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

	Release date in December 2013 and in January—March 2014 (the period (or date) to which data to be released relate is shown in parentheses)			
	December	January	February	March
<b>Financial sector</b>				
1. Analytical accounts of the banking sector, end of period <sup>1</sup>	31.12.2013 (11.2013)	31.01.2014 (12.2013)	28.02.2014 (01.2014)	31.03.2014 (02.2014)
2. Analytical accounts of the central bank, end of period <sup>1</sup>	13.12.2013 (11.2013)	14.01.2014 (12.2013)	14.02.2014 (01.2014)	14.03.2014 (02.2014)
3. Interest rates of the Bank of Russia				
3.1. Refinancing rate / Overnight credit rate	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.2. Interest rates of the Bank of Russia liquidity providing operations				
3.2.1. Lombard auction rates	as operations carrying out			
3.2.2. Repo rate	the next working day			
3.3. Interest rates of the Bank of Russia liquidity absorbing operations				
3.3.1. Fixed-term deposit rates	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.3.2. Deposit auction rates	as operations carrying out			
3.3.3. Bank of Russia bonds rate	the next working day			
4. Treasury securities market rates	the next working day			
5. Money market rates	the next working day			
6. Financial soundness indicators	31.12.2013 (Q3. 2013)			31.03.2014 (Q4. 2013)
7. Stock market: Share Price Index	10.12.2013 (11.2013)	17.01.2014 (12.2013)	11.02.2014 (01.2014)	12.03.2014 (02.2014)
<b>External sector</b>				
8. Balance of Payments, for the reporting quarter, year <sup>2</sup>	31.12.2013 (Q3. 2013)			31.03.2014 (Q4. 2013)
9. International Reserves: Official reserves (weekly) <sup>3</sup>	weekly, on Thursday			
10. International Reserves: Official reserves (monthly), end of period	6.12.2013 (11.2013)	15.01.2014 (12.2013)	7.02.2014 (01.2014)	7.03.2014 (02.2014)
11. Template on international reserves and foreign currency liquidity, end of period	20.12.2013 (11.2013)	22.01.2014 (12.2013)	20.02.2014 (01.2014)	20.03.2014 (02.2014)
12. Merchandise trade, for the reporting month (per balance of payments methodology)	12.12.2013 (10.2013)	17.01.2014 (11.2013)	11.02.2014 (12.2013)	14.03.2014 (01.2014)
13. International investment position, for the reporting year	30.06.2014 (2013)			
14. External Debt of the Russian Federation	31.12.2013 (Q3. 2013)			31.03.2014 (Q4. 2013)
15. Exchange Rates	every working day			

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

<sup>2</sup> Advance estimates of quarterly balance of payments' data are usually disseminated on the second business day following the end of the reporting period.

<sup>3</sup> Data publication date in January 2014: 9.01.2014 — on 27.12.2013; 16.01.2014 — on 3.01.2014 and on 10.01.2014; 23.01.2014 — on 17.01.2014; 30.01.2014 — on 24.01.2014.

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).

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## 8. Summary Methodology .....

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 Indicators<sup>1</sup>

	Gross domestic product (GDP) <sup>2</sup> at market prices, total, billions of rubles	Real volume of GDP percentage against the previous year's relevant period
2011	55,799.6	104.3
2012	62,599.1	103.4
<b>2012</b>		
Q1	13,801.8	104.8
Q2	15,013.4	104.3
Q3	16,349.5	103.0
Q4	17,434.3	102.1
<b>2013</b>		
Q1	14,987.7	101.6
Q2	16,110.8	101.2
	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
2011	105.4	108.4 <sup>3</sup>
2012	103.3	105.1 <sup>3</sup>
<b>2012</b>		
Q1	105.3	101.5 <sup>3</sup>
Q2	104.1	101.7 <sup>3</sup>
Q3	102.4	101.9 <sup>3</sup>
Q4	101.7	101.4 <sup>3</sup>
October	101.7	105.6
November	101.5	106.0
December	102.0	106.6
<b>2013</b>		
Q1	100.6	101.9 <sup>3</sup>
Q2	100.2	101.6 <sup>3</sup>
Q3	99.9	100.2 <sup>3</sup>
January	100.7	101.0
February	99.1	101.5
March	102.0	101.9
April	101.9	102.4
May	99.6	103.1
June	99.1	103.5
July	100.1	104.4
August	99.6	104.5
September	99.9	104.7
October	101.9	105.3

<sup>1</sup> Data source: the Federal State Statistics Service.

<sup>2</sup> Quarterly indicators of GDP — estimates.

<sup>3</sup> As % of previous period.

Table 1.2

Selected Budget Indicators<sup>1</sup>

(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)	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)
1	2	3	4	5	6	7	8	9	10	
2011	20,855.4	19,994.6	860.7	11,367.7	10,925.6	442.0	5,819.6	5,387.0	432.6	
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	
<b>2012</b>										
Q1	5,103.5	4,583.6	519.9	2,966.3	3,036.5	-70.2	1,676.2	1,408.3	268.0	
Q2	5,998.0	5,377.6	620.3	3,234.1	2,893.2	340.9	1,827.4	1,672.6	154.7	
Q3	5,583.7	5,138.6	445.2	3,185.0	2,784.5	400.5	1,797.9	1,614.0	183.9	
Q4	6,403.5	7,726.0	-1,322.5	3,468.3	4,176.5	-708.3	1,841.3	1,874.8	-33.5	
<b>2013</b>										
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	
January	1,591.7	1,303.3	288.4	1,093.1	1,108.7	-15.6	569.5	383.4	186.1	
January—February	3,206.6	3,110.9	95.7	1,981.3	2,150.3	-169.0	1,193.8	953.1	240.7	
January—March	5,401.6	5,110.7	290.9	3,105.6	3,167.8	-62.2	1,764.4	1,666.4	98.1	
January—April	7,707.7	7,311.6	396.1	4,224.4	4,230.8	-6.4	2,390.7	2,359.2	31.5	
January—May	9,441.5	8,871.4	570.1	5,115.5	4,924.2	191.3	2,930.3	2,860.1	70.1	
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	

**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
2011	7,644.2	7,679.1	-34.9	904.6	883.7	20.9
2012	8,064.3	8,342.7	-278.5	1,042.2	1,036.8	5.4
<b>2012</b>						
Q1	1,736.0	1,449.2	286.8	239.2	203.9	35.3
Q2	2,163.6	2,047.4	116.2	268.5	257.5	11.0
Q3	1,788.9	1,940.7	-151.7	249.0	238.9	10.1
Q4	2,375.8	2,905.4	-529.8	285.5	336.5	-51.0
<b>2013</b>						
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
January	439.8	357.3	82.5	96.5	61.1	35.4
January—February	907.4	923.7	-16.2	193.6	153.3	40.3
January—March	1,736.9	1,543.0	193.9	312.4	251.2	61.2
January—April	2,663.1	2,346.0	317.2	411.7	357.8	53.9
January—May	3,219.0	2,956.3	262.7	509.1	463.1	46.0
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

<sup>1</sup> Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding<sup>1</sup>

(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		National Wealth Fund balances	
						Reserve Fund balances	7		8
1	2	3	4	5	6	7	8		
2011	–442.0	–336.9	1,079.7	4.3	–1,639.7	–82.7	–51.2		
2012	37.1	19.0	511.4	5.5	–401.8	–1,074.2	92.4		
<b>2012</b>									
Q1	70.2	166.1	114.0	3.5	–64.4	–1,015.1	151.7		
Q2	–340.9	–539.7	131.2	0.3	–1,054.8	–158.8	–163.8		
Q3	–400.5	–374.6	32.5	6.1	–256.7	85.3	89.9		
Q4	708.3	767.2	233.7	–4.4	974.1	14.4	14.6		
<b>2013</b>									
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		
January	15.6	14.2	–78.1	0.0	–251.1	–703.8	9.8		
January—February	169.0	167.3	–131.9	0.0	–88.7	–707.2	9.6		
January—March	62.2	85.9	–179.4	0.0	–169.2	–723.0	–1.7		
January—April	6.4	30.9	–55.1	0.0	–464.4	–767.3	–31.6		
January—May	–191.3	–152.4	–16.7	0.0	–669.5	–780.2	–41.1		
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		

**Table 1.3 (end)**  
(billions of rubles)

	sources of external financing	Including:		
		9	of which:	
			foreign currency-denominated federal government securities	loans from foreign states, international financial organizations and other international entities and foreign legal entities
1		10		
2011	-105.2	-66.7		-30.9
2012	18.1	163.6		-26.3
<b>2012</b>				
Q1	-96.0	-18.6		-7.7
Q2	198.9	202.0		-6.8
Q3	-25.9	-19.8		-7.7
Q4	-58.9	0.0		-4.1
<b>2013</b>				
Q1	-23.7	-19.8		-5.9
Q2	-13.5	0.0		-5.9
Q3	188.2	204.8		-6.0
January	1.4	-		-0.7
January—February	1.7	0.0		-1.0
January—March	-23.7	-19.8		-5.9
January—April	-24.5	-19.8		-7.3
January—May	-38.9	-19.8		-9.1
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

<sup>1</sup> 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 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)
2005	148,915	91,109	240,024	9,125	5,870	13,851	28,845	1,807	15,674	1,650	3,884	290,234	
2006	190,761	106,721	297,481	10,119	7,628	17,972	35,719	1,899	27,871	1,407	5,318	368,289	
2007	218,568	127,963	346,530	11,870	9,447	22,543	43,860	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	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	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	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	3,871	38,816	1,067	13,768	629,903	
2012	346,807	181,198	528,005	19,161	10,759	32,421	62,340	3,884	43,874	1,140	16,459	654,562	
Q1, 2010	61,946	28,117	90,062	2,964	1,606	5,899	10,469	812	8,656	617	1,087	111,087	
Q2, 2010	61,796	33,556	95,352	3,759	2,274	6,356	12,389	957	8,565	159	2,142	119,405	
Q3, 2010	59,064	36,593	95,657	4,002	2,949	6,116	13,066	918	8,888	128	1,633	120,163	
Q4, 2010	71,204	40,398	111,602	4,146	2,001	7,087	13,234	932	8,336	103	2,395	136,500	
Q1, 2011	76,877	34,798	111,675	3,479	2,006	6,119	11,604	912	11,765	657	2,162	138,117	
Q2, 2011	88,036	45,462	133,498	4,641	2,961	7,391	14,992	1,023	8,961	180	4,215	162,689	
Q3, 2011	82,547	45,767	128,313	4,738	3,619	7,911	16,269	928	9,479	135	3,476	158,465	
Q4, 2011	94,353	47,569	141,922	4,492	2,741	7,940	15,174	1,009	8,611	95	3,915	170,632	
Q1, 2012	90,189	41,015	131,204	4,012	2,140	6,973	13,126	945	12,910	642	3,376	161,562	
Q2, 2012	85,323	45,911	131,235	5,189	2,633	7,912	15,734	991	8,851	177	5,031	161,840	
Q3, 2012	81,257	44,244	125,500	4,988	3,320	8,041	16,348	936	12,745	191	3,691	159,221	
Q4, 2012	90,038	50,028	140,066	4,972	2,666	9,494	17,132	1,013	9,368	130	4,361	171,939	
Q1, 2013	86,887	38,335	125,222	4,533	2,531	8,057	15,121	996	11,242	498	3,748	156,330	
Q2, 2013	83,936	43,476	127,412	5,343	3,070	9,402	17,815	1,164	8,701	134	4,794	159,885	

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	20	21						
2005	123,839	5,032	16,972	18,467	40,471	164,310	2,940	33,067	4,883	5,528	205,846			
2006	163,187	6,511	17,484	22,278	46,273	209,460	6,067	52,507	3,832	7,939	275,973			
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	335,709	16,443	42,798	49,586	108,827	444,536	15,715	99,704	2,634	22,592	582,547			
Q1, 2010	44,817	2,114	4,551	7,652	14,316	59,133	2,393	14,359	486	2,400	78,286			
Q2, 2010	57,283	2,865	6,390	8,418	17,672	74,955	2,964	20,663	497	2,904	101,487			
Q3, 2010	67,625	3,266	9,425	9,374	22,065	89,691	3,576	18,253	530	3,808	115,327			
Q4, 2010	75,954	3,656	6,328	11,241	21,225	97,179	3,198	19,762	556	4,464	124,603			
Q1, 2011	64,693	2,896	5,554	8,788	17,238	81,931	2,734	19,818	487	3,835	108,318			
Q2, 2011	82,327	4,052	8,034	10,410	22,496	104,823	3,508	26,692	537	4,762	139,785			
Q3, 2011	83,123	4,282	11,593	11,334	27,209	110,332	3,717	21,399	544	5,584	141,032			
Q4, 2011	88,412	4,185	7,721	12,647	24,553	112,964	3,434	21,784	581	5,312	143,495			
Q1, 2012	72,205	3,355	7,553	10,522	21,431	93,636	3,133	20,924	536	4,375	122,067			
Q2, 2012	81,888	4,162	10,085	11,671	25,918	107,806	3,621	28,859	605	5,395	145,681			
Q3, 2012	87,010	4,369	14,945	12,407	31,721	118,731	4,181	24,078	687	6,403	153,393			
Q4, 2012	94,606	4,557	10,214	14,986	29,757	124,362	4,781	25,844	806	6,419	161,406			
Q1, 2013	76,911	3,696	9,368	12,647	25,710	102,621	3,807	19,769	885	5,108	131,305			
Q2, 2013	84,950	4,434	13,240	13,568	31,242	116,192	3,777	30,275	949	6,229	156,473			

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	transport services (4-15)	travel (5-16)	other (6-17)	total balance (26+27+28)	26	27	28					
2005	116,185	4,092	-11,102	-4,616	-11,625	104,560	-1,133	-17,394	-1,645	84,389			
2006	134,294	3,608	-9,857	-4,306	-10,555	123,740	-4,168	-24,636	-2,621	92,316			
2007	123,447	2,634	-10,977	-8,375	-16,718	106,729	-7,318	-21,511	-5,708	72,193			
2008	177,625	2,208	-11,327	-11,301	-20,420	157,206	-14,357	-32,125	-6,788	103,935			
2009	113,231	3,021	-11,653	-8,969	-17,600	95,630	-8,868	-30,872	-5,507	50,384			
2010	146,995	2,971	-17,863	-11,228	-26,120	120,875	-8,512	-38,593	-6,318	67,452			
2011	196,854	1,935	-21,574	-13,817	-33,456	163,398	-9,522	-50,878	-5,725	97,274			
2012	192,296	2,718	-32,039	-17,166	-46,487	145,810	-11,831	-55,830	-6,133	72,016			
Q1, 2010	45,245	850	-2,945	-1,753	-3,847	41,398	-1,581	-5,704	-1,313	32,801			
Q2, 2010	38,069	894	-4,115	-2,062	-5,283	32,786	-2,007	-12,098	-762	17,918			
Q3, 2010	28,032	736	-6,476	-3,259	-8,999	19,033	-2,658	-9,365	-2,175	4,836			
Q4, 2010	35,649	490	-4,327	-4,155	-7,991	27,658	-2,265	-11,426	-2,069	11,897			
Q1, 2011	46,982	583	-3,548	-2,669	-5,634	41,348	-1,823	-8,053	-1,673	29,800			
Q2, 2011	51,171	588	-5,073	-3,019	-7,504	43,667	-2,485	-17,731	-547	22,904			
Q3, 2011	45,190	457	-7,974	-3,423	-10,940	34,250	-2,789	-11,920	-2,108	17,433			
Q4, 2011	53,511	307	-4,979	-4,706	-9,379	44,132	-2,425	-13,173	-1,397	27,137			
Q1, 2012	58,999	657	-5,413	-3,549	-8,305	50,695	-2,188	-8,014	-999	39,494			
Q2, 2012	49,347	1,027	-7,452	-3,759	-10,184	39,163	-2,630	-20,008	-365	16,159			
Q3, 2012	38,490	618	-11,626	-4,366	-15,374	23,117	-3,245	-11,332	-2,712	5,828			
Q4, 2012	45,460	415	-7,548	-5,492	-12,624	32,836	-3,768	-16,476	-2,058	10,534			
Q1, 2013	48,311	837	-6,836	-4,590	-10,589	37,722	-2,810	-8,527	-1,360	25,026			
Q2, 2013	42,462	909	-10,170	-4,167	-13,427	29,034	-2,613	-21,574	-1,435	3,412			



Table 1.4 (cont.)

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

(millions of US dollars)

	Capital account, received		General government liabilities						Central bank' liabilities	Banks' liabilities
	1	2	portfolio investment (3+4)	of which		loans	other	total (2+5+6)		
				securities in rubles	securities in foreign currency					
			3	4				8	9	
2005	95	-1,914	-285	-1,629	-18,932	-312	-21,157	2,856	19,233	
2006	345	-840	666	-1,506	-23,880	-3,173	-27,893	-7,291	51,083	
2007	144	-3,995	-370	-3,625	-2,883	-754	-7,632	956	70,894	
2008	208	-6,559	-222	-6,336	-1,500	-33	-8,092	1,529	8,130	
2009	391	4,288	1,180	3,108	-1,259	-591	2,438	11,978	-42,145	
2010	143	5,470	1,775	3,695	-1,110	-53	4,307	-2,350	17,593	
2011	166	2,687	4,178	-1,491	-2,108	452	1,031	-324	7,843	
2012	361	16,864	14,449	2,415	-1,024	-50	15,790	3,608	33,278	
Q1, 2010	30	45	868	-822	-287	-10	-252	-2,219	1,854	
Q2, 2010	14	4,975	226	4,749	-669	398	4,704	154	-4,436	
Q3, 2010	71	281	42	240	-336	-3	-57	-199	15,398	
Q4, 2010	28	168	640	-471	182	-438	-87	-86	4,777	
Q1, 2011	17	702	1,594	-892	-379	-1	322	-119	2,759	
Q2, 2011	59	1,990	2,027	-37	-786	433	1,637	125	6,288	
Q3, 2011	45	-1,058	-294	-764	-269	-17	-1,345	-278	-2,935	
Q4, 2011	46	1,054	851	203	-674	37	417	-53	1,731	
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	4,388	7,325	
Q2, 2013	71	519	737	-219	-186	-28	304	-588	9,168	



Table 1.4 (cont.)

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

(millions of US dollars)

	Other sectors assets						Banks' assets			Central bank' assets	Total assets (19+20+21+28)				
	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (22+23+24+25+26+27)	21	22		23	24	25	26	27
2005	-5,306	-13,353	-19,076	-870	-7,711	-27,535	1,893	-1,218	-54,516	-61,693					
2006	7,640	-23,541	-30,615	10,198	-626	-21,302	75	-13,947	-56,217	-73,470					
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	-73	-14,769	-44,333	-1,370	-8,754	-38,816	-1,928	-9,321	-104,522	-118,946					
Q1, 2010	-100	-853	-8,993	3,519	-983	-5,381	839	1,351	-9,649	-11,026					
Q2, 2010	-36	11,077	-12,656	6,556	-69	-5,202	-210	-593	-12,174	-1,663					
Q3, 2010	86	-5,373	-11,019	3,259	-50	-7,033	-112	-1,977	-16,931	-21,816					
Q4, 2010	20	-6,522	-18,191	1,040	304	-8,288	-1,404	1,457	-25,082	-31,947					
Q1, 2011	-7	-10,012	-15,340	363	526	-8,334	-666	-506	-23,957	-34,485					
Q2, 2011	2	-7,940	-19,639	1,993	3,030	-9,159	39	-648	-24,383	-34,009					
Q3, 2011	-2	-5,378	-11,780	1,629	1,474	-7,326	-255	-1,221	-17,478	-22,212					
Q4, 2011	0	-8,437	-23,500	28	-8,266	-8,445	-769	-2,603	-43,555	-52,910					
Q1, 2012	5	-10,177	-10,731	-2,711	-4,141	-10,047	852	-1,528	-28,307	-36,482					
Q2, 2012	-1	4,704	-11,684	1,288	-453	-8,364	-1,939	-1,090	-22,241	-18,593					
Q3, 2012	-2	-7,541	-9,951	-1,424	-551	-8,413	389	-2,179	-22,129	-28,596					
Q4, 2012	-75	-1,755	-11,967	1,478	-3,610	-11,992	-1,231	-4,524	-31,845	-35,275					
Q1, 2013	305	-24,689	-64,197	1,921	-906	-8,844	479	-1,959	-73,505	-98,523					
Q2, 2013	47	-13,732	-6,724	1,823	-4,444	-7,547	620	-4,125	-20,396	-35,237					

Table 1.4 (end)

## Capital and Financial Account (Intermediate Balances), Reserve Assets

(millions of US dollars)

	Balances on financial account items				Financial account balance (except reserve assets) (31+32+33+34)= (15+29)	Net errors and omissions	Change in reserve assets ("–" increase / " +" decrease)	
	Capital account balance (1+16)	general government (7+19)	central bank (8+20)	banks (9+21)				other sectors (14+28)
	30	31	32	33	34	35	36	37
2005	-12,387	-9,675	-2,451	5,880	709	-5,536	-5,004	-61,461
2006	291	-29,244	349	27,542	4,965	3,612	11,248	-107,466
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	3,535	18,508	-64,763	-26,512	-10,270	-30,017
Q1, 2010	15	-677	-2,319	1,000	-6,449	-8,444	-7,773	-16,599
Q2, 2010	-15	4,174	118	6,641	117	11,050	-2,839	-26,115
Q3, 2010	-68	345	-114	10,025	-17,289	-7,033	4,942	-2,677
Q4, 2010	27	-449	-66	-1,745	-14,837	-17,097	-3,466	8,640
Q1, 2011	-32	-187	-126	-7,254	-9,753	-17,320	-2,370	-10,078
Q2, 2011	2	-51	127	-1,652	-5,791	-7,367	-2,657	-12,882
Q3, 2011	135	-699	-280	-8,313	-9,751	-19,042	-287	1,761
Q4, 2011	25	-501	-52	-6,705	-25,130	-32,389	-3,342	8,569
Q1, 2012	-4,760	2,648	181	-9,748	-17,927	-24,846	-5,286	-4,602
Q2, 2012	-17	4,943	531	11,590	-16,277	787	-1,965	-14,965
Q3, 2012	-235	2,474	949	7,720	-15,119	-3,976	-98	-1,520
Q4, 2012	-206	6,142	1,874	8,946	-15,440	1,523	-2,922	-8,929
Q1, 2013	-3	2,988	4,693	-17,364	-3,434	-13,117	-6,959	-4,946
Q2, 2013	-40	-852	-541	-4,563	-3,235	-9,192	1,375	4,444

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)

	Other sectors										Deposit-taking corporations, except central bank				General government — equity	Direct investment abroad (1+5+13)
	reinvestment of earnings			debt instruments		equity		total (2+3+4)		equity	reinvestment of earnings	debt instruments	total (2+3+4)			
	increase	decrease	net (6+7)	increase	decrease	net (8+9+12)	increase	decrease	net (10+11)							
9	10	11	12	13	14											
2006	10,719	2,796	-1,017	1,779	30,016	17,518	-233	17,518	-37	53	-9	-37	-81	14	29,993	
2007	15,481	12,806	-1,385	11,420	44,108	17,206	-2,303	17,206	676	119	-8	676	565	18	44,801	
2008	24,180	12,272	-10,793	1,479	53,774	28,115	-4,279	28,115	1,836	474	116	1,836	1,245	53	55,663	
2009	7,952	30,256	-21,501	8,755	43,281	25,429	-3,791	25,429	1,113	-382	218	1,113	1,277	32	43,281	
2010	14,001	36,701	-19,134	17,567	50,966	19,398	-4,026	19,398	1,014	48	109	1,014	857	636	52,616	
2011	15,340	56,741	-29,303	27,438	65,904	23,126	-7,982	23,126	884	220	344	884	321	63	66,851	
2012	15,086	47,569	-46,293	1,276	48,822	26,184	-4,843	26,184	6,244	472	803	6,244	4,969	32	48,822	
Q1, 2011	6,892	10,458	-6,089	4,369	15,176	3,915	-779	3,915	744	90	356	744	297	1	15,921	
Q2, 2011	2,804	16,029	-7,644	8,385	16,867	5,972	-1,535	5,972	-293	100	-80	-293	-314	0	16,867	
Q3, 2011	3,147	10,167	-5,748	4,419	10,875	3,145	-3,643	3,145	103	-8	-202	103	313	61	10,875	
Q4, 2011	2,497	20,087	-9,822	10,265	23,187	10,095	-2,025	10,095	331	37	269	331	24	1	23,187	
Q1, 2012	6,071	9,331	-6,432	2,900	11,321	1,682	-1,886	1,682	668	14	141	668	513	0	11,321	
Q2, 2012	799	14,171	-7,222	6,949	12,066	3,820	-1,034	3,820	498	180	-146	498	465	0	12,066	
Q3, 2012	5,507	9,945	-12,765	-2,820	14,253	6,775	-846	6,775	4,759	275	716	4,759	3,768	32	14,253	
Q4, 2012	2,709	14,122	-19,874	-5,753	11,183	13,908	-1,076	13,908	318	3	92	318	223	0	11,183	
Q1, 2013	4,896	11,376	-11,357	19	64,946	59,720	-2,359	59,720	311	-75	277	311	109	0	64,946	
Q2, 2013	1,963	12,921	-13,925	-1,004	6,940	5,341	-1,247	5,341	641	421	-57	641	277	0	6,940	

Table 1.5 (end)

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

(millions of US dollars)

	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	68,592
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	20,564
Q2, 2012	173	1,022	409	1,604	7,773	-12,693	-4,920	-954	26,570	-17,833	8,737	2,862	3,512
Q3, 2012	117	1,588	398	2,103	6,855	-6,564	291	7,348	26,306	-19,578	6,728	14,367	23,817
Q4, 2012	228	1,697	491	2,416	12,897	-12,154	743	3,896	33,077	-23,330	9,748	14,387	20,699
Q1, 2013	200	2,109	1,245	3,554	21,394	-2,009	19,385	5,579	22,755	-11,909	10,845	35,810	44,943
Q2, 2013	-667	1,253	1,064	1,650	13,857	-13,102	756	1,216	32,086	-19,104	12,981	14,953	17,819

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	
			foreign assets	foreign liabilities		foreign assets	foreign liabilities	foreign assets	foreign liabilities	foreign assets	foreign liabilities	foreign assets	foreign liabilities	"net errors and omissions" of balance of payments
2005	-0.3	5.9	-13.4	19.2	-6.2	-56.4	55.2	-5.0						
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	-54.6	18.5	-14.8	33.3	-73.1	-102.6	39.8	-10.3						
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	-33.8	-9.7	-10.2	0.4	-24.1	-29.2	10.4	-5.3						
Q2, 2012	-4.7	11.6	4.7	6.9	-16.3	-20.3	6.0	-2.0						
Q3, 2012	-7.9	7.7	-7.5	15.3	-15.6	-22.5	7.0	-0.1						
Q4, 2012	-8.2	8.9	-1.8	10.7	-17.1	-30.6	16.4	-2.9						
Q1, 2013	-28.2	-17.4	-24.7	7.3	-10.9	-74.0	70.1	-7.0						
Q2, 2013	-7.0	-4.6	-13.7	9.2	-2.5	-21.0	17.2	1.4						

Table 1.7

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

(millions of US dollars)

	30.09.2012	31.12.2012	31.03.2013	30.06.2013
<b>Total</b>	598,917	636,435	690,261	706,147
<b>General Government</b>	46,565	54,426	57,495	55,949
Federal Government	45,805	53,485	56,551	55,081
<b>New Russian Debt</b>	43,626	51,334	54,420	53,016
Multilateral creditors	2,099	2,027	1,880	1,769
IBRD	1,680	1,611	1,473	1,382
Other	419	415	407	388
Other credits	379	321	249	223
Foreign currency bonds	25,786	24,661	23,894	23,607
<i>Eurobonds with 15, 17, 18, 20, 22, 28 and 42 - year maturities</i>	11,786	11,146	10,953	10,354
<i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i>	14,000	13,514	12,941	13,254
Ruble denominated bonds	15,024	24,018	28,028	27,074
OFZ	12,516	21,582	25,691	25,023
<i>Eurobonds with 18-year maturity</i>	2,508	2,436	2,337	2,051
Other	338	307	369	342
<b>Debt of the former USSR</b>	2,179	2,151	2,131	2,066
Paris Club member countries	6	6	6	5
Debt owed to former socialist countries	996	1,004	983	954
Other official creditors	1,131	1,096	1,096	1,061
Other	46	46	46	46
Local Government	761	941	945	867
Loans	551	564	546	557
Ruble denominated bonds	209	377	398	311
<b>Central bank</b>	13,533	15,639	19,550	18,881
Loans	1,250	2,986	6,951	5 962
Currency and deposits	3,535	3,935	4,095	4,388
Other (SDR allocation)	8,748	8,718	8,504	8,531
<b>Banks</b>	189,876	201,567	205,864	211,923
Debt liabilities to direct investors and to direct investment enterprises	1,502	2,003	3,232	4,264
Loans <sup>2</sup>	1,920	937	497	946
Deposits <sup>2</sup>	171,914	185,376	188,390	193,500
Debt securities	10,507	9,102	8,842	8,426
Other	4,033	4,149	4,902	4,788
<b>Other sectors</b>	348,943	364,803	407,351	419,394
Debt liabilities to direct investors and to direct investment enterprises	100,697	118,223	127,730	139,185
Loans	231,322	230,512	263,123	261,503
Debt securities	10,316	9,605	10,080	8,958
Trade credits	2,779	2,932	2,889	2,844
Financial leases	2,325	2,238	2,228	2,233
Other	1,505	1,293	1,301	4,671

<sup>1</sup> Information on External Debt is compiled on the basis of the methodology set out in the 6<sup>th</sup> edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

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



Table 1.8

### External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity<sup>1</sup>

(millions of US dollars)

	30.09.2012	31.12.2012	31.03.2013	30.06.2013
<b>Total</b>	598,917	636,435	690,261	706,147
<b>General Government</b>	46,565	54,426	57,495	55,949
Foreign Currency	31,332	30,031	29,069	28,564
Short-term	330	300	361	334
Long-term	31,002	29,732	28,708	28,230
Domestic Currency	15,233	24,394	28,426	27,385
Short-term	0	0	0	0
Long-term	15,233	24,394	28,426	27,385
<b>Central bank</b>	13,533	15,639	19,550	18,881
Foreign Currency	9,998	11,704	15,455	14,493
Short-term	1,250	2,986	6,951	5,962
Long-term	8,748	8,718	8,504	8,531
Domestic Currency	3,535	3,935	4,095	4,388
Short-term	3,535	3,935	4,095	4,388
Long-term	0	0	0	0
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	188,374	199,564	202,632	207,660
Foreign Currency	149,382	157,114	163,418	169,173
Short-term	40,321	36,950	38,641	42,295
Long-term	109,061	120,164	124,778	126,877
Domestic Currency	38,992	42,450	39,214	38,487
Short-term	15,737	19,490	15,822	15,983
Long-term	23,255	22,960	23,391	22,504
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	248,246	246,580	279,621	280,209
Foreign Currency	183,683	175,239	207,366	207,764
Short-term	11,220	11,672	12,219	12,156
Long-term	172,463	163,568	195,147	195,607
Domestic Currency	64,563	71,341	72,255	72,445
Short-term	5,906	6,160	6,693	10,081
Long-term	58,657	65,181	65,563	62,365
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	102,198	120,226	130,962	143,449
Foreign Currency	71,926	82,354	92,650	105,021
Domestic Currency	30,273	37,872	38,313	38,428

<sup>1</sup> Information on External Debt is compiled on the basis of the methodology set out in the 6<sup>th</sup> edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

Table 1.9

### External Debt of the Russian Federation by Maturity and Financial Instruments<sup>1</sup>

(millions of US dollars)

	30.09.2012	31.12.2012	31.03.2013	30.06.2013
<b>Total Liabilities</b>	598,917	636,435	690,261	706,147
<b>Short-term</b>	78,299	81,493	84,782	91,199
<b>Long-term</b>	520,619	554,942	605,479	614,948
<b>General Government</b>	46,565	54,426	57,495	55,949
<i>Short-term</i>	330	300	361	334
Other liabilities	330	300	361	334
<i>Long-term</i>	46,235	54,126	57,134	55,615
Debt securities	41,019	49,055	52,320	50,992
Loans	5,136	4,991	4,734	4,543
Other liabilities	80	80	80	80
<b>Central bank</b>	13,533	15,639	19,550	18,881
<i>Short-term</i>	4,785	6,921	11,046	10,350
Loans	1,250	2,986	6,951	5,962
Currency and deposits	3,535	3,935	4,095	4,388
<i>Long-term</i>	8,748	8,718	8,504	8,531
Other liabilities (SDR allocation)	8,748	8,718	8,504	8,531
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	188,374	199,564	202,632	207,660
<i>Short-term</i>	56,058	56,440	54,463	58,278
Debt securities	6,740	4,266	3,828	3,734
Loans <sup>2</sup>	1,920	937	497	946
Current accounts and deposits <sup>2</sup>	44,293	47,917	46,525	49,875
Other liabilities	3,105	3,320	3,612	3,723
<i>Long-term</i>	132,316	143,124	148,169	149,381
Debt securities	3,767	4,836	5,015	4,692
Deposits <sup>2</sup>	127,621	137,459	141,865	143,625
Other liabilities	928	830	1,290	1,064
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	248,246	246,580	279,621	280,209
<i>Short-term</i>	17,126	17,832	18,912	22,237
Loans	12,842	13,606	14,722	14,722
Trade credits	2,779	2,932	2,889	2,844
Other liabilities	1,505	1,293	1,301	4,671
<i>Long-term</i>	231,120	228,748	260,709	257,972
Debt securities	10,316	9,605	10,080	8,958
Loans	220,804	219,143	250,629	249,014
<b>Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises</b>	102,198	120,226	130,962	143,449
Banks	1,502	2,003	3,232	4,264
Other sectors	100,697	118,223	127,730	139,185

<sup>1</sup> Information on External Debt is compiled on the basis of the methodology set out in the 6<sup>th</sup> edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

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

Table 1.10

**International Investment Position of the Russian Federation for 2001—2011:  
External Assets and Liabilities at End of Period<sup>1</sup>**

(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
<b>Assets</b>	259,498	288,480	336,825	406,635	516,294	731,341	1,092,182	1,010,694	1,089,512	1,170,966	1,241,395
<b>Direct investment abroad</b>	44,219	62,350	90,873	107,291	146,679	216,474	370,129	205,547	302,542	366,301	362,101
Equity capital and reinvested earnings	42,167	58,358	86,532	100,402	139,046	213,535	355,713	189,379	276,830	318,934	286,649
Other capital	2,053	3,992	4,341	6,888	7,633	2,939	14,416	16,168	25,712	47,367	75,452
<b>Portfolio investment</b>	1,315	2,507	4,383	7,922	17,772	12,268	19,893	24,182	38,116	37,300	44,286
Equity securities other than investment fund shares	105	53	98	129	334	509	4,082	2,698	2,333	3,963	5,240
Monetary authorities	10	11	12	12	0	0	0	0	0	0	0
Banks	1	5	24	33	272	271	2,053	1,512	1,561	2,737	3,812
Other sectors	93	36	62	84	61	238	2,029	1,187	771	1,226	1,429
Investment fund shares	...	...	...	...	...	...	...	118	160	666	625
Other sectors	...	...	...	...	...	...	...	118	160	666	625
Debt securities	1,210	2,455	4,285	7,793	17,438	11,759	15,812	21,365	35,623	32,671	38,421
Bonds and notes	966	2,227	4,024	7,056	16,000	10,421	14,230	19,031	32,860	30,190	34,913
Monetary authorities	0	791	2,330	3,923	10,223	2,992	0	0	2,364	0	0
Banks	342	839	1,531	3,015	5,310	6,374	10,384	13,909	24,558	26,665	28,672
Other sectors	624	597	163	117	467	1,054	3,846	5,122	5,937	3,525	6,242
Money-market instruments	244	227	260	738	1,438	1,338	1,581	2,334	2,763	2,481	3,507
Banks	244	210	251	665	1,382	1,000	417	353	138	325	1,189
Other sectors	0	17	10	72	56	338	1,164	1,982	2,626	2,156	2,318

**Table 1.10 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
<b>Financial derivatives</b>	...	...	55	153	51	222	1,423	5,302	2,240	1,639	5,675
Banks	...	...	55	153	51	222	1,423	5,302	2,222	1,609	5,119
Options	...	...	0	0	2	0	55	432	12	87	904
Forward-type contracts	...	...	55	153	49	222	1,368	4,870	2,210	1,522	4,215
Other sectors	...	...	...	...	...	...	...	...	18	30	556
Options	...	...	...	...	...	...	...	...	0	5	69
Forward-type contracts	...	...	...	...	...	...	...	...	18	25	487
<b>Other investment</b>	177,342	175,830	164,576	166,728	169,553	198,645	221,973	349,383	307,163	286,347	330,684
Trade credits	7,165	5,435	8,338	8,930	16,363	14,839	11,682	18,426	5,002	4,755	7,638
General government	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310	525
Long-term	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310	525
Other sectors	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445	7,112
Short-term	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445	7,112
Loans	22,570	25,351	24,511	23,831	29,007	57,675	93,361	139,752	127,877	136,304	163,343
Monetary authorities	79	142	153	0	0	0	0	0	0	49	47
Long-term	0	47	153	0	0	0	0	0	0	49	47
Short-term	79	94	0	0	0	0	0	0	0	0	0
General government	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670	21,440
Long-term	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670	21,440
Banks	3,050	4,521	5,269	6,660	11,706	22,422	34,312	58,543	54,743	68,236	92,631
Long-term	1,577	1,803	2,339	1,587	4,399	8,120	16,598	24,987	32,759	43,028	57,835
Short-term	1,473	2,718	2,930	5,073	7,306	14,302	17,714	33,556	21,984	25,208	34,796
Other sectors	1,476	1,491	3,134	1,769	3,064	17,018	39,045	60,919	50,860	46,349	49,224
Long-term	1,164	1,005	1,414	1,287	2,634	9,535	24,788	40,195	36,435	31,164	31,965
Short-term	312	486	1,720	482	430	7,483	14,258	20,724	14,426	15,185	17,259

**Table 1.10 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Currency and deposits	63,931	65,009	59,182	61,002	66,274	70,219	67,533	135,644	123,601	96,972	104,880
Cash foreign currency	49,708	52,024	47,503	47,959	49,092	39,747	24,653	53,740	47,579	31,472	28,045
Banks	924	1,189	1,898	2,013	2,406	3,037	2,896	7,445	5,399	4,628	5,162
Other sectors	48,784	50,835	45,605	45,947	46,686	36,710	21,757	46,295	42,181	26,845	22,883
Long-term deposits	358	400	226	727	890	3,311	8,402	10,407	9,243	9,974	13,565
Monetary authorities	2	123	63	50	50	40	30	30	30	30	30
Banks	356	278	163	677	840	3,271	8,372	10,377	9,213	9,944	13,535
Current accounts and short-term deposits	13,865	12,585	11,453	12,316	16,292	27,161	34,477	71,497	66,778	55,526	63,271
Monetary authorities	1,538	1,207	832	701	435	313	35	88	31	11	810
General government	164	120	95	42	475	487	513	561	20	22	22
Banks	11,970	11,013	10,282	11,126	15,025	25,986	32,195	63,122	57,271	44,950	51,248
Other sectors	193	244	244	447	358	375	1,734	7,726	9,457	10,543	11,191
Arrears	78,155	73,945	67,063	67,970	54,877	52,087	43,375	44,610	36,903	36,301	37,611
General government	77,993	73,777	66,886	67,931	54,846	52,044	43,340	44,397	35,373	35,742	36,250
Banks	163	167	177	39	32	43	36	213	1,530	559	1,361
Fictitious transactions	...	...	...	...	...	...	...	...	...	...	...
Indebtedness on supplies according to intergovernmental agreements	3,949	4,168	3,916	3,526	1,633	1,559	1,828	1,812	3,655	4,543	6,194
Other assets	1,572	1,923	1,567	1,468	1,398	2,267	4,195	9,139	10,125	7,472	11,019
Monetary authorities	58	47	47	41	45	46	46	46	46	46	49
Long-term	39	39	39	39	43	43	44	46	46	46	49
Short-term	19	8	9	3	2	2	3	0	0	0	0
General government	264	298	345	637	686	1,052	1,136	1,704	1,862	2,128	3,605
Long-term	251	283	330	586	590	820	893	1,545	1,590	1,894	3,146
Short-term	13	15	16	51	96	232	243	159	272	235	459

**Table 1.10 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
<b>Banks</b>	484	628	1,172	789	661	1,155	2,221	3,636	4,267	3,894	5,772
Long-term	10	9	14	76	28	107	392	1,343	1,446	1,690	1,862
Short-term	474	619	1,158	713	633	1,048	1,828	2,293	2,822	2,204	3,909
Other sectors	767	949	2	1	7	15	792	3,753	3,949	1,403	1,593
Long-term	368	947	0	0	0	0	0	0	0	0	0
Short-term	398	2	2	1	7	15	792	3,753	3,949	1,403	1,593
<b>Reserve assets</b>	36,622	47,793	76,938	124,541	182,240	303,732	478,762	426,281	439,450	479,379	498,649
Monetary gold	4,080	3,739	3,763	3,732	6,349	8,164	12,012	14,533	22,798	35,788	44,697
Special drawing rights	3	1	1	1	6	7	1	1	8,901	8,749	8,729
Reserve position in the Fund	1	2	2	3	196	283	374	1,052	1,927	1,893	4,061
Foreign exchange	32,538	44,051	73,172	120,805	175,690	295,277	466,376	410,695	405,825	432,949	441,162
<b>Liabilities</b>	215,587	251,301	332,901	417,270	547,861	770,134	1,242,781	755,906	986,082	1,154,626	1,103,438
<b>Direct investment in reporting economy</b>	52,919	70,884	96,729	122,295	180,228	265,873	491,052	215,756	378,837	490,560	457,474
Equity capital and reinvested earnings	47,229	64,793	87,349	111,269	167,706	244,349	464,164	183,357	331,695	425,818	370,582
Other capital	5,690	6,091	9,380	11,026	12,522	21,524	26,888	32,398	47,142	64,742	86,891
<b>Portfolio investment</b>	52,317	66,911	93,358	130,822	166,340	265,800	367,546	112,560	217,317	278,295	226,355
Equity securities other than investment fund shares	27,353	35,762	57,982	89,178	118,072	207,133	307,179	83,051	176,865	230,835	175,425
Banks	53	652	1,108	1,927	5,032	13,870	35,800	8,602	22,415	30,433	20,801
Other sectors	27,300	35,110	56,874	87,251	113,040	193,263	271,379	74,449	154,451	200,403	154,624
Investment fund shares	...	...	...	40	225	747	1,732	1,476	1,235	2,011	2,106
Other sectors	...	...	...	40	225	747	1,732	1,476	1,235	2,011	2,106
Debt securities	24,964	31,149	35,376	41,605	48,043	57,919	58,634	28,034	39,217	45,448	48,824
Bonds and notes	23,953	30,086	34,598	40,573	46,856	56,392	56,171	26,478	38,179	44,722	47,941
Monetary authorities	0	0	0	0	0	0	0	0	0	0	0
General government	22,601	27,759	30,131	33,877	33,644	32,575	28,635	16,157	25,710	30,532	32,289
Banks	560	732	440	798	638	1,773	3,599	2,002	3,063	3,581	3,590
Other sectors	793	1,595	4,027	5,898	12,574	22,043	23,937	8,318	9,406	10,609	12,062

**Table 1.10 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Money-market instruments	1,011	1,063	778	1,032	1,188	1,528	2,463	1,556	1,038	726	883
General government	36	28	0	0	0	0	0	0	0	0	0
Banks	975	1,036	778	1,032	1,188	1,528	2,463	1,556	1,038	726	883
<b>Financial derivatives</b>	...	...	31	189	52	178	875	10,396	5,205	2,840	5,905
Banks	...	...	31	189	52	178	875	10,396	5,082	2,814	5,579
Options	...	...	0	0	1	1	66	2,830	1,781	790	363
Forward-type contracts	...	...	31	189	51	177	809	7,566	3,302	2,024	5,216
Other sectors	...	...	...	...	...	...	...	...	123	26	326
Options	...	...	...	...	...	...	...	...	0	0	2
Forward-type contracts	...	...	...	...	...	...	...	...	123	26	325
<b>Other investment</b>	110,352	113,506	142,783	163,964	201,240	238,283	383,309	417,194	384,723	382,931	413,704
Trade credits	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Other sectors	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Short-term	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Loans	89,120	93,795	119,575	146,027	180,313	205,195	334,521	373,751	335,600	325,073	342,558
Monetary authorities	9,514	7,308	7,459	7,503	10,158	2,985	0	0	2,370	0	0
Long-term — IMF credit	7,433	6,481	5,069	3,562	0	0	0	0	0	0	0
Short-term	2,080	826	2,390	3,941	10,158	2,985	0	0	2,370	0	0
General government	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726	5,564
Long-term	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726	5,564
Banks	2,924	5,256	12,946	19,810	34,511	67,757	113,236	124,654	89,343	96,454	101,657
Long-term	1,172	2,706	6,381	11,653	26,350	50,199	89,384	103,398	80,208	81,974	85,018
Short-term	1,752	2,550	6,566	8,157	8,161	17,558	23,853	21,256	9,135	14,480	16,639
Other sectors	17,446	26,189	41,805	59,586	100,054	120,195	209,706	238,880	234,913	220,894	235,337
Long-term	15,218	23,691	37,319	53,313	94,511	109,756	168,934	216,493	219,768	207,060	222,269
Short-term	2,228	2,498	4,486	6,274	5,542	10,439	40,772	22,386	15,145	13,834	13,068

**Table 1.10 (end)**  
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Currency and deposits	7,471	7,993	11,801	10,700	13,262	28,760	42,591	35,665	33,416	43,009	54,609
Cash national currency	198	199	316	499	572	919	1,863	2,718	3,324	3,265	2,474
Monetary authorities	198	199	316	499	572	919	1,863	2,718	3,324	3,265	2,474
Long-term deposits	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330	22,185
Banks	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330	22,185
Current accounts and short-term deposits	6,744	6,976	10,133	8,623	10,172	18,800	24,987	17,142	15,440	22,414	29,950
Monetary authorities	22	24	32	242	223	23	48	44	40	30	25
General government	1,755	1,787	1,818	283	24	25	26	26	26	27	26
Banks	4,967	5,165	8,283	8,098	9,924	18,752	24,913	17,073	15,374	22,358	29,899
Arrears	13,129	10,890	10,422	6,316	6,463	2,390	1,625	3,335	1,012	523	921
General government	12,393	10,515	10,417	6,312	6,458	2,382	1,621	1,518	324	322	740
Banks	736	375	5	4	5	7	4	2	9	7	3
Other sectors	0	0	0	0	0	0	0	1,815	680	194	179
Other liabilities	633	829	985	921	1,202	1,938	4,572	4,442	12,593	12,170	13,199
Monetary authorities	7	0	0	0	0	0	0	0	8,895	8,740	8,710
Long-term	0	0	0	0	0	0	0	0	8,895	8,740	8,710
of which: Allocations of SDRs	0	0	0	0	0	0	0	0	8,895	8,740	8,710
Short-term	7	0	0	0	0	0	0	0	0	0	0
General government	11	40	37	30	27	30	67	106	112	100	130
Long-term	0	31	25	19	12	6	0	0	0	0	0
Short-term	11	9	12	12	15	23	67	106	112	100	130
Banks	547	711	938	881	1,164	1,894	2,876	3,500	2,237	2,244	2,454
Long-term	82	77	67	125	178	267	478	592	521	621	543
Short-term	465	634	871	756	986	1,627	2,398	2,908	1,715	1,623	1,911
Other sectors	69	78	11	10	10	15	1,630	836	1,349	1,087	1,904
Short-term	69	78	11	10	10	15	1,630	836	1,349	1,087	1,904
<b>International Investment Position, net</b>	<b>43,911</b>	<b>37,179</b>	<b>3,924</b>	<b>-10,635</b>	<b>-31,566</b>	<b>-38,793</b>	<b>-150,600</b>	<b>254,788</b>	<b>103,430</b>	<b>16,340</b>	<b>137,956</b>

<sup>1</sup> The methodological basis for compilation of the IIP components is the Fifth Edition of the IMF's *Balance of Payments Manual 1993*.



Table 1.11

International Investment Position of the Russian Federation in 2012<sup>1</sup>

(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	
<b>Net International Investment Position</b>	140,549	56,002	—23,990	—39,638	132,924
<b>Assets</b>	1,239,009	148,353	2,410	—35,617	1,354,156
<b>Direct investment</b>	361,452	48,145	—27,634	5,254	387,217
<b>Equity and investment fund shares</b>	287,229	46,066	—29,017	1,174	305,452
Direct investor in direct investment enterprises	287,214	46,054	—29,017	1,174	305,425
Direct investment enterprises in direct investor (reverse investment)	14	11	0	0	25
Between fellow enterprises	0	2	0	0	2
<b>Debt instruments</b>	74,223	2,079	1,384	4,080	81,765
Direct investor in direct investment enterprises	42,296	395	1,379	3,961	48,032
Direct investment enterprises in direct investor (reverse investment)	12,706	755	5	—106	13,359
Between fellow enterprises	19,221	929	0	225	20,375
<b>Portfolio investment</b>	42,460	2,281	1,691	1,818	48,250
<b>Equity and investment fund shares</b>	4,544	769	166	—200	5,279
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	732	447	—38	155	1,296
Other financial corporations	85	371	—13	155	596
Nonfinancial corporations, households and NPISHs	648	77	—24	0	700
<i>Equity securities other than investment fund shares</i>	4,410	685	355	—354	5,096
<i>Investment fund shares or units</i>	134	84	—35	0	183
<b>Debt securities</b>	37,916	1,512	1,525	2,018	42,971
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 1.11 (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	644	—957	9,081
Short-term	1,568	136	669	—957	1,416
Long-term	6,487	1,203	—25	0	7,665
Other financial corporations	2,304	796	463	—415	3,148
Short-term	604	—346	471	—415	314
Long-term	1,700	1,142	—7	0	2,835
Nonfinancial corporations, households and NPISHs	5,751	543	181	—542	5,933
Short-term	964	482	199	—542	1,103
Long-term	4,787	61	—18	0	4,830
<b>Financial derivatives (other than reserves) and employee stock options</b>	5,675	—16,695	16,574	0	5,553
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,119	—15,156	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	16,626	0	4,432
<b>Other investment</b>	330,774	84,606	4,020	—43,883	375,517
<b>Other equity</b>	3,093	226	1	0	3,320
<b>Currency and deposits</b>	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 1.11 (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	
<b>Loans</b>	166,416	14,019	2,097	—2,942	179,589
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	49,224	9,508	1,392	—3,505	56,619
Short-term	17,259	1,416	532	—655	18,551
Long-term	31,965	8,092	860	—2,850	38,068
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	35,552	4,312	—1,436	—3,495	34,934
Short-term	10,797	722	—949	—653	9,917
Long-term	24,755	3,590	—487	—2,841	25,017
<b>Insurance, pension, and standardized guarantee schemes</b>	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
<b>Trade credit and advances</b>	13,831	10,402	87	—1,665	22,656
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 1.11 (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	10,682	83	—1,665	22,406
Short-term	13,306	10,682	83	—1,665	22,406
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	10,682	83	—1,665	22,406
Short-term	13,306	10,682	83	—1,665	22,406
Long-term	0	0	0	0	0
<b>Other accounts receivable</b>	5,982	41,728	—69	—39,135	8,506
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	—73	1	60	193
Short-term	184	—73	0	60	171
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
<b>Reserve assets</b>	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 1.11 (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	
<b>Securities</b>	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
<b>Liabilities</b>	1,098,460	92,351	26,400	4,021	1,221,232
<b>Direct investment</b>	454,949	50,661	—9,222	1,432	497,820
<b>Equity and investment fund shares</b>	370,562	22,280	—11,578	—5,094	376,170
Direct investor in direct investment enterprises	365,060	22,410	—12,640	—4,669	370,161
Direct investment enterprises in direct investor (reverse investment)	5,502	—129	1,062	—425	6,009
Between fellow enterprises	0	0	0	0	0
<b>Debt instruments</b>	84,387	28,381	2,356	6,526	121,650
Direct investor in direct investment enterprises	42,981	1,896	2,359	—1	47,235
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
<b>Portfolio investment</b>	228,157	19,162	11,683	11,720	270,723
<b>Equity and investment fund shares</b>	176,020	1,162	5,807	11,472	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	1,696	11,489	162,922
Other financial corporations	595	863	—910	—257	291
Nonfinancial corporations, households and NPISHs	154,624	—6,346	2,606	11,746	162,631
<i>Equity securities other than investment         fund shares</i>	175,425	1,020	5,996	11,729	194,170
<i>Investment fund shares or units</i>	595	143	—190	—257	291
<b>Debt securities</b>	52,137	17,999	5,877	248	76,261
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 31.12.2011	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	35,392	16,714	5,449	—1	57,554
Short-term	0	0	0	0	0
Long-term	35,392	16,714	5,449	—1	57,554
Other sectors	12,252	—2,645	255	—257	9,605
Short-term	0	0	0	0	0
Long-term	12,252	—2,645	255	—257	9,605
Other financial corporations	2,609	—1,194	367	—138	1,644
Short-term	0	0	0	0	0
Long-term	2,609	—1,194	367	—138	1,644
Nonfinancial corporations, households and NPISHs	9,643	—1,451	—111	—120	7,961
Short-term	0	0	0	0	0
Long-term	9,643	—1,451	—111	—120	7,961
<b>Financial derivatives (other than reserves) and employee stock options</b>	5,905	—18,052	16,431	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
<i>Financial derivatives (other than reserves)</i>	5,905	—18,052	16,431	1	4,285
<i>Options</i>	364	—17	—264	0	83
<i>Forward-type contracts</i>	5,541	—18,035	16,696	1	4,202
<b>Other investment</b>	409,448	40,580	7,508	—9,132	448,404
<b>Other equity</b>	1	15	0	—16	0
<b>Currency and deposits</b>	157,562	29,662	2,218	—134	189,309
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
<i>Of which: Interbank positions</i>	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 1.11 (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	
<b>Other sectors</b>	0	0	0	0	0
Short-term	0	0	0	0	0
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	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
<b>Loans</b>	236,811	8,790	5,033	−8,961	241,673
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	6,044	−1,024	−17	0	5,002
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	6,044	−1,024	−17	0	5,002
Other sectors	230,226	6,655	4,757	−8,891	232,747
Short-term	12,585	1,560	595	−1,134	13,606
Long-term	217,641	5,095	4,161	−7,756	219,141
Other financial corporations	17,737	3,882	1,236	−280	22,576
Short-term	2,894	835	349	−94	3,983
Long-term	14,844	3,048	887	−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
<b>Insurance, pension, and standardized guarantee schemes</b>	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 1.11 (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	
<b>Trade credit and advances</b>	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
<b>Other accounts payable — other</b>	3,118	1,462	196	—21	4,755
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	—286	204	0	269
Short-term	350	—286	204	0	269
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	—329	204	0	167
Short-term	292	—329	204	0	167
Long-term	0	0	0	0	0
<b>Special drawing rights (Net incurrence of liabilities)</b>	8,710	—2	9	0	8,718

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



Table 1.12

## International Investment Position of the Banking Sector of Russia

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:				Position as of 30.06.2013
		transactions	valuation changes	other adjustments	total changes	
<b>Assets</b>	246,847	38,420	−4,461	−6	33,953	280,801
<b>Direct investment</b>	11,825	952	−273	61	740	12,565
Equity and investment fund shares (including reinvestment of earnings)	10,064	732	−218	132	646	10,710
Direct investor in direct investment enterprises	10,064	732	−218	132	646	10,710
Direct investment enterprises in direct investor (reverse investment)	0	0	0	0	0	0
Debt instruments	1,761	220	−55	−71	94	1,855
Direct investor in direct investment enterprises	1,756	167	−52	−71	44	1,800
Debt securities	138	16	0	0	16	153
Loans	1,547	138	−51	−65	22	1,569
Other accounts receivable	71	14	−2	−6	7	77
Direct investment enterprises in direct investor (reverse investment)	5	53	−3	0	50	55
Debt securities	0	0	0	0	0	0
Loans	5	52	−2	0	50	54
Other accounts receivable	0	0	0	0	0	1
<b>Portfolio investment</b>	34,888	6,110	−3,424	−136	2,550	37,438
Equity and investment fund shares	3,982	−139	306	11	179	4,161
Debt securities	30,905	6,249	−3,730	−147	2,371	33,277
Short-term	1,277	−133	−78	8	−203	1,074
Long-term	29,628	6,381	−3,652	−155	2,574	32,202
<b>Financial derivatives</b>	5,483	−3,751	3,807	0	56	5,540
Options	1,120	98	223	0	321	1,441
Forward-type contracts	4,364	−3,849	3,585	0	−264	4,099
<b>Other investment</b>	194,652	35,109	−4,572	69	30,607	225,258
Other equity	0	0	0	0	0	0
Foreign currency	6,049	184	3	−1	187	6,236
Deposits	115,162	37,082	−3,094	−101	33,887	149,049
Short-term	81,108	34,888	−2,405	−101	32,381	113,489
Long-term	34,054	2,194	−689	0	1,505	35,559
Loans	65,195	−3,506	−1,201	327	−4,380	60,815
Short-term	18,158	−5,581	−215	50	−5,747	12,411
Long-term	47,037	2,075	−986	278	1,367	48,405
Other accounts receivable	8,246	1,349	−280	−157	912	9,158
Short-term	3,444	862	−31	−126	705	4,149
Long-term	4,802	487	−249	−30	208	5,010

Table 1.12 (end)

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:				Position as of 30.06.2013
		transactions	valuation changes	other adjustments	total changes	
<b>Liabilities</b>	271,251	16,493	−6,840	−167	9,486	280,737
<b>Direct investment</b>	35,883	5,204	−5,313	−124	−232	35,650
Equity (including reinvestment of earnings)	33,880	2,895	−5,265	−124	−2,493	31,386
Direct investor in direct investment enterprises	33,869	2,893	−5,262	−148	−2,517	31,352
Direct investment enterprises in direct investor (reverse investment)	10	3	−3	24	24	34
Debt instruments	2,003	2,309	−48	0	2,261	4,264
Direct investor in direct investment enterprises	886	−94	−27	0	−121	765
Debt securities	24	0	0	0	0	24
Deposits	849	−99	−25	0	−124	725
Loans	0	0	0	0	0	0
Other accounts payable	13	5	−1	0	4	16
Direct investment enterprises in direct investor (reverse investment)	1,117	2,403	−21	0	2,382	3,499
Debt securities	0	0	0	0	0	0
Deposits	928	2,181	1	0	2,181	3,109
Loans	175	152	−18	0	133	308
Other accounts payable	14	71	−3	0	68	82
<b>Portfolio investment</b>	40,641	2,673	−2,216	−28	428	41,070
Equity	31,540	3,147	−2,096	53	1,104	32,643
Debt securities	9,102	−474	−120	−82	−676	8,426
Short-term	4,266	−520	−13	0	−532	3,734
Long-term	4,836	46	−107	−82	−143	4,692
<b>Financial derivatives</b>	4,265	−4,036	4,555	0	519	4,784
Options	82	163	109	0	272	354
Forward-type contracts	4,183	−4 199	4,446	0	247	4,429
<b>Other investment</b>	190,462	12,652	−3,866	−15	8,771	199,233
Other equity	0	0	0	0	0	0
Deposits	185,376	11,715	−3,698	107	8,124	193,500
Short-term	47,917	3,444	−1,534	48	1,958	49,875
Long-term	137,459	8,271	−2,164	58	6,166	143,625
Loans	937	76	−17	−51	8	946
Short-term	937	76	−17	−51	8	946
Other accounts payable	4,149	861	−152	−71	638	4,788
Short-term	3,320	536	−107	−26	404	3,723
Long-term	830	325	−45	−45	235	1,064
<b>International investment position, net</b>	−24,404	21,927	2,380	161	24,468	64

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		% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year	with non-CIS countries			% of the corresponding period of the previous year	with CIS countries		% of the corresponding period of the previous year				
<b>2012</b>	528,005	102.4	444,361	101.7	83,645	106.3	335,709	105.4	288,482	105.3	47,227	105.6	192,296	155,879	36,417
<b>2012</b>															
Q1	131,204	117.5	111,217	119.5	19,987	107.6	72,205	111.6	61,915	112.4	10,290	107.3	58,999	49,302	9,698
Q2	131,235	98.3	110,966	97.1	20,269	105.4	81,888	99.5	70,375	99.5	11,513	99.0	49,347	40,591	8,755
Q3	125,500	97.8	104,509	95.6	20,992	110.3	87,010	104.7	75,286	105.5	11,724	99.8	38,490	29,222	9,268
Q4	140,066	98.7	117,669	98.0	22,397	102.5	94,606	107.0	80,905	105.5	13,701	116.6	45,460	36,764	8,696
September	43,103	100.2	36,047	99.6	7,056	102.9	27,369	102.0	23,547	102.3	3,822	99.7	15,734	12,500	3,234
October	46,547	102.9	39,184	102.2	7,363	106.8	32,160	112.0	27,376	110.0	4,784	125.8	14,387	11,808	2,579
November	45,265	97.5	38,228	96.7	7,037	101.9	30,591	102.8	26,116	100.6	4,475	117.7	14,674	12,112	2,562
December	48,255	96.0	40,257	95.4	7,998	99.4	31,855	106.3	27,413	106.2	4,442	107.3	16,400	12,844	3,556
<b>2013</b>															
Q1	125,222	95.4	106,972	96.2	18,250	91.3	76,911	106.5	65,808	106.3	11,103	107.9	48,311	41,164	7,148
Q2	127,412	97.1	109,759	98.9	17,653	87.1	84,950	103.7	72,464	103.0	12,486	108.5	42,462	37,295	5,167
Q3	130,149	103.7	110,559	105.8	19,590	93.3	87,333	100.4	75,101	99.8	12,232	104.3	42,816	35,458	7,358
January	38,864	98.4	32,859	96.6	6,005	109.0	21,654	113.2	18,435	113.9	3,219	109.3	17,210	14,424	2,786
February	41,851	93.1	35,981	95.7	5,870	79.9	26,525	107.5	22,798	106.9	3,727	111.3	15,326	13,183	2,143
March	44,507	95.2	38,132	96.3	6,375	89.4	28,733	101.2	24,576	100.7	4,157	104.0	15,774	13,556	2,218
April	44,481	99.0	38,179	100.3	6,302	92.2	30,214	112.9	25,902	113.3	4,312	110.6	14,267	12,277	1,990
May	41,024	90.2	35,415	91.2	5,609	84.4	26,413	93.8	22,554	92.9	3,859	99.5	14,611	12,861	1,750
June	41,907	102.6	36,165	106.2	5,742	84.6	28,323	105.0	24,009	103.3	4,314	115.4	13,584	12,156	1,428
July	43,455	105.5	37,178	108.4	6,277	91.0	30,144	101.5	26,030	100.8	4,114	106.5	13,311	11,148	2,163
August	42,158	102.3	35,600	104.2	6,558	93.2	28,360	94.7	24,550	94.8	3,810	94.3	13,798	11,050	2,748
September	44,536	103.3	37,781	104.8	6,755	95.7	28,829	105.3	24,521	104.1	4,308	112.7	15,707	13,260	2,447

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	
<b>2010</b>						
31.12	479,379	443,591	432,948	8,749	1,893	35,788
<b>2011</b>						
31.01	484,158	450,766	439,969	8,876	1,920	33,393
28.02	493,835	458,045	447,175	8,936	1,934	35,790
31.03	502,460	465,455	454,223	9,011	2,221	37,005
30.04	523,950	483,229	471,725	9,217	2,287	40,720
31.05	521,092	480,141	468,072	9,096	2,974	40,950
30.06	524,527	484,015	471,942	9,098	2,974	40,512
31.07	533,905	490,264	477,855	9,095	3,315	43,640
31.08	545,012	496,366	483,885	9,148	3,334	48,645
30.09	516,848	472,496	459,753	8,879	3,864	44,352
31.10	525,557	476,967	464,023	9,019	3,925	48,589
30.11	510,910	462,686	450,027	8,820	3,838	48,224
31.12	498,649	453,952	441,162	8,729	4,061	44,697
<b>2012</b>						
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
<b>2013</b>						
31.01	532,155	480,195	466,598	8,767	4,831	51,960
28.02	526,172	475,650	462,372	8,616	4,662	50,522
31.03	527,708	477,267	464,126	8,528	4,614	50,441
30.04	533,218	486,350	473,121	8,584	4,645	46,868
31.05	518,431	473,393	460,435	8,525	4,432	45,039
30.06	513,772	475,224	462,122	8,555	4,548	38,547
31.07	512,834	470,205	456,979	8,609	4,617	42,630
31.08	509,674	464,202	451,203	8,620	4,378	45,472
30.09	522,580	479,451	466,129	8,727	4,595	43,129
31.10	524,284	480,238	466,937	8,751	4,551	44,045

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)

	31.10.2013
<b>A. Official reserves</b>	524,283.6
(1) Foreign currency reserves (in convertible foreign currencies)	458,179.0
(a) Securities	392,002.5
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	66,176.5
(i) other national central banks	43,255.5
(ii) banks headquartered in the reporting country	1,655.1
of which: located abroad	1,655.1
(iii) banks headquartered outside the reporting country	21,266.0
of which: located in the reporting country	—
(2) IMF reserve position	4,551.1
(3) SDRs	8,750.5
(4) Gold (is valued at current quotations of the Bank of Russia)	44,045.4
— volume in millions of fine troy ounces	32.6
(5) Other reserve assets (specify)	8,757.6
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	8,757.6
<b>B. Other foreign currency assets (specify)</b>	597.0
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	597.0
— 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	-5,643.8	-2,601.2	-235.1	-2,807.5
— outflows (—), principal	-4,607.9	-2,729.0	-110.4	-1,768.6
— outflows (—), interest	-2,731.5	-1.6	-356.6	-2,373.3
— inflows (+), principal	1,370.4	104.3	160.8	1,105.2
— inflows (+), interest	325.3	25.0	71.0	229.2
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 (—)	-6,323.7	-6,323.7	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (—)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (—)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (—)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

Table 1.15 (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)

	31.10.2013
(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	5,315.0
— lent or repoed and included in Section I	—6,721.0
— lent or repoed but not included in Section I	—3,490.8
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	15,526.8
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (—)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed less frequently:	—
(a) currency composition of reserves (by groups of currencies)	—
— currencies in SDR basket <sup>1</sup>	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

<sup>1</sup> Additionally included are gold, SDRs and IMF reserve position.





**Table 1.16 (cont.)**  
(millions of rubles, end of period)

	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012
Claims on other sectors	1,259	1,252	1,250	924	116,267	168,960	115,454	355,541	348,696
Other financial institutions	328	328	328	328	114,972	167,589	113,795	353,982	346,870
Public nonfinancial organizations	39	28	21	9	39	20	0	0	0
Other nonfinancial organizations	892	896	902	588	1,255	1,351	1,659	1,559	1,826
Households	—	—	—	—	—	—	—	—	—
Monetary base	2,380,324	2,914,243	4,122,406	5,513,332	5,578,717	6,467,318	8,190,328	8,644,114	9,852,818
Currency in circulation	1,669,911	2,195,379	3,062,083	4,118,563	4,372,081	4,622,921	5,785,151	6,895,836	7,667,687
Liabilities to credit institutions	710,413	718,864	1,060,323	1,394,769	1,206,636	1,844,397	2,405,177	1,748,278	2,185,132
Deposits	700,664	685,967	957,250	1,294,099	1,194,165	1,560,689	1,816,301	1,748,278	2,185,132
Securities other than shares	9,749	32,896	103,073	100,670	12,472	283,708	588,876	—	—
Other liabilities to credit institutions	49	11	33	75	816,038	170,682	686	87	13
Deposits included in broad money	35,747	43,015	58,490	75,871	270,404	161,180	142,724	141,282	42,076
Transferable deposits	35,730	42,980	58,482	75,866	170,403	115,479	133,972	119,581	42,075
Other financial institutions	0	0	0	234	74,795	632	2,860	872	21,056
Public nonfinancial organizations	33,801	41,207	54,830	70,422	89,827	106,831	121,968	109,049	20,526
Other nonfinancial organizations	1,930	1,773	3,652	5,210	5,781	8,016	9,145	9,660	493
Households	—	—	—	—	—	—	—	—	—
Other deposits	17	35	7	5	100,001	45,701	8,752	21,701	1
Other financial institutions	0	0	0	0	100,000	45,700	8,750	21,700	0
Public nonfinancial organizations	16	34	7	5	1	1	1	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	188,043	210,373	84,156	462,051	1,902,352	2,099,113	2,358,878	3,235,383	2,724,457
Other items (net)	355,054	251,813	350,467	150,385	243,722	626,520	364,101	293,342	393,567
Other liabilities	461,933	381,169	472,560	376,906	594,905	877,832	692,780	601,110	692,184
Other assets	106,879	129,356	122,093	226,521	351,183	251,312	328,679	307,768	298,617



Table 1.16 (end)

(millions of rubles, end of period)

	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013	Apr, 2013	May, 2013	Jun, 2013	Jul, 2013	Aug, 2013	Sep, 2013
Claims on other sectors	348,696	346,144	347,950	347,969	345,555	344,930	344,717	331,113	327,641	327,008
Other financial institutions	346,870	343,691	343,691	343,691	341,293	341,016	341,016	326,239	323,366	322,866
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	1,826	2,453	4,259	4,278	4,262	3,914	3,701	4,874	4,274	4,142
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	9,852,818	8,424,781	8,506,739	8,628,147	8,810,936	8,782,839	9,063,152	8,862,024	8,896,198	9,116,502
Currency in circulation	7,667,687	7,013,477	7,067,688	7,101,884	7,410,269	7,278,455	7,419,618	7,411,452	7,442,752	7,368,973
Liabilities to credit institutions	2,185,132	1,411,305	1,439,051	1,526,264	1,400,667	1,504,383	1,643,534	1,450,572	1,453,446	1,747,528
Deposits	2,185,132	1,411,305	1,439,051	1,526,264	1,400,667	1,504,383	1,643,534	1,450,572	1,453,446	1,747,528
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Other liabilities to credit institutions	13	3,315	53,871	78,906	65,656	58,692	45,002	61,071	70,553	49,779
Deposits included in broad money	42,076	50,592	31,432	37,568	44,338	35,889	37,452	43,434	40,036	40,269
Transferable deposits	42,075	50,591	31,431	31,567	44,336	35,887	37,451	42,432	40,035	38,268
Other financial institutions	21,056	28,138	12,219	12,651	24,645	16,939	18,743	21,996	19,823	20,799
Public nonfinancial organizations	20,526	21,857	18,651	18,416	19,146	18,304	18,196	19,918	19,741	16,999
Other nonfinancial organizations	493	596	561	501	545	645	512	518	471	470
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	1	1	1	6,001	1	1	1	1,002	1	2,001
Other financial institutions	0	0	0	6,000	0	0	0	1,000	0	2,000
Public nonfinancial organizations	0	1	1	1	1	1	1	1	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	2,724,457	2,724,445	2,724,425	2,724,399	2,724,139	2,723,819	2,747,133	2,746,952	2,746,793	2,746,103
Other items (net)	393,567	222,525	251,800	401,145	447,510	461,349	599,500	818,470	965,451	826,898
Other liabilities	692,184	538,942	563,501	713,577	744,432	758,769	914,592	1,123,202	1,296,071	1,125,976
Other assets	298,617	316,417	311,701	312,432	296,922	297,420	315,091	304,733	330,620	299,078

Table 1.17

## Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012
Net foreign assets	-241,376	-409,670	-1,125,723	-1,840,487	-329,983	918,916	694,147	1,588,546	1,218,134
Claims on nonresidents	708,181	1,094,334	1,647,089	2,295,664	4,681,844	4,850,175	5,160,596	6,777,164	7,268,945
Foreign currency	55,857	69,215	80,103	71,938	218,751	163,244	141,010	166,215	183,902
Deposits	339,604	459,015	754,378	1,001,168	2,158,783	2,036,286	1,694,042	3,255,521	3,537,707
Securities other than shares	104,683	189,222	193,503	261,250	407,514	738,960	821,199	984,303	923,316
Loans	192,748	339,610	579,249	847,687	1,725,757	1,723,542	2,123,030	1,950,065	2,056,418
Other	15,289	37,272	39,855	113,621	171,039	188,143	381,315	421,059	567,602
Liabilities to nonresidents	949,557	1,504,004	2,772,812	4,136,151	5,011,827	3,931,259	4,466,449	5,188,618	6,050,811
Deposits	272,242	359,304	741,731	1,005,296	981,546	932,605	1,239,080	5,032,897	5,743,306
Securities other than shares	50,763	52,557	86,914	151,394	97,431	86,045	83,649	110,763	237,130
Loans	557,483	996,683	1,808,464	2,800,279	3,721,503	2,775,265	3,011,561	17,598	33,779
Other	69,068	95,460	135,704	179,182	211,347	137,345	132,159	27,361	36,597
Claims on central bank	847,231	905,993	1,339,591	1,817,772	2,593,250	2,599,142	3,127,501	2,705,576	3,422,984
Currency	135,156	186,139	276,909	416,326	577,251	584,869	722,405	957,281	1,237,623
Deposits	702,325	686,957	959,608	1,300,776	2,003,527	1,730,564	1,816,221	1,748,295	2,185,361
Securities other than shares	9,749	32,896	103,073	100,670	12,472	283,708	588,876	—	—
Net claims on general government	615,248	478,816	476,259	560,411	-82,355	484,215	753,920	941,122	1,298,147
Claims on federal government	629,057	518,685	585,061	624,942	534,387	878,463	1,375,350	2,074,567	2,093,886
Securities	470,820	513,028	576,433	616,037	513,178	851,623	1,357,046	2,050,460	2,072,338
Other claims	158,237	5,658	8,628	8,905	21,209	26,840	18,304	24,108	21,547
Claims on state and local government	133,817	153,542	195,480	243,843	353,490	501,769	583,797	614,145	765,067
Securities	79,136	88,239	100,869	123,985	195,906	268,983	318,204	245,991	234,253
Other claims	54,681	65,304	94,610	119,857	157,584	232,786	265,593	368,153	530,815
Liabilities to federal government	34,996	29,157	38,280	26,859	698,120	666,202	881,610	1,378,476	1,300,529
Deposits	29,344	25,354	32,861	20,858	684,005	652,528	864,067	1,360,004	1,273,539
Other liabilities	5,652	3,803	5,419	6,001	14,114	13,675	17,543	18,472	26,990

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

	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012
Liabilities to state and local government	112,629	164,255	266,002	281,515	272,112	229,815	323,617	369,114	260,277
Deposits	112,629	164,255	266,002	281,515	272,112	229,815	323,617	369,114	260,277
Other liabilities	—	—	—	—	—	—	—	—	—
Claims on other sectors	4,373,803	5,888,198	8,759,215	13,077,518	17,829,032	18,246,901	20,671,447	26,265,263	31,432,301
Other financial institutions	67,407	93,179	209,546	226,679	383,369	396,790	535,195	823,514	1,142,018
Public nonfinancial organizations	166,884	194,062	221,888	289,312	294,771	287,007	299,299	376,648	385,231
Other nonfinancial organizations	3,518,977	4,421,227	6,259,271	9,316,503	12,770,637	13,630,498	15,311,113	19,009,659	21,492,061
Households	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992
Liabilities to central bank	181,102	28,953	44,349	50,696	3,867,893	1,906,408	583,470	1,477,655	3,006,245
Deposits included in broad money	3,718,237	5,161,124	7,283,068	10,458,007	12,211,463	14,896,568	18,585,686	22,674,786	25,754,214
Transferable deposits	1,260,986	1,786,376	2,720,512	3,792,135	3,688,211	4,172,108	5,663,143	6,799,293	7,281,418
Other financial institutions	99,466	143,956	187,668	250,588	231,936	233,840	314,188	392,732	351,434
Public nonfinancial organizations	96,932	127,591	148,906	221,930	313,440	354,705	404,223	464,448	521,982
Other nonfinancial organizations	812,001	1,133,417	1,755,405	2,395,462	2,236,475	2,449,767	3,302,289	3,772,397	3,822,681
Households	252,587	381,413	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321
Other deposits	2,457,251	3,374,747	4,562,556	6,665,873	8,523,253	10,724,460	12,922,543	15,875,493	18,472,796
Other financial institutions	80,400	107,612	127,283	225,418	406,945	535,734	560,054	867,932	1,239,766
Public nonfinancial organizations	57,952	67,152	79,502	85,347	94,551	180,181	202,930	203,604	209,846
Other nonfinancial organizations	558,389	787,014	1,139,329	2,065,187	2,968,659	3,600,220	3,893,532	5,013,124	5,472,832
Households	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352
Deposits excluded from broad money	35,790	30,760	21,396	40,518	307,041	336,399	289,021	533,344	573,083
Securities other than shares excluded from broad money	482,889	527,397	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983
Shares and other equity	839,910	1,163,412	1,574,641	2,739,898	3,255,824	4,120,309	4,609,814	5,186,304	6,028,516
Other items (net)	336,978	—48,308	—197,846	—375,280	—289,441	371,629	535,941	821,897	889,524
Other liabilities	719,344	592,301	748,349	929,287	1,603,035	2,738,922	3,074,626	3,755,547	4,360,801
Other assets	378,839	604,337	863,546	1,212,092	1,728,472	2,100,301	2,262,842	2,608,041	3,183,547
Consolidation adjustment	—3,527	—36,272	—82,649	—92,476	—164,005	—266,993	—275,844	—325,609	—287,730

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

	Dec,2012	Jan,2013	Feb,2013	Mar,2013	Apr,2013	May,2013	Jun,2013	Jul,2013	Aug,2013	Sep,2013
Net foreign assets	1,218,134	1,546,894	1,716,309	1,777,340	1,871,582	2,320,501	2,062,333	2,054,774	1,947,901	1,731,603
Claims on nonresidents	7,268,945	7,647,939	8,065,604	8,124,834	8,491,551	8,997,503	8,969,499	8,941,610	8,797,979	8,417,366
Foreign currency	183,902	189,854	192,970	190,322	192,974	198,078	204,065	197,216	193,460	199,861
Deposits	3,537,707	3,898,956	4,261,702	4,344,614	4,467,048	4,944,083	4,952,079	5,000,765	4,796,078	4,415,357
Securities other than shares	923,316	910,979	957,277	1,006,402	1,112,067	1,127,841	1,100,580	1,087,733	1,134,722	1,130,647
Loans	2,056,418	2,080,556	2,080,980	2,006,576	2,131,643	2,134,718	2,103,407	2,087,449	2,134,787	2,137,162
Other	567,602	567,594	572,675	576,921	587,819	592,783	609,367	568,448	538,932	534,339
Liabilities to nonresidents	6,050,811	6,101,044	6,349,295	6,347,494	6,619,969	6,677,002	6,907,166	6,886,836	6,850,077	6,685,763
Deposits	5,743,306	5,829,112	6,087,190	6,096,531	6,361,078	6,413,110	6,630,359	6,616,355	6,569,584	6,397,238
Securities other than shares	237,130	236,295	240,730	228,379	227,249	222,376	233,244	232,249	233,867	224,679
Loans	33,779	33,417	19,290	20,574	29,574	39,488	41,219	36,069	44,604	61,358
Other	36,597	2,220	2,085	2,010	2,067	2,029	2,345	2,162	2,022	2,488
Claims on central bank	3,422,984	2,349,666	2,420,436	2,526,453	2,522,564	2,492,274	2,637,408	2,442,293	2,457,033	2,752,020
Currency	1,237,623	934,600	926,761	920,486	1,056,746	929,645	949,300	931,303	932,919	954,562
Deposits	2,185,361	1,415,067	1,493,675	1,605,967	1,465,818	1,562,629	1,688,108	1,510,989	1,524,114	1,797,458
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Net claims on general government	1,298,147	1,443,779	1,340,137	1,115,147	890,138	822,391	741,308	732,201	<b>623,453</b>	561,166
Claims on federal government	2,093,886	2,041,820	1,904,198	1,884,733	1,903,996	1,959,839	2,108,357	2,143,480	<b>2,147,496</b>	2,171,065
Securities	2,072,338	2,005,401	1,880,122	1,859,664	1,872,313	1,932,390	2,083,169	2,114,477	<b>2,119,559</b>	2,144,104
Other claims	21,547	36,419	24,076	25,069	31,684	27,448	25,189	29,004	27,938	26,961
Claims on state and local government	765,067	708,318	713,142	703,330	690,036	691,799	729,730	764,668	759,258	791,856
Securities	234,253	241,195	248,212	249,907	256,632	255,445	257,934	267,570	278,775	276,746
Other claims	530,815	467,123	464,930	453,422	433,404	436,355	471,796	497,099	480,483	515,110
Liabilities to federal government	1,300,529	880,751	847,769	992,777	1,165,846	1,207,054	1,557,355	1,605,953	1,720,625	1,832,344
Deposits	1,273,539	849,109	812,693	967,437	1,144,861	1,182,498	1,529,533	1,580,123	1,695,020	1,806,326
Other liabilities	26,990	31,642	35,076	25,339	20,985	24,556	27,822	25,830	25,605	26,019

Table 1.17 (end)

(millions of rubles, end of period)

	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013	Apr, 2013	May, 2013	Jun, 2013	Jul, 2013	Aug, 2013	Sep, 2013
Liabilities to state and local government	260,277	425,608	429,434	480,139	538,048	622,193	539,424	569,995	562,677	569,411
Deposits	260,277	425,608	429,434	480,139	538,048	622,193	539,424	569,995	562,677	569,411
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	31,432,301	31,571,188	31,937,348	32,458,985	33,057,235	33,490,551	34,131,889	34,788,941	35,407,588	35,840,401
Other financial institutions	1,142,018	1,093,326	1,138,086	1,152,043	1,199,422	1,252,149	1,287,181	1,333,820	1,367,846	1,420,800
Public nonfinancial organizations	385,231	383,798	378,503	386,152	371,348	394,022	401,555	424,220	435,667	448,303
Other nonfinancial organizations	21,492,061	21,623,306	21,817,719	22,113,718	22,410,813	22,532,341	22,893,655	23,228,169	23,557,169	23,783,015
Households	8,412,992	8,470,758	8,603,039	8,807,071	9,075,652	9,312,039	9,549,498	9,802,731	10,046,906	10,188,283
Liabilities to central bank	3,006,245	2,503,267	2,450,486	2,485,797	2,526,203	2,806,213	2,656,609	2,950,632	3,194,913	3,488,490
Deposits included in broad money	25,754,214	25,527,938	26,022,352	26,407,618	26,769,171	27,029,467	27,624,846	27,852,060	28,011,330	28,012,530
Transferable deposits	7,281,418	7,047,735	7,082,103	7,195,259	7,010,190	7,165,180	7,494,020	7,494,454	7,307,860	7,402,964
Other financial institutions	351,434	418,341	423,856	515,675	434,187	460,490	471,637	475,257	446,633	458,924
Public nonfinancial organizations	521,982	489,478	475,820	468,672	429,368	423,371	444,859	406,893	392,152	406,086
Other nonfinancial organizations	3,822,681	3,933,935	3,901,932	3,878,327	3,640,577	3,860,220	3,980,556	4,052,588	3,932,832	4,035,924
Households	2,585,321	2,205,981	2,280,494	2,332,585	2,506,059	2,421,100	2,596,967	2,559,716	2,536,243	2,502,031
Other deposits	18,472,796	18,480,203	18,940,249	19,212,359	19,758,981	19,864,287	20,130,826	20,357,605	20,703,470	20,609,566
Other financial institutions	1,239,766	1,262,246	1,276,406	1,294,155	1,408,220	1,401,404	1,407,762	1,419,185	1,443,953	1,429,745
Public nonfinancial organizations	209,846	211,696	215,852	247,544	239,023	257,789	249,561	227,127	222,151	231,332
Other nonfinancial organizations	5,472,832	5,275,801	5,484,749	5,431,714	5,598,583	5,588,252	5,640,129	5,695,474	5,852,695	5,728,904
Households	11,550,352	11,730,459	11,963,243	12,238,947	12,513,154	12,616,842	12,833,375	13,015,820	13,184,670	13,219,585
Deposits excluded from broad money	573,083	610,161	635,334	675,212	641,047	609,348	622,658	624,209	641,733	717,727
Securities other than shares excluded from broad money	1,119,983	1,170,176	1,209,023	1,261,018	1,299,887	1,316,033	1,342,498	1,341,105	1,342,492	1,342,475
Shares and other equity	6,028,516	6,136,309	6,203,227	6,243,388	6,283,768	6,279,420	6,356,860	6,419,343	6,478,357	6,610,849
Other items (net)	889,524	963,677	893,807	804,893	821,442	1,085,237	969,467	830,859	<b>767,149</b>	713,119
Other liabilities	4,360,801	4,224,321	4,193,681	4,295,139	4,357,230	4,641,150	4,681,863	4,632,542	4,697,575	4,749,916
Other assets	3,183,547	3,046,379	3,065,129	3,225,688	3,277,363	3,259,279	3,456,594	3,525,728	<b>3,619,225</b>	3,703,746
Consolidation adjustment	-287,730	-214,265	-234,745	-264,558	-258,425	-296,634	-255,802	-275,954	<b>-311,201</b>	-333,051



Table 1.18

## Banking System Survey

(millions of rubles, end of period)

	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012
Net foreign assets	3,154,177	4,846,332	6,881,938	9,912,850	12,197,869	13,942,674	15,041,198	17,391,930	17,314,401
Claims on nonresidents	4,318,662	6,649,147	9,733,962	14,050,190	17,210,975	18,215,742	19,774,767	22,861,791	23,722,395
Liabilities to nonresidents	1,164,485	1,802,815	2,852,024	4,137,339	5,013,106	4,273,068	4,733,568	5,469,861	6,407,994
Domestic claims	4,368,648	4,498,006	5,795,598	7,951,912	10,078,161	13,241,822	17,468,220	22,155,581	26,579,432
Net claims on general government	-6,414	-1,391,445	-2,964,867	-5,126,530	-7,867,138	-5,174,038	-3,318,681	-4,465,223	-5,201,565
Claims on federal government	1,055,713	794,817	832,145	979,456	887,765	1,235,654	1,722,664	2,407,434	2,464,191
Claims on state and local government	133,817	153,542	195,480	243,843	354,836	503,173	584,219	614,552	765,479
Liabilities to federal government	997,852	2,048,886	3,500,102	5,722,912	8,405,327	6,261,232	4,832,879	6,547,485	7,428,903
Liabilities to state and local government	198,092	290,917	492,390	626,917	704,411	651,633	792,686	939,723	1,002,332
Claims on other sectors	4,375,061	5,889,450	8,760,465	13,078,442	17,945,299	18,415,861	20,786,901	26,620,804	31,780,997
Other financial institutions	67,735	93,507	209,874	227,007	498,341	564,379	648,990	1,177,496	1,488,888
Public nonfinancial organizations	166,923	194,090	221,908	289,320	294,811	287,027	299,299	376,649	385,231
Other nonfinancial organizations	3,519,869	4,422,124	6,260,173	9,317,091	12,771,892	13,631,849	15,312,772	19,011,218	21,493,887
Households	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992

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

	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012
Broad money liabilities	5,288,740	7,213,379	10,126,732	14,236,116	16,276,697	19,095,800	23,791,156	28,754,623	32,226,354
Currency outside banking system	1,534,755	2,009,240	2,785,174	3,702,237	3,794,829	4,038,051	5,062,746	5,938,555	6,430,063
Transferable deposits	1,296,717	1,829,357	2,778,994	3,868,001	3,858,613	4,287,587	5,797,116	6,918,873	7,323,494
Other financial institutions	99,466	143,956	187,668	250,822	306,731	234,472	317,047	393,604	372,490
Public nonfinancial organizations	130,733	168,798	203,736	292,353	403,267	461,535	526,191	573,497	542,508
Other nonfinancial organizations	813,930	1,135,190	1,759,058	2,400,672	2,242,256	2,457,783	3,311,434	3,782,057	3,823,174
Households	252,587	381,413	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321
Other deposits	2,457,268	3,374,782	4,562,564	6,665,878	8,623,254	10,770,161	12,931,295	15,897,194	18,472,797
Other financial institutions	80,400	107,612	127,283	225,418	506,945	581,434	568,804	889,632	1,239,766
Public nonfinancial organizations	57,968	67,186	79,509	85,352	94,552	180,182	202,931	203,604	209,846
Other nonfinancial organizations	558,390	787,014	1,139,329	2,065,188	2,968,660	3,600,220	3,893,533	5,013,125	5,472,832
Households	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352
Deposits excluded from broad money	35,790	30,760	21,396	40,518	307,041	336,399	289,021	533,344	573,083
Securities other than shares excluded from broad money	482,889	527,397	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983
Shares and other equity	1,027,953	1,373,785	1,658,797	3,201,948	5,158,176	6,219,422	6,968,692	8,421,687	8,752,973
Other items (net)	687,453	199,017	146,876	-315,195	-123,049	915,016	817,465	1,031,336	1,221,439
Other liabilities	1,181,277	973,471	1,220,908	1,306,194	2,197,940	3,616,755	3,767,406	4,356,657	5,052,985
Other assets	485,719	733,693	985,639	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809	3,482,164
Consolidation adjustment	-8,106	-40,760	-88,393	-182,776	-241,335	-350,126	-358,420	-409,512	-349,381

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

	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013	Apr, 2013	May, 2013	Jun, 2013
Net foreign assets	17,314,401	17,295,590	17,594,089	17,896,194	18,293,378	18,452,286	18,695,108
Claims on nonresidents	23,722,395	23,837,678	24,427,171	24,724,718	25,327,994	25,785,572	26,081,204
Liabilities to nonresidents	6,407,994	6,542,088	6,833,082	6,828,524	7,034,616	7,333,286	7,386,096
Domestic claims	26,579,432	26,116,627	26,445,450	26,768,222	27,019,994	27,365,495	28,004,016
Net claims on general government	-5,201,565	-5,800,705	-5,839,848	-6,038,732	-6,382,796	-6,469,986	-6,472,590
Claims on federal government	2,464,191	2,405,112	2,270,534	2,250,138	2,279,530	2,328,323	2,476,086
Claims on state and local government	765,479	708,734	713,562	703,749	690,446	692,212	730,144
Liabilities to federal government	7,428,903	7,713,141	7,670,810	7,609,161	7,853,209	8,012,153	8,421,594
Liabilities to state and local government	1,002,332	1,201,410	1,153,135	1,383,457	1,499,563	1,478,367	1,257,227
Claims on other sectors	31,780,997	31,917,332	32,285,298	32,806,954	33,402,790	33,835,481	34,476,606
Other financial institutions	1,488,888	1,437,017	1,481,777	1,495,733	1,540,715	1,593,165	1,628,197
Public nonfinancial organizations	385,231	383,799	378,503	386,153	371,348	394,022	401,555
Other nonfinancial organizations	21,493,887	21,625,758	21,821,979	22,117,996	22,415,074	22,536,255	22,897,356
Households	8,412,992	8,470,758	8,603,039	8,807,071	9,075,652	9,312,039	9,549,498

Table 1.18 (cont.)

(millions of rubles, end of period)

	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013	Apr, 2013	May, 2013	Jun, 2013
Broad money liabilities	32,226,354	31,657,407	32,194,712	32,626,585	32,626,585	33,414,166	34,132,615
Currency outside banking system	6,430,063	6,078,877	6,140,928	6,181,398	6,353,523	6,348,810	6,470,317
Transferable deposits	7,323,494	7,098,325	7,113,534	7,226,826	7,054,527	7,201,068	7,531,470
Other financial institutions	372,490	446,479	436,075	528,326	458,831	477,429	490,380
Public nonfinancial organizations	542,508	511,335	494,472	487,088	448,514	441,675	463,055
Other nonfinancial organizations	3,823,174	3,934,530	3,902,493	3,878,827	3,641,122	3,860,864	3,981,068
Households	2,585,321	2,205,981	2,280,494	2,332,585	2,506,059	2,421,100	2,596,967
Other deposits	18,472,797	18,480,204	18,940,250	19,218,361	19,758,982	19,864,288	20,130,828
Other financial institutions	1,239,766	1,262,246	1,276,406	1,300,155	1,408,220	1,401,404	1,407,762
Public nonfinancial organizations	209,846	211,697	215,852	247,544	239,024	257,790	249,561
Other nonfinancial organizations	5,472,832	5,275,801	5,484,749	5,431,715	5,598,584	5,588,253	5,640,130
Households	11,550,352	11,730,459	11,963,243	12,238,947	12,513,154	12,616,842	12,833,375
Deposits excluded from broad money	573,083	610,161	635,334	675,212	641,047	609,348	622,658
Securities other than shares excluded from broad money	1,119,983	1,170,176	1,209,023	1,261,018	1,299,887	1,316,033	1,342,498
Shares and other equity	8,752,973	8,860,754	8,927,652	8,967,787	9,007,907	9,003,239	9,103,994
Other items (net)	1,221,439	1,113,719	1,072,818	1,133,814	1,197,500	1,474,996	1,497,359
Other liabilities	5,052,985	4,763,263	4,757,183	5,008,716	5,101,662	5,399,919	5,596,455
Other assets	3,482,164	3,362,796	3,376,831	3,538,120	3,574,285	3,556,699	3,771,686
Consolidation adjustment	-349,381	-286,748	-307,534	-336,781	-329,877	-368,224	-327,410

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

	Jul, 2013			Aug, 2013			Sep, 2013		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Net foreign assets	-4,597	18,669,065	18,664,468	-93,813	18,688,052	18,594,239	-110,226	18,483,809	18,373,583
Claims on nonresidents	1,368,078	24,621,420	25,989,498	1,293,684	24,699,361	25,993,046	1,242,324	24,224,951	25,467,276
Liabilities to nonresidents	1,372,676	5,952,355	7,325,031	1,387,497	6,011,310	7,398,807	1,352,550	5,741,143	7,093,693
Domestic claims	28,772,464	-351,733	28,420,731	<b>29,192,993</b>	-356,243	<b>28,836,750</b>	29,384,313	-405,742	28,978,571
Net claims on general government	-1,763,303	-4,936,020	-6,699,323	<b>-1,888,351</b>	-5,010,129	<b>-6,898,479</b>	-2,227,877	-4,960,962	-7,188,838
Claims on federal government	2,114,528	395,067	2,509,595	<b>2,114,606</b>	396,342	<b>2,510,948</b>	2,138,739	394,599	2,533,338
Claims on state and local government	765,085	0	765,085	759,678	0	759,678	792,275	0	792,275
Liabilities to federal government	3,192,581	5,330,225	8,522,806	3,351,398	5,405,577	8,756,975	3,787,823	5,354,690	9,142,513
Liabilities to state and local government	1,450,334	862	1,451,197	1,411,237	894	1,412,131	1,371,068	871	1,371,939
Claims on other sectors	30,535,767	4,584,288	35,120,054	31,081,344	4,653,885	35,735,229	31,612,189	4,555,220	36,167,409
Other financial institutions	1,474,768	185,292	1,660,060	1,493,409	197,804	1,691,212	1,550,966	192,700	1,743,666
Public nonfinancial organizations	356,814	67,407	424,221	370,443	65,224	435,667	384,115	64,189	448,304
Other nonfinancial organizations	19,161,449	4,071,593	23,233,043	19,432,171	4,129,272	23,561,444	19,741,816	4,045,340	23,787,156
Households	9,542,735	259,996	9,802,731	9,785,320	261,585	10,046,906	9,935,292	252,991	10,188,283

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

	Jul, 2013			Aug, 2013			Sep, 2013		
	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	34,375,643	X	X	34,561,200	X	X	34,467,211
Money Supply (National Definition)	28,734,307	X	X	28,779,171	X	X	28,629,304	X	X
Currency outside banking system	6,480,149	—	6,480,149	6,509,833	—	6,509,833	6,414,412	—	6,414,412
Transferable deposits	7,536,887	—	7,536,887	7,347,896	—	7,347,896	7,441,232	—	7,441,232
Other financial institutions	497,253	—	497,253	466,456	—	466,456	479,723	—	479,723
Public nonfinancial organizations	426,811	—	426,811	411,894	—	411,894	423,085	—	423,085
Other nonfinancial organizations	4,053,107	—	4,053,107	3,933,302	—	3,933,302	4,036,394	—	4,036,394
Households	2,559,716	—	2,559,716	2,536,243	—	2,536,243	2,502,031	—	2,502,031
Other deposits	14,717,271	5,641,336	20,358,607	14,921,442	5,782,029	20,703,471	14,773,659	5,837,907	20,611,566
Other financial institutions	1,338,212	81,973	1,420,185	1,364,679	79,274	1,443,953	1,353,197	78,548	1,431,745
Public nonfinancial organizations	159,205	67,923	227,128	160,354	61,797	222,151	159,848	71,484	231,332
Other nonfinancial organizations	3,000,014	2,695,460	5,695,474	3,070,395	2,782,301	5,852,696	2,893,880	2,835,024	5,728,904
Households	10,219,840	2,795,980	13,015,820	10,326,013	2,858,657	13,184,670	10,366,735	2,852,850	13,219,585
Deposits excluded from broad money	461,644	162,565	624,209	480,647	161,086	641,733	551,823	165,904	717,727
Securities other than shares excluded from broad money	983,504	357,601	1,341,105	1,006,385	336,107	1,342,492	1,036,568	305,906	1,342,475
Shares and other equity	9,166,295	0	9,166,295	9,225,150	0	9,225,150	9,356,952	0	9,356,952
Other items (net)	1,577,947	0	1,577,947	<b>1,660,414</b>	0	<b>1,660,414</b>	1,467,790	0	1,467,790
Other liabilities	5,755,744	0	5,755,744	5,993,646	0	5,993,646	5,875,893	0	5,875,893
Other assets	3,830,461	0	3,830,461	<b>3,949,845</b>	0	<b>3,949,845</b>	4,002,825	0	4,002,825
Consolidation adjustment	—347,336	0	—347,336	<b>—383,387</b>	0	<b>—383,387</b>	—405,278	0	—405,278

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			nonfinancial organizations, financial institutions (except for credit ones)	4	households
<b>2011</b>										
31.12	5,938.6	6,918.9	2,169.7	4,749.2	12,857.4	11,625.7	7,684.7	3,941.0		
<b>2012</b>										
31.01	5,670.7	6,630.5	1,913.4	4,717.0	12,301.2	11,316.4	7,776.3	3,540.1		
29.02	5,713.0	6,572.6	1,964.7	4,607.8	12,285.6	11,505.5	7,891.7	3,613.9		
31.03	5,704.3	6,568.9	1,953.7	4,615.2	12,273.2	11,702.0	8,010.7	3,691.4		
30.04	5,831.5	6,399.3	2,054.8	4,344.5	12,230.8	11,931.5	8,154.7	3,776.9		
31.05	5,856.4	6,497.3	2,034.3	4,463.1	12,353.7	12,012.2	8,241.1	3,771.1		
30.06	6,003.9	6,617.4	2,195.5	4,421.9	12,621.3	12,057.9	8,332.7	3,725.2		
31.07	5,976.3	6,494.6	2,148.7	4,345.9	12,470.9	12,093.5	8,380.4	3,713.1		
31.08	5,980.0	6,313.7	2,156.6	4,157.1	12,293.8	12,279.7	8,474.4	3,805.4		
30.09	5,969.2	6,405.8	2,140.8	4,265.0	12,375.0	12,282.5	8,529.4	3,753.1		
31.10	5,931.3	6,374.0	2,063.9	4,310.0	12,305.2	12,433.9	8,657.2	3,776.8		
30.11	5,975.4	6,484.1	2,148.2	4,335.8	12,459.4	12,621.2	8,798.3	3,822.8		
31.12	6,430.1	7,323.5	2,585.3	4,738.2	13,753.6	13,651.8	9,140.0	4,511.8		
<b>2013</b>										
31.01	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		

Table 1.19 (end)

	M2 Money supply (5+6)	Money supply growth rates, %			
		to previous month 10	to beginning of the year 11	to month of year ago	
				11	12
9					
<b>2011</b>					
31.12	24,483.1	11.7	—		22.3
<b>2012</b>					
31.01	23,617.6	-3.5	-3.5		22.3
29.02	23,791.1	0.7	-2.8		21.8
31.03	23,975.3	0.8	-2.1		21.2
30.04	24,162.3	0.8	-1.3		20.7
31.05	24,365.9	0.8	-0.5		20.9
30.06	24,679.2	1.3	0.8		19.1
31.07	24,564.3	-0.5	0.3		17.9
31.08	24,573.5	0.0	0.4		16.7
30.09	24,657.5	0.3	0.7		14.8
31.10	24,739.2	0.3	1.0		15.8
30.11	25,080.6	1.4	2.4		14.4
31.12	27,405.4	9.3	—		11.9
<b>2013</b>					
31.01	26,749.0	-2.4	-2.4		13.3
28.02	27,173.6	1.6	-0.8		14.2
31.03	27,465.9	1.1	0.2		14.6
30.04	27,841.2	1.4	1.6		15.2
31.05	28,083.5	0.9	2.5		15.3
30.06	28,506.1	1.5	4.0		15.5
31.07	28,734.3	0.8	4.8		17.0
31.08	28,779.2	0.2	5.0		17.1
30.09	28,629.3	-0.5	4.5		16.1
31.10	28,545.8	-0.3	4.2		15.4



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 <sup>1</sup>
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	correspondent account balances of credit institutions with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>		
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	—	—	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	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	—	—	
<b>2012</b>								
31.10	8,045.6	6,809.4	720.9	413.9	101.3	—	—	
30.11	8,257.0	6,871.8	827.4	419.5	138.3	—	—	
31.12	9,852.8	7,667.7	1,356.3	425.6	403.3	—	—	
<b>2013</b>								
31.01	8,424.8	7,013.5	813.2	441.0	157.1	—	—	
28.02	8,506.7	7,067.7	816.5	446.7	175.8	—	—	
31.03	8,628.1	7,101.9	856.3	449.5	220.4	—	—	
30.04	8,810.9	7,410.3	814.9	473.7	112.1	—	—	
31.05	8,782.8	7,278.5	893.1	487.0	124.3	—	—	
30.06	9,063.2	7,419.6	1,002.4	497.7	143.5	—	—	
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	—	—	

**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 <sup>1</sup>
		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		
<b>2013</b>							
2.10	8,952.4	7,359.7	1,014.2	506.1	72.3	—	
3.10	8,843.5	7,356.3	910.6	506.1	70.6	—	
4.10	8,867.6	7,363.0	886.9	506.1	111.6	—	
7.10	8,863.7	7,366.0	857.1	506.1	134.6	—	
8.10	8,915.7	7,421.8	736.2	506.1	251.6	—	
9.10	8,909.4	7,428.5	721.3	506.1	253.4	—	
10.10	8,666.5	7,427.3	656.0	506.1	77.1	—	
11.10	8,878.2	7,447.8	857.9	506.1	66.5	—	
14.10	8,884.2	7,493.2	816.4	506.1	68.6	—	
15.10	8,898.5	7,516.7	807.2	506.3	68.4	—	
16.10	9,069.2	7,520.3	977.2	504.0	67.7	—	
17.10	9,028.2	7,521.6	921.1	509.0	76.5	—	
18.10	8,994.9	7,540.5	866.9	509.0	78.5	—	
21.10	9,030.9	7,563.6	885.6	509.0	72.9	—	
22.10	8,986.4	7,573.2	827.6	509.0	76.7	—	
23.10	9,029.2	7,549.1	900.9	509.0	70.2	—	
24.10	9,009.8	7,508.5	921.4	509.0	70.9	—	
25.10	8,999.1	7,492.2	935.7	509.0	62.3	—	
28.10	8,938.5	7,485.7	878.6	508.9	65.2	—	
29.10	8,906.3	7,481.1	850.4	508.9	65.9	—	
30.10	8,995.3	7,442.0	977.3	508.9	67.2	—	
31.10	8,782.9	7,400.2	805.9	508.9	67.9	—	

<sup>1</sup> At market value.

Table 1.21

## Other Financial Institutions Survey

(millions of rubles, end of period)

	Q4, 2008	Q4, 2009	Q4, 2010	Q4, 2011	Q4, 2012	Q1, 2013	Q2, 2013
Net foreign assets	20,025	25,067	36,630	62,317	80,138	82,725	69,668
Claims on nonresidents	38,645	48,041	62,561	103,961	119,712	122,611	107,481
Foreign currency	597	2,514	1,132	617	186	727	127
Deposits	2,039	3,549	4,904	2,570	1,912	1,894	1,313
Securities other than shares	8,660	5,070	11,728	33,006	35,264	31,836	37,819
Loans	813	240	247	4,007	3,499	3,931	4,387
Other	26,537	36,668	44,549	63,760	78,850	84,223	63,835
Liabilities to nonresidents	18,620	22,974	25,931	41,644	39,574	39,885	37,813
Loans	680	1,066	1,706	11,293	5,635	2,296	1,731
Other	17,941	21,908	24,225	30,351	33,939	37,589	36,083
Claims on banking system	491,690	551,709	601,905	757,937	1,462,197	1,566,558	1,569,628
Currency	16,873	14,667	12,870	17,544	13,081	14,771	13,856
Other	474,816	537,042	589,035	740,393	1,449,116	1,551,787	1,555,772
Net claims on general government	43,752	63,441	77,158	69,243	257,054	240,162	265,962
Claims on general government	50,374	71,084	82,122	121,992	277,156	263,828	287,857
Liabilities to general government	6,621	7,643	4,964	52,749	20,102	23,666	22,495
Claims on other sectors	595,475	709,477	809,216	944,467	1,250,838	1,302,945	1,395,769
Other financial institutions	334,091	363,542	364,005	446,670	613,938	645,606	704,164
Nonfinancial organizations	258,181	344,857	441,884	495,620	635,308	655,768	683,489
Households	3,203	1,078	3,327	2,177	1,592	1,572	8,116
Securities other than shares	5,875	4,458	18,331	571	13,632	13,442	16,704
Loans	11,784	22,310	24,503	25,473	352,399	346,556	345,204
Of which: credit institutions	4,690	17,633	18,878	16,974	12,693	9,528	10,789
Insurance technical reserves	871,576	984,611	1,164,948	1,501,840	2,114,321	2,314,406	2,430,356
Net equity of households in life insurance reserves	30,561	34,669	41,935	55,493	69,644	66,911	70,564
Net equity of households in pension funds	456,061	567,681	713,506	1,020,117	1,356,208	1,519,983	1,605,859
Prepaid premiums/reserves against outstanding claims	384,955	382,261	409,507	426,230	688,470	727,511	753,933
Of which: credit institutions	6,436	5,027	6,006	10,966	10,602	11,844	12,192
Shares and other equity	287,714	345,577	359,862	384,043	615,540	606,369	614,423
Other items (net)	-26,008	-7,262	-42,734	-77,963	-45,665	-88,380	-106,260

Table 1.22

## Financial Sector Survey

(millions of rubles, end of period)

	Q4, 2008	Q4, 2009	Q4, 2010	Q4, 2011	Q4, 2012	Q1, 2013	Q2, 2013
Net foreign assets	12,217,894	13,967,741	15,077,828	17,454,247	17,394,539	17,978,919	18,764,776
Claims on nonresidents	17,249,620	18,263,783	19,837,327	22,965,752	23,842,107	24,847,328	26,188,685
Liabilities to nonresidents	5,031,726	4,296,042	4,759,499	5,511,505	6,447,568	6,868,409	7,423,910
Domestic claims	10,712,698	13,997,108	18,335,717	23,152,316	27,674,168	27,900,050	29,258,251
Net claims on general government	-7,823,385	-5,110,597	-3,241,523	-4,395,980	-4,944,511	-5,798,569	-6,207,228
Claims on general government	1,292,975	1,809,911	2,389,005	3,143,977	3,506,826	3,217,715	3,494,088
Liabilities to general government	9,116,360	6,920,508	5,630,528	7,539,958	8,451,337	9,016,284	9,701,316
Claims on other sectors	18,536,083	19,107,705	21,577,240	27,548,297	32,618,680	33,698,619	35,465,479
Other financial institutions, except public financial corporations, insurance companies and private pension funds	827,742	910,288	994,117	1,607,192	1,689,670	1,730,060	1,925,465
Nonfinancial organizations	13,324,884	14,263,733	16,053,956	19,883,487	22,514,425	23,159,916	23,982,399
Households	4,383,457	3,933,683	4,529,167	6,057,618	8,414,584	8,808,643	9,557,615
Currency outside financial sector	3,777,956	4,023,385	5,049,876	5,921,011	6,416,982	6,166,627	6,456,461
Deposits	12,487,846	15,006,967	18,585,803	22,787,774	25,559,248	26,205,431	27,381,697
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	585,411	584,464	538,851	1,054,496	1,128,162	1,254,536	1,332,847
Securities other than shares	525,121	513,984	555,379	671,985	970,738	1,108,679	1,174,584
Loans	7,094	4,677	5,625	8,499	4,260	4,761	4,824
Insurance technical reserves	865,140	979,585	1,158,941	1,490,874	2,103,719	2,302,561	2,418,164
Shares and other equity	5,445,890	6,565,000	7,328,554	8,805,730	9,368,513	9,574,156	9,718,417
Other items (net)	-178,457	871,253	729,366	920,690	645,247	516,755	868,880

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

Table 2.1

## The Bank of Russia Balance Sheet

	2013												
	2012	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	
													(millions of rubles)
1. Precious metals	1,720,775	1,646,187	1,660,707	1,644,779	1,667,232	1,552,717	1,513,954	1,378,510	1,489,448	1,620,334	1,483,728	1,502,292	
2. Funds placed with nonresidents and securities issued by nonresidents	14,575,726	14,525,436	14,366,356	14,538,029	14,761,030	15,043,557	15,057,015	15,456,716	15,270,316	15,323,346	15,275,451	15,148,746	
3. Credits and deposits	3,404,592	3,158,355	2,690,104	2,615,545	2,650,401	2,715,375	2,995,352	2,846,082	3,126,730	3,368,725	3,661,096	3,845,852	
4. Securities	453,625	456,314	449,319	452,390	451,440	461,598	454,590	453,878	452,261	449,616	448,366	451,789	
of which:													
— Russian government securities	367,469	370,182	363,199	366,242	365,280	375,434	368,411	367,638	366,015	363,354	362,138	365,581	
5. Claims on IMF	601,930	592,903	587,036	588,784	589,502	597,688	599,006	630,974	637,432	643,314	632,234	629,791	
6. Other assets	464,095	251,549	199,800	190,724	133,307	258,568	326,862	485,198	370,298	259,871	395,558	374,108	
of which:													
— fixed assets <sup>1</sup>	X	76,276	X	X	X	X	X	X	X	X	X	X	
— advance payments on profit tax	—	159	—	—	—	—	—	—	—	—	—	—	
Total assets	21,220,743	20,630,744	19,953,322	20,030,251	20,252,912	20,629,503	20,946,779	21,251,358	21,346,485	21,665,206	21,896,433	21,952,578	
1. Cash in circulation	6,872,025	7,667,950	7,013,742	7,067,957	7,102,156	7,410,545	7,278,732	7,419,898	7,411,738	7,443,040	7,369,262	7,395,644	
2. Funds in accounts with the Bank of Russia	10,131,702	9,404,984	9,521,540	9,560,738	9,740,554	9,600,724	10,011,311	9,753,301	9,781,324	9,943,768	10,390,907	10,441,497	
of which:													
— Russian government funds	6,196,688	4,913,764	5,578,752	5,507,622	5,505,963	5,653,906	5,776,593	5,903,471	5,790,368	5,941,581	6,187,054	6,325,455	
— funds of resident credit institutions	1,387,225	2,185,349	1,415,428	1,493,715	1,605,525	1,466,677	1,576,533	1,689,466	1,511,771	1,524,172	1,797,531	1,614,334	
3. Float	22,297	158	19,859	23,166	25,009	22,320	12,571	25,784	15,363	20,001	27,537	21,590	
4. Bank of Russia bonds	—	—	—	—	—	—	—	—	—	—	—	—	
5. Liabilities to IMF	458,185	447,686	442,248	445,126	446,287	451,565	460,585	479,333	484,818	496,341	484,127	481,807	
5. Other liabilities	496,396	138,183	231,488	208,839	214,507	420,210	459,761	825,909	906,290	1,015,263	878,497	866,036	
6. Capital	3,240,138	2,724,457	2,724,445	2,724,425	2,724,399	2,724,139	2,723,819	2,747,133	2,746,952	2,746,793	2,746,103	2,746,004	
7. Profit of a fiscal year	—	247,326	—	—	—	—	—	—	—	—	—	—	
Total liabilities	21,220,743	20,630,744	19,953,322	20,030,251	20,252,912	20,629,503	20,946,779	21,251,358	21,346,485	21,665,206	21,896,433	21,952,578	

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

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

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

Table 2.2

## 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 <sup>1</sup>	On individual deposits in rubles in Sberbank		For funds borrowed from individuals in rubles		For funds borrowed from legal entities in foreign currency		For funds borrowed from legal entities in rubles		For funds borrowed from individuals in foreign currency	
1.12.1998 — 18.03.1999	—					5.00				5.00	
19.03.1999 — 9.06.1999	—		5.00								7.00
10.06.1999 — 31.12.1999	—		5.50								8.50
1.01.2000 — 31.03.2004	—		7.00								10.00
1.04.2004 — 14.06.2004	—		7.00								9.00
15.06.2004 — 7.07.2004	—									7.00	
		Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency							
8.07.2004 — 31.07.2004	—										3.50
1.08.2004 — 30.09.2006	2.00										3.50
1.10.2006 — 30.06.2007							3.50				
1.07.2007 — 10.10.2007	4.50		4.00								4.50
11.10.2007 — 14.01.2008	3.50		3.00								3.50
15.01.2008 — 29.02.2008	4.50		4.00								4.50
1.03.2008 — 30.06.2008	5.50		4.50								5.00
1.07.2008 — 31.08.2008	7.00		5.00								5.50
1.09.2008 — 17.09.2008	8.50		5.50								6.00
18.09.2008 — 14.10.2008	4.50		1.50								2.00

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

Table 2.3 (end)  
(percent)

	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
15.10.2008 — 30.04.2009		0.50				
1.05.2009 — 31.05.2009		1.00				
1.06.2009 — 30.06.2009		1.50				
1.07.2009 — 31.07.2009		2.00				
1.08.2009 — 31.10.2009		2.50				
	Required reserve ratio on legal entities' nonresidents liabilities in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency
1.11.2009 — 31.01.2011			2.50			
1.02.2011 — 28.02.2011	3.50			3.00		
1.03.2011 — 31.03.2011	4.50			3.50		
1.04.2011 — 28.02.2013	5.50			4.00		
1.03.2013 —			4.25			

Table 2.4

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

Period of validity	Scaling Factor
1.11.2009 —	0.2



Table 2.5

### Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia<sup>1</sup>

The period of averaging	Volume, billions of rubles
<b>2012</b>	
10.01.2012 — 10.02.2012	518.1
10.02.2012 — 10.03.2012	526.7
10.03.2012 — 10.04.2012	512.9
10.04.2012 — 10.05.2012	508.1
10.05.2012 — 10.06.2012	517.3
10.06.2012 — 10.07.2012	526.4
10.07.2012 — 10.08.2012	543.1
10.08.2012 — 10.09.2012	540.6
10.09.2012 — 10.10.2012	549.2
10.10.2012 — 10.11.2012	554.3
10.11.2012 — 10.12.2012	563.3
10.12.2012 — 10.01.2013	569.5
<b>2013</b>	
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

<sup>1</sup> The Required Reserves Averaging Ratio set by the Bank of Russia

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
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	Spot-week	Tom-1 month
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 <sup>1</sup>
14.09.2012 — 10.12.2012	4.25	4.25	4.25	4.25	4.25	4.25	4.25
11.12.2012 —	4.50	4.50	4.50	4.50	4.50	4.50	4.50

<sup>1</sup> Since Q3, 2012 operations are conducted.

Table 2.7

## Fixed-term Rates on the Bank of Russia Lombard Loans

Period of validity	Fixed-term rate,%		
	for the term of 1 day	for the term of 7 days <sup>1</sup>	for the term of 30 days <sup>2</sup>
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 —	6.50	6.50	6.50

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

<sup>2</sup> Since February 10, 2011 operations 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	up to 90 days	from 90 to 180 days	from 181 to 365 days	1 day	up to 90 days	from 91 to 180 days	from 181 to 365 days <sup>1</sup>		
1.06.2010 — 27.02.2011	—	—	—	—	—	6.75	7.25	7.75	7.75	
28.02.2011 — 2.05.2011	—	—	—	—	—	7.00	7.50	8.00	8.00	
3.05.2011 — 14.09.2011	—	7.00 <sup>2</sup>	—	—	—	7.25	7.75	8.25	8.25	
15.09.2011 — 31.10.2011	—	6.75	—	—	—	7.00	7.50	8.25	8.25	
1.11.2011 — 25.12.2011	—	6.75	7.25	—	—	7.00	7.50	8.25	8.25	
26.12.2011 — 1.04.2012	—	6.75	7.25	—	—	7.00	7.50	8.00	8.00	
2.04.2012 — 13.09.2012	—	6.75	7.25	7.75	—	7.00	7.50	8.00	8.00	
14.09.2012 — 2.04.2013	—	7.00	7.50	8.00	—	7.25	7.75	8.25	8.25	
3.04.2013 — 15.05.2013	—	6.75	7.25	7.75	—	7.00	7.50	8.00	8.00	
16.05.2013 — 10.06.2013	—	6.50	7.00	7.50	—	6.75	7.25	7.75	7.75	
11.06.2013 — 15.09.2013	—	6.50	7.00	7.25	—	6.75	7.25	7.50	7.50	
16.09.2013 —	6.50	6.50	7.00	7.25	6.50	6.75	7.25	7.50	7.50	

<sup>1</sup> Since April 30, 2010 to April 1, 2012 operations are suspended.

<sup>2</sup> This interest rate operated in a period from August 29 till September 14, 2011.

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	number of the Bank of Russia territorial branches	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	
	total	of which: in the Moscow region	total	of which: in the Moscow region			total	of which: in the Moscow region	total	of which: in the Moscow region		
<b>2013</b>												
1.10	162,909.54	124,922.45	191	76	57	2.85	2.85	1	1	1	1	1
2.10	249,163.31	203,075.17	249	93	56	124.37	123.59	5	4	2	2	2
3.10	276,399.58	217,034.33	217	85	58	74.57	74.57	2	2	1	1	1
4.10	244,855.22	188,116.29	206	79	52	13.71	13.71	2	2	1	1	1
7.10	250,859.47	206,198.25	208	88	57	109.66	27.96	5	2	4	4	4
8.10	296,109.52	251,861.32	212	86	54	1.14	1.14	1	1	1	1	1
9.10	599,077.92	553,938.26	247	107	58	1,120.38	1,120.38	2	2	1	1	1
10.10	486,783.53	425,719.48	254	106	58	3.15	—	1	—	1	1	1
11.10	266,275.18	224,521.89	230	94	54	2.12	—	2	—	2	2	2
14.10	157,182.07	107,767.85	232	79	65	935.05	935.05	3	3	1	1	1
15.10	286,016.28	234,420.60	231	100	55	4,073.92	4,071.69	4	2	3	3	3
16.10	208,162.65	172,389.35	212	83	57	238.30	233.60	2	1	2	2	2
17.10	220,443.08	161,855.86	222	81	59	—	—	—	—	—	—	—
18.10	163,653.35	129,390.81	228	83	58	4.55	1.13	3	1	3	3	3
21.10	217,879.80	154,042.63	263	94	63	19.00	—	1	—	1	1	1
22.10	205,982.87	162,129.64	220	86	54	21.66	14.72	3	1	3	3	3
23.10	330,515.73	278,542.79	224	94	51	59.38	43.95	2	1	2	2	2
24.10	264,869.28	218,714.63	221	87	56	1,910.60	1,910.60	2	2	1	1	1
25.10	223,569.64	157,782.58	214	74	59	25.72	25.72	1	1	1	1	1
28.10	192,437.23	124,094.05	223	81	59	25.00	—	2	—	2	2	2
29.10	189,051.35	156,584.21	196	85	56	595.08	593.20	2	1	2	2	2
30.10	254,341.30	209,458.10	208	90	49	435.34	409.72	3	1	3	3	3
31.10	233,497.27	193,772.25	214	89	57	13.25	13.25	1	1	1	1	1

**Table 2.10**  
**Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation**  
**(Except for Intraday and Overnight Loans)**

1	Lombard loans														average weighted rate, % p.a.					
	total amount of loans, millions of rubles		of which:											number of announced/valid lombard loan auctions						
			on fixed-term rate			on auction														
	1 day	3	7 days <sup>1</sup>	4	30 days <sup>2</sup>	5	6	1 week	3 months	7	6 months <sup>3</sup>	8	9	12 months		10	11	12	13	14
<b>2012</b>																				
October	21,436.00	5,397.00	—	—	—	15,724.00	315.00	—	—	—	—	—	—	—	5/5	1/1	—	—	—	5.91
November	21,723.20	7,936.00	—	—	—	13,787.20	—	—	—	—	—	—	—	—	4/4	1/0	—	—	—	5.61
December	28,866.20	8,863.00	—	—	—	19,526.00	477.20	—	—	—	—	—	—	—	5/5	1/1	—	—	—	5.95
<b>2013</b>																				
January	11,725.00	411.00	—	—	—	10,814.00	350.00	—	—	150.00	—	—	—	—	3/3	1/1	—	—	1/1	6.65
February	14,601.10	100.10	—	—	—	14,201.00	300.00	—	—	—	—	—	—	—	4/4	1/1	—	—	—	5.85
March	22,860.00	161.00	—	—	—	22,566.00	133.00	—	—	—	—	—	—	—	4/4	1/1	—	—	—	5.63
April	33,653.80	2,101.00	—	—	—	30,999.80	553.00	—	—	—	—	—	—	—	4/4	1/1	—	—	—	5.76
May	28,470.70	4,927.00	—	—	—	22,898.00	645.70	—	—	—	—	—	—	—	4/4	1/1	—	—	—	5.81
June	19,754.18	1,500.00	—	—	—	18,079.18	175.00	—	—	—	—	—	—	—	4/4	1/1	—	—	—	5.64
July	22,377.00	1,500.00	—	—	—	20,017.00	860.00	—	—	—	—	—	—	—	5/5	1/1	—	—	1/0	5.88
August	11,989.00	21.00	—	—	—	11,233.00	735.00	—	—	—	—	—	—	—	4/4	1/1	—	—	0/0	5.99
September	11,173.00	300.00	—	—	—	10,080.00	793.00	—	—	—	—	—	—	—	4/4	1/1	—	—	0/0	6.05
October	13,214.50	47.00	—	—	—	12,632.50	535.00	—	—	—	—	—	—	—	5/5	1/1	—	—	1/0	5.87



Table 2.11

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

(% p.a.)

	On deposits attracted by maturity			On deposits attracted on fixed-term rates		On all deposit operations attracted on fixed-term rates			On deposit operations attracted on auction rates			On all deposit operations attracted on auction rates	On all deposit operations
	demand deposit	tom - one month		one week <sup>1</sup>	tom - one month	one month <sup>2</sup>	one month <sup>3</sup>	three months <sup>4</sup>	one month <sup>3</sup>	three months <sup>4</sup>			
		one day	one week <sup>1</sup>								one month		
<b>2012</b>													
October	4.25	4.25	—	4.25	—	—	—	—	—	—	—	—	4.25
November	4.25	4.25	—	4.25	—	—	—	—	—	—	—	—	4.25
December	4.47	4.48	—	4.44	—	—	—	—	—	—	—	—	4.47
<b>2013</b>													
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

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

<sup>2</sup> The Bank of Russia made a resolve on conducting the operations since April 10, 2012.

<sup>3</sup> Since Q3, 2012 operations are suspended.

<sup>4</sup> Since January 1, 2011 operations 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							
				demand deposits		fixed-term interest rates			auction interest rates		
				one day	one week <sup>1</sup>	tom-one month	one week <sup>2</sup>	one month <sup>3</sup>	three months <sup>4</sup>		
				one day	one week <sup>1</sup>	tom-one month	one week <sup>2</sup>	one month <sup>3</sup>	three months <sup>4</sup>		
<b>2012</b>											
October	185	45	1,333,934.28	5.29	—	0.75	—	—	—	—	
November	195	47	1,677,816.81	4.02	—	0.81	—	—	—	—	
December	271	53	1,843,749.05	3.79	—	0.76	—	—	—	—	
<b>2013</b>											
January	276	53	2,434,595.40	1.85	—	0.47	—	—	—	—	
February	255	51	2,457,812.47	1.70	—	0.31	—	—	—	—	
March	211	45	1,984,878.77	2.09	—	0.35	—	—	—	—	
April	198	44	1,909,233.36	1.94	—	0.29	—	—	—	—	
May	165	41	1,492,240.73	2.20	—	0.41	—	—	—	—	
June	175	42	1,490,635.99	3.29	—	0.44	—	—	—	—	
July	190	44	1,561,251.71	2.74	—	0.45	—	—	—	—	
August	172	43	1,439,218.07	2.77	—	0.53	—	—	—	—	
September	177	46	1,008,864.64	3.43	—	0.58	—	—	—	—	
October	228	47	1,541,756.64	2.31	—	0.42	—	—	—	—	

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

<sup>2</sup> The Bank of Russia made a resolve on conducting the operations since April 10, 2012.

<sup>3</sup> Since Q3, 2012 operations are suspended.

<sup>4</sup> Since January 1, 2011 operations are suspended.

Table 2.13

## Main Characteristics of the Bank of Russia 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
<b>2012</b>									
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

Table 2.14

## REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
<b>2013</b>				
1.10	350,564.59	1	5.57	2,438,228.90
2.10	2,317,692.97	7	5.55	2,350,525.05
3.10	72,985.39	1	5.86	2,308,064.45
4.10	70,670.64	3	5.77	2,305,662.87
7.10	24,849.74	1	5.72	2,259,777.66
8.10	10,969.83	1	5.87	2,245,440.41
9.10	1,894,427.48	7	5.53	1,926,822.34
10.10	460,204.68	1	5.53	2,278,874.80
11.10	479,712.29	3	5.52	2,297,854.06
14.10	519,289.92	1	5.53	2,336,948.78
15.10	177,275.91	1	5.79	1,993,299.07
16.10	1,839,783.62	6	7.27	1,872,081.54
17.10	151,217.20	1	5.77	1,859,737.97
18.10	190,145.96	3	5.73	1,898,377.38
21.10	290,210.75	1	5.62	1,997,550.51
22.10	220,205.22	1	5.65	1,925,934.40
23.10	2,027,369.68	7	5.63	2,060,081.87
24.10	81,324.84	1	6.00	2,119,345.67
25.10	273,521.47	3	5.60	2,310,962.24
28.10	312,603.87	1	5.57	2,349,403.59
29.10	259,623.39	1	5.60	2,296,022.56
30.10	2,236,372.65	6	5.53	2,269,100.01
31.10	247,279.71	1	5.62	2,267,980.29

Table 2.15

## Main Characteristics of the Bank of Russia Bond (OBR) Auctions

Date	Term to redemption, days	Redemption date	Issue number	Amount on offer at par, millions of rubles	Average weighted rate, % p.a.	Cut-off rate, % p.a.	Volume of demand at market value, millions of rubles	Funds obtained, millions of rubles	Redemption volume, millions of rubles	Average weighted issue price, as % of nominal price	Issue cut-off price, as % of nominal price
13.01.2011	92	15.04.2011	4-17-21BR1-0	500,000.00	3.38	3.50	8,674.48	3,726.23	3,757.66	99.16	99.13
20.01.2011	85	15.04.2011	4-17-21BR1-0	25,000.00	3.48	3.50	1,808.19	1,098.31	1,107.12	99.20	99.20
3.02.2011	71	15.04.2011	4-17-21BR1-0	10,000.00	3.50	3.50	3,501.44	3,481.69	3,505.03	99.33	99.33
17.02.2011	57	15.04.2011	4-17-21BR1-0	25,000.00	3.30	3.30	30,478.23	8,299.40	8,341.43	99.50	99.50
10.03.2011	36	15.04.2011	4-17-21BR1-0	25,000.00	3.26	3.27	26,018.05	19,937.65	20,000.00	99.69	99.69
14.03.2011	95	17.06.2011	4-18-21BR1-1	750,000.00	3.59	3.60	414,119.58	350,361.46	353,600.68	99.08	99.08
24.03.2011	85	17.06.2011	4-18-21BR1-1	20,000.00	3.50	3.50	40,029.42	15,710.05	15,836.73	99.20	99.20
31.03.2011	78	17.06.2011	4-18-21BR1-1	25,000.00	3.47	3.50	27,846.19	24,138.63	24,315.19	99.27	99.27
7.04.2011	71	17.06.2011	4-18-21BR1-1	35,000.00	3.44	3.45	39,497.15	32,087.37	32,299.07	99.34	99.34
14.04.2011	64	17.06.2011	4-18-21BR1-1	20,000.00	3.40	3.40	40,106.50	17,443.40	17,545.70	99.42	99.42
21.04.2011	57	17.06.2011	4-18-21BR1-1	5,000.00	3.40	3.40	11,916.40	2,127.31	2,138.41	99.48	99.48
28.04.2011	50	17.06.2011	4-18-21BR1-1	15,000.00	3.37	3.40	10,452.61	9,954.90	10,000.00	99.55	99.55
12.05.2011	92	12.08.2011	4-19-21BR1-1	750,000.00	3.60	3.60	13,531.64	5,654.69	5,705.40	99.11	99.11
19.05.2011	85	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	654.28	257.66	259.80	99.18	99.18
26.05.2011	78	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	646.45	249.61	251.50	99.25	99.25
2.06.2011	71	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.65	2,418.85	1,018.91	1,025.95	99.31	99.30
9.06.2011	64	12.08.2011	4-19-21BR1-1	5,000.00	3.65	3.65	1,813.74	1,018.95	1,025.36	99.37	99.37
16.06.2011	57	12.08.2011	4-19-21BR1-1	10,000.00	3.65	3.65	21,634.10	8,799.45	8,848.69	99.44	99.44
23.06.2011	50	12.08.2011	4-19-21BR1-1	5,000.00	3.64	3.64	4,681.11	1,257.66	1,263.80	99.51	99.51
30.06.2011	43	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	2,096.74	880.93	884.58	99.59	99.59
7.07.2011	36	12.08.2011	4-19-21BR1-1	15,000.00	3.59	3.59	10,194.82	9,965.67	10,000.00	99.66	99.66
14.07.2011	92	14.10.2011	4-20-21BR1-1	500,000.00	3.69	3.69	47,395.30	4,149.17	4,187.34	99.09	99.09
28.07.2011	78	14.10.2011	4-20-21BR1-1	5,000.00	3.60	3.60	32.33	32.32	32.57	99.25	99.25
11.08.2011	64	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	9,640.54	3,169.91	3,189.34	99.39	99.39
18.08.2011	57	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	2,845.90	2,772.00	2,787.10	99.46	99.46
1.09.2011	43	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	120.01	120.00	120.49	99.59	99.59

Table 2.16

## Main Indicators of the Bank of Russia Bond (OBR) Market

Date	Nominal value, millions of rubles	Market value, millions of rubles	Turnover at par value, millions of rubles	Turnover at market value, millions of rubles	Portfolio indicator, % p.a.	Portfolio duration, days	The ratio of turnover at par value, %	Debt, millions of rubles
<b>2011</b>								
3.10	10,316.82	10,301.86	—	—	3.79	11	—	10,243.39
4.10	10,316.82	10,301.86	—	—	3.79	10	—	10,243.39
5.10	10,316.82	10,301.86	—	—	3.79	9	—	10,243.39
6.10	10,316.82	10,301.86	—	—	3.79	8	—	10,243.39
7.10	10,316.82	10,301.86	—	—	3.79	7	—	10,243.39
10.10	10,316.82	10,301.86	—	—	3.79	4	—	10,243.39
11.10	10,316.82	10,301.86	—	—	3.79	3	—	10,243.39
12.10	10,316.82	10,301.86	—	—	3.79	2	—	10,243.39
13.10	10,316.82	10,301.86	—	—	3.79	1	—	10,243.39

Table 2.17

## 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
<b>2012</b>															
January	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	31.8729	31.6886	31.6807	31.5830	31.5830
February	30.3131	30.4067	30.1855	30.2385	30.2385	30.2385	30.2324	30.0871	29.6930	29.6795	29.8923	29.8923	29.8923	29.8873	30.0868
March	29.0253	29.2889	29.2960	29.2960	29.2960	29.2892	29.4508	29.6621	29.6621	29.6621	29.6621	29.5406	29.6666	29.5091	29.5125
April	29.3282	29.3282	29.3479	29.2944	29.4285	29.4303	29.4606	29.4606	29.4606	29.6358	29.6359	29.8033	29.5690	29.4711	29.4711
May	29.3627	29.3627	29.3708	29.4630	29.5937	29.8075	29.8075	29.8075	29.8075	29.8075	30.1891	30.2306	30.1793	30.1793	30.2652
June	32.9173	33.7384	33.7384	33.7384	34.0395	33.2001	32.7889	32.1922	32.7358	32.5862	32.5862	32.5862	32.5862	32.7331	32.5766
July	32.8169	32.8169	32.5287	32.4789	32.2065	32.4727	32.6240	32.6240	32.6240	32.9907	32.9754	32.8282	32.7177	32.6590	32.6590
August	32.2058	32.3322	32.4563	32.5361	32.5361	32.5361	31.9451	31.6644	31.6907	31.4807	31.8974	31.8974	31.8974	31.8707	31.7739
September	32.5669	32.5669	32.5669	32.4171	32.1995	32.4608	32.1998	32.0142	32.0142	32.0142	31.7221	31.7768	31.4780	31.3992	30.8181
October	30.9169	31.2538	31.1350	31.1944	31.1210	30.9744	30.9744	30.9744	31.0777	31.0994	31.2017	31.1667	30.9738	30.9738	30.9738
November	31.3743	31.3666	31.3817	31.3817	31.3817	31.3817	31.5195	31.3033	31.5146	31.4962	31.4962	31.4962	31.6053	31.7164	31.7267
December	30.8110	30.8110	30.8110	30.8365	30.9940	30.8235	30.9107	30.9670	30.9670	30.9670	30.8686	30.7506	30.7321	30.6034	30.6892
<b>2013</b>															
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

(rubles/US dollar)



Table 2.18

## 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
<b>2012</b>															
January	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	40.4061	40.2852	40.6189	40.6189
February	39.9678	39.6777	39.7664	39.7425	39.7425	39.7425	39.5137	39.4592	39.4115	39.4767	39.6282	39.6282	39.6282	39.6037	39.5431
March	39.1029	39.0714	38.9490	38.9490	38.9490	38.6530	38.8721	38.9938	38.9938	38.9938	38.9938	38.7691	38.8543	38.8517	38.4843
April	39.1707	39.1707	39.1677	39.0846	38.8368	38.7097	38.5138	38.5138	38.5138	38.7192	38.8349	39.0781	38.8507	38.8134	38.8134
May	38.9203	38.9203	38.8223	38.7350	38.9157	39.0001	39.0001	39.0001	39.0001	39.0001	39.1160	39.0458	38.9826	38.9826	39.0088
June	40.8076	41.6804	41.6804	41.6804	42.2464	41.5068	40.9501	40.4205	40.9067	40.7914	40.7914	40.7914	40.7914	40.9426	40.9390
July	41.3230	41.3230	41.0642	40.9332	40.5512	40.6850	40.3885	40.3885	40.3885	40.5522	40.5367	40.2638	40.0072	39.8277	39.8277
August	39.5101	39.8236	39.7525	39.6745	39.6745	39.6745	39.5353	39.2322	39.2299	38.9511	39.1923	39.1923	39.1923	39.1468	39.2916
September	40.7249	40.7249	40.7249	40.7580	40.6197	40.6669	40.6297	40.4820	40.4820	40.4820	40.5694	40.6203	40.5090	40.5678	40.1868
October	39.9786	40.1455	40.1673	40.2096	40.2581	40.2822	40.2822	40.2822	40.3389	40.3577	40.1347	40.0679	40.0832	40.0832	40.0832
November	40.6548	40.6323	40.4918	40.4918	40.4918	40.4918	40.3134	40.2748	40.2189	40.2238	40.2238	40.2238	40.2146	40.2323	40.3500
December	40.0759	40.0759	40.0759	40.1769	40.4720	40.4127	40.3570	40.1270	40.1270	40.1270	39.8359	39.8313	39.9579	40.0599	40.2182
<b>2013</b>															
January	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	39.8096	39.6385	40.1104	40.1104	40.1104	40.5009
February	40.7138	40.8674	40.8674	40.8674	40.7789	40.6029	40.6435	40.6691	40.4171	40.4171	40.4171	40.3618	40.3873	40.4280	40.3698
March	40.1024	40.0563	40.0563	40.0563	40.0293	40.0126	40.0007	39.9732	39.9732	39.9732	39.9732	40.0187	40.0364	40.0631	39.8715
April	39.8023	39.8168	40.0113	40.1752	40.7035	40.8413	40.8413	40.8413	41.0481	40.6523	40.5930	40.3651	40.5132	40.5132	40.5132
May	40.6264	40.6264	40.6264	40.6264	40.6264	40.6264	40.7386	40.6450	40.7404	40.7404	40.7404	40.7404	40.7404	40.7345	40.6768
June	41.4486	41.4486	41.4486	41.7274	41.6076	41.8447	42.1464	42.7176	42.7176	42.7176	42.6426	42.9753	42.9753	43.2443	42.4442
July	42.7180	42.8025	43.0525	43.0736	43.0954	42.8399	42.8399	42.8399	42.7342	42.6389	42.1033	42.6234	42.6643	42.6643	42.6643
August	43.7786	43.7270	43.7387	43.7387	43.7387	43.6628	43.6574	43.8764	43.9717	43.9806	43.9806	43.9806	43.8305	43.9665	43.9845
September	44.0129	44.0129	43.9561	43.9540	44.0742	43.9814	43.8919	43.8919	43.8919	43.9014	43.8607	43.6824	43.4748	43.4664	43.4664
October	43.8143	43.8005	43.6603	43.6932	43.7337	43.7337	43.7337	43.8314	43.8225	43.8471	43.6844	43.6039	43.6039	43.6039	43.7660

(rubles/euro)



**Table 2.18 (end)**  
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2012</b>																
January	40.6189	40.3842	40.1688	40.2612	40.4772	40.5867	40.5867	40.5867	40.4064	40.1872	39.9499	39.8384	39.7841	39.7841	39.7841	39.9691
February	39.4572	39.3181	39.3846	39.3846	39.3846	39.3311	39.5235	39.4114	39.4114	39.3645	39.3645	39.3645	39.1517	38.9121	—	—
March	38.5781	38.4117	38.4117	38.4117	38.4801	38.6001	38.7589	38.7258	38.8189	38.8189	38.8189	38.7429	38.6266	38.7696	39.0402	39.1707
April	38.8134	38.7374	38.8509	38.6716	38.7230	38.8118	38.8118	38.8118	38.8386	38.7950	38.6593	38.7393	38.7477	38.9203	38.9203	—
May	38.9830	39.3300	39.3919	39.7518	39.7518	39.7518	39.8077	39.7376	39.7651	39.7681	39.8426	39.8426	39.8426	40.1179	40.2423	40.4598
June	40.9078	40.9078	40.9078	40.8231	41.0060	41.2441	41.7208	42.0464	42.0464	42.0464	41.4981	41.4964	41.0217	41.1963	41.3230	—
July	39.8277	39.8985	39.9240	39.8020	39.4219	39.1686	39.1686	39.1686	39.1620	39.5374	39.8390	39.6362	39.6028	39.6028	39.6028	39.5527
August	39.2846	39.1395	39.3660	39.3660	39.3660	39.5468	39.5449	39.6202	39.7527	39.9087	39.9087	39.9087	39.8379	39.9748	40.2846	40.5250
September	40.1868	40.1868	40.1481	40.4367	40.3416	40.9570	40.4918	40.4918	40.4918	40.4548	40.2099	40.1735	40.2074	39.9786	39.9786	—
October	40.1355	40.1970	40.3525	40.2640	40.2140	40.2140	40.2140	40.3416	40.5798	40.6544	40.6311	40.6948	40.6948	40.6948	40.6233	40.7148
November	40.3818	40.4759	40.4759	40.4759	40.4207	40.2037	40.0785	40.0278	40.1360	40.1360	40.1360	40.1989	40.1893	40.2339	40.2057	—
December	40.2182	40.2182	40.4713	40.8084	40.7393	40.6544	40.5619	40.5619	40.5619	40.6251	40.3333	40.3659	40.3505	40.2286	40.2286	40.2286
<b>2013</b>																
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

Table 2.19

## 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		

Table 2.20

## 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		

Table 2.21

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
<b>2013</b>				
1.10	1,395.03	22.57	1,485.11	762.40
2.10	1,383.35	22.51	1,460.97	753.85
3.10	1,343.43	22.53	1,435.07	740.38
4.10	1,351.99	21.83	1,431.52	740.55
5.10	1,358.18	22.26	1,419.07	725.53
8.10	1,361.14	22.48	1,437.97	723.66
9.10	1,371.75	22.61	1,461.05	736.24
10.10	1,362.48	23.20	1,455.60	738.73
11.10	1,350.29	22.99	1,438.71	730.28
12.10	1,331.63	22.71	1,432.35	733.26
15.10	1,323.70	22.32	1,426.40	741.73
16.10	1,302.49	22.33	1,419.20	733.46
17.10	1,325.62	21.25	1,435.29	731.13
18.10	1,349.65	21.99	1,456.40	738.52
19.10	1,348.44	22.24	1,466.18	755.62
22.10	1,349.76	22.43	1,475.91	764.11
23.10	1,346.80	22.68	1,463.08	764.91
24.10	1,360.48	22.51	1,465.61	759.34
25.10	1,360.24	22.93	1,466.87	760.41
26.10	1,366.51	23.09	1,469.63	754.67
29.10	1,381.77	22.86	1,492.23	758.90
30.10	1,383.16	23.15	1,501.53	763.09
31.10	1,391.06	23.00	1,512.17	768.97





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
<b>2013</b>												
1.10	5.87	5.85	6.01	6.37	6.86	7.15	6.44	6.52	6.79	7.25	7.77	8.18
2.10	5.80	5.85	5.97	6.36	6.87	7.15	6.35	6.51	6.78	7.23	7.79	8.18
3.10	5.62	5.77	5.93	6.35	6.85	7.15	6.22	6.44	6.76	7.23	7.77	8.18
4.10	5.36	5.59	5.78	6.30	6.85	7.15	6.01	6.30	6.72	7.22	7.77	8.19
7.10	5.11	5.44	5.73	6.33	6.83	7.14	5.78	6.18	6.70	7.23	7.74	8.18
8.10	4.81	5.24	5.67	6.26	6.80	7.15	5.45	6.09	6.63	7.16	7.67	8.18
9.10	4.87	5.26	5.67	6.28	6.81	7.14	5.52	6.09	6.64	7.19	7.67	8.17
10.10	5.34	5.58	5.88	6.29	6.83	7.15	5.99	6.27	6.67	7.18	7.71	8.18
11.10	5.53	5.66	5.92	6.30	6.80	7.12	6.17	6.37	6.70	7.18	7.67	8.13
14.10	5.60	5.73	5.95	6.29	6.79	7.15	6.24	6.39	6.71	7.16	7.64	8.25
15.10	5.69	5.76	5.94	6.30	6.77	7.11	6.31	6.46	6.73	7.19	7.62	8.13
16.10	5.69	5.77	5.95	6.30	6.78	7.07	6.28	6.44	6.73	7.16	7.65	8.08
17.10	5.67	5.79	5.96	6.31	6.77	7.05	6.26	6.45	6.74	7.18	7.62	8.06
18.10	5.63	5.77	5.94	6.33	6.77	7.10	6.22	6.42	6.72	7.22	7.62	8.08
21.10	5.67	5.76	5.97	6.29	6.78	7.10	6.24	6.42	6.73	7.17	7.63	8.11
22.10	5.73	5.81	5.97	6.31	6.77	7.10	6.29	6.46	6.73	7.18	7.63	8.08
23.10	5.74	5.81	5.97	6.31	6.77	7.09	6.28	6.46	6.72	7.18	7.63	8.09
24.10	5.72	5.80	5.96	6.32	6.80	7.14	6.27	6.46	6.73	7.20	7.66	8.13
25.10	5.68	5.81	5.95	6.32	6.80	7.15	6.24	6.44	6.72	7.20	7.66	8.13
28.10	5.77	5.83	5.98	6.33	6.80	7.12	6.31	6.45	6.71	7.20	7.66	8.14
29.10	5.84	5.83	5.97	6.37	6.80	7.13	6.40	6.49	6.74	7.23	7.67	8.15
30.10	5.83	5.85	5.97	6.37	6.81	7.13	6.38	6.48	6.74	7.24	7.67	8.15
31.10	5.82	5.84	6.00	6.37	6.81	7.19	6.38	6.50	6.75	7.26	7.67	8.14

Table 3.1.4

## Daily Moscow Interbank Actual Credit Rate (MIACR, MIACR-IG, MIACR-B)

(% p.a. for ruble credits)

Date	Moscow Interbank Actual Credit Rates (MIACR)						Moscow Interbank Actual Credit Rates (MIACR-IG)						Moscow Interbank Actual Credit Rates (MIACR-B)						
	Term of credit																		
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
<b>2013</b>																			
1.10	6.34	6.38	7.41	6.20	7.49	—	6.14	6.34	—	6.20	—	—	6.14	—	—	—	—	—	—
2.10	6.05	6.95	7.15	6.75	7.51	—	5.82	6.07	—	—	—	—	5.82	—	—	—	—	—	—
3.10	5.93	6.16	6.25	7.39	—	—	5.67	5.75	—	—	—	—	5.70	—	—	—	—	—	—
4.10	5.41	5.85	7.17	7.77	—	—	5.11	5.85	—	—	—	—	5.06	—	7.24	—	—	—	—
7.10	5.14	6.43	5.80	7.12	7.44	—	4.72	—	6.10	6.25	—	—	4.93	—	—	—	—	—	—
8.10	4.99	5.47	5.75	—	7.40	9.05	4.75	5.50	—	—	—	—	4.89	—	—	—	—	—	—
9.10	5.74	6.17	5.75	7.05	—	—	5.84	5.50	—	—	—	—	5.95	7.25	—	—	—	—	—
10.10	5.99	6.24	6.50	8.00	6.76	15.00	6.10	6.23	—	—	—	—	6.12	—	—	8.00	—	—	—
11.10	6.05	6.14	6.50	6.55	7.00	15.00	6.12	—	—	6.53	7.00	—	6.17	—	—	—	—	—	—
14.10	6.31	6.54	6.50	6.45	7.43	7.73	6.36	—	—	6.45	6.75	—	6.40	6.75	6.50	—	—	—	—
15.10	6.23	6.50	7.31	9.23	—	7.70	6.20	6.00	—	5.90	—	—	6.30	—	—	—	—	—	—
16.10	6.22	6.84	6.50	6.50	7.00	—	6.09	—	—	—	7.00	—	6.12	6.93	—	—	—	—	—
17.10	6.17	6.28	6.50	6.50	7.49	—	6.03	—	—	—	—	—	6.04	—	—	—	—	—	—
18.10	6.10	7.05	5.98	7.30	—	—	5.96	—	6.25	—	—	—	6.04	—	—	—	—	—	—
21.10	6.20	6.43	6.00	8.90	7.16	7.70	6.06	—	6.00	—	6.92	—	6.13	—	—	—	—	—	—
22.10	6.25	6.61	6.65	—	7.37	—	6.10	—	—	—	—	—	6.21	—	—	—	—	—	—
23.10	6.21	6.85	6.62	7.39	7.43	—	5.95	—	6.00	—	—	—	6.14	7.25	7.25	—	—	—	—
24.10	6.16	6.83	6.46	7.32	7.42	—	5.99	—	—	—	6.98	—	6.22	—	—	—	—	—	—
25.10	6.31	6.96	8.50	7.21	7.47	7.74	6.22	—	—	6.92	—	—	6.35	—	—	—	—	—	—
28.10	6.39	6.45	6.48	6.76	7.47	—	6.38	—	6.48	6.53	6.85	—	6.53	7.00	6.75	—	—	—	—
29.10	6.39	6.60	6.20	7.14	7.43	—	6.25	—	—	—	6.50	—	6.35	6.75	—	—	—	—	—
30.10	6.38	6.90	12.18	6.42	7.47	—	6.31	—	—	6.10	—	—	6.38	—	—	—	—	—	—
31.10	6.38	6.42	6.46	6.93	7.51	7.35	6.22	6.15	6.46	6.81	—	7.35	6.42	6.23	—	—	—	—	—



Table 3.1.5

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

(millions of rubles)

	Russian rouble (RUB)			US dollar (USD)			Euro (EUR)			Others					
	deposit operations among residents	REPO		deposit operations among residents	REPO		deposit operations among residents	REPO		deposit operations among residents	REPO				
		with non- residents	among residents		with non- residents	among residents		with non- residents	among residents		with non- residents	among residents			
<b>2012</b>															
January	345,829	111,137	52	273,638	1,232	2,196	238,502	14,400	238,502	0	380	17	4,839	0	0
February	279,864	165,271	124	317,938	685	533	351,908	22,981	351,908	0	402	9	6,069	0	0
March	275,717	140,456	38	348,214	715	2,332	318,919	19,380	318,919	0	0	91	5,181	77	0
April	254,411	117,170	0	373,868	572	3,024	280,541	12,698	280,541	0	3	3	3,868	121	0
May	244,853	75,529	1	404,355	1,291	4,020	283,464	9,938	283,464	44	0	7	4,443	22	0
June	279,893	73,479	690	468,655	630	3,309	278,339	7,062	278,339	20	0	5	4,361	0	0
July	291,478	64,720	230	507,041	1,093	1,951	188,388	8,510	188,388	10	3	9	4,478	0	0
August	290,101	69,133	330	521,499	498	937	100,225	10,586	100,225	10	0	7	4,181	0	0
September	270,495	70,998	568	525,222	1,163	1,612	87,484	13,206	87,484	0	0	5	4,533	0	0
October	260,474	58,345	1,458	552,742	314	1,695	73,624	9,986	73,624	0	0	13	4,837	0	0
November	296,596	49,061	2,910	666,019	227	1,490	93,917	17,778	93,917	11	0	5	5,465	0	0
December	382,132	51,461	1,667	754,684	1,034	2,468	90,974	32,374	90,974	12	0	31	6,343	0	0
<b>2013</b>															
January	374,626	58,720	2,316	693,392	220	1,906	81,341	23,263	81,341	27	0	14	4,246	0	0
February	325,630	69,294	1,086	766,194	165	1,354	98,095	18,786	98,095	0	0	0	7,453	18	0
March	331,370	62,289	1,496	942,600	66	1,541	99,262	12,000	99,262	0	0	36	13,476	0	0
April	346,651	59,377	3,012	977,189	1,459	3,555	112,274	18,069	112,274	0	0	14	6,236	101	0

Table 3.1.6

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

(millions of rubles)

	April, 2013															
	Russian rouble (RUB)				US dollar (USD)				Euro (EUR)				Others			
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO	
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents
Overnight	307,863	92,631	50,947	1,160	52,600	911,463	0	20	11,090	109,764	0	0	2	5,083	0	0
1 week <sup>1</sup>	15,678	1,826	6,679	1,608	3,308	30,001	537	1,590	1,588	1,348	0	0	0	996	62	0
2 weeks <sup>1</sup>	5,523	85	476	173	62	8,921	518	183	632	150	0	0	0	35	0	0
1 month <sup>2</sup>	8,755	576	191	0	169	8,281	0	119	2,547	117	0	0	5	16	0	0
2 months <sup>2</sup>	525	5	80	0	58	644	0	45	1,518	39	0	0	0	14	0	0
3 months <sup>3</sup>	2,009	292	110	0	314	819	0	0	3	277	0	0	0	1	0	0
6 months <sup>3</sup>	415	45	0	0	1	644	0	0	0	121	0	0	0	6	0	0
over 6 months	914	13	0	0	833	5,021	0	1,295	1	151	0	0	6	14	0	0
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	4,968	579	894	71	5,771	11,396	403	303	691	308	0	0	0	71	40	0

<sup>1</sup> Standard term +/- 2 calendar days.

<sup>2</sup> Standard term +/- 5 calendar days.

<sup>3</sup> Standard term +/- 10 calendar days.

## 3.2. Exchange Market

Table 3.2.1

### Trades at the Unified Trading Session of Moscow Exchange

	US dollar				Euro	
	weighted average exchange rate, rubles/US dollar		trading volume, millions of US dollars		weighted average exchange rate, rubles/euro	trading volume, millions of euros
	today <sup>1</sup>	tomorrow <sup>2</sup>	today <sup>1</sup>	tomorrow <sup>2</sup>		
<b>2011</b>						
January	29.9704	29.9801	16,959.2	48,304.0	40.2168	5,120.0
February	29.2639	29.2744	18,392.6	61,852.1	39.9226	6,906.5
March	28.4540	28.4621	25,459.3	84,800.6	39.8183	7,949.8
April	28.0294	28.0127	23,372.9	74,311.4	40.5905	6,631.7
May	27.9431	27.9221	22,782.2	86,548.6	40.0166	7,255.0
June	27.9973	27.9913	24,559.9	74,511.4	40.2504	7,922.4
July	27.9185	27.9333	23,508.4	83,188.5	39.8506	9,254.5
August	28.7957	28.8367	31,895.8	121,920.4	41.1981	8,350.1
September	30.8725	30.8548	33,792.9	128,851.4	42.3566	9,260.8
October	31.1668	31.2751	34,008.2	120,104.5	42.8860	7,999.7
November	30.8860	30.8816	31,855.8	122,465.5	41.8322	8,699.2
December	31.5337	31.5029	38,111.1	111,655.8	41.4680	9,754.0
<b>2012</b>						
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
<b>2013</b>						
January	30.2028	30.2129	25,834.5	73,627.4	40.2867	9,844.7
February	30.2022	30.2031	25,909.0	77,469.1	40.3152	10,697.1
March	30.8136	30.8202	29,811.2	81,246.9	39.9116	11,382.1
April	31.3377	31.3574	41,538.0	123,904.6	40.7728	13,162.4
May	31.3696	31.4034	33,709.2	78,252.6	40.6023	9,599.7
June	32.3447	32.3511	40,126.4	107,918.1	42.6779	12,474.8
July	32.7308	32.7612	40,901.0	92,382.4	42.8503	13,862.8
August	33.0267	33.0433	36,721.4	76,155.6	43.9776	13,483.1
September	32.4705	32.5407	39,822.5	94,141.7	43.4953	14,125.4
October	32.0549	32.0655	38,754.5	79,233.8	43.7623	12,754.9

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

<sup>2</sup> Settlement time not later than the business day following the transaction day.

Table 3.2.2

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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<b>2012</b>														
January	45,856	33,819	42,028	13,770	768	307	486	333	62	2	2	0	16	119
February	55,469	41,519	51,201	15,345	1,065	562	735	211	63	2	3	0	12	220
March	61,315	47,317	56,130	16,427	1,066	462	756	182	63	3	3	0	23	200
April	56,060	43,113	51,344	14,768	1,211	532	789	186	61	2	3	0	33	79
May	55,344	42,371	50,730	14,863	924	587	661	317	93	3	2	0	19	116
June	57,893	45,052	53,176	14,915	833	688	706	185	58	4	2	3	35	129
July	57,661	44,409	52,850	15,252	996	681	549	372	76	6	1	0	29	100
August	58,435	46,458	54,002	13,687	831	547	692	379	127	5	1	0	39	100
September	63,061	50,402	58,261	14,197	1,327	624	719	284	129	5	2	0	86	84
October	56,457	44,540	52,049	13,313	1,037	643	622	386	140	21	2	0	87	74
November	55,829	44,212	50,710	13,700	765	755	871	347	135	6	5	1	81	70
December	60,254	49,775	54,962	12,986	605	709	951	227	93	10	14	0	59	116
<b>2013</b>														
January	57,061	44,915	51,581	14,445	802	1,009	718	227	187	12	5	0	45	176
February	62,729	49,582	55,629	15,944	1,336	1,378	871	244	295	8	5	0	21	146
March	68,358	54,307	61,692	16,980	1,336	855	912	227	235	11	4	1	11	145
April	75,050	61,261	67,187	17,979	1,203	1,116	733	182	207	9	3	0	13	207

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
<b>2012</b>														
January	1,802	1,177	1,736	546	23	25	46	32	2	5	—	0	5	8
February	1,828	1,171	1,727	602	15	31	80	5	1	4	0	—	4	17
March	1,745	1,153	1,631	507	19	57	86	8	1	3	0	0	5	20
April	1,675	1,123	1,469	479	92	43	76	33	2	6	0	—	5	23
May	1,890	1,370	1,755	490	64	18	50	3	2	3	0	0	2	22
June	1,722	1,230	1,583	425	94	17	40	7	11	3	0	0	7	25
July	1,517	982	1,411	431	25	44	103	4	0	2	—	5	8	19
August	1,491	985	1,408	421	59	13	46	19	2	7	—	—	8	13
September	1,880	1,440	1,782	310	18	55	68	49	0	16	—	0	9	14
October	1,550	1,240	1,465	250	19	14	56	10	1	18	—	—	13	15
November	1,679	1,301	1,500	415	11	25	57	5	0	23	0	0	8	13
December	2,364	1,621	2,154	611	64	57	147	20	3	1	1	—	6	43
<b>2013</b>														
January	1,290	885	1,140	286	31	113	65	29	2	3	0	0	4	23
February	1,298	931	1,156	270	24	125	60	3	1	1	1	0	3	21
March	2,081	1,591	1,911	300	76	131	78	21	16	8	0	0	4	26
April	1,523	1,242	1,399	269	23	29	39	16	2	7	0	0	1	17

Table 3.2.4

## Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

	Of which:							
	1	2	3	4	5	6	7	8
	Total foreign currency receipts <sup>1</sup>	banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts <sup>2</sup>	
<b>2012</b>								
2009	136,196.76	14,766.16	27,823.13	35,373.83	46,141.20	8,763.99	3,328.45	
2010	116,493.28	5,644.58	25,766.38	33,983.30	38,805.06	9,747.13	2,546.83	
2011	129,923.39	10,815.90	29,603.35	33,876.37	42,413.03	10,271.40	2,787.17	
2012	146,192.56	16,970.46	32,790.04	33,097.54	49,015.49	10,764.01	3,555.03	
<b>2013</b>								
August	12,931.08	2,383.92	2,785.31	2,296.48	3,993.18	1,132.03	340.18	
September	12,031.11	2,073.62	2,411.57	2,467.40	3,718.11	1,048.95	311.46	
October	12,616.36	963.15	2,981.73	3,097.58	4,189.65	1,082.05	302.21	
November	11,616.86	754.60	2,868.81	2,803.93	3,989.17	926.60	273.75	
December	14,600.11	1,357.44	3,229.38	3,694.34	5,031.39	933.15	354.42	
<b>2013</b>								
January	9,799.77	817.70	2,443.05	2,486.98	3,179.19	636.04	236.81	
February	11,842.20	566.18	3,062.29	3,394.67	3,925.25	659.81	234.01	
March	12,223.41	1,101.62	3,215.82	3,289.71	3,642.08	743.15	231.04	
April	13,227.55	952.93	3,084.77	3,908.01	4,142.17	863.74	275.94	
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	

**Table 3.2.4 (end)**  
(millions of US dollars)

	Total foreign cash expenses <sup>3</sup>	Of which:									Foreign cash balances at end of reporting period
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses <sup>2</sup>	15	16		
1	9	10	11	12	13	14	15	16			
2009	138,190.24	18,151.72	27,485.41	50,316.95	35,239.16	1,530.63	5,466.38	5,531.98			
2010	117,003.78	14,992.70	25,493.95	39,455.94	30,679.23	2,118.71	4,263.48	4,605.49			
2011	129,318.89	7,014.89	29,675.57	51,833.11	33,673.81	3,280.97	3,833.16	5,232.69			
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			
<b>2012</b>											
August	12,857.89	237.19	2,810.71	6,321.41	3,029.77	165.87	292.95	5,134.08			
September	11,485.15	193.20	2,430.79	5,490.41	2,917.25	156.69	296.81	5,724.19			
October	12,408.84	551.27	2,986.74	5,109.87	3,226.36	181.82	352.77	6,016.23			
November	12,075.21	612.66	3,001.37	4,892.35	3,092.18	168.00	308.64	5,562.65			
December	14,158.71	826.67	3,270.45	5,642.68	3,868.56	187.71	362.64	6,010.57			
<b>2013</b>											
January	9,572.33	477.33	2,466.37	3,687.00	2,497.75	138.40	305.47	6,322.93			
February	11,780.37	1,306.17	3,086.53	3,744.25	3,172.87	163.46	307.10	6,302.39			
March	12,349.55	1,504.63	3,177.94	4,089.48	2,971.69	171.57	434.24	6,125.98			
April	13,226.85	1,204.46	3,100.94	4,858.48	3,478.85	200.96	383.17	6,175.04			
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			

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

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

<sup>3</sup> Excluding payments related to interbranch turnover.

Table 3.2.5

## Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		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
	<b>US Dollar</b>								
<b>2012</b>									
January	1,210	1,772	937.69	1,298.84	31.0390	31.3615	0.32	58.53	67.01
February	1,656	2,080	990.75	1,770.58	29.7572	29.9660	0.21	63.61	70.81
March	1,288	1,851	1,150.35	1,921.22	29.1943	29.5764	0.38	64.37	66.27
April	1,567	1,430	1,176.77	1,843.28	29.3318	29.6958	0.36	70.21	62.48
May	1,517	1,536	1,319.57	1,890.66	30.8272	31.1454	0.32	69.45	64.52
June	1,804	1,602	1,293.42	1,866.38	32.7537	33.2043	0.45	72.63	63.71
July	1,264	1,736	1,252.61	2,219.24	32.3372	32.7030	0.37	66.56	62.05
August	1,082	1,842	1,320.55	2,342.46	31.7861	32.1756	0.39	63.89	68.78
September	1,234	1,790	1,262.18	2,201.97	31.2857	31.6392	0.35	64.66	72.30
October	1,552	1,598	1,353.43	2,197.41	30.9847	31.3242	0.35	70.26	70.15
November	1,649	1,693	1,207.13	1,938.44	31.2366	31.5759	0.34	73.68	68.57
December	2,142	1,748	1,218.34	2,119.64	30.5955	30.9513	0.36	73.05	67.03
<b>2013</b>									
January	1,698	1,650	1,031.24	1,458.00	30.0594	30.4689	0.41	72.65	66.80
February	2,281	1,386	1,101.01	1,575.90	30.0612	30.3728	0.31	76.93	60.15
March	2,012	1,341	1,190.68	1,689.70	30.6532	31.0119	0.36	75.60	56.93
April	2,111	1,518	1,254.92	1,986.72	31.2060	31.5175	0.31	69.75	63.50
May	1,445	1,349	1,221.01	1,797.31	31.1855	31.5334	0.35	70.96	60.12
June	1,896	1,424	1,273.40	1,945.32	32.1464	32.5696	0.42	70.65	60.00
July	1,544	1,545	1,315.99	2,196.18	32.6325	32.9616	0.33	69.94	58.89
August	1,431	1,537	1,316.56	2,149.88	32.8394	33.2482	0.41	69.34	60.31



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
	<b>Euro</b>								
<b>2012</b>									
January	990	1,548	612.17	531.01	40.1005	40.5409	0.44	40.39	30.93
February	1,184	1,599	584.35	672.22	39.2678	39.6553	0.39	35.40	27.35
March	989	1,511	605.31	858.87	38.5457	39.0167	0.47	34.33	31.91
April	921	1,382	618.27	823.41	38.6032	39.0465	0.44	28.52	35.48
May	947	1,310	700.64	901.63	39.2456	39.8196	0.57	29.31	33.54
June	906	1,238	738.74	1,025.14	40.9685	41.5779	0.61	26.06	33.87
July	768	1,492	792.08	1,219.77	39.7859	40.2430	0.46	31.49	36.07
August	706	1,344	868.86	1,109.26	39.4014	39.8266	0.43	34.03	29.43
September	503	1,260	1,250.83	869.65	40.2197	40.7067	0.49	33.55	25.85
October	903	1,391	729.56	768.67	40.1302	40.5823	0.45	28.53	27.67
November	882	1,548	600.41	706.54	40.0564	40.5477	0.49	25.12	29.35
December	1,191	1,474	592.06	888.36	40.1434	40.5541	0.41	25.90	31.03
<b>2013</b>									
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



### 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
2.10.2013	SU26215RMFS2	3,605	—	39,984.88	10,000.00	9,827.96	97.70	97.74	7.46	130,000.00
2.10.2013	SU25081RMFS9	1,582	—	28,907.03	10,000.00	9,913.29	98.15	98.18	6.80	—
9.10.2013	SU26210RMFS3	2,254	—	58,441.90	13,068.06	13,296.21	99.63	99.66	6.98	16,023.00
9.10.2013	SU26212RMFS9	5,215	—	28,607.34	15,000.00	14,403.65	94.75	94.81	7.80	49,545.65
16.10.2013	SU26215RMFS2	3,591	—	21,940.52	14,722.66	14,483.00	97.50	97.57	7.49	115,277.34
16.10.2013	SU25081RMFS9	1,568	—	16,824.21	11,616.10	11,558.07	98.28	98.31	6.77	—
23.10.2013	SU26214RMFS5	2,408	—	90,751.24	20,000.00	20,003.45	97.50	97.56	6.98	130,000.00
23.10.2013	SU26212RMFS9	5,201	—	67,387.78	10,000.00	9,759.19	96.06	96.10	7.64	39,545.65
30.10.2013	SU26215RMFS2	3,577	—	94,528.10	9,999.99	9,994.49	98.87	98.87	7.29	105,277.35
30.10.2013	SU25081RMFS9	1,554	—	78,761.34	25,000.00	24,970.83	98.42	98.46	6.73	—

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.
23.07.2008	16.10.2013	SU26201RMFS2	47,000.00	47,000.00	—	—	—
23.07.2008	16.10.2013	SU26201RMFS2	767.51	47,000.00	21	16.33	6.55
13.04.2011	23.10.2013	SU26205RMFS3	5,685.00	150,000.00	5	37.90	7.60
25.04.2012	23.10.2013	SU25080RMFS1	5,535.00	150,000.00	3	36.90	7.40

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
<b>2011</b>				
1.01	0.00	65.16	33.66	1.17
1.02	0.00	65.10	33.72	1.18
1.03	0.00	68.15	30.75	1.10
1.04	0.00	69.56	29.40	1.05
1.05	0.00	70.47	28.51	1.02
1.06	0.00	70.88	28.12	1.00
1.07	0.00	71.80	27.23	0.97
1.08	0.00	72.22	26.83	0.96
1.09	0.00	72.94	26.11	0.95
1.10	0.00	65.00	34.14	0.86
1.11	0.00	65.12	34.02	0.86
1.12	0.00	64.94	34.20	0.86
<b>2012</b>				
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
<b>2013</b>				
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

Table 3.3.4

## Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %				
	1	2	3	4	5	6	7	8	9	
		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	
<b>2013</b>										
1.10	7.12	—	7.39	6.10	7.05	—	7.67	—	—	
2.10	7.12	—	7.40	6.19	7.40	—	7.96	6.19	—	
3.10	7.08	—	7.35	6.19	7.31	—	7.77	—	—	
4.10	7.08	—	7.37	6.19	7.12	—	7.85	—	—	
7.10	7.10	—	7.36	6.19	7.32	—	7.39	—	—	
8.10	7.11	—	7.41	6.19	7.25	—	7.07	—	—	
9.10	7.12	—	7.41	6.19	7.46	—	7.50	—	—	
10.10	7.14	—	7.40	6.19	7.27	—	7.48	—	—	
11.10	7.12	—	7.36	6.19	7.28	—	7.91	—	—	
14.10	7.12	—	7.35	6.19	7.28	—	8.13	—	—	
15.10	7.15	—	7.44	6.19	7.43	—	7.33	—	—	
16.10	7.13	—	7.44	6.19	7.55	—	7.59	—	—	
17.10	7.08	—	7.47	6.19	7.35	—	7.41	—	—	
18.10	7.05	—	7.43	6.19	7.39	—	6.92	—	—	
21.10	7.06	—	7.38	6.19	7.39	—	7.47	—	—	
22.10	7.02	—	7.37	6.19	7.48	—	7.12	—	—	
23.10	7.00	—	7.38	6.19	7.46	—	7.23	—	—	
24.10	7.02	—	7.40	6.19	7.28	—	7.31	—	—	
25.10	7.05	—	7.45	6.19	7.20	—	7.42	—	—	
28.10	7.04	—	7.42	6.19	7.35	—	7.39	—	—	
29.10	7.06	—	7.43	6.19	7.10	—	6.93	—	—	
30.10	7.02	—	7.34	6.19	7.15	—	7.00	—	—	
31.10	7.03	—	7.34	6.19	7.20	—	8.04	—	—	

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	10	11	12	13	14	15	16	17
<b>2013</b>												
1.10	0.08	—	—	—	2,432,461.95	—	—	—	—	—	921,884.21	24,099.48
2.10	0.12	—	—	—	2,452,461.95	—	—	—	—	—	921,884.21	24,099.48
3.10	0.14	—	—	—	2,452,461.95	—	—	—	—	—	921,884.21	24,099.48
4.10	0.18	—	—	—	2,452,461.95	—	—	—	—	—	921,884.21	24,099.48
7.10	0.04	—	—	—	2,452,461.95	—	—	—	—	—	921,884.21	24,099.48
8.10	0.07	—	—	—	2,452,461.95	—	—	—	—	—	921,884.21	24,099.48
9.10	0.11	—	0.01	—	2,480,530.01	—	—	—	—	—	921,884.21	24,099.48
10.10	0.19	—	—	—	2,480,530.01	—	—	—	—	—	921,884.21	24,099.48
11.10	0.14	—	0.01	—	2,480,530.01	—	—	—	—	—	921,884.21	24,099.48
14.10	0.13	—	—	—	2,480,530.01	—	—	—	—	—	921,884.21	24,099.48
15.10	0.08	—	—	—	2,480,530.01	—	—	—	—	—	921,884.21	24,099.48
16.10	0.08	—	0.01	—	2,459,868.77	—	—	—	—	—	921,884.21	24,099.48
17.10	0.12	—	—	—	2,459,868.77	—	—	—	—	—	921,884.21	24,099.48
18.10	0.12	—	—	—	2,459,868.77	—	—	—	—	—	921,884.21	24,099.48
21.10	0.08	—	0.01	—	2,459,868.77	—	—	—	—	—	921,884.21	24,099.48
22.10	0.13	—	0.04	—	2,459,868.77	—	—	—	—	—	921,884.21	24,099.48
23.10	0.16	—	0.10	—	2,489,868.76	—	—	—	—	—	921,884.21	24,099.48
24.10	0.13	—	0.02	—	2,489,868.76	—	—	—	—	—	921,884.21	24,099.48
25.10	0.10	—	—	—	2,489,868.76	—	—	—	—	—	921,884.21	24,099.48
28.10	0.09	—	—	—	2,489,868.76	—	—	—	—	—	921,884.21	24,099.48
29.10	0.11	—	0.05	—	2,489,868.76	—	—	—	—	—	921,884.21	24,099.48
30.10	0.10	—	0.05	—	2,524,868.75	—	—	—	—	—	921,884.21	24,099.48
31.10	0.13	—	—	—	2,524,868.75	—	—	—	—	—	921,884.21	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
	18	19	20	21	22	23	24	25
<b>1</b>								
<b>2013</b>								
1.10	2,509,626.29	—	917,406.66	25,324.22	3.94	—	6.11	2.72
2.10	2,530,457.91	—	917,081.86	25,277.71	3.95	—	6.10	2.71
3.10	2,534,123.16	—	919,921.83	25,281.56	3.95	—	6.12	2.71
4.10	2,535,249.25	—	918,040.92	25,285.42	3.95	—	6.10	2.71
7.10	2,533,653.28	—	919,318.13	25,297.47	3.94	—	6.10	2.70
8.10	2,534,088.09	—	916,773.92	25,301.32	3.93	—	6.07	2.69
9.10	2,562,579.49	—	916,800.82	25,305.42	3.97	—	6.08	2.69
10.10	2,560,996.82	—	917,617.12	25,309.28	3.96	—	6.08	2.69
11.10	2,563,456.41	—	919,190.34	25,313.37	3.96	—	6.07	2.69
14.10	2,565,023.82	—	920,230.58	25,325.18	3.95	—	6.06	2.68
15.10	2,562,313.62	—	915,617.63	25,329.04	3.94	—	6.03	2.68
16.10	2,543,704.41	—	915,479.20	25,333.14	4.04	—	6.03	2.67
17.10	2,548,379.79	—	914,117.61	25,336.99	4.04	—	6.00	2.67
18.10	2,551,909.12	—	916,537.83	25,341.09	4.04	—	6.02	2.67
21.10	2,552,420.30	—	920,252.09	25,352.90	4.03	—	6.03	2.66
22.10	2,556,526.84	—	920,828.96	25,356.75	4.03	—	6.03	2.66
23.10	2,577,800.73	—	920,843.85	25,360.85	4.08	—	6.03	2.65
24.10	2,577,159.26	—	919,134.24	25,364.71	4.07	—	6.02	2.65
25.10	2,574,815.74	—	916,990.20	25,368.80	4.07	—	5.99	2.65
28.10	2,576,245.14	—	919,331.63	25,380.61	4.06	—	5.99	2.64
29.10	2,575,435.07	—	919,131.22	25,384.47	4.06	—	5.99	2.64
30.10	2,613,952.88	—	923,649.65	25,388.56	4.07	—	6.03	2.64
31.10	2,614,187.86	—	924,062.28	25,392.42	4.07	—	6.02	2.64

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
<b>2013</b>			
1.10	5.47	5.97	7.24
2.10	5.47	5.97	7.24
3.10	5.77	5.96	7.20
4.10	5.77	5.90	7.21
7.10	5.77	5.87	7.22
8.10	5.57	5.89	7.24
9.10	5.43	5.96	7.24
10.10	5.43	5.91	7.25
11.10	4.86	5.92	7.22
14.10	6.68	5.90	7.22
15.10	14.63	5.95	7.27
16.10	—	5.89	7.26
17.10	—	5.84	7.25
18.10	—	5.80	7.21
21.10	—	5.79	7.20
22.10	—	5.80	7.17
23.10	—	5.86	7.16
24.10	—	5.84	7.18
25.10	—	5.88	7.22
28.10	—	5.80	7.20
29.10	—	5.90	7.21
30.10	—	5.86	7.16
31.10	—	5.89	7.16



Table 3.4

## Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
<b>2013</b>			
1.10	1,471.73	1,438.04	34.05
2.10	1,454.29	1,421.94	36.89
3.10	1,456.49	1,427.81	35.24
4.10	1,474.21	1,443.15	35.94
7.10	1,480.20	1,444.32	28.86
8.10	1,505.14	1,471.65	62.76
9.10	1,501.01	1,461.00	47.68
10.10	1,516.73	1,484.82	50.56
11.10	1,513.03	1,477.00	33.97
14.10	1,510.20	1,473.97	24.14
15.10	1,531.67	1,495.31	38.58
16.10	1,531.57	1,500.25	37.83
17.10	1,512.32	1,491.85	42.51
18.10	1,533.35	1,516.62	37.53
21.10	1,533.61	1,514.39	27.93
22.10	1,528.76	1,518.54	33.07
23.10	1,507.26	1,494.96	44.56
24.10	1,502.46	1,493.85	35.16
25.10	1,504.48	1,492.20	40.85
28.10	1,511.51	1,493.11	30.89
29.10	1,516.17	1,491.56	34.27
30.10	1,516.00	1,493.14	36.39
31.10	1,510.21	1,480.42	36.94

## 4. CREDIT INSTITUTIONS PERFORMANCE

## 4.1. General Description

## Number and Structure of Credit Institutions

Table 4.1.1

	2012			2013										
	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	31.10
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	1,098	1,094	1,094	1,094	1,093	1,095	1,093	1,093	1,091	1,085	1,083	1,079	1,076	
of which:														
— banks	1,032	1,028	1,027	1,027	1,027	1,027	1,024	1,024	1,021	1,014	1,011	1,008	1,004	
— nonbanking credit institutions	66	66	67	66	66	68	69	69	70	71	72	71	72	
1.1. Registered 100 percent foreign-owned credit institutions	74	74	73	73	73	76	78	78	78	77	76	77	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	—	3	3	1	2	1	1	—	1	
of which:														
— banks	—	—	—	—	—	1	1	1	1	—	—	—	—	
— nonbanking credit institutions	1	—	1	1	—	2	2	—	1	1	1	—	1	
2. Credit institutions licensed to conduct banking operations — total	961	958	956	955	956	954	955	958	956	951	947	942	936	
of which:														
— banks	900	898	897	896	896	895	895	896	894	889	885	879	873	
— nonbanking credit institutions	61	60	59	59	60	59	60	62	62	62	62	63	63	
2.1. Credit institutions with licence (permission):														
— to attract funds of individuals	784	784	784	783	783	783	783	784	784	778	776	770	767	
— to conduct operations in foreign currency	649	648	648	648	650	651	652	655	653	650	646	641	633	
— credit institutions with general license	270	270	270	270	270	270	270	271	271	269	269	270	272	
— to conduct operations with precious metals:														
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—	
— licenses <sup>1</sup>	209	210	211	212	213	213	214	215	215	213	213	213	213	



Table 4.1.1 (end)

	2012												2013														
	31.10		30.11		31.12		31.01		28.02		31.03		30.04		31.05		30.06		31.07		31.08		30.09		31.10		
11. Operational offices of credit institutions — total	7,131	7,294	7,447	7,553	7,640	7,779	7,858	7,947	8,036	8,104	8,062	8,097	8,226	649	666	670	674	671	684	685	686	688	674	672	671	670	
of which Sberbank of Russia	114	113	118	122	123	123	123	123	123	134	133	136	136	109	108	113	117	118	118	118	125	126	127	130	130	130	
12. Mobile banking offices — total	136	136	137	138	137	138	135	134	133	133	135	137	139	134	130	131	135	135	135	134	134	133	129	124	124	126	
of which Sberbank of Russia	126	126	128	128	124	125	125	124	124	118	117	115	115	126	126	128	128	124	125	124	124	119	118	115	115	115	
13. Credit institutions with revoked licences	2,050	2,054	2,055	2,055	2,056	2,058	2,061	2,062	2,065	2,072	2,075	2,079	2,083	2,050	2,054	2,055	2,055	2,056	2,058	2,061	2,062	2,065	2,072	2,075	2,079	2,083	
14. Credit institutions subjected to liquidation																											
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) <sup>3</sup>																											
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total																											
of which:																											
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,589	1,593	1,594	1,594	1,595	1,596	1,599	1,600	1,601	1,605	1,607	1,610	1,614	460	460	460	460	460	461	461	461	463	466	467	468	468	
— credit institutions liquidated owing to reorganization	2	2	2	2	2	2	2	2	2	2	2	2	2	458	458	458	458	458	459	459	459	461	464	465	466	466	
of which:																											
— reorganization into branches of other banks	377	377	377	377	377	378	378	378	378	380	380	381	381	377	377	377	377	377	378	378	378	378	380	381	381	381	
— taken over by other banks (except for reorganized into branches)	81	81	81	81	81	81	81	81	81	84	85	85	85	81	81	81	81	81	81	81	81	83	84	85	85	85	
— 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	1	1	1	1	1	1	1	1	1	1	1	1	

<sup>1</sup> Issued since December, 1996 in accordance with the Bank of Russia Letter No. 367 of December 3, 1996.

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

<sup>3</sup> 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 <sup>1</sup>			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
<b>2006</b>				
31.12	153 (4)	85 (1)	66 (3)	130 (4)
<b>2007</b>				
31.03	158 (5)	87 (1)	69 (4)	136 (5)
30.06	180 (8)	99 (3)	79 (5)	156 (8)
30.09	190 (8)	101 (3)	87 (5)	164 (8)
31.12	202 (9)	109 (5)	91 (4)	175 (9)
<b>2008</b>				
31.03	206 (8)	110 (4)	94 (4)	179 (8)
30.06	215 (8)	112 (4)	101 (4)	187 (8)
30.09	221 (8)	116 (4)	103 (4)	193 (8)
31.12	221 (8)	116 (4)	103 (4)	193 (8)
<b>2009</b>				
31.03	223 (8)	117 (4)	104 (4)	194 (8)
30.06	228 (16)	117 (9)	110 (7)	193 (16)
30.09	226 (18)	115 (10)	110 (8)	190 (18)
31.12	226 (18)	114 (10)	111 (8)	189 (18)
<b>2010</b>				
31.03	224 (18)	115 (9)	108 (9)	188 (17)
30.06	219 (16)	114 (8)	104 (8)	182 (15)
30.09	222 (17)	116 (8)	105 (9)	185 (16)
31.12	220 (18)	116 (7)	103 (11)	183 (17)
<b>2011</b>				
31.03	220 (17)	118 (7)	101 (10)	186 (16)
30.06	219 (18)	116 (7)	102 (11)	186 (18)
30.09	225 (20)	123 (8)	101 (12)	193 (19)
31.12	230 (22)	124 (8)	104 (14)	197 (21)
<b>2012</b>				
31.03	234 (23)	127 (9)	105 (14)	201 (22)
30.06	236 (23)	127 (9)	107 (14)	204 (22)
30.09	239 (27)	133 (13)	104 (14)	210 (26)
31.12	244 (28)	135 (13)	107 (15)	214 (27)
<b>2013</b>				
31.03	246 (28)	134 (13)	111 (15)	217 (27)
30.06	248 (28)	133 (13)	114 (15)	218 (27)
30.09	252 (26)	134 (12)	117 (14)	220 (24)

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

Table 4.1.3

## Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
<b>2011</b>										
31.12	15	1.5	18	1.8	41	4.2	62	6.3	199	20.3
<b>2012</b>										
31.01	15	1.5	18	1.8	41	4.2	54	5.5	192	19.7
29.02	15	1.5	18	1.8	41	4.2	49	5.0	187	19.2
31.03	15	1.5	18	1.8	41	4.2	48	4.9	184	18.9
30.04	15	1.5	18	1.9	41	4.2	48	4.9	179	18.5
31.05	15	1.6	18	1.9	41	4.2	47	4.9	178	18.4
30.06	15	1.6	18	1.9	41	4.2	46	4.8	175	18.1
31.07	15	1.6	18	1.9	40	4.1	46	4.8	175	18.1
31.08	15	1.6	18	1.9	41	4.3	46	4.8	172	17.9
30.09	15	1.6	18	1.9	43	4.5	47	4.9	171	17.8
31.10	15	1.6	18	1.9	42	4.4	47	4.9	170	17.7
30.11	15	1.6	17	1.8	43	4.5	47	4.9	168	17.5
31.12	15	1.6	15	1.6	41	4.3	46	4.8	168	17.6
<b>2013</b>										
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

Table 4.1.3 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total units
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
<b>2011</b>											
31.12	263	26.9	101	10.3	114	11.7	143	14.6	22	2.2	978
<b>2012</b>											
31.01	271	27.8	103	10.6	116	11.9	144	14.8	22	2.3	976
29.02	277	28.4	103	10.6	117	12.0	145	14.9	22	2.3	974
31.03	281	28.8	101	10.4	120	12.3	145	14.9	22	2.3	975
30.04	283	29.2	100	10.3	119	12.3	145	14.9	22	2.3	970
31.05	285	29.5	94	9.7	121	12.5	146	15.1	22	2.3	967
30.06	286	29.6	93	9.6	123	12.7	146	15.1	22	2.3	965
31.07	285	29.5	94	9.7	123	12.7	147	15.2	22	2.3	965
31.08	283	29.4	93	9.7	125	13.0	147	15.3	23	2.4	963
30.09	282	29.3	92	9.6	122	12.7	149	15.5	23	2.4	962
31.10	281	29.2	92	9.6	122	12.7	151	15.7	23	2.4	961
30.11	278	29.0	94	9.8	119	12.4	154	16.1	23	2.4	958
31.12	276	28.9	95	9.9	123	12.9	154	16.1	23	2.4	956
<b>2013</b>											
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

Table 4.1.4

## Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity <sup>1</sup>											
	up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		total	
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %		
<b>2009</b>												
31.12	33	14.6	60	26.5	25	11.1	26 (13)	11.5	82 (5)	36.3	226	
<b>2010</b>												
31.03	34	15.2	56	25.0	27	12.0	26 (13)	11.6	81 (5)	36.2	224	
30.06	36	16.4	51	23.3	27	12.3	24 (9)	11.0	81 (7)	37.0	219	
30.09	34	15.3	54	24.3	26	11.7	28 (10)	12.6	80 (7)	36.0	222	
31.12	34	15.4	50	22.7	25	11.4	31 (12)	14.1	80 (6)	36.4	220	
<b>2011</b>												
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	
<b>2012</b>												
31.03	42	17.9	49	20.9	28	12.0	36 (14)	15.4	79 (9)	33.8	234	
30.06	46	19.5	48	20.3	25	10.6	41 (14)	17.4	76 (9)	32.2	236	
30.09	48	20.1	47	19.7	27	11.3	42 (17)	17.6	75 (10)	31.4	239	
31.12	49	20.1	49	20.1	29	11.9	44 (19)	18.0	73 (9)	29.9	244	
<b>2013</b>												
31.03	49	19.9	48	19.5	30	12.2	45 (19)	18.3	74 (9)	30.1	246	
30.06 <sup>2</sup>	47	19.0	47	19.0	33	13.3	44 (18)	17.7	77 (10)	31.0	248	
30.09	48	19.0	48	19.0	37	14.7	42 (18)	16.7	77 (8)	30.6	252	

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

<sup>2</sup> 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 Indicators of Credit Institutions Performance Grouped by Assets

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 30.09.2013										Total
	1—5	6—20	21—50	51—200	201—500	501—942					
Number of branches throughout the RF territory, units	263	191	404	617	382	236					2,093
Loans, deposits and other funds extended — total	20,974,125	7,400,038	4,161,157	4,492,327	1,507,274	327,978					38,862,899
of which: overdue debt	570,570	474,901	152,844	153,013	38,099	9,859					1,399,287
of which extended to											
— organizations	12,951,367	4,383,887	2,138,903	2,497,131	983,266	213,154					23,167,709
of which: overdue debt	444,811	336,345	81,288	75,517	24,882	6,392					969,236
— individuals	4,466,664	1,876,503	1,269,647	1,405,810	309,196	73,774					9,401,594
of which: overdue debt	120,056	138,508	70,890	77,034	12,683	3,362					422,534
— credit institutions	2,805,462	873,512	655,128	438,759	176,865	37,800					4,987,526
of which: overdue debt	5,587	48	666	461	534	105					7,401
Investments in government securities and the Bank of Russia bonds	461,283	146,363	89,326	198,290	35,333	4,691					935,286
Investments in bills	54,044	70,321	46,391	83,566	63,411	19,788					337,520
Investments in equities and shares of resident organizations other than credit institutions	388,026	52,265	52,584	52,490	15,820	1,887					563,073
Total funds in organizations accounts	2,627,427	1,224,116	682,176	930,753	456,145	147,409					6,068,026
Total budget and extrabudgetary funds in accounts	12,601	13,886	1,167	24,219	132	5					52,009
Deposits of individuals accepted by credit institutions	8,807,055	2,281,991	1,648,820	2,216,445	843,408	147,994					15,945,713
Credit institutions bonds, bills and acceptances	898,487	498,381	435,557	307,358	82,769	9,711					2,232,262
Equity capital	3,323,475	1,278,480	725,675	954,804	377,433	138,343					6,798,209
Total assets	27,843,710	10,364,775	6,164,238	6,985,997	2,424,867	564,297					54,347,884

Table 4.1.6

## Financial Performance of Credit Institutions

	Total profit "++" / loss "--" for the current year, millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions for the current year, millions of rubles	Share of loss-making credit institutions, %	Current-year profit allocation, millions of rubles
<b>2011</b>						
31.12	848,217	853,842	94.9	5,626	5.1	173,171
<b>2012</b>						
31.01	102,657	108,980	80.7	6,324	19.3	9,523
29.02	182,333	188,127	83.2	5,794	16.8	22,386
31.03	267,865	272,361	90.4	4,497	9.6	36,023
30.04	341,965	348,915	86.9	6,950	13.1	71,148
31.05	416,394	424,549	84.9	8,155	15.1	89,485
30.06	507,011	512,398	90.9	5,387	9.1	106,764
31.07	589,972	598,425	88.3	8,453	11.7	107,534
31.08	677,792	686,823	89.8	9,032	10.2	121,473
30.09	750,074	760,481	92.2	10,408	7.8	136,198
31.10	833,742	848,793	90.7	15,051	9.3	167,309
30.11	930,133	941,277	91.0	11,144	9.0	186,336
31.12	1,011,889	1,021,250	94.2	9,361	5.8	210,230
<b>2013</b>						
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

Table 4.1.7

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

	of which											
	Own funds (capital) of credit institutions, billions of rubles		credit institutions going through insolvency prevention measures		credit institutions with capital less than 180 millions of rubles		credit institutions with capital from 180 to 300 millions of rubles		credit institutions with capital from 300 to 900 millions of rubles		credit institutions with capital more than 900 millions of rubles	
	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	number of credit institutions, units
<b>2012</b>												
31.08	5,685.9	7	225.9	51	2.3	61.4	273	146.3	284	5,250.0	345	
30.09	5,645.6	6	219.2	52	2.3	61.8	272	145.4	282	5,216.8	346	
31.10	5,805.4	6	218.9	50 <sup>1</sup>	-0.5 <sup>1</sup>	62.1	271	142.3	276	5,382.7	352	
30.11	6,042.5	6	223.1	49	2.4	60.8	264	144.3	279	5,612.0	354	
31.12	6,112.9	5	212.4	53	2.4	57.1	247	148.7	293	5,692.3	357	
<b>2013</b>												
31.01	6,133.6	5	211.1	47	2.2	57.4	247	149.8	293	5,713.0	357	
28.02	6,187.7	5	214.9	45	2.1	57.4	247	148.6	290	5,764.6	361	
31.03	6,299.8	5	216.0	47	2.1	55.8	240	145.3	288	5,880.7	369	
30.04	6,339.4	5	216.2	46	2.3	54.4	234	148.4	294	5,918.2	368	
31.05	6,385.3	5	215.5	48	2.7	53.6	230	149.3	294	5,964.3	370	
30.06	6,567.6	5	210.5	60	2.9	53.0	226	146.5	291	6,154.6	374	
31.07	6,625.9	5	221.0	59	2.9	53.3	226	143.7	285	6,205.0	375	
31.08	6,713.4	5	227.9	55	2.6	49.8	213	149.3	297	6,283.7	374	
30.09	6,798.2	5	227.7	54	2.5	48.0	204	150.4	300	6,369.6	376	
Memo: own funds (capital) adequacy ratio as of 30.09.2013, %	13.4	12.1	32.7	24.8	16.8	13.3						

<sup>1</sup> Including credit institutions with negative own funds (capital) which banking license was revoked or on which the decision on insolvency preventions was taken after the reporting date.



Таблица 4.2.2

## Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		by maturity:									
total		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years			
1	2	3	4	5	6	7	8	9	10		
<b>2011</b>											
31.12	8,367,397	5,488,017	77,571	1,113,787	1,002,862	1,030,012	695,732	809,770	758,283		
<b>2012</b>											
31.01	7,524,239	4,863,466	90,042	999,323	630,896	820,780	763,111	797,798	761,515		
29.02	7,325,324	4,768,431	69,449	734,889	675,006	827,653	862,152	823,489	775,793		
31.03	7,446,730	4,857,531	72,452	734,573	704,194	856,836	886,870	823,051	779,555		
30.04	7,797,139	5,001,794	71,800	663,722	784,184	946,881	932,635	822,906	779,667		
31.05	8,252,438	5,197,354	70,130	803,620	689,517	1,075,966	931,307	840,617	786,198		
30.06	8,215,424	5,074,692	68,533	777,528	698,842	956,825	955,348	830,588	787,028		
31.07	8,451,909	5,200,882	73,866	766,141	729,228	1,044,256	911,018	867,538	808,834		
31.08	8,928,520	5,576,566	73,500	766,754	789,767	1,307,348	920,966	902,299	815,932		
30.09	8,916,407	5,623,184	61,468	748,507	710,710	1,445,683	904,036	913,028	839,753		
31.10	9,308,526	5,744,014	72,066	785,068	782,281	1,444,170	847,335	971,586	841,507		
30.11	9,210,052	5,680,054	89,576	953,665	932,007	1,083,406	810,762	994,118	816,520		
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		
<b>2013</b>											
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		

**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				
<b>2011</b>													2,018		
31.12	2,879,380	4,668	191,468	115,181	134,053	205,709	1,090,122	1,138,180	2,197,699	2,362,454	144,004	2,018			
<b>2012</b>													2,350		
31.01	2,660,773	3,697	141,356	90,409	139,594	193,516	1,037,123	1,055,078	2,251,029	2,248,339	140,984	2,350			
29.02	2,556,893	3,659	121,772	84,377	121,754	173,706	999,055	1,052,570	2,088,725	2,041,238	136,147	2,542			
31.03	2,589,199	4,443	95,810	92,494	119,307	164,383	1,031,967	1,080,795	1,980,729	2,144,172	136,018	2,615			
30.04	2,795,345	3,160	150,080	197,348	101,575	177,677	992,077	1,173,428	1,896,871	2,079,913	128,627	2,569			
31.05	3,055,084	5,470	124,484	105,094	102,075	290,391	1,077,617	1,349,954	1,837,416	2,243,359	138,439	2,131			
30.06	3,140,733	3,333	120,091	85,657	101,079	331,423	1,079,492	1,419,657	1,926,052	2,295,573	145,099	2,293			
31.07	3,251,027	5,306	141,552	222,356	92,773	222,994	1,095,335	1,470,712	2,021,452	2,240,495	145,806	2,370			
31.08	3,351,954	2,164	148,033	155,956	101,448	239,917	1,139,467	1,564,970	2,071,567	2,385,175	150,498	2,462			
30.09	3,293,223	3,298	133,537	117,723	106,111	271,580	1,112,789	1,548,185	2,120,852	2,196,751	157,711	2,448			
31.10	3,564,512	1,170	178,961	139,389	127,436	259,832	1,133,807	1,723,916	2,190,762	2,237,430	155,580	2,417			
30.11	3,529,998	3,119	169,757	120,737	117,185	251,926	1,094,745	1,772,530	2,205,074	2,225,364	158,595	2,644			
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			
<b>2013</b>													2,582		
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			

**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							
	demand deposits	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
<b>2012</b>															
January	1.3	1.4	4.4	5.2	6.7	7.7	5.8	6.9	7.5	4.5	6.6	8.5	8.2	4.8	8.7
February	1.1	1.9	4.0	5.2	6.9	7.7	5.3	6.5	7.7	4.1	6.4	7.4	8.3	4.4	7.6
March	1.1	1.3	2.0	5.2	6.8	7.6	5.3	6.4	7.7	4.6	6.1	7.2	8.0	4.8	7.6
April	1.1	2.0	5.0	5.2	6.9	7.8	5.5	6.8	7.6	4.8	6.0	7.1	7.8	4.9	7.9
May	1.0	1.2	4.5	5.3	6.3	6.7	5.2	6.2	7.3	5.3	6.2	7.1	8.0	5.4	7.4
June	1.6	2.3	5.2	5.3	6.4	7.0	5.4	6.4	7.4	5.4	6.7	7.3	7.8	5.5	7.9
July	1.3	1.5	4.4	5.3	6.6	6.5	5.3	6.2	7.3	5.2	6.7	7.7	7.9	5.4	8.6
August	1.3	1.5	4.1	5.3	6.2	6.5	5.2	6.1	7.6	5.0	6.8	7.3	8.1	5.2	8.4
September	1.5	2.3	5.1	5.4	6.3	7.1	5.5	6.4	7.6	5.0	6.8	7.7	8.7	5.2	7.9
October	2.0	2.2	4.8	5.8	6.6	7.3	5.8	6.7	7.9	5.6	6.9	7.7	8.4	5.7	8.9
November	1.8	2.6	5.6	5.9	6.8	7.5	6.0	6.8	8.3	5.7	7.0	7.9	8.6	5.8	8.6
December	1.8	2.0	4.6	6.0	6.8	7.8	6.1	7.0	8.5	5.9	7.4	8.3	8.7	6.1	8.3
<b>2013</b>															
January	1.7	2.2	7.2	6.0	6.8	8.1	6.1	7.1	8.5	5.1	6.9	8.2	8.4	5.4	9.4
February	1.7	3.0	6.6	6.0	6.8	8.1	6.2	7.1	8.3	5.2	6.8	7.8	8.4	5.4	8.7
March	1.5	1.8	4.8	6.0	6.7	8.1	6.1	7.0	8.2	5.5	6.6	7.5	8.3	5.6	8.6
April	1.3	2.0	5.6	6.0	6.8	8.2	6.1	7.1	8.2	5.5	6.5	7.2	8.1	5.6	7.6
May	1.1	1.4	4.9	5.7	6.6	7.4	5.7	6.6	8.0	5.6	6.5	7.3	8.0	5.8	8.0
June	1.3	2.1	5.2	5.5	6.5	7.3	5.6	6.4	7.8	5.6	6.4	7.1	7.8	5.7	7.4
July	1.3	1.5	4.8	5.5	6.3	7.0	5.4	6.3	7.7	5.5	6.4	7.0	7.8	5.6	7.9
August	1.4	1.5	5.0	5.5	6.4	6.8	5.3	6.2	7.5	5.5	6.2	7.1	7.4	5.6	8.1
September	1.3	2.1	5.3	5.5	6.5	7.0	5.4	6.3	7.7	5.6	6.3	7.0	7.4	5.6	8.0

**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	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
<b>in US dollars</b>															
<b>2012</b>															
January	0.5	0.6	1.3	2.2	3.2	4.2	3.1	3.5	4.7	0.3	1.7	3.0	4.2	0.5	5.9
February	0.3	0.6	1.6	2.2	3.6	4.2	3.0	3.5	4.8	0.5	1.7	3.1	4.2	0.6	5.8
March	0.5	0.6	1.4	2.3	3.1	4.3	3.0	3.5	4.7	0.3	1.8	2.2	3.7	0.5	5.0
April	0.5	0.9	1.8	2.3	3.2	4.4	3.2	3.6	4.8	0.3	1.3	2.1	3.3	0.5	5.9
May	0.3	0.5	1.3	2.1	3.2	4.1	2.8	3.2	4.3	0.3	1.9	2.7	2.8	0.7	5.9
June	0.5	0.8	1.7	2.2	3.0	3.9	2.8	3.2	4.2	0.2	1.2	2.7	3.1	0.4	5.8
July	0.4	0.5	1.3	2.2	3.1	4.0	2.9	3.3	4.6	0.2	0.6	2.9	3.1	0.3	5.3
August	0.5	0.6	1.4	2.1	3.2	4.0	2.8	3.3	4.3	0.3	2.3	2.8	3.8	0.5	5.9
September	0.7	0.9	1.7	2.1	3.1	4.0	2.9	3.3	4.2	0.3	3.1	2.3	3.1	0.5	5.8
October	0.5	0.6	1.1	2.1	3.1	4.0	3.0	3.3	4.3	0.2	1.7	2.3	4.1	0.4	5.5
November	1.5	1.5	1.5	2.1	3.1	4.0	2.9	3.2	4.4	0.3	1.9	2.1	4.1	0.4	4.9
December	0.5	0.6	1.1	2.3	2.8	4.1	3.1	3.4	4.4	0.3	1.9	2.2	4.6	0.5	5.4
<b>2013</b>															
January	0.4	0.4	1.7	2.1	3.3	4.0	2.6	3.3	4.2	0.2	1.4	3.7	3.3	0.3	5.4
February	0.5	0.7	1.6	2.3	3.0	4.2	3.0	3.4	4.4	0.3	1.6	2.0	3.8	0.5	5.3
March	0.5	0.7	1.6	1.9	3.2	4.2	3.0	3.4	4.3	0.2	1.3	2.2	2.6	0.6	3.4
April	0.5	0.6	1.3	2.0	2.9	4.0	2.9	3.3	4.1	0.2	2.1	1.5	2.0	0.5	3.4
May	0.5	0.6	1.3	1.7	2.9	3.9	2.5	3.0	3.9	0.3	1.8	2.4	2.8	0.5	3.4
June	0.8	0.9	1.5	1.7	2.7	3.5	2.6	2.9	3.5	0.2	1.5	2.6	3.6	0.4	5.0
July	1.1	1.1	1.1	1.6	2.5	3.4	2.6	2.8	3.7	0.2	1.2	2.1	2.9	0.3	3.0
August	0.6	0.6	1.4	1.8	2.7	3.3	2.5	2.8	3.6	0.3	2.2	2.2	2.9	0.4	2.8
September	0.6	0.7	1.3	1.6	2.8	3.3	2.4	2.7	3.6	0.2	1.3	1.7	1.3	0.4	2.5







Table 4.2.6

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

(millions of rubles)

	Deposit certificates										Savings certificates									
	total	of which by maturity:					total	of which by maturity:												
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 3 years		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 3 years								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15						
<b>2011</b>																				
31.12	13,396	29	1,028	655	565	10,609	405	11,518	122	20	1,872	2,755	4,944	366						
<b>2012</b>																				
31.01	12,796	0	463	537	545	10,586	405	11,131	0	4	1,463	2,823	4,939	415						
29.02	11,834	0	386	524	596	9,652	405	12,680	11	19	2,106	2,953	5,732	516						
31.03	11,553	0	15	493	720	9,435	405	19,744	16	73	4,945	4,323	8,415	618						
30.04	11,052	0	199	403	574	9,259	435	33,706	1	115	9,814	7,279	14,560	753						
31.05	10,906	0	165	447	580	9,180	405	57,788	15	124	14,789	11,650	28,921	953						
30.06	10,683	0	30	417	563	9,145	405	77,522	10	208	18,273	15,630	40,541	1,042						
31.07	10,893	0	281	408	606	9,078	405	95,125	12	178	19,851	19,423	52,246	1,206						
31.08	11,050	0	126	671	495	9,093	405	113,749	0	172	21,443	23,901	64,192	1,267						
30.09	10,710	0	21	695	453	9,014	405	146,412	0	231	22,428	27,721	88,829	3,739						
31.10	11,311	0	153	1,033	573	9,008	425	169,962	2	322	23,555	30,783	107,506	3,754						
30.11	11,573	0	304	1,034	803	8,948	405	196,484	0	254	24,455	34,077	129,423	3,852						
31.12	4,072	0	795	892	1,044	857	410	228,376	32	259	25,023	36,498	158,186	3,788						
<b>2013</b>																				
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						





## 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										
		of which:										credit institutions
		organizations										
		total	of which by maturity:							over 3 years	11	
1	2		3	4	5	6	7	8	9			10
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years			
<b>2012</b>												
30.09	24,199,077	6,913,959	15,850,488	614,135	402,052	835,237	2,754,288	4,698,352	5,691,147	1,434,630		
31.10	24,777,748	7,123,199	16,090,883	594,200	448,739	825,034	2,749,112	4,802,477	5,803,573	1,563,666		
30.11	25,110,510	7,304,790	16,263,589	641,252	420,954	829,734	2,812,337	4,834,885	5,852,511	1,542,131		
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		
<b>2013</b>												
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		

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

		Loans, Deposits and Other Funds in foreign currency												
		of which:											credit institutions	
		total		organizations										
		total	individuals	of which by maturity:									over 3 years	21
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	12	13	14	15	16	17	18	19	20					
<b>2012</b>														
30.09	7,154,781	261,896	4,525,324	76,665	92,698	210,861	690,715	915,243	2,427,158	2,365,733				
31.10	7,357,538	264,291	4,582,902	77,946	94,380	236,396	622,909	958,398	2,480,032	2,508,388				
30.11	7,364,246	259,191	4,491,232	100,560	87,271	221,237	558,653	940,912	2,472,191	2,611,815				
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				
<b>2013</b>														
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				

**Table 4.3.2**  
**Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals**  
 (% p.a.)

	On individual loans, by maturity						On nonfinancial organizations' loans, by maturity									
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 3 years	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	1 year to 3 years	over 3 years	over 1 year	
<b>2012</b>																
January	13.7	15.7	31.9	27.6	25.4	21.4	16.4	17.7	6.8	10.2	10.8	11.2	8.8	10.4	11.0	10.6
February	13.9	16.9	28.3	26.3	24.3	20.7	16.7	17.8	6.4	10.5	11.0	11.6	8.9	11.5	11.4	11.5
March	13.3	14.6	27.8	26.2	23.9	21.1	17.1	18.1	6.7	10.4	11.1	11.4	9.2	11.6	11.3	11.5
April	13.1	16.8	26.7	26.1	24.2	21.8	17.4	18.5	6.7	10.4	10.4	11.5	9.0	11.3	10.5	10.9
May	13.7	14.8	29.9	26.8	24.9	21.7	17.5	18.6	6.8	10.6	10.9	11.5	8.9	11.8	11.5	11.7
June	13.5	14.7	28.0	26.2	24.3	21.2	17.4	18.4	7.2	10.7	11.1	11.3	9.3	11.0	11.5	11.2
July	13.3	16.3	27.6	26.1	24.7	22.2	17.8	19.0	7.3	10.5	11.2	11.4	9.5	11.5	10.5	11.1
August	13.2	15.3	27.3	27.0	25.1	22.2	17.9	19.1	6.8	10.5	11.3	11.3	9.1	10.2	11.4	10.5
September	12.7	16.6	28.7	27.3	24.7	23.0	18.3	19.6	6.9	10.8	11.4	10.3	8.9	11.0	10.4	10.7
October	12.8	17.0	26.9	26.7	24.7	23.2	18.4	19.7	7.0	10.8	11.3	11.6	9.1	11.3	11.4	11.3
November	13.1	15.9	29.4	26.5	24.3	23.6	18.5	19.9	7.1	11.0	11.4	11.7	9.1	11.8	12.0	11.9
December	14.2	18.3	28.7	24.7	23.7	23.5	18.4	19.7	7.3	11.0	11.4	11.6	9.4	10.9	11.6	11.1
<b>2013</b>																
January	15.4	16.8	27.9	25.1	24.0	24.7	19.3	20.8	6.7	10.7	11.4	11.7	8.8	12.5	11.6	12.2
February	16.4	19.2	27.1	26.4	24.6	24.4	19.1	20.5	7.1	11.0	11.6	12.0	9.6	12.2	12.2	12.2
March	17.9	15.0	29.8	26.6	25.1	24.3	19.1	20.4	7.6	10.7	11.5	11.8	10.0	11.9	11.8	11.8
April	18.1	14.4	27.7	25.8	24.1	24.0	19.0	20.2	7.8	11.0	11.5	11.8	10.2	12.2	11.6	11.9
May	19.8	16.1	28.4	26.5	25.2	23.8	18.9	20.1	7.9	10.5	11.1	11.5	9.9	12.1	11.5	11.8
June	20.6	17.9	28.3	24.9	24.4	23.0	18.3	19.3	7.4	10.4	11.4	11.5	9.5	11.4	11.3	11.3
July	21.9	16.0	27.0	24.7	24.0	22.3	18.3	19.3	7.2	10.3	11.2	11.3	9.2	11.3	11.3	11.3
August	23.5	16.0	25.5	23.8	23.6	21.1	17.9	18.7	7.2	10.5	11.3	11.3	9.3	11.2	11.3	11.2
September	24.1	16.6	25.2	24.3	24.1	20.8	17.8	18.6	7.6	10.5	11.0	11.2	9.5	11.5	10.9	11.2



Table 4.3.3

### Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals

(% p.a.)

	On individual loans, by maturity										On nonfinancial organizations' loans, by maturity										
	up to 1 year					over 1 year					up to 1 year					over 1 year					
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 3 years	over 1 year	1 year to 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	1 year to 3 years	over 3 years	over 1 year					
<b>2012</b>																					
January	12.3	13.7	10.6	13.9	13.1	14.4	11.7	12.9	3.5	6.8	7.3	6.9	6.6	7.6	7.0	7.3					
February	12.3	13.8	10.0	12.4	12.4	12.5	11.0	11.8	4.3	6.4	7.2	7.8	6.7	7.8	7.8	7.8					
March	12.2	15.2	14.0	12.7	13.0	12.3	10.9	11.7	4.2	5.4	5.3	7.2	5.9	8.0	7.9	8.0					
April	12.7	16.1	13.2	11.8	12.6	12.4	10.7	11.5	1.2	5.1	6.0	6.7	3.8	7.1	7.7	7.4					
May	14.4	8.2	12.7	11.5	10.9	12.6	11.0	11.8	1.3	5.1	5.4	7.0	3.9	7.3	7.5	7.4					
June	14.3	9.9	12.5	12.2	11.9	13.2	10.7	12.1	3.2	4.1	6.8	6.9	5.6	8.3	9.1	8.5					
July	14.1	13.1	12.2	12.1	12.7	12.8	10.4	11.3	1.4	5.7	7.6	6.9	5.9	7.5	8.0	7.7					
August	12.3	13.0	11.3	13.2	12.5	12.8	11.1	11.9	1.3	4.5	5.6	7.8	4.1	7.6	9.3	8.3					
September	14.2	16.9	10.0	9.7	11.9	12.7	10.8	11.5	2.1	4.6	6.4	7.0	4.9	8.7	9.0	8.8					
October	10.6	14.2	11.5	12.5	12.0	12.0	10.7	11.7	2.6	7.1	5.7	7.0	5.9	8.5	7.4	7.9					
November	11.0	13.0	11.8	13.1	12.4	10.1	8.8	9.4	2.6	6.0	6.3	7.3	4.8	7.6	7.3	7.4					
December	10.7	13.8	14.1	11.7	12.0	9.7	11.3	10.4	2.3	6.4	6.5	6.6	5.5	7.1	8.2	7.8					
<b>2013</b>																					
January	10.7	12.3	13.2	12.7	11.5	11.6	9.9	10.4	2.3	6.2	5.6	8.0	5.4	7.1	7.7	7.4					
February	10.9	12.8	10.8	13.2	12.2	11.4	11.1	11.2	2.2	5.7	6.5	8.6	5.3	7.3	7.2	7.3					
March	10.2	14.3	13.3	11.9	11.5	7.1	11.0	8.3	1.1	6.9	7.6	4.7	3.5	6.6	7.6	7.1					
April	10.4	12.0	12.6	12.1	11.6	11.4	11.2	11.3	0.9	3.8	6.3	6.2	3.0	5.0	7.5	5.7					
May	10.7	11.3	11.3	11.0	10.9	11.9	11.1	11.5	0.5	5.6	6.9	7.3	1.6	6.8	7.7	7.2					
June	9.7	13.1	12.2	11.5	10.7	11.1	11.0	11.0	1.5	3.4	7.6	6.9	4.2	6.1	7.4	6.7					
July	10.0	11.3	13.6	12.6	11.1	12.4	10.7	11.3	0.9	4.3	6.4	6.1	3.6	5.7	6.7	6.4					
August	10.0	9.1	10.9	11.2	10.4	12.5	10.2	10.6	1.7	4.9	6.5	6.7	4.7	5.7	7.4	6.8					
September	10.2	8.3	10.2	11.6	10.2	11.7	11.3	11.4	1.1	5.1	6.4	8.0	4.1	6.4	6.6	6.6					

in US dollars

**Table 4.3.3 (end)**  
(% p.a.)

	On individual loans, by maturity										On nonfinancial organizations' loans, by maturity																											
	in euros					in euros					in euros					in euros																						
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	1 year to 3 years	over 3 years	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	1 year to 3 years	over 3 years	over 1 year															
<b>2012</b>																																						
January	9.9	11.1	14.4	13.9	11.9	15.1	13.1	13.4	7.5	7.9	7.5	7.9	7.5	8.5	7.9	7.3	7.3	7.7	7.4	9.9	11.1	14.4	13.9	11.9	15.1	13.1	13.4	7.5	7.9	7.5	7.9	7.5	7.9	7.3	7.3	7.7	7.4	
February	11.2	12.3	10.3	10.3	11.0	13.3	12.4	13.0	4.3	8.4	4.3	8.4	4.3	8.9	6.7	9.4	6.2	6.2	7.2	11.2	12.3	10.3	10.3	11.0	13.3	12.4	13.0	4.3	8.4	4.3	8.4	4.3	8.9	6.7	9.4	6.2	6.2	7.2
March	11.0	10.1	12.8	11.0	11.0	11.8	10.8	11.5	7.5	9.4	7.5	9.4	7.5	8.1	8.8	10.6	9.4	9.4	9.9	11.0	10.1	12.8	11.0	11.0	11.8	10.8	11.5	7.5	9.4	7.5	9.4	7.5	8.1	8.8	10.6	9.4	9.4	9.9
April	10.9	14.3	11.2	12.0	11.4	11.3	11.3	11.3	7.4	8.9	7.4	8.9	7.4	7.8	7.6	9.1	8.1	8.1	8.7	10.9	14.3	11.2	12.0	11.4	11.3	11.3	11.3	7.4	8.9	7.4	8.9	7.4	7.8	7.6	9.1	8.1	8.1	8.7
May	10.3	8.5	11.6	13.1	10.9	10.7	10.7	10.7	6.7	5.8	6.7	5.8	7.4	7.8	7.1	8.4	7.3	7.3	7.8	10.3	8.5	11.6	13.1	10.9	10.7	10.7	10.7	6.7	5.8	6.7	5.8	7.4	7.8	7.1	8.4	7.3	7.3	7.8
June	9.5	10.6	10.9	12.0	11.0	11.4	11.6	11.4	11.1	8.4	11.1	8.4	7.0	9.2	8.5	9.0	8.1	8.1	8.5	9.5	10.6	10.9	12.0	11.0	11.4	11.6	11.4	11.1	8.4	11.1	8.4	7.0	9.2	8.5	9.0	8.1	8.1	8.5
July	9.7	15.1	10.6	12.0	10.7	11.9	11.6	11.8	10.7	6.4	10.7	6.4	4.7	7.1	6.9	8.8	7.6	7.6	8.2	9.7	15.1	10.6	12.0	10.7	11.9	11.6	11.8	10.7	6.4	10.7	6.4	4.7	7.1	6.9	8.8	7.6	7.6	8.2
August	11.2	11.4	11.0	11.1	11.2	12.0	12.9	12.3	4.9	7.5	4.9	7.5	5.6	7.5	6.9	7.2	7.2	7.2	7.2	11.2	11.4	11.0	11.1	11.2	12.0	12.9	12.3	4.9	7.5	4.9	7.5	5.6	7.5	6.9	7.2	7.2	7.2	7.2
September	9.7	10.6	13.8	13.0	10.9	12.6	11.6	12.1	8.0	6.1	8.0	6.1	7.8	7.6	7.4	9.1	8.1	8.1	8.5	9.7	10.6	13.8	13.0	10.9	12.6	11.6	12.1	8.0	6.1	8.0	6.1	7.8	7.6	7.4	9.1	8.1	8.1	8.5
October	9.7	12.4	15.3	9.7	9.9	10.5	12.4	11.6	6.7	8.0	6.7	8.0	7.0	6.8	7.0	8.6	6.9	6.9	7.7	9.7	12.4	15.3	9.7	9.9	10.5	12.4	11.6	6.7	8.0	6.7	8.0	7.0	6.8	7.0	8.6	6.9	6.9	7.7
November	9.8	16.9	11.1	10.3	10.1	11.0	13.1	12.4	8.6	7.9	8.6	7.9	7.4	8.4	8.2	7.8	7.7	7.7	7.8	9.8	16.9	11.1	10.3	10.1	11.0	13.1	12.4	8.6	7.9	8.6	7.9	7.4	8.4	8.2	7.8	7.7	7.7	7.8
December	10.0	13.3	12.4	11.1	11.0	13.3	10.6	11.7	6.8	6.1	6.8	6.1	6.5	7.6	7.0	8.4	4.3	4.3	5.5	10.0	13.3	12.4	11.1	11.0	13.3	10.6	11.7	6.8	6.1	6.8	6.1	6.5	7.6	7.0	8.4	4.3	4.3	5.5
<b>2013</b>																																						
January	10.2	14.0	11.6	11.4	10.4	12.3	14.0	13.6	2.5	5.2	2.5	5.2	6.1	9.8	7.3	8.9	6.4	6.4	8.4	10.2	14.0	11.6	11.4	10.4	12.3	14.0	13.6	2.5	5.2	2.5	5.2	6.1	9.8	7.3	8.9	6.4	6.4	8.4
February	9.8	13.4	12.2	12.7	10.9	13.5	13.2	13.3	5.1	8.1	5.1	8.1	6.6	8.8	7.7	10.1	6.3	6.3	8.0	9.8	13.4	12.2	12.7	10.9	13.5	13.2	13.3	5.1	8.1	5.1	8.1	6.6	8.8	7.7	10.1	6.3	6.3	8.0
March	9.9	13.7	15.2	11.8	11.1	12.3	12.0	12.2	5.7	4.9	5.7	4.9	7.8	8.2	6.7	10.0	7.3	7.3	8.5	9.9	13.7	15.2	11.8	11.1	12.3	12.0	12.2	5.7	4.9	5.7	4.9	7.8	8.2	6.7	10.0	7.3	7.3	8.5
April	10.6	11.6	13.9	12.0	11.3	11.9	10.1	11.6	4.6	5.5	4.6	5.5	5.9	7.3	6.5	7.8	7.8	7.8	7.8	10.6	11.6	13.9	12.0	11.3	11.9	10.1	11.6	4.6	5.5	4.6	5.5	5.9	7.3	6.5	7.8	7.8	7.8	7.8
May	10.3	14.9	10.2	11.0	11.0	11.2	11.4	11.2	5.5	6.8	5.5	6.8	8.0	6.1	6.4	9.4	7.2	7.2	8.6	10.3	14.9	10.2	11.0	11.0	11.2	11.4	11.2	5.5	6.8	5.5	6.8	8.0	6.1	6.4	9.4	7.2	7.2	8.6
June	9.6	11.8	10.6	13.4	11.9	10.0	14.1	10.4	8.4	4.1	8.4	4.1	5.3	7.2	6.2	8.2	6.9	6.9	7.3	9.6	11.8	10.6	13.4	11.9	10.0	14.1	10.4	8.4	4.1	8.4	4.1	5.3	7.2	6.2	8.2	6.9	6.9	7.3
July	9.6	14.0	12.2	15.2	12.6	10.6	10.3	10.6	2.2	4.5	2.2	4.5	5.1	7.3	5.5	6.5	6.1	6.1	6.4	9.6	14.0	12.2	15.2	12.6	10.6	10.3	10.6	2.2	4.5	2.2	4.5	5.1	7.3	5.5	6.5	6.1	6.1	6.4
August	10.2	10.4	10.1	11.5	10.3	12.5	10.8	11.9	2.9	4.9	2.9	4.9	6.6	7.5	5.8	6.8	4.2	4.2	4.9	10.2	10.4	10.1	11.5	10.3	12.5	10.8	11.9	2.9	4.9	2.9	4.9	6.6	7.5	5.8	6.8	4.2	4.2	4.9
September	11.9	10.7	9.6	11.4	10.6	12.5	8.7	11.8	3.6	3.9	3.6	3.9	4.8	8.4	5.8	6.5	6.7	6.7	6.6	11.9	10.7	9.6	11.4	10.6	12.5	8.7	11.8	3.6	3.9	3.6	3.9	4.8	8.4	5.8	6.5	6.7	6.7	6.6

Table 4.3.4

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

(% p.a.)

	Average weighted interest rates on loans to credit institutions, by maturity																			
	in rubles						in US dollars						in euros							
	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year		
<b>2012</b>																				
January	4.7	4.7	7.6	7.8	9.4	4.8	7.7	0.2	0.2	1.3	2.7	4.9	0.2	5.4	0.2	1.5	2.0	7.0	0.2	4.7
February	4.4	4.4	7.3	8.2	8.4	4.5	8.2	0.2	0.2	2.3	2.9	4.3	0.2	4.9	0.2	1.5	5.2	6.4	0.2	5.9
March	5.1	5.1	6.9	7.4	8.3	5.2	8.3	0.2	0.3	2.2	2.5	4.4	0.3	5.0	0.2	1.4	2.5	5.3	0.2	2.5
April	5.2	5.3	7.3	7.4	8.7	5.4	8.4	0.2	0.2	1.8	5.8	6.3	0.3	6.5	0.2	1.7	0.9	7.3	0.2	2.4
May	5.7	5.8	7.2	7.1	8.6	5.8	8.3	0.2	0.3	1.4	2.2	7.3	0.3	7.6	0.2	3.1	0.9	6.7	0.2	3.8
June	5.7	5.8	7.4	7.8	9.3	5.8	9.0	0.2	0.3	1.7	1.0	4.0	0.3	6.0	0.2	2.9	3.0	5.1	0.2	10.4
July	5.6	5.6	6.9	7.5	8.8	5.6	10.6	0.2	0.3	1.7	1.4	8.0	0.3	6.5	0.1	2.7	4.1	7.9	0.1	—
August	5.4	5.4	7.2	7.4	9.0	5.4	9.2	0.2	0.2	1.5	1.6	4.0	0.2	4.4	0.1	1.8	3.7	7.5	0.1	8.0
September	5.4	5.5	7.2	8.1	8.3	5.6	9.4	0.2	0.2	2.6	1.8	5.9	0.2	4.7	0.1	2.7	4.0	6.5	0.1	8.0
October	6.0	6.0	7.5	7.7	9.2	6.1	10.5	0.2	0.2	2.3	3.4	4.6	0.2	5.1	0.1	2.8	3.0	3.4	0.1	4.4
November	6.0	6.0	7.6	8.3	9.2	6.1	9.7	0.2	0.2	2.2	3.2	4.5	0.2	4.6	0.1	3.5	2.1	4.5	0.1	4.4
December	6.2	6.1	7.5	8.4	8.5	6.2	10.0	0.2	0.2	2.1	6.3	8.0	0.2	7.7	0.0	4.1	3.5	4.7	0.1	6.1
<b>2013</b>																				
January	5.3	5.4	7.3	7.7	9.1	5.4	8.5	0.2	0.2	2.3	3.6	6.0	0.2	5.8	0.0	2.5	3.4	2.9	0.1	3.6
February	5.6	5.6	7.5	7.9	10.1	5.7	9.8	0.2	0.2	1.2	3.6	6.6	0.2	7.4	0.0	3.0	4.8	8.3	0.1	5.3
March	5.9	5.9	7.8	7.4	8.3	6.0	8.6	0.2	0.2	1.8	4.4	6.1	0.2	4.0	0.0	4.7	3.3	4.0	0.1	2.6
April	6.0	6.0	7.3	7.6	8.8	6.0	10.0	0.2	0.2	1.8	3.5	2.7	0.2	3.6	0.0	3.3	2.3	3.9	0.1	5.8
May	6.2	6.2	7.3	7.6	9.7	6.2	9.0	0.2	0.2	1.9	2.5	4.4	0.2	3.8	0.0	3.9	2.2	3.5	0.1	5.7
June	6.2	6.2	7.7	7.4	8.5	6.2	8.3	0.2	0.2	1.6	3.5	3.5	0.2	5.1	0.0	3.6	4.9	5.7	0.1	2.3
July	5.9	5.9	7.7	7.1	7.9	5.9	9.3	0.2	0.2	1.9	1.5	1.4	0.2	4.1	0.0	1.9	2.4	3.0	0.1	4.6
August	5.9	5.9	7.7	7.1	7.6	6.0	8.4	0.2	0.2	2.2	1.4	5.9	0.2	6.2	0.1	1.5	3.0	6.0	0.1	2.4
September	6.0	6.1	7.7	7.2	8.1	6.1	8.9	0.2	0.2	0.5	0.7	2.2	0.2	5.4	0.1	3.4	2.3	1.9	0.1	3.2

Table 4.3.5

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
<b>2011</b>																		
31.12	5,854,364	552,507	201,380	3,548	3,616,682	410,314	226,776	6,753	304,485	26,609	10,268	512						
<b>2012</b>																		
31.01	358,056	30,049	7,950	124	3,658,948	409,823	207,653	6,197	316,211	26,726	9,705	473						
29.02	838,256	74,641	17,161	188	3,712,750	418,732	197,840	5,811	332,008	27,089	9,544	455						
31.03	1,401,726	128,624	33,117	254	3,812,860	434,358	196,624	5,785	355,374	27,021	12,233	460						
30.04	1,953,547	181,852	50,689	557	3,877,865	448,831	193,873	5,759	371,254	26,843	11,964	438						
31.05	2,498,019	236,583	70,610	1,112	3,920,842	460,849	211,984	6,630	379,277	26,953	12,471	493						
30.06	3,086,958	292,536	93,319	1,358	4,008,378	474,206	217,563	6,593	370,612	25,926	12,940	481						
31.07	3,636,798	348,121	99,993	1,561	4,028,263	485,230	206,512	6,313	373,995	25,710	12,559	438						
31.08	4,221,248	406,075	115,747	1,787	4,081,130	497,574	209,721	6,287	383,623	26,332	12,992	464						
30.09	4,799,621	460,058	111,232	1,874	4,149,022	509,992	196,442	5,517	378,207	25,403	12,686	437						
31.10	5,410,146	520,283	129,585	2,082	4,194,918	520,513	205,226	5,277	382,708	26,089	12,876	448						
30.11	6,023,812	581,649	154,003	2,127	4,256,958	532,507	214,240	5,038	385,303	26,107	12,801	438						
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						
<b>2013</b>																		
31.01	<b>428,572</b>	35,511	9,222	85	<b>4,255,712</b>	536,135	198,074	5,240	366,629	25,215	12,895	344						
28.02	<b>955,921</b>	84,106	23,112	345	<b>4,310,318</b>	544,175	203,301	5,206	375,309	26,416	13,079	349						
31.03	<b>1,621,434</b>	143,788	41,640	699	<b>4,440,194</b>	559,370	207,653	5,475	379,553	26,894	12,531	352						
30.04	<b>2,305,942</b>	208,271	66,802	962	<b>4,513,281</b>	575,268	213,653	5,461	387,354	27,884	12,637	354						
31.05	<b>2,861,566</b>	259,797	94,677	1,167	<b>4,555,566</b>	582,671	234,601	5,623	391,244	27,970	13,035	359						
30.06	<b>3,487,368</b>	320,487	117,900	1,258	<b>4,624,098</b>	597,988	249,148	5,657	367,537	27,211	12,730	366						
31.07	<b>4,172,950</b>	378,360	<b>142,706</b>	1,408	<b>4,685,074</b>	604,010	<b>254,637</b>	5,614	378,700	28,897	9,976	344						
31.08	<b>4,850,244</b>	437,288	<b>164,855</b>	1,561	<b>4,730,264</b>	612,801	<b>257,279</b>	5,668	<b>381,806</b>	29,937	10,535	350						
30.09	5,557,556	499,247	192,319	1,767	4,818,051	624,095	260,523	5,385	378,364	30,427	9,333	339						

Table 4.3.6

## Housing Loans Extended by Credit Institutions to Individuals

		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, %		on loans extended over the month	on loans extended since the beginning of the year	on loans extended since the beginning of the year	on loans extended over the month
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month				
<b>2011</b>												
31.12	587,600	745,971	1,448,522	29,313	174.6	165.7	12.0	11.7				
<b>2012</b>												
31.01	30,405	40,210	1,456,199	29,461	168.9	168.9	11.9	11.9				
29.02	78,800	106,759	1,488,459	29,847	171.2	172.6	12.0	12.0				
31.03	136,432	187,040	1,529,396	28,993	172.8	174.9	12.0	12.1				
30.04	198,427	274,774	1,578,338	29,212	174.2	177.1	12.1	12.2				
31.05	258,004	357,217	1,619,098	29,116	174.6	176.1	12.1	12.2				
30.06	318,388	441,116	1,662,618	29,071	174.9	176.0	12.1	12.3				
31.07	381,356	530,487	1,702,749	29,077	175.0	175.8	12.2	12.2				
31.08	450,784	627,803	1,758,902	28,999	175.5	178.2	12.2	12.3				
30.09	513,166	717,081	1,807,153	28,782	175.4	174.4	12.2	12.4				
31.10	585,035	821,767	1,867,604	28,689	175.3	175.1	12.2	12.5				
30.11	656,661	928,278	1,926,842	28,497	175.8	179.7	12.3	12.6				
31.12	739,393	1,054,073	1,992,388	31,213	176.6	182.5	12.3	12.5				
<b>2013</b>												
31.01	35,778	53,054	2,000,136	31,649	179.0	179.0	12.7	12.7				
28.02	89,169	135,215	2,042,709	31,576	177.8	177.1	12.8	12.9				
31.03	150,773	230,821	2,083,176	31,248	177.4	176.8	12.9	12.9				
30.04	223,546	345,416	2,147,887	31,415	177.0	176.2	12.8	12.7				
31.05	286,170	441,425	2,201,149	31,179	175.9	172.2	12.8	12.7				
30.06	356,294	550,894	2,258,669	29,994	175.4	173.1	12.8	12.6				
31.07	436,888	675,109	2,326,569	30,487	175.1	174.0	12.7	12.5				
31.08	517,011	800,422	<b>2,383,993</b>	30,362	174.4	170.3	12.7	12.4				
30.09	593,901	925,069	2,390,631	29,123	174.1	172.7	12.6	12.4				

Table 4.3.6 (end)

	In foreign currency						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, %
	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		
			total	of which overdue debt				
<b>2011</b>								
31.12	3,089	23,630	176,323	22,372		130.8	9.8	
<b>2012</b>								
31.01	72	389	163,858	21,399		159.0	9.7	
29.02	188	1,602	153,529	21,481		106.2	9.5	
31.03	346	2,733	151,198	21,621		124.8	9.8	
30.04	524	4,133	147,136	21,573		133.3	9.6	
31.05	695	5,834	158,470	23,387		139.4	9.6	
30.06	881	8,097	158,405	23,326		133.7	9.8	
31.07	1,018	9,792	152,986	22,903		123.0	9.7	
31.08	1,159	10,715	151,174	23,073		125.8	9.8	
30.09	1,269	12,054	143,180	21,844		121.1	9.8	
31.10	1,422	13,761	143,448	22,297		121.0	9.8	
30.11	1,582	15,480	139,640	22,026		118.5	9.8	
31.12	1,788	18,409	130,598	16,328		116.5	9.9	
<b>2013</b>								
31.01	97	1,052	126,820	16,069		91.5	9.1	
28.02	237	2,469	126,600	16,204		104.0	9.9	
31.03	432	3,904	126,206	16,501		123.2	9.7	
30.04	672	6,091	125,285	16,684		127.9	10.0	
31.05	816	7,590	124,518	16,758		125.1	10.1	
30.06	1,017	9,271	127,673	17,564		134.0	9.9	
31.07	1,211	11,055	126,944	17,500		132.2	9.8	
31.08	1,388	12,977	127,145	17,570		136.5	9.7	
30.09	1,522	14,485	122,129	16,275		131.0	9.7	

**Table 4.3.7**  
**Mortgage Loans Extended by Credit Institutions to Individuals 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, %						
	number of extended loans, units	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	on loans extended since the beginning of the year	on loans extended over the month	on loans extended over the month		
<b>2011</b>												
31.12	520,658	1,314,331	25,946	178.9	170.6	178.9	170.6	11.9	11.9	11.6	11.6	56,337
<b>2012</b>												
31.01	28,243	1,325,953	26,188	172.0	172.0	172.0	172.0	11.8	11.8	11.8	11.8	73,069
29.02	73,249	1,358,002	26,254	174.5	176.1	174.5	176.1	11.9	11.9	11.9	11.9	72,788
31.03	126,750	1,398,876	25,455	176.1	178.1	176.1	178.1	12.0	12.0	12.1	12.1	72,027
30.04	184,513	1,449,982	25,560	177.5	180.5	177.5	180.5	12.0	12.0	12.1	12.1	72,579
31.05	239,631	1,492,786	25,487	177.9	179.1	177.9	179.1	12.0	12.0	12.2	12.2	74,354
30.06	294,868	1,538,264	25,409	178.1	179.3	178.1	179.3	12.1	12.1	12.2	12.2	75,288
31.07	352,539	1,580,569	25,478	178.7	181.7	178.7	181.7	12.1	12.1	12.2	12.2	78,371
31.08	416,659	1,636,799	25,406	179.0	180.5	179.0	180.5	12.1	12.1	12.3	12.3	75,712
30.09	475,235	1,686,091	25,146	178.5	175.3	178.5	175.3	12.2	12.2	12.3	12.3	76,617
31.10	543,019	1,747,734	25,006	178.6	179.2	178.6	179.2	12.2	12.2	12.4	12.4	79,973
30.11	611,061	1,807,825	24,779	178.9	181.3	178.9	181.3	12.2	12.2	12.6	12.6	77,667
31.12	690,050	1,874,345	27,533	179.5	183.4	179.5	183.4	12.3	12.3	12.7	12.7	63,271
<b>2013</b>												
31.01	33,558	1,890,638	28,160	181.7	181.7	181.7	181.7	12.7	12.7	12.7	12.7	72,396
28.02	83,713	1,933,315	28,033	180.7	180.0	180.7	180.0	12.8	12.8	12.8	12.8	76,553
31.03	141,995	1,975,253	27,862	180.5	180.3	180.5	180.3	12.8	12.8	12.9	12.9	76,371
30.04	210,852	2,042,058	27,940	180.0	178.9	180.0	178.9	12.8	12.8	12.6	12.6	75,875
31.05	269,342	2,095,818	27,710	179.0	175.5	179.0	175.5	12.7	12.7	12.7	12.7	75,444
30.06	335,082	2,153,736	26,745	178.5	176.7	178.5	176.7	12.7	12.7	12.6	12.6	72,569
31.07	409,738	2,221,196	27,325	178.2	176.8	178.2	176.8	12.7	12.7	12.5	12.5	75,227
31.08	<b>484,140</b>	<b>2,276,434</b>	27,374	177.8	175.6	177.8	175.6	12.6	12.6	12.4	12.4	73,916
30.09	555,890	2,283,217	26,319	177.4	174.8	177.4	174.8	12.6	12.6	12.4	12.4	75,254

Table 4.3.7 (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				
			total	of which overdue debt						
<b>2011</b>										
31.12	2,924	19,527	164,651	19,381	148.4	9.7	21,137			
<b>2012</b>										
31.01	67	353	152,802	18,591	166.9	9.7	32,464			
29.02	177	1,311	143,301	18,894	124.0	9.4	30,091			
31.03	323	2,136	141,004	19,016	151.4	9.7	29,329			
30.04	493	3,358	137,174	19,017	157.5	9.5	31,152			
31.05	651	4,736	147,946	20,538	160.7	9.6	34,173			
30.06	825	6,350	148,044	20,460	154.3	9.6	34,460			
31.07	954	7,635	143,325	20,107	143.6	9.6	32,178			
31.08	1,088	8,422	141,683	20,208	146.3	9.6	32,268			
30.09	1,193	9,664	134,325	19,163	138.8	9.7	30,227			
31.10	1,339	11,032	134,667	19,607	139.7	9.7	29,885			
30.11	1,484	12,118	130,548	19,238	139.4	9.7	29,752			
31.12	1,674	14,676	122,859	14,026	135.1	9.8	18,487			
<b>2013</b>										
31.01	91	777	119,993	13,753	115.9	9.0	26,989			
28.02	224	1,592	119,404	13,813	146.4	9.8	27,471			
31.03	410	2,815	119,191	14,045	156.4	9.7	27,472			
30.04	636	4,916	118,900	14,219	149.7	10.0	27,031			
31.05	770	5,962	117,831	14,319	148.6	10.1	26,675			
30.06	963	7,444	120,858	15,043	158.1	9.8	27,218			
31.07	1,145	8,946	120,163	14,982	155.3	9.8	26,815			
31.08	1,314	10,477	120,366	15,074	161.7	9.6	26,732			
30.09	1,435	11,521	115,623	14,228	155.9	9.6	25,535			



Table 4.3.8

### 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 30.09.2013										total
	1—5	6—20	21—50	51—200	201—500	501—942					
Number of credit institutions extended mortgage loans, units	5	15	26	125	245	237					653
Number of mortgage loans extended to individuals, units, of which loans extended:	420,808	31,524	32,375	39,527	29,282	3,809					557,325
in rubles	420,648	31,369	32,235	38,781	29,063	3,794					555,890
in foreign currency	160	155	140	746	219	15					1,435
Volume of mortgage loans extended to individuals, — total, millions of rubles	637,234	67,208	72,608	81,037	41,456	6,392					905,935
in rubles	636,273	66,108	71,002	76,809	37,972	6,250					894,414
in foreign currency	961	1,100	1,606	4,228	3,484	142					11,521
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	1,625,594	244,028	222,456	235,824	60,801	10,137					2,398,840
in rubles	1,601,092	206,677	212,757	199,106	53,816	9,769					2,283,217
in foreign currency	24,502	37,351	9,699	36,718	6,985	368					115,623
of which: overdue, — total	21,978	9,670	4,303	3,004	1,449	143					40,547
in rubles	14,592	5,156	3,608	1,832	988	143					26,319
in foreign currency	7,386	4,514	695	1,172	461	0					14,228
Average weighted maturity, months, of which on loans extended:											
in rubles	178.9	176.0	188.1	179.0	142.0	119.4					177.4
in foreign currency	267.4	179.4	206.0	160.8	93.5	36.9					155.9
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.6	12.7	12.4	12.8	12.6	13.0					12.6
in foreign currency	9.1	8.2	9.1	9.6	11.3	13.3					9.6
Rights of claim under mortgage loans, — total, millions of rubles	20,015	7,535	16,639	54,003	2,115	482					100,789
in rubles	11,805	3,721	12,896	44,430	2,075	327					75,254
in foreign currency	8,210	3,814	3,743	9,573	40	155					25,535

Table 4.3.9

## Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

	Investments in debt obligations											reevaluation 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	
<b>2012</b>												
31.08	4,908,495	1,092,173	—	—	123,266	414,790	820,429	771,395	1,672,382	9,292	4,768	
30.09	4,993,108	1,054,235	—	—	129,726	425,584	879,771	882,764	1,600,067	9,234	11,726	
31.10	5,166,219	1,059,933	—	—	131,050	506,885	864,568	935,503	1,636,642	9,162	22,476	
30.11	5,168,500	902,046	—	—	135,942	470,111	853,776	723,912	2,040,170	8,621	33,923	
31.12	5,265,091	945,076	—	—	98,063	492,897	791,324	863,824	2,014,907	8,448	50,552	
<b>2013</b>												
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	

**Table 4.3.9 (end)**  
(millions of rubles)

	Investment in equities											Equity in subsidiaries and associated companies		Derivatives (at fair value)
	total	investment in equities at balance-sheet value (regardless revaluation)				revaluation of equities	total	of which:		Other equity interest	Derivatives (at fair value)			
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition			of subsidiaries and associated resident credit institutions						
1	12	13	14	15	16	17	18	19	20	21				
<b>2012</b>														
31.08	901,720	10,002	83,161	769,075	61,937	-22,456	451,423	165,054	314,743	164,987				
30.09	887,635	9,815	85,157	687,165	112,102	-6,603	559,703	175,268	316,478	158,425				
31.10	851,084	8,998	88,864	655,832	119,408	-22,017	566,282	176,095	313,149	157,684				
30.11	834,707	9,184	84,307	680,077	85,070	-23,929	564,370	176,248	313,248	159,875				
31.12	791,634	8,473	82,242	646,076	73,971	-19,127	579,367	184,174	333,425	163,940				
<b>2013</b>														
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				



Table 4.3.11

### 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												On bills issued by credit institutions					
	nonfinancial organizations						credit institutions											
	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years		up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years		up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	
<b>2012</b>																		
January	19.8	9.5	12.4	12.4	8.7	21.8	8.5	8.7	8.9	5.2	3.7	7.5	8.3	9.0	11.3			
February	12.5	13.9	13.2	11.5	7.0	4.5	8.8	9.0	9.1	6.6	3.6	7.4	7.9	6.4	11.2			
March	8.6	13.8	14.0	10.7	10.7	5.2	8.0	8.6	8.4	5.5	5.1	6.6	6.8	10.0	11.0			
April	9.6	8.5	12.4	10.5	6.0	7.0	8.0	9.3	8.9	7.4	5.0	6.2	7.1	8.5	11.1			
May	8.0	9.7	12.8	11.7	11.4	5.5	8.5	9.6	8.8	6.4	4.2	6.9	7.0	8.4	11.1			
June	10.5	12.4	12.5	12.4	6.4	6.9	8.2	10.1	9.5	6.7	4.4	6.9	6.6	8.4	10.9			
July	14.9	12.2	13.6	11.4	8.9	6.9	8.8	9.1	9.1	6.4	4.2	7.1	8.0	8.7	11.4			
August	9.4	10.8	13.2	12.8	8.3	6.5	8.5	9.3	9.1	5.0	4.7	7.4	7.9	8.9	11.1			
September	10.6	12.3	13.0	10.0	10.1	7.0	8.6	9.1	9.4	5.6	4.6	7.3	8.0	8.7	11.1			
October	20.7	11.9	11.0	10.3	10.1	7.3	8.6	9.5	9.4	5.6	5.1	7.2	7.8	8.7	11.2			
November	14.0	14.3	12.4	12.7	13.0	7.8	9.3	9.5	9.3	6.4	5.6	7.9	7.9	9.1	11.1			
December	9.8	10.2	11.8	11.7	11.9	8.3	8.9	9.9	9.8	7.1	5.9	7.3	8.3	8.9	10.5			
<b>2013</b>																		
January	17.3	10.1	11.7	12.1	12.8	8.1	8.6	9.7	10.3	6.0	6.2	7.6	8.1	9.1	11.6			
February	16.0	13.4	15.6	10.6	8.9	9.4	8.2	10.0	10.2	7.3	4.8	7.3	8.1	8.8	11.2			
March	9.8	14.3	12.3	11.3	13.1	2.7	8.4	9.9	10.0	6.5	4.7	7.2	7.6	6.2	11.1			
April	12.5	11.0	11.7	12.3	10.1	7.6	8.2	10.3	12.0	7.4	4.2	6.7	8.0	8.8	11.2			
May	8.4	12.6	12.9	10.0	10.2	7.2	8.3	10.7	9.8	5.4	4.5	7.6	8.2	8.9	11.6			
June	7.3	13.5	13.2	13.5	9.0	7.2	7.9	9.2	9.4	5.3	5.5	7.5	7.3	8.5	11.0			
July	5.2	13.2	12.5	11.5	9.8	6.7	8.0	9.4	9.2	6.5	4.0	7.2	8.1	9.0	10.9			
August	5.0	12.9	14.1	11.7	11.1	7.7	8.0	9.1	8.9	7.1	3.8	6.8	8.3	8.5	11.2			
September	10.8	12.2	13.5	9.0	8.6	6.0	8.9	8.8	9.7	7.5	5.2	7.3	7.8	8.4	11.3			

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
<b>2011</b>																
31.12	2,216,190	722,707	559,219	910,396	3,096,997	1,111,285	542,702	1,379,143	325,203	36,918	43,913	26,430	46,674	9,557	18,263	15,156
<b>2012</b>																
31.01	1,957,385	554,318	392,064	982,722	2,349,015	679,500	431,081	1,172,586	401,707	60,462	40,623	28,637	76,180	20,250	29,798	20,194
29.02	2,001,411	573,075	341,126	1,041,052	2,451,104	809,371	356,305	1,200,185	410,295	42,576	14,835	33,146	130,383	77,462	9,817	36,480
31.03	2,004,375	436,284	479,617	1,063,327	2,320,708	608,400	477,574	1,176,078	349,836	16,558	16,151	31,077	97,180	38,013	18,141	35,538
30.04	2,160,238	559,651	519,560	1,049,273	2,643,672	729,326	538,788	1,136,164	393,105	14,535	13,030	40,210	96,824	44,664	12,282	35,964
31.05	2,351,378	653,890	467,431	1,169,076	2,734,328	873,060	432,485	1,322,894	400,999	47,423	6,946	42,393	93,728	40,100	12,852	26,324
30.06	2,218,268	512,785	528,115	1,153,922	2,703,148	733,420	486,748	1,392,520	364,852	8,067	8,503	48,902	71,806	29,977	23,090	15,351
31.07	2,177,707	513,770	479,219	1,148,519	2,737,358	713,560	501,005	1,424,828	361,357	11,517	10,915	50,226	114,693	67,883	25,271	14,950
31.08	2,259,303	657,986	426,861	1,160,163	3,291,980	1,230,740	428,313	1,458,665	424,919	89,519	22,133	44,774	109,834	86,895	3,178	16,986
30.09	2,304,331	453,457	522,756	1,296,532	2,801,256	722,035	478,163	1,520,078	350,432	11,399	22,491	51,776	105,709	82,483	3,593	15,167
31.10	2,271,190	438,501	507,553	1,282,807	2,755,467	648,368	399,404	1,644,470	260,459	21,208	15,480	51,871	81,381	51,053	9,137	15,055
30.11	2,295,529	660,415	308,068	1,284,292	2,927,142	691,832	417,020	1,750,067	273,696	12,286	23,567	61,109	107,078	84,120	606	17,075
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
<b>2013</b>																
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

**Table 4.4 (cont.)**  
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms:				of which those with terms:				of which those with terms:				of which those with terms:			
	total	2 to 30 days	19 to 20	31 to 91 days	total	2 to 30 days	23 to 24	31 to 91 days	total	2 to 30 days	27 to 28	29 to 29	total	2 to 30 days	31 to 31	over 91 days
<b>2011</b>																
31.12	2,074,661	453,831	377,913	1,023,246	3,429,981	1,351,260	758,602	1,272,761	63,044	55,376	2,707	198	99,948	31,772	27,950	40,067
<b>2012</b>																
31.01	1,842,868	237,048	315,086	1,025,440	2,630,858	923,495	537,998	1,134,962	130,455	94,584	946	376	140,773	48,386	31,617	44,189
29.02	2,001,578	345,801	234,706	1,094,913	2,657,989	975,170	459,595	1,156,655	132,485	96,675	423	378	171,693	71,598	23,160	65,578
31.03	1,995,610	250,714	345,849	1,106,978	2,543,263	724,118	598,042	1,171,928	87,457	67,470	487	354	142,535	57,024	44,148	32,860
30.04	2,077,193	312,548	396,547	1,061,381	2,924,315	911,129	635,597	1,177,334	151,438	68,963	1,562	122	135,422	56,545	45,692	25,959
31.05	2,204,526	392,967	359,137	1,120,768	3,073,332	1,033,383	550,443	1,406,634	136,608	92,438	452	126	168,507	101,347	12,173	36,463
30.06	2,162,315	350,940	413,005	1,097,601	2,905,337	763,069	608,577	1,486,825	162,329	111,953	1,067	1,344	118,073	59,680	24,596	28,233
31.07	2,188,714	346,127	427,776	1,127,085	2,885,828	806,402	545,166	1,479,321	163,914	109,898	2,457	2,533	130,223	42,948	37,612	29,359
31.08	2,352,352	613,167	350,641	1,128,204	3,372,169	1,195,281	514,687	1,499,556	185,667	171,705	684	8,776	146,908	83,321	14,731	39,937
30.09	2,274,306	423,088	382,420	1,210,926	2,890,927	624,292	626,172	1,609,501	223,503	153,640	4,938	12,142	136,459	67,027	10,721	46,566
31.10	2,223,731	404,151	300,122	1,332,178	2,836,138	605,424	600,440	1,594,186	162,322	109,201	3,211	17,984	131,146	44,683	25,292	45,682
30.11	2,390,164	410,023	338,898	1,433,459	2,827,909	780,633	408,714	1,612,621	206,495	148,891	657	20,864	169,906	103,950	1,688	49,662
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
<b>2013</b>																
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

**Table 4.4 (end)**  
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives			
	of which those with terms:		of which those with terms:		of which those with terms:		of which those with terms:		of which those with terms:		of which those with terms:		of which those with terms:		of which those with terms:	
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
<b>2011</b>	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
31.12	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>2012</b>	15,407	416	1,366	13,597	22,594	731	1,336	20,528	19,674	400	1,222	18,044	14,442	732	1,246	12,464
29.02	16,004	446	1,089	14,469	22,145	549	1,111	20,485	20,573	436	965	19,172	14,158	453	1,209	12,495
31.03	16,306	993	1,273	14,014	23,862	1,300	1,398	21,165	22,364	918	1,188	20,256	14,550	1,248	1,109	12,193
30.04	15,822	96	1,973	13,744	24,770	177	1,880	22,713	21,606	46	1,580	19,980	14,296	191	1,726	12,378
31.05	16,421	1,105	1,224	14,090	28,866	1,101	2,060	25,701	21,810	751	1,141	19,906	17,262	1,023	1,565	14,674
30.06	15,752	512	1,212	14,007	27,766	560	1,968	25,227	20,204	502	1,014	18,659	17,460	1,071	1,620	14,764
31.07	18,743	385	691	17,457	27,632	582	632	26,242	24,195	312	574	23,099	15,902	284	652	14,776
31.08	17,739	564	971	16,127	27,228	472	1,066	25,691	23,956	551	969	22,350	15,726	536	1,012	14,172
30.09	17,425	368	1,916	15,085	36,653	384	1,526	34,737	23,764	391	1,717	21,576	25,085	304	1,537	23,245
31.10	20,268	889	1,258	17,795	38,340	882	1,149	36,150	31,164	775	1,015	29,053	26,265	887	1,408	23,810
30.11	31,602	1,446	819	18,596	43,481	1,358	635	41,487	42,036	1,139	774	29,489	31,082	1,291	904	28,887
31.12	4,085	194	544	828	2,182	371	561	1,245	3,846	193	518	915	2,178	788	622	768
<b>2013</b>	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



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

Table 5.1

### Payments Effected by the Payment System of Russia

	Of which payments effected:																												
	Total payments			by the payment system of the Bank of Russia <sup>1</sup>			by credit institutions <sup>2</sup>			by non-bank settlement credit institutions			by credit institutions through correspondent accounts opened with other credit institutions <sup>3</sup>			between various divisions of one credit institution <sup>3</sup>		within one division of a credit institution <sup>3</sup>											
				thousands of units	billions of rubles	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									
2011	3,205,742.3	1,101,755.2	916,153.6	1,187,607.6	2,018,134.7	185,601.6	8,803.7	3,141.0	173,596.4	12,104.0	409,794.5	78,437.1	1,425,940.1	91,919.5	3,700,377.9	1,350,879.4	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		
2012	783,388.1	307,214.4	261,430.3	261,952.1	521,436.0	45,784.1	2,308.6	511.9	25,366.1	2,623.5	102,163.7	19,628.4	391,597.6	23,020.3	931,263.5	312,783.2	264,433.9	617,184.9	48,349.3	2,709.4	501.1	43,142.2	2,645.0	114,537.7	21,454.9	456,795.6	23,748.3		
2013	953,771.1	351,266.8	320,880.9	301,154.4	632,890.2	50,112.4	2,761.6	769.5	44,480.5	2,672.7	113,898.1	22,078.5	471,750.0	24,591.7	1,031,955.2	379,615.0	323,478.7	669,873.8	56,136.3	2,467.0	549.8	45,707.3	3,024.5	116,207.0	25,436.9	505,492.5	27,125.1		
Q1	917,258.9	340,153.2	287,509.5	293,070.5	629,749.4	47,082.7	552.2	367.1	42,284.7	2,781.6	105,166.8	20,409.6	481,745.7	23,524.4	997,772.0	365,326.6	314,867.6	671,332.2	50,459.0	3,291.8	488.8	43,931.6	2,706.4	116,572.6	21,928.0	507,536.2	25,335.8		
Q2	1,068,122.1	347,320.1	345,718.0	294,213.7	722,404.1	53,106.4	2,818.4	544.8	50,030.4	3,325.8	126,363.1	23,578.9	543,192.2	25,656.9															
Q3																													

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

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

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

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

	The Bank of Russia payment system <sup>1</sup>						Credit institutions payment systems <sup>2</sup>					
	total			of which			total			of which		
	number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments		number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
<b>2011</b>	1,187,607.6	916,153.6	712.2	340.4	2,018,134.7	185,601.6	1,402,461.4	166,077.2	615,673.3	19,524.4		
2012	1,258,993.0	1,150,497.3	508.9	476.3	2,441,384.9	200,382.1	1,676,235.4	179,906.8	765,149.5	20,475.3		
<b>2012</b>												
Q1	261,952.1	261,430.3	128.9	95.5	521,436.0	45,784.1	356,422.1	40,781.3	165,013.9	5,002.8		
Q2	314,078.6	264,433.9	187.2	139.2	617,184.9	48,349.3	429,626.2	43,657.0	187,558.7	4,692.3		
Q3	320,880.9	301,154.4	104.6	100.2	632,890.2	50,112.4	437,793.8	44,709.5	195,096.4	5,402.9		
Q4	362,081.4	323,478.7	88.2	141.4	669,873.8	56,136.3	452,393.3	50,759.0	217,480.5	5,377.3		
<b>2013</b>												
Q1	287,509.5	293,070.5	58.4	46.9	629,749.4	47,082.7	483,930.1	42,422.9	145,819.3	4,659.8		
Q2	326,439.8	314,867.6	56.3	45.1	671,332.2	50,459.0	529,168.9	45,980.5	142,163.3	4,478.5		
Q3	345,718.0	294,213.7	63.8	45.1	722,404.1	53,106.4	599,096.9	49,408.0	123,307.2	3,698.4		

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

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

**Table 5.3**  
**Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia**

(units)

	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
<b>2010</b>						
31.12	3,137	3,079	698	332	11,417	1,162
<b>2011</b>						
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
<b>2012</b>						
31.03	3,043	2,983	626	220	6,127	1,583
30.06	2,979	2,928	592	200	5,764	1,667
30.09	2,972	2,914	566	216	6,038	1,709
31.12	2,916	2,859	527	224	5,444	1,792
<b>2013</b>						
31.03	2,873	2,821	528	229	5,385	1,873
30.06	2,831	2,806	527	241	5,680	1,928
30.09	2,812	2,791	488	238	5,375	1,923

**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:			6	Of which users:		
	2	3	4	5	7		8	9	
		intraregional electronic settlements	interregional electronic settlements	BESP system	Credit institutions	intraregional electronic settlements	interregional electronic settlements	BESP system	
<b>2010</b>									
31.12	608	608	608	292	1,020	1,020	1,020	967	
<b>2011</b>									
31.03	607	607	607	289	1,013	1,013	1,013	969	
30.06	571	570	570	287	1,010	1,010	1,010	963	
30.09	563	562	563	284	1,002	1,002	1,002	957	
31.12	543	542	543	279	990	990	990	946	
<b>2012</b>									
31.03	543	541	542	277	983	983	983	940	
30.06	531	530	531	274	972	972	972	931	
30.09	519	517	518	270	971	971	971	925	
31.12	505	85	86	82	963	963	963	925	
<b>2013</b>									
31.03	505	86	86	82	958	958	958	925	
30.06	504	85	85	83	962	962	962	949	
30.09	504	85	85	84	950	950	950	934	

Table 5.4 (end)  
(units)

	Branches of credit institutions <sup>1</sup>	Of which users:				Other customers	Of which users:	
		intraregional electronic settlements	interregional electronic settlements	BESP system	VER, MER		BESP system participants	
1	10	11	12	13	14	15	16	
<b>2010</b>								
31.12	2,117	2,110	2,110	2,003	1,494	1,494	81	
<b>2011</b>								
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	
<b>2012</b>								
31.03	2,060	2,052	2,056	1,932	1,803	1,803	83	
30.06	2,007	1,996	2,000	1,891	1,867	1,867	83	
30.09	2,001	1,987	1,991	1,856	1,925	1,925	84	
31.12	1,953	1,943	1,947	1,802	2,016	2,016	85	
<b>2013</b>								
31.03	1,915	1,908	1,908	1,764	2,102	2,102	85	
30.06	1,869	1,865	1,865	1,771	2,169	2,169	87	
30.09	1,862	1,855	1,855	1,749	2,161	2,161	87	

<sup>1</sup> 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 <sup>1</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	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	
	2011	199,771	—	17,104,673	13,910,679	2,360,304	833,690	
	2012	239,043	—	23,240,455	17,834,393	3,659,875	1,746,187	
	<b>2011</b>							
	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	
	<b>2012</b>							
	Q1	190,306	123,241	4,814,902	3,742,693	771,533	300,677	
	Q2	196,128	122,287	5,644,107	4,389,953	839,228	414,926	
	Q3	208,898	135,465	5,917,599	4,549,527	916,695	451,376	
	Q4	239,043	178,644	6,863,847	5,152,220	1,132,419	579,208	
	<b>2013<sup>2</sup></b>							
	Q1	199,691	102,464	6,034,003	4,475,043	1,102,993	455,968	
	Q2	204,497	106,330	6,919,700	5,155,110	1,194,409	570,181	
	Q3	210,250	109,708	7,412,431	5,407,715	1,339,582	665,134	

Table 5.5 (end)

		Legal entities						
1	8	the number of bank cards <sup>1</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	10	of which:		
						11	12	13
						cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
2011	399	—	9	<b>638,641</b>	257,203	<b>381,096</b>		<b>342</b>
2012	505	—	—	<b>601,161</b>	388,154	<b>212,590</b>		<b>417</b>
<b>2011</b>								
Q1	318	157		<b>127,059</b>	43,926	83,069		<b>64</b>
Q2	<b>331</b>	184		<b>165,718</b>	58,146	107,522		<b>50</b>
Q3	362	193		<b>193,924</b>	69,545	<b>124,255</b>		<b>124</b>
Q4	399	212		<b>151,940</b>	85,586	66,250		<b>104</b>
<b>2012</b>								
Q1	457	196		<b>86,415</b>	70,477	15,856		<b>82</b>
Q2	450	218		<b>119,889</b>	84,508	35,282		<b>98</b>
Q3	471	221		<b>171,953</b>	100,210	<b>71,650</b>		<b>93</b>
Q4	505	242		<b>222,904</b>	132,959	89,801		<b>144</b>
<b>2013<sup>2</sup></b>								
Q1	<b>567</b>	252		<b>190,430</b>	105,935	<b>84,420</b>		<b>75</b>
Q2	555	278		215,499	120,987	94,483		29
Q3	581	286		264,854	150,849	113,953		52

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

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

**Table 5.6**  
**Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia,**  
**by Payment Instruments**

	Payments effected with use of payment orders and letters of credit						Payments effected with use of payment request and order of collections	
	electronic payments			paper based payments			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	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	1.1	
2008	142.5	48,620.4	9.1	3,640.1	0.05	1.5	1.5	
2009	158.0	56,487.1	8.4	1,797.2	0.03	1.1	1.1	
2010	169.4	61,097.5	7.8	1,663.3	0.02	4.8	4.8	
2011	174.7	74,679.4	7.0	1,524.3	0.01	3.3	3.3	
2012	186.9	90,145.3	3.3	3,914.0	0.01	0.9	0.9	



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

## 6. REGIONAL SECTION

## 6.1. Institutional Characteristics

Table 6.1.1

## Number of Credit Institutions and Their Branches

(units)

1	31.10.2013			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
RUSSIAN FEDERATION	936	2,067	352	1,715
<b>CENTRAL FEDERAL DISTRICT</b>	<b>555</b>	<b>413</b>	<b>79</b>	<b>334</b>
Belgorod Region	4	12	1	11
Bryansk Region	—	12	—	12
Vladimir Region	3	13	—	13
Voronezh Region	3	33	—	33
Ivanovo Region	6	12	—	12
Kaluga Region	4	11	—	11
Kostroma Region	5	8	—	8
Kursk Region	2	9	—	9
Lipetsk Region	1	12	1	11
Moscow Region	9	49	—	49
Orel Region	1	13	—	13
Ryazan Region	4	13	—	13
Smolensk Region	4	14	6	8
Tambov Region	1	4	—	4
Tver Region	4	14	1	13
Tula Region	4	15	1	14
Yaroslavl Region	5	25	2	23
Moscow	495	144	21	123
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>70</b>	<b>292</b>	<b>8</b>	<b>284</b>
Republic of Karelia	1	13	2	11
Republic of Komi	1	16	2	14
Arkhangelsk Region	2	23	—	23
Nenets Autonomous Area	—	1	—	1
Vologda Region	10	13	3	10
Kaliningrad Region	2	25	1	24
Leningrad Region	5	13	—	13
Murmansk Region	3	16	—	16
Novgorod Region	2	10	—	10
Pskov Region	3	6	—	6
St. Petersburg	41	157	—	157
<b>SOUTH FEDERAL DISTRICT</b>	<b>46</b>	<b>228</b>	<b>16</b>	<b>212</b>
Republic of Adigei (Adigeya)	4	5	1	4
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	15	71	1	70
Astrakhan Region	5	18	3	15
Volgograd Region	4	38	—	38
Rostov Region	16	93	11	82
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>44</b>	<b>156</b>	<b>73</b>	<b>83</b>
Republic of Daghestan	22	77	64	13
Republic of Ingushetia	2	7	—	7
Kabardino-Balkar Republic	5	12	3	9
Karachai-Cherkess Republic	5	4	—	4

Table 6.1.1 (end)

(units)

1	2	3	4	5
Republic of Northern Ossetia — Alania	4	9	1	8
Republic of Chechnya	—	3	—	3
Stavropol Territory	6	44	5	39
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>105</b>	<b>399</b>	<b>71</b>	<b>328</b>
Republic of Bashkortostan	11	32	—	32
Republic of Mariy-El	2	13	4	9
Republic of Mordovia	4	5	1	4
Republic of Tatarstan (Tatarstan)	22	66	46	20
Udmurt Republic	2	12	—	12
Chuvash Republic — Chuvashya	4	10	—	10
Perm Territory	5	37	—	37
Kirov Region	3	8	—	8
Nizhni Novgorod Region	12	80	5	75
Orenburg Region	8	15	—	15
Penza Region	1	16	—	16
Samara Region	19	56	4	52
Saratov Region	9	37	11	26
Ulyanovsk Region	3	12	—	12
<b>URALS FEDERAL DISTRICT</b>	<b>43</b>	<b>243</b>	<b>75</b>	<b>168</b>
Kurgan Region	3	9	—	9
Sverdlovsk Region	16	68	4	64
Tyumen Region	15	91	33	58
Khanty-Mansiysky Autonomous Area — Yugra	8	26	4	22
Yamalo-Nenetsky Autonomous Area	—	17	—	17
Chelyabinsk Region	9	75	38	37
<b>SIBERIA FEDERAL DISTRICT</b>	<b>51</b>	<b>233</b>	<b>23</b>	<b>210</b>
Republic of Altai	2	6	1	5
Republic of Buryatia	1	10	2	8
Republic of Tyva	1	3	—	3
Republic of Khakassia	2	4	—	4
Altai Territory	7	18	5	13
Zabaykalskiy Territory	—	6	—	6
Krasnoyarsk Territory	5	36	3	33
Irkutsk Region	8	29	4	25
Kemerovo Region	9	16	—	16
Novosibirsk Region	8	62	—	62
Omsk Region	6	25	—	25
Tomsk Region	2	18	8	10
<b>FAR EAST FEDERAL DISTRICT</b>	<b>22</b>	<b>103</b>	<b>7</b>	<b>96</b>
Republic of Sakha (Yakutia)	4	19	—	19
Kamchatka Territory	3	8	3	5
Primorski Territory	6	21	2	19
Khabarovsk Territory	2	30	—	30
Amur Region	2	6	—	6
Magadan Region	—	6	—	6
Sakhalin Region	5	8	2	6
Jewish Autonomous Region	—	4	—	4
Chukotka Autonomous Area	—	1	—	1

Table 6.1.2

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

(units)

1	31.10.2013				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	24,620	8,155	2,453	8,226	43,454
<b>CENTRAL FEDERAL DISTRICT</b>	<b>7,501</b>	<b>2,701</b>	<b>306</b>	<b>1,961</b>	<b>12,469</b>
Belgorod Region	163	202	20	138	523
Bryansk Region	103	93	11	103	310
Vladimir Region	204	104	14	131	453
Voronezh Region	331	219	32	164	746
Ivanovo Region	173	8	9	84	274
Kaluga Region	141	42	10	106	299
Kostroma Region	118	4	6	55	183
Kursk Region	133	80	22	111	346
Lipetsk Region	167	79	23	98	367
Moscow Region	1,551	514	21	153	2,239
Orel Region	102	47	11	66	226
Ryazan Region	133	84	16	83	316
Smolensk Region	128	67	10	86	291
Tambov Region	132	137	14	68	351
Tver Region	148	102	14	93	357
Tula Region	171	61	13	144	389
Yaroslavl Region	231	8	19	142	400
Moscow	3,372	850	41	136	4,399
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>2,450</b>	<b>253</b>	<b>362</b>	<b>984</b>	<b>4,049</b>
Republic of Karelia	118	7	15	47	187
Republic of Komi	186	23	16	70	295
Arkhangelsk Region	184	26	26	81	317
Nenets Autonomous Area	4	8	0	1	13
Vologda Region	262	14	43	98	417
Kaliningrad Region	151	23	29	90	293
Leningrad Region	46	19	16	331	412
Murmansk Region	129	8	17	90	244
Novgorod Region	121	2	19	50	192
Pskov Region	114	9	11	52	186
St. Petersburg	1,139	122	170	75	1,506
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,671</b>	<b>504</b>	<b>323</b>	<b>660</b>	<b>4,158</b>
Republic of Adigei (Adigeya)	75	8	12	12	107
Republic of Kalmykia	37	1	3	10	51
Krasnodar Territory	1,178	148	139	286	1,751
Astrakhan Region	115	70	15	68	268
Volgograd Region	282	197	55	153	687
Rostov Region	984	80	99	131	1,294
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>815</b>	<b>123</b>	<b>85</b>	<b>112</b>	<b>1,135</b>
Republic of Daghestan	142	41	8	9	200
Republic of Ingushetia	17	1	0	1	19
Kabardino-Balkar Republic	81	42	7	7	137
Karachai-Cherkess Republic	36	2	3	6	47

Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	43	12	6	12	73
Republic of Chechnya	32	0	3	13	48
Stavropol Territory	464	25	58	64	611
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>4,969</b>	<b>2,808</b>	<b>588</b>	<b>1,751</b>	<b>10,116</b>
Republic of Bashkortostan	781	408	85	201	1,475
Republic of Mariy-El	67	41	14	50	172
Republic of Mordovia	146	97	7	48	298
Republic of Tatarstan (Tatarstan)	732	508	78	204	1,522
Udmurt Republic	271	13	42	110	436
Chuvash Republic — Chuvashya	143	137	31	79	390
Perm Territory	606	29	52	181	868
Kirov Region	216	115	38	74	443
Nizhni Novgorod Region	581	304	62	139	1,086
Orenburg Region	296	294	50	136	776
Penza Region	162	243	22	88	515
Samara Region	521	188	64	200	973
Saratov Region	273	330	24	161	788
Ulyanovsk Region	174	101	19	80	374
<b>URALS FEDERAL DISTRICT</b>	<b>2,246</b>	<b>595</b>	<b>359</b>	<b>722</b>	<b>3,922</b>
Kurgan Region	92	176	17	69	354
Sverdlovsk Region	917	182	80	114	1,293
Tyumen Region	738	112	95	297	1,242
Khanty-Mansiysky Autonomous Area — Yugra	357	63	40	137	597
Yamalo-Nenetsky Autonomous Area	133	16	7	55	211
Chelyabinsk Region	499	125	167	242	1,033
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,951</b>	<b>1,017</b>	<b>320</b>	<b>1,426</b>	<b>5,714</b>
Republic of Altai	37	4	4	8	53
Republic of Buryatia	173	3	14	110	300
Republic of Tyva	40	0	5	10	55
Republic of Khakassia	92	20	7	67	186
Altai Territory	276	452	28	161	917
Zabaykalskiy Territory	173	1	13	82	269
Krasnoyarsk Territory	530	111	32	244	917
Irkutsk Region	328	63	40	215	646
Kemerovo Region	311	112	46	208	677
Novosibirsk Region	483	144	74	82	783
Omsk Region	360	101	36	133	630
Tomsk Region	148	6	21	106	281
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1,017</b>	<b>154</b>	<b>110</b>	<b>610</b>	<b>1,891</b>
Republic of Sakha (Yakutia)	169	55	11	107	342
Kamchatka Territory	69	5	4	40	118
Primorski Territory	308	25	48	156	537
Khabarovsk Territory	219	26	27	90	362
Amur Region	127	21	10	81	239
Magadan Region	37	7	3	13	60
Sakhalin Region	66	13	5	79	163
Jewish Autonomous Region	22	2	2	23	49
Chukotka Autonomous Area	0	0	0	21	21

Table 6.1.3

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
<b>RUSSIAN FEDERATION</b>				
31.12.2012	244 (28)	135 (13)	107 (15)	214 (27)
31.03.2013	246 (28)	134 (13)	111 (15)	217 (27)
30.06.2013	248 (28)	133 (13)	114 (15)	218 (27)
30.09.2013	252 (26)	134 (12)	117 (14)	220 (24)
<b>CENTRAL FEDERAL DISTRICT</b>				
31.12.2012	166 (19)	91 (9)	73 (10)	137 (19)
31.03.2013	167 (19)	90 (9)	76 (10)	139 (19)
30.06.2013	168 (19)	89 (9)	78 (10)	139 (19)
30.09.2013	171 (16)	90 (8)	80 (8)	141 (16)
Moscow and Moscow Region				
31.12.2012	159 (18)	88 (8)	69 (10)	130 (18)
31.03.2013	160 (18)	87 (8)	72 (10)	132 (18)
30.06.2013	161 (18)	86 (8)	74 (10)	132 (18)
30.09.2013	163 (15)	87 (7)	75 (8)	133 (15)
<b>NORTH-WEST FEDERAL DISTRICT</b>				
31.12.2012	20 (2)	14 (1)	6 (1)	20 (2)
31.03.2013	20 (2)	14 (1)	6 (1)	20 (2)
30.06.2013	19 (2)	13 (1)	6 (1)	19 (2)
30.09.2013	18 (2)	12 (1)	6 (1)	18 (2)
<b>SOUTH FEDERAL DISTRICT</b>				
31.12.2012	7	2	5	7
31.03.2013	7	2	5	7
30.06.2013	7	2	5	7
30.09.2013	7	2	5	7
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>				
31.12.2012	—	—	—	—
31.03.2013	—	—	—	—
30.06.2013	1	—	1	1
30.09.2013	1	—	1	1
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>				
31.12.2012	28 (4)	12 (1)	16 (3)	27 (3)
31.03.2013	30 (4)	12 (1)	18 (3)	29 (3)
30.06.2013	30 (4)	12 (1)	18 (3)	29 (3)
30.09.2013	30 (4)	12 (1)	18 (3)	29 (3)
<b>URALS FEDERAL DISTRICT</b>				
31.12.2012	9 (1)	9 (1)	—	9 (1)
31.03.2013	9 (1)	9 (1)	—	9 (1)
30.06.2013	9 (1)	9 (1)	—	9 (1)
30.09.2013	9 (1)	9 (1)	—	9 (1)
<b>SIBERIA FEDERAL DISTRICT</b>				
31.12.2012	9 (2)	2 (1)	7 (1)	9 (2)
31.03.2013	8 (2)	2 (1)	6 (1)	8 (2)
30.06.2013	8 (2)	2 (1)	6 (1)	8 (2)
30.09.2013	10 (3)	3 (1)	7 (2)	9 (2)
<b>FAR EAST FEDERAL DISTRICT</b>				
31.12.2012	5	5	—	5
31.03.2013	5	5	—	5
30.06.2013	6	6	—	6
30.09.2013	6	6	—	6

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 6.1.4

## Credit Institutions Grouped by Registered Authorized Capital

(units)

	31.10.2013											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	14	15	45	39	146	258	113	118	165	23	936	
CENTRAL FEDERAL DISTRICT	4	8	28	24	64	145	59	83	120	20	555	
Belgorod Region	—	—	—	—	1	—	2	1	—	—	4	
Bryansk Region	—	—	—	—	—	—	—	—	—	—	—	
Vladimir Region	—	—	—	—	1	1	—	1	—	—	3	
Voronezh Region	—	—	—	1	1	—	1	—	—	—	3	
Ivanovo Region	—	—	1	—	3	2	—	—	—	—	6	
Kaluga Region	—	—	—	1	—	3	—	—	—	—	4	
Kostroma Region	—	—	—	—	1	1	2	—	1	—	5	
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	—	—	—	—	2	—	1	—	1	—	4	
Tambov Region	—	—	—	—	1	—	—	—	—	—	1	
Tver Region	—	—	—	1	1	2	—	—	—	—	4	
Tula Region	—	—	1	—	1	2	—	—	—	—	4	
Yaroslavl Region	—	—	1	2	1	—	—	1	—	—	5	
Moscow	4	7	24	16	49	131	50	78	116	20	495	
NORTH-WEST FEDERAL DISTRICT	3	3	5	3	15	18	6	8	9	—	70	
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1	
Republic of Komi	—	—	—	—	1	—	—	—	—	—	1	
Arkhangelsk Region	—	—	1	—	—	1	—	—	—	—	2	
Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
Vologda Region	—	—	1	—	3	4	—	1	1	—	10	
Kaliningrad Region	—	—	—	—	—	1	—	—	1	—	2	

Table 6.1.4 (cont.)  
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	—	—	1	—	—	3	—	1	—	—	5
Murmansk Region	1	—	—	—	—	1	—	1	—	—	3
Novgorod Region	—	1	—	—	—	1	—	—	—	—	2
Pskov Region	—	—	—	—	2	—	1	—	—	—	3
St. Petersburg	2	2	2	3	8	7	5	5	7	—	41
<b>SOUTH FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>—</b>	<b>8</b>	<b>21</b>	<b>7</b>	<b>4</b>	<b>1</b>	<b>—</b>	<b>46</b>
Republic of Adigei (Adigeya)	—	—	2	—	—	2	—	—	—	—	4
Republic of Kalmykia	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	1	—	3	5	3	2	1	—	15
Astrakhan Region	1	1	—	—	—	2	1	—	—	—	5
Volgograd Region	—	—	—	—	—	4	—	—	—	—	4
Rostov Region	—	—	—	—	3	8	3	2	—	—	16
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>12</b>	<b>18</b>	<b>7</b>	<b>2</b>	<b>—</b>	<b>—</b>	<b>44</b>
Republic of Dagestan	1	1	1	—	5	10	3	1	—	—	22
Republic of Ingushetia	—	—	—	—	—	2	—	—	—	—	2
Kabardino-Balkar Republic	—	—	—	—	3	2	—	—	—	—	5
Karachai-Cherkess Republic	—	—	—	1	1	—	2	1	—	—	5
Republic of Northern Ossetia — Alania	—	—	—	—	1	1	2	—	—	—	4
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	1	—	—	—	2	3	—	—	—	—	6
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>17</b>	<b>27</b>	<b>21</b>	<b>11</b>	<b>21</b>	<b>2</b>	<b>105</b>
Republic of Bashkortostan	—	—	—	—	1	2	5	1	2	—	11
Republic of Mariy-El	—	—	2	—	—	—	—	—	—	—	2
Republic of Mordovia	—	—	—	—	—	1	3	—	—	—	4
Republic of Tatarstan (Tatarstan)	—	1	—	—	2	6	1	3	8	1	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	—	—	—	—	2	7	1	4	4	1	19
Saratov Region	—	—	—	1	2	3	3	—	—	—	9
Ulyanovsk Region	—	—	—	—	1	2	—	—	—	—	3





Table 6.1.5

## 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			
30.06.2013	956	52,744,413.9	44
31.07.2013	951	53,352,706.5	44
31.08.2013	947	53,876,046.8	44
30.09.2013	942	54,347,883.9	44
CENTRAL FEDERAL DISTRICT			
30.06.2013	571	47,095,812.8	25
31.07.2013	569	47,662,419.3	25
31.08.2013	564	48,093,043.3	25
30.09.2013	559	48,453,109.0	24
Moscow and Moscow Region			
30.06.2013	516	46,719,334.6	23
31.07.2013	515	47,288,790.6	24
31.08.2013	511	47,719,910.6	23
30.09.2013	506	48,069,525.9	23
NORTH-WEST FEDERAL DISTRICT			
30.06.2013	70	1,525,483.3	10
31.07.2013	70	1,551,774.7	10
31.08.2013	70	1,570,377.5	10
30.09.2013	70	1,615,846.7	10
SOUTH FEDERAL DISTRICT			
30.06.2013	46	262,273.4	11
31.07.2013	46	264,809.6	11
31.08.2013	46	274,263.0	11
30.09.2013	46	280,788.1	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
30.06.2013	48	59,318.8	19
31.07.2013	46	60,523.7	17
31.08.2013	46	59,645.7	18
30.09.2013	45	60,647.8	17
PRIVOLZHISKY FEDERAL DISTRICT			
30.06.2013	105	1,494,387.3	28
31.07.2013	105	1,519,284.1	28
31.08.2013	106	1,554,908.9	28
30.09.2013	106	1,570,333.0	28
URALS FEDERAL DISTRICT			
30.06.2013	43	1,140,712.4	9
31.07.2013	43	1,168,843.6	9
31.08.2013	43	1,189,249.3	9
30.09.2013	43	1,191,244.3	9
SIBERIA FEDERAL DISTRICT			
30.06.2013	50	607,607.9	8
31.07.2013	50	583,870.8	8
31.08.2013	50	588,513.6	8
30.09.2013	51	618,865.8	9
FAR EAST FEDERAL DISTRICT			
30.06.2013	23	558,818.0	5
31.07.2013	22	541,180.9	4
31.08.2013	22	546,045.4	4
30.09.2013	22	557,049.2	4

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves  
within Averaging Period from November 10 to December 10, 2013  
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	18	21	19	81	147	315	601
<b>CENTRAL FEDERAL DISTRICT</b>	<b>7</b>	<b>8</b>	<b>12</b>	<b>28</b>	<b>69</b>	<b>208</b>	<b>332</b>
Belgorod Region	—	—	—	1	—	3	4
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	1	—	—	1
Voronezh Region	—	—	—	1	—	—	1
Ivanovo Region	—	—	—	—	1	—	1
Kaluga Region	—	—	—	—	3	—	3
Kostroma Region	—	—	—	—	1	2	3
Kursk Region	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	—	1	1
Orel Region	—	—	—	—	—	1	1
Ryazan Region	—	—	3	—	1	—	4
Smolensk Region	—	—	—	1	—	1	2
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	—	1	2	—	3
Tula Region	—	—	—	1	2	—	3
Yaroslavl Region	—	1	1	—	—	1	3
Moscow and Moscow Region	7	6	8	20	59	199	299
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>7</b>	<b>10</b>	<b>18</b>	<b>44</b>
Republic of Karelia	—	—	—	1	—	—	1
Republic of Komi	—	—	—	1	—	—	1
Arkhangelsk Region	—	—	—	—	—	—	—
Vologda Region	—	1	—	1	4	2	8
Kaliningrad Region	—	—	—	—	1	1	2
Leningrad Region	—	1	—	—	3	1	5
Murmansk Region	1	—	—	—	1	1	3
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	—	1	—	1	2
St. Petersburg	2	1	2	3	—	12	20
<b>SOUTH FEDERAL DISTRICT</b>	<b>1</b>	<b>3</b>	<b>—</b>	<b>6</b>	<b>15</b>	<b>9</b>	<b>34</b>
Republic of Adigei (Adigeya)	—	2	—	—	2	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	3	4	5	13
Astrakhan Region	1	—	—	—	—	1	2
Volgograd Region	—	—	—	—	4	—	4
Rostov Region	—	—	—	1	5	3	9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>9</b>	<b>8</b>	<b>4</b>	<b>21</b>
Republic of Daghestan	—	—	—	3	5	1	9
Republic of Ingushetia	—	—	—	—	1	—	1
Kabardino-Balkar Republic	—	—	—	2	—	—	2
Karachai-Cherkess Republic	—	—	—	1	—	2	3
Republic of Northern Ossetia — Alania	—	—	—	1	—	1	2
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	2	2	—	4

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>12</b>	<b>25</b>	<b>45</b>	<b>88</b>
Republic of Bashkortostan	—	—	—	1	2	4	7
Republic of Mariy-El	—	2	—	—	—	—	2
Republic of Mordovia	—	—	—	—	1	2	3
Republic of Tatarstan (Tatarstan)	1	—	—	2	6	12	21
Udmurt Republic	—	—	—	—	—	2	2
Chuvash Republic — Chuvashya	—	—	—	1	2	1	4
Perm Territory	1	—	—	1	1	2	5
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	—	—	3	1	5	9
Orenburg Region	—	—	—	1	—	4	5
Penza Region	—	—	—	—	1	—	1
Samara Region	—	—	—	1	8	8	17
Saratov Region	—	—	1	2	3	3	9
Ulyanovsk Region	—	—	—	—	—	—	—
<b>URALS FEDERAL DISTRICT</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>5</b>	<b>6</b>	<b>14</b>	<b>30</b>
Kurgan Region	—	—	—	1	—	—	1
Sverdlovsk Region	—	—	1	3	3	4	11
Tyumen Region	1	1	1	1	2	6	12
Chelyabinsk Region	—	1	—	—	1	4	6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>3</b>	<b>2</b>	<b>—</b>	<b>11</b>	<b>7</b>	<b>12</b>	<b>35</b>
Republic of Altai	—	1	—	—	—	—	1
Republic of Buryatia	—	—	—	—	—	1	1
Republic of Tyva	—	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	1	1	2
Altai Territory	—	—	—	2	—	1	3
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	—	1	1	2
Irkutsk Region	—	—	—	3	3	1	7
Kemerovo Region	—	1	—	2	—	2	5
Novosibirsk Region	2	—	—	1	—	4	7
Omsk Region	1	—	—	2	1	1	5
Tomsk Region	—	—	—	1	1	—	2
<b>FAR EAST FEDERAL DISTRICT</b>	<b>—</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>7</b>	<b>5</b>	<b>17</b>
Republic of Sakha (Yakutia)	—	—	—	1	1	2	4
Kamchatka Territory	—	1	1	—	—	1	3
Primorski Territory	—	—	—	1	3	—	4
Khabarovsk Territory	—	—	—	—	1	—	1
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	1	2	—	3
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 6.1.7

## Financial Performance of Credit Institutions

		30.09.2013						
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	751,425.2	761,728.6	87.2	10,303.5	12.8	142,366.2		
CENTRAL FEDERAL DISTRICT	694,214.2	700,395.1	87.8	6,180.8	12.2	132,063.2		
Belgorod Region	137.1	141.8	75.0	4.7	25.0	29.6		
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0		
Vladimir Region	94.1	94.1	100.0	0.0	0.0	13.2		
Voronezh Region	-0.1	8.7	33.3	8.8	66.7	3.1		
Ivanovo Region	70.3	70.3	100.0	0.0	0.0	18.5		
Kaluga Region	310.0	319.7	75.0	9.6	25.0	69.9		
Kostroma Region	5,578.2	5,584.9	80.0	6.7	20.0	722.2		
Kursk Region	252.2	252.2	100.0	0.0	0.0	39.7		
Lipetsk Region	305.5	305.5	100.0	0.0	0.0	61.8		
Moscow Region	393.3	413.1	88.9	19.8	11.1	129.7		
Orel Region	12.7	12.7	100.0	0.0	0.0	0.0		
Ryazan Region	177.8	177.8	100.0	0.0	0.0	66.1		
Smolensk Region	248.8	248.8	100.0	0.0	0.0	45.7		
Tambov Region	36.0	36.0	100.0	0.0	0.0	7.6		
Tver Region	47.3	65.0	60.0	17.8	40.0	13.3		
Tula Region	225.4	225.4	100.0	0.0	0.0	49.8		
Yaroslavl Region	119.0	119.0	100.0	0.0	0.0	22.9		
Moscow	686,206.7	692,320.2	87.9	6,113.5	12.1	130,770.2		
NORTH-WEST FEDERAL DISTRICT	17,664.9	17,873.1	87.0	208.2	13.0	2,168.9		
Republic of Karelia	30.2	30.2	100.0	0.0	0.0	5.8		
Republic of Komi	107.8	107.8	100.0	0.0	0.0	10.6		
Arkhangelsk Region	-0.6	1.6	50.0	2.2	50.0	0.4		
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0		
Vologda Region	203.0	302.2	80.0	99.2	20.0	72.7		
Kaliningrad Region	527.2	527.2	100.0	0.0	0.0	35.8		

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	93.8	93.8	100.0	0.0	0.0	5.9
Murmansk Region	130.5	130.5	100.0	0.0	0.0	21.2
Novgorod Region	79.0	79.0	100.0	0.0	0.0	11.4
Pskov Region	36.8	36.8	100.0	0.0	0.0	3.7
St. Petersburg	16,457.4	16,564.3	85.4	106.8	14.6	2,001.4
<b>SOUTH FEDERAL DISTRICT</b>	<b>3,199.1</b>	<b>3,493.1</b>	<b>82.6</b>	<b>294.1</b>	<b>17.4</b>	<b>654.4</b>
Republic of Adigei (Adigeya)	132.2	132.2	100.0	0.0	0.0	34.3
Republic of Kalmykia	-1.6	7.9	50.0	9.4	50.0	3.3
Krasnodar Territory	860.9	1,072.1	80.0	211.3	20.0	245.3
Astrakhan Region	127.7	127.7	100.0	0.0	0.0	17.7
Volgograd Region	314.7	314.7	100.0	0.0	0.0	44.8
Rostov Region	1,765.2	1,838.5	75.0	73.4	25.0	309.1
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>452.3</b>	<b>687.4</b>	<b>82.2</b>	<b>235.1</b>	<b>17.8</b>	<b>130.0</b>
Republic of Dagestan	223.9	331.7	86.4	107.8	13.6	67.4
Republic of Ingushetia	10.3	10.3	100.0	0.0	0.0	2.7
Kabardino-Balkar Republic	47.3	86.5	80.0	39.2	20.0	13.3
Karachai-Cherkess Republic	39.0	44.6	80.0	5.7	20.0	11.9
Republic of Northern Ossetia — Alania	-59.5	12.8	60.0	72.4	40.0	1.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	191.4	201.4	83.3	10.1	16.7	33.6
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>11,319.3</b>	<b>11,833.3</b>	<b>84.9</b>	<b>514.0</b>	<b>15.1</b>	<b>2,226.5</b>
Republic of Bashkortostan	602.0	643.3	81.8	41.3	18.2	146.5
Republic of Mariy-El	28.6	28.6	100.0	0.0	0.0	6.2
Republic of Mordovia	184.8	194.3	75.0	9.5	25.0	29.5
Republic of Tatarstan (Tatarstan)	3,813.8	3,813.8	100.0	0.0	0.0	650.1
Udmurt Republic	589.6	589.6	100.0	0.0	0.0	51.0
Chuvash Republic — Chuvashya	69.4	71.7	75.0	2.3	25.0	15.4
Perm Territory	-34.6	51.1	80.0	85.7	20.0	17.5
Kirov Region	301.2	330.4	66.7	29.2	33.3	60.4
Nizhni Novgorod Region	1,136.4	1,176.9	83.3	40.5	16.7	197.6
Orenburg Region	199.3	335.8	62.5	136.5	37.5	81.0
Penza Region	30.5	30.5	100.0	0.0	0.0	6.0
Samara Region	3,486.6	3,609.0	85.0	122.4	15.0	733.9
Saratov Region	931.7	941.2	88.9	9.5	11.1	228.3
Ulyanovsk Region	-20.1	17.1	66.7	37.1	33.3	3.0

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	16,985.9	17,180.8	88.4	195.0	11.6	2,597.3
Kurgan Region	78.8	78.8	100.0	0.0	0.0	18.0
Sverdlovsk Region	5,310.7	5,428.2	81.3	117.5	18.8	694.4
Tyumen Region	9,667.4	9,683.5	93.3	16.0	6.7	1,446.2
Khanty-Mansiysky Autonomous Area — Yugra	8,362.0	8,362.0	100.0	0.0	0.0	1,160.2
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	1,928.9	1,990.3	88.9	61.4	11.1	438.7
SIBERIA FEDERAL DISTRICT	1,941.2	4,582.5	90.2	2,641.3	9.8	1,074.7
Republic of Altai	-2.5	2.4	50.0	4.9	50.0	0.6
Republic of Buryatia	90.8	90.8	100.0	0.0	0.0	9.7
Republic of Tyva	5.7	5.7	100.0	0.0	0.0	3.0
Republic of Khakassia	22.1	54.1	50.0	32.0	50.0	16.0
Altai Territory	201.3	201.3	100.0	0.0	0.0	50.2
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	124.0	124.0	100.0	0.0	0.0	16.4
Irkutsk Region	276.2	284.2	87.5	8.0	12.5	78.9
Kemerovo Region	294.7	294.7	100.0	0.0	0.0	85.4
Novosibirsk Region	529.4	3,098.3	87.5	2,568.9	12.5	756.3
Omsk Region	281.1	308.6	83.3	27.5	16.7	32.1
Tomsk Region	118.3	118.3	100.0	0.0	0.0	26.0
FAR EAST FEDERAL DISTRICT	5,648.4	5,683.3	95.5	34.9	4.5	1,451.2
Republic of Sakha (Yakutia)	166.7	201.5	75.0	34.9	25.0	56.1
Kamchatka Territory	178.7	178.7	100.0	0.0	0.0	43.8
Primorski Territory	1,774.3	1,774.3	100.0	0.0	0.0	342.6
Khabarovsk Territory	20.4	20.4	100.0	0.0	0.0	8.1
Amur Region	3,389.3	3,389.3	100.0	0.0	0.0	969.9
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	119.0	119.0	100.0	0.0	0.0	30.6
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

Table 6.1.8

## 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					
31.12.2012	49	49	29	44 (19) <sup>1</sup>	73 (9)
31.03.2013	49	48	30	45 (19)	74 (9)
30.06.2013 <sup>2</sup>	47	47	33	44 (18)	77 (10)
30.09.2013	48	48	37	42 (18)	77 (8)
CENTRAL FEDERAL DISTRICT					
31.12.2012	29	25	19	27 (11)	66 (8)
31.03.2013	28	25	20	27 (11)	67 (8)
30.06.2013	26	23	23	27 (10)	69 (9)
30.09.2013	26	26	25	25 (9)	69 (7)
Moscow and Moscow Region					
31.12.2012	26	23	19	26 (11)	65 (7)
31.03.2013	25	23	20	26 (11)	66 (7)
30.06.2013	23	22	22	26 (10)	68 (8)
30.09.2013	23	24	24	24 (9)	68 (6)
NORTH-WEST FEDERAL DISTRICT					
31.12.2012	5	6	1	4 (2)	4
31.03.2013	5	6	1	4 (2)	4
30.06.2013	4	6	1	4 (2)	4
30.09.2013	5	4	2	3 (2)	4
SOUTH FEDERAL DISTRICT					
31.12.2012	2	1	—	3	1
31.03.2013	2	1	—	3	1
30.06.2013	2	1	—	2	2
30.09.2013	2	1	—	2	2
NORTH-CAUCASIAN FEDERAL DISTRICT					
31.12.2012	—	—	—	—	—
31.03.2013	—	—	—	—	—
30.06.2013	—	1	—	—	—
30.09.2013	—	1	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
31.12.2012	6	9	5	6 (3)	2 (1)
31.03.2013	7	9	6	6 (3)	2 (1)
30.06.2013	7	10	5	6 (3)	2 (1)
30.09.2013	6	10	6	6 (3)	2 (1)
URALS FEDERAL DISTRICT					
31.12.2012	4	2	2	1 (1)	—
31.03.2013	4	2	2	1 (1)	—
30.06.2013	5	1	2	1 (1)	—
30.09.2013	6	1	1	1 (1)	—
SIBERIA FEDERAL DISTRICT					
31.12.2012	2	4	1	2 (2)	—
31.03.2013	2	3	—	3 (2)	—
30.06.2013	2	3	—	3 (2)	—
30.09.2013	2	3	1	4 (3)	—
FAR EAST FEDERAL DISTRICT					
31.12.2012	1	2	1	1	—
31.03.2013	1	2	1	1	—
30.06.2013	1	2	2	1	—
30.09.2013	1	2	2	1	—

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

<sup>2</sup> 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.



Table 6.1.9

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

*(units)*

1	30.06.2013			30.09.2013		
	AD	GLA <sup>1</sup>	CA <sup>1</sup>	AD	GLA <sup>1</sup>	CA <sup>1</sup>
2	3	4	5	6	7	7
RUSSIAN FEDERATION	499	627	1,211	503	623	1,203
<b>CENTRAL FEDERAL DISTRICT</b>	<b>318</b>	<b>352</b>	<b>574</b>	<b>321</b>	<b>351</b>	<b>573</b>
Belgorod Region	1	1	4	1	1	4
Bryansk Region	—	—	3	—	—	3
Vladimir Region	—	3	7	—	3	7
Voronezh Region	—	1	7	—	1	7
Ivanovo Region	3	4	6	3	4	7
Kaluga Region	1	2	6	1	2	6
Kostroma Region	2	5	8	2	5	9
Kursk Region	—	1	5	—	1	5
Lipetsk Region	1	2	5	1	1	4
Orel Region	—	—	4	—	1	5
Ryazan Region	1	4	7	1	4	7
Smolensk Region	—	3	6	—	3	6
Tambov Region	—	1	4	—	1	4
Tver Region	1	2	7	1	2	6
Tula Region	3	4	8	3	4	8
Yaroslavl Region	—	3	10	—	3	10
Moscow and Moscow Region	305	316	477	308	315	475
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>30</b>	<b>35</b>	<b>85</b>	<b>30</b>	<b>33</b>	<b>83</b>
Republic of Karelia	—	1	5	—	1	5
Republic of Komi	—	1	5	—	1	4
Arkhangelsk Region	—	—	1	—	—	2
Vologda Region	6	7	8	6	7	9
Kaliningrad Region	2	3	9	2	2	8
Leningrad Region	—	3	3	—	3	3
Murmansk Region	2	1	4	2	1	4
Novgorod Region	1	1	3	1	1	3
Pskov Region	1	—	2	1	—	2
St. Petersburg	18	18	45	18	17	43
<b>SOUTH FEDERAL DISTRICT</b>	<b>26</b>	<b>35</b>	<b>74</b>	<b>26</b>	<b>35</b>	<b>73</b>
Republic of Adigei (Adigeya)	2	4	5	2	4	5
Republic of Kalmykia	—	2	3	—	2	3
Krasnodar Territory	9	15	26	9	15	26
Astrakhan Region	2	2	6	2	2	6
Volgograd Region	4	3	11	4	3	11
Rostov Region	9	9	23	9	9	22
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>4</b>	<b>15</b>	<b>27</b>	<b>4</b>	<b>15</b>	<b>27</b>
Republic of Daghestan	—	1	1	—	1	1
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	1	3	5	1	3	5
Karachai-Cherkess Republic	1	4	6	1	4	6
Republic of Northern Ossetia — Alania	—	5	7	—	5	7
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	2	2	8	2	2	8

Table 6.1.9 (end)

(units)

1	2	3	4	5	6	7
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>56</b>	<b>91</b>	<b>190</b>	<b>56</b>	<b>90</b>	<b>187</b>
Republic of Bashkortostan	4	10	26	4	9	24
Republic of Mariy-El	—	—	3	—	—	3
Republic of Mordovia	2	4	6	2	4	6
Republic of Tatarstan (Tatarstan)	15	20	25	15	20	25
Udmurt Republic	1	2	6	1	2	6
Chuvash Republic — Chuvashya	1	4	9	1	4	9
Perm Territory	—	5	14	—	5	14
Kirov Region	2	3	6	2	3	6
Nizhni Novgorod Region	7	10	24	7	10	24
Orenburg Region	3	5	11	3	5	11
Penza Region	1	1	7	1	1	7
Samara Region	15	16	30	15	16	29
Saratov Region	5	9	16	5	9	16
Ulyanovsk Region	—	2	7	—	2	7
<b>URALS FEDERAL DISTRICT</b>	<b>30</b>	<b>38</b>	<b>70</b>	<b>30</b>	<b>38</b>	<b>70</b>
Kurgan Region	—	3	6	—	3	6
Sverdlovsk Region	11	15	30	11	15	30
Tyumen Region	11	12	20	11	12	20
Chelyabinsk Region	8	8	14	8	8	14
<b>SIBERIA FEDERAL DISTRICT</b>	<b>20</b>	<b>40</b>	<b>124</b>	<b>21</b>	<b>40</b>	<b>124</b>
Republic of Altai	—	1	3	—	1	3
Republic of Buryatia	1	1	6	1	1	6
Republic of Tyva	1	1	3	1	1	3
Republic of Khakassia	2	2	3	2	2	3
Altai Territory	—	5	11	—	5	11
Zabaykalskiy Territory	—	—	5	—	—	5
Krasnoyarsk Territory	3	3	14	4	3	14
Irkutsk Region	1	7	19	1	7	19
Kemerovo Region	3	6	13	3	6	13
Novosibirsk Region	6	7	25	6	7	25
Omsk Region	1	5	13	1	5	14
Tomsk Region	2	2	9	2	2	8
<b>FAR EAST FEDERAL DISTRICT</b>	<b>15</b>	<b>21</b>	<b>67</b>	<b>15</b>	<b>21</b>	<b>66</b>
Republic of Sakha (Yakutia)	4	4	9	4	4	9
Kamchatka Territory	2	3	6	2	3	6
Primorski Territory	6	6	15	6	6	15
Khabarovsk Territory	—	2	15	0	2	16
Amur Region	2	2	6	2	2	5
Magadan Region	—	—	3	—	—	3
Sakhalin Region	1	4	10	1	4	9
Jewish Autonomous Region	—	—	2	—	—	2
Chukotka Autonomous Area	—	—	1	—	—	1

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

## 6.2. Foreign Cash Operations

Table 6.2.1

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

(millions of US dollars)

1	2013				
	April 2	May 3	June 4	July 5	August 6
RUSSIAN FEDERATION	4,754.08	4,034.23	4,594.01	5,792.46	5,467.63
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,338.80</b>	<b>1,922.68</b>	<b>2,183.60</b>	<b>2,753.19</b>	<b>2,567.86</b>
Belgorod Region	10.96	11.07	13.24	14.82	14.48
Bryansk Region	21.18	19.96	19.92	29.27	25.35
Vladimir Region	13.79	11.61	11.81	15.78	15.08
Voronezh Region	39.07	33.07	47.85	63.11	54.65
Ivanovo Region	9.26	7.85	9.24	11.57	11.57
Kaluga Region	19.82	20.01	24.90	29.71	28.25
Kostroma Region	7.18	6.97	7.53	9.73	10.11
Kursk Region	6.53	6.09	6.80	8.81	8.07
Lipetsk Region	7.73	7.26	9.32	12.69	12.29
Moscow Region	98.23	86.52	113.62	147.49	142.62
Orel Region	8.94	8.69	10.42	14.32	13.12
Ryazan Region	16.75	14.43	16.96	28.34	24.92
Smolensk Region	16.70	14.02	16.23	23.24	16.44
Tambov Region	3.74	3.94	5.80	7.09	7.20
Tver Region	14.47	12.93	15.42	22.38	23.03
Tula Region	13.48	12.48	16.27	22.49	19.66
Yaroslavl Region	18.56	15.25	18.00	22.63	21.97
Moscow	2,012.41	1,630.53	1,820.28	2,269.72	2,119.08
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>670.23</b>	<b>566.72</b>	<b>649.24</b>	<b>823.82</b>	<b>781.03</b>
Republic of Karelia	6.06	5.31	6.57	8.10	8.29
Republic of Komi	10.40	9.71	10.60	12.21	11.09
Arkhangelsk Region	15.52	13.01	15.97	16.46	15.86
Nenets Autonomous Area	0.25	0.12	0.22	0.25	0.13
Vologda Region	21.03	13.03	18.10	21.30	20.94
Kaliningrad Region	54.14	53.36	56.32	71.75	70.44
Leningrad Region	164.22	147.91	165.02	189.09	195.22
Murmansk Region	11.21	9.55	10.44	12.38	10.90
Novgorod Region	3.42	3.87	4.54	6.07	5.81
Pskov Region	4.11	4.39	4.96	5.97	5.83
St. Petersburg	380.13	306.59	356.73	480.49	436.65
<b>SOUTH FEDERAL DISTRICT</b>	<b>286.59</b>	<b>264.97</b>	<b>277.38</b>	<b>372.71</b>	<b>360.49</b>
Republic of Adigei (Adigeya)	4.70	3.46	3.57	4.63	4.95
Republic of Kalmykia	1.00	1.10	1.26	2.15	1.74
Krasnodar Territory	127.61	117.56	123.94	171.93	173.04
Astrakhan Region	9.65	9.17	9.83	12.85	14.85
Volgograd Region	27.91	28.27	30.61	40.83	39.08
Rostov Region	115.72	105.41	108.17	140.33	126.84
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>124.08</b>	<b>115.82</b>	<b>89.89</b>	<b>133.69</b>	<b>135.45</b>
Republic of Daghestan	28.28	22.59	13.17	17.41	17.73
Republic of Ingushetia	5.72	5.31	4.52	5.62	7.78
Kabardino-Balkar Republic	11.31	11.70	11.03	13.57	11.98
Karachai-Cherkess Republic	3.37	4.23	3.35	4.94	6.02

**Table 6.2.1 (end)**  
(millions of US dollars)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	18.89	11.71	10.07	16.41	18.93
Republic of Chechnya	3.45	2.58	1.99	6.19	2.30
Stavropol Territory	53.05	57.72	45.76	69.55	70.73
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>408.54</b>	<b>372.30</b>	<b>450.29</b>	<b>539.18</b>	<b>529.27</b>
Republic of Bashkortostan	51.36	51.03	61.86	72.91	69.54
Republic of Mariy-El	3.44	2.67	3.49	4.38	3.89
Republic of Mordovia	2.71	3.05	4.12	4.96	4.37
Republic of Tatarstan (Tatarstan)	68.23	68.68	80.03	87.88	86.88
Udmurt Republic	15.87	12.68	14.45	18.62	17.61
Chuvash Republic — Chuvashya	7.14	6.55	7.97	9.73	9.43
Perm Territory	35.12	29.33	34.01	42.96	41.02
Kirov Region	12.38	12.66	12.03	14.78	14.02
Nizhni Novgorod Region	61.23	53.23	65.80	78.92	79.17
Orenburg Region	14.46	13.12	15.97	21.55	21.90
Penza Region	8.40	8.40	11.74	17.39	13.87
Samara Region	87.94	72.46	93.09	111.69	108.61
Saratov Region	31.13	26.60	32.31	37.50	42.33
Ulyanovsk Region	9.14	11.83	13.42	15.93	16.63
<b>URALS FEDERAL DISTRICT</b>	<b>307.87</b>	<b>273.36</b>	<b>315.51</b>	<b>375.46</b>	<b>352.41</b>
Kurgan Region	3.66	4.36	4.33	5.18	5.72
Sverdlovsk Region	145.08	128.87	146.20	171.53	174.15
Tyumen Region	104.73	92.98	105.65	121.59	102.94
Khanty-Mansiysky Autonomous Area — Yugra	50.83	46.11	50.45	55.33	49.87
Yamalo-Nenetsky Autonomous Area	14.54	11.90	12.40	13.71	9.97
Chelyabinsk Region	54.39	47.16	59.34	77.16	69.61
<b>SIBERIA FEDERAL DISTRICT</b>	<b>357.23</b>	<b>297.72</b>	<b>372.43</b>	<b>484.06</b>	<b>461.97</b>
Republic of Altai	0.39	0.46	0.68	0.97	1.00
Republic of Buryatia	31.59	29.99	34.39	48.63	46.60
Republic of Tyva	0.24	0.27	0.35	0.40	0.35
Republic of Khakassia	4.36	4.18	4.91	5.95	6.29
Altai Territory	16.42	15.24	20.77	24.56	22.52
Zabaykalskiy Territory	4.55	3.53	5.56	5.82	6.15
Krasnoyarsk Territory	50.29	40.05	53.00	62.02	56.27
Irkutsk Region	31.49	28.76	32.82	49.66	43.64
Kemerovo Region	24.51	22.36	27.28	33.92	30.36
Novosibirsk Region	137.52	104.81	134.39	174.99	173.26
Omsk Region	40.92	35.05	40.76	54.76	54.05
Tomsk Region	14.97	13.03	17.51	22.40	21.48
<b>FAR EAST FEDERAL DISTRICT</b>	<b>257.21</b>	<b>217.51</b>	<b>252.01</b>	<b>305.10</b>	<b>275.93</b>
Republic of Sakha (Yakutia)	8.85	8.41	8.52	10.24	10.07
Kamchatka Territory	11.57	10.32	10.31	11.19	10.99
Primorski Territory	126.93	103.21	119.19	139.47	126.27
Khabarovsk Territory	61.85	50.11	61.11	74.46	57.38
Amur Region	28.36	27.80	33.22	46.91	46.43
Magadan Region	4.88	4.63	5.59	6.51	7.24
Sakhalin Region	14.09	12.45	13.25	15.38	16.59
Jewish Autonomous Region	0.57	0.43	0.52	0.77	0.70
Chukotka Autonomous Area	0.13	0.14	0.30	0.16	0.27

Table 6.2.2

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

(millions of US dollars)

1	2013				
	April 2	May 3	June 4	July 5	August 6
RUSSIAN FEDERATION	3,803.26	2,487.09	3,408.93	2,919.01	2,711.78
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,588.35</b>	<b>1,514.68</b>	<b>2,174.38</b>	<b>1,816.68</b>	<b>1,640.04</b>
Belgorod Region	6.80	6.25	7.36	6.99	7.05
Bryansk Region	10.14	7.22	9.57	8.44	6.91
Vladimir Region	7.97	5.08	6.78	5.80	5.70
Voronezh Region	19.68	14.72	20.60	19.85	18.13
Ivanovo Region	3.94	3.32	4.35	4.54	4.37
Kaluga Region	11.74	11.01	12.29	11.09	12.40
Kostroma Region	3.20	2.55	3.39	2.92	2.99
Kursk Region	3.30	3.14	4.40	4.04	3.38
Lipetsk Region	5.84	4.51	5.54	5.58	5.04
Moscow Region	56.06	50.57	54.20	53.29	51.69
Orel Region	3.91	2.59	4.75	3.41	3.55
Ryazan Region	8.65	5.74	7.50	6.75	5.68
Smolensk Region	9.92	7.35	14.23	10.31	9.66
Tambov Region	2.26	1.98	2.73	2.57	2.15
Tver Region	5.63	4.56	6.61	6.21	5.97
Tula Region	6.49	5.32	6.63	6.90	7.26
Yaroslavl Region	9.91	7.59	10.21	8.28	8.80
Moscow	2,412.90	1,371.19	1,993.25	1,649.73	1,479.33
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>462.75</b>	<b>373.00</b>	<b>458.27</b>	<b>413.07</b>	<b>414.40</b>
Republic of Karelia	3.44	2.65	3.71	3.96	3.73
Republic of Komi	2.94	1.82	2.48	2.18	2.04
Arkhangelsk Region	9.12	6.29	7.88	6.89	7.96
Nenets Autonomous Area	0.04	0.02	0.01	0.01	0.01
Vologda Region	5.39	4.40	6.64	5.32	4.57
Kaliningrad Region	45.53	32.86	44.70	38.29	37.34
Leningrad Region	131.21	125.95	142.00	144.18	143.93
Murmansk Region	4.41	4.43	4.79	4.25	3.82
Novgorod Region	1.60	1.76	2.97	2.62	3.09
Pskov Region	3.15	2.49	3.46	3.61	3.54
St. Petersburg	255.94	190.38	239.64	201.78	204.39
<b>SOUTH FEDERAL DISTRICT</b>	<b>144.45</b>	<b>111.73</b>	<b>147.32</b>	<b>130.91</b>	<b>129.28</b>
Republic of Adigei (Adigeya)	2.79	2.60	4.19	2.80	3.38
Republic of Kalmykia	0.52	0.37	0.63	0.62	0.73
Krasnodar Territory	72.45	53.27	68.87	62.73	64.79
Astrakhan Region	5.80	4.43	6.15	6.07	5.45
Volgograd Region	15.23	14.81	16.53	15.39	14.73
Rostov Region	47.66	36.24	50.95	43.30	40.20
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>24.49</b>	<b>19.35</b>	<b>27.86</b>	<b>25.44</b>	<b>28.55</b>
Republic of Daghestan	1.94	1.73	3.43	2.63	3.02
Republic of Ingushetia	0.22	0.20	0.85	0.39	0.53
Kabardino-Balkar Republic	2.83	2.98	3.53	3.02	3.54
Karachai-Cherkess Republic	1.12	0.70	1.65	1.43	0.99

**Table 6.2.2 (end)**  
(millions of US dollars)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	2.99	1.98	2.54	2.22	2.48
Republic of Chechnya	0.32	0.09	0.20	0.25	0.25
Stavropol Territory	15.07	11.66	15.66	15.50	17.75
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>218.78</b>	<b>181.62</b>	<b>240.55</b>	<b>212.95</b>	<b>185.48</b>
Republic of Bashkortostan	18.38	16.36	21.28	20.48	20.74
Republic of Mariy-El	2.25	1.90	2.91	1.95	1.81
Republic of Mordovia	1.73	1.51	2.32	1.60	1.86
Republic of Tatarstan (Tatarstan)	29.24	21.84	30.61	28.11	24.23
Udmurt Republic	5.36	4.37	5.43	4.55	4.90
Chuvash Republic — Chuvashya	3.94	3.43	4.53	3.75	3.77
Perm Territory	12.74	9.90	14.07	12.48	12.19
Kirov Region	4.49	2.61	5.28	3.36	3.51
Nizhni Novgorod Region	37.87	31.37	36.70	31.14	27.16
Orenburg Region	8.24	5.44	9.86	8.56	9.01
Penza Region	4.43	4.06	4.93	4.31	4.70
Samara Region	66.08	57.74	75.92	69.72	46.73
Saratov Region	18.78	14.21	20.14	17.87	19.45
Ulyanovsk Region	5.24	6.87	6.56	5.09	5.42
<b>URALS FEDERAL DISTRICT</b>	<b>125.98</b>	<b>91.15</b>	<b>118.12</b>	<b>97.18</b>	<b>92.94</b>
Kurgan Region	2.34	1.77	1.99	2.11	1.89
Sverdlovsk Region	62.06	49.92	63.92	47.78	43.05
Tyumen Region	34.81	22.29	28.92	25.67	27.30
Khanty-Mansiysky Autonomous Area — Yugra	14.22	8.73	11.08	9.17	10.68
Yamalo-Nenetsky Autonomous Area	2.62	2.24	2.18	2.44	2.05
Chelyabinsk Region	26.77	17.17	23.29	21.62	20.70
<b>SIBERIA FEDERAL DISTRICT</b>	<b>135.39</b>	<b>111.05</b>	<b>138.31</b>	<b>127.12</b>	<b>128.87</b>
Republic of Altai	0.69	0.43	0.55	0.56	0.49
Republic of Buryatia	7.52	6.81	8.11	7.11	6.92
Republic of Tyva	0.09	0.08	0.11	0.09	0.16
Republic of Khakassia	1.69	1.61	1.98	1.84	1.45
Altai Territory	11.11	9.61	10.18	10.15	10.06
Zabaykalskiy Territory	1.29	1.38	1.62	1.11	1.27
Krasnoyarsk Territory	14.15	12.69	14.25	14.16	14.41
Irkutsk Region	13.42	9.00	10.96	9.53	9.99
Kemerovo Region	8.51	7.64	9.09	9.66	9.18
Novosibirsk Region	46.99	40.68	50.79	44.43	44.91
Omsk Region	24.01	16.70	24.63	22.44	22.88
Tomsk Region	5.93	4.43	6.04	6.04	7.16
<b>FAR EAST FEDERAL DISTRICT</b>	<b>103.37</b>	<b>84.74</b>	<b>104.18</b>	<b>95.74</b>	<b>92.47</b>
Republic of Sakha (Yakutia)	2.24	1.58	2.08	1.88	2.58
Kamchatka Territory	2.93	3.77	2.57	2.53	2.47
Primorski Territory	62.29	50.58	61.99	55.93	57.41
Khabarovsk Territory	19.80	15.10	20.62	18.12	15.40
Amur Region	7.52	6.32	8.17	7.67	6.60
Magadan Region	0.61	0.94	0.95	0.82	0.81
Sakhalin Region	7.80	6.25	7.61	8.58	6.98
Jewish Autonomous Region	0.16	0.10	0.13	0.13	0.17
Chukotka Autonomous Area	0.02	0.08	0.05	0.08	0.04

### 6.3. Borrowings

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

Table 6.3.1

	30.09.2013											
	customer funds, total		of which:								individual deposits	
			funds of organizations				deposits of legal entities					
	in rubles	in foreign currency and precious metals	public organizations	non-public organizations	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7	8	9	10	11		
RUSSIAN FEDERATION	25,409,187	8,610,290	420,791	55,847	4,411,531	843,417	6,133,100	2,135,710	12,994,472	2,943,612		
CENTRAL FEDERAL DISTRICT	14,952,530	7,227,439	279,784	50,148	2,790,461	675,037	4,799,427	1,928,153	5,901,053	2,126,321		
Belgorod Region	138,716	30,195	1,178	6	16,368	1,197	16,453	12,397	102,494	14,063		
Bryansk Region	72,103	5,239	360	0	6,963	200	4,140	54	59,303	4,483		
Vladimir Region	122,838	13,168	1,624	66	12,286	333	9,701	669	97,075	9,486		
Voronezh Region	245,506	27,142	1,422	1	33,867	1,019	27,696	5,124	176,230	15,647		
Ivanovo Region	75,708	6,883	131	0	7,063	225	3,887	48	63,187	6,062		
Kaluga Region	100,913	8,857	1,222	13	13,683	962	9,164	275	75,210	5,759		
Kostroma Region	51,273	3,267	167	0	3,726	500	6,622	189	38,772	2,148		
Kursk Region	74,653	5,295	744	62	7,657	528	5,917	137	58,307	3,651		
Lipetsk Region	98,540	7,414	340	0	11,512	1,307	12,586	175	72,604	5,026		
Moscow Region	904,698	94,310	10,579	772	159,957	8,920	94,537	11,584	629,179	66,171		
Orel Region	51,452	3,265	687	0	4,668	260	2,058	7	42,897	2,499		
Ryazan Region	96,850	8,150	784	1	11,171	391	6,486	1,624	76,644	5,064		
Smolensk Region	72,969	8,021	797	38	8,183	597	6,320	459	56,453	4,629		
Tambov Region	62,216	2,946	895	2	6,467	143	3,188	38	50,307	2,124		
Tver Region	99,159	11,028	687	0	12,233	1,122	4,628	637	79,964	6,190		
Tula Region	130,578	20,091	310	25	13,419	5,141	14,647	5,527	99,515	7,756		
Yaroslavl Region	152,707	14,803	2,126	4	16,391	788	28,322	490	103,473	12,278		
Moscow	12,401,651	6,957,365	255,731	49,158	2,444,847	651,404	4,543,075	1,888,719	4,019,439	1,953,285		
NORTH-WEST FEDERAL DISTRICT	2,426,121	553,752	32,570	3,728	457,546	68,652	398,541	145,003	1,476,834	295,413		
Republic of Karelia	52,593	4,099	186	15	4,724	153	2,810	41	44,159	3,447		
Republic of Komi	97,287	8,144	190	0	8,612	1,068	5,328	350	81,321	4,956		

(millions of rubles)

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Arkhangelsk Region	124,176	9,304	1,203	7	18,070	1,770	13,079	858	89,392	5,731
Nenets Autonomous Area	6,150	309	165	0	585	138	268	0	4,969	131
Vologda Region	105,065	22,336	581	0	12,415	5,741	7,771	8,054	81,452	6,537
Kaliningrad Region	114,005	29,923	1,959	622	18,192	4,807	8,437	1,972	83,032	19,216
Leningrad Region	113,118	11,639	652	3	13,312	633	6,764	1,577	90,962	7,631
Murmansk Region	111,878	13,479	976	49	8,733	2,682	5,132	1,262	95,973	8,046
Novgorod Region	45,528	4,629	168	0	6,698	1,125	2,655	39	34,978	3,041
Pskov Region	42,703	3,635	124	8	5,796	345	3,870	538	32,243	2,083
St. Petersburg	1,619,768	446,564	26,531	3,024	360,994	50,328	342,695	130,312	843,322	234,725
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,109,850</b>	<b>105,920</b>	<b>15,996</b>	<b>224</b>	<b>158,163</b>	<b>13,919</b>	<b>70,240</b>	<b>6,102</b>	<b>836,434</b>	<b>73,487</b>
Republic of Adigei (Adigeya)	16,333	631	108	0	1,671	23	689	22	13,380	452
Republic of Kalmykia	7,128	347	99	0	653	1	302	5	5,773	241
Krasnodar Territory	515,566	44,281	5,384	55	83,930	4,352	37,803	3,540	372,983	32,651
Astrakhan Region	61,213	6,103	1,115	2	6,910	805	2,432	861	49,317	3,291
Volgograd Region	169,041	19,241	4,419	130	20,560	1,279	7,031	177	134,137	15,451
Rostov Region	340,569	35,317	4,871	37	44,439	7,459	21,983	1,497	260,844	21,401
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>314,592</b>	<b>19,661</b>	<b>4,203</b>	<b>14</b>	<b>47,166</b>	<b>669</b>	<b>24,497</b>	<b>179</b>	<b>230,249</b>	<b>14,877</b>
Republic of Dagestan	46,740	1,009	709	0	7,590	35	2,191	0	34,793	863
Republic of Ingushetia	5,243	232	62	0	1,170	8	739	0	3,219	193
Kabardino-Balkar Republic	27,151	1,785	273	0	4,523	78	804	11	21,069	1,319
Karachai-Cherkess Republic	11,768	584	280	0	1,553	12	544	11	9,029	382
Republic of Northern Ossetia — Alania	29,226	1,468	385	0	2,846	27	643	0	24,614	1,049
Republic of Chechnya	11,605	160	274	0	5,199	7	659	0	5,259	152
Stavropol Territory	182,859	14,423	2,220	14	24,285	502	18,917	157	132,266	10,919
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>2,837,271</b>	<b>297,340</b>	<b>39,063</b>	<b>210</b>	<b>424,824</b>	<b>28,768</b>	<b>390,163</b>	<b>22,060</b>	<b>1,900,448</b>	<b>183,290</b>
Republic of Bashkortostan	345,133	28,752	4,648	35	39,414	4,707	87,250	2,342	209,346	16,386
Republic of Mariy-El	35,495	2,330	247	4	4,249	377	2,883	136	27,473	1,194
Republic of Mordovia	46,870	2,019	985	2	5,250	167	4,293	0	35,366	1,152
Republic of Tatarstan (Tatarstan)	560,518	59,530	10,924	49	91,304	3,320	115,938	908	306,484	30,132
Udmurt Republic	109,520	7,448	501	1	19,387	974	10,210	128	76,920	4,632
Chuvash Republic — Chuvashya	79,399	6,772	559	0	7,885	1,138	9,092	1,333	60,320	2,936
Perm Territory	285,907	36,057	1,354	5	55,820	4,425	37,795	8,306	185,836	19,674
Kirov Region	88,608	4,827	1,545	0	9,471	623	6,651	214	68,663	3,264
Nizhni Novgorod Region	360,080	43,620	7,421	36	64,700	4,869	24,966	2,022	253,898	22,945
Orenburg Region	144,827	11,094	1,693	4	20,991	738	13,811	2,102	99,660	7,392



Table 6.3.1 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Penza Region	85,908	4,778	1,215	0	10,689	227	4,023	127	68,079	3,322
Samara Region	426,069	68,121	3,420	6	65,991	4,694	56,941	2,907	295,122	54,882
Saratov Region	187,544	16,740	2,722	68	21,148	1,930	12,722	1,519	147,261	11,955
Ulyanovsk Region	81,393	5,252	1,829	0	8,525	579	3,588	16	66,020	3,424
URALS FEDERAL DISTRICT	1,543,130	196,399	12,978	957	224,002	20,393	264,629	13,127	1,008,579	133,765
Kurgan Region	39,056	1,645	285	3	4,235	92	2,412	73	30,936	950
Sverdlovsk Region	555,877	61,963	6,570	577	95,035	5,947	59,496	5,247	382,540	44,249
Tyumen Region	659,747	100,687	2,324	13	81,338	9,193	183,438	6,086	380,324	70,583
Khanty-Mansiysky Autonomous Area — Yugra	357,592	76,663	943	1	40,377	7,404	123,360	1,223	184,989	55,044
Yamalo-Nenetsky Autonomous Area	102,268	7,685	579	0	17,582	587	12,482	3,510	70,194	3,054
Chelyabinsk Region	288,450	32,104	3,799	364	43,394	5,161	19,283	1,721	214,779	17,983
SIBERIA FEDERAL DISTRICT	1,465,714	125,006	21,068	473	195,644	14,322	127,379	14,101	1,086,506	73,140
Republic of Altai	6,466	192	110	0	562	23	436	0	5,178	111
Republic of Buryatia	44,087	5,745	526	0	6,676	2,389	3,779	23	31,566	1,620
Republic of Tyva	6,486	213	159	0	630	97	399	0	5,096	56
Republic of Khakassia	25,882	996	444	0	2,309	13	1,253	182	20,781	688
Altai Territory	127,756	12,236	2,189	21	14,403	1,252	11,005	3,607	97,282	4,864
Zabaykalskiy Territory	50,217	2,341	512	0	5,325	231	2,411	31	40,495	1,068
Krasnoyarsk Territory	243,759	15,549	8,977	76	35,045	1,721	15,675	73	175,698	11,197
Irkutsk Region	210,313	14,276	1,611	18	29,537	1,473	30,038	604	145,375	8,572
Kemerovo Region	204,544	24,096	1,667	0	23,792	2,468	14,478	6,253	161,111	11,803
Novosibirsk Region	308,031	30,605	3,071	316	49,021	3,344	26,239	2,041	222,202	19,347
Omsk Region	143,298	10,776	1,237	3	15,502	748	13,123	446	110,469	8,389
Tomsk Region	94,875	7,981	565	39	12,842	563	8,543	841	71,253	5,425
FAR EAST FEDERAL DISTRICT	759,979	84,773	15,129	93	113,725	21,657	58,224	6,985	554,369	43,319
Republic of Sakha (Yakutia)	90,085	5,571	2,148	7	15,522	150	6,793	49	62,328	1,967
Kamchatka Territory	51,590	5,869	738	10	5,361	873	3,356	495	40,790	4,156
Primorski Territory	234,049	25,971	5,941	64	47,362	4,086	13,217	590	163,853	19,453
Khabarovsk Territory	174,769	29,641	3,570	10	19,310	13,738	8,841	4,407	139,732	9,506
Amur Region	64,094	3,216	524	2	7,396	323	3,938	7	49,347	1,712
Magadan Region	37,002	5,229	547	0	4,163	413	7,605	383	23,712	1,176
Sakhalin Region	90,354	8,716	1,043	0	12,884	2,070	13,298	1,054	60,536	4,868
Jewish Autonomous Region	8,687	404	81	0	708	4	259	0	7,395	344
Chukotka Autonomous Area	9,349	156	537	0	1,019	0	917	0	6,676	137
OUTSIDE THE RUSSIAN FEDERATION	7,462	25,967	0	0	2	0	4,064	13,963	386	3,950

Table 6.3.2

## Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	30.09.2013			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	8,799.3	1,516.9	36,564.8	5,131.4
<b>CENTRAL FEDERAL DISTRICT</b>	<b>7,407.3</b>	<b>545.6</b>	<b>24,823.0</b>	<b>210.9</b>
Belgorod Region	2.9	0.5	0.0	16.6
Bryansk Region	2.6	0.0	1.1	33.2
Vladimir Region	1.6	0.4	3.5	12.4
Voronezh Region	15.8	0.2	145.9	0.7
Ivanovo Region	8.1	0.0	3.6	0.0
Kaluga Region	12.9	0.0	48.3	6.3
Kostroma Region	5.7	0.0	4.2	0.0
Kursk Region	2.3	0.0	0.0	0.0
Lipetsk Region	2.8	0.2	4.3	4.6
Moscow Region	60.7	4.6	346.6	17.0
Orel Region	0.5	0.0	0.0	0.0
Ryazan Region	6.7	0.4	0.0	0.0
Smolensk Region	5.9	0.0	4.6	9.2
Tambov Region	1.1	0.4	0.0	0.0
Tver Region	2.0	0.0	0.5	0.0
Tula Region	2.8	1.5	0.0	0.3
Yaroslavl Region	0.5	0.2	10.5	0.0
Moscow	7,272.4	537.2	24,249.9	110.6
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>54.3</b>	<b>18.5</b>	<b>2,555.0</b>	<b>30.1</b>
Republic of Karelia	0.5	0.0	1.1	0.8
Republic of Komi	7.4	0.0	10.3	9.1
Arkhangelsk Region	6.8	5.8	4.3	3.4
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Vologda Region	1.2	0.6	15.7	0.0
Kaliningrad Region	1.9	0.1	2.4	0.0
Leningrad Region	9.1	1.2	31.2	7.2
Murmansk Region	3.2	0.2	0.0	0.4
Novgorod Region	3.4	0.0	0.1	0.8
Pskov Region	1.5	0.0	0.0	4.0
St. Petersburg	19.3	10.6	2,489.9	4.4
<b>SOUTH FEDERAL DISTRICT</b>	<b>99.0</b>	<b>17.9</b>	<b>63.1</b>	<b>95.5</b>
Republic of Adigei (Adigeya)	0.2	0.0	0.0	0.0
Republic of Kalmykia	2.0	0.0	0.0	2.3
Krasnodar Territory	34.4	2.0	31.6	71.5
Astrakhan Region	2.0	0.1	0.1	0.0
Volgograd Region	24.1	0.9	1.2	1.8
Rostov Region	36.3	14.9	30.2	19.9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>373.5</b>	<b>1.7</b>	<b>178.8</b>	<b>34.7</b>
Republic of Daghestan	275.6	0.1	0.0	5.9
Republic of Ingushetia	2.6	0.0	0.0	0.0
Kabardino-Balkar Republic	0.3	0.0	0.0	0.0
Karachai-Cherkess Republic	5.9	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	13.4	0.1
Republic of Chechnya	76.8	0.6	0.0	0.0
Stavropol Territory	12.3	1.0	165.4	28.7

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4	5
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>275.9</b>	<b>845.5</b>	<b>8,341.5</b>	<b>4,196.6</b>
Republic of Bashkortostan	3.0	822.1	41.7	0.2
Republic of Mariy-El	1.5	0.0	1.5	0.0
Republic of Mordovia	3.0	0.0	155.1	1.0
Republic of Tatarstan (Tatarstan)	21.9	6.2	7,538.1	4,118.4
Udmurt Republic	0.4	0.0	3.9	0.0
Chuvash Republic — Chuvashya	2.5	0.0	11.5	10.6
Perm Territory	162.4	7.6	47.6	13.7
Kirov Region	12.5	0.1	15.4	0.0
Nizhni Novgorod Region	37.9	0.0	370.4	28.7
Orenburg Region	12.1	6.6	21.0	18.7
Penza Region	1.2	0.0	36.1	0.0
Samara Region	1.6	0.0	34.0	5.3
Saratov Region	7.1	0.7	0.0	0.0
Ulyanovsk Region	8.8	2.2	65.2	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>329.3</b>	<b>45.4</b>	<b>376.2</b>	<b>270.6</b>
Kurgan Region	4.4	0.0	0.0	4.0
Sverdlovsk Region	14.6	1.8	141.4	114.6
Tyumen Region	301.8	43.5	218.1	124.3
Khanty-Mansiysky Autonomous Area — Yugra	294.5	12.1	44.5	13.9
Yamalo-Nenetsky Autonomous Area	0.9	0.0	130.6	20.2
Chelyabinsk Region	8.5	0.1	16.7	27.7
<b>SIBERIA FEDERAL DISTRICT</b>	<b>139.5</b>	<b>23.5</b>	<b>152.8</b>	<b>158.9</b>
Republic of Altai	3.9	0.0	0.0	4.8
Republic of Buryatia	10.9	1.7	0.0	0.0
Republic of Tyva	6.0	0.0	0.2	0.1
Republic of Khakassia	2.4	0.0	0.5	0.0
Altai Territory	3.0	0.0	0.0	32.1
Zabaykalskiy Territory	28.5	0.0	0.0	0.0
Krasnoyarsk Territory	26.3	14.5	20.0	50.0
Irkutsk Region	19.1	2.7	20.6	6.1
Kemerovo Region	20.7	4.2	0.0	39.3
Novosibirsk Region	6.6	0.2	106.9	7.0
Omsk Region	8.8	0.2	0.2	16.1
Tomsk Region	3.3	0.0	4.4	3.4
<b>FAR EAST FEDERAL DISTRICT</b>	<b>120.5</b>	<b>18.8</b>	<b>74.4</b>	<b>134.1</b>
Republic of Sakha (Yakutia)	54.3	6.8	18.8	12.0
Kamchatka Territory	9.5	0.4	0.3	2.5
Primorski Territory	9.0	2.8	3.4	11.3
Khabarovsk Territory	15.7	8.4	13.3	1.7
Amur Region	15.5	0.1	9.1	4.1
Magadan Region	4.8	0.0	2.5	102.2
Sakhalin Region	11.6	0.0	27.0	0.2
Jewish Autonomous Region	0.1	0.3	0.0	0.1
Chukotka Autonomous Area	0.0	0.0	0.0	0.0

Table 6.3.3

## Deposit and Savings Certificates and Bonds

(millions of rubles)

1	30.09.2013		
	deposit certificates	savings certificates	bonds
	2	3	4
RUSSIAN FEDERATION	3,384.0	334,738.2	1,161,491.1
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,175.1</b>	<b>143,172.6</b>	<b>1,040,649.1</b>
Belgorod Region	0.0	2,037.6	0.0
Bryansk Region	4.8	2,186.2	0.0
Vladimir Region	52.7	2,150.9	0.0
Voronezh Region	300.0	4,698.4	0.0
Ivanovo Region	60.0	2,936.4	0.0
Kaluga Region	0.0	4,498.7	0.0
Kostroma Region	0.0	1,771.0	0.0
Kursk Region	0.0	854.6	0.0
Lipetsk Region	0.0	1,628.2	0.0
Moscow Region	133.0	21,434.5	0.0
Orel Region	0.0	1,148.8	0.0
Ryazan Region	0.0	3,248.9	0.0
Smolensk Region	0.0	2,647.1	0.0
Tambov Region	0.0	1,002.8	0.0
Tver Region	0.0	2,554.1	0.0
Tula Region	1.8	3,497.4	0.0
Yaroslavl Region	0.0	5,069.9	0.0
Moscow	1,622.7	79,807.1	1,040,649.1
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>175.8</b>	<b>45,543.0</b>	<b>10,526.3</b>
Republic of Karelia	0.1	1,701.9	0.0
Republic of Komi	6.1	3,684.7	0.0
Arkhangelsk Region	4.2	5,143.1	0.0
Nenets Autonomous Area	0.0	248.2	0.0
Vologda Region	2.3	4,122.1	0.0
Kaliningrad Region	0.0	2,285.4	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	7.0	2,412.8	0.0
Novgorod Region	0.0	1,843.9	0.0
Pskov Region	0.0	1,281.4	0.0
St. Petersburg	156.2	23,067.8	10,526.3
<b>SOUTH FEDERAL DISTRICT</b>	<b>38.3</b>	<b>22,029.9</b>	<b>12,450.2</b>
Republic of Adigei (Adigeya)	0.0	432.9	0.0
Republic of Kalmykia	0.0	127.5	0.0
Krasnodar Territory	30.3	9,318.8	4,479.2
Astrakhan Region	0.0	1,126.9	0.0
Volgograd Region	0.0	4,301.9	0.0
Rostov Region	8.0	6,721.9	7,971.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>2.4</b>	<b>8,783.9</b>	<b>80.0</b>
Republic of Daghestan	0.0	1,152.9	0.0
Republic of Ingushetia	0.0	217.6	0.0
Kabardino-Balkar Republic	0.0	377.9	0.0
Karachai-Cherkess Republic	0.0	261.5	0.0
Republic of Northern Ossetia — Alania	0.0	242.6	80.0
Republic of Chechnya	0.0	2.4	0.0
Stavropol Territory	2.4	6,528.8	0.0

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>412.6</b>	<b>45,929.4</b>	<b>64,465.6</b>
Republic of Bashkortostan	3.8	5,390.5	0.0
Republic of Mariy-El	0.0	756.9	0.0
Republic of Mordovia	0.0	729.6	0.0
Republic of Tatarstan (Tatarstan)	31.5	4,718.8	37,999.4
Udmurt Republic	0.9	3,978.0	0.0
Chuvash Republic — Chuvashya	0.0	2,324.6	0.0
Perm Territory	10.2	9,529.9	0.0
Kirov Region	0.0	1,642.3	0.0
Nizhni Novgorod Region	53.7	7,345.7	0.0
Orenburg Region	180.8	1,105.3	6.8
Penza Region	0.1	932.0	0.0
Samara Region	85.0	3,733.7	26,459.3
Saratov Region	2.1	2,630.1	0.0
Ulyanovsk Region	44.6	1,112.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>275.4</b>	<b>22,420.3</b>	<b>14,226.2</b>
Kurgan Region	155.3	1,471.1	0.0
Sverdlovsk Region	73.1	6,522.7	12,181.3
Tyumen Region	4.7	8,722.9	2,044.8
Khanty-Mansiysky Autonomous Area — Yugra	2.7	3,660.5	0.0
Yamalo-Nenetsky Autonomous Area	2.0	1,461.0	0.0
Chelyabinsk Region	42.3	5,703.5	0.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>300.7</b>	<b>31,990.5</b>	<b>294.7</b>
Republic of Altai	0.0	135.6	0.0
Republic of Buryatia	0.1	783.7	190.0
Republic of Tyva	0.0	214.1	0.0
Republic of Khakassia	0.0	371.8	0.0
Altai Territory	233.0	4,678.2	0.0
Zabaykalskiy Territory	0.0	1,311.6	0.0
Krasnoyarsk Territory	0.0	4,535.3	104.7
Irkutsk Region	0.0	5,290.2	0.0
Kemerovo Region	7.9	6,513.8	0.0
Novosibirsk Region	33.7	3,867.2	0.0
Omsk Region	1.1	1,926.3	0.0
Tomsk Region	25.0	2,362.7	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>3.7</b>	<b>14,868.6</b>	<b>18,799.1</b>
Republic of Sakha (Yakutia)	0.0	2,595.7	0.0
Kamchatka Territory	1.6	1,005.3	0.0
Primorski Territory	0.0	4,273.9	0.0
Khabarovsk Territory	0.0	2,273.9	0.0
Amur Region	2.0	996.9	18,799.1
Magadan Region	0.0	1,698.9	0.0
Sakhalin Region	0.1	1,843.9	0.0
Jewish Autonomous Region	0.0	180.1	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

Table 6.3.4

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

*(millions of rubles)*

1	30.09.2013	
	rubles funds raised by issuing bills	foreign currency funds raised by issuing bills
	2	3
RUSSIAN FEDERATION	675,295.1	395,476.0
<b>CENTRAL FEDERAL DISTRICT</b>	<b>508,971.5</b>	<b>373,649.4</b>
Belgorod Region	1,223.8	0.0
Bryansk Region	85.7	0.0
Vladimir Region	212.5	7.2
Voronezh Region	7,010.9	190.5
Ivanovo Region	140.8	40.5
Kaluga Region	321.4	0.0
Kostroma Region	93.2	0.0
Kursk Region	510.1	0.0
Lipetsk Region	5.7	0.0
Moscow Region	10,941.5	3,482.8
Orel Region	82.4	0.0
Ryazan Region	532.0	9.1
Smolensk Region	148.5	0.0
Tambov Region	140.7	0.0
Tver Region	90.8	0.0
Tula Region	69.4	0.0
Yaroslavl Region	1,195.6	44.8
Moscow	486,166.6	369,874.4
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>45,668.6</b>	<b>10,196.4</b>
Republic of Karelia	25.7	0.0
Republic of Komi	119.9	1.9
Arkhangelsk Region	132.9	0.0
Nenets Autonomous Area	0.0	0.0
Vologda Region	620.9	21.3
Kaliningrad Region	322.1	0.0
Leningrad Region	133.6	0.0
Murmansk Region	152.2	91.3
Novgorod Region	190.0	0.0
Pskov Region	77.4	0.0
St. Petersburg	43,893.9	10,081.8
<b>SOUTH FEDERAL DISTRICT</b>	<b>6,515.9</b>	<b>30.6</b>
Republic of Adigei (Adigeya)	1.4	0.0
Republic of Kalmykia	112.0	0.0
Krasnodar Territory	1,014.4	3.2
Astrakhan Region	75.4	0.0
Volgograd Region	535.2	11.2
Rostov Region	4,777.5	16.2
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>3,029.5</b>	<b>21.2</b>
Republic of Daghestan	84.9	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	66.0	0.0
Karachai-Cherkess Republic	101.3	0.0
Republic of Northern Ossetia — Alania	31.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	2,746.3	21.2

**Table 6.3.4 (end)**  
(millions of rubles)

1	2	3
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>70,351.3</b>	<b>5,600.1</b>
Republic of Bashkortostan	1,644.2	225.2
Republic of Mariy-El	1,539.6	0.0
Republic of Mordovia	358.9	0.0
Republic of Tatarstan (Tatarstan)	42,389.1	2,913.3
Udmurt Republic	459.7	0.0
Chuvash Republic — Chuvashya	597.6	4.5
Perm Territory	2,413.1	623.9
Kirov Region	118.6	0.0
Nizhni Novgorod Region	6,836.7	822.9
Orenburg Region	2,064.0	0.0
Penza Region	473.1	0.0
Samara Region	9,986.1	963.7
Saratov Region	1,007.4	0.0
Ulyanovsk Region	463.3	46.7
<b>URALS FEDERAL DISTRICT</b>	<b>28,156.5</b>	<b>505.5</b>
Kurgan Region	197.8	1.0
Sverdlovsk Region	11,682.2	402.7
Tyumen Region	14,613.4	57.1
Khanty-Mansiysky Autonomous Area — Yugra	12,663.9	32.3
Yamalo-Nenetsky Autonomous Area	144.8	0.0
Chelyabinsk Region	1,663.1	44.8
<b>SIBERIA FEDERAL DISTRICT</b>	<b>7,225.3</b>	<b>5,460.5</b>
Republic of Altai	23.0	0.0
Republic of Buryatia	26.6	5.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	0.0	0.0
Altai Territory	346.9	0.0
Zabaykalskiy Territory	40.6	0.3
Krasnoyarsk Territory	709.0	35.2
Irkutsk Region	1,014.8	4,741.0
Kemerovo Region	937.1	0.0
Novosibirsk Region	2,112.3	0.0
Omsk Region	1,650.7	679.1
Tomsk Region	364.4	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>5,376.3</b>	<b>12.3</b>
Republic of Sakha (Yakutia)	211.8	0.0
Kamchatka Territory	11.0	0.0
Primorski Territory	2,931.9	1.5
Khabarovsk Territory	1,193.0	10.8
Amur Region	136.8	0.0
Magadan Region	0.8	0.0
Sakhalin Region	891.1	0.0
Jewish Autonomous Region	0.0	0.0
Chukotka Autonomous Area	0.0	0.0

**6.4. Funds Allocations**  
**Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs,**  
**by Economic Activities and Fund Use<sup>1</sup>**

Table 6.4.1

		30.09.2013											(millions of rubles)	
		of which:												
1	2	3	4	5	6	7	8	9	10	11	12	13		
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
RUSSIAN FEDERATION	22,386,955	296,989	211,172	2,576,527	728,379	479,901	1,662,591	1,295,534	5,725,695	1,166,818	3,474,081	4,980,440		
CENTRAL FEDERAL DISTRICT	12,130,575	50,653	44,543	882,413	232,497	149,999	860,491	766,755	3,176,140	746,553	2,833,362	2,431,712		
Belgorod Region	120,280	330	0	40,278	1,020	27,418	6,007	2,013	14,727	1,909	6,393	20,185		
Bryansk Region	50,536	0	0	14,600	43	8,157	949	554	7,228	2,095	648	16,262		
Vladimir Region	93,712	128	1	31,186	4,242	5,941	6,522	859	16,295	3,888	2,163	22,488		
Voronezh Region	191,582	45	0	25,970	3,962	23,199	8,841	2,004	62,715	19,051	6,117	39,678		
Ivanovo Region	45,546	17	17	8,494	2,436	733	2,376	598	12,067	1,576	1,250	15,999		
Kaluga Region	80,314	181	0	19,617	4,325	2,373	3,473	854	14,297	11,141	2,564	21,489		
Kostroma Region	38,643	3	0	7,677	1,622	1,011	967	407	11,899	2,977	3,764	8,316		
Kursk Region	75,059	614	0	16,792	1,409	12,552	2,461	2,786	22,833	1,814	431	13,367		
Lipetsk Region	81,541	43	21	9,165	1,758	9,448	3,523	19,594	19,646	1,541	2,602	14,221		
Moscow Region	1,472,378	398	37	151,398	18,197	6,016	70,182	35,701	517,390	89,583	121,687	461,826		
Orel Region	65,855	10	0	6,985	268	7,778	1,978	1,476	36,833	806	2,260	7,461		
Ryazan Region	73,377	44	19	17,674	572	6,686	11,811	1,346	18,488	1,639	1,366	13,751		
Smolensk Region	79,717	44	33	50,799	981	807	2,529	811	9,774	557	2,203	11,212		
Tambov Region	48,380	0	0	12,866	2,396	11,598	1,224	711	6,633	2,381	687	9,884		
Tver Region	54,938	68	0	19,274	518	1,062	1,909	694	14,299	1,503	2,208	13,403		
Tula Region	176,650	138	0	23,454	31,474	2,828	10,085	1,217	28,518	1,911	39,003	38,022		
Yaroslavl Region	114,695	35	20	28,880	5,029	3,456	5,487	2,654	22,172	2,535	6,991	37,456		
Moscow	9,267,372	48,555	44,395	397,305	152,245	18,936	720,167	692,476	2,340,323	599,646	2,631,026	1,666,693		



**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	2,320,785	5,664	1,892	308,683	114,009	29,394	209,281	205,266	471,283	81,944	215,208	680,053
Republic of Karelia	121,032	1,064	0	5,509	4,096	378	488	659	5,709	842	2,439	99,848
Republic of Komi	38,646	544	514	2,066	3,258	409	3,708	1,436	11,217	2,040	1,010	12,958
Arkhangelsk Region	77,582	838	670	24,338	961	1,046	4,149	1,382	12,615	1,438	4,817	25,998
Nenets Autonomous Area	433	0	0	36	7	0	150	16	54	150	2	18
Vologda Region	88,830	0	0	15,976	1,384	1,700	4,449	1,025	16,076	1,856	14,159	32,205
Kaliningrad Region	84,853	123	0	20,416	2,851	4,164	5,972	1,035	24,771	3,089	6,817	15,615
Leningrad Region	188,882	1,853	4	26,302	16,558	14,047	56,910	4,226	30,545	2,900	7,725	27,816
Murmansk Region	36,149	319	0	1,842	1,468	875	1,837	557	9,014	1,290	5,123	13,824
Novgorod Region	31,010	2	0	7,830	728	3,074	1,839	338	6,501	355	480	9,863
Pskov Region	21,104	22	21	4,560	1,636	3,173	1,305	488	3,029	249	318	6,324
St. Petersburg	1,632,697	899	683	199,844	81,069	528	128,624	194,120	351,806	67,885	172,320	435,602
SOUTH FEDERAL DISTRICT	1,316,797	2,560	2,005	199,784	32,136	72,015	65,795	110,284	449,139	56,940	54,947	273,197
Republic of Adigei (Adigeya)	15,394	86	0	3,807	75	1,430	988	145	6,020	457	200	2,186
Republic of Kalmykia	3,785	0	0	43	16	1,235	284	140	954	22	111	980
Krasnodar Territory	749,353	193	7	75,187	20,016	36,322	39,491	100,871	279,162	39,921	39,210	118,980
Astrakhan Region	19,406	61	58	2,450	63	960	3,661	525	6,316	1,365	1,624	2,381
Volgograd Region	127,663	499	478	23,385	1,398	10,775	5,280	2,332	35,436	5,239	5,735	37,584
Rostov Region	401,196	1,721	1,462	94,912	10,568	21,294	16,091	6,271	121,250	9,936	8,067	111,086
NORTH-CAUCASIAN FEDERAL DISTRICT	205,767	848	14	42,483	7,955	23,459	16,040	2,183	66,079	5,003	8,730	32,987
Republic of Dagestan	21,613	31	0	4,207	167	3,033	2,815	258	4,794	90	1,608	4,610
Republic of Ingushetia	4,050	0	0	3,336	0	2	441	17	218	0	9	27
Kabardino-Balkar Republic	19,610	17	0	6,795	52	2,481	955	198	6,320	1,443	852	497
Karachai-Cherkess Republic	13,445	52	0	3,783	301	1,649	2,471	170	3,794	175	267	783
Republic of Northern Ossetia — Alania	12,041	147	10	2,516	10	717	2,012	88	3,788	261	1,238	1,264
Republic of Chechnya	2,905	5	0	256	0	517	1,023	56	747	46	255	0
Stavropol Territory	132,103	596	4	21,591	7,425	15,060	6,323	1,396	46,417	2,988	4,501	25,806
PRIVOLZHSKY FEDERAL DISTRICT	2,829,889	42,969	34,243	629,502	138,390	122,203	169,620	53,224	728,847	158,599	218,542	567,993
Republic of Bashkortostan	317,846	2,209	938	70,209	1,148	12,464	32,915	5,215	116,836	9,008	6,593	61,249
Republic of Mariy-El	41,664	6	4	2,764	2,675	13,677	793	513	6,675	1,309	2,132	11,120
Republic of Mordovia	63,993	3	0	22,533	61	9,526	4,666	523	8,221	1,540	5,243	11,677

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)	538,587	30,255	25,626	124,318	3,478	21,279	29,663	10,952	124,547	61,744	44,381	87,970
Udmurt Republic	93,435	207	205	20,184	338	3,168	4,655	1,185	28,887	3,857	2,358	28,596
Chuvash Republic — Chuvashya	66,499	55	1	15,290	2,111	3,591	6,704	2,538	13,209	3,182	2,312	17,507
Perm Territory	302,401	1,593	1,554	104,934	30,871	1,640	9,727	2,786	75,042	8,826	9,925	57,057
Kirov Region	66,645	168	0	16,977	524	5,570	1,895	1,510	21,334	1,264	1,543	15,860
Nizhni Novgorod Region	546,657	530	121	121,216	39,729	15,472	17,148	9,324	129,120	15,090	67,279	131,749
Orenburg Region	111,436	3,249	1,689	8,784	9,509	7,691	7,218	6,026	33,468	2,837	2,382	30,272
Penza Region	57,034	6	0	11,467	628	9,898	3,187	1,018	12,810	1,973	1,953	14,094
Samara Region	391,272	4,413	4,005	66,482	38,153	7,062	28,561	6,999	105,449	30,009	58,990	45,154
Saratov Region	161,293	188	100	27,025	8,378	8,298	17,685	3,833	39,266	8,500	5,187	42,933
Ulyanovsk Region	71,127	87	0	17,322	787	2,868	4,803	802	13,978	9,460	8,264	12,756
URALS FEDERAL DISTRICT	1,448,395	91,421	67,172	280,652	29,201	26,059	133,574	47,569	300,017	57,031	77,171	405,700
Kurgan Region	29,557	37	0	7,012	1,034	2,289	1,305	334	6,347	425	987	9,787
Sverdlovsk Region	593,529	6,412	2,646	135,987	14,000	4,898	37,374	16,909	163,565	19,065	26,495	168,824
Tyumen Region	485,907	81,593	64,526	38,942	10,523	6,645	75,974	27,820	67,196	22,300	35,174	119,740
Khanty-Mansiysky Autonomous Area — Yugra	181,704	10,785	10,728	3,826	6,229	950	47,028	18,696	24,903	6,408	18,726	44,153
Yamalo-Nenetsky Autonomous Area	67,713	32,655	32,252	2,478	1,369	12	8,076	1,795	3,891	1,707	2,193	13,537
Chelyabinsk Region	339,402	3,379	0	98,711	3,644	12,227	18,921	2,506	62,909	15,241	14,515	107,349
SIBERIA FEDERAL DISTRICT	1,509,781	66,785	57,833	178,251	116,275	45,759	131,772	27,600	381,431	46,610	42,734	472,564
Republic of Altai	20,103	341	327	574	7	480	815	44	11,176	832	435	5,399
Republic of Buryatia	37,103	626	393	11,666	427	1,024	4,863	398	8,659	883	735	7,822
Republic of Tyva	3,125	553	329	65	26	222	327	165	1,134	45	66	522
Republic of Khakassia	18,586	1,718	1,203	1,787	1,672	453	1,422	206	5,783	233	837	4,475
Altai Territory	145,020	703	0	31,391	5,177	9,764	6,773	1,665	33,176	2,327	1,153	52,891
Zabaykalskiy Territory	22,417	1,800	606	680	2,128	164	1,936	598	8,038	350	494	6,229
Krasnoyarsk Territory	231,393	5,264	3,515	31,560	18,306	8,501	24,891	5,432	56,370	6,909	8,836	65,324
Irkutsk Region	228,543	9,446	8,842	15,302	54,370	3,819	20,926	5,637	44,387	6,088	4,883	63,685
Kemerovo Region	225,145	44,135	40,944	23,558	6,743	3,839	6,465	2,545	51,688	3,232	4,737	78,203
Novosibirsk Region	325,700	531	10	27,065	24,894	8,413	25,934	6,908	90,702	15,324	15,980	109,949
Omsk Region	148,579	0	0	21,857	1,105	6,364	31,880	2,244	40,713	8,889	2,490	33,037
Tomsk Region	104,067	1,668	1,664	12,746	1,420	2,716	5,540	1,758	29,605	1,498	2,088	45,028

**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	624,966	36,089	3,470	54,759	57,916	11,013	76,018	82,653	152,761	14,138	23,387	116,232
Republic of Sakha (Yakutia)	86,966	26,054	2,688	4,109	9,111	901	6,554	6,415	15,564	3,839	1,746	12,673
Kamchatka Territory	24,079	8	3	475	3,338	147	1,289	1,025	7,459	1,502	4,664	4,172
Primorski Territory	271,215	369	20	43,054	11,052	5,154	12,050	67,791	59,041	3,528	7,257	61,919
Khabarovsk Territory	149,011	1,915	0	3,741	26,514	1,059	38,711	3,805	45,853	3,746	4,711	18,956
Amur Region	36,076	724	300	1,936	2,916	2,452	10,283	527	7,725	650	926	7,937
Magadan Region	15,049	5,955	194	504	1,525	83	484	262	3,503	158	775	1,800
Sakhalin Region	28,364	306	265	658	2,015	1,138	6,100	1,898	6,890	654	2,729	5,976
Jewish Autonomous Region	2,992	0	0	280	12	79	542	304	626	61	126	962
Chukotka Autonomous Area	11,214	758	0	2	1,433	0	5	625	6,103	0	453	1,835

<sup>1</sup> 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 and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

30.09.2013

of which:

(millions of rubles)

	total	of which:										real estate activities	other activities	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	3,027,521	410,094	324,135	872,934	17,510	29,740	87,153	120,416	459,766	528,329	473,935	27,644		
CENTRAL FEDERAL DISTRICT	1,688,427	200,436	191,627	195,170	16,282	13,895	67,424	38,009	319,453	394,926	421,709	21,123		
Belgorod Region	5,619	1,489	0	3,116	0	437	139	0	438	0	0	0		
Bryansk Region	5,134	0	0	185	0	4,223	0	15	711	0	0	0		
Vladimir Region	3,671	0	0	3,492	0	0	0	31	2	0	146	0		
Voronezh Region	31,752	0	0	15,398	0	477	0	0	7,126	3,985	4,766	0		
Ivanovo Region	2,229	0	0	796	0	0	1,240	0	193	0	0	0		
Kaluga Region	10,366	0	0	620	0	1,041	885	187	6,530	1,000	97	6		
Kostroma Region	1,606	0	0	8	0	0	0	0	660	938	0	0		
Kursk Region	403	0	0	92	0	78	0	0	233	0	0	0		
Lipetsk Region	10,118	0	0	9,703	0	45	0	0	317	53	0	0		
Moscow Region	91,030	0	0	12,831	4	847	18,384	1,739	26,284	13,439	14,960	2,542		
Orel Region	3,243	0	0	2,482	0	3	0	0	745	0	0	13		
Ryazan Region	569	0	0	50	0	0	6	0	513	0	0	0		
Smolensk Region	9,374	0	0	7,984	0	0	0	476	914	0	0	0		
Tambov Region	345	0	0	0	0	0	345	0	0	0	0	0		
Tver Region	693	0	0	477	22	0	0	0	0	194	0	0		
Tula Region	33,606	0	0	15,690	66	10	0	193	0	0	16,889	758		
Yaroslavl Region	5,934	0	0	3,702	0	0	0	0	185	357	1,690	0		
Moscow	1,472,735	198,947	191,627	118,544	16,190	6,734	46,425	35,368	274,601	374,960	383,162	17,804		

**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	313,035	16,236	15,009	94,351	0	6,082	11,734	35,493	61,977	51,557	33,699	1,906
Republic of Karelia	2,174	22	0	993	0	13	0	0	0	0	1,146	0
Republic of Komi	10,315	5,765	5,765	0	0	0	0	0	0	3,265	0	1,285
Arkhangelsk Region	7,251	1,447	510	4,171	0	0	65	659	2	0	897	10
Nenets Autonomous Area	574	509	510	0	0	0	65	0	0	0	0	0
Vologda Region	18,895	0	0	9,059	0	217	1	0	19	0	9,532	67
Kaliningrad Region	34,899	1	1	31,101	0	850	1	206	1,981	359	341	59
Leningrad Region	18,501	124	0	7,439	0	0	212	810	1,344	2,426	6,146	0
Murmansk Region	4,759	0	0	0	0	59	0	0	611	129	3,960	0
Novgorod Region	10,675	0	0	8,686	0	82	0	0	1,906	0	0	1
Pskov Region	2,180	0	0	2,171	0	9	0	0	0	0	0	0
St. Petersburg	203,386	8,877	8,733	30,733	0	4,852	11,455	33,818	56,113	45,378	11,676	484
SOUTH FEDERAL DISTRICT	101,720	104	104	38,452	0	3,714	703	10,660	27,643	11,007	9,428	9
Republic of Adigei (Adigeya)	52	0	0	52	0	0	0	0	0	0	0	0
Republic of Kalmykia	371	0	0	0	0	0	0	0	371	0	0	0
Krasnodar Territory	64,853	61	61	19,650	0	3,529	376	4,364	23,378	7,005	6,489	1
Astrakhan Region	294	0	0	0	0	0	35	106	53	97	3	0
Volgograd Region	3,438	0	0	577	0	0	0	56	253	0	2,552	0
Rostov Region	32,712	43	43	18,174	0	185	292	6,134	3,587	3,905	384	8
NORTH-CAUCASIAN FEDERAL DISTRICT	8,092	1,397	0	5,309	18	0	62	224	823	259	0	0
Republic of Dagestan	771	0	0	753	18	0	0	0	0	0	0	0
Republic of Ingushetia	1,297	0	0	1,284	0	0	13	0	0	0	0	0
Kabardino-Balkar Republic	581	0	0	581	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	322	0	0	45	0	0	0	210	67	0	0	0
Republic of Northern Ossetia — Alania	1,452	1,398	0	54	0	0	0	0	0	0	0	0
Republic of Chechnya	102	0	0	0	0	0	49	0	53	0	0	0
Stavropol Territory	3,567	0	0	2,591	0	0	0	14	703	259	0	0
PRIVOLZHSKY FEDERAL DISTRICT	321,665	6,045	906	277,746	0	437	2,842	12,766	13,180	5,914	1,779	956
Republic of Bashkortostan	126,750	0	0	123,654	0	12	760	474	1,536	11	303	0
Republic of Mariy-El	2,727	0	0	1,870	0	0	0	0	857	0	0	0
Republic of Mordovia	503	0	0	485	0	18	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)	38,462	0	0	31,028	0	1	1	89	1,952	5,049	332	10
Udmurt Republic	267	0	0	1	0	0	0	0	266	0	0	0
Chuvash Republic — Chuvashya	627	0	0	601	0	0	3	12	7	4	0	0
Perm Territory	92,351	1,617	0	87,107	0	84	400	0	2,458	92	593	0
Kirov Region	308	0	0	133	0	0	0	0	174	1	0	0
Nizhni Novgorod Region	18,433	0	0	11,588	0	0	1,595	2,831	1,083	610	369	357
Orenburg Region	8,463	3,522	0	4,235	0	0	0	0	117	0	0	589
Penza Region	882	0	0	753	0	15	0	0	112	0	2	0
Samara Region	7,976	0	0	4,987	0	0	83	222	2,401	114	169	0
Saratov Region	4,412	906	906	2,434	0	305	0	0	724	32	11	0
Ulyanovsk Region	19,504	0	0	8,871	0	2	0	9,138	1,492	1	0	0
URALS FEDERAL DISTRICT	262,651	7,950	1,864	172,780	1,197	149	2,765	16,542	14,857	40,818	3,516	2,077
Kurgan Region	1,545	0	0	1,545	0	0	0	0	0	0	0	0
Sverdlovsk Region	158,435	2,302	0	116,212	1,197	0	17	187	5,043	31,607	1,870	0
Tyumen Region	51,848	1,864	1,864	11,124	0	0	213	16,354	9,390	9,211	1,615	2,077
Khanty-Mansiysky Autonomous Area — Yugra	10,337	647	647	46	0	0	213	6,982	0	372	0	2,077
Yamalo-Nenetsky Autonomous Area	18,271	1,217	1,217	0	0	0	0	0	8,216	8,838	0	0
Chelyabinsk Region	50,823	3,784	0	43,900	0	149	2,535	0	424	0	31	0
SIBERIA FEDERAL DISTRICT	276,614	137,777	114,625	87,761	13	5,185	1,128	4,001	15,434	22,966	1,217	1,132
Republic of Altai	1,881	0	0	1,595	0	0	0	0	286	0	0	0
Republic of Buryatia	6,850	171	0	6,566	0	0	8	0	0	105	0	0
Republic of Tyva	2,186	2,186	1,264	0	0	0	0	0	0	0	0	0
Republic of Khakassia	4,301	183	0	4,103	0	0	0	0	13	0	2	0
Altai Territory	3,153	2,837	0	146	0	0	0	0	142	28	0	0
Zabaykalskiy Territory	2,777	2,730	0	0	0	1	0	0	43	3	0	0
Krasnoyarsk Territory	40,405	787	0	24,940	0	0	0	51	105	14,438	84	0
Irkutsk Region	23,532	18,077	15,463	285	0	5,042	37	0	89	2	0	0
Kemerovo Region	102,423	35,355	22,446	48,630	0	142	0	0	11,462	5,739	1,095	0
Novosibirsk Region	82,077	75,105	75,105	1,088	0	0	11	3,950	761	30	0	1,132
Omsk Region	6,309	0	0	204	0	0	1,072	0	2,453	2,580	0	0
Tomsk Region	720	347	347	204	13	0	0	0	80	40	36	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	55,317	40,148	0	1,367	0	278	495	2,721	6,399	882	2,586	441
Republic of Sakha (Yakutia)	15,846	15,717	0	78	0	0	2	49	0	0	0	0
Kamchatka Territory	2,822	2,423	0	132	0	0	0	0	0	0	267	0
Primorski Territory	7,909	0	0	105	0	259	67	2,090	3,110	829	1,449	0
Khabarovsk Territory	21,479	16,957	0	885	0	19	0	416	2,259	2	503	438
Amur Region	1,154	970	0	95	0	0	13	0	76	0	0	0
Magadan Region	3,959	3,758	0	72	0	0	0	0	16	0	113	0
Sakhalin Region	1,145	259	0	0	0	0	412	166	0	51	254	3
Jewish Autonomous Region	938	0	0	0	0	0	0	0	938	0	0	0
Chukotka Autonomous Area	65	65	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> 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 and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

30.09.2013

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	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	17,893,897	490,063	325,064	3,123,255	807,612	1,338,717	1,622,981	1,087,081	4,021,847	2,283,527	2,867,138	251,676		
CENTRAL FEDERAL DISTRICT	9,159,650	162,074	101,969	906,337	272,965	466,183	844,139	568,340	2,110,527	1,574,581	2,137,963	116,541		
Belgorod Region	223,479	3,824	1	69,281	590	105,122	10,782	5,084	14,534	4,502	8,102	1,658		
Bryansk Region	60,652	0	0	15,977	485	26,332	836	867	9,705	4,351	1,050	1,049		
Vladimir Region	74,382	216	1	32,695	2,647	13,664	3,245	1,516	13,117	3,960	2,258	1,064		
Voronezh Region	226,815	59	0	38,727	2,115	56,633	7,794	4,194	49,315	45,079	21,022	1,877		
Ivanovo Region	43,069	62	21	11,702	1,856	2,449	2,637	786	13,134	6,831	2,539	1,073		
Kaluga Region	91,780	298	0	21,640	5,273	9,472	7,455	1,726	12,824	29,787	2,408	897		
Kostroma Region	35,249	8	0	9,815	316	2,645	1,881	760	13,036	3,720	2,567	501		
Kursk Region	157,273	50,036	0	25,754	625	46,315	6,208	2,944	22,014	1,740	963	674		
Lipetsk Region	92,508	315	0	19,145	946	29,971	4,939	2,795	21,143	6,504	6,078	672		
Moscow Region	930,968	992	428	144,115	32,707	22,336	92,147	32,432	268,562	130,418	188,031	19,228		
Orel Region	53,443	9	0	8,745	172	26,732	873	1,182	12,432	1,561	1,343	394		
Ryazan Region	84,003	116	95	22,149	489	22,941	13,030	2,185	16,130	3,386	2,745	832		
Smolensk Region	64,620	116	33	20,950	1,015	12,262	5,486	1,961	17,490	2,390	2,377	573		
Tambov Region	77,622	2	0	23,618	1,105	37,725	1,295	2,662	7,137	2,326	1,117	635		
Tver Region	63,388	109	0	22,387	903	13,609	3,092	1,757	15,404	2,049	3,400	678		
Tula Region	107,867	533	0	25,623	19,791	15,737	8,137	3,257	21,032	4,759	7,239	1,759		
Yaroslavl Region	116,288	1,319	20	36,521	13,621	13,912	6,197	2,181	23,870	4,199	12,418	2,050		
Moscow	6,656,244	104,061	101,370	357,493	188,309	8,327	668,105	500,051	1,559,649	1,317,019	1,872,303	80,927		



**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	2,007,186	10,887	2,011	476,464	101,912	112,592	205,361	230,400	389,403	157,065	293,644	29,458
Republic of Karelia	31,586	904	177	11,234	2,692	1,457	418	902	6,460	1,254	3,631	2,634
Republic of Komi	27,818	706	637	4,876	668	1,226	2,481	2,512	9,765	3,309	1,507	768
Arkhangelsk Region	85,700	135	115	50,798	2,686	6,543	2,167	1,084	13,968	2,968	4,344	1,007
Nenets Autonomous Area	1,134	0	0	28	10	0	219	45	121	650	60	1
Vologda Region	102,213	0	0	23,868	1,656	11,662	4,790	1,896	19,511	2,628	34,712	1,490
Kaliningrad Region	116,754	290	0	43,441	4,628	13,197	6,909	5,203	22,804	6,992	12,151	1,139
Leningrad Region	227,524	7,137	3	54,064	22,267	40,173	40,487	9,116	21,127	22,585	9,245	1,323
Murmansk Region	29,268	305	0	2,374	1,170	1,833	2,188	1,616	9,993	2,493	6,410	886
Novgorod Region	32,518	4	0	7,045	733	13,965	1,892	760	6,147	566	842	564
Pskov Region	38,310	25	24	8,335	406	19,567	2,036	1,416	5,171	520	514	320
St. Petersburg	1,315,495	1,381	1,055	270,429	65,006	2,969	141,993	205,895	274,456	113,750	220,289	19,327
SOUTH FEDERAL DISTRICT	1,146,662	3,304	1,946	285,291	55,321	195,922	93,024	87,263	257,960	89,459	63,148	15,970
Republic of Adigei (Adigeya)	18,002	208	0	6,909	54	3,092	2,618	270	3,498	749	460	144
Republic of Kalmykia	8,596	6	0	135	27	4,856	294	203	2,047	717	242	69
Krasnodar Territory	584,213	774	8	94,621	26,532	108,439	55,838	74,941	126,653	50,115	38,915	7,385
Astrakhan Region	35,267	62	58	3,738	2,021	3,345	8,048	960	8,234	6,940	1,809	110
Volgograd Region	136,666	493	345	41,958	1,421	23,687	7,670	3,891	36,126	11,067	7,715	2,638
Rostov Region	363,918	1,761	1,535	137,928	25,266	52,504	18,556	6,998	81,403	19,871	14,007	5,624
NORTH-CAUCASIAN FEDERAL DISTRICT	289,158	2,090	350	77,716	10,823	62,383	29,800	5,952	74,003	8,993	15,277	2,121
Republic of Dagestan	34,010	236	119	10,615	122	5,851	5,616	480	8,099	335	2,323	333
Republic of Ingushetia	6,844	50	25	3,273	0	1,316	999	39	934	149	63	21
Kabardino-Balkar Republic	41,485	68	37	12,424	62	9,327	1,850	663	12,559	2,786	1,721	25
Karachai-Cherkess Republic	27,705	231	0	10,478	351	5,992	4,278	302	5,039	375	587	72
Republic of Northern Ossetia — Alania	18,756	898	165	4,363	81	2,054	2,247	543	6,176	627	1,584	183
Republic of Chechnya	17,800	5	0	1,390	0	3,838	9,712	329	1,224	85	1,217	0
Stavropol Territory	142,558	602	4	35,172	10,207	34,005	5,098	3,596	39,973	4,636	7,782	1,487
PRIVOLZHSKY FEDERAL DISTRICT	2,330,297	40,130	28,195	732,148	125,009	270,351	146,826	78,098	503,259	236,389	166,447	31,640
Republic of Bashkortostan	216,553	14,323	10,431	68,961	3,777	26,627	21,505	4,680	50,395	15,040	8,703	2,542
Republic of Mariy-El	54,961	4	3	17,743	305	22,915	1,338	588	6,656	3,227	1,695	490
Republic of Mordovia	90,554	62	0	32,159	149	25,660	3,691	963	9,327	2,159	15,746	638

**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)	451,093	7,621	5,489	139,346	2,059	48,718	34,793	15,343	90,324	66,684	40,606	5,599
Udmurt Republic	73,378	283	77	25,536	211	6,393	2,855	1,584	24,706	6,522	3,511	1,777
Chuvash Republic — Chuvashya	96,272	118	0	11,314	6,067	6,004	5,321	2,950	20,042	38,920	4,627	909
Perm Territory	324,855	4,948	4,834	144,027	23,369	6,252	13,031	16,921	75,769	22,710	14,296	3,532
Kirov Region	60,129	122	0	18,939	615	14,512	2,379	1,980	15,209	3,327	2,128	918
Nizhni Novgorod Region	297,180	600	288	104,279	41,022	20,749	12,801	7,700	70,680	15,445	17,130	6,774
Orenburg Region	110,763	6,818	4,289	29,838	6,148	24,367	6,209	6,295	20,109	6,530	2,293	2,156
Penza Region	63,287	59	0	14,898	1,347	23,977	2,894	1,907	11,279	3,948	2,311	667
Samara Region	299,651	2,070	1,823	74,486	23,739	18,335	26,297	10,677	64,443	34,005	42,766	2,833
Saratov Region	129,595	1,158	961	29,782	15,933	17,018	10,776	4,816	32,860	8,823	6,464	1,965
Ulyanovsk Region	62,026	1,944	0	20,840	268	8,825	2,936	1,694	11,459	9,049	4,171	840
URALS FEDERAL DISTRICT	1,194,693	122,098	96,408	326,736	55,481	63,163	111,501	50,204	238,868	113,395	90,724	22,523
Kurgan Region	30,433	36	0	8,958	2,863	6,133	1,532	811	7,038	910	1,656	496
Sverdlovsk Region	435,523	3,377	131	149,476	19,864	14,027	32,166	22,736	112,355	36,293	36,232	8,997
Tyumen Region	432,679	115,899	96,080	33,719	28,086	9,971	54,749	23,440	67,307	52,364	41,244	5,900
Khanty-Mansiysky Autonomous Area — Yugra	131,428	8,237	8,225	6,348	12,685	973	32,077	15,863	23,074	11,214	18,560	2,397
Yamalo-Nenetsky Autonomous Area	91,267	34,555	34,539	1,826	4,724	28	8,132	3,423	16,136	18,376	3,763	304
Chelyabinsk Region	296,058	2,786	197	134,583	4,668	33,032	23,054	3,217	52,168	23,828	11,592	7,130
SIBERIA FEDERAL DISTRICT	1,269,487	113,979	89,781	227,766	120,472	144,811	147,108	39,297	313,589	71,912	63,217	27,336
Republic of Altai	13,150	430	331	1,042	183	794	1,105	107	7,839	666	646	338
Republic of Buryatia	51,397	3,407	2,634	23,773	374	3,985	5,126	790	10,073	1,567	1,793	509
Republic of Tyva	3,834	901	735	181	40	387	341	262	1,455	111	135	21
Republic of Khakassia	14,971	1,882	1,508	3,042	1,137	1,963	980	619	3,787	355	1,014	192
Altai Territory	131,039	743	0	26,585	3,979	47,020	7,135	3,073	31,733	4,205	3,036	3,530
Zabaykalskiy Territory	20,142	1,285	606	981	3,206	459	1,751	783	9,259	803	1,156	459
Krasnoyarsk Territory	255,202	6,915	4,211	47,405	52,863	27,416	43,695	7,121	44,625	11,459	10,578	3,125
Irkutsk Region	138,747	7,345	6,863	19,572	27,743	7,037	12,711	5,662	37,155	10,721	7,002	3,799
Kemerovo Region	218,462	85,686	67,801	34,176	3,471	9,553	7,966	7,587	38,333	10,090	16,790	4,810
Novosibirsk Region	219,452	436	171	28,536	23,699	22,591	22,451	8,900	71,181	20,578	14,872	6,208
Omsk Region	124,236	0	0	24,411	2,383	16,850	38,842	1,981	27,010	7,437	3,286	2,036
Tomsk Region	78,855	4,949	4,921	18,061	1,393	6,758	5,004	2,412	31,140	3,920	2,909	2,309

**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	496,764	35,501	4,404	90,800	65,629	23,312	45,222	27,527	134,231	31,733	36,722	6,087
Republic of Sakha (Yakutia)	91,601	20,757	2,574	5,424	14,006	1,725	4,318	8,294	28,553	4,606	3,290	628
Kamchatka Territory	26,620	148	3	1,900	4,073	459	1,122	1,355	7,072	1,942	8,341	208
Primorski Territory	165,333	691	14	65,110	7,239	7,152	10,155	8,832	42,970	9,877	10,604	2,703
Khabarovsk Territory	119,090	1,298	0	12,792	26,461	3,271	18,519	5,134	28,345	12,925	8,723	1,622
Amur Region	36,789	2,003	1,250	2,687	7,568	8,528	4,344	662	8,333	1,053	1,234	377
Magadan Region	15,986	9,862	426	824	1,286	213	340	361	2,156	190	686	68
Sakhalin Region	29,504	159	134	1,674	3,716	1,299	5,888	2,202	9,855	999	3,400	312
Jewish Autonomous Region	3,697	18	3	388	9	664	529	348	1,419	141	145	36
Chukotka Autonomous Area	8,144	565	0	2	1,271	0	7	339	5,529	0	298	133

<sup>1</sup> 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 and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

(millions of rubles)

1	2	30.09.2013										11	12	13
		3	4	5	6	7	8	9	10	10	11			
	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	4,125,036	407,541	211,295	1,165,156	24,043	76,207	202,733	272,436	472,136	1,017,951	483,800	3,033		
CENTRAL FEDERAL DISTRICT	2,193,571	42,009	24,987	303,644	18,920	38,234	154,244	86,173	333,290	814,890	400,010	2,157		
Belgorod Region	18,947	8,973	0	6,812	0	1,927	149	181	486	419	0	0		
Bryansk Region	19,562	0	0	163	0	18,394	0	72	933	0	0	0		
Vladimir Region	5,584	67	0	4,841	0	50	55	17	2	0	552	0		
Voronezh Region	39,233	0	0	16,558	0	680	849	5	5,414	6,368	9,359	0		
Ivanovo Region	2,389	0	0	1,071	0	0	1,134	12	165	7	0	0		
Kaluga Region	10,927	0	0	632	130	4,681	1,368	187	2,458	1,373	98	0		
Kostroma Region	2,999	0	0	357	0	0	0	0	807	1,521	314	0		
Kursk Region	2,868	0	0	1,283	0	78	148	0	171	1,188	0	0		
Lipetsk Region	13,707	0	0	9,891	0	97	0	0	1,051	2,655	13	0		
Moscow Region	210,987	0	0	23,777	13	3,703	35,390	35,219	24,662	56,619	31,604	0		
Orel Region	1,567	0	0	860	0	112	0	0	470	0	125	0		
Ryazan Region	2,080	0	0	1,100	0	397	6	0	316	261	0	0		
Smolensk Region	9,643	0	0	7,969	0	0	0	582	1,060	32	0	0		
Tambov Region	2,958	0	0	1,540	0	5	1,413	0	0	0	0	0		
Tver Region	6,751	0	0	5,998	22	118	0	252	63	194	104	0		
Tula Region	27,985	0	0	13,346	66	295	0	506	136	1,957	11,679	0		
Yaroslavl Region	17,969	0	0	14,915	0	61	0	0	326	794	1,873	0		
Moscow	1,797,415	32,971	24,987	192,535	18,689	7,635	113,733	49,140	294,770	741,496	344,289	2,157		

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	459,697	33,100	27,152	151,785	2,901	7,145	27,941	58,260	57,999	67,475	53,036	55
Republic of Karelia	9,091	0	0	7,522	0	13	0	71	80	241	1,164	0
Republic of Komi	5,113	2,408	2,408	44	0	61	0	0	162	2,428	0	10
Arkhangelsk Region	20,212	6,884	5,947	9,720	0	0	75	3,182	130	0	221	0
Nenets Autonomous Area	75	0	0	0	0	0	75	0	0	0	0	0
Vologda Region	25,539	0	0	20,005	0	334	0	0	60	34	5,106	0
Kaliningrad Region	50,662	6	6	38,244	0	1,165	113	6,406	1,532	2,993	203	0
Leningrad Region	35,706	5,011	0	13,749	0	1	209	3,016	1,087	6,487	6,146	0
Murmansk Region	19,016	0	0	0	0	419	0	3,842	384	267	14,104	0
Novgorod Region	20,864	0	0	20,008	0	99	0	0	757	0	0	0
Pskov Region	1,031	0	0	804	0	0	0	4	210	13	0	0
St. Petersburg	272,463	18,791	18,791	41,688	2,901	5,053	27,544	41,739	53,597	55,013	26,092	45
SOUTH FEDERAL DISTRICT	195,904	2,830	2,721	54,653	0	2,535	4,739	84,656	17,821	21,330	7,338	2
Republic of Adigei (Adigeya)	77	0	0	77	0	0	0	0	0	0	0	0
Republic of Kalmykia	542	0	0	0	0	0	0	0	391	151	0	0
Krasnodar Territory	128,436	146	37	21,483	0	2,019	2,290	75,663	10,969	12,329	3,537	0
Astrakhan Region	3,740	0	0	97	0	0	420	132	21	2,299	771	0
Volgograd Region	14,009	0	0	7,286	0	208	1,138	56	2,862	41	2,418	0
Rostov Region	49,100	2,684	2,684	25,710	0	308	891	8,804	3,578	6,511	612	2
NORTH-CAUCASIAN FEDERAL DISTRICT	19,413	1,669	0	14,836	18	413	89	518	1,334	321	215	0
Republic of Dagestan	4,213	0	0	3,756	18	0	0	372	0	67	0	0
Republic of Ingushetia	1,415	0	0	1,402	0	0	13	0	0	0	0	0
Kabardino-Balkar Republic	2,900	0	0	2,797	0	0	0	0	103	0	0	0
Karachai-Cherkess Republic	1,561	0	0	1,334	0	0	0	132	95	0	0	0
Republic of Northern Ossetia — Alania	2,216	1,669	0	227	0	0	0	0	105	0	215	0
Republic of Chechnya	129	0	0	0	0	0	76	0	53	0	0	0
Stavropol Territory	6,979	0	0	5,320	0	413	0	14	978	254	0	0
PRIVOLZHSKY FEDERAL DISTRICT	310,620	24,932	10,544	218,031	104	3,828	5,765	19,051	16,791	15,836	5,700	582
Republic of Bashkortostan	67,289	3,301	741	61,346	104	457	641	0	1,217	175	48	0
Republic of Mariy-El	2,145	0	0	1,910	0	228	0	0	7	0	0	0
Republic of Mordovia	1,421	0	0	142	0	9	0	0	166	1,104	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)	73,028	7,129	7,129	46,730	0	34	3	143	4,977	10,738	3,274	0
Udmurt Republic	1,070	0	0	0	0	0	0	0	196	23	851	0
Chuvash Republic — Chuvashya	2,117	0	0	443	0	0	1,544	0	47	83	0	0
Perm Territory	64,796	5,041	0	51,450	0	2,450	1,922	0	2,967	378	588	0
Kirov Region	2,171	0	0	2,094	0	0	0	0	76	1	0	0
Nizhni Novgorod Region	21,641	0	0	8,973	0	0	1,476	8,600	1,332	990	270	0
Orenburg Region	19,562	6,809	22	11,755	0	35	0	0	381	0	0	582
Penza Region	1,732	0	0	1,557	0	15	0	0	158	0	2	0
Samara Region	15,580	0	0	9,793	0	0	178	75	2,903	2,085	546	0
Saratov Region	7,083	2,652	2,652	2,817	0	600	0	3	652	259	100	0
Ulyanovsk Region	30,985	0	0	19,023	0	0	0	10,230	1,712	0	20	0
URALS FEDERAL DISTRICT	368,241	14,993	11,267	238,841	1,193	234	7,754	15,996	24,338	56,395	8,375	122
Kurgan Region	415	0	0	387	0	28	0	0	0	0	0	0
Sverdlovsk Region	208,917	1,785	0	144,904	1,193	0	150	545	8,398	46,550	5,392	0
Tyumen Region	85,047	11,267	11,267	30,817	0	57	459	15,451	14,456	9,513	2,905	122
Khanty-Mansiysky Autonomous Area — Yugra	12,743	6,409	6,410	369	0	0	4	0	10,972	8,839	85	0
Yamalo-Nenetsky Autonomous Area	22,837	2,902	2,902	0	0	149	7,145	0	1,484	332	78	0
Chelyabinsk Region	73,862	1,941	0	62,733	0	0	0	0	0	0	0	0
SIBERIA FEDERAL DISTRICT	417,955	177,898	129,473	165,767	9	6,890	1,679	3,871	15,626	41,656	4,559	0
Republic of Altai	1,906	162	0	1,099	0	0	0	0	31	565	49	0
Republic of Buryatia	7,654	91	0	6,583	0	705	0	0	0	275	0	0
Republic of Tyva	2,260	2,260	1,425	0	0	0	0	0	0	0	0	0
Republic of Khakassia	5,498	399	0	5,059	0	2	0	0	20	0	18	0
Altai Territory	5,179	2,821	0	1,019	0	526	0	16	159	564	74	0
Zabaykalskiy Territory	5,598	5,405	0	149	0	0	0	0	44	0	0	0
Krasnoyarsk Territory	110,841	4,120	0	76,378	0	0	131	51	101	30,022	38	0
Irkutsk Region	34,247	11,909	8,407	16,696	0	4,892	146	66	523	4	11	0
Kemerovo Region	144,273	73,012	42,435	49,820	0	289	0	0	10,534	6,576	4,042	0
Novosibirsk Region	86,241	77,341	76,833	1,883	0	476	712	3,727	1,273	652	177	0
Omsk Region	12,940	0	0	6,780	0	0	690	11	2,330	2,998	131	0
Tomsk Region	1,318	373	373	305	9	0	0	0	612	0	19	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	159,635	110,116	5,151	17,587	898	16,928	522	3,913	4,937	52	4,567	115
Republic of Sakha (Yakutia)	68,667	68,080	3,201	519	0	0	1	44	23	0	0	0
Kamchatka Territory	8,730	7,623	0	282	0	0	0	0	0	0	825	0
Primorski Territory	11,770	2,710	0	1,375	39	423	95	3,080	1,380	13	2,655	0
Khabarovsk Territory	54,194	17,736	0	14,955	859	16,505	0	789	2,561	2	672	115
Amur Region	10,002	9,756	0	206	0	0	12	0	28	0	0	0
Magadan Region	1,787	1,437	0	250	0	0	0	0	16	0	84	0
Sakhalin Region	3,207	2,436	1,950	0	0	0	414	0	0	37	320	0
Jewish Autonomous Region	1,231	291	0	0	0	0	0	0	929	0	11	0
Chukotka Autonomous Area	47	47	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> 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

(millions of rubles)

	30.09.2013															
	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		overdue debt	
	small and medium-sized businesses	of which: individual entrepreneurs	medium-sized businesses	small and medium-sized businesses	of which: individual entrepreneurs	precious metals	small and medium-sized businesses	of which: individual entrepreneurs	precious metals	small and medium-sized businesses	of which: individual entrepreneurs	precious metals	small and medium-sized businesses	of which: individual entrepreneurs	precious metals	
1	2	3	4	5	6	7	8	9	10	11	12	13				
RUSSIAN FEDERATION	5,557,556	499,247	192,319	1,767	4,818,051	624,095	260,523	5,385	378,364	30,427	9,333	339				
CENTRAL FEDERAL DISTRICT	2,294,337	100,581	123,069	1,092	1,928,728	129,055	156,689	2,836	130,973	5,320	5,783	93				
Belgorod Region	33,141	6,225	344	0	47,329	8,635	668	1	4,437	247	1	1				
Bryansk Region	23,212	5,185	555	551	25,386	7,028	1,121	723	1,173	210	0	0				
Vladimir Region	37,229	6,657	706	0	42,212	6,797	1,396	3	1,497	380	71	0				
Voronezh Region	82,447	8,514	112	0	99,736	16,611	2,205	3	3,453	360	96	3				
Ivanovo Region	27,217	4,075	135	0	23,954	4,395	261	12	2,721	179	12	12				
Kaluga Region	29,333	4,393	1,006	0	33,517	5,338	2,217	2	1,112	128	0	0				
Kostroma Region	19,651	3,728	1,104	0	20,259	3,911	1,371	0	1,618	147	0	0				
Kursk Region	33,678	8,387	233	0	44,176	6,508	320	0	3,465	235	0	0				
Lipetsk Region	25,537	3,462	317	0	40,367	4,691	999	0	8,711	104	0	0				
Moscow Region	287,525	11,600	14,667	235	239,828	16,187	23,771	336	15,634	702	526	4				
Orel Region	17,777	3,379	49	0	20,974	3,455	265	0	2,302	54	0	0				
Ryazan Region	34,186	5,444	50	21	38,646	6,146	414	19	2,601	212	20	0				
Smolensk Region	22,830	3,870	349	0	44,152	6,084	462	38	3,702	469	0	0				
Tambov Region	23,553	2,272	0	0	24,969	3,698	0	0	1,228	144	0	0				
Tver Region	23,650	3,402	60	0	23,600	4,037	107	0	1,218	262	0	0				
Tula Region	49,358	6,091	814	0	47,853	6,026	757	15	2,022	437	11	0				
Yaroslavl Region	46,954	4,973	158	0	41,391	5,327	1,012	22	4,447	350	11	11				
Moscow	1,477,059	8,924	102,410	285	1,070,379	14,181	119,343	1,662	69,632	700	5,035	62				
NORTH-WEST FEDERAL DISTRICT	627,375	38,450	28,099	74	566,751	40,684	49,856	374	55,321	2,421	2,009	12				
Republic of Karelia	14,916	1,468	1,093	0	17,474	1,882	2,090	0	4,399	28	587	0				
Republic of Komi	12,714	2,775	0	0	10,796	4,459	0	0	1,051	304	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	28,974	6,596	273	68	23,258	5,168	377	72	1,892	196	94	4
Nenets Autonomous Area	210	72	65	0	305	121	75	0	32	9	0	0
Vologda Region	45,834	11,500	326	0	43,688	7,738	785	20	9,868	832	36	0
Kaliningrad Region	37,391	2,852	3,589	5	42,479	3,856	6,932	17	6,535	285	175	0
Leningrad Region	56,796	2,068	2,675	0	57,983	3,221	3,190	9	3,561	300	7	1
Murmansk Region	20,336	2,103	109	0	17,139	3,038	9,383	0	3,533	159	103	0
Novgorod Region	16,840	1,978	47	0	17,898	2,471	54	0	3,470	93	5	0
Pskov Region	12,228	1,663	36	0	28,102	2,092	178	4	2,192	50	104	0
St. Petersburg	381,346	5,447	19,951	1	307,934	6,759	26,867	252	18,820	174	898	7
<b>SOUTH FEDERAL DISTRICT</b>	<b>423,311</b>	<b>59,357</b>	<b>15,111</b>	<b>51</b>	<b>456,026</b>	<b>79,228</b>	<b>14,414</b>	<b>205</b>	<b>54,776</b>	<b>6,164</b>	<b>253</b>	<b>24</b>
Republic of Adigei (Adigeya)	7,103	791	52	0	12,371	1,675	77	0	584	83	0	0
Republic of Kalmykia	3,020	1,305	21	0	6,562	3,697	0	0	336	211	0	0
Krasnodar Territory	189,556	24,702	12,349	0	231,104	32,168	8,559	135	37,992	3,084	80	0
Astrakhan Region	12,850	4,591	197	16	16,969	7,463	581	25	1,544	816	14	8
Volgograd Region	53,686	7,115	403	0	56,166	10,866	611	2	6,965	897	1	0
Rostov Region	157,096	20,853	2,089	35	132,854	23,359	4,586	43	7,355	1,073	158	16
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>100,988</b>	<b>20,396</b>	<b>746</b>	<b>79</b>	<b>166,600</b>	<b>33,684</b>	<b>2,061</b>	<b>91</b>	<b>10,519</b>	<b>2,639</b>	<b>121</b>	<b>18</b>
Republic of Dagestan	10,975	2,919	18	0	21,165	5,167	456	67	1,218	257	0	0
Republic of Ingushetia	442	102	0	0	3,490	1,589	0	0	1,097	531	0	0
Kabardino-Balkar Republic	13,386	2,529	0	0	32,962	5,173	103	0	918	376	103	0
Karachai-Cherkess Republic	7,820	876	112	0	14,740	2,423	152	18	1,219	259	18	18
Republic of Northern Ossetia — Alania	9,892	1,719	54	54	16,394	2,397	320	0	1,175	145	0	0
Republic of Chechnya	2,265	257	102	0	11,532	725	129	0	139	13	0	0
Stavropol Territory	56,208	11,994	460	25	66,317	16,210	901	6	4,753	1,058	0	0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>903,236</b>	<b>103,684</b>	<b>9,261</b>	<b>192</b>	<b>740,478</b>	<b>128,888</b>	<b>10,521</b>	<b>861</b>	<b>48,556</b>	<b>5,003</b>	<b>505</b>	<b>89</b>
Republic of Bashkortostan	76,073	8,474	3,199	0	67,340	11,831	2,596	0	4,360	371	0	0
Republic of Mariy-El	12,939	2,327	41	0	13,487	3,382	7	0	726	27	1	0
Republic of Mordovia	16,846	1,794	0	0	26,098	3,892	0	0	1,115	134	0	0
Republic of Tatarstan (Tatarstan)	166,051	16,199	1,626	128	111,688	18,307	482	325	5,970	962	0	0
Udmurt Republic	29,738	6,425	202	0	24,055	7,457	97	0	3,164	274	0	0
Chuvash Republic — Chuvashya	30,864	5,490	0	0	24,795	5,394	129	16	869	132	0	0
Perm Territory	49,663	10,194	233	0	39,761	13,022	333	89	4,254	760	45	0
Kirov Region	39,255	6,702	2	2	34,624	7,724	8	8	3,257	451	0	0
Nizhni Novgorod Region	168,988	15,181	776	50	103,722	16,962	1,440	361	3,571	504	159	89
Orenburg Region	50,800	8,501	1,509	0	53,301	12,429	1,817	0	1,784	364	0	0

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	30,287	5,964	9	9	33,596	7,935	382	19	1,681	217	0	0
Samara Region	133,545	3,853	1,317	3	118,515	5,666	2,755	23	10,640	285	173	0
Saratov Region	67,071	9,234	347	0	59,347	10,867	308	0	5,018	397	23	0
Ulyanovsk Region	31,116	3,346	0	0	30,149	4,020	167	20	2,147	125	104	0
<b>URALS FEDERAL DISTRICT</b>	<b>445,467</b>	<b>58,835</b>	<b>6,721</b>	<b>12</b>	<b>329,862</b>	<b>75,149</b>	<b>12,137</b>	<b>180</b>	<b>23,048</b>	<b>2,967</b>	<b>300</b>	<b>23</b>
Kurgan Region	13,638	4,248	0	0	17,001	5,735	28	0	983	201	0	0
Sverdlovsk Region	139,291	15,823	1,200	8	99,056	22,545	2,067	171	7,548	911	171	23
Tyumen Region	174,145	23,112	5,205	4	138,903	32,760	8,294	4	5,774	931	4	0
Khanty-Mansiysky Autonomous Area — Yugra	69,256	11,033	420	0	55,816	17,151	828	0	2,453	377	4	0
Yamalo-Nenetsky Autonomous Area	21,885	4,254	11	0	18,697	5,652	39	0	519	187	0	0
Chelyabinsk Region	118,393	15,652	316	0	74,902	14,109	1,748	5	8,743	924	125	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>554,666</b>	<b>81,235</b>	<b>4,180</b>	<b>228</b>	<b>454,856</b>	<b>90,830</b>	<b>7,002</b>	<b>709</b>	<b>46,844</b>	<b>4,389</b>	<b>144</b>	<b>72</b>
Republic of Altai	7,715	966	0	0	6,317	1,465	0	0	1,472	98	0	0
Republic of Buryatia	18,306	8,363	234	0	17,862	7,719	150	0	867	153	0	0
Republic of Tyva	2,049	1,313	0	0	2,343	1,617	0	0	35	29	0	0
Republic of Khakassia	12,286	4,623	6	6	9,180	3,680	22	20	372	127	2	0
Altai Territory	68,734	7,227	934	28	81,228	11,887	1,685	97	22,745	1,215	22	5
Zabaykalskiy Territory	11,625	6,002	46	39	11,147	6,016	44	40	308	84	0	0
Krasnoyarsk Territory	92,660	13,323	343	0	76,894	14,450	1,143	39	2,895	393	8	0
Irkutsk Region	53,689	9,522	188	146	45,453	12,283	635	138	2,874	351	23	0
Kemerovo Region	56,673	6,316	1,072	0	42,891	7,588	1,209	0	4,514	645	0	0
Novosibirsk Region	139,925	5,499	843	0	91,365	7,033	931	97	5,190	279	10	9
Omsk Region	59,280	13,685	179	9	44,080	10,910	837	276	4,446	894	79	58
Tomsk Region	31,724	4,396	335	0	26,096	6,182	346	2	1,126	121	0	0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>208,176</b>	<b>36,709</b>	<b>5,132</b>	<b>39</b>	<b>174,750</b>	<b>46,577</b>	<b>7,843</b>	<b>129</b>	<b>8,327</b>	<b>1,524</b>	<b>218</b>	<b>8</b>
Republic of Sakha (Yakutia)	27,298	6,660	144	0	27,918	9,201	1,933	3	1,091	189	0	0
Kamchatka Territory	14,392	2,848	0	0	15,922	3,325	0	0	1,378	80	0	0
Primorski Territory	84,444	9,505	1,385	37	48,964	10,570	1,079	103	1,983	246	208	4
Khabarovsk Territory	43,764	6,851	745	2	35,712	9,450	867	11	2,468	504	10	4
Amur Region	13,585	4,982	155	0	17,437	6,194	264	12	443	135	0	0
Magadan Region	7,513	1,705	956	0	7,525	1,876	449	0	138	5	0	0
Sakhalin Region	13,376	2,549	809	0	16,852	3,626	2,311	0	297	99	0	0
Jewish Autonomous Region	2,617	1,254	938	0	3,582	1,962	940	0	521	265	0	0
Chukotka Autonomous Area	1,187	355	0	0	838	373	0	0	8	1	0	0



Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	77,099	22,304	21,593	159	347	259	257	45
Kaliningrad Region	53,242	10,801	10,401	159	2,815	705	668	118
Leningrad Region	104,811	26,894	26,354	306	3,226	1,285	1,246	95
Murmansk Region	65,144	11,266	10,893	33	229	158	150	17
Novgorod Region	37,147	8,440	8,018	67	165	113	112	4
Pskov Region	30,353	6,043	5,618	14	105	91	89	15
St. Petersburg	384,689	112,016	108,952	1,139	23,090	11,091	10,921	793
<b>SOUTH FEDERAL DISTRICT</b>	<b>753,053</b>	<b>156,881</b>	<b>148,524</b>	<b>2,135</b>	<b>5,052</b>	<b>2,720</b>	<b>2,612</b>	<b>189</b>
Republic of Adigei (Adigeya)	20,523	3,193	3,004	30	137	123	121	0
Republic of Kalmykia	19,461	3,574	3,464	5	96	79	78	0
Krasnodar Territory	298,564	61,388	57,399	1,042	2,383	1,187	1,098	113
Astrakhan Region	55,429	11,385	10,881	37	132	96	90	9
Volgograd Region	119,713	28,207	27,431	504	571	421	416	16
Rostov Region	239,363	49,134	46,345	517	1,733	814	809	51
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>263,193</b>	<b>48,981</b>	<b>45,565</b>	<b>470</b>	<b>2,056</b>	<b>1,338</b>	<b>1,286</b>	<b>234</b>
Republic of Dagestan	29,786	5,192	4,948	63	226	171	169	9
Republic of Ingushetia	4,560	301	127	1	6	3	2	0
Kabardino-Balkar Republic	34,492	6,564	5,689	21	219	178	172	81
Karachai-Cherkess Republic	21,745	2,795	2,497	8	56	51	51	4
Republic of Northern Ossetia — Alania	27,128	4,473	4,087	109	198	173	158	42
Republic of Chechnya	13,333	273	272	0	165	71	71	23
Stavropol Territory	132,149	29,383	27,945	268	1,186	691	663	75
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,668,701</b>	<b>449,461</b>	<b>417,907</b>	<b>4,092</b>	<b>9,496</b>	<b>6,129</b>	<b>6,074</b>	<b>589</b>
Republic of Bashkortostan	236,493	58,304	50,014	456	705	437	436	28
Republic of Mariy-El	28,102	8,891	8,598	48	171	129	129	10
Republic of Mordovia	32,655	9,667	9,011	13	232	214	214	15
Republic of Tatarstan (Tatarstan)	229,296	57,031	53,711	252	1,180	939	938	15
Udmurt Republic	89,629	28,504	24,405	179	370	303	300	23
Chuvash Republic — Chuvashya	59,663	21,323	21,051	95	419	340	340	42
Perm Territory	184,407	53,553	47,306	1,072	996	541	512	103
Kirov Region	62,241	17,412	16,057	50	298	180	180	3
Nizhni Novgorod Region	174,770	49,339	46,557	484	1,227	706	696	115
Orenburg Region	120,277	30,314	29,338	119	384	320	319	21
Penza Region	56,882	14,377	13,491	45	277	223	223	20
Samara Region	197,993	52,365	51,175	1,023	2,290	1,037	1,033	142

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

1	2	3	4	5	6	7	8	9
Saratov Region	121,013	28,068	27,505	189	608	452	452	16
Ulyanovsk Region	75,280	20,313	19,688	67	339	308	302	36
<b>URALS FEDERAL DISTRICT</b>	<b>1,101,338</b>	<b>351,531</b>	<b>334,524</b>	<b>2,811</b>	<b>3,004</b>	<b>2,104</b>	<b>2,063</b>	<b>178</b>
Kurgan Region	48,991	12,775	11,895	129	55	30	30	0
Sverdlovsk Region	332,751	87,459	84,099	944	1,199	883	868	80
Tyumen Region	478,196	188,356	178,898	615	703	479	460	50
Khanty-Mansiysky Autonomous Area — Yugra	232,849	105,708	101,714	221	242	201	196	1
Yamalo-Nenetsky Autonomous Area	79,936	35,227	32,542	30	96	60	60	17
Chelyabinsk Region	241,400	62,941	59,632	1,123	1,047	712	705	48
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,395,758</b>	<b>358,426</b>	<b>346,481</b>	<b>3,773</b>	<b>5,241</b>	<b>3,334</b>	<b>3,228</b>	<b>383</b>
Republic of Altai	12,176	1,127	1,108	15	65	0	0	0
Republic of Buryatia	82,907	13,603	13,517	63	102	91	91	9
Republic of Tyva	19,442	4,216	4,157	34	3	2	2	0
Republic of Khakassia	32,083	8,294	7,893	62	57	38	32	0
Altai Territory	131,493	28,294	27,798	292	354	264	260	71
Zabaykalskiy Territory	77,843	17,448	17,294	60	64	40	40	0
Krasnoyarsk Territory	249,391	72,662	69,336	798	706	462	451	66
Irkutsk Region	200,420	52,795	52,196	482	489	359	345	49
Kemerovo Region	181,529	39,322	37,479	490	1,064	422	412	25
Novosibirsk Region	209,389	65,753	63,426	737	1,327	1,032	1,018	120
Omsk Region	120,155	30,104	28,337	534	755	394	361	31
Tomsk Region	78,930	24,808	23,940	206	255	230	216	12
<b>FAR EAST FEDERAL DISTRICT</b>	<b>483,468</b>	<b>118,246</b>	<b>115,098</b>	<b>488</b>	<b>2,429</b>	<b>1,436</b>	<b>1,375</b>	<b>105</b>
Republic of Sakha (Yakutia)	87,902	25,689	25,041	28	93	81	81	0
Kamchatka Territory	24,884	5,255	5,120	9	560	83	83	0
Primorski Territory	126,793	25,237	24,748	172	1,087	754	704	37
Khabarovsk Territory	106,628	29,194	28,781	164	434	315	312	37
Amur Region	64,315	15,617	14,836	79	92	83	77	28
Magadan Region	15,500	3,659	3,488	1	12	11	11	0
Sakhalin Region	43,871	10,229	9,816	29	133	96	94	3
Jewish Autonomous Region	10,407	2,482	2,403	6	12	10	10	0
Chukotka Autonomous Area	3,168	884	865	0	6	3	3	0

Table 6.4.7

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

	30.09.2013									
	including:					of which:				
	housing loans					mortgage loans				
1	volume of consumer loans total, millions of rubles									
	2	3	4	5	6	7	8	9	10	
RUSSIAN FEDERATION	6,200,608	593,901	925,069	174.1	12.6	555,890	894,414	177.4	12.6	
CENTRAL FEDERAL DISTRICT	1,876,376	130,131	271,176	167.4	12.7	125,669	262,093	171.3	12.6	
Belgorod Region	55,797	5,374	6,562	175.6	12.7	4,750	6,292	179.8	12.6	
Bryansk Region	33,968	4,240	5,149	173.6	12.6	4,078	5,051	175.1	12.5	
Vladimir Region	44,812	5,045	6,714	170.7	12.8	4,733	6,519	173.6	12.7	
Voronezh Region	70,229	8,729	11,466	178.2	12.7	8,394	11,234	179.1	12.7	
Ivanovo Region	28,677	3,589	4,356	164.1	12.6	3,445	4,281	166.0	12.6	
Kaluga Region	39,037	4,822	8,327	169.6	12.6	4,768	7,921	177.3	12.5	
Kostroma Region	19,837	2,999	3,170	162.4	12.7	2,929	3,122	163.9	12.7	
Kursk Region	37,625	4,415	5,354	181.0	12.7	4,197	5,254	182.3	12.7	
Lipetsk Region	38,731	4,209	5,157	184.7	12.8	3,906	5,013	187.9	12.7	
Moscow Region	377,462	26,388	67,586	172.0	12.7	25,814	66,318	173.8	12.6	
Orel Region	24,211	2,991	3,577	172.1	12.8	2,822	3,507	173.9	12.8	
Ryazan Region	34,996	4,774	6,505	172.3	12.7	4,655	6,427	173.5	12.7	
Smolensk Region	32,117	4,223	5,753	182.0	12.8	4,152	5,702	183.1	12.8	
Tambov Region	40,529	3,427	4,352	176.6	12.8	3,202	4,245	179.2	12.8	
Tver Region	40,248	5,008	7,602	183.5	12.7	4,899	7,504	184.8	12.6	
Tula Region	52,853	5,779	8,128	173.7	12.8	5,718	8,074	174.1	12.8	
Yaroslavl Region	44,645	5,263	7,163	152.4	12.7	5,107	6,577	163.1	12.6	
Moscow	860,602	28,856	104,255	158.4	12.6	28,100	99,052	164.5	12.6	
NORTH-WEST FEDERAL DISTRICT	658,593	57,192	100,942	168.9	12.6	55,378	99,334	171.0	12.5	
Republic of Karelia	29,238	2,885	4,204	174.8	12.5	2,779	4,140	176.1	12.3	
Republic of Komi	43,508	5,469	8,783	184.2	12.9	5,417	8,743	184.5	12.8	
Arkhangelsk Region	50,150	5,988	8,532	170.2	12.6	5,743	8,407	171.8	12.6	
Nenets Autonomous Area	2,070	232	478	193.7	11.7	231	476	194.0	11.7	

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	48,926	7,177	8,691	167.7	12.5	6,831	8,463	170.8	12.5
Kaliningrad Region	37,378	2,961	4,621	174.2	12.4	2,867	4,568	175.1	12.3
Leningrad Region	66,591	5,853	10,827	171.2	12.6	5,650	10,684	172.4	12.5
Murmansk Region	43,478	3,060	4,861	166.8	12.1	3,014	4,823	168.5	12.0
Novgorod Region	24,123	2,659	3,345	176.5	12.9	2,501	3,266	179.4	12.7
Pskov Region	21,102	2,128	2,958	166.7	12.1	2,001	2,886	170.6	12.0
St. Petersburg	294,099	19,012	44,120	164.0	12.7	18,575	43,354	166.6	12.6
<b>SOUTH FEDERAL DISTRICT</b>	<b>499,959</b>	<b>43,447</b>	<b>60,687</b>	<b>183.2</b>	<b>12.7</b>	<b>40,183</b>	<b>58,945</b>	<b>186.0</b>	<b>12.6</b>
Republic of Adigei (Adigeya)	12,656	927	1,396	182.9	12.8	912	1,361	186.3	12.7
Republic of Kalmykia	10,864	1,041	1,495	188.1	12.9	1,014	1,479	189.2	12.9
Krasnodar Territory	195,966	16,828	23,619	184.2	12.8	14,860	22,632	189.1	12.7
Astrakhan Region	38,996	3,730	5,141	190.4	12.0	3,639	4,989	194.4	12.0
Volgograd Region	76,606	8,207	10,651	178.6	12.6	8,131	10,599	179.1	12.6
Rostov Region	164,871	12,714	18,385	182.2	12.8	11,627	17,885	183.5	12.7
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>154,692</b>	<b>18,094</b>	<b>21,079</b>	<b>173.4</b>	<b>12.7</b>	<b>12,754</b>	<b>18,694</b>	<b>189.8</b>	<b>12.6</b>
Republic of Dagestan	20,311	2,735	3,031	148.5	12.3	1,183	2,256	195.7	12.3
Republic of Ingushetia	2,002	2,095	918	105.4	14.8	25	51	171.2	12.7
Kabardino-Balkar Republic	18,671	2,942	2,871	166.8	13.0	1,442	2,255	211.0	13.0
Karachai-Cherkess Republic	10,748	730	1,235	187.6	13.0	729	1,234	187.7	13.0
Republic of Northern Ossetia — Alania	16,449	1,314	2,073	181.8	12.5	1,302	2,062	182.2	12.5
Republic of Chechnya	6,183	54	128	180.7	12.1	53	127	181.2	12.1
Stavropol Territory	80,328	8,224	10,823	184.7	12.6	8,020	10,709	186.1	12.6
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,117,145</b>	<b>155,447</b>	<b>180,584</b>	<b>174.3</b>	<b>12.7</b>	<b>143,489</b>	<b>174,797</b>	<b>177.6</b>	<b>12.6</b>
Republic of Bashkortostan	165,971	25,869	25,696	163.5	13.3	18,333	22,589	174.6	13.1
Republic of Mariy-El	19,594	2,886	3,513	177.1	12.5	2,842	3,495	177.6	12.5
Republic of Mordovia	19,217	3,078	3,837	184.6	12.6	2,832	3,724	188.7	12.6
Republic of Tatarstan (Tatarstan)	154,406	23,766	25,289	154.3	12.6	22,786	24,642	156.8	12.6
Udmurt Republic	58,647	10,433	10,552	176.6	13.1	10,025	10,336	178.7	13.0
Chuvash Republic — Chuvashya	37,666	7,173	8,809	184.6	12.0	7,056	8,757	185.2	12.0
Perm Territory	114,537	15,063	18,907	180.5	13.1	14,552	18,638	182.1	13.0
Kirov Region	39,846	6,915	7,497	186.8	12.7	6,710	7,412	188.1	12.7
Nizhni Novgorod Region	120,721	13,215	18,144	171.7	12.5	12,751	17,906	173.1	12.5
Orenburg Region	83,683	9,545	11,722	198.4	11.8	8,927	11,405	202.1	11.7
Penza Region	37,495	4,791	5,976	180.1	12.5	4,624	5,899	181.7	12.5
Samara Region	142,177	15,609	20,284	176.8	12.6	15,378	20,023	178.0	12.6

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	76,638	9,186	11,514	185.3	12.6	9,026	11,337	187.0	12.6
Ulyanovsk Region	46,547	7,918	8,844	169.3	12.6	7,647	8,634	172.6	12.6
<b>URALS FEDERAL DISTRICT</b>	<b>680,207</b>	<b>71,708</b>	<b>117,680</b>	<b>187.3</b>	<b>12.5</b>	<b>65,436</b>	<b>110,825</b>	<b>191.3</b>	<b>12.5</b>
Kurgan Region	30,903	3,736	4,322	216.9	11.6	3,295	3,965	219.6	11.6
Sverdlovsk Region	213,675	19,365	31,141	180.6	12.6	18,286	29,686	182.7	12.6
Tyumen Region	281,967	27,382	58,041	200.3	12.5	24,338	54,411	206.3	12.4
Khanty-Mansiysky Autonomous Area — Yugra	120,080	12,045	29,489	221.5	12.3	10,945	27,392	223.9	12.4
Yamalo-Nenetsky Autonomous Area	43,875	4,402	10,779	217.5	11.9	4,126	10,188	222.0	11.9
Chelyabinsk Region	153,662	21,225	24,176	159.4	12.8	19,517	22,763	161.7	12.8
<b>SIBERIA FEDERAL DISTRICT</b>	<b>893,173</b>	<b>94,209</b>	<b>129,208</b>	<b>175.9</b>	<b>12.6</b>	<b>90,326</b>	<b>126,781</b>	<b>177.3</b>	<b>12.6</b>
Republic of Altai	7,367	383	462	181.8	12.9	339	445	191.7	12.9
Republic of Buryatia	54,523	3,727	5,186	178.9	12.4	3,620	5,114	179.9	12.4
Republic of Tyva	9,889	631	1,176	203.4	13.1	626	1,172	200.6	13.1
Republic of Khakassia	17,754	1,945	2,526	168.6	13.2	1,922	2,514	169.1	13.2
Altai Territory	86,654	10,959	12,392	177.2	12.3	10,590	12,169	179.4	12.3
Zabaykalskiy Territory	43,039	3,979	6,101	178.6	12.3	3,831	5,996	179.6	12.3
Krasnoyarsk Territory	155,507	15,625	24,031	172.5	13.1	15,377	23,827	173.1	13.0
Irkutsk Region	126,722	12,750	17,807	167.3	12.5	12,276	17,383	168.7	12.5
Kemerovo Region	116,364	12,308	15,387	170.8	12.6	11,626	15,074	173.2	12.5
Novosibirsk Region	144,701	16,984	24,629	179.9	12.8	16,156	24,197	182.2	12.7
Omsk Region	79,285	9,270	11,477	188.4	12.6	8,546	10,973	190.4	12.6
Tomsk Region	51,368	5,648	8,034	177.2	11.9	5,417	7,917	175.2	11.9
<b>FAR EAST FEDERAL DISTRICT</b>	<b>320,463</b>	<b>23,673</b>	<b>43,713</b>	<b>174.7</b>	<b>12.6</b>	<b>22,655</b>	<b>42,945</b>	<b>176.1</b>	<b>12.6</b>
Republic of Sakha (Yakutia)	49,099	5,165	9,535	172.3	12.8	4,824	9,368	174.6	12.8
Kamchatka Territory	16,976	1,181	2,209	168.9	12.3	1,106	2,152	171.7	12.2
Primorski Territory	88,569	6,051	11,022	170.6	12.5	5,831	10,841	172.0	12.4
Khabarovsk Territory	69,900	5,286	10,140	177.8	12.5	5,133	9,987	178.3	12.5
Amur Region	47,278	2,707	4,493	182.4	12.6	2,596	4,397	183.2	12.6
Magadan Region	13,606	913	1,702	181.7	13.0	882	1,678	183.2	13.0
Sakhalin Region	27,102	1,657	3,434	175.0	12.6	1,578	3,349	176.8	12.6
Jewish Autonomous Region	6,364	515	774	176.5	12.5	513	774	176.6	12.4
Chukotka Autonomous Area	1,569	198	404	177.1	12.8	192	399	178.3	12.8



Table 6.4.8

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

	30.09.2013									
	including:					of which:				
	housing loans					mortgage loans				
	volume of consumer loans 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, %	
1	2	3	4	5	6	7	8	9	10	
RUSSIAN FEDERATION	118,142	1,522	14,485	131.0	9.7	1,435	11,521	155.9	9.6	
CENTRAL FEDERAL DISTRICT	104,291	965	12,098	126.3	9.7	896	9,216	155.4	9.6	
Belgorod Region	53	5	18	198.9	10.1	5	18	198.9	10.1	
Bryansk Region	145	10	33	216.5	10.1	10	33	216.5	10.1	
Vladimir Region	76	13	44	213.2	9.6	13	44	213.2	9.6	
Voronezh Region	192	10	28	205.3	10.2	10	28	205.3	10.2	
Ivanovo Region	56	5	22	255.9	11.2	5	22	255.9	11.2	
Kaluga Region	209	11	47	203.7	10.4	11	47	203.7	10.4	
Kostroma Region	9	1	3	182.0	9.8	1	3	182.0	9.8	
Kursk Region	37	3	22	243.2	8.0	3	22	243.2	8.0	
Lipetsk Region	67	4	21	275.3	11.7	4	21	275.3	11.7	
Moscow Region	9,746	274	1,984	150.5	9.7	271	1,968	151.8	9.7	
Orel Region	53	5	24	262.2	9.7	5	24	262.2	9.7	
Ryazan Region	117	11	91	132.3	10.5	10	43	268.9	10.4	
Smolensk Region	105	4	12	229.8	10.8	4	12	229.8	10.8	
Tambov Region	45	4	18	246.2	10.2	4	18	246.2	10.2	
Tver Region	137	11	66	143.0	10.7	11	66	143.0	10.7	
Tula Region	124	13	64	262.6	10.2	12	62	268.1	10.2	
Yaroslavl Region	103	5	33	202.4	7.7	5	33	202.4	7.7	
Moscow	93,017	576	9,568	116.9	9.7	512	6,752	151.5	9.6	
NORTH-WEST FEDERAL DISTRICT	6,458	159	998	116.3	9.4	155	967	118.3	9.4	
Republic of Karelia	29	2	7	325.9	7.9	2	7	325.9	7.9	
Republic of Komi	10	2	5	266.2	9.3	2	5	266.2	9.3	

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	58	5	14	147.9	9.5	5	14	147.9	9.5
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	37	2	6	191.0	11.3	2	6	191.0	11.3
Kaliningrad Region	485	18	42	164.0	10.3	18	42	164.0	10.3
Leningrad Region	321	19	89	169.4	9.3	18	67	222.3	9.3
Murmansk Region	27	0	0	0.0	0.0	0	0	0.0	0.0
Novgorod Region	10	1	4	302.0	11.2	1	4	302.0	11.2
Pskov Region	8	3	6	230.4	8.5	3	6	230.4	8.5
St. Petersburg	5,473	107	825	102.5	9.3	104	816	101.8	9.3
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,347</b>	<b>73</b>	<b>195</b>	<b>205.9</b>	<b>9.5</b>	<b>63</b>	<b>179</b>	<b>214.2</b>	<b>9.4</b>
Republic of Adigei (Adigeya)	11	1	3	242.0	9.5	1	3	242.0	9.5
Republic of Kalmykia	27	4	16	235.8	7.8	4	16	235.8	7.8
Krasnodar Territory	653	40	85	206.0	10.2	31	75	212.5	10.0
Astrakhan Region	33	4	14	134.5	9.5	3	8	202.7	9.4
Volgograd Region	121	10	35	206.6	9.8	10	35	206.6	9.8
Rostov Region	502	14	42	215.6	8.7	14	42	215.6	8.7
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>658</b>	<b>23</b>	<b>121</b>	<b>160.9</b>	<b>10.1</b>	<b>23</b>	<b>121</b>	<b>160.9</b>	<b>10.1</b>
Republic of Dagestan	47	2	5	302.0	11.1	2	5	302.0	11.1
Republic of Ingushetia	2	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	38	6	34	241.7	10.0	6	34	241.7	10.0
Karachai-Cherkess Republic	4	1	2	242.0	8.0	1	2	242.0	8.0
Republic of Northern Ossetia — Alania	22	5	17	221.5	10.4	5	17	221.5	10.4
Republic of Chechnya	115	1	39	23.0	12.0	1	39	23.0	12.0
Stavropol Territory	430	8	24	190.0	9.5	8	24	190.0	9.5
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>2,550</b>	<b>119</b>	<b>498</b>	<b>194.8</b>	<b>9.6</b>	<b>116</b>	<b>464</b>	<b>205.5</b>	<b>9.6</b>
Republic of Bashkortostan	152	11	54	206.4	8.7	11	54	206.4	8.7
Republic of Mariy-El	18	2	8	211.6	9.9	2	8	211.6	9.9
Republic of Mordovia	38	7	28	240.9	10.3	7	28	240.9	10.3
Republic of Tatarstan (Tatarstan)	325	13	96	145.4	10.3	12	87	152.0	10.5
Udmurt Republic	82	8	29	241.1	9.2	8	29	241.1	9.2
Chuvash Republic — Chuvashya	53	10	28	201.3	10.1	10	28	201.3	10.1
Perm Territory	175	7	38	253.3	9.1	7	38	253.3	9.1
Kirov Region	26	2	11	217.0	9.1	2	11	217.0	9.1
Nizhni Novgorod Region	264	15	53	119.1	10.0	14	31	182.9	9.8
Orenburg Region	55	7	25	221.3	9.5	7	25	221.3	9.5

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	68	8	28	188.7	9.3	8	28	188.7	9.3
Samara Region	1,092	11	35	179.7	8.7	10	32	188.3	8.7
Saratov Region	176	13	56	237.4	10.1	13	56	237.4	10.1
Ulyanovsk Region	26	5	9	231.5	10.4	5	9	231.5	10.4
<b>URALS FEDERAL DISTRICT</b>	<b>603</b>	<b>89</b>	<b>212</b>	<b>132.9</b>	<b>9.8</b>	<b>88</b>	<b>211</b>	<b>133.2</b>	<b>9.8</b>
Kurgan Region	12	2	5	242.0	9.8	2	5	242.0	9.8
Sverdlovsk Region	209	24	105	112.4	10.4	23	104	112.8	10.4
Tyumen Region	195	54	42	211.4	9.4	54	42	211.4	9.4
Khanty-Mansiysky Autonomous Area — Yugra	51	46	23	191.0	9.0	46	23	191.0	9.0
Yamalo-Nenetsky Autonomous Area	56	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	187	9	60	103.5	9.2	9	60	103.5	9.2
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,189</b>	<b>40</b>	<b>180</b>	<b>225.4</b>	<b>8.8</b>	<b>40</b>	<b>180</b>	<b>225.4</b>	<b>8.8</b>
Republic of Altai	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	373	1	5	242.0	9.5	1	5	242.0	9.5
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	12	1	3	146.0	8.0	1	3	146.0	8.0
Altai Territory	59	8	20	177.7	9.8	8	20	177.7	9.8
Zabaykalskiy Territory	8	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	107	1	1	242.0	8.8	1	1	242.0	8.8
Irkutsk Region	49	1	1	122.0	9.0	1	1	122.0	9.0
Kemerovo Region	107	4	12	256.4	9.9	4	12	256.4	9.9
Novosibirsk Region	297	15	109	236.8	8.5	15	109	236.8	8.5
Omsk Region	144	8	26	195.0	9.5	8	26	195.0	9.5
Tomsk Region	33	1	3	360.0	6.0	1	3	360.0	6.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1,046</b>	<b>54</b>	<b>183</b>	<b>150.5</b>	<b>9.3</b>	<b>54</b>	<b>183</b>	<b>150.5</b>	<b>9.3</b>
Republic of Sakha (Yakutia)	11	1	4	240.1	6.8	1	4	240.1	6.8
Kamchatka Territory	505	2	33	42.1	8.2	2	33	42.1	8.2
Primorski Territory	425	44	120	169.9	9.3	44	120	169.9	9.3
Khabarovsk Territory	71	5	16	158.6	9.8	5	16	158.6	9.8
Amur Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	5	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	17	2	10	224.0	10.5	2	10	224.0	10.5
Jewish Autonomous Region	0	0	0	0.0	0.0	0	0	0.0	0.0
Chukotka Autonomous Area	10	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.9

## Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	30.09.2013				
	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	5,742,067.8	935,285.5	784,685.0	588,693.6	355,863.6
<b>CENTRAL FEDERAL DISTRICT</b>	<b>5,157,276.0</b>	<b>865,781.1</b>	<b>697,638.9</b>	<b>583,170.3</b>	<b>350,763.2</b>
Belgorod Region	1,373.4	0.0	5.1	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.0
Vladimir Region	80.8	28.2	51.6	2.2	19.9
Voronezh Region	882.6	105.8	0.7	0.0	5.0
Ivanovo Region	1,155.7	99.0	16.8	0.0	3.1
Kaluga Region	792.2	798.5	578.8	0.0	0.0
Kostroma Region	18,923.1	26.4	4.3	0.0	143.0
Kursk Region	1,226.4	1,015.5	0.0	0.0	4.4
Lipetsk Region	2,237.8	332.1	0.9	0.0	59.6
Moscow Region	9,198.6	819.3	2,104.2	0.0	0.2
Orel Region	469.3	0.0	113.5	0.0	61.2
Ryazan Region	1,783.2	1,204.1	219.8	0.0	44.6
Smolensk Region	642.0	121.3	98.3	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.0	0.0
Tver Region	498.3	131.8	18.1	0.0	0.4
Tula Region	513.8	162.4	12.9	0.0	0.0
Yaroslavl Region	11.2	0.0	0.0	0.0	2.5
Moscow	5,117,487.6	860,936.5	694,413.8	583,168.1	350,419.4
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>239,490.6</b>	<b>10,925.3</b>	<b>26,646.6</b>	<b>4,274.9</b>	<b>1,655.0</b>
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,003.2	429.1	49.1	0.0	0.0
Arkhangelsk Region	0.0	0.0	1.3	0.0	0.1
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	2,698.1	897.5	43.3	1.0	3.1
Kaliningrad Region	5,108.7	52.9	17.6	0.0	510.1
Leningrad Region	752.3	128.0	264.9	0.0	0.0
Murmansk Region	980.2	363.2	0.0	0.0	302.0
Novgorod Region	833.7	334.2	161.3	0.0	0.0
Pskov Region	180.1	0.0	0.0	0.0	0.0
St. Petersburg	227,934.4	8,720.4	26,109.1	4,273.8	839.5
<b>SOUTH FEDERAL DISTRICT</b>	<b>12,033.5</b>	<b>2,886.5</b>	<b>7,261.6</b>	<b>25.2</b>	<b>120.1</b>
Republic of Adigei (Adigeya)	13.1	13.0	1.3	0.0	2.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	6,888.1	2,043.1	6,721.7	0.0	103.2
Astrakhan Region	1,003.7	513.6	202.4	5.3	2.8
Volgograd Region	1,831.7	161.9	9.1	0.0	0.0
Rostov Region	2,296.9	154.9	327.1	19.9	12.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>997.2</b>	<b>164.1</b>	<b>168.0</b>	<b>0.0</b>	<b>16.2</b>
Republic of Daghestan	0.0	0.0	16.0	0.0	16.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	4.5	0.0	20.2	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	18.7	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	111.2	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	992.8	164.1	1.9	0.0	0.1
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>130,493.8</b>	<b>23,295.7</b>	<b>36,091.3</b>	<b>1,177.6</b>	<b>1,800.8</b>
Republic of Bashkortostan	7,204.4	1,367.1	1,087.2	0.0	332.5
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	291.0	96.4	37.1	0.0	18.5
Republic of Tatarstan (Tatarstan)	76,813.9	18,023.7	13,978.9	762.6	1,123.4
Udmurt Republic	3,530.3	0.0	10.7	0.0	1.4
Chuvash Republic — Chuvashya	216.4	85.4	269.5	0.0	0.0
Perm Territory	1,067.6	0.0	3,742.4	0.0	118.3
Kirov Region	5,512.8	0.0	760.6	0.0	1.8
Nizhni Novgorod Region	8,019.4	2,106.1	6,325.3	0.1	79.0
Orenburg Region	5,600.5	260.2	468.4	35.2	21.3
Penza Region	371.7	158.9	0.0	0.0	0.0
Samara Region	20,524.9	536.4	7,860.0	379.6	104.4
Saratov Region	1,340.8	661.4	1,472.6	0.0	0.0
Ulyanovsk Region	0.0	0.0	78.5	0.0	0.1
<b>URALS FEDERAL DISTRICT</b>	<b>145,978.0</b>	<b>22,177.7</b>	<b>12,985.6</b>	<b>3.6</b>	<b>874.1</b>
Kurgan Region	0.0	0.0	0.0	0.0	5.2
Sverdlovsk Region	79,789.6	10,665.3	9,325.6	3.6	132.9
Tyumen Region	45,731.6	6,319.2	3,429.6	0.0	642.6
Khanty-Mansiysky Autonomous Area — Yugra	39,788.0	5,455.1	2,969.8	0.0	227.1
Yamalo-Nenetsky Autonomous Area	0.0	0.0	59.4	0.0	0.0
Chelyabinsk Region	20,456.8	5,193.2	230.4	0.0	93.4
<b>SIBERIA FEDERAL DISTRICT</b>	<b>26,029.6</b>	<b>5,475.3</b>	<b>2,581.7</b>	<b>0.0</b>	<b>193.9</b>
Republic of Altai	31.3	0.0	0.0	0.0	0.0
Republic of Buryatia	80.5	0.0	760.2	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	14.8	14.8	0.0	0.0	0.0
Altai Territory	40.8	36.8	58.0	0.0	86.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	1,793.4	120.8	1.2	0.0	8.3
Irkutsk Region	225.5	2.7	124.3	0.0	0.0
Kemerovo Region	2,556.8	988.7	59.1	0.0	82.6
Novosibirsk Region	16,800.1	3,980.3	449.8	0.0	0.0
Omsk Region	3,925.5	130.0	1,127.5	0.0	12.6
Tomsk Region	560.9	201.2	1.7	0.0	3.6
<b>FAR EAST FEDERAL DISTRICT</b>	<b>29,769.0</b>	<b>4,579.7</b>	<b>1,311.3</b>	<b>42.1</b>	<b>440.4</b>
Republic of Sakha (Yakutia)	1,552.9	130.4	363.4	0.0	33.4
Kamchatka Territory	500.7	102.2	63.0	42.1	18.1
Primorski Territory	12,608.0	3,800.4	138.0	0.0	6.0
Khabarovsk Territory	0.0	0.0	0.0	0.0	0.0
Amur Region	14,141.7	545.3	7.6	0.0	340.8
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	965.7	1.5	739.2	0.0	42.0
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

Table 6.4.10

## Discounted Bills

(millions of rubles)

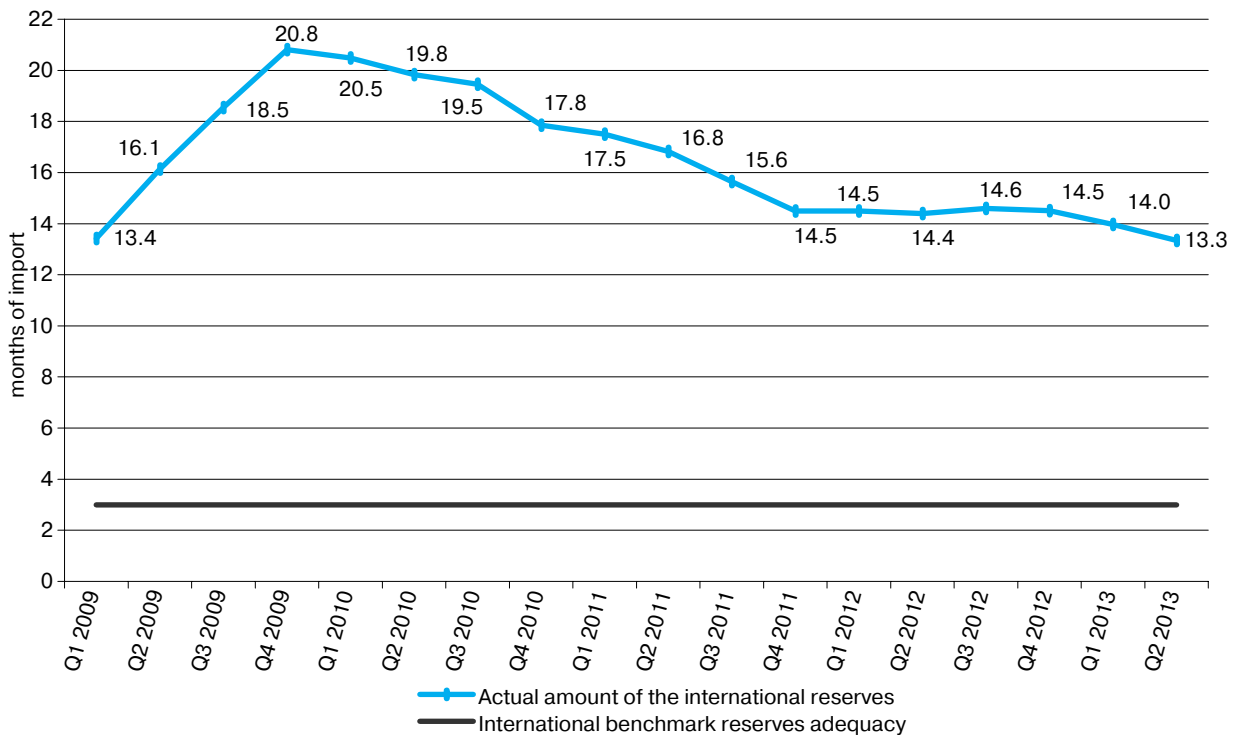
	30.09.2013		
	discounted bills denominated in rubles		discounted bills denominated in foreign currency
	total	of which: bills issued and guaranteed by authorities of constituent entities of RF and local authorities	
1	2	3	4
RUSSIAN FEDERATION	260,830.3	0.0	76,689.8
<b>CENTRAL FEDERAL DISTRICT</b>	<b>210,530.7</b>	<b>0.0</b>	<b>69,604.3</b>
Belgorod Region	362.5	0.0	66.9
Bryansk Region	0.0	0.0	0.0
Vladimir Region	2.5	0.0	0.0
Voronezh Region	49.9	0.0	0.0
Ivanovo Region	0.0	0.0	151.6
Kaluga Region	0.0	0.0	0.0
Kostroma Region	92.4	0.0	0.0
Kursk Region	915.1	0.0	0.0
Lipetsk Region	220.9	0.0	0.0
Moscow Region	1,552.5	0.0	313.8
Orel Region	0.0	0.0	0.0
Ryazan Region	90.1	0.0	0.0
Smolensk Region	258.6	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	497.9	0.0	0.0
Yaroslavl Region	0.0	0.0	0.0
Moscow	206,488.3	0.0	69,072.0
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>14,041.1</b>	<b>0.0</b>	<b>4,145.0</b>
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	54.6	0.0	245.9
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	427.2	0.0	0.0
Kaliningrad Region	0.0	0.0	0.0
Leningrad Region	184.0	0.0	0.0
Murmansk Region	0.0	0.0	0.0
Novgorod Region	514.5	0.0	0.0
Pskov Region	0.0	0.0	0.0
St. Petersburg	12,860.7	0.0	3,899.1
<b>SOUTH FEDERAL DISTRICT</b>	<b>3,001.4</b>	<b>0.0</b>	<b>0.0</b>
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	2,619.2	0.0	0.0
Astrakhan Region	166.3	0.0	0.0
Volgograd Region	51.4	0.0	0.0
Rostov Region	164.6	0.0	0.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>337.6</b>	<b>0.0</b>	<b>0.0</b>
Republic of Daghestan	42.1	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
Republic of Northern Ossetia — Alania	151.3	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	144.2	0.0	0.0

**Table 6.4.10 (end)**  
(millions of rubles)

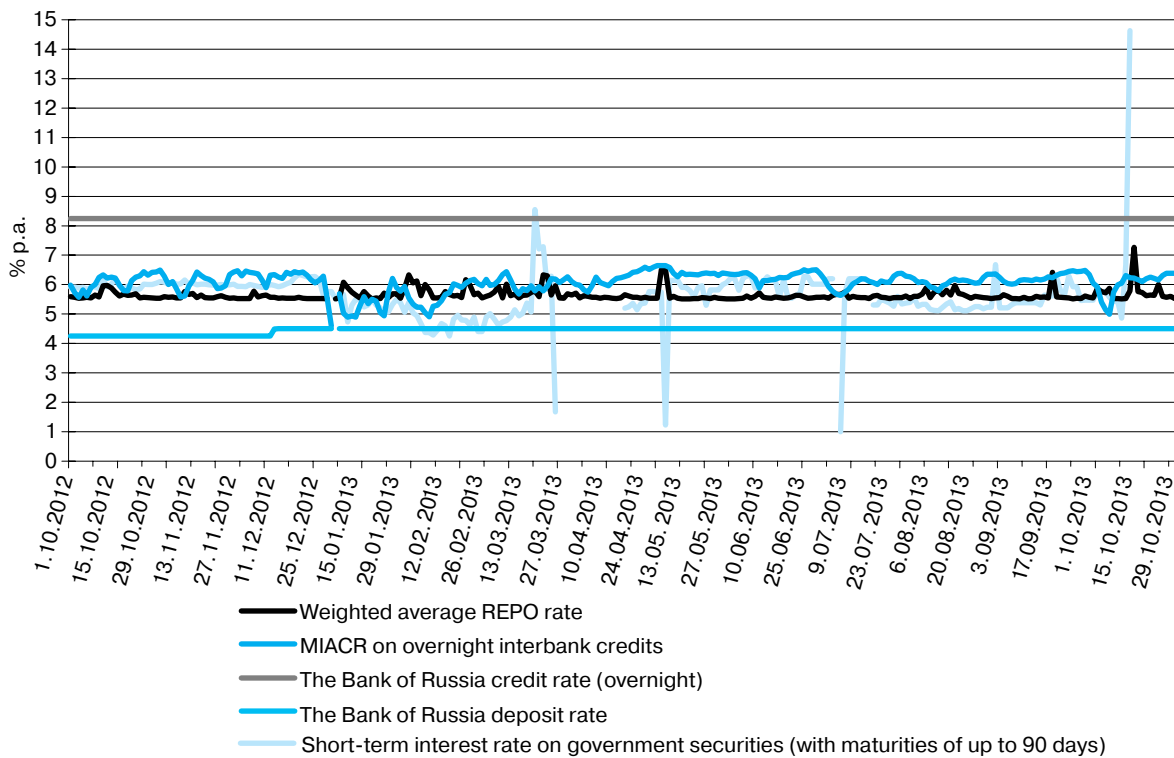
1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>18,645.2</b>	<b>0.0</b>	<b>813.6</b>
Republic of Bashkortostan	663.3	0.0	0.0
Republic of Mariy-El	148.4	0.0	0.0
Republic of Mordovia	148.0	0.0	0.0
Republic of Tatarstan (Tatarstan)	5,787.1	0.0	0.0
Udmurt Republic	34.8	0.0	311.6
Chuvash Republic — Chuvashya	200.4	0.0	0.0
Perm Territory	658.7	0.0	0.0
Kirov Region	236.2	0.0	86.8
Nizhni Novgorod Region	5,677.1	0.0	363.1
Orenburg Region	3,389.5	0.0	52.0
Penza Region	37.2	0.0	0.0
Samara Region	1,548.5	0.0	0.0
Saratov Region	115.9	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>8,501.9</b>	<b>0.0</b>	<b>803.2</b>
Kurgan Region	13.3	0.0	0.0
Sverdlovsk Region	1,590.7	0.0	0.0
Tyumen Region	6,032.8	0.0	527.9
Khanty-Mansiysky Autonomous Area — Yugra	437.7	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	865.1	0.0	275.3
<b>SIBERIA FEDERAL DISTRICT</b>	<b>4,228.7</b>	<b>0.0</b>	<b>775.1</b>
Republic of Altai	197.9	0.0	0.0
Republic of Buryatia	424.7	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0
Altai Territory	53.1	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	39.9	0.0	103.6
Irkutsk Region	149.1	0.0	33.2
Kemerovo Region	1,505.4	0.0	0.0
Novosibirsk Region	110.5	0.0	0.0
Omsk Region	1,691.8	0.0	638.4
Tomsk Region	56.3	0.0	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1,543.7</b>	<b>0.0</b>	<b>548.6</b>
Republic of Sakha (Yakutia)	905.4	0.0	0.0
Kamchatka Territory	26.6	0.0	0.0
Primorski Territory	448.9	0.0	0.0
Khabarovsk Territory	122.1	0.0	0.0
Amur Region	0.0	0.0	548.6
Magadan Region	0.0	0.0	0.0
Sakhalin Region	40.7	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

## 7. CHARTS AND DIAGRAMS

### 7.1. International Reserves Adequacy (international reserves in months of import)<sup>1</sup>



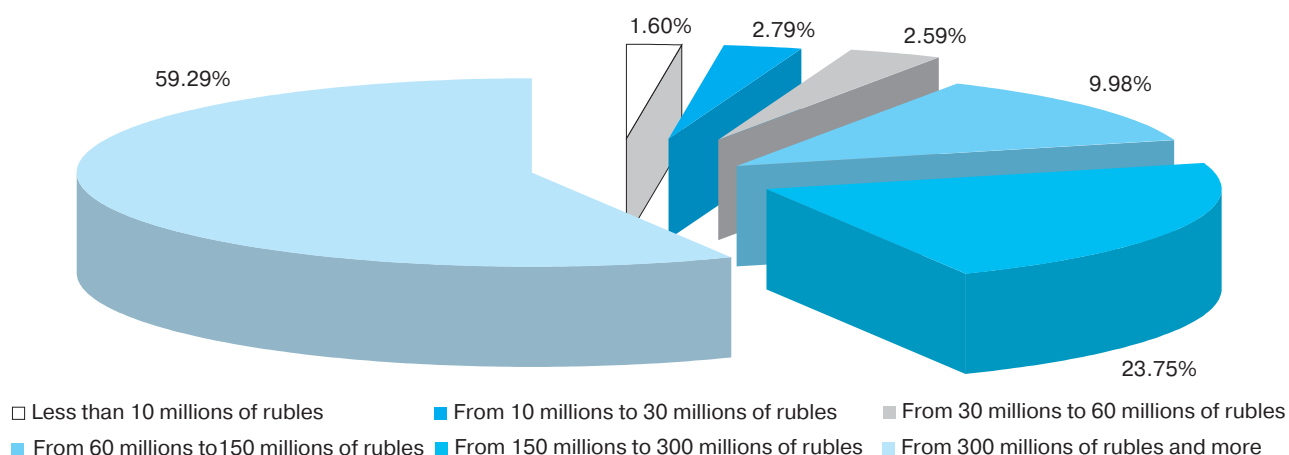
### 7.2. Interest Rates Dynamics in October, 2012 – October, 2013



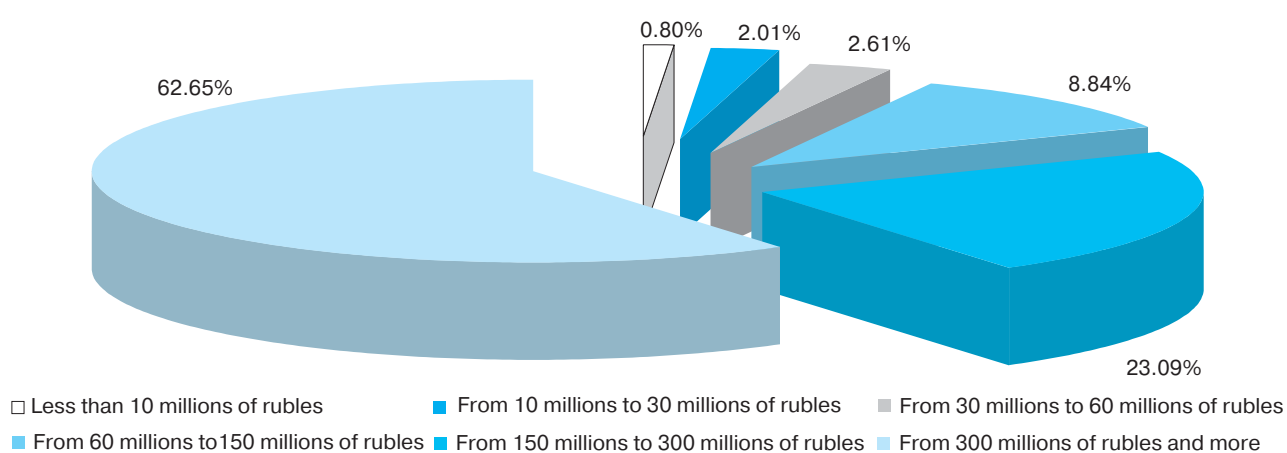
<sup>1</sup> See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".



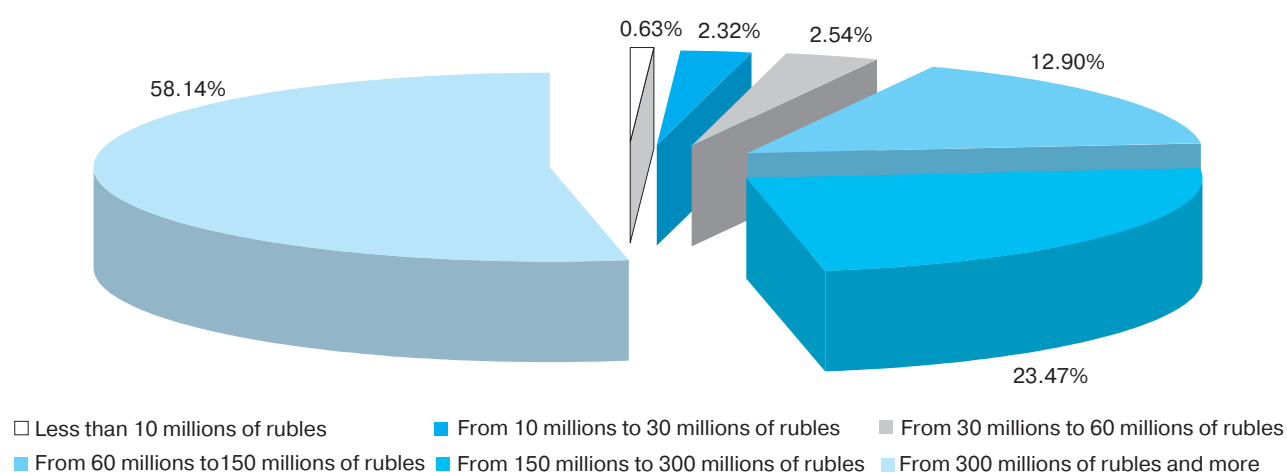
### 7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 31.10.2013



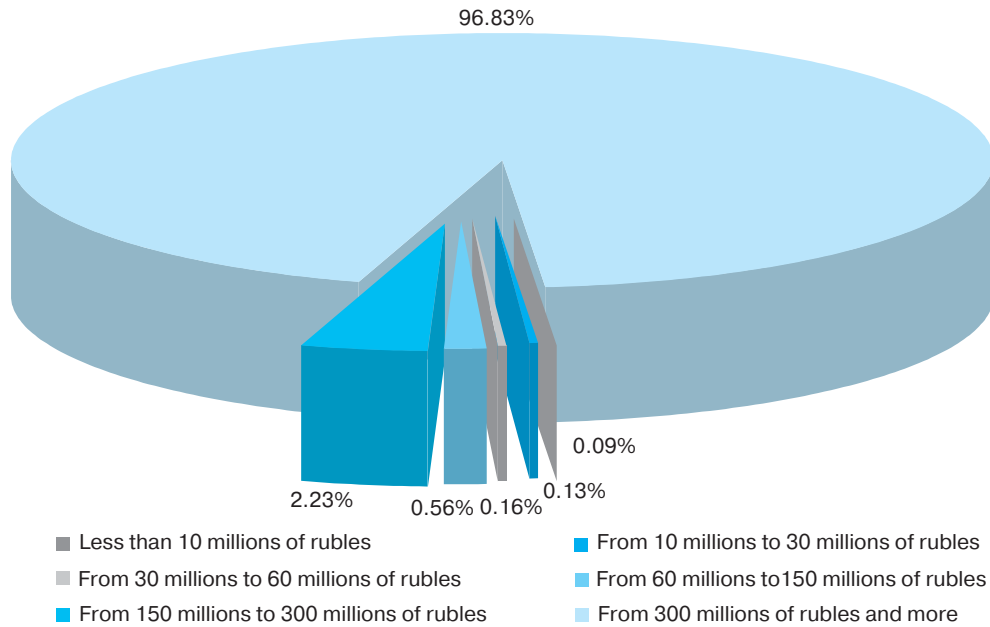
### 7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 31.10.2013



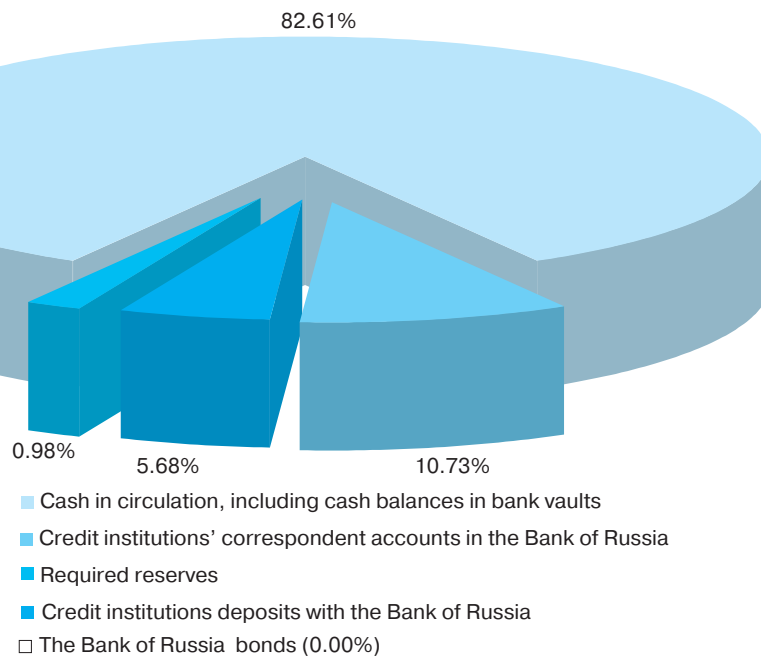
### 7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.10.2013



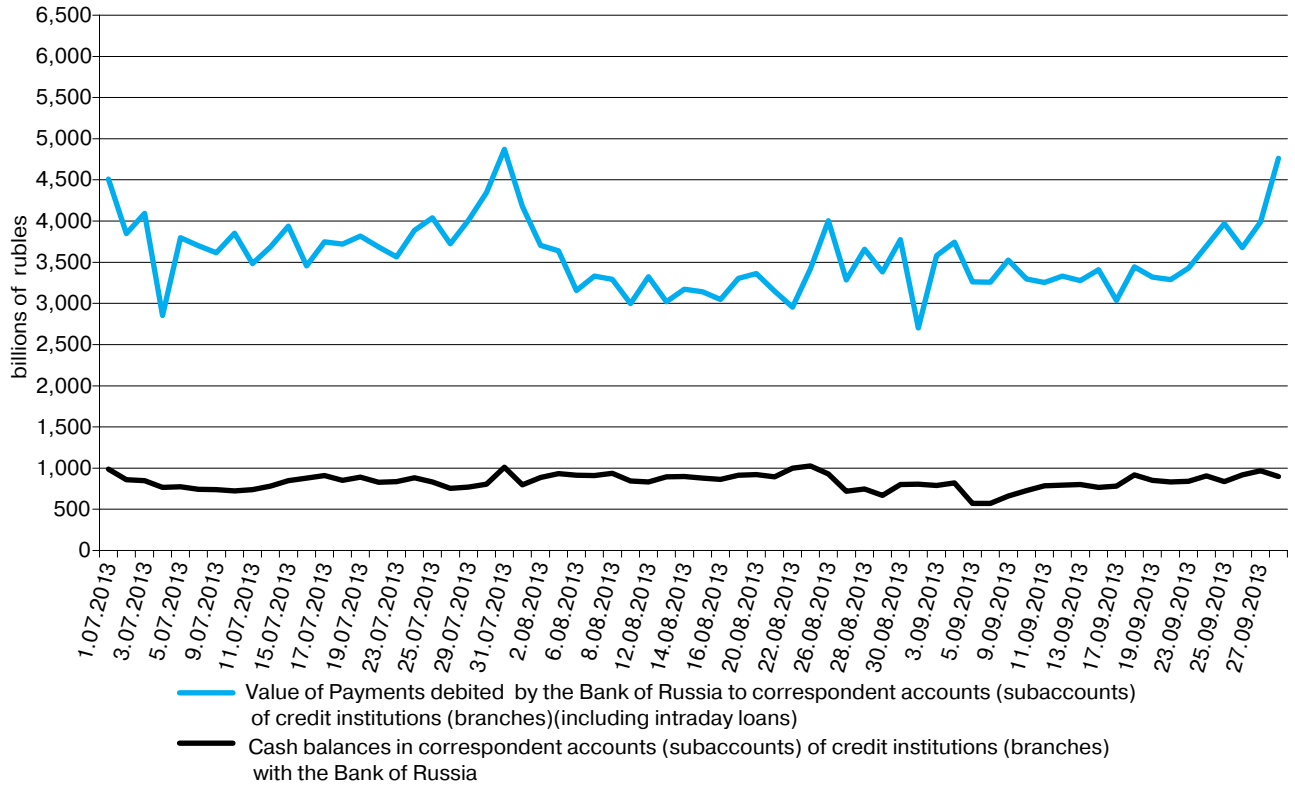
**7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from November 10 to December 10, 2013 (Credit Institutions Grouped by Size of Registered Authorized Capital)**



**7.7. Structure of Broad Monetary Base as of 31.10.2013**



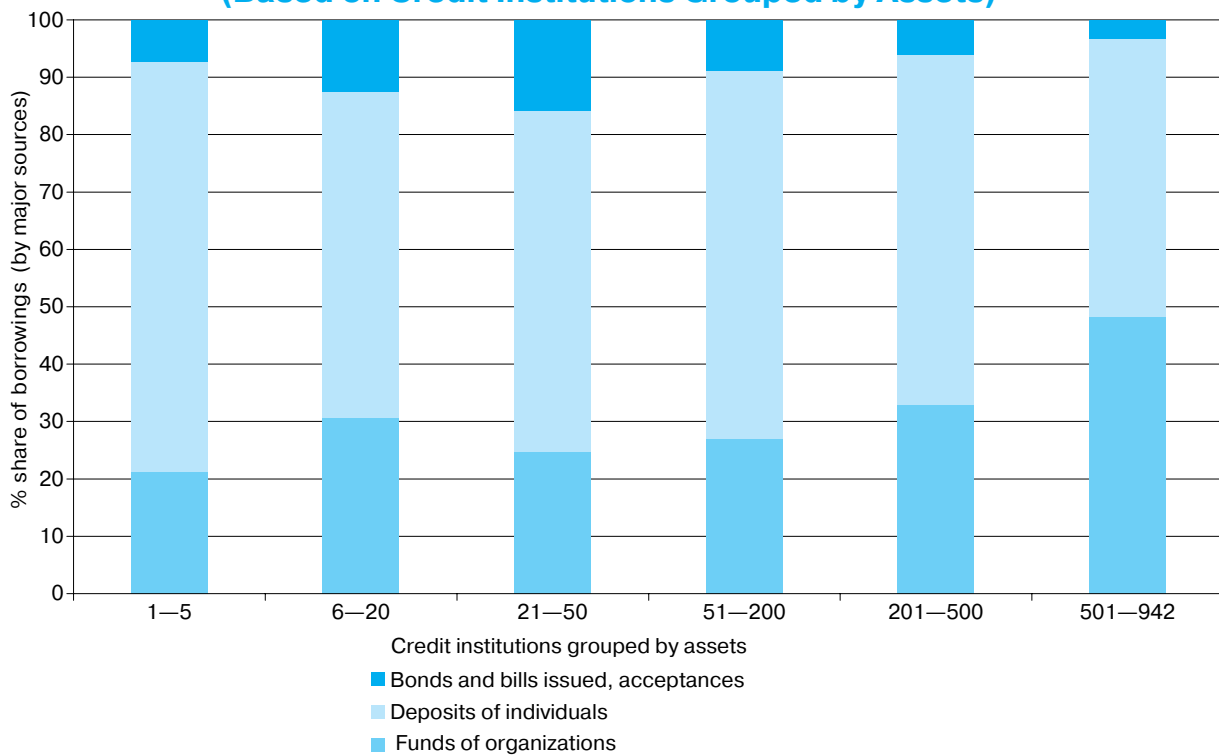
### 7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2013 Q3



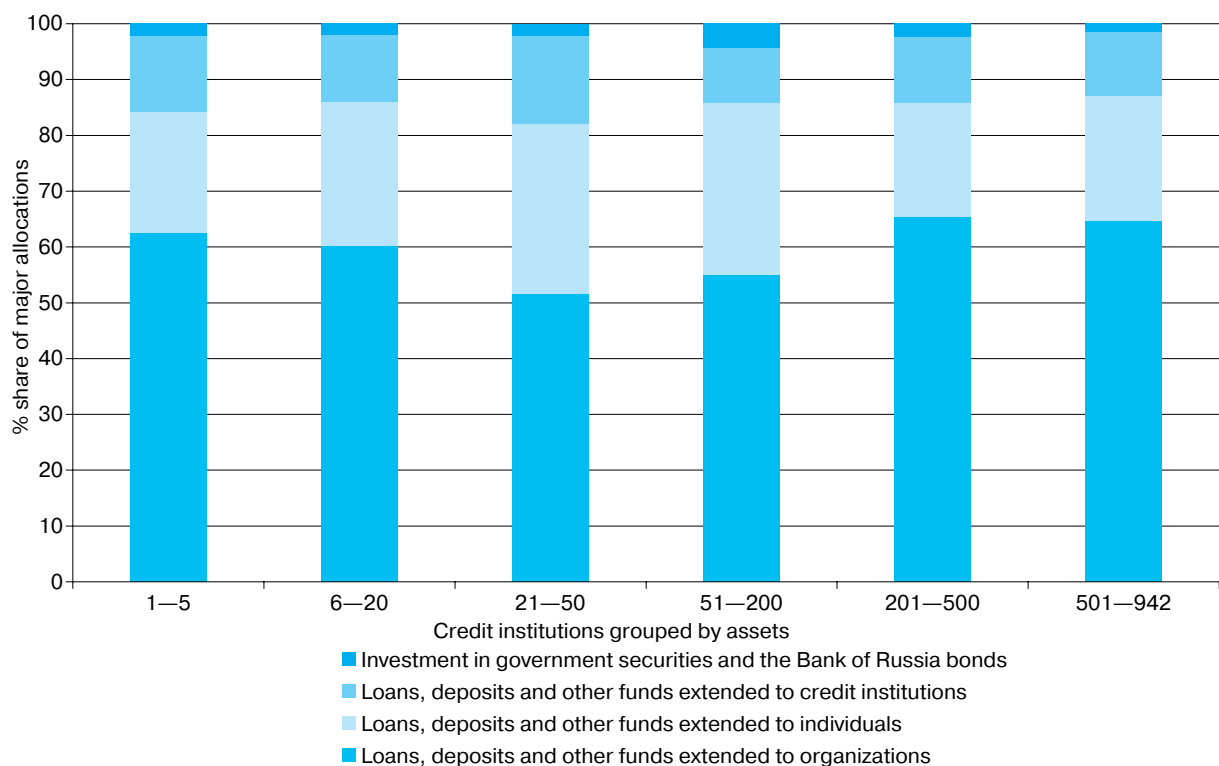
### 7.9. Official Ruble Exchange Rate Dynamics in January, 2011 – October, 2013



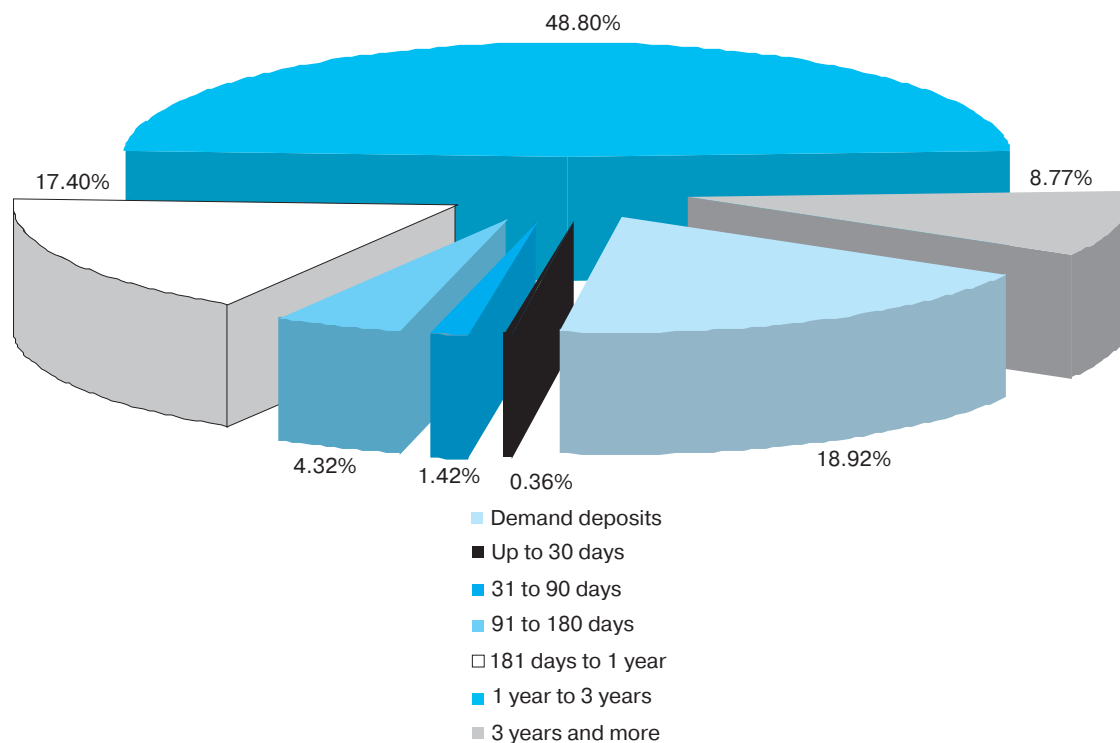
### 7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 30.09.2013 (Based on Credit Institutions Grouped by Assets)



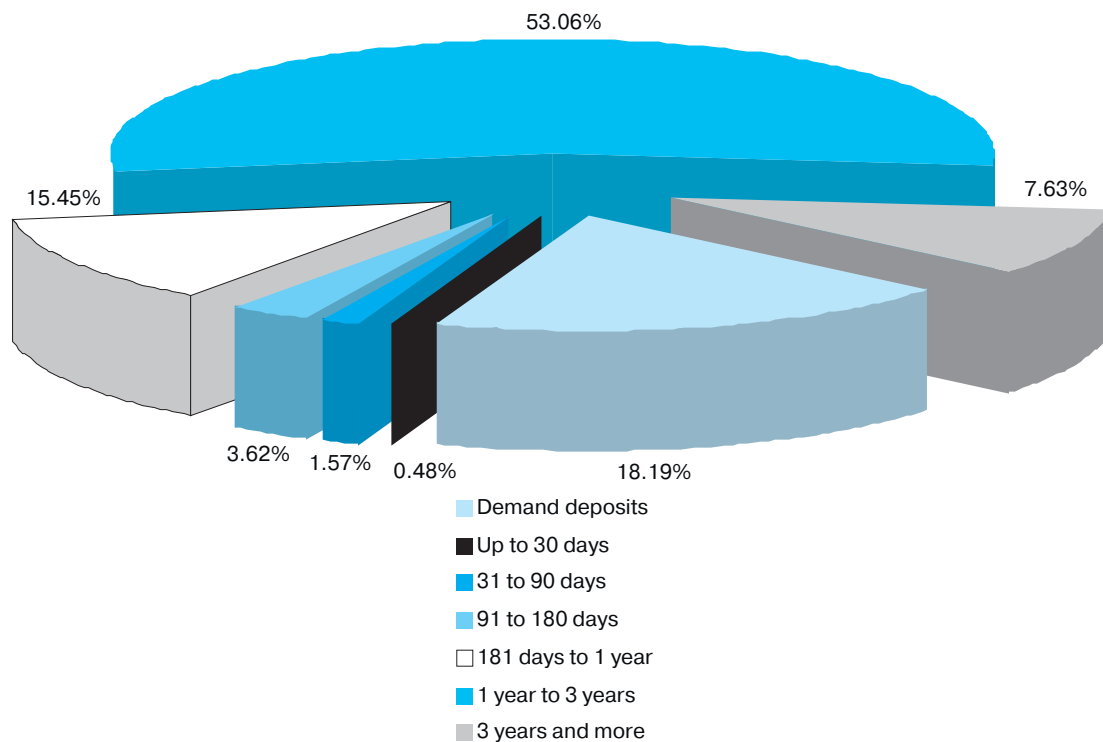
### 7. 11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 30.09.2013 (Based on Credit Institutions Grouped by Assets)



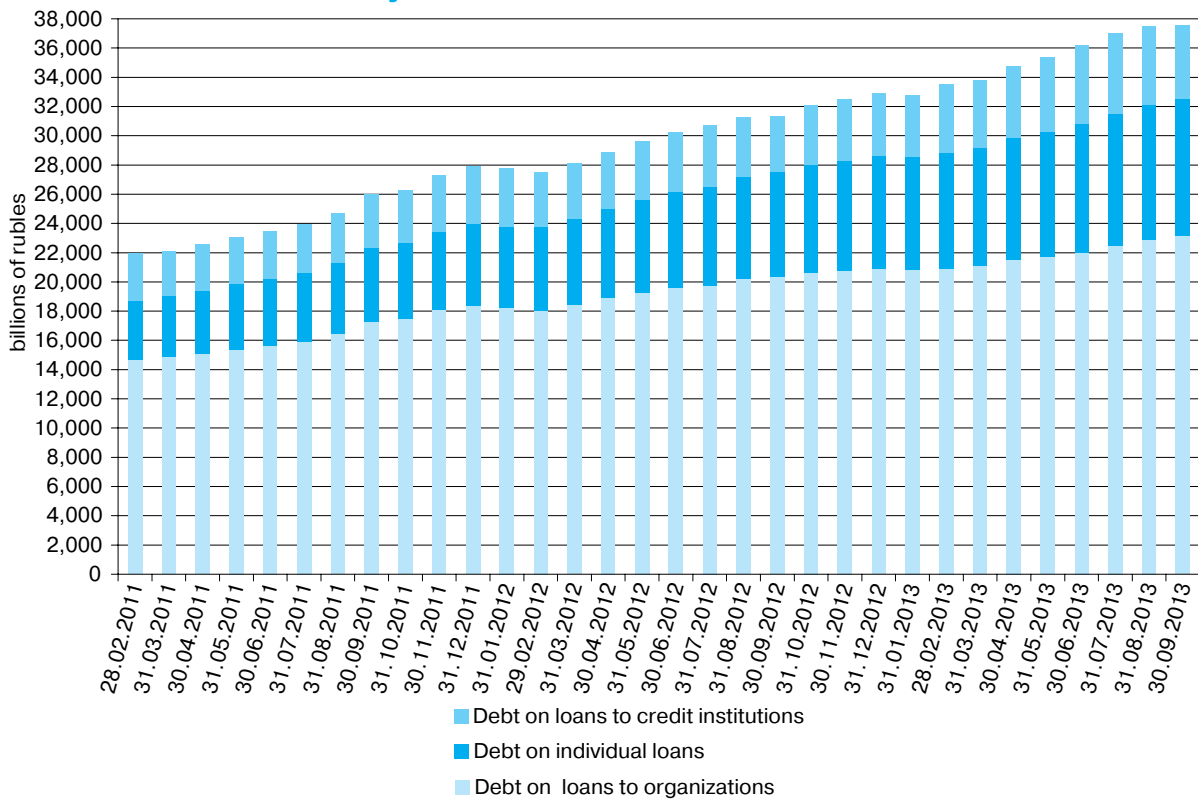
### 7.12. Structure of Individual Deposits Denominated in Rubles as of 30.09.2012



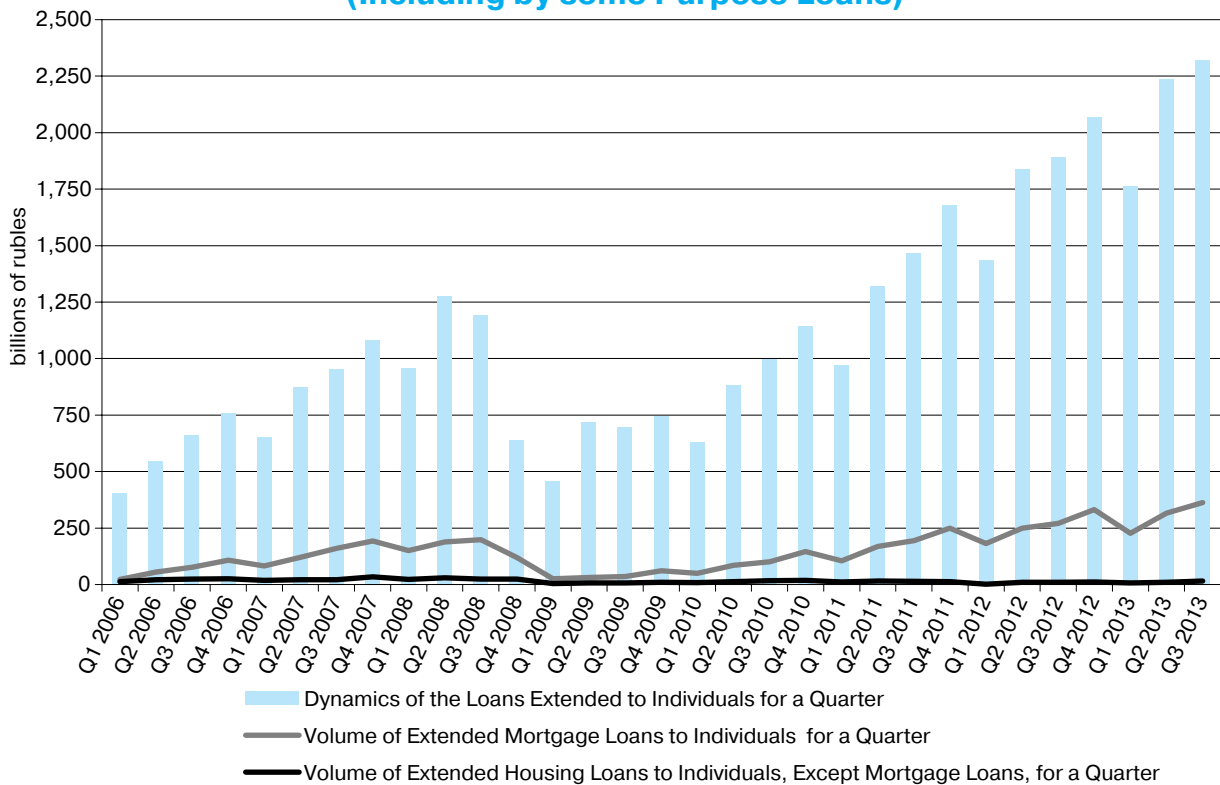
### as of 30.09.2013



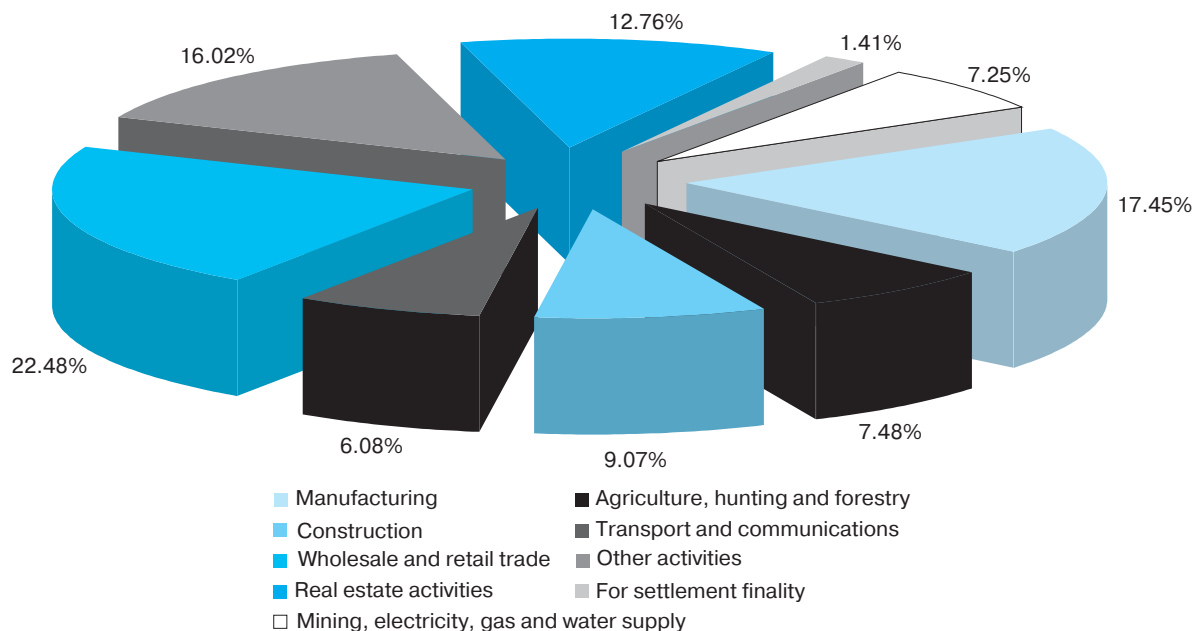
### 7.13. Dynamics of Debt on Loans Extended



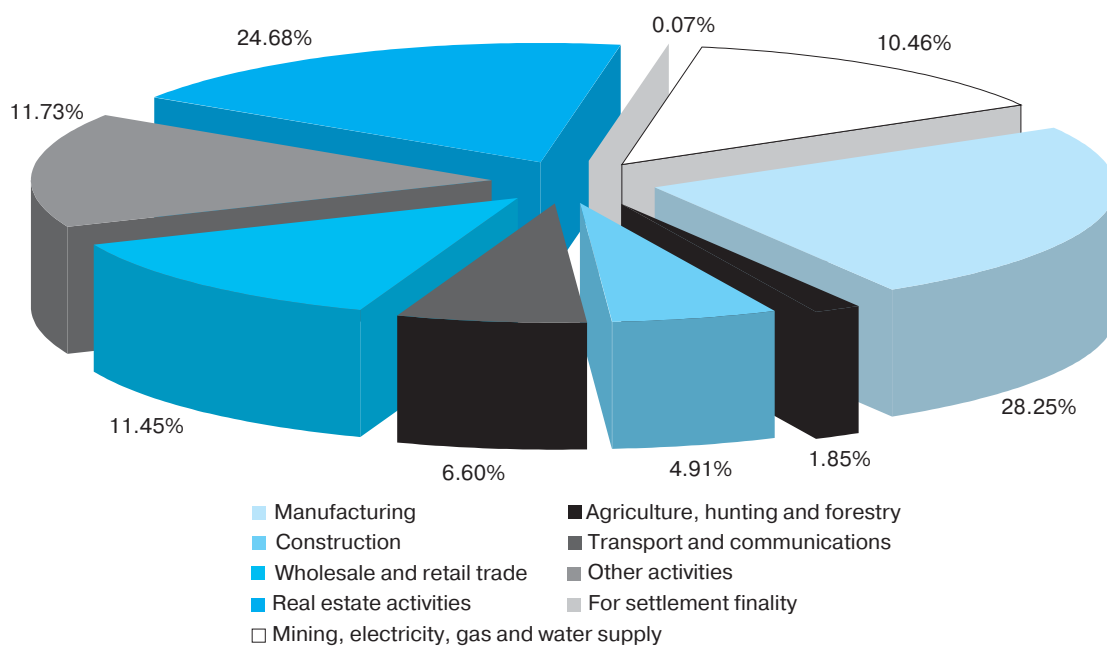
### 7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



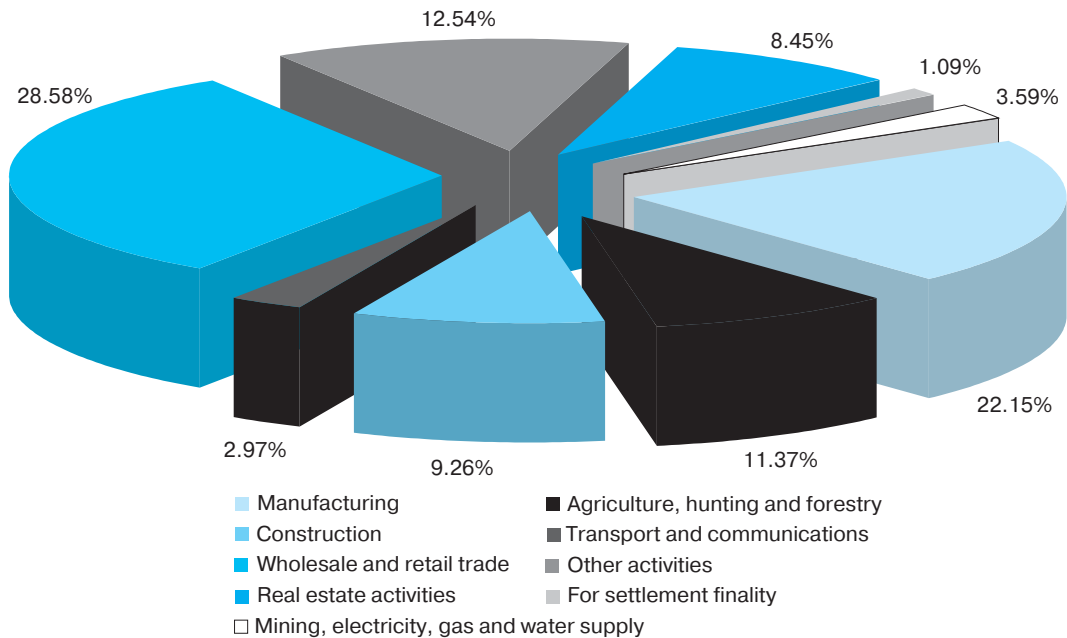
**7.15. Structure of Ruble - Denominated Loans  
Extended to Legal Entities and Individual Entrepreneurs  
(by Economic Activities and Fund Use)  
as of 30.09.2013**



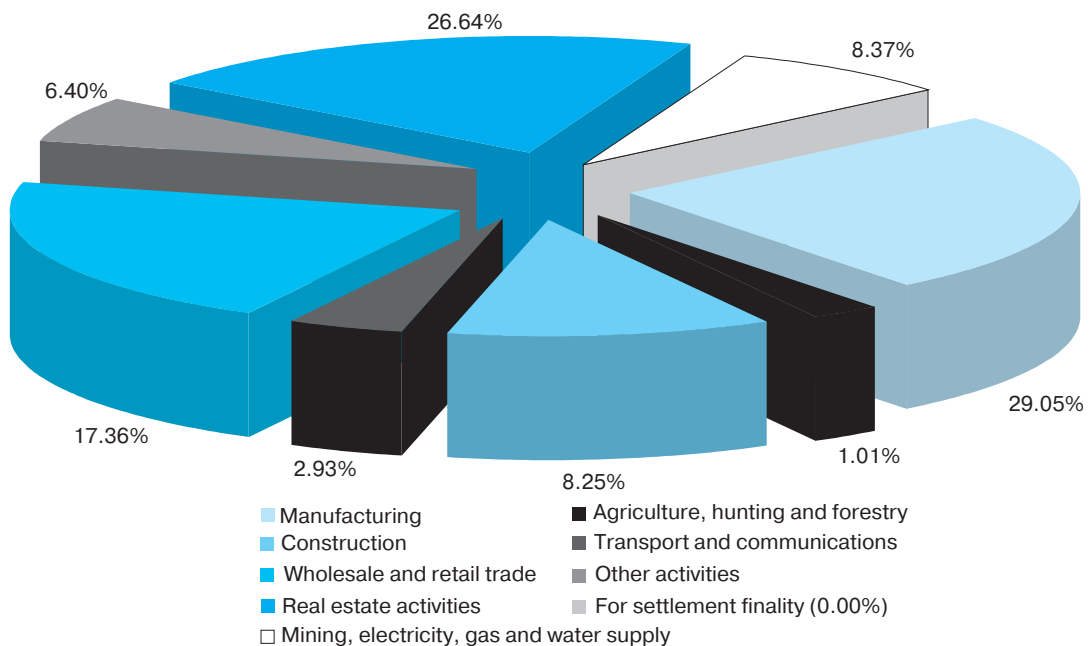
**7.16. Structure of Loans Denominated  
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Extended to Legal Entities and Individual Entrepreneurs  
(by Economic Activities and Fund Use)  
as of 30.09.2013**



**7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.09.2013**



**7.18. 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 30.09.2013**





## 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 2015”.

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 nonresidents<sup>1</sup> 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 merchandising* 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 merchandising.

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.

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

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

**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, non-financial 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 6<sup>th</sup> edition of the IMF’s Balance of Payments and International Investment Position Manual (BPM6) and the OECD Benchmark Definition of Foreign Direct Investment, the 4<sup>th</sup> edition (BMD4).

**General Provisions**

The table *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 (2003)*, which states that external debt as of the reporting date is the outstanding amount of those actual current (not contingent) liabilities, which are owed to nonresidents by residents of an economy and which require payments of principal and/or interest at some point(s) in the future.

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

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

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

Indebtedness on negotiable instruments is adjusted to transactions on the secondary market between residents and 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](http://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.

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

**Other liabilities** are liabilities on SDR allocations.

**Banks (excluding debt liabilities to direct investors and to direct investment enterprises).** Covers the debt of credit institutions (except for nonbanking credit institutions, recorded within "Other sectors") and Vnesheconombank (with respect to commercial activities of the latter) to nonresidents; external debt recorded by the VEB within the framework of its Russian Govern-

ment 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, and liabilities of insurance companies.

**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 Russia**  
**for 2001–2011: External Assets and Liabilities**  
**at End of Period**

**Table 1.11**  
**International Investment Position**  
**of the Russian Federation for 2012**

### 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 Vnesheconombank (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 Rus-

sia. *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 nonresi-

dents 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 nonresidents<sup>1</sup>, 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

<sup>1</sup> 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.



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, 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 institutions<sup>1</sup>, public nonfinancial organizations and other nonfinancial institutions<sup>2</sup>.

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

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

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

**Monetary base** includes cash in circulation and the Bank of Russia's liabilities to credit institutions denominated in national currency (see also the comment to the table "Monetary Base (Broad Definition)").

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

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

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

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

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

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

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

**Shares and other equity** include 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

<sup>1</sup> 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".

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

accounts with the Bank of Russia (balances on correspondent accounts, required reserves, deposits, balances on accounts of other transactions); *securities other than shares* — credit institutions' investments in the Bank of Russia bonds (valued at market price).

**Net claims on general government** include 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 transactions in purchase/sale of hard currency, clients' funds related to incomplete settlement operations, and also all deposits of Russian Federation residents with banks with revoked licenses).

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

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

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

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

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

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

**Table 1.18**  
**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 liabilities<sup>1</sup>** include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other 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".

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

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

The source of information used in calculating the monetary base (broad definition) is data from the Bank of Russia monthly consolidated balance sheet. In addition to *the 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 companies, private pension funds and public financial corporations; *other instruments* — funds on current accounts, deposits and other accounts with credit institutions, investments in the shares and debt securities of credit institutions, investments in certificates of deposit, and also loans extended to credit institutions.

**Net claims on general government** include claims of insurance companies, private pension funds and public financial corporations on the Russian Federation government, constituent entities and local authorities, government and other extra-budgetary funds less the liabilities of insurance companies, private pension funds and public financial corporations to general government.

**Claims on general government** include insurance companies, private pension funds and public financial corporations' investments in the securities of the government of the Russian Federation, the 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 a 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 (including that were recognized on accrual basis), 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**  
**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 Bank of Russia Deposit Operations" shows time series of Bank of Russia fixed deposit interest rates since 2003 (time series over a longer period — since November 1997 — are shown on the Bank of Russia website). Bank of Russia fixed interest rate deposit operations are conducted in compliance with the Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central Bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" with amendments (Regulation No. 203-P).

Information on the Bank of Russia fixed deposit interest rates is available on the Bank of Russia website and the CBDEPOS page of the Reuters news agency and on the page "CBR" on the Bloomberg Services on daily basis.

**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 accommodation, 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**

**Main Characteristics of the Bank of Russia Deposit Auctions**

**General Provisions**

The Bank of Russia conducts deposit operations pursuant to Article 46 of the Federal Law on the Central Bank of the Russian Federation (Bank of Russia) with the aim of regulating banking sector liquidity by taking credit institutions' funds on deposits. Deposit operations are conducted with the Russian credit institutions.

The conditions of fixed-term rates deposit operations and deposit operations on an auction basis are set up in Provision No. 203-P, dated November 5, 2002, and also in the official information of the Bank of Russia site on the Internet, and also on pages CBDEPOS and CBDEPAUC news agency Reuters and on the page "CBR" on the Bloomberg Services.

The table "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.

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

The table "Main Characteristics of the Bank of Russia Deposit Auctions" contains information on the results of deposit auctions.

**Individual Indicators Highlights**

**"One week"** is a deposit operation with a term of seven calendar days defines deposit operations as follows:

**"One week"** — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the day of transaction, while the deposited amount is returned and interest is paid on the seventh calendar day after the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia;

**"Spot-week"** is a deposit operation with a term of seven calendar days, in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the second working day after the operation day, while the deposited amount is returned and interest is paid on the seventh calendar day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia.

**"One day"** is a deposit operation with a term of one calendar days defines deposit operations as follows:

**"Overnight"** — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day of transaction;

**"Tom-next"** — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the working day following the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia;

**"Spot-next"** — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the second working day after the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia.

**"Demand deposit"** is a deposit operation in the course of which funds are entered (transferred) to the demand deposit account opened with the Bank of Russia on the operation day, while the Bank of Russia returns the demand deposit and pays interest (a part of remaining interest payable) on the working day following the day the credit institution requests the repayment of the demand deposit.

A credit institution may not request the Bank of Russia to repay the demand deposit on the day the funds are entered (transferred) to the deposit account with the Bank of Russia.

**Average weighted interest rate on all maturities of auctioned deposits** is an average interest rate on the deposits raised through all auctions (in the reporting period), 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 auctions, weighted by their maturities and values.



The termination date of unclaimed demand deposits is taken equal to the end date of appropriated 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**  
**Main Characteristics of the Bank of Russia**  
**Bond (OBR) Auctions**

#### General Provisions

The table "Main Characteristics of the Bank of Russia Bond (OBR) Auctions" contains information on the results of Bank of Russia bond auctions conducted under the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), Federal Law on the Securities Market and Russian Government Resolution No. 799, dated December 30, 2003, on the Specifics of the Procedure for Issuing Bank of Russia Bonds.

#### Individual Indicators Highlights

**Term to redemption** is the period of time before the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR maturity date.

**Redemption date** is the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR maturity date.

**Issue number** is the state registration number of the OBR issue, assigned to the issues registered before June 18, 2005, or the issue identification number, assigned to all other issues.

**Average weighted rate** is the yield to OBR redemption by the Bank of Russia, calculated on the basis of the average weighted price of the OBR issue on sale.

**Cut-off rate** is the yield to OBR redemption by the Bank of Russia, calculated on the basis of the cutoff price of the OBR issue on sale.

**Volume of demand at market value** is the total volume of competitive and noncompetitive bids made at the auction.

**Average weighted issue price** is the bid-weighted average price of all competitive bids met at the auction.

**Issue cut-off price** is the minimum OBR selling price set by the Bank of Russia upon the receipt of all bids.

**Table 2.16**  
**Main Indicators of the Bank of Russia**  
**Bond (OBR) Market**

#### General Provisions

The table "Main Indicators of the Bank of Russia Bond (OBR) Market" contains information on the major indicators characterising the OBR secondary market.

#### Individual Indicators Highlights

**Portfolio indicator** is the average yield to OBR redemption by the Bank of Russia, weighted by the terms to redemption of the bonds sold and volume in circulation at market value.

**Portfolio duration** is the average term to OBR redemption (redemption on the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR redemption date), weighted by volume in circulation at market value.

**Turnover ratio at par value** is the ratio of the OBR turnover at par value on the secondary market to the OBR market volume at par value.

**Debt** is the funds obtained by the Bank of Russia by selling OBR issues through auction and/or at secondary market which have not been repurchased or redeemed by the Bank of Russia.

**Table 2.17**  
**Official Exchange Rate of US Dollar Against Ruble**  
**Table 2.18**  
**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](http://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 2.21**  
**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 calcu-

lated 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 credits (deposits) in the domestic money market and REPO operations with breakdown into the standard money market terms (tools).

#### Individual Indicators Highlights

Interbank credits (deposits) turnover includes interbank lending-borrowing operations on credits (deposits), unsecured and uncharged.

### 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 banks<sup>1</sup>** — 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)<sup>2</sup>;
- foreign cash returned by resident and nonresident legal entities formerly withdrawn from their foreign currency accounts with authorized banks for covering employee foreign travel expenses and not spent in full.
- foreign cash credited to legal entities' foreign currency current accounts;
- foreign cash held by authorized banks and brought to the Russian Federation by nonresident banks and booked on their correspondent accounts;
- appropriately authenticated banknotes held by authorized banks;
- earnings from selling goods for foreign currency in duty-free shops deposited on legal entities' accounts;
- foreign currency charges and duties paid in cash;
- foreign cash deposited by individuals to repay loans received from authorized banks;
- receipts from sales of foreign currency cheques;
- other legitimate foreign currency receipts.

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

**Personal account withdrawals (by residents and nonresidents)** — the amount of foreign cash withdrawals from personal accounts by residents and nonresidents as well as a result of foreign exchange operations and ruble account withdrawals, including payments with bank (payment) cards, which are issued by the authorized bank or by other issuers, with the

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

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

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)!
- 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 for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

**Table 3.2.6**

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

**General Provisions**

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

Information on average foreign cash purchase and sale transactions with individuals by authorized banks and their branches can be had through *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 depositary receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

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

## Section 4. 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 Indicators of Credit Institutions**  
**Performance Grouped by Assets**

#### General Provisions

The table "Selected Indicators of Credit Institutions' Performance 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 monthly aggregate balance sheets of the credit institutions that operate in Russia (including balance sheets of their branches).

#### Individual Indicators Highlights

**Number of branches throughout the Russian Federation territory** — branches of credit institutions recorded in the State Register of Credit Institutions (for additional information on the State Register of Credit Institutions, see commentary to the table "Number and Structure of Credit Institutions").

**Loans, deposits and other funds** — debt (overdue debt included) owed by resident and nonresident legal entities (including the Ministry of Finance, financial authorities and organizations, extrabudgetary funds, all categories of public and private enterprises, credit institutions and individual entrepreneurs) and private individuals and foreign states to credit institutions on loans, deposits and other funds in rubles, foreign currency and precious metals, and investments in acquired claims.

**Loans and other funds extended to organizations other than credit institutions** denote the debt (overdue debt included), owed by resident nonfinancial and financial organizations (except credit institutions) and individual entrepreneurs to credit institutions on all loans and other funds in rubles, foreign currency and precious metals. This indicator does not include the loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

**Loans and other funds to individuals** denote the debt, including overdue debt, owed to credit institutions on all kinds of loans and other funds extended to resident and non-resident

individuals, except unincorporated individual entrepreneurs, in rubles and foreign currency.

**Loans, deposits and other funds extended to credit institutions** denote the debt, overdue debt included, on loans, deposits and other funds placed with resident and non-resident credit institutions in rubles and foreign currency.

**Overdue debt on loans, deposits and other funds extended to organizations/credit institutions/individuals** — overdue debt on loans, deposits and other funds placed by resident and non-resident legal entities, individuals and foreign states. Indicator includes overdue debt on operations with precious metals, in rubles and foreign currency. This indicator does not include overdue interest.

**Investments in Russian government securities and the Bank of Russia bonds** denote credit institutions' investments in debt obligations issued by the Russian Government and the Bank of Russia. These investments are booked for at their balance-sheet value (regardless of any revaluation).

**Investments in bills** — the value of discounted bills of exchange acquired by credit institutions, including those that have not been paid on time (both protested and unprotested), and interest accrued on them in national and foreign currency.

**Investments in equities and shares of resident organizations other than credit institutions** — credit institutions' investments in resident organizations' equity securities booked at their fair value through profit or loss, for equity securities available for sale, at their balance-sheet value without revaluations, as well as authorized capital investments in resident enterprises.

**Total funds in organizations accounts** — aggregate balances of accounts owned by organizations, except deposit accounts, and by individual entrepreneurs in rubles, foreign currency and precious metals. This indicator does not include federal, regional and local government and other budget funds, as well as funds owned by extrabudgetary funds. Nor does it include the funds that have been debited from customer accounts but are yet to be transferred through a credit institution's correspondent account.

**Total budget and extrabudgetary funds in accounts** denote governments' funds, as well as balance accounts of extrabudgetary funds.

**Deposits of individuals accepted by credit institutions** — deposits and other funds accepted by credit institutions (including savings certificates), unfulfilled obligations under deposit and other borrowing arrangements, funds in other individual accounts (resident and nonresident funds both in rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individual election funds, transfers from and in Russia, unfulfilled interest obligations, interest accrued on deposits that are credited to separate accounts, and balances of accounts which can not be classified unambiguously.

**Credit institutions bonds, bills and acceptances** denote the nominal value of securities issued by credit institutions, such as bonds, bills and acceptances.

**Equity capital** denotes the unencumbered property of credit institutions. Since April 1, 2003, this indicator has been calculated in compliance with the Bank of Russia Regulation No. 215-P, dated February 10, 2003, "On the Methodology of Determining Credit Institution's Own Funds (Capital)".

The sources of data are reports filed by Russian credit institutions under Form No. 0409134 "Own Funds (Capital) Calculation".

**Total assets** — value of credit institutions' assets. Net value is used for account balances that show funds and assets in transfer.

For details on individual indicators in this Table, see the following Tables: Deposits of Individuals Accepted by Credit Institutions; Funds of Organizations Accepted by Credit Institutions; Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives; Funds Raised Through Banking Bills from Legal Entities and Individuals; Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions; Discounted Bills; Investment Portfolio of Credit Institutions and Derivatives. The data could be supplemented with monthly balance sheets of credit institutions disclosed on the Bank of

Russia's website (For more information, see the Bank of Russia's website, section Banking Statistics).

**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. 110-I dated January 16, 2004 "On Banks' Required Ratio" (with amendments).

### 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 obligations under deposit-taking and other borrowing arrangements and funds in other individual accounts. This indicator does not include the funds of individual entrepreneurs, individual election funds and transfers from and in Russia.

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

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

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

**Table 4.2.3**

**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 display average weighted deposit interest rates in rubles and foreign currency offered by credit institutions to individuals, nonfinancial organizations and credit institutions. The data are broken down by maturity and cover new business within the reporting month.

Data source: Form 0409129 monthly reports of operating credit institutions (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").

Along with the Bank of Russia monthly Bulletin of Banking Statistics, data on average weighted rates for individual short-term deposits in the domestic currency are published in a statistical publication of the IMF "International Financial Statistics".

**Individual Indicators Highlights**

**Average weighted interest rates on individual deposits, nonfinancial organizations' deposits and credit institutions' deposits** are average weighted annualized interest rates on individual, nonfinancial organizations' and credit institutions' deposits that were accepted by operating credit institutions in the reporting month. The data are provided with a breakdown by the following maturities: up to 30 days (including demand deposits), from 31 to 90 days, from 91 to 180 days, from 181 days to 1 year, all maturities up to 1 year and all maturities over 1 year. Interest rates on individual deposits with maturities of up to 30 days, excluding demand deposits, and interest rates on de-

posits with maturities up to 1 year, excluding demand deposits, are also published.

Average weighted deposit rates are calculated as follows:

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

$\bar{P}$  — average weighted deposit rate;

P — nominal annual deposit rate;

V — amount of a deposit.

**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 period 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 liability<sup>1</sup>.

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

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

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.

### 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, 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** 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 Nonfinancial Organizations and Individuals

#### Table 4.3.3 Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals

#### Table 4.3.4 Average Weighted Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency

##### General Provisions

The tables contain average weighted interest rates on ruble and foreign currency denominated loans granted by credit institutions. The data are given with a breakdown by type of borrowers (individuals, nonfinancial organizations and credit institutions) and loan maturities.

The data source: Form 0409128 monthly reports of operating credit institutions (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").

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, by maturity** — are indicated in loan agreements average weighted annual rates on loans in rubles and foreign currency granted to individuals, nonfinancial organizations and credit institutions, in the reporting month. The data are provided with a breakdown by loan maturity: up to 30 days, 31—90 days, 91—180 days, 181 days — 1 year, up to 1 year, over 1 year.

Average weighted interest rates on loans granted to individuals, nonfinancial organizations and credit institutions for corresponding maturities are calculated as follows:

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

$\bar{P}$  — average weighted loan interest rate;

$P$  — nominal annual interest rate as included in an agreement;

$V$  — amount of loan as included in an agreement.

#### Table 4.3.5 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 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 Insti-

tutions 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 4.3.6 Housing Loans Extended by Credit Institutions to Individuals Table 4.3.7

#### Mortgage Loans Extended by Credit Institutions to Individuals and Rights of Claim under Mortgage Loans Acquired Table 4.3.8

#### 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:

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

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

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

In addition to being published in *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 4.3.9 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 4.3.10**  
**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 4.3.11**  
**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 function-

ing 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 BESS 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 Federation<sup>1</sup>, 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 Institutional Characteristics

**Table 6.1.1  
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 6.1.2  
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.

**Table 6.1.3  
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 6.1.4  
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 6.1.5  
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 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", 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

<sup>1</sup> Article 5 of the Russian Federation Constitution establishes, that "the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous regions, autonomous areas which have rights as constituent entities of the Russian Federation".

80% of total assets of credit institutions registered in the given federal district.

**Table 6.1.6**  
**Credit Institutions Using the Right to Average**  
**the Required Reserves within Averaging Period**  
**from November 10 to December 10, 2013**  
**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 6.1.7**  
**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 6.1.8**  
**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 6.1.9**  
**Number of Credit Institutions under the General**  
**Agreement with the Bank of Russia on Deposit**  
**Operations (AD), General Loan Agreement (GLA),**  
**Number of Correspondent Accounts**  
**Credited by the Bank of Russia (CA)**

#### General Provisions

The table "Number of Credit Institutions under the General Agreement with the Bank of Russia on Deposit Operations (AD), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)" contains the following information:

- the number of credit institutions that have concluded the General agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System, under the Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" (with amendments) and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the MICEX Electronic Trade System in compliance with the Bank of Russia letters No. 114-T, dated August 25, 2006, "On a New Form of the General Deposit Agreement on Conducting Deposit Transactions in the Russian Federation Currency Using the MICEX Electronic Trade System", No. 121-T, dated August 8, 2007 "On a form of Additional agreement to General deposit agreement" and No. 128-T, dated September 11, 2012 "On the Conclusion of AD, additional agreement to AD";
- the number of credit institutions that have concluded General credit agreements with the Bank of Russia under the Bank of Russia Regulation No. 312-P, dated

November 12, 2007, "On the Procedure for Extending by the Bank of Russia Loans against assets or guarantees" (with amendments) and/or General credit agreements for extending by the Bank of Russia loans against gold under the Bank of Russia Regulation No. 362-P, dated November 30, 2010, "On the Procedure for Extending by the Bank of Russia Loans against Gold" and/or General credit agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities under 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) and/or agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities in MICEX transactions with use of MICEX Electronic Trade System, according to the Bank of Russia letter No. 113-T, dated August 25, 2006, "On the Conclusion of Agreements on the Extension of the Bank of Russia Loans";

- the number of credit institutions' correspondent accounts and sub-accounts credited by the Bank of Russia under General credit 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 credit agreements with those the Bank of Russia regional branches where their correspondent account was 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 total number of credit institutions that have concluded General agreements/General deposit 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 agreements/General deposit agreements with the Bank of Russia regional branches in the correspondent federal district where they opened correspondent accounts as of the corresponding reporting date.

The total on the **constituent entities** — the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branch in the corresponding region, territory or republic where a correspondent account was opened as of the corresponding reporting date.

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

The total on the **Russian Federation** — total number of credit institutions that concluded General credit agreements with the Bank of Russia as of the corresponding reporting date.

The total on the **federal district** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches located in the corresponding federal district where a correspondent account was opened as of the corresponding reporting date.

The total on the **constituent entities** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches where a correspondent account was 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 the sum of loans under General credit 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 loans

can transfer the loans under General credit agreements as of the corresponding date.

The total on the **constituent entities** — 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 credit agreements as of the corresponding date.

## **Subsection 6.2 Foreign Cash Operations**

**Table 6.2.1  
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 6.2.2  
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.

### 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.

**Bond<sup>1</sup>** 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.

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

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 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 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 and Individual Entrepreneurs, by Economic Activities and Fund Use**

#### **Table 6.4.3 Debt on Ruble-Denominated Loans to Legal Entities 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 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 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".

#### **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, Outstanding Debt**

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

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

#### **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 account 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 securities 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.