

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



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The founder — Central Bank of the Russian Federation
107016, Moscow, Neglinnaya str., 12
The Central Bank of the Russian Federation Internet address: <http://www.cbr.ru>
Telephone: (7-495) 771-41-62, Fax: (7-495) 621-51-91, E-mail: bbs@cbr.ru
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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 November—December 2013 and in January—February 2014 (the period (or date) to which data to be released relate is shown in parentheses)			
	November	December	January	February
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	29.11.2013 (10.2013)	31.12.2013 (11.2013)	31.01.2014 (12.2013)	28.02.2014 (01.2014)
2. Analytical accounts of the central bank, end of period ¹	14.11.2013 (10.2013)	13.12.2013 (11.2013)	14.01.2014 (12.2013)	14.02.2014 (01.2014)
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)		
7. Stock market: Share Price Index	12.11.2013 (10.2013)	10.12.2013 (11.2013)	17.01.2014 (12.2013)	11.02.2014 (01.2014)
External sector				
8. Balance of Payments, for the reporting quarter, year ²		31.12.2013 (Q3. 2013)		
9. International Reserves: Official reserves (weekly) ³	weekly, on Thursday			
10. International Reserves: Official reserves (monthly), end of period	7.11.2013 (10.2013)	6.12.2013 (11.2013)	15.01.2014 (12.2013)	7.02.2014 (01.2014)
11. Template on international reserves and foreign currency liquidity, end of period	20.11.2013 (10.2013)	20.12.2013 (11.2013)	22.01.2014 (12.2013)	20.02.2014 (01.2014)
12. Merchandise trade, for the reporting month (per balance of payments methodology)	11.11.2013 (09.2013)	12.12.2013 (10.2013)	17.01.2014 (11.2013)	11.02.2014 (12.2013)
13. International investment position, for the reporting year	30.06.2014 (2013)			
14. External Debt of the Russian Federation		31.12.2013 (Q3. 2013)		
15. Exchange Rates	every working day			

¹ Preliminary data publication date.

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

³ 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).

Contents

Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS)	1
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1. Main Macroeconomic and Monetary Indicators

1.1 Macroeconomic Indicators	7
1.2 Selected Budget Indicators	8
1.3 Sources of Federal Budget Deficit Funding	10
1.4 The Russian Federation Balance of Payments*	12
1.5 Direct Investment of the Russian Federation	19
1.6 Net Inflows/Outflows of Capital by Private Sector	20
1.7 External Debt of the Russian Federation*	22
1.8 External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity*	23
1.9 External Debt of the Russian Federation by Maturity and Financial Instruments*	24
1.10 International Investment Position of Russia for 2001–2011: External Assets and Liabilities at End of Period*	25
1.11 International Investment Position of the Russian Federation for 2012*	31
1.12 International Investment Position of the Banking Sector of the Russian Federation*	39
1.13 The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)*	41
1.14 International Reserves of the Russian Federation*	42
1.15 International Reserves and Foreign Currency Liquidity – Russia*	43
1.16 Central Bank Survey*	47
1.17 Credit Institutions Survey	51
1.18 Banking System Survey*	55
1.19 Money Supply (National Definition)	61
1.20 Monetary Base (Broad Definition)	63
1.21 Other Financial Institutions Survey	65
1.22 Financial Sector Survey	66

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

2.1 The Bank of Russia Balance Sheet	67
2.2 Refinancing Rate*	68
2.3 Required Reserves Ratios	69
2.4 Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions – Residents for Issued Securities	70
2.5 Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia	71
2.6 Fixed-term Rates on the Bank of Russia Deposit Operations*	72
2.7 Fixed-term Rates on the Bank of Russia Lombard Loans	73
2.8 Fixed-term Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees	74
2.9 Main Indicators of the Bank of Russia Intraday and Overnight Loans	75
2.10 Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation	76
2.11 Average Weighted Interest Rates on the Bank of Russia Deposit Operations	78
2.12 Main Characteristics of the Bank of Russia Deposit Operations	79
2.13 Main Characteristics of the Bank of Russia Deposit Auctions	80
2.14 REPO Aggregates	81
2.15 Main Characteristics of the Bank of Russia Bond (OBR) Auctions*	82
2.16 Main Indicators of the Bank of Russia Bond (OBR) Market	83
2.17 Official Exchange Rate of US Dollar Against Ruble*	84
2.18 Official Exchange Rate of Euro Against Ruble*	86
2.19 Official Exchange Rate: Rubles per US Dollar (as of end of month)	88
2.20 Monthly Average Official Rates: Rubles per US Dollar	89
2.21 Reference Prices of Precious Metals	90

3. Financial Markets

3.1 Interbank Credit Market

3.1.1 Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR)	91
3.1.2 Monthly Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)*	92
3.1.3 Daily Moscow Interbank Bid Rates (MIBID) and Daily Moscow Interbank Offered Rates (MIBOR)	93
3.1.4 Daily Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)*	94
3.1.5 Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations	95
3.1.6 Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity	96

3.2 Exchange Market

3.2.1 Trades at the Unified trading session of Moscow Exchange	97
3.2.2 Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation	98
3.2.3 Total Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation	99
3.2.4 Foreign Cash Flow Through Authorized Banks Across Russia	100
3.2.5 Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks	102
3.2.6 Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches	104

3.3 Main Characteristics of the Government Securities Market

3.3.1 Main Highlights of Auctions for OFZ Placement	105
3.3.2 Data on Redemptions and Coupon Payments on Government Securities	105
3.3.3 Structure of Bonded Debt (the OFZ Part Thereof)	106
3.3.4 Main Parameters of the OFZs Secondary Market	107
3.3.5 Average Weighted Interest Rates on Government Securities Market*	110

3.4 Main Share Price Indices* 111

4. Credit Institutions Performance

4.1 General Description

4.1.1 Number and Structure of Credit Institutions	112
4.1.2 Number of Credit Institutions with Nonresidents Equity	115
4.1.3 Credit Institutions Grouped by Registered Authorized Capital	116
4.1.4 Credit Institutions Grouped by the Share of Nonresidents Equity	118
4.1.5 Selected Performance Indicators of Credit Institutions Grouped by Assets	119
4.1.6 Financial Performance of Credit Institutions	120
4.1.7 Distribution of the Credit Institutions by Own Funds (Capital)	121

4.2 Borrowings

4.2.1 Deposits of Individuals Accepted by Credit Institutions	122
4.2.2 Funds of Organizations Accepted by Credit Institutions	123
4.2.3 Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles	125
4.2.4 Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency	126
4.2.5 Average Weighted Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency	128
4.2.6 Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives	129
4.2.7 Funds Raised Through Banking Bills from Legal Entities and Individuals	131

4.3 Lending

4.3.1 Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions	132
4.3.2 Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals	134
4.3.3 Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals	135
4.3.4 Average Weighted Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency	137
4.3.5 Loans Extended to Small, Medium-Sized Businesses	138
4.3.6 Housing Loans Extended by Credit Institutions to Individuals	139

4.3.7	Mortgage Loans Extended by Credit Institutions to Individuals and Rights of Claim under Mortgage Loans Acquired	141
4.3.8	Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market	143
4.3.9	Investment Portfolio of Credit Institutions and Derivatives	144
4.3.10	Discounted Bills	146
4.3.11	Average Weighted Interest Rates (Yield) on Operations of the Credit Institutions with Bills Denominated in Rubles, by Maturity	147
4.4	Credit Institutions' Claims and Liabilities on Financial Derivatives	148
5.	Selected Indicators on the Russian Federation's Payment System	
5.1	Payments Effected by the Payment System of Russia	151
5.2	Payments Effected by the Payment System of the Bank of Russia and Private Payment Systems, by Method of Payment	152
5.3	Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia	153
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	154
5.5	Selected Indicators On Bank Card Transactions	156
5.6	Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments	158
5.7	Payments Effected by the Payment System of the Bank of Russia by Each Settlement System	159
6.	Regional Section	
6.1	Institutional Characteristics	
6.1.1	Number of Credit Institutions and Their Branches	160
6.1.2	Number of the Internal Divisions of Credit Institutions (Branches)	162
6.1.3	Number of Credit Institutions with Nonresidents Equity	164
6.1.4	Credit Institutions Grouped by Registered Authorized Capital	165
6.1.5	Concentration of Assets of Credit Institutions	168
6.1.6	Credit Institutions Using the Right to Average the Required Reserves within Averaging Period from October 10 to November 10, 2013 Grouped by Registered Authorized Capital	169
6.1.7	Financial Performance of Credit Institutions	171
6.1.8	Credit Institutions Grouped by the Share of Nonresidents Equity	174
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)	175
6.2.	Foreign Cash Operations	
6.2.1	Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)	177
6.2.2	Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)	179
6.3.	Borrowings	
6.3.1	Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals	181
6.3.2	Budget Funds in Accounts of Credit Institutions	184
6.3.3	Deposit and Savings Certificates and Bonds	186
6.3.4	Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills	188
6.4.	Funds Allocations	
6.4.1	Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use	190
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	194
6.4.3	Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use	198

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	202
6.4.5	Loans Extended to Small, Medium-Sized Businesses	206
6.4.6	Loans Extended by Credit Institutions to Individuals, Outstanding Debt	209
6.4.7	Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals	212
6.4.8	Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals	215
6.4.9	Structure of Investment Portfolio of Credit Institutions	218
6.4.10	Discounted Bills	220

7. Charts and Diagrams

7.1	International Reserves Adequacy (International Reserves in Months of Import)	222
7.2	Interest Rates Dynamics in September, 2012 – September, 2013	222
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 30.09.2013	223
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 30.09.2013	223
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 30.09.2013	223
7.6	Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from October 10 to November 10, 2013 (Credit Institutions Grouped by Size of Registered Authorized Capital)	224
7.7	Structure of Broad Monetary Base as of 30.09.2013	224
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 Q2	225
7.9	Official Ruble Exchange Rate Dynamics in January, 2011 – September, 2013	225
7.10	Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.08.2013 (Based on Credit Institutions Grouped by Assets)	226
7.11	Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.08.2013 (Based on Credit Institutions Grouped by Assets)	226
7.12	Structure of Individual Deposits Denominated in Rubles	227
7.13	Dynamics of Debt on Loans Extended	228
7.14	Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)	228
7.15	Structure of Ruble-Denominated Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.08.2013	229
7.16	Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.08.2013	229
7.17	Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.08.2013	230
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 31.08.2013	230

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 Indicators¹

	Gross domestic product (GDP) ² at market prices, total, billions of rubles	Real volume of GDP percentage against the previous year's relevant period
2011	55,799.6	104.3
2012	62,599.1	103.4
2012		
Q1	13,801.8	104.8
Q2	15,013.4	104.3
Q3	16,349.5	103.0
Q4	17,434.3	102.1
2013		
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 ³
2012	103.3	105.1 ³
2012		
Q1	105.3	101.5 ³
Q2	104.1	101.7 ³
Q3	102.4	101.9 ³
Q4	101.7	101.4 ³
September	100.7	105.2
October	101.7	105.6
November	101.5	106.0
December	102.0	106.6
2013		
Q1	100.6	101.9 ³
Q2	100.2	101.6 ³
Q3	...	100.2 ³
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	...	104.7

¹ Data source: the Federal State Statistics Service.

² Quarterly indicators of GDP — estimates.

³ As % of previous period.

Table 1.2

Selected Budget Indicators¹

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	4	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	7	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)
1	2	3	4	5	6	7	8	9	10	
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	
2012										
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	
January—August	15,024.0	13,430.8	1,593.2	8,352.1	7,819.7	532.3	4,741.2	4,138.6	602.6	
January—September	16,685.2	15,099.8	1,585.4	9,385.4	8,714.2	671.2	5,301.5	4,694.9	606.6	
January—October	18,812.0	17,033.9	1,778.1	10,453.2	9,729.4	723.9	5,860.5	5,226.4	634.1	
January—November	20,547.4	18,812.8	1,734.6	11,404.8	10,611.1	793.7	6,444.0	5,775.2	668.8	
January—December	23,088.7	22,825.8	262.9	12,853.7	12,890.7	-37.1	7,142.8	6,569.7	573.1	
2013										
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	
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	

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
2012						
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
January—August	5,213.1	4,817.8	395.3	676.0	613.0	63.1
January—September	5,688.5	5,437.3	251.3	756.7	700.3	56.4
January—October	6,568.9	6,198.5	370.4	840.4	790.6	49.8
January—November	7,150.7	6,914.3	236.5	925.7	889.3	36.4
January—December	8,064.3	8,342.7	-278.5	1,042.2	1,036.8	5.4
2013						
Q1	1,736.9	1,543.0	193.9	312.4	251.2	61.2
Q2	1,961.6	2,150.2	-188.7	294.5	311.0	-16.5
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

¹ Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding¹

(billions of rubles)

	Sources of federal budget funding ("—" surplus / "+" deficit), total	Including:					of which:			change in federal budget balances	
		sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	total	Reserve Fund balances	National Wealth Fund balances	of which:			
								3	4	5	6	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				
2012											
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				
January—August	-532.3	-639.5	255.6	4.5	-1,346.2	-1,141.6	22.6				
January—September	-671.2	-748.2	277.7	9.9	-1,375.9	-1,088.6	77.8				
January—October	-723.9	-799.3	378.9	10.2	-1,638.9	-1,122.6	41.6				
January—November	-793.7	-852.9	424.8	11.2	-1,757.8	-1,095.4	70.7				
January—December	37.1	19.0	511.4	5.5	-401.8	-1,074.2	92.4				
2013											
Q1	62.2	85.9	-179.4	0.0	-169.2	-723.0	-1.7				
Q2	-430.1	-416.5	172.6	2.7	-829.4	-162.2	-121.3				
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				

Table 1.3 (end)
(billions of rubles)

	sources of external financing	Including:		
		9	10	11
			foreign currency-denominated federal government securities	of which: loans from foreign states, international financial organizations and other international entities and foreign legal entities
2011				
2011	-105.2	-66.7	-30.9	
2012	18.1	163.6	-26.3	
2012				
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	
January—August	107.2	183.4	-17.6	
January—September	77.0	163.6	-22.2	
January—October	75.5	163.6	-23.7	
January—November	59.2	163.6	-24.9	
January—December	18.1	163.6	-26.3	
2013				
Q1	-23.7	-19.8	-5.9	
Q2	-13.5	0.0	-5.9	
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	

¹ Data source: the Federal Treasury of Russia.

Table 1.4

**The Russian Federation Balance of Payments
(Based on BPM6)
Current Account**

(millions of US dollars)

	Export of goods (FOB)			Export of services				Export of goods and services (3+7)	Compensation of employees receivable	Investment income and rent receivable	Of which investment income receivable by general government	Secondary income receivable	Total current account receipts (8+9+10+12)
	fuel-energy resource	other	export of goods, total (1+2)	transport services	travel	other	total (4+5+6)						
	1	2	3	4	5	6	7	8	9	10	11	12	13
2005	148,915	91,109	240,024	9,125	5,870	13,851	28,845	268,869	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	333,200	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	390,391	2,613	42,971	1,383	6,220	442,195
2008	310,139	156,159	466,298	15,040	11,842	30,254	57,136	523,434	3,792	58,028	1,241	7,345	592,599
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	1,273	6,369	382,720
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	1,008	7,258	487,155
2011	341,812	173,597	515,409	17,350	11,328	29,361	58,039	573,448	3,871	38,816	1,067	13,768	629,903
2012	346,807	181,198	528,005	19,161	10,759	32,421	62,340	590,345	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	100,532	812	8,656	617	1,087	111,087
Q2, 2010	61,796	33,556	95,352	3,759	2,274	6,356	12,389	107,741	957	8,565	159	2,142	119,405
Q3, 2010	59,064	36,593	95,657	4,002	2,949	6,116	13,066	108,724	918	8,888	128	1,633	120,163
Q4, 2010	71,204	40,398	111,602	4,146	2,001	7,087	13,234	124,837	932	8,336	103	2,395	136,500
Q1, 2011	76,877	34,798	111,675	3,479	2,006	6,119	11,604	123,279	912	11,765	657	2,162	138,117
Q2, 2011	88,036	45,462	133,498	4,641	2,961	7,391	14,992	148,491	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	144,582	928	9,479	135	3,476	158,465
Q4, 2011	94,353	47,569	141,922	4,492	2,741	7,940	15,174	157,096	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	144,330	945	12,910	642	3,376	161,562
Q2, 2012	85,323	45,911	131,235	5,189	2,633	7,912	15,734	146,969	991	8,851	177	5,031	161,840
Q3, 2012	81,257	44,244	125,500	4,988	3,320	8,041	16,348	141,848	936	12,745	191	3,691	159,221
Q4, 2012	90,038	50,028	140,066	4,972	2,666	9,494	17,132	157,198	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	140,343	996	11,242	498	3,748	156,330
Q2, 2013	83,936	43,476	127,412	5,343	3,070	9,402	17,815	145,227	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)	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					
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)	30	31	32						33	34
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	of which		loans	other	total (2+5+6)			
			securities in rubles	securities in foreign currency						
	3	4	5	6	7	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' liabilities						Total liabilities (7+8+9+14)	Capital account, paid	General government assets		
	direct investment 10	portfolio investment 11	loans 12	other 13	total (10+11+12+13) 14	loans 17			other 18	total (17+18) 19	
2005	13,561	897	40,766	1	55,225	56,157	-12,483	11,939	-457	11,482	
2006	35,184	9,335	16,643	20	61,182	77,081	-54	-994	-358	-1,352	
2007	49,387	5,019	90,561	429	145,396	209,614	-10,784	7,185	-179	7,006	
2008	64,896	-17,053	50,889	179	98,911	100,479	-312	-1,919	-673	-2,592	
2009	29,906	2,680	1,555	186	34,326	6,598	-12,857	9,152	1,178	10,329	
2010	38,004	-4,937	-6,395	-1,294	25,378	44,927	-184	6	-921	-915	
2011	50,003	-6,226	16,068	-897	58,948	67,497	-37	-750	-1,718	-2,468	
2012	42,801	-8,128	6,652	-1,566	39,759	92,435	-5,579	255	163	418	
Q1, 2010	6,763	506	-4,055	-15	3,200	2,582	-15	-451	26	-424	
Q2, 2010	11,434	-296	-2,060	3,213	12,291	12,713	-29	133	-663	-530	
Q3, 2010	6,205	-1,834	-2,954	-1,775	-358	14,783	-139	363	39	402	
Q4, 2010	13,602	-3,314	2,674	-2,717	10,245	14,849	-1	-39	-324	-363	
Q1, 2011	15,364	1,724	-3,261	376	14,203	17,165	-48	-474	-35	-509	
Q2, 2011	10,379	-980	5,349	3,845	18,592	26,642	-58	216	-1,904	-1,688	
Q3, 2011	9,565	-4,130	5,938	-3,646	7,728	3,170	90	151	496	646	
Q4, 2011	14,695	-2,840	8,042	-1,472	18,425	20,521	-21	-643	-275	-918	
Q1, 2012	11,186	-549	-138	-119	10,380	11,636	-4,877	1,820	177	1,997	
Q2, 2012	2,862	-4,421	2,491	5,032	5,964	19,380	-38	169	-1,224	-1,055	
Q3, 2012	14,367	-1,093	-243	-6,020	7,010	24,620	-328	65	1,010	1,076	
Q4, 2012	14,387	-2,065	4,542	-459	16,405	36,798	-336	-1,799	199	-1,600	
Q1, 2013	35,810	-1,208	35,838	-368	70,071	85,406	-85	-239	-396	-634	
Q2, 2013	14,953	-2,450	1,630	3,028	17,160	26,045	-111	-229	-927	-1,156	

Table 1.4 (cont.)

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

(millions of US dollars)

	Other sectors assets							Total assets (19+20+ 21+28)		
	Central bank' assets	Banks' assets	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements		other	total (22+23+24+ 25+26+27)
	20	21	22	23	24	25	26	27	28	29
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	35	36	37
2005	-12,387	-9,675	-2,451	5,880	-5,536	-5,004	-61,461
2006	291	-29,244	349	27,542	3,612	11,248	-107,466
2007	-10,641	-626	489	45,756	97,108	-9,733	-148,928
2008	-104	-10,683	1,468	-55,211	-139,705	-3,051	38,925
2009	-12,466	12,768	12,035	-32,167	-28,147	-6,394	-3,377
2010	-41	3,393	-2,381	15,922	-21,525	-9,136	-36,751
2011	130	-1,437	-331	-23,924	-76,118	-8,655	-12,630
2012	-5,218	16,207	3,535	18,508	-26,512	-10,270	-30,017
Q1, 2010	15	-677	-2,319	1,000	-8,444	-7,773	-16,599
Q2, 2010	-15	4,174	118	6,641	11,050	-2,839	-26,115
Q3, 2010	-68	345	-114	10,025	-7,033	4,942	-2,677
Q4, 2010	27	-449	-66	-1,745	-17,097	-3,466	8,640
Q1, 2011	-32	-187	-126	-7,254	-17,320	-2,370	-10,078
Q2, 2011	2	-51	127	-1,652	-7,367	-2,657	-12,882
Q3, 2011	135	-699	-280	-8,313	-19,042	-287	1,761
Q4, 2011	25	-501	-52	-6,705	-32,389	-3,342	8,569
Q1, 2012	-4,760	2,648	181	-9,748	-24,846	-5,286	-4,602
Q2, 2012	-17	4,943	531	11,590	787	-1,965	-14,965
Q3, 2012	-235	2,474	949	7,720	-3,976	-98	-1,520
Q4, 2012	-206	6,142	1,874	8,946	1,523	-2,922	-8,929
Q1, 2013	-3	2,988	4,693	-17,364	-13,117	-6,959	-4,946
Q2, 2013	-40	-852	-541	-4,563	-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)

	General government — equity		Deposit-taking corporations, except central bank					Other sectors						Direct investment abroad (1+5+13)	
	1	2	equity	reinvestment of earnings	debt instruments	total (2+3+4)	equity		reinvestment of earnings	debt instruments		total (8+9+12)			
							increase	decrease		increase	decrease		net (10+11)		
				3	4	5	6	7	8	9	10	11	12	13	14
2006	14	-81	53	-9	-37	17,752	-233	17,518	10,719	2,796	-1,017	1,779	30,016	29,993	
2007	18	565	119	-8	676	19,509	-2,303	17,206	15,481	12,806	-1,385	11,420	44,108	44,801	
2008	53	1,245	474	116	1,836	32,394	-4,279	28,115	24,180	12,272	-10,793	1,479	53,774	55,663	
2009	32	1,277	-382	218	1,113	29,220	-3,791	25,429	7,952	30,256	-21,501	8,755	42,135	43,281	
2010	636	857	48	109	1,014	23,424	-4,026	19,398	14,001	36,701	-19,134	17,567	50,966	52,616	
2011	63	321	220	344	884	31,108	-7,982	23,126	15,340	56,741	-29,303	27,438	65,904	66,851	
2012	32	4,969	472	803	6,244	31,027	-4,843	26,184	15,086	47,569	-46,293	1,276	42,546	48,822	
Q1, 2011	1	297	90	356	744	4,694	-779	3,915	6,892	10,458	-6,089	4,369	15,176	15,921	
Q2, 2011	0	-314	100	-80	-293	7,507	-1,535	5,972	2,804	16,029	-7,644	8,385	17,161	16,867	
Q3, 2011	61	313	-8	-202	103	6,787	-3,643	3,145	3,147	10,167	-5,748	4,419	10,711	10,875	
Q4, 2011	1	24	37	269	331	12,119	-2,025	10,095	2,497	20,087	-9,822	10,265	22,856	23,187	
Q1, 2012	0	513	14	141	668	3,568	-1,886	1,682	6,071	9,331	-6,432	2,900	10,653	11,321	
Q2, 2012	0	465	180	-146	498	4,854	-1,034	3,820	799	14,171	-7,222	6,949	11,568	12,066	
Q3, 2012	32	3,768	275	716	4,759	7,621	-846	6,775	5,507	9,945	-12,765	-2,820	9,461	14,253	
Q4, 2012	0	223	3	92	318	14,984	-1,076	13,908	2,709	14,122	-19,874	-5,753	10,865	11,183	
Q1, 2013	0	109	-75	277	311	62,080	-2,359	59,720	4,896	11,376	-11,357	19	64,636	64,946	
Q2, 2013	0	277	421	-57	641	6,588	-1,247	5,341	1,963	12,921	-13,925	-1,004	6,299	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)		reinvestment of earnings	debt instruments			total (21+22+25)			
				equity	net (19+20)		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
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 Federation¹

(millions of US dollars)

	30.09.2012	31.12.2012	31.03.2013	30.06.2013
Total	598,917	636,435	690,261	706,147
General Government	46,565	54,426	57,495	55,949
Federal Government	45,805	53,485	56,551	55,081
New Russian Debt	43,626	51,334	54,420	53,016
Multilateral creditors	2,099	2,027	1,880	1,769
<i>IBRD</i>	1,680	1,611	1,473	1,382
<i>Other</i>	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
<i>OFZ</i>	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
Debt of the former USSR	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
Central bank	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
Banks	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 ²	1,920	937	497	946
Deposits ²	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
Other sectors	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

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

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

Table 1.8

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

(millions of US dollars)

	30.09.2012	31.12.2012	31.03.2013	30.06.2013
Total	598,917	636,435	690,261	706,147
General Government	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
Central bank	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
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	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
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	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
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	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

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

Table 1.9

External Debt of the Russian Federation by Maturity and Financial Instruments¹

(millions of US dollars)

	30.09.2012	31.12.2012	31.03.2013	30.06.2013
Total Liabilities	598,917	636,435	690,261	706,147
Short-term	78,299	81,493	84,782	91,199
Long-term	520,619	554,942	605,479	614,948
General Government	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
Central bank	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
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	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 ²	1,920	937	497	946
Current accounts and deposits ²	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 ²	127,621	137,459	141,865	143,625
Other liabilities	928	830	1,290	1,064
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	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
Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises	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

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

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

Table 1.10

**International Investment Position of the Russian Federation for 2001–2011:
External Assets and Liabilities at End of Period¹**

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

¹ 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 2012¹

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Net International Investment Position	140,549	56,002	—23,990	—39,638	132,924
Assets	1,239,009	148,353	2,410	—35,617	1,354,156
Direct investment	361,452	48,145	—27,634	5,254	387,217
Equity and investment fund shares	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
Debt instruments	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
Portfolio investment	42,460	2,281	1,691	1,818	48,250
Equity and investment fund shares	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
Debt securities	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
Financial derivatives (other than reserves) and employee stock options	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
Other investment	330,774	84,606	4,020	—43,883	375,517
Other equity	3,093	226	1	0	3,320
Currency and deposits	139,859	17,893	1,801	—141	159,411
Central banks	840	37	85	0	962
Short-term	810	67	85	0	962
Long-term	30	—30	0	0	0
Deposit-taking corporations, except central bank	104,407	15,476	1,610	—282	121,211
Short-term	70,676	15,696	1,064	—279	87,157
Long-term	33,731	—220	546	—3	34,054
<i>Of which: Interbank positions</i>	99,254	14,639	1,535	—267	115,161
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	34,613	2,380	106	140	37,239
Short-term	34,613	2,380	106	140	37,239
Long-term	0	0	0	0	0
Other financial corporations	430	565	—18	0	977
Short-term	430	565	—18	0	977
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	34,183	1,814	123	140	36,261
Short-term	34,183	1,814	123	140	36,261
Long-term	0	0	0	0	0

Table 1.11 (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	
Loans	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
Insurance, pension, and standardized guarantee schemes	1,593	339	103	0	2,036
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	1,593	339	103	0	2,036
Other financial corporations	1,593	339	103	0	2,036
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,550	319	103	0	1,973
<i>Life insurance and annuity entitlements</i>	43	20	0	0	63
Trade credit and advances	13,831	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
Other accounts receivable	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
Reserve assets	498,649	30,017	7,759	1,193	537,618
Monetary gold	44,697	0	2,467	3,875	51,039
Gold bullion	44,697	0	2,467	3,875	51,039
Unallocated gold accounts	0	0	0	0	0
Of which: Monetary gold under swap for cash collateral	0	0	0	0	0
Special drawing rights	8,729	3	9	0	8,741
Reserve position in the IMF	4,061	660	6	0	4,727
Other reserve assets	441,162	29,354	5,277	—2,682	473,110
Currency and deposits	56,398	—1,064	62	0	55,396
Claims on monetary authorities	35,845	4,986	58	0	40,889
Claims on other entities	20,553	—6,050	4	0	14,507

Table 1.11 (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	
Securities	378,197	35,927	5,066	—2,682	416,508
Debt securities	378,197	35,927	5,066	—2,682	416,508
Short-term	51,592	7,805	1,404	—62	60,739
Long-term	326,605	28,122	3,662	—2,620	355,770
Equity and investment fund shares	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
Financial derivatives	0	0	0	0	0
Other claims	6,567	—5,509	148	0	1,206
Liabilities	1,098,460	92,351	26,400	4,021	1,221,232
Direct investment	454,949	50,661	—9,222	1,432	497,820
Equity and investment fund shares	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
Debt instruments	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
Portfolio investment	228,157	19,162	11,683	11,720	270,723
Equity and investment fund shares	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
Debt securities	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
Financial derivatives (other than reserves) and employee stock options	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
Other investment	409,448	40,580	7,508	—9,132	448,404
Other equity	1	15	0	—16	0
Currency and deposits	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	
Other sectors	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
Loans	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
Insurance, pension, and standardized guarantee schemes	828	138	52	0	1,018
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	828	138	52	0	1,018
Other financial corporations	828	138	52	0	1,018
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	798	151	50	0	999
<i>Life insurance and annuity entitlements</i>	30	-13	2	0	19

Table 1.11 (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	
Trade credit and advances	2,418	514	0	0	2,932
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	2,418	514	0	0	2,932
Short-term	2,418	514	0	0	2,932
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	2,418	514	0	0	2,932
Short-term	2,418	514	0	0	2,932
Long-term	0	0	0	0	0
Other accounts payable — other	3,118	1,462	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
Special drawing rights (Net incurrence of liabilities)	8,710	—2	9	0	8,718

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

Table 1.12

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	
Assets	246,847	38,420	−4,461	−6	33,953	280,801
Direct investment	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
Portfolio investment	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
Financial derivatives	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
Other investment	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	
Liabilities	271,251	16,493	−6,840	−167	9,486	280,737
Direct investment	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
Portfolio investment	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
Financial derivatives	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
Other investment	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
International investment position, net	−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		with CIS countries	% of the corresponding period of the previous year	with CIS countries	with non-CIS countries		with CIS countries	% of the corresponding period of the previous year	with non-CIS countries	with CIS countries			
2012	528,005	102.4	101.7	83,645	106.3	335,709	105.4	105.3	47,227	105.6	192,296	155,879	36,417
2012													
Q1	131,204	117.5	119.5	19,987	107.6	72,205	111.6	112.4	10,290	107.3	58,999	49,302	9,698
Q2	131,235	98.3	97.1	20,269	105.4	81,888	99.5	99.5	11,513	99.0	49,347	40,591	8,755
Q3	125,500	97.8	95.6	20,992	110.3	87,010	104.7	105.5	11,724	99.8	38,490	29,222	9,268
Q4	140,066	98.7	98.0	22,397	102.5	94,606	107.0	105.5	13,701	116.6	45,460	36,764	8,696
August	41,213	94.0	90.6	7,039	114.6	29,946	101.8	101.9	4,041	100.9	11,267	8,269	2,998
September	43,103	100.2	99.6	7,056	102.9	27,369	102.0	102.3	3,822	99.7	15,734	12,500	3,234
October	46,547	102.9	102.2	7,363	106.8	32,160	112.0	110.0	4,784	125.8	14,387	11,808	2,579
November	45,265	97.5	96.7	7,037	101.9	30,591	102.8	100.6	4,475	117.7	14,674	12,112	2,562
December	48,255	96.0	95.4	7,998	99.4	31,855	106.3	106.2	4,442	107.3	16,400	12,844	3,556
2013													
Q1	125,222	95.4	96.2	18,250	91.3	76,911	106.5	106.3	11,103	107.9	48,311	41,164	7,148
Q2	127,412	97.1	98.9	17,653	87.1	84,950	103.7	103.0	12,486	108.5	42,462	37,295	5,167
January	38,864	98.4	96.6	6,005	109.0	21,654	113.2	113.9	3,219	109.3	17,210	14,424	2,786
February	41,851	93.1	95.7	5,870	79.9	26,525	107.5	106.9	3,727	111.3	15,326	13,183	2,143
March	44,507	95.2	96.3	6,375	89.4	28,733	101.2	100.7	4,157	104.0	15,774	13,556	2,218
April	44,481	99.0	100.3	6,302	92.2	30,214	112.9	113.3	4,312	110.6	14,267	12,277	1,990
May	41,024	90.2	91.2	5,609	84.4	26,413	93.8	92.9	3,859	99.5	14,611	12,861	1,750
June	41,907	102.6	106.2	5,742	84.6	28,323	105.0	103.3	4,314	115.4	13,584	12,156	1,428
July	43,455	105.5	108.4	6,277	91.0	30,144	101.5	100.8	4,114	106.5	13,311	11,148	2,163
August	42,158	102.3	104.2	6,558	93.2	28,360	94.7	94.8	3,810	94.3	13,798	11,050	2,748

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	
2010						
31.12	479,379	443,591	432,948	8,749	1,893	35,788
2011						
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
2012						
31.01	505,391	456,550	443,627	8,820	4,104	48,841
29.02	513,978	463,810	450,848	8,847	4,116	50,168
31.03	513,491	465,664	452,646	8,808	4,209	47,827
30.04	524,370	476,458	463,088	8,818	4,553	47,912
31.05	510,432	465,128	452,106	8,588	4,434	45,304
30.06	514,317	467,992	454,907	8,630	4,456	46,325
31.07	510,543	461,865	448,858	8,578	4,429	48,678
31.08	514,593	464,857	451,624	8,655	4,578	49,736
30.09	529,893	476,380	462,970	8,770	4,639	53,512
31.10	526,766	475,260	461,863	8,762	4,635	51,505
30.11	528,236	476,241	462,792	8,729	4,720	51,995
31.12	537,618	486,578	473,110	8,741	4,727	51,039
2013						
31.01	532,155	480,195	466,598	8,767	4,831	51,960
28.02	526,172	475,650	462,372	8,616	4,662	50,522
31.03	527,708	477,267	464,126	8,528	4,614	50,441
30.04	533,218	486,350	473,121	8,584	4,645	46,868
31.05	518,431	473,393	460,435	8,525	4,432	45,039
30.06	513,772	475,224	462,122	8,555	4,548	38,547
31.07	512,834	470,205	456,979	8,609	4,617	42,630
31.08	509,674	464,202	451,203	8,620	4,378	45,472
30.09	522,580	479,451	466,129	8,727	4,595	43,129

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)

	30.09.2013
A. Official reserves	522,580.2
(1) Foreign currency reserves (in convertible foreign currencies)	461,244.4
(a) Securities	387,287.3
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	73,957.1
(i) other national central banks	47,749.5
(ii) banks headquartered in the reporting country	1,619.4
of which: located abroad	1,619.4
(iii) banks headquartered outside the reporting country	24,588.2
of which: located in the reporting country	—
(2) IMF reserve position	4,594.6
(3) SDRs	8,727.4
(4) Gold (is valued at current quotations of the Bank of Russia)	43,129.3
— volume in millions of fine troy ounces	32.6
(5) Other reserve assets (specify)	4,884.6
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	4,884.6
B. Other foreign currency assets (specify)	608.6
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	608.6
— loans not included in official reserve assets	—
— financial derivatives not included in official reserves	—
— gold not included in official reserve assets	—
— other	—

Table 1.15 (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	-4,918.2	-2,232.8	-111.4	-2,574.0
— outflows (—), principal	-4,353.6	-2,465.7	-108.3	-1,779.6
— outflows (—), interest	-2,730.6	-287.3	-168.1	-2,275.3
— inflows (+), principal	1,837.4	489.2	130.9	1,217.4
— inflows (+), interest	328.7	31.0	34.1	263.5
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (—)	-8,025.4	-8,025.4	—	—
(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)

	30.09.2013
(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	1,104.5
— lent or repoed and included in Section I	—6,321.5
— lent or repoed but not included in Section I	—3,847.6
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	11,273.6
(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)	522,580.2
— currencies in SDR basket ¹	499,666.1
— currencies not in SDR basket	22,914.2
— by individual currencies (optional)	—

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

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

	Dec, 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)

	Nov, 2012	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013	Apr, 2013	May, 2013	Jun, 2013	Jul, 2013	Aug, 2013
Claims on other sectors	353,311	348,696	346,144	347,950	347,969	345,555	344,930	344,717	331,113	327,641
Other financial institutions	347,870	346,870	343,691	343,691	343,691	341,293	341,016	341,016	326,239	323,366
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	5,441	1,826	2,453	4,259	4,278	4,262	3,914	3,701	4,874	4,274
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	8,256,999	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
Currency in circulation	6,871,764	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
Liabilities to credit institutions	1,385,235	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
Deposits	1,385,235	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
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Other liabilities to credit institutions	1,374	13	3,315	53,871	78,906	65,656	58,692	45,002	61,071	70,553
Deposits included in broad money	38,280	42,076	50,592	31,432	37,568	44,338	35,889	37,452	43,434	40,036
Transferable deposits	38,278	42,075	50,591	31,431	31,567	44,336	35,887	37,451	42,432	40,035
Other financial institutions	17,674	21,056	28,138	12,219	12,651	24,645	16,939	18,743	21,996	19,823
Public nonfinancial organizations	19,598	20,526	21,857	18,651	18,416	19,146	18,304	18,196	19,918	19,741
Other nonfinancial organizations	1,007	493	596	561	501	545	645	512	518	471
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	2	1	1	1	6,001	1	1	1	1,002	1
Other financial institutions	0	0	0	0	6,000	0	0	0	1,000	0
Public nonfinancial organizations	1	0	1	1	1	1	1	1	1	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	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
Other items (net)	209,325	393,567	222,525	251,800	401,145	447,510	461,349	599,500	818,470	965,451
Other liabilities	521,144	692,184	538,942	563,501	713,577	744,432	758,769	914,592	1,123,202	1,296,071
Other assets	311,818	298,617	316,417	311,701	312,432	296,922	297,420	315,091	304,733	330,620

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)

	Nov,2012	Dec,2012	Jan,2013	Feb,2013	Mar,2013	Apr,2013	May,2013	Jun,2013	Jul,2013	Aug,2013
Net foreign assets			1,546,894	1,716,309	1,777,340	1,871,582	2,320,501	2,062,333	2,054,774	1,947,901
Claims on nonresidents	7,627,400	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
Foreign currency	172,710	183,902	189,854	192,970	190,322	192,974	198,078	204,065	197,216	193,460
Deposits	3,947,249	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
Securities other than shares	978,007	923,316	910,979	957,277	1,006,402	1,112,067	1,127,841	1,100,580	1,087,733	1,134,722
Loans	1,962,789	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
Other	566,645	567,602	567,594	572,675	576,921	587,819	592,783	609,367	568,448	538,932
Liabilities to nonresidents	5,999,569	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
Deposits	5,625,991	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
Securities other than shares	315,690	237,130	236,295	240,730	228,379	227,249	222,376	233,244	232,249	233,867
Loans	21,583	33,779	33,417	19,290	20,574	29,574	39,488	41,219	36,069	44,604
Other	36,305	36,597	2,220	2,085	2,010	2,067	2,029	2,345	2,162	2,022
Claims on central bank	2,279,647	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
Currency	896,410	1,237,623	934,600	926,761	920,486	1,056,746	929,645	949,300	931,303	932,919
Deposits	1,383,236	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
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Net claims on general government	735,932	1,298,147	1,443,779	1,340,137	1,115,147	890,138	822,391	741,308	732,201	623,495
Claims on federal government	2,076,298	2,093,886	2,041,820	1,904,198	1,884,733	1,903,996	1,959,839	2,108,357	2,143,480	2,147,538
Securities	2,046,045	2,072,338	2,005,401	1,880,122	1,859,664	1,872,313	1,932,390	2,083,169	2,114,477	2,119,601
Other claims	30,253	21,547	36,419	24,076	25,069	31,684	27,448	25,189	29,004	27,938
Claims on state and local government	580,305	765,067	708,318	713,142	703,330	690,036	691,799	729,730	764,668	759,258
Securities	216,105	234,253	241,195	248,212	249,907	256,632	255,445	257,934	267,570	278,775
Other claims	364,201	530,815	467,123	464,930	453,422	433,404	436,355	471,796	497,099	480,483
Liabilities to federal government	1,387,665	1,300,529	880,751	847,769	992,777	1,165,846	1,207,054	1,557,355	1,605,953	1,720,625
Deposits	1,365,668	1,273,539	849,109	812,693	967,437	1,144,861	1,182,498	1,529,533	1,580,123	1,695,020
Other liabilities	21,997	26,990	31,642	35,076	25,339	20,985	24,556	27,822	25,830	25,605

Table 1.17 (end)

	<i>(millions of rubles, end of period)</i>											
	Nov, 2012	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013	Apr, 2013	May, 2013	Jun, 2013	Jul, 2013	Aug, 2013		
Liabilities to state and local government	533,007	260,277	425,608	429,434	480,139	538,048	622,193	539,424	569,995	562,677		
Deposits	533,007	260,277	425,608	429,434	480,139	538,048	622,193	539,424	569,995	562,677		
Other liabilities	—	—	—	—	—	—	—	—	—	—		
Claims on other sectors	31,124,564	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		
Other financial institutions	1,140,571	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		
Public nonfinancial organizations	403,827	385,231	383,798	378,503	386,152	371,348	394,022	401,555	424,220	435,667		
Other nonfinancial organizations	21,363,141	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		
Households	8,217,026	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		
Liabilities to central bank	3,226,281	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		
Deposits included in broad money	24,033,241	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		
Transferable deposits	6,445,798	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		
Other financial institutions	368,399	351,434	418,341	423,856	515,675	434,187	460,490	471,637	475,257	446,633		
Public nonfinancial organizations	422,833	521,982	489,478	475,820	468,672	429,368	423,371	444,859	406,893	392,152		
Other nonfinancial organizations	3,506,327	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		
Households	2,148,239	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		
Other deposits	17,587,443	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		
Other financial institutions	1,169,161	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		
Public nonfinancial organizations	213,152	209,846	211,696	215,852	247,544	239,023	257,789	249,561	227,127	222,151		
Other nonfinancial organizations	4,997,822	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		
Households	11,207,308	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		
Deposits excluded from broad money	600,060	573,083	610,161	635,334	675,212	641,047	609,348	622,658	624,209	641,733		
Securities other than shares excluded from broad money	1,042,822	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		
Shares and other equity	5,895,776	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		
Other items (net)	969,793	889,524	963,677	893,807	804,893	821,442	1,085,237	969,467	830,859	767,191		
Other liabilities	4,297,332	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		
Other assets	3,105,340	3,183,547	3,046,379	3,065,129	3,225,688	3,277,363	3,259,279	3,456,594	3,525,728	3,619,188		
Consolidation adjustment	-222,199	-287,730	-214,265	-234,745	-264,558	-258,425	-296,634	-255,802	-275,954	-311,196		

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)

	Nov, 2012	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013	Apr, 2013	May, 2013
Net foreign assets	17,791,689	17,314,401	17,295,590	17,594,089	17,896,194	18,293,378	18,452,286
Claims on nonresidents	24,205,081	23,722,395	23,837,678	24,427,171	24,724,718	25,327,994	25,785,572
Liabilities to nonresidents	6,413,392	6,407,994	6,542,088	6,833,082	6,828,524	7,034,616	7,333,286
Domestic claims	24,155,307	26,579,432	26,116,627	26,445,450	26,768,222	27,019,994	27,365,495
Net claims on general government	-7,322,568	-5,201,565	-5,800,705	-5,839,848	-6,038,732	-6,382,796	-6,469,986
Claims on federal government	2,443,899	2,464,191	2,405,112	2,270,534	2,250,138	2,279,530	2,328,323
Claims on state and local government	580,713	765,479	708,734	713,562	703,749	690,446	692,212
Liabilities to federal government	8,824,546	7,428,903	7,713,141	7,670,810	7,609,161	7,853,209	8,012,153
Liabilities to state and local government	1,522,634	1,002,332	1,201,410	1,153,135	1,383,457	1,499,563	1,478,367
Claims on other sectors	31,477,875	31,780,997	31,917,332	32,285,298	32,806,954	33,402,790	33,835,481
Other financial institutions	1,488,441	1,488,888	1,437,017	1,481,777	1,495,733	1,540,715	1,593,165
Public nonfinancial organizations	403,827	385,231	383,799	378,503	386,153	371,348	394,022
Other nonfinancial organizations	21,368,582	21,493,887	21,625,758	21,821,979	22,117,996	22,415,074	22,536,255
Households	8,217,026	8,412,992	8,470,758	8,603,039	8,807,071	9,075,652	9,312,039

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

	Nov, 2012	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013	Apr, 2013	May, 2013
Broad money liabilities							
Currency outside banking system	30,046,875	32,226,354	31,657,407	32,194,712	32,626,585	32,626,585	33,414,166
Transferable deposits	5,975,354	6,430,063	6,078,877	6,140,928	6,181,398	6,353,523	6,348,810
Other financial institutions	6,484,076	7,323,494	7,098,325	7,113,534	7,226,826	7,054,527	7,201,068
Public nonfinancial organizations	386,073	372,490	446,479	436,075	528,326	458,831	477,429
Other nonfinancial organizations	442,432	542,508	511,335	494,472	487,088	448,514	441,675
Households	3,507,334	3,823,174	3,934,530	3,902,493	3,878,827	3,641,122	3,860,864
Other deposits	2,148,239	2,585,321	2,205,981	2,280,494	2,332,585	2,506,059	2,421,100
Other financial institutions	17,587,445	18,472,797	18,480,204	18,940,250	19,218,361	19,758,982	19,864,288
Public nonfinancial organizations	1,169,161	1,239,766	1,262,246	1,276,406	1,300,155	1,408,220	1,401,404
Other nonfinancial organizations	213,153	209,846	211,697	215,852	247,544	239,024	257,790
Households	4,997,823	5,472,832	5,275,801	5,484,749	5,431,715	5,598,584	5,588,253
Deposits excluded from broad money	11,207,308	11,550,352	11,730,459	11,963,243	12,238,947	12,513,154	12,616,842
Securities other than shares excluded from broad money	600,060	573,083	610,161	635,334	675,212	641,047	609,348
Shares and other equity	1,042,822	1,119,983	1,170,176	1,209,023	1,261,018	1,299,887	1,316,033
Other items (net)	9,135,913	8,752,973	8,860,754	8,927,652	8,967,787	9,007,907	9,003,239
Other liabilities	1,121,325	1,221,439	1,113,719	1,072,818	1,133,814	1,197,500	1,474,996
Other assets	4,818,476	5,052,985	4,763,263	4,757,183	5,008,716	5,101,662	5,399,919
Consolidation adjustment	3,417,158	3,482,164	3,362,796	3,376,831	3,538,120	3,574,285	3,556,699
	-279,992	-349,381	-286,748	-307,534	-336,781	-329,877	-368,224

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

	Jun, 2013			Jul, 2013			Aug, 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	-62,527	18,757,635	18,695,108	-4,597	18,669,065	18,664,468	-93,813	18,688,052	18,594,239
Claims on nonresidents	1,365,510	24,715,694	26,081,204	1,368,078	24,621,420	25,989,498	1,293,684	24,699,361	25,993,046
Liabilities to nonresidents	1,428,037	5,958,059	7,386,096	1,372,676	5,952,355	7,325,031	1,387,497	6,011,310	7,398,807
Domestic claims	28,444,279	-440,263	28,004,016	28,772,464	-351,733	28,420,731	29,193,035	-356,243	28,836,792
Net claims on general government	-1,588,913	-4,883,677	-6,472,590	-1,763,303	-4,936,020	-6,699,323	-1,888,309	-5,010,129	-6,898,437
Claims on federal government	2,079,780	396,306	2,476,086	2,114,528	395,067	2,509,595	2,114,648	396,342	2,510,990
Claims on state and local government	730,144	0	730,144	765,085	0	765,085	759,678	0	759,678
Liabilities to federal government	3,142,468	5,279,126	8,421,594	3,192,581	5,330,225	8,522,806	3,351,398	5,405,577	8,756,975
Liabilities to state and local government	1,256,370	858	1,257,227	1,450,334	862	1,451,197	1,411,237	894	1,412,131
Claims on other sectors	30,033,192	4,443,415	34,476,606	30,535,767	4,584,288	35,120,054	31,081,344	4,653,885	35,735,229
Other financial institutions	1,443,216	184,982	1,628,197	1,474,768	185,292	1,660,060	1,493,409	197,804	1,691,212
Public nonfinancial organizations	336,086	65,469	401,555	356,814	67,407	424,221	370,443	65,224	435,667
Other nonfinancial organizations	18,962,784	3,934,572	22,897,356	19,161,449	4,071,593	23,233,043	19,432,171	4,129,272	23,561,444
Households	9,291,106	258,392	9,549,498	9,542,735	259,996	9,802,731	9,785,320	261,585	10,046,906

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

	Jun, 2013			Jul, 2013			Aug, 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	34,132,615	X	X	34,375,643	X	X	34,561,200
Money Supply (National Definition)	28,506,051	X	X	28,734,307	X	X	28,779,171	X	X
Currency outside banking system	6,470,317	—	6,470,317	6,480,149	—	6,480,149	6,509,833	—	6,509,833
Transferable deposits	7,531,470	—	7,531,470	7,536,887	—	7,536,887	7,347,896	—	7,347,896
Other financial institutions	490,380	—	490,380	497,253	—	497,253	466,456	—	466,456
Public nonfinancial organizations	463,055	—	463,055	426,811	—	426,811	411,894	—	411,894
Other nonfinancial organizations	3,981,068	—	3,981,068	4,053,107	—	4,053,107	3,933,302	—	3,933,302
Households	2,596,967	—	2,596,967	2,559,716	—	2,559,716	2,536,243	—	2,536,243
Other deposits	14,504,263	5,626,565	20,130,828	14,717,271	5,641,336	20,358,607	14,921,442	5,782,029	20,703,471
Other financial institutions	1,329,641	78,121	1,407,762	1,338,212	81,973	1,420,185	1,364,679	79,274	1,443,953
Public nonfinancial organizations	169,233	80,328	249,561	159,205	67,923	227,128	160,354	61,797	222,151
Other nonfinancial organizations	2,891,543	2,748,586	5,640,130	3,000,014	2,695,460	5,695,474	3,070,395	2,782,301	5,852,696
Households	10,113,846	2,719,529	12,833,375	10,219,840	2,795,980	13,015,820	10,326,013	2,858,657	13,184,670
Deposits excluded from broad money	478,321	144,337	622,658	461,644	162,565	624,209	480,647	161,086	641,733
Securities other than shares excluded from broad money	954,594	387,903	1,342,498	983,504	357,601	1,341,105	1,006,385	336,107	1,342,492
Shares and other equity	9,103,994	0	9,103,994	9,166,295	0	9,166,295	9,225,150	0	9,225,150
Other items (net)	1,497,359	0	1,497,359	1,577,947	0	1,577,947	1,660,456	0	1,660,456
Other liabilities	5,596,455	0	5,596,455	5,755,744	0	5,755,744	5,993,646	0	5,993,646
Other assets	3,771,686	0	3,771,686	3,830,461	0	3,830,461	3,949,808	0	3,949,808
Consolidation adjustment	—327,410	0	—327,410	—347,336	0	—347,336	—383,382	0	—383,382

Table 1.19

Money Supply (National Definition)

	Cash (M0 monetary aggregate)		Transferable deposits	including:		Monetary aggregate M1 (1+2)	Other deposits	including:	
	1	2		households	3			households	4	households	7	8
2011									
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	
2012									
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	
2013									
31.01	6,078.9	7,098.3	2,206.0	4,892.4	13,177.2	13,571.8	9,314.2	4,257.6	
28.02	6,140.9	7,113.5	2,280.5	4,833.0	13,254.5	13,919.2	9,509.1	4,410.1	
31.03	6,181.4	7,226.8	2,332.6	4,894.2	13,408.2	14,057.7	9,692.5	4,365.2	
30.04	6,353.5	7,054.5	2,506.1	4,548.5	13,408.0	14,433.1	9,905.8	4,527.3	
31.05	6,348.8	7,201.1	2,421.1	4,780.0	13,549.9	14,533.6	9,993.8	4,539.8	
30.06	6,470.3	7,531.5	2,597.0	4,934.5	14,001.8	14,504.3	10,113.8	4,390.4	
31.07	6,480.1	7,536.9	2,559.7	4,977.2	14,017.0	14,717.3	10,219.8	4,497.4	
31.08	6,509.8	7,347.9	2,536.2	4,811.7	13,857.7	14,921.4	10,326.0	4,595.4	
30.09	6,414.4	7,441.2	2,502.0	4,939.2	13,855.6	14,773.7	10,366.7	4,406.9	

Table 1.19 (end)

	M2 Money supply (5+6)	Money supply growth rates, %			
		to previous month		to beginning of the year	
		10	11	11	12
2011		9			
31.12	24,483.1	11.7	—	—	22.3
2012					
31.01	23,617.6	-3.5	-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
2013					
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

Table 1.20

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including:					credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves				
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	—	—	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	588.9	
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	—	—	
2012								
30.09	8,082.8	6,826.8	753.7	411.5	90.8	—	—	
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	—	—	
2013								
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	—	—	

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

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2013							
3.09	8,830.4	7,439.6	813.1	501.6	76.0	—	
4.09	8,846.6	7,429.7	844.3	501.6	71.0	—	
5.09	8,569.4	7,394.9	596.7	501.6	76.1	—	
6.09	8,598.7	7,427.0	596.8	501.6	73.3	—	
9.09	8,715.4	7,454.7	681.0	501.6	78.0	—	
10.09	8,806.2	7,477.5	748.1	501.6	78.9	—	
11.09	8,860.6	7,473.0	810.7	501.6	75.3	—	
12.09	8,857.4	7,466.8	819.6	501.6	69.5	—	
13.09	8,890.8	7,484.8	829.8	501.6	74.5	—	
16.09	8,887.5	7,525.9	785.7	502.2	73.7	—	
17.09	8,921.6	7,548.5	803.0	501.3	68.7	—	
18.09	9,063.3	7,542.0	941.9	506.1	73.3	—	
19.09	8,980.0	7,523.9	875.7	506.1	74.3	—	
20.09	8,956.4	7,526.1	858.0	506.1	66.1	—	
23.09	8,972.6	7,541.4	852.8	506.1	72.4	—	
24.09	9,031.5	7,531.4	927.6	506.1	66.5	—	
25.09	8,928.9	7,499.1	859.7	506.1	64.0	—	
26.09	8,964.4	7,454.2	937.1	506.1	67.0	—	
27.09	9,005.3	7,435.2	990.4	506.1	73.7	—	
30.09	8,916.8	7,429.3	914.0	506.1	67.4	—	

¹ 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	265,362	
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

	(millions of rubles)											
	2012						2013					
	1.11	1.12	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10
1. Precious metals	1,722,358	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
2. Funds placed with nonresidents and securities issued by nonresidents	14,741,829	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
3. Credits and deposits	3,031,940	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
4. Securities	447,157	453,625	456,314	449,319	452,390	451,440	461,598	454,590	453,878	452,261	449,616	448,366
of which:												
— Russian government securities	360,984	367,469	370,182	363,199	366,242	365,280	375,434	368,411	367,638	366,015	363,354	362,138
5. Claims on IMF	609,795	601,930	592,903	587,036	588,784	589,502	597,688	599,006	630,974	637,432	643,314	632,234
6. Other assets	322,300	464,095	251,549	199,800	190,724	133,307	258,568	326,862	485,198	370,298	259,871	395,558
of which:												
— fixed assets ¹	X	X	76,276	X	X	X	X	X	X	X	X	X
— advance payments on profit tax	—	—	159	—	—	—	—	—	—	—	—	—
Total assets	20,875,379	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
1. Cash in circulation	6,809,641	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
2. Funds in accounts with the Bank of Russia	9,840,715	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
of which:												
— Russian government funds	6,058,796	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
— funds of resident credit institutions	1,236,951	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
3. Float	29,541	22,297	158	19,859	23,166	25,009	22,320	12,571	25,784	15,363	20,001	27,537
4. Bank of Russia bonds	—	—	—	—	—	—	—	—	—	—	—	—
5. Liabilities to IMF	460,613	458,185	447,686	442,248	445,126	446,287	451,565	460,585	479,333	484,818	496,341	484,127
5. Other liabilities	494,672	496,396	138,183	231,488	208,839	214,507	420,210	459,761	825,909	906,290	1,015,263	878,497
6. Capital	3,240,197	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
7. Profit of a fiscal year	—	—	247,326	—	—	—	—	—	—	—	—	—
Total liabilities	20,875,379	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

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

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

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

Table 2.2

Refinancing Rate

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

Table 2.3

Required Reserves Ratios

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

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

Table 2.3 (end)
(percent)

	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
			Required reserve ratio on 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
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				
1.11.2009 — 31.01.2011		2.50				
1.02.2011 — 28.02.2011	3.50				3.00	
1.03.2011 — 31.03.2011	4.50				3.50	
1.04.2011 — 28.02.2013	5.50				4.00	
1.03.2013 —		4.25				

Table 2.4

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

Period of validity	Scaling Factor
1.11.2009 —	0.2

Table 2.5

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

The period of averaging	Volume, billions of rubles
2012	
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
2013	
10.01.2013 — 10.02.2013	593.1
10.02.2013 — 10.03.2013	601.0
10.03.2013 — 10.04.2013	605.5
10.04.2013 — 10.05.2013	640.1
10.05.2013 — 10.06.2013	666.0
10.06.2013 — 10.07.2013	676.5
10.07.2013 — 10.08.2013	686.1
10.08.2013 — 10.09.2013	674.9
10.09.2013 — 10.10.2013	679.6
10.10.2013 — 10.11.2013	675.3

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

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
1.08.2004 — 30.09.2006	0.20	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2004 —	1.00	settlement nonbanking credit institutions and settlement centres on the organised securities market
1.10.2006 — 31.10.2007	0.30	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2007 — 29.02.2008	0.40	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.03.2008 — 30.06.2008	0.45	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.07.2008 — 31.08.2008	0.50	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.09.2008 — 30.09.2008	0.55	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.10.2008 —	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
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 ¹
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

¹ 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 ¹	for the term of 30 days ²
5.06.2009 — 12.07.2009	10.50	10.50	10.50
13.07.2009 — 9.08.2009	10.00	10.00	10.00
10.08.2009 — 14.09.2009	9.75	9.75	9.75
15.09.2009 — 29.09.2009	9.50	9.50	9.50
30.09.2009 — 29.10.2009	9.00	9.00	9.00
30.10.2009 — 24.11.2009	8.50	8.50	8.50
25.11.2009 — 27.12.2009	8.00	8.00	8.00
28.12.2009 — 23.02.2010	7.75	7.75	7.75
24.02.2010 — 28.03.2010	7.50	7.50	7.50
29.03.2010 — 29.04.2010	7.25	7.25	7.25
30.04.2010 — 31.05.2010	7.00	7.00	7.00
1.06.2010 — 14.09.2011	6.75	6.75	6.75
15.09.2011 — 25.12.2011	6.50	6.50	6.50
26.12.2011 — 13.09.2012	6.25	6.25	6.25
14.09.2012 —	6.50	6.50	6.50

¹ Since April 17, 2012 operations are suspended.

² 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 ¹				
1.06.2010 — 27.02.2011	—	—	—	—	—	6.75	7.25	7.75	—	—	7.25	7.75
28.02.2011 — 2.05.2011	—	—	—	—	—	7.00	7.50	8.00	—	—	7.50	8.00
3.05.2011 — 14.09.2011	—	7.00 ²	—	—	—	7.25	7.75	8.25	—	—	7.75	8.25
15.09.2011 — 31.10.2011	—	6.75	—	—	—	7.00	7.50	8.25	—	—	7.50	8.25
1.11.2011 — 25.12.2011	—	6.75	7.25	—	—	7.00	7.50	8.25	—	—	7.50	8.25
26.12.2011 — 1.04.2012	—	6.75	7.25	—	—	7.00	7.50	8.00	—	—	7.50	8.00
2.04.2012 — 13.09.2012	—	6.75	7.25	7.75	—	7.00	7.50	8.00	—	—	7.50	8.00
14.09.2012 — 2.04.2013	—	7.00	7.50	8.00	—	7.25	7.75	8.25	—	—	7.75	8.25
3.04.2013 — 15.05.2013	—	6.75	7.25	7.75	—	7.00	7.50	8.00	—	—	7.50	8.00
16.05.2013 — 10.06.2013	—	6.50	7.00	7.50	—	6.75	7.25	7.75	—	—	7.25	7.75
11.06.2013 — 15.09.2013	—	6.50	7.00	7.25	—	6.75	7.25	7.50	—	—	7.25	7.50
16.09.2013 —	6.50	6.50	7.00	7.25	6.50	6.75	7.25	7.50	6.50	6.75	7.25	7.50

¹ Since April 30, 2010 to April 1, 2012 operations are suspended.

² 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	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							
2013													
2.09	133,350.38	92,615.67	222	80	57	26.68	—	2	—	2	—	2	2
3.09	245,215.04	203,314.62	240	93	58	141.55	141.55	2	2	2	2	1	1
4.09	410,819.28	363,676.61	260	104	55	20.61	20.61	1	1	1	1	1	1
5.09	506,621.19	454,833.48	256	104	56	1,165.58	1,157.34	2	1	2	1	2	2
6.09	413,007.23	370,091.68	243	90	54	27.81	20.56	4	2	4	2	3	3
9.09	366,513.56	315,208.12	254	105	60	3.08	3.08	1	1	1	1	1	1
10.09	199,368.15	148,577.99	244	93	56	—	—	—	—	—	—	—	—
11.09	263,034.89	213,072.52	267	96	62	11.90	9.98	2	1	2	1	2	2
12.09	224,125.40	176,052.26	243	98	53	24.04	24.04	3	3	3	3	1	1
13.09	222,123.07	163,161.84	252	87	58	6,216.98	6,213.64	6	4	6	4	3	3
16.09	238,086.13	182,767.30	254	99	58	1,849.32	1,621.45	3	1	3	1	3	3
17.09	177,711.29	133,711.87	220	83	54	—	—	—	—	—	—	—	—
18.09	176,947.65	133,064.83	238	95	56	10.84	10.84	3	3	3	3	1	1
19.09	206,951.19	154,432.00	235	89	56	120.61	120.49	3	2	3	2	2	2
20.09	187,748.32	134,514.37	268	97	62	15.14	14.57	4	3	4	3	2	2
23.09	202,730.12	155,888.70	226	92	51	13.25	13.25	3	3	3	3	1	1
24.09	222,522.98	171,877.55	228	85	56	—	—	—	—	—	—	—	—
25.09	236,751.24	183,429.13	236	100	48	—	—	—	—	—	—	—	—
26.09	207,029.65	150,137.20	232	85	53	20.52	20.52	1	1	1	1	1	1
27.09	301,037.45	255,921.75	227	84	57	134.40	134.40	1	1	1	1	1	1
30.09	315,664.25	257,890.35	244	93	59	7.69	—	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 week	3 months	6 months ³	12 months	13	14	
		1 day	7 days ¹	30 days ²	1 week	3 months	6 months ³	12 months							
2	3	4	5	6	7	8	9	10	11	12	13	14			
2012															
September	14,689.90	706.00	—	—	13,690.00	293.90	—	—	4/4	1/1	—	—	—	—	5.79
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
2013															
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

Table 2.10 (end)

		Collateralized loans													
		by assets and guarantees							by gold						
		on fixed-term rate				on auction			on fixed-term rate				on fixed-term rate		
		total amount of loans, millions of rubles	of which for the term:			amount of loans for the term 12 months, millions of rubles ⁴	number of announced/valid loan auctions	average weighted rate, % p.a.	total amount of loans, millions of rubles	of which for the term:			total amount of loans, millions of rubles	of which for the term:			average weighted rate, % p.a.
from 1 to 30 days	from 31 to 90 days		from 91 to 180 days	from 1 to 30 days	from 31 to 90 days					from 91 to 180 days	from 1 to 30 days	from 31 to 90 days		from 91 to 180 days	
1	15	16	17	18	19	20	21	22	23	24	25	26	27	28	
2012															
September	124,046.95	186.40	85,920.80	8,616.85	29,322.90	—	—	7.67	133.00	—	73.00	60.00	—	7.06	
October	102,443.98	414.10	14,792.90	84,403.90	2,833.08	—	—	7.74	76.00	—	76.00	—	—	7.00	
November	93,197.53	58.00	89,467.50	613.23	3,058.80	—	—	7.36	272.00	—	72.00	—	200.00	7.92	
December	179,510.79	129.45	169,270.05	4,870.80	5,240.49	—	—	7.38	176.00	—	176.00	—	—	7.00	
2013															
January	16,198.20	244.50	14,185.50	1,439.50	328.70	—	—	7.38	—	—	—	—	—	—	
February	5,354.67	—	4,957.00	—	397.67	—	—	7.46	184.00	—	100.00	84.00	—	7.31	
March	23,737.67	536.10	22,396.70	709.07	95.80	—	—	7.28	1,162.00	—	1,162.00	—	—	7.00	
April	9,451.54	54.50	9,229.54	167.50	—	—	—	7.01	—	—	—	—	—	—	
May	105,998.37	27.00	105,798.77	156.00	16.60	—	—	6.76	—	—	—	—	—	—	
June	24,876.50	318.60	15,265.40	4,969.30	4,323.20	—	—	7.17	—	—	—	—	—	—	
July	30,975.17	56.30	23,426.37	139.40	7,353.10	306,837.50	1/1	5.81	—	—	—	—	—	—	
August	8,832.80	326.80	8,031.00	475.00	—	—	—	6.79	—	—	—	—	—	—	
September	157,937.95	230.00	153,747.80	260.15	3,700.00	—	—	6.82	—	—	—	—	—	—	

¹ Since April 17, 2012 operations are suspended.

² Since February 10, 2011 operations are suspended.

³ Since October 1, 2010 operations are suspended.

⁴ Auctions are conducted under the floating interest rate.

Table 2.11

Average Weighted Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates				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
	by maturity		tom - one month		one month ³	three months ⁴	one month ³	three months ⁴				
	demand deposit	one day	one week ¹	tom - one month					one week ²	one month ³			three months^{4}
2012												
September	4.17	4.11	—	4.15	4.12	—	—	—	—	—	—	4.12
October	4.25	4.25	—	4.25	4.25	—	—	—	—	—	—	4.25
November	4.25	4.25	—	4.25	4.25	—	—	—	—	—	—	4.25
December	4.47	4.48	—	4.44	4.47	—	—	—	—	—	—	4.47
2013												
January	4.50	4.50	—	4.50	4.50	—	—	—	—	—	—	4.50
February	4.50	4.50	—	4.50	4.50	—	—	—	—	—	—	4.50
March	4.50	4.50	—	4.50	4.50	—	—	—	—	—	—	4.50
April	4.50	4.50	—	4.50	4.50	—	—	—	—	—	—	4.50
May	4.50	4.50	—	4.50	4.50	—	—	—	—	—	—	4.50
June	4.50	4.50	—	4.50	4.50	—	—	—	—	—	—	4.50
July	4.50	4.50	—	4.50	4.50	—	—	—	—	—	—	4.50
August	4.50	4.50	—	4.50	4.50	—	—	—	—	—	—	4.50
September	4.50	4.50	—	4.50	4.50	—	—	—	—	—	—	4.50

¹ Since April 17, 2012 operations are suspended.

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

³ Since Q3, 2012 operations are suspended.

⁴ 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 ¹	tom-one month	one week ²	one month ³	three months ⁴		
				one day	one week ¹	tom-one month	one week ²	one month ³	three months ⁴		
2012											
September	239	45	1,380,475.63	4.67	94.65	—	0.68	—	—	—	
October	185	45	1,333,934.28	5.29	93.96	—	0.75	—	—	—	
November	195	47	1,677,816.81	4.02	95.17	—	0.81	—	—	—	
December	271	53	1,843,749.05	3.79	95.44	—	0.76	—	—	—	
2013											
January	276	53	2,434,595.40	1.85	97.68	—	0.47	—	—	—	
February	255	51	2,457,812.47	1.70	97.99	—	0.31	—	—	—	
March	211	45	1,984,878.77	2.09	97.56	—	0.35	—	—	—	
April	198	44	1,909,233.36	1.94	97.77	—	0.29	—	—	—	
May	165	41	1,492,240.73	2.20	97.39	—	0.41	—	—	—	
June	175	42	1,490,635.99	3.29	96.27	—	0.44	—	—	—	
July	190	44	1,561,251.71	2.74	96.81	—	0.45	—	—	—	
August	172	43	1,439,218.07	2.77	96.70	—	0.53	—	—	—	
September	177	46	1,008,864.64	3.43	95.99	—	0.58	—	—	—	

¹ Since April 17, 2012 operations are suspended.

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

³ Since Q3, 2012 operations are suspended.

⁴ 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
2012									
1.03	One month	35	25	4.34	4.00	5.50	4.05	4.03	2.47
7.03	One month	39	25	11.66	4.00	5.50	4.05	4.02	6.07
15.03	One month	46	28	13.05	4.00	5.50	4.05	4.03	6.93
22.03	One month	33	21	9.59	4.00	5.50	4.05	4.03	5.03
29.03	One month	30	20	7.92	4.00	5.50	4.05	4.04	4.26
5.04	One month	32	25	10.14	4.00	5.50	4.05	4.03	5.32
12.04	One month	38	25	11.04	4.00	5.50	4.05	4.02	5.98
19.04	One month	28	20	3.48	4.00	5.50	4.05	4.03	1.98
26.04	One month	19	15	2.68	4.00	5.50	4.05	4.03	1.57
3.05	One month	29	19	5.87	4.00	5.50	4.05	4.03	3.15
10.05	One month	30	22	5.02	4.00	5.50	4.05	4.02	2.81
17.05	One month	27	18	3.46	4.00	5.50	4.05	4.03	2.05
24.05	One month	23	17	3.15	4.00	5.50	4.05	4.04	1.83
31.05	One month	35	24	6.73	4.00	5.50	4.05	4.02	3.57
7.06	One month	32	22	3.99	4.00	5.50	4.05	4.02	2.10
14.06	One month	26	17	3.18	4.00	5.50	4.05	4.02	1.79
21.06	One month	23	18	3.17	4.00	5.50	4.05	4.03	1.64
28.06	One month	31	21	7.12	4.00	5.50	4.05	4.03	3.93

Table 2.14

REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
2013				
2.09	180,000.00	1	5.66	2,149,934.71
3.09	188,572.05	1	5.60	2,158,123.52
4.09	1,897,243.88	6	5.53	1,934,463.85
5.09	358,031.75	1	5.53	1,987,913.46
6.09	485,975.28	3	5.52	2,115,840.08
9.09	494,306.67	1	5.57	2,124,026.45
10.09	581,067.29	1	5.52	2,209,974.40
11.09	2,214,662.79	6	5.53	2,252,263.88
12.09	210,100.00	1	5.60	2,205,687.69
13.09	243,463.07	3	5.57	2,239,128.87
16.09	334,028.00	1	5.58	2,329,281.18
17.09	355,893.08	1	5.55	2,349,904.56
18.09	2,325,358.67	8	6.42	2,328,100.95
19.09	200,436.47	1	5.58	2,333,773.82
20.09	275,923.05	3	5.57	2,408,591.83
23.09	290,076.40	1	5.56	2,422,663.00
24.09	282,648.50	1	5.55	2,414,835.79
25.09	2,431,577.28	6	5.52	2,464,297.66
26.09	487,289.55	1	5.54	2,575,717.09
27.09	469,598.50	3	5.53	2,558,165.61
30.09	317,098.46	1	5.61	2,405,300.31

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
2011								
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
2012															
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
2013															
January	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.4215	30.3650	30.2537	30.2537	30.2537	30.2607
February	30.0161	29.9966	29.9966	29.9966	29.9251	30.1231	29.9598	30.0496	30.1575	30.1575	30.1575	30.1590	30.1713	30.0692	30.0773
March	30.5124	30.6381	30.6381	30.6381	30.7870	30.6963	30.6214	30.7628	30.7628	30.7628	30.7628	30.7576	30.7499	30.7209	30.7769
April	31.0834	31.1093	31.1178	31.3918	31.7203	31.6207	31.6207	31.6207	31.6144	31.2086	31.0036	30.8814	30.9308	30.9308	30.9308
May	31.0433	31.0433	31.0433	31.0433	31.0433	31.0433	31.0839	31.0789	31.0829	31.0829	31.0829	31.0829	31.0829	31.3777	31.2778
June	31.7979	31.7979	31.7979	32.0487	31.8344	31.9816	32.1385	32.2397	32.2397	32.2397	32.3246	32.3951	32.3951	32.3467	31.8029
July	32.7090	32.8517	32.9475	33.2204	33.1605	33.2247	33.2247	33.2247	33.3210	33.0842	32.9112	32.5667	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

(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
2012															
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
2013															
January	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	39.8096	39.6385	40.1104	40.1104	40.1104	40.5009
February	40.7138	40.8674	40.8674	40.8674	40.7789	40.6029	40.6435	40.6691	40.4171	40.4171	40.4171	40.3618	40.3873	40.4280	40.3698
March	40.1024	40.0563	40.0563	40.0563	40.0293	40.0126	40.0007	39.9732	39.9732	39.9732	39.9732	40.0187	40.0364	40.0631	39.8715
April	39.8023	39.8168	40.0113	40.1752	40.7035	40.8413	40.8413	40.8413	41.0481	40.6523	40.5930	40.3651	40.5132	40.5132	40.5132
May	40.6264	40.6264	40.6264	40.6264	40.6264	40.6264	40.7386	40.6450	40.7404	40.7404	40.7404	40.7404	40.7404	40.7345	40.6768
June	41.4486	41.4486	41.4486	41.7274	41.6076	41.8447	42.1464	42.7176	42.7176	42.7176	42.6426	42.9753	42.9753	43.2443	42.4442
July	42.7180	42.8025	43.0525	43.0736	43.0954	42.8399	42.8399	42.8399	42.7342	42.6389	42.1033	42.6234	42.6643	42.6643	42.6643
August	43.7786	43.7270	43.7387	43.7387	43.7387	43.6628	43.6574	43.8764	43.9717	43.9806	43.9806	43.9806	43.8305	43.9665	43.9845
September	44.0129	44.0129	43.9561	43.9540	44.0742	43.9814	43.8919	43.8919	43.8919	43.9014	43.8607	43.6824	43.4748	43.4664	43.4664

(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
2012																
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
2013																
January	40.4003	40.3096	40.3472	40.4314	40.4314	40.4314	40.3617	40.3194	40.2200	40.2036	40.2364	40.2364	40.2364	40.4552	40.5414	40.5134
February	40.2713	40.2713	40.2713	40.1969	40.2265	40.3394	40.0748	40.1111	40.1111	40.1111	40.0810	39.9216	40.0420	—	—	—
March	40.0123	40.0123	40.0123	39.8491	39.9075	39.8752	39.9746	39.9060	39.9060	39.9060	40.0845	39.7526	39.6559	39.6627	39.8023	39.8023
April	40.9283	41.1193	41.1544	41.3787	41.1157	41.1157	41.1157	41.2352	41.3142	41.0629	40.8498	40.6635	40.6635	40.6635	40.8358	—
May	40.5517	40.4175	40.3747	40.3747	40.3747	40.2633	40.1903	40.3372	40.4026	40.5140	40.5140	40.5140	40.4867	40.5189	40.5666	40.9650
June	42.4442	42.4442	42.2249	42.5216	43.0409	43.3526	43.3489	43.3489	43.3489	43.1018	42.9698	42.9841	42.8349	42.7180	42.7180	—
July	42.6076	42.5906	42.6232	42.4437	42.5920	42.5920	42.5920	42.5088	42.6209	42.7229	42.9919	43.3421	43.3421	43.3421	43.6060	43.6090
August	43.8509	43.9382	43.9382	43.9382	43.8628	44.0294	44.2144	44.2765	44.1022	44.1022	44.1022	44.0891	44.2714	44.3879	44.0840	44.0129
September	43.4664	43.1597	43.1457	43.0761	42.7465	42.9501	42.9501	42.9501	43.2038	42.9653	43.0251	43.4987	43.6497	43.6497	43.6497	—

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			

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			

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2013				
3.09	1,487.36	25.27	1,632.49	776.15
4.09	1,492.60	25.72	1,633.95	771.38
5.09	1,510.36	26.05	1,645.12	770.38
6.09	1,494.07	25.45	1,604.91	743.95
7.09	1,470.76	25.28	1,591.96	738.47
10.09	1,484.96	24.70	1,601.74	745.69
11.09	1,459.37	25.13	1,569.91	732.34
12.09	1,446.87	24.71	1,570.60	743.97
13.09	1,407.88	24.07	1,534.73	720.62
14.09	1,377.11	23.86	1,507.37	726.32
17.09	1,364.93	22.55	1,508.46	731.91
18.09	1,368.93	22.74	1,499.61	733.70
19.09	1,347.45	22.78	1,477.30	725.69
20.09	1,384.79	21.81	1,498.03	729.21
21.09	1,382.66	23.47	1,482.39	738.64
24.09	1,356.05	23.33	1,469.16	737.66
25.09	1,346.69	22.18	1,455.63	729.35
26.09	1,355.51	22.01	1,468.20	738.21
27.09	1,378.34	22.43	1,481.27	749.94
28.09	1,374.25	22.85	1,467.32	748.74

3. FINANCIAL MARKETS

3.1. Interbank Credit Market

Table 3.1.1

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

(% p.a. for ruble credits)

	Moscow Interbank Bid Rates (MIBID)										Moscow Interbank Offered Rates (MIBOR)													
	term of credit										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						
2012																								
January	4.36	4.63	5.31	6.08	6.53	6.92	5.12	5.46	6.28	7.20	7.59	8.51	4.36	4.63	5.31	6.08	6.53	6.92	5.12	5.46	6.28	7.20	7.59	8.51
February	4.09	4.41	5.13	6.04	6.65	7.14	4.76	5.19	6.09	7.11	7.56	8.46	4.09	4.41	5.13	6.04	6.65	7.14	4.76	5.19	6.09	7.11	7.56	8.46
March	4.53	4.72	5.24	6.05	6.62	7.12	5.25	5.51	6.15	7.04	7.45	8.29	4.53	4.72	5.24	6.05	6.62	7.12	5.25	5.51	6.15	7.04	7.45	8.29
April	4.77	4.96	5.38	6.08	6.68	7.13	5.52	5.75	6.26	7.08	7.50	8.23	4.77	4.96	5.38	6.08	6.68	7.13	5.52	5.75	6.26	7.08	7.50	8.23
May	5.18	5.33	5.70	6.25	6.82	7.25	5.93	6.12	6.57	7.19	7.63	8.29	5.18	5.33	5.70	6.25	6.82	7.25	5.93	6.12	6.57	7.19	7.63	8.29
June	5.21	5.43	5.96	6.48	6.93	7.40	5.99	6.24	6.75	7.38	7.73	8.42	5.21	5.43	5.96	6.48	6.93	7.40	5.99	6.24	6.75	7.38	7.73	8.42
July	5.18	5.43	5.97	6.58	6.94	7.44	5.90	6.23	6.79	7.44	7.78	8.55	5.18	5.43	5.97	6.58	6.94	7.44	5.90	6.23	6.79	7.44	7.78	8.55
August	5.09	5.37	5.92	6.55	6.93	7.43	5.79	6.17	6.79	7.44	7.78	8.58	5.09	5.37	5.92	6.55	6.93	7.43	5.79	6.17	6.79	7.44	7.78	8.58
September	5.01	5.26	5.86	6.55	6.97	7.43	5.71	6.03	6.71	7.44	7.84	8.56	5.01	5.26	5.86	6.55	6.97	7.43	5.71	6.03	6.71	7.44	7.84	8.56
October	5.50	5.65	6.01	6.63	7.02	7.44	6.21	6.41	6.89	7.51	7.87	8.51	5.50	5.65	6.01	6.63	7.02	7.44	6.21	6.41	6.89	7.51	7.87	8.51
November	5.61	5.76	6.19	6.78	7.16	7.51	6.32	6.51	6.99	7.62	8.01	8.52	5.61	5.76	6.19	6.78	7.16	7.51	6.32	6.51	6.99	7.62	8.01	8.52
December	5.70	5.82	6.24	6.79	7.16	7.51	6.41	6.58	7.04	7.58	8.02	8.47	5.70	5.82	6.24	6.79	7.16	7.51	6.41	6.58	7.04	7.58	8.02	8.47
2013																								
January	5.02	5.29	5.78	6.58	6.99	7.45	5.74	6.04	6.68	7.33	7.90	8.22	5.02	5.29	5.78	6.58	6.99	7.45	5.74	6.04	6.68	7.33	7.90	8.22
February	5.17	5.40	5.77	6.53	7.00	7.48	5.85	6.11	6.60	7.30	7.91	8.22	5.17	5.40	5.77	6.53	7.00	7.48	5.85	6.11	6.60	7.30	7.91	8.22
March	5.50	5.67	5.85	6.50	7.04	7.53	6.16	6.35	6.72	7.41	7.91	8.45	5.50	5.67	5.85	6.50	7.04	7.53	6.16	6.35	6.72	7.41	7.91	8.45
April	5.59	5.72	5.97	6.54	7.01	7.39	6.24	6.41	6.76	7.45	7.90	8.42	5.59	5.72	5.97	6.54	7.01	7.39	6.24	6.41	6.76	7.45	7.90	8.42
May	5.79	5.85	6.06	6.50	6.95	7.28	6.42	6.54	6.84	7.37	7.86	8.34	5.79	5.85	6.06	6.50	6.95	7.28	6.42	6.54	6.84	7.37	7.86	8.34
June	5.77	5.84	6.05	6.52	6.91	7.22	6.36	6.52	6.84	7.39	7.80	8.27	5.77	5.84	6.05	6.52	6.91	7.22	6.36	6.52	6.84	7.39	7.80	8.27
July	5.59	5.73	5.93	6.44	6.90	7.21	6.20	6.42	6.80	7.33	7.79	8.26	5.59	5.73	5.93	6.44	6.90	7.21	6.20	6.42	6.80	7.33	7.79	8.26
August	5.59	5.70	5.89	6.37	6.83	7.18	6.20	6.39	6.72	7.23	7.66	8.19	5.59	5.70	5.89	6.37	6.83	7.18	6.20	6.39	6.72	7.23	7.66	8.19
September	5.66	5.76	5.96	6.36	6.84	7.18	6.26	6.42	6.71	7.25	7.67	8.18	5.66	5.76	5.96	6.36	6.84	7.18	6.26	6.42	6.71	7.25	7.67	8.18

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						Term of credit						Term of credit						
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2013																			
2.09	6.11	5.78	6.95	—	7.93	—	5.82	5.65	—	—	—	—	6.08	—	7.21	—	—	—	
3.09	6.04	6.50	7.32	—	7.93	—	5.85	—	—	6.44	—	—	5.89	—	—	—	—	—	
4.09	6.02	6.82	6.48	13.30	7.94	7.30	5.87	—	6.35	—	—	—	5.88	—	11.75	8.00	—	7.30	
5.09	6.04	6.71	6.50	8.75	7.91	7.10	5.87	—	—	—	—	—	6.01	—	—	—	—	7.10	
6.09	6.15	6.61	6.84	7.57	7.64	—	6.05	—	—	—	—	—	6.12	—	7.24	—	—	—	
9.09	6.17	5.87	6.23	6.50	7.89	7.40	6.10	5.65	6.15	6.50	—	—	6.20	—	—	—	—	—	
10.09	6.16	6.35	6.20	12.78	7.00	—	6.07	—	6.11	7.00	—	—	6.15	—	—	—	—	—	
11.09	6.13	6.84	6.71	7.54	7.91	7.30	6.02	6.10	6.48	6.15	—	—	6.10	—	—	—	7.30	—	
12.09	6.19	6.80	6.35	6.50	7.92	8.73	6.07	—	—	6.50	—	—	6.11	—	—	—	—	—	
13.09	6.16	6.78	6.25	7.50	7.91	7.48	6.02	—	—	6.10	—	—	6.16	—	—	8.00	—	—	
16.09	6.19	6.04	8.62	7.47	7.90	—	6.09	6.00	—	—	—	—	6.23	—	6.55	—	—	—	
17.09	6.27	6.30	6.60	7.42	7.91	—	6.13	—	—	—	—	—	6.24	—	—	—	—	—	
18.09	6.23	6.70	6.35	—	7.88	7.32	6.07	6.25	—	—	—	—	6.13	—	—	—	7.13	—	
19.09	6.32	6.74	6.35	7.81	7.88	—	6.24	—	—	6.35	—	—	6.24	—	—	—	—	—	
20.09	6.37	6.34	4.85	7.31	7.90	—	6.26	6.15	—	6.58	6.50	—	6.38	—	6.50	—	—	—	
23.09	6.40	6.66	6.55	7.75	6.93	8.69	6.30	6.10	—	—	—	—	6.45	—	—	—	—	—	
24.09	6.45	6.47	6.50	7.39	7.71	7.40	6.37	—	6.40	—	—	—	6.50	6.90	—	—	—	—	
25.09	6.47	6.90	6.40	8.60	7.47	7.10	6.42	—	6.40	—	—	—	6.50	—	—	—	—	7.10	
26.09	6.44	6.45	6.70	7.38	7.48	—	6.40	6.45	—	—	—	—	6.46	—	6.70	—	—	—	
27.09	6.45	6.87	6.45	7.16	7.47	7.10	6.43	—	—	6.50	—	—	6.49	—	—	8.00	—	7.10	
30.09	6.48	6.98	6.49	7.15	7.44	—	6.49	—	—	7.21	—	—	6.69	—	—	7.08	—	—	

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	with non- residents		among residents	with non- residents		among residents	with non- residents		among residents	with non- residents	among residents	
2012														
January	345,829	111,137	52	273,638	1,232	2,196	238,502	14,400	0	380	17	4,839	0	0
February	279,864	165,271	124	317,938	685	533	351,908	22,981	0	402	9	6,069	0	0
March	275,717	140,456	38	348,214	715	2,332	318,919	19,380	0	0	91	5,181	77	0
April	254,411	117,170	0	373,868	572	3,024	280,541	12,698	0	3	3	3,868	121	0
May	244,853	75,529	1	404,355	1,291	4,020	283,464	9,938	44	0	7	4,443	22	0
June	279,893	73,479	690	468,655	630	3,309	278,339	7,062	20	0	5	4,361	0	0
July	291,478	64,720	230	507,041	1,093	1,951	188,388	8,510	10	3	9	4,478	0	0
August	290,101	69,133	330	521,499	498	937	100,225	10,586	10	0	7	4,181	0	0
September	270,495	70,998	568	525,222	1,163	1,612	87,484	13,206	0	0	5	4,533	0	0
October	260,474	58,345	1,458	552,742	314	1,695	73,624	9,986	0	0	13	4,837	0	0
November	296,596	49,061	2,910	666,019	227	1,490	93,917	17,778	11	0	5	5,465	0	0
December	382,132	51,461	1,667	754,684	1,034	2,468	90,974	32,374	12	0	31	6,343	0	0
2013														
January	374,626	58,720	2,316	693,392	220	1,906	81,341	23,263	27	0	14	4,246	0	0
February	325,630	69,294	1,086	766,194	165	1,354	98,095	18,786	0	0	0	7,453	18	0
March	331,370	62,289	1,496	942,600	66	1,541	99,262	12,000	0	0	36	13,476	0	0
April	346,651	59,377	3,012	977,189	1,459	3,555	112,274	18,069	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	1,608	911,463	52,600	3,308	30,001	537	1,590	11,090	109,764	0	0	0	0	0	0	0	0	0	0	0	0		
1 week ¹	15,678	1,826	6,679	1,608	30,001	3,308	3,308	30,001	537	1,590	1,588	1,348	1,348	0	0	0	0	0	0	0	0	0	0	0	0	0	
2 weeks ¹	5,523	85	476	173	8,921	62	62	8,921	518	183	632	150	150	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 month ²	8,755	576	191	0	8,281	169	169	8,281	0	119	2,547	117	117	0	0	0	0	0	0	0	0	0	0	0	0	0	
2 months ²	525	5	80	0	644	58	58	644	0	45	1,518	39	39	0	0	0	0	0	0	0	0	0	0	0	0	0	
3 months ³	2,009	292	110	0	819	314	314	819	0	0	3	277	277	0	0	0	0	0	0	0	0	0	0	0	0	0	
6 months ³	415	45	0	0	644	1	1	644	0	0	0	121	121	0	0	0	0	0	0	0	0	0	0	0	0	0	
over 6 months	914	13	0	0	5,021	833	833	5,021	0	1,295	1	151	151	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	4,968	579	894	71	11,396	5,771	5,771	11,396	403	303	691	308	308	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

3.2. Exchange Market

Table 3.2.1

Trades at the Unified Trading Session of Moscow Exchange

	US dollar				Euro	
	weighted average exchange rate, rubles/US dollar		trading volume, millions of US dollars		weighted average exchange rate, rubles/euro	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
2011						
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
2012						
January	31.0510	31.1380	25,259.4	89,201.8	40.2452	8,110.0
February	29.7843	29.7947	30,139.2	104,478.3	39.4266	8,879.1
March	29.3402	29.3516	34,209.0	107,904.2	38.7391	12,717.2
April	29.4940	29.5007	31,210.6	102,176.8	38.8170	9,334.4
May	31.0476	31.2003	31,554.3	109,955.1	39.6116	10,794.1
June	32.8989	32.8942	36,033.4	124,459.3	41.2311	9,586.9
July	32.5063	32.5061	34,621.3	125,883.3	39.9419	11,816.5
August	31.9597	31.9708	32,685.5	117,601.4	39.6277	11,651.0
September	31.3404	31.3719	37,587.5	120,558.6	40.4275	9,968.4
October	31.1062	31.1147	36,342.1	117,143.9	40.3552	9,930.3
November	31.3425	31.3502	30,091.4	99,398.3	40.2346	9,893.9
December	30.7163	30.7574	32,937.3	95,543.2	40.3170	11,467.9
2013						
January	30.2028	30.2129	25,834.5	73,627.4	40.2867	9,844.7
February	30.2022	30.2031	25,909.0	77,469.1	40.3152	10,697.1
March	30.8136	30.8202	29,811.2	81,246.9	39.9116	11,382.1
April	31.3377	31.3574	41,538.0	123,904.6	40.7728	13,162.4
May	31.3696	31.4034	33,709.2	78,252.6	40.6023	9,599.7
June	32.3447	32.3511	40,126.4	107,918.1	42.6779	12,474.8
July	32.7308	32.7612	40,901.0	92,382.4	42.8503	13,862.8
August	33.0267	33.0433	36,721.4	76,155.6	43.9776	13,483.1
September	32.4705	32.5407	39,822.5	94,141.7	43.4953	14,125.4

¹ Settlement time not later than the transaction day.

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

Table 3.2.2

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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2012														
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
2013														
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
2012														
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
2013														
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 ¹	banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts ²	
2012								
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	
2013								
July	13,061.75	2,158.90	2,995.03	2,498.19	3,963.25	1,102.30	344.09	
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	
2013								
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	

Table 3.2.4 (end)
(millions of US dollars)

	Total foreign cash expenses ³	Of which:									Foreign cash balances at end of reporting period
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses ²	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			
2012											
July	13,364.98	322.28	3,056.75	6,361.15	3,101.01	162.52	361.28	5,116.76			
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			
2013											
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			

¹ Excluding receipts related to interbranch turnover.

² Including receipts from and expenses of legal entities accordingly.

³ Excluding payments related to interbranch turnover.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	US Dollar								
2012									
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
2013									
January	1,698	1,650	1,031.24	1,458.00	30.0594	30.4689	0.41	72.65	66.80
February	2,281	1,386	1,101.01	1,575.90	30.0612	30.3728	0.31	76.93	60.15
March	2,012	1,341	1,190.68	1,689.70	30.6532	31.0119	0.36	75.60	56.93
April	2,111	1,518	1,254.92	1,986.72	31.2060	31.5175	0.31	69.75	63.50
May	1,445	1,349	1,221.01	1,797.31	31.1855	31.5334	0.35	70.96	60.12
June	1,896	1,424	1,273.40	1,945.32	32.1464	32.5696	0.42	70.65	60.00
July	1,544	1,545	1,315.99	2,196.18	32.6325	32.9616	0.33	69.94	58.89

Table 3.2.5 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transaction in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	Euro								
2012									
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
2013									
January	933	1,565	506.62	531.92	40.1438	40.4692	0.33	26.20	30.71
February	1,066	1,542	506.65	659.32	40.2238	40.5265	0.30	22.13	37.38
March	1,032	1,434	549.41	870.19	39.7703	40.1495	0.38	23.22	40.58
April	1,322	1,311	643.49	947.76	40.6160	41.0100	0.39	29.14	34.05
May	834	1,279	635.07	914.93	40.4020	40.8423	0.44	27.60	37.58
June	1,024	1,203	706.41	1,091.99	42.3660	43.0295	0.66	27.90	37.58
July	802	1,343	786.86	1,274.51	42.6472	43.0689	0.42	28.40	38.82

Table 3.2.6
Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches

Operation	Average size of transactions	2013												
		July	August	September	October	November	December	January	February	March	April	May	June	July
up to 250 US dollars														
Purchase	number of transactions (thousands of units)	98.30	126.04	582.76	83.79	66.50	67.01	65.07	68.34	59.31	67.85	99.78	100.62	103.01
	value of transactions (millions of US dollars)	17.01	21.83	15.04	13.31	10.03	10.34	9.67	10.07	8.21	10.27	16.66	14.66	16.93
Sale	number of transactions (thousands of units)	43.80	24.56	17.01	14.00	15.19	14.85	12.64	15.38	17.95	21.54	19.54	36.77	25.25
	value of transactions (millions of US dollars)	6.88	3.75	3.25	2.51	2.88	3.31	2.53	2.88	3.17	4.28	4.03	4.59	4.63
from 251 to 500 US dollars														
Purchase	number of transactions (thousands of units)	505.11	547.24	392.74	329.34	291.20	271.21	336.82	218.46	274.98	270.03	314.71	261.09	395.00
	value of transactions (millions of US dollars)	204.88	214.56	156.57	130.03	120.03	112.27	129.05	80.88	108.05	108.01	118.39	98.86	150.91
Sale	number of transactions (thousands of units)	44.15	50.18	53.86	28.91	33.10	23.21	28.74	61.31	73.91	66.76	85.70	57.19	40.04
	value of transactions (millions of US dollars)	17.52	20.64	22.18	13.06	14.87	9.93	12.66	27.00	31.29	28.52	36.71	23.89	16.22
from 501 to 2,000 US dollars														
Purchase	number of transactions (thousands of units)	1,353.75	1,481.25	1,465.83	1,473.97	1,272.41	1,074.59	1,046.42	1,110.03	1,187.10	1,307.79	1,302.50	1,369.79	1,477.42
	value of transactions (millions of US dollars)	1,366.58	1,399.87	1,473.36	1,510.80	1,310.08	1,144.45	1,126.42	1,222.99	1,281.74	1,592.04	1,355.96	1,453.91	1,510.00
Sale	number of transactions (thousands of units)	2,726.86	2,776.67	2,438.00	2,432.95	2,057.77	2,364.26	1,552.88	1,805.50	2,112.10	2,386.26	2,301.80	2,545.74	2,888.25
	value of transactions (millions of US dollars)	3,327.74	3,485.02	3,002.73	2,952.95	2,521.83	3,025.60	1,919.38	2,121.43	2,437.20	2,797.78	2,581.51	2,913.52	3,421.61
from 2,001 to 5,000 US dollars														
Purchase	number of transactions (thousands of units)	126.12	98.01	116.76	207.64	188.84	394.41	98.01	196.73	209.20	237.87	167.64	266.83	161.85
	value of transactions (millions of US dollars)	357.52	292.99	344.17	509.24	491.52	1,089.21	273.09	502.84	569.00	692.95	456.38	738.37	462.95
Sale	number of transactions (thousands of units)	637.03	618.90	562.18	503.33	516.34	612.34	384.45	352.93	388.05	502.19	337.76	472.32	568.13
	value of transactions (millions of US dollars)	1,796.87	1,772.21	1,592.26	1,465.43	1,471.55	1,746.87	1,113.22	991.94	1,090.06	1,421.95	963.37	1,316.64	1,623.63
over 5,000 US dollars														
Purchase	number of transactions (thousands of units)	40.13	27.12	31.33	59.88	50.43	59.17	45.03	65.19	66.86	77.85	37.87	52.87	50.09
	value of transactions (millions of US dollars)	450.01	298.11	396.92	860.03	777.92	1,208.25	878.71	1,431.54	1,192.33	1,400.36	539.95	1,103.13	778.50
Sale	number of transactions (thousands of units)	109.32	94.67	78.42	66.95	92.25	79.83	60.13	61.08	48.04	58.87	46.62	31.11	85.85
	value of transactions (millions of US dollars)	1,109.66	971.78	786.12	591.80	790.23	726.76	568.18	455.83	397.68	498.23	444.98	331.69	721.16

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
4.09.2013	SU25082RMFS7	980.00	—	6,123.92	6,073.92	6,125.95	99.01	99.02	6.50	107,555.82
11.09.2013	SU26211RMFS1	3,423.00	—	115,839.38	11,563.82	11,280.62	96.88	96.88	7.61	0.02
11.09.2013	SU25081RMFS9	1,603.00	—	24,218.83	2,857.69	2,829.55	98.40	98.42	6.73	-2,857.69
18.09.2013	SU26215RMFS2	3,619.00	—	15,419.34	10,000.00	9,792.38	97.51	97.66	7.47	140,000.00
18.09.2013	SU26212RMFS9	5,236.00	—	50,399.24	19,999.99	19,096.53	94.59	94.67	7.81	64,545.65
25.09.2013	SU25082RMFS7	959.00	—	5,424.30	5,424.30	5,502.68	99.22	99.26	6.41	102,131.53
25.09.2013	SU26210RMFS3	2,268.00	16,023.00	2,955.00	2,955.00	3,003.40	99.80	99.81	6.95	13,068.00

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.
5.03.2003	4.09.2013	SU46014RMFS5	1,017.16	58,289.89	21	17.45	7.00
16.03.2005	4.09.2013	SU46018RMFS6	2,249.89	128,933.65	34	17.45	7.00
7.03.2012	4.09.2013	SU26208RMFS7	5,610.00	150,000.00	3	37.40	7.50
14.02.2003	4.09.2013	SU46011RMFS1	2,991.90	30,000.00	11	99.73	10.00
19.01.2011	12.09.2013	SU25076RMFS9	4,823.66	136,261.47	5	35.40	7.10
23.09.2009	18.09.2013	SU26202RMFS0	1,116.80	40,000.00	16	27.92	11.20
23.03.2011	19.09.2013	SU26204RMFS6	5,487.57	146,726.53	5	37.40	7.50
14.02.2003	25.09.2013	SU46012RMFS9	542.00	40,000.00	11	13.55	1.36

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
2011				
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
2012				
1.01	0.00	65.06	34.08	0.86
1.02	0.00	64.97	34.16	0.86
1.03	0.00	66.52	32.65	0.84
1.04	0.00	66.97	32.21	0.83
1.05	0.00	67.37	31.82	0.82
1.06	0.00	67.37	31.82	0.82
1.07	0.00	68.00	31.20	0.80
1.08	0.00	68.51	30.70	0.79
1.09	0.00	68.00	31.19	0.81
1.10	0.00	68.24	30.95	0.81
1.11	0.00	69.03	30.18	0.79
1.12	0.00	69.50	29.73	0.77
2013				
1.01	0.00	70.33	28.92	0.75
1.02	0.00	69.58	29.65	0.77
1.03	0.00	69.35	29.87	0.78
1.04	0.00	69.35	29.87	0.78
1.05	0.00	70.53	28.72	0.75
1.06	0.00	70.89	28.37	0.74
1.07	0.00	70.89	28.37	0.74
1.08	0.00	71.17	28.09	0.73
1.09	0.00	71.50	27.77	0.73
1.10	0.00	72.00	27.29	0.71

Table 3.3.4

Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %						
	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income
1	2	3	4	5	6	7	8	9	6	7	8	9
2013												
2.09	7.25	—	7.32	6.10	7.58	—	7.24	—	7.58	—	7.24	—
3.09	7.30	—	7.29	6.10	7.52	—	8.03	—	7.52	—	8.03	—
4.09	7.31	—	7.44	6.10	7.54	—	7.64	—	7.54	—	7.64	—
5.09	7.32	—	7.44	6.10	7.41	—	—	—	7.41	—	—	—
6.09	7.33	—	7.41	6.10	7.61	—	7.33	—	7.61	—	7.33	—
9.09	7.30	—	7.42	6.10	7.62	—	7.41	—	7.62	—	7.41	—
10.09	7.27	—	7.41	6.10	7.60	—	7.35	—	7.60	—	7.35	—
11.09	7.17	—	7.31	6.10	7.46	—	7.69	—	7.46	—	7.69	—
12.09	7.08	—	7.30	6.10	7.42	—	8.03	—	7.42	—	8.03	—
13.09	7.06	—	7.30	6.10	7.30	—	7.35	—	7.30	—	7.35	—
16.09	7.00	—	7.35	6.10	7.46	—	8.25	—	7.46	—	8.25	—
17.09	7.06	—	7.26	6.10	7.24	—	7.61	—	7.24	—	7.61	—
18.09	7.10	—	7.31	6.10	7.45	—	7.74	—	7.45	—	7.74	—
19.09	6.93	—	7.30	6.10	7.31	—	7.11	—	7.31	—	7.11	—
20.09	6.98	—	7.36	6.10	7.32	—	8.17	—	7.32	—	8.17	—
23.09	7.03	—	7.30	6.10	7.17	—	7.93	—	7.17	—	7.93	—
24.09	7.00	—	7.30	6.10	6.88	—	7.86	—	6.88	—	7.86	—
25.09	7.08	—	7.24	6.10	7.37	—	6.26	—	7.37	—	6.26	—
26.09	7.07	—	7.26	6.10	6.88	—	7.66	—	6.88	—	7.66	—
27.09	7.11	—	7.32	6.10	7.14	—	7.42	—	7.14	—	7.42	—
30.09	7.13	—	7.43	6.10	7.00	—	7.40	—	7.00	—	7.40	—

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
1												
2013												
2.09	0.06	—	—	—	2,373,587.20	—	—	—	—	—	921,884.21	24,099.48
3.09	0.09	—	—	—	2,373,587.20	—	—	—	—	—	921,884.21	24,099.48
4.09	0.08	—	—	—	2,379,661.12	—	—	—	—	—	921,884.21	24,099.48
5.09	0.08	—	—	—	2,379,661.12	—	—	—	—	—	921,884.21	24,099.48
6.09	0.12	—	—	—	2,379,661.12	—	—	—	—	—	921,884.21	24,099.48
9.09	0.09	—	—	—	2,379,661.12	—	—	—	—	—	921,884.21	24,099.48
10.09	0.10	—	—	—	2,379,661.12	—	—	—	—	—	921,884.21	24,099.48
11.09	0.16	—	—	—	2,394,082.65	—	—	—	—	—	921,884.21	24,099.48
12.09	0.12	—	—	—	2,394,082.65	—	—	—	—	—	921,884.21	24,099.48
13.09	0.12	—	—	—	2,394,082.65	—	—	—	—	—	921,884.21	24,099.48
16.09	0.12	—	—	—	2,394,082.65	—	—	—	—	—	921,884.21	24,099.48
17.09	0.07	—	—	—	2,394,082.65	—	—	—	—	—	921,884.21	24,099.48
18.09	0.13	—	—	—	2,424,082.65	—	—	—	—	—	921,884.21	24,099.48
19.09	0.42	—	0.02	—	2,424,082.65	—	0.02	—	—	—	921,884.21	24,099.48
20.09	0.08	—	—	—	2,424,082.65	—	—	—	—	—	921,884.21	24,099.48
23.09	0.09	—	—	—	2,424,082.65	—	—	—	—	—	921,884.21	24,099.48
24.09	0.19	—	—	—	2,424,082.65	—	—	—	—	—	921,884.21	24,099.48
25.09	0.12	—	0.02	—	2,432,461.95	—	0.02	—	—	—	921,884.21	24,099.48
26.09	0.15	—	—	—	2,432,461.95	—	—	—	—	—	921,884.21	24,099.48
27.09	0.11	—	—	—	2,432,461.95	—	—	—	—	—	921,884.21	24,099.48
30.09	0.06	—	0.02	—	2,432,461.95	—	0.02	—	—	—	921,884.21	24,099.48

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years				
	18	19	20	21	22	23	24	25	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	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund			
1										
2013										
2.09	2,443,102.91	—	921,732.47	25,209.26	3.90	—	6.13	2.80		
3.09	2,439,445.41	—	923,235.00	25,213.36	3.90	—	6.14	2.79		
4.09	2,438,869.70	—	908,470.72	25,217.22	3.90	—	6.15	2.79		
5.09	2,438,339.56	—	908,640.68	25,221.31	3.89	—	6.15	2.79		
6.09	2,438,472.33	—	910,700.83	25,225.17	3.89	—	6.15	2.78		
9.09	2,442,514.89	—	910,685.52	25,237.22	3.89	—	6.14	2.78		
10.09	2,445,275.03	—	911,276.00	25,241.08	3.89	—	6.13	2.77		
11.09	2,469,342.67	—	917,153.18	25,244.93	3.91	—	6.17	2.77		
12.09	2,472,770.98	—	917,904.01	25,249.03	3.93	—	6.16	2.77		
13.09	2,475,174.57	—	918,074.29	25,252.88	3.93	—	6.16	2.76		
16.09	2,481,243.93	—	916,301.43	25,264.93	3.93	—	6.13	2.76		
17.09	2,476,416.63	—	920,620.39	25,268.79	3.92	—	6.18	2.75		
18.09	2,503,430.10	—	917,771.12	25,272.65	3.97	—	6.16	2.75		
19.09	2,513,275.19	—	918,699.94	25,276.74	3.99	—	6.15	2.75		
20.09	2,509,501.42	—	915,804.59	25,280.60	3.99	—	6.11	2.75		
23.09	2,506,139.54	—	919,538.39	25,292.65	3.97	—	6.14	2.74		
24.09	2,509,417.67	—	919,811.30	25,296.50	3.97	—	6.14	2.73		
25.09	2,511,164.02	—	922,571.70	25,300.60	3.96	—	6.14	2.73		
26.09	2,512,490.24	—	920,886.66	25,304.46	3.96	—	6.13	2.73		
27.09	2,509,086.32	—	919,055.84	25,308.31	3.95	—	6.13	2.73		
30.09	2,508,419.50	—	914,798.94	25,320.36	3.94	—	6.10	2.72		

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
2013			
2.09	5.21	6.00	7.28
3.09	5.21	6.03	7.29
4.09	5.32	6.04	7.37
5.09	5.38	6.03	7.38
6.09	5.38	6.02	7.36
9.09	5.38	6.02	7.35
10.09	5.38	6.02	7.33
11.09	5.38	5.99	7.23
12.09	5.38	5.95	7.18
13.09	5.31	5.96	7.17
16.09	5.65	5.96	7.16
17.09	5.61	5.95	7.15
18.09	5.61	5.97	7.19
19.09	6.23	5.98	7.10
20.09	5.80	5.97	7.15
23.09	5.68	5.96	7.15
24.09	6.30	5.96	7.13
25.09	5.93	5.97	7.15
26.09	5.93	5.96	7.15
27.09	5.46	5.96	7.20
30.09	5.47	5.97	7.26

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2013			
2.09	1,367.53	1,291.98	14.55
3.09	1,373.82	1,293.11	25.01
4.09	1,375.66	1,298.53	20.21
5.09	1,422.40	1,339.80	41.06
6.09	1,423.40	1,345.60	56.80
9.09	1,451.54	1,380.37	50.68
10.09	1,453.57	1,390.55	55.69
11.09	1,454.12	1,394.03	36.99
12.09	1,450.23	1,401.46	39.23
13.09	1,440.74	1,396.57	30.58
16.09	1,470.48	1,436.14	53.55
17.09	1,473.03	1,439.79	33.26
18.09	1,464.95	1,429.62	48.84
19.09	1,487.19	1,478.75	63.69
20.09	1,476.73	1,462.92	44.41
23.09	1,467.62	1,451.43	35.33
24.09	1,464.72	1,446.41	37.94
25.09	1,479.59	1,452.98	35.92
26.09	1,485.14	1,451.64	37.35
27.09	1,471.89	1,432.87	38.28
30.09	1,462.82	1,422.49	35.84

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2012						2013						
	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09
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	1,098	1,094	1,094	1,094	1,093	1,095	1,093	1,093	1,091	1,085	1,083	1,079
of which:													
— banks	1,032	1,032	1,028	1,027	1,027	1,027	1,027	1,024	1,024	1,021	1,014	1,011	1,008
— nonbanking credit institutions	66	66	66	67	67	66	68	69	69	70	71	72	71
1.1. Registered 100 percent foreign-owned credit institutions	75	74	74	73	73	73	76	78	78	78	77	76	77
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	—
of which:													
— banks	—	—	—	—	—	—	1	1	1	1	—	—	—
— nonbanking credit institutions	—	1	—	1	1	—	2	2	—	1	1	1	—
2. Credit institutions licensed to conduct banking operations — total	962	961	958	956	955	956	954	955	958	956	951	947	942
of which:													
— banks	900	900	898	897	896	896	895	895	896	894	889	885	879
— nonbanking credit institutions	62	61	60	59	59	60	59	60	62	62	62	62	63
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	783	784	784	784	783	783	783	783	784	784	778	776	770
— to conduct operations in foreign currency	648	649	648	648	648	650	651	652	655	653	650	646	641
— credit institutions with general license	270	270	270	270	270	270	270	270	271	271	269	269	270
— to conduct operations with precious metals:													
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—
— licenses ¹	208	209	210	211	212	213	213	214	215	215	213	213	213

Table 4.1.1 (end)

	2012												2013						
	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09						
	6,939	7,131	7,294	7,447	7,553	7,640	7,779	7,858	7,947	8,036	8,104	8,062	8,097						
11. Operational offices of credit institutions — total	648	649	666	670	674	671	684	685	686	688	674	672	671						
of which Sberbank of Russia	114	114	113	118	122	123	123	123	132	133	134	133	136						
12. Mobile banking offices — total	108	109	108	113	117	118	118	118	125	126	127	127	130						
of which Sberbank of Russia	136	136	136	137	138	137	138	135	134	133	133	135	137						
13. Credit institutions with revoked licences	134	134	130	131	135	135	135	134	134	133	129	129	124						
14. Credit institutions subjected to liquidation	128	126	126	128	128	124	125	125	124	119	118	117	115						
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	2,049	2,050	2,054	2,055	2,055	2,056	2,058	2,061	2,062	2,065	2,072	2,075	2,079						
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	1,589	1,593	1,594	1,594	1,595	1,596	1,599	1,600	1,601	1,605	1,607	1,610						
— credit institutions liquidated owing to reorganization	459	460	460	460	460	460	461	461	461	463	466	467	468						
of which:																			
— credit institutions liquidated owing to merger	2	2	2	2	2	2	2	2	2	2	2	2	2						
— credit institutions liquidated owing to takeover	457	458	458	458	458	458	459	459	459	461	464	465	466						
of which:																			
— reorganization into branches of other banks	377	377	377	377	377	377	378	378	378	378	380	380	381						
— taken over by other banks (except for reorganized into branches)	80	81	81	81	81	81	81	81	81	83	84	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 Issued since December, 1996 in accordance with the Bank of Russia Letter No. 367 of December 3, 1996.

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

³ Excluding interim trustees of credit institutions with accomplished receivership.

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

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

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

Table 4.1.3

Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
2011										
31.12	15	1.5	18	1.8	41	4.2	62	6.3	199	20.3
2012										
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
2013										
31.01	15	1.6	15	1.6	41	4.3	45	4.7	167	17.5
28.02	15	1.6	15	1.6	42	4.4	44	4.6	161	16.8
31.03	14	1.5	15	1.6	42	4.4	44	4.6	156	16.4
30.04	14	1.5	15	1.6	43	4.5	44	4.6	156	16.3
31.05	14	1.5	15	1.6	45	4.7	42	4.4	154	16.1
30.06	14	1.5	15	1.6	45	4.7	42	4.4	151	15.8
31.07	14	1.5	15	1.6	46	4.8	40	4.2	150	15.8
31.08	14	1.5	15	1.6	45	4.8	40	4.2	148	15.6
30.09	14	1.5	15	1.6	45	4.8	40	4.2	147	15.6

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, %	
2011											
31.12	263	26.9	101	10.3	114	11.7	143	14.6	22	2.2	978
2012											
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
2013											
31.01	274	28.7	96	10.1	124	13.0	155	16.2	23	2.4	955
28.02	280	29.3	95	9.9	125	13.1	156	16.3	23	2.4	956
31.03	280	29.4	98	10.3	124	13.0	158	16.6	23	2.4	954
30.04	279	29.2	97	10.2	126	13.2	158	16.5	23	2.4	955
31.05	282	29.4	99	10.3	123	12.8	161	16.8	23	2.4	958
30.06	281	29.4	100	10.5	122	12.8	163	17.1	23	2.4	956
31.07	275	28.9	105	11.0	120	12.6	163	17.1	23	2.4	951
31.08	271	28.6	108	11.4	119	12.6	164	17.3	23	2.4	947
30.09	266	28.2	110	11.7	118	12.5	164	17.4	23	2.4	942

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity ¹										
	up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		
	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, %	
2009											
31.12	33	14.6	60	26.5	25	11.1	26 (13)	11.5	82 (5)	36.3	226
2010											
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
2011											
31.03	33	15.0	55	25.0	23	10.5	31 (11)	14.1	78 (6)	35.5	220
30.06	34	15.5	51	23.3	25	11.4	31 (12)	14.2	78 (6)	35.6	219
30.09	39	17.3	49	21.8	27	12.0	32 (12)	14.3	78 (8)	34.7	225
31.12	40	17.4	49	21.3	28	12.2	36 (14)	15.7	77 (8)	33.5	230
2012											
31.03	42	17.9	49	20.9	28	12.0	36 (14)	15.4	79 (9)	33.8	234
30.06	46	19.5	48	20.3	25	10.6	41 (14)	17.4	76 (9)	32.2	236
30.09	48	20.1	47	19.7	27	11.3	42 (17)	17.6	75 (10)	31.4	239
31.12	49	20.1	49	20.1	29	11.9	44 (19)	18.0	73 (9)	29.9	244
2013											
31.03	49	19.9	48	19.5	30	12.2	45 (19)	18.3	74 (9)	30.1	246
30.06	47	19.0	47 ²	19.0	33 ²	13.3	44 (18)	17.7	77 (10)	31.0	248

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

² 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 31.08.2013										Total
	1—5	6—20	21—50	51—200	201—500	501—947					
Number of branches throughout the RF territory, units	274	211	390	625	386	242					2,128
Loans, deposits and other funds extended — total	20,737,493	7,465,562	4,206,429	4,482,124	1,492,319	330,550					38,714,477
of which: overdue debt	571,072	483,480	129,534	151,083	37,989	9,378					1,382,535
of which extended to											
— organizations	12,740,265	4,412,808	2,069,875	2,447,912	980,946	212,027					22,863,834
of which: overdue debt	447,079	344,995	67,880	75,904	24,117	5,922					965,898
— individuals	4,417,558	1,850,207	1,243,092	1,379,580	304,362	75,703					9,270,502
of which: overdue debt	118,303	138,408	61,024	74,727	13,318	3,345					409,124
— credit institutions	2,874,206	941,023	800,800	504,652	172,856	39,749					5,333,286
of which: overdue debt	5,646	76	629	452	555	111					7,469
Investments in government securities and the Bank of Russia bonds	451,702	141,826	149,234	210,655	33,346	4,403					991,165
Investments in bills	64,592	79,028	43,021	83,426	69,407	19,459					358,932
Investments in equities and shares of resident organizations other than credit institutions	382,598	84,167	31,819	48,670	15,603	2,416					565,272
Total funds in organizations accounts	2,587,344	1,066,716	771,057	869,027	445,060	143,590					5,882,794
Total budget and extrabudgetary funds in accounts	17,077	13,135	1,143	24,331	135	4					55,826
Deposits of individuals accepted by credit institutions	8,792,045	2,340,030	1,610,435	2,226,267	821,587	155,290					15,945,653
Credit institutions bonds, bills and acceptances	975,242	504,033	412,078	305,512	80,570	9,873					2,287,307
Equity capital	3,285,493	1,239,279	739,954	932,601	380,123	135,948					6,713,398
Total assets	27,543,068	10,265,965	6,188,564	6,929,236	2,385,760	563,453					53,876,047

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
2011						
31.12	848,217	853,842	94.9	5,626	5.1	173,171
2012						
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
2013						
31.01	80,276	95,626	81.3	15,350	18.7	15,574
28.02	151,402	171,514	81.8	20,113	18.2	33,841
31.03	239,442	247,730	87.3	8,287	12.7	52,588
30.04	323,594	330,725	83.6	7,131	16.4	63,445
31.05	391,208	400,396	82.0	9,188	18.0	81,146
30.06	491,388	501,118	86.2	9,730	13.8	97,023
31.07	571,462	581,436	84.0	9,974	16.0	110,964
31.08	653,601	664,564	84.0	10,963	16.0	126,850

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
2012												
31.07	5,572.9	7	235.9	52 ¹	2.2 ¹	62.3	278	149.9	289	5,122.6	337	
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 ¹	-0.5 ¹	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	
2013												
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	
Memo: own funds (capital) adequacy ratio as of 31.08.2013, %	13.2	11.9	29.4	24.8	16.7	13.2						

¹ 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.

4.2. Borrowings

Deposits of Individuals Accepted by Credit Institutions

Table 4.2.1

(millions of rubles)

	Deposits of individuals																
	in rubles							in foreign currency									
	total							total									
	by maturity:							by maturity:									
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years			
2011																	
31.12	11,871,363	9,702,267	2,048,765	10,488	122,580	377,427	1,481,102	4,743,348	918,557	2,169,096	219,252	2,804	21,846	51,032	322,693	1,270,395	281,074
2012																	
31.01	11,638,442	9,533,472	1,793,119	9,589	119,900	414,539	1,605,963	4,684,180	906,182	2,104,970	214,188	2,214	19,326	51,745	314,878	1,233,451	269,168
29.02	11,793,393	9,702,985	1,849,861	33,263	117,859	427,911	1,655,106	4,709,476	909,509	2,090,408	216,813	2,942	20,335	52,584	316,539	1,215,504	265,691
31.03	11,984,283	9,815,912	1,839,309	21,502	136,864	445,259	1,714,781	4,749,491	908,705	2,168,371	227,030	2,068	24,525	55,358	328,863	1,253,374	277,154
30.04	12,259,615	10,082,941	1,949,088	34,292	131,978	472,261	1,774,591	4,805,498	915,233	2,176,674	222,425	2,596	21,938	55,300	331,964	1,259,369	283,082
31.05	12,509,440	10,163,814	1,918,632	21,574	146,974	483,457	1,758,410	4,910,910	923,858	2,345,626	241,343	2,267	21,638	59,542	358,448	1,360,426	301,962
30.06	12,833,440	10,438,674	2,075,818	40,510	138,847	493,130	1,749,013	5,003,551	937,803	2,394,766	249,618	3,289	20,755	60,557	359,332	1,393,004	308,211
31.07	12,830,586	10,452,239	2,028,104	24,047	159,422	485,288	1,766,675	5,057,047	931,657	2,378,346	246,588	2,491	22,166	60,372	353,360	1,386,977	306,392
31.08	13,032,058	10,565,161	2,032,373	17,501	170,066	474,691	1,793,629	5,142,505	934,397	2,466,897	249,300	2,302	23,596	62,065	363,916	1,454,088	311,630
30.09	13,057,606	10,629,701	2,010,690	38,752	151,190	459,158	1,849,771	5,187,591	932,549	2,427,905	243,798	3,313	20,986	60,869	360,822	1,429,471	308,647
31.10	13,196,495	10,703,710	1,936,649	23,936	170,186	451,027	1,921,173	5,281,038	919,700	2,492,785	242,449	2,489	22,335	61,480	369,259	1,474,689	320,083
30.11	13,434,237	10,956,237	2,019,361	45,803	153,418	448,631	1,967,507	5,409,142	912,375	2,478,000	244,431	3,050	20,849	59,284	366,737	1,466,573	317,075
31.12	14,251,046	11,763,537	2,447,994	26,945	212,167	447,605	2,024,710	5,683,595	920,522	2,487,509	246,421	2,451	24,311	58,383	371,069	1,467,991	316,882
2013																	
31.01	14,069,260	11,576,226	2,073,979	27,776	233,527	441,442	2,071,555	5,832,392	895,556	2,493,034	246,932	2,376	23,028	56,098	370,369	1,473,745	320,487
28.02	14,396,193	11,868,460	2,156,059	70,933	228,923	431,584	2,095,808	5,995,304	889,848	2,527,733	246,531	3,398	22,726	56,461	360,128	1,508,407	330,082
31.03	14,738,946	12,117,097	2,212,620	40,274	255,616	447,537	2,117,733	6,136,961	906,357	2,621,848	248,139	2,874	22,633	56,862	356,779	1,599,360	335,202
30.04	15,210,054	12,526,058	2,395,960	65,955	231,644	462,176	2,123,353	6,312,239	934,730	2,683,995	271,063	3,459	20,999	57,246	359,418	1,630,568	341,242
31.05	15,227,268	12,525,757	2,302,736	42,718	241,264	470,784	2,100,409	6,421,451	946,395	2,701,511	268,238	2,785	21,428	56,241	354,326	1,649,768	348,725
30.06	15,632,019	12,828,305	2,474,474	67,241	216,078	473,786	2,067,418	6,564,418	964,890	2,803,714	276,386	3,334	20,369	57,671	365,537	1,668,165	412,252
31.07	15,796,827	12,906,575	2,435,981	40,785	235,788	471,560	2,049,661	6,693,452	979,348	2,890,252	285,577	2,287	21,742	57,581	378,366	1,724,821	419,879
31.08	15,945,653	12,993,546	2,409,190	31,982	238,280	472,436	2,027,733	6,832,615	981,309	2,952,107	291,172	2,049	21,771	60,398	379,149	1,766,490	431,078

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										
		total		by maturity:									total
1	2	3	4	5	6	7	8	9	10	over 3 years		
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years				
2011												
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			
2012												
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			
2013												
31.01	8,871,114	5,534,655	65,069	870,426	882,812	864,757	876,756	1,137,920	836,915			
28.02	9,144,003	5,663,637	62,904	865,825	835,758	956,705	900,037	1,179,510	862,897			
31.03	9,446,332	5,766,448	64,277	1,005,043	675,179	1,070,917	871,798	1,180,647	898,586			
30.04	10,078,652	6,192,466	64,220	826,836	1,048,251	1,111,980	970,630	1,250,946	919,602			
31.05	10,214,820	6,317,870	68,976	952,408	955,208	1,213,091	951,920	1,248,224	928,042			
30.06	10,492,988	6,455,853	91,435	861,537	1,029,547	1,251,673	957,397	1,317,197	947,067			
31.07	10,712,971	6,629,776	72,523	932,826	1,031,787	1,345,916	974,345	1,325,391	946,988			
31.08	10,990,627	6,847,690	72,474	1,082,119	1,031,960	1,414,834	970,779	1,336,305	939,220			

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)											Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds		
	In foreign currency											in rubles	in foreign currency	in rubles	in foreign currency		
	total	by maturity:															
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	in rubles	in foreign currency	in rubles	in foreign currency					
1	11	12	13	14	15	16	17	18	19	20	21	22					
2011																	
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					
2012																	
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					
2013																	
31.01	3,336,459	5,834	110,576	91,432	98,947	219,753	1,042,874	1,767,042	2,384,389	2,125,391	162,584	2,582					
28.02	3,480,367	1,907	102,408	93,199	113,034	225,058	1,089,587	1,855,174	2,432,526	2,144,341	157,015	2,657					
31.03	3,679,883	3,253	89,731	96,084	119,315	317,174	1,166,314	1,888,012	2,374,729	2,189,321	156,114	2,593					
30.04	3,886,187	4,179	142,601	88,234	141,340	389,563	1,154,098	1,966,171	2,251,993	2,334,894	147,723	2,472					
31.05	3,896,950	2,629	91,741	87,702	114,148	441,327	1,148,773	2,010,630	2,207,728	2,292,193	157,452	2,577					
30.06	4,037,134	3,682	117,624	97,763	103,008	455,407	1,188,507	2,071,145	2,334,357	2,458,158	166,448	2,635					
31.07	4,083,195	2,535	112,946	106,804	83,487	466,506	1,195,434	2,115,482	2,272,985	2,541,614	165,767	2,594					
31.08	4,142,937	3,705	133,499	94,619	96,091	464,297	1,215,334	2,135,392	2,266,897	2,532,258	170,894	2,618					

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					
2012																				
January	1.6	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	1.5	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	1.4	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	1.2	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	1.1	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	1.1	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	1.1	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	1.1	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	1.2	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	1.2	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	1.2	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	1.1	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					
2013																				
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					

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	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year		
in US dollars															
2012															
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
2013															
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

Table 4.2.6 (end)
(millions of rubles)

	Bonds										Derivatives (at fair value)	
	total	of which by maturity:										
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	20	21	22		23
1	16	17	18	19	20	21	22	23	24	25	26	
2011												
31.12	666,720	0	0	0	1,218	272,694	392,807	...				
2012												
31.01	680,765	0	0	0	1,308	283,864	395,592	100,718				
29.02	729,520	0	0	0	4,761	315,332	409,426	126,742				
31.03	778,638	0	0	0	5,134	350,846	422,658	103,311				
30.04	817,181	0	0	0	8,867	360,587	447,727	101,911				
31.05	821,610	0	0	0	8,879	367,408	445,322	214,356				
30.06	807,200	0	0	1,500	8,920	357,108	439,672	158,932				
31.07	827,695	0	0	1,500	8,920	370,239	447,035	128,651				
31.08	872,144	0	0	1,650	9,224	396,870	464,401	122,138				
30.09	924,676	0	0	2,327	9,848	434,009	478,492	118,953				
31.10	1,061,523	504	0	841	10,050	509,724	540,404	116,445				
30.11	1,022,317	0	714	847	11,921	512,846	495,988	118,375				
31.12	1,037,410	0	1,384	848	14,834	507,618	512,725	135,267				
2013												
31.01	1,077,002	0	1,384	848	14,874	545,412	504,484	137,675				
28.02	1,116,093	0	0	2	8,225	594,908	512,959	123,467				
31.03	1,116,582	40	0	2	7,499	592,957	516,085	116,290				
30.04	1,147,376	0	0	0	7,508	612,708	527,160	125,485				
31.05	1,139,331	0	0	0	3,694	600,992	534,646	133,577				
30.06	1,133,128	0	0	0	3,694	596,502	532,932	173,562				
31.07	1,157,669	0	0	0	3,697	596,699	557,273	165,055				
31.08	1,150,881	0	0	0	5,021	579,733	565,789	158,717				

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 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	
2012													
January	13.7	15.7	31.9	27.6	25.4	21.4	6.8	10.2	10.8	11.2	10.4	11.0	10.6
February	13.9	16.9	28.3	26.3	24.3	20.7	6.4	10.5	11.0	11.6	11.5	11.4	11.5
March	13.3	14.6	27.8	26.2	23.9	21.1	6.7	10.4	11.1	11.4	11.6	11.3	11.5
April	13.1	16.8	26.7	26.1	24.2	21.8	6.7	10.4	10.4	11.5	11.3	10.5	10.9
May	13.7	14.8	29.9	26.8	24.9	21.7	6.8	10.6	10.9	11.5	11.8	11.5	11.7
June	13.5	14.7	28.0	26.2	24.3	21.2	7.2	10.7	11.1	11.3	11.0	11.5	11.2
July	13.3	16.3	27.6	26.1	24.7	22.2	7.3	10.5	11.2	11.4	11.5	10.5	11.1
August	13.2	15.3	27.3	27.0	25.1	22.2	6.8	10.5	11.3	11.3	10.2	11.4	10.5
September	12.7	16.6	28.7	27.3	24.7	23.0	6.9	10.8	11.4	10.3	11.0	10.4	10.7
October	12.8	17.0	26.9	26.7	24.7	23.2	7.0	10.8	11.3	11.6	11.3	11.4	11.3
November	13.1	15.9	29.4	26.5	24.3	23.6	7.1	11.0	11.4	11.7	11.8	12.0	11.9
December	14.2	18.3	28.7	24.7	23.7	23.5	7.3	11.0	11.4	11.6	10.9	11.6	11.1
2013													
January	15.4	16.8	27.9	25.1	24.0	24.7	6.7	10.7	11.4	11.7	12.5	11.6	12.2
February	16.4	19.2	27.1	26.4	24.6	24.4	7.1	11.0	11.6	12.0	12.2	12.2	12.2
March	17.9	15.0	29.8	26.6	25.1	24.3	7.6	10.7	11.5	11.8	11.9	11.8	11.8
April	18.1	14.4	27.7	25.8	24.1	24.0	7.8	11.0	11.5	11.8	12.2	11.6	11.9
May	19.8	16.1	28.4	26.5	25.2	23.8	7.9	10.5	11.1	11.5	12.1	11.5	11.8
June	20.6	17.9	28.3	24.9	24.4	23.0	7.4	10.4	11.4	11.5	11.4	11.3	11.3
July	21.9	16.0	27.0	24.7	24.0	22.3	7.2	10.3	11.2	11.3	11.3	11.3	11.3
August	23.5	16.0	25.5	23.8	23.6	21.1	7.2	10.5	11.3	11.3	11.2	11.3	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	1 year to 3 years	over 3 years	over 1 year	1 year to 3 years	over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	1 year to 3 years	over 3 years	up to 1 year	1 year to 3 years	over 3 years	over 1 year	
2012																						
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	6.6	7.6	7.8	7.8	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	6.7	7.8	7.8	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	5.9	8.0	7.9	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	3.8	7.1	7.7	7.7	7.4	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	3.9	7.3	7.5	7.5	7.4	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	5.6	8.3	9.1	9.1	8.5	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	5.9	7.5	8.0	8.0	7.7	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	4.1	7.6	9.3	9.3	8.3	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	4.9	8.7	9.0	9.0	8.8	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	5.9	8.5	7.4	7.4	7.9	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	4.8	7.6	7.3	7.3	7.4	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	5.5	7.1	8.2	8.2	7.8	7.8
2013																						
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	5.4	7.1	7.7	7.7	7.4	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	5.3	7.3	7.2	7.2	7.3	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	3.5	6.6	7.6	7.6	7.1	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	3.0	5.0	7.5	7.5	5.7	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	1.6	6.8	7.7	7.7	7.2	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	4.2	6.1	7.4	7.4	6.7	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	3.6	5.7	6.7	6.7	6.4	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	4.7	5.7	7.4	7.4	6.8	6.8

in US dollars

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				
2011												
31.12	587,600	745,971	1,448,522	29,313	174.6	165.7	12.0	11.7				
2012												
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				12.0
31.03	136,432	187,040	1,529,396	28,993	172.8	174.9	12.0	12.1				12.1
30.04	198,427	274,774	1,578,338	29,212	174.2	177.1	12.1	12.2				12.2
31.05	258,004	357,217	1,619,098	29,116	174.6	176.1	12.1	12.2				12.2
30.06	318,388	441,116	1,662,618	29,071	174.9	176.0	12.1	12.3				12.3
31.07	381,356	530,487	1,702,749	29,077	175.0	175.8	12.2	12.2				12.2
31.08	450,784	627,803	1,758,902	28,999	175.5	178.2	12.2	12.3				12.3
30.09	513,166	717,081	1,807,153	28,782	175.4	174.4	12.2	12.4				12.4
31.10	585,035	821,767	1,867,604	28,689	175.3	175.1	12.2	12.5				12.5
30.11	656,661	928,278	1,926,842	28,497	175.8	179.7	12.3	12.6				12.6
31.12	739,393	1,054,073	1,992,388	31,213	176.6	182.5	12.3	12.5				12.5
2013												
31.01	35,778	53,054	2,000,136	31,649	179.0	179.0	12.7	12.7				12.7
28.02	89,169	135,215	2,042,709	31,576	177.8	177.1	12.8	12.9				12.9
31.03	150,773	230,821	2,083,176	31,248	177.4	176.8	12.9	12.9				12.9
30.04	223,546	345,416	2,147,887	31,415	177.0	176.2	12.8	12.7				12.7
31.05	286,170	441,425	2,201,149	31,179	175.9	172.2	12.8	12.7				12.7
30.06	356,294	550,894	2,258,669	29,994	175.4	173.1	12.8	12.6				12.6
31.07	436,888	675,109	2,326,569	30,487	175.1	174.0	12.7	12.5				12.5
31.08	517,011	800,422	2,383,983	30,362	174.4	170.3	12.7	12.4				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				
2011								
31.12	3,089	23,630	176,323	22,372		130.8	9.8	
2012								
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	
2013								
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	

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
	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 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				
2011												
31.12	520,658	697,417	1,314,331	25,946	178.9	170.6	11.9	11.6				56,337
2012												
31.01	28,243	38,606	1,325,953	26,188	172.0	172.0	11.8	11.8				73,069
29.02	73,249	102,355	1,358,002	26,254	174.5	176.1	11.9	11.9				72,788
31.03	126,750	179,153	1,398,876	25,455	176.1	178.1	12.0	12.1				72,027
30.04	184,513	264,049	1,449,982	25,560	177.5	180.5	12.0	12.1				72,579
31.05	239,631	343,701	1,492,786	25,487	177.9	179.1	12.0	12.2				74,354
30.06	294,868	424,105	1,538,264	25,409	178.1	179.3	12.1	12.2				75,288
31.07	352,539	510,524	1,580,569	25,478	178.7	181.7	12.1	12.2				78,371
31.08	416,659	604,721	1,636,799	25,406	179.0	180.5	12.1	12.3				75,712
30.09	475,235	690,820	1,686,091	25,146	178.5	175.3	12.2	12.3				76,617
31.10	543,019	791,792	1,747,734	25,006	178.6	179.2	12.2	12.4				79,973
30.11	611,061	895,130	1,807,825	24,779	178.9	181.3	12.2	12.6				77,667
31.12	690,050	1,017,316	1,874,345	27,533	179.5	183.4	12.3	12.7				63,271
2013												
31.01	33,558	51,443	1,890,638	28,160	181.7	181.7	12.7	12.7				72,396
28.02	83,713	131,370	1,933,315	28,033	180.7	180.0	12.8	12.8				76,553
31.03	141,995	224,175	1,975,253	27,862	180.5	180.3	12.8	12.9				76,371
30.04	210,852	336,114	2,042,058	27,940	180.0	178.9	12.8	12.6				75,875
31.05	269,342	429,135	2,095,818	27,710	179.0	175.5	12.7	12.7				75,444
30.06	335,082	535,079	2,153,736	26,745	178.5	176.7	12.7	12.6				72,569
31.07	409,738	654,645	2,221,196	27,325	178.2	176.8	12.7	12.5				75,227
31.08	484,116	774,447	2,276,394	27,374	177.8	175.6	12.6	12.4				73,916

Table 4.3.7 (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, %	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	total				
			total	of which overdue debt						
2011										
31.12	2,924	19,527	164,651	19,381			148.4	9.7	21,137	
2012										
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	
2013										
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	

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 31.08.2013										total
	1—5	6—20	21—50	51—200	201—500	501—947					
Number of credit institutions extended mortgage loans, units	5	15	25	125	245	243					658
Number of mortgage loans extended to individuals, units, of which loans extended:	365,551	28,015	27,261	35,590	25,866	3,147					485,430
in rubles	365,403	27,875	27,128	34,906	25,673	3,131					484,116
in foreign currency	148	140	133	684	193	16					1,314
Volume of mortgage loans extended to individuals, — total, millions of rubles	548,093	59,822	62,658	72,300	36,599	5,452					784,924
in rubles	547,184	58,869	61,042	68,597	33,573	5,182					774,447
in foreign currency	909	953	1,616	3,703	3,026	270					10,477
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	1,629,742	253,573	205,692	237,554	60,293	9,906					2,396,760
in rubles	1,603,686	213,950	196,359	199,647	53,220	9,532					2,276,394
in foreign currency	26,056	39,623	9,333	37,907	7,073	374					120,366
of which: overdue, — total	24,012	11,159	2,962	2,823	1,340	152					42,448
in rubles	15,896	6,333	2,316	1,757	920	152					27,374
in foreign currency	8,116	4,826	646	1,066	420	0					15,074
Average weighted maturity, months, of which on loans extended:											
in rubles	179.5	176.2	188.1	178.9	141.2	120.0					177.8
in foreign currency	272.8	190.4	204.1	168.2	101.6	18.3					161.7
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.6	12.7	12.3	12.9	12.6	13.1					12.6
in foreign currency	9.1	8.3	9.2	9.6	11.3	13.4					9.6
Rights of claim under mortgage loans, — total, millions of rubles	20,701	7,019	15,821	54,477	2,131	499					100,648
in rubles	12,085	3,026	11,863	44,516	2,090	336					73,916
in foreign currency	8,616	3,993	3,958	9,961	41	163					26,732

Table 4.3.9

Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

1	Investments in debt obligations											10	11
	2	of which:											
		3	4	5	6	7	8	9	10				
	total	federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations	revaluation of debt obligations			
2012													
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			
2013													
31.01	5,294,757	1,175,096	—	120,073	560,434	821,898	972,667	1,581,825	8,436	54,329			
28.02	5,343,711	999,789	—	155,984	553,073	861,753	1,042,735	1,672,108	8,417	49,850			
31.03	5,451,405	991,771	—	162,437	508,975	910,596	1,039,644	1,785,165	8,985	43,831			
30.04	5,575,696	929,592	—	129,296	518,015	1,016,820	910,718	2,000,638	9,037	61,581			
31.05	5,604,508	896,127	—	134,015	495,394	1,020,212	803,516	2,222,094	8,832	24,319			
30.06	5,718,486	1,092,628	—	131,526	456,478	961,305	850,918	2,228,633	8,829	—11,832			
31.07	5,696,069	1,192,537	—	105,246	454,670	978,603	771,372	2,179,274	8,159	6,210			
31.08	5,747,821	991,165	—	144,255	444,816	1,016,028	692,289	2,466,770	8,142	—15,644			

Table 4.3.9 (end)
(millions of rubles)

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

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														
	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
2012															
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
2013															
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

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
2011																
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
2012																
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
2013																
31.01	2,097,202	450,217	451,208	1,146,967	2,791,825	637,233	461,908	1,594,457	346,396	21,694	19,289	53,859	125,530	67,821	23,293	22,703
28.02	2,204,689	572,610	385,962	1,187,124	2,818,110	636,934	432,186	1,675,741	346,715	24,651	13,895	51,620	106,455	69,125	2,323	25,829
31.03	2,682,903	839,776	526,947	1,272,664	4,372,448	1,997,832	533,614	1,790,412	370,633	57,209	16,708	45,511	125,622	76,469	21,551	21,370
30.04	2,816,197	899,828	505,770	1,380,046	3,227,157	723,783	544,090	1,900,091	293,234	14,275	22,132	35,305	119,014	64,960	28,696	19,229
31.05	2,754,108	855,477	402,418	1,470,383	2,999,560	615,381	432,312	1,931,942	288,452	20,276	25,719	24,796	134,512	104,263	1,349	22,633
30.06	2,833,290	742,211	552,097	1,495,882	3,175,345	542,995	479,812	2,097,032	255,197	18,727	19,385	20,893	107,920	64,475	17,383	19,198
31.07	2,840,772	681,579	569,666	1,496,407	3,293,481	545,103	472,675	2,175,765	267,631	24,417	11,700	20,525	87,638	31,079	26,476	17,850
31.08	2,985,448	885,968	523,854	1,561,724	3,965,307	1,111,894	516,800	2,278,274	273,829	33,303	17,722	20,848	73,583	45,275	3,508	21,249

Table 4.4 (cont.)
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities								
	of which those with terms:				of which those with terms:				of which those with terms:				of which those with terms:								
	total	2 to 30 days	19	20	21	total	2 to 30 days	23	24	25	total	2 to 30 days	27	28	29	total	2 to 30 days	31	32	33	
2011																					
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					
2012																					
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					
2013																					
31.01	2,489,273	460,865	391,247	1,347,305	2,561,176	591,294	502,950	1,424,786	161,065	79,426	1,525	19,630	161,328	48,785	55,616	38,022					
28.02	2,452,963	423,571	354,625	1,383,669	2,730,435	708,788	447,438	1,507,197	150,609	87,891	9,674	25,499	152,293	86,508	15,959	36,211					
31.03	2,971,337	740,468	475,562	1,466,325	4,292,109	2,052,518	575,446	1,615,951	140,578	93,318	17,432	23,267	152,418	81,014	26,206	35,951					
30.04	2,796,734	516,030	435,672	1,577,812	3,435,406	1,102,636	573,224	1,711,457	88,417	32,639	29,482	20,279	156,426	47,793	60,654	36,972					
31.05	2,661,077	478,115	310,113	1,614,164	3,295,363	967,456	531,957	1,779,471	90,301	49,514	12,521	22,163	158,241	96,710	11,180	41,637					
30.06	2,639,078	387,168	346,767	1,648,349	3,549,934	879,830	664,956	1,934,450	82,271	48,905	10,886	16,668	151,768	55,153	52,151	34,390					
31.07	2,732,458	332,216	369,813	1,755,959	3,531,031	833,187	656,464	1,896,989	118,198	67,163	13,010	13,730	150,805	60,175	41,134	43,365					
31.08	2,834,380	436,708	398,441	1,781,848	4,206,851	1,479,148	622,427	2,033,845	108,065	67,732	17,040	17,739	164,429	95,460	23,679	40,683					

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives				
	total		of which those with terms:		total		of which those with terms:		total		of which those with terms:		total		of which those with terms:		
	2 to 30 days	31 to 90 days	over 91 days	36	37	38	39	40	41	42	43	44	45	46	47	48	49
2011
31.12
2012
31.01	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	
2013
31.01	6,254	496	369	616	21,345	9,870	401	11,034	23,122	9,340	456	8,903	4,306	1,200	462	2,609	
28.02	8,124	346	554	498	20,572	6,903	2,101	10,962	23,106	5,952	1,861	8,843	5,079	1,228	680	2,565	
31.03	6,131	0	226	0	18,968	6,913	2,251	8,556	21,956	6,697	2,049	6,318	2,698	481	76	2,136	
30.04	5,924	0	241	0	22,683	8,909	2,217	8,896	22,171	8,398	2,095	6,318	4,201	505	63	2,160	
31.05	6,912	264	0	0	19,053	5,803	104	8,972	17,621	5,026	26	6,356	5,320	884	64	2,182	
30.06	3,321	42	37	0	32,982	904	275	10,847	12,261	850	451	7,980	14,936	114	149	2,233	
31.07	5,777	19	83	38	75,718	22	4,395	8,446	15,016	8	4,206	5,572	46,820	39	128	2,287	
31.08	7,174	87	0	38	79,984	364	4,185	8,575	16,606	283	3,970	5,611	52,978	288	73	2,317	

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 ¹			by credit institutions ²			of which:				
				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	1,187,607.6	916,153.6	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
2012	3,700,377.9	1,350,879.4	1,258,993.0	1,150,497.3	2,441,384.9	200,382.1	10,246.6	2,332.3	158,696.1	10,965.7	446,806.5	88,598.7	1,825,635.7	98,485.4
2012														
Q1	783,388.1	307,214.4	261,952.1	261,430.3	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
Q2	931,263.5	312,783.2	314,078.6	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
Q3	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
Q4	1,031,955.2	379,615.0	362,081.4	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
2013														
Q1	917,006.7	340,158.2	287,509.5	293,070.5	629,497.2	47,087.7	377.0	367.1	42,276.0	2,780.7	105,045.3	20,407.1	481,798.9	23,532.9
Q2	997,701.9	365,323.8	326,439.8	314,867.6	671,262.1	50,456.2	3,291.8	488.8	43,950.4	2,706.3	116,483.3	21,925.4	507,536.6	25,335.7

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

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

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

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

	The Bank of Russia payment system ¹						Credit institutions payment systems ²						
	total			of which			total			of which			
	number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments		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	
2011	1,187,607.6	916,153.6		1,186,895.4	915,813.2	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		1,258,484.1	1,150,021.0	508.9	476.3	2,441,384.9	200,382.1	1,676,235.4	179,906.8	765,149.5	20,475.3
2012													
Q1	261,952.1	261,430.3		261,823.2	261,334.8	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		313,891.4	264,294.7	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		320,776.3	301,054.2	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		361,993.2	323,337.3	88.2	141.4	669,873.8	56,136.3	452,393.3	50,759.0	217,480.5	5,377.3
2013													
Q1	287,509.5	293,070.5		287,451.1	293,023.6	58.4	46.9	629,497.2	47,087.7	483,806.3	42,419.2	145,690.9	4,668.5
Q2	326,439.8	314,867.6		326,383.5	314,822.5	56.3	45.1	671,262.1	50,456.2	529,079.6	45,978.0	142,182.5	4,478.2

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

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

Table 5.3

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

(units)

	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
2010						
31.12	3,137	3,079	698	332	11,417	1,162
2011						
31.03	3,117	3,047	692	289	10,693	1,252
30.06	3,106	3,044	631	237	9,924	1,361
30.09	3,080	3,016	609	232	10,181	1,428
31.12	3,059	2,998	656	199	8,928	1,450
2012						
31.03	3,043	2,983	626	220	6,127	1,583
30.06	2,979	2,928	592	200	5,764	1,667
30.09	2,972	2,914	566	216	6,038	1,709
31.12	2,916	2,859	527	224	5,444	1,792
2013						
31.03	2,873	2,821	528	229	5,385	1,873
30.06	2,831	2,806	527	241	5,680	1,928

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

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

Table 5.4 (end)
(units)

	Branches of credit institutions ¹	Of which users:			Other customers	Of which users:	
		intraregional electronic settlements	interregional electronic settlements	BESP system		VER, MER	BESP system participants
1	10	11	12	13	14	15	16
2010							
31.12	2,117	2,110	2,110	2,003	1,494	1,494	81
2011							
31.03	2,104	2,094	2,094	1,991	1,541	1,541	81
30.06	2,096	2,087	2,087	1,990	1,598	1,598	81
30.09	2,078	2,068	2,070	1,959	1,660	1,660	81
31.12	2,069	2,058	2,061	1,941	1,649	1,649	82
2012							
31.03	2,060	2,052	2,056	1,932	1,803	1,803	83
30.06	2,007	1,996	2,000	1,891	1,867	1,867	83
30.09	2,001	1,987	1,991	1,856	1,925	1,925	84
31.12	1,953	1,943	1,947	1,802	2,016	2,016	85
2013							
31.03	1,915	1,908	1,908	1,764	2,102	2,102	85
30.06	1,869	1,865	1,865	1,771	2,169	2,169	87

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

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals						
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1		2	3	4	5	6	7	
2011	2011	199,771	—	17,090,080	13,910,679	2,360,302	819,099	
	2012	239,043	—	23,222,437	17,834,393	3,659,861	1,728,183	
	Q1	146,464	78,785	3,399,452	2,820,185	453,419	125,848	
	Q2	157,122	88,831	4,025,359	3,341,600	511,812	171,947	
2012	Q3	167,223	97,087	4,492,414	3,616,457	646,679	229,278	
	Q4	199,771	129,243	5,172,855	4,132,437	748,392	292,026	
	Q1	190,306	123,241	4,811,470	3,742,693	771,533	297,244	
	Q2	196,128	122,287	5,639,572	4,389,953	839,228	410,391	
2013³	Q3	208,898	135,465	5,912,570	4,549,527	916,681	446,362	
	Q4	239,043	178,644	6,858,825	5,152,220	1,132,419	574,186	
	Q1	199,691	102,464	6,027,117	4,475,043	1,102,992	449,082	
	Q2	204,497	106,330	6,919,700	5,155,110	1,194,409	570,181	

Table 5.5 (end)

		Legal entities						
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which: payments for goods (works, services), millions of rubles	other transactions, millions of rubles ²	
1	8	9	10	11	12	13		
2011	399	—	653,234	257,203	381,097	...		
2012	505	—	619,178	388,154	212,604	...		
2011								
Q1	318	157	129,985	43,926	83,069	...		
Q2	332	184	169,148	58,146	107,522	...		
Q3	362	193	197,841	69,545	124,256	...		
Q4	399	212	156,260	85,586	66,250	...		
2012								
Q1	457	196	89,847	70,477	15,856	...		
Q2	450	218	124,423	84,508	35,282	...		
Q3	471	221	176,982	100,210	71,665	...		
Q4	505	242	227,926	132,959	89,801	...		
2013³								
Q1	568	252	197,317	105,935	91,306	76		
Q2	555	278	215,499	120,987	94,483	29		

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

² This indicator is in recalculation process in accordance with change in methodology of the reporting data represented by the credit institutions to the Bank of Russia

³ 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	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	2,704.1	0.10	1.1	
2008	142.5	48,620.4	9.1	3,640.1	3,640.1	0.05	1.5	
2009	158.0	56,487.1	8.4	1,797.2	1,797.2	0.03	1.1	
2010	169.4	61,097.5	7.8	1,663.3	1,663.3	0.02	4.8	
2011	174.7	74,679.4	7.0	1,524.3	1,524.3	0.01	3.3	
2012	186.9	90,145.3	3.3	3,914.0	3,914.0	0.01	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)

	30.09.2013			
	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
1	2	3	4	5
RUSSIAN FEDERATION	942	2,093	356	1,737
CENTRAL FEDERAL DISTRICT	559	414	79	335
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	5	14	1	13
Tula Region	5	15	1	14
Yaroslavl Region	5	25	2	23
Moscow	497	145	21	124
NORTH-WEST FEDERAL DISTRICT	70	295	8	287
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	14	3	11
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	159	—	159
SOUTH FEDERAL DISTRICT	46	228	16	212
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
NORTH-CAUCASIAN FEDERAL DISTRICT	45	160	76	84
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	5	12	4	8
Republic of Chechnya	—	4	—	4
Stavropol Territory	6	44	5	39
PRIVOLZHSKY FEDERAL DISTRICT	106	404	72	332
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	13	—	13
Chuvash Republic — Chuvashya	4	10	—	10
Perm Territory	5	38	—	38
Kirov Region	3	8	—	8
Nizhni Novgorod Region	12	81	5	76
Orenburg Region	8	15	—	15
Penza Region	1	16	—	16
Samara Region	20	56	5	51
Saratov Region	9	39	11	28
Ulyanovsk Region	3	12	—	12
URALS FEDERAL DISTRICT	43	246	75	171
Kurgan Region	3	9	—	9
Sverdlovsk Region	16	68	4	64
Tyumen Region	15	93	33	60
Khanty-Mansiysky Autonomous Area — Yugra	8	26	4	22
Yamalo-Nenetsky Autonomous Area	—	18	—	18
Chelyabinsk Region	9	76	38	38
SIBERIA FEDERAL DISTRICT	51	235	23	212
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	19	5	14
Zabaykalskiy Territory	—	7	—	7
Krasnoyarsk Territory	5	36	3	33
Irkutsk Region	8	29	4	25
Kemerovo Region	9	17	—	17
Novosibirsk Region	8	60	—	60
Omsk Region	6	25	—	25
Tomsk Region	2	19	8	11
FAR EAST FEDERAL DISTRICT	22	111	7	104
Republic of Sakha (Yakutia)	4	26	—	26
Kamchatka Territory	3	8	3	5
Primorski Territory	6	21	2	19
Khabarovsk Territory	2	30	—	30
Amur Region	2	6	—	6
Magadan Region	—	7	—	7
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	30.09.2013				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	24,521	8,306	2,433	8,097	43,357
CENTRAL FEDERAL DISTRICT	7,474	2,715	308	1,932	12,429
Belgorod Region	163	202	20	137	522
Bryansk Region	103	93	11	103	310
Vladimir Region	203	104	15	131	453
Voronezh Region	331	219	32	162	744
Ivanovo Region	172	8	10	83	273
Kaluga Region	142	43	10	104	299
Kostroma Region	107	17	6	53	183
Kursk Region	133	80	21	109	343
Lipetsk Region	167	80	23	95	365
Moscow Region	1,544	515	21	145	2,225
Orel Region	102	47	11	66	226
Ryazan Region	133	84	16	82	315
Smolensk Region	125	76	10	88	299
Tambov Region	132	136	14	68	350
Tver Region	147	102	15	91	355
Tula Region	189	63	13	141	406
Yaroslavl Region	230	8	19	140	397
Moscow	3,351	838	41	134	4,364
NORTH-WEST FEDERAL DISTRICT	2,459	271	361	977	4,068
Republic of Karelia	118	7	16	45	186
Republic of Komi	181	28	16	70	295
Arkhangelsk Region	184	26	26	81	317
Nenets Autonomous Area	4	8	0	1	13
Vologda Region	265	14	43	94	416
Kaliningrad Region	151	23	29	89	292
Leningrad Region	46	20	16	330	412
Murmansk Region	137	8	17	89	251
Novgorod Region	121	2	19	50	192
Pskov Region	114	10	11	52	187
St. Petersburg	1,142	133	168	77	1,520
SOUTH FEDERAL DISTRICT	2,663	510	321	659	4,153
Republic of Adigei (Adigeya)	75	7	12	12	106
Republic of Kalmykia	35	1	3	10	49
Krasnodar Territory	1,174	149	140	290	1,753
Astrakhan Region	115	70	15	67	267
Volgograd Region	280	202	53	151	686
Rostov Region	984	81	98	129	1,292
NORTH-CAUCASIAN FEDERAL DISTRICT	823	118	82	115	1,138
Republic of Daghestan	141	29	8	9	187
Republic of Ingushetia	17	1	0	1	19
Kabardino-Balkar Republic	81	42	7	8	138
Karachai-Cherkess Republic	34	2	3	5	44

Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	57	18	4	12	91
Republic of Chechnya	31	0	3	14	48
Stavropol Territory	462	26	57	66	611
PRIVOLZHSKY FEDERAL DISTRICT	4,918	2,901	583	1,722	10,124
Republic of Bashkortostan	780	409	85	197	1,471
Republic of Mariy-El	67	42	14	49	172
Republic of Mordovia	145	98	7	48	298
Republic of Tatarstan (Tatarstan)	728	510	76	204	1,518
Udmurt Republic	263	22	43	109	437
Chuvash Republic — Chuvashya	141	138	31	77	387
Perm Territory	567	72	50	176	865
Kirov Region	215	119	37	74	445
Nizhni Novgorod Region	579	305	61	137	1,082
Orenburg Region	297	299	51	130	777
Penza Region	165	253	22	86	526
Samara Region	519	190	63	199	971
Saratov Region	275	339	24	158	796
Ulyanovsk Region	177	105	19	78	379
URALS FEDERAL DISTRICT	2,242	600	355	711	3,908
Kurgan Region	92	179	17	68	356
Sverdlovsk Region	917	183	81	112	1,293
Tyumen Region	736	112	93	290	1,231
Khanty-Mansiysky Autonomous Area — Yugra	355	63	39	135	592
Yamalo-Nenetsky Autonomous Area	133	16	7	53	209
Chelyabinsk Region	497	126	164	241	1,028
SIBERIA FEDERAL DISTRICT	2,947	1,019	313	1,381	5,660
Republic of Altai	37	4	4	8	53
Republic of Buryatia	173	3	13	109	298
Republic of Tyva	40	0	5	10	55
Republic of Khakassia	91	20	7	68	186
Altai Territory	278	454	28	158	918
Zabaykalskiy Territory	173	1	12	78	264
Krasnoyarsk Territory	531	111	31	239	912
Irkutsk Region	327	62	41	214	644
Kemerovo Region	317	112	44	180	653
Novosibirsk Region	473	144	73	83	773
Omsk Region	359	102	35	129	625
Tomsk Region	148	6	20	105	279
FAR EAST FEDERAL DISTRICT	995	172	110	600	1,877
Republic of Sakha (Yakutia)	146	73	11	102	332
Kamchatka Territory	70	5	4	38	117
Primorski Territory	307	25	48	156	536
Khabarovsk Territory	218	26	27	88	359
Amur Region	129	21	10	81	241
Magadan Region	37	7	3	13	60
Sakhalin Region	66	13	5	79	163
Jewish Autonomous Region	22	2	2	22	48
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
RUSSIAN FEDERATION				
30.09.2012	239 (27)	133 (13)	104 (14)	210 (26)
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)
CENTRAL FEDERAL DISTRICT				
30.09.2012	161 (18)	90 (9)	69 (9)	133 (18)
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)
Moscow and Moscow Region				
30.09.2012	154 (17)	87 (8)	65 (9)	126 (17)
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)
NORTH-WEST FEDERAL DISTRICT				
30.09.2012	21 (2)	14 (1)	7 (1)	21 (2)
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)
SOUTH FEDERAL DISTRICT				
30.09.2012	7	2	5	7
31.12.2012	7	2	5	7
31.03.2013	7	2	5	7
30.06.2013	7	2	5	7
NORTH-CAUCASIAN FEDERAL DISTRICT				
30.09.2012	—	—	—	—
31.12.2012	—	—	—	—
31.03.2013	—	—	—	—
30.06.2013	1	—	1	1
PRIVOLZHISKY FEDERAL DISTRICT				
30.09.2012	26 (4)	11 (1)	15 (3)	25 (3)
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)
URALS FEDERAL DISTRICT				
30.09.2012	9 (1)	9 (1)	—	9 (1)
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)
SIBERIA FEDERAL DISTRICT				
30.09.2012	10 (2)	2 (1)	8 (1)	10 (2)
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)
FAR EAST FEDERAL DISTRICT				
30.09.2012	5	5	—	5
31.12.2012	5	5	—	5
31.03.2013	5	5	—	5
30.06.2013	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

	30.09.2013											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	40	147	266	110	118	164	23	942	
CENTRAL FEDERAL DISTRICT	4	8	28	24	66	149	57	83	120	20	559	
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	3	1	—	—	—	—	5	
Tula Region	—	—	1	—	1	3	—	—	—	—	5	
Yaroslavl Region	—	—	1	2	1	1	—	—	—	—	5	
Moscow	4	7	24	16	49	134	48	79	116	20	497	
NORTH-WEST FEDERAL DISTRICT	3	3	5	4	14	19	5	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	

(units)

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	4	7	7	5	5	7	—	41
SOUTH FEDERAL DISTRICT	1	1	3	—	8	21	7	4	1	—	46
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
NORTH-CAUCASIAN FEDERAL DISTRICT	2	1	1	1	12	18	7	3	—	—	45
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	1	—	—	5
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	1	—	—	—	2	3	—	—	—	—	6
PRIVOLZHSKY FEDERAL DISTRICT	1	1	2	2	17	29	21	10	21	2	106
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	7	1	2	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	8	1	4	4	1	20
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			
31.05.2013	958	51,586,542.8	44
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
CENTRAL FEDERAL DISTRICT			
31.05.2013	571	46,042,645.0	25
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
Moscow and Moscow Region			
31.05.2013	516	45,677,757.1	23
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
NORTH-WEST FEDERAL DISTRICT			
31.05.2013	70	1,483,017.1	10
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
SOUTH FEDERAL DISTRICT			
31.05.2013	46	258,198.4	11
30.06.2013	46	262,273.4	11
31.07.2013	46	264,809.6	11
31.08.2013	46	274,263.0	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
31.05.2013	48	58,045.6	19
30.06.2013	48	59,318.8	19
31.07.2013	46	60,523.7	17
31.08.2013	46	59,645.7	18
PRIVOLZHISKY FEDERAL DISTRICT			
31.05.2013	105	1,480,872.8	28
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
URALS FEDERAL DISTRICT			
31.05.2013	44	1,112,332.7	9
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
SIBERIA FEDERAL DISTRICT			
31.05.2013	51	599,448.7	8
30.06.2013	50	607,607.9	8
31.07.2013	50	583,870.8	8
31.08.2013	50	588,513.6	8
FAR EAST FEDERAL DISTRICT			
31.05.2013	23	551,982.5	5
30.06.2013	23	558,818.0	5
31.07.2013	22	541,180.9	4
31.08.2013	22	546,045.4	4

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from October 10 to November 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	21	21	23	89	164	318	636
CENTRAL FEDERAL DISTRICT	8	8	12	32	81	211	352
Belgorod Region	—	—	—	1	—	3	4
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	1	—	—	1
Voronezh Region	—	—	—	—	—	—	—
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	—	—	—	2	—	—	2
Tula Region	—	—	—	1	2	—	3
Yaroslavl Region	—	1	1	1	—	1	4
Moscow and Moscow Region	8	6	8	23	73	202	320
NORTH-WEST FEDERAL DISTRICT	4	3	3	7	11	17	45
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	3	3	—	12	21
SOUTH FEDERAL DISTRICT	1	3	—	6	14	9	33
Republic of Adigei (Adigeya)	—	2	—	—	2	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	3	3	5	12
Astrakhan Region	1	—	—	—	—	1	2
Volgograd Region	—	—	—	—	4	—	4
Rostov Region	—	—	—	1	5	3	9
NORTH-CAUCASIAN FEDERAL DISTRICT	2	—	—	11	11	5	29
Republic of Daghestan	2	—	—	4	6	1	13
Republic of Ingushetia	—	—	—	0	1	—	1
Kabardino-Balkar Republic	—	—	—	3	1	—	4
Karachai-Cherkess Republic	—	—	—	1	—	3	4
Republic of Northern Ossetia — Alania	—	—	—	1	1	1	3
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	2	2	—	4

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	2	2	2	12	27	45	90
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	7	11	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	9	18
Saratov Region	—	—	1	2	3	3	9
Ulyanovsk Region	—	—	—	—	1	—	1
URALS FEDERAL DISTRICT	1	2	3	5	6	13	30
Kurgan Region	—	—	—	1	—	—	1
Sverdlovsk Region	—	—	2	3	3	4	12
Tyumen Region	1	1	1	1	2	5	11
Chelyabinsk Region	—	1	—	—	1	4	6
SIBERIA FEDERAL DISTRICT	3	2	2	13	7	13	40
Republic of Altai	—	1	—	—	—	—	1
Republic of Buryatia	—	—	—	—	—	1	1
Republic of Tyva	—	—	—	—	1	—	1
Republic of Khakassia	—	—	—	—	1	1	2
Altai Territory	—	—	1	2	—	1	4
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	—	1	1	2
Irkutsk Region	—	—	—	4	2	1	7
Kemerovo Region	—	1	1	3	—	2	7
Novosibirsk Region	2	—	—	1	—	4	7
Omsk Region	1	—	—	2	1	2	6
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	—	1	1	3	7	5	17
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

		31.08.2013						
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	653,600.7	664,564.0	84.0	10,963.3	16.0	126,849.9		
CENTRAL FEDERAL DISTRICT	608,903.7	615,579.7	84.7	6,676.0	15.3	118,027.3		
Belgorod Region	116.6	127.3	75.0	10.7	25.0	24.4		
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0		
Vladimir Region	27.4	50.0	66.7	22.6	33.3	11.7		
Voronezh Region	-3.1	7.4	66.7	10.4	33.3	1.8		
Ivanovo Region	66.5	66.5	100.0	0.0	0.0	15.6		
Kaluga Region	208.6	215.8	75.0	7.2	25.0	62.0		
Kostroma Region	5,052.9	5,061.9	80.0	9.0	20.0	635.0		
Kursk Region	214.3	214.3	100.0	0.0	0.0	36.4		
Lipetsk Region	223.1	223.1	100.0	0.0	0.0	54.6		
Moscow Region	904.8	989.4	80.0	84.6	20.0	256.0		
Orel Region	11.4	11.4	100.0	0.0	0.0	0.0		
Ryazan Region	144.8	147.0	50.0	2.1	50.0	58.7		
Smolensk Region	334.3	334.3	100.0	0.0	0.0	40.0		
Tambov Region	30.2	30.2	100.0	0.0	0.0	6.9		
Tver Region	43.8	61.2	60.0	17.4	40.0	11.7		
Tula Region	171.0	171.0	100.0	0.0	0.0	44.1		
Yaroslavl Region	85.4	85.4	100.0	0.0	0.0	19.9		
Moscow	601,271.6	607,783.5	85.0	6,511.9	15.0	116,748.7		
NORTH-WEST FEDERAL DISTRICT	15,091.4	15,325.7	88.4	234.3	11.6	1,931.7		
Republic of Karelia	29.0	29.0	100.0	0.0	0.0	5.2		
Republic of Komi	103.3	103.3	100.0	0.0	0.0	9.7		
Arkhangelsk Region	3.1	3.1	100.0	0.0	0.0	0.4		
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0		
Vologda Region	173.9	273.8	80.0	99.9	20.0	69.8		
Kaliningrad Region	451.8	451.8	100.0	0.0	0.0	31.7		

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	101.0	101.0	100.0	0.0	0.0	5.7
Murmansk Region	106.9	106.9	100.0	0.0	0.0	19.6
Novgorod Region	64.3	64.3	100.0	0.0	0.0	9.9
Pskov Region	19.5	19.5	100.0	0.0	0.0	3.6
St. Petersburg	14,038.5	14,173.0	85.4	134.5	14.6	1,776.3
SOUTH FEDERAL DISTRICT	2,192.2	2,534.1	76.1	341.9	23.9	589.0
Republic of Adigei (Adigeya)	118.1	118.1	100.0	0.0	0.0	31.1
Republic of Kalmykia	0.9	9.2	50.0	8.3	50.0	3.1
Krasnodar Territory	621.3	844.5	80.0	223.2	20.0	232.9
Astrakhan Region	113.0	113.0	100.0	0.0	0.0	17.2
Volgograd Region	161.0	164.3	75.0	3.2	25.0	35.2
Rostov Region	1,177.8	1,285.0	62.5	107.1	37.5	269.5
NORTH-CAUCASIAN FEDERAL DISTRICT	405.9	635.8	71.7	229.9	28.3	115.4
Republic of Dagestan	278.1	342.7	82.6	64.6	17.4	63.7
Republic of Ingushetia	26.7	26.7	100.0	0.0	0.0	2.5
Kabardino-Balkar Republic	3.8	57.1	80.0	53.3	20.0	7.0
Karachai-Cherkess Republic	-15.8	20.0	20.0	35.8	80.0	12.0
Republic of Northern Ossetia — Alania	-50.5	11.4	60.0	61.9	40.0	1.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	163.7	177.8	66.7	14.2	33.3	29.2
PRIVOLZHSKY FEDERAL DISTRICT	9,873.3	10,393.1	83.0	519.9	17.0	1,902.1
Republic of Bashkortostan	486.3	553.7	72.7	67.4	27.3	128.6
Republic of Mariy-El	26.3	26.3	100.0	0.0	0.0	5.0
Republic of Mordovia	188.7	188.7	100.0	0.0	0.0	23.3
Republic of Tatarstan (Tatarstan)	2,891.4	2,891.4	100.0	0.0	0.0	559.3
Udmurt Republic	680.1	680.1	100.0	0.0	0.0	45.8
Chuvash Republic — Chuvashya	71.2	75.6	75.0	4.4	25.0	17.0
Perm Territory	45.8	62.5	60.0	16.7	40.0	16.8
Kirov Region	136.6	284.2	66.7	147.6	33.3	57.0
Nizhni Novgorod Region	1,036.1	1,091.7	75.0	55.5	25.0	173.1
Orenburg Region	152.3	283.5	62.5	131.3	37.5	74.4
Penza Region	28.4	28.4	100.0	0.0	0.0	5.5
Samara Region	3,254.6	3,317.9	90.0	63.2	10.0	591.5
Saratov Region	898.3	901.9	88.9	3.6	11.1	201.8
Ulyanovsk Region	-23.0	7.1	33.3	30.1	66.7	3.0

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	11,744.4	11,913.4	86.0	169.0	14.0	2,091.1
Kurgan Region	74.2	74.2	100.0	0.0	0.0	17.0
Sverdlovsk Region	4,632.2	4,717.7	75.0	85.5	25.0	655.9
Tyumen Region	5,410.5	5,434.8	93.3	24.3	6.7	1,057.8
Khanty-Mansiysky Autonomous Area — Yugra	4,267.1	4,267.1	100.0	0.0	0.0	793.8
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	1,627.5	1,686.6	88.9	59.1	11.1	360.5
SIBERIA FEDERAL DISTRICT	1,208.7	3,965.9	84.0	2,757.2	16.0	920.6
Republic of Altai	-0.5	3.3	50.0	3.8	50.0	0.6
Republic of Buryatia	91.0	91.0	100.0	0.0	0.0	9.7
Republic of Tyva	8.8	8.8	100.0	0.0	0.0	2.7
Republic of Khakassia	20.4	48.2	50.0	27.8	50.0	14.1
Altai Territory	161.5	182.0	85.7	20.6	14.3	40.1
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	26.9	26.9	100.0	0.0	0.0	6.0
Irkutsk Region	260.7	272.0	87.5	11.3	12.5	68.3
Kemerovo Region	262.2	263.0	88.9	0.7	11.1	73.5
Novosibirsk Region	82.4	2,736.1	75.0	2,653.8	25.0	654.2
Omsk Region	196.4	235.6	83.3	39.3	16.7	29.8
Tomsk Region	99.0	99.0	100.0	0.0	0.0	21.6
FAR EAST FEDERAL DISTRICT	4,181.1	4,216.4	95.5	35.3	4.5	1,272.7
Republic of Sakha (Yakutia)	127.5	162.8	75.0	35.3	25.0	49.0
Kamchatka Territory	163.5	163.5	100.0	0.0	0.0	28.9
Primorski Territory	1,412.3	1,412.3	100.0	0.0	0.0	288.9
Khabarovsk Territory	8.7	8.7	100.0	0.0	0.0	7.1
Amur Region	2,370.5	2,370.5	100.0	0.0	0.0	869.4
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	98.7	98.7	100.0	0.0	0.0	29.4
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					
30.09.2012	48	47	27	42 (17)	75 (10)
31.12.2012	49	49	29	44 (19)	73 (9)
31.03.2013	49	48	30	45 (19)	74 (9)
30.06.2013	47	47 ²	33 ²	44 (18) ¹	77 (10)
CENTRAL FEDERAL DISTRICT					
30.09.2012	28	23	17	25 (9)	68 (9)
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 ²	23 ²	27 (10)	69 (9)
Moscow and Moscow Region					
30.09.2012	25	21	17	24 (9)	67 (8)
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 ²	22 ²	26 (10)	68 (8)
NORTH-WEST FEDERAL DISTRICT					
30.09.2012	5	7	1	4 (2)	4
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
SOUTH FEDERAL DISTRICT					
30.09.2012	2	1	—	3	1
31.12.2012	2	1	—	3	1
31.03.2013	2	1	—	3	1
30.06.2013	2	1	—	2	2
NORTH-CAUCASIAN FEDERAL DISTRICT					
30.09.2012	—	—	—	—	—
31.12.2012	—	—	—	—	—
31.03.2013	—	—	—	—	—
30.06.2013	—	1	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
30.09.2012	6	7	5	6 (3)	2 (1)
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)
URALS FEDERAL DISTRICT					
30.09.2012	4	2	2	1 (1)	—
31.12.2012	4	2	2	1 (1)	—
31.03.2013	4	2	2	1 (1)	—
30.06.2013	5	1	2	1 (1)	—
SIBERIA FEDERAL DISTRICT					
30.09.2012	2	5	1	2 (2)	—
31.12.2012	2	4	1	2 (2)	—
31.03.2013	2	3	—	3 (2)	—
30.06.2013	2	3	—	3 (2)	—
FAR EAST FEDERAL DISTRICT					
30.09.2012	1	2	1	1	—
31.12.2012	1	2	1	1	—
31.03.2013	1	2	1	1	—
30.06.2013	1	2	2	1	—

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

² 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 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 ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	7
RUSSIAN FEDERATION	499	627	1,211	503	623	1,203
CENTRAL FEDERAL DISTRICT	318	352	574	321	351	573
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
NORTH-WEST FEDERAL DISTRICT	30	35	85	30	33	83
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
SOUTH FEDERAL DISTRICT	26	35	74	26	35	73
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
NORTH-CAUCASIAN FEDERAL DISTRICT	4	15	27	4	15	27
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
PRIVOLZHISKY FEDERAL DISTRICT	56	91	190	56	90	187
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
URALS FEDERAL DISTRICT	30	38	70	30	38	70
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
SIBERIA FEDERAL DISTRICT	20	40	124	21	40	124
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
FAR EAST FEDERAL DISTRICT	15	21	67	15	21	66
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

¹ 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				
	March 2	April 3	May 4	June 5	July 6
RUSSIAN FEDERATION	3,960.99	4,754.08	4,034.23	4,594.01	5,792.46
CENTRAL FEDERAL DISTRICT	1,884.19	2,338.80	1,922.68	2,183.60	2,753.19
Belgorod Region	10.12	10.96	11.07	13.24	14.82
Bryansk Region	19.76	21.18	19.96	19.92	29.27
Vladimir Region	12.21	13.79	11.61	11.81	15.78
Voronezh Region	31.67	39.07	33.07	47.85	63.11
Ivanovo Region	7.50	9.26	7.85	9.24	11.57
Kaluga Region	18.04	19.82	20.01	24.90	29.71
Kostroma Region	6.36	7.18	6.97	7.53	9.73
Kursk Region	5.78	6.53	6.09	6.80	8.81
Lipetsk Region	6.20	7.73	7.26	9.32	12.69
Moscow Region	82.54	98.23	86.52	113.62	147.49
Orel Region	6.88	8.94	8.69	10.42	14.32
Ryazan Region	16.55	16.75	14.43	16.96	28.34
Smolensk Region	11.76	16.70	14.02	16.23	23.24
Tambov Region	4.62	3.74	3.94	5.80	7.09
Tver Region	12.45	14.47	12.93	15.42	22.38
Tula Region	12.08	13.48	12.48	16.27	22.49
Yaroslavl Region	13.03	18.56	15.25	18.00	22.63
Moscow	1,606.65	2,012.41	1,630.53	1,820.28	2,269.72
NORTH-WEST FEDERAL DISTRICT	608.04	670.23	566.72	649.24	823.82
Republic of Karelia	6.09	6.06	5.31	6.57	8.10
Republic of Komi	8.35	10.40	9.71	10.60	12.21
Arkhangelsk Region	12.91	15.52	13.01	15.97	16.46
Nenets Autonomous Area	0.14	0.25	0.12	0.22	0.25
Vologda Region	12.67	21.03	13.03	18.10	21.30
Kaliningrad Region	47.02	54.14	53.36	56.32	71.75
Leningrad Region	147.22	164.22	147.91	165.02	189.09
Murmansk Region	9.90	11.21	9.55	10.44	12.38
Novgorod Region	2.94	3.42	3.87	4.54	6.07
Pskov Region	4.22	4.11	4.39	4.96	5.97
St. Petersburg	356.73	380.13	306.59	356.73	480.49
SOUTH FEDERAL DISTRICT	251.67	286.59	264.97	277.38	372.71
Republic of Adigei (Adigeya)	4.23	4.70	3.46	3.57	4.63
Republic of Kalmykia	0.93	1.00	1.10	1.26	2.15
Krasnodar Territory	114.56	127.61	117.56	123.94	171.93
Astrakhan Region	7.68	9.65	9.17	9.83	12.85
Volgograd Region	25.57	27.91	28.27	30.61	40.83
Rostov Region	98.71	115.72	105.41	108.17	140.33
NORTH-CAUCASIAN FEDERAL DISTRICT	82.36	124.08	115.82	89.89	133.69
Republic of Daghestan	10.56	28.28	22.59	13.17	17.41
Republic of Ingushetia	3.07	5.72	5.31	4.52	5.62
Kabardino-Balkar Republic	9.56	11.31	11.70	11.03	13.57
Karachai-Cherkess Republic	2.63	3.37	4.23	3.35	4.94

Table 6.2.1 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	11.48	18.89	11.71	10.07	16.41
Republic of Chechnya	2.60	3.45	2.58	1.99	6.19
Stavropol Territory	42.45	53.05	57.72	45.76	69.55
PRIVOLZHISKY FEDERAL DISTRICT	341.94	408.54	372.30	450.29	539.18
Republic of Bashkortostan	41.29	51.36	51.03	61.86	72.91
Republic of Mariy-El	3.59	3.44	2.67	3.49	4.38
Republic of Mordovia	2.66	2.71	3.05	4.12	4.96
Republic of Tatarstan (Tatarstan)	59.84	68.23	68.68	80.03	87.88
Udmurt Republic	10.24	15.87	12.68	14.45	18.62
Chuvash Republic — Chuvashya	6.42	7.14	6.55	7.97	9.73
Perm Territory	29.23	35.12	29.33	34.01	42.96
Kirov Region	10.74	12.38	12.66	12.03	14.78
Nizhni Novgorod Region	52.60	61.23	53.23	65.80	78.92
Orenburg Region	11.66	14.46	13.12	15.97	21.55
Penza Region	9.00	8.40	8.40	11.74	17.39
Samara Region	70.27	87.94	72.46	93.09	111.69
Saratov Region	26.80	31.13	26.60	32.31	37.50
Ulyanovsk Region	7.61	9.14	11.83	13.42	15.93
URALS FEDERAL DISTRICT	264.79	307.87	273.36	315.51	375.46
Kurgan Region	3.83	3.66	4.36	4.33	5.18
Sverdlovsk Region	123.09	145.08	128.87	146.20	171.53
Tyumen Region	94.30	104.73	92.98	105.65	121.59
Khanty-Mansiysky Autonomous Area — Yugra	45.94	50.83	46.11	50.45	55.33
Yamalo-Nenetsky Autonomous Area	12.34	14.54	11.90	12.40	13.71
Chelyabinsk Region	43.57	54.39	47.16	59.34	77.16
SIBERIA FEDERAL DISTRICT	312.56	357.23	297.72	372.43	484.06
Republic of Altai	0.44	0.39	0.46	0.68	0.97
Republic of Buryatia	28.48	31.59	29.99	34.39	48.63
Republic of Tyva	0.30	0.24	0.27	0.35	0.40
Republic of Khakassia	4.33	4.36	4.18	4.91	5.95
Altai Territory	14.41	16.42	15.24	20.77	24.56
Zabaykalskiy Territory	5.53	4.55	3.53	5.56	5.82
Krasnoyarsk Territory	43.17	50.29	40.05	53.00	62.02
Irkutsk Region	29.23	31.49	28.76	32.82	49.66
Kemerovo Region	23.18	24.51	22.36	27.28	33.92
Novosibirsk Region	109.91	137.52	104.81	134.39	174.99
Omsk Region	39.79	40.92	35.05	40.76	54.76
Tomsk Region	13.79	14.97	13.03	17.51	22.40
FAR EAST FEDERAL DISTRICT	213.71	257.21	217.51	252.01	305.10
Republic of Sakha (Yakutia)	8.20	8.85	8.41	8.52	10.24
Kamchatka Territory	7.75	11.57	10.32	10.31	11.19
Primorski Territory	100.90	126.93	103.21	119.19	139.47
Khabarovsk Territory	52.94	61.85	50.11	61.11	74.46
Amur Region	26.46	28.36	27.80	33.22	46.91
Magadan Region	4.25	4.88	4.63	5.59	6.51
Sakhalin Region	12.85	14.09	12.45	13.25	15.38
Jewish Autonomous Region	0.29	0.57	0.43	0.52	0.77
Chukotka Autonomous Area	0.08	0.13	0.14	0.30	0.16

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				
	March 2	April 3	May 4	June 5	July 6
RUSSIAN FEDERATION	3,159.34	3,803.26	2,487.09	3,408.93	2,919.01
CENTRAL FEDERAL DISTRICT	2,169.14	2,588.35	1,514.68	2,174.38	1,816.68
Belgorod Region	6.08	6.80	6.25	7.36	6.99
Bryansk Region	7.48	10.14	7.22	9.57	8.44
Vladimir Region	5.96	7.97	5.08	6.78	5.80
Voronezh Region	14.55	19.68	14.72	20.60	19.85
Ivanovo Region	3.59	3.94	3.32	4.35	4.54
Kaluga Region	10.01	11.74	11.01	12.29	11.09
Kostroma Region	2.90	3.20	2.55	3.39	2.92
Kursk Region	2.51	3.30	3.14	4.40	4.04
Lipetsk Region	4.30	5.84	4.51	5.54	5.58
Moscow Region	44.25	56.06	50.57	54.20	53.29
Orel Region	2.38	3.91	2.59	4.75	3.41
Ryazan Region	6.92	8.65	5.74	7.50	6.75
Smolensk Region	7.81	9.92	7.35	14.23	10.31
Tambov Region	1.77	2.26	1.98	2.73	2.57
Tver Region	3.93	5.63	4.56	6.61	6.21
Tula Region	5.55	6.49	5.32	6.63	6.90
Yaroslavl Region	7.35	9.91	7.59	10.21	8.28
Moscow	2,031.81	2,412.90	1,371.19	1,993.25	1,649.73
NORTH-WEST FEDERAL DISTRICT	373.08	462.75	373.00	458.27	413.07
Republic of Karelia	2.53	3.44	2.65	3.71	3.96
Republic of Komi	2.11	2.94	1.82	2.48	2.18
Arkhangelsk Region	5.59	9.12	6.29	7.88	6.89
Nenets Autonomous Area	0.02	0.04	0.02	0.01	0.01
Vologda Region	4.51	5.39	4.40	6.64	5.32
Kaliningrad Region	31.06	45.53	32.86	44.70	38.29
Leningrad Region	127.97	131.21	125.95	142.00	144.18
Murmansk Region	3.74	4.41	4.43	4.79	4.25
Novgorod Region	1.57	1.60	1.76	2.97	2.62
Pskov Region	3.01	3.15	2.49	3.46	3.61
St. Petersburg	190.99	255.94	190.38	239.64	201.78
SOUTH FEDERAL DISTRICT	113.66	144.45	111.73	147.32	130.91
Republic of Adigei (Adigeya)	2.21	2.79	2.60	4.19	2.80
Republic of Kalmykia	0.47	0.52	0.37	0.63	0.62
Krasnodar Territory	57.29	72.45	53.27	68.87	62.73
Astrakhan Region	4.82	5.80	4.43	6.15	6.07
Volgograd Region	10.49	15.23	14.81	16.53	15.39
Rostov Region	38.38	47.66	36.24	50.95	43.30
NORTH-CAUCASIAN FEDERAL DISTRICT	17.76	24.49	19.35	27.86	25.44
Republic of Daghestan	1.66	1.94	1.73	3.43	2.63
Republic of Ingushetia	0.24	0.22	0.20	0.85	0.39
Kabardino-Balkar Republic	1.98	2.83	2.98	3.53	3.02
Karachai-Cherkess Republic	0.78	1.12	0.70	1.65	1.43

Table 6.2.2 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	1.94	2.99	1.98	2.54	2.22
Republic of Chechnya	0.20	0.32	0.09	0.20	0.25
Stavropol Territory	10.97	15.07	11.66	15.66	15.50
PRIVOLZHISKY FEDERAL DISTRICT	188.15	218.78	181.62	240.55	212.95
Republic of Bashkortostan	13.24	18.38	16.36	21.28	20.48
Republic of Mariy-El	2.10	2.25	1.90	2.91	1.95
Republic of Mordovia	1.48	1.73	1.51	2.32	1.60
Republic of Tatarstan (Tatarstan)	27.14	29.24	21.84	30.61	28.11
Udmurt Republic	3.36	5.36	4.37	5.43	4.55
Chuvash Republic — Chuvashya	2.96	3.94	3.43	4.53	3.75
Perm Territory	10.16	12.74	9.90	14.07	12.48
Kirov Region	3.13	4.49	2.61	5.28	3.36
Nizhni Novgorod Region	35.09	37.87	31.37	36.70	31.14
Orenburg Region	8.70	8.24	5.44	9.86	8.56
Penza Region	3.50	4.43	4.06	4.93	4.31
Samara Region	58.75	66.08	57.74	75.92	69.72
Saratov Region	14.25	18.78	14.21	20.14	17.87
Ulyanovsk Region	4.31	5.24	6.87	6.56	5.09
URALS FEDERAL DISTRICT	97.82	125.98	91.15	118.12	97.18
Kurgan Region	1.35	2.34	1.77	1.99	2.11
Sverdlovsk Region	50.98	62.06	49.92	63.92	47.78
Tyumen Region	23.35	34.81	22.29	28.92	25.67
Khanty-Mansiysky Autonomous Area — Yugra	10.07	14.22	8.73	11.08	9.17
Yamalo-Nenetsky Autonomous Area	2.32	2.62	2.24	2.18	2.44
Chelyabinsk Region	22.14	26.77	17.17	23.29	21.62
SIBERIA FEDERAL DISTRICT	116.70	135.39	111.05	138.31	127.12
Republic of Altai	0.33	0.69	0.43	0.55	0.56
Republic of Buryatia	8.16	7.52	6.81	8.11	7.11
Republic of Tyva	0.10	0.09	0.08	0.11	0.09
Republic of Khakassia	1.61	1.69	1.61	1.98	1.84
Altai Territory	6.15	11.11	9.61	10.18	10.15
Zabaykalskiy Territory	2.01	1.29	1.38	1.62	1.11
Krasnoyarsk Territory	13.14	14.15	12.69	14.25	14.16
Irkutsk Region	9.75	13.42	9.00	10.96	9.53
Kemerovo Region	7.06	8.51	7.64	9.09	9.66
Novosibirsk Region	38.87	46.99	40.68	50.79	44.43
Omsk Region	24.12	24.01	16.70	24.63	22.44
Tomsk Region	5.40	5.93	4.43	6.04	6.04
FAR EAST FEDERAL DISTRICT	83.07	103.37	84.74	104.18	95.74
Republic of Sakha (Yakutia)	1.84	2.24	1.58	2.08	1.88
Kamchatka Territory	2.26	2.93	3.77	2.57	2.53
Primorski Territory	47.62	62.29	50.58	61.99	55.93
Khabarovsk Territory	17.90	19.80	15.10	20.62	18.12
Amur Region	7.01	7.52	6.32	8.17	7.67
Magadan Region	0.65	0.61	0.94	0.95	0.82
Sakhalin Region	5.57	7.80	6.25	7.61	8.58
Jewish Autonomous Region	0.18	0.16	0.10	0.13	0.13
Chukotka Autonomous Area	0.05	0.02	0.08	0.05	0.08

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

(millions of rubles)

	31.08.2013										
	customer funds, total			of which:							
	in rubles	in foreign currency and precious metals	public organizations		non-public organizations		deposits of legal entities		individual deposits		
			in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
2	3	4	5	6	7	8	9	10	11		
1											
RUSSIAN FEDERATION	25,271,049	8,636,156	403,928	44,424	4,270,796	819,652	6,233,234	2,098,614	12,988,060	2,946,914	
CENTRAL FEDERAL DISTRICT	14,860,075	7,254,493	262,800	38,802	2,715,514	643,914	4,836,260	1,894,289	5,919,185	2,133,155	
Belgorod Region	141,581	30,220	965	8	16,525	1,206	19,797	11,849	102,200	14,282	
Bryansk Region	73,029	5,399	414	0	7,137	192	5,452	53	58,775	4,590	
Vladimir Region	121,410	13,831	1,472	68	10,898	282	10,884	987	96,115	9,774	
Voronezh Region	245,205	26,329	2,059	1	31,483	1,217	28,815	4,933	176,978	14,660	
Ivanovo Region	75,031	7,008	194	0	6,565	359	3,962	84	63,003	5,982	
Kaluga Region	100,692	8,665	1,135	8	13,146	710	9,332	300	75,433	5,835	
Kostroma Region	50,746	3,142	181	0	3,463	209	6,758	263	38,815	2,227	
Kursk Region	72,257	5,326	649	51	6,126	501	5,912	144	58,016	3,621	
Lipetsk Region	97,379	8,097	370	0	10,140	2,070	12,577	131	72,906	4,924	
Moscow Region	908,197	96,977	12,882	2,481	149,751	8,005	101,909	12,196	633,047	67,007	
Orel Region	50,642	3,202	404	0	4,401	241	2,159	8	42,708	2,425	
Ryazan Region	95,994	8,354	776	0	9,878	362	7,202	1,805	76,380	5,069	
Smolensk Region	72,726	7,776	891	45	8,428	483	6,019	382	56,155	4,514	
Tambov Region	60,943	3,094	911	2	5,987	172	3,214	39	49,631	2,102	
Tver Region	98,669	10,385	433	0	11,286	314	5,205	639	80,160	6,249	
Tula Region	131,332	16,504	292	26	13,659	1,367	15,382	5,604	99,619	7,808	
Yaroslavl Region	152,211	14,623	1,805	4	15,049	859	29,055	163	103,959	12,335	
Moscow	12,312,031	6,985,561	236,967	36,108	2,391,592	625,365	4,562,626	1,854,709	4,035,285	1,959,751	
NORTH-WEST FEDERAL DISTRICT	2,405,549	548,104	34,720	3,922	446,120	69,710	400,207	143,375	1,472,326	294,176	
Republic of Karelia	51,409	4,166	192	13	4,249	196	2,617	21	43,693	3,501	
Republic of Komi	100,725	7,462	181	0	8,459	421	8,343	180	82,026	4,944	

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Arkhangelsk Region	125,157	9,776	926	16	16,687	1,612	16,217	1,483	89,066	5,727
Nenets Autonomous Area	6,094	388	130	0	583	210	279	0	4,963	133
Vologda Region	106,183	24,747	543	0	12,422	11,887	8,950	4,128	81,483	6,454
Kaliningrad Region	112,058	28,110	1,770	765	18,769	2,584	6,825	2,065	82,428	19,344
Leningrad Region	110,124	11,842	897	3	10,753	676	7,009	1,614	90,107	7,701
Murmansk Region	112,524	17,590	1,485	100	9,089	6,863	5,201	1,212	95,835	8,237
Novgorod Region	44,738	4,589	196	0	5,898	918	2,871	41	34,670	3,166
Pskov Region	41,365	3,557	146	1	5,091	232	3,477	546	32,024	2,098
St. Petersburg	1,601,266	436,265	28,384	3,024	354,703	44,321	338,697	132,085	840,994	233,004
SOUTH FEDERAL DISTRICT	1,094,878	101,835	14,995	132	152,313	10,390	71,915	6,632	826,540	72,452
Republic of Adigei (Adigeya)	15,864	632	163	0	1,234	22	656	2	13,349	459
Republic of Kalmykia	7,011	352	89	0	570	1	318	5	5,769	240
Krasnodar Territory	507,767	43,324	5,163	51	83,850	3,429	37,369	3,735	365,917	32,504
Astrakhan Region	61,006	5,892	1,068	3	6,240	597	2,780	986	49,392	3,271
Volgograd Region	168,347	18,377	4,335	39	19,548	986	7,824	361	133,575	14,616
Rostov Region	334,883	33,258	4,177	39	40,871	5,355	22,968	1,543	258,538	21,362
NORTH-CAUCASIAN FEDERAL DISTRICT	313,239	20,053	3,852	12	45,408	619	26,441	231	229,152	15,014
Republic of Dagestan	46,084	1,066	511	0	7,136	80	2,230	0	34,828	881
Republic of Ingushetia	5,119	258	64	0	1,091	8	760	0	3,161	217
Kabardino-Balkar Republic	26,665	1,777	260	0	3,381	33	1,624	11	20,890	1,286
Karachai-Cherkess Republic	11,425	797	305	0	1,401	8	517	98	8,887	413
Republic of Northern Ossetia — Alania	29,906	1,543	438	0	3,380	33	894	0	24,470	1,106
Republic of Chechnya	11,022	151	312	0	4,252	8	518	0	5,345	143
Stavropol Territory	183,018	14,461	1,962	12	24,767	449	19,898	122	131,571	10,968
PRIVOLZHSKY FEDERAL DISTRICT	2,830,705	310,776	37,764	270	410,991	43,403	417,184	18,842	1,887,850	183,132
Republic of Bashkortostan	343,467	28,048	4,404	46	36,417	3,946	89,135	2,665	209,298	16,133
Republic of Mariy-El	35,812	2,194	221	6	4,746	116	2,975	255	27,276	1,192
Republic of Mordovia	45,621	2,042	783	0	4,420	163	4,173	0	35,418	1,162
Republic of Tatarstan (Tatarstan)	558,202	61,015	10,139	45	91,833	3,674	123,944	1,091	298,198	30,350
Udmurt Republic	109,818	7,005	539	1	20,660	820	10,756	106	76,272	4,652
Chuvash Republic — Chuvashya	78,810	6,519	496	0	7,857	1,181	9,363	1,063	59,759	2,872
Perm Territory	281,759	49,186	1,319	4	54,295	23,408	36,923	2,112	184,874	19,536
Kirov Region	88,595	4,853	1,731	0	8,883	626	7,327	252	68,447	3,196
Nizhni Novgorod Region	358,875	42,524	7,267	86	63,496	3,123	27,843	2,103	252,760	23,017
Orenburg Region	144,330	10,967	1,535	2	18,226	540	14,597	2,093	100,690	7,420

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Penza Region	84,628	4,766	1,035	0	9,722	167	4,310	141	67,750	3,297
Samara Region	429,174	71,121	3,808	14	59,303	4,229	66,732	6,064	295,098	54,854
Saratov Region	190,579	15,337	2,711	66	22,259	1,042	15,652	891	146,456	11,943
Ulyanovsk Region	81,035	5,199	1,776	0	8,874	368	3,454	6	65,554	3,508
URALS FEDERAL DISTRICT	1,554,831	190,166	15,034	695	214,594	15,219	281,461	13,242	1,013,473	133,456
Kurgan Region	39,350	1,540	270	2	3,656	61	3,488	75	30,865	922
Sverdlovsk Region	550,937	61,102	8,173	321	86,813	5,186	64,068	6,165	381,699	43,400
Tyumen Region	674,676	98,457	2,144	13	81,883	8,116	192,821	5,293	386,068	71,297
Khanty-Mansiysky Autonomous Area — Yugra	365,633	75,554	1,060	2	41,802	6,442	127,109	1,301	188,121	55,681
Yamalo-Nenetsky Autonomous Area	106,630	6,876	512	0	17,851	597	13,891	2,610	72,891	3,085
Chelyabinsk Region	289,868	29,067	4,447	359	42,242	1,856	21,084	1,709	214,841	17,837
SIBERIA FEDERAL DISTRICT	1,452,972	125,199	20,187	493	181,117	14,435	132,183	14,466	1,084,370	72,352
Republic of Altai	6,468	181	102	0	550	9	474	0	5,181	109
Republic of Buryatia	45,059	5,187	582	0	7,302	1,880	4,279	107	31,384	1,599
Republic of Tyva	6,512	449	123	1	674	332	487	0	5,008	52
Republic of Khakassia	25,840	1,059	404	0	2,545	14	1,162	173	20,594	749
Altai Territory	127,481	11,976	1,867	7	13,567	1,130	11,883	3,700	97,462	4,514
Zabaykalskiy Territory	49,739	2,343	480	0	5,209	142	2,667	27	40,053	1,117
Krasnoyarsk Territory	243,283	15,836	8,841	77	33,906	1,875	15,919	174	175,781	11,044
Irkutsk Region	203,290	14,225	1,613	36	24,252	1,184	29,797	597	144,268	8,430
Kemerovo Region	202,703	24,620	1,432	0	21,094	2,416	16,221	6,235	160,382	12,036
Novosibirsk Region	306,284	30,498	2,993	333	45,480	4,223	26,786	2,184	222,818	19,009
Omsk Region	142,114	10,840	1,192	2	14,422	676	14,020	394	110,004	8,392
Tomsk Region	94,199	7,985	558	37	12,116	554	8,488	875	71,435	5,301
FAR EAST FEDERAL DISTRICT	758,800	85,530	14,576	98	104,739	21,962	67,583	7,537	555,164	43,177
Republic of Sakha (Yakutia)	88,339	6,360	1,733	7	13,287	86	6,566	50	63,408	1,933
Kamchatka Territory	51,946	5,722	758	11	5,688	941	3,474	325	40,774	4,081
Primorski Territory	234,858	27,159	5,106	66	47,068	5,157	15,762	829	163,478	19,283
Khabarovsk Territory	174,382	30,089	4,580	11	15,998	14,039	9,701	4,416	141,450	9,591
Amur Region	61,615	3,151	503	2	6,412	281	4,495	8	48,063	1,739
Magadan Region	36,264	4,411	554	1	3,205	287	7,769	693	23,790	1,183
Sakhalin Region	93,975	8,071	859	0	11,858	1,168	18,743	1,216	59,982	4,873
Jewish Autonomous Region	8,465	412	51	0	607	3	168	0	7,403	349
Chukotka Autonomous Area	8,956	155	432	0	616	0	905	0	6,816	145
OUTSIDE THE RUSSIAN FEDERATION	7,566	23,489	0	0	2	0	4,834	13,779	396	3,968

Table 6.3.2

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.08.2013			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	12,192.3	2,976.8	35,740.9	4,919.4
CENTRAL FEDERAL DISTRICT	11,073.7	925.6	24,581.6	788.9
Belgorod Region	3.0	6.2	0.0	17.7
Bryansk Region	2.3	0.5	0.5	24.1
Vladimir Region	2.9	19.6	3.4	10.2
Voronezh Region	5.2	11.8	158.2	0.9
Ivanovo Region	10.1	15.5	3.2	0.0
Kaluga Region	9.2	0.6	37.7	9.8
Kostroma Region	4.5	1.2	9.1	0.0
Kursk Region	2.6	8.3	0.0	0.0
Lipetsk Region	1.8	7.4	4.9	5.5
Moscow Region	59.5	76.6	316.4	17.8
Orel Region	0.9	0.1	0.0	0.0
Ryazan Region	6.7	7.2	0.0	0.0
Smolensk Region	6.4	13.5	4.5	4.6
Tambov Region	1.2	16.2	0.0	0.0
Tver Region	2.0	5.0	0.5	0.0
Tula Region	2.3	15.1	0.0	0.4
Yaroslavl Region	0.4	18.2	11.5	0.0
Moscow	10,952.7	702.6	24,031.7	697.9
NORTH-WEST FEDERAL DISTRICT	46.0	84.5	2,395.6	28.3
Republic of Karelia	0.7	3.5	2.3	0.4
Republic of Komi	6.1	0.9	7.0	7.0
Arkhangelsk Region	3.6	36.5	1.8	3.7
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Vologda Region	1.5	10.6	15.0	0.0
Kaliningrad Region	3.9	10.2	3.2	0.0
Leningrad Region	4.3	2.1	24.9	7.5
Murmansk Region	0.2	2.7	0.0	0.3
Novgorod Region	1.3	6.3	0.1	1.0
Pskov Region	1.8	1.1	0.0	3.5
St. Petersburg	22.6	10.6	2,341.3	4.9
SOUTH FEDERAL DISTRICT	106.7	92.5	59.8	94.5
Republic of Adigei (Adigeya)	1.1	1.2	0.0	0.0
Republic of Kalmykia	0.4	9.5	0.0	2.1
Krasnodar Territory	33.6	29.5	38.2	74.7
Astrakhan Region	3.5	0.5	0.1	0.0
Volgograd Region	35.1	7.8	2.6	2.1
Rostov Region	33.0	44.0	18.9	15.6
NORTH-CAUCASIAN FEDERAL DISTRICT	387.6	250.8	174.4	49.2
Republic of Daghestan	218.3	4.0	0.0	16.5
Republic of Ingushetia	0.9	0.0	0.0	0.0
Kabardino-Balkar Republic	0.6	0.0	0.0	0.0
Karachai-Cherkess Republic	4.2	0.2	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	13.6	0.7
Republic of Chechnya	155.6	240.8	0.0	0.0
Stavropol Territory	8.0	5.8	160.8	32.0

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	111.3	1,118.3	7,884.8	3,414.5
Republic of Bashkortostan	2.7	1,004.7	43.9	2.2
Republic of Mariy-El	0.1	0.2	1.3	0.0
Republic of Mordovia	2.1	0.1	156.3	0.9
Republic of Tatarstan (Tatarstan)	14.9	6.5	7,064.9	3,341.0
Udmurt Republic	0.4	1.5	3.6	0.0
Chuvash Republic — Chuvashya	1.7	0.8	18.9	8.1
Perm Territory	18.2	35.8	55.0	14.0
Kirov Region	9.2	1.2	15.1	0.0
Nizhni Novgorod Region	37.0	2.0	377.7	28.8
Orenburg Region	16.5	2.4	18.7	13.7
Penza Region	0.5	1.6	34.9	0.0
Samara Region	0.3	6.6	35.9	5.8
Saratov Region	3.6	10.4	0.0	0.0
Ulyanovsk Region	4.1	44.5	58.6	0.0
URALS FEDERAL DISTRICT	300.7	110.4	430.7	255.1
Kurgan Region	4.3	1.6	0.0	2.9
Sverdlovsk Region	8.0	42.8	131.0	118.0
Tyumen Region	279.3	63.2	285.5	99.8
Khanty-Mansiysky Autonomous Area — Yugra	273.4	29.1	58.2	7.6
Yamalo-Nenetsky Autonomous Area	3.8	0.7	167.5	17.9
Chelyabinsk Region	9.1	2.8	14.2	34.4
SIBERIA FEDERAL DISTRICT	105.2	256.8	137.9	140.4
Republic of Altai	0.6	9.3	0.0	5.5
Republic of Buryatia	4.1	34.0	0.0	0.0
Republic of Tyva	2.5	0.0	0.4	0.1
Republic of Khakassia	3.3	19.1	0.7	0.0
Altai Territory	4.2	2.5	0.1	12.6
Zabaykalskiy Territory	38.9	20.6	0.0	0.0
Krasnoyarsk Territory	13.7	48.0	15.9	49.4
Irkutsk Region	11.0	57.0	10.8	5.3
Kemerovo Region	15.1	61.9	0.0	42.6
Novosibirsk Region	5.5	1.0	105.5	5.4
Omsk Region	4.2	2.3	0.1	14.8
Tomsk Region	2.1	1.1	4.4	4.7
FAR EAST FEDERAL DISTRICT	61.1	137.9	76.1	148.5
Republic of Sakha (Yakutia)	13.7	57.8	25.7	7.4
Kamchatka Territory	5.1	0.8	0.3	4.3
Primorski Territory	5.5	6.2	2.1	8.3
Khabarovsk Territory	10.9	42.4	11.3	4.0
Amur Region	11.0	7.8	8.3	5.3
Magadan Region	5.7	2.8	3.5	118.9
Sakhalin Region	9.1	16.1	24.9	0.2
Jewish Autonomous Region	0.1	4.0	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	31.08.2013		
	deposit certificates	savings certificates	bonds
	2	3	4
RUSSIAN FEDERATION	4,893.8	327,095.0	1,150,881.4
CENTRAL FEDERAL DISTRICT	3,506.4	139,830.7	1,034,526.1
Belgorod Region	0.0	2,031.0	0.0
Bryansk Region	5.1	2,177.8	0.0
Vladimir Region	52.7	2,104.8	0.0
Voronezh Region	300.0	4,576.8	0.0
Ivanovo Region	60.0	2,816.4	0.0
Kaluga Region	0.0	4,431.9	0.0
Kostroma Region	0.0	1,728.4	0.0
Kursk Region	0.0	814.4	0.0
Lipetsk Region	0.0	1,610.3	0.0
Moscow Region	120.0	21,007.8	0.0
Orel Region	0.0	1,135.3	0.0
Ryazan Region	0.0	3,231.7	0.0
Smolensk Region	0.0	2,629.6	0.0
Tambov Region	0.0	1,025.2	0.0
Tver Region	0.0	2,459.5	0.0
Tula Region	1.8	3,424.8	0.0
Yaroslavl Region	0.0	4,927.4	0.0
Moscow	2,966.8	77,697.7	1,034,526.1
NORTH-WEST FEDERAL DISTRICT	164.8	44,345.3	10,526.3
Republic of Karelia	0.1	1,670.1	0.0
Republic of Komi	1.0	3,518.5	0.0
Arkhangelsk Region	4.2	5,046.4	0.0
Nenets Autonomous Area	0.0	238.0	0.0
Vologda Region	15.3	4,064.3	0.0
Kaliningrad Region	0.0	2,219.3	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	7.0	2,362.7	0.0
Novgorod Region	0.0	1,764.8	0.0
Pskov Region	0.0	1,238.1	0.0
St. Petersburg	137.2	22,461.1	10,526.3
SOUTH FEDERAL DISTRICT	33.1	22,141.7	10,971.0
Republic of Adigei (Adigeya)	0.0	444.4	0.0
Republic of Kalmykia	0.0	120.1	0.0
Krasnodar Territory	30.3	9,449.1	3,000.0
Astrakhan Region	0.0	1,109.6	0.0
Volgograd Region	0.0	4,107.8	0.0
Rostov Region	2.8	6,910.8	7,971.0
NORTH-CAUCASIAN FEDERAL DISTRICT	2.4	8,293.9	80.0
Republic of Daghestan	0.0	1,180.4	0.0
Republic of Ingushetia	0.0	236.2	0.0
Kabardino-Balkar Republic	0.0	349.0	0.0
Karachai-Cherkess Republic	0.0	265.5	0.0
Republic of Northern Ossetia — Alania	0.0	246.1	80.0
Republic of Chechnya	0.0	1.4	0.0
Stavropol Territory	2.4	6,015.3	0.0

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	413.4	44,868.7	64,586.4
Republic of Bashkortostan	3.8	5,163.4	0.0
Republic of Mariy-El	0.0	761.5	0.0
Republic of Mordovia	0.0	729.7	0.0
Republic of Tatarstan (Tatarstan)	31.5	4,724.2	34,999.4
Udmurt Republic	0.0	3,707.2	0.0
Chuvash Republic — Chuvashya	0.0	2,178.9	0.0
Perm Territory	9.1	9,243.6	0.0
Kirov Region	0.0	1,590.4	0.0
Nizhni Novgorod Region	58.7	7,468.5	0.0
Orenburg Region	180.8	1,144.0	6.8
Penza Region	0.1	921.7	0.0
Samara Region	85.0	3,664.0	29,580.2
Saratov Region	0.0	2,482.5	0.0
Ulyanovsk Region	44.4	1,089.0	0.0
URALS FEDERAL DISTRICT	267.6	22,005.7	11,226.2
Kurgan Region	155.3	1,426.9	0.0
Sverdlovsk Region	67.1	6,424.4	9,181.3
Tyumen Region	2.7	8,681.5	2,044.8
Khanty-Mansiysky Autonomous Area — Yugra	0.7	3,629.4	0.0
Yamalo-Nenetsky Autonomous Area	2.0	1,495.2	0.0
Chelyabinsk Region	42.5	5,472.9	0.0
SIBERIA FEDERAL DISTRICT	501.3	30,907.1	190.0
Republic of Altai	0.0	139.2	0.0
Republic of Buryatia	0.1	738.8	190.0
Republic of Tyva	0.0	203.2	0.0
Republic of Khakassia	0.0	344.7	0.0
Altai Territory	203.6	4,389.0	0.0
Zabaykalskiy Territory	0.0	1,301.2	0.0
Krasnoyarsk Territory	0.0	4,513.1	0.0
Irkutsk Region	0.0	5,055.0	0.0
Kemerovo Region	1.5	6,294.5	0.0
Novosibirsk Region	47.2	3,733.6	0.0
Omsk Region	249.1	1,885.3	0.0
Tomsk Region	0.0	2,309.4	0.0
FAR EAST FEDERAL DISTRICT	4.9	14,701.9	18,775.5
Republic of Sakha (Yakutia)	0.0	2,657.4	0.0
Kamchatka Territory	1.6	1,004.3	0.0
Primorski Territory	0.0	4,184.1	0.0
Khabarovsk Territory	0.0	2,273.1	0.0
Amur Region	3.2	971.8	18,775.5
Magadan Region	0.0	1,622.3	0.0
Sakhalin Region	0.1	1,808.3	0.0
Jewish Autonomous Region	0.0	180.6	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	31.08.2013	
	rubles funds raised by issuing bills	foreign currency funds raised by issuing bills
	2	3
RUSSIAN FEDERATION	691,091.1	445,334.8
CENTRAL FEDERAL DISTRICT	521,606.8	422,675.6
Belgorod Region	1,224.4	0.0
Bryansk Region	87.2	0.0
Vladimir Region	171.3	7.4
Voronezh Region	7,330.6	270.9
Ivanovo Region	138.4	34.3
Kaluga Region	363.2	0.0
Kostroma Region	90.0	0.0
Kursk Region	505.9	0.0
Lipetsk Region	5.7	0.0
Moscow Region	11,437.4	3,941.7
Orel Region	82.4	0.0
Ryazan Region	525.8	9.1
Smolensk Region	146.0	0.0
Tambov Region	103.3	0.0
Tver Region	100.8	0.0
Tula Region	74.6	0.0
Yaroslavl Region	1,296.0	63.2
Moscow	497,923.9	418,348.9
NORTH-WEST FEDERAL DISTRICT	47,735.4	10,992.0
Republic of Karelia	28.0	0.0
Republic of Komi	129.3	2.0
Arkhangelsk Region	102.9	0.0
Nenets Autonomous Area	0.0	0.0
Vologda Region	596.1	20.3
Kaliningrad Region	361.5	0.0
Leningrad Region	133.6	0.0
Murmansk Region	150.1	93.9
Novgorod Region	174.0	0.0
Pskov Region	56.3	0.0
St. Petersburg	46,003.6	10,875.8
SOUTH FEDERAL DISTRICT	7,058.9	26.8
Republic of Adigei (Adigeya)	1.4	0.0
Republic of Kalmykia	118.0	0.0
Krasnodar Territory	1,014.7	3.3
Astrakhan Region	92.1	0.0
Volgograd Region	540.9	6.8
Rostov Region	5,291.8	16.6
NORTH-CAUCASIAN FEDERAL DISTRICT	2,673.9	21.5
Republic of Daghestan	129.4	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	65.4	0.0
Karachai-Cherkess Republic	103.4	0.0
Republic of Northern Ossetia — Alania	31.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	2,344.7	21.5

Table 6.3.4 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	68,831.4	5,281.5
Republic of Bashkortostan	2,157.4	395.2
Republic of Mariy-El	1,299.6	0.0
Republic of Mordovia	419.7	0.0
Republic of Tatarstan (Tatarstan)	41,152.1	2,972.0
Udmurt Republic	486.7	33.2
Chuvash Republic — Chuvashya	614.0	4.7
Perm Territory	1,880.4	13.1
Kirov Region	142.1	0.0
Nizhni Novgorod Region	6,605.7	877.8
Orenburg Region	2,061.8	0.0
Penza Region	517.6	0.0
Samara Region	10,017.4	985.4
Saratov Region	1,230.6	0.0
Ulyanovsk Region	246.3	0.0
URALS FEDERAL DISTRICT	30,461.2	682.6
Kurgan Region	184.7	1.0
Sverdlovsk Region	13,211.4	611.6
Tyumen Region	15,506.9	24.9
Khanty-Mansiysky Autonomous Area — Yugra	13,572.3	0.0
Yamalo-Nenetsky Autonomous Area	155.5	0.0
Chelyabinsk Region	1,558.2	45.1
SIBERIA FEDERAL DISTRICT	8,189.1	5,642.1
Republic of Altai	23.0	0.0
Republic of Buryatia	26.6	5.1
Republic of Tyva	0.0	0.0
Republic of Khakassia	0.0	0.0
Altai Territory	350.9	1.7
Zabaykalskiy Territory	22.2	0.3
Krasnoyarsk Territory	574.5	36.1
Irkutsk Region	635.0	4,862.1
Kemerovo Region	1,063.1	0.0
Novosibirsk Region	3,652.8	4.5
Omsk Region	1,511.4	732.2
Tomsk Region	329.6	0.0
FAR EAST FEDERAL DISTRICT	4,534.3	12.6
Republic of Sakha (Yakutia)	251.1	0.0
Kamchatka Territory	9.8	0.0
Primorski Territory	2,935.2	1.5
Khabarovsk Territory	266.7	4.4
Amur Region	173.2	0.0
Magadan Region	0.8	0.0
Sakhalin Region	897.6	6.6
Jewish Autonomous Region	0.0	0.0
Chukotka Autonomous Area	0.0	0.0

6.4. Funds Allocations

Table 6.4.1

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

31.08.2013

(millions of rubles)

	1	2	of which:										11	12	13	
			mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities				for settlement finality
			3	4	5	6	7	8	9	10						
RUSSIAN FEDERATION		19,446,949	265,455	190,905	2,248,529	588,532	425,211	1,457,654	1,066,921	5,022,264	1,009,163	2,951,594	4,411,626			
CENTRAL FEDERAL DISTRICT		10,524,442	43,853	38,072	751,572	184,052	133,100	752,951	660,488	2,797,829	648,185	2,393,524	2,158,888			
Belgorod Region		106,744	294	0	35,945	864	25,701	5,246	1,717	12,862	1,739	5,411	16,965			
Bryansk Region		43,954	0	0	12,562	3	7,214	821	504	6,217	1,736	600	14,297			
Vladimir Region		80,364	121	0	27,171	3,767	4,684	5,811	812	12,295	3,786	1,798	20,119			
Voronezh Region		167,216	43	0	21,986	3,830	21,189	7,708	1,749	55,356	17,815	2,854	34,686			
Ivanovo Region		39,771	17	17	7,050	2,091	689	1,913	551	10,920	1,403	935	14,202			
Kaluga Region		71,208	170	0	17,172	3,431	1,657	3,115	769	12,970	10,075	2,276	19,573			
Kostroma Region		31,824	1	0	6,964	1,422	892	905	364	10,697	628	2,775	7,176			
Kursk Region		64,929	614	0	14,456	1,305	11,244	2,210	2,743	18,361	1,599	357	12,040			
Lipetsk Region		69,915	41	21	8,048	1,687	7,806	3,038	16,913	16,671	900	2,179	12,632			
Moscow Region		1,292,823	371	37	130,264	6,919	5,337	61,057	29,727	461,884	81,179	105,208	410,877			
Orel Region		58,854	3	0	6,245	214	7,102	1,703	1,279	32,998	746	2,114	6,450			
Ryazan Region		64,871	44	19	14,776	521	6,044	11,172	1,109	16,394	1,555	1,150	12,106			
Smolensk Region		70,419	44	33	44,911	856	722	2,260	629	8,463	467	2,111	9,956			
Tambov Region		42,875	0	0	11,543	2,108	10,046	1,058	633	6,001	2,275	603	8,608			
Tver Region		48,609	63	0	17,341	462	858	1,783	637	12,320	1,251	1,956	11,938			
Tula Region		155,811	110	0	20,755	28,328	2,643	8,992	1,093	25,097	1,780	32,340	34,673			
Yaroslavl Region		101,648	35	19	25,552	4,629	3,291	4,738	2,351	19,149	2,230	6,150	33,523			
Moscow		8,012,607	41,882	37,926	328,830	121,615	15,981	629,421	596,908	2,059,178	517,021	2,222,707	1,479,064			

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	1,999,501	4,984	1,721	272,374	89,872	26,433	180,510	156,255	411,065	64,762	188,065	605,181
Republic of Karelia	104,823	784	0	3,209	3,725	358	432	645	5,003	810	1,401	88,456
Republic of Komi	33,168	455	443	1,768	2,744	339	3,363	1,210	9,717	1,686	897	10,989
Arkhangelsk Region	68,393	748	602	21,834	807	1,026	3,590	1,277	10,991	1,335	3,521	23,264
Nenets Autonomous Area	410	0	0	36	7	0	135	16	50	148	2	16
Vologda Region	80,849	0	0	14,910	1,230	1,560	3,929	916	14,254	1,532	13,833	28,685
Kaliningrad Region	75,607	121	0	18,808	2,217	3,797	5,467	906	22,086	2,708	6,212	13,285
Leningrad Region	158,954	1,703	4	23,422	12,539	12,648	47,335	2,489	26,194	1,722	6,188	24,714
Murmansk Region	32,212	319	0	1,727	1,361	604	1,583	486	8,103	1,272	4,704	12,053
Novgorod Region	26,931	2	0	6,742	608	2,663	1,509	309	5,531	311	463	8,793
Pskov Region	18,736	22	21	4,158	1,444	2,923	1,073	428	2,519	242	268	5,659
St. Petersburg	1,399,828	830	651	175,796	63,197	515	112,229	147,589	306,667	53,144	150,578	389,283
SOUTH FEDERAL DISTRICT	1,109,572	2,099	1,678	171,973	28,240	63,291	57,946	57,956	392,946	50,794	47,281	237,046
Republic of Adigei (Adigeya)	13,281	36	0	2,893	75	1,325	939	134	5,471	345	123	1,940
Republic of Kalmykia	3,294	0	0	42	16	1,044	228	129	868	22	93	852
Krasnodar Territory	610,973	148	7	64,219	18,211	31,584	34,544	49,828	241,568	35,489	34,553	100,829
Astrakhan Region	17,390	28	25	2,177	63	887	3,178	493	5,584	1,329	1,519	2,132
Volgograd Region	113,405	471	456	20,364	1,335	9,907	4,467	2,127	31,835	4,609	4,054	34,236
Rostov Region	351,229	1,416	1,190	82,278	8,540	18,544	14,590	5,245	107,620	9,000	6,939	97,057
NORTH-CAUCASIAN FEDERAL DISTRICT	177,318	784	14	38,480	4,265	20,846	14,033	1,881	56,986	3,242	7,662	29,139
Republic of Dagestan	19,439	31	0	3,678	165	3,014	2,523	217	4,185	65	1,417	4,144
Republic of Ingushetia	4,012	0	0	3,334	0	2	439	17	207	0	9	4
Kabardino-Balkar Republic	16,714	12	0	6,290	50	2,385	879	152	5,515	233	746	452
Karachai-Cherkess Republic	11,648	31	0	3,559	131	1,502	2,209	131	3,074	172	176	663
Republic of Northern Ossetia — Alania	10,631	116	10	2,261	10	713	1,706	81	3,207	231	1,209	1,097
Republic of Chechnya	2,579	5	0	249	0	448	898	49	636	44	250	0
Stavropol Territory	112,295	589	4	19,110	3,909	12,782	5,379	1,234	40,161	2,497	3,855	22,779
PRIVOLZHSKY FEDERAL DISTRICT	2,483,420	37,814	32,997	555,221	110,757	112,142	146,959	46,959	637,522	141,435	193,932	500,679
Republic of Bashkortostan	273,808	2,060	883	58,508	941	11,018	28,727	3,598	101,619	7,591	5,963	53,783
Republic of Mariy-El	37,710	5	3	2,607	2,523	12,381	742	466	5,756	1,244	2,083	9,903
Republic of Mordovia	57,222	3	0	20,991	61	8,996	4,322	457	7,189	1,005	4,170	10,028

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)	483,137	25,968	24,960	109,609	3,158	19,182	26,407	10,310	111,431	58,562	39,953	78,557
Udmurt Republic	80,902	207	205	17,895	312	2,998	3,405	1,070	25,153	2,519	2,112	25,231
Chuvash Republic — Chuvashya	57,370	16	1	13,737	610	3,397	5,837	2,247	11,053	2,745	1,740	15,988
Perm Territory	266,869	1,538	1,499	96,612	27,669	1,406	8,489	2,697	61,509	7,758	8,321	50,870
Kirov Region	60,369	156	0	15,688	463	5,249	1,574	1,325	19,129	1,147	1,376	14,262
Nizhni Novgorod Region	478,454	518	121	107,391	31,020	14,836	15,270	8,456	114,073	13,398	58,999	114,493
Orenburg Region	98,443	2,974	1,533	7,329	8,674	6,752	6,514	5,077	29,717	2,594	2,147	26,665
Penza Region	49,510	5	0	9,257	562	9,131	2,733	850	11,107	1,688	1,764	12,413
Samara Region	338,605	4,120	3,714	56,976	27,980	6,464	25,412	6,379	92,430	26,485	53,325	39,034
Saratov Region	138,394	157	78	23,636	6,055	7,545	13,192	3,305	34,861	6,718	4,747	38,178
Ulyanovsk Region	62,627	87	0	14,985	729	2,786	4,335	722	12,492	7,981	7,232	11,278
URALS FEDERAL DISTRICT	1,288,745	84,293	61,670	259,337	23,918	22,089	119,769	44,510	262,790	49,043	64,506	358,490
Kurgan Region	25,249	33	0	5,957	465	2,080	1,126	309	5,646	361	511	8,761
Sverdlovsk Region	527,611	6,202	2,603	124,825	11,409	4,171	33,091	15,585	143,381	15,945	23,997	149,005
Tyumen Region	432,152	74,866	59,067	35,308	8,717	5,842	68,936	26,540	59,426	19,397	26,389	106,731
Khanty-Mansiysky Autonomous Area — Yugra	158,410	9,588	9,532	3,583	5,522	694	42,142	17,980	21,677	5,810	11,833	39,581
Yamalo-Nenetsky Autonomous Area	60,991	30,303	29,954	2,431	637	6	7,467	1,539	3,332	1,361	1,787	12,128
Chelyabinsk Region	303,733	3,192	0	93,247	3,327	9,996	16,616	2,076	54,337	13,340	13,609	93,993
SIBERIA FEDERAL DISTRICT	1,314,588	62,180	53,850	151,003	99,125	37,419	117,745	24,545	328,294	39,307	35,848	419,122
Republic of Altai	17,591	239	226	528	7	452	696	35	9,941	608	337	4,748
Republic of Buryatia	31,807	528	330	9,608	421	941	4,309	363	7,196	856	562	7,023
Republic of Tyva	2,785	543	319	46	26	216	309	155	923	44	63	460
Republic of Khakassia	16,676	1,635	1,203	1,688	1,588	434	1,283	172	4,893	172	810	4,001
Altai Territory	126,300	703	0	27,837	4,529	7,063	6,036	1,457	28,913	2,134	993	46,635
Zabaykalskiy Territory	19,127	1,444	550	654	1,178	152	1,727	554	7,143	334	407	5,534
Krasnoyarsk Territory	197,358	4,535	2,848	26,118	13,818	5,849	22,235	4,902	48,121	6,152	7,719	57,909
Irkutsk Region	201,374	8,599	8,013	12,622	48,675	3,504	18,122	4,971	39,279	4,471	4,028	57,103
Kemerovo Region	198,414	41,882	38,779	18,472	5,520	3,093	6,279	2,409	45,382	2,660	3,516	69,201
Novosibirsk Region	282,732	495	10	23,387	21,347	7,710	22,053	6,019	78,465	12,516	13,385	97,355
Omsk Region	131,625	0	0	18,384	1,002	5,516	29,660	1,954	35,519	8,115	2,057	29,418
Tomsk Region	88,799	1,577	1,572	11,659	1,014	2,489	5,036	1,554	22,520	1,245	1,971	39,734

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	549,363	29,448	903	48,569	48,303	9,891	67,741	74,327	134,834	12,395	20,776	103,079
Republic of Sakha (Yakutia)	75,134	20,156	167	3,705	8,518	771	6,228	5,849	13,713	3,175	1,442	11,577
Kamchatka Territory	21,404	7	2	440	3,082	127	1,184	972	6,462	1,317	4,137	3,676
Primorski Territory	237,860	317	20	38,379	8,154	4,658	8,953	60,788	51,756	3,218	6,657	54,980
Khabarovsk Territory	131,810	1,899	0	3,074	22,424	865	35,947	3,522	40,346	3,269	4,054	16,410
Amur Region	32,390	724	300	1,652	2,421	2,217	9,243	430	7,042	628	871	7,162
Magadan Region	13,009	5,336	174	475	1,227	54	454	229	2,846	148	620	1,620
Sakhalin Region	25,558	277	240	581	1,848	1,120	5,233	1,785	6,147	594	2,446	5,527
Jewish Autonomous Region	2,667	0	0	263	12	79	494	197	588	46	120	868
Chukotka Autonomous Area	9,531	733	0	0	617	0	5	555	5,934	0	429	1,258

¹ 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 Use¹

31.08.2013

of which:

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	2,730,911	395,898	318,490	785,705	16,591	29,037	75,061	110,022	407,715	475,962	408,980	25,940
CENTRAL FEDERAL DISTRICT	1,517,865	199,877	191,660	167,787	15,381	13,316	57,133	36,183	281,455	361,414	365,312	20,007
Belgorod Region	5,277	1,355	0	3,023	0	412	139	0	348	0	0	0
Bryansk Region	4,704	0	0	188	0	3,925	0	15	576	0	0	0
Vladimir Region	3,169	0	0	2,987	0	0	0	31	2	0	149	0
Voronezh Region	9,801	0	0	1,342	0	20	0	0	2,545	4,077	1,817	0
Ivanovo Region	1,708	0	0	274	0	0	1,250	0	184	0	0	0
Kaluga Region	9,485	0	0	503	0	1,052	63	135	6,609	1,017	100	6
Kostroma Region	556	0	0	8	0	0	0	0	548	0	0	0
Kursk Region	397	0	0	92	0	80	0	0	225	0	0	0
Lipetsk Region	10,395	0	0	9,975	0	46	0	0	321	53	0	0
Moscow Region	69,529	0	0	11,383	4	863	12,361	1,753	20,950	11,214	8,458	2,543
Orel Region	3,085	0	0	2,466	0	3	0	0	603	0	0	13
Ryazan Region	370	0	0	47	0	0	4	0	319	0	0	0
Smolensk Region	8,849	0	0	7,917	0	0	0	315	617	0	0	0
Tambov Region	320	0	0	0	0	0	320	0	0	0	0	0
Tver Region	520	0	0	444	22	0	0	0	0	54	0	0
Tula Region	29,575	0	0	14,598	68	5	0	206	0	0	13,978	720
Yaroslavl Region	5,824	0	0	3,553	0	0	0	0	175	360	1,736	0
Moscow	1,354,301	198,522	191,660	108,989	15,287	6,910	42,996	33,728	247,432	344,640	339,072	16,725

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	280,179	12,375	11,293	88,971	0	6,169	10,973	32,583	53,925	46,408	27,113	1,662
Republic of Karelia	2,162	22	0	993	0	0	0	0	0	0	1,147	0
Republic of Komi	9,246	5,809	5,809	0	0	0	0	0	0	2,265	0	1,172
Arkhangelsk Region	6,780	1,470	506	3,830	0	0	66	532	2	0	870	10
Nenets Autonomous Area	573	507	506	0	0	0	66	0	0	0	0	0
Vologda Region	19,137	0	0	9,187	0	218	1	0	1	0	9,661	69
Kaliningrad Region	33,297	1	1	29,950	0	853	1	174	1,802	143	314	59
Leningrad Region	10,855	96	0	6,669	0	0	213	2	1,298	2,577	0	0
Murmansk Region	4,424	0	0	0	0	60	0	0	554	129	3,681	0
Novgorod Region	8,801	0	0	7,075	0	52	0	0	1,673	0	0	1
Pskov Region	1,917	0	0	1,908	0	9	0	0	0	0	0	0
St. Petersburg	183,560	4,977	4,977	29,362	0	4,977	10,692	31,875	48,594	41,294	11,438	351
SOUTH FEDERAL DISTRICT	86,050	107	107	35,079	0	3,383	674	10,693	24,716	3,331	8,062	5
Republic of Adigei (Adigeya)	52	0	0	52	0	0	0	0	0	0	0	0
Republic of Kalmykia	361	0	0	0	0	0	0	0	361	0	0	0
Krasnodar Territory	51,971	63	63	17,349	0	3,214	376	4,478	21,017	335	5,138	1
Astrakhan Region	183	0	0	0	0	0	18	109	53	0	3	0
Volgograd Region	3,301	0	0	549	0	0	0	57	151	0	2,544	0
Rostov Region	30,182	44	44	17,127	0	169	280	6,049	3,135	2,996	378	4
NORTH-CAUCASIAN FEDERAL DISTRICT	7,978	1,436	0	5,198	0	0	63	227	788	266	0	0
Republic of Dagestan	763	0	0	763	0	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	586	0	0	586	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	326	0	0	45	0	0	0	213	68	0	0	0
Republic of Northern Ossetia — Alania	1,491	1,437	0	54	0	0	0	0	0	0	0	0
Republic of Chechnya	50	0	0	0	0	0	50	0	0	0	0	0
Stavropol Territory	3,465	0	0	2,465	0	0	0	14	720	266	0	0
PRIVOLZHSKY FEDERAL DISTRICT	309,150	5,828	929	267,597	0	436	2,490	12,232	12,033	5,786	1,792	956
Republic of Bashkortostan	119,658	0	0	116,667	0	11	680	474	1,512	11	303	0
Republic of Mariy-El	2,602	0	0	1,745	0	0	0	0	857	0	0	0
Republic of Mordovia	517	0	0	499	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)	37,650	0	0	30,153	0	1	1	91	1,956	5,106	332	10
Udmurt Republic	267	0	0	0	0	0	0	0	267	0	0	0
Chuvash Republic — Chuvashya	514	0	0	514	0	0	0	0	0	0	0	0
Perm Territory	92,793	1,662	0	87,972	0	85	260	0	2,122	90	602	0
Kirov Region	288	0	0	127	0	0	0	0	160	1	0	0
Nizhni Novgorod Region	17,058	0	0	10,975	0	0	1,465	2,500	941	446	374	357
Orenburg Region	7,594	3,237	0	3,650	0	0	0	0	118	0	0	589
Penza Region	895	0	0	769	0	9	0	0	115	0	2	0
Samara Region	7,030	0	0	4,313	0	0	84	229	2,133	102	169	0
Saratov Region	3,477	929	929	1,833	0	312	0	0	363	30	10	0
Ulyanovsk Region	18,807	0	0	8,381	0	0	0	8,938	1,488	0	0	0
URALS FEDERAL DISTRICT	218,484	7,007	1,923	136,787	1,197	149	2,588	11,924	14,792	38,915	3,310	1,815
Kurgan Region	1,191	0	0	1,191	0	0	0	0	0	0	0	0
Sverdlovsk Region	133,925	1,923	0	94,431	1,197	0	18	187	4,778	29,620	1,771	0
Tyumen Region	46,489	1,923	1,923	10,323	0	0	213	11,737	9,644	9,295	1,539	1,815
Khanty-Mansiysky Autonomous Area — Yugra	9,910	665	665	46	0	0	213	6,789	0	382	0	1,815
Yamalo-Nenetsky Autonomous Area	18,610	1,258	1,258	0	0	0	0	0	8,439	8,913	0	0
Chelyabinsk Region	36,879	3,161	0	30,842	0	149	2,357	0	370	0	0	0
SIBERIA FEDERAL DISTRICT	263,303	134,847	112,578	82,950	13	5,300	652	4,002	14,455	18,952	971	1,161
Republic of Altai	1,882	0	0	1,595	0	0	0	0	287	0	0	0
Republic of Buryatia	6,987	173	0	6,744	0	0	8	0	0	62	0	0
Republic of Tyva	1,868	1,868	1,105	0	0	0	0	0	0	0	0	0
Republic of Khakassia	1,021	147	0	869	0	0	0	0	3	0	2	0
Altai Territory	3,193	2,894	0	130	0	0	0	0	141	28	0	0
Zabaykalskiy Territory	2,711	2,664	0	0	0	1	0	0	43	3	0	0
Krasnoyarsk Territory	34,448	778	0	22,836	0	0	0	52	101	10,596	85	0
Irkutsk Region	21,785	16,253	13,572	231	0	5,173	38	0	90	0	0	0
Kemerovo Region	100,132	32,517	20,345	49,207	0	126	0	0	11,550	5,884	848	0
Novosibirsk Region	83,933	77,200	77,200	923	0	0	8	3,950	661	30	0	1,161
Omsk Region	4,620	0	0	204	0	0	598	0	1,511	2,307	0	0
Tomsk Region	723	356	356	208	13	0	0	0	68	42	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	47,902	34,415	0	1,340	0	284	488	2,178	5,551	890	2,422	334
Republic of Sakha (Yakutia)	15,031	14,899	0	80	0	0	2	50	0	0	0	0
Kamchatka Territory	2,227	1,926	0	135	0	0	0	0	0	0	166	0
Primorski Territory	6,953	0	0	75	0	265	40	1,562	2,804	836	1,371	0
Khabarovsk Territory	16,483	12,645	0	881	0	19	0	400	1,689	2	515	332
Amur Region	1,184	997	0	97	0	0	14	0	76	0	0	0
Magadan Region	3,820	3,616	0	72	0	0	0	0	17	0	115	0
Sakhalin Region	1,173	266	0	0	0	0	432	166	0	52	255	2
Jewish Autonomous Region	964	0	0	0	0	0	0	0	964	0	0	0
Chukotka Autonomous Area	67	67	0	0	0	0	0	0	0	0	0	0

¹ 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 Use¹

		31.08.2013													
		of which:													
1	2	3	4	5	6	7	8	9	10	11	12	13	(millions of rubles)		
													total	for settlement finality	
RUSSIAN FEDERATION	17,513,991	482,927	318,699	3,082,226	755,302	1,328,533	1,586,244	1,104,182	3,979,022	2,224,292	2,728,563	242,700			
CENTRAL FEDERAL DISTRICT	8,951,280	160,547	99,956	885,270	252,851	465,802	819,798	603,134	2,099,877	1,543,393	2,012,378	108,230			
Belgorod Region	228,112	3,826	2	71,074	530	106,962	10,825	4,942	14,753	4,982	8,058	2,160			
Bryansk Region	58,997	0	0	15,752	458	25,655	780	859	9,452	4,030	1,051	960			
Vladimir Region	73,738	212	0	32,363	2,543	13,639	2,706	1,524	12,770	4,594	2,071	1,316			
Voronezh Region	221,863	59	0	38,303	2,152	56,687	7,579	4,335	48,259	44,585	18,084	1,820			
Ivanovo Region	42,810	62	21	11,315	1,793	2,444	3,138	799	13,042	6,817	2,343	1,057			
Kaluga Region	89,845	309	0	20,760	4,868	8,962	7,814	1,706	12,485	29,245	2,639	1,057			
Kostroma Region	34,271	6	0	9,853	293	2,591	1,936	751	12,995	3,178	2,249	419			
Kursk Region	155,252	50,036	0	25,911	603	45,962	6,276	2,993	20,124	1,730	919	698			
Lipetsk Region	90,554	319	6	19,035	923	29,295	4,883	3,364	20,199	6,020	5,881	635			
Moscow Region	912,839	1,015	429	135,324	22,383	22,314	92,472	32,334	281,072	128,278	182,361	15,286			
Orel Region	54,330	3	0	8,541	143	26,532	879	1,170	13,836	1,554	1,386	286			
Ryazan Region	82,884	120	96	21,859	446	22,711	12,888	2,043	15,990	3,412	2,607	808			
Smolensk Region	64,017	130	33	20,386	956	12,292	5,350	1,897	17,364	2,343	2,756	543			
Tambov Region	79,267	2	0	23,190	1,069	38,861	1,184	2,737	8,098	2,361	1,142	623			
Tver Region	63,237	404	0	21,829	885	13,675	3,074	1,794	15,601	1,974	3,304	697			
Tula Region	107,203	567	0	25,277	19,111	15,765	8,339	3,241	21,293	4,961	7,005	1,644			
Yaroslavl Region	115,489	1,322	19	36,124	13,749	13,985	6,217	2,156	23,632	4,039	12,363	1,902			
Moscow	6,476,572	102,156	99,350	348,374	179,946	7,468	643,458	534,489	1,538,914	1,289,289	1,756,159	76,319			

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	1,948,729	10,871	2,009	468,948	98,482	113,186	197,634	211,290	383,630	145,319	288,952	30,417
Republic of Karelia	27,551	905	177	9,595	2,838	1,470	397	927	6,261	1,242	3,442	474
Republic of Komi	27,442	680	626	4,754	687	1,658	2,447	2,371	9,663	3,102	1,547	533
Arkhangelsk Region	84,087	178	152	49,643	2,709	6,896	2,023	1,124	13,283	3,013	4,157	1,061
Nenets Autonomous Area	1,157	0	0	31	11	0	212	47	122	660	73	1
Vologda Region	102,595	0	0	24,248	1,608	11,848	4,642	1,886	19,714	2,534	34,580	1,535
Kaliningrad Region	116,738	318	0	43,120	4,446	13,126	7,095	5,210	22,907	6,957	12,470	1,089
Leningrad Region	219,001	7,039	3	54,784	19,514	39,336	36,646	10,628	19,512	21,477	8,958	1,107
Murmansk Region	29,019	381	0	2,348	1,247	1,837	2,047	1,591	10,055	2,550	6,219	744
Novgorod Region	31,919	4	0	7,008	651	13,852	1,734	759	5,867	554	874	616
Pskov Region	38,318	27	26	8,455	420	19,638	1,951	1,434	5,032	537	496	328
St. Petersburg	1,272,059	1,339	1,025	264,995	64,362	3,523	138,652	185,360	271,336	103,353	216,209	22,930
SOUTH FEDERAL DISTRICT	1,126,660	3,130	1,853	281,701	53,511	195,288	90,696	85,600	252,559	85,423	61,686	17,066
Republic of Adigei (Adigeya)	17,635	171	0	6,691	68	3,193	2,651	266	3,418	654	394	129
Republic of Kalmykia	8,492	6	0	139	28	4,794	288	201	2,026	718	231	61
Krasnodar Territory	569,114	749	9	92,843	26,154	108,679	54,002	73,635	119,734	46,665	37,848	8,805
Astrakhan Region	35,734	33	28	3,717	2,026	3,422	7,946	968	7,872	7,039	2,600	111
Volgograd Region	135,219	499	357	42,190	1,435	23,440	7,469	3,938	36,708	10,662	6,407	2,471
Rostov Region	360,466	1,672	1,459	136,120	23,800	51,760	18,341	6,592	82,801	19,685	14,206	5,489
NORTH-CAUCASIAN FEDERAL DISTRICT	280,645	2,075	350	76,117	7,647	62,253	29,853	5,814	72,173	7,732	14,844	2,137
Republic of Dagestan	33,546	237	119	10,305	120	5,899	5,512	442	7,931	312	2,433	355
Republic of Ingushetia	6,836	50	25	3,276	0	1,317	1,003	40	936	149	63	2
Kabardino-Balkar Republic	40,119	71	37	12,287	60	9,342	1,902	630	12,509	1,603	1,687	28
Karachai-Cherkess Republic	27,551	210	0	10,597	181	5,995	4,136	307	5,168	380	508	69
Republic of Northern Ossetia — Alania	18,412	901	165	4,187	83	2,068	2,451	540	5,853	611	1,584	134
Republic of Chechnya	17,688	5	0	1,387	0	3,775	9,720	331	1,163	89	1,218	0
Stavropol Territory	136,493	601	4	34,084	7,203	33,857	5,129	3,524	38,607	4,588	7,351	1,549
PRIVOLZHSKY FEDERAL DISTRICT	2,281,927	38,782	28,408	716,618	113,028	267,380	146,063	77,526	496,541	230,433	164,838	30,718
Republic of Bashkortostan	210,646	14,313	10,414	64,165	3,863	25,642	21,096	3,904	51,363	14,684	8,754	2,862
Republic of Mariy-El	54,126	3	2	17,921	364	21,870	1,376	662	6,407	3,276	1,727	520
Republic of Mordovia	89,254	63	0	32,263	149	25,574	3,584	952	9,230	2,049	14,899	491

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)	444,518	5,728	5,451	136,727	1,978	48,330	34,933	15,315	89,038	66,771	40,541	5,157
Udmurt Republic	74,031	287	81	25,018	204	6,402	3,249	1,772	25,794	6,045	3,536	1,724
Chuvash Republic — Chuvashya	95,262	98	0	11,829	4,590	6,126	5,408	3,079	19,898	38,643	4,531	1,060
Perm Territory	319,852	5,080	4,961	145,232	22,374	6,230	12,896	17,086	71,684	22,378	13,493	3,399
Kirov Region	59,279	127	0	18,393	600	14,423	2,161	1,932	15,431	3,332	2,031	849
Nizhni Novgorod Region	289,066	695	333	100,961	38,095	21,005	12,343	7,872	69,198	14,904	16,998	6,995
Orenburg Region	109,171	6,844	4,371	29,833	5,400	23,930	6,187	6,251	20,302	6,392	2,291	1,741
Penza Region	60,988	60	0	13,438	1,320	23,548	2,788	1,864	11,153	3,749	2,378	690
Samara Region	288,919	2,110	1,765	70,875	19,462	18,377	26,068	10,672	63,046	32,268	43,552	2,489
Saratov Region	125,659	1,222	1,030	29,427	14,365	16,950	10,300	4,467	31,987	8,246	6,662	2,033
Ulyanovsk Region	61,156	2,152	0	20,538	264	8,973	3,674	1,698	12,010	7,694	3,445	708
URALS FEDERAL DISTRICT	1,187,817	117,453	92,608	334,356	52,429	61,525	112,000	52,947	237,264	109,992	88,181	21,670
Kurgan Region	29,456	32	0	8,741	2,618	6,111	1,522	814	7,025	873	1,233	487
Sverdlovsk Region	430,007	3,760	135	149,466	18,081	13,777	33,019	22,370	111,332	34,728	35,466	8,008
Tyumen Region	429,416	110,900	92,276	33,819	27,230	9,682	55,106	26,664	68,057	51,620	40,114	6,224
Khanty-Mansiysky Autonomous Area — Yugra	128,768	8,076	8,049	6,366	12,374	838	31,699	15,566	22,159	10,904	18,182	2,604
Yamalo-Nenetsky Autonomous Area	87,797	32,283	32,263	1,809	4,277	25	8,299	3,323	16,046	18,068	3,364	303
Chelyabinsk Region	298,938	2,760	197	142,331	4,500	31,955	22,353	3,099	50,850	22,771	11,368	6,951
SIBERIA FEDERAL DISTRICT	1,255,819	114,899	90,473	231,521	117,007	140,422	147,188	40,152	305,633	71,122	61,314	26,561
Republic of Altai	12,961	353	253	1,040	193	798	1,121	112	7,928	517	622	277
Republic of Buryatia	49,814	3,379	2,611	23,037	373	3,925	4,870	788	9,350	1,691	1,828	573
Republic of Tyva	3,886	956	735	163	45	389	402	261	1,397	112	133	28
Republic of Khakassia	15,364	1,864	1,508	3,105	1,215	1,970	960	612	4,057	323	1,052	206
Altai Territory	129,691	766	0	27,482	4,017	45,168	7,255	3,080	31,480	4,129	3,063	3,251
Zabaykalskiy Territory	19,309	1,796	1,150	1,015	2,258	459	1,640	771	8,956	824	1,125	465
Krasnoyarsk Territory	249,816	6,783	4,012	45,154	52,246	25,336	42,613	7,093	45,605	11,437	10,375	3,174
Irkutsk Region	136,616	7,159	6,566	19,175	26,431	7,210	12,783	5,904	37,311	10,354	6,408	3,881
Kemerovo Region	215,619	86,311	68,409	32,277	4,013	8,994	8,869	7,655	37,394	9,822	16,130	4,154
Novosibirsk Region	225,360	447	174	38,123	22,478	22,594	22,249	9,326	68,999	20,774	14,354	6,016
Omsk Region	123,102	0	0	23,075	2,373	16,821	39,390	1,957	26,868	7,334	3,096	2,188
Tomsk Region	74,281	5,084	5,055	17,876	1,366	6,758	5,036	2,593	26,287	3,805	3,128	2,348

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	481,114	35,170	3,042	87,696	60,347	22,677	43,012	27,719	131,344	30,878	36,370	5,901
Republic of Sakha (Yakutia)	89,531	18,710	227	5,735	13,700	1,629	4,603	8,373	28,720	4,062	3,133	866
Kamchatka Territory	25,943	158	4	1,908	4,041	459	1,075	1,361	6,570	1,892	8,303	176
Primorski Territory	156,769	643	16	61,768	6,020	6,910	7,908	9,196	41,599	9,686	10,471	2,568
Khabarovsk Territory	114,536	1,795	0	12,499	23,471	3,151	18,398	5,089	27,509	12,776	8,425	1,423
Amur Region	36,999	2,170	1,250	2,794	7,921	8,368	4,358	594	8,088	1,092	1,248	366
Magadan Region	16,831	10,937	1,406	901	1,115	197	348	347	2,127	193	601	65
Sakhalin Region	29,534	161	136	1,702	3,569	1,297	5,769	2,192	9,719	1,047	3,688	390
Jewish Autonomous Region	3,687	18	3	388	10	666	546	252	1,456	130	176	45
Chukotka Autonomous Area	7,284	578	0	0	500	0	7	315	5,557	0	325	2

¹ 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 Use¹

31.08.2013

of which:

(millions of rubles)

	1	2	of which:										for settlement finality
			total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communi- cations	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	
	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	420,362	220,014	1,180,780	23,360	78,513	205,804	279,990	472,060	1,054,925	483,479	3,064		
CENTRAL FEDERAL DISTRICT	42,485	25,611	303,153	18,140	39,388	156,047	89,126	331,182	849,539	403,940	2,018		
Belgorod Region	9,110	0	6,991	0	1,990	151	192	483	431	0	0		
Bryansk Region	0	0	165	0	18,459	0	74	812	0	0	0		
Vladimir Region	68	0	4,891	0	50	57	32	2	0	595	0		
Voronezh Region	0	0	3,000	0	227	888	5	1,538	6,593	6,815	0		
Ivanovo Region	0	0	648	0	0	1,155	13	171	7	0	0		
Kaluga Region	0	0	645	134	4,751	1,380	135	3,455	1,421	138	0		
Kostroma Region	0	0	368	0	0	0	0	789	601	324	0		
Kursk Region	0	0	1,331	0	80	216	0	176	1,210	0	0		
Lipetsk Region	0	0	10,164	0	98	0	0	1,075	2,677	13	0		
Moscow Region	0	0	24,418	15	3,781	31,312	36,597	25,039	56,720	32,711	126		
Orel Region	0	0	916	0	126	0	0	422	0	126	0		
Ryazan Region	0	0	1,110	0	412	5	0	263	269	0	0		
Smolensk Region	0	0	8,887	0	0	0	478	768	33	0	0		
Tambov Region	0	0	1,551	0	7	1,418	0	0	0	0	0		
Tver Region	0	0	6,192	22	119	0	259	189	54	106	0		
Tula Region	0	0	13,505	68	292	0	553	139	2,008	8,797	0		
Yaroslavl Region	0	0	15,644	0	64	0	0	322	816	1,926	0		
Moscow	33,308	25,611	202,727	17,901	8,932	119,465	50,788	295,538	776,699	352,389	1,892		

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	472,590	31,210	24,676	162,102	2,961	7,345	28,572	62,733	58,621	71,343	47,654	49
Republic of Karelia	11,569	0	0	9,937	0	13	0	73	87	264	1,195	0
Republic of Komi	4,633	2,542	2,541	44	0	62	0	0	167	1,818	0	0
Arkhangelsk Region	20,810	7,076	6,113	10,137	0	0	77	3,191	135	0	194	0
Nenets Autonomous Area	77	0	0	0	0	0	77	0	0	0	0	0
Vologda Region	26,964	0	0	21,197	0	364	0	0	61	104	5,238	0
Kaliningrad Region	51,732	7	7	39,185	0	1,235	183	6,559	1,441	2,912	210	0
Leningrad Region	32,526	5,571	0	13,307	0	1	211	5,577	1,119	6,740	0	0
Murmansk Region	19,263	0	0	0	0	423	0	3,996	387	281	14,176	0
Novgorod Region	19,665	0	0	18,920	0	69	0	0	676	0	0	0
Pskov Region	947	0	0	714	0	0	0	4	216	13	0	0
St. Petersburg	284,481	16,015	16,015	48,660	2,961	5,178	28,101	43,333	54,332	59,211	26,641	49
SOUTH FEDERAL DISTRICT	197,882	2,953	2,842	56,991	0	3,032	4,810	87,309	18,274	17,195	7,317	1
Republic of Adigei (Adigeya)	78	0	0	78	0	0	0	0	0	0	0	0
Republic of Kalmykia	558	0	0	0	0	0	0	0	403	155	0	0
Krasnodar Territory	128,401	161	50	22,217	0	2,495	2,336	78,055	11,220	8,500	3,417	0
Astrakhan Region	3,667	0	0	100	0	0	413	136	22	2,207	789	0
Volgograd Region	14,282	0	0	7,502	0	223	1,161	57	2,819	43	2,477	0
Rostov Region	50,896	2,792	2,792	27,094	0	314	900	9,060	3,811	6,290	634	1
NORTH-CAUCASIAN FEDERAL DISTRICT	18,924	1,716	0	14,266	0	422	91	553	1,325	330	221	0
Republic of Dagestan	4,295	0	0	3,845	0	0	0	382	0	68	0	0
Republic of Ingushetia	1,565	0	0	1,552	0	0	13	0	0	0	0	0
Kabardino-Balkar Republic	2,943	0	0	2,837	0	0	0	0	106	0	0	0
Karachai-Cherkess Republic	290	0	0	58	0	0	0	136	96	0	0	0
Republic of Northern Ossetia — Alania	2,272	1,716	0	229	0	0	0	0	106	0	221	0
Republic of Chechnya	99	0	0	0	0	0	78	21	0	0	0	0
Stavropol Territory	7,460	0	0	5,745	0	422	0	14	1,017	262	0	0
PRIVOLZHSKY FEDERAL DISTRICT	332,291	26,084	11,072	236,704	105	3,895	5,833	19,812	16,390	16,341	6,529	598
Republic of Bashkortostan	67,944	3,460	829	61,544	105	462	582	130	1,242	196	223	0
Republic of Mariy-El	2,070	0	0	1,833	0	230	0	0	7	0	0	0
Republic of Mordovia	1,585	0	0	242	0	9	0	0	175	1,159	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)	73,847	7,470	7,470	46,766	0	34	3	151	5,056	11,014	3,353	0
Udmurt Republic	1,103	0	0	0	0	0	0	0	200	23	880	0
Chuvash Republic — Chuvasnya	2,088	0	0	365	0	0	1,588	0	49	86	0	0
Perm Territory	84,653	5,366	0	70,771	0	2,501	1,992	0	2,645	385	993	0
Kirov Region	2,251	0	0	2,152	0	0	0	0	98	1	0	0
Nizhni Novgorod Region	21,988	0	0	9,038	0	0	1,486	8,822	1,219	1,054	369	0
Orenburg Region	19,846	7,037	22	11,666	0	35	0	0	510	0	0	598
Penza Region	1,927	0	0	1,754	0	9	0	0	162	0	2	0
Samara Region	15,590	0	0	9,585	0	0	182	152	2,928	2,159	584	0
Saratov Region	6,292	2,752	2,751	2,217	0	615	0	3	338	263	104	0
Ulyanovsk Region	31,107	0	0	18,771	0	0	0	10,554	1,761	0	21	0
URALS FEDERAL DISTRICT	352,242	15,161	11,973	223,682	1,219	235	8,216	12,554	25,556	57,062	8,491	66
Kurgan Region	29	0	0	0	0	29	0	0	0	0	0	0
Sverdlovsk Region	200,051	1,426	0	134,842	1,219	0	153	567	9,182	47,112	5,550	0
Tyumen Region	85,223	11,973	11,973	32,797	0	57	987	11,987	14,858	9,606	2,892	66
Khanty-Mansiysky Autonomous Area — Yugra	13,136	6,579	6,579	372	0	0	4	5,422	0	693	0	66
Yamalo-Nenetsky Autonomous Area	23,790	3,389	3,389	0	0	0	129	0	11,272	8,913	87	0
Chelyabinsk Region	66,939	1,762	0	56,043	0	149	7,076	0	1,516	344	49	0
SIBERIA FEDERAL DISTRICT	430,017	188,754	138,517	166,880	10	7,050	1,708	4,138	14,977	41,800	4,700	0
Republic of Altai	2,579	166	0	1,757	0	0	0	0	31	574	51	0
Republic of Buryatia	8,535	123	0	7,402	0	730	0	0	0	280	0	0
Republic of Tyva	2,068	2,068	1,270	0	0	0	0	0	0	0	0	0
Republic of Khakassia	2,447	418	0	1,986	0	2	0	0	23	0	18	0
Altai Territory	5,382	2,901	0	1,101	0	530	0	17	166	589	78	0
Zabaykalskiy Territory	5,760	5,562	0	153	0	0	0	0	45	0	0	0
Krasnoyarsk Territory	111,565	4,408	0	76,674	0	0	134	52	101	30,156	40	0
Irkutsk Region	36,068	13,234	9,388	17,032	0	5,031	150	68	539	2	12	0
Kemerovo Region	153,144	79,950	48,465	51,339	0	274	0	0	10,666	6,757	4,158	0
Novosibirsk Region	88,829	79,543	79,011	1,885	0	483	717	3,990	1,360	665	186	0
Omsk Region	12,195	0	0	7,187	0	0	707	11	1,418	2,735	137	0
Tomsk Region	1,445	383	383	362	10	0	0	0	628	42	20	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	163,373	111,998	5,323	17,004	925	17,146	527	3,764	5,735	1,315	4,627	332
Republic of Sakha (Yakutia)	71,048	70,393	3,318	579	0	0	2	50	24	0	0	0
Kamchatka Territory	8,524	7,452	0	324	0	0	0	0	0	0	748	0
Primorski Territory	11,836	2,785	0	395	42	433	86	2,780	1,646	979	2,690	0
Khabarovsk Territory	54,981	17,109	0	15,213	883	16,713	0	934	3,061	2	734	332
Amur Region	10,322	10,052	0	228	0	0	13	0	29	0	0	0
Magadan Region	1,970	1,306	0	265	0	0	0	0	17	296	86	0
Sakhalin Region	3,326	2,504	2,005	0	0	0	426	0	0	38	358	0
Jewish Autonomous Region	1,268	299	0	0	0	0	0	0	958	0	11	0
Chukotka Autonomous Area	98	98	0	0	0	0	0	0	0	0	0	0

¹ 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)

	31.08.2013																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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	in rubles			in foreign currency and precious metals			in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		overdue debt																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
	small and medium-sized businesses	of which: individual entrepreneurs	3	small and medium-sized businesses	of which: individual entrepreneurs	5	small and medium-sized businesses	of which: individual entrepreneurs	7	small and medium-sized businesses	of which: individual entrepreneurs	8	small and medium-sized businesses	of which: individual entrepreneurs	9	small and medium-sized businesses	of which: individual entrepreneurs	10	small and medium-sized businesses	of which: individual entrepreneurs	11	small and medium-sized businesses	of which: individual entrepreneurs	12	small and medium-sized businesses	of which: individual entrepreneurs	13																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000	1001	1002	1003	1004	1005	1006	1007	1008	1009	1010	1011	1012	1013	1014	1015	1016	1017	1018	1019	1020	1021	1022	1023	1024	1025	1026	1027	1028	1029	1030	1031	1032	1033	1034	1035	1036	1037	1038	1039	1040	1041	1042	1043	1044	1045	1046	1047	1048	1049	1050	1051	1052	1053	1054	1055	1056	1057	1058	1059	1060	1061	1062	1063	1064	1065	1066	1067	1068	1069	1070	1071	1072	1073	1074	1075	1076	1077	1078	1079	1080	1081	1082	1083	1084	1085	1086	1087	1088	1089	1090	1091	1092	1093	1094	1095	1096	1097	1098	1099	1100	1101	1102	1103	1104	1105	1106	1107	1108	1109	1110	1111	1112	1113	1114	1115	1116	1117	1118	1119	1120	1121	1122	1123	1124	1125	1126	1127	1128	1129	1130	1131	1132	1133	1134	1135	1136	1137	1138	1139	1140	1141	1142	1143	1144	1145	1146	1147	1148	1149	1150	1151	1152	1153	1154	1155	1156	1157	1158	1159	1160	1161	1162	1163	1164	1165	1166	1167	1168	1169	1170	1171	1172	1173	1174	1175	1176	1177	1178	1179	1180	1181	1182	1183	1184	1185	1186	1187	1188	1189	1190	1191	1192	1193	1194	1195	1196	1197	1198	1199	1200	1201	1202	1203	1204	1205	1206	1207	1208	1209	1210	1211	1212	1213	1214	1215	1216	1217	1218	1219	1220	1221	1222	1223	1224	1225	1226	1227	1228	1229	1230	1231	1232	1233	1234	1235	1236	1237	1238	1239	1240	1241	1242	1243	1244	1245	1246	1247	1248	1249	1250	1251	1252	1253	1254	1255	1256	1257	1258	1259	1260	1261	1262	1263	1264	1265	1266	1267	1268	1269	1270	1271	1272	1273	1274	1275	1276	1277	1278	1279	1280	12

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	25,792	5,842	136	70	23,407	5,088	242	74	2,137	190	95	5
Nenets Autonomous Area	193	69	66	0	300	126	77	0	33	9	0	0
Vologda Region	40,511	10,362	391	0	43,588	7,649	870	89	10,540	797	37	0
Kaliningrad Region	33,073	2,564	3,210	2	43,274	3,918	7,043	20	7,188	369	213	0
Leningrad Region	49,815	1,808	2,190	0	55,333	3,142	3,018	9	3,580	318	8	1
Murmansk Region	17,712	1,797	98	0	16,874	3,004	9,645	0	3,587	148	105	0
Novgorod Region	14,367	1,781	34	0	17,406	2,465	42	0	1,903	88	5	0
Pskov Region	10,771	1,535	7	0	28,031	2,113	150	4	2,212	40	105	0
St. Petersburg	328,276	4,751	18,260	1	298,562	6,508	27,062	269	18,902	136	1,402	7
SOUTH FEDERAL DISTRICT	369,730	51,825	12,744	40	448,010	78,325	14,376	226	54,743	6,128	233	25
Republic of Adigei (Adigeya)	6,088	730	52	0	12,158	1,806	78	0	643	161	0	0
Republic of Kalmykia	2,580	1,057	21	0	6,448	3,607	0	0	336	200	0	0
Krasnodar Territory	165,077	21,737	10,506	0	227,161	31,991	8,862	148	38,319	3,081	77	0
Astrakhan Region	11,362	4,041	83	17	16,910	7,440	475	25	1,489	746	13	9
Volgograd Region	48,014	6,210	336	0	56,112	10,674	563	3	6,749	881	1	0
Rostov Region	136,609	18,050	1,746	23	129,221	22,807	4,398	50	7,207	1,059	142	16
NORTH-CAUCASIAN FEDERAL DISTRICT	88,239	17,642	655	79	163,875	33,243	2,040	94	11,383	2,920	125	19
Republic of Dagestan	9,467	2,570	0	0	20,969	5,091	451	68	1,185	258	0	0
Republic of Ingushetia	406	84	0	0	3,484	1,579	0	0	1,257	666	0	0
Kabardino-Balkar Republic	10,947	2,147	0	0	31,691	5,236	106	0	1,149	426	106	0
Karachai-Cherkess Republic	7,104	790	112	0	14,579	2,412	154	19	1,448	307	19	19
Republic of Northern Ossetia — Alania	8,847	1,568	54	54	16,138	2,388	327	0	1,185	142	0	0
Republic of Chechnya	2,046	221	50	0	11,510	717	99	0	242	17	0	0
Stavropol Territory	49,422	10,262	439	25	65,504	15,820	903	7	4,917	1,104	0	0
PRIVOLZHSKY FEDERAL DISTRICT	794,317	92,033	8,571	196	744,167	125,933	10,731	874	48,228	4,676	538	92
Republic of Bashkortostan	66,831	7,407	3,218	0	66,784	11,480	2,840	0	4,311	356	0	0
Republic of Mariy-El	11,546	2,057	41	0	14,469	3,334	48	0	850	30	0	0
Republic of Mordovia	14,944	1,591	0	0	28,549	3,835	0	0	981	118	0	0
Republic of Tatarstan (Tatarstan)	146,006	14,327	1,583	132	126,226	17,673	464	334	6,230	923	7	0
Udmurt Republic	25,503	5,689	202	0	23,119	7,397	100	0	3,222	299	0	0
Chuvash Republic — Chuvashya	26,988	4,920	0	0	24,207	5,233	135	16	869	118	0	0
Perm Territory	42,919	9,259	137	0	38,662	12,797	396	89	4,352	710	46	0
Kirov Region	35,525	6,025	2	2	33,921	7,464	8	8	2,367	276	0	0
Nizhni Novgorod Region	149,573	13,529	684	50	100,038	16,678	1,372	375	3,758	481	160	92
Orenburg Region	45,505	7,331	1,215	0	52,310	11,931	1,584	0	1,792	347	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	26,277	5,250	9	9	32,509	7,746	472	8	1,638	186	0	0
Samara Region	116,329	3,439	1,129	3	115,490	5,555	2,799	23	10,655	273	177	0
Saratov Region	58,846	8,224	351	0	58,097	10,844	340	0	5,021	435	42	0
Ulyanovsk Region	27,525	2,985	0	0	29,786	3,966	173	21	2,182	124	106	0
URALS FEDERAL DISTRICT	385,557	51,973	2,770	8	323,017	73,787	8,589	184	22,864	2,823	302	23
Kurgan Region	11,797	3,712	0	0	16,398	5,666	29	0	932	199	0	0
Sverdlovsk Region	120,504	13,914	1,141	4	96,926	22,220	2,095	175	7,403	866	175	23
Tyumen Region	150,099	20,554	1,272	4	135,755	31,975	4,633	4	5,838	853	38	0
Khanty-Mansiysky Autonomous Area — Yugra	56,297	9,656	382	0	49,605	16,626	870	0	2,449	319	38	0
Yamalo-Nenetsky Autonomous Area	19,492	3,830	12	0	18,110	5,575	140	0	438	170	0	0
Chelyabinsk Region	103,157	13,793	357	0	73,938	13,926	1,832	5	8,691	905	89	0
SIBERIA FEDERAL DISTRICT	481,979	70,198	3,940	224	444,651	88,369	7,389	775	47,711	4,236	147	74
Republic of Altai	6,974	667	0	0	6,327	1,255	0	0	1,282	69	0	0
Republic of Buryatia	15,609	7,306	234	0	17,028	7,484	185	0	874	165	0	0
Republic of Tva	1,782	1,083	0	0	2,357	1,467	0	0	30	25	0	0
Republic of Khakassia	10,795	4,001	6	6	9,085	3,744	22	20	508	126	2	0
Altai Territory	59,858	6,344	932	28	79,385	11,783	1,812	104	22,992	1,218	22	5
Zabaykalskiy Territory	10,220	5,170	47	40	10,920	5,769	45	41	319	88	0	0
Krasnoyarsk Territory	81,232	11,523	239	0	73,424	14,088	1,085	41	3,146	386	8	0
Irkutsk Region	46,862	8,085	181	141	44,629	11,870	661	143	2,950	344	22	0
Kemerovo Region	48,971	5,446	1,074	0	43,311	7,430	1,239	0	4,577	636	0	0
Novosibirsk Region	119,320	4,773	709	0	88,472	6,783	981	102	5,490	264	10	9
Omsk Region	51,848	11,982	183	9	43,381	10,699	907	321	4,324	807	81	60
Tomsk Region	28,508	3,818	335	0	26,332	5,997	452	3	1,219	108	2	0
FAR EAST FEDERAL DISTRICT	181,704	31,397	4,843	36	171,863	44,870	8,382	138	8,169	1,499	227	8
Republic of Sakha (Yakutia)	23,931	5,727	48	0	28,303	8,943	1,937	3	1,112	209	0	0
Kamchatka Territory	12,666	2,414	0	0	15,562	3,193	0	0	1,372	74	0	0
Primorski Territory	73,812	8,048	1,310	34	46,961	9,971	1,165	110	1,889	242	217	4
Khabarovsk Territory	37,631	5,872	736	2	34,278	9,033	1,165	12	2,347	476	10	4
Amur Region	12,083	4,328	157	0	17,210	6,025	287	13	440	131	0	0
Magadan Region	6,321	1,415	800	0	8,191	1,827	478	0	136	5	0	0
Sakhalin Region	11,944	2,265	828	0	17,063	3,706	2,381	0	329	97	0	0
Jewish Autonomous Region	2,316	1,064	964	0	3,565	1,880	969	0	536	264	0	0
Chukotka Autonomous Area	1,000	264	0	0	730	292	0	0	8	1	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.08.2013										
	rubles						foreign currency				
	total	including:		of which:		total	housing loans	including:		of which:	
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	including overdue debt		
1	2	3	4	5	6	7	8	9			
RUSSIAN FEDERATION	8,994,086	2,383,983	2,276,394	27,374	248,232	127,145	120,366	15,074			
CENTRAL FEDERAL DISTRICT	2,474,221	647,028	625,348	11,403	188,392	94,580	88,533	12,176			
Belgorod Region	82,783	16,597	15,026	75	402	334	332	46			
Bryansk Region	52,770	12,761	12,285	50	268	196	183	0			
Vladimir Region	73,432	15,962	14,991	136	531	431	423	5			
Voronezh Region	103,715	27,534	26,074	315	885	477	475	67			
Ivanovo Region	40,612	9,182	8,948	36	314	274	272	112			
Kaluga Region	61,288	17,717	16,958	60	877	547	504	24			
Kostroma Region	28,717	7,033	6,843	29	91	59	58	0			
Kursk Region	55,570	13,794	12,645	61	259	225	223	16			
Lipetsk Region	53,844	12,196	11,702	43	260	168	168	45			
Moscow Region	551,989	166,455	163,796	3,402	39,346	25,338	24,307	4,231			
Orel Region	33,111	7,811	7,231	29	319	176	176	0			
Ryazan Region	56,126	15,940	15,672	81	344	274	223	23			
Smolensk Region	51,614	15,680	15,273	119	946	308	278	9			
Tambov Region	41,405	9,529	8,960	16	186	161	158	3			
Tver Region	65,636	20,069	19,880	603	858	448	423	18			
Tula Region	79,601	20,281	19,855	81	735	570	551	30			
Yaroslavl Region	64,296	16,692	16,189	105	383	276	275	17			
Moscow	977,712	241,795	233,020	6,162	141,388	64,318	59,504	7,530			
NORTH-WEST FEDERAL DISTRICT	944,967	259,076	248,045	2,216	31,731	14,814	14,536	1,183			
Republic of Karelia	47,817	12,478	12,058	33	196	152	142	4			
Republic of Komi	71,754	22,669	18,819	45	173	147	147	5			
Arkhangelsk Region	82,063	24,821	24,146	63	323	250	250	43			
Nenets Autonomous Area	4,920	2,526	2,492	3	29	29	29	0			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	76,411	22,549	21,893	166	361	273	271	48
Kaliningrad Region	52,454	10,819	10,406	161	2,923	735	696	126
Leningrad Region	103,365	26,777	26,212	306	3,334	1,345	1,305	95
Murmansk Region	63,982	11,374	10,991	33	238	164	155	17
Novgorod Region	36,728	8,626	8,195	81	171	116	116	4
Pskov Region	29,937	6,176	5,734	14	108	93	91	15
St. Petersburg	380,456	112,787	109,591	1,314	23,904	11,539	11,363	826
SOUTH FEDERAL DISTRICT	738,429	154,212	145,897	2,140	5,187	2,831	2,719	194
Republic of Adigei (Adigeya)	20,070	3,095	2,909	31	142	127	125	0
Republic of Kalmykia	18,944	3,411	3,300	5	97	81	80	0
Krasnodar Territory	294,497	60,326	56,340	1,052	2,446	1,229	1,138	114
Astrakhan Region	55,937	11,156	10,728	47	129	100	93	9
Volgograd Region	116,224	27,863	27,061	492	601	449	444	16
Rostov Region	232,757	48,361	45,559	513	1,772	845	839	55
NORTH-CAUCASIAN FEDERAL DISTRICT	259,299	48,920	45,374	515	1,877	1,381	1,326	203
Republic of Dagestan	29,826	5,054	4,794	111	252	179	177	13
Republic of Ingushetia	4,513	293	113	1	6	3	2	0
Kabardino-Balkar Republic	34,029	6,606	5,703	18	225	182	175	41
Karachai-Cherkess Republic	21,413	2,721	2,419	7	61	56	55	6
Republic of Northern Ossetia — Alania	26,671	4,560	4,169	118	200	175	160	43
Republic of Chechnya	12,830	270	269	0	169	73	73	23
Stavropol Territory	130,017	29,416	27,907	260	964	713	684	77
PRIVOLZHSKY FEDERAL DISTRICT	1,637,409	446,418	415,208	4,087	9,924	6,394	6,331	623
Republic of Bashkortostan	231,023	57,487	49,775	453	721	447	446	28
Republic of Mariy-El	27,760	8,944	8,646	49	173	133	133	10
Republic of Mordovia	32,078	9,594	8,926	19	238	219	219	16
Republic of Tatarstan (Tatarstan)	225,238	57,074	53,692	243	1,215	970	965	15
Udmurt Republic	87,766	28,200	24,101	183	412	343	340	53
Chuvash Republic — Chuvashya	58,264	20,795	20,521	91	431	351	350	43
Perm Territory	180,640	53,443	47,203	1,010	994	578	550	94
Kirov Region	60,822	17,002	15,610	52	308	186	186	3
Nizhni Novgorod Region	172,212	49,174	46,346	474	1,325	738	728	119
Orenburg Region	116,899	30,129	29,124	117	396	330	329	22
Penza Region	56,894	14,184	13,277	44	283	232	232	21
Samara Region	194,860	52,649	51,452	1,089	2,403	1,076	1,069	146

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	117,486	27,684	27,127	197	675	473	473	16
Ulyanovsk Region	75,467	20,059	19,408	66	350	318	311	37
URALS FEDERAL DISTRICT	1,086,155	348,514	332,527	2,757	3,126	2,187	2,138	178
Kurgan Region	47,899	12,636	11,857	123	57	32	32	0
Sverdlovsk Region	327,000	86,691	83,750	920	1,260	921	898	80
Tyumen Region	473,596	186,353	176,991	595	727	498	479	48
Khanty-Mansiysky Autonomous Area — Yugra	225,250	103,915	99,921	219	249	208	204	1
Yamalo-Nenetsky Autonomous Area	76,737	34,481	31,811	31	98	62	62	17
Chelyabinsk Region	237,660	62,834	59,929	1,119	1,082	736	729	50
SIBERIA FEDERAL DISTRICT	1,376,129	360,607	347,953	3,783	5,498	3,478	3,370	404
Republic of Altai	11,891	1,073	1,055	7	66	0	0	0
Republic of Buryatia	81,743	13,517	13,431	65	105	94	94	9
Republic of Tyva	19,114	4,103	4,047	32	3	2	2	0
Republic of Khakassia	31,634	8,182	7,871	60	61	40	35	0
Altai Territory	130,529	29,783	28,911	290	365	272	268	72
Zabaykalskiy Territory	76,635	17,123	16,972	57	67	42	42	0
Krasnoyarsk Territory	246,841	73,299	69,903	806	750	474	463	68
Irkutsk Region	197,697	52,853	52,271	495	517	380	366	51
Kemerovo Region	180,497	39,896	37,972	503	1,132	442	431	25
Novosibirsk Region	206,668	66,145	63,597	742	1,383	1,083	1,068	134
Omsk Region	115,011	29,728	27,991	553	783	411	377	32
Tomsk Region	77,869	24,905	23,932	173	266	238	224	13
FAR EAST FEDERAL DISTRICT	477,477	119,208	116,042	473	2,497	1,480	1,413	113
Republic of Sakha (Yakutia)	86,414	25,403	24,745	23	97	87	87	0
Kamchatka Territory	24,676	5,399	5,269	9	547	56	56	0
Primorski Territory	124,745	25,746	25,254	159	1,137	794	740	38
Khabarovsk Territory	105,818	29,614	29,189	159	454	330	327	43
Amur Region	63,652	15,647	14,870	86	95	86	80	29
Magadan Region	15,275	3,681	3,508	1	12	12	11	0
Sakhalin Region	43,569	10,426	10,015	30	139	101	98	3
Jewish Autonomous Region	10,233	2,441	2,360	6	12	11	11	0
Chukotka Autonomous Area	3,095	851	832	0	4	3	3	0

Table 6.4.7

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

	31.08.2013									
	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	5,480,378	517,011	800,422	174.4	12.7	484,116	774,447	177.8	12.6	
CENTRAL FEDERAL DISTRICT	1,663,550	113,190	236,205	167.8	12.7	109,266	228,138	171.7	12.7	
Belgorod Region	49,072	4,657	5,611	176.5	12.7	4,122	5,378	180.7	12.7	
Bryansk Region	29,974	3,695	4,456	173.8	12.6	3,552	4,367	175.2	12.6	
Vladimir Region	39,511	4,301	5,759	171.5	12.9	4,023	5,588	174.6	12.9	
Voronezh Region	61,821	7,532	9,832	177.8	12.7	7,223	9,612	178.9	12.7	
Ivanovo Region	25,257	3,090	3,734	165.1	12.7	2,966	3,670	167.0	12.6	
Kaluga Region	34,435	4,204	7,241	169.2	12.6	4,154	6,839	178.0	12.5	
Kostroma Region	17,400	2,589	2,706	162.9	12.8	2,525	2,664	164.4	12.8	
Kursk Region	33,089	3,777	4,565	182.1	12.8	3,596	4,479	183.3	12.8	
Lipetsk Region	34,318	3,643	4,452	185.2	12.8	3,383	4,329	188.4	12.8	
Moscow Region	332,753	23,058	58,964	172.5	12.7	22,534	57,759	174.5	12.7	
Orel Region	21,301	2,587	3,072	172.7	12.9	2,439	3,009	174.7	12.8	
Ryazan Region	30,856	4,190	5,699	172.7	12.7	4,086	5,629	173.9	12.7	
Smolensk Region	28,225	3,678	4,985	182.5	12.9	3,617	4,941	183.6	12.9	
Tambov Region	37,228	2,993	3,784	178.0	12.9	2,798	3,707	180.0	12.9	
Tver Region	35,463	4,386	6,617	183.8	12.7	4,287	6,525	185.1	12.6	
Tula Region	46,422	5,031	7,021	174.2	12.8	4,980	6,974	174.5	12.8	
Yaroslavl Region	39,299	4,588	5,939	160.3	12.7	4,456	5,742	163.5	12.7	
Moscow	767,126	25,191	91,768	158.3	12.6	24,525	86,926	164.8	12.6	
NORTH-WEST FEDERAL DISTRICT	581,411	50,018	87,922	169.1	12.6	48,366	86,486	170.8	12.5	
Republic of Karelia	25,724	2,532	3,669	174.7	12.6	2,435	3,610	177.1	12.3	
Republic of Komi	37,434	4,744	7,467	184.5	12.9	4,696	7,432	184.9	12.8	
Arkhangelsk Region	44,120	5,245	7,415	170.1	12.7	5,024	7,301	171.8	12.7	
Nenets Autonomous Area	1,853	212	430	191.6	11.7	211	429	191.9	11.6	

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	43,406	6,241	7,498	169.4	12.5	5,924	7,352	171.6	12.4
Kaliningrad Region	32,970	2,565	3,984	173.9	12.4	2,478	3,934	175.1	12.4
Leningrad Region	58,731	5,111	9,478	170.9	12.6	4,927	9,345	172.0	12.5
Murmansk Region	38,256	2,697	4,262	166.4	12.1	2,653	4,227	168.2	12.1
Novgorod Region	21,339	2,337	2,931	176.3	12.9	2,194	2,859	178.4	12.8
Pskov Region	18,752	1,875	2,628	167.9	12.1	1,761	2,563	171.6	12.0
St. Petersburg	260,679	16,671	38,590	164.2	12.7	16,274	37,863	166.0	12.6
SOUTH FEDERAL DISTRICT	441,213	37,270	51,800	183.4	12.7	34,285	50,263	185.9	12.7
Republic of Adigei (Adigeya)	11,513	812	1,216	182.9	12.7	800	1,186	186.4	12.7
Republic of Kalmykia	9,489	882	1,253	187.6	13.0	858	1,239	188.8	13.0
Krasnodar Territory	178,657	14,346	20,096	184.3	12.8	12,553	19,174	189.7	12.7
Astrakhan Region	34,106	3,244	4,381	193.5	12.1	3,161	4,323	195.1	12.1
Volgograd Region	67,676	7,079	9,147	178.9	12.6	7,009	9,098	179.5	12.6
Rostov Region	139,772	10,907	15,707	181.6	12.8	9,904	15,243	182.2	12.7
NORTH-CAUCASIAN FEDERAL DISTRICT	137,163	15,896	18,424	173.2	12.8	11,160	16,305	190.0	12.7
Republic of Dagestan	18,438	2,397	2,618	149.3	12.4	1,012	1,922	199.5	12.4
Republic of Ingushetia	1,747	1,862	808	104.1	14.8	21	36	215.8	12.4
Kabardino-Balkar Republic	16,510	2,579	2,524	166.7	13.1	1,264	1,984	210.7	13.0
Karachai-Cherkess Republic	9,576	641	1,085	185.8	13.1	640	1,084	185.8	13.1
Republic of Northern Ossetia — Alania	14,553	1,150	1,810	182.2	12.6	1,141	1,803	182.5	12.6
Republic of Chechnya	5,302	47	112	180.1	12.1	46	112	180.7	12.1
Stavropol Territory	71,037	7,220	9,467	184.3	12.6	7,036	9,364	185.7	12.6
PRIVOLZHSKY FEDERAL DISTRICT	982,012	136,168	155,156	174.3	12.7	125,884	150,397	177.6	12.7
Republic of Bashkortostan	146,135	22,618	22,130	163.4	13.3	16,255	19,743	174.1	13.1
Republic of Mariy-El	17,508	2,486	3,036	177.9	12.6	2,447	3,021	178.5	12.6
Republic of Mordovia	16,942	2,689	3,310	184.7	12.7	2,460	3,203	189.3	12.6
Republic of Tatarstan (Tatarstan)	134,143	20,592	21,598	153.4	12.7	19,742	21,022	156.0	12.7
Udmurt Republic	50,901	9,004	9,039	176.9	13.1	8,642	8,851	179.0	13.1
Chuvash Republic — Chuvashya	33,097	6,094	7,407	185.0	12.1	6,000	7,365	185.6	12.1
Perm Territory	100,668	13,838	16,324	180.7	13.1	13,388	16,080	182.3	13.0
Kirov Region	35,116	5,990	6,422	187.2	12.8	5,807	6,346	188.4	12.8
Nizhni Novgorod Region	105,752	11,339	15,584	172.8	12.6	10,926	15,379	174.2	12.6
Orenburg Region	74,792	8,268	10,121	197.1	11.8	7,716	9,845	200.9	11.8
Penza Region	33,063	4,426	5,181	181.4	12.5	4,275	5,111	183.0	12.5
Samara Region	125,603	13,919	17,615	176.7	12.7	13,725	17,401	177.9	12.7

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	67,668	8,091	9,854	184.9	12.7	7,947	9,687	186.9	12.7
Ulyanovsk Region	40,624	6,814	7,535	170.0	12.7	6,554	7,343	173.5	12.7
URALS FEDERAL DISTRICT	607,017	62,590	102,599	187.9	12.5	57,619	97,340	191.9	12.5
Kurgan Region	27,103	3,241	3,729	218.0	11.6	2,930	3,494	221.9	11.6
Sverdlovsk Region	188,849	16,770	26,864	180.4	12.6	16,033	25,908	182.4	12.6
Tyumen Region	255,229	24,146	51,085	201.2	12.5	21,419	47,926	207.4	12.4
Khanty-Mansiysky Autonomous Area — Yugra	100,334	10,689	26,179	222.3	12.4	9,706	24,244	224.3	12.4
Yamalo-Nenetsky Autonomous Area	35,325	3,883	9,447	218.0	12.0	3,646	8,916	222.8	11.9
Chelyabinsk Region	135,836	18,433	20,921	159.4	12.9	17,237	20,012	161.7	12.9
SIBERIA FEDERAL DISTRICT	785,484	81,497	110,953	176.0	12.6	78,045	108,805	178.8	12.6
Republic of Altai	6,525	319	383	180.7	13.0	281	368	190.9	12.9
Republic of Buryatia	48,503	3,189	4,439	178.2	12.5	3,097	4,376	179.2	12.4
Republic of Tyva	8,768	541	1,003	198.6	12.9	538	1,002	198.7	12.9
Republic of Khakassia	15,771	1,729	2,219	169.5	13.2	1,708	2,207	169.9	13.2
Altai Territory	76,199	9,155	10,501	176.6	12.4	8,832	10,302	178.8	12.3
Zabaykalskiy Territory	37,890	3,433	5,208	178.6	12.3	3,297	5,111	179.5	12.3
Krasnoyarsk Territory	137,331	13,397	20,508	173.1	13.0	13,170	20,318	181.3	13.0
Irkutsk Region	111,966	11,020	15,281	167.4	12.6	10,614	14,913	168.8	12.6
Kemerovo Region	102,511	10,846	13,096	171.2	12.6	10,221	12,813	173.5	12.5
Novosibirsk Region	129,221	14,972	21,536	180.1	12.7	14,213	21,153	182.4	12.7
Omsk Region	65,077	7,934	9,783	187.9	12.6	7,317	9,351	189.7	12.6
Tomsk Region	45,722	4,962	6,996	177.4	11.9	4,757	6,891	175.4	11.9
FAR EAST FEDERAL DISTRICT	282,528	20,382	37,363	174.9	12.6	19,491	36,713	176.4	12.6
Republic of Sakha (Yakutia)	43,073	4,322	7,925	173.2	12.9	4,018	7,775	175.7	12.8
Kamchatka Territory	14,951	1,029	1,903	170.7	12.3	959	1,857	173.1	12.3
Primorski Territory	77,385	5,237	9,484	170.7	12.5	5,044	9,330	172.2	12.5
Khabarovsk Territory	61,967	4,597	8,751	177.0	12.5	4,463	8,617	177.5	12.5
Amur Region	42,216	2,343	3,869	183.1	12.7	2,253	3,793	183.9	12.7
Magadan Region	11,955	808	1,464	182.7	13.0	780	1,442	184.4	13.0
Sakhalin Region	23,970	1,428	2,955	174.5	12.7	1,364	2,893	175.6	12.7
Jewish Autonomous Region	5,638	453	673	177.4	12.6	451	672	177.8	12.6
Chukotka Autonomous Area	1,373	165	339	179.4	12.9	159	334	180.9	12.8

Table 6.4.8

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

	31.08.2013									
	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	105,142	1,388	12,977	136.5	9.7	1,314	10,477	161.7	9.6	
CENTRAL FEDERAL DISTRICT	92,840	877	10,777	132.5	9.7	820	8,359	162.2	9.6	
Belgorod Region	51	5	18	198.7	8.8	5	18	198.7	8.8	
Bryansk Region	138	9	29	227.9	10.1	9	29	227.9	10.1	
Vladimir Region	58	10	33	215.1	9.9	10	33	215.1	9.9	
Voronezh Region	181	9	25	208.4	10.2	9	25	208.4	10.2	
Ivanovo Region	54	5	22	256.2	11.2	5	22	256.2	11.2	
Kaluga Region	208	11	47	203.9	10.4	11	47	203.9	10.4	
Kostroma Region	8	1	3	182.0	9.8	1	3	182.0	9.8	
Kursk Region	32	2	18	255.6	7.9	2	18	255.6	7.9	
Lipetsk Region	55	4	21	275.3	11.7	4	21	275.3	11.7	
Moscow Region	8,210	250	1,900	147.4	9.6	247	1,884	148.3	9.6	
Orel Region	46	4	20	279.1	9.7	4	20	279.1	9.7	
Ryazan Region	101	9	80	106.8	10.1	8	30	265.6	10.0	
Smolensk Region	97	4	12	229.8	10.8	4	12	229.8	10.8	
Tambov Region	42	4	18	245.7	10.2	4	18	245.7	10.2	
Tver Region	125	11	59	158.2	10.7	11	59	158.2	10.7	
Tula Region	116	12	59	264.8	10.2	11	57	271.2	10.2	
Yaroslavl Region	102	5	33	202.4	7.7	5	33	202.4	7.7	
Moscow	83,216	522	8,380	124.8	9.7	470	6,030	161.7	9.6	
NORTH-WEST FEDERAL DISTRICT	5,749	145	911	117.3	9.4	141	880	119.6	9.4	
Republic of Karelia	28	2	7	325.6	8.0	2	7	325.6	8.0	
Republic of Komi	9	1	3	302.0	9.3	1	3	302.0	9.3	

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	53	5	14	148.2	9.5	5	14	148.2	9.5
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	28	1	3	86.0	10.0	1	3	86.0	10.0
Kaliningrad Region	470	18	43	163.8	10.3	18	43	163.8	10.3
Leningrad Region	313	19	90	169.8	9.3	18	68	222.4	9.3
Murmansk Region	24	0	0	0.0	0.0	0	0	0.0	0.0
Novgorod Region	9	1	4	302.0	11.2	1	4	302.0	11.2
Pskov Region	8	3	6	231.0	8.5	3	6	231.0	8.5
St. Petersburg	4,807	95	741	102.8	9.4	92	732	102.1	9.4
SOUTH FEDERAL DISTRICT	1,267	69	192	207.7	9.5	60	176	216.1	9.4
Republic of Adigei (Adigeya)	10	1	3	242.0	9.5	1	3	242.0	9.5
Republic of Kalmykia	25	4	16	236.1	7.8	4	16	236.1	7.8
Krasnodar Territory	627	37	83	207.6	10.2	29	73	214.1	10.0
Astrakhan Region	32	4	14	134.7	9.5	3	8	202.5	9.4
Volgograd Region	113	10	35	206.5	9.8	10	35	206.5	9.8
Rostov Region	460	13	41	220.9	8.7	13	41	220.9	8.7
NORTH-CAUCASIAN FEDERAL DISTRICT	378	18	103	150.9	10.1	18	103	150.9	10.1
Republic of Dagestan	42	1	2	302.0	10.9	1	2	302.0	10.9
Republic of Ingushetia	2	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	29	4	25	257.5	10.0	4	25	257.5	10.0
Karachai-Cherkess Republic	3	1	2	242.0	8.0	1	2	242.0	8.0
Republic of Northern Ossetia — Alania	19	4	14	231.3	10.3	4	14	231.3	10.3
Republic of Chechnya	118	1	40	23.0	12.0	1	40	23.0	12.0
Stavropol Territory	165	7	20	192.4	9.7	7	20	192.4	9.7
PRIVOLZHSKIY FEDERAL DISTRICT	2,370	107	461	192.5	9.7	104	427	204.0	9.7
Republic of Bashkortostan	133	10	45	196.1	9.0	10	45	196.1	9.0
Republic of Mariy-El	15	2	8	211.6	9.9	2	8	211.6	9.9
Republic of Mordovia	35	6	25	231.5	10.4	6	25	231.5	10.4
Republic of Tatarstan (Tatarstan)	306	12	92	143.5	10.3	11	83	150.3	10.6
Udmurt Republic	76	8	30	241.4	9.2	8	30	241.4	9.2
Chuvash Republic — Chuvashya	49	10	28	201.5	10.1	10	28	201.5	10.1
Perm Territory	120	7	38	253.1	9.1	7	38	253.1	9.1
Kirov Region	23	1	8	182.0	10.3	1	8	182.0	10.3
Nizhni Novgorod Region	249	12	47	114.6	10.1	11	26	187.8	9.9
Orenburg Region	53	7	26	221.6	9.5	7	26	221.6	9.5

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	62	7	26	190.0	9.3	7	26	190.0	9.3
Samara Region	1,067	9	33	177.5	8.7	8	29	186.7	8.7
Saratov Region	160	12	49	245.2	10.2	12	49	245.2	10.2
Ulyanovsk Region	22	4	6	224.8	10.7	4	6	224.8	10.7
URALS FEDERAL DISTRICT	565	83	205	127.9	9.8	82	204	128.2	9.8
Kurgan Region	11	2	5	242.0	9.8	2	5	242.0	9.8
Sverdlovsk Region	193	20	98	100.0	10.5	19	97	100.3	10.4
Tyumen Region	183	52	41	217.3	9.4	52	41	217.3	9.4
Khanty-Mansiysky Autonomous Area — Yugra	48	46	23	191.4	9.0	46	23	191.4	9.0
Yamalo-Nenetsky Autonomous Area	54	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	178	9	61	102.8	9.3	9	61	102.8	9.3
SIBERIA FEDERAL DISTRICT	984	37	176	225.8	8.8	37	176	225.8	8.8
Republic of Altai	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	245	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	65	8	20	177.7	9.8	8	20	177.7	9.8
Zabaykalskiy Territory	7	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	102	1	1	242.0	8.8	1	1	242.0	8.8
Irkutsk Region	44	1	1	122.0	9.0	1	1	122.0	9.0
Kemerovo Region	67	3	10	259.4	9.8	3	10	259.4	9.8
Novosibirsk Region	275	14	108	237.4	8.5	14	108	237.4	8.5
Omsk Region	135	7	25	194.8	9.6	7	25	194.8	9.6
Tomsk Region	32	1	3	360.0	6.0	1	3	360.0	6.0
FAR EAST FEDERAL DISTRICT	989	52	152	178.5	9.3	52	152	178.5	9.3
Republic of Sakha (Yakutia)	10	1	4	240.1	6.8	1	4	240.1	6.8
Kamchatka Territory	489	1	4	302.0	8.0	1	4	302.0	8.0
Primorski Territory	390	43	118	171.3	9.3	43	118	171.3	9.3
Khabarovsk Territory	70	5	16	158.3	9.8	5	16	158.3	9.8
Amur Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	4	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	17	2	10	224.3	10.5	2	10	224.3	10.5
Jewish Autonomous Region	0	0	0	0.0	0.0	0	0	0.0	0.0
Chukotka Autonomous Area	7	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)

	31.08.2013				
	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	5,747,811.7	991,164.5	771,297.7	594,558.6	351,636.8
CENTRAL FEDERAL DISTRICT	5,166,471.8	919,369.3	679,697.4	589,035.3	346,780.2
Belgorod Region	1,383.1	0.0	5.3	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.0
Vladimir Region	82.4	28.4	60.9	2.2	19.9
Voronezh Region	792.2	105.9	0.3	0.0	5.0
Ivanovo Region	1,119.6	98.6	16.8	0.0	3.1
Kaluga Region	816.0	821.7	604.4	0.0	0.0
Kostroma Region	18,229.1	26.3	0.0	0.0	143.0
Kursk Region	1,236.1	1,027.4	0.0	0.0	4.4
Lipetsk Region	2,030.6	333.9	0.6	0.0	59.6
Moscow Region	9,858.6	1,044.8	4,034.7	0.0	13.4
Orel Region	340.8	0.0	108.3	0.0	61.2
Ryazan Region	1,714.5	1,214.7	294.8	0.0	0.5
Smolensk Region	661.4	121.0	97.9	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.0	0.0
Tver Region	498.5	131.1	19.0	0.0	0.4
Tula Region	511.1	234.7	13.0	0.0	0.0
Yaroslavl Region	11.3	0.0	0.0	0.0	2.5
Moscow	5,127,186.5	914,180.7	674,441.3	589,033.0	346,467.3
NORTH-WEST FEDERAL DISTRICT	237,065.0	12,244.6	27,850.5	4,274.9	1,655.0
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	965.3	405.7	45.6	0.0	0.0
Arkhangelsk Region	0.0	0.0	1.5	0.0	0.1
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	2,251.5	898.3	45.0	1.0	3.1
Kaliningrad Region	5,156.2	52.6	21.1	0.0	510.1
Leningrad Region	600.9	127.4	264.8	0.0	0.0
Murmansk Region	914.7	919.1	0.0	0.0	302.0
Novgorod Region	834.0	334.8	163.7	0.0	0.0
Pskov Region	160.6	0.0	0.0	0.0	0.0
St. Petersburg	226,181.8	9,506.6	27,308.8	4,273.8	839.5
SOUTH FEDERAL DISTRICT	11,891.0	2,803.9	7,338.8	25.2	122.6
Republic of Adigei (Adigeya)	13.0	13.0	1.3	0.0	2.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	7,122.4	2,001.7	6,735.8	0.0	105.7
Astrakhan Region	909.1	471.2	242.6	5.3	2.8
Volgograd Region	1,524.2	163.1	8.9	0.0	0.0
Rostov Region	2,322.2	155.0	350.3	19.9	12.0
NORTH-CAUCASIAN FEDERAL DISTRICT	990.8	163.3	161.1	0.0	16.2
Republic of Daghestan	0.0	0.0	16.0	0.0	16.1
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	4.6	0.0	20.6	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	18.8	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	105.0	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	986.3	163.3	0.7	0.0	0.1
PRIVOLZHSKY FEDERAL DISTRICT	128,280.8	22,157.2	36,659.6	1,177.6	1,560.2
Republic of Bashkortostan	6,616.5	1,493.0	1,313.7	0.0	70.4
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	292.0	97.1	39.4	0.0	18.5
Republic of Tatarstan (Tatarstan)	74,636.7	16,872.9	13,942.2	762.6	1,123.4
Udmurt Republic	3,392.0	0.0	10.6	0.0	1.4
Chuvash Republic — Chuvashya	215.1	84.9	264.0	0.0	0.0
Perm Territory	1,139.1	0.0	3,726.9	0.0	118.3
Kirov Region	5,524.1	0.0	784.1	0.0	1.8
Nizhni Novgorod Region	7,828.7	2,074.5	6,584.5	0.1	79.0
Orenburg Region	5,087.5	172.1	499.1	35.2	21.3
Penza Region	401.6	158.0	0.0	0.0	0.0
Samara Region	21,801.1	542.4	7,918.0	379.6	125.9
Saratov Region	1,346.4	662.4	1,508.8	0.0	0.0
Ulyanovsk Region	0.0	0.0	68.5	0.0	0.1
URALS FEDERAL DISTRICT	150,735.8	25,401.2	15,922.8	3.6	869.1
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	79,669.4	9,438.7	12,310.3	3.6	132.9
Tyumen Region	50,434.5	10,250.8	3,379.0	0.0	642.7
Khanty-Mansiysky Autonomous Area — Yugra	44,463.6	7,421.6	2,959.5	0.0	227.1
Yamalo-Nenetsky Autonomous Area	0.0	0.0	54.2	0.0	0.0
Chelyabinsk Region	20,631.9	5,711.7	233.5	0.0	93.4
SIBERIA FEDERAL DISTRICT	23,997.2	4,516.9	2,429.8	0.0	192.9
Republic of Altai	31.1	0.0	0.0	0.0	0.0
Republic of Buryatia	79.8	0.0	636.6	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	14.7	14.7	0.0	0.0	0.0
Altai Territory	40.9	36.6	58.3	0.0	86.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	52.1	3.4	1.1	0.0	7.3
Irkutsk Region	228.8	0.0	124.3	0.0	0.0
Kemerovo Region	2,754.2	1,194.2	59.1	0.0	82.6
Novosibirsk Region	16,470.3	2,876.2	447.6	0.0	0.0
Omsk Region	3,826.6	190.1	1,101.1	0.0	12.6
Tomsk Region	498.6	201.8	1.7	0.0	3.6
FAR EAST FEDERAL DISTRICT	28,379.2	4,508.3	1,237.6	42.1	440.5
Republic of Sakha (Yakutia)	1,622.4	160.8	312.9	0.0	33.4
Kamchatka Territory	479.6	102.5	47.0	42.1	18.1
Primorski Territory	10,991.2	3,513.1	138.7	0.0	6.0
Khabarovsk Territory	0.0	0.0	10.1	0.0	0.0
Amur Region	14,305.0	730.5	7.6	0.0	340.8
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	981.0	1.5	721.2	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)

	31.08.2013		
	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	263,350.0	0.0	95,581.8
CENTRAL FEDERAL DISTRICT	210,477.2	0.0	88,802.7
Belgorod Region	363.2	0.0	136.4
Bryansk Region	0.0	0.0	0.0
Vladimir Region	2.5	0.0	0.0
Voronezh Region	49.4	0.0	0.0
Ivanovo Region	0.0	0.0	155.3
Kaluga Region	0.0	0.0	0.0
Kostroma Region	91.6	0.0	0.0
Kursk Region	909.5	0.0	0.0
Lipetsk Region	220.9	0.0	0.0
Moscow Region	1,620.9	0.0	271.9
Orel Region	99.7	0.0	0.0
Ryazan Region	49.4	0.0	38.6
Smolensk Region	256.7	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	453.0	0.0	0.0
Yaroslavl Region	0.0	0.0	0.0
Moscow	206,360.3	0.0	88,200.7
NORTH-WEST FEDERAL DISTRICT	12,602.6	0.0	3,810.8
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	54.2	0.0	228.2
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	475.8	0.0	0.0
Kaliningrad Region	0.0	0.0	0.0
Leningrad Region	183.4	0.0	0.0
Murmansk Region	0.0	0.0	0.0
Novgorod Region	452.2	0.0	0.0
Pskov Region	0.0	0.0	0.0
St. Petersburg	11,436.9	0.0	3,582.6
SOUTH FEDERAL DISTRICT	2,434.6	0.0	99.6
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	2,124.0	0.0	99.6
Astrakhan Region	165.8	0.0	0.0
Volgograd Region	10.1	0.0	0.0
Rostov Region	134.8	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	375.9	0.0	0.0
Republic of Daghestan	42.8	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	155.8	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	177.3	0.0	0.0

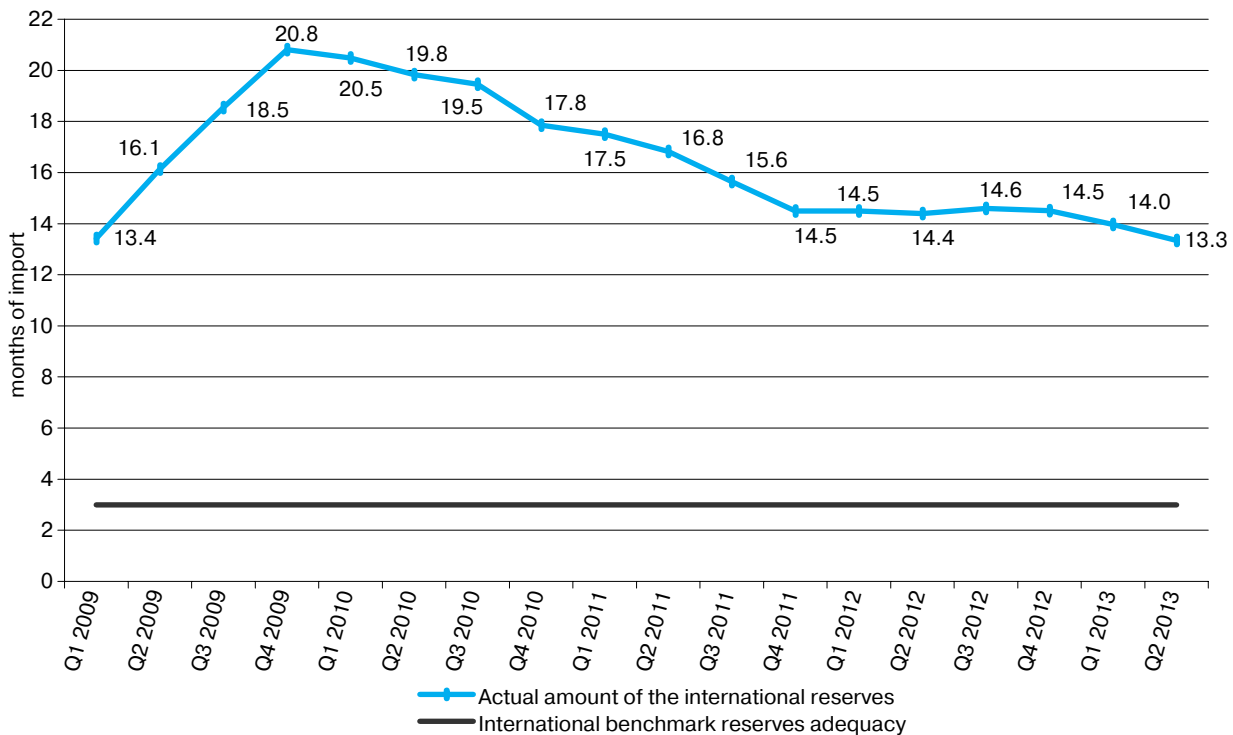
Table 6.4.10 (end)

(millions of rubles)

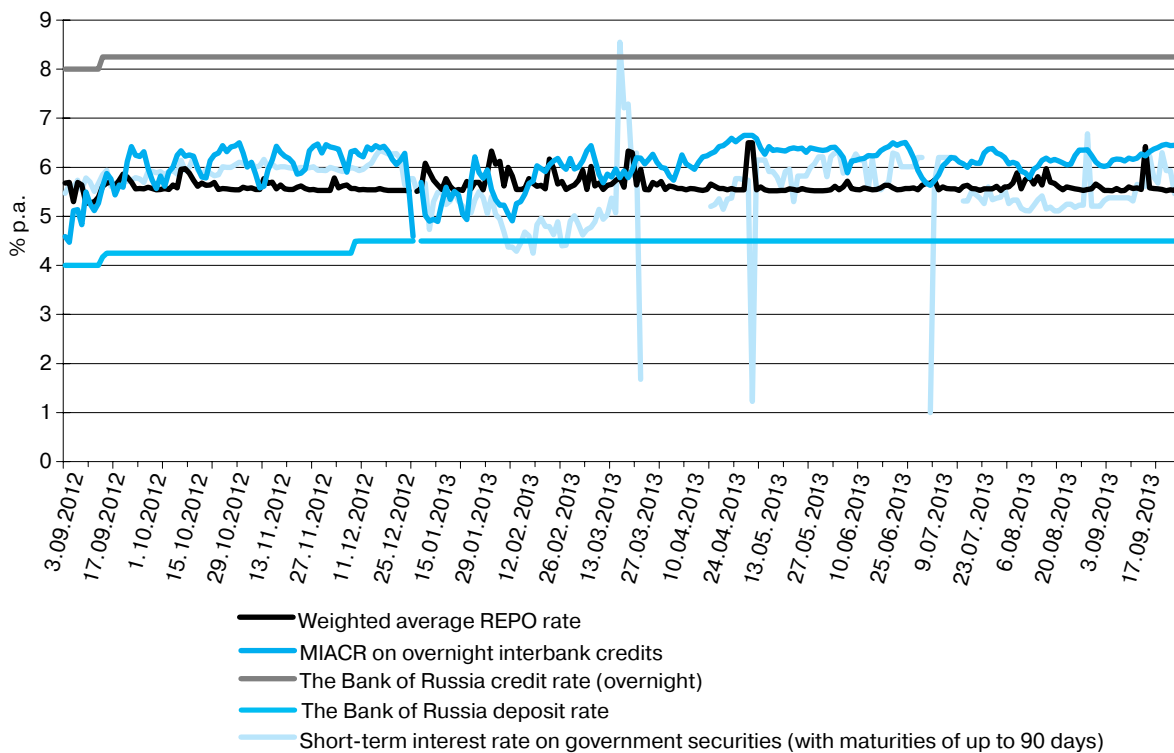
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	18,835.5	0.0	942.3
Republic of Bashkortostan	617.0	0.0	0.0
Republic of Mariy-El	99.1	0.0	0.0
Republic of Mordovia	148.3	0.0	0.0
Republic of Tatarstan (Tatarstan)	5,948.1	0.0	0.0
Udmurt Republic	313.0	0.0	386.3
Chuvash Republic — Chuvashya	212.6	0.0	0.0
Perm Territory	181.7	0.0	0.0
Kirov Region	285.9	0.0	87.2
Nizhni Novgorod Region	5,571.4	0.0	415.7
Orenburg Region	3,539.9	0.0	53.2
Penza Region	81.8	0.0	0.0
Samara Region	1,722.1	0.0	0.0
Saratov Region	114.6	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	11,407.6	0.0	1,010.1
Kurgan Region	13.3	0.0	0.0
Sverdlovsk Region	2,271.0	0.0	0.0
Tyumen Region	8,011.0	0.0	742.4
Khanty-Mansiysky Autonomous Area — Yugra	2,348.6	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	1,112.3	0.0	267.7
SIBERIA FEDERAL DISTRICT	5,772.2	0.0	684.0
Republic of Altai	207.5	0.0	0.0
Republic of Buryatia	783.8	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0
Altai Territory	0.1	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	36.4	0.0	0.0
Irkutsk Region	139.3	0.0	33.9
Kemerovo Region	1,929.7	0.0	0.0
Novosibirsk Region	150.6	0.0	0.0
Omsk Region	2,469.4	0.0	650.0
Tomsk Region	55.5	0.0	0.0
FAR EAST FEDERAL DISTRICT	1,444.5	0.0	232.2
Republic of Sakha (Yakutia)	903.0	0.0	0.0
Kamchatka Territory	26.6	0.0	0.0
Primorski Territory	418.5	0.0	0.0
Khabarovsk Territory	55.9	0.0	0.0
Amur Region	0.0	0.0	232.2
Magadan Region	0.0	0.0	0.0
Sakhalin Region	40.5	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)¹

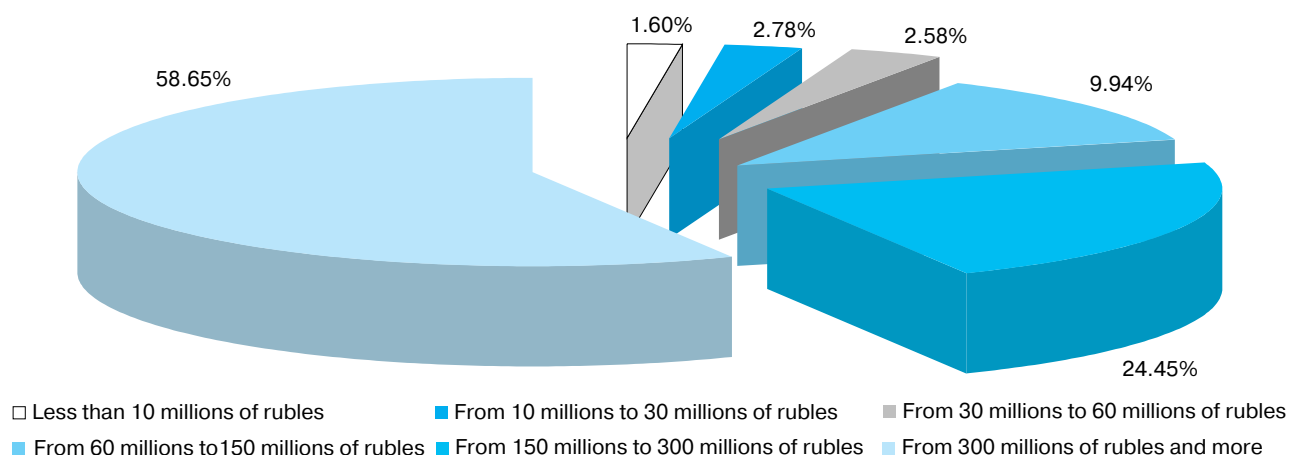


7.2. Interest Rates Dynamics in September, 2012 – September, 2013

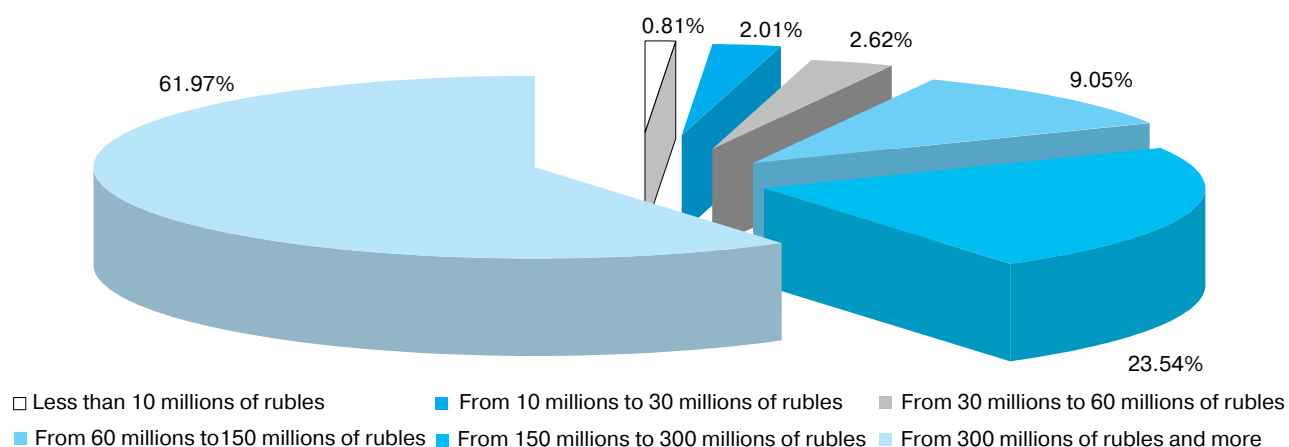


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

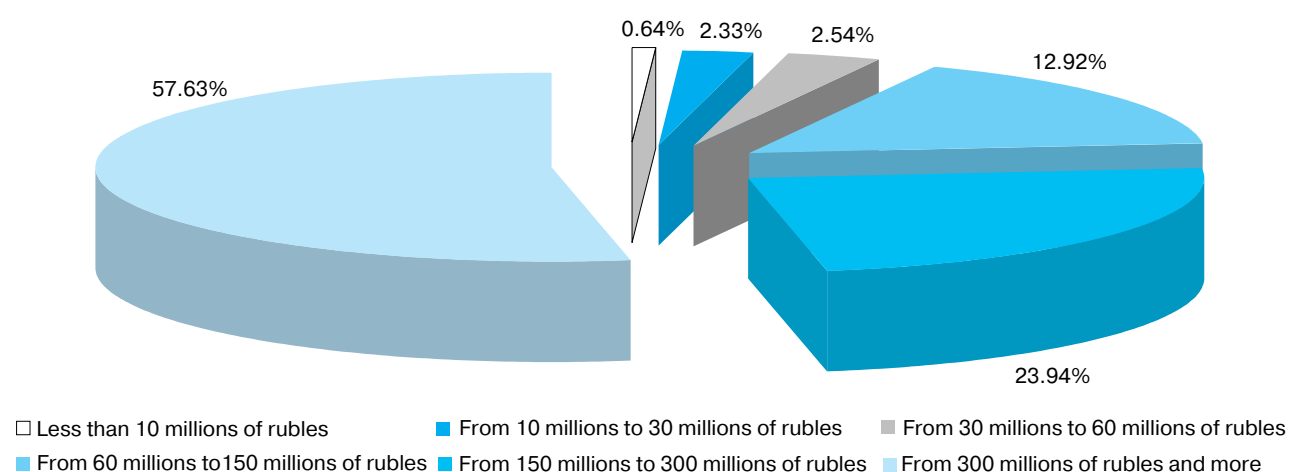
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 30.09.2013



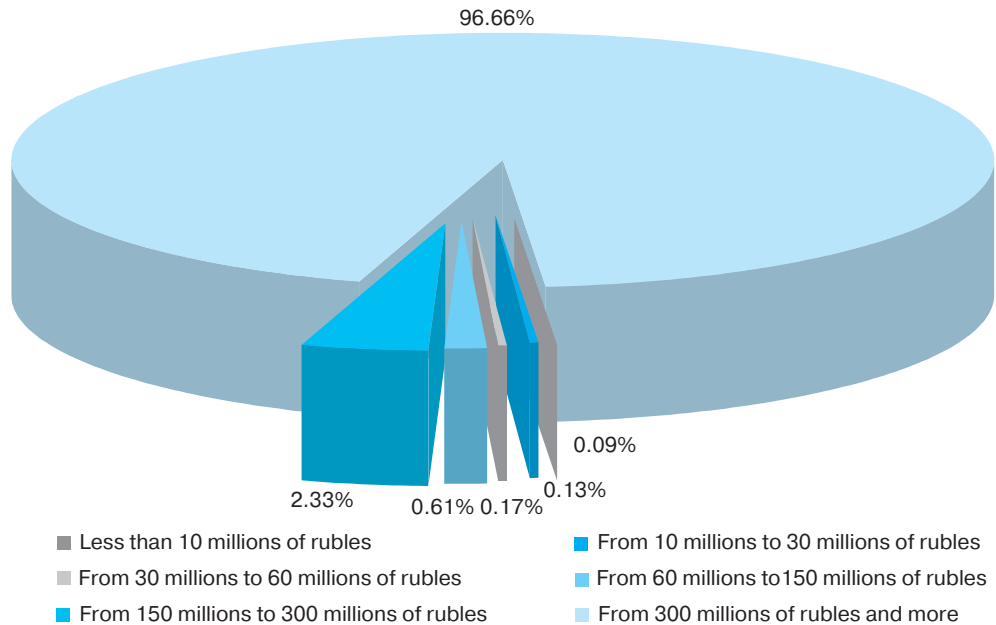
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 30.09.2013



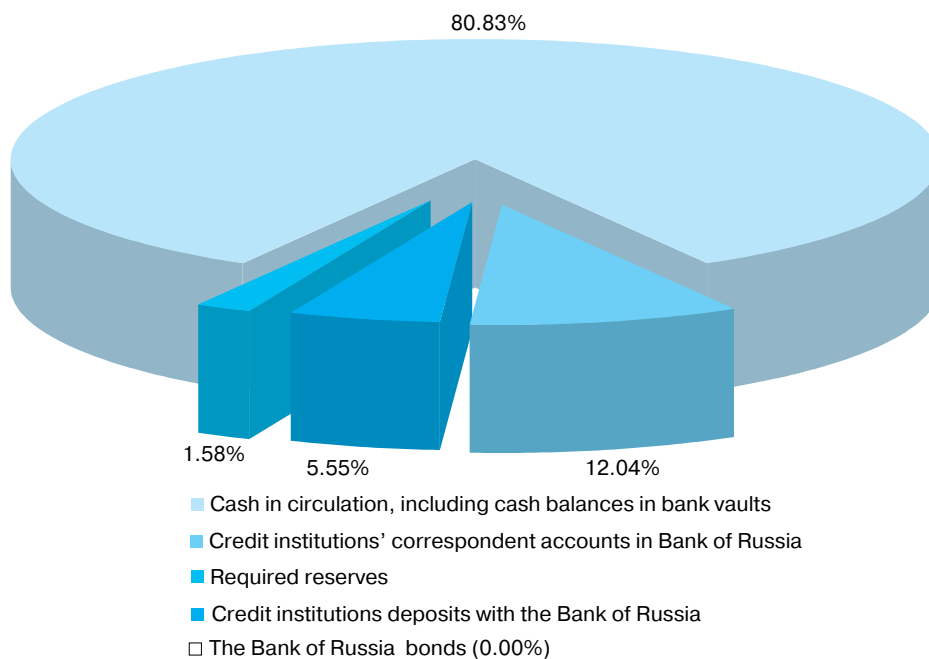
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.09.2013



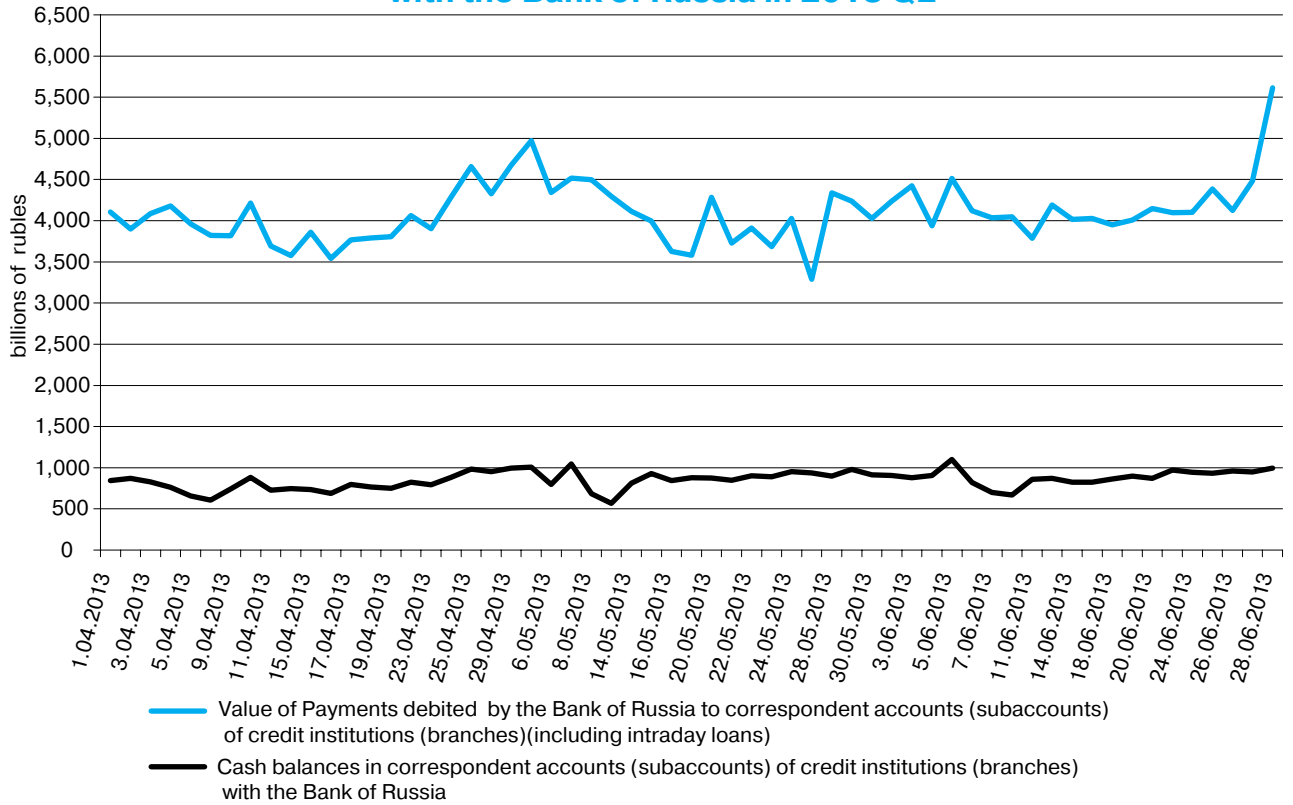
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from October 10 to November 10, 2013 (Credit Institutions Grouped by Size of Registered Authorized Capital)



7.7. Structure of Broad Monetary Base as of 30.09.2013



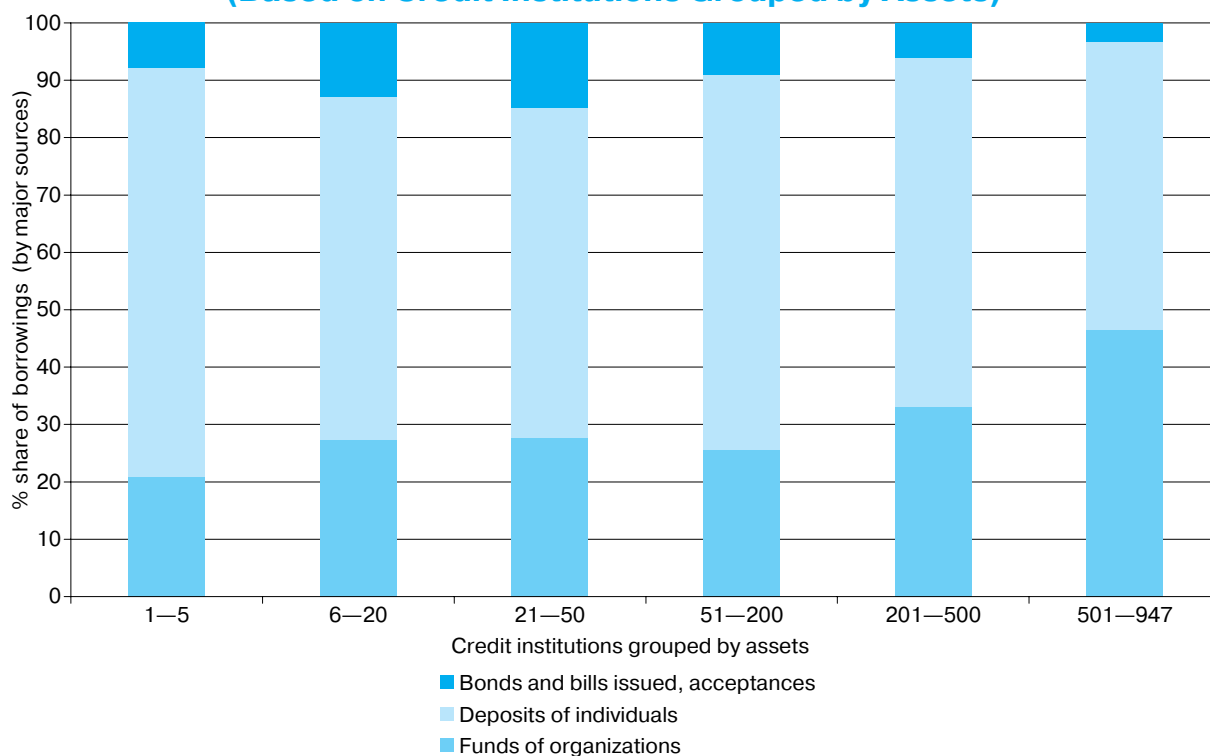
7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2013 Q2



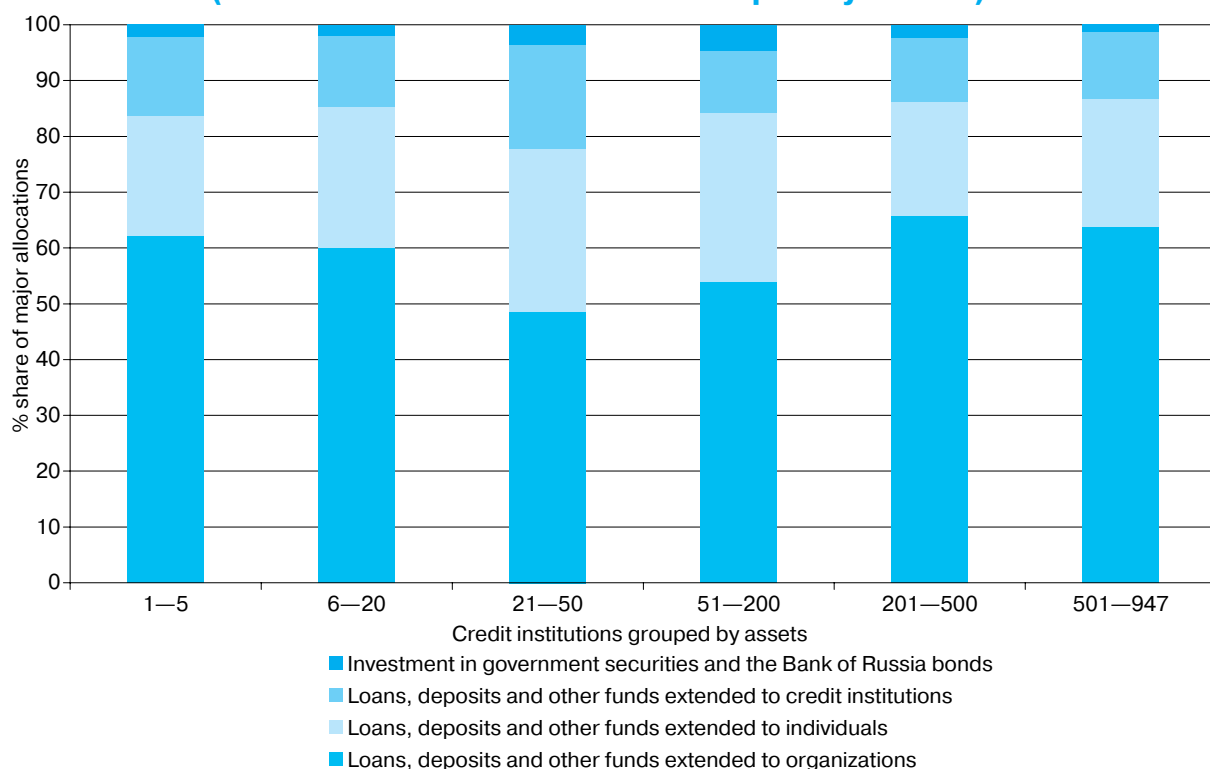
7.9. Official Ruble Exchange Rate Dynamics in January, 2011 – September, 2013



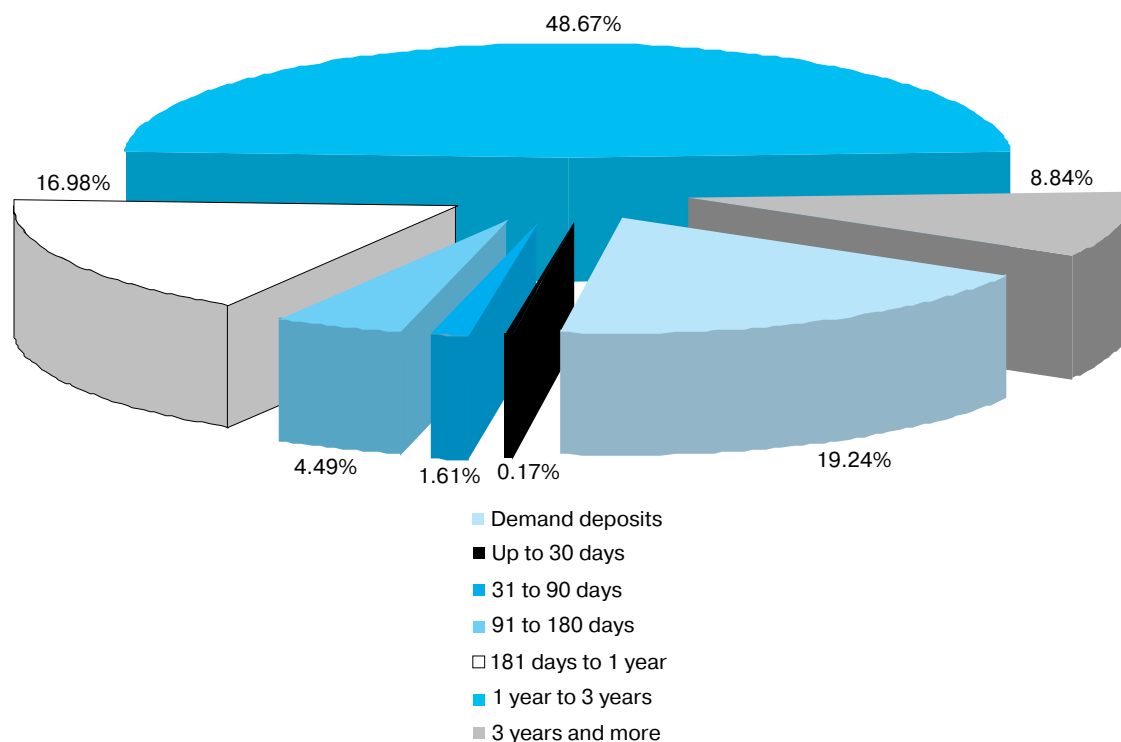
7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.08.2013 (Based on Credit Institutions Grouped by Assets)



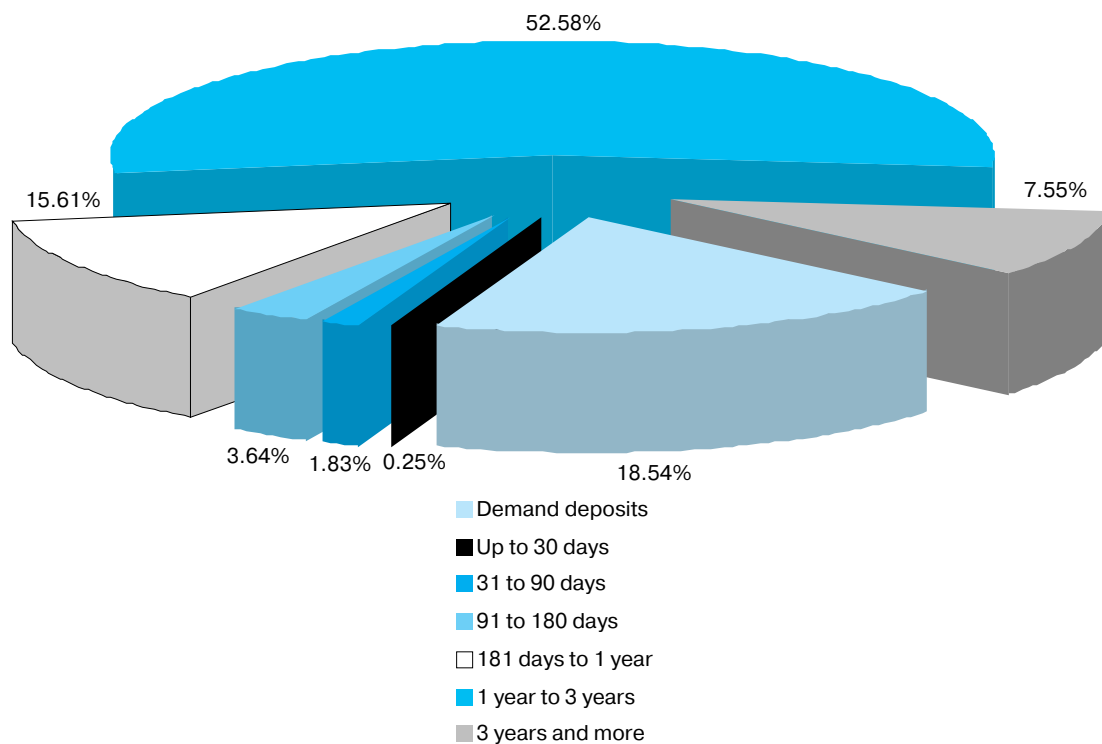
7. 11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.08.2013 (Based on Credit Institutions Grouped by Assets)



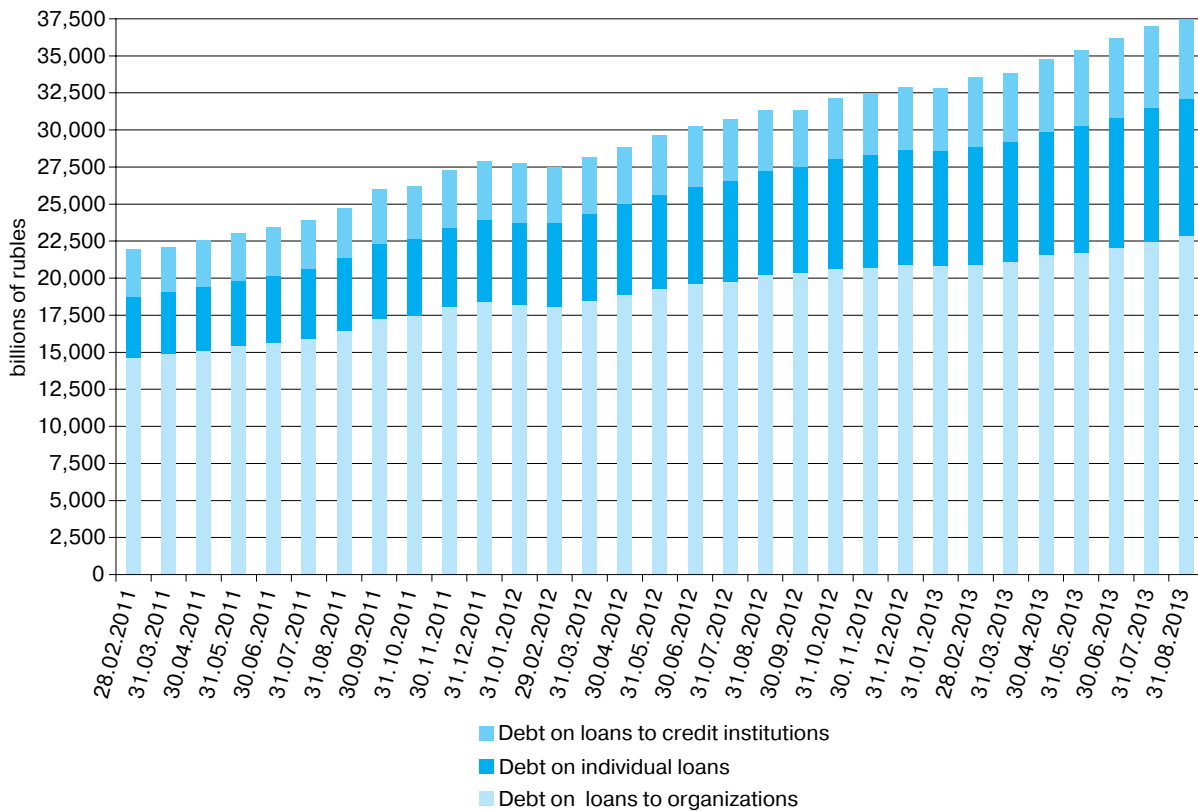
7.12. Structure of Individual Deposits Denominated in Rubles as of 31.08.2012



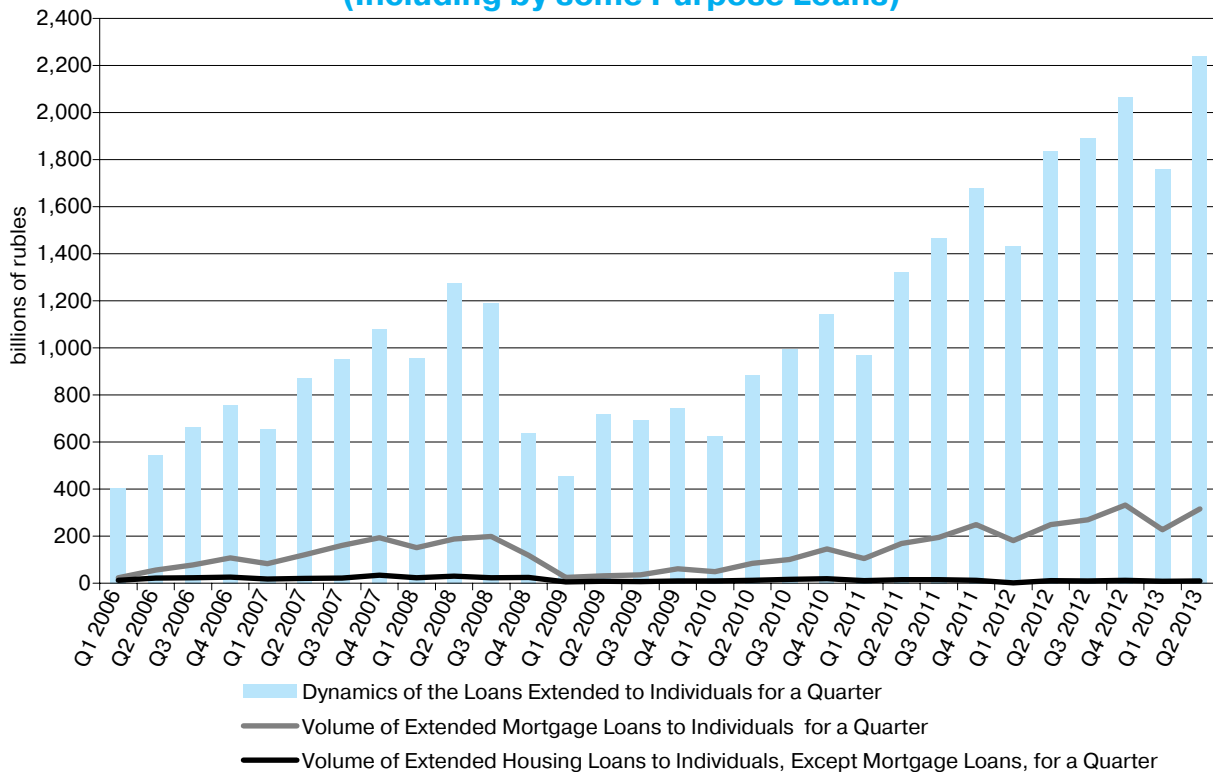
as of 31.08.2013



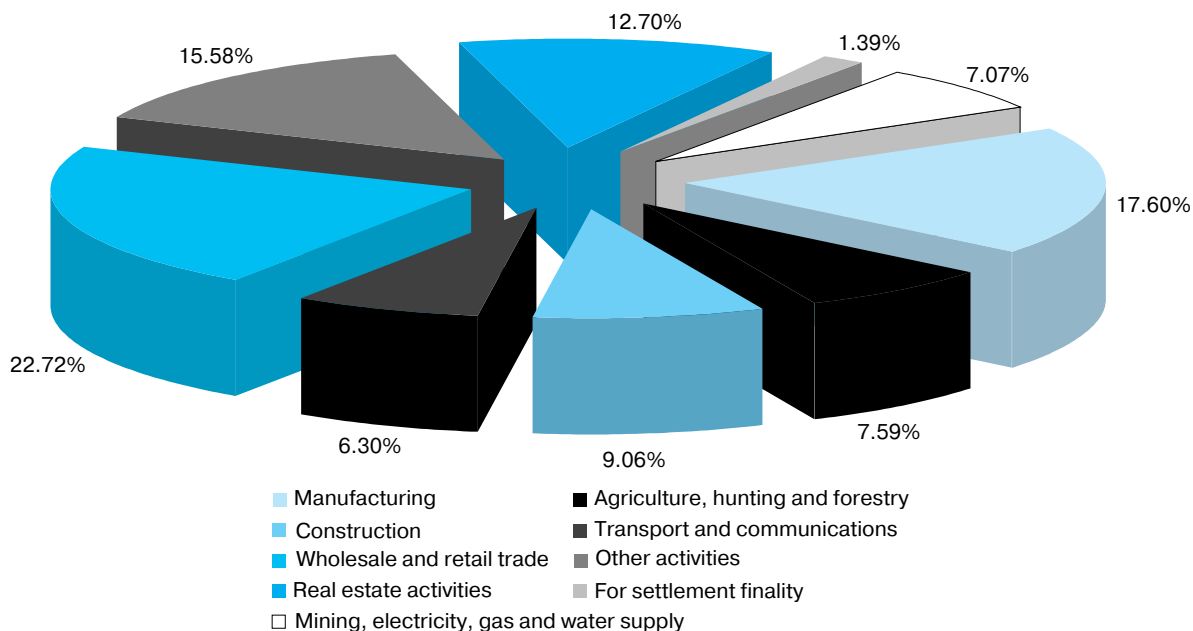
7.13. Dynamics of Debt on Loans Extended



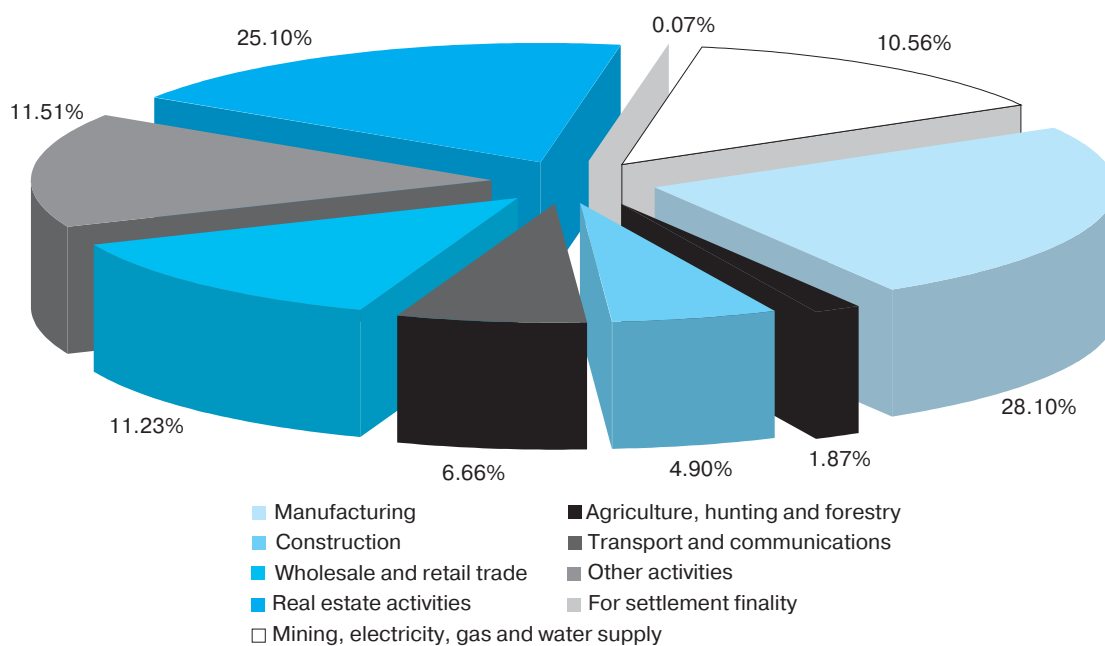
7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



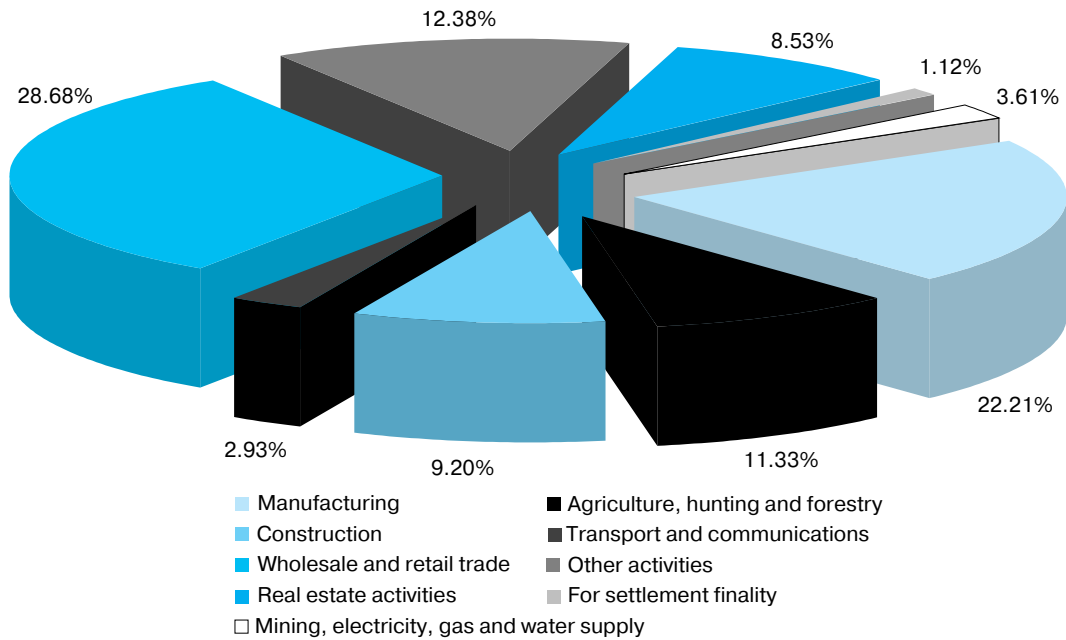
**7.15. Structure of Ruble - Denominated Loans
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.08.2013**



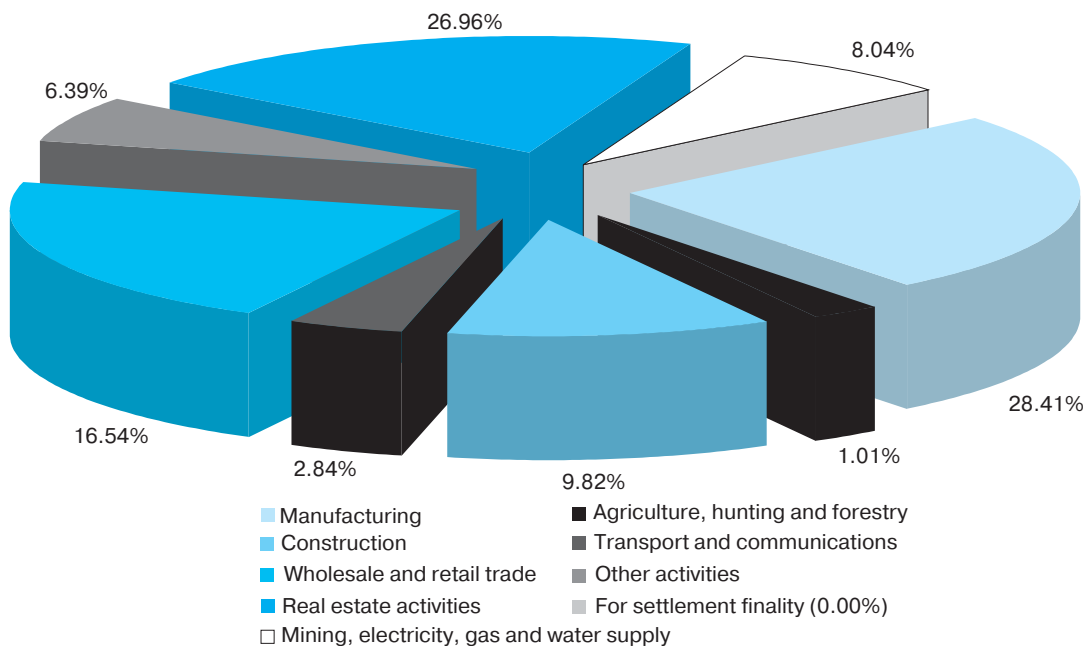
**7.16. Structure of Loans Denominated
in Foreign Currency and Precious Metals
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.08.2013**



7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.08.2013



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 31.08.2013



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 nonresidents¹ within a reporting period.

The table “Russian Federation Balance of Payments” is compiled and published by the Bank of Russia on a quarterly basis.

Balance of payments data is one of the major instruments used for elaborating the country’s macroeconomic policies, namely, foreign trade policy, foreign exchange regulation and control, and exchange rate policy.

Balance of payments is compiled by the Bank of Russia based on basis of (i) the Federal Law No. 86-FZ “On the Central Bank of the Russian Federation (Bank of Russia)” dated July 10, 2002 and (ii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is the sixth edition of the IMF’s *Balance of Payments and International Investment Position Manual (BPM6)*.

Conceptually, *BPM6* maintains the overall framework of the methodology of the previous fifth edition of the *Manual (BPM5)*. *BPM6* deepens the harmonization of the IMF’s external sector statistics’ recommendations with the update of the *System of National Accounts*, and the international standards in the area of direct investment statistics and other macroeconomic statistics.

The main changes in the accounts of the balance of payments include the following: within *balance on trade in goods — goods for and after processing* are excluded and *net exports of goods under 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.

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

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

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

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

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

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

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

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

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

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

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

2.2. Acquisition or disposal of non-produced, 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 6th edition of the IMF’s Balance of Payments and International Investment Position Manual (BPM6) and the OECD Benchmark Definition of Foreign Direct Investment, the 4th edition (BMD4).

General Provisions

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

Table 1.6

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

General Provisions

The table "Net Exports/Imports of Capital by Private Sector" reports the value of an inflow (+)/outflow (—) of private sector capital in/from the Russian Federation during the reporting period. Here, the private sector implies the institutional units not relating to general government and monetary authorities.

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

The table is available on the CBR's Internet website.

Individual Indicators Highlights

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

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

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

Foreign liabilities cover transactions in all foreign obligations of banks.

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

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

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

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

Table 1.7

External Debt of the Russian Federation

General Provisions

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

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

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

Individual Indicators Highlights

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

Table 1.8

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

General Provisions

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

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

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

Individual Indicators Highlights

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

Table 1.9

External Debt of the Russian Federation by Maturity and Financial Instruments

General Provisions

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

The data is elaborated by the Bank of Russia according to the definition of external debt found in the manual jointly developed by international organizations, namely, the *External Debt Statistics Guide for Compilers and Users (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), 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 merchanting.

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

Imports of Goods (balance of payments methodology) covers (i) goods brought into the Russian customs territory and recorded by the Federal Customs Service in compliance with the general trade system, and (ii) goods not registered by the Federal Customs Service — namely, goods acquired from 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 nonresidents¹, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across *monetary gold and SDR holdings, foreign currency, deposits, securities other than shares, loans and other claims on nonresidents*.

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

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

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

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 institutions¹, public nonfinancial organizations and other nonfinancial institutions².

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.17
Credit Institutions Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

Claims on the central bank are presented across the following financial instruments: *cash* — cash in national currency in credit institutions' vaults; *deposits* — credit institutions' funds on

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

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

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 liabilities¹ include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Currency outside banking system includes currency issued by the Bank of Russia into circulation less currency holdings (cash vaults) of the Bank of Russia and credit institutions.

Transferable deposits include current and other demand accounts (including bank card payment accounts) opened by the Russian Federation residents (organizations and individuals) with the Bank of Russia and operating credit institutions in national currency.

Other deposits include the Russian Federation residents (organizations and individuals) time deposits and other funds in national currency attracted by the Bank of Russia and operating credit institutions, and also all types of deposits in foreign currency, precious metals accounts, and interest accrued.

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

Deposits excluded from broad money represent funds of the Russian Federation residents on accounts with credit institutions, which in accordance with the definition are not included in money supply.

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, deposit and saving certificates, bills and bank acceptances outside the banking system).

Shares and other equity are own funds of banking system organizations.

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

Other liabilities represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Other assets represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey."

Consolidation adjustment represents the amount of differences in mutual liabilities and claims of the Bank of Russia and credit institutions.

Table 1.19
Money Supply (National Definition)

General Provisions

The table "Money Supply (National Definition)" contains information on the amount, structure and dynamics of the M2 aggregate, a major monetary aggregate used in elaborating the economic policy and setting quantitative macroeconomic targets. The money supply is defined as the sum total of funds in the Russian Federation currency, intended for use as payment for goods, work and services and for the accumulation of savings by resident nonfinancial organizations and financial institutions (except for credit ones) and households.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents). In addition to being published in the Bulletin of Banking Statistics, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia home page in the Internet.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

Table 1.20
Monetary Base (Broad Definition)

General Provisions

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

¹ 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) 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 banks¹ — the amount of foreign cash in held by authorized banks as a result of transactions with other resident banks.

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

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

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

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

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

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

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

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

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

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

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

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

payments accepted by a credit institution employee (a teller). Withdrawals through automated teller machines (ATMs) are reported in “other expenses” category, rather than this indicator.

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

Other expenses — the amount of other expenses, including:

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

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

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

The “Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks” table shows transactions in US dollars and the Euros, which are the key currencies available at the domestic foreign cash market.

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

Along with releasing information on selected indicators of foreign cash operations by exchange offices of the authorized banks through *Bulletin of Banking Statistics*, it is also available on the CBR Internet web site.

Individual Indicators Highlights

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

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

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

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

Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices — share of purchase/sale transactions 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 liability¹.

Derivative is a liability, if the overall estimated value of contractual liabilities on a counterparty exceeds corresponding contractual claims to the same counterparty and a credit institution expects an decrease of future economic benefits resulting from retirement of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially unfavorable conditions for the credit institution.

Table 4.2.7

Funds Raised Through Banking Bills from Legal Entities and Individuals

General Provisions

The table "Funds Raised Through Banking Bills from Legal Entities and Individuals" contains credit institutions' liabilities on issued bills and bank acceptances.

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

Individual Indicators Highlights

Bill — direct financial liability that is completed in a legally prescribed form and issued by a promissor to a billholder and

¹ 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 BESP system are effected in real time between the system participants, irrespective of their territorial location.

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

Section 6. Regional Section

The information in tables of *Regional Section* is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by the President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subsection 6.1 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

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

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 October 10 to November 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.

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

Table 6.3.4

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

General Provisions

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

The data on the value of credit institutions' funds raised in the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operating in a particular constituent entity of the Russian

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

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 promisor to a billholder which gives the latter unconditional authority to make claims to the promisor 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.