18	2,600
General government	0	0	0	0	0
Other sectors	1,289	-238	227	141	1,418
Other financial corporations	763	-266	-173	0	323
Nonfinancial corporations, households and NPISHs	526	29	400	141	1,095
<i>Equity securities other than investment fund shares</i>	5,088	-945	-566	150	3,728
<i>Investment fund shares or units</i>	183	26	74	8	291
Debt securities	43,028	12,678	-4,307	-888	50,511
Central bank	2,985	-25	138	-1,271	1,827
Short-term	0	0	0	0	0
Long-term	2,985	-25	138	-1,271	1,827
Deposit-taking corporations, except central bank	30,905	7,309	-3,673	-227	34,314
Short-term	1,277	-842	-88	3	350
Long-term	29,628	8,152	-3,585	-230	33,964
General government	0	3,003	0	0	3,003
Short-term	0	0	0	0	0
Long-term	0	3,003	0	0	3,003

Table 1.11 (cont.)

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Other sectors	9,139	2,390	-772	610	11,367
Short-term	1,464	110	-81	0	1,492
Long-term	7,675	2,280	-691	610	9,875
Other financial corporations	3,610	1,739	-611	-1,908	2,830
Short-term	805	-314	-85	0	406
Long-term	2,805	2,053	-526	-1,908	2,424
Nonfinancial corporations, households and NPISHs	5,529	651	-161	2,518	8,537
Short-term	659	424	3	0	1,086
Long-term	4,870	227	-164	2,518	7,451
Financial derivatives (other than reserves) and employee stock options	5,553	-8,488	8,867	0	5,932
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,483	-7,677	8,122	0	5,929
General government	0	0	0	0	0
Other sectors	70	-812	745	0	3
Other financial corporations	0	-282	282	0	0
Nonfinancial corporations, households and NPISHs	70	-530	463	0	3
<i>Financial derivatives (other than reserves)</i>	5,553	-8,488	8,867	0	5,932
Options	1,121	-123	479	0	1,477
Forward-type contracts	4,432	-8,365	8,387	0	4,455
Other investment	374,352	80,825	-4,678	-29,981	420,518
Other equity	3,320	706	2	67	4,095
Currency and deposits	159,411	16,529	-1,513	-1,050	173,378
Central banks	962	-497	33	0	498
Short-term	962	-497	33	0	498
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	121,211	16,853	-1,664	-1,208	135,192
Short-term	87,157	7,149	-1,406	-1,018	91,881
Long-term	34,054	9,705	-258	-190	43,311
<i>Of which: Interbank positions</i>	115,161	17,150	-1,797	-1,152	129,362
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	37,239	173	118	158	37,688
Short-term	37,239	173	118	158	37,688
Long-term	0	0	0	0	0
Other financial corporations	977	337	9	0	1,323
Short-term	977	337	9	0	1,323
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	36,261	-164	109	158	36,365
Short-term	36,261	-164	109	158	36,365
Long-term	0	0	0	0	0

Table 1.11 (cont.)

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Loans	179,679	21,231	−3,228	128	197,810
Central bank	49	0	−4	0	46
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	49	0	−4	0	46
Deposit-taking corporations, except central bank	65,195	8,434	−1,182	447	72,895
Short-term	18,158	−2,764	−331	98	15,161
Long-term	47,037	11,198	−850	349	57,734
General government	57,726	337	56	48	58,166
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	57,726	337	56	48	58,166
Other sectors	56,709	12,461	−2,099	−368	66,703
Short-term	18,551	6,344	−773	−217	23,905
Long-term	38,158	6,117	−1,326	−150	42,799
Other financial corporations	21,685	4,544	182	92	26,504
Short-term	8,634	4,290	706	0	13,630
Long-term	13,051	254	−524	93	12,873
Nonfinancial corporations, households and NPISHs	35,024	7,917	−2,281	−460	40,200
Short-term	9,917	2,054	−1,479	−217	10,274
Long-term	25,107	5,863	−802	−243	29,925
Insurance, pension, and standardized guarantee schemes	2,036	912	−159	0	2,789
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	2,036	912	−159	0	2,789
Other financial corporations	2,036	912	−159	0	2,789
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,973	863	−158	0	2,678
<i>Life insurance and annuity entitlements</i>	63	49	−1	0	110
Trade credit and advances	21,470	8,715	13	−2,035	28,163
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	250	−1	8	0	257
Short-term	0	0	0	0	0
Long-term	250	−1	8	0	257

Table 1.11 (cont.)

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Other sectors	21,221	8,716	5	—2,035	27,906
Short-term	21,221	8,716	5	—2,035	27,906
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	21,221	8,716	5	—2,035	27,906
Short-term	21,221	8,716	5	—2,035	27,906
Long-term	0	0	0	0	0
Other accounts receivable	8,436	32,731	206	—27,091	14,282
Central bank	60	—44	—4	0	12
Short-term	60	—44	—4	0	12
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	8,246	2,368	242	—587	10,269
Short-term	3,444	1,247	417	—469	4,640
Long-term	4,802	1,121	—175	—118	5,630
General government	123	76	—28	0	171
Short-term	101	76	—28	0	148
Long-term	22	0	1	0	23
Other sectors	6	30,332	—5	—26,504	3,829
Short-term	5	30,330	—5	—26,504	3,826
Long-term	1	2	0	0	3
Other financial corporations	6	4,703	—5	—4,673	31
Short-term	5	4,701	—5	—4,673	29
Long-term	1	2	0	0	3
Nonfinancial corporations, households and NPISHs	0	25,629	0	—21,831	3,798
Short-term	0	25,629	0	—21,831	3,798
Long-term	0	0	0	0	0
Reserve assets	537,618	—22,077	—10,753	4,807	509,595
Monetary gold	51,039	0	—14,585	3,536	39,990
Gold bullion	51,039	0	—14,585	3,536	39,990
Unallocated gold accounts	0	0	0	0	0
Of which: Monetary gold under swap for cash collateral	0	0	0	0	0
Special drawing rights	8,741	4	18	0	8,762
Reserve position in the IMF	4,727	—335	4	0	4,396
Other reserve assets	473,110	—21,745	3,811	1,271	456,447
Currency and deposits	55,396	12,013	—970	0	66,440
Claims on monetary authorities	40,889	2,237	82	0	43,208
Claims on other entities	14,507	9,776	—1,052	0	23,232

Table 1.11 (cont.)

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Securities	416,508	−35,899	4,681	1,271	386,561
Debt securities	416,508	−35,899	4,681	1,271	386,561
Short-term	60,739	−24,327	619	82	37,113
Long-term	355,770	−11,572	4,062	1,189	349,448
Equity and investment fund shares	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
Financial derivatives	0	0	0	0	0
Other claims	1,206	2,140	99	0	3,446
Liabilities	1,238,516	125,824	−28,080	7,586	1,343,847
Direct investment	514,926	70,654	−22,506	3,389	566,462
Equity and investment fund shares	394,700	33,792	−20,561	2,732	410,663
Direct investor in direct investment enterprises	385,427	43,495	−20,934	2,669	410,657
Direct investment enterprises in direct investor (reverse investment)	9,273	−9,636	373	−4	6
Between fellow enterprises	0	67	0	67	0
Debt instruments	120,226	36,861	−1,945	657	155,798
Direct investor in direct investment enterprises	45,810	3,236	−1,664	482	47,864
Direct investment enterprises in direct investor (reverse investment)	54,074	24,825	−40	181	79,040
Between fellow enterprises	20,342	8,800	−241	−6	28,894
Portfolio investment	270,725	748	−7,296	9,560	273,737
Equity and investment fund shares	194,461	−7,625	−1,424	9,682	195,094
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	31,540	3,226	−163	34	34,636
General government	0	0	0	0	0
Other sectors	162,922	−10,851	−1,261	9,647	160,458
Other financial corporations	291	1,452	4,359	319	6,421
Nonfinancial corporations, households and NPISHs	162,631	−12,302	−5,620	9,328	154,037
<i>Equity securities other than investment fund shares</i>	194,170	−7,692	−1,223	9,363	194,617
<i>Investment fund shares or units</i>	291	67	−201	319	477
Debt securities	76,263	8,373	−5,872	−121	78,642
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.11 (cont.)

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	9,102	-1,366	75	-82	7,729
Short-term	4,266	-1,662	-3	0	2,601
Long-term	4,836	296	78	-82	5,128
General government	57,556	9,981	-5,778	0	61,759
Short-term	0	0	0	0	0
Long-term	57,556	9,981	-5,778	0	61,759
Other sectors	9,605	-242	-169	-39	9,155
Short-term	0	0	0	0	0
Long-term	9,605	-242	-169	-39	9,155
Other financial corporations	1,644	-437	-94	-30	1,083
Short-term	0	0	0	0	0
Long-term	1,644	-437	-94	-30	1,083
Nonfinancial corporations, households and NPISHs	7,961	195	-75	-9	8,072
Short-term	0	0	0	0	0
Long-term	7,961	195	-75	-9	8,072
Financial derivatives (other than reserves) and employee stock options	4,285	-8,834	8,904	0	4,354
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	4,265	-7,658	7,747	0	4,353
General government	0	0	0	0	0
Other sectors	20	-1,177	1,157	0	1
Other financial corporations	0	-404	404	0	0
Nonfinancial corporations, households and NPISHs	20	-772	753	0	1
<i>Financial derivatives (other than reserves)</i>	4,285	-8,834	8,904	0	4,354
Options	83	42	222	0	347
Forward-type contracts	4,202	-8,876	8,682	0	4,007
Other investment	448,581	63,257	-7,182	-5,362	499,295
Other equity	0	-3	0	4	1
Currency and deposits	189,372	18,007	-3,391	-2,041	201,947
Central banks	3,933	1,828	-321	-40	5,400
Short-term	3,933	1,828	-321	-40	5,400
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	185,376	16,142	-3,065	-2,001	196,451
Short-term	47,917	4,451	-1,380	-1,500	49,487
Long-term	137,459	11,691	-1,685	-501	146,964
<i>Of which: Interbank positions</i>	88,261	773	-1,293	673	88,415
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.11 (cont.)

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Other sectors	64	37	—5	0	96
Short-term	64	37	—5	0	96
Long-term	0	0	0	0	0
Other financial corporations	64	37	—5	0	96
Short-term	64	37	—5	0	96
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Loans	241,779	43,594	—3,590	—3,195	278,588
Central bank	2,986	—1,386	228	0	1,827
Credit and loans with the IMF	0	0	0	0	0
Other short-term	2,986	—1,386	228	0	1,827
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	937	1,026	5	—67	1,901
Short-term	937	1,026	5	—67	1,901
Long-term	0	0	0	0	0
General government	5,173	—702	—17	—2	4,452
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	5,173	—702	—17	—2	4,452
Other sectors	232,684	44,657	—3,807	—3,126	270,408
Short-term	13,543	2,260	—470	—302	15,031
Long-term	219,141	42,397	—3,337	—2,824	255,378
Other financial corporations	22,512	1,398	335	—324	23,921
Short-term	3,919	1,100	—51	—43	4,926
Long-term	18,593	297	386	—281	18,995
Nonfinancial corporations, households and NPISHs	210,171	43,260	—4,142	—2,802	246,487
Short-term	9,624	1,159	—419	—259	10,105
Long-term	200,548	42,100	—3,723	—2,543	236,382
Insurance, pension, and standardized guarantee schemes	1,018	141	—82	0	1,076
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	1,018	141	—82	0	1,076
Other financial corporations	1,018	141	—82	0	1,076
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	999	133	—81	0	1,051
<i>Life insurance and annuity entitlements</i>	19	8	—1	0	26

Table 1.11 (end)
(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:			Position as of 31.12.2013
		transactions	valuation changes	other adjustments	
Trade credit and advances	2,932	183	0	0	3,115
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	2,932	183	0	0	3,115
Short-term	2,932	183	0	0	3,115
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	2,932	183	0	0	3,115
Short-term	2,932	183	0	0	3,115
Long-term	0	0	0	0	0
Other accounts payable – other	4,762	1,334	–135	–130	5,831
Central bank	3	–3	0	0	0
Short-term	3	–3	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	4,149	–102	–115	–130	3,803
Short-term	3,320	–412	–68	–84	2,756
Long-term	830	310	–47	–46	1,047
General government	334	70	1	0	405
Short-term	273	70	0	0	343
Long-term	61	0	0	0	62
Other sectors	276	1,368	–20	0	1,623
Short-term	276	1,368	–20	0	1,623
Long-term	0	0	0	0	0
Other financial corporations	102	0	–6	0	95
Short-term	102	0	–6	0	95
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	174	1,368	–14	0	1,528
Short-term	174	1,368	–14	0	1,528
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	8,718	0	17	0	8,736

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

Table 1.12

International Investment Position of the Banking Sector of the Russian Federation

(millions of US dollars)

	Position as of 31.12.2013	Changes in Position reflecting:				Position as of 31.03.2014
		transactions	valuation changes	other adjustments	total changes	
Assets	273,896	22,081	−626	−578	20,877	294,773
Direct investment	12,697	771	−1,267	−20	−516	12,181
Equity and investment fund shares (including reinvestment of earnings)	11,151	889	−1,248	−20	−379	10,773
Direct investor in direct investment enterprises	11,151	889	−1,248	−20	−379	10,773
Direct investment enterprises in direct investor (reverse investment)	0	0	0	0	0	0
Debt instruments	1,546	−118	−19	0	−137	1,409
Direct investor in direct investment enterprises	1,428	−131	−14	0	−145	1,283
Debt securities	114	0	0	0	0	114
Loans	1,072	4	−16	0	−12	1,060
Other accounts receivable	242	−135	1	0	−133	109
Direct investment enterprises in direct investor (reverse investment)	118	13	−4	0	8	126
Debt securities	0	0	0	0	0	0
Loans	117	12	−4	0	8	125
Other accounts receivable	1	0	0	0	0	1
Portfolio investment	36,914	4,164	−797	−494	2,873	39,787
Equity and investment fund shares	2,600	618	125	−493	249	2,850
Debt securities	34,314	3,546	−922	−1	2,623	36,938
Short-term	350	−45	−4	0	−48	302
Long-term	33,964	3,591	−918	−1	2,672	36,636
Financial derivatives	5,929	−2,951	4,660	0	1,709	7,638
Options	1,477	155	40	0	195	1,672
Forward-type contracts	4,451	−3,106	4,621	0	1,514	5,965
Other investment	218,356	20,097	−3,222	−64	16,811	235,167
Other equity	0	0	0	0	0	0
Foreign currency	5,826	9,159	−18	−18	9,123	14,948
Deposits	129,366	861	−1,412	−207	−758	128,608
Short-term	86,055	−754	−756	−179	−1,690	84,366
Long-term	43,311	1,616	−656	−28	931	44,242
Loans	72,895	8,738	−1,430	590	7,898	80,793
Short-term	15,161	2,779	−276	−90	2,413	17,574
Long-term	57,734	5,959	−1,154	680	5,485	63,219
Other accounts receivable	10,269	1,339	−362	−428	549	10,818
Short-term	4,640	689	−144	−419	126	4,765
Long-term	5,630	650	−218	−9	423	6,053

Table 1.12 (end)
(millions of US dollars)

	Position as of 31.12.2013	Changes in Position reflecting:				Position as of 31.03.2014
		transactions	valuation changes	other adjustments	total changes	
Liabilities	285,024	887	−10,136	−267	−9,517	275,507
Direct investment	36,150	2,394	−5,062	81	−2,587	33,563
Equity (including reinvestment of earnings)	31,640	1,800	−4,988	81	−3,108	28,532
Direct investor in direct investment enterprises	31,634	1,784	−4,994	81	−3,129	28,505
Direct investment enterprises in direct investor (reverse investment)	6	15	6	0	21	27
Debt instruments	4,510	594	−74	0	521	5,031
Direct investor in direct investment enterprises	1,118	−136	−52	0	−187	931
Debt securities	24	0	0	0	0	24
Deposits	1,088	−177	−49	0	−226	862
Loans	0	0	0	0	0	0
Other accounts payable	7	41	−3	0	38	45
Direct investment enterprises in direct investor (reverse investment)	3,392	730	−22	0	708	4,099
Debt securities	33	0	0	0	0	33
Deposits	3,078	795	−1	0	794	3,872
Loans	246	−69	−20	0	−89	157
Other accounts payable	34	4	−1	0	3	37
Portfolio investment	42,366	−399	−7,492	−175	−8,066	34,300
Equity	34,636	−593	−7,097	−175	−7,865	26,772
Debt securities	7,729	194	−395	0	−201	7,528
Short-term	2,601	152	−4	0	149	2,750
Long-term	5,128	41	−391	0	−350	4,778
Financial derivatives	4,354	−3,365	5,192	0	1,828	6,181
Options	347	38	463	0	501	849
Forward-type contracts	4,006	−3,403	4,729	0	1,326	5,333
Other investment	202,154	2,258	−2,775	−174	−691	201,463
Other equity	0	0	0	0	0	0
Deposits	196,451	−273	−2,606	−129	−3,008	193,443
Short-term	49,487	−2,051	−1,022	−17	−3,089	46,398
Long-term	146,964	1,778	−1,584	−112	81	147,046
Loans	1,901	1,971	−71	0	1,899	3,800
Short-term	1,901	1,971	−71	0	1,899	3,800
Other accounts payable	3,803	559	−98	−45	417	4,220
Short-term	2,756	211	−87	−43	81	2,837
Long-term	1,047	349	−11	−1	336	1,383
International investment position, net	−11,127	21,194	9,510	−311	30,394	19,267

Table 1.13

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

	(millions of US dollars)														
	Exports (FOB)					Imports (FOB)					Trade balance				
	total	% of the corresponding period of the previous year		of which:		total	% of the corresponding period of the previous year		of which:		total	of which:			
with non-CIS countries		with CIS countries	% of the corresponding period of the previous year	with CIS countries	with non-CIS countries		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
June	41,836	102.5	36,101	106.1	5,735	84.5	28,245	104.7	24,103	103.7	4,142	110.7	13,591	11,998	1,593
July	43,710	106.2	37,146	108.4	6,564	95.2	30,257	101.9	26,271	101.7	3,986	103.2	13,453	10,875	2,578
August	42,531	103.4	35,631	104.6	6,900	98.0	28,364	94.7	24,706	95.4	3,658	90.3	14,167	10,925	3,242
September	44,807	104.4	37,952	105.8	6,855	97.2	28,714	104.9	24,734	105.1	3,980	104.1	16,093	13,218	2,875
October	43,463	93.4	36,104	92.2	7,359	99.9	30,671	95.4	26,506	96.9	4,165	86.8	12,792	9,598	3,194
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	123,172	98.4	105,731	98.9	17,441	95.6	72,444	94.6	63,683	96.5	8,761	82.9	50,728	42,047	8,681
Q2	132,475	104.1	113,190	103.2	19,285	109.4	80,402	95.2	70,869	97.5	9,533	80.9	52,073	42,321	9,752
January	39,654	102.1	34,225	104.3	5,429	90.1	20,980	96.6	18,418	99.5	2,562	79.7	18,674	15,807	2,867
February	36,458	87.1	30,722	85.4	5,736	97.7	24,034	90.7	21,237	92.9	2,797	77.2	12,424	9,485	2,939
March	47,059	105.8	40,784	107.0	6,275	98.9	27,430	96.7	24,029	97.5	3,401	91.0	19,629	16,755	2,874
April	47,453	106.7	40,856	107.0	6,597	104.8	27,617	92.5	24,397	94.2	3,220	81.8	19,836	16,459	3,377
May	44,277	108.0	37,413	105.7	6,864	122.5	25,997	98.6	23,110	102.0	2,887	77.9	18,280	14,303	3,977
June	40,745	97.4	34,921	96.7	5,824	101.6	26,788	94.8	23,362	96.9	3,426	82.7	13,957	11,559	2,398

Table 1.14

International Reserves of the Russian Federation

(millions of US dollars)

	International reserves	Of which:				
		foreign exchange reserves	of which:			gold
			foreign exchange	SDRs	reserve position in IMF	
2011						
31.12	498,649	453,952	441,162	8,729	4,061	44,697
2012						
31.01	505,391	456,550	443,627	8,820	4,104	48,841
29.02	513,978	463,810	450,848	8,847	4,116	50,168
31.03	513,491	465,664	452,646	8,808	4,209	47,827
30.04	524,370	476,458	463,088	8,818	4,553	47,912
31.05	510,432	465,128	452,106	8,588	4,434	45,304
30.06	514,317	467,992	454,907	8,630	4,456	46,325
31.07	510,543	461,865	448,858	8,578	4,429	48,678
31.08	514,593	464,857	451,624	8,655	4,578	49,736
30.09	529,893	476,380	462,970	8,770	4,639	53,512
31.10	526,766	475,260	461,863	8,762	4,635	51,505
30.11	528,236	476,241	462,792	8,729	4,720	51,995
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

Table 1.15

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	31.07.2014
A. Official reserves	468,762.2
(1) Foreign currency reserves (in convertible foreign currencies)	407,786.7
(a) Securities	340,587.4
of which: issuer headquartered in reporting country but located abroad	
(b) total currency and deposits (including gold deposits) with:	67,199.3
(i) other national central banks	28,513.1
(ii) banks headquartered in the reporting country	362.0
of which: located abroad	362.0
(iii) banks headquartered outside the reporting country	38,324.2
of which: located in the reporting country	
(2) IMF reserve position	4,291.1
(3) SDRs	8,715.7
(4) Gold (is valued at current quotations of the Bank of Russia)	46,108.6
— volume in millions of fine troy ounces	35.5
(5) Other reserve assets (specify)	1,860.1
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	1,860.1
B. Other foreign currency assets (specify)	35.1
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	35.1
— loans not included in official reserve assets	—
— financial derivatives not included in official reserves	—
— gold not included in official reserve assets	—
— other	—

Table 1.15 (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	−6,495.4	−2,111.0	−1,263.9	−3,120.5
— outflows (−), principal	−5,971.6	−2,178.1	−783.2	−3,010.3
— outflows (−), interest	−2,680.2	−0.5	−987.9	−1,691.9
— inflows (+), principal	1,548.1	51.1	338.6	1,158.5
— inflows (+), interest	608.2	16.4	168.6	423.1
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (−)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (−)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (−)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (−)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

Table 1.15 (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 1.15 (end)

IV. Memo Items

(millions of US dollars)

	31.07.2014
(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	—1,390.2
— lent or repoed and included in Section I	—5,458.6
— lent or repoed but not included in Section I	—3,270.8
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	7,339.2
(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)	—
— currencies in SDR basket ¹	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

¹ Additionally included are gold, SDRs and IMF reserve position.

Table 1.16 (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 1.16 (end)
(millions of rubles, end of period)

	Sep, 2013	Oct, 2013	Nov, 2013	Dec, 2013	Jan, 2014	Feb, 2014	Mar, 2014	Apr, 2014	May, 2014	Jun, 2014
Claims on other sectors	327,008	323,138	321,162	313,502	312,627	312,838	319,224	317,936	417,539	427,119
Other financial institutions	322,866	319,206	317,729	311,789	309,052	309,052	315,692	314,618	414,418	424,267
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	4,142	3,931	3,433	1,713	3,574	3,786	3,532	3,317	3,121	2,852
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	9,116,502	8,952,017	9,137,594	10,503,880	9,351,238	9,230,072	9,344,671	9,427,927	9,326,117	9,672,418
Currency in circulation	7,368,973	7,395,354	7,522,555	8,307,462	7,672,072	7,706,232	7,620,714	7,881,186	7,752,880	7,779,898
Liabilities to credit institutions	1,747,528	1,556,663	1,615,039	2,196,418	1,679,166	1,523,841	1,723,957	1,546,741	1,573,237	1,892,521
Deposits	1,747,528	1,556,663	1,615,039	2,196,418	1,679,166	1,523,841	1,723,957	1,546,741	1,573,237	1,892,521
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Other liabilities to credit institutions	49,779	57,299	1,327	18	68	939	248,349	107	110,151	108,025
Deposits included in broad money	40,269	51,514	48,257	108,591	98,362	97,070	48,452	100,523	105,323	102,088
Transferable deposits	38,268	51,513	48,257	108,590	98,360	97,069	46,901	100,522	102,222	101,087
Other financial institutions	20,799	27,774	27,934	77,732	77,829	76,989	27,553	77,666	80,193	82,367
Public nonfinancial organizations	16,999	23,190	19,808	30,141	19,989	19,487	18,790	22,167	21,395	18,206
Other nonfinancial organizations	470	549	515	716	543	593	558	689	634	515
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	2,001	1	1	1	1	1	1,551	1	3,101	1,001
Other financial institutions	2,000	0	0	0	0	0	1,550	0	3,100	1,000
Public nonfinancial organizations	0	0	0	0	1	0	0	1	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	2,746,103	2,746,004	2,745,640	3,151,918	3,151,911	3,151,900	3,151,885	3,169,147	3,169,131	3,169,120
Other items (net)	826,898	793,560	925,557	524,202	1,354,602	1,579,435	1,648,520	1,534,722	1,067,083	914,635
Other liabilities	1,125,976	1,097,044	1,225,535	821,570	1,664,633	1,977,859	1,979,421	1,860,054	1,389,937	1,237,018
Other assets	299,078	303,485	299,978	297,369	310,030	398,425	330,901	325,333	322,853	322,384

Table 1.17

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 1.17 (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 1.17 (cont.)
(millions of rubles, end of period)

	Sep, 2013	Oct, 2013	Nov, 2013	Dec, 2013	Jan, 2014	Feb, 2014	Mar, 2014	Apr, 2014	May, 2014	Jun, 2014
Net foreign assets	1,748,924	1,746,265	1,809,014	1,769,184	2,567,324	2,812,610	2,536,460	2,995,638	3,184,330	2,983,823
Claims on nonresidents	8,417,324	8,475,697	8,887,888	8,769,653	9,943,948	10,572,889	10,233,044	10,583,267	10,493,186	10,085,868
Foreign currency	199,861	200,065	204,273	192,022	234,610	217,877	534,058	459,285	418,647	361,905
Deposits	4,415,357	4,366,351	4,584,259	4,391,867	5,232,476	5,711,316	4,804,521	5,085,076	4,984,919	4,682,746
Securities other than shares	1,130,647	1,142,527	1,202,491	1,179,280	1,224,357	1,253,486	1,355,402	1,327,458	1,360,070	1,320,519
Loans	2,137,162	2,224,118	2,352,490	2,470,809	2,686,959	2,830,691	2,977,711	3,218,942	3,208,023	3,205,095
Other	534,297	542,637	544,374	535,676	565,546	559,520	561,352	492,506	521,525	515,602
Liabilities to nonresidents	6,668,399	6,729,432	7,078,874	7,000,470	7,376,624	7,760,279	7,696,584	7,587,629	7,308,856	7,102,045
Deposits	6,397,238	6,481,260	6,791,985	6,717,887	7,054,090	7,398,595	7,328,728	7,231,552	6,983,577	6,817,456
Securities other than shares	207,315	203,945	211,277	210,056	204,729	210,480	218,018	218,206	214,619	207,297
Loans	61,358	42,116	73,172	70,265	111,885	144,809	143,350	127,260	104,582	71,277
Other	2,488	2,112	2,440	2,262	5,919	6,396	6,487	10,610	6,078	6,016
Claims on central bank	2,752,020	2,590,500	2,574,906	3,516,401	2,686,444	2,532,163	2,988,434	2,658,400	2,674,809	2,961,323
Currency	954,562	976,365	958,478	1,321,893	1,008,928	1,006,294	1,012,559	1,104,370	989,753	1,016,378
Deposits	1,797,458	1,614,135	1,616,428	2,194,508	1,677,516	1,525,869	1,975,875	1,554,031	1,685,056	1,944,945
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Net claims on general government	561,166	474,055	906,904	2,244,352	1,935,238	1,875,708	1,592,127	1,221,084	1,068,214	1,221,958
Claims on federal government	2,171,065	2,201,268	2,320,810	2,409,506	2,459,969	2,483,167	2,342,996	2,336,677	2,376,382	2,368,222
Securities	2,144,104	2,175,456	2,296,234	2,387,318	2,437,489	2,460,339	2,319,772	2,300,963	2,349,913	2,344,674
Other claims	26,961	25,812	24,576	22,189	22,480	22,827	23,224	35,713	26,469	23,548
Claims on state and local government	791,856	822,241	847,175	1,114,772	1,097,955	1,104,835	1,114,224	1,031,809	1,018,844	1,064,008
Securities	276,746	304,023	308,162	297,729	292,525	293,450	294,231	276,578	280,815	266,859
Other claims	515,110	518,218	539,013	817,043	805,430	811,385	819,993	755,231	738,029	797,149
Liabilities to federal government	1,832,344	1,935,018	1,691,206	1,024,772	1,231,741	1,315,124	1,425,240	1,575,410	1,676,685	1,665,318
Deposits	1,806,326	1,909,841	1,665,506	996,883	1,200,989	1,281,421	1,397,257	1,551,596	1,643,689	1,633,904
Other liabilities	26,019	25,177	25,700	27,889	30,752	33,702	27,982	23,814	32,995	31,414

Table 1.17 (end)

(millions of rubles, end of period)

	Sep, 2013	Oct, 2013	Nov, 2013	Dec, 2013	Jan, 2014	Feb, 2014	Mar, 2014	Apr, 2014	May, 2014	Jun, 2014
Liabilities to state and local government	569,411	614,436	569,876	255,154	390,946	397,170	439,854	571,991	650,327	544,954
Deposits	569,411	614,436	569,876	255,154	390,946	397,170	439,854	571,991	650,327	544,954
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	35,842,421	36,342,868	36,995,473	36,927,327	37,505,460	37,795,096	38,204,907	38,931,849	39,322,546	39,319,674
Other financial institutions	1,422,820	1,435,817	1,513,216	1,435,002	1,410,721	1,396,401	1,405,529	1,964,196	2,005,440	2,042,844
Public nonfinancial organizations	448,303	465,352	457,971	442,866	465,375	465,999	449,737	445,148	453,517	467,784
Other nonfinancial organizations	23,783,015	24,025,174	24,432,557	24,254,284	24,808,559	24,995,629	25,252,239	25,218,472	25,437,659	25,258,916
Households	10,188,283	10,416,524	10,591,729	10,795,176	10,820,805	10,937,066	11,097,403	11,304,033	11,425,930	11,550,130
Liabilities to central bank	3,488,490	3,692,816	4,107,380	4,744,626	4,693,592	4,363,532	5,097,211	5,461,592	5,437,135	5,583,081
Deposits included in broad money	28,012,530	27,927,049	28,485,662	30,177,756	30,217,510	30,781,796	30,353,559	30,407,846	30,497,325	30,374,578
Transferable deposits	7,402,964	7,224,128	7,479,679	8,442,423	7,981,086	8,223,339	8,142,831	7,957,368	7,897,220	8,130,819
Other financial institutions	458,924	428,503	446,884	461,839	458,600	474,094	495,949	463,587	481,527	451,928
Public nonfinancial organizations	406,086	414,098	447,401	661,219	551,710	556,043	538,659	554,627	524,025	532,961
Other nonfinancial organizations	4,035,924	3,938,919	4,075,656	4,303,628	4,458,154	4,609,572	4,589,718	4,236,085	4,256,254	4,409,433
Households	2,502,031	2,442,608	2,509,738	3,015,736	2,512,622	2,583,630	2,518,506	2,703,070	2,635,415	2,736,496
Other deposits	20,609,566	20,702,922	21,005,983	21,735,334	22,236,424	22,558,458	22,210,728	22,450,478	22,600,106	22,243,759
Other financial institutions	1,429,745	1,435,741	1,460,849	1,398,431	1,385,520	1,393,052	1,368,912	1,378,459	1,452,684	1,437,464
Public nonfinancial organizations	231,332	224,738	250,052	174,311	203,282	206,353	226,502	232,531	218,750	181,299
Other nonfinancial organizations	5,728,904	5,660,708	5,783,390	6,477,291	6,741,094	6,923,304	6,814,885	6,965,170	7,058,783	6,721,970
Households	13,219,585	13,381,734	13,511,692	13,685,301	13,906,529	14,035,749	13,800,429	13,874,318	13,869,889	13,903,026
Deposits excluded from broad money	719,746	720,058	795,920	853,835	933,340	950,856	1,120,288	1,201,777	1,480,341	1,494,605
Securities other than shares excluded from broad money	1,359,839	1,387,563	1,392,975	1,411,163	1,453,527	1,379,097	1,382,246	1,390,926	1,352,316	1,553,055
Shares and other equity	6,610,849	6,701,123	6,706,905	6,764,290	6,772,102	6,803,230	6,836,152	6,824,378	6,889,573	6,887,143
Other items (net)	713,076	725,078	797,454	505,593	624,394	737,065	532,472	520,453	593,209	594,316
Other liabilities	4,749,916	4,791,383	4,974,045	4,978,414	5,283,529	5,497,656	5,510,041	5,558,719	5,891,808	5,993,412
Other assets	3,703,789	3,701,560	3,835,583	4,052,822	4,211,616	4,358,654	4,458,637	4,514,513	4,837,474	4,926,861
Consolidation adjustment	—333,051	—364,745	—341,007	—419,999	—447,518	—401,937	—518,931	—523,753	—461,125	—472,234

Table 1.18

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 1.18 (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	336,999	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 1.18 (cont.)
(millions of rubles, end of period)

	Sep, 2013	Oct, 2013	Nov, 2013	Dec, 2013	Jan, 2014	Feb, 2014	Mar, 2014
Net foreign assets	18,390,904	18,295,492	18,621,733	18,180,013	19,864,668	20,300,728	19,573,043
Claims on nonresidents	25,467,233	25,418,897	26,065,745	25,527,739	27,714,605	28,664,454	27,649,249
Liabilities to nonresidents	7,076,329	7,123,405	7,444,012	7,347,727	7,849,937	8,363,725	8,076,206
Domestic claims	28,980,590	29,103,194	29,768,575	32,234,091	31,335,201	31,880,819	31,968,674
Net claims on general government	-7,188,838	-7,562,812	-7,548,061	-5,006,738	-6,482,885	-6,227,115	-6,555,458
Claims on federal government	2,533,338	2,566,988	2,686,517	2,773,665	2,823,951	2,851,670	2,695,660
Claims on state and local government	792,275	822,651	847,587	1,115,186	1,098,372	1,105,254	1,114,640
Liabilities to federal government	9,142,513	9,351,690	9,589,783	7,921,557	9,387,354	9,166,212	9,089,356
Liabilities to state and local government	1,371,939	1,600,761	1,492,381	974,031	1,017,854	1,017,827	1,276,402
Claims on other sectors	36,169,429	36,666,006	37,316,636	37,240,829	37,818,086	38,107,934	38,524,131
Other financial institutions	1,745,686	1,755,023	1,830,944	1,746,790	1,719,772	1,705,453	1,721,221
Public nonfinancial organizations	448,304	465,353	457,972	442,866	465,376	465,999	449,738
Other nonfinancial organizations	23,787,156	24,029,106	24,435,990	24,255,997	24,812,133	24,999,416	25,255,770
Households	10,188,283	10,416,524	10,591,729	10,795,176	10,820,805	10,937,066	11,097,403

Table 1.18 (cont.)

(millions of rubles, end of period)

	Sep, 2013	Oct, 2013	Nov, 2013	Dec, 2013	Jan, 2014	Feb, 2014	Mar, 2014
Broad money liabilities	34,467,211	34,397,552	35,097,996	37,271,915	36,979,015	37,578,805	37,010,165
Currency outside banking system	6,414,412	6,418,989	6,564,077	6,985,568	6,663,144	6,699,938	6,608,155
Transferable deposits	7,441,232	7,275,641	7,527,935	8,551,012	8,079,446	8,320,408	8,189,732
Other financial institutions	479,723	456,277	474,818	539,572	536,429	551,083	523,501
Public nonfinancial organizations	423,085	437,288	467,209	691,360	571,698	575,530	557,449
Other nonfinancial organizations	4,036,394	3,939,469	4,076,171	4,304,344	4,458,697	4,610,165	4,590,275
Households	2,502,031	2,442,608	2,509,738	3,015,736	2,512,622	2,583,630	2,518,506
Other deposits	20,611,566	20,702,922	21,005,984	21,735,335	22,236,425	22,558,459	22,212,279
Other financial institutions	1,431,745	1,435,741	1,460,849	1,398,431	1,385,520	1,393,052	1,370,462
Public nonfinancial organizations	231,332	224,739	250,052	174,311	203,282	206,354	226,502
Other nonfinancial organizations	5,728,904	5,660,708	5,783,391	6,477,292	6,741,095	6,923,305	6,814,886
Households	13,219,585	13,381,734	13,511,692	13,685,301	13,906,529	14,035,749	13,800,429
Deposits excluded from broad money	719,746	720,058	795,920	853,835	933,340	950,856	1,120,288
Securities other than shares excluded from broad money	1,359,839	1,387,563	1,392,975	1,411,163	1,453,527	1,379,097	1,382,246
Shares and other equity	9,356,952	9,447,127	9,452,545	9,916,207	9,924,013	9,955,129	9,988,037
Other items (net)	1,467,747	1,446,386	1,650,872	960,983	1,909,974	2,317,660	2,040,981
Other liabilities	5,875,893	5,888,427	6,199,580	5,799,985	6,948,161	7,475,515	7,489,462
Other assets	4,002,868	4,005,045	4,135,561	4,350,190	4,521,647	4,757,079	4,789,539
Consolidation adjustment	-405,278	-436,997	-413,146	-488,812	-516,541	-400,777	-658,943

Table 1.18 (cont.)
(millions of rubles, end of period)

	Apr, 2014			May, 2014			Jun, 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	193,881	19,347,927	19,541,808	197,059	18,882,327	19,079,386	201,323	18,581,885	18,783,208
Claims on nonresidents	1,587,336	25,966,830	27,554,166	1,634,060	25,111,757	26,745,817	1,638,287	24,623,078	26,261,365
Liabilities to nonresidents	1,393,454	6,618,903	8,012,357	1,437,001	6,229,430	7,666,431	1,436,964	6,041,193	7,478,157
Domestic claims	32,538,894	-231,807	32,307,087	33,041,823	-275,349	32,766,473	33,304,212	-461,586	32,842,626
Net claims on general government	-1,444,064	-5,498,635	-6,942,698	-1,557,670	-5,415,942	-6,973,612	-1,560,623	-5,343,543	-6,904,166
Claims on federal government	2,176,855	509,872	2,686,727	2,219,425	513,279	2,732,704	2,226,391	498,875	2,725,266
Claims on state and local government	1,031,906	0	1,031,906	1,019,054	0	1,019,055	1,064,215	0	1,064,215
Liabilities to federal government	3,194,104	6,008,464	9,202,568	3,321,469	5,929,187	9,250,656	3,579,935	5,842,384	9,422,319
Liabilities to state and local government	1,458,720	42	1,458,763	1,474,680	34	1,474,715	1,271,294	34	1,271,328
Claims on other sectors	33,982,957	5,266,828	39,249,785	34,599,492	5,140,593	39,740,085	34,864,836	4,881,957	39,746,793
Other financial institutions	2,058,149	220,666	2,278,815	2,206,188	213,670	2,419,858	2,258,567	208,545	2,467,111
Public nonfinancial organizations	381,102	64,047	445,148	391,435	62,083	453,518	407,602	60,182	467,784
Other nonfinancial organizations	20,488,110	4,733,679	25,221,789	20,812,213	4,628,567	25,440,780	20,872,499	4,389,269	25,261,768
Households	11,055,597	248,436	11,304,033	11,189,657	236,273	11,425,930	11,326,168	223,962	11,550,130

Table 1.18 (end)
(millions of rubles, end of period)

	Apr, 2014			May, 2014			Jun, 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	37,285,186	X	X	37,365,775	X	X	37,240,186
Money Supply (National Definition)	30,159,976	X	X	30,245,583	X	X	30,426,244	X	X
Currency outside banking system	6,776,816	—	6,776,816	6,763,127	—	6,763,127	6,763,519	—	6,763,519
Transferable deposits	8,057,890	—	8,057,890	7,999,442	—	7,999,442	8,231,906	—	8,231,906
Other financial institutions	541,252	—	541,252	561,720	—	561,720	534,295	—	534,295
Public nonfinancial organizations	576,794	—	576,794	545,420	—	545,420	551,167	—	551,167
Other nonfinancial organizations	4,236,774	—	4,236,774	4,256,888	—	4,256,888	4,409,948	—	4,409,948
Households	2,703,070	—	2,703,070	2,635,415	—	2,635,415	2,736,496	—	2,736,496
Other deposits	15,325,270	7,125,210	22,450,479	15,483,015	7,120,192	22,603,206	15,430,818	6,813,942	22,244,760
Other financial institutions	1,287,195	91,264	1,378,459	1,356,577	99,207	1,455,784	1,342,083	96,381	1,438,464
Public nonfinancial organizations	181,891	50,641	232,532	168,336	50,414	218,750	124,941	56,358	181,300
Other nonfinancial organizations	3,220,305	3,744,866	6,965,171	3,234,375	3,824,409	7,058,783	3,148,676	3,573,295	6,721,971
Households	10,635,879	3,238,439	13,874,318	10,723,727	3,146,162	13,869,889	10,815,118	3,087,907	13,903,026
Deposits excluded from broad money	700,372	501,405	1,201,777	857,423	622,918	1,480,341	909,377	585,228	1,494,605
Securities other than shares excluded from broad money	1,038,322	352,604	1,390,926	1,028,849	323,467	1,352,316	1,269,172	283,883	1,553,055
Shares and other equity	9,993,525	0	9,993,525	10,058,703	0	10,058,703	10,056,263	0	10,056,263
Other items (net)	1,977,482	0	1,977,482	1,588,724	0	1,588,724	1,281,725	0	1,281,725
Other liabilities	7,418,773	0	7,418,773	7,281,744	0	7,281,744	7,230,430	0	7,230,430
Other assets	4,839,846	0	4,839,846	5,160,327	0	5,160,327	5,249,245	0	5,249,245
Consolidation adjustment	—601,445	0	—601,445	—532,693	0	—532,693	—699,460	0	—699,460

Table 1.19

Money Supply (National Definition)

	Cash (M0 monetary aggregate)		Transferable deposits	including:		Monetary aggregate M1 (1+2)	Other deposits	including:	
	1	2		households	3			households	4	households	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									
31.01	6,078.9	7,098.3	2,206.0	4,892.4	13,177.2	13,571.8	9,314.2	4,257.6	
28.02	6,140.9	7,113.5	2,280.5	4,833.0	13,254.5	13,919.2	9,509.1	4,410.1	
31.03	6,181.4	7,226.8	2,332.6	4,894.2	13,408.2	14,057.7	9,692.5	4,365.2	
30.04	6,353.5	7,054.5	2,506.1	4,548.5	13,408.0	14,433.1	9,905.8	4,527.3	
31.05	6,348.8	7,201.1	2,421.1	4,780.0	13,549.9	14,533.6	9,993.8	4,539.8	
30.06	6,470.3	7,531.5	2,597.0	4,934.5	14,001.8	14,504.3	10,113.8	4,390.4	
31.07	6,480.1	7,536.9	2,559.7	4,977.2	14,017.0	14,717.3	10,219.8	4,497.4	
31.08	6,509.8	7,347.9	2,536.2	4,811.7	13,857.7	14,921.4	10,326.0	4,595.4	
30.09	6,414.4	7,441.2	2,502.0	4,939.2	13,855.6	14,773.7	10,366.7	4,406.9	
31.10	6,419.0	7,275.6	2,442.6	4,833.0	13,694.6	14,851.2	10,508.6	4,342.5	
30.11	6,564.1	7,527.9	2,509.7	5,018.2	14,092.0	15,075.3	10,583.6	4,491.7	
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	

Table 1.19 (end)

	M2 Money supply (5+6)	Money supply growth rates, %			
		to month of year ago			to month of year ago
		to previous month	to beginning of the year	11	
	9	10	11	12	
2012					
31.12	27,405.4	9.3	—	—	11.9
2013					
31.01	26,749.0	-2.4	-2.4	-2.4	13.3
28.02	27,173.6	1.6	1.6	-0.8	14.2
31.03	27,465.9	1.1	1.1	0.2	14.6
30.04	27,841.2	1.4	1.4	1.6	15.2
31.05	28,083.5	0.9	0.9	2.5	15.3
30.06	28,506.1	1.5	1.5	4.0	15.5
31.07	28,734.3	0.8	0.8	4.8	17.0
31.08	28,779.2	0.2	0.2	5.0	17.1
30.09	28,629.3	-0.5	-0.5	4.5	16.1
31.10	28,545.8	-0.3	-0.3	4.2	15.4
30.11	29,167.3	2.2	2.2	6.4	16.3
31.12	31,404.7	7.7	7.7	14.6	14.6
2014					
31.01	30,136.1	-4.0	-4.0	-4.0	12.7
28.02	30,459.0	1.1	1.1	-3.0	12.1
31.03	29,800.1	-2.2	-2.2	-5.1	8.5
30.04	30,160.0	1.2	1.2	-4.0	8.3
31.05	30,245.6	0.3	0.3	-3.7	7.7
30.06	30,426.2	0.6	0.6	-3.1	6.7
31.07	30,524.8	0.3	0.3	-2.8	6.2

Table 1.20

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including:					credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves				
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	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	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	—	—	
2013								
31.07	8,862.0	7,411.5	817.4	507.5	125.7	—	—	
31.08	8,896.2	7,442.8	820.1	501.6	131.8	—	—	
30.09	9,116.5	7,369.0	1,097.8	506.1	143.7	—	—	
31.10	8,952.0	7,395.4	960.1	508.9	87.6	—	—	
30.11	9,137.6	7,522.6	1,004.7	510.1	100.3	—	—	
31.12	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	—	—	

Table 1.20 (end)
(billions of rubles, on the beginning of office hours)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2014							
2.07	9,680.8	7,771.4	1,395.0	432.1	82.3	—	
3.07	9,446.9	7,766.0	1,122.1	432.1	126.8	—	
4.07	9,471.5	7,775.0	1,138.5	432.1	125.8	—	
7.07	9,185.8	7,782.5	879.7	432.1	91.6	—	
8.07	9,270.4	7,840.6	910.0	431.5	88.3	—	
9.07	9,309.9	7,839.8	910.4	431.5	128.2	—	
10.07	9,359.8	7,842.7	800.1	431.5	285.5	—	
11.07	9,379.5	7,867.6	997.8	431.5	82.6	—	
14.07	9,408.6	7,921.7	973.9	430.9	82.1	—	
15.07	9,467.6	7,946.3	1,013.2	431.1	77.0	—	
16.07	9,567.0	7,948.2	1,113.9	427.7	77.3	—	
17.07	9,718.5	7,944.2	1,261.1	431.5	81.7	—	
18.07	9,559.5	7,965.5	1,089.1	431.5	73.4	—	
21.07	9,642.9	8,002.8	1,123.1	431.5	85.7	—	
22.07	9,598.1	8,011.8	1,077.6	431.2	77.6	—	
23.07	9,682.5	7,968.9	1,204.4	431.2	77.9	—	
24.07	9,626.9	7,954.3	1,159.7	431.2	81.5	—	
25.07	9,532.5	7,947.9	1,072.8	431.2	80.6	—	
28.07	9,400.7	7,956.2	937.3	431.1	76.2	—	
29.07	9,373.5	7,944.8	908.3	431.1	89.2	—	
30.07	9,546.3	7,908.0	1,128.6	431.1	78.5	—	
31.07	9,567.2	7,868.2	1,173.3	431.1	94.7	—	

¹ At market value.

Table 1.21

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q1, 2013	Q2, 2013	Q3, 2013	Q4, 2013	Q1, 2014
Net foreign assets	83,240	89,433	110,141	139,443	159,261
Claims on nonresidents	123,126	127,247	154,575	177,336	210,097
Foreign currency	727	127	569	457	1,171
Deposits	1,894	1,313	1,453	1,482	1,883
Securities other than shares	32,351	37,819	51,989	59,905	77,354
Loans	3,931	4,387	4,705	5,958	6,506
Other	84,223	83,601	95,860	109,535	123,183
Liabilities to nonresidents	39,885	37,813	44,434	37,893	50,836
Loans	2,296	1,731	2,259	1,229	2,243
Other	37,589	36,083	42,175	36,664	48,592
Claims on banking system	1,566,558	1,569,794	1,607,734	1,791,140	1,724,437
Currency	14,771	13,856	23,252	15,330	16,177
Other	1,551,787	1,555,938	1,584,481	1,775,811	1,708,261
of which: accounts receivable	...	...	14,838	144,221	158,380
Net claims on general government	240,162	265,369	282,628	314,954	313,144
Claims on general government	263,828	287,864	337,811	361,416	373,391
of which: accounts receivable	...	...	19,828	19,750	30,371
Liabilities to general government	23,666	22,495	55,183	46,463	60,248
of which: accounts payable	...	...	4,840	30,262	26,646
Claims on other sectors	1,302,425	1,376,261	1,654,824	1,743,310	1,763,110
Other financial institutions	645,091	684,479	758,875	744,932	755,116
of which: accounts receivable	...	...	47,647	80,013	74,182
Nonfinancial organizations	655,763	683,666	857,676	960,426	966,947
of which: accounts receivable	...	...	122,477	93,917	133,936
Households	1,572	8,116	38,273	37,953	41,048
of which: accounts receivable	...	...	36,249	37,163	40,291
Securities other than shares	13,442	16,704	14,716	16,456	16,489
Loans	346,556	345,204	328,144	316,835	319,867
Of which: credit institutions	9,528	10,789	10,486	11,987	11,325
Insurance technical reserves	2,314,409	2,430,722	2,554,043	2,729,390	2,691,487
Net equity of households in life insurance reserves	66,911	70,564	87,821	99,977	110,573
Net equity of households in pension funds	1,519,986	1,606,225	1,695,221	1,915,613	1,864,314
Prepaid premiums/reserves against outstanding claims	727,511	753,933	771,001	713,801	716,599
Of which: credit institutions	11,844	12,192	21,439	27,071	24,546
Shares and other equity	606,498	614,487	667,970	658,067	669,324
Other items (net)	-88,517	-106,259	90,454	268,100	262,786

Table 1.22

Financial Sector Survey

(millions of rubles, end of period)

	Q1, 2013	Q2, 2013	Q3, 2013	Q4, 2013	Q1, 2014
Net foreign assets	17,979,434	18,784,541	18,501,046	18,319,456	19,732,304
Claims on nonresidents	24,847,843	26,208,451	25,621,808	25,705,075	27,859,346
Liabilities to nonresidents	6,868,409	7,423,910	7,120,763	7,385,619	8,127,041
Domestic claims	27,899,530	29,238,750	30,516,610	33,704,823	33,453,199
Net claims on general government	-5,798,569	-6,207,221	-6,906,211	-4,691,784	-6,242,314
Claims on general government	3,217,715	3,494,094	3,663,424	4,250,267	4,183,692
Liabilities to general government	9,016,284	9,701,316	10,569,635	8,942,051	10,426,006
Claims on other sectors	33,698,099	35,445,971	37,422,821	38,396,607	39,695,513
Other financial institutions, except public financial corporations, insurance companies and private pension funds	1,729,545	1,905,780	2,103,129	1,904,190	1,884,608
Nonfinancial organizations	23,159,911	23,982,577	25,093,136	25,659,288	26,672,455
Households	8,808,643	9,557,615	10,226,555	10,833,129	11,138,450
Currency outside financial sector	6,166,627	6,456,461	6,391,159	6,970,239	6,591,978
Deposits	26,205,431	27,381,531	27,864,296	30,178,910	30,644,803
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,254,536	1,332,681	1,375,908	1,329,763	1,385,984
Securities other than shares	1,108,679	1,174,584	1,183,026	1,207,974	1,210,814
Loans	4,761	4,824	6,216	4,484	4,274
Insurance technical reserves	2,302,564	2,418,530	2,532,603	2,702,319	2,666,940
Shares and other equity	9,574,285	9,718,481	10,024,921	10,574,274	10,657,360
Other items (net)	516,618	868,881	1,015,434	386,079	1,409,333

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

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

	2013												2014							
	1.09	1.10	1.11	1.12	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08								
1. Precious metals	1,620,334	1,483,728	1,502,292	1,429,894	1,394,150	1,561,639	1,706,450	1,644,908	1,681,951	1,605,995	1,655,455	1,755,294								
2. Funds placed with nonresidents and securities issued by nonresidents	15,323,346	15,275,451	15,148,746	15,433,355	15,091,147	16,131,728	16,111,209	15,434,509	15,000,002	14,329,906	14,223,435	14,771,552								
3. Credits and deposits	3,368,725	3,661,096	3,845,852	4,259,354	4,881,376	4,835,339	4,497,602	5,238,944	5,600,281	5,661,144	5,860,510	6,081,586								
4. Securities	449,616	448,366	451,789	451,833	450,306	450,247	454,810	438,902	436,011	442,366	613,155	605,899								
of which:																				
— Russian government securities	363,354	362,138	365,581	365,578	364,063	363,891	368,414	352,524	349,949	356,254	356,947	354,948								
5. Claims on IMF	643,314	632,234	629,791	649,664	645,964	691,378	709,555	703,242	709,935	681,452	666,588	704,221								
6. Other assets	259,871	395,558	374,108	451,350	99,468	105,839	104,004	119,488	128,681	114,877	111,898	126,017								
of which:																				
— fixed assets ¹	X	X	X	X	76,252	X	X	X	X	X	X	X								
— advance payments on profit tax	—	—	—	—	153	—	—	—	—	—	—	—								
Total assets	21,665,206	21,896,433	21,952,578	22,675,450	22,562,411	23,776,170	23,583,630	23,579,993	23,556,861	22,835,740	23,131,041	24,044,569								
1. Cash in circulation	7,443,040	7,369,262	7,395,644	7,522,845	8,307,755	7,672,368	7,706,532	7,621,017	7,881,490	7,753,185	7,780,204	7,856,587								
2. Funds in accounts with the Bank of Russia	9,943,768	10,390,907	10,441,497	10,745,922	10,358,984	11,284,571	10,642,181	10,795,301	10,542,400	10,391,587	10,845,761	11,086,221								
of which:																				
— Russian government funds	5,941,581	6,187,054	6,325,455	6,811,932	5,848,761	6,995,536	6,748,621	6,609,259	6,612,798	6,498,036	6,698,495	6,939,785								
— funds of resident credit institutions	1,524,172	1,797,531	1,614,334	1,616,635	2,196,821	1,679,360	1,524,909	1,972,418	1,546,924	1,683,568	2,000,682	1,834,621								
3. Float	20,001	27,537	21,590	23,290	5,680	19,272	17,996	18,429	16,287	13,522	26,066	8,991								
4. Bank of Russia bonds	—	—	—	—	—	—	—	—	—	—	—	—								
5. Liabilities to IMF	496,341	484,127	481,807	497,885	500,028	536,060	552,651	548,702	551,587	537,643	521,869	547,008								
5. Other liabilities	1,015,263	878,497	866,036	1,139,868	108,785	1,111,988	1,512,370	1,444,659	1,395,950	970,672	788,021	1,376,652								
6. Capital	2,746,793	2,746,103	2,746,004	2,745,640	3,151,918	3,151,911	3,151,900	3,151,885	3,169,147	3,169,131	3,169,120	3,169,110								
7. Profit of a fiscal year	—	—	—	—	129,261	—	—	—	—	—	—	—								
Total liabilities	21,665,206	21,896,433	21,952,578	22,675,450	22,562,411	23,776,170	23,583,630	23,579,993	23,556,861	22,835,740	23,131,041	24,044,569								

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 2.2.1

The Bank of Russia Key Rate

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 —	8.00

Table 2.2.2

Refinancing Rate

Period	%
19.06.2007 — 3.02.2008	10.00
4.02.2008 — 28.04.2008	10.25
29.04.2008 — 9.06.2008	10.50
10.06.2008 — 13.07.2008	10.75
14.07.2008 — 11.11.2008	11.00
12.11.2008 — 30.11.2008	12.00
1.12.2008 — 23.04.2009	13.00
24.04.2009 — 13.05.2009	12.50
14.05.2009 — 4.06.2009	12.00
5.06.2009 — 12.07.2009	11.50
13.07.2009 — 9.08.2009	11.00
10.08.2009 — 14.09.2009	10.75
15.09.2009 — 29.09.2009	10.50
30.09.2009 — 29.10.2009	10.00
30.10.2009 — 24.11.2009	9.50
25.11.2009 — 27.12.2009	9.00
28.12.2009 — 23.02.2010	8.75
24.02.2010 — 28.03.2010	8.50
29.03.2010 — 29.04.2010	8.25
30.04.2010 — 31.05.2010	8.00
1.06.2010 — 27.02.2011	7.75
28.02.2011 — 2.05.2011	8.00
3.05.2011 — 25.12.2011	8.25
26.12.2011 — 13.09.2012	8.00
14.09.2012 —	8.25

Table 2.3

Required Reserves Ratios

Date	For funds borrowed from nonresident banks ¹	On individual deposits in rubles in Sberbank	For funds borrowed from individuals in rubles		For funds borrowed from legal entities in foreign currency	For funds borrowed from legal entities in rubles	For funds borrowed from individuals in foreign currency
			Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
1.12.1998 — 18.03.1999	—	—	5.00		5.00	7.00	7.00
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	
			Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency
15.10.2008 — 30.04.2009		0.50		
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
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
2013	
10.01.2013 — 10.02.2013	593.1
10.02.2013 — 10.03.2013	601.0
10.03.2013 — 10.04.2013	605.5
10.04.2013 — 10.05.2013	640.1
10.05.2013 — 10.06.2013	666.0
10.06.2013 — 10.07.2013	676.5
10.07.2013 — 10.08.2013	686.1
10.08.2013 — 10.09.2013	674.9
10.09.2013 — 10.10.2013	679.6
10.10.2013 — 10.11.2013	675.3
10.11.2013 — 10.12.2013	683.6
10.12.2013 — 10.01.2014	794.1
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

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
2.06.2003 — 5.03.2006	—	0.50	0.50	0.50	1.00	1.00	—
6.03.2006 — 9.04.2006	—	1.00	1.00	1.00	1.50	1.50	—
10.04.2006 — 6.08.2006	—	1.50	1.50	1.50	2.00	2.00	—
7.08.2006 — 10.12.2006	—	2.00	2.00	2.00	2.50	2.50	—
11.12.2006 — 1.04.2007	—	2.25	2.25	2.25	2.75	2.75	—
2.04.2007 — 13.08.2007	—	2.50	2.50	2.50	3.00	3.00	—
14.08.2007 — 3.02.2008	—	2.75	2.75	2.75	3.25	3.25	—
4.02.2008 — 28.04.2008	—	3.00	3.00	3.00	3.50	3.50	—
29.04.2008 — 9.06.2008	—	3.25	3.25	3.25	3.75	3.75	—
10.06.2008 — 13.07.2008	—	3.50	3.50	3.50	4.00	4.00	—
14.07.2008 — 14.10.2008	—	3.75	3.75	3.75	4.25	4.25	—
15.10.2008 — 23.10.2008	—	4.25	4.25	4.25	4.75	4.75	—
24.10.2008 — 11.11.2008	—	4.75	4.75	4.75	5.25	5.25	—
12.11.2008 — 30.11.2008	—	5.75	5.75	5.75	6.25	6.25	—
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 —	7.00	7.00	7.00	7.00	—	—	—

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 —	9.00	— ⁴	— ⁴

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

(% 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
1.06.2010 — 27.02.2011	—	—	—	—	—	—	—	6.75	7.25	7.75
28.02.2011 — 2.05.2011	—	—	—	—	—	—	—	7.00	7.50	8.00
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 —	9.00	9.50	—	—	—	9.00	9.75	—	—	—

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		
2014								
1.07	153,711.49	121,781.91	144	62	40.29	40.29	1	1
2.07	245,679.32	204,407.93	177	69	1,733.86	1,662.21	4	3
3.07	145,078.68	111,282.12	183	73	1,205.23	1,076.98	4	2
4.07	223,336.50	184,321.97	174	68	3,734.31	3,734.31	1	1
7.07	265,252.68	229,525.40	179	77	20.63	20.21	2	1
8.07	243,806.81	202,362.77	181	65	411.28	379.65	4	2
9.07	323,904.89	270,430.93	211	89	874.73	874.73	2	2
10.07	327,873.56	252,736.73	203	81	107	31.27	4	3
11.07	233,481.03	185,402.64	187	71	213.91	177.12	4	2
14.07	217,905.16	155,678.35	196	66	569.59	544.68	4	2
15.07	212,675.43	164,319.85	180	65	1,118.75	1,007.94	3	2
16.07	96,426.27	58,436.64	166	59	41.89	25.02	3	1
17.07	172,877.61	125,614.30	160	54	65.35	29.77	1	1
18.07	171,157.80	130,974.06	179	65	83.6	60.27	2	1
21.07	318,496.18	252,434.69	210	75	943.75	804.34	3	1
22.07	167,447.10	122,761.02	158	60	74.65	—	2	—
23.07	155,668.72	116,630.91	157	61	69.99	3.6	2	1
24.07	158,707.57	111,769.08	160	62	1,232.58	1,214.21	3	1
25.07	185,286.68	126,564.34	169	64	365.32	346.28	6	4
28.07	196,635.95	152,603.42	165	61	194.9	134.58	4	1
29.07	180,073.77	143,598.60	146	56	160.04	10.6	5	1
30.07	203,339.44	186,043.50	156	68	128.78	72.07	2	1
31.07	131,604.75	100,405.86	167	59	1,666.48	1,625.78	2	1

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:						on auction of which for the term:			number of announced/valid loan auctions		average weighted rate, % p.a.
				from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	from 366 to 549 days	3 months ⁵	12 months ⁵	3 months	12 months			
1	15	16	17	18	19	20	21	22	23	24	25				
2013															
January	16,198.20	244.50	14,185.50	1,439.50	328.70	—	—	—	—	—	—	—	—	7.38	
February	5,354.67	—	4,957.00	—	397.67	—	—	—	—	—	—	—	—	7.46	
March	23,737.67	536.10	22,396.70	709.07	95.80	—	—	—	—	—	—	—	—	7.28	
April	9,451.54	54.50	9,229.54	167.50	—	—	—	—	—	—	—	—	—	7.01	
May	105,998.37	27.00	105,798.77	156.00	16.60	—	—	—	—	—	—	—	—	6.76	
June	24,876.50	318.60	15,265.40	4,969.30	4,323.20	—	—	—	—	—	—	—	—	7.17	
July	337,812.67	56.30	23,426.37	139.40	7,353.10	—	—	306,837.50	—	—	1/1	—	—	5.81	
August	8,832.80	326.80	8,031.00	475.00	—	—	—	—	—	—	—	—	—	6.79	
September	157,937.95	230.00	153,747.80	260.15	3,700.00	—	—	—	—	—	—	—	—	6.82	
October	508,727.87	55.00	7,375.10	534.00	763.77	—	500,000.00	—	—	—	—	1/1	—	5.78	
November	104,165.80	96.95	6,840.75	739.00	96,489.10	—	—	—	—	—	—	—	—	7.49	
December	601,010.38	14,154.50	420,290.39	24,897.79	141,667.70	—	—	—	—	—	—	—	—	7.14	
2014															
January	505,373.76	—	18,679.50	2,879.00	4,350.75	—	479,464.51	—	—	—	—	1/1	—	5.87	
February	204,157.42	51.50	2,604.25	823.80	677.87	—	200,000.00	—	—	—	—	1/1	—	5.89	
March	344,102.15	7,000.60	46,630.23	81,712.04	8,759.28	—	200,000.00	—	—	—	—	1/1	—	8.01	
April	743,246.72	9,705.00	24,870.83	4,381.17	4,289.72	—	700,000.00	—	—	—	—	1/1	—	7.35	
May	634,909.40	36,098.93	4,000.67	3,176.40	105,822.40	—	485,811.00	—	—	—	—	1/1	—	8.45	
June	585,745.17	3,901.00	37,948.43	34,259.75	9,658.60	—	499,977.39	—	—	—	—	1/1	—	7.81	
July	1,446,525.57	119,788.52	24,482.15	21,854.00	23,102.90	174,000.00	588,302.00	494,995.00	—	—	—	1/1	1/1	8.52	

Table 2.10 (end)

		Collateralized loans by gold										average weighted rate, % p.a.
		on fixed-term rate										
		total amount of loans, millions of rubles		of which for the term:								
1	26	27	28	29	30	31	32	33	34	35		
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	from 366 to 549 days						
2013												
January	—	—	—	—	—	—	—	—	—	—	—	
February	184.00	—	100.00	84.00	—	—	—	—	—	—	7.31	
March	1,162.00	—	1,162.00	—	—	—	—	—	—	—	7.00	
April	—	—	—	—	—	—	—	—	—	—	—	
May	—	—	—	—	—	—	—	—	—	—	—	
June	—	—	—	—	—	—	—	—	—	—	—	
July	—	—	—	—	—	—	—	—	—	—	—	
August	—	—	—	—	—	—	—	—	—	—	—	
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	

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 Auctions are conducted under the floating interest rate.

Table 2.11

Average Weighted Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates by maturity			On all deposit operations attracted on fixed-term rates		On deposit operations attracted on auction rates by maturity							On all deposit operations attracted on auction rates	On all deposit operations
	demand deposit	1 day	1 month ¹	1 week	1 day	operations "fine-tuning"								
						2 days	3 days	4 days	5 days	6 days				
2013														
January	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
February	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
March	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
April	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
May	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
June	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
July	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
August	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
September	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
October	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
November	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
December	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
2014														
January	4.50	4.50	4.50	—	—	—	—	—	—	—	—	—	—	4.50
February	4.50	4.50	—	—	—	—	—	—	—	—	—	—	—	4.50
March	6.00	6.00	—	—	—	—	—	—	—	—	—	—	—	6.00
April	6.06	6.11	—	—	—	—	—	—	—	—	—	—	—	6.11
May	6.50	6.50	—	—	—	—	—	—	—	—	—	—	—	6.50
June	6.50	6.50	—	—	—	—	—	—	—	—	—	—	—	6.50
July	6.56	6.63	—	—	7.31	—	—	—	—	—	—	—	—	6.62

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

Table 2.12

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														
January	276	53	2,434,595.40	1.85	97.68	0.47	—	—	—	—	—	—	—	—
February	255	51	2,457,812.47	1.70	97.99	0.31	—	—	—	—	—	—	—	—
March	211	45	1,984,878.77	2.09	97.56	0.35	—	—	—	—	—	—	—	—
April	198	44	1,909,233.36	1.94	97.77	0.29	—	—	—	—	—	—	—	—
May	165	41	1,492,240.73	2.20	97.39	0.41	—	—	—	—	—	—	—	—
June	175	42	1,490,635.99	3.29	96.27	0.44	—	—	—	—	—	—	—	—
July	190	44	1,561,251.71	2.74	96.81	0.45	—	—	—	—	—	—	—	—
August	172	43	1,439,218.07	2.77	96.70	0.53	—	—	—	—	—	—	—	—
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	—	—	—	—	—	—	—

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

Table 2.13

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.	Average weighted rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
2012									
1.03	One month	35	25	4.34	4.00	5.50	4.05	4.03	2.47
7.03	One month	39	25	11.66	4.00	5.50	4.05	4.02	6.07
15.03	One month	46	28	13.05	4.00	5.50	4.05	4.03	6.93
22.03	One month	33	21	9.59	4.00	5.50	4.05	4.03	5.03
29.03	One month	30	20	7.92	4.00	5.50	4.05	4.04	4.26
5.04	One month	32	25	10.14	4.00	5.50	4.05	4.03	5.32
12.04	One month	38	25	11.04	4.00	5.50	4.05	4.02	5.98
19.04	One month	28	20	3.48	4.00	5.50	4.05	4.03	1.98
26.04	One month	19	15	2.68	4.00	5.50	4.05	4.03	1.57
3.05	One month	29	19	5.87	4.00	5.50	4.05	4.03	3.15
10.05	One month	30	22	5.02	4.00	5.50	4.05	4.02	2.81
17.05	One month	27	18	3.46	4.00	5.50	4.05	4.03	2.05
24.05	One month	23	17	3.15	4.00	5.50	4.05	4.04	1.83
31.05	One month	35	24	6.73	4.00	5.50	4.05	4.02	3.57
7.06	One month	32	22	3.99	4.00	5.50	4.05	4.02	2.10
14.06	One month	26	17	3.18	4.00	5.50	4.05	4.02	1.79
21.06	One month	23	18	3.17	4.00	5.50	4.05	4.03	1.64
28.06	One month	31	21	7.12	4.00	5.50	4.05	4.03	3.93
2013									
—	—	—	—	—	—	—	—	—	—
2014									
9.07	One day	33	6	225.90	6.95	7.50	7.39	7.31	169.80

Table 2.14

REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
2014				
1.07	44,888.74	1	8.50	2,615,265.01
2.07	2,447,277.44	7	7.70	2,450,679.70
3.07	158,486.78	1	8.50	2,410,335.17
4.07	149,401.45	3	8.50	2,401,301.59
7.07	147,589.13	1	8.50	2,399,203.81
8.07	138,835.24	1	8.50	2,390,227.16
9.07	2,454,905.47	7	7.70	2,458,556.80
10.07	27,287.72	1	8.50	2,480,752.51
11.07	10,173.53	3	8.50	2,462,873.08
14.07	11,660.77	1	8.50	2,463,983.98
15.07	11,297.21	1	8.50	2,463,318.50
16.07	2,706,786.51	7	7.69	2,710,722.83
17.07	7,078.24	1	8.50	2,713,626.01
18.07	5,878.32	3	8.50	2,708,009.01
21.07	53,938.81	2	7.93	2,755,001.14
22.07	117,868.94	1	7.59	2,866,846.80
23.07	2,894,445.40	7	7.68	2,898,722.27
24.07	11,330.03	1	8.50	2,903,129.15
25.07	14,130.85	3	8.50	2,905,357.88
28.07	68,659.31	2	8.38	2,958,230.24
29.07	3,597.87	1	9.00	2,959,633.52
30.07	2,722,200.36	7	8.20	2,726,449.93
31.07	31,610.83	1	9.00	2,713,957.12

Table 2.15

Official Exchange Rate of US Dollar Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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

(rubles/US dollar)

Table 2.15 (end)
(rubles/US dollar)

	Days of the month																																	
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	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	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	30.5889	—	—	—	30.1139	30.1139	30.1139	30.1258	30.1277	30.0502	30.2337	30.3596	30.3596	30.3596	30.3368	30.5889	30.5889	—	—	—		
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	30.7196	30.7196	30.7196	30.8908	30.8285	30.9446	30.8923	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	—	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	31.2559	—			
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	31.3164	31.3784	31.5203	31.5893	31.4281	31.4166	31.3931	31.3931	31.3406	31.1770	31.1770	31.2280	31.4711	31.3164	31.3164	31.3164	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	—	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	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	32.8556	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	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	—	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	—			
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	32.2676	32.2561	32.0816	31.8460	31.8460	31.8460	31.9013	31.9346	31.7448	31.6618	31.6775	31.6775	31.8119	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	—	32.6807	32.6807	32.6807	32.5658	32.6098	32.7417	33.0180	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	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	32.7292			
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	33.3562	33.4013	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	—	—	—	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	—	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	—		
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	—	35.9635	36.0813	35.9287	35.5389	35.5389	35.5389	35.6688	35.6785	35.6625	35.6830	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	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	—	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	—			
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	34.3723	34.3853	34.7998	35.1627	35.1627	35.1627	35.0900	35.0387	34.8101	35.0786	35.0535	35.0535	35.3457	35.6339	35.7271			

Table 2.16

Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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	42.7342	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	43.8314	43.8225	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	46.6855

(rubles/euro)

Table 2.16 (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

Table 2.17

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

(rubles/US dollar)

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

Table 2.18

Monthly Average Official Rates: Rubles per US 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					

Table 2.19

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2014				
1.07	1,428.66	22.89	1,611.46	917.26
2.07	1,458.91	22.97	1,635.25	929.87
3.07	1,460.95	23.21	1,661.63	940.38
4.07	1,453.94	23.13	1,655.68	941.08
5.07	1,458.31	23.17	1,655.29	949.03
8.07	1,459.57	23.47	1,664.91	960.27
9.07	1,459.06	23.19	1,652.47	960.71
10.07	1,448.88	23.09	1,642.25	954.23
11.07	1,461.23	22.99	1,643.71	949.68
12.07	1,463.46	23.54	1,650.16	949.36
15.07	1,457.61	23.63	1,652.60	961.99
16.07	1,449.88	23.35	1,653.22	963.64
17.07	1,434.40	23.14	1,637.26	960.69
18.07	1,457.57	23.16	1,669.31	986.82
19.07	1,481.25	23.49	1,683.32	991.45
22.07	1,481.00	23.62	1,683.23	995.04
23.07	1,472.36	23.58	1,671.75	980.07
24.07	1,463.31	23.29	1,661.97	977.04
25.07	1,466.14	23.60	1,660.13	981.19
26.07	1,456.64	23.49	1,657.81	986.12
29.07	1,482.99	23.25	1,687.54	1,005.70
30.07	1,497.94	23.63	1,704.74	1,013.91
31.07	1,490.38	23.71	1,703.45	1,011.96

3. FINANCIAL MARKETS

3.1. Interbank Credit 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																										
January	5.02	5.29	5.78	6.58	6.99	7.45	5.74	6.04	6.68	7.33	7.90	8.22														
February	5.17	5.40	5.77	6.53	7.00	7.48	5.85	6.11	6.60	7.30	7.91	8.22														
March	5.50	5.67	5.85	6.50	7.04	7.53	6.16	6.35	6.72	7.41	7.91	8.45														
April	5.59	5.72	5.97	6.54	7.01	7.39	6.24	6.41	6.76	7.45	7.90	8.42														
May	5.79	5.85	6.06	6.50	6.95	7.28	6.42	6.54	6.84	7.37	7.86	8.34														
June	5.77	5.84	6.05	6.52	6.91	7.22	6.36	6.52	6.84	7.39	7.80	8.27														
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														

Table 3. 1.3

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

(% p.a. for ruble credits)

Date	Moscow Interbank Bid Rates (MIBID)						Moscow Interbank Offered Rates (MIBOR)					
	Term of credit						Term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
2014												
1.07	7.84	8.00	8.46	8.60	8.99	9.19	8.51	8.71	9.16	9.44	9.96	10.16
2.07	7.71	7.88	8.23	8.57	8.96	9.21	8.40	8.65	9.14	9.46	9.97	10.18
3.07	7.56	7.75	8.15	8.63	9.03	9.22	8.17	8.51	9.09	9.44	9.95	10.19
4.07	7.23	7.56	8.00	8.62	9.00	9.20	7.89	8.31	9.03	9.45	9.94	10.18
7.07	7.28	7.54	8.05	8.58	8.93	9.19	7.89	8.22	9.00	9.41	9.81	10.19
8.07	7.36	7.63	8.06	8.58	8.94	9.19	7.97	8.33	8.98	9.43	9.81	10.21
9.07	7.25	7.52	8.00	8.56	8.95	9.18	7.87	8.29	8.97	9.40	9.80	10.17
10.07	7.23	7.59	8.05	8.61	8.97	9.19	7.86	8.29	8.99	9.41	9.83	10.18
11.07	7.38	7.67	8.11	8.58	8.88	9.19	8.10	8.36	9.00	9.40	9.83	10.19
14.07	7.56	7.80	8.11	8.61	9.00	9.23	8.26	8.47	9.04	9.45	9.87	10.24
15.07	7.79	7.94	8.22	8.62	8.99	9.23	8.36	8.63	9.05	9.46	9.86	10.25
16.07	7.85	7.95	8.22	8.62	8.99	9.23	8.45	8.66	9.08	9.46	9.86	10.24
17.07	7.82	7.97	8.22	8.63	9.01	9.24	8.41	8.65	9.05	9.43	9.82	10.26
18.07	7.72	7.92	8.22	8.65	9.02	9.25	8.40	8.58	9.09	9.49	9.92	10.31
21.07	7.80	7.98	8.27	8.69	9.03	9.26	8.43	8.62	9.10	9.53	9.93	10.34
22.07	7.86	8.06	8.35	8.74	9.09	9.31	8.51	8.73	9.14	9.57	10.03	10.40
23.07	7.85	8.10	8.46	8.72	9.07	9.29	8.52	8.75	9.16	9.56	9.96	10.39
24.07	7.92	8.11	8.48	8.74	9.08	9.31	8.49	8.73	9.18	9.58	9.95	10.40
25.07	7.85	8.08	8.45	8.78	9.08	9.29	8.47	8.71	9.17	9.62	9.99	10.34
28.07	8.00	8.25	8.56	8.89	9.24	9.50	8.68	8.87	9.26	9.72	10.16	10.55
29.07	8.30	8.46	8.75	9.07	9.39	9.63	8.93	9.15	9.49	9.91	10.33	10.66
30.07	8.31	8.53	8.76	9.10	9.45	9.67	8.95	9.21	9.52	9.96	10.42	10.69
31.07	8.21	8.40	8.68	9.10	9.44	9.63	8.86	9.12	9.46	9.93	10.39	10.67

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 residents	with non-residents	among residents	among residents	with non-residents	among residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents		
2013														
January	396,742	110,712	62,822	3,352	734,601	245	2,016	27,633	91,149	28	15	4,867	—	—
February	335,648	104,019	73,640	2,671	833,193	238	2,041	20,575	103,729	—	1	7,815	35	—
March	341,620	111,405	64,079	1,905	946,257	87	1,745	12,538	99,621	—	36	13,694	17	—
April	347,852	101,399	63,987	3,881	1,018,039	1,476	3,741	14,680	118,329	—	9	6,451	134	—
May	353,840	101,421	63,609	4,110	1,100,295	1,527	3,665	8,984	105,465	—	2	8,096	193	—
June	351,046	101,256	70,911	4,820	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	1,161,362	3,575	3,178	7,359	124,510	—	1	8,898	194	—
August	348,380	63,689	79,254	4,160	1,140,255	4,067	3,298	5,907	106,822	—	1	8,320	191	—
September	361,200	60,663	68,791	3,431	936,865	3,577	2,376	6,995	102,572	—	1	6,631	171	—
October	324,448	58,289	78,802	3,677	868,307	4,014	1,267	17,763	105,116	—	13	8,469	185	—
November	318,510	62,243	84,969	2,830	737,153	5,417	2,316	5,148	110,960	11	1	7,001	202	—
December	320,768	69,467	94,932	3,889	662,428	4,335	2,100	10,623	94,847	—	240	13,644	414	—
2014														
January	364,208	74,845	115,387	4,523	975,558	5,812	5,434	9,899	104,044	—	2	9,004	193	—
February	305,361	65,081	129,266	4,358	1,043,405	5,484	2,678	4,180	150,981	—	3	14,509	954	—
March	289,621	72,191	97,752	3,946	691,372	7,805	4,730	3,799	254,361	2	185	19,129	1,081	—
April	355,518	79,703	94,035	2,244	579,518	6,007	4,383	4,242	259,214	—	7	18,371	861	—
May	354,805	63,114	101,489	2,110	539,674	6,227	3,056	1,654	389,562	2	5	15,283	730	—
June	353,721	68,867	115,949	3,427	549,352	8,080	3,232	2,082	217,316	31	185	10,473	955	—
July	370,819	73,540	120,448	3,758	548,207	7,015	4,806	2,085	61,828	—	11	9,203	484	2

Table 3.1.6

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

July, 2014
(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 residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		
	295,121	60,439	102,877	2,657	41,226	505,506	21	—	888	59,641	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
Overnight	41,931	11,305	14,383	970	1,619	32,939	2,574	2,976	1,089	1,315	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
1 week ¹	4,481	83	315	65	222	1,388	1,086	837	4	218	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
2 weeks ¹	7,325	696	1,675	—	4,040	2,253	2,067	—	1	327	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
1 month ²	629	26	67	—	28	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
2 months ²	3,117	70	5	—	38	1,135	69	745	—	136	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
3 months ³	158	46	—	—	0	46	—	—	—	19	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
6 months ³	1,665	394	—	—	144	1,998	—	162	102	110	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2		
over 6 months																												
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	16,393	480	1,126	66	1,580	2,943	1,196	86	—	63	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		

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

3.2. Exchange Market

Table 3.2.1

Trades at the Unified Trading Session of Moscow Exchange

	US dollar				Euro	
	weighted average exchange rate, rubles/US dollar		trading volume, millions of US dollars		weighted average exchange rate, rubles/euro	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
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

¹ Settlement time not later than the transaction day.

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

Table 3.2.2

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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2013														
January	55,790	44,547	50,424	13,644	735	985	627	228	176	10	4	0	44	156
February	64,856	51,776	57,652	16,027	1,285	1,453	829	225	296	7	4	0	21	135
March	65,657	52,933	59,025	15,763	1,290	902	791	223	233	9	4	1	11	131
April	75,048	61,581	67,216	17,565	1,211	1,202	669	210	222	6	2	0	12	199
May	58,497	48,411	51,418	14,628	839	705	415	228	193	7	4	0	12	134
June	73,709	60,028	66,228	17,634	1,323	864	535	258	214	12	15	0	10	296
July	63,967	51,179	57,980	15,717	1,197	697	452	317	183	12	19	0	9	170
August	63,480	51,499	56,783	15,368	1,340	719	669	196	228	11	32	0	32	82
September	66,061	51,800	60,038	15,891	2,379	780	623	264	148	14	30	0	48	108
October	57,683	45,206	52,182	14,243	1,742	676	666	174	237	13	5	2	57	162
November	58,125	47,436	52,683	12,776	1,497	693	464	157	290	33	2	1	84	136
December	60,514	50,148	55,331	12,419	1,449	540	443	161	185	16	3	1	51	281
2014														
January	61,880	50,647	56,571	13,028	1,715	774	379	152	163	145	3	1	49	134
February	68,661	56,340	62,417	14,343	2,052	825	700	162	133	79	4	1	90	175
March	67,715	54,800	60,952	16,106	1,385	1,031	666	157	100	53	4	1	46	128
April	55,849	45,516	50,481	12,374	1,336	806	630	167	92	24	3	35	8	225
May	55,994	45,133	49,458	14,225	1,285	802	646	107	76	31	5	55	7	156
June	60,027	49,231	52,477	14,993	1,395	640	788	118	137	37	11	12	6	209
July	59,898	48,525	51,235	16,299	1,639	755	741	118	204	47	9	19	9	195

Table 3.2.3

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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2013														
January	2,459	1,241	2,193	1,004	98	135	156	26	12	5	1	0	4	43
February	2,357	1,365	2,151	745	128	88	152	29	13	2	2	0	4	37
March	3,830	2,113	3,634	1,416	122	83	195	26	17	10	0	0	4	38
April	5,048	3,661	4,669	1,386	79	44	160	17	8	16	1	0	2	54
May	5,738	3,575	5,340	1,900	231	138	115	44	29	9	1	0	6	87
June	2,637	1,945	2,498	544	94	26	87	51	5	1	1	—	3	19
July	1,672	1,306	1,541	326	58	16	64	12	1	3	2	—	2	13
August	4,224	2,703	4,031	1,272	151	62	136	33	15	3	2	0	4	33
September	2,024	1,572	1,878	385	72	12	62	8	0	4	3	12	5	37
October	2,765	1,854	2,545	805	114	61	51	21	5	2	0	13	6	52
November	3,034	2,030	2,823	713	176	112	87	22	19	2	—	18	9	58
December	4,065	3,065	3,822	862	116	73	105	9	9	1	0	4	12	52
2014														
January	2,745	2,164	2,587	492	31	12	140	6	1	1	—	9	4	43
February	2,484	1,889	2,363	308	67	39	214	11	2	2	—	10	5	59
March	3,061	1,714	2,867	1,024	77	142	217	23	4	1	0	2	7	44
April	2,265	1,315	2,040	664	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	2,756	1,377	2,553	1,041	156	93	129	71	12	8	0	1	5	66
July	2,778	1,729	2,505	835	178	45	167	9	6	23	0	0	1	57

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

	Total foreign currency receipts ¹	Of which:						other receipts ²
		3	4	5	6	7	8	
1	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	
May	10,257.27	1,001.28	2,441.96	2,562.16	3,157.14	856.18	238.54	
June	11,950.72	958.74	2,715.37	3,521.95	3,575.41	921.05	258.21	
July	13,721.78	1,761.15	3,250.08	3,063.42	4,171.45	1,120.70	354.98	
August	12,079.62	1,544.70	2,724.18	2,814.78	3,676.32	1,067.34	252.31	
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	
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	

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					
	9	10	11	12	13	14	15	16				
2012												
1												
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				
May	10,136.27	524.64	2,429.38	4,109.03	2,610.49	177.65	285.08	6,272.72				
June	12,003.88	990.55	2,784.61	4,705.87	2,987.65	185.06	350.14	6,238.30				
July	13,999.87	890.14	3,262.23	5,937.43	3,347.32	215.89	346.86	5,997.42				
August	12,253.73	452.17	2,695.96	5,569.96	2,989.56	219.96	326.12	5,818.31				
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				
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				

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		Average monthly 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	30.6592	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

Table 3.2.5 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly 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

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				
		May	June	July	August	September	October	November	December	January	February	March	April	May				
up to 250 US dollars																		
Purchase	number of transactions (thousands of units)	99.78	100.62	103.01	104.99	83.62	65.66	65.96	81.08	71.53	73.40	77.20	121.09	132.46				
	value of transactions (millions of US dollars)	16.66	14.66	16.93	17.63	13.27	10.25	10.68	14.49	13.25	13.42	11.45	23.46	25.69				
Sale	number of transactions (thousands of units)	19.54	36.77	25.25	16.97	14.49	11.07	14.53	4.84	29.25	13.98	16.07	23.25	23.81				
	value of transactions (millions of US dollars)	4.03	4.59	4.63	3.28	2.42	1.63	2.57	0.66	3.11	2.29	2.92	4.15	3.78				
from 251 to 500 US dollars																		
Purchase	number of transactions (thousands of units)	314.71	261.09	395.00	414.87	450.77	268.27	236.75	209.85	233.04	176.39	161.14	111.78	184.94				
	value of transactions (millions of US dollars)	118.39	98.86	150.91	159.45	177.97	98.66	90.64	81.30	89.12	67.12	58.21	46.07	78.20				
Sale	number of transactions (thousands of units)	85.70	57.19	40.04	41.91	27.67	30.74	32.63	40.94	6.35	17.17	20.30	32.33	52.37				
	value of transactions (millions of US dollars)	36.71	23.89	16.22	16.95	11.48	11.97	12.41	15.18	3.11	7.45	8.75	13.85	21.58				
from 501 to 2,000 US dollars																		
Purchase	number of transactions (thousands of units)	1,302.50	1,369.79	1,477.42	1,501.22	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				
	value of transactions (millions of US dollars)	1,355.96	1,453.91	1,510.00	1,465.72	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				
Sale	number of transactions (thousands of units)	2,301.80	2,545.74	2,888.25	2,758.62	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				
	value of transactions (millions of US dollars)	2,581.51	2,913.52	3,421.61	3,288.23	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				
from 2,001 to 5,000 US dollars																		
Purchase	number of transactions (thousands of units)	167.64	266.83	161.85	145.39	171.25	221.95	221.62	310.71	154.54	222.05	221.95	288.76	182.03				
	value of transactions (millions of US dollars)	456.38	738.37	462.95	407.31	461.68	617.99	633.88	823.84	418.59	669.57	632.08	822.78	488.38				
Sale	number of transactions (thousands of units)	337.76	472.32	568.13	587.05	634.15	613.91	488.87	913.61	1,054.92	923.09	1,135.90	499.43	493.98				
	value of transactions (millions of US dollars)	963.37	1,316.64	1,623.63	1,627.71	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				
over 5,000 US dollars																		
Purchase	number of transactions (thousands of units)	37.87	52.87	50.09	55.27	34.29	44.71	53.82	38.68	23.80	43.83	25.13	46.00	19.56				
	value of transactions (millions of US dollars)	539.95	1,103.13	778.50	662.22	346.71	632.12	810.24	413.15	293.86	442.30	224.58	484.17	164.97				
Sale	number of transactions (thousands of units)	46.62	31.11	85.85	58.88	100.15	78.08	48.94	137.65	164.37	143.96	230.05	79.36	138.08				
	value of transactions (millions of US dollars)	444.98	331.69	721.16	529.27	1,052.11	737.50	419.34	1,149.76	1,741.97	1,122.17	2,111.19	716.75	1,348.68				

3.3. Main Characteristics of the Government Securities Market

Table 3.3.1

Main Highlights of Auctions for OFZ Placement

Date	Security code	Days to redemption	Issue volume at par, millions of rubles	Demand volume at par, millions of rubles	Volume placed at par, millions of rubles	Return, millions of rubles	Cut-off price, as % of nominal price	Average weighted price, as % of nominal price	Official yield at average weighted price, % p.a.	Unplaced volume at par, millions of rubles
2.07.2014	SU26216RMFS0	1,778.00	—	9,999.99	10,000.00	9,528.72	94.26	94.52	8.25	71,165.33
9.07.2014	SU26214RMFS5	2,149.00	—	9,999.99	9,442.34	8,723.36	91.71	91.77	8.35	81,610.70
16.07.2014	SU26216RMFS0	1,764.00	—	15,000.00	10,111.83	9,557.95	93.46	93.49	8.54	61,053.50

Table 3.3.2

Data on Redemptions and Coupon Payments on Government Securities

Date of placement	Redemption date	Security code	Redemption amount, millions of rubles	Marketable volume, millions of rubles	No. of coupon period	Current coupon rate, rubles	Current coupon rate, % p.a.
28.07.2010	16.07.2014	SU25075RMFS1	4,721.19	137,603.89	8	34.31	6.88
23.01.2008	23.07.2014	SU46022RMFS8	844.42	28,222.71	13	29.92	6.00
26.01.2011	23.07.2014	SU25077RMFS7	3,563.56	97,232.14	7	36.65	7.35
1.08.2012	30.07.2014	SU26209RMFS5	5,537.88	146,118.19	4	37.90	7.60

Table 3.3.3

Structure of Bonded Debt (the OFZ Part Thereof)

Date	% of trading volume at par			
	fixed income	permanent income	sinking fund	sinking fund and floating income
2012				
1.01	0.00	65.06	34.08	0.86
1.02	0.00	64.97	34.16	0.86
1.03	0.00	66.52	32.65	0.84
1.04	0.00	66.97	32.21	0.83
1.05	0.00	67.37	31.82	0.82
1.06	0.00	67.37	31.82	0.82
1.07	0.00	68.00	31.20	0.80
1.08	0.00	68.51	30.70	0.79
1.09	0.00	68.00	31.19	0.81
1.10	0.00	68.24	30.95	0.81
1.11	0.00	69.03	30.18	0.79
1.12	0.00	69.50	29.73	0.77
2013				
1.01	0.00	70.33	28.92	0.75
1.02	0.00	69.58	29.65	0.77
1.03	0.00	69.35	29.87	0.78
1.04	0.00	69.35	29.87	0.78
1.05	0.00	70.53	28.72	0.75
1.06	0.00	70.89	28.37	0.74
1.07	0.00	70.89	28.37	0.74
1.08	0.00	71.17	28.09	0.73
1.09	0.00	71.50	27.77	0.73
1.10	0.00	72.00	27.29	0.71
1.11	0.00	72.74	26.56	0.69
1.12	0.00	73.43	25.89	0.68
2014				
1.01	0.00	73.97	25.36	0.66
1.02	0.00	74.06	25.28	0.66
1.03	0.00	74.24	25.10	0.66
1.04	0.00	73.30	26.01	0.68
1.05	0.00	73.36	25.96	0.68
1.06	0.00	73.55	25.78	0.68
1.07	0.00	73.78	25.55	0.67
1.08	0.00	74.04	25.30	0.66

Table 3.3.4

Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %			
	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	
1	2	3	4	5	6	7	8	9	
2014									
1.07	8.32	—	7.96	6.01	8.32	—	8.21	6.01	
2.07	8.33	—	7.97	6.01	8.43	—	8.19	—	
3.07	8.34	—	7.92	6.01	8.39	—	8.66	—	
4.07	8.35	—	7.92	6.01	8.37	—	8.96	—	
7.07	8.38	—	7.95	6.01	8.31	—	8.87	—	
8.07	8.36	—	7.95	6.01	8.42	—	9.02	—	
9.07	8.37	—	7.95	6.01	8.45	—	8.67	—	
10.07	8.44	—	7.94	6.01	8.42	—	8.78	—	
11.07	8.48	—	7.97	6.01	8.57	—	8.71	—	
14.07	8.49	—	8.08	6.01	8.52	—	8.99	—	
15.07	8.51	—	8.12	6.01	8.47	—	8.84	—	
16.07	8.53	—	8.04	6.01	8.48	—	9.08	—	
17.07	8.82	—	8.07	6.01	8.82	—	8.76	—	
18.07	8.88	—	8.08	6.01	8.95	—	9.09	—	
21.07	8.98	—	8.07	6.01	9.09	—	9.25	—	
22.07	8.95	—	8.08	6.01	9.10	—	8.85	—	
23.07	8.88	—	8.08	6.01	8.96	—	9.33	—	
24.07	8.94	—	8.07	6.01	9.05	—	8.02	—	
25.07	9.11	—	8.20	6.01	9.22	—	9.15	—	
28.07	9.22	—	8.26	6.01	9.20	—	8.11	—	
29.07	9.37	—	8.24	6.01	9.38	—	9.56	—	
30.07	9.36	—	8.20	6.01	9.36	—	9.31	—	
31.07	9.40	—	8.02	6.01	9.32	—	8.86	—	

Table 3.3.4 (cont.)

Date	Turnover ratio, %					Nominal value, millions of rubles					
	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	15	16	17
1	10	11	12	13	14	15	16	17			
2014											
1.07	0.04	—	0.01	—	2,655,094.63	—	919,284.21	24,099.48	—	919,284.21	24,099.48
2.07	0.06	—	0.02	—	2,665,094.62	—	919,284.21	24,099.48	—	919,284.21	24,099.48
3.07	0.08	—	0.03	—	2,665,094.62	—	919,284.21	24,099.48	—	919,284.21	24,099.48
4.07	0.03	—	0.01	—	2,665,094.62	—	919,284.21	24,099.48	—	919,284.21	24,099.48
7.07	0.04	—	—	—	2,665,094.62	—	919,284.21	24,099.48	—	919,284.21	24,099.48
8.07	0.06	—	—	—	2,665,094.62	—	919,284.21	24,099.48	—	919,284.21	24,099.48
9.07	0.06	—	0.01	—	2,674,536.97	—	919,284.21	24,099.48	—	919,284.21	24,099.48
10.07	0.07	—	—	—	2,674,536.97	—	919,284.21	24,099.48	—	919,284.21	24,099.48
11.07	0.12	—	0.01	—	2,676,435.06	—	919,284.21	24,099.48	—	919,284.21	24,099.48
14.07	0.04	—	—	—	2,676,435.06	—	919,284.21	24,099.48	—	919,284.21	24,099.48
15.07	0.13	—	0.01	—	2,678,183.86	—	919,284.21	24,099.48	—	919,284.21	24,099.48
16.07	0.11	—	0.01	—	2,689,402.05	—	919,284.21	24,099.48	—	919,284.21	24,099.48
17.07	0.19	—	—	—	2,690,152.10	—	919,284.21	24,099.48	—	919,284.21	24,099.48
18.07	0.22	—	—	—	2,690,152.10	—	919,284.21	24,099.48	—	919,284.21	24,099.48
21.07	0.11	—	—	—	2,690,152.10	—	919,284.21	24,099.48	—	919,284.21	24,099.48
22.07	0.12	—	—	—	2,690,152.10	—	919,284.21	24,099.48	—	919,284.21	24,099.48
23.07	0.09	—	—	—	2,690,152.10	—	919,284.21	24,099.48	—	919,284.21	24,099.48
24.07	0.08	—	—	—	2,690,152.10	—	919,284.21	24,099.48	—	919,284.21	24,099.48
25.07	0.11	—	—	—	2,690,152.10	—	919,284.21	24,099.48	—	919,284.21	24,099.48
28.07	0.15	—	—	—	2,690,152.10	—	919,284.21	24,099.48	—	919,284.21	24,099.48
29.07	0.12	—	—	—	2,690,152.10	—	919,284.21	24,099.48	—	919,284.21	24,099.48
30.07	0.06	—	0.02	—	2,690,152.10	—	919,284.21	24,099.48	—	919,284.21	24,099.48
31.07	0.12	—	—	—	2,690,152.10	—	919,284.21	24,099.48	—	919,284.21	24,099.48

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years			
	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	
1	18	19	20	21	22	23	24	25	
2014									
1.07	2,617,785.59	—	894,985.95	24,694.98	3.87	—	5.43	2.13	
2.07	2,627,350.00	—	894,791.61	24,698.60	3.87	—	5.42	2.13	
3.07	2,627,397.62	—	897,092.65	24,702.21	3.87	—	5.44	2.13	
4.07	2,627,043.97	—	897,444.54	24,705.83	3.86	—	5.44	2.13	
7.07	2,625,472.01	—	896,463.86	24,716.91	3.85	—	5.42	2.12	
8.07	2,628,036.99	—	896,643.29	24,720.53	3.85	—	5.43	2.11	
9.07	2,636,181.17	—	896,993.05	24,724.14	3.85	—	5.42	2.11	
10.07	2,630,248.95	—	897,300.78	24,727.76	3.84	—	5.42	2.11	
11.07	2,629,047.42	—	896,173.25	24,731.37	3.84	—	5.41	2.11	
14.07	2,629,875.28	—	889,624.60	24,742.22	3.82	—	5.39	2.10	
15.07	2,629,529.62	—	887,968.41	24,745.83	3.82	—	5.38	2.10	
16.07	2,635,256.99	—	892,930.17	24,749.45	3.83	—	5.38	2.09	
17.07	2,609,247.18	—	891,306.32	24,753.06	3.80	—	5.39	2.09	
18.07	2,603,816.90	—	890,465.15	24,756.68	3.79	—	5.39	2.09	
21.07	2,597,215.05	—	891,878.12	24,767.76	3.77	—	5.38	2.08	
22.07	2,600,178.18	—	891,276.30	24,771.38	3.77	—	5.38	2.08	
23.07	2,603,755.19	—	890,477.95	24,774.99	3.78	—	5.38	2.07	
24.07	2,598,930.94	—	891,314.97	24,778.61	3.78	—	5.37	2.07	
25.07	2,583,964.20	—	885,054.60	24,782.22	3.76	—	5.34	2.07	
28.07	2,575,237.36	—	882,192.35	24,793.07	3.75	—	5.31	2.06	
29.07	2,563,066.99	—	882,752.42	24,796.68	3.73	—	5.33	2.06	
30.07	2,558,618.67	—	884,365.23	24,800.30	3.73	—	5.35	2.05	
31.07	2,555,724.78	—	896,238.12	24,803.91	3.73	—	5.36	2.05	

Table 3.3.5

Average Weighted Interest Rates on Government Securities Market

(% p.a.)

Date	Government securities on redemption terms		
	short-term, up to 90 days	medium-term, 91 to 364 days	long-term, 365 days and more
2014			
1.07	7.14	7.78	8.17
2.07	7.14	7.75	8.17
3.07	7.82	7.80	8.16
4.07	7.17	7.81	8.16
7.07	7.15	7.82	8.20
8.07	7.16	7.78	8.18
9.07	7.11	7.84	8.19
10.07	8.07	7.88	8.23
11.07	7.45	8.01	8.26
14.07	7.36	8.03	8.32
15.07	7.81	8.03	8.34
16.07	7.71	8.02	8.32
17.07	7.80	8.27	8.50
18.07	7.87	8.08	8.55
21.07	7.72	8.23	8.59
22.07	7.89	8.32	8.58
23.07	7.87	8.36	8.54
24.07	8.08	8.38	8.57
25.07	7.99	8.41	8.72
28.07	7.89	8.65	8.81
29.07	8.29	8.77	8.88
30.07	8.60	8.51	8.87
31.07	8.52	8.66	8.81

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2014			
1.07	1,482.92	1,362.10	26.92
2.07	1,514.33	1,390.47	38.44
3.07	1,514.47	1,390.72	32.34
4.07	1,489.53	1,360.48	27.76
7.07	1,513.72	1,385.24	27.99
8.07	1,516.75	1,393.59	39.10
9.07	1,513.38	1,403.72	32.20
10.07	1,494.92	1,383.70	43.50
11.07	1,499.82	1,383.18	28.59
14.07	1,483.41	1,361.89	27.95
15.07	1,475.77	1,352.15	33.61
16.07	1,474.72	1,350.52	33.89
17.07	1,440.63	1,299.03	49.35
18.07	1,422.53	1,276.28	42.02
21.07	1,384.50	1,239.13	41.54
22.07	1,405.97	1,266.88	38.26
23.07	1,406.58	1,272.02	31.04
24.07	1,408.80	1,266.72	26.83
25.07	1,388.41	1,246.25	32.32
28.07	1,361.94	1,208.83	32.16
29.07	1,369.83	1,207.29	36.35
30.07	1,382.14	1,222.40	41.73
31.07	1,379.61	1,219.36	30.55

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2013						2014						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07
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	1,085	1,083	1,079	1,076	1,074	1,071	1,070	1,065	1,065	1,064	1,059	1,059	1,057
of which:													
— banks	1,014	1,011	1,008	1,004	1,002	999	998	992	992	991	987	986	984
— nonbanking credit institutions	71	72	71	72	72	72	72	73	73	73	72	73	73
1.1. Registered 100 percent foreign-owned credit institutions	77	76	77	76	76	76	76	76	78	78	77	75	76
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	—	—	—	1	—
of which:													
— banks	—	—	—	—	—	—	—	—	—	—	—	1	—
— nonbanking credit institutions	1	1	—	1	1	—	—	1	—	—	—	—	—
2. Credit institutions licensed to conduct banking operations — total	951	947	942	936	930	923	915	910	900	894	888	884	877
of which:													
— banks	889	885	879	873	867	859	854	850	841	835	829	824	818
— nonbanking credit institutions	62	62	63	63	63	64	61	60	59	59	59	60	59
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	778	776	770	767	762	756	752	747	739	732	729	723	718
— to conduct operations in foreign currency	650	646	641	633	630	623	617	613	603	599	596	593	586
— credit institutions with general license	269	269	270	272	270	270	269	268	268	267	265	263	263
— to conduct operations with precious metals:													
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—
— licenses ¹	213	213	213	213	212	209	208	208	206	206	206	206	207

Table 4.1.1 (end)

	2013						2014						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07
11. Operational offices of credit institutions — total	8,104	8,062	8,097	8,226	8,353	8,436	8,485	8,603	8,878	9,092	9,269	9,291	9,296
of which Sberbank of Russia	674	672	671	670	677	669	663	657	656	656	654	654	653
12. Mobile banking offices — total	134	133	136	136	137	146	153	156	160	160	164	163	166
of which Sberbank of Russia	127	127	130	130	131	141	148	151	154	154	158	158	164
13. Credit institutions with revoked licences	133	135	137	139	143	148	155	154	165	170	171	174	180
14. Credit institutions subjected to liquidation	129	129	124	126	129	135	144	142	150	153	157	161	165
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	118	117	115	115	119	124	131	135	141	143	151	156	161
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	2,072	2,075	2,079	2,083	2,085	2,088	2,089	2,095	2,095	2,096	2,101	2,103	2,105
of which:													
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,605	1,607	1,610	1,614	1,615	1,616	1,617	1,623	1,623	1,623	1,528	1,630	1,632
— credit institutions liquidated owing to reorganization	466	467	468	468	469	471	471	471	471	472	472	472	472
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	464	465	466	466	467	469	469	469	469	470	470	470	470
of which:													
— reorganization into branches of other banks	380	380	381	381	381	382	382	382	382	382	382	382	382
— taken over by other banks (except for reorganized into branches)	84	85	85	85	86	87	87	87	87	88	88	88	88
— 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 Issued since December, 1996 in accordance with the Bank of Russia Letter No. 367 of December 3, 1996.

² These comprise representative offices whose opening abroad was made known to the Bank of Russia.

³ 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)

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, %
2012										
31.12	15	1.6	15	1.6	41	4.3	46	4.8	168	17.6
2013										
31.01	15	1.6	15	1.6	41	4.3	45	4.7	167	17.5
28.02	15	1.6	15	1.6	42	4.4	44	4.6	161	16.8
31.03	14	1.5	15	1.6	42	4.4	44	4.6	156	16.4
30.04	14	1.5	15	1.6	43	4.5	44	4.6	156	16.3
31.05	14	1.5	15	1.6	45	4.7	42	4.4	154	16.1
30.06	14	1.5	15	1.6	45	4.7	42	4.4	151	15.8
31.07	14	1.5	15	1.6	46	4.8	40	4.2	150	15.8
31.08	14	1.5	15	1.6	45	4.8	40	4.2	148	15.6
30.09	14	1.5	15	1.6	45	4.8	40	4.2	147	15.6
31.10	14	1.5	15	1.6	45	4.8	39	4.2	146	15.6
30.11	14	1.5	15	1.6	44	4.7	37	4.0	146	15.7
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

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, %	
2012											
31.12	276	28.9	95	9.9	123	12.9	154	16.1	23	2.4	956
2013											
31.01	274	28.7	96	10.1	124	13.0	155	16.2	23	2.4	955
28.02	280	29.3	95	9.9	125	13.1	156	16.3	23	2.4	956
31.03	280	29.4	98	10.3	124	13.0	158	16.6	23	2.4	954
30.04	279	29.2	97	10.2	126	13.2	158	16.5	23	2.4	955
31.05	282	29.4	99	10.3	123	12.8	161	16.8	23	2.4	958
30.06	281	29.4	100	10.5	122	12.8	163	17.1	23	2.4	956
31.07	275	28.9	105	11.0	120	12.6	163	17.1	23	2.4	951
31.08	271	28.6	108	11.4	119	12.6	164	17.3	23	2.4	947
30.09	266	28.2	110	11.7	118	12.5	164	17.4	23	2.4	942
31.10	258	27.6	113	12.1	118	12.6	165	17.6	23	2.5	936
30.11	256	27.5	114	12.3	115	12.4	166	17.8	23	2.5	930
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

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	share in total number of credit institutions with nonresidents' stake in authorized capital, %
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

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 30.06.2014							Total
	1—5	6—20	21—50	51—200	201—500	501—884	885—1,000	
Assets								
Assets (liabilities)	33,010,159	11,787,795	6,815,288	7,121,152	2,193,740	457,074	61,385,208	
Loans to non-financial institutions	14,233,699	4,660,438	1,979,094	2,427,235	861,611	176,132	24,338,209	
Loans to resident financial institutions (except credit institutions)	485,430	396,019	193,572	150,546	33,602	5,009	1,264,178	
Loans to individuals	5,422,797	1,880,423	1,527,930	1,445,808	304,184	58,019	10,639,161	
Unsecured consumer loans (portfolio of homogenous loans)	2,930,490	1,258,284	1,205,580	730,019	101,994	13,492	6,239,859	
Capital and financial performance								
Equity capital	3,689,964	1,370,395	823,677	1,004,425	358,980	122,777	7,370,218	
Capital adequacy N1.0, %	11.8	12.7	12.8	15.2	17.2	27.2	12.8	
Profit for the current year	305,755	58,789	20,441	47,712	14,764	3,924	451,386	
Return on assets, %	1.9	1.4	1.1	1.6	1.5	2	1.7	
Return on equity, %	16.8	11.6	9.2	11.6	9.6	7.9	13.6	
Liabilities								
Individuals' deposits	9,810,530	2,178,909	1,873,453	2,110,032	792,579	117,717	16,883,220	
Loans received from the Bank of Russia	3,739,134	690,803	431,560	414,933	88,643	3,411	5,368,483	

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

Table 4.1.7

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

	of which credit institutions with the capital:											
	Total		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	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
2013												
31.05	958	6,385.3	289	56.2	162	61.4	152	106.8	182	324.6		
30.06	956	6,567.6	286	55.9	162	61.2	156	110.6	178	321.0		
31.07	951	6,625.9	286	56.2	164	62.7	148	106.3	177	315.7		
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		
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.06.2014, %		12.8		26.5		20.4		16.6		16.0		

Table 4.1.7 (end)

	of which credit institutions with the capital:												credit institutions going through insolvency prevention measure		
	3 — 5 bln.rub.				5 — 10 bln.rub.				10 bln.rub. and more				number of credit institutions, units	capital, billions of rubles	
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles					
2013															
31.05	53	202.5	48	354.2	67	5,064.2	5	215.5							
30.06	51	195.6	50	363.6	68	5,249.1	5	210.5							
31.07	51	195.1	50	362.1	70	5,306.7	5	221.0							
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							
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.06.2014, %	15.7				14.9				12.4				11.3		

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).

4.2. Borrowings

Deposits of Individuals Accepted by Credit Institutions

Table 4.2.1

(millions of rubles)

	Deposits of individuals																
	in rubles							in foreign currency									
	total	by maturity:						total	by maturity:								
demand deposits		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 3 years	demand deposits		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 3 years				
2012																	
31.12	14,251,046	11,763,537	2,447,994	26,945	212,167	447,605	2,024,710	5,683,595	920,522	2,487,509	24,311	58,383	371,069	1,467,991	316,882		
2013																	
31.01	14,069,260	11,576,226	2,073,979	27,776	233,527	441,442	2,071,555	5,832,392	895,556	2,493,034	23,028	56,098	370,369	1,473,745	320,487		
28.02	14,396,193	11,868,460	2,156,059	70,933	228,923	431,584	2,095,808	5,995,304	889,848	2,527,733	22,726	56,461	360,128	1,508,407	330,082		
31.03	14,738,946	12,117,097	2,212,620	40,274	255,616	447,537	2,117,733	6,136,961	906,357	2,621,848	22,633	56,862	356,779	1,599,360	335,202		
30.04	15,210,054	12,526,058	2,395,960	65,955	231,644	462,176	2,123,353	6,312,239	934,730	2,683,995	20,999	57,246	359,418	1,630,568	341,242		
31.05	15,227,268	12,525,757	2,302,736	42,718	241,264	470,784	2,100,409	6,421,451	946,395	2,701,511	21,428	56,241	354,326	1,649,768	348,725		
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	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	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	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	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	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	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	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	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	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	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	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	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	28,003	63,582	389,971	1,860,034	472,544		

Таблица 4.2.2

Funds of Organizations Accepted by Credit Institutions¹

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		total		by maturity:							
1	2	3	4	5	6	7	8	9	10	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			
2012											
31.12	9,619,503	6,089,714	97,969	1,264,192	1,133,903	847,731	857,202	1,077,985	810,731		
2013											
31.01	8,871,114	5,534,655	65,069	870,426	882,812	864,757	876,756	1,137,920	836,915		
28.02	9,144,003	5,663,637	62,904	865,825	835,758	956,705	900,037	1,179,510	862,897		
31.03	9,446,332	5,766,448	64,277	1,005,043	675,179	1,070,917	871,798	1,180,647	898,586		
30.04	10,078,652	6,192,466	64,220	826,836	1,048,251	1,111,980	970,630	1,250,946	919,602		
31.05	10,214,820	6,317,870	68,976	952,408	955,208	1,213,091	951,920	1,248,224	928,042		
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		

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	
	total	In foreign currency										in rubles	in foreign currency	in rubles	in foreign currency	
		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	in rubles	in foreign currency						
11	12	13	14	15	16	17	18	19	20	21	22					
2012																
31.12	3,529,789	1,540	189,735	150,001	108,824	223,525	1,091,859	1,764,305	2,530,127	2,208,235	170,018	2,797				
2013																
31.01	3,336,459	5,834	110,576	91,432	98,947	219,753	1,042,874	1,767,042	2,384,389	2,125,391	162,584	2,582				
28.02	3,480,367	1,907	102,408	93,199	113,034	225,058	1,089,587	1,855,174	2,432,526	2,144,341	157,015	2,657				
31.03	3,679,883	3,253	89,731	96,084	119,315	317,174	1,166,314	1,888,012	2,374,729	2,189,321	156,114	2,593				
30.04	3,886,187	4,179	142,601	88,234	141,340	389,563	1,154,098	1,966,171	2,251,993	2,334,894	147,723	2,472				
31.05	3,896,950	2,629	91,741	87,702	114,148	441,327	1,148,773	2,010,630	2,207,728	2,292,193	157,452	2,577				
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				

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

Table 4.2.3
Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles

(% p.a.)

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits									
	by maturity										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	7.2	5.18	6.04	7.6	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	8.70	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	

Table 4.2.4

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

(% p.a.)

	Average weighted interest rates on individual deposits								Average weighted 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 US 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	2.75	2.75	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	2.89	2.89	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	2.55	2.55	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	3.26	3.26	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	2.91	2.91	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	3.04	3.04	0.82	2.32	2.56	0.29	2.95	4.54	3.39
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	2.70	2.70	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	2.49	2.49	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	2.18	2.18	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	2.74	2.74	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	2.72	2.72	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	2.61	2.61	0.43	0.96	1.81	0.32	6.09	4.46	5.68

Table 4.2.5

Average Weighted 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
in US 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
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

Table 4.2.6

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

(millions of rubles)

	Savings certificates													
	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	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2012														
31.12	4,072	0	795	892	1,044	857	410	228,376	32	259	25,023	36,498	158,186	3,788
2013														
31.01	3,339	0	315	677	1,003	862	407	244,695	1	223	24,165	37,619	173,651	3,855
28.02	3,026	0	245	422	1,001	872	415	260,937	23	80	25,639	37,632	188,020	3,800
31.03	3,857	0	386	373	1,670	735	437	274,845	0	104	25,780	36,732	201,004	3,866
30.04	4,205	2	669	413	1,888	761	405	287,453	126	87	27,002	34,990	213,903	3,714
31.05	5,485	12	1,806	541	1,739	706	414	297,523	0	123	27,120	32,601	224,013	3,521
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

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				
2012												
31.12	1,037,410	0	1,384	848	14,834	507,618	512,725				135,267	
2013												
31.01	1,077,002	0	1,384	848	14,874	545,412	504,484				137,675	
28.02	1,116,093	0	0	2	8,225	594,908	512,959				123,467	
31.03	1,116,582	40	0	2	7,499	592,957	516,085				116,290	
30.04	1,147,376	0	0	0	7,508	612,708	527,160				125,485	
31.05	1,139,331	0	0	0	3,694	600,992	534,646				133,577	
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	

4.3. Lending

Table 4.3.1

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

(millions of rubles)

		Loans, Deposits and Other Funds in rubles												
		total		individuals		organizations (except general and local governments and extrabudgetary funds)							credit institutions	
				of which by maturity:										
		total		total		up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years			
1	2	3	4	5	6	7	8	9	10	11				
2012														
31.12	25,857,301	7,492,697	16,435,183	566,363	453,013	776,747	2,765,531	4,990,040	6,042,581	1,929,421				
2013														
31.01	25,650,136	7,557,002	16,403,908	599,587	439,061	763,301	2,726,089	4,947,598	6,074,104	1,689,227				
28.02	25,898,922	7,684,536	16,462,066	650,752	449,207	762,539	2,732,497	4,850,053	6,158,664	1,752,320				
31.03	26,144,936	7,857,487	16,564,942	651,261	457,029	797,011	2,794,146	4,794,772	6,212,959	1,722,508				
30.04	26,496,047	8,111,366	16,729,051	669,427	506,036	779,050	2,824,791	4,752,728	6,325,958	1,655,629				
31.05	26,844,277	8,334,556	16,847,481	692,720	460,228	800,935	2,859,205	4,758,952	6,396,509	1,662,240				
30.06	27,302,125	8,543,344	17,030,797	705,378	460,336	819,835	2,916,743	4,759,754	6,519,257	1,727,984				
31.07	27,885,787	8,785,194	17,412,999	753,638	524,101	841,610	2,965,070	4,823,656	6,638,130	1,687,594				
31.08	28,345,599	9,011,338	17,645,802	742,563	527,497	854,634	3,017,290	4,897,919	6,744,710	1,688,459				
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				

Table 4.3.1 (end)
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency													
		of which:												credit institutions	
		total						organizations (except general and local governments and extrabudgetary funds)							
		individuals		total		total		of which by maturity:		of which by maturity:		of which by maturity:			
1	12	13	14	15	16	17	18	19	20	21					
		up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years								
2012															
31.12	7,029,642	244,373	4,482,182	89,029	154,651	188,499	609,884	916,284	2,425,611	2,300,977					
2013															
31.01	7,139,121	238,637	4,432,014	67,017	146,846	199,095	588,793	913,551	2,420,194	2,466,367					
28.02	7,642,170	239,750	4,479,169	104,017	101,927	180,019	575,347	936,957	2,488,723	2,921,163					
31.03	7,655,935	240,271	4,563,151	68,260	142,443	137,091	616,227	955,492	2,548,149	2,850,391					
30.04	8,267,186	243,231	4,843,168	105,310	205,617	138,333	713,385	1,036,318	2,546,236	3,178,941					
31.05	8,552,373	244,219	4,896,320	157,008	157,408	133,386	730,862	1,053,497	2,558,997	3,410,250					
30.06	8,883,318	254,291	5,030,485	98,628	109,399	131,802	754,405	1,175,925	2,652,012	3,597,100					
31.07	9,129,919	257,393	5,103,260	88,986	79,083	176,317	782,032	1,168,881	2,699,026	3,767,656					
31.08	9,123,901	259,164	5,218,032	77,669	78,847	188,312	788,824	1,201,448	2,778,223	3,644,827					
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					

Table 4.3.2

Average Weighted 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

Table 4.3.3

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

(% p.a.)

	Total										of which car loans					
	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year
2014																
January	9.69	13.03	11.63	11.97	11.45	15.18	10.52	13.37	—	—	—	—	—	11.49	10.12	10.68
February	12.23	10.69	10.35	12.05	11.43	11.56	10.60	10.96	—	—	—	—	—	13.05	12.57	12.68
March	9.69	11.18	12.01	11.87	10.77	10.27	11.45	10.82	—	—	—	—	—	12.05	11.61	11.68
April	9.32	12.35	12.72	11.82	11.03	10.97	10.46	10.67	—	—	13.00	13.00	10.59	12.10	11.99	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	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	11.45

Table 4.3.4

Average Weighted 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					1 year to 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	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year
2014																
January	11.70	12.39	11.89	11.99	11.92	10.88	6.81	8.91	—	—	—	—	—	—	—	—
February	9.88	13.52	9.39	9.54	9.73	10.39	9.44	9.99	—	—	20.72	20.72	20.72	11.00	11.00	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	—	7.25	7.25	—	7.25	8.23	8.23	8.23

Table 4.3.5

Average Weighted 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

Table 4.3.6
Average Weighted Interest Rates on US dollar-Denominated Loans Extended to Nonfinancial Organizations
 (% p.a.)

	Total						Of which to small, medium-sized businesses									
	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year	up to 30 days including demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year including demand deposits	1 year to 3 years	over 3 years	over 1 year
2014																
January	1.02	4.06	4.39	6.39	2.66	5.86	7.79	7.00	8.95	10.03	10.65	11.55	10.67	10.31	9.43	10.01
February	1.01	5.07	6.74	6.72	3.49	5.98	7.07	6.57	10.62	11.06	10.07	11.06	10.75	10.38	8.25	9.49
March	1.36	2.74	4.56	7.01	3.47	5.63	5.34	5.44	11.67	10.28	6.95	12.08	11.00	10.35	8.75	9.99
April	1.25	4.51	5.68	5.89	3.39	5.50	5.43	5.45	10.02	10.71	8.37	10.84	10.32	10.86	9.06	10.17
May	1.33	3.34	5.50	7.41	3.40	6.08	7.19	6.65	12.05	9.37	9.20	10.46	10.30	10.81	11.17	11.12
June	1.17	6.12	3.48	7.13	4.41	7.80	6.83	7.05	9.34	8.73	8.74	11.55	10.47	9.73	8.36	9.03

Table 4.3.7
Average Weighted 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

Table 4.3.8

Average Weighted 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
in US 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
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

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	medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	medium-sized businesses	
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	428,425	35,511	9,222	85	4,255,265	536,136	198,074	5,240	366,629	25,215	12,895	344							
28.02	955,767	84,106	23,112	345	4,309,866	544,176	203,301	5,206	375,309	26,416	13,079	349							
31.03	1,621,136	143,788	41,640	699	4,439,730	559,371	207,653	5,475	379,553	26,894	12,531	352							
30.04	2,305,612	208,271	66,802	962	4,512,825	575,268	213,653	5,461	387,354	27,884	12,637	354							
31.05	2,861,203	259,797	94,677	1,167	4,555,124	582,671	234,601	5,623	391,244	27,970	13,035	359							
30.06	3,486,960	320,487	117,900	1,258	4,623,692	597,988	249,148	5,657	367,537	27,211	12,730	366							
31.07	4,168,277	378,447	142,706	1,408	4,684,084	604,334	254,637	5,614	377,539	28,898	9,976	344							
31.08	4,835,974	436,379	164,769	1,561	4,729,112	612,892	257,279	5,668	381,803	29,936	10,535	350							
30.09	5,537,027	496,751	192,319	1,767	4,818,144	623,752	260,564	5,385	378,341	30,416	9,333	339							
31.10	6,242,531	557,222	210,669	1,819	4,858,268	629,335	262,336	5,147	386,531	32,062	10,120	332							
30.11	6,932,603	614,618	244,614	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	480,375	38,002	15,395	161	4,918,662	629,713	311,262	5,813	373,730	34,547	10,201	332							
28.02	1,058,970	86,490	44,197	686	4,930,160	634,658	319,799	6,278	384,851	36,717	10,398	319							
31.03	1,767,887	146,554	71,304	891	5,007,379	646,468	306,107	6,286	373,013	37,265	10,052	314							
30.04	2,430,713	203,290	101,619	1,026	4,965,821	653,363	307,319	6,198	392,447	39,553	9,424	314							
31.05	3,059,891	251,845	129,927	1,082	5,019,273	657,948	301,963	5,710	409,624	41,535	9,382	266							
30.06	3,680,268	301,905	153,389	1,453	5,056,976	662,361	296,102	5,494	400,960	42,654	8,169	260							

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		average weighted maturity, months		average weighted 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	12.50	12.20
2014								
31.01	50,367	81,445	2,673,770	28,057	172.0	172.0	12.30	12.30
28.02	123,767	203,540	2,738,003	28,410	178.9	183.4	12.30	12.31
31.03	208,378	344,270	2,808,110	28,296	181.6	185.4	12.18	12.00
30.04	307,037	509,781	2,907,324	28,609	172.4	153.4	12.22	12.32
31.05	386,288	643,810	2,980,722	28,932	174.2	180.9	12.21	12.20
30.06	471,244	789,461	3,034,864	28,941	173.9	172.9	12.22	12.28

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		average weighted maturity on loans extended since the beginning of the year, months	average weighted 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	9.70
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

Table 4.3.11

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

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
		debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		on loans extended since the beginning of the year		on loans extended over the month		
	number of extended loans, units	volume of extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		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	12.40	12.10	12.40	12.10	61,709	
2014												
31.01	47,656	78,973	2,563,333	25,562	174.1	174.1	12.28	12.28	12.28	12.28	75,418	
28.02	117,684	197,209	2,627,771	25,851	181.2	186.0	12.29	12.29	12.29	12.29	75,062	
31.03	197,871	333,038	2,697,273	25,762	183.9	187.9	12.16	12.16	12.16	11.97	74,700	
30.04	291,530	493,498	2,794,679	26,070	174.5	154.9	12.20	12.20	12.20	12.30	75,752	
31.05	367,047	624,160	2,867,978	26,354	176.1	182.2	12.19	12.19	12.19	12.17	76,965	
30.06	448,122	765,858	2,921,482	26,326	175.9	174.9	12.20	12.20	12.20	12.26	77,076	

Table 4.3.11 (end)

	In foreign currency							average weighted interest rate on loans extended since the beginning of the year, %	average weighted maturity on loans extended since the beginning of the year, months	memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		of which overdue debt	average weighted maturity on loans extended since the beginning of the year, months	average weighted interest rate on loans extended since the beginning of the year, %			
			total							
2013										
31.12	1,864	15,195	111,990	14,207	14,867	151.9	9.60	24,274		
2014										
31.01	64	315	118,839	14,867	14,867	193.2	9.84	25,702		
28.02	141	981	117,973	15,263	15,263	177.2	9.34	25,494		
31.03	216	1,704	112,210	14,839	14,839	165.9	9.31	26,654		
30.04	294	2,722	110,293	14,815	14,815	148.4	9.50	25,912		
31.05	351	3,184	105,286	14,314	14,314	143.9	9.55	24,604		
30.06	414	3,670	100,231	13,953	13,953	145.9	9.50	23,317		

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 30.06.2014								total
	1—5	6—20	21—50	51—200	201—500	501—884			
Number of credit institutions extended mortgage loans, units	5	14	27	115	238	236			635
Number of mortgage loans extended to individuals-residents, units, of which loans extended:	348,110	34,340	23,338	24,500	15,570	2,678			448,536
in rubles	348,044	34,294	23,282	24,358	15,471	2,673			448,122
in foreign currency	66	46	56	142	99	5			414
Volume of mortgage loans extended to individuals, — total, millions of rubles	578,428	63,990	51,466	49,279	21,847	4,518			769,528
in rubles	577,899	63,625	50,965	48,229	20,708	4,432			765,858
in foreign currency	529	365	501	1,050	1,139	86			3,670
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	2,197,954	317,938	215,429	228,537	49,972	11,883			3,021,713
in rubles	2,168,815	293,901	201,197	202,920	43,170	11,479			2,921,482
in foreign currency	29,139	24,037	14,232	25,617	6,802	404			100,231
of which: overdue, — total	23,759	8,556	3,444	2,669	1,673	178			40,279
in rubles	15,534	5,476	2,367	1,788	997	164			26,326
in foreign currency	8,225	3,080	1,077	881	676	14			13,953
Average weighted maturity, months, of which on loans extended:									
in rubles	176.7	172.9	190.5	174.5	140.7	126.6			175.9
in foreign currency	191.5	165.6	201.1	148.8	101.0	18.8			145.9
Average weighted interest rate, %, of which on loans extended:									
in rubles	12.1	12.5	12.2	12.6	12.3	12.5			12.2
in foreign currency	7.6	8.2	8.8	9.9	11.8	12.4			9.5
Rights of claim under mortgage loans, — total, millions of rubles	17,536	7,184	14,829	46,144	14,335	365			100,393
in rubles	10,875	4,474	9,137	38,087	14,190	313			77,076
in foreign currency	6,661	2,710	5,692	8,057	145	52			23,317

Table 4.3.13

Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

	Investments in debt obligations											revaluation of debt obligations
	total	of which:										
		investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments										
	1	2	3	4	5	6	7	8	9	10	11	
2012												
31.12	5,265,091	945,076	—	—	98,063	492,897	791,324	863,824	2,014,907	8,448	50,552	
2013												
31.01	5,294,757	1,175,096	—	—	120,073	560,434	821,898	972,667	1,581,825	8,436	54,329	
28.02	5,343,711	999,789	—	—	155,984	553,073	861,753	1,042,735	1,672,108	8,417	49,850	
31.03	5,451,405	991,771	—	—	162,437	508,975	910,596	1,039,644	1,785,165	8,985	43,831	
30.04	5,575,696	929,592	—	—	129,296	518,015	1,016,820	910,718	2,000,638	9,037	61,581	
31.05	5,604,508	896,127	—	—	134,015	495,394	1,020,212	803,516	2,222,094	8,832	24,319	
30.06	5,718,486	1,092,628	—	—	131,526	456,478	961,305	850,918	2,228,633	8,829	—11,832	
31.07	5,696,069	1,192,537	—	—	105,246	454,670	978,603	771,372	2,179,274	8,159	6,210	
31.08	5,747,821	991,165	—	—	144,255	444,816	1,016,028	692,289	2,466,770	8,142	—15,644	
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	

Table 4.3.13 (end)
(millions of rubles)

1	Investment in equities											Equity in subsidiaries and associated companies		20	Derivatives (at fair value)
	total	of which:										total	of which: shares of subsidiaries and associated resident credit institutions		
		investment in equities at balance-sheet value (regardless revaluation)				revaluation of equities		total	of which: shares of subsidiaries and associated resident credit institutions						
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	of other residents	of equities								
12	13	14	15	16	17	18	19	20	21						
2012															
31.12	791,634	8,473	82,242	646,076	73,971	-19,127	579,367	184,174	333,425	163,940					
2013															
31.01	779,855	7,043	82,337	646,005	61,794	-17,324	580,489	184,174	333,287	160,674					
28.02	770,197	7,877	83,875	636,221	60,925	-18,701	582,531	184,444	333,439	146,367					
31.03	732,142	7,953	82,463	602,777	62,329	-23,380	585,891	185,144	331,714	138,997					
30.04	717,538	6,941	76,963	607,355	58,968	-32,690	597,965	183,463	334,177	153,853					
31.05	718,245	9,538	83,112	595,027	57,574	-27,006	595,399	183,469	342,054	152,823					
30.06	734,199	9,504	89,201	619,013	45,272	-28,792	601,086	183,469	341,447	189,128					
31.07	742,550	7,077	87,276	604,272	75,875	-31,949	603,015	182,436	351,857	185,363					
31.08	771,298	7,514	91,949	607,759	89,255	-25,179	594,559	181,714	351,637	188,120					
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					

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	
2012												
31.12	308,246	0	0	249,986	0	58,260	90,569	0	88,559	2,002	8	
2013												
31.01	335,429	0	0	275,907	0	59,523	96,340	0	94,348	1,984	8	
28.02	361,209	0	0	296,530	0	64,679	98,484	0	96,464	2,013	7	
31.03	341,319	0	0	275,914	0	65,405	90,812	0	88,816	1,990	7	
30.04	304,387	0	0	259,592	0	44,795	94,172	0	92,124	2,041	7	
31.05	300,212	0	0	255,727	0	44,485	93,937	0	91,862	2,068	7	
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	

Table 4.3.15

Average Weighted 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

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
2012																
31.12	2,471,101	783,840	427,685	1,215,556	3,583,742	1,264,800	529,633	1,747,013	253,196	21,584	25,575	50,413	87,581	43,002	15,652	24,058
2013																
31.01	2,097,202	450,217	451,208	1,146,967	2,791,825	637,233	461,908	1,594,457	346,396	21,694	19,289	53,859	125,530	67,821	23,293	22,703
28.02	2,204,689	572,610	385,962	1,187,124	2,818,110	636,934	432,186	1,675,741	346,715	24,651	13,895	51,620	106,455	69,125	2,323	25,829
31.03	2,682,903	839,776	526,947	1,272,664	4,372,448	1,997,832	533,614	1,790,412	370,633	57,209	16,708	45,511	125,622	76,469	21,551	21,370
30.04	2,816,197	899,828	505,770	1,380,046	3,227,157	723,783	544,090	1,900,091	293,234	14,275	22,132	35,305	119,014	64,960	28,696	19,229
31.05	2,754,108	855,477	402,418	1,470,383	2,999,560	615,381	432,312	1,931,942	288,452	20,276	25,719	24,796	134,512	104,263	1,349	22,633
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	16,988	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

Table 4.4 (cont.)
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms:				of which those with terms:				of which those with terms:				of which those with terms:			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2012																
31.12	2,725,734	631,916	456,193	1,460,165	3,435,427	1,363,073	510,012	1,517,777	104,746	79,567	1,252	20,041	141,913	47,302	33,938	48,717
2013																
31.01	2,489,273	460,865	391,247	1,347,305	2,561,176	591,294	502,950	1,424,786	161,065	79,426	1,525	19,630	161,328	48,785	55,616	38,022
28.02	2,452,963	423,571	354,625	1,383,669	2,730,435	708,788	447,438	1,507,197	150,609	87,891	9,674	25,499	152,293	86,508	15,959	36,211
31.03	2,971,337	740,468	475,562	1,466,325	4,292,109	2,052,518	575,446	1,615,951	140,578	93,318	17,432	23,267	152,418	81,014	26,206	35,951
30.04	2,796,734	516,030	435,672	1,577,812	3,435,406	1,102,636	573,224	1,711,457	88,417	32,639	29,482	20,279	156,426	47,793	60,654	36,972
31.05	2,661,077	478,115	310,113	1,614,164	3,295,363	967,456	531,957	1,779,471	90,301	49,514	12,521	22,163	158,241	96,710	11,180	41,637
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

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				
2012																			
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49			
2013																			
31.12	4,085	194	544	828	2,182	371	561	1,245	3,846	193	518	915	2,178	788	622	768			
2014																			
31.01	6,254	496	369	616	21,345	9,870	401	11,034	23,122	9,340	456	8,903	4,306	1,200	462	2,609			
28.02	8,124	346	554	498	20,572	6,903	2,101	10,962	23,106	5,952	1,861	8,843	5,079	1,228	680	2,565			
31.03	6,131	0	226	0	18,968	6,913	2,251	8,556	21,956	6,697	2,049	6,318	2,698	481	76	2,136			
30.04	5,924	0	241	0	22,683	8,909	2,217	8,896	22,171	8,398	2,095	6,318	4,201	505	63	2,160			
31.05	6,912	264	0	0	19,053	5,803	104	8,972	17,621	5,026	26	6,356	5,320	884	64	2,182			
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			

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			by non-bank settlement credit institutions				by credit institutions through correspondent accounts opened with other credit institutions ³				of which:														
	thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	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	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	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	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	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	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	974,470.7	322,557.4	293,153.1	270,735.9	681,317.6	51,821.5	3,052.0	401.6	29,598.2	3,024.4	114,421.6	23,409.9	534,245.8	24,985.6	974,470.7	322,557.4	293,153.1	270,735.9	681,317.6	51,821.5	3,052.0	401.6	29,598.2	3,024.4	114,421.6	23,409.9	534,245.8	24,985.6	
Q2	1,072,247.7	326,005.1	333,719.7	272,202.4	738,528.0	53,802.7	3,277.1	812.8	22,979.8	3,030.5	127,868.8	24,103.3	584,402.3	25,856.1	1,072,247.7	326,005.1	333,719.7	272,202.4	738,528.0	53,802.7	3,277.1	812.8	22,979.8	3,030.5	127,868.8	24,103.3	584,402.3	25,856.1	

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

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

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

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

	The Bank of Russia payment system ¹						Credit institutions payment systems ²					
	total			of which			total			of which		
	number of payments, thousands of units	value of payments, billions of rubles	value of payments, billions of rubles	electronic payments	paper-based payments ³	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	value of payments, billions of rubles	electronic payments	paper-based payments	value of payments, billions of rubles
2012	1,258,993.0	1,150,497.3	1,150,021.0	1,258,484.1	508.9	476.3	2,441,384.9	200,382.1	179,906.8	1,676,235.4	765,149.5	20,475.3
2013	1,341,198.5	1,224,893.6	1,221,133.1	1,340,603.5	595.0	3,760.5	2,782,455.4	209,141.9	192,468.8	2,255,263.9	527,191.5	16,673.1
2013												
Q1	287,509.5	293,070.5	293,023.6	287,451.1	58.4	46.9	629,634.3	47,054.8	42,394.9	483,930.1	145,704.2	4,659.9
Q2	326,439.8	314,867.6	314,822.5	326,383.5	56.3	45.1	671,319.3	50,079.2	45,698.3	529,168.9	142,150.4	4,380.9
Q3	345,718.0	294,213.7	294,168.6	345,654.2	63.8	45.1	722,403.7	52,706.4	49,148.1	599,096.9	123,306.8	3,558.3
Q4	381,531.2	322,741.8	319,118.4	381,114.7	416.5	3,623.4	759,098.1	59,301.5	55,227.5	643,068.0	116,030.1	4,074.0
2014												
Q1	293,153.1	270,735.9	268,057.5	292,973.9	179.2	2,678.4	681,317.6	51,821.5	48,790.0	574,621.6	106,696.0	3,031.5
Q2	333,719.7	272,202.4	269,824.7	333,534.0	185.7	2,377.7	738,528.0	53,802.7	50,630.3	628,578.3	109,949.7	3,172.4

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 4Q 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	2,478	257	137	2,519	522

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

1	The Bank of Russia institutions		Of which members:			Credit institutions	Of which users:						
	2	3	intraregional electronic settlements	interregional electronic settlements	BESP system		intraregional electronic settlements	interregional electronic settlements	BESP system				
4	5	6	7	8	9	10	11	12	13				
2010													
31.12	608	608	608	608	292	1,020	1,020	1,020	1,020	967			
2011													
31.03	607	607	607	607	289	1,013	1,013	1,013	1,013	969			
30.06	571	570	570	570	287	1,010	1,010	1,010	1,010	963			
30.09	563	562	562	563	284	1,002	1,002	1,002	1,002	957			
31.12	543	542	542	543	279	990	990	990	990	946			
2012													
31.03	543	541	541	542	277	983	983	983	983	940			
30.06	531	530	530	531	274	972	972	972	972	931			
30.09	519	517	517	518	270	971	971	971	971	925			
31.12	505	85	85	86	82	963	963	963	963	925			
2013													
31.03	505	86	86	86	82	958	958	958	958	925			
30.06	504	85	85	85	83	962	962	962	962	949			
30.09	504	85	85	85	84	950	950	950	950	934			
31.12	439	85	85	85	84	931	931	931	931	920			
2014													
31.03	439	85	85	85	84	907	907	907	907	895			
30.06	441	86	86	86	86	890	890	890	890	884			

Table 5.4 (end)
(units)

	Branches of credit institutions ¹	Of which users:			Other customers	Of which users:	
		intraregional electronic settlements	interregional electronic settlements	BESB system		VER, MER	BESB system participants
1	10	11	12	13	14	15	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

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

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals						
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1	2	3	4	5	6	7		
	239,043	—	23,240,455	17,834,393	3,659,875	1,746,187		
2012								
	216,870	—	28,622,703	20,908,550	5,176,519	2,537,634		
2013 ²								
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	7,334,076	5,020,722	1,520,592	792,762		
Q2	219,955	115,813	8,224,406	5,624,490	1,642,213	957,703		

Table 5.5 (end)

	Legal entities						
	the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	of which:			other transactions, millions of rubles
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles		
1	8	9	10	11	12	13	
2012	505	—	601,161	388,154	212,590	417	
2013 ²	593	—	990,291	568,714	421,314	263	
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	

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)

	2011			2012			2013		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10
Russian Federation Total	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-WEST 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 without 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
St. Petersburg	3,966	4,949	983	2,866	4,493	1,627	3,511	6,693	3,183
SOUTH FEDERAL DISTRICT	581	824	243	530	724	194	504	636	132
Republic of Adigei (Adigeya)	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
Karachai-Cherkess Republic	28	29	0	-24	3	27	4	4	0
Republic of Northern Ossetia — Alania	3	3	0	3	5	1	1	2	1
Republic of Chechnya	1	2	1	-1	1	2	1	2	0
Stavropol Territory	142	148	6	114	123	8	56	68	12
PRIVOLZHSKY 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
Republic of Mariy-El	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 — Chuvashya	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
Nizhni 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
Chelyabinsk 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
Khanti-Mansi Autonomous Area - Yugra	0	0	0	0	0	0	0	0	0
Yamalo-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0
Tyumen Region without Khanty Mansiysky Autonomous Area — Yugra and Yamalo Nenetsky Autonomous Area	-646	2,244	2,890	1,696	2,056	360	8,390	8,418	28
Sverdlovsk Region	1,104	1,178	74	129	263	134	533	1,122	589
SIBERIA FEDERAL DISTRICT	3,036	8,507	5,471	-3,338	2,503	5,841	-7,109	5,858	12,966
Republic of Altai	2	2	0	-7	0	7	0	0	0
Republic of Buryatia	8	8	1	11	12	1	10	11	1
Republic of Tyva	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
Zabaykalsky 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	8	9	10	11	12	13
FAR EAST 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
Primorski 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)

	Q2 2013			Q3 2013			Q4 2013			Q1 2014		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
	1	2	3	4	5	6	7	8	9	10	11	12	13
Russian Federation Total	-2,189	22,661	24,850	10,137	27,124	16,988	13,222	34,427	21,205	17,855	33,355	15,500
CENTRAL FEDERAL DISTRICT	4,202	15,788	11,586	4,341	18,188	13,847	7,821	24,642	16,821	15,349	25,310	9,961
Belgorod Region	74	140	65	794	1,146	352	658	2,087	1,429	82	162	79
Bryansk Region	3	3	1	1	1	0	3	3	1	2	2	0
Vladimir Region	3	3	0	8	9	1	8	8	0	-2	5	7
Voronezh Region	9	21	13	13	17	4	27	29	2	31	33	2
Ivanovo Region	3	3	0	5	5	0	27	27	0	12	13	0
Kaluga Region	7	8	0	3	3	1	4	4	1	8	9	1
Kostroma Region	1	1	0	0	1	1	1	2	0	-117	210	327
Kursk Region	149	149	0	93	93	0	-261	93	354	34	34	0
Lipetsk Region	45	59	14	162	312	150	-44	15	59	219	235	16
Moscow Region	84	1,300	1,216	346	1,327	981	-1,640	1,105	2,744	-4	748	752
Orel Region	3	3	0	1	1	0	2	2	0	2	3	1
Ryazan Region	4	5	0	3	4	1	3	3	0	4	4	0
Smolensk Region	10	11	1	11	16	5	7	8	1	2	2	1
Tambov Region	0	0	0	0	0	0	1	2	0	1	1	0
Tver Region	6	7	1	3	4	1	5	6	1	-2	12	14
Tula Region	11	12	0	-1	0	1	-2	-1	1	2	2	1
Yaroslavl Region	10	13	3	6	7	1	-51	5	56	24	26	2
Moscow	3,778	14,050	10,272	2,892	15,240	12,347	9,072	21,244	12,172	15,051	23,809	8,758

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	361	1,584	1,223	518	1,838	1,320	959	3,760	2,802	1,015	1,788	774
Republic of Karelia	2	2	0	0	0	1	2	2	0	46	48	2
Republic of Komi	2	2	0	2	4	2	3	3	0	6	7	1
Arkhangelsk Region	-6	5	10	-2	7	9	0	4	4	9	10	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region without Nenets Autonomous Area	-6	5	10	-2	7	9	0	4	4	9	10	0
Vologda Region	-234	-22	212	-76	112	188	183	184	1	-98	132	230
Kaliningrad Region	12	15	3	16	25	9	18	24	5	10	24	14
Leningrad Region	-453	187	640	3	40	38	416	901	485	61	126	65
Murmansk Region	-50	12	62	-581	3	585	3	3	0	3	3	0
Novgorod Region	21	90	69	112	116	4	78	81	3	-66	-36	31
Pskov Region	0	0	0	0	0	0	1	1	0	0	0	0
St. Petersburg	1,066	1,292	226	1,044	1,530	486	255	2,558	2,303	1,044	1,474	430
SOUTH FEDERAL DISTRICT	15	41	27	175	200	25	182	214	32	240	290	50
Republic of Adigei (Adigeya)	1	1	0	0	0	0	0	0	0	1	1	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	1	0
Krasnodar Territory	-17	-6	11	133	149	16	129	133	4	125	129	4
Astrakhan Region	2	2	0	1	1	0	1	2	0	1	1	0
Volgograd Region	7	12	5	14	21	7	18	26	8	18	25	7
Rostov Region	22	32	11	27	28	2	33	53	21	94	133	39
NORTH-CAUCASIAN FEDERAL DISTRICT	94	98	4	-18	19	37	75	82	6	13	17	4
Republic of Dagestan	89	89	0	-28	3	31	36	39	3	1	2	1
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	1	1	0	1	0	0	1	0	1	2	0
Karachai-Cherkess Republic	0	0	0	1	1	0	3	3	0	0	0	0
Republic of Northern Ossetia — Alania	0	0	0	0	1	0	0	1	1	0	0	0
Republic of Chechnya	1	1	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	4	6	3	8	13	5	36	38	3	11	13	2
PRIVOLZHSKY FEDERAL DISTRICT	552	1,297	745	1,105	2,121	1,016	461	780	318	-2,209	828	3,037
Republic of Bashkortostan	21	24	2	17	19	3	301	303	2	41	77	36
Republic of Mariy-El	1	2	0	0	0	0	1	1	0	2	2	0
Republic of Mordovia	0	0	0	0	1	0	-14	1	14	0	1	0

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	27	28	2	45	47	2	36	51	15	65	70	5
Udmurt Republic	2	2	0	1	3	2	5	5	0	11	11	0
Chuvash Republic — Chuvashya	4	5	1	2	2	1	2	4	2	5	5	1
Perm Territory	362	1,013	651	899	1,642	743	-106	-34	72	-2,491	370	2,861
Kirov Region	2	3	1	1	3	1	14	24	10	4	5	1
Nizhni Novgorod Region	98	181	82	94	353	259	168	298	130	24	116	92
Orenburg Region	5	5	0	8	9	0	22	22	0	3	3	0
Penza Region	4	4	0	1	1	0	5	5	0	2	3	1
Samara Region	12	16	4	21	23	2	8	12	4	86	87	1
Saratov Region	13	13	0	14	14	1	7	75	68	35	65	30
Ulyanovsk Region	1	1	1	1	3	3	12	13	1	5	13	8
URALS FEDERAL DISTRICT	1,463	2,493	1,030	2,767	2,931	164	3,176	3,292	117	1,749	2,264	515
Kurgan Region	2	2	0	2	2	0	1	1	0	2	2	0
Chelyabinsk Region	-405	52	458	-29	128	156	106	209	103	-25	125	150
Tyumen Region	1,855	1,866	12	2,726	2,728	2	2,775	2,786	11	1,519	1,880	361
Khanti-Mansi Autonomous Area - Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamalo-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Tyumen Region without Khanty Mansiysky Autonomous Area — Yugra and Yamalo Nenetsky Autonomous Area	1,855	1,866	12	2,726	2,728	2	2,775	2,786	11	1,519	1,880	361
Sverdlovsk Region	12	572	560	68	73	5	294	296	2	253	257	4
SIBERIA FEDERAL DISTRICT	-9,001	460	9,461	1,027	1,082	55	-159	395	554	320	786	466
Republic of Altai	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	3	4	0	2	2	0	2	3	0	2	3	1
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-13	0	13	-20	0	21	-6	1	7	-5	1	6
Altai Territory	3	3	0	3	3	0	1	2	0	1	1	0
Zabaykalsky Territory	-1	0	2	-5	0	5	3	4	1	0	1	1
Krasnoyarsk Territory	-8,848	119	8,967	978	980	2	-48	-44	4	213	594	380
Irkutsk Region	-260	133	393	-1	9	10	14	222	209	31	96	65
Kemerovo Region	141	148	7	17	17	0	-181	132	312	-8	-7	1
Novosibirsk Region	25	42	17	42	55	12	39	58	19	67	76	9
Omsk Region	7	8	1	6	6	1	9	11	1	9	9	1
Tomsk Region	-58	5	63	5	8	4	7	8	0	10	11	1

Table 6.1.1 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	82	120	38	56	118	62	160	389	229	457	486	28
Republic of Sakha (Yakutia)	-2	1	3	-8	2	10	-152	3	155	3	3	0
Kamchatka Territory	4	4	0	3	3	0	0	7	7	12	12	0
Primorski Territory	10	20	10	22	23	1	-10	17	27	330	334	4
Khabarovsk Territory	14	33	19	14	33	18	258	297	39	-2	22	24
Amur Region	38	38	0	51	52	0	52	52	1	98	99	0
Magadan Region	3	3	0	-29	2	31	6	6	0	2	2	0
Sakhalin Region	16	22	6	3	4	0	5	6	1	14	14	0
Jewish Autonomous Region	0	0	0	0	0	0	1	1	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	43	779	736	166	628	462	545	872	327	921	1,586	665

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
Russian Federation Total	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-WEST 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 without 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
St. Petersburg	5,576	10,536	4,959	5,651	12,657	7,006	6,419	13,058	6,638
SOUTH FEDERAL DISTRICT	512	2,420	1,908	14	2,250	2,237	335	2,821	2,486
Republic of Adigei (Adigeya)	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
Karachai-Cherkess Republic	4	4	0	-2	0	2	0	0	0
Republic of Northern Ossetia — Alania	2	2	0	-43	4	48	0	0	0
Republic of Chechnya	1	1	0	1	1	0	0	0	0
Stavropol Territory	80	196	116	-36	105	141	-19	29	48
PRIVOLZHSKY 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
Republic of Mariy-El	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 — Chuvashya	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
Nizhni 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
Chelyabinsk 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
Khanti-Mansi Autonomous Area - Yugra	0	0	0	-4	0	4	0	0	0
Yamalo-Nenets Autonomous Area	-149	453	601	-182	545	727	-95	624	720
Tyumen Region without Khanty Mansiysky Autonomous Area — Yugra and Yamalo Nenetsky Autonomous Area	5,534	18,329	12,795	3,164	15,970	12,806	10,673	12,869	2,196
Sverdlovsk Region	-90	873	963	250	1,514	1,265	728	1,087	358
SIBERIA FEDERAL DISTRICT	1,510	4,975	3,465	-4,970	4,160	9,131	2,310	14,965	12,655
Republic of Altai	1	2	1	-21	0	21	0	0	0
Republic of Buryatia	0	1	1	3	5	2	208	274	66
Republic of Tyva	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
Zabaykalsky 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	8	9	10	11	12	13
FAR EAST 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
Primorski 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)

	Q2 2013			Q3 2013			Q4 2013			Q1 2014		
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
	1	2	3	4	5	6	7	8	9	10	11	12	13
Russian Federation Total	7,269	50,757	43,488	14,090	43,017	28,927	9,147	46,391	37,244	12,229	30,778	18,549
CENTRAL FEDERAL DISTRICT	1,728	26,999	25,271	8,148	25,798	17,651	4,156	29,610	25,454	7,180	18,530	11,350
Belgorod Region	1,004	1,020	16	724	755	31	-115	59	173	-2	51	53
Bryansk Region	-3	1	5	-3	1	4	0	11	10	1	2	1
Vladimir Region	-10	80	89	1	86	85	-50	47	96	-214	42	255
Voronezh Region	21	71	50	17	66	49	-52	54	106	9	26	17
Ivanovo Region	-1	7	8	-10	6	16	0	2	2	7	7	0
Kaluga Region	66	121	55	19	75	56	177	223	45	-45	80	125
Kostroma Region	95	97	3	105	125	21	-38	107	145	216	269	53
Kursk Region	3	34	31	4	26	22	82	108	26	1	10	9
Lipetsk Region	31	129	98	75	85	10	-138	-68	70	147	156	9
Moscow Region	130	2,723	2,594	294	1,310	1,015	354	1,819	1,465	-25	1,123	1,148
Orel Region	42	50	7	0	3	3	-5	2	6	228	244	16
Ryazan Region	-10	5	15	-10	2	12	-4	13	16	1	27	26
Smolensk Region	3	5	2	-9	43	52	-61	8	69	-11	3	14
Tambov Region	1	7	7	1	3	2	7	8	1	1	1	0
Tver Region	21	32	11	10	13	3	27	52	26	-1	26	27
Tula Region	52	298	245	-3	44	47	32	418	386	-146	8	153
Yaroslavl Region	-383	37	421	-19	62	82	119	349	230	59	66	7
Moscow	667	22,281	21,614	6,952	23,094	16,142	3,817	26,399	22,582	6,953	16,390	9,437

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	1,535	5,784	4,249	1,261	4,833	3,572	2,354	5,442	3,088	-838	3,379	4,218
Republic of Karelia	-7	3	9	-4	4	8	-2	11	13	2	2	1
Republic of Komi	-24	162	186	-8	85	94	-7	75	82	7	49	42
Arkhangelsk Region	384	478	94	81	115	34	-71	28	99	-160	30	191
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region without Nenets Autonomous Area	384	478	94	81	115	34	-71	28	99	-160	30	191
Vologda Region	-415	52	467	35	889	855	243	376	133	-454	264	717
Kaliningrad Region	-4	7	10	3	25	22	-24	127	151	-8	71	79
Leningrad Region	485	1,785	1,301	-352	251	603	324	1,401	1,076	-78	911	989
Murmansk Region	5	5	0	-20	4	23	-4	2	6	2	3	1
Novgorod Region	61	80	19	-9	99	118	46	71	25	-52	-17	35
Pskov Region	-1	3	4	-2	1	3	4	5	1	5	5	0
St. Petersburg	1,050	3,208	2,158	1,547	3,360	1,813	1,846	3,346	1,501	-102	2,061	2,163
SOUTH FEDERAL DISTRICT	-115	250	364	238	1,462	1,224	149	713	564	-47	298	345
Republic of Adigei (Adigeya)	4	4	0	0	1	0	-9	2	11	0	0	0
Republic of Kalmykia	1	1	0	0	0	0	1	2	1	0	0	0
Krasnodar Territory	-171	167	338	122	1,208	1,086	-37	368	406	-33	155	188
Astrakhan Region	4	9	5	-2	6	8	22	37	16	-37	16	52
Volgograd Region	0	6	5	7	26	19	173	224	51	24	59	35
Rostov Region	47	62	15	109	221	111	-1	79	80	-1	68	69
NORTH-CAUCASIAN FEDERAL DISTRICT	10	22	12	-13	4	17	6	12	5	7	11	4
Republic of Dagestan	20	20	0	0	0	0	1	1	0	2	2	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	1	1	0	1	1	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Northern Ossetia — Alania	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Chechnya	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	-10	2	12	-14	3	17	4	10	5	6	9	4
PRIVOLZHSKY FEDERAL DISTRICT	490	1,720	1,230	-54	1,850	1,903	549	1,271	723	345	1,290	944
Republic of Bashkortostan	40	70	30	-13	41	54	87	113	26	36	62	25
Republic of Mariy-El	0	0	0	1	8	6	0	1	1	0	0	0
Republic of Mordovia	0	0	0	0	1	1	0	0	0	0	1	1

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	25	129	104	48	97	49	22	122	100	49	71	23
Udmurt Republic	5	86	81	491	497	7	64	111	48	99	100	1
Chuvash Republic — Chuvashya	0	3	3	-48	3	52	152	156	4	19	20	1
Perm Territory	280	851	571	-1,224	224	1,448	-23	97	120	201	340	139
Kirov Region	-1	1	2	2	2	0	7	7	0	1	1	0
Nizhni Novgorod Region	127	200	73	154	299	145	193	346	153	146	503	357
Orenburg Region	7	97	90	0	41	41	62	112	50	-221	20	241
Penza Region	1	12	11	1	5	4	28	33	5	2	4	1
Samara Region	-18	237	255	521	604	83	-34	117	151	5	45	41
Saratov Region	4	15	11	1	12	12	-26	27	53	-6	108	114
Ulyanovsk Region	17	17	0	13	15	3	18	28	10	15	15	0
URALS FEDERAL DISTRICT	1,582	3,004	1,422	2,545	4,656	2,111	3,366	4,107	740	3,423	4,129	706
Kurgan Region	0	0	1	0	1	2	-2	0	2	0	1	2
Chelyabinsk Region	-781	125	907	-114	175	290	145	301	157	445	557	112
Tyumen Region	2,330	2,748	418	2,516	4,272	1,756	2,792	3,289	497	2,770	3,343	574
Khanti-Mansi Autonomous Area - Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamalo-Nenets Autonomous Area	-6	191	197	-38	133	171	-26	176	201	-40	129	169
Tyumen Region without Khanty Mansiysky Autonomous Area — Yugra and Yamalo Nenetsky Autonomous Area	2,336	2,557	220	2,554	4,138	1,585	2,818	3,113	296	2,810	3,214	404
Sverdlovsk Region	33	131	98	144	208	64	432	516	85	208	228	19
SIBERIA FEDERAL DISTRICT	-243	9,915	10,158	-40	864	904	1,430	2,638	1,207	301	599	298
Republic of Altai	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	4	4	0	-35	30	65	38	39	1	0	0	0
Republic of Tyva	11	11	0	5	10	5	-12	3	16	4	6	2
Republic of Khakassia	0	0	0	-37	3	40	92	92	0	0	0	0
Altai Territory	12	13	1	-23	3	26	23	26	3	1	1	0
Zabaykalsky Territory	29	32	3	16	16	0	200	260	61	5	19	14
Krasnoyarsk Territory	-223	9,388	9,611	193	254	61	773	1,568	796	178	194	16
Irkutsk Region	29	53	24	-39	111	150	68	140	71	0	25	26
Kemerovo Region	-166	122	288	-245	211	456	104	257	153	79	97	18
Novosibirsk Region	29	129	100	122	190	68	124	155	31	42	222	180
Omsk Region	9	9	1	-15	2	17	-11	4	15	2	2	0
Tomsk Region	23	154	131	20	35	15	32	93	61	-9	33	42

Table 6.1.2 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	1,829	2,260	431	832	2,023	1,192	-2,016	1,367	3,384	1,113	1,435	322
Republic of Sakha (Yakutia)	142	153	11	-233	47	280	-118	41	2,160	0	4	4
Kamchatka Territory	0	1	1	1	1	1	1	1	0	45	46	1
Primorski Territory	116	231	114	-106	15	121	-112	32	144	-11	31	42
Khabarovsk Territory	292	294	2	-131	22	153	7	175	168	8	10	2
Amur Region	149	166	17	153	191	38	201	234	33	191	229	38
Magadan Region	185	211	25	546	551	5	-35	0	35	35	35	0
Sakhalin Region	944	1,204	260	601	1,196	595	35	879	844	836	1,070	234
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	1	1	0	5	5	0	10	10	0
CRIMEA FEDERAL DISTRICT										...	...	...
Republic of Crimea										...	...	...
Sevastopol										...	...	...
Unallocated by Region of Russian Federation	454	804	350	1,173	1,527	353	-848	1,230	2,078	744	1,107	363

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

(units)

	31.07.2014			
	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
1	2	3	4	5
RUSSIAN FEDERATION	877	1,844	273	1,571
CENTRAL FEDERAL DISTRICT	522	366	64	302
Belgorod Region	4	11	1	10
Bryansk Region	—	8	—	8
Vladimir Region	3	12	—	12
Voronezh Region	2	29	—	29
Ivanovo Region	6	11	—	11
Kaluga Region	4	9	—	9
Kostroma Region	6	6	—	6
Kursk Region	2	7	—	7
Lipetsk Region	1	11	1	10
Moscow Region	9	40	—	40
Orel Region	1	13	—	13
Ryazan Region	4	10	—	10
Smolensk Region	2	9	2	7
Tambov Region	1	4	—	4
Tver Region	4	13	1	12
Tula Region	4	12	—	12
Yaroslavl Region	5	25	2	23
Moscow	464	136	19	117
NORTH-WEST FEDERAL DISTRICT	68	260	8	252
Republic of Karelia	1	12	2	10
Republic of Komi	1	11	2	9
Arkhangelsk Region	1	19	—	19
Nenets Autonomous Area	—	1	—	1
Arkhangelsk Region without Nenets Autonomous Area	1	18	—	18
Vologda Region	10	12	3	9
Kaliningrad Region	2	23	1	22
Leningrad Region	4	12	—	12
Murmansk Region	3	13	—	13
Novgorod Region	2	9	—	9
Pskov Region	2	6	—	6
St. Petersburg	42	143	—	143
SOUTH FEDERAL DISTRICT	45	211	14	197
Republic of Adigei (Adigeya)	4	5	1	4
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	14	67	1	66
Astrakhan Region	5	12	—	12
Volgograd Region	4	35	—	35
Rostov Region	16	89	12	77
NORTH-CAUCASIAN FEDERAL DISTRICT	34	133	50	83
Republic of Daghestan	16	53	41	12
Republic of Ingushetia	—	6	—	6
Kabardino-Balkar Republic	5	11	3	8
Karachai-Cherkess Republic	5	5	—	5

Table 6.2.1 (end)

(units)

1	2	3	4	5
Republic of Northern Ossetia — Alania	3	9	1	8
Republic of Chechnya	—	5	—	5
Stavropol Territory	5	44	5	39
PRIVOLZHISKY FEDERAL DISTRICT	100	357	52	305
Republic of Bashkortostan	8	33	—	33
Republic of Mariy-El	2	13	4	9
Republic of Mordovia	4	4	—	4
Republic of Tatarstan (Tatarstan)	22	64	44	20
Udmurt Republic	2	10	—	10
Chuvash Republic — Chuvashya	4	8	—	8
Perm Territory	5	33	—	33
Kirov Region	3	7	—	7
Nizhni Novgorod Region	12	74	2	72
Orenburg Region	8	13	—	13
Penza Region	1	14	—	14
Samara Region	17	49	2	47
Saratov Region	9	25	—	25
Ulyanovsk Region	3	10	—	10
URALS FEDERAL DISTRICT	39	198	58	140
Kurgan Region	2	7	—	7
Sverdlovsk Region	14	66	4	62
Tyumen Region	15	57	16	41
Khanty-Mansiysky Autonomous Area — Yugra	8	16	3	13
Yamalo-Nenetsky Autonomous Area	—	9	—	9
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	7	32	13	19
Chelyabinsk Region	8	68	38	30
SIBERIA FEDERAL DISTRICT	47	207	20	187
Republic of Altai	2	6	1	5
Republic of Buryatia	1	8	2	6
Republic of Tyva	1	3	—	3
Republic of Khakassia	2	3	—	3
Altai Territory	7	13	5	8
Zabaykalskiy Territory	—	6	—	6
Krasnoyarsk Territory	5	33	3	30
Irkutsk Region	7	22	1	21
Kemerovo Region	6	15	—	15
Novosibirsk Region	8	61	—	61
Omsk Region	6	20	—	20
Tomsk Region	2	17	8	9
FAR EAST FEDERAL DISTRICT	22	95	7	88
Republic of Sakha (Yakutia)	4	14	—	14
Kamchatka Territory	3	8	3	5
Primorski Territory	6	19	2	17
Khabarovsk Territory	2	30	—	30
Amur Region	2	6	—	6
Magadan Region	—	6	—	6
Sakhalin Region	5	7	2	5
Jewish Autonomous Region	—	4	—	4
Chukotka Autonomous Area	—	1	—	1
CRIMEA FEDERAL DISTRICT	—	17	—	17
Republic of Crimea	—	12	—	12
Sevastopol	—	5	—	5

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

	31.07.2014				
	additional offices	external cash desks	cash credit offices	operational offices	total
1	2	3	4	5	6
RUSSIAN FEDERATION	24,088	7,118	2,497	9,296	42,999
CENTRAL FEDERAL DISTRICT	7,212	2,364	279	2,076	11,931
Belgorod Region	160	194	19	130	503
Bryansk Region	101	51	9	108	269
Vladimir Region	194	99	11	151	455
Voronezh Region	329	212	37	184	762
Ivanovo Region	174	7	9	85	275
Kaluga Region	133	36	10	124	303
Kostroma Region	116	3	5	71	195
Kursk Region	132	76	22	106	336
Lipetsk Region	156	76	23	108	363
Moscow Region	1 531	462	16	131	2 140
Orel Region	103	46	9	63	221
Ryazan Region	126	65	14	102	307
Smolensk Region	101	42	9	91	243
Tambov Region	127	130	11	65	333
Tver Region	142	75	11	109	337
Tula Region	166	53	10	143	372
Yaroslavl Region	237	2	16	146	401
Moscow	3,184	735	38	159	4,116
NORTH-WEST FEDERAL DISTRICT	2,373	208	353	1,065	3,999
Republic of Karelia	114	7	16	48	185
Republic of Komi	170	17	17	92	296
Arkhangelsk Region	197	5	27	98	327
Nenets Autonomous Area	13	—	—	1	14
Arkhangelsk Region without Nenets Autonomous Area	184	5	27	97	313
Vologda Region	235	12	44	112	403
Kaliningrad Region	129	17	33	102	281
Leningrad Region	46	17	13	350	426
Murmansk Region	125	6	14	94	239
Novgorod Region	120	2	16	48	186
Pskov Region	113	8	13	54	188
St. Petersburg	1,124	117	160	67	1,468
SOUTH FEDERAL DISTRICT	2,653	438	315	733	4,139
Republic of Adigei (Adigeya)	76	7	12	19	114
Republic of Kalmykia	37	1	2	8	48
Krasnodar Territory	1,152	134	136	327	1,749
Astrakhan Region	113	62	14	71	260
Volgograd Region	266	164	48	190	668
Rostov Region	1,009	70	103	118	1,300
NORTH-CAUCASIAN FEDERAL DISTRICT	799	90	121	110	1,120
Republic of Daghestan	134	15	10	12	171
Republic of Ingushetia	15	1	—	1	17
Kabardino-Balkar Republic	81	41	5	8	135
Karachai-Cherkess Republic	33	1	2	8	44

Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	44	12	6	12	74
Republic of Chechnya	39	—	6	8	53
Stavropol Territory	453	20	92	61	626
PRIVOLZHSKY FEDERAL DISTRICT	4,891	2,433	579	2,080	9,983
Republic of Bashkortostan	790	354	90	219	1,453
Republic of Mariy-El	67	38	13	58	176
Republic of Mordovia	147	75	8	60	290
Republic of Tatarstan (Tatarstan)	737	477	77	244	1,535
Udmurt Republic	251	12	35	138	436
Chuvash Republic — Chuvashya	140	135	33	99	407
Perm Territory	578	24	52	236	890
Kirov Region	207	78	32	103	420
Nizhni Novgorod Region	598	274	71	145	1,088
Orenburg Region	294	266	51	169	780
Penza Region	159	207	19	96	481
Samara Region	471	169	62	243	945
Saratov Region	290	255	21	187	753
Ulyanovsk Region	162	69	15	83	329
URALS FEDERAL DISTRICT	2,232	550	349	822	3,953
Kurgan Region	92	165	15	83	355
Sverdlovsk Region	925	169	82	111	1,287
Tyumen Region	729	99	95	353	1 276
Khanty-Mansiysky Autonomous Area — Yugra	355	57	38	155	605
Yamalo-Nenetsky Autonomous Area	134	16	7	63	220
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	240	26	50	135	451
Chelyabinsk Region	486	117	157	275	1,035
SIBERIA FEDERAL DISTRICT	2,836	906	327	1,526	5,595
Republic of Altai	36	4	3	9	52
Republic of Buryatia	169	3	15	119	306
Republic of Tyva	40	—	5	10	55
Republic of Khakassia	86	18	7	76	187
Altai Territory	257	443	31	185	916
Zabaykalskiy Territory	167	1	14	85	267
Krasnoyarsk Territory	506	96	37	263	902
Irkutsk Region	315	47	39	222	623
Kemerovo Region	291	90	53	219	653
Novosibirsk Region	500	122	69	80	771
Omsk Region	323	77	34	153	587
Tomsk Region	146	5	20	105	276
FAR EAST FEDERAL DISTRICT	1,047	126	111	617	1,901
Republic of Sakha (Yakutia)	187	32	9	113	341
Kamchatka Territory	72	5	4	37	118
Primorski Territory	311	24	49	169	553
Khabarovsk Territory	227	22	29	85	363
Amur Region	126	21	10	80	237
Magadan Region	37	7	3	13	60
Sakhalin Region	66	13	5	79	163
Jewish Autonomous Region	21	2	2	20	45
Chukotka Autonomous Area	—	—	—	21	21
CRIMEA FEDERAL DISTRICT	45	3	63	267	378
Republic of Crimea	43	2	48	190	283
Sevastopol	2	1	15	77	95

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
RUSSIAN FEDERATION				
31.12.2013	251 (29)	134 (13)	116 (16)	222 (28)
31.03.2014	245 (30)	129 (13)	115 (17)	216 (28)
30.06.2014	238 (33)	127 (14)	110 (19)	211 (30)
CENTRAL FEDERAL DISTRICT				
31.12.2013	169 (19)	90 (9)	78 (10)	141 (19)
31.03.2014	163 (20)	85 (9)	77 (11)	135 (19)
30.06.2014	158 (23)	84 (10)	73 (13)	132 (21)
Moscow and Moscow Region				
31.12.2013	161 (18)	87 (8)	73 (10)	133 (18)
31.03.2014	155 (19)	82 (8)	72 (11)	127 (18)
30.06.2014	150 (22)	81 (9)	68 (13)	124 (20)
NORTH-WEST FEDERAL DISTRICT				
31.12.2013	19 (2)	12 (1)	7 (1)	19 (2)
31.03.2014	20 (2)	11 (1)	9 (1)	20 (2)
30.06.2014	20 (2)	11 (1)	9 (1)	20 (2)
SOUTH FEDERAL DISTRICT				
31.12.2013	7	2	5	7
31.03.2014	8	3	5	8
30.06.2014	9	4	5	9
NORTH-CAUCASIAN FEDERAL DISTRICT				
31.12.2013	1	—	1	1
31.03.2014	1	—	1	1
30.06.2014	1	—	1	1
PRIVOLZHISKY FEDERAL DISTRICT				
31.12.2013	29 (3)	12 (1)	17 (2)	29 (3)
31.03.2014	27 (3)	12 (1)	15 (2)	27 (3)
30.06.2014	25 (3)	11 (1)	14 (2)	25 (3)
URALS FEDERAL DISTRICT				
31.12.2013	10 (2)	9 (1)	1 (1)	10 (2)
31.03.2014	10 (2)	9 (1)	1 (1)	10 (2)
30.06.2014	9 (2)	8 (1)	1 (1)	9 (2)
SIBERIA FEDERAL DISTRICT				
31.12.2013	10 (3)	3 (1)	7 (2)	9 (2)
31.03.2014	10 (3)	3 (1)	7 (2)	9 (2)
30.06.2014	10 (3)	3 (1)	7 (2)	9 (2)
FAR EAST FEDERAL DISTRICT				
31.12.2013	6	6	—	6
31.03.2014	6	6	—	6
30.06.2014	6	6	—	6
CRIMEA FEDERAL DISTRICT				
31.03.2014	...	...	...	...
30.06.2014	...	...	...	...

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

	31.07.2014													total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more				
1	2	3	4	5	6	7	8	9	10	11	12			
RUSSIAN FEDERATION	13	13	43	33	123	228	120	116	161	27	877			
CENTRAL FEDERAL DISTRICT	3	7	26	23	54	131	58	81	117	22	522			
Belgorod Region	—	—	—	—	1	—	2	1	—	—	4			
Bryansk Region	—	—	—	—	—	—	—	—	—	—	—			
Vladimir Region	—	—	—	—	1	1	—	1	—	—	3			
Voronezh Region	—	—	—	—	1	—	1	—	—	—	2			
Ivanovo Region	—	—	1	—	3	2	—	—	—	—	6			
Kaluga Region	—	—	—	1	—	3	—	—	—	—	4			
Kostroma Region	—	—	—	—	1	1	3	—	1	—	6			
Kursk Region	—	—	1	—	1	—	—	—	—	—	2			
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	2	—	—	1	1	—	—	5			
Moscow	3	6	22	16	41	117	47	76	114	22	464			
NORTH-WEST FEDERAL DISTRICT	3	3	5	3	11	16	10	8	9	0	68			
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1			
Republic of Komi	—	—	—	—	1	—	—	—	—	—	1			
Arkhangelsk Region	—	—	1	—	—	—	—	—	—	—	1			
Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—			
Arkhangelsk Region without Nenets Autonomous Area	—	—	1	—	—	—	—	—	—	—	1			
Vologda Region	—	—	1	—	3	3	1	1	1	—	10			
Kaliningrad Region	—	—	—	—	—	1	—	—	1	—	2			

(units)

Table 6.2.4 (cont.)
(units)

	1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	—	—	—	1	—	—	1	2	1	—	—	5
Murmansk Region	1	—	—	—	—	—	1	—	1	—	—	3
Novgorod Region	—	—	1	—	—	—	1	—	—	—	—	2
Pskov Region	—	—	—	—	—	1	—	1	—	—	—	2
St. Petersburg	2	2	2	2	3	5	9	6	5	7	—	41
SOUTH FEDERAL DISTRICT	1	1	1	3	—	7	19	9	3	2	—	45
Republic of Adigei (Adigeya)	—	—	—	2	—	—	2	—	—	—	—	4
Republic of Kalmykia	—	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	—	1	—	2	4	4	1	2	—	14
Astrakhan Region	1	1	1	—	—	—	2	1	—	—	—	5
Volgograd Region	—	—	—	—	—	—	4	—	—	—	—	4
Rostov Region	—	—	—	—	—	3	7	4	2	—	—	16
NORTH-CAUCASIAN FEDERAL DISTRICT	1	1	—	2	—	10	12	6	3	—	—	34
Republic of Dagestan	1	1	—	1	—	3	7	3	1	—	—	16
Republic of Ingushetia	—	—	—	—	—	—	—	—	—	—	—	0
Kabardino-Balkar Republic	—	—	—	—	—	3	2	—	—	—	—	5
Karachai-Cherkess Republic	—	—	—	1	—	1	—	1	2	—	—	5
Republic of Northern Ossetia — Alania	—	—	—	—	—	1	—	2	—	—	—	3
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	—	—	2	3	—	—	—	—	5
PRIVOLZHSKY FEDERAL DISTRICT	2	2	1	2	2	15	22	22	12	18	4	100
Republic of Bashkortostan	—	—	—	—	—	—	2	4	1	1	0	8
Republic of Mariy-El	—	—	—	2	—	—	—	—	—	—	—	2
Republic of Mordovia	—	—	—	—	—	—	—	3	1	—	—	4
Republic of Tatarstan (Tatarstan)	1	1	1	—	—	2	5	1	4	5	3	22
Udmurt Republic	—	—	—	—	—	—	—	2	—	—	—	2
Chuvash Republic — Chuvashya	—	—	—	—	—	1	2	1	—	—	—	4
Perm Territory	1	—	—	—	—	1	1	—	—	2	—	5
Kirov Region	—	—	—	—	1	—	—	—	1	1	—	3
Nizhni Novgorod Region	—	—	—	—	—	4	2	4	—	2	—	12
Orenburg Region	—	—	—	—	—	3	—	1	2	2	—	8
Penza Region	—	—	—	—	—	—	1	—	—	—	—	1
Samara Region	—	—	—	—	—	1	5	2	3	5	1	17
Saratov Region	—	—	—	—	1	2	2	4	—	—	—	9
Ulyanovsk Region	—	—	—	—	—	1	2	—	—	—	—	3

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
RUSSIAN FEDERATION			
31.03.2014	900	59,377,245.3	37
30.04.2014	894	60,208,126.8	36
31.05.2014	888	61,195,813.4	36
30.06.2014	884	61,385,207.8	36
CENTRAL FEDERAL DISTRICT			
31.03.2014	535	53,363,635.0	20
30.04.2014	532	54,332,376.1	20
31.05.2014	527	55,287,607.6	20
30.06.2014	525	55,346,833.8	20
Moscow and Moscow Region			
31.03.2014	487	53,004,500.4	19
30.04.2014	484	53,962,718.6	19
31.05.2014	478	54,879,563.1	19
30.06.2014	476	54,931,947.6	19
NORTH-WEST FEDERAL DISTRICT			
31.03.2014	71	1,665,079.7	10
30.04.2014	70	1,564,838.7	9
31.05.2014	70	1,568,238.8	9
30.06.2014	70	1,621,633.7	9
SOUTH FEDERAL DISTRICT			
31.03.2014	46	294,866.4	12
30.04.2014	46	293,295.5	12
31.05.2014	45	293,150.8	11
30.06.2014	45	302,960.6	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
31.03.2014	37	48,236.9	15
30.04.2014	36	47,040.5	15
31.05.2014	36	47,331.8	15
30.06.2014	35	44,427.6	14
PRIVOLZHISKY FEDERAL DISTRICT			
31.03.2014	101	1,585,559.0	26
30.04.2014	100	1,569,435.7	26
31.05.2014	100	1,587,380.7	26
30.06.2014	100	1,610,035.0	26
URALS FEDERAL DISTRICT			
31.03.2014	40	1,288,367.5	8
30.04.2014	40	1,237,602.6	8
31.05.2014	40	1,239,097.8	8
30.06.2014	40	1,280,717.3	8
SIBERIA FEDERAL DISTRICT			
31.03.2014	48	582,959.5	8
30.04.2014	48	600,655.4	7
31.05.2014	48	609,506.5	7
30.06.2014	47	616,895.3	7
FAR EAST FEDERAL DISTRICT			
31.03.2014	22	548,541.0	4
30.04.2014	22	562,882.2	4
31.05.2014	22	563,499.5	4
30.06.2014	22	561,704.5	4
CRIMEA FEDERAL DISTRICT			
31.03.2014	...	...	...
30.04.2014	...	...	...
31.05.2014	...	...	...
30.06.2014	...	...	...

Table 6.2.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from August 10 to September 10, 2014
Grouped by Registered Authorized Capital**

(units)

	Up 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 of rubles and more	Total
1	2	3	4	5	6	7	8
RUSSIAN FEDERATION	15	22	18	69	127	313	564
CENTRAL FEDERAL DISTRICT	6	9	11	22	60	200	308
Belgorod Region	—	—	—	—	—	3	3
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	1	—	—	1
Voronezh Region	—	—	—	1	—	—	1
Ivanovo Region	—	—	—	—	1	—	1
Kaluga Region	—	—	—	—	3	—	3
Kostroma Region	—	—	—	1	1	3	5
Kursk Region	—	—	—	1	—	—	1
Lipetsk Region	—	—	—	—	—	1	1
Orel Region	—	—	—	—	—	—	—
Ryazan Region	—	—	2	—	1	—	3
Smolensk Region	—	—	—	1	—	1	2
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	—	1	1	—	2
Tula Region	—	1	—	—	2	—	3
Yaroslavl Region	—	1	1	—	—	1	3
Moscow and Moscow Region	6	7	8	15	51	191	278
NORTH-WEST FEDERAL DISTRICT	4	3	2	6	7	19	41
Republic of Karelia	—	—	—	1	—	—	1
Republic of Komi	—	—	—	1	—	—	1
Arkhangelsk Region	—	—	—	—	—	—	—
Nenets Autonomous Area	—	—	—	—	—	—	—
Arkhangelsk Region without Nenets Autonomous Area	—	—	—	—	—	—	—
Vologda Region	—	1	—	1	3	3	8
Kaliningrad Region	—	—	—	—	1	1	2
Leningrad Region	—	1	—	—	1	3	5
Murmansk Region	1	—	—	—	1	1	3
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	—	1	—	1	2
St. Petersburg	2	1	2	2	—	10	17
SOUTH FEDERAL DISTRICT	1	3	—	4	16	11	35
Republic of Adigei (Adigeya)	—	2	—	—	2	—	4
Republic of Kalmykia	—	—	—	1	—	—	1
Krasnodar Territory	—	1	—	2	4	6	13
Astrakhan Region	1	—	—	—	1	1	3
Volgograd Region	—	—	—	—	4	—	4
Rostov Region	—	—	—	1	5	4	10
NORTH-CAUCASIAN FEDERAL DISTRICT	—	1	—	9	6	4	20
Republic of Daghestan	—	—	—	2	3	1	6
Republic of Ingushetia	—	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	3	—	—	3
Karachai-Cherkess Republic	—	1	—	1	—	3	5
Republic of Northern Ossetia — Alania	—	—	—	1	—	—	1

Table 6.2.7

Financial Performance of Credit Institutions

		30.06.2014						
1	2	3	4	5	6	7		
	total profit (+)/loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles		
RUSSIAN FEDERATION	451,385.8	486,637.0	76.9	35,251.3	23.1	77,421.1		
CENTRAL FEDERAL DISTRICT	423,613.2	454,002.6	78.1	30,389.4	21.9	69,888.7		
Belgorod Region	108.4	132.5	75.0	24.1	25.0	25.5		
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0		
Vladimir Region	226.7	228.0	66.7	1.3	33.3	22.6		
Voronezh Region	-0.4	5.8	50.0	6.2	50.0	3.9		
Ivanovo Region	131.3	131.8	83.3	0.5	16.7	16.7		
Kaluga Region	140.5	155.1	75.0	14.6	25.0	26.7		
Kostroma Region	7,971.7	8,022.6	66.7	50.8	33.3	552.5		
Kursk Region	224.1	224.6	50.0	0.4	50.0	41.4		
Lipetsk Region	-257.8	0.0	0.0	257.8	100.0	1.4		
Moscow Region	-20.2	203.4	77.8	223.6	22.2	69.4		
Orel Region	-43.7	0.0	0.0	43.7	100.0	11.2		
Ryazan Region	90.2	109.9	75.0	19.7	25.0	33.3		
Smolensk Region	30.9	30.9	100.0	0.0	0.0	0.8		
Tambov Region	28.2	28.2	100.0	0.0	0.0	7.9		
Tver Region	130.7	130.7	100.0	0.0	0.0	10.3		
Tula Region	74.2	74.2	100.0	0.0	0.0	12.1		
Yaroslavl Region	135.3	163.7	60.0	28.5	40.0	44.5		
Moscow	414,643.1	444,361.1	78.5	29,718.0	21.5	69,008.3		
NORTH-WEST FEDERAL DISTRICT	11,433.6	12,176.0	78.6	742.4	21.4	2,591.2		
Republic of Karelia	14.2	14.2	100.0	0.0	0.0	2.7		
Republic of Komi	41.3	41.3	100.0	0.0	0.0	5.0		
Arkhangelsk Region	-54.1	0.0	0.0	54.1	100.0	0.2		
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0		
Arkhangelsk Region without Nenets Autonomous Area	-54.1	0.0	0.0	54.1	100.0	0.2		
Vologda Region	-199.1	43.1	60.0	242.1	40.0	55.1		
Kaliningrad Region	276.7	276.7	100.0	0.0	0.0	28.2		

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	103.4	128.9	75.0	25.5	25.0	2.8
Murmansk Region	120.3	120.3	100.0	0.0	0.0	40.7
Novgorod Region	50.9	50.9	100.0	0.0	0.0	7.2
Pskov Region	25.2	25.2	100.0	0.0	0.0	5.7
St. Petersburg	11,054.7	11,475.4	79.5	420.7	20.5	2,443.7
SOUTH FEDERAL DISTRICT	2,589.5	2,910.9	68.9	321.4	31.1	553.5
Republic of Adigei (Adigeya)	358.5	358.5	100.0	0.0	0.0	21.8
Republic of Kalmykia	9.0	9.0	100.0	0.0	0.0	0.7
Krasnodar Territory	860.5	1,028.8	64.3	168.3	35.7	290.4
Astrakhan Region	26.2	67.8	60.0	41.6	40.0	11.7
Volgograd Region	48.3	115.4	25.0	67.1	75.0	35.5
Rostov Region	1,286.9	1,331.4	75.0	44.5	25.0	193.4
NORTH-CAUCASIAN FEDERAL DISTRICT	391.4	638.5	65.7	247.1	34.3	99.3
Republic of Dagestan	-57.9	51.5	64.7	109.4	35.3	34.7
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	20.0	35.1	80.0	15.2	20.0	8.6
Karachai-Cherkess Republic	400.8	408.7	80.0	7.9	20.0	32.3
Republic of Northern Ossetia — Alania	-58.7	24.3	33.3	83.0	66.7	1.9
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	87.4	119.0	60.0	31.6	40.0	21.9
PRIVOLZHSKY FEDERAL DISTRICT	5,281.5	6,766.0	84.0	1,484.5	16.0	1,582.6
Republic of Bashkortostan	205.2	229.4	87.5	24.2	12.5	73.3
Republic of Mariy-El	21.0	21.0	100.0	0.0	0.0	5.0
Republic of Mordovia	71.0	94.1	75.0	23.1	25.0	23.2
Republic of Tatarstan (Tatarstan)	2,113.5	2,603.6	95.5	490.0	4.5	671.7
Udmurt Republic	704.5	704.5	100.0	0.0	0.0	94.7
Chuvash Republic — Chuvashya	19.9	28.5	75.0	8.6	25.0	13.8
Perm Territory	-445.6	23.1	60.0	468.7	40.0	19.1
Kirov Region	365.5	365.5	100.0	0.0	0.0	89.8
Nizhni Novgorod Region	394.8	756.9	75.0	362.1	25.0	152.5
Orenburg Region	219.4	236.8	75.0	17.4	25.0	29.6
Penza Region	1.7	1.7	100.0	0.0	0.0	3.6
Samara Region	1,217.0	1,263.8	88.2	46.8	11.8	308.1
Saratov Region	416.5	418.2	88.9	1.8	11.1	85.9
Ulyanovsk Region	-23.0	18.8	33.3	41.9	66.7	12.5

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	5,439.3	5,795.8	72.5	356.4	27.5	1,134.0
Kurgan Region	41.1	41.1	100.0	0.0	0.0	10.8
Sverdlovsk Region	1,492.1	1,737.1	53.3	244.9	46.7	194.7
Tyumen Region	2,933.3	3,017.8	80.0	84.5	20.0	717.2
Khanty-Mansiysky Autonomous Area — Yugra	1,880.0	1,880.7	87.5	0.7	12.5	515.5
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	1,053.3	1,137.2	71.4	83.8	28.6	201.7
Chelyabinsk Region	972.8	999.8	87.5	27.0	12.5	211.3
SIBERIA FEDERAL DISTRICT	1,639.6	2,388.0	70.2	748.4	29.8	580.2
Republic of Altai	8.9	12.2	50.0	3.3	50.0	3.6
Republic of Buryatia	74.9	74.9	100.0	0.0	0.0	12.3
Republic of Tyva	-20.7	0.0	0.0	20.7	100.0	0.1
Republic of Khakassia	47.4	50.7	50.0	3.2	50.0	11.9
Altai Territory	167.9	167.9	100.0	0.0	0.0	12.3
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	-300.3	18.2	40.0	318.5	60.0	0.5
Irkutsk Region	51.5	110.4	57.1	59.0	42.9	23.6
Kemerovo Region	138.0	151.5	83.3	13.5	16.7	10.0
Novosibirsk Region	1,370.6	1,663.6	75.0	293.0	25.0	444.3
Omsk Region	30.8	68.0	66.7	37.3	33.3	44.6
Tomsk Region	70.6	70.6	100.0	0.0	0.0	16.9
FAR EAST FEDERAL DISTRICT	997.6	1,959.2	68.2	961.5	31.8	991.7
Republic of Sakha (Yakutia)	84.7	84.7	100.0	0.0	0.0	48.1
Kamchatka Territory	-13.2	63.6	66.7	76.8	33.3	20.4
Primorski Territory	1,340.6	1,342.2	83.3	1.6	16.7	166.2
Khabarovsk Territory	-13.3	0.0	0.0	13.3	100.0	1.4
Amur Region	-373.1	398.8	50.0	771.9	50.0	735.8
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-28.0	69.8	60.0	97.8	40.0	19.8
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	...	...	...	...	...	...
Republic of Crimea	...	...	...	...	...	...
Sevastopol	...	...	...	...	...	...

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
30.09.2013 ¹	48	48	37	42 (18)	77 (8)
31.12.2013	45	49	35	46 (19)	76 (10)
31.03.2014	47	48	31	41 (17)	78 (13)
30.06.2014	44	48	29	42 (21)	75 (12)
CENTRAL FEDERAL DISTRICT					
30.09.2013	26	26	25	25 (9)	69 (7)
31.12.2013	22	28	24	26 (9)	69 (10)
31.03.2014	22	26	22	22 (7)	71 (13)
30.06.2014	20	27	20	23 (11)	68 (12)
Moscow and Moscow Region					
30.09.2013	23	24	24	24 (9)	68 (6)
31.12.2013	19	26	23	25 (9)	68 (9)
31.03.2014	19	24	21	21 (7)	70 (12)
30.06.2014	17	25	19	22 (11)	67 (11)
NORTH-WEST FEDERAL DISTRICT					
30.09.2013	5	4	2	3 (2)	4
31.12.2013	5	4	2	4 (2)	4
31.03.2014	6	5	1	4 (2)	4
30.06.2014	6	5	1	4 (2)	4
SOUTH FEDERAL DISTRICT					
30.09.2013	2	1	—	2	2
31.12.2013	2	1	—	2	2
31.03.2014	3	1	—	2	2
30.06.2014	3	1	—	3	2
NORTH-CAUCASIAN FEDERAL DISTRICT					
30.09.2013	—	1	—	—	—
31.12.2013	—	1	—	—	—
31.03.2014	—	1	—	—	—
30.06.2014	—	1	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
30.09.2013	6	10	6	6 (3)	2 (1)
31.12.2013	6	10	5	7 (3)	1
31.03.2014	6	9	5	6 (3)	1
30.06.2014	6	8	5	5 (3)	1
URALS FEDERAL DISTRICT					
30.09.2013	6	1	1	1 (1)	—
31.12.2013	6	1	1	2 (2)	—
31.03.2014	6	1	1	2 (2)	—
30.06.2014	5	1	1	2 (2)	—
SIBERIA FEDERAL DISTRICT					
30.09.2013	2	3	1	4 (3)	—
31.12.2013	3	2	1	4 (3)	—
31.03.2014	3	3	—	4 (3)	—
30.06.2014	3	3	—	4 (3)	—
FAR EAST FEDERAL DISTRICT					
30.09.2013	1	2	2	1	—
31.12.2013	1	2	2	1	—
31.03.2014	1	2	2	1	—
30.06.2014	1	2	2	1	—
CRIMEA FEDERAL DISTRICT					
31.03.2014	...	...	...	...	...
30.06.2014	...	...	...	...	...

¹ Since June 30, 2013 indicator shows the quantity of the credit institutions if taking into account complete emissions which resulted in changes of authorized capital that have not been registered in charters.

² 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)

	31.03.2014			30.06.2014		
	GDA	GLA ¹	CA ¹	GDA	GLA ¹	CA ¹
1	2	3	4	5	6	7
RUSSIAN FEDERATION	435	612	1,152	476	603	1,112
CENTRAL FEDERAL DISTRICT	235	344	561	267	340	551
Belgorod Region	2	1	4	2	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	9	3	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	2	5	4	3	6
Tula Region	2	3	6	2	3	6
Yaroslavl Region	2	3	9	2	3	8
Moscow and Moscow Region	214	310	473	246	305	464
NORTH-WEST FEDERAL DISTRICT	26	34	81	29	34	81
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 without Nenets Autonomous Area	—	—	2	—	—	2
Vologda Region	6	7	9	7	7	9
Kaliningrad Region	2	2	7	2	2	6
Leningrad Region	2	3	3	2	3	3
Murmansk Region	2	1	4	2	1	4
Novgorod Region	1	1	3	2	1	3
Pskov Region	1	—	2	2	—	2
St. Petersburg	11	18	43	11	18	44
SOUTH FEDERAL DISTRICT	32	35	69	34	34	66
Republic of Adigei (Adigeya)	3	4	5	3	4	5
Republic of Kalmykia	1	2	3	1	2	3
Krasnodar Territory	11	15	25	13	14	23
Astrakhan Region	4	2	5	4	2	5
Volgograd Region	4	3	10	4	3	9
Rostov Region	9	9	21	9	9	21
NORTH-CAUCASIAN FEDERAL DISTRICT	6	14	27	7	13	26
Republic of Daghestan	2	1	1	2	1	1
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	4	6	—	4	6
Karachai-Cherkess Republic	2	3	5	2	3	5
Republic of Northern Ossetia — Alania	—	4	6	—	3	5
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	2	2	9	3	2	9

Table 6.2.9 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	71	88	172	74	87	162
Republic of Bashkortostan	4	9	23	4	7	21
Republic of Mariy-El	—	—	3	1	—	2
Republic of Mordovia	3	4	6	3	4	6
Republic of Tatarstan (Tatarstan)	17	20	24	19	20	24
Udmurt Republic	2	2	5	2	2	4
Chuvash Republic — Chuvashya	3	4	8	3	4	7
Perm Territory	3	5	13	3	5	12
Kirov Region	3	3	6	3	3	6
Nizhni Novgorod Region	7	11	24	7	11	23
Orenburg Region	5	5	9	5	5	8
Penza Region	1	1	6	1	1	5
Samara Region	14	13	24	14	14	24
Saratov Region	9	9	15	9	9	14
Ulyanovsk Region	—	2	6	—	2	6
URALS FEDERAL DISTRICT	30	36	65	29	34	56
Kurgan Region	1	2	4	1	2	4
Sverdlovsk Region	10	15	29	9	13	22
Tyumen Region	12	12	20	12	12	19
Khanty-Mansiysky Autonomous Area — Yugra	6	5	6	6	5	6
Yamalo-Nenetsky Autonomous Area	—	—	—	—	—	—
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	6	7	14	6	7	13
Chelyabinsk Region	7	7	12	7	7	11
SIBERIA FEDERAL DISTRICT	22	40	115	23	40	108
Republic of Altai	1	1	3	1	1	3
Republic of Buryatia	1	1	6	1	1	5
Republic of Tyva	—	1	3	—	1	3
Republic of Khakassia	2	2	3	2	2	3
Altai Territory	—	5	9	1	5	7
Zabaykalskiy Territory	—	—	4	—	—	3
Krasnoyarsk Territory	3	3	12	3	3	12
Irkutsk Region	2	7	18	2	7	17
Kemerovo Region	4	5	11	4	5	11
Novosibirsk Region	5	7	25	5	7	25
Omsk Region	2	6	14	2	6	13
Tomsk Region	2	2	7	2	2	6
FAR EAST FEDERAL DISTRICT	13	21	62	13	21	62
Republic of Sakha (Yakutia)	4	4	9	4	4	9
Kamchatka Territory	2	3	6	2	3	6
Primorski Territory	3	6	14	3	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.

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)

	30.06.2014													
	customer funds, total		of which:								deposits of legal entities		individual deposits	
			funds of organizations				deposits of legal entities							
	in rubles	in foreign currency and precious metals	public organizations		non-public organizations		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency		
in rubles			in foreign currency	in rubles	in foreign currency									
1	2	3	4	5	6	7	8	9	10	11				
RUSSIAN FEDERATION	26,783,807	9,788,010	536,428	49,682	4,798,047	979,720	6,187,156	2,804,826	13,678,452	3,176,606				
CENTRAL FEDERAL DISTRICT	15,462,941	8,148,496	368,794	44,209	3,082,458	727,647	4,637,246	2,602,669	6,108,746	2,237,882				
Belgorod Region	141,709	40,850	1,443	5	17,470	913	15,357	17,159	105,410	19,561				
Bryansk Region	77,926	13,590	525	0	8,779	492	5,358	8,044	62,017	4,554				
Vladimir Region	130,864	13,984	1,773	101	14,469	1,078	9,277	499	103,132	9,836				
Voronezh Region	250,189	28,334	943	7	31,699	1,552	22,582	7,087	189,638	15,401				
Ivanovo Region	77,997	8,816	76	0	6,620	688	2,868	69	67,161	7,419				
Kaluga Region	115,611	10,522	1,594	5	14,901	1,877	16,791	467	80,789	6,579				
Kostroma Region	50,619	3,102	81	0	4,009	211	3,567	108	41,576	2,385				
Kursk Region	79,504	15,766	707	82	7,213	728	7,664	9,939	62,094	4,056				
Lipetsk Region	100,831	23,393	395	0	10,776	2,803	9,906	14,214	78,376	5,446				
Moscow Region	950,080	115,171	11,841	3,545	107,828	12,299	48,884	4,168	768,217	87,826				
Orel Region	55,482	3,326	763	0	4,879	239	2,438	0	46,191	2,537				
Ryazan Region	104,199	9,157	646	0	12,101	316	7,350	2,103	82,529	5,792				
Smolensk Region	74,647	9,748	781	17	9,152	1,984	6,518	388	57,016	5,344				
Tambov Region	66,656	3,530	974	6	6,799	131	4,499	31	53,244	2,704				
Tver Region	108,708	11,516	340	0	14,430	528	5,738	770	86,453	7,254				
Tula Region	130,535	14,727	190	33	13,506	3,178	11,941	2,067	102,859	7,687				
Yaroslavl Region	154,644	19,192	2,336	3	18,735	2,025	18,364	738	112,381	15,318				
Moscow	12,792,740	7,803,772	343,386	40,405	2,779,092	696,605	4,438,144	2,534,818	4,009,663	2,028,183				

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WEST FEDERAL DISTRICT	2,611,063	582,508	34,558	3,596	496,010	98,942	437,243	67,528	1,571,676	320,586
Republic of Karelia	55,094	4,955	208	30	4,823	323	2,517	245	46,706	3,998
Republic of Komi	99,251	8,615	200	1	6,998	1,084	6,201	43	83,898	5,884
Arkhangelsk Region	150,448	9,306	801	14	21,585	437	25,265	970	100,661	6,983
Nenets Autonomous Area	7,206	234	168	0	630	40	477	0	5,730	153
Arkhangelsk Region without Nenets Autonomous Area	143,242	9,072	633	14	20,955	397	24,788	970	94,931	6,830
Vologda Region	108,870	15,245	276	0	11,071	5,082	8,357	1,307	86,191	7,220
Kaliningrad Region	107,838	29,092	2,361	588	16,112	4,596	5,990	1,176	81,176	19,331
Leningrad Region	118,243	12,241	816	8	9,815	1,041	8,978	2,173	97,157	7,513
Murmansk Region	119,352	15,769	818	41	9,574	5,525	5,084	635	102,957	8,831
Novgorod Region	47,920	4,617	230	0	5,851	1,009	3,580	112	37,349	3,078
Pskov Region	46,834	4,179	170	0	4,783	300	6,694	932	34,599	2,310
St. Petersburg	1,757,213	478,489	28,678	2,914	405,398	79,545	364,577	59,935	900,982	255,438
SOUTH FEDERAL DISTRICT	1,164,738	124,485	16,378	125	161,011	18,353	72,117	5,427	883,558	87,745
Republic of Adigei (Adigeya)	16,127	719	28	0	1,182	31	528	49	14,008	503
Republic of Kalmykia	7,564	453	89	0	824	6	194	0	6,246	336
Krasnodar Territory	528,739	52,429	6,267	67	81,691	4,716	36,032	2,715	390,935	41,590
Astrakhan Region	64,426	5,804	1,337	10	6,717	1,026	2,464	465	52,456	3,726
Volgograd Region	182,452	21,968	4,112	44	21,991	2,074	8,569	325	144,355	16,550
Rostov Region	365,430	43,112	4,545	4	48,606	10,500	24,330	1,873	275,558	25,040
NORTH-CAUCASIAN FEDERAL DISTRICT	325,109	22,796	8,481	20	42,107	1,278	20,733	449	246,033	16,782
Republic of Daghestan	51,338	1,590	774	14	8,020	366	1,667	71	39,204	949
Republic of Ingushetia	5,174	250	40	0	1,011	2	701	0	3,358	218
Kabardino-Balkar Republic	27,698	2,701	309	3	3,340	53	1,129	10	22,408	1,515
Karachai-Cherkess Republic	12,022	748	246	0	1,274	191	526	0	9,626	419
Republic of Northern Ossetia — Alania	27,634	1,528	354	1	2,917	53	1,389	31	22,446	1,076
Republic of Chechnya	13,134	326	484	0	4,958	37	1,062	101	6,326	187
Stavropol Territory	188,109	15,653	6,274	2	20,587	576	14,259	236	142,665	12,418

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
PRIVOLZHSKY FEDERAL DISTRICT	3,077,917	401,124	44,946	334	439,005	60,212	468,768	59,544	2,021,118	217,009
Republic of Bashkortostan	384,383	52,534	3,561	36	39,969	21,771	114,000	8,016	222,785	18,330
Republic of Mariy-El	41,954	2,590	176	5	5,158	333	6,060	382	29,939	1,396
Republic of Mordovia	51,907	2,876	508	1	5,531	524	5,639	11	39,271	1,501
Republic of Tatarstan (Tatarstan)	622,620	70,254	8,928	91	103,910	3,540	147,842	1,685	318,504	36,346
Udmurt Republic	126,604	9,462	389	1	27,558	1,270	12,066	194	84,746	5,632
Chuvash Republic — Chuvashya	86,031	7,438	422	0	8,641	900	9,505	1,791	66,126	3,331
Perm Territory	272,944	43,609	1,739	18	46,804	11,620	24,762	3,035	195,132	25,570
Kirov Region	93,079	6,469	1,513	0	9,252	1,095	6,947	728	72,668	4,027
Nizhni Novgorod Region	415,805	48,269	11,998	65	71,111	5,262	38,298	1,670	275,951	27,843
Orenburg Region	150,984	11,839	1,888	1	17,130	1,218	15,498	1,037	108,164	8,642
Penza Region	90,774	5,349	1,044	0	9,599	243	4,313	111	73,801	3,880
Samara Region	442,923	113,080	3,622	27	56,352	8,220	64,762	39,448	307,304	60,714
Saratov Region	206,832	20,065	8,298	84	24,844	2,103	15,250	1,387	154,793	15,474
Ulyanovsk Region	91,077	7,290	860	5	13,146	2,113	3,826	49	71,934	4,323
URALS FEDERAL DISTRICT	1,669,176	245,543	15,272	842	252,837	33,781	285,679	17,227	1,078,285	159,130
Kurgan Region	40,210	2,023	351	2	3,622	206	1,757	61	33,529	1,216
Sverdlovsk Region	587,262	92,325	7,900	461	106,034	17,630	56,466	7,854	401,025	53,234
Tyumen Region	724,338	114,387	2,838	12	98,748	11,205	192,949	5,399	416,060	82,882
Khanty-Mansiysky Autonomous Area — Yugra	386,916	88,671	1,254	1	40,948	9,521	133,552	1,035	202,268	64,683
Yamalo-Nenetsky Autonomous Area	122,314	7,345	534	0	30,473	124	10,607	3,007	79,069	3,681
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	215,108	18,371	1,050	11	27,327	1,560	48,790	1,357	134,723	14,518
Chelyabinsk Region	317,366	36,808	4,183	367	44,433	4,740	34,507	3,913	227,671	21,798
SIBERIA FEDERAL DISTRICT	1,565,872	150,409	22,934	404	198,194	19,771	136,885	17,331	1,165,129	88,493
Republic of Altai	7,366	244	139	0	446	40	458	0	6,138	138
Republic of Buryatia	46,924	8,099	571	0	5,158	2,141	5,353	2,737	33,969	1,880
Republic of Tyva	7,234	150	131	2	534	0	328	0	5,957	81
Republic of Khakassia	27,763	1,360	400	0	2,536	9	1,427	188	22,453	1,057
Altai Territory	133,925	13,997	822	7	14,630	543	13,120	4,559	102,427	7,342
Zabaykalskiy Territory	55,136	2,778	763	0	5,116	417	2,440	47	45,143	1,442
Krasnoyarsk Territory	269,025	18,748	11,187	50	39,966	2,475	17,868	275	192,341	13,806

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	212,718	17,831	1,441	20	26,249	1,830	26,327	2,027	154,896	10,407
Kemerovo Region	203,210	18,535	1,711	0	20,822	2,355	15,008	2,118	163,000	10,192
Novosibirsk Region	344,431	41,294	4,177	276	51,117	5,339	30,223	3,753	243,293	25,133
Omsk Region	153,189	14,306	1,153	3	15,472	2,234	14,700	327	118,990	10,314
Tomsk Region	104,951	13,067	439	46	16,148	2,388	9,633	1,300	76,522	6,701
FAR EAST FEDERAL DISTRICT	891,316	110,816	24,509	140	117,371	19,263	128,364	34,651	598,287	47,663
Republic of Sakha (Yakutia)	108,949	6,828	2,440	42	13,035	3,644	17,132	8	70,344	2,281
Kamchatka Territory	54,520	5,461	905	12	7,263	655	2,072	206	43,055	4,252
Primorski Territory	255,743	29,203	4,271	72	50,103	6,202	21,835	948	175,409	20,319
Khabarovsk Territory	203,130	49,020	14,273	8	21,953	4,800	12,642	30,680	149,055	10,706
Amur Region	74,029	6,140	591	5	7,424	1,236	9,824	1,627	54,160	1,856
Magadan Region	36,570	3,056	602	1	4,034	577	6,740	25	24,242	1,517
Sakhalin Region	137,950	10,253	848	0	12,010	2,131	57,366	1,157	65,117	6,242
Jewish Autonomous Region	9,905	450	95	0	648	13	375	0	8,564	374
Chukotka Autonomous Area	10,520	405	484	0	901	5	378	0	8,341	116
CRIMEA FEDERAL DISTRICT	15,675	1,833	556	12	9,054	473	121	0	5,620	1,316
Republic of Crimea	12,902	1,069	481	11	7,840	392	44	0	4,295	639
Sevastopol	2,773	764	75	1	1,214	81	77	0	1,325	677
OUTSIDE THE RUSSIAN FEDERATION	10,130	64,671	0	0	0	0	7,922	44,488	448	4,261

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

Table 6.3.2

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	30.06.2014			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	20,720.3	512.1	46,306.8	198.0
CENTRAL FEDERAL DISTRICT	18,568.2	302.0	30,530.8	141.5
Belgorod Region	7.3	0.0	0.2	6.3
Bryansk Region	4.7	0.0	1.4	0.0
Vladimir Region	7.0	1.9	2.2	1.5
Voronezh Region	12.8	0.3	110.9	0.0
Ivanovo Region	20.4	0.0	2.0	0.0
Kaluga Region	7.7	0.0	27.0	0.0
Kostroma Region	10.9	0.0	5.0	0.0
Kursk Region	7.2	0.0	0.0	0.0
Lipetsk Region	3.9	0.0	9.0	0.0
Moscow Region	159.9	30.4	820.8	17.4
Orel Region	1.3	0.1	0.0	0.0
Ryazan Region	8.3	0.0	0.0	0.0
Smolensk Region	9.0	0.0	6.5	0.0
Tambov Region	2.3	0.0	0.0	0.0
Tver Region	11.9	1.8	0.2	0.0
Tula Region	3.5	0.0	0.0	1.3
Yaroslavl Region	1.6	0.0	34.1	0.0
Moscow	18,288.5	267.5	29,511.5	115.0
NORTH-WEST FEDERAL DISTRICT	265.8	37.4	3,773.4	0.7
Republic of Karelia	2.0	0.9	1.5	0.0
Republic of Komi	11.8	18.3	30.9	0.0
Arkhangelsk Region	4.2	0.4	1.3	0.0
Nenets Autonomous Area	0.0	0.0	0.3	0.0
Arkhangelsk Region without Nenets Autonomous Area	4.2	0.4	1.0	0.0
Vologda Region	3.1	0.4	15.0	0.0
Kaliningrad Region	2.8	0.0	4.1	0.0
Leningrad Region	12.9	0.0	50.1	0.0
Murmansk Region	3.0	0.0	0.0	0.0
Novgorod Region	2.8	0.0	0.1	0.7
Pskov Region	0.6	17.1	0.0	0.0
St. Petersburg	222.6	0.3	3,670.4	0.0
SOUTH FEDERAL DISTRICT	119.9	34.5	77.7	14.6
Republic of Adigei (Adigeya)	0.1	0.0	0.0	0.0
Republic of Kalmykia	0.2	0.0	0.0	0.0
Krasnodar Territory	47.4	14.8	57.2	14.6
Astrakhan Region	6.5	1.4	0.1	0.0
Volgograd Region	33.3	1.4	0.0	0.0
Rostov Region	32.4	16.9	20.4	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	691.6	3.8	182.4	0.0
Republic of Daghestan	497.0	0.0	0.0	0.0
Republic of Ingushetia	0.7	0.0	0.0	0.0
Kabardino-Balkar Republic	0.2	0.0	0.0	0.0
Karachai-Cherkess Republic	5.8	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	7.4	0.0	0.0	0.0
Republic of Chechnya	158.2	0.0	0.0	0.0

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
Stavropol Territory	22.3	3.8	182.4	0.0
PRIVOLZHISKY FEDERAL DISTRICT	179.3	6.7	11,118.9	0.0
Republic of Bashkortostan	4.1	0.0	78.5	0.0
Republic of Mariy-El	21.7	6.2	1.2	0.0
Republic of Mordovia	3.5	0.0	179.4	0.0
Republic of Tatarstan (Tatarstan)	22.7	0.0	10,126.3	0.0
Udmurt Republic	0.2	0.0	7.8	0.0
Chuvash Republic — Chuvashya	7.2	0.0	30.4	0.0
Perm Territory	20.3	0.0	87.7	0.0
Kirov Region	17.9	0.0	27.6	0.0
Nizhni Novgorod Region	29.7	0.0	424.4	0.0
Orenburg Region	16.3	0.1	23.3	0.0
Penza Region	1.2	0.0	47.4	0.0
Samara Region	11.8	0.0	17.2	0.0
Saratov Region	16.3	0.0	0.0	0.0
Ulyanovsk Region	6.4	0.4	67.7	0.0
URALS FEDERAL DISTRICT	605.1	48.1	455.2	0.1
Kurgan Region	14.4	2.5	0.0	0.0
Sverdlovsk Region	20.0	0.2	179.9	0.0
Tyumen Region	547.4	45.4	240.6	0.1
Khanty-Mansiysky Autonomous Area — Yugra	545.4	0.0	79.6	0.0
Yamalo-Nenetsky Autonomous Area	1.5	9.8	117.1	0.1
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	0.5	35.6	43.9	0.0
Chelyabinsk Region	23.3	0.0	34.7	0.0
SIBERIA FEDERAL DISTRICT	162.8	45.2	76.4	0.0
Republic of Altai	1.6	17.2	0.0	0.0
Republic of Buryatia	7.8	0.0	0.0	0.0
Republic of Tyva	17.3	0.0	0.2	0.0
Republic of Khakassia	12.9	0.0	0.3	0.0
Altai Territory	19.2	13.8	0.1	0.0
Zabaykalskiy Territory	25.8	0.0	0.0	0.0
Krasnoyarsk Territory	17.6	1.7	3.5	0.0
Irkutsk Region	28.4	11.6	12.3	0.0
Kemerovo Region	10.5	0.1	0.0	0.0
Novosibirsk Region	12.1	0.8	56.9	0.0
Omsk Region	7.0	0.0	0.4	0.0
Tomsk Region	2.6	0.0	2.7	0.0
FAR EAST FEDERAL DISTRICT	127.5	34.4	92.0	39.2
Republic of Sakha (Yakutia)	42.4	0.0	39.9	0.0
Kamchatka Territory	14.3	0.0	0.0	0.0
Primorski Territory	33.6	3.3	5.3	0.0
Khabarovsk Territory	10.8	27.1	5.6	0.0
Amur Region	9.4	3.9	5.3	0.0
Magadan Region	9.6	0.0	0.2	39.0
Sakhalin Region	7.0	0.1	35.7	0.2
Jewish Autonomous Region	0.4	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	0.1	0.0	0.0	1.9
Republic of Crimea	0.0	0.0	0.0	0.0
Sevastopol	0.1	0.0	0.0	1.9

Table 6.3.3

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	30.06.2014		
	deposit certificates	savings certificates	bonds
	2	3	4
RUSSIAN FEDERATION	6,121.8	343,465.3	1,203,836.7
CENTRAL FEDERAL DISTRICT	4,252.6	137,844.9	1,091,016.2
Belgorod Region	0.0	1,936.4	0.0
Bryansk Region	62.8	1,894.1	0.0
Vladimir Region	2.7	2,352.1	0.0
Voronezh Region	629.5	4,370.0	0.0
Ivanovo Region	0.0	2,970.8	0.0
Kaluga Region	7.4	3,337.7	0.0
Kostroma Region	0.0	1,749.0	0.0
Kursk Region	0.0	861.7	0.0
Lipetsk Region	0.0	1,984.6	0.0
Moscow Region	92.7	19,780.7	0.0
Orel Region	0.0	1,058.8	0.0
Ryazan Region	0.3	2,722.1	0.0
Smolensk Region	0.0	1,762.8	0.0
Tambov Region	0.0	1,045.6	0.0
Tver Region	0.0	2,314.0	0.0
Tula Region	1.8	2,915.7	0.0
Yaroslavl Region	0.0	4,995.0	0.0
Moscow	3,455.3	79,793.9	1,091,016.2
NORTH-WEST FEDERAL DISTRICT	113.9	48,088.2	11,500.0
Republic of Karelia	0.0	1,671.2	0.0
Republic of Komi	1.2	4,125.7	0.0
Arkhangelsk Region	7.9	5,578.6	0.0
Nenets Autonomous Area	0.0	293.2	0.0
Arkhangelsk Region without Nenets Autonomous Area	7.9	5,285.5	0.0
Vologda Region	2.3	4,051.0	0.0
Kaliningrad Region	0.0	2,250.9	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	0.0	2,806.5	0.0
Novgorod Region	0.0	1,852.9	0.0
Pskov Region	0.0	1,135.4	0.0
St. Petersburg	102.4	24,616.0	11,500.0
SOUTH FEDERAL DISTRICT	90.0	17,645.6	12,500.0
Republic of Adigei (Adigeya)	0.0	245.5	0.0
Republic of Kalmykia	0.0	111.1	0.0
Krasnodar Territory	70.3	7,315.7	3,500.0
Astrakhan Region	5.4	1,305.2	0.0
Volgograd Region	0.0	3,781.0	0.0
Rostov Region	14.3	4,887.3	9,000.0
NORTH-CAUCASIAN FEDERAL DISTRICT	24.8	8,437.0	0.0
Republic of Daghestan	0.0	718.1	0.0
Republic of Ingushetia	0.0	233.7	0.0
Kabardino-Balkar Republic	0.0	439.8	0.0
Karachai-Cherkess Republic	0.0	179.8	0.0
Republic of Northern Ossetia — Alania	0.0	172.1	0.0
Republic of Chechnya	0.0	7.8	0.0
Stavropol Territory	24.8	6,685.5	0.0

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	1,127.5	51,413.4	61,786.8
Republic of Bashkortostan	51.2	7,554.1	220.0
Republic of Mariy-El	0.0	595.3	0.0
Republic of Mordovia	416.0	740.9	0.0
Republic of Tatarstan (Tatarstan)	12.0	5,053.2	29,052.7
Udmurt Republic	24.7	4,419.7	0.0
Chuvash Republic — Chuvashya	0.0	2,327.6	0.0
Perm Territory	14.4	10,140.9	0.0
Kirov Region	0.0	1,816.6	0.0
Nizhni Novgorod Region	53.7	7,493.2	0.0
Orenburg Region	400.9	1,559.6	6.8
Penza Region	0.1	1,043.2	0.0
Samara Region	103.5	4,359.7	32,507.2
Saratov Region	2.7	3,002.3	0.0
Ulyanovsk Region	48.1	1,307.2	0.0
URALS FEDERAL DISTRICT	145.1	26,037.5	9,754.4
Kurgan Region	82.5	1,822.1	0.0
Sverdlovsk Region	0.1	6,937.2	7,396.0
Tyumen Region	4.7	9,921.8	2,358.4
Khanty-Mansiysky Autonomous Area — Yugra	4.7	3,855.4	0.0
Yamalo-Nenetsky Autonomous Area	0.0	1,611.1	0.0
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	0.0	4,455.3	2,358.4
Chelyabinsk Region	57.9	7,356.4	0.0
SIBERIA FEDERAL DISTRICT	354.0	37,989.3	190.0
Republic of Altai	0.0	216.5	0.0
Republic of Buryatia	0.1	963.4	190.0
Republic of Tyva	0.0	271.0	0.0
Republic of Khakassia	0.0	474.6	0.0
Altai Territory	7.1	5,904.6	0.0
Zabaykalskiy Territory	1.5	1,450.5	0.0
Krasnoyarsk Territory	2.0	5,621.0	0.0
Irkutsk Region	0.0	5,608.6	0.0
Kemerovo Region	16.5	7,901.7	0.0
Novosibirsk Region	9.5	4,000.5	0.0
Omsk Region	317.4	2,462.6	0.0
Tomsk Region	0.0	3,114.4	0.0
FAR EAST FEDERAL DISTRICT	13.9	16,009.5	17,089.5
Republic of Sakha (Yakutia)	0.0	2,453.0	0.0
Kamchatka Territory	1.6	1,080.3	0.0
Primorski Territory	6.3	4,779.0	0.0
Khabarovsk Territory	0.0	2,340.1	0.0
Amur Region	6.0	1,428.6	17,089.5
Magadan Region	0.0	1,438.1	0.0
Sakhalin Region	0.1	2,290.9	0.0
Jewish Autonomous Region	0.0	199.6	0.0
Chukotka Autonomous Area	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	...	...	...
Republic of Crimea	...	...	...
Sevastopol	...	...	...

Table 6.3.4

Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills

(millions of rubles)

1	30.06.2014	
	rubles funds raised by issuing bills	foreign currency funds raised by issuing bills
2	3	
RUSSIAN FEDERATION	554,282.9	308,780.7
CENTRAL FEDERAL DISTRICT	408,104.2	292,569.2
Belgorod Region	1,013.4	0.0
Bryansk Region	72.3	67.3
Vladimir Region	397.9	7.5
Voronezh Region	6,458.9	242.0
Ivanovo Region	12.7	7.6
Kaluga Region	141.2	0.0
Kostroma Region	28.8	0.0
Kursk Region	70.0	0.0
Lipetsk Region	0.1	0.0
Moscow Region	6,695.5	3,856.5
Orel Region	38.5	0.0
Ryazan Region	404.0	0.0
Smolensk Region	126.7	0.0
Tambov Region	73.2	0.0
Tver Region	433.5	145.6
Tula Region	113.0	0.0
Yaroslavl Region	1,113.8	106.7
Moscow	390,910.7	288,136.1
NORTH-WEST FEDERAL DISTRICT	32,404.9	10,472.8
Republic of Karelia	1.4	0.0
Republic of Komi	42.5	0.0
Arkhangelsk Region	67.3	0.0
Nenets Autonomous Area	0.0	0.0
Arkhangelsk Region without Nenets Autonomous Area	67.3	0.0
Vologda Region	427.7	8.4
Kaliningrad Region	569.0	21.8
Leningrad Region	36.7	0.0
Murmansk Region	120.3	0.0
Novgorod Region	88.7	0.0
Pskov Region	21.7	62.6
St. Petersburg	31,029.5	10,380.0
SOUTH FEDERAL DISTRICT	4,849.6	48.0
Republic of Adigei (Adigeya)	0.2	0.0
Republic of Kalmykia	87.4	0.0
Krasnodar Territory	651.4	3.4
Astrakhan Region	64.4	0.0
Volgograd Region	905.3	21.5
Rostov Region	3,140.9	23.1
NORTH-CAUCASIAN FEDERAL DISTRICT	3,927.6	50.4
Republic of Daghestan	312.6	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	114.5	0.0
Karachai-Cherkess Republic	13.4	50.4

Table 6.3.4 (end)
(millions of rubles)

1	2	3
Republic of Northern Ossetia — Alania	21.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	3,466.1	0.0
PRIVOLZHSKY FEDERAL DISTRICT	73,337.2	4,373.9
Republic of Bashkortostan	1,875.4	114.8
Republic of Mariy-El	1,529.2	0.0
Republic of Mordovia	243.3	0.0
Republic of Tatarstan (Tatarstan)	45,444.7	2,406.2
Udmurt Republic	183.1	1.6
Chuvash Republic — Chuvashya	399.8	4.7
Perm Territory	1,666.9	6.8
Kirov Region	329.7	487.7
Nizhni Novgorod Region	10,542.2	696.9
Orenburg Region	1,634.5	0.0
Penza Region	308.9	45.1
Samara Region	8,179.9	558.2
Saratov Region	772.6	3.4
Ulyanovsk Region	227.0	48.6
URALS FEDERAL DISTRICT	22,646.9	699.3
Kurgan Region	128.2	0.0
Sverdlovsk Region	9,426.5	668.3
Tyumen Region	11,889.4	30.4
Khanty-Mansiysky Autonomous Area — Yugra	9,988.3	4.5
Yamalo-Nenetsky Autonomous Area	129.2	0.0
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo- Nenetsky Autonomous Area	1,771.8	26.0
Chelyabinsk Region	1,202.9	0.7
SIBERIA FEDERAL DISTRICT	7,231.8	564.5
Republic of Altai	60.3	0.0
Republic of Buryatia	38.3	5.2
Republic of Tyva	0.0	0.0
Republic of Khakassia	0.0	0.0
Altai Territory	399.5	0.0
Zabaykalskiy Territory	27.2	0.3
Krasnoyarsk Territory	881.4	127.7
Irkutsk Region	878.6	1.8
Kemerovo Region	480.8	0.0
Novosibirsk Region	3,132.7	19.8
Omsk Region	1,192.3	384.4
Tomsk Region	140.7	25.2
FAR EAST FEDERAL DISTRICT	1,780.7	2.5
Republic of Sakha (Yakutia)	76.9	0.0
Kamchatka Territory	24.4	0.0
Primorski Territory	331.7	0.0
Khabarovsk Territory	262.5	2.5
Amur Region	208.3	0.0
Magadan Region	8.7	0.0
Sakhalin Region	868.2	0.0
Jewish Autonomous Region	0.0	0.0
Chukotka Autonomous Area	0.0	0.0
CRIMEA FEDERAL DISTRICT	...	...
Republic of Crimea	...	...
Sevastopol	...	...

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

	30.06.2014													for settlement finality
	total	3	4	5	6	7	8	9	10	11	12	13		
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities			
1	2	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	15,342,963	321,674	210,159	1,976,393	484,314	275,969	962,444	780,701	3,852,397	787,336	2,566,094	3,335,641		
CENTRAL FEDERAL DISTRICT	8,413,579	103,355	44,318	702,187	134,354	102,437	497,692	532,111	2,130,999	500,826	2,099,393	1,610,225		
Belgorod Region	76,492	768	0	21,011	1,244	16,445	3,643	920	10,647	1,566	1,167	19,081		
Bryansk Region	29,003	0	0	4,800	0	3,545	768	361	5,512	2,291	335	11,391		
Vladimir Region	61,570	12	5	18,599	1,989	1,141	1,383	529	10,574	1,186	11,554	14,603		
Voronezh Region	128,562	65	0	18,494	2,097	14,443	4,929	935	41,176	16,087	3,795	26,541		
Ivanovo Region	30,348	0	0	5,153	1,850	160	917	359	8,274	1,857	422	11,356		
Kaluga Region	73,977	55	0	23,538	3,020	1,684	3,800	3,153	14,294	5,729	2,725	15,979		
Kostroma Region	25,908	22	0	5,725	210	354	879	186	10,599	517	917	6,499		
Kursk Region	104,256	56,277	1,480	14,144	1,019	7,166	1,392	392	12,749	1,833	616	8,668		
Lipetsk Region	54,586	13	0	9,047	541	9,916	1,616	7,920	11,835	720	4,577	8,401		
Moscow Region	1,053,198	250	17	128,265	18,814	9,959	40,767	19,672	366,691	63,964	109,506	295,310		
Orel Region	43,575	14	0	5,163	409	6,826	1,218	895	22,058	486	1,129	5,377		
Ryazan Region	46,986	13	0	12,430	176	4,614	3,385	445	13,481	1,049	1,557	9,836		
Smolensk Region	37,671	4	0	20,637	953	469	844	283	6,248	1,340	551	6,342		
Tambov Region	35,086	0	0	9,454	2,116	5,789	777	1,474	7,632	1,136	724	5,984		
Tver Region	37,486	23	0	12,644	41	1,901	1,337	1,082	9,013	867	2,351	8,227		
Tula Region	161,536	199	0	22,059	22,748	2,142	4,357	728	19,783	2,116	64,788	22,616		
Yaroslavl Region	81,188	16	2	23,668	4,564	723	1,796	1,946	14,706	1,560	5,964	26,245		
Moscow	6,332,151	45,625	42,814	347,357	72,563	15,160	423,884	490,831	1,545,723	396,522	1,886,716	1,107,770		

(millions of rubles)

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	1,591,613	7,838	6,200	265,080	59,434	10,571	127,955	92,647	311,396	62,448	176,828	477,416
Republic of Karelia	62,649	377	30	1,207	3,157	84	231	324	3,880	210	1,782	51,397
Republic of Komi	34,055	6,174	6,164	2,381	218	334	1,664	709	6,954	1,744	2,854	11,023
Arkhangelsk Region	50,535	91	0	16,569	434	305	1,624	901	8,289	2,091	2,489	17,742
Nenets Autonomous Area	2,037	0	0	24	0	0	148	10	69	13	1,773	0
Arkhangelsk Region without Nenets Autonomous Area	48,498	91	0	16,545	434	305	1,476	891	8,220	2,078	716	17,742
Vologda Region	61,971	0	0	22,976	535	925	2,693	510	12,066	1,227	1,228	19,811
Kaliningrad Region	52,000	0	0	11,320	3,426	2,133	1,762	3,611	15,867	793	4,157	8,931
Leningrad Region	111,163	1,031	0	15,769	7,040	3,929	28,593	1,471	24,507	2,102	3,261	23,460
Murmansk Region	23,722	0	0	939	1,922	103	681	586	5,179	2,985	2,386	8,941
Novgorod Region	18,409	13	0	3,632	416	1,045	1,321	136	4,798	244	139	6,665
Pskov Region	13,330	1	1	3,768	1,127	1,150	1,099	290	1,763	127	673	3,332
St. Petersburg	1,163,779	151	5	186,520	41,159	563	88,286	84,109	228,093	50,925	157,859	326,114
SOUTH FEDERAL DISTRICT	900,261	1,608	967	161,468	13,757	46,330	34,293	15,078	347,656	27,547	53,617	198,907
Republic of Adigei (Adigeya)	9,308	21	0	2,349	28	816	777	164	3,005	291	489	1,368
Republic of Kalmykia	1,855	0	0	21	0	851	89	38	463	11	56	326
Krasnodar Territory	505,056	168	10	50,938	5,719	26,319	19,017	9,717	237,236	17,847	40,247	97,848
Astrakhan Region	13,391	59	59	1,638	16	427	1,874	215	4,570	1,898	901	1,793
Volgograd Region	84,132	191	60	19,627	977	6,096	2,208	2,073	21,680	1,977	3,093	26,210
Rostov Region	286,519	1,169	838	86,896	7,017	11,821	10,328	2,871	80,700	5,523	8,831	71,363
NORTH-CAUCASIAN FEDERAL DISTRICT	125,922	216	103	22,618	3,194	15,556	7,853	2,060	44,947	3,189	4,421	21,868
Republic of Dagestan	10,364	15	0	2,499	43	1,192	1,050	99	2,252	10	704	2,500
Republic of Ingushetia	896	0	0	337	0	1	227	8	75	0	85	163
Kabardino-Balkar Republic	7,538	0	0	1,997	0	2,685	206	67	1,224	185	677	497
Karachai-Cherkess Republic	14,797	10	0	2,182	685	785	665	185	9,781	92	245	167
Republic of Northern Ossetia — Alania	6,535	151	100	2,003	0	615	905	137	1,642	220	350	512
Republic of Chechnya	3,940	0	0	801	0	369	245	40	2,407	41	37	0
Stavropol Territory	81,852	40	3	12,796	2,466	9,909	4,555	1,524	27,569	2,641	2,323	18,029
PRIVOLZHSKY FEDERAL DISTRICT	1,957,171	100,333	96,573	413,672	136,820	55,304	120,360	32,809	476,448	98,536	142,316	380,573
Republic of Bashkortostan	288,772	85,577	84,612	40,031	5,690	6,265	21,518	2,986	73,728	6,455	8,428	38,094
Republic of Mariy-El	23,720	7	3	1,664	1,850	5,455	943	386	3,941	1,020	269	8,185
Republic of Mordovia	33,150	9	0	6,998	30	2,306	3,250	410	6,128	3,934	1,620	8,465

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)	340,679	6,614	5,908	76,571	4,682	9,504	22,135	6,289	87,510	33,554	32,774	61,046
Udmurt Republic	67,201	616	616	13,549	134	2,565	5,803	721	18,941	1,565	1,159	22,148
Chuvash Republic — Chuvasnya	37,335	10	0	8,001	6,388	911	2,854	1,259	6,353	1,687	1,239	8,633
Perm Territory	204,998	1,625	1,609	58,884	18,072	1,083	7,958	1,588	63,625	10,531	5,117	36,515
Kirov Region	39,104	16	0	8,548	2,549	2,035	1,395	837	13,186	843	660	9,035
Nizhni Novgorod Region	360,567	527	140	67,647	44,398	4,395	10,316	6,197	78,666	10,526	47,818	90,077
Orenburg Region	82,772	1,726	675	18,405	7,019	2,206	5,480	5,502	20,495	1,256	833	19,850
Penza Region	42,932	0	0	11,049	347	6,839	2,615	339	8,031	2,087	1,353	10,272
Samara Region	266,934	3,446	2,948	58,372	39,565	4,145	17,542	4,156	58,746	16,595	31,959	32,408
Saratov Region	119,556	101	62	24,579	5,671	6,449	15,318	1,883	27,973	6,778	3,369	27,435
Ulyanovsk Region	49,451	60	0	19,373	425	1,146	3,233	256	9,123	1,705	5,718	8,412
URALS FEDERAL DISTRICT	938,873	39,828	29,825	197,778	12,866	20,445	75,026	39,472	197,881	49,650	43,709	262,218
Kurgan Region	19,045	54	0	4,380	1,168	1,355	776	133	3,552	174	423	7,030
Sverdlovsk Region	382,052	2,853	28	95,541	4,686	2,887	20,147	7,599	113,519	14,976	15,859	103,985
Tyumen Region	288,683	33,840	29,797	21,127	4,273	4,544	44,410	30,313	35,600	26,715	15,998	71,863
Khanty-Mansiysky Autonomous Area — Yugra	119,754	10,897	10,847	1,476	2,638	574	23,609	23,934	14,170	10,699	7,757	24,000
Yamalo-Nenetsky Autonomous Area	41,474	13,066	12,913	7,812	117	4	6,277	1,274	3,308	497	404	8,715
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	127,455	9,875	6,037	11,839	1,518	3,966	14,524	5,105	18,122	15,519	7,837	39,150
Chelyabinsk Region	249,093	3,081	0	76,730	2,739	11,659	9,693	1,427	45,211	7,785	11,429	79,339
SIBERIA FEDERAL DISTRICT	1,055,401	55,603	31,249	173,138	94,679	18,611	65,982	27,789	244,990	35,286	32,355	306,968
Republic of Altai	12,607	144	105	734	1	212	480	24	6,051	641	56	4,264
Republic of Buryatia	22,593	431	0	7,258	67	422	2,901	197	6,514	713	419	3,671
Republic of Tyva	2,134	625	622	25	33	41	228	90	756	9	34	293
Republic of Khakassia	10,705	915	203	674	556	306	642	155	3,468	1,239	280	2,470
Altai Territory	92,653	409	0	17,471	3,777	3,648	5,797	1,463	21,747	2,604	1,064	34,673
Zabaykalskiy Territory	15,631	1,258	2	380	1,945	152	790	348	5,964	170	710	3,914
Krasnoyarsk Territory	200,784	21,535	1,708	45,911	25,205	3,295	9,376	5,235	36,122	5,964	6,477	41,664
Irkutsk Region	162,207	6,849	6,492	22,269	35,996	1,581	10,967	3,883	31,319	5,617	2,684	41,042
Kemerovo Region	164,215	22,573	21,653	34,255	5,676	1,457	1,795	884	35,341	1,792	5,763	54,679
Novosibirsk Region	206,678	400	0	18,493	13,047	3,136	16,299	13,330	57,897	10,778	10,508	62,790
Omsk Region	96,744	0	0	20,005	7,460	3,362	12,920	1,375	24,480	3,814	2,564	20,764
Tomsk Region	68,450	464	464	5,664	916	999	3,787	805	15,331	1,945	1,796	36,743

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	358,185	12,593	624	40,452	27,785	6,715	33,248	38,735	97,888	9,854	13,455	77,460
Republic of Sakha (Yakutia)	40,160	6,473	281	1,519	7,631	240	2,715	3,096	8,854	2,261	1,257	6,114
Kamchatka Territory	13,090	4	0	447	1,813	389	560	724	2,988	1,113	2,591	2,461
Primorski Territory	145,498	31	3	26,420	4,410	2,195	4,661	29,531	31,419	1,715	4,881	40,235
Khabarovsk Territory	92,769	1,241	45	9,578	10,193	1,830	15,430	3,174	31,071	3,416	2,776	14,060
Amur Region	20,666	857	0	1,633	113	1,711	5,345	322	5,533	541	527	4,084
Magadan Region	11,571	3,045	11	247	897	18	288	227	5,174	136	284	1,255
Sakhalin Region	24,996	395	269	459	2,124	262	3,909	1,059	8,553	653	957	6,625
Jewish Autonomous Region	1,751	0	0	149	23	70	135	51	630	19	91	583
Chukotka Autonomous Area	7,684	547	15	0	581	0	205	551	3,665	0	91	2,044
CRIMEA FEDERAL DISTRICT	1,958	300	300	0	1,425	0	35	0	198	0	0	0
Republic of Crimea	1,838	300	300	0	1,305	0	35	0	198	0	0	0
Sevastopol	120	0	0	0	120	0	0	0	0	0	0	0

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

Memo: the information containing more detailed distribution by economic activities, is available on CBR'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)

	30.06.2014												
	total	3	4	5	6	7	8	9	10	11	12	13	for settlement finality
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities		
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	1,978,632	239,021	92,258	490,743	2,658	12,422	44,577	54,649	273,871	224,783	619,854	16,054	
CENTRAL FEDERAL DISTRICT	1,210,958	61,203	43,813	140,070	2,244	5,631	35,870	19,351	173,456	184,372	576,010	12,751	
Belgorod Region	12,339	5,661	0	5,432	0	164	0	0	976	0	106	0	
Bryansk Region	2,250	0	0	4	0	1,702	0	0	544	0	0	0	
Vladimir Region	475	0	0	456	0	0	0	0	0	0	19	0	
Voronezh Region	16,127	0	0	11,635	0	0	0	57	1,816	451	2,168	0	
Ivanovo Region	597	0	0	277	0	0	0	0	278	42	0	0	
Kaluga Region	2,222	0	0	517	0	211	66	229	737	5	0	457	
Kostroma Region	4,728	0	0	1,837	0	0	0	0	369	0	2,522	0	
Kursk Region	12	0	0	12	0	0	0	0	0	0	0	0	
Lipetsk Region	93	0	0	0	0	64	0	0	29	0	0	0	
Moscow Region	91,779	0	0	6,484	0	1,803	2,003	3,619	20,852	27,801	27,953	1,264	
Orel Region	2,630	0	0	2,204	0	0	0	0	423	0	0	3	
Ryazan Region	2,077	0	0	13	0	0	1,681	0	383	0	0	0	
Smolensk Region	9,978	0	0	9,685	0	0	0	121	160	12	0	0	
Tambov Region	3,363	0	0	0	0	0	0	0	3,363	0	0	0	
Tver Region	1,583	0	0	711	0	116	0	0	0	756	0	0	
Tula Region	19,052	0	0	10,942	0	0	0	0	96	234	7,444	336	
Yaroslavl Region	5,577	0	0	5,397	0	0	0	0	128	0	52	0	
Moscow	1,036,076	55,541	43,813	84,462	2,244	1,572	32,119	15,325	143,303	155,071	535,748	10,691	

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	208,622	4,731	1,703	87,717	0	263	4,129	15,835	57,768	12,089	24,063	2,027
Republic of Karelia	63	0	0	63	0	0	0	0	0	0	0	0
Republic of Komi	971	80	80	0	0	3	0	0	32	66	0	790
Arkhangelsk Region	1,747	207	207	503	0	34	0	0	0	0	1,003	0
Nenets Autonomous Area	207	207	207	0	0	0	0	0	0	0	0	0
Arkhangelsk Region without Nenets Autonomous Area	1,540	0	0	503	0	34	0	0	0	0	1,003	0
Vologda Region	17,380	0	0	12,124	0	0	0	0	43	0	5,213	0
Kaliningrad Region	19,202	12	4	14,899	0	226	619	4	1,558	1,550	331	3
Leningrad Region	3,349	7	0	2,071	0	0	0	596	531	0	102	42
Murmansk Region	9,881	1,682	0	5,212	0	0	0	0	519	1,013	1,455	0
Novgorod Region	15,922	0	0	14,461	0	0	0	0	1,461	0	0	0
Pskov Region	1,564	0	0	1,564	0	0	0	0	0	0	0	0
St. Petersburg	138,543	2,743	1,412	36,820	0	0	3,510	15,235	53,624	9,460	15,959	1,192
SOUTH FEDERAL DISTRICT	61,143	22	22	26,186	0	2,554	17	4,849	15,968	1,834	9,698	15
Republic of Adigei (Adigeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	152	0	0	0	0	0	0	0	0	152	0	0
Krasnodar Territory	33,242	0	0	13,945	0	2,433	0	835	10,665	165	5,198	1
Astrakhan Region	653	0	0	0	0	0	0	5	0	648	0	0
Volgograd Region	6,107	0	0	1,637	0	0	0	0	95	0	4,375	0
Rostov Region	20,989	22	22	10,604	0	121	17	4,009	5,208	869	125	14
NORTH-CAUCASIAN FEDERAL DISTRICT	2,206	728	0	711	0	0	53	0	679	0	35	0
Republic of Daghestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	11	0	0	0	0	0	11	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	160	0	0	95	0	0	0	0	65	0	0	0
Republic of Northern Ossetia — Alania	830	727	0	0	0	0	27	0	41	0	35	0
Republic of Chechnya	15	0	0	0	0	0	15	0	0	0	0	0
Stavropol Territory	1,190	0	0	617	0	0	0	0	573	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	106,223	3,523	336	85,842	51	70	882	4,082	6,059	2,066	3,594	54
Republic of Bashkortostan	29,396	0	0	28,331	0	61	480	67	402	0	55	0
Republic of Mariy-El	2,126	0	0	2,126	0	0	0	0	0	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)	11,956	0	0	10,736	0	0	0	3	50	756	406	5
Udmurt Republic	680	0	0	0	0	0	0	0	93	321	266	0
Chuvash Republic — Chuvashya	715	0	0	715	0	0	0	0	0	0	0	0
Perm Territory	24,469	0	0	23,840	0	0	86	0	539	4	0	0
Kirov Region	611	0	0	136	0	0	0	0	5	470	0	0
Nizhni Novgorod Region	9,950	0	0	6,848	0	0	36	1,368	1,151	0	524	23
Orenburg Region	11,336	3,068	0	5,857	51	0	24	0	0	0	2,336	0
Penza Region	779	0	0	207	0	0	0	0	135	437	0	0
Samara Region	3,225	119	0	1,693	0	0	10	224	1,153	0	0	26
Saratov Region	6,459	336	336	3,521	0	0	246	0	2,349	0	7	0
Ulyanovsk Region	4,512	0	0	1,831	0	0	0	2,420	182	79	0	0
URALS FEDERAL DISTRICT	121,199	6,310	2,445	78,357	363	0	903	4,277	9,682	19,412	691	1,204
Kurgan Region	1,697	0	0	1,697	0	0	0	0	0	0	0	0
Sverdlovsk Region	67,442	162	0	46,172	363	0	0	0	909	19,412	423	1
Tyumen Region	30,425	2,445	2,445	15,561	0	0	0	4,277	6,714	0	225	1,203
Khanty-Mansiysky Autonomous Area — Yugra	5,447	1,951	1,951	0	0	0	0	2,293	0	0	0	1,203
Yamalo-Nenetsky Autonomous Area	4,042	494	494	0	0	0	0	0	3,548	0	0	0
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	20,936	0	0	15,561	0	0	0	1,984	3,166	0	225	0
Chelyabinsk Region	21,635	3,703	0	14,927	0	0	903	0	2,059	0	43	0
SIBERIA FEDERAL DISTRICT	147,294	63,118	33,027	66,863	0	42	2,616	202	5,147	4,914	4,392	0
Republic of Altai	410	58	0	0	0	0	0	0	352	0	0	0
Republic of Buryatia	2,152	197	0	1,800	0	4	0	0	0	151	0	0
Republic of Tyva	1,579	1,579	843	0	0	0	0	0	0	0	0	0
Republic of Khakassia	3,841	294	0	3,372	0	0	0	0	0	175	0	0
Altai Territory	2,679	2,082	0	572	0	0	0	0	25	0	0	0
Zabaykalskiy Territory	3,607	3,495	0	0	0	0	13	0	5	0	94	0
Krasnoyarsk Territory	47,835	956	0	42,715	0	0	0	0	23	4,141	0	0
Irkutsk Region	18,363	14,489	12,607	2,878	0	36	0	202	758	0	0	0
Kemerovo Region	57,233	33,562	13,174	15,000	0	2	2,550	0	1,821	0	4,298	0
Novosibirsk Region	7,450	6,390	6,390	220	0	0	3	0	390	447	0	0
Omsk Region	1,847	0	0	310	0	0	50	0	1,487	0	0	0
Tomsk Region	298	13	13	0	0	0	0	0	285	0	0	0

Table 6.4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	120,987	99,386	10,912	4,996	0	3,862	107	6,053	5,112	96	1,372	3
Republic of Sakha (Yakutia)	97,955	97,252	10,685	564	0	0	0	18	32	89	0	0
Kamchatka Territory	1,220	325	0	81	0	0	0	0	0	0	814	0
Primorski Territory	11,308	0	0	524	0	299	0	5,670	4,589	7	219	0
Khabarovsk Territory	9,465	1,124	0	3,815	0	3,563	0	330	476	0	157	0
Amur Region	118	0	0	11	0	0	107	0	0	0	0	0
Magadan Region	350	194	0	0	0	0	0	0	0	0	156	0
Sakhalin Region	304	227	227	0	0	0	0	34	15	0	25	3
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	267	267	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0

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

Memo: the information containing more detailed distribution by economic activities, is available on CBR'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

30.06.2014

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10					
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
RUSSIAN FEDERATION	19,252,897	626,060	409,728	3,633,850	900,609	1,376,229	1,654,143	1,204,791	4,176,667	2,435,861	2,992,505	252,182		
CENTRAL FEDERAL DISTRICT	9,764,294	180,745	109,208	1,048,913	324,047	485,474	864,120	631,572	2,167,764	1,686,504	2,263,874	111,281		
Belgorod Region	209,960	914	0	59,046	453	105,838	10,755	5,304	14,019	5,538	6,404	1,689		
Bryansk Region	66,363	0	0	17,264	622	28,582	1,028	981	10,587	5,064	1,129	1,106		
Vladimir Region	83,929	201	7	40,901	2,555	13,098	2,965	1,590	13,823	4,483	3,178	1,135		
Voronezh Region	261,475	121	0	42,757	1,904	62,210	8,524	4,247	59,218	51,271	29,210	2,013		
Ivanovo Region	43,458	41	1	13,153	1,071	1,564	2,210	1,010	13,746	7,356	2,233	1,074		
Kaluga Region	112,958	351	0	31,439	4,831	10,363	8,904	4,219	13,605	33,499	3,954	1,793		
Kostroma Region	36,248	39	0	11,130	207	2,521	1,354	735	12,917	3,995	2,825	525		
Kursk Region	170,945	54,818	0	30,625	676	48,928	5,768	3,601	21,830	2,395	1,615	689		
Lipetsk Region	94,829	75	0	24,570	634	31,358	4,797	1,992	17,489	6,713	6,607	594		
Moscow Region	1,032,315	856	326	184,937	50,696	27,697	77,281	33,656	238,482	158,175	241,864	18,671		
Orel Region	54,912	14	0	10,034	345	26,224	909	1,568	13,047	1,730	655	386		
Ryazan Region	89,718	120	92	23,731	226	22,724	15,030	1,824	18,089	4,350	2,825	799		
Smolensk Region	64,981	55	0	24,536	1,179	11,291	2,455	1,799	17,480	3,136	2,496	554		
Tambov Region	81,935	0	0	26,805	924	37,212	1,511	3,261	8,135	2,382	1,081	624		
Tver Region	65,688	151	0	21,135	518	14,954	3,145	2,465	16,745	2,622	3,271	682		
Tula Region	120,159	896	0	29,739	25,344	15,326	6,850	3,011	20,523	6,037	10,591	1,842		
Yaroslavl Region	122,562	1,321	26	40,941	12,370	14,236	6,701	2,351	24,518	5,438	12,494	2,192		
Moscow	7,051,859	120,772	108,756	416,171	219,492	11,348	703,933	557,958	1,633,513	1,382,321	1,931,438	74,913		

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	2,109,625	19,711	11,548	584,290	105,361	109,559	211,164	218,247	404,617	146,293	277,488	32,895
Republic of Karelia	34,077	700	30	12,591	2,845	1,375	524	978	7,044	1,108	6,537	375
Republic of Komi	37,730	11,400	11,381	4,542	222	1,189	2,356	1,747	10,223	3,737	1,511	803
Arkhangelsk Region	102,532	175	115	67,753	2,459	6,226	2,010	1,357	14,407	2,613	4,251	1,281
Nenets Autonomous Area	920	0	0	16	8	0	319	42	129	16	390	0
Arkhangelsk Region without Nenets Autonomous Area	101,612	175	115	67,737	2,451	6,226	1,691	1,315	14,278	2,597	3,861	1,281
Vologda Region	91,131	0	0	36,664	1,418	11,141	4,577	1,746	21,406	3,113	9,597	1,469
Kaliningrad Region	121,485	170	0	43,739	5,224	17,059	6,287	4,947	24,489	6,303	12,352	915
Leningrad Region	219,877	6,901	1	56,780	26,861	33,562	35,356	8,519	25,957	10,965	13,586	1,390
Murmansk Region	27,293	0	0	2,201	1,346	1,743	1,262	1,298	8,094	5,179	5,544	626
Novgorod Region	30,109	39	0	6,331	653	11,351	2,120	690	7,049	625	637	614
Pskov Region	38,879	7	6	7,962	341	20,280	2,146	1,296	5,147	616	796	288
St. Petersburg	1,406,512	319	15	345,728	63,992	5,632	154,526	195,669	280,801	112,034	222,677	25,134
SOUTH FEDERAL DISTRICT	1,275,149	4,515	2,246	322,105	64,649	214,294	88,011	100,058	288,666	120,860	57,166	14,825
Republic of Adigei (Adigeya)	17,800	183	0	7,517	59	2,790	1,330	316	3,705	897	822	181
Republic of Kalmykia	8,245	6	0	142	27	5,213	286	179	1,430	703	240	19
Krasnodar Territory	670,302	1,597	18	103,340	30,512	118,473	50,446	85,991	152,539	87,448	32,642	7,314
Astrakhan Region	37,695	85	83	4,065	2,039	3,511	10,842	912	8,872	4,836	2,401	132
Volgograd Region	135,442	512	368	40,680	1,555	25,447	6,590	4,324	36,935	10,999	6,098	2,302
Rostov Region	405,665	2,132	1,777	166,361	30,457	58,860	18,518	8,336	85,184	15,977	14,963	4,877
NORTH-CAUCASIAN FEDERAL DISTRICT	306,823	1,981	431	89,343	11,577	67,577	27,552	6,424	77,074	9,064	14,198	2,033
Republic of Daghestan	35,236	200	99	11,881	127	7,109	5,301	336	7,740	261	2,046	235
Republic of Ingushetia	7,207	50	25	3,582	0	1,246	1,054	38	969	142	112	14
Kabardino-Balkar Republic	42,711	62	37	13,778	60	11,480	1,551	734	11,451	1,445	2,085	65
Karachai-Cherkess Republic	30,694	236	0	11,257	352	5,696	4,379	532	6,898	713	622	9
Republic of Northern Ossetia — Alania	15,849	990	265	3,715	78	2,103	1,826	574	4,825	586	1,102	50
Republic of Chechnya	18,996	1	0	2,382	0	3,908	8,672	288	2,431	124	1,190	0
Stavropol Territory	156,130	442	5	42,748	10,960	36,035	4,768	3,922	42,761	5,793	7,041	1,660
PRIVOLZHSKY FEDERAL DISTRICT	2,551,315	102,149	89,795	788,146	138,569	276,217	164,321	81,517	533,051	262,252	169,143	35,950
Republic of Bashkortostan	295,783	76,080	72,106	73,993	2,404	29,799	24,378	5,231	53,122	14,015	13,456	3,305
Republic of Mariy-El	60,406	7	3	17,711	336	27,924	1,923	831	6,946	2,654	1,242	832
Republic of Mordovia	97,536	58	0	33,503	171	25,816	3,866	1,083	10,811	4,144	17,521	563

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)	504,301	6,148	5,256	164,736	4,875	45,115	39,009	13,391	106,721	72,354	44,992	6,960
Udmurt Republic	80,469	798	592	28,813	152	5,872	2,210	1,847	29,198	5,849	3,518	2,212
Chuvash Republic — Chuvashya	93,614	87	0	11,908	5,910	5,555	4,968	3,327	20,123	36,485	4,504	747
Perm Territory	271,090	4,320	4,253	97,233	23,200	6,137	13,609	15,494	69,957	27,699	10,055	3,386
Kirov Region	60,819	23	0	19,770	527	15,276	3,212	2,053	14,971	2,680	1,501	806
Nizhni Novgorod Region	334,019	907	331	119,617	51,494	20,044	12,111	9,696	76,255	20,825	17,146	5,924
Orenburg Region	123,219	8,007	4,591	32,718	7,365	23,693	7,881	8,533	22,817	7,716	2,177	2,312
Penza Region	70,234	20	0	17,922	1,268	26,350	3,730	1,615	11,822	5,023	1,692	792
Samara Region	327,830	2,741	1,966	102,894	23,791	17,736	23,588	9,811	62,502	39,754	40,117	4,896
Saratov Region	155,197	837	697	33,805	16,812	18,317	20,212	7,172	36,132	12,319	7,195	2,396
Ulyanovsk Region	76,798	2,117	0	33,522	264	8,583	3,624	1,433	11,674	10,735	4,027	819
URALS FEDERAL DISTRICT	1,344,018	168,546	118,639	360,957	61,420	69,082	127,092	77,675	245,988	100,575	109,009	23,674
Kurgan Region	31,653	60	0	8,713	4,554	5,891	1,502	686	7,324	1,024	1,335	564
Sverdlovsk Region	463,728	4,136	108	154,033	22,717	14,341	34,939	31,032	121,354	38,982	33,485	8,709
Tyumen Region	488,645	161,394	118,233	24,374	27,664	10,582	64,126	41,330	63,103	33,785	55,704	6,583
Khanty-Mansiysky Autonomous Area — Yugra	159,901	7,964	7,921	5,264	15,443	1,255	36,675	32,186	24,770	13,429	20,792	2,123
Yamalo-Nenetsky Autonomous Area	119,420	71,057	71,032	1,838	4,083	33	12,066	2,757	8,523	2,897	15,908	258
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	209,324	82,374	39,280	17,272	8,138	9,294	15,384	6,387	29,810	17,459	19,004	4,202
Chelyabinsk Region	359,992	2,955	298	173,838	6,485	38,268	26,525	4,627	54,207	26,784	18,485	7,818
SIBERIA FEDERAL DISTRICT	1,386,878	120,363	73,608	319,575	141,028	128,230	128,795	45,588	329,775	82,511	64,750	26,263
Republic of Altai	13,396	361	255	1,890	136	767	1,055	109	7,952	444	384	298
Republic of Buryatia	63,307	3,918	0	32,780	97	4,230	4,552	1,061	12,390	1,891	1,930	458
Republic of Tyva	4,172	826	795	199	28	244	451	280	1,815	136	164	29
Republic of Khakassia	14,891	1,680	203	1,935	631	1,945	672	596	4,455	1,452	1,172	353
Altai Territory	133,630	717	0	35,508	2,482	37,488	7,346	2,538	35,246	5,934	2,905	3,466
Zabaykalskiy Territory	21,273	1,660	2	1,122	3,624	549	1,399	973	9,357	695	1,490	404
Krasnoyarsk Territory	305,217	25,323	3,649	89,535	61,763	27,781	17,664	9,723	45,859	13,074	11,077	3,418
Irkutsk Region	172,448	7,017	6,078	30,283	41,269	5,979	15,117	6,913	41,439	14,160	7,093	3,178
Kemerovo Region	218,214	73,517	57,570	52,885	4,227	8,585	4,987	6,089	34,865	9,355	18,964	4,740
Novosibirsk Region	224,738	771	517	32,069	16,069	20,563	27,477	12,984	72,301	23,530	13,676	5,298
Omsk Region	137,873	0	0	26,079	9,269	14,158	43,415	2,023	30,832	7,125	2,728	2,244
Tomsk Region	77,719	4,574	4,539	15,290	1,433	5,940	4,660	2,299	33,264	4,715	3,167	2,377

Table 6.4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	512,988	27,750	3,953	120,514	52,653	25,796	43,053	43,710	129,570	27,802	36,879	5,261
Republic of Sakha (Yakutia)	72,345	9,871	3,205	4,846	11,292	1,452	4,506	8,426	22,368	5,473	3,621	490
Kamchatka Territory	29,387	94	2	2,107	6,045	778	805	1,413	6,542	1,914	9,506	183
Primorski Territory	182,782	695	6	85,752	8,697	8,816	10,155	10,822	37,882	6,591	10,873	2,499
Khabarovsk Territory	135,729	2,260	199	22,245	19,181	4,487	15,840	18,792	33,211	10,750	7,552	1,411
Amur Region	34,015	2,268	0	2,799	1,272	8,276	5,416	655	10,280	1,302	1,365	382
Magadan Region	18,428	11,939	437	567	1,117	183	516	398	2,531	480	602	95
Sakhalin Region	30,691	255	101	1,828	4,068	1,165	5,348	2,647	11,069	1,145	3,021	145
Jewish Autonomous Region	3,420	18	3	367	16	639	257	124	1,625	147	171	56
Chukotka Autonomous Area	6,191	350	0	2	965	0	210	433	4,064	0	167	0
CRIMEA FEDERAL DISTRICT	1,807	300	300	0	1,305	0	35	0	167	0	0	0
Republic of Crimea	1,807	300	300	0	1,305	0	35	0	167	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0

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

Memo: the information containing more detailed distribution by economic activities, is available on CBR'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)

	30.06.2014												
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	4,422,151	504,844	260,461	1,255,023	5,083	78,344	219,855	284,273	369,227	991,976	711,300	2,226	
CENTRAL FEDERAL DISTRICT	2,299,723	62,572	44,669	297,282	3,813	38,817	158,636	89,818	264,441	781,080	601,203	2,061	
Belgorod Region	16,683	5,664	0	8,207	0	1,703	115	122	384	488	0	0	
Bryansk Region	22,645	0	0	74	0	21,509	0	64	998	0	0	0	
Vladimir Region	4,980	62	0	4,448	0	53	0	17	0	0	400	0	
Voronezh Region	43,521	0	0	22,887	0	687	504	57	5,639	3,701	10,046	0	
Ivanovo Region	1,940	0	0	677	0	0	205	6	253	799	0	0	
Kaluga Region	10,170	0	0	593	135	4,426	1,367	229	2,060	1,229	1	130	
Kostroma Region	5,433	0	0	3,383	0	0	0	0	344	1,243	463	0	
Kursk Region	2,715	0	0	1,238	0	29	133	0	77	1,238	0	0	
Lipetsk Region	3,614	0	0	2,981	0	120	29	0	473	0	11	0	
Moscow Region	245,352	0	0	21,999	6	3,629	28,125	35,815	23,193	78,024	54,561	0	
Orel Region	869	0	0	443	0	28	0	0	293	0	105	0	
Ryazan Region	3,250	0	0	1,019	0	215	1,663	0	353	0	0	0	
Smolensk Region	12,488	0	0	11,085	0	0	0	547	815	41	0	0	
Tambov Region	6,566	0	0	1,616	0	34	1,553	0	3,363	0	0	0	
Tver Region	8,238	0	0	6,216	0	240	0	0	103	1,551	128	0	
Tula Region	33,390	0	0	9,969	0	286	0	513	282	474	21,866	0	
Yaroslavl Region	18,040	2,018	2,018	13,142	0	57	0	0	287	648	1,888	0	
Moscow	1,859,829	54,828	42,651	187,308	3,672	5,802	124,942	52,448	225,524	691,641	511,733	1,931	

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	460,337	32,269	22,879	177,173	0	7,172	23,098	61,267	36,328	66,639	56,360	31
Republic of Karelia	3,719	0	0	2,232	0	10	0	74	31	231	1,141	0
Republic of Komi	4,477	282	282	15	0	59	0	0	170	2,690	1,261	0
Arkhangelsk Region	18,443	6,181	6,183	4,998	0	34	42	4,889	114	9	2,176	0
Nenets Autonomous Area	42	0	0	0	0	0	42	0	0	0	0	0
Arkhangelsk Region without Nenets Autonomous Area	18,401	6,181	6,183	4,998	0	34	0	4,889	114	9	2,176	0
Vologda Region	29,752	0	0	24,039	0	213	0	0	242	45	5,213	0
Kaliningrad Region	47,885	12	12	36,027	0	1,063	700	4,835	1,196	3,678	374	0
Leningrad Region	30,614	4,345	0	16,581	0	0	0	2,557	218	128	6,785	0
Murmansk Region	28,959	5,045	0	5,213	0	440	0	3,527	374	947	13,413	0
Novgorod Region	34,224	0	0	32,707	0	107	0	0	1,410	0	0	0
Pskov Region	968	0	0	739	0	0	0	1	219	9	0	0
St. Petersburg	261,296	16,402	16,402	54,625	0	5,246	22,356	45,384	32,354	58,902	25,996	31
SOUTH FEDERAL DISTRICT	183,535	2,883	2,768	52,251	0	1,039	3,440	86,729	7,581	22,848	6,761	3
Republic of Adigei (Adigeya)	70	0	0	70	0	0	0	0	0	0	0	0
Republic of Kalmykia	812	0	0	0	0	0	0	0	665	147	0	0
Krasnodar Territory	115,547	115	0	22,061	0	520	2,333	71,478	3,954	12,790	2,296	0
Astrakhan Region	4,374	0	0	88	0	0	362	114	9	2,926	875	0
Volgograd Region	13,732	0	0	10,130	0	187	0	58	876	43	2,438	0
Rostov Region	49,000	2,768	2,768	19,900	0	332	745	15,081	2,077	6,942	1,152	3
NORTH-CAUCASIAN FEDERAL DISTRICT	17,540	1,735	0	13,157	16	553	90	140	1,537	59	253	0
Republic of Daghestan	4,185	0	0	4,110	16	0	0	0	0	59	0	0
Republic of Ingushetia	24	0	0	0	0	0	24	0	0	0	0	0
Kabardino-Balkar Republic	3,001	0	0	2,857	0	36	0	0	108	0	0	0
Karachai-Cherkess Republic	1,576	0	0	1,388	0	0	0	125	63	0	0	0
Republic of Northern Ossetia — Alania	2,113	1,736	0	0	0	0	0	0	124	0	253	0
Republic of Chechnya	121	0	0	0	0	0	66	0	55	0	0	0
Stavropol Territory	6,520	0	0	4,801	0	517	0	15	1,187	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	422,059	101,044	87,398	247,831	140	4,026	6,869	21,686	14,244	14,923	11,296	0
Republic of Bashkortostan	77,780	11,306	7,972	63,192	89	538	1,080	0	732	171	672	0
Republic of Mariy-El	4,305	0	0	4,095	0	204	0	0	6	0	0	0
Republic of Mordovia	58	0	0	53	0	5	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)	73,094	2,442	2,442	52,626	0	0	3	75	2,772	11,777	3,399	0
Udmurt Republic	76,998	75,448	75,449	0	0	0	0	0	207	282	1,061	0
Chuvash Republic — Chuvashya	2,482	0	0	821	0	0	1,586	0	0	75	0	0
Perm Territory	75,528	3,400	0	64,769	0	2,555	2,085	0	2,315	166	238	0
Kirov Region	1,738	0	0	769	0	0	0	0	11	958	0	0
Nizhni Novgorod Region	27,643	0	0	14,140	0	0	1,699	10,140	1,383	94	187	0
Orenburg Region	28,423	6,799	0	17,356	51	37	24	0	396	0	3,760	0
Penza Region	860	0	0	209	0	22	0	0	191	437	1	0
Samara Region	14,389	113	0	9,939	0	0	146	314	3,022	414	441	0
Saratov Region	4,553	1,536	1,535	401	0	665	246	0	1,439	247	19	0
Ulyanovsk Region	34,208	0	0	19,461	0	0	0	11,157	1,770	302	1,518	0
URALS FEDERAL DISTRICT	436,041	20,535	16,674	269,244	0	350	23,197	17,037	25,579	58,237	21,731	131
Kurgan Region	2,288	0	0	2,258	0	30	0	0	0	0	0	0
Sverdlovsk Region	230,424	1,888	0	157,210	0	0	2,994	118	4,946	57,783	5,485	0
Tyumen Region	138,430	16,674	16,674	58,788	0	60	11,813	16,919	17,576	387	16,082	131
Khanty-Mansiysky Autonomous Area — Yugra	16,087	9,256	9,256	335	0	0	0	5,978	0	387	0	131
Yamalo-Nenetsky Autonomous Area	29,838	3,306	3,306	0	0	0	41	0	13,063	0	13,428	0
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	92,505	4,112	4,112	58,453	0	60	11,772	10,941	4,513	0	2,654	0
Chelyabinsk Region	64,899	1,973	0	50,988	0	260	8,390	0	3,057	67	164	0
SIBERIA FEDERAL DISTRICT	368,952	126,422	68,646	165,714	0	2,193	4,016	3,621	13,946	47,694	5,346	0
Republic of Altai	2,196	58	0	1,032	0	0	0	0	402	653	51	0
Republic of Buryatia	2,566	291	0	1,041	0	713	0	0	0	521	0	0
Republic of Tyva	3,839	3,839	2,667	0	0	0	0	0	0	0	0	0
Republic of Khakassia	8,260	475	0	7,618	0	0	0	0	2	165	0	0
Altai Territory	5,509	3,473	0	769	0	552	521	11	122	24	37	0
Zabaykalskiy Territory	5,233	5,036	0	153	0	0	13	0	31	0	0	0
Krasnoyarsk Territory	126,816	4,225	0	83,663	0	0	8	9	92	38,708	111	0
Irkutsk Region	20,530	12,993	10,053	6,977	0	121	0	202	224	2	11	0
Kemerovo Region	165,261	87,822	47,716	52,844	0	309	2,733	0	9,857	6,838	4,858	0
Novosibirsk Region	15,770	7,830	7,830	1,176	0	498	741	3,390	1,177	783	175	0
Omsk Region	11,891	0	0	10,406	0	0	0	9	1,390	0	86	0
Tomsk Region	1,081	380	380	36	0	0	0	0	648	0	17	0

Table 6.4.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	233,964	157,386	17,427	32,367	1,114	24,194	509	3,973	5,571	500	8,350	0
Republic of Sakha (Yakutia)	117,341	116,892	14,297	398	0	0	1	25	25	0	0	0
Kamchatka Territory	11,044	8,781	0	252	0	0	0	0	0	0	2,011	0
Primorski Territory	20,189	2,817	0	1,539	25	6,683	89	3,416	3,470	10	2,140	0
Khabarovsk Territory	71,974	17,227	70	29,849	1,067	17,512	0	508	2,039	2	3,770	0
Amur Region	6,516	6,377	0	107	0	0	8	0	24	0	0	0
Magadan Region	2,035	1,604	0	222	0	0	0	0	0	0	209	0
Sakhalin Region	4,228	3,060	3,060	0	22	0	411	24	13	488	210	0
Jewish Autonomous Region	313	303	0	0	0	0	0	0	0	0	10	0
Chukotka Autonomous Area	324	324	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0

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

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

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

30.06.2014
(millions of rubles)

	volume of extended loans						debt						of which:			
	in rubles			in foreign currency and precious metals			in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		overdue debt	
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1																
RUSSIAN FEDERATION	3,680,268	301,905	153,389	1,453	5,056,976	662,361	296,102	5,494	400,960	42,654	8,169	260				
CENTRAL FEDERAL DISTRICT	1,548,952	62,973	102,682	1,025	2,037,745	141,896	195,088	3,294	148,778	7,906	5,022	95				
Belgorod Region	23,114	4,199	41	0	47,900	9,327	339	1	3,831	471	1	1				
Bryansk Region	13,793	3,422	544	339	25,598	7,600	1,191	798	1,541	255	0	0				
Vladimir Region	19,519	3,475	1	0	42,596	7,199	1,188	1	2,225	515	17	0				
Voronezh Region	54,421	4,826	172	0	105,343	17,589	422	3	3,757	534	11	3				
Ivanovo Region	20,345	2,498	112	11	27,500	4,714	624	23	2,249	178	6	6				
Kaluga Region	20,153	3,019	130	0	34,748	6,048	2,510	0	1,390	220	0	0				
Kostroma Region	14,461	2,514	3,292	0	27,645	4,272	1,905	0	2,131	156	0	0				
Kursk Region	24,333	5,791	12	0	46,896	7,903	222	0	3,171	372	0	0				
Lipetsk Region	16,336	1,963	29	0	38,389	4,978	482	0	7,941	210	1	0				
Moscow Region	182,171	7,250	16,824	143	261,924	17,926	18,280	402	17,869	1,291	403	4				
Orel Region	11,692	2,432	0	0	22,245	3,705	211	0	2,245	88	0	0				
Ryazan Region	24,505	3,182	1	0	47,198	6,576	146	19	3,575	573	111	0				
Smolensk Region	13,500	2,180	178	12	41,467	6,226	344	47	9,786	627	6	6				
Tambov Region	16,840	1,784	0	0	27,793	4,186	0	0	1,252	164	0	0				
Tver Region	17,444	1,604	79	0	27,101	4,337	209	0	2,048	318	0	0				
Tula Region	30,727	3,401	1,045	0	42,031	6,515	1,143	12	3,422	421	0	0				
Yaroslavl Region	35,946	3,153	98	0	45,962	5,468	737	12	5,113	456	11	11				
Moscow	1,009,652	6,280	80,124	520	1,125,409	17,327	165,135	1,976	75,232	1,057	4,455	64				
NORTH-WEST FEDERAL DISTRICT	444,704	23,011	37,034	9	566,628	42,053	50,189	302	56,667	3,136	1,938	16				
Republic of Karelia	9,537	866	0	0	20,610	1,925	2,220	0	4,629	76	722	0				
Republic of Komi	8,424	2,092	32	0	11,257	5,022	1	0	746	241	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	19,473	4,856	108	0	22,259	5,492	1,560	62	2,491	282	95	1
Nenets Autonomous Area	261	72	0	0	513	147	42	0	30	16	0	0
Arkhangelsk Region without Nenets Autonomous Area	19,212	4,784	108	0	21,746	5,345	1,518	62	2,461	266	95	1
Vologda Region	30,011	5,711	44	0	42,662	7,699	444	30	9,777	991	41	9
Kaliningrad Region	20,217	1,422	956	2	38,742	3,877	2,186	11	5,223	338	148	0
Leningrad Region	39,087	1,138	1,303	0	60,589	3,343	5,066	1	7,477	383	58	1
Murmansk Region	14,550	1,503	1,312	0	18,016	2,908	9,380	0	3,037	219	107	0
Novgorod Region	11,079	963	0	0	16,294	2,426	21	0	833	130	5	0
Pskov Region	7,906	1,103	4	0	28,290	2,090	170	1	2,651	82	105	0
St. Petersburg	284,420	3,357	33,275	7	307,909	7,271	29,141	197	19,803	394	657	5
SOUTH FEDERAL DISTRICT	264,135	36,063	1,961	0	479,568	87,740	10,472	167	58,942	8,342	46	20
Republic of Adigei (Adigeya)	5,030	900	0	0	12,720	2,149	70	0	729	92	0	0
Republic of Kalmykia	1,606	708	0	0	6,958	3,765	0	0	983	603	0	0
Krasnodar Territory	119,740	15,242	1,617	0	235,915	36,299	5,321	125	37,581	3,932	22	0
Astrakhan Region	9,991	2,725	5	0	21,036	8,082	516	12	1,968	1,079	11	9
Volgograd Region	33,536	4,208	153	0	64,004	11,382	663	1	7,989	1,165	1	0
Rostov Region	94,232	12,280	186	0	138,935	26,063	3,902	29	9,692	1,471	12	11
NORTH-CAUCASIAN FEDERAL DISTRICT	57,038	11,186	429	0	170,483	34,977	1,959	78	12,942	3,786	131	19
Republic of Dagestan	5,213	1,566	0	0	20,087	5,286	75	59	1,305	276	0	0
Republic of Ingushetia	564	160	0	0	3,646	1,457	0	0	1,462	738	0	0
Kabardino-Balkar Republic	5,538	883	0	0	31,988	4,952	108	0	1,521	601	108	0
Karachai-Cherkess Republic	3,373	494	160	0	15,060	2,778	213	19	1,519	351	19	19
Republic of Northern Ossetia — Alania	6,122	1,164	76	0	14,266	2,372	377	0	1,042	199	4	0
Republic of Chechnya	1,832	160	15	0	12,465	726	121	0	120	28	0	0
Stavropol Territory	34,396	6,759	178	0	72,971	17,406	1,065	0	5,973	1,593	0	0
PRIVOLZHSKY FEDERAL DISTRICT	582,166	64,901	3,665	3	797,645	138,795	12,248	695	51,637	7,232	240	15
Republic of Bashkortostan	54,987	6,275	488	0	74,567	13,004	2,853	0	4,922	636	14	0
Republic of Mariy-El	9,640	1,844	0	0	14,092	3,183	6	0	706	62	0	0
Republic of Mordovia	15,528	1,594	0	0	29,456	4,299	0	0	1,076	315	0	0
Republic of Tatarstan (Tatarstan)	118,879	8,806	3	0	149,351	18,212	813	336	5,373	1,279	0	0
Udmurt Republic	17,751	3,453	649	0	21,569	7,370	586	0	2,438	342	0	0
Chuvash Republic — Chuvashya	15,094	2,925	120	0	27,129	6,066	195	0	1,126	194	0	0
Perm Territory	33,779	6,488	56	0	43,692	15,071	283	62	4,161	885	42	0
Kirov Region	19,192	3,826	0	0	33,200	8,519	11	11	3,442	601	0	0

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Nizhni Novgorod Region	94,654	8,533	263	0	104,049	18,438	1,072	239	5,078	747	88	15
Orenburg Region	29,429	5,304	1,350	0	58,787	13,725	1,745	0	3,334	600	0	0
Penza Region	21,489	3,647	0	0	35,752	8,561	57	20	2,033	417	0	0
Samara Region	90,057	2,314	437	3	111,249	5,733	2,291	8	9,665	377	96	0
Saratov Region	46,979	7,508	299	0	64,264	12,551	655	0	5,957	584	0	0
Ulyanovsk Region	14,708	2,384	0	0	30,488	4,063	1,681	19	2,326	193	0	0
URALS FEDERAL DISTRICT	287,130	32,206	1,517	12	338,473	72,560	12,844	203	25,875	4,234	412	22
Kurgan Region	9,387	2,530	0	0	17,817	5,632	30	0	1,083	219	0	0
Sverdlovsk Region	95,572	7,509	101	7	98,382	18,079	1,782	193	8,443	1,140	138	22
Tyumen Region	98,886	12,288	1,191	5	142,831	34,082	9,483	5	7,804	1,744	0	0
Khanty-Mansiysky Autonomous Area — Yugra	37,595	6,162	97	0	62,395	18,170	606	0	2,921	858	0	0
Yamalo-Nenetsky Autonomous Area	11,455	2,027	12	0	16,382	5,957	53	0	874	286	0	0
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	49,836	4,099	1,082	5	64,054	9,955	8,824	5	4,009	600	0	0
Chelyabinsk Region	83,285	9,879	225	0	79,443	14,767	1,549	5	8,545	1,131	274	0
SIBERIA FEDERAL DISTRICT	360,076	48,005	1,869	354	471,953	93,816	4,371	662	35,610	5,829	112	65
Republic of Altai	4,154	649	0	0	6,628	1,680	0	0	794	103	0	0
Republic of Buryatia	9,472	3,377	151	0	18,734	7,105	384	0	1,133	246	0	0
Republic of Tyva	1,283	778	0	0	2,976	1,946	0	0	95	36	0	0
Republic of Khakassia	6,746	2,775	175	52	9,677	4,080	168	50	744	234	2	0
Altai Territory	44,039	3,978	559	0	76,863	11,444	747	54	8,597	1,451	17	5
Zabaykalskiy Territory	6,537	3,589	17	0	12,342	6,445	43	0	222	111	0	0
Krasnoyarsk Territory	57,745	7,558	95	1	79,376	15,243	641	46	4,306	599	8	0
Irkutsk Region	51,033	7,314	329	0	66,077	14,353	660	120	3,692	585	3	0
Kemerovo Region	33,955	4,019	2	0	36,140	7,749	591	0	4,379	821	0	0
Novosibirsk Region	84,021	3,210	179	0	91,345	7,046	691	72	6,921	559	5	4
Omsk Region	41,981	8,365	340	301	48,794	10,964	364	320	3,738	884	71	56
Tomsk Region	19,110	2,393	22	0	23,001	5,761	82	0	989	200	6	0

Table 6.4.6

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

(millions of rubles)

	30.06.2014									
	rubles					foreign currency				
	total	housing loans	including:			total	housing loans	including:		of which:
			mortgage loans	including overdue debt	mortgage loans			including overdue debt		
2	3	4	5	6	7	8	9			
1										
RUSSIAN FEDERATION	10,400,058	3,034,864	2,921,482	26,326	205,894	103,421	100,231	13,953		
CENTRAL FEDERAL DISTRICT	2,861,577	833,363	816,285	10,926	159,192	77,127	74,497	11,423		
Belgorod Region	95,297	20,329	19,048	85	324	277	276	31		
Bryansk Region	61,659	16,798	16,255	37	202	159	151	0		
Vladimir Region	84,473	21,555	20,587	161	460	370	363	1		
Voronezh Region	123,576	36,043	35,016	326	579	356	355	49		
Ivanovo Region	49,196	13,174	12,980	47	785	168	168	31		
Kaluga Region	72,356	22,889	22,527	43	875	472	448	24		
Kostroma Region	33,778	9,512	9,385	35	77	36	36	0		
Kursk Region	66,304	17,624	16,699	95	203	177	175	11		
Lipetsk Region	62,605	15,596	15,187	53	221	119	119	17		
Moscow Region	668,802	222,014	219,813	3,005	32,945	21,244	20,852	4,243		
Orel Region	39,985	10,628	10,152	18	293	156	155	4		
Ryazan Region	65,381	20,726	20,478	66	354	262	221	10		
Smolensk Region	58,233	19,470	19,101	72	614	272	249	4		
Tambov Region	50,024	12,914	12,421	21	174	141	138	1		
Tver Region	76,217	25,206	25,043	593	502	407	406	20		
Tula Region	92,725	25,600	25,258	60	505	402	387	6		
Yaroslavl Region	75,473	21,384	20,800	108	286	192	185	14		
Moscow	1,085,493	301,901	295,535	6,101	119,793	51,917	49,813	6,957		

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WEST FEDERAL DISTRICT	1,106,260	338,904	328,839	2,126	23,150	11,565	11,399	1,021
Republic of Karelia	54,977	15,589	15,272	42	148	118	116	0
Republic of Komi	86,229	30,056	25,731	47	124	98	97	0
Arkhangelsk Region	93,848	31,065	30,533	68	265	220	217	44
Nenets Autonomous Area	5,415	2,650	2,632	3	27	27	27	0
Arkhangelsk Region without Nenets Autonomous Area	88,433	28,415	27,901	65	238	193	190	44
Vologda Region	86,914	28,548	27,901	145	274	219	216	39
Kaliningrad Region	62,157	14,726	14,428	174	2,585	628	594	119
Leningrad Region	122,555	36,395	35,858	331	2,586	1,085	1,072	104
Murmansk Region	74,389	14,835	14,564	45	201	133	126	3
Novgorod Region	41,018	10,700	10,406	60	123	93	93	9
Pskov Region	35,015	8,355	8,020	10	89	74	73	2
St. Petersburg	449,158	148,635	146,126	1,204	16,755	8,897	8,795	701
SOUTH FEDERAL DISTRICT	868,672	201,584	193,421	1,925	4,377	2,366	2,304	171
Republic of Adigei (Adigeya)	23,571	3,571	3,402	29	106	82	82	0
Republic of Kalmykia	21,971	4,721	4,632	9	86	69	69	0
Krasnodar Territory	349,332	80,190	76,110	910	2,034	1,009	987	111
Astrakhan Region	65,921	15,067	14,675	34	118	91	91	10
Volgograd Region	134,734	35,048	34,407	440	512	376	371	15
Rostov Region	273,143	62,987	60,195	503	1,521	739	704	35
NORTH-CAUCASIAN FEDERAL DISTRICT	293,563	59,939	57,170	702	1,778	1,139	1,096	180
Republic of Dagestan	32,109	6,386	6,227	218	228	169	169	12
Republic of Ingushetia	4,342	202	165	2	1	0	0	0
Kabardino-Balkar Republic	36,950	7,440	6,749	25	182	143	138	39
Karachai-Cherkess Republic	22,635	3,285	3,020	20	53	49	49	4
Republic of Northern Ossetia — Alania	30,070	5,870	5,530	157	186	151	136	32
Republic of Chechnya	16,513	457	456	2	116	32	29	20
Stavropol Territory	150,944	36,299	35,023	278	1,012	595	575	73

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
PRIVOLZHSKY FEDERAL DISTRICT	1,919,602	577,165	544,098	3,946	8,234	5,284	5,229	495
Republic of Bashkortostan	274,093	76,513	65,289	432	556	344	342	16
Republic of Mariy-El	33,790	11,803	11,544	46	132	74	74	5
Republic of Mordovia	38,127	12,253	11,690	17	204	187	187	13
Republic of Tatarstan (Tatarstan)	262,164	74,227	71,468	393	1,348	906	905	10
Udmurt Republic	103,493	35,475	31,334	174	333	272	269	20
Chuvash Republic — Chuvashya	70,891	28,167	27,936	105	348	284	284	32
Perm Territory	209,869	64,846	57,789	772	848	492	463	102
Kirov Region	73,229	23,742	22,638	88	177	154	154	0
Nizhni Novgorod Region	201,944	63,719	61,348	488	1,043	599	584	110
Orenburg Region	139,131	38,376	37,561	154	359	257	257	24
Penza Region	68,382	19,179	18,472	37	238	191	191	19
Samara Region	217,724	66,156	65,257	983	1,842	902	898	95
Saratov Region	137,018	35,953	35,523	181	513	354	353	17
Ulyanovsk Region	89,747	26,756	26,249	76	293	268	268	32
URALS FEDERAL DISTRICT	1,241,971	431,161	404,689	2,668	2,779	1,845	1,807	215
Kurgan Region	56,113	16,016	14,492	118	57	31	31	0
Sverdlovsk Region	373,553	109,863	102,228	923	1,018	754	740	80
Tyumen Region	543,483	225,947	215,071	615	654	425	405	47
Khanty-Mansiysky Autonomous Area — Yugra	265,193	123,811	118,969	227	209	176	172	6
Yamalo-Nenetsky Autonomous Area	89,883	41,716	38,788	42	81	65	61	18
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	188,407	60,420	57,314	346	364	184	172	23
Chelyabinsk Region	268,822	79,335	72,898	1,012	1,050	635	631	88
SIBERIA FEDERAL DISTRICT	1,564,694	444,487	432,011	3,471	4,425	2,766	2,666	356
Republic of Altai	13,223	1,492	1,475	10	67	0	0	0
Republic of Buryatia	88,836	17,529	17,455	99	135	87	87	6
Republic of Tyva	20,612	5,041	5,029	41	2	1	1	0
Republic of Khakassia	34,583	9,635	9,360	68	47	31	26	0
Altai Territory	151,321	35,832	35,455	234	331	259	252	70
Zabaykalskiy Territory	85,897	21,717	21,601	67	44	31	31	0
Krasnoyarsk Territory	279,778	89,552	85,731	822	558	401	379	60

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	225,127	64,523	63,992	466	357	258	258	49
Kemerovo Region	202,549	48,612	46,827	355	932	329	329	33
Novosibirsk Region	238,638	82,509	80,343	687	1,065	848	834	117
Omsk Region	137,137	37,520	35,068	498	618	309	269	9
Tomsk Region	86,993	30,525	29,675	124	269	212	200	12
FAR EAST FEDERAL DISTRICT	543,707	148,261	144,969	562	1,959	1,329	1,233	92
Republic of Sakha (Yakutia)	100,548	32,608	31,982	73	82	72	72	0
Kamchatka Territory	28,549	6,982	6,879	19	104	91	44	0
Primorski Territory	139,527	32,616	32,093	182	1,187	724	677	37
Khabarovsk Territory	121,107	35,601	35,044	159	380	277	277	35
Amur Region	71,467	19,079	18,183	58	68	64	63	20
Magadan Region	17,774	4,826	4,738	4	11	10	9	0
Sakhalin Region	49,480	12,560	12,158	60	114	78	78	0
Jewish Autonomous Region	11,503	2,894	2,814	5	10	10	10	0
Chukotka Autonomous Area	3,752	1,095	1,078	2	3	3	3	0
CRIMEA FEDERAL DISTRICT	12	0	0	0	0	0	0	0
Republic of Crimea	10	0	0	0	0	0	0	0
Sevastopol	2	0	0	0	0	0	0	0

Table 6.4.7

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

		30.06.2014											
		including:											
		housing loans					of which:						
							mortgage loans						
		number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
1	2	3	4	5	6	7	8	9	10	11	12	13	14
	volume of consumer loans, extended since the beginning of the year total, millions of rubles												
RUSSIAN FEDERATION	4,083,607	471,244	789,461	173.9	12.22	448,122	765,858	175.9	12.20				
CENTRAL FEDERAL DISTRICT	1,265,763	110,440	239,279	172.1	12.21	108,337	235,071	173.9	12.20				
Belgorod Region	36,252	3,825	5,058	178.6	12.16	3,561	4,939	181.1	12.13				
Bryansk Region	23,058	3,728	4,861	174.2	12.20	3,640	4,811	175.1	12.18				
Vladimir Region	28,412	4,164	5,900	169.5	12.46	3,967	5,736	171.3	12.41				
Voronezh Region	49,742	7,529	10,419	181.0	12.25	7,405	10,371	181.4	12.25				
Ivanovo Region	19,922	3,215	4,280	166.9	12.20	3,179	4,249	167.6	12.19				
Kaluga Region	26,471	3,723	6,589	176.6	12.15	3,704	6,572	176.8	12.14				
Kostroma Region	13,989	2,494	2,926	166.3	12.27	2,475	2,898	167.5	12.26				
Kursk Region	26,135	3,714	4,880	181.2	12.16	3,597	4,832	181.9	12.15				
Lipetsk Region	26,152	3,369	4,379	185.7	12.38	3,300	4,324	187.0	12.36				
Moscow Region	262,837	24,007	62,947	172.5	12.19	23,713	62,438	173.0	12.19				
Orel Region	16,232	2,467	3,137	174.1	12.27	2,382	3,103	174.9	12.20				
Ryazan Region	24,659	4,338	6,109	171.4	12.30	4,279	6,063	172.1	12.29				
Smolensk Region	21,249	3,326	4,962	181.1	12.31	3,289	4,942	181.5	12.30				
Tambov Region	19,320	2,649	3,820	177.6	12.18	2,545	3,775	178.7	12.16				
Tver Region	28,141	4,114	6,501	181.1	12.23	4,067	6,469	181.6	12.23				
Tula Region	36,383	4,802	7,215	173.7	12.27	4,780	7,203	173.8	12.27				
Yaroslavl Region	29,725	4,537	6,196	162.9	12.26	4,470	6,159	163.3	12.25				
Moscow	577,084	24,439	89,100	168.5	12.18	23,984	86,187	172.2	12.17				

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WEST FEDERAL DISTRICT	465,168	51,598	94,575	166.9	12.12	50,798	93,819	167.6	12.11
Republic of Karelia	20,127	2,403	3,653	169.0	12.14	2,367	3,636	169.5	12.13
Republic of Komi	30,802	4,672	7,973	173.1	11.65	4,655	7,961	173.2	11.65
Arkhangelsk Region	35,273	4,923	7,582	172.7	12.15	4,853	7,553	173.1	12.15
Nenets Autonomous Area	1,522	150	364	196.9	12.07	150	338	196.6	12.08
Arkhangelsk Region without Nenets Autonomous Area	33,751	4,773	7,218	171.5	12.16	4,703	7,215	172.0	12.15
Vologda Region	31,885	5,648	7,100	171.2	12.22	5,459	6,987	172.9	12.20
Kaliningrad Region	26,285	2,864	4,604	171.8	12.03	2,837	4,581	172.2	12.02
Leningrad Region	47,479	5,468	10,376	168.6	12.15	5,344	10,296	169.0	12.14
Murmansk Region	31,929	3,049	5,083	167.6	11.65	3,040	5,072	167.8	11.65
Novgorod Region	15,886	1,914	2,691	175.1	12.32	1,861	2,661	176.1	12.29
Pskov Region	14,409	1,869	2,549	162.9	11.78	1,783	2,507	165.1	11.78
St. Petersburg	211,093	18,788	42,964	162.5	12.26	18,599	42,565	163.3	12.25
SOUTH FEDERAL DISTRICT	324,256	35,781	53,715	176.7	12.41	34,426	53,066	182.7	12.37
Republic of Adigei (Adigeya)	10,624	737	1,110	181.6	12.50	735	1,110	181.7	12.50
Republic of Kalmykia	6,747	684	1,164	192.2	12.39	682	1,163	192.3	12.39
Krasnodar Territory	129,618	14,052	21,549	172.1	12.62	13,245	21,169	184.1	12.54
Astrakhan Region	24,620	2,921	4,213	194.7	11.81	2,873	4,180	195.6	11.79
Volgograd Region	50,687	6,701	9,368	179.1	12.18	6,654	9,332	179.4	12.17
Rostov Region	101,960	10,686	16,311	175.2	12.43	10,237	16,112	178.8	12.42
NORTH-CAUCASIAN FEDERAL DISTRICT	93,773	10,415	15,039	182.4	12.10	9,503	14,513	187.2	12.06
Republic of Dagestan	9,797	1,027	1,930	177.4	11.51	928	1,811	186.4	11.50
Republic of Ingushetia	825	205	135	150.4	13.75	30	58	163.2	12.31
Kabardino-Balkar Republic	10,194	1,383	1,667	161.8	12.21	849	1,427	187.9	12.04
Karachai-Cherkess Republic	5,523	516	815	202.3	12.38	513	810	202.7	12.38
Republic of Northern Ossetia — Alania	9,653	948	1,536	200.1	12.30	946	1,525	200.1	12.28
Republic of Chechnya	4,529	91	189	166.4	12.19	90	188	166.6	12.07
Stavropol Territory	53,252	6,245	8,767	183.3	12.12	6,147	8,694	184.1	12.10

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
PRIVOLZHISKY FEDERAL DISTRICT	738,733	121,114	155,954	175.8	12.25	113,629	150,906	177.9	12.23
Republic of Bashkortostan	106,504	18,478	21,631	167.9	12.42	12,851	17,792	177.7	12.32
Republic of Mariy-El	12,010	2,581	3,289	178.6	12.15	2,566	3,278	178.8	12.14
Republic of Mordovia	13,275	2,417	3,228	178.0	12.41	2,341	3,193	178.8	12.40
Republic of Tatarstan (Tatarstan)	96,209	17,495	22,177	163.4	12.31	16,955	21,820	164.9	12.29
Udmurt Republic	39,706	7,483	8,463	181.8	12.25	7,293	8,352	183.3	12.22
Chuvash Republic — Chuvasnya	24,928	5,951	7,895	184.5	12.18	5,891	7,872	184.8	12.18
Perm Territory	77,629	12,277	15,490	177.1	12.41	11,999	15,351	177.8	12.40
Kirov Region	27,040	5,885	7,090	182.4	12.27	5,804	7,052	182.7	12.26
Nizhni Novgorod Region	91,865	11,158	16,652	172.6	12.17	10,916	16,519	173.5	12.15
Orenburg Region	50,291	7,075	9,672	194.7	11.89	6,922	9,560	195.3	11.88
Penza Region	26,607	4,078	5,550	181.3	12.20	4,026	5,526	181.7	12.19
Samara Region	88,523	12,968	17,652	176.8	12.25	12,884	17,526	177.8	12.25
Saratov Region	52,395	7,094	9,729	185.6	12.13	7,044	9,686	185.9	12.13
Ulyanovsk Region	31,751	6,174	7,436	172.1	12.25	6,137	7,379	173.1	12.24
URALS FEDERAL DISTRICT	430,661	52,576	88,808	187.9	12.18	44,909	78,719	192.0	12.14
Kurgan Region	20,523	2,802	3,577	205.4	12.12	2,354	3,128	206.6	12.12
Sverdlovsk Region	135,139	14,951	25,755	181.5	12.18	12,850	22,204	185.0	12.16
Tyumen Region	180,282	19,217	40,345	203.2	12.10	16,498	36,732	207.9	12.04
Khanty-Mansiysky Autonomous Area — Yugra	80,132	7,583	17,706	206.1	12.15	6,788	16,207	209.8	12.12
Yamalo-Nenetsky Autonomous Area	30,165	3,110	7,745	208.4	11.66	2,647	6,964	215.4	11.54
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	69,985	8,524	14,894	197.1	12.28	7,063	13,561	201.8	12.22
Chelyabinsk Region	94,717	15,606	19,131	160.7	12.39	13,207	16,655	163.5	12.37
SIBERIA FEDERAL DISTRICT	558,419	71,915	106,439	166.7	12.30	69,755	104,654	167.2	12.29
Republic of Altai	5,109	305	407	144.5	12.69	281	397	148.1	12.65
Republic of Buryatia	30,411	2,746	4,290	183.2	12.36	2,728	4,257	183.3	12.36
Republic of Tyva	8,284	457	847	181.5	12.57	454	843	181.7	12.57
Republic of Khakassia	12,930	1,502	2,085	176.0	12.39	1,480	2,071	176.4	12.38
Altai Territory	57,876	7,535	10,282	166.0	12.21	7,433	10,225	166.4	12.20
Zabaykalskiy Territory	28,301	2,982	5,012	180.8	12.07	2,978	5,012	180.8	12.07
Krasnoyarsk Territory	87,467	12,403	20,184	177.3	12.37	11,915	19,574	177.8	12.37

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	80,734	9,787	14,820	168.7	12.30	9,661	14,729	169.4	12.29
Kemerovo Region	74,328	9,026	12,687	135.7	12.47	8,709	12,530	136.7	12.44
Novosibirsk Region	88,585	13,563	19,721	149.9	12.42	13,153	19,536	150.7	12.39
Omsk Region	53,120	6,914	9,538	189.3	12.20	6,373	8,978	190.4	12.21
Tomsk Region	31,274	4,695	6,566	182.7	11.81	4,590	6,502	183.5	11.80
FAR EAST FEDERAL DISTRICT	206,821	17,405	35,652	176.2	12.14	16,765	35,110	177.5	12.09
Republic of Sakha (Yakutia)	34,701	3,321	7,159	173.6	12.44	3,167	7,064	176.4	12.41
Kamchatka Territory	12,535	1,020	2,054	166.9	12.01	960	2,003	169.5	11.73
Primorski Territory	55,248	4,489	8,611	173.5	12.01	4,345	8,499	174.5	11.97
Khabarovsk Territory	46,331	3,946	8,391	179.2	12.07	3,846	8,287	179.7	12.02
Amur Region	27,713	2,260	4,170	183.8	12.09	2,149	4,059	184.6	12.08
Magadan Region	6,723	638	1,392	175.5	12.29	627	1,379	176.5	12.26
Sakhalin Region	18,092	1,152	2,861	177.4	12.02	1,104	2,817	178.1	11.96
Jewish Autonomous Region	4,034	430	682	183.1	12.01	423	673	183.3	12.01
Chukotka Autonomous Area	1,444	149	332	167.7	12.62	144	329	168.6	12.58
CRIMEA FEDERAL DISTRICT	13	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	11	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	2	0	0	0.0	0.00	0	0	0.0	0.00

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

		30.06.2014											
		including:											
		housing loans					of which:						
							mortgage loans						
	volume of consumer loans, extended since the beginning of the year total, millions of rubles	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
1	2	3	4	5	6	7	8	9	10				
RUSSIAN FEDERATION	84,027	439	4,390	126.3	9.56	414	3,670	145.9	9.50				
CENTRAL FEDERAL DISTRICT	77,384	287	3,785	118.5	9.72	265	3,128	138.7	9.63				
Belgorod Region	17	2	7	166.3	10.05	2	7	166.3	10.05				
Bryansk Region	43	2	4	112.4	7.03	2	4	112.4	7.03				
Vladimir Region	25	0	0	0.0	0.00	0	0	0.0	0.00				
Voronezh Region	77	3	20	279.4	8.69	3	20	279.4	8.69				
Ivanovo Region	67	2	9	302.0	11.80	2	9	302.0	11.80				
Kaluga Region	99	5	18	235.8	10.96	5	18	235.8	10.96				
Kostroma Region	6	0	0	0.0	0.00	0	0	0.0	0.00				
Kursk Region	12	1	2	302.0	11.70	1	2	302.0	11.70				
Lipetsk Region	55	1	5	302.0	12.20	1	5	302.0	12.20				
Moscow Region	5,214	83	875	146.5	9.79	80	791	159.7	9.75				
Orel Region	19	1	3	182.0	9.50	1	3	182.0	9.50				
Ryazan Region	60	1	4	302.0	11.60	1	4	302.0	11.60				
Smolensk Region	89	5	27	246.5	11.16	5	27	246.5	11.16				
Tambov Region	18	1	4	230.0	7.00	1	4	230.0	7.00				
Tver Region	64	8	27	242.0	11.23	8	27	242.0	11.23				
Tula Region	29	2	5	223.1	8.05	2	5	223.1	8.05				
Yaroslavl Region	43	2	12	302.0	10.80	2	12	302.0	10.80				
Moscow	71,447	168	2,763	102.6	9.58	149	2,190	123.7	9.46				

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WEST FEDERAL DISTRICT	3,582	43	185	160.4	8.28	43	185	160.4	8.28
Republic of Karelia	6	1	3	182.0	9.00	1	3	182.0	9.00
Republic of Komi	3	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	35	4	9	198.2	9.08	4	9	198.2	9.08
Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region without Nenets Autonomous Area	35	4	9	198.2	9.08	4	9	198.2	9.08
Vologda Region	14	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	210	6	12	139.5	7.96	6	12	139.5	7.96
Leningrad Region	156	4	9	162.2	9.37	4	9	162.2	9.37
Murmansk Region	26	1	2	120.1	9.50	1	2	120.1	9.50
Novgorod Region	2	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	3	0	0	0.0	0.00	0	0	0.0	0.00
St. Petersburg	3,127	27	150	159.6	8.15	27	150	159.6	8.15
SOUTH FEDERAL DISTRICT	453	27	67	208.3	9.31	27	67	208.3	9.26
Republic of Adigei (Adigeya)	4	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	5	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	197	18	34	183.1	9.35	18	34	183.1	9.25
Astrakhan Region	23	1	3	242.0	9.50	1	3	242.0	9.50
Volgograd Region	51	2	16	273.7	8.80	2	16	273.7	8.80
Rostov Region	173	6	14	188.1	10.00	6	14	188.1	10.00
NORTH-CAUCASIAN FEDERAL DISTRICT	142	9	49	184.6	9.41	9	49	184.6	9.41
Republic of Dagestan	53	4	16	261.8	10.24	4	16	261.8	10.24
Republic of Ingushetia	0	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	19	3	18	210.6	9.16	3	18	210.6	9.16
Karachai-Cherkess Republic	0	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Northern Ossetia — Alania	4	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Chechnya	32	1	12	11.9	12.00	1	12	11.9	12.00
Stavropol Territory	34	1	3	359.0	6.30	1	3	359.0	6.30

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
PRIVOLZHSKIY FEDERAL DISTRICT	1,137	28	82	221.3	9.68	28	82	221.3	9.68
Republic of Bashkortostan	105	4	11	169.8	10.67	4	11	169.8	10.67
Republic of Mariy-El	2	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	13	2	10	240.5	11.83	2	10	240.5	11.83
Republic of Tatarstan (Tatarstan)	409	2	7	270.8	11.10	2	7	270.8	11.10
Udmurt Republic	52	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic — Chuvasnya	23	2	5	180.9	10.03	2	5	180.9	10.03
Perm Territory	40	1	2	182.0	9.50	1	2	182.0	9.50
Kirov Region	17	0	0	0.0	0.00	0	0	0.0	0.00
Nizhni Novgorod Region	87	3	11	172.3	8.67	3	11	172.3	8.67
Orenburg Region	25	2	8	181.9	8.07	2	8	181.9	8.07
Penza Region	13	1	4	302.0	11.60	1	4	302.0	11.60
Samara Region	259	9	15	276.1	7.90	9	15	276.1	7.90
Saratov Region	76	2	9	218.2	9.00	2	9	218.2	9.00
Ulyanovsk Region	16	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	331	12	36	220.2	10.36	12	36	220.2	10.36
Kurgan Region	7	1	4	242.0	10.00	1	4	242.0	10.00
Sverdlovsk Region	103	4	9	217.8	10.30	4	9	217.8	10.30
Tyumen Region	160	5	14	276.8	11.22	5	14	276.8	11.22
Khanty-Mansiysky Autonomous Area — Yugra	7	0	0	0.0	0.00	0	0	0.0	0.00
Yamalo-Nenetsky Autonomous Area	32	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	121	5	14	276.8	11.22	5	14	276.8	11.22
Chelyabinsk Region	61	2	9	129.5	8.05	2	9	129.5	8.05
SIBERIA FEDERAL DISTRICT	633	11	46	152.6	8.19	9	30	221.6	8.08
Republic of Altai	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	127	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tyva	0	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	1	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	28	1	4	242.0	8.80	1	4	242.0	8.80
Zabaykalskiy Territory	35	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	79	3	18	34.8	9.31	1	2	146.0	8.00

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	46	1	3	242.0	7.00	1	3	242.0	7.00
Kemerovo Region	47	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	140	3	8	206.5	9.44	3	8	206.5	9.44
Omsk Region	81	2	11	240.2	7.38	2	11	240.2	7.38
Tomsk Region	48	1	2	182.0	8.00	1	2	182.0	8.00
FAR EAST FEDERAL DISTRICT	364	22	140	144.7	8.21	21	93	175.6	8.26
Republic of Sakha (Yakutia)	5	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	48	1	47	83.7	8.00	0	0	0.0	0.00
Primorski Territory	238	19	72	170.1	8.47	19	72	170.1	8.47
Khabarovsk Territory	51	1	13	242.0	7.50	1	13	242.0	7.50
Amur Region	2	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	15	1	8	122.0	8.00	1	8	122.0	8.00
Jewish Autonomous Region	0	0	0	0.0	0.00	0	0	0.0	0.00
Chukotka Autonomous Area	2	0	0	0.0	0.00	0	0	0.0	0.00
CRIMEA FEDERAL DISTRICT	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	0	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	1	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	30.06.2014				
	investment in debt obligations		investment in equity securities	equity in subsidiary and associated joint stock companies	other equity
	total	Federal government securities and the Bank of Russia bonds (at balance-sheet value, regardless revaluations)			
1	2	3	4	5	6
RUSSIAN FEDERATION	6,216,020.5	1,151,946.0	397,160.7	1,050,073.5	446,598.6
CENTRAL FEDERAL DISTRICT	5,633,617.2	1,083,023.5	360,302.3	1,012,705.4	441,171.3
Belgorod Region	1,362.0	0.0	1.2	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.0
Vladimir Region	98.5	21.1	168.0	2.2	9.5
Voronezh Region	1,647.7	0.0	0.0	0.0	3.0
Ivanovo Region	1,167.7	367.4	40.5	0.0	3.1
Kaluga Region	205.2	0.0	614.5	0.0	0.0
Kostroma Region	19,182.5	42.8	168.7	0.0	744.9
Kursk Region	1,518.0	921.4	0.0	148.7	4.1
Lipetsk Region	2,168.0	332.1	0.0	0.0	59.6
Moscow Region	10,271.5	777.3	606.2	0.0	0.2
Orel Region	553.4	0.0	16.1	0.0	61.2
Ryazan Region	958.6	707.1	0.2	219.8	84.3
Smolensk Region	0.0	0.0	0.0	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.0	0.0
Tver Region	334.4	2.1	0.0	0.0	0.2
Tula Region	302.5	41.6	9.9	0.0	0.0
Yaroslavl Region	10.9	0.0	0.0	0.0	87.7
Moscow	5,593,836.3	1,079,810.7	358,677.0	1,012,334.7	440,113.6
NORTH-WEST FEDERAL DISTRICT	244,394.1	10,991.2	9,413.9	14,911.7	1,651.9
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,188.7	780.3	128.6	0.0	0.0
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.1
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Arkhangelsk Region without Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.1
Vologda Region	9,382.4	436.0	17.8	1.0	3.1
Kaliningrad Region	3,469.9	0.0	7.5	0.0	550.1
Leningrad Region	654.5	62.7	246.1	0.0	0.0
Murmansk Region	528.4	539.9	0.0	0.0	268.1
Novgorod Region	771.8	333.1	188.7	0.0	0.0
Pskov Region	154.5	0.0	0.0	0.0	0.0
St. Petersburg	228,243.9	8,839.2	8,825.1	14,910.6	830.2
SOUTH FEDERAL DISTRICT	9,960.4	1,672.4	971.1	125.2	172.3
Republic of Adigei (Adigeya)	13.2	13.2	1.3	0.0	2.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	7,762.0	941.2	450.0	100.0	103.2
Astrakhan Region	703.4	464.6	195.8	5.3	0.0
Volgograd Region	516.8	91.1	38.8	0.0	0.0
Rostov Region	964.9	162.4	285.3	19.9	67.0
NORTH-CAUCASIAN FEDERAL DISTRICT	927.6	165.3	256.9	0.0	44.9
Republic of Daghestan	0.0	0.0	16.3	0.0	44.8
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	4.5	0.0	18.8	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	220.5	0.0	0.0

Table 6.4.9 (end)
(millions of rubles)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	923.1	165.3	1.3	0.0	0.1
PRIVOLZHISKY FEDERAL DISTRICT	131,731.3	24,540.4	22,127.3	11,254.3	2,104.2
Republic of Bashkortostan	6,633.4	1,280.0	285.2	0.0	271.7
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	288.6	121.4	43.5	0.0	18.5
Republic of Tatarstan (Tatarstan)	79,148.7	18,805.0	12,600.1	3,359.5	1,471.0
Udmurt Republic	4,111.8	0.0	0.0	0.0	1.4
Chuvash Republic — Chuvashya	774.4	303.2	176.5	0.0	0.0
Perm Territory	823.5	0.0	537.7	1,908.6	95.0
Kirov Region	4,620.6	10.5	86.5	0.0	0.2
Nizhni Novgorod Region	9,710.1	1,737.7	5,271.7	0.0	69.9
Orenburg Region	5,950.2	223.1	213.3	35.2	21.3
Penza Region	206.0	101.2	0.0	0.0	0.0
Samara Region	17,506.2	1,091.0	1,114.7	5,951.0	155.0
Saratov Region	1,957.6	867.3	1,712.0	0.0	0.0
Ulyanovsk Region	0.0	0.0	86.0	0.0	0.1
URALS FEDERAL DISTRICT	148,857.6	23,101.0	2,409.6	11,076.9	820.2
Kurgan Region	0.0	0.0	0.0	0.0	20.0
Sverdlovsk Region	78,265.6	7,052.1	1,149.4	8,200.9	162.3
Tyumen Region	53,286.8	9,514.0	1,135.8	2,876.1	536.6
Khanty-Mansiysky Autonomous Area — Yugra	41,964.1	4,757.2	601.9	2,876.1	121.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	59.3	0.0	0.0
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo- Nenetsky Autonomous Area	11,322.7	4,756.8	474.6	0.0	415.6
Chelyabinsk Region	17,305.2	6,534.8	124.4	0.0	101.4
SIBERIA FEDERAL DISTRICT	23,066.2	3,341.2	597.5	0.0	206.4
Republic of Altai	0.0	0.0	0.0	0.0	0.0
Republic of Buryatia	85.3	0.0	231.1	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	14.4	14.8	0.0	0.0	0.0
Altai Territory	208.9	138.7	57.8	0.0	78.0
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	699.9	121.1	1.3	0.0	7.8
Irkutsk Region	377.5	4.3	214.0	0.0	0.0
Kemerovo Region	1,769.9	950.1	40.8	0.0	81.7
Novosibirsk Region	15,757.6	1,557.0	3.5	0.0	0.0
Omsk Region	3,400.7	201.9	45.6	0.0	36.7
Tomsk Region	752.1	353.3	3.4	0.0	2.1
FAR EAST FEDERAL DISTRICT	23,466.2	5,111.0	1,082.1	0.0	427.5
Republic of Sakha (Yakutia)	1,473.7	132.0	404.9	0.0	13.4
Kamchatka Territory	651.5	102.2	26.6	0.0	18.1
Primorski Territory	10,230.2	4,370.4	63.0	0.0	6.0
Khabarovsk Territory	0.0	0.0	0.0	0.0	0.0
Amur Region	10,957.3	504.8	6.3	0.0	340.9
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	153.5	1.6	581.2	0.0	49.1
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	...	...	...	...	...
Republic of Crimea	...	...	...	...	...
Sevastopol	...	...	...	...	...

Table 6.4.10

Discounted Bills

(millions of rubles)

	30.06.2014		
	discounted bills denominated in rubles		discounted bills denominated in foreign currency
	total	of which: bills issued and guaranteed by authorities of constituent entities of RF and local authorities	
1	2	3	4
RUSSIAN FEDERATION	202,553.5	0.0	24,987.6
CENTRAL FEDERAL DISTRICT	160,890.6	0.0	24,290.3
Belgorod Region	281.6	0.0	71.1
Bryansk Region	0.0	0.0	0.0
Vladimir Region	0.0	0.0	0.0
Voronezh Region	29.0	0.0	0.0
Ivanovo Region	0.0	0.0	148.1
Kaluga Region	0.0	0.0	0.0
Kostroma Region	29.8	0.0	0.0
Kursk Region	605.4	0.0	0.0
Lipetsk Region	220.9	0.0	0.0
Moscow Region	626.5	0.0	66.7
Orel Region	0.0	0.0	0.0
Ryazan Region	90.6	0.0	0.0
Smolensk Region	0.0	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	287.1	0.0	0.0
Yaroslavl Region	48.3	0.0	0.0
Moscow	158,671.3	0.0	24,004.5
NORTH-WEST FEDERAL DISTRICT	7,051.9	0.0	203.2
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.0	0.0	55.4
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Arkhangelsk Region without Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	25.6	0.0	0.0
Kaliningrad Region	0.0	0.0	0.0
Leningrad Region	212.3	0.0	0.0
Murmansk Region	60.7	0.0	0.0
Novgorod Region	410.9	0.0	0.0
Pskov Region	0.0	0.0	0.0
St. Petersburg	6,342.4	0.0	147.8
SOUTH FEDERAL DISTRICT	11,369.8	0.0	11.7
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	10,124.4	0.0	11.7
Astrakhan Region	738.7	0.0	0.0
Volgograd Region	369.3	0.0	0.0
Rostov Region	137.4	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	69.3	0.0	0.0
Republic of Daghestan	0.0	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	0.0

Table 6.4.10 (end)

(millions of rubles)

1	2	3	4
Republic of Northern Ossetia — Alania	0.0	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	69.3	0.0	0.0
PRIVOLZHISKY FEDERAL DISTRICT	17,116.8	0.0	302.8
Republic of Bashkortostan	506.6	0.0	0.0
Republic of Mariy-El	69.9	0.0	0.0
Republic of Mordovia	24.7	0.0	0.0
Republic of Tatarstan (Tatarstan)	7,462.9	0.0	0.0
Udmurt Republic	165.3	0.0	0.0
Chuvash Republic — Chuvashya	200.2	0.0	0.0
Perm Territory	712.9	0.0	0.0
Kirov Region	480.7	0.0	0.0
Nizhni Novgorod Region	3,290.8	0.0	168.0
Orenburg Region	3,549.6	0.0	106.9
Penza Region	36.1	0.0	0.0
Samara Region	493.8	0.0	27.8
Saratov Region	123.3	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	2,959.9	0.0	116.6
Kurgan Region	0.0	0.0	0.0
Sverdlovsk Region	1,541.2	0.0	16.5
Tyumen Region	1,161.7	0.0	0.0
Khanty-Mansiysky Autonomous Area — Yugra	183.6	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo- Nenetsky Autonomous Area	978.0	0.0	0.0
Chelyabinsk Region	257.0	0.0	100.0
SIBERIA FEDERAL DISTRICT	1,537.4	0.0	63.1
Republic of Altai	172.0	0.0	0.0
Republic of Buryatia	605.6	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0
Altai Territory	62.8	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	0.0	0.0	0.0
Irkutsk Region	104.5	0.0	0.0
Kemerovo Region	1.4	0.0	0.0
Novosibirsk Region	398.1	0.0	0.0
Omsk Region	120.1	0.0	63.1
Tomsk Region	72.9	0.0	0.0
FAR EAST FEDERAL DISTRICT	1,557.9	0.0	0.0
Republic of Sakha (Yakutia)	893.4	0.0	0.0
Kamchatka Territory	24.0	0.0	0.0
Primorski Territory	615.4	0.0	0.0
Khabarovsk Territory	25.1	0.0	0.0
Amur Region	0.0	0.0	0.0
Magadan Region	0.0	0.0	0.0
Sakhalin Region	0.0	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	...	...	...
Republic of Crimea	...	...	...
Sevastopol	...	...	...

6.5. Foreign Cash Operations

Table 6.5.1

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

(millions of US dollars)

1	2014				
	January	February	March	April	May
2	3	4	5	6	
RUSSIAN FEDERATION	6,227.98	5,731.20	7,295.05	4,615.27	5,394.71
CENTRAL FEDERAL DISTRICT	2,889.41	2,577.18	3,620.25	2,324.44	2,761.98
Belgorod Region	15.25	14.84	17.02	10.97	9.70
Bryansk Region	11.91	9.12	9.02	5.17	6.70
Vladimir Region	22.84	18.07	16.73	10.53	11.43
Voronezh Region	78.86	64.95	68.84	37.19	39.73
Ivanovo Region	15.98	13.24	16.01	10.47	10.92
Kaluga Region	28.43	28.24	35.76	21.73	22.34
Kostroma Region	10.39	7.85	8.35	4.05	3.83
Kursk Region	13.31	13.21	18.48	6.64	5.33
Lipetsk Region	15.70	17.51	13.62	6.56	6.57
Moscow Region	129.61	114.21	139.51	85.67	92.81
Orel Region	19.46	16.66	17.35	7.90	13.79
Ryazan Region	34.04	30.70	33.46	22.94	29.68
Smolensk Region	20.15	16.76	16.72	11.41	14.76
Tambov Region	7.53	6.92	10.03	2.10	2.34
Tver Region	25.65	21.81	22.28	12.54	14.26
Tula Region	48.62	37.16	44.73	22.01	29.14
Yaroslavl Region	30.46	27.18	29.22	18.82	21.90
Moscow	2,361.23	2,118.73	3,103.13	2,027.75	2,426.76
NORTH-WEST FEDERAL DISTRICT	928.77	903.61	1,049.31	686.54	791.15
Republic of Karelia	9.91	9.61	12.04	6.76	5.35
Republic of Komi	15.01	15.06	12.93	8.74	5.97
Arkhangelsk Region	24.66	22.88	24.48	14.42	14.04
Neenets Autonomous Area	0.25	0.29	0.35	0.12	0.16
Arkhangelsk Region without Neenets Autonomous Area	24.41	22.59	24.13	14.31	13.89
Vologda Region	28.62	24.49	26.10	16.30	16.98
Kaliningrad Region	91.65	72.71	70.33	30.71	42.01
Leningrad Region	174.01	186.56	154.67	127.04	139.72
Murmansk Region	20.00	17.87	22.29	11.83	15.18
Novgorod Region	5.98	6.74	7.67	5.42	4.95
Pskov Region	7.32	6.71	7.02	3.60	3.66
St. Petersburg	551.61	540.99	711.78	461.72	543.29
SOUTH FEDERAL DISTRICT	389.93	382.71	453.12	266.71	293.57
Republic of Adigei (Adigeia)	5.79	6.31	5.23	4.92	4.02
Republic of Kalmykia	2.08	1.80	1.34	0.95	1.28
Krasnodar Territory	193.05	177.54	218.90	122.09	136.98
Astrakhan Region	12.94	13.88	18.45	8.01	11.79
Volgograd Region	34.57	36.71	42.27	25.78	31.53
Rostov Region	141.50	146.46	166.93	104.95	107.97
NORTH-CAUCASIAN FEDERAL DISTRICT	196.30	128.21	203.13	115.17	161.02
Republic of Daghestan	34.32	21.75	40.26	36.23	36.61
Republic of Ingushetia	9.51	2.64	7.30	3.66	10.20
Kabardino-Balkar Republic	12.22	11.15	11.85	9.88	9.88
Karachai-Cherkess Republic	6.04	5.42	4.58	2.81	5.57

Table 6.5.1 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	26.11	17.62	19.74	8.52	11.37
Republic of Chechnya	4.12	1.89	1.81	2.32	3.74
Stavropol Territory	103.99	67.74	117.59	51.75	83.65
PRIVOLZHSKY FEDERAL DISTRICT	617.96	591.40	663.87	401.99	442.24
Republic of Bashkortostan	66.63	61.87	72.05	45.04	52.76
Republic of Mariy-El	4.30	3.88	4.99	2.85	2.31
Republic of Mordovia	6.44	5.77	4.74	3.09	3.74
Republic of Tatarstan (Tatarstan)	109.85	104.17	125.36	79.28	79.48
Udmurt Republic	24.16	22.27	23.97	16.72	19.47
Chuvash Republic — Chuvashya	10.53	9.32	8.32	4.72	4.43
Perm Territory	47.90	45.06	56.16	35.40	36.89
Kirov Region	22.06	17.19	17.22	10.22	12.25
Nizhni Novgorod Region	98.35	97.45	108.49	58.61	63.08
Orenburg Region	21.42	22.62	18.69	10.32	13.20
Penza Region	15.61	14.80	12.47	6.26	6.39
Samara Region	109.01	104.54	114.02	74.12	84.97
Saratov Region	49.02	48.58	59.17	31.79	36.38
Ulyanovsk Region	32.68	33.89	38.22	23.59	26.90
URALS FEDERAL DISTRICT	410.83	404.43	421.18	279.00	322.10
Kurgan Region	6.00	6.00	5.05	2.81	3.62
Sverdlovsk Region	184.11	177.94	192.53	132.54	158.40
Tyumen Region	132.52	132.30	136.28	94.89	98.59
Khanty-Mansiysky Autonomous Area — Yugra	62.11	62.34	60.50	42.28	42.48
Yamalo-Nenetsky Autonomous Area	15.42	14.88	16.60	11.57	10.59
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	54.99	55.08	59.18	41.04	45.51
Chelyabinsk Region	88.20	88.20	87.31	48.76	61.50
SIBERIA FEDERAL DISTRICT	505.53	469.51	532.11	310.32	356.05
Republic of Altai	0.81	1.19	0.97	0.46	0.63
Republic of Buryatia	41.20	38.99	46.49	26.43	30.72
Republic of Tyva	0.29	1.27	0.67	0.18	0.18
Republic of Khakassia	6.10	5.78	5.33	3.75	4.16
Altai Territory	20.35	21.11	17.81	10.71	10.69
Zabaykalskiy Territory	7.91	8.15	8.73	4.55	4.92
Krasnoyarsk Territory	67.43	56.29	69.26	39.90	47.82
Irkutsk Region	56.32	38.50	69.69	28.61	28.07
Kemerovo Region	36.48	30.13	32.20	15.56	17.12
Novosibirsk Region	198.83	189.26	211.78	137.20	161.88
Omsk Region	49.86	61.94	54.17	30.91	36.36
Tomsk Region	19.94	16.93	15.03	12.06	13.49
FAR EAST FEDERAL DISTRICT	287.63	272.72	352.39	232.76	266.25
Republic of Sakha (Yakutia)	11.56	11.91	13.44	6.79	6.91
Kamchatka Territory	14.77	12.73	14.18	8.46	10.23
Primorski Territory	114.01	117.37	157.32	116.09	132.89
Khabarovsk Territory	73.24	66.13	80.30	49.91	54.53
Amur Region	46.24	39.54	60.61	34.64	41.13
Magadan Region	8.87	7.44	9.22	4.83	4.77
Sakhalin Region	17.75	16.37	15.97	11.48	15.26
Jewish Autonomous Region	0.72	0.68	0.84	0.38	0.30
Chukotka Autonomous Area	0.47	0.58	0.53	0.19	0.24
CRIMEA FEDERAL DISTRICT	...	...	...	...	...
Republic of Crimea	...	...	...	...	...
Sevastopol	...	...	...	...	...

Table 6.5.2

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

(millions of US dollars)

1	2014				
	January 2	February 3	March 4	April 5	May 6
RUSSIAN FEDERATION	1,720.48	2,355.15	2,435.74	2,826.45	2,253.70
CENTRAL FEDERAL DISTRICT	925.35	1,369.01	1,257.50	1,622.50	1,203.12
Belgorod Region	4.15	5.23	7.25	6.48	5.67
Bryansk Region	3.11	3.60	4.87	4.34	3.72
Vladimir Region	4.02	4.18	6.87	6.63	6.49
Voronezh Region	11.42	12.86	19.66	19.40	17.51
Ivanovo Region	2.87	3.20	5.59	4.99	4.77
Kaluga Region	9.66	10.38	16.40	14.54	13.07
Kostroma Region	1.63	2.44	2.57	2.61	2.75
Kursk Region	2.24	3.00	4.76	4.19	3.52
Lipetsk Region	2.76	3.09	4.95	4.37	4.16
Moscow Region	36.41	55.79	55.10	57.59	56.70
Orel Region	2.57	3.83	5.55	4.88	4.74
Ryazan Region	4.41	6.49	9.16	10.63	9.74
Smolensk Region	7.35	11.59	9.55	9.55	9.22
Tambov Region	1.26	1.64	2.34	2.20	1.97
Tver Region	3.88	3.22	5.68	5.14	5.35
Tula Region	6.39	7.31	9.88	9.04	8.47
Yaroslavl Region	6.56	7.73	9.80	9.01	8.02
Moscow	814.65	1,223.44	1,077.50	1,446.94	1,037.23
NORTH-WEST FEDERAL DISTRICT	324.56	419.15	405.28	460.92	374.33
Republic of Karelia	1.82	2.62	2.91	3.29	3.39
Republic of Komi	1.59	1.88	2.75	2.47	1.98
Arkhangelsk Region	7.47	7.49	7.41	8.90	6.02
Nenets Autonomous Area	0.02	0.02	0.01	0.04	0.03
Arkhangelsk Region without Nenets Autonomous Area	7.45	7.47	7.40	8.85	5.99
Vologda Region	3.55	4.04	6.01	7.14	5.42
Kaliningrad Region	24.92	31.25	32.47	35.01	29.27
Leningrad Region	113.73	143.29	98.53	97.94	103.59
Murmansk Region	2.68	3.24	4.11	4.31	4.25
Novgorod Region	1.78	1.59	2.63	2.87	2.54
Pskov Region	3.22	2.98	4.46	3.64	3.24
St. Petersburg	163.81	220.77	244.01	295.34	214.63
SOUTH FEDERAL DISTRICT	97.31	119.46	161.89	156.52	152.89
Republic of Adigei (Adigeya)	2.03	2.56	3.41	3.66	3.60
Republic of Kalmykia	0.42	0.46	0.68	0.55	0.55
Krasnodar Territory	48.46	57.80	82.64	78.69	84.06
Astrakhan Region	6.33	8.86	7.71	6.81	5.80
Volgograd Region	9.02	10.61	14.22	14.83	13.86
Rostov Region	31.04	39.17	53.24	51.98	45.03
NORTH-CAUCASIAN FEDERAL DISTRICT	17.35	20.40	26.42	27.71	22.24
Republic of Daghestan	1.87	2.92	2.66	3.22	2.69
Republic of Ingushetia	0.09	0.35	0.19	0.23	0.19
Kabardino-Balkar Republic	1.97	2.51	2.68	3.26	2.50
Karachai-Cherkess Republic	0.78	1.04	1.31	0.88	0.70

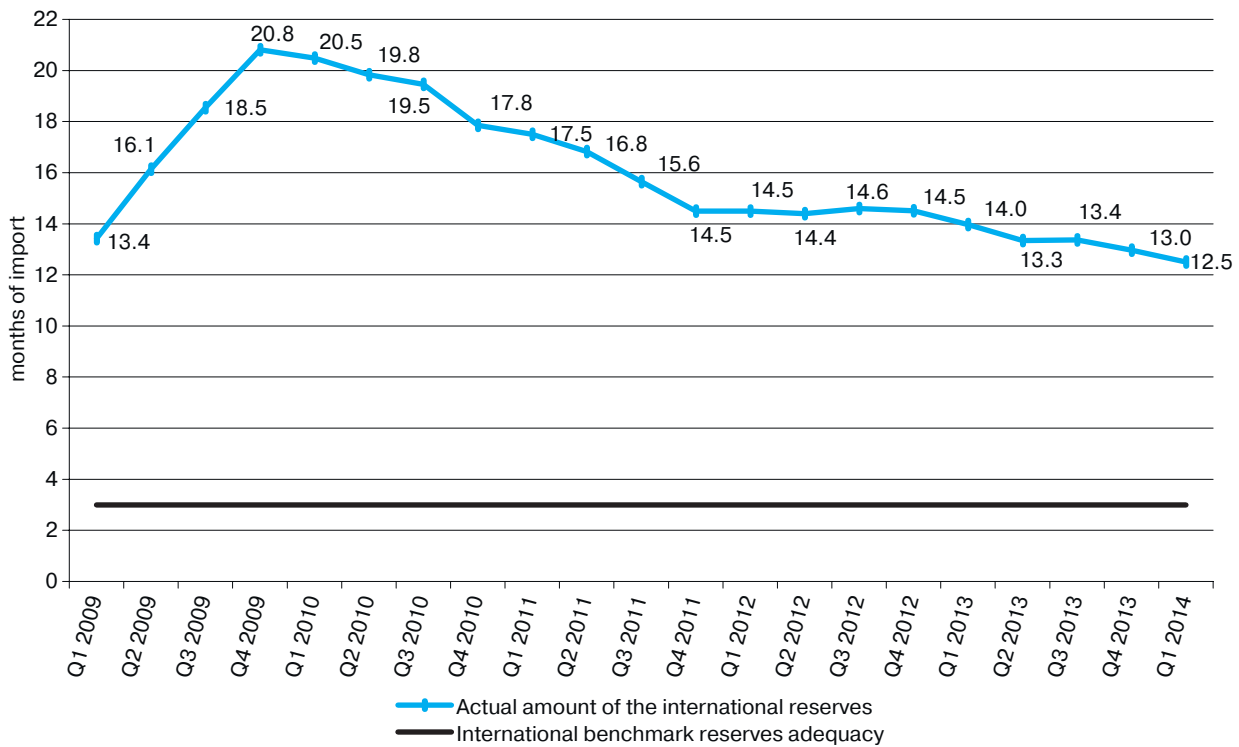
Table 6.5.2 (end)

(millions of US dollars)

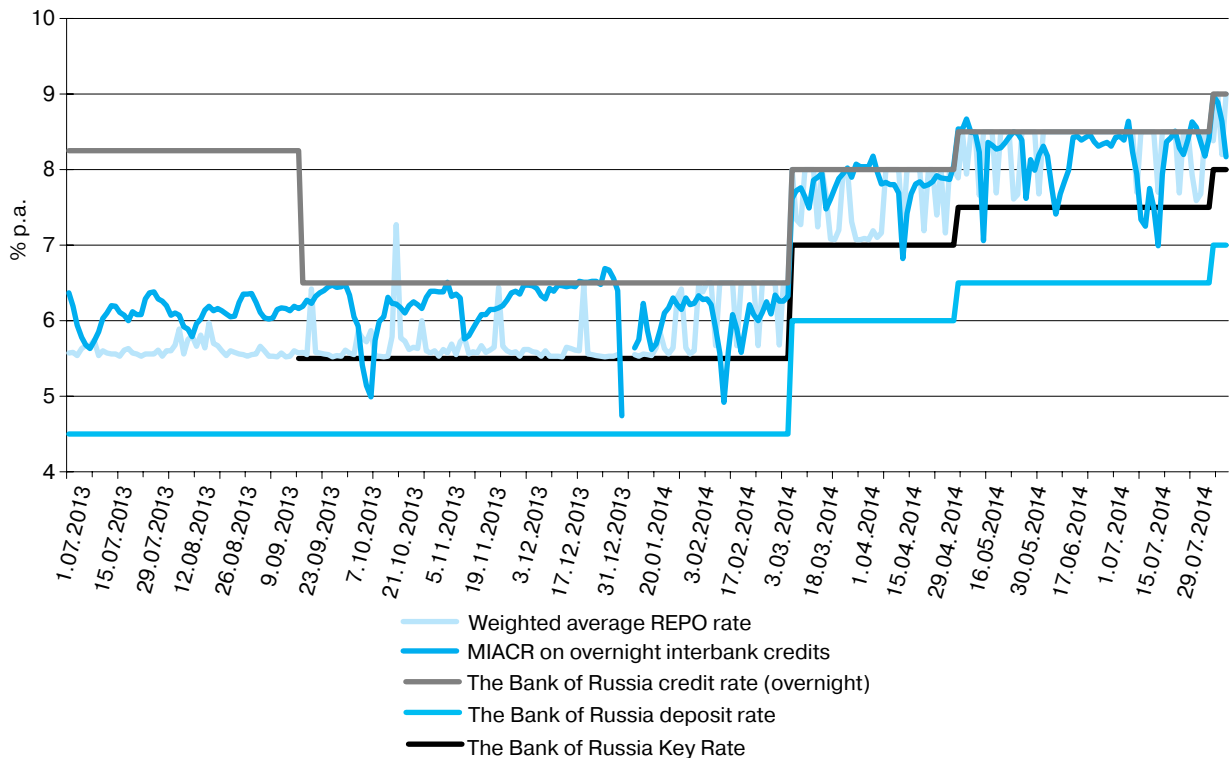
1	2	3	4	5	6
Republic of Northern Ossetia — Alania	2.34	2.23	3.03	2.16	1.76
Republic of Chechnya	0.11	0.17	0.15	0.18	0.15
Stavropol Territory	10.19	11.20	16.40	17.79	14.25
PRIVOLZHSKY FEDERAL DISTRICT	128.66	152.29	212.85	203.95	187.87
Republic of Bashkortostan	14.84	17.55	23.85	22.00	20.32
Republic of Mariy-El	1.26	1.31	1.94	1.83	2.01
Republic of Mordovia	1.24	1.25	2.25	1.74	1.39
Republic of Tatarstan (Tatarstan)	20.87	29.37	35.49	35.03	29.02
Udmurt Republic	5.20	4.58	6.34	6.74	6.43
Chuvash Republic — Chuvashya	2.82	2.56	3.97	2.76	2.60
Perm Territory	10.59	10.46	14.43	14.26	13.19
Kirov Region	3.10	2.97	3.39	3.16	3.68
Nizhni Novgorod Region	17.87	22.32	33.91	33.29	25.91
Orenburg Region	6.15	5.07	8.26	7.94	7.08
Penza Region	3.04	3.88	5.35	3.65	3.49
Samara Region	22.40	28.72	40.41	39.94	42.78
Saratov Region	11.77	13.67	22.10	18.34	17.66
Iyanovsk Region	7.51	8.59	11.17	13.28	12.31
URALS FEDERAL DISTRICT	71.65	86.62	118.86	115.74	94.35
Kurgan Region	1.32	1.26	1.89	1.55	1.85
Sverdlovsk Region	31.72	39.52	48.32	52.09	43.29
Tyumen Region	18.32	21.29	36.07	31.05	27.01
Khanty-Mansiysky Autonomous Area — Yugra	7.30	8.85	14.27	12.55	10.24
Yamalo-Nenetsky Autonomous Area	1.24	1.54	3.48	3.00	2.31
Tyumen Region without Khanty-Mansiysky Autonomous Area — Yugra and Yamalo-Nenetsky Autonomous Area	9.78	10.90	18.32	15.50	14.46
Chelyabinsk Region	20.29	24.55	32.58	31.05	22.20
SIBERIA FEDERAL DISTRICT	90.30	111.17	155.82	143.01	124.11
Republic of Altai	0.32	0.40	0.60	0.53	0.48
Republic of Buryatia	3.97	7.34	10.06	9.73	6.63
Republic of Tyva	0.02	0.07	0.14	0.07	0.12
Republic of Khakassia	1.20	1.16	1.93	1.67	1.57
Altai Territory	4.75	5.48	8.23	7.46	7.73
Zabaykalskiy Territory	1.26	1.32	1.81	1.88	1.92
Krasnoyarsk Territory	10.99	13.88	18.76	13.71	13.05
Irkutsk Region	7.45	8.26	13.07	9.59	9.11
Kemerovo Region	5.21	5.48	11.82	8.51	7.37
Novosibirsk Region	35.44	46.47	59.02	63.31	51.34
Omsk Region	15.74	17.17	24.90	21.50	19.02
Tomsk Region	3.95	4.14	5.48	5.05	5.78
FAR EAST FEDERAL DISTRICT	65.68	77.08	98.65	96.99	94.82
Republic of Sakha (Yakutia)	1.19	2.36	4.47	2.93	3.26
Kamchatka Territory	1.89	1.61	2.73	3.62	3.18
Primorski Territory	40.72	47.96	58.92	58.32	58.96
Khabarovsk Territory	10.97	11.93	16.09	16.80	13.53
Amur Region	4.83	6.48	9.21	7.79	7.75
Magadan Region	0.61	0.60	0.93	1.12	1.68
Sakhalin Region	5.40	5.88	6.04	6.14	6.26
Jewish Autonomous Region	0.07	0.08	0.24	0.20	0.12
Chukotka Autonomous Area	0.02	0.18	0.02	0.06	0.07
CRIMEA FEDERAL DISTRICT	...	...	...	...	...
Republic of Crimea	...	...	...	...	...
Sevastopol	...	...	...	...	...

7. CHARTS AND DIAGRAMS

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

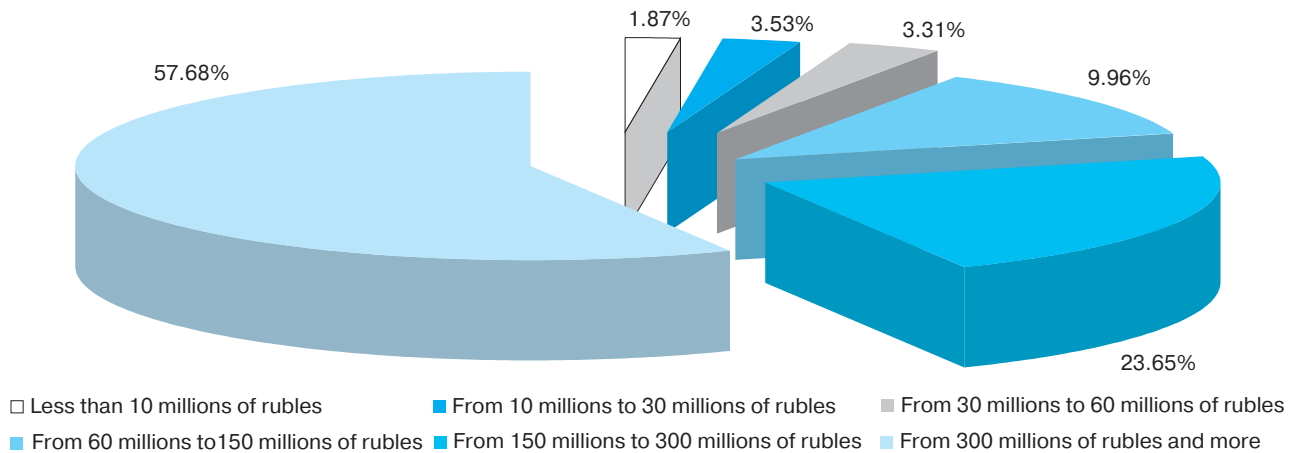


7.2. Interest Rates Dynamics in July, 2013 – July, 2014

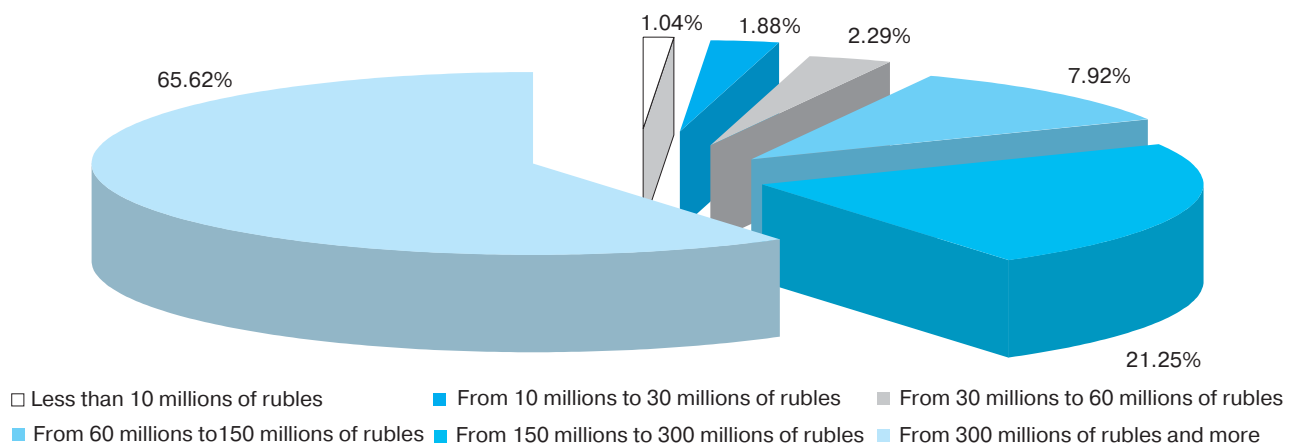


¹ See also the methodological comments to the table 1.14 "International Reserves of the Russian Federation".

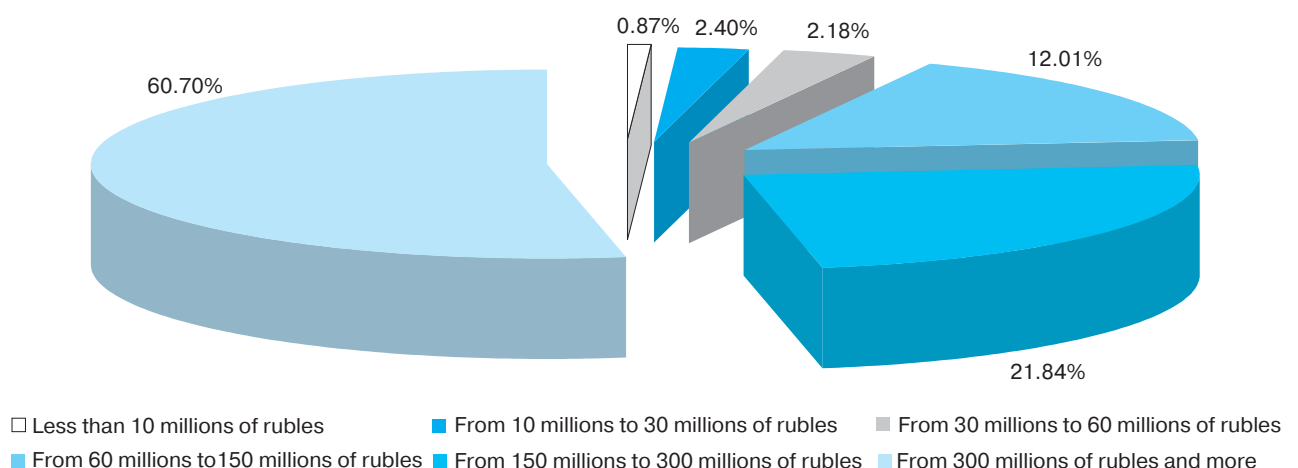
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 9.08.2013 Grouped by Size of Registered Authorized Capital as of 31.07.2014



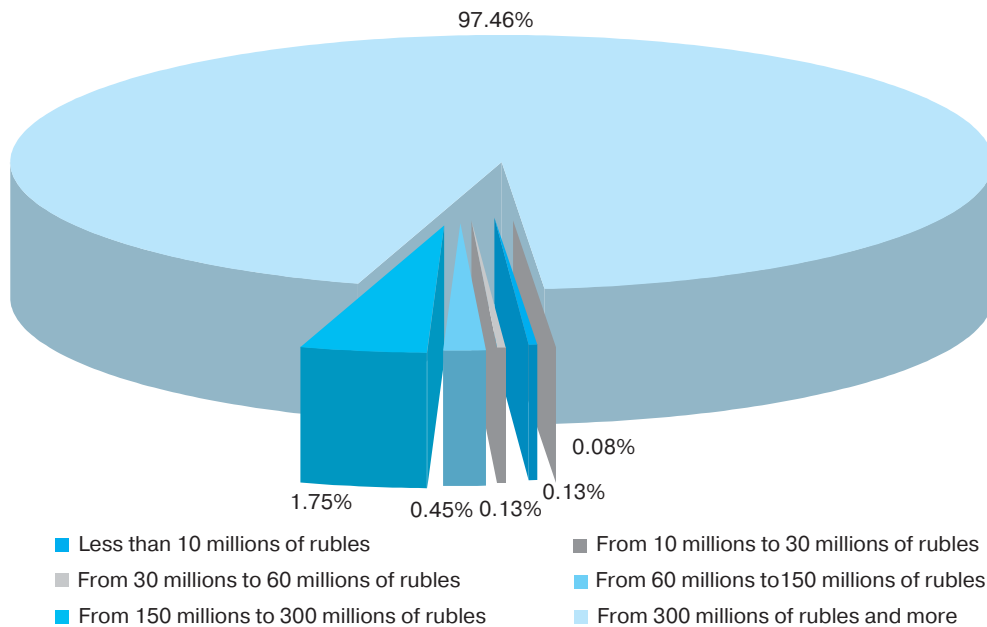
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 31.07.2014



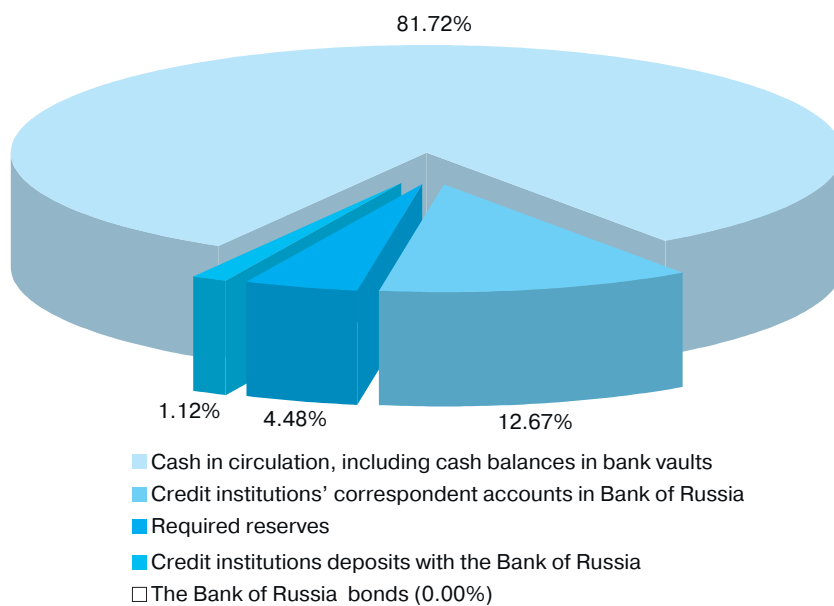
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.07.2014



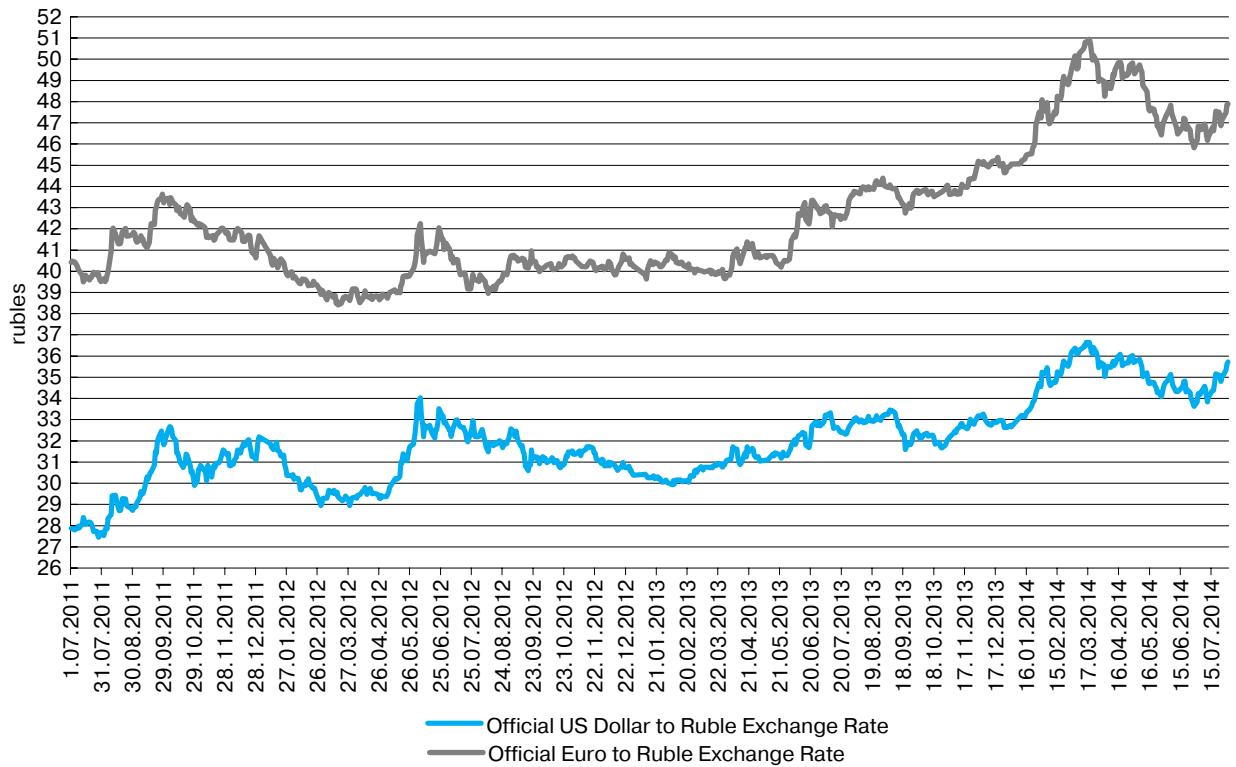
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from August 10 to September 10, 2014 (Credit Institutions Grouped by Size of Registered Authorized Capital)



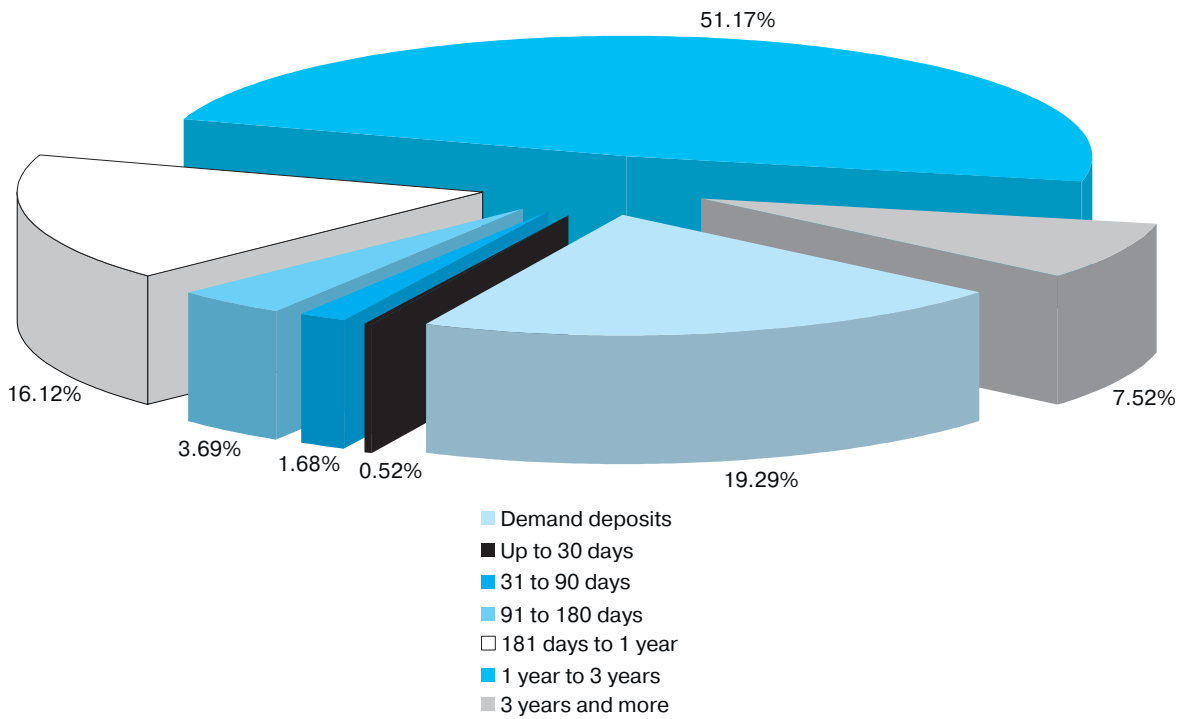
7.7. Structure of Broad Monetary Base as of 31.07.2014



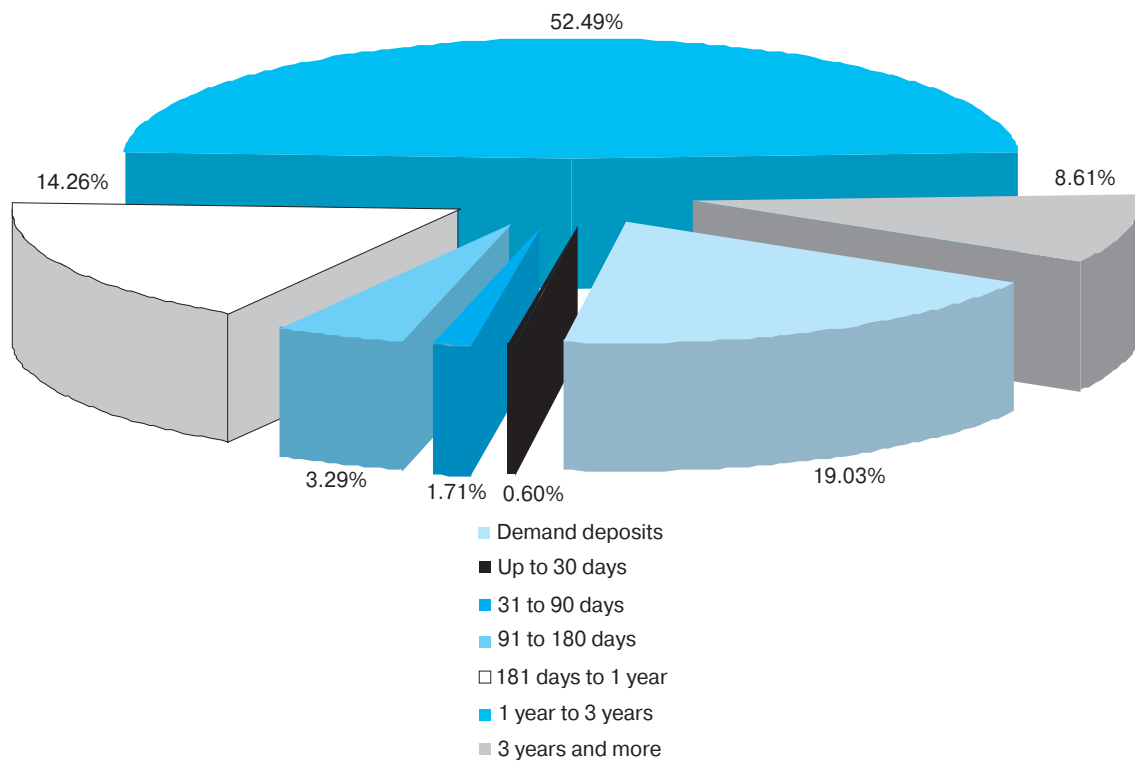
7.8. Ruble Exchange Rate Dynamics in July, 2011 – July, 2014



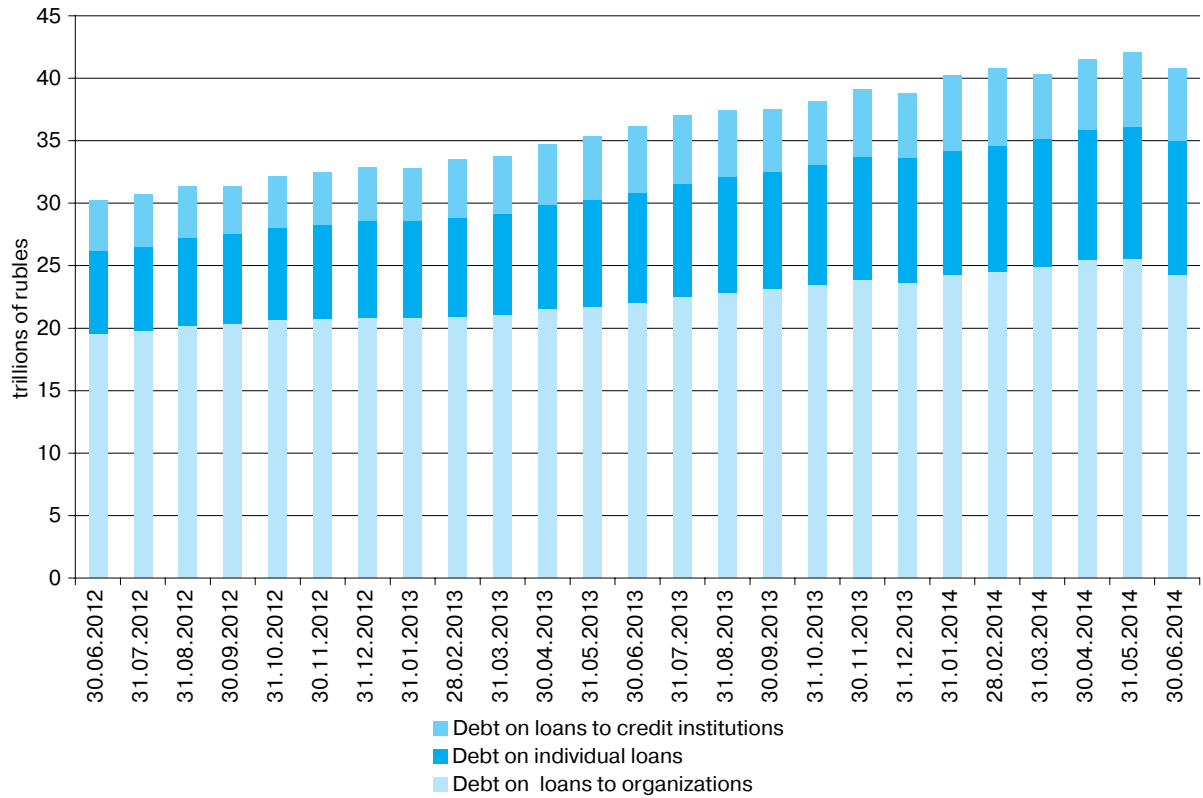
7.9. Structure of Individual Deposits Denominated in Rubles as of 30.06.2013



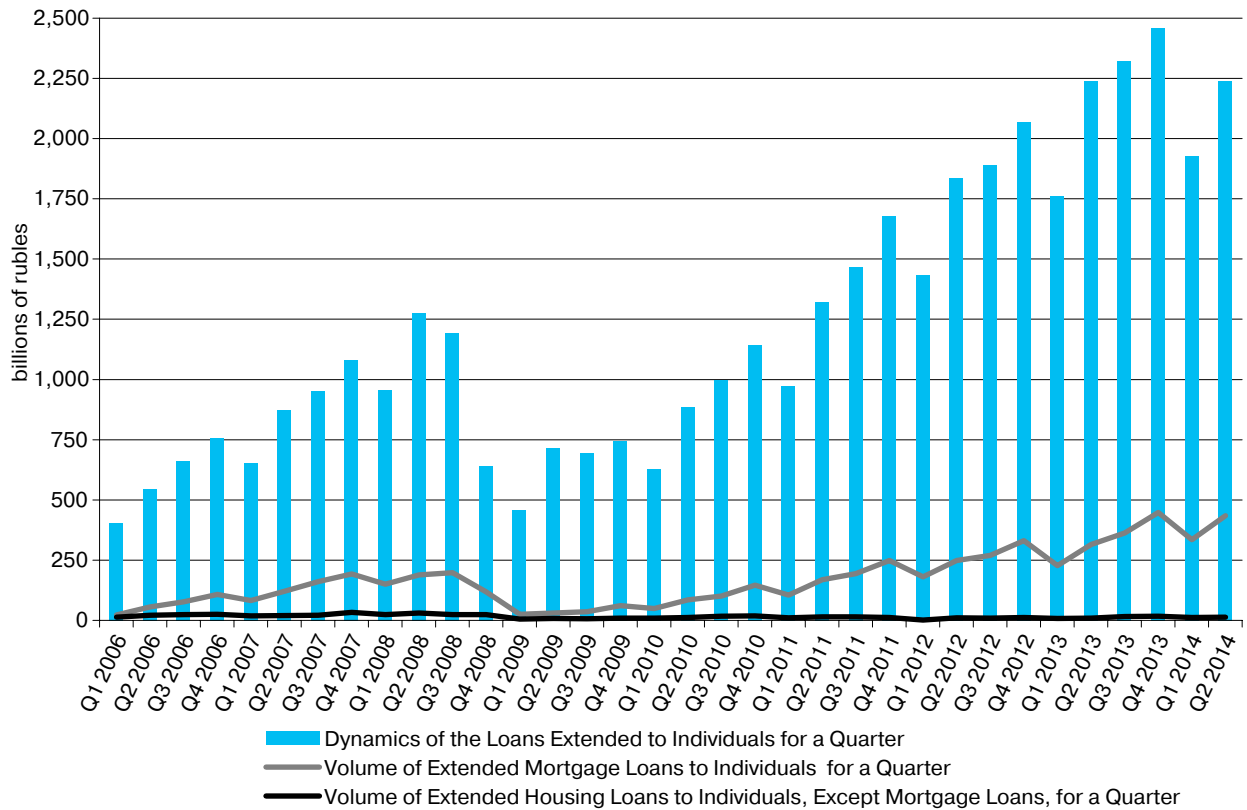
as of 30.06.2014



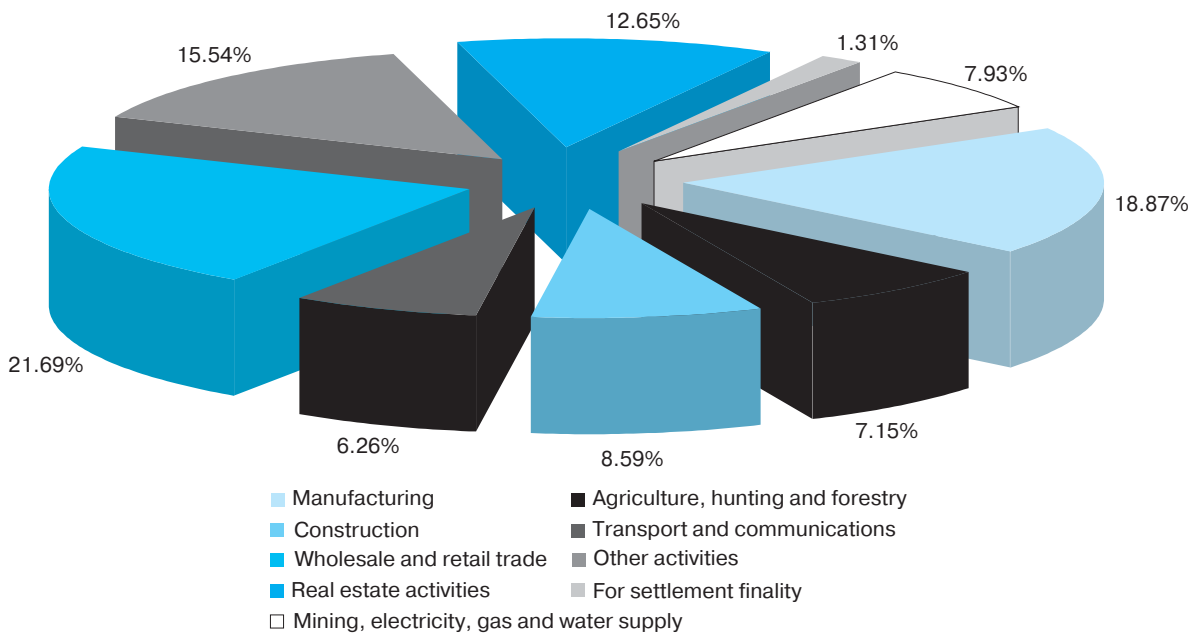
7.10. Dynamics of Debt on Loans Extended



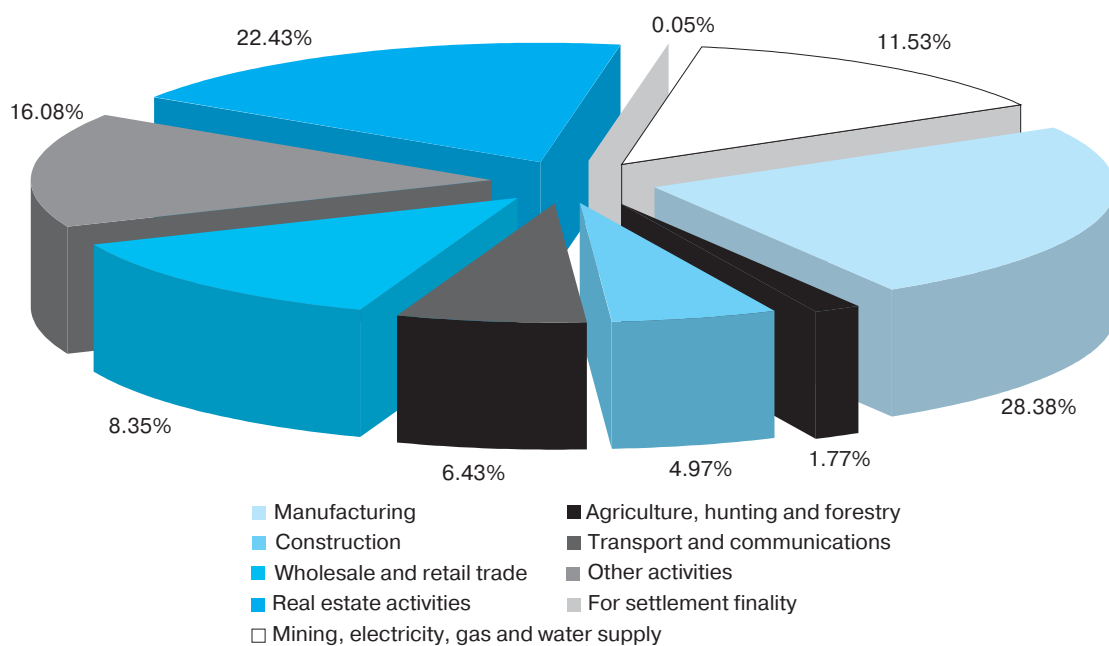
7.11. Loans Extended by the Credit Institutions to Individuals – Residents, for a Quarter (Including by some Purpose Loans)



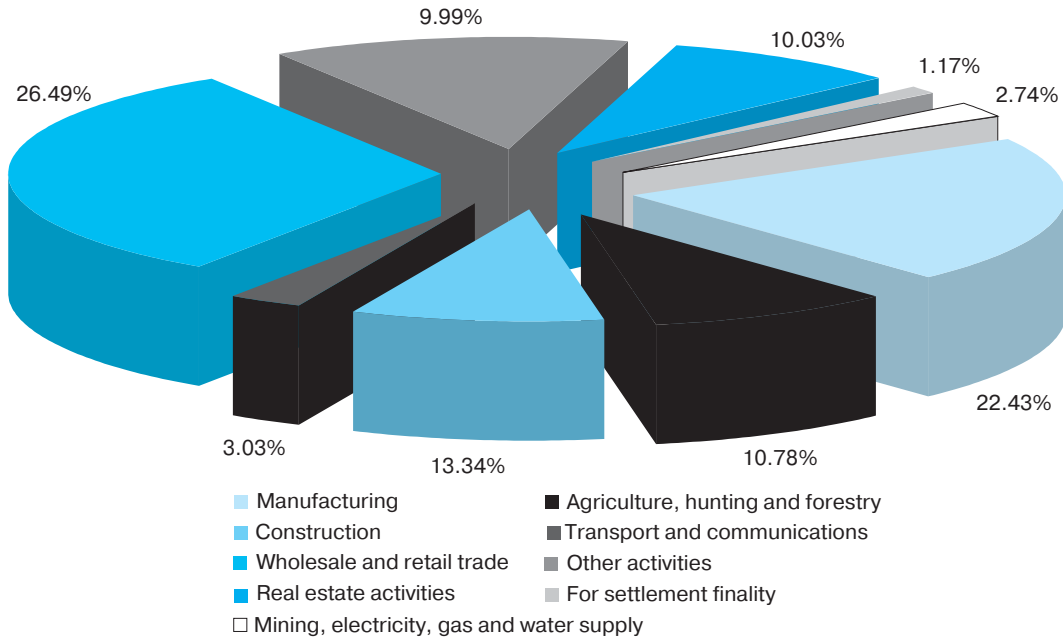
7.12. Structure of Ruble - Denominated Loans Extended to Legal Entities - Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.06.2014



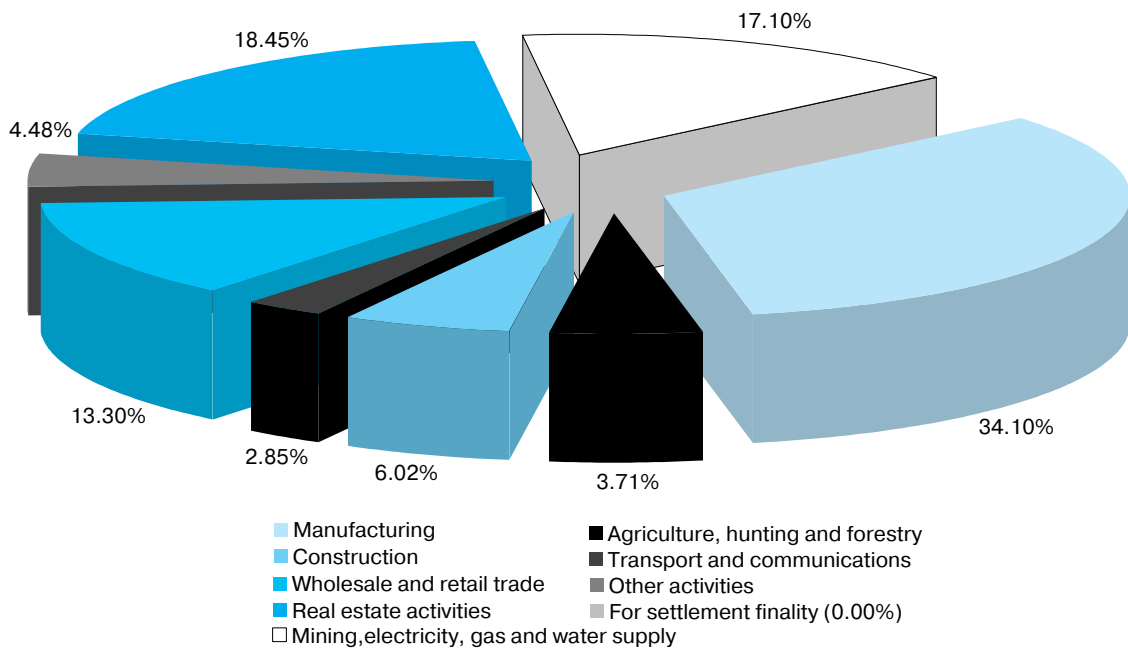
7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities - Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.06.2014



7.14. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities - Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.06.2014



7.15. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.06.2014



8. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
Macroeconomic Indicators

General Provisions

The “Macroeconomic Indicators” table contains major (indicative) indicators characterizing the country’s macroeconomic situation.

Individual Indicators Highlights

Gross Domestic Product (GDP) at market prices is the most important indicator of the System of National Accounts of Russia (the SNA of Russia), which is based on the methodology of the “System of National Accounts, 1993” prepared under the auspices of the Inter-Secretariat Working Group on National Accounts set up by the Eurostat, the International Monetary Fund, the Organisation of Economic Cooperation and Development, the UNO, and the World Bank. Certain deviations of the SNA of Russia are conditioned by the specificities of the functioning of certain economy sectors. In 2009 the UN Statistical Commission adopted an updated SNA version — the “System of National Accounts, 2008” (SNA 2008).

GDP is an aggregate indicator of a country’s economic activity; it characterises the end result of resident economic agents’ performance and is measured as a value of goods and services produced by these agents for final consumption. At the production stage, GDP is a sum of value added by types of economic activities at basic prices and of net taxes on products, and at the stage of consumption it is a value of goods and services designed for final consumption, gross capital formation and net export.

GDP estimates are created using the principle of recurrent analysis: they are adjusted in the course of the procedure and within the timeline of obtaining the most important data sets by the Federal State Statistics Service.

Initial estimates are based on operative reporting data and preliminary calculations and are designed for the operative monitoring of GDP total volume and dynamics. Estimates made at subsequent stages draw on the information base formed as a result of processing of separate statistical data sets on the results of residents’ economic activity, investments, consumption expenditure, foreign economic relations, balance of payments, reports on state budget execution.

Being principle by its nature, the annual GDP estimate is seasonally adjusted and achieves the highest degree of harmonisation of various indicators on output by activity type, on the use of goods and services for final consumption and on revenue formation.

Quarterly GDP estimates are prepared for monitoring intrayear dynamics based on the current statistics and sample surveys. Quarterly GDP values are updated after getting more precise annual data during the compilation of annual national accounts.

Dynamics of real volume of GDP percentage against the previous year’s relevant period is calculated by the Federal State Statistics Service in comparable prices for the previous period.

Production and Services Index of the key types of economic activity as % of previous year’s relevant period is computed on a monthly basis by the Federal State Statistics Service using the data on the dynamics of the volume of agricultural production, minerals extraction, manufacturing, electricity, gas and water production and distribution, construction, transport, retail and wholesale trade.

Consumer price index (CPI) is one of the most important inflation indicators. The CPI reflects a change of the overall level of prices of goods and services purchased by households for nonproduction use. This index measures a ratio of the cost for a fixed basket of goods and services in the current period to its cost in the previous period.

Estimates and final GDP calculations, as well as CPI data are released as they are prepared within the Federal State Statistics Service’s regular reports “Russia’s Social and Economic Situa-

tion”, “Statistical Survey” Bulletin, other publications by the Federal State Statistics Service, and in the IMF “International Financial Statistics”.

Table 1.2
Selected Budget Indicators

General Provisions

The table “Selected Budget Indicators” contains data on revenues and expenditures of Russia’s consolidated budget and the budgets of government extra-budgetary funds in billion rubles and reflects the structure of the Russian Federation’s consolidated budget and the budgets of government extra-budgetary funds broken down into revenues and expenditures of the federal budget, consolidated budgets of constituent members of the Russian Federation (on a cash basis), the budgets of government extra-budgetary funds and the budgets of regional government extra-budgetary funds.

Individual Indicators Highlights

Budget — a form of receipt and usage of funds intended to finance the goals and tasks of federal and local government bodies.

Consolidated budget — an aggregation of budgets of Russia’s budget system in the respective regions (excluding the budgets of government extra-budgetary funds) net of transfer payments between these budgets.

Budget revenues — proceeds received by the budget, excluding funds defined as sources of budget deficit funding in accordance with the Budget Code of Russia.

Budget expenditures — funds paid from the budget, excluding funds defined as sources of budget deficit funding in accordance with the Budget Code of Russia.

Budget deficit/surplus — excess of budget expenditures over budget revenues/budget revenues over budget expenditures.

Data in the table are provided monthly by the Federal Treasury.

For more detailed information on the federal budget deficit/surplus, see the table “Sources of Federal Budget Deficit Funding”.

Table 1.3
Sources of Federal Budget Deficit Funding

General Provisions

The table “Sources of Federal Budget Deficit Funding” reflects the amounts and structure of the sources of federal budget deficit funding on a cash basis.

The table presents internal and external sources of funding the federal budget deficit. The sources of the internal financing are presented as follows: the ruble-denominated federal government securities (placement-redemption), government reserves of precious metals and gemstones (revenues-expenditures), the change in the balances of budget funds (increase-decrease), including the balances of the Russian Government’s Reserve Fund and the National Wealth Fund. The sources of external financing represent foreign currency-denominated federal government securities (placement-redemption) and foreign government loans and loans from international financial organisations and other international entities and foreign legal entities (borrowing-repayment). The aggregation is based on the budget classification of the Russian Federation applied in compliance with the Budget Code of the Russian Federation and endorsed by the Russian Federation Ministry of Finance Order No. 171n, dated December 21, 2012, “On the Approval of the Instructions on the Procedure for Using the Budget Classifica-

tion of the Russian Federation for 2013 and for the scheduled period 2014 and 2015¹.

Data in the table are provided monthly by the Federal Treasury.

Table 1.4
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 "Russian Federation Balance of Payments" 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, foreign trade policy, foreign exchange regulation and control, and exchange rate policy.

Balance of payments is compiled by the Bank of Russia based on basis of (i) the Federal Law No. 86-FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 and (ii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is the sixth 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 *balance on trade in goods — goods for and after processing* are excluded and *net exports of goods under merchanting* are included; within *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 *balance on income — rent* is included; within *capital account — migrants' transfers* are excluded. *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 Russia's Ministry of Finance (Minfin), Federal Customs Service, Federal State Statistics Service, Federal Migration Service, Frontier Service of the Federal Security Service, Defense Ministry, Emergencies Ministry, international financial organizations, 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 Internet website. They are also published in special issues of the Bank of Russia's weekly edition of the *Bank of Russia Bulletin*, which contain besides more detailed data on the balance of payments for the reporting period, and metadata (e.g., see the *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

Internet website contains an analogous set of data on balance of payments.

The table "Russian Federation Balance of Payments" 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 the sectors 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 Internet website and published (i) in the weekly print edition of the *Bank of Russia Bulletin*, (ii) in the 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 others services including manufacturing services on physical inputs owned by others, maintenance and repair services, construction, insurance, financial, telecommunication, computer and information services, other business services, personal, cultural and recreational services, government services.

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

The item "**Compensation of employees**" shows employee compensation earned by residents working abroad, and compensation earned by nonresidents employed in the Russian economy.

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.

Institutional unit is an economic unit, which can own assets, assume liabilities, implement entire spectrum of economic transactions from 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.

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), 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 percent or more of the ordinary shares of an enterprise. Direct investments are recorded in the form of equity capital, reinvested earnings and other capital.

3.2. Portfolio investment includes, in addition to equity capital, negotiable debt 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.

Comprehensive description of international reserve assets is given in the methodological comments to the table 1.13.

Table 1.5

**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 the 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 per cent 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 *Direct Investment of the Russian Federation* 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 investors 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, Ministry of Energy, as well as partner countries data and expert estimates.

Direct investment data are available on the Bank of Russia’s official website and published in the weekly edition of the Bank of Russia Bulletin.

Individual Indicators Highlights

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

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

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

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

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

Table 1.6
Net Inflows/Outflows of Capital by Private Sector
(Based on the Balance of Payments, Flows Data)

General Provisions

The table "Net Exports/Imports of Capital by Private Sector" 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 CBR's Internet 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 (net of the balance-sheet positions pertaining to the government foreign assets placed on the VEB's balance-sheet as of 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.

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 1.7
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 by 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 by Financial Instruments".

Table 1.8
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 by Maturity and by 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 by Financial Instruments".

Table 1.9
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 (CBR), Ministry of Finance of the Russian Federation (Minfin), Federal State Statistics Service, international financial organizations, local governments, credit institutions, Vnesheconombank (VEB), depository clearing systems, nonbank financial corporations, nonfinancial corporations and etc.

Data on Russia's external debt is available on the website of the Bank of Russia (www.cbr.ru), and is published in the mass media, i.e. *Rossiiskaya Gazeta* newspaper and *the Bank of Russia Bulletin*.

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.

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, 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 (liabilities to the IMF in form of loans granted to the Ministry of Finance 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.

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

Other liabilities are liabilities on SDR allocations.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Covers the debt of credit institutions (except for nonbanking credit institutions, recorded within "Other sectors") and Vnesheconombank (with respect to commercial activities of the latter) to nonresidents; external debt recorded by the VEB 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 1.10
International Investment Position
of the Russian Federation in 2012
Table 1.11
International Investment Position
of the Russian Federation in 2013

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: Russia's Ministry of Finance, 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 sixth Edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*, 2009.

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’s weekly publication the *Bank of Russia Bulletin*, and is also 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 (1) *nonfinancial corporations, households, and NPISHs (nonprofit institutions serving households)* and (2) *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 Table 1.4 “Balance of Payments of the Russian Federation”.

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 that are higher than their market values; following negotiations between borrowers and their Paris Club creditors the amounts of specified claims are discounted.

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 three last 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 1.12
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 (CBR), is comprised of data on banks, including Vnesh-econombank (VEB).

Data sources used for compilation of the Banking sector’s IIP are: (i) information on foreign transactions collected from authorized banks and VEB. 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 the 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’s weekly publication 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 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 1.13
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 sixth 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 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 the major exporting enterprises;
- partner country data on selected items.

Data on merchandise trade are published in the Bank of Russia's weekly publication the *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 the subsequent selling, and other goods, net exports of goods under merchandising.

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

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

goods imported by individuals for the subsequent selling in Russia, and other goods.

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

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

Table 1.14
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 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 sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*, and the IMF's *International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012)*.

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

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

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia's website, in the *Bulletin of Banking Statistics* 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 the international reserves in months of imports is calculated as the ratio of the amount of the international reserves of the Russian Federation at the end of the 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 II—IVQ 2009 — IQ 2010.

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

Table 1.15 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 CBR, operational reports of the CBR and Minfin of Russia.

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 Minfin of Russia 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 Minfin of Russia 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

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 macro-economic indicators (Monetary and Financial Statistics Manual (IMF, 2000) under which monetary indicators are presented across financial instruments and economy sectors. This data presentation is applicable for an analysis of money supply and its structure, and the relationships of financial intermediaries with other sectors of the Russian economy also as with nonresidents. The Central Bank Survey, Credit Institutions Survey and Banking System Survey are published by the Bank of Russia on a monthly basis while the Insurance Companies and Private Pension Funds Subsector Survey and Financial Sector Survey are published quarterly.

Table 1.16 Central Bank Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

Net claims on general government include the Bank of Russia's claims on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities,

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 "Balance of Payments" table.

government extrabudgetary funds and extrabudgetary funds of the RF 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 RF constituent entities and local authorities, deposits and other liabilities to the RF government, fiscal authorities in the RF constituent entities and local authorities, government extrabudgetary funds, extrabudgetary funds of the RF 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 the authorized and supplementary capital, the 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 1.17
Credit Institutions Survey

General Provisions

The sources of information for compiling the "Credit Institutions Survey" table are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses, 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 mentioned methodological discrepancies specified by international statistical standards "Net foreign assets" of the monetary statistics is largely consistent with the balance of payments ones. Data divergence may be caused by different information sources (credit institutions' balance sheets and statistical reports accordingly). To ensure data quality discrepancies are screened on a regular basis.

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

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

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

¹ Hereinafter financial organizations are the 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 production and selling goods and services and not related to the financial sector.

Net claims on general government include the credit institutions' claims on the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF 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 RF government securities, RF constituent entities and the local authorities securities held in the Bank of Russia portfolio; *other claims* — credits extended to the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF 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 RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government, constituent entities and local authorities extrabudgetary funds including balances on accounts of the federal budget, budgets of the RF 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 the 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 the 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 trans-

actions 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 1.18
Banking System Survey

General Provisions

The "Banking System Survey" 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 Minfin'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 RF constituent entities and local authorities, government and other extrabudgetary funds less the banking system's liabilities to general government.

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

Liabilities to general government include funds of the federal budget, the RF constituent entities' budgets, deposits and other funds attracted by the banking system with general government of the Russian Federation, fiscal authorities of the RF 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 1.19
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 Bulletin of Banking Statistics, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia home page in the Internet.

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 1.20
Monetary Base (Broad Definition)

General Provisions

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

The monetary base (broad definition) comprises cash put into circulation by the Bank of Russia, including cash balances in bank vaults, balances in the required reserve accounts deposited by credit institutions with the Bank of Russia, funds in credit institutions' correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, credit institutions' investments

¹ Equivalent to the indicator "Broad money".

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 *Bulletin of Banking Statistics*, data on the volume, structure and dynamics of the monetary base (broad definition) can be found in the Bank of Russia home page on the Internet.

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 averaged amount of the required reserves (see also comments on 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 tables 2.3—2.5).

Table 1.21
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 compa-

nies, 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 RF constituent entities and local authorities.

Liabilities to general government include insurance reserves formed under agreements with government of the Russian Federation, the RF 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 1.22
Financial Sector Survey

General Provisions

“Financial Sector Survey” presents the result of the 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 RF 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 RF 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 RF 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 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 the 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 the 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 CBR'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 CBR applies a set of techniques and methods specified in the Federal Law "On the Russian Federation Central Bank (Bank of Russia)": interest rates for CBR transactions, percentage ratios for required reserves deposited in the CBR, open market operations, banks refinancing, foreign exchange regulation, and other operations.

This section contains information characterizing major areas of CBR 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 monthly *Bulletin of Banking Statistics*, Bank of Russia financial statements are included in the Bank of Russia 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 CBR 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 CBR.

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 IMF denominated in rubles, holdings of SDR and other funds of SDR on the account of the Russian Federation in 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 an indicator **Other liabilities**).

By liabilities

Cash in circulation — sum total of the CBR 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, the 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 2.2.1
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 interest rate.

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 2.2.2
Refinancing Rate

General Provisions

The "Refinancing Rate" table presents dynamics of changes in the refinancing rate since June 2007 (more prolonged dynamics of the refinancing rate — since January 1, 1992 — can be found on the CBR web site in the Internet).

Data on the effective refinancing rate are available on the CBR web site on the Internet on day after being fixed by the Bank of Russia's Board of Directors, are disseminated through the Reuters agency, Bloomberg Services and also published in the weekly *Bank of Russia Bulletin*.

Individual Indicators Highlights

Refinancing rate — monetary policy instrument used by the CBR to impact upon interest rates in various segments of the financial market. It is set by the Board of Directors of the CBR.

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 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 which value is in an interval from 0 up 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”.

The information on the size of 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 “Fixed-term Rates on the Bank of Russia Deposit Operations” shows time series of the Bank of Russia fixed de-

posit 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 website).

Information on the Bank of Russia fixed deposit interest rates is available on the Bank of Russia 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 banking sector liquidity by taking funds on deposit pursuant to Article 46 of Federal Law No. 86-FZ, dated 10 July 2002, “On the Central Bank of the Russian Federation (the Bank of Russia),” and also, before 1 February 2014, pursuant to the Bank of Russia Regulation No. 203-P, dated 5 November 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 1 February 2014, pursuant to the Bank of Russia Regulation No. 404-P, dated 9 August 2013, “On Deposit Operations Conducted by the Bank of Russia with Credit Institutions” and Bank of Russia Order No. OD-18, dated 15 January 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 “Fixed-term Rates on the Bank of Russia Lombard Loans” 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 the 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 website and on the CBCREDIT page of the Reuters news agency and on the page “CBR” on the Bloomberg Services on 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
Fixed-term Rates on the Bank of Russia Loans Secured by Gold, Assets or Guarantees

General provisions

The table presents time series of the fixed-term 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) (Regulation No. 312-P). 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” (Regulation No. 362-P).

Individual Indicators Highlights

The fixed-term rate on loans secured by assets and guarantees extended by the Bank of Russia for the period up to 90, from 91 to 180 and from 181 to 365 calendar days is set by the decision of the Bank of Russia Board of Directors.

The fixed-term rate on loans secured by gold extended by the Bank of Russia for the period up to 90, from 91 to 180 and from 181 to 365 calendar days is 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 daily basis.

Intraday and overnight lending operations are carried out pursuant to the 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 the Regulations No. 236-P, No. 312-P, 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 average weighted interest rates.

Data on secured loans of the Bank of Russia collateralized by assets and guarantees are presented by terms of funds accom-

modation, number of loan auctions and also average weighted 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 average weighted interest rates.

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

Individual Indicators Highlights

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

Table 2.11
Average Weighted Interest Rates
on the Bank of Russia Deposit Operations
Table 2.12
Main Characteristics of the Bank of Russia
Deposit Operations

Table 2.13
Results of the Bank of Russia Deposit Auctions
(including Fine-tuning Deposit Auctions)

General Provisions

Table 2.11 "Average Weighted Interest Rates on the Bank of Russia Deposit Operations" contains information on monthly dynamics of average weighted 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.

Table 2.12 "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.

Table 2.13 "Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)" contains information on the auction cut-off rate and the corresponding average weighted rate. The results of deposit auctions are available on the Bank of Russia 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 15 January 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.

Average weighted 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.

Average weighted 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 2.14
REPO Aggregates

General Provisions

The table "REPO Aggregates" 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.

Average weighted 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.

Average weighted duration — REPO duration weighted by the amounts of REPO transactions at the auction and/or during the trading session at the market-determined rate.

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

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

Table 2.15

Official Exchange Rate of US Dollar Against Ruble

Table 2.16

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 official webpage of the Bank of Russia (www.cbr.ru) and published in the next issue of the *Bank of Russia Bulletin*.

Individual Indicators Highlights

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

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

Table 2.19
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 official US dollar/ruble rate effective on the day following the day on which book prices were fixed.

The table "Reference Prices of Precious Metals" 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.

The Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, "On Invalidating Some Bank of Russia Regulations" repealed the 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.

The Bank of Russia Ordinance No. 1993-U, dated April 9, 2008, "On Amending Point 2 of the 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 "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 available on the Bank of Russia home page on the Internet.

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 Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)

Table 3.1.3 Daily Moscow Interbank Bid Rates (MIBID) and Daily Moscow Interbank Offered Rates (MIBOR)

Table 3.1.4 Daily Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)

General Provisions

These tables present the rates for attracted/offered interbank loans for various maturities (1 day, 2 to 7 days, 8 to 30 days, 31 to 90 days, 91 to 180 days, 181 days to 1 year). The tables show the average monthly rates and intra-month dynamics of the interbank interest rates. Table 3.1.2 data can be used for analyzing fluctuations in posted bid rates as compared against the offered rates and actual rates settled for loans given to banks with various credit quality. In general, the data in the table are consistent with other data published in the Bulletin and can be applied to a comprehensive analysis of the financial market situation.

Data source: Form 0409701 "The foreign exchange and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see 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").

The data on interbank interest rates are published in the monthly Bank of Russia Bulletin of Banking Statistics, the weekly Bank of Russia Bulletin and are also available on the Bank of Russia's website.

Individual Indicators Highlights

Average Moscow Interbank Bid Rates (MIBID) and Average Moscow Interbank Offered Rates (MIBOR) are calculated as monthly average of the daily bid/offered interbank rates.

Average Moscow Interbank Actual Credit Rate (MIACR), Average Moscow Interbank Actual Rate on Credits to Banks with Investment Grade Credit Rating (MIACR-IG) and Average Moscow Interbank Actual Rate on Credits to Banks with B-Grade Credit Rating (MIACR-B) are calculated as monthly average of daily MIACR/MIACR-IG/MIACR-B rates.

Moscow Interbank Bid/Offered Credit Rates are calculated for each working day and every maturity as a simple average of daily bid/offered rates of contributing credit institutions for corresponding maturities. Maximal rates (10% of overall number of rates) and minimal rates (10% of overall number of rates) are excluded from calculation.

For every maturity the posted bid/offered rates are calculated as a simple average by the following formula:

$$\bar{p} = \frac{\sum P_n}{N}, \text{ where}$$

\bar{p} — posted bid/offered rates (MIBID/MIBOR);
 P_n — posted bid/offered rate by credit institution "n";
 N — number of contributing rates of credit institutions.

Moscow Interbank Actual Credit Rates (MIACR) are calculated for each working day and every maturity as an average weighted of interest rates on actual interbank lending transactions. **Moscow Interbank Actual Rate on Credits to Banks with Investment Grade Credit Rating (MIACR-IG)**

are calculated for each working day and every maturity as an average weighted of interest rates on actual interbank loans given (with appropriate correction to avoid double counting) to banks with high credit rating (from Baa3 on Moody's scale or BBB- on Fitch and Standard & Poor's scales and higher).

Moscow Interbank Actual Rate on Credits to Banks with B-Grade Credit Rating (MIACR-B) is calculated for each working day and every maturity as a weighted average of interest rates on interbank loans given (with appropriate correction to avoid double counting) to banks with speculative credit rating (from B3 to B1 on Moody's scale or from B to B+ on Fitch and Standard & Poor's scales).

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 base of MIACR, MIACR-IG and MIACR-B rates. Interbank actual credit rates are calculated for every maturity as an average weighted by the formula:

$$\bar{p} = \frac{\sum K_i S_i}{\sum S_i}, \text{ where}$$

\bar{p} — actual credit rate (MIACR/MIACR-IG/MIACR-B);
 K_i — interest rate on interbank loan "i" during the day;
 S_i — volume of interbank loan "i" during the day.

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

Data source: Form № 0409701 "The currency and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see 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"). Tables include average daily turnover of interbank credits (deposits) and REPO operations with breakdown by standard money market maturity bands and by currencies of transactions.

Individual Indicators Highlights

Interbank credits (deposits) turnover includes interbank lending-borrowing operations on credits (deposits), unsecured and uncharged, conducted with residents and non-residents excluding double counting and operations with the Bank of Russia.

Subsection 3.2 Exchange Market

Table 3.2.1 Trades at the Unified trading session of Moscow Exchange

General Provisions

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

The data are obtained from daily reporting of Moscow Exchange.

Individual Indicators Highlights

Average weighted rate is calculated in accordance with the formula:

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

\bar{r} — average weighted exchange rate;

R_i — average weighted 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

Table is based on data from credit institutions, which are the largest domestic currency market operators. The share of these credit institutions (further — the banks-respondents) in total turnover of FX transactions exceeds 99%.

Individual Indicators Highlights

Spot FX transactions currencies' turnover includes inter-bank transactions with settlements effected not later than the second bank business day after the transaction day.

Forward FX transactions currencies' turnover includes inter-bank transactions with settlements effected later than the second bank business day after the transaction day.

Spot FX/Forward FX transactions currencies' turnover includes exchange and over-the-counter transactions conducted among banks-respondents (excluding double-counting), and transactions conducted by banks-respondents with other credit institutions (residents and non-residents of the Russian Federation).

Spot FX/Forward FX transactions currencies' turnover includes also FX swap transactions (only one leg).

Total currencies' turnover is the total value of the deals (excluding double-counting).

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

General Provisions

The table “Foreign Cash Flow Through Authorized Banks Across Russia” 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 *Bulletin of Banking Statistics*, the weekly *Bank of Russia Bulletin* and placed on the CBR Internet web site.

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 in 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 into 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 inter-branch 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).

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 the 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”.

Personal account withdrawals (by residents and non-residents) — 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 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 reporting month.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

The “Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks” table shows transactions in US dollars and the Euros, which are the key currencies available at 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 *Bulletin of Banking Statistics*, it is also available on the CBR Internet web site.

Individual Indicators Highlights

Average single transaction — average foreign cash involved in one transaction. The indicator is defined as the 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.

Average monthly rate — average rate of foreign cash sales/purchases defined as the 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 of a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

Table 3.2.6

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

General Provisions

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash (all currencies in dollar terms) purchases/sales to/from

individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Information on average foreign cash purchase and sale transactions with individuals by authorized banks and their branches can be had through *Bulletin of Banking Statistics*, and it is also available on the CBR Internet web site.

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 the estimated average transaction.

Subsection 3.3

Main Characteristics of the Government Securities Market

The subsection “Main Characteristics of the Government Securities Market” comprises data on specific placement and redemption parameters of short-term government bond (GKO) and federal loan bond (OFZ) issues and indicators characterising GKO and OFZ secondary trading.

For details about the terms and conditions of government securities issues, circulation and redemption, see the Provision of Bank of Russia No. 219-P, dated March 25, 2003, on the Servicing and Circulation of the issues of Government securities.

The data source for all tables characterising the GKO—OFZ market is the global certificate of issue and information provided on a daily basis by the Moscow Interbank Currency Exchange (MICEX).

Data on operations with government securities are published not only in the *Bulletin of Banking Statistics*, but also in the weekly *Bank of Russia Bulletin* and in the subsection “Government Securities Market” of the section “Financial Markets” in the Bank of Russia site on the Internet.

Table 3.3.1

Main Highlights of Auctions for OFZ Placement

General Provisions

The table “Main Highlights of Auctions for OFZ Placement” contains information on the results of the OFZ primary placement.

Individual Indicators Highlights

Date — date of the OFZ primary placement.

Bond code determines the issue put up for auction.

Demand volume — maximum volume of the issue that auction participants were ready to acquire.

Volume placed — the issue volume actually acquired by auction participants.

Cut-off price determines the bottom price level of accepted bids.

Average weighted price is the ratio of proceeds to the bond volume placed.

Official yield by the average weighted price — yield to maturity calculated by the average weighted price in accordance with the official method of yield assessment for the given type of bonds (OFZ — effective yield).

Table 3.3.2

Data on Redemption and Coupon Payments on Government Securities

General Provisions

The table "Data on Redemption and Coupon Payments on Government Securities" contains data on the expenses involved in bond redemption in the GKO—OFZ market.

Individual Indicators Highlights

Date of placement — the date of floating a security issue, which was redeemed or on which the coupon payments were effected.

Security code — a unique identifier of an issue given in accordance with the Provision.

Volume of redemption/coupon payment — the money spent on redemption/coupon payment.

Volume in circulation — the current nominal amount of securities in circulation on the payment date.

Current coupon rate — the rate of coupon income on the payment date.

Table 3.3.3
Structure of Bonded Debt
(the OFZ Part Thereof)

Table 3.3.4

Main Parameters of the OFZs Secondary Market**General Provisions**

The table "Structure of Bonded Debt (the OFZ Part Thereof)" shows how the OFZ's market is structured in terms of bond maturity.

The table "Main Parameters of the OFZs Secondary Market" contains the principal indicators on OFZ's secondary trading.

These data apply to outstanding bonds only. For details about how these indicators are calculated, see the Bank of Russia site on the Internet.

Individual Indicators Highlights

Share of total volume in circulation at par — calculated as the ratio of the volume in circulation of a specific kind of securities to the volume of all outstanding bonds at face value.

Market portfolio indicator — mean effective yield on a specific kind of securities, weighted by time to redemption and volume in circulation.

Market turnover indicator — mean effective yield on a specific type of securities, weighted by time to redemption and turnover.

Turnover rate — the ratio of secondary market turnover to market volume.

Duration — the average volume-weighted period to interest payments on securities, including coupon payments.

Permanent-income federal loan bonds — federal loan bonds with a permanent coupon interest rate (these do not include investment federal loan bonds). This kind of securities differs from others in that their coupon interest rate remains unchanged throughout their life.

Fixed-income federal loan bonds — federal loan bonds with a fixed coupon interest rate. Unlike the permanent-income federal loan bonds, these bonds have coupon interest rates that change throughout their life.

Federal loan bonds with sinking funds — federal loan bonds whose nominal value is redeemed by installments. Coupon interest rate on these bonds is fixed for each coupon and coupon income is paid on the unredeemed part of nominal value.

Federal loan bonds with sinking fund and floating income are federal loan bonds, the nominal value of which is redeemed by tranches, and the coupon rate is variable and set on the basis of official inflation indicators. The coupon income is added to the unrepaid part of the nominal value.

Table 3.3.5
Average Weighted Interest Rates
on Government Securities Market

General Provisions

The table "Average Weighted Interest Rates on Government Securities Market" reflects the OFZ interest rates depending on residual maturities. The calculation covers all marketable issues.

The information on the average weighted interest rates of the Government securities market is placed on the Bank of Russia Internet web site also.

Individual Indicators Highlights

The short-term indicator of the market portfolio — an average of effective yields on issues with residual maturities up to 90 days inclusive, weighted by residual maturities and trading volumes.

The medium-term indicator of the market portfolio — an average of effective yields on issues with residual maturities from 91 to 364 days inclusive, weighted by residual maturities and trading volumes.

The long-term indicator of the market portfolio — an average of effective yields on issues with residual maturities over 364 days, weighted by residual maturities and trading volumes.

Table 3.4
Main Share Price Indices

General Provisions

The table presents data on the MICEX index, the RTS index and the Moscow Exchange trade turnover.

The MICEX index has been calculated since September 22, 1997 (its initial value was set at 100 points) on the basis of ruble stock prices. The sample of stocks included into the calculation basis is the expert evaluation.

The RTS index has been calculated since September 1, 1995 (its initial value was set at 100 points). Stock prices are denominated in US dollars. The sample of stocks used for the RTS index calculation basis is the expert evaluation.

The Moscow Exchange reviews the MICEX and the RTS Indices' List of constituent Stocks four times a year.

Individual Indicators Highlights

The Moscow Exchange trade turnover is the value of transactions with stocks, conducted in secondary trading on the Moscow Exchange in ruble equivalent.

The MICEX Index and the RTS Index are capitalization-weighted composite indices calculated based on prices of the 50 most liquid stocks of the Russian issuers. Russian depository receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

More detailed information on the calculation of the above indicators is available at the website <http://rts.micex.ru>.

Section 4. Credit Institutions Performance

Subsection 4.1 General Description

Table 4.1.1
Number and Structure of Credit Institutions

General Provisions

The table "Number and Structure of Credit Institutions" provides data on the number and structure of the registered credit institutions in the Russian Federation.

Credit institutions are subject to the 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 the 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 the single state register of legal entities by the authorized registering body on the basis of the Bank of Russia decision on the 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 Licenses".)

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 licenses granted to credit institutions must be published by the Bank of Russia in the official 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 licenses, changes in their names, location, restructuring and liquidation are reported in the official weekly Bank of Russia Bulletin and placed on the CBR Internet web site.

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 CBR permission (license) 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 insti-

tutions 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 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 license 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 license 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 licenses may be issued to newly created credit institutions:

- license to conduct banking operations in rubles (without the right to accept individual deposits);
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to accept and invest precious metals. This license may be granted to a bank along with a license to conduct banking operations with funds in rubles and foreign currencies (without the right to accept individual deposits);
- license to accept individual deposits in rubles. This license may be granted to a bank simultaneously with the license for banking operations in rubles (without the right to accept individual deposits);
- license to accept individual deposits in rubles and foreign currency. This license may be granted to a bank simultaneously with the license for banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license 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);
- license 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);
- license to conduct banking operations in rubles and foreign currency for nonbanking clearance credit institutions;
- license to conduct banking operations in rubles and foreign currency for nonbanking credit institutions carrying out credit-deposit operations;
- license 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 licenses may be issued to an operating credit institution for expansion of its activities:

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

- general license;
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to render collect of cash, bills, payment documents and cash service of individuals and legal entities).

A general license may be issued to a credit institution that has licenses 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 license to carry out banking operations with precious metals in order to receive a general license. A bank with a General license has a right to establish branches abroad after obtaining a permission of the Bank of Russia and open representative offices after notifying the Bank of Russia. A bank holding a General license 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 licenses to accept deposits of individuals — license to accept individual deposits in rubles and license 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 license to conduct banking operations the minimum amount of the share capital for newly created credit institution complies with the 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 the authorized registrar has made in the single state register of legal entities an entry on the 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 CBR license.

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 — the special internal divisions of the 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 licenses — credit institutions whose banking licenses were revoked following a decision by the CBR under the Federal Law “On the Central Bank of the Russian Federation (the Bank of Russia)”.

Following the publication of the CBR’s decision to revoke a license, 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 the 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 the decision to liquidate the credit institution have appointed liquidation commissions (liquidators), approved by the Bank of Russia;
 - a liquidator has been appointed by the 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 “Number of Credit Institutions with Nonresidents Equity” 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 the General license were not included in the number of credit institutions licensed 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 “Credit Institutions Grouped by Registered Authorized Capital” 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 quarterly supplement to the *Bulletin of Banking Statistics* provides similar data dissected by Russian regions.

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 *Bulletin of Banking Statistics*, it is also available in weekly the *Bank of Russia Bulletin*, and on the CBR Internet web site.

Table 4.1.4
Credit Institutions Grouped by the Share
of Nonresidents Equity

General Provisions

The table "Credit Institutions Grouped by the Share of Non-residents Equity" 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 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

See the commentary to 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 "Selected Performance Indicators of Credit Institutions Grouped by Assets" 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 the 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) – the 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 the 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 the ratio of banks' own funds (capital) to their risk-weighted assets according to the 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 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' 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 "Financial Performance of Credit Institutions" includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating

credit institutions that have received profits (sustained losses) for 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 the 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 the 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 the decision on insolvency prevention was taken in September 2008, before the 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 affect 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). 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. Capital adequacy ratio of credit institutions is calculated as ratio of own funds (capital) of credit institutions to its risk-weighted assets according to the 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").

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

The 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 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 the 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). 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 obliga-

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

Table 4.2.4
Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency

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

General Provisions

The tables contain aggregate average weighted interest rates on deposit offered by credit institutions in ruble, US 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 a Report Form 0409129 "Average Weighted Interest Rates Funds offered by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Data on average weighted rates for individual short-term deposits in rubles are published in a statistical publication of the IMF "International Financial Statistics".

Individual Indicators Highlights

Average weighted interest rates on deposits by individuals / nonfinancial organizations and average weighted interest rates on interbank deposits are average weighted 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} — average weighted 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 a 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 tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposit made in a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate in the credit institution that issued the certificate or any of its branches. The savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation "On Savings and Deposit Certificates Issued by Credit Institutions", approved by the Bank of Russia Ordinance No. 333-U dated August 31, 1998. In 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 "Funds Raised Through Banking Bills from Legal Entities and Individuals" 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 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 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.

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

Subsection 4.3 Lending

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

General Provisions

This table shows data covering the 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 Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Individuals

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

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

Table 4.3.5 Average Weighted Interest Rates on Ruble-Denominated Loans

Extended to Nonfinancial Organizations Table 4.3.6

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

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

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

General Provisions

The tables contain aggregate average weighted interest rates on loans extended by credit institutions in ruble, US dollar and euro. The data are presented with a breakdown by type of borrowers (individuals, nonfinancial organizations and credit institutions) and loan maturities.

The source of information is a Report Form 0409128 "Average Weighted Interest Rates Funds Extended by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Along with the Bank of Russia monthly *Bulletin of Banking Statistics*, data on average weighted 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

Average weighted interest rates on loans to individuals / nonfinancial organizations and average weighted interest rates on interbank loans — are average weighted 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} — average weighted 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 the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

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

The 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:

- a) loans extended for the purchase and development of land for housing construction;
- b) loans extended to finance construction;
- c) 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 *Bulletin of Banking Statistics*, 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.

Average weighted 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 average weighted term of credit;

$T_{1...n}$ is the average weighted 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.

Average weighted 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.

Average weighted 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 average weighted interest rate;

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

Average weighted 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

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

General Provisions

The table contains average weighted 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 nominated bills acquired (discounted) by credit institutions over the report period are given by types of drawers and shown by maturity.

Interest rates (yield) on ruble nominated bills issued by credit institutions over the report 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

Average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations, by maturity — average weighted 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.

Average weighted interest rates (yield) on ruble-denominated discounted bills of credit institutions, by maturity — average weighted 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.

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

Average weighted 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} — average weighted interest rate on discounted bills;

P — annualized discount rate on a bill;

V — purchase price of a discounted bill.

Average weighted 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} — average weighted 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.

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 — 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 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 the 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 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 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 1st 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 the information on 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 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 budget; 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

The information on volume and value cashless payments effected through settlements 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 BESP system are effected in real time between the system participants, irrespective of their territorial location.

Settlement system using letter of advice provides carrying out of paper-based settlements both intraregional and interregional level.

Section 6. Regional Section

The information in 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 breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by the 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 official website.

Individual Indicators Highlights

Inflows and outflows include transactions leading to 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 official website.

Individual Indicators Highlights

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

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

Subsection 6.2 Institutional Characteristics

**Table 6.2.1
Number of Credit Institutions and Their Branches**

General Provisions

The table "Number of Credit Institutions and Their Branches" 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 *Bulletin of Banking Statistics*, data are placed on the Bank of Russia Internet web site.

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 (license) 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 license.

**Table 6.2.2
Number of the Internal Divisions of Credit Institutions (Branches)**

General Provisions

The table "Number of the Internal Divisions of Credit Institutions (Branches)" provides data on the internal structure of the 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 the 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 "Number of Credit Institutions with Nonresidents Equity" presents data on nonresident stake holdings in the authorized capital of credit institutions operating in Russian Federation.

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

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 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, the banks with the General license 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 "Credit Institutions Grouped by Registered Authorized Capital" 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 *Bulletin of Banking Statistics*, data on the breakdown of credit institutions by registered authorized capital are published in the weekly *Bank of Russia Bulletin* and placed on the Bank of Russia Internet web site.

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 "Concentration of Assets of Credit Institutions" 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 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", 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 August 10 to September 10, 2014
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 the 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 a 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 the corresponding federal districts where their correspondent accounts are held with 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 "Financial Performance of Credit Institutions" includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for 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 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 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

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 the decision of the 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 "Credit Institutions by the Share of Nonresidents Equity" show 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 on 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 the Bank of Russia Regulation No. 203-P, dated 5 November 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 1 February 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 the Bank of Russia Regulation No. 404-P, dated 9 August 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 the Bank of Russia Regulation No. 312-P, dated 12 November 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 the Bank of Russia Regulation No. 362-P, dated 30 November 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 the Bank of Russia Regulation No. 236-P, dated 4 August 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 the Bank of Russia letter No. 113-T, dated 25 August 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 the 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.

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

This table contains aggregate 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 non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

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 ruble and foreign currency-denominated funds of residents and nonresidents raised under agreements of bank account and (or) bank deposit, including the funds raised on certificates of deposit. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Individual deposits are ruble and foreign currency-denominated funds 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 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 aggregate 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 non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation."

Individual Indicators Highlights

Federal budget funds are balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds to pay cash to receivers of budget funds.

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 in the 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.

Table 6.3.3

Deposit and Savings Certificates and Bonds

General Provisions

The table "Deposit and Savings Certificates and Bonds" shows data on funds raised by credit institutions in rubles and foreign currency by issuing debt securities, such as certificates of deposit, savings certificates and bonds, including matured ones.

The data on the value of credit institutions' funds in the constituent entities of the Russian Federation are aggregated for head offices and branches operated in a particular constituent entity of the Russian Federation (including the branches whose head offices are registered in another constituent entities of the Russian Federation) and don't take into accounts actual place of registration of security holder. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the 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".

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit, a security acknowledging the amount deposited with a bank and entitles of a depositor (certificate holder) to receive upon the expiry of the fixed term the deposit and interest indicated in the certificate in the bank that issued the certificate or in any branch of this bank. Savings (deposit) certificates are denominated in rubles. For more information on Savings (deposit) certificates, see the Regulation on the Savings Certificates and Certificates of Deposit Issued by Credit Institutions, approved by the Bank of Russia Ordinance No. 333-U, dated August 31, 1998.

Bond¹ is a financial security entitles the holder to receive, in due time, the nominal value of the bond or any other tangible equivalent. Bonds also provide fixed interest payments or any other tangible equivalent.

Table 6.3.4

Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills

General Provisions

The table "Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills" presents data on the funds raised by credit institutions in rubles and foreign currency by issuing bills, including bills matured, which are evaluated at par, and discounting bank acceptances.

The data on the value of credit institutions' funds raised in the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operating in a particular constituent entity of the Russian Federation (including branches whose head offices are registered in another constituent entities of the Russian Federation) and don't take into

¹ Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market" (as revised on May 17, 2007).

account actual place of registration of bill holder. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the 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".

Individual Indicators Highlights

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

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 aggregate data on funds lent by credit institutions to legal entities — residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities. Data are grouped by borrowers' residence.

The source of information is reports compiled by Russian credit institutions (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the 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 or individual entrepreneur is determined by its core activity.

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 revoked their licence to conduct banking operations 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

This table contains data on ruble, foreign currency and precious metals funds granted to small and medium-sized business with break down 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 form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the 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".

Individual Indicators Highlights

Small and medium-sized businesses are the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ of 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

The tables show data on loans, including 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 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 — 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".

In addition to being published in the *Bulletin of Banking Statistics*, this information is also 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 revoked banking licences 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.

Average weighted 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 average weighted term of credit;

$T_{1...n}$ is the average weighted 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.

Average weighted 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 average weighted interest rate;

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

The regional breakdown of subsector 1 "Indicators of the primary market on housing / mortgage loans" is compiled by grouping data by the borrowers' residence.

Table 6.4.9
Structure of Investment Portfolio
of Credit Institutions

General Provisions

The table "Structure of Investment Portfolio of Credit Institutions" contains data on the value of securities other than bills acquired by credit institutions from residents and nonresidents, which are classified as securities under the federal law. These include bonds, deposit certificates, shares and other securities denominated in rubles and foreign currency.

The data on investment portfolio of credit institutions are aggregated for operating credit institutions and their branches registered in a particular constituent entity of the Russian Federation (including branches whose head office is registered in another constituent entity of the Russian Federation) and don't take into accounts actual place of registration of issuer. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the 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".

Individual Indicators Highlights

Investments in debt obligations, total — credit institutions' investments in debt obligations that are classified as secu-

rities under Russian Federation law (debt obligations of the Russian Federation government, the 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 do not qualify for the derecognition; and non-resident debt obligations, other than bills of exchange, that are considered as securities under the law of the issuer's country). Investments in debt obligations (column 2) 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. The aggregate value of investments in debt obligations (column 2) accounts for revaluation of securities.

Depending on the issuer of securities, *debt obligations* in a credit institution's portfolio include:

debt obligations of the Russian government — all debt obligations of the Russian government denominated in rubles and foreign currency;

debt obligations of the Bank of Russia — debt obligations issued by the Bank of Russia for trade among credit institutions;

debt obligations of regional and local governments — debt obligations issued by the constituent entities of the Russian Federation and local governments;

debt obligations of resident credit institutions — debt obligations issued by credit institutions that are residents of the Russian Federation;

other debt obligations of residents — debt obligations issued by resident organizations other than credit institutions;

investments in nonresident debt obligations (except bills of exchange) that are considered as securities under the law of the issuer's country. In particular, they include:

debt obligations of foreign countries — debt obligations issued by foreign states;

nonresident banks' debt obligations — debt obligations issued by non-resident banks;

other non-residents' debt obligations — debt obligations issued by other non-resident organizations;

debt obligations that do not qualify for derecognition — securities that were backed to repurchase agreements and 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.

Debt obligations of the Russian government and the Bank of Russia (column 3) are accounted for at their balance-sheet value (regardless of revaluation);

Investments in equity securities — investments in shares, stakes and also in any securities, which in accordance with the legislation of the country of their issue entitle a shareholding in the property and (or) net assets of an organization (the residual share in assets remaining after the deduction of all of the organization's liabilities), and also equity securities continue to be recognized.

Investments in equity securities include equities that are booked at their fair value through profit or loss and those available for sale, denominated in rubles or foreign currency.

Investments in equity securities (column 4) are booked with account taken of their revaluation.

Equity in subsidiary and associated joint stock companies is the value of funds invested in shares of resident and non-resident subsidiary and associated joint stock companies that ensures control over the financial and operating policy of the issuer or the ability to exert significant influence on financial and operating policy of a joint stock company.

Other equity is credit institutions contributions in equity of legal entities-residents and non-residents in rubles and foreign currency.

Table 6.4.10
Discounted Bills

General Provisions

The table "Discounted Bills" contains information on the value of bills acquired (discounted) by credit institutions, including notes guaranteed by federal, regional and local governments, bills guaranteed by the central and local governments of foreign states and unpaid, protested and unprotested bills.

The data on discounted bills of credit institutions are aggregated for head offices and branches of credit institutions operating in a particular constituent entity of the Russian Federation (including branches whose head offices are registered in another constituent entities of the Russian Federation) and don't take into accounts actual place of registration of drawer of a bill. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in conformity with the 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".

Individual Indicators Highlights

Ruble and foreign currency-denominated discounted bills, total is the purchase price of ruble and foreign currency-denominated bills and notes acquired by credit institutions, including notes unpaid by the required time.

Total ruble and foreign currency-denominated bills discounted by credit institutions comprise:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by regional and local governments;
- bills issued and guaranteed by resident credit organizations;
- other resident bills;
- nonresident bills, which include bills issued and guaranteed by central and local governments of foreign states, bills issued and guaranteed by nonresident banks and other nonresident bills.

Subsection 6.5 Foreign Cash Operations

Table 6.5.1 Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table "Foreign Cash Sales to Individuals by Authorized Banks (US Dollar Equivalent for All Currencies)" contains data on the volume of sale of foreign cash to individuals by the 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 *Bulletin of Banking Statistics*, data on the volume of sale of the major currencies (the US dollar and the euro) by the authorized banks with breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash sold in the period under review to individuals

(residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entities of the Russian Federation.

Table 6.5.2 Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

General Provisions

The table "Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)" contains data on the volume of purchase of foreign cash by the 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 *Bulletin of Banking Statistics*, data on the volume of purchase of the US dollars and the euros by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash purchases by authorized banks from individuals (in US dollar equivalent for all currencies) — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.