

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



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

	Release date in May—August 2013 (the period (or date) to which data to be released relate is shown in parentheses)			
	May	June	July	August
<b>Financial sector</b>				
1. Analytical accounts of the banking sector, end of period <sup>1</sup>	31.05.2013 (04.2013)	28.06.2013 (05.2013)	31.07.2013 (06.2013)	30.08.2013 (07.2013)
2. Analytical accounts of the central bank, end of period <sup>1</sup>	14.05.2013 (04.2013)	14.06.2013 (05.2013)	12.07.2013 (06.2013)	14.08.2013 (07.2013)
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		28.06.2013 (I кв. 2013)		
7. Stock market: Share Price Index	16.05.2013 (04.2013)	11.06.2013 (05.2013)	10.07.2013 (06.2013)	9.08.2013 (07.2013)
<b>External sector</b>				
8. Balance of Payments, for the reporting quarter, year <sup>2</sup>		28.06.2013 (I кв. 2013)		
9. International Reserves: Official reserves (weekly)	weekly, on Thursday			
10. International Reserves: Official reserves (monthly), end of period	14.05.2013 (04.2013)	7.06.2013 (05.2013)	5.07.2013 (06.2013)	7.08.2013 (07.2013)
11. Template on international reserves and foreign currency liquidity, end of period	20.05.2013 (04.2013)	20.06.2013 (05.2013)	19.07.2013 (06.2013)	20.08.2013 (07.2013)
12. Merchandise trade, for the reporting month (per balance of payments methodology)	16.05.2013 (03.2013)	11.06.2013 (04.2013)	12.07.2013 (05.2013)	9.08.2013 (06.2013)
13. International investment position, for the reporting year	28.06.2013 (2012 год)			
14. External Debt of the Russian Federation		28.06.2013 (I кв. 2013)		
15. Exchange Rates	every working day			

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

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

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

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## 8. Summary Methodology .....

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

**Symbols and notes:**

— nil

... not available

0,0 and 0,00 non-significant volume

X data are not published

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

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

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



# 1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

## Macroeconomic Indicators<sup>1</sup>

	Gross domestic product (GDP) <sup>2</sup> at market prices, total, billions of rubles	Real volume of GDP percentage against the previous year's relevant period
2011	<b>55,799.6</b>	104.3
2012	<b>62,599.1<sup>3</sup></b>	103.4
<b>2011</b>		
Q1	<b>11,925.4</b>	<b>103.5</b>
Q2	<b>13,348.2</b>	103.4
Q3	<b>14,645.6</b>	105.0
Q4	<b>15,880.4</b>	<b>105.1</b>
<b>2012</b>		
Q1	<b>13,801.8</b>	<b>104.8</b>
Q2	<b>15,013.4</b>	<b>104.3</b>
Q3	<b>16,349.5</b>	<b>103.0</b>
Q4	17,434.3	102.1
<b>2012</b>		
	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	105.5	108.4 <sup>4</sup>
2012	102.6	105.1 <sup>4</sup>
<b>2012</b>		
Q1	105.0	101.5 <sup>4</sup>
Q2	103.2	101.7 <sup>4</sup>
Q3	101.6	101.9 <sup>4</sup>
Q4	101.1	101.4 <sup>4</sup>
January	105.3	100.5
February	107.1	100.9
March	103.0	101.5
April	102.8	101.8
May	104.4	102.3
June	102.5	103.2
July	102.7	104.5
August	101.9	104.6
September	100.1	105.2
October	100.8	105.6
November	101.2	106.0
December	101.4	106.6
<b>2013</b>		
January	100.0	101.0
February	98.2	101.5
March	...	101.9

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

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

<sup>3</sup> First estimation.

<sup>4</sup> As % of previous period.

Table 1.2

Selected Budget Indicators<sup>1</sup>

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds		
	1	2	3	4	5	6	7	8	9	10
	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	balance of revenues and expenditures ("+" surplus / "-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)
2010	16,031.9	17,616.6	-1,584.6	8,305.4	10,117.4	-1,812.0	5,175.7	4,849.6	326.1	
2011	20,855.4	19,994.6	860.7	11,367.7	10,925.6	442.0	5,819.6	5,387.0	432.6	
2012	23,088.7	22,825.8	262.9	12,853.7	12,890.7	-37.1	7,142.8	6,569.7	573.1	
<b>2012</b>										
Q1	5,103.5	4,583.6	519.9	2,966.3	3,036.5	-70.2	1,676.2	1,408.3	268.0	
Q2	5,998.0	5,377.6	620.3	3,234.1	2,893.2	340.9	1,827.4	1,672.6	154.7	
Q3	5,583.7	5,138.6	445.2	3,185.0	2,784.5	400.5	1,797.9	1,614.0	183.9	
Q4	6,403.5	7,726.0	-1,322.5	3,468.3	4,176.5	-708.3	1,841.3	1,874.8	-33.5	
January	1,446.4	1,033.1	413.5	1,059.6	1,032.4	27.2	539.7	289.5	250.2	
January—February	2,947.4	2,721.5	225.9	1,866.0	2,065.6	-199.7	1,111.9	792.8	319.2	
January—March	5,103.5	4,583.6	519.9	2,966.3	3,036.5	-70.2	1,676.2	1,408.3	268.0	
January—April	7,115.0	6,478.6	636.5	4,058.7	4,110.0	-51.4	2,311.1	1,943.2	367.9	
January—May	9,189.8	8,138.9	1,050.9	5,083.3	4,951.2	132.1	2,897.7	2,511.3	386.4	
January—June	11,101.5	9,961.2	1,140.2	6,200.4	5,929.7	270.7	3,503.6	3,080.9	422.7	
January—July	13,166.6	11,764.6	1,402.0	7,245.9	6,960.8	285.1	4,163.8	3,604.6	559.3	
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	
<b>2013</b>										
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	

**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)
	11	12	13	14	15	16
1						
2010	6,537.3	6,636.9	-99.6	575.1	574.3	0.7
2011	7,644.2	7,679.1	-34.9	904.6	883.7	20.9
2012	8,064.3	8,342.7	-278.5	1,042.2	1,036.8	5.4
<b>2012</b>						
Q1	1,736.0	1,449.2	286.8	239.2	203.9	35.3
Q2	2,163.6	2,047.4	116.2	268.5	257.5	11.0
Q3	1,788.9	1,940.7	-151.7	249.0	238.9	10.1
Q4	2,375.8	2,905.4	-529.8	285.5	336.5	-51.0
January	395.5	275.6	119.9	58.6	42.5	16.2
January—February	874.8	801.2	73.6	153.3	120.4	32.9
January—March	1,736.0	1,449.2	286.8	239.2	203.9	35.3
January—April	2,434.4	2,148.3	286.1	324.1	290.0	34.1
January—May	3,278.9	2,794.4	484.5	422.4	373.8	48.6
January—June	3,899.6	3,496.6	403.0	507.7	461.4	46.3
January—July	4,678.0	4,175.9	502.1	588.5	533.0	55.5
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
<b>2013</b>						
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

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

Table 1.3

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

(billions of rubles)

	Sources of federal budget funding ("—" surplus / "+" deficit), total	Including:						of which:		
		sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	total	change in federal budget balances		of which:		
						3	4	5	6	Reserve Fund balances
1	2	3	4	5	6	7	8			
2010	1,812.0	1,692.3	621.5	10.5	1,684.8	1,054.6	206.6			
2011	-442.0	-336.9	1,079.7	4.3	-1,639.7	-82.7	-51.2			
2012	37.1	19.0	511.4	5.5	-401.8	-1,074.2	92.4			
<b>2012</b>										
Q1	70.2	166.1	114.0	3.5	-64.4	-1,015.1	151.7			
Q2	-340.9	-539.7	131.2	0.3	-1,054.8	-158.8	-163.8			
Q3	-400.5	-374.6	32.5	6.1	-256.7	85.3	89.9			
Q4	708.3	767.2	233.7	-4.4	974.1	14.4	14.6			
January	-27.2	24.1	-7.3	0.0	-132.0	-1,051.5	100.8			
January—February	199.7	251.6	74.4	0.8	155.2	-995.0	173.2			
January—March	70.2	166.1	114.0	3.5	-64.4	-1,015.1	151.7			
January—April	51.4	291.8	149.4	5.5	-343.8	-1,013.8	157.2			
January—May	-132.1	-233.5	189.4	7.0	-862.5	-1,142.4	22.2			
January—June	-270.7	-373.6	245.2	3.8	-1,119.2	-1,173.9	-12.1			
January—July	-285.1	599.4	172.5	4.4	-992.3	-1,115.6	51.5			
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			
<b>2013</b>										
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			

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

	Including:			
	sources of external financing	of which:		loans from foreign states, international financial organizations and other international entities and foreign legal entities
		9	10	
1				
2010	119.7	121.6	41.9	
2011	-105.2	-66.7	-30.9	
2012	18.1	163.6	-26.3	
<b>2012</b>				
Q1	-96.0	-18.6	-7.7	
Q2	198.9	202.0	-6.8	
Q3	-25.9	-19.8	-7.7	
Q4	-58.9	0.0	-4.1	
January	-51.3	0.0	-1.3	
January—February	-51.9	0.0	-2.1	
January—March	-96.0	-18.6	-7.7	
January—April	103.4	183.4	-9.6	
January—May	101.4	183.4	-11.7	
January—June	102.9	183.4	-14.5	
January—July	107.9	183.4	-16.8	
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	
<b>2013</b>				
January	1.4	—	-0.7	
January—February	1.7	0.0	-1.0	

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

Table 1.4

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

(millions of US dollars)

	Export of goods (FOB)			Export of services				Export of goods and services (3+7)	Compensation of employees 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)
	1	2	3	4	5	6	7						
	fuel-energy resource	other	export of goods, total (1+2)	transport services	travel	other	total (4+5+6)						
2005	148,915	91,109	240,024	9,125	5,870	13,851	28,845	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	44,049	1,383	6,220	443,273
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	347,450	181,654	529,104	19,161	11,187	32,339	62,686	591,790	3,957	44,333	1,140	16,499	656,580
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	90,617	41,047	131,664	4,012	2,257	6,972	13,241	144,906	945	12,947	642	3,376	162,174
Q2, 2012	85,629	45,935	131,563	5,189	2,728	7,911	15,828	147,391	991	8,537	177	5,096	162,015
Q3, 2012	81,258	44,294	125,552	4,988	3,444	8,039	16,471	142,023	1,009	13,234	191	3,705	159,971
Q4, 2012	89,946	50,378	140,325	4,972	2,758	9,416	17,145	157,470	1,013	9,615	130	4,322	172,420

Table 1.4 (cont.)

## Current Account

(millions of US dollars)

	Import of goods (FOB)				Import of services				Import of goods and services (14+18)	Compensation of employees payable	Investment income and rent payable	Of which investment income payable by general government	Secondary income payable	Total current account expenditure (19+20+21+23)
	14	15	16	17	18	19	20	21						
2005	123,839	5,032	16,972	18,467	40,471	164,310	2,940	33,067	4,883	5,528	205,846			
2006	163,187	6,511	17,484	22,278	46,273	209,460	6,067	52,507	3,832	7,939	275,973			
2007	223,084	9,235	20,424	30,918	60,578	283,661	9,931	66,405	2,494	11,928	371,925			
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	335,830	16,443	42,798	49,654	108,894	444,725	15,715	98,787	2,455	22,554	581,781			
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	72,974	3,355	7,553	10,654	21,562	94,536	3,133	20,949	536	4,375	122,992			
Q2, 2012	82,158	4,162	10,085	11,792	26,039	108,198	3,621	28,267	605	5,395	145,480			
Q3, 2012	87,012	4,369	14,945	12,553	31,867	118,879	4,181	24,258	617	6,403	153,721			
Q4, 2012	93,686	4,557	10,214	14,655	29,426	123,112	4,781	25,314	696	6,381	159,588			



Table 1.4 (cont.)

## Current Account (Intermediate Balances)

(millions of US dollars)

	Trade balance (3-14)		Balance on service types				Goods and services balance (25+29)	Compensation of employees balance (9-20)	Investment income and rent balance (10-21)	Secondary income balance (12-23)	Current account balance (30+31+32+33)= (13-24)
	25	26	transport services (4-15)	travel (5-16)	other (6-17)	total balance (26+27+28)					
2005	116,185	4,092	4,092	-11,102	-4,616	-11,625	104,560	-1,133	-17,394	-1,645	84,389
2006	134,294	3,608	3,608	-9,857	-4,306	-10,555	123,740	-4,168	-24,636	-2,621	92,316
2007	123,447	2,634	2,634	-10,977	-8,375	-16,718	106,729	-7,318	-22,356	-5,708	71,348
2008	177,625	2,208	2,208	-11,327	-11,301	-20,420	157,206	-14,357	-32,125	-6,788	103,935
2009	113,231	3,021	3,021	-11,653	-8,969	-17,600	95,630	-8,868	-30,872	-5,507	50,384
2010	146,995	2,971	2,971	-17,863	-11,228	-26,120	120,875	-8,512	-38,593	-6,318	67,452
2011	196,854	1,935	1,935	-21,574	-13,817	-33,456	163,398	-9,522	-50,878	-5,725	97,274
2012	193,274	2,718	2,718	-31,611	-17,316	-46,209	147,065	-11,758	-54,454	-6,055	74,798
Q1, 2010	45,245	850	850	-2,945	-1,753	-3,847	41,398	-1,581	-5,704	-1,313	32,801
Q2, 2010	38,069	894	894	-4,115	-2,062	-5,283	32,786	-2,007	-12,098	-762	17,918
Q3, 2010	28,032	736	736	-6,476	-3,259	-8,999	19,033	-2,658	-9,365	-2,175	4,836
Q4, 2010	35,649	490	490	-4,327	-4,155	-7,991	27,658	-2,265	-11,426	-2,069	11,897
Q1, 2011	46,982	583	583	-3,548	-2,669	-5,634	41,348	-1,823	-8,053	-1,673	29,800
Q2, 2011	51,171	588	588	-5,073	-3,019	-7,504	43,667	-2,485	-17,731	-547	22,904
Q3, 2011	45,190	457	457	-7,974	-3,423	-10,940	34,250	-2,789	-11,920	-2,108	17,433
Q4, 2011	53,511	307	307	-4,979	-4,706	-9,379	44,132	-2,425	-13,173	-1,397	27,137
Q1, 2012	58,691	657	657	-5,297	-3,681	-8,321	50,370	-2,188	-8,002	-999	39,181
Q2, 2012	49,405	1,027	1,027	-7,357	-3,881	-10,212	39,194	-2,630	-19,730	-299	16,535
Q3, 2012	38,540	618	618	-11,501	-4,513	-15,996	23,144	-3,172	-11,023	-2,698	6,250
Q4, 2012	46,638	415	415	-7,456	-5,240	-12,280	34,358	-3,768	-15,699	-2,059	12,832

Table 1.4 (cont.)

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

(millions of US dollars)

	Capital account, received		General government liabilities						Central bank' liabilities	Banks' liabilities
	1	2	portfolio investment (3+4)	of which		loans	other	total (2+5+6)		
				securities in rubles	securities in foreign currency					
	3	4	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	51,125	
2007	144	-3,995	-370	-3,625	-2,883	-754	-7,632	956	70,925	
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	-2,133	452	1,006	-324	7,843	
2012	282	13,432	11,017	2,415	-1,042	-50	12,340	3,950	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	-699	37	392	-53	1,731	
Q1, 2012	117	978	1,989	-1,011	-333	6	651	229	430	
Q2, 2012	21	6,268	342	5,926	-237	-32	5,998	741	6,886	
Q3, 2012	93	858	2,047	-1,190	-330	6	534	892	15,261	
Q4, 2012	51	5,329	6,639	-1,309	-142	-30	5,158	2,089	10,702	

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	35,183	9,335	16,604	19	61,141	77,081	-54	-994	-358	-1,352	
2007	48,933	5,019	90,532	427	144,912	209,160	-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	67,472	-37	-750	-1,718	-2,468	
2012	43,630	-8,128	5,901	-1,483	39,920	89,488	-5,559	254	99	353	
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	20,496	-21	-643	-275	-918	
Q1, 2012	11,177	-549	-150	-107	10,371	11,680	-4,877	1,820	177	1,997	
Q2, 2012	2,771	-4,421	2,499	5,024	5,872	19,498	-38	169	-1,227	-1,059	
Q3, 2012	14,653	-1,093	-141	-6,023	7,396	24,082	-328	64	1,004	1,068	
Q4, 2012	15,030	-2,065	3,693	-376	16,281	34,229	-315	-1,799	146	-1,653	

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	-23,582	-30,615	10,198	-626	-21,302	75	-13,906	-56,176	-73,470	
2007	-467	-25,133	-51,213	15,617	-904	-34,497	-282	-23,712	-94,990	-113,584	
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	-46,459	-1,410	-10,218	-38,147	-1,928	-7,119	-105,282	-119,770	
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	-10,768	-2,723	-4,141	-9,917	852	-1,528	-28,225	-36,400	
Q2, 2012	-1	4,704	-11,370	1,279	-453	-8,235	-1,939	-1,090	-21,807	-18,162	
Q3, 2012	-2	-7,541	-10,440	-1,436	-551	-8,203	389	-2,088	-22,329	-28,803	
Q4, 2012	-75	-1,755	-13,882	1,469	-5,073	-11,792	-1,231	-2,413	-32,921	-36,405	

Table 1.4 (end)

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

(millions of US dollars)

	Balances on financial account items					Financial account balance (except reserve assets) (31+32+33+34)= (15+29)	Net errors and omissions	Change in reserve assets ("-" increase / "+" decrease)
	Capital account balance (1+16)	general government (7+19)	central bank (8+20)	banks (9+21)	other sectors (14+28)			
	30	31	32	33	34	35	36	37
2005	-12,387	-9,675	-2,451	5,880	709	-5,536	-5,004	-61,461
2006	291	-29,244	349	27,543	4,965	3,612	11,248	-107,466
2007	-10,641	-626	489	45,792	49,922	95,576	-7,356	-148,928
2008	-104	-10,683	1,468	-55,211	-75,279	-139,705	-3,051	38,925
2009	-12,466	12,768	12,035	-32,167	-20,782	-28,147	-6,394	-3,377
2010	-41	3,393	-2,381	15,922	-38,458	-21,525	-9,136	-36,751
2011	130	-1,462	-331	-23,924	-50,425	-76,143	-8,630	-12,630
2012	-5,276	12,694	3,877	18,509	-65,362	-30,282	-9,223	-30,017
Q1, 2010	15	-677	-2,319	1,000	-6,449	-8,444	-7,773	-16,599
Q2, 2010	-15	4,174	118	6,641	117	11,050	-2,839	-26,115
Q3, 2010	-68	345	-114	10,025	-17,289	-7,033	4,942	-2,677
Q4, 2010	27	-449	-66	-1,745	-14,837	-17,097	-3,466	8,640
Q1, 2011	-32	-187	-126	-7,254	-9,753	-17,320	-2,370	-10,078
Q2, 2011	2	-51	127	-1,652	-5,791	-7,367	-2,657	-12,882
Q3, 2011	135	-699	-280	-8,313	-9,751	-19,042	-287	1,761
Q4, 2011	25	-526	-52	-6,705	-25,130	-32,414	-3,317	8,569
Q1, 2012	-4,760	2,648	234	-9,748	-17,854	-24,720	-5,098	-4,602
Q2, 2012	-17	4,940	740	11,590	-15,935	1,335	-2,888	-14,965
Q3, 2012	-235	1,602	890	7,720	-14,933	-4,721	225	-1,520
Q4, 2012	-265	3,504	2,013	8,946	-16,640	-2,176	-1,462	-8,929

Table 1.5

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

(billions of US dollars)

	Net inflows/outflows of capital by private sector, total (2+5)		Net inflows/outflows of capital by banks (3+4)		Of which:			Net inflows/outflows of capital by other sectors (6+7+8)			Of which:			
	1	2	3	4	5	6	7	8	9	10	11	12	13	
			foreign assets	foreign liabilities		foreign assets	foreign liabilities	foreign assets	foreign liabilities	foreign assets	foreign liabilities	foreign assets	foreign liabilities	"net errors and omissions" of balance of payments
2005	-0.3	5.9	-13.4	19.2	-6.2	-56.4	55.2	-5.0						
2006	43.7	27.5	-23.6	51.1	16.1	-56.3	61.1	11.2						
2007	88.6	45.8	-25.1	70.9	42.8	-94.7	144.9	-7.4						
2008	-133.6	-55.2	-63.3	8.1	-78.3	-174.2	-0.3	5.9						
2009	-57.5	-32.2	10.0	-42.1	-25.3	-53.3	43.7	27.5						
2010	-30.8	15.9	-1.7	17.6	-46.7	-62.9	25.4	-9.1						
2011	-81.3	-23.9	-31.8	7.8	-57.4	-107.7	58.9	-8.6						
2012	-54.1	18.5	-14.8	33.3	-72.7	-103.4	39.9	-9.2						
Q1, 2011	-18.7	-7.3	-10.0	2.8	-11.5	-23.3	14.2	-2.4						
Q2, 2011	-10.1	-1.7	-7.9	6.3	-8.5	-24.4	18.6	-2.7						
Q3, 2011	-18.1	-8.3	-5.4	-2.9	-9.8	-17.2	7.7	-0.3						
Q4, 2011	-34.4	-6.7	-8.4	1.7	-27.7	-42.8	18.4	-3.3						
Q1, 2012	-33.6	-9.7	-10.2	0.4	-23.8	-29.1	10.4	-5.1						
Q2, 2012	-5.3	11.6	4.7	6.9	-16.9	-19.9	5.9	-2.9						
Q3, 2012	-7.4	7.7	-7.5	15.3	-15.1	-22.7	7.4	0.2						
Q4, 2012	-7.9	8.9	-1.8	10.7	-16.9	-31.7	16.3	-1.5						

Table 1.6

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

(millions of US dollars)

	31.03.2012	30.06.2012	30.09.2012	31.12.2012
<b>Total</b>	<b>557,537</b>	<b>570,576</b>	<b>595,331</b>	631,784
<b>General Government</b>	<b>36,349</b>	<b>41,142</b>	<b>42,572</b>	47,822
Federal Government	<b>35,196</b>	<b>40,367</b>	<b>41,837</b>	46,908
<b>New Russian Debt</b>	<b>32,786</b>	<b>38,048</b>	<b>39,658</b>	44,756
Multilateral creditors	<b>2,363</b>	<b>2,230</b>	<b>2,099</b>	2,009
<i>IBRD</i>	1,912	1,799	1,680	1,611
<i>Other</i>	<b>450</b>	<b>430</b>	<b>419</b>	398
Other credits	463	424	379	321
Foreign currency bonds	20,921	26,745	25,786	24,661
<i>Eurobonds with 15, 18, 20 and 28-year maturities</i>	6,049	11,861	11,786	11,146
<i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i>	14,872	14,884	14,000	13,514
Ruble denominated bonds	8,673	8,320	11,056	17,458
<i>OFZ</i>	5,821	5,831	8,549	15,022
<i>Eurobonds with 18-year maturity</i>	2,853	2,489	2,508	2,436
Other	365	330	338	307
<b>Debt of the former USSR</b>	<b>2,410</b>	<b>2,319</b>	<b>2,179</b>	2,151
Paris Club member countries	7	6	6	6
Debt owed to former socialist countries	1,033	<b>987</b>	<b>996</b>	1,004
Other official creditors	1,325	1,280	1,131	1,096
Other	46	46	46	46
Local Government	1,152	775	734	914
Loans	544	512	526	539
Ruble denominated bonds	609	262	208	375
<b>Central bank</b>	<b>12,130</b>	<b>12,286</b>	<b>13,733</b>	15,984
Loans	0	0	1,250	2,986
Currency and deposits	<b>3,342</b>	<b>3,677</b>	<b>3,735</b>	4,280
Other (SDR allocation)	8,788	8,609	8,748	8,718
<b>Banks</b>	<b>169,234</b>	<b>175,357</b>	<b>189,876</b>	201,567
Debt liabilities to direct investors and to direct investment enterprises	913	<b>1,271</b>	<b>1,502</b>	2,003
Loans <sup>2</sup>	307	1,793	1,920	937
Deposits <sup>2</sup>	155,846	161,383	<b>171,914</b>	185,376
Debt securities	8,819	<b>8,286</b>	<b>10,507</b>	9,102
Other	3,348	2,624	4,033	4,149
<b>Other sectors</b>	<b>339,825</b>	<b>341,790</b>	<b>349,150</b>	366,412
Debt liabilities to direct investors and to direct investment enterprises	<b>87,086</b>	<b>92,381</b>	<b>100,904</b>	112,299
Loans	234,464	227,984	<b>231,322</b>	237,976
Debt securities	<b>11,872</b>	<b>9,585</b>	<b>10,316</b>	9,605
Trade credits	2,852	2,832	2,779	2,932
Financial leases	2,297	2,323	<b>2,325</b>	2,238
Other	<b>1,254</b>	<b>6,687</b>	<b>1,505</b>	1,363

<sup>1</sup> 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).

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



Table 1.7

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

(millions of US dollars)

	31.03.2012	30.06.2012	30.09.2012	31.12.2012
<b>Total</b>	<b>557,537</b>	<b>570,576</b>	<b>595,331</b>	631,784
Foreign Currency	<b>412,020</b>	<b>427,186</b>	<b>446,190</b>	457,654
Domestic Currency	<b>145,517</b>	<b>143,390</b>	<b>149,141</b>	174,131
<b>General Government</b>	<b>36,349</b>	<b>41,142</b>	<b>42,572</b>	47,822
Foreign Currency	<b>27,066</b>	<b>32,560</b>	<b>31,307</b>	29,989
Domestic Currency	9,282	8,582	11,264	17,833
<b>Central bank</b>	<b>12,130</b>	<b>12,286</b>	<b>13,733</b>	15,984
Foreign Currency	8,788	8,609	9,998	11,704
Domestic Currency	<b>3,342</b>	<b>3,677</b>	<b>3,735</b>	4,280
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	168,321	<b>174,086</b>	<b>188,374</b>	199,564
Foreign Currency	131,944	<b>139,769</b>	<b>149,262</b>	157,114
Domestic Currency	36,376	<b>34,317</b>	<b>39,112</b>	42,450
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	<b>252,739</b>	<b>249,409</b>	<b>248,246</b>	254,113
Foreign Currency	<b>185,900</b>	<b>184,324</b>	<b>183,697</b>	182,496
Domestic Currency	<b>66,840</b>	<b>65,086</b>	<b>64,549</b>	71,618
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	<b>87,999</b>	<b>93,652</b>	<b>102,406</b>	114,302
Foreign Currency	<b>58,322</b>	<b>61,924</b>	<b>71,926</b>	76,351
Domestic Currency	<b>29,677</b>	<b>31,728</b>	<b>30,480</b>	37,950

<sup>1</sup> 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 1.8

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

(millions of US dollars)

	31.03.2012	30.06.2012	30.09.2012	31.12.2012
<b>Total Liabilities</b>	<b>557,537</b>	<b>570,576</b>	<b>595,331</b>	631,784
<b>Short-term</b>	<b>70,817</b>	<b>80,785</b>	<b>78,498</b>	81,967
<b>Long-term</b>	<b>486,720</b>	<b>489,791</b>	<b>516,832</b>	549,818
<b>General Government</b>	<b>36,349</b>	<b>41,142</b>	<b>42,572</b>	47,822
<i>Short-term</i>	358	322	<b>330</b>	300
Other liabilities	358	322	<b>330</b>	300
<i>Long-term</i>	<b>35,991</b>	<b>40,820</b>	<b>42,242</b>	47,522
Debt securities	30,204	35,327	37,051	42,494
Loans	<b>5,707</b>	<b>5,414</b>	<b>5,111</b>	4,948
Other liabilities	80	80	80	80
<b>Central bank</b>	<b>12,130</b>	<b>12,286</b>	<b>13,733</b>	15,984
<i>Short-term</i>	<b>3,342</b>	<b>3,677</b>	<b>4,985</b>	7,265
Loans	0	0	1,250	2,986
Currency and deposits	<b>3,342</b>	<b>3,677</b>	<b>3,735</b>	4,280
<i>Long-term</i>	8,788	8,609	8,748	8,718
Other liabilities (SDR allocation)	8,788	8,609	8,748	8,718
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	168,321	<b>174,086</b>	<b>188,374</b>	199,564
<i>Short-term</i>	49,785	52,960	<b>56,058</b>	56,440
Debt securities	5,006	4,728	<b>6,740</b>	4,266
Loans <sup>2</sup>	307	1,793	1,920	937
Current accounts and deposits <sup>2</sup>	41,869	44,561	<b>44,293</b>	47,917
Other liabilities	2,603	1,878	3,105	3,320
<i>Long-term</i>	118,536	<b>121,126</b>	<b>132,316</b>	143,124
Debt securities	3,813	<b>3,558</b>	<b>3,767</b>	4,836
Deposits <sup>2</sup>	113,977	116,822	127,621	137,459
Other liabilities	746	746	928	830
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	<b>252,739</b>	<b>249,409</b>	<b>248,246</b>	254,113
<i>Short-term</i>	<b>17,332</b>	<b>23,826</b>	<b>17,126</b>	17,961
Loans	13,226	14,307	<b>12,842</b>	13,667
Trade credits	2,852	2,832	2,779	2,932
Other liabilities	<b>1,254</b>	<b>6,687</b>	<b>1,505</b>	1,363
<i>Long-term</i>	<b>235,407</b>	<b>225,584</b>	<b>231,120</b>	236,152
Debt securities	<b>11,872</b>	<b>9,585</b>	<b>10,316</b>	9,605
Loans	223,535	215,999	<b>220,804</b>	226,547
<b>Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises</b>	<b>87,999</b>	<b>93,652</b>	<b>102,406</b>	114,302
Banks	913	<b>1,271</b>	<b>1,502</b>	2,003
Other sectors	<b>87,086</b>	<b>92,381</b>	<b>100,904</b>	112,299

<sup>1</sup> 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).

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

Table 1.9

### International Investment Position of Russia for 2001–2011: External Assets and Liabilities at End of Period

	(millions of US dollars)										
	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
<b>Assets</b>	259,498	288,480	336,825	406,635	516,294	731,341	1,092,182	1,010,694	1,089,512	1,170,966	1,241,395
<b>Direct investment abroad</b>	44,219	62,350	90,873	107,291	146,679	216,474	370,129	205,547	302,542	366,301	362,101
Equity capital and reinvested earnings	42,167	58,358	86,532	100,402	139,046	213,535	355,713	189,379	276,830	318,934	286,649
Other capital	2,053	3,992	4,341	6,888	7,633	2,939	14,416	16,168	25,712	47,367	75,452
<b>Portfolio investment</b>	1,315	2,507	4,383	7,922	17,772	12,268	19,893	24,182	38,116	37,300	44,286
Equity securities other than investment fund shares	105	53	98	129	334	509	4,082	2,698	2,333	3,963	5,240
Monetary authorities	10	11	12	12	0	0	0	0	0	0	0
Banks	1	5	24	33	272	271	2,053	1,512	1,561	2,737	3,812
Other sectors	93	36	62	84	61	238	2,029	1,187	771	1,226	1,429
Investment fund shares	...	...	...	...	...	...	...	118	160	666	625
Other sectors	...	...	...	...	...	...	...	118	160	666	625
Debt securities	1,210	2,455	4,285	7,793	17,438	11,759	15,812	21,365	35,623	32,671	38,421
Bonds and notes	966	2,227	4,024	7,056	16,000	10,421	14,230	19,031	32,860	30,190	34,913
Monetary authorities	0	791	2,330	3,923	10,223	2,992	0	0	2,364	0	0
Banks	342	839	1,531	3,015	5,310	6,374	10,384	13,909	24,558	26,665	28,672
Other sectors	624	597	163	117	467	1,054	3,846	5,122	5,937	3,525	6,242
Money-market instruments	244	227	260	788	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 1.9 (cont.)**  
(millions of US dollars)

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

**Table 1.9 (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 1.9 (cont.)**  
(millions of US dollars)

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

**Table 1.9 (cont.)**  
(millions of US dollars)

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



**Table 1.9 (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
Monetary authorities	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
Banks	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
Monetary authorities	22	24	32	242	223	23	48	44	40	30	25
General government	1,755	1,787	1,818	283	24	25	26	26	26	27	26
Banks	4,967	5,165	8,283	8,098	9,924	18,752	24,913	17,073	15,374	22,358	29,899
Arrears	13,129	10,890	10,422	6,316	6,463	2,390	1,625	3,335	1,012	523	921
General government	12,393	10,515	10,417	6,312	6,458	2,382	1,621	1,518	324	322	740
Banks	736	375	5	4	5	7	4	2	9	7	3
Other sectors	0	0	0	0	0	0	0	1,815	680	194	179
Other liabilities	633	829	985	921	1,202	1,938	4,572	4,442	12,593	12,170	13,199
Monetary authorities	7	0	0	0	0	0	0	0	8,895	8,740	8,710
Long-term	0	0	0	0	0	0	0	0	8,895	8,740	8,710
of which: Allocations of SDRs	0	0	0	0	0	0	0	0	8,895	8,740	8,710
Short-term	7	0	0	0	0	0	0	0	0	0	0
General government	11	40	37	30	27	30	67	106	112	100	130
Long-term	0	31	25	19	12	6	0	0	0	0	0
Short-term	11	9	12	12	15	23	67	106	112	100	130
Banks	547	711	938	881	1,164	1,894	2,876	3,500	2,237	2,244	2,454
Long-term	82	77	67	125	178	267	478	592	521	621	543
Short-term	465	634	871	756	986	1,627	2,398	2,908	1,715	1,623	1,911
Other sectors	69	78	11	10	10	15	1,630	836	1,349	1,087	1,904
Short-term	69	78	11	10	10	15	1,630	836	1,349	1,087	1,904
<b>International Investment Position, net</b>	<b>43,911</b>	<b>37,179</b>	<b>3,924</b>	<b>-10,635</b>	<b>-31,566</b>	<b>-38,793</b>	<b>-150,600</b>	<b>254,788</b>	<b>103,430</b>	<b>16,340</b>	<b>137,956</b>

Table 1.10

## International Investment Position of Russia for 2011

(millions of US dollars)

	Position as of 31.12.2010	Changes in Position reflecting:			Position as of 31.12.2011
		transactions	valuation changes	other adjustments	
<b>Assets</b>	1,170,966	157,108	-63,732	-22,948	70,428
<b>Direct investment abroad</b>	366,301	67,431	-78,415	6,785	-4,199
Equity capital and reinvested earnings	318,934	39,535	-77,431	5,612	-32,285
Other capital	47,367	27,896	-984	1,173	28,085
<b>Portfolio investment</b>	37,300	10,566	-1,789	-1,790	6,986
Equity securities other than investment fund shares	3,963	1,519	-63	-180	1,277
Banks	2,737	1,344	-90	-180	1,074
Other sectors	1,226	176	27	0	203
Investment fund shares	666	25	-66	0	-41
Other sectors	666	25	-66	0	-41
Debt securities	32,671	9,022	-1,661	-1,611	5,750
Bonds and notes	30,190	7,968	-1,319	-1,925	4,723
Monetary authorities	0	1	34	-36	0
Banks	26,665	3,989	-1,187	-795	2,006
Other sectors	3,525	3,978	-166	-1,095	2,717
Money-market instruments	2,481	1,054	-342	315	1,026
Banks	325	149	-150	866	865
Other sectors	2,156	905	-192	-551	162

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

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 31.12.2011
		transactions	valuation changes	other adjustments	total changes	
<b>Financial derivatives</b>	1,639	-16,438	20,474	0	4,036	5,675
Banks	1,609	-14,840	18,350	0	3,510	5,119
Options	87	469	348	0	817	904
Forward-type contracts	1,522	-15,308	18,002	0	2,693	4,215
Other sectors	30	-1,599	2,124	0	525	556
Options	5	37	27	0	64	69
Forward-type contracts	25	-1,635	2,097	0	462	487
<b>Other investment</b>	286,347	82,919	-5,857	-32,726	44,337	330,684
Trade credits	4,755	3,969	-38	-1,049	2,883	7,638
General government	310	220	-4	0	216	525
Long-term	310	220	-4	0	216	525
Other sectors	4,445	3,749	-33	-1,049	2,667	7,112
Short-term	4,445	3,749	-33	-1,049	2,667	7,112
Loans	136,304	31,190	-3,967	-184	27,039	163,343
Monetary authorities	49	0	-3	0	-3	47
Long-term	49	0	-3	0	-3	47
General government	21,670	164	-243	-151	-230	21,440
Long-term	21,670	164	-243	-151	-230	21,440
Banks	68,236	25,680	-1,277	-7	24,396	92,631
Long-term	43,028	15,519	-712	-1	14,807	57,835
Short-term	25,208	10,160	-566	-6	9,588	34,796
Other sectors	46,349	5,346	-2,444	-27	2,875	49,224
Long-term	31,164	2,247	-1,596	150	801	31,965
Short-term	15,185	3,099	-849	-177	2,074	17,259

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

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 31.12.2011
		transactions	valuation changes	other adjustments	total changes	
Currency and deposits	96,972	9,129	-1,665	443	7,907	104,880
Cash foreign currency	31,472	-3,397	-22	-9	-3,428	28,045
Banks	4,628	581	-38	-9	534	5,162
Other sectors	26,845	-3,978	16	0	-3,962	22,883
Long-term deposits	9,974	3,995	-405	0	3,590	13,565
Monetary authorities	30	0	0	0	0	30
Banks	9,944	3,995	-405	0	3,590	13,535
Current accounts and short-term deposits	55,526	8,530	-1,238	452	7,745	63,271
Monetary authorities	11	3	-1	797	798	810
General government	22	0	0	0	0	22
Banks	44,950	7,879	-1,237	-344	6,298	51,248
Other sectors	10,543	649	0	0	649	11,191
Arrears	36,301	1,371	-7	-54	1,310	37,611
General government	35,742	586	-21	-57	508	36,250
Banks	559	785	14	3	802	1,361
Fictitious transactions	...	32,268	0	-32,268	0	...
Indebtedness on supplies according to intergovernmental agreements	4,543	1,652	-1	0	1,651	6,194
Other assets	7,472	3,341	-179	385	3,547	11,019
Monetary authorities	46	3	0	0	3	49
Long-term	46	3	0	0	3	49
General government	2,128	1,478	-85	84	1,477	3,605
Long-term	1,894	1,254	0	-2	1,252	3,146
Short-term	235	224	-85	85	224	459

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

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 31.12.2011
		transactions	valuation changes	other adjustments	total changes	
<b>Banks</b>	3,894	1,557	19	302	1,878	5,772
Long-term	1,690	165	-2	9	172	1,862
Short-term	2,204	1,392	21	293	1,705	3,909
Other sectors	1,403	302	-113	0	190	1,593
Short-term	1,403	302	-113	0	190	1,593
<b>Reserve assets</b>	479,379	12,630	1,856	4,783	19,269	498,649
Monetary gold	35,788	0	4,161	4,748	8,909	44,697
Special drawing rights	8,749	7	-27	0	-21	8,729
Reserve position in the Fund	1,893	2,235	-67	0	2,168	4,061
Foreign exchange	432,949	10,389	-2,212	36	8,213	441,162
<b>Liabilities</b>	1,154,626	73,602	-137,654	12,865	-51,188	1,103,438
<b>Direct investment in reporting economy</b>	490,560	56,322	-101,067	11,659	-33,087	457,474
Equity capital and reinvested earnings	425,818	33,214	-98,478	10,029	-55,236	370,582
Other capital	64,742	23,108	-2,589	1,630	22,149	86,891
<b>Portfolio investment</b>	278,295	-5,593	-50,230	3,884	-51,939	226,355
Equity securities other than investment fund shares	230,835	-9,869	-48,779	3,237	-55,410	175,425
Banks	30,433	-2,720	-10,150	3,238	-9,632	20,801
Other sectors	200,403	-7,149	-38,629	0	-45,778	154,624
Investment fund shares	2,011	144	-106	58	95	2,106
Other sectors	2,011	144	-106	58	95	2,106
Debt securities	45,448	4,132	-1,346	589	3,376	48,824
Long-term	44,722	3,933	-1,316	603	3,219	47,941
General government	30,532	2,687	-930	0	1,758	32,289
Banks	3,581	610	-624	23	9	3,590
Other sectors	10,609	636	238	580	1,453	12,062

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

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 31.12.2011
		transactions	valuation changes	other adjustments	total changes	
Short-term	726	199	-29	-14	156	883
Banks	726	199	-29	-14	156	883
<b>Financial derivatives</b>	2,840	-17,832	20,897	0	3,065	5,905
Banks	2,814	-16,137	18,901	0	2,765	5,579
Options	790	-228	-199	0	-427	363
Forward-type contracts	2,024	-15,908	19,100	0	3,192	5,216
Other sectors	26	-1,696	1,996	0	300	326
Options	0	-80	81	0	2	2
Forward-type contracts	26	-1,616	1,915	0	299	325
<b>Other investment</b>	382,931	40,706	-7,254	-2,678	30,773	413,704
Trade credits	2,156	262	0	0	262	2,418
Other sectors	2,156	262	0	0	262	2,418
Short-term	2,156	262	0	0	262	2,418
Loans	325,073	25,075	-5,187	-2,403	17,484	342,558
Monetary authorities	0	-34	34	0	0	0
Short-term	0	-34	34	0	0	0
General government	7,726	-2,140	32	-54	-2,162	5,564
Long-term	7,726	-2,140	32	-54	-2,162	5,564
Banks	96,454	6,038	-750	-84	5,204	101,657
Long-term	81,974	3,366	-244	-77	3,044	85,018
Short-term	14,480	2,672	-506	-7	2,159	16,639
Other sectors	220,894	21,211	-4,503	-2,265	14,443	235,337
Long-term	207,060	19,324	-3,823	-292	15,209	222,269
Short-term	13,834	1,887	-680	-1,973	-766	13,068

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

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 31.12.2011
		transactions	valuation changes	other adjustments	total changes	
Currency and deposits	43,009	13,210	-1,579	-31	11,600	54,609
Cash national currency	3,265	-643	-148	0	-791	2,474
Monetary authorities	3,265	-643	-148	0	-791	2,474
Long-term deposits	17,330	5,315	-455	-5	4,855	22,185
Banks	17,330	5,315	-455	-5	4,855	22,185
Current accounts and short-term deposits	22,414	8,538	-975	-26	7,536	29,950
Monetary authorities	30	-25	-4	24	-5	25
General government	27	0	0	0	0	26
Banks	22,358	8,563	-972	-50	7,541	29,899
Arrears	523	646	-10	-237	398	921
General government	322	422	0	-4	418	740
Banks	7	11	0	-15	-4	3
Other sectors	194	213	-9	-218	-15	179
Other liabilities	12,170	1,513	-478	-7	1,029	13,199
Monetary authorities	8,740	-3	-27	0	-30	8,710
Long-term	8,740	-3	-27	0	-30	8,710
of which: Allocations of SDRs	8,740	-3	-27	0	-30	8,710
General government	100	30	0	0	30	130
Short-term	100	30	0	0	30	130
Banks	2,244	364	-147	-7	211	2,454
Long-term	621	-84	8	-2	-78	543
Short-term	1,623	448	-155	-4	288	1,911
Other sectors	1,087	1,122	-305	0	817	1,904
Short-term	1,087	1,122	-305	0	817	1,904
<b>International Investment Position, net</b>	<b>16,340</b>	<b>83,506</b>	<b>73,923</b>	<b>-35,813</b>	<b>121,616</b>	<b>137,956</b>



Table 1.11

## International Investment Position of the Banking Sector of Russia

(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	total changes	
<b>Assets</b>	214,927	14,769	17,366	-215	31,921	246,847
<b>Direct investment</b>	6,506	6,244	-1,090	165	5,319	11,825
Equity and investment fund shares (including reinvestment of earnings)	5,707	5,441	-1,124	40	4,357	10,064
Direct investor in direct investment enterprises	5,707	5,441	-1,124	40	4,357	10,064
Direct investment enterprises in direct investor (reverse investment)	0	0	0	0	0	0
Debt instruments	799	803	34	125	961	1,761
Direct investor in direct investment enterprises	784	807	33	131	972	1,756
Debt securities	46	95	-3	0	92	138
Loans	686	737	34	90	862	1,547
Other accounts receivable	52	-25	2	41	18	71
Direct investment enterprises in direct investor (reverse investment)	16	-5	0	-6	-11	5
Debt securities	0	0	0	0	0	0
Loans	16	-5	0	-6	-11	5
Other accounts receivable	0	0	0	0	0	0
<b>Portfolio investment</b>	33,673	515	759	-59	1,215	34,888
Equity and investment fund shares	3,812	322	203	-354	171	3,982
Debt securities	29,861	193	556	295	1,044	30,905
Short-term	1,189	274	-138	-48	88	1,277
Long-term	28,672	-81	694	343	956	29,628
<b>Financial derivatives</b>	5,119	-15,156	15,521	0	364	5,483
Options	904	485	-270	0	216	1,120
Forward-type contracts	4,215	-15,643	15,791	0	148	4,364
<b>Other investment</b>	169,629	23,167	2,175	-320	25,023	194,652
Other equity	0	0	0	0	0	0
Foreign currency	5,152	837	79	-19	897	6,049
Deposits	99,255	14,639	1,531	-262	15,907	115,162
Short-term	65,524	14,859	984	-259	15,584	81,108
Long-term	33,731	-220	546	-3	323	34,054
Loans	59,454	4,765	636	340	5,741	65,195
Short-term	19,847	-1,916	33	194	-1,689	18,158
Long-term	39,607	6,682	603	146	7,430	47,037
Other accounts receivable	5,768	2,926	-70	-378	2,478	8,246
Short-term	3,907	-215	93	-341	-463	3,444
Long-term	1,861	3,142	-163	-37	2,941	4,802

**Table 1.11 (end)**  
(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:				Position as of 30.09.2012
		transactions	valuation changes	other adjustments	total changes	
<b>Liabilities</b>	216,077	33,278	21,586	310	55,174	271,251
<b>Direct investment</b>	27,555	7,786	534	7	8,328	35,883
Equity (including reinvestment of earnings)	26,934	6,371	522	53	6,946	33,880
Direct investor in direct investment enterprises	26,934	6,520	511	−95	6,935	33,869
Direct investment enterprises in direct investor (reverse investment)	0	−148	11	148	10	10
Debt instruments	620	1,415	13	−45	1,382	2,003
Direct investor in direct investment enterprises	452	465	16	−46	434	886
Debt securities	4	3	0	16	20	24
Deposits	444	453	14	−61	406	849
Loans	0	0	0	0	0	0
Other accounts payable	4	9	1	−1	8	13
Direct investment enterprises in direct investor (reverse investment)	169	950	−3	1	948	1,117
Debt securities	0	14	−14	0	0	0
Deposits	151	777	0	0	777	928
Loans	0	167	8	0	175	175
Other accounts payable	18	−8	3	1	−4	14
<b>Portfolio investment</b>	25,293	10,575	4,283	490	15,348	40,641
Equity	20,801	6,645	4,111	−17	10,739	31,540
Debt securities	4,493	3,930	172	507	4,609	9,102
Short-term	883	3,280	15	88	3,384	4,266
Long-term	3,610	650	157	418	1,225	4,836
<b>Financial derivatives</b>	5,579	−16,094	14,780	0	−1,314	4,265
Options	363	165	−446	0	−281	82
Forward-type contracts	5,216	−16,259	15,226	0	−1,034	4,183
<b>Other investment</b>	157,650	31,010	1,990	−188	32,812	190,462
Other equity	0	0	0	0	0	0
Deposits	154,726	28,709	2,038	−97	30,650	185,376
Short-term	45,571	1,952	591	−197	2,346	47,917
Long-term	109,155	26,757	1,447	100	28,304	137,459
Loans	541	506	−39	−71	396	937
Short-term	541	506	−39	−71	396	937
Other accounts payable	2,383	1,796	−9	−21	1,766	4,149
Short-term	1,834	1,492	−8	2	1,486	3,320
Long-term	549	303	0	−22	280	830
<b>International investment position, net</b>	−1,150	−18,508	−4,221	−524	−23,253	−24,404

Table 1.12

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

	(millions of US dollars)														
	Exports (FOB)					Imports (FOB)					Trade balance				
	total	of which:			total	of which:			total	of which:					
% of the corresponding period of the previous year		with non-CIS countries	% of the corresponding period of the previous year	% of the corresponding period of the previous year		with non-CIS countries	% of the corresponding period of the previous year	with non-CIS countries		with CIS countries					
2011	515,409	131.3	436,727	130.9	78,682	133.3	318,555	129.7	273,841	128.4	44,714	137.8	196,854	162,885	33,969
2012	529,104	102.7	445,216	101.9	83,887	106.6	335,830	105.4	288,501	105.4	47,329	105.8	193,274	156,716	36,558
<b>2012</b>															
Q1	131,664	117.9	111,566	119.8	20,099	108.2	72,974	112.8	61,901	112.3	11,072	115.5	58,691	49,664	9,027
Q2	131,563	98.6	111,208	97.3	20,355	105.8	82,158	99.8	70,389	99.6	11,770	101.2	49,405	40,820	8,585
Q3	125,552	97.8	104,478	95.6	21,073	110.7	87,012	104.7	75,341	105.6	11,671	99.3	38,540	29,138	9,402
Q4	140,325	98.9	117,964	98.2	22,360	102.3	93,686	106.0	80,870	105.5	12,816	109.1	46,638	37,094	9,544
January	39,653	134.0	34,113	139.3	5,540	108.5	19,311	119.0	16,168	118.5	3,143	121.5	20,342	17,945	2,397
February	45,153	114.0	37,774	113.9	7,379	114.4	24,938	115.1	21,328	116.0	3,610	109.7	20,215	16,446	3,769
March	46,858	110.4	39,679	111.9	7,179	102.3	28,724	107.2	24,405	105.7	4,319	116.4	18,134	15,274	2,860
April	45,059	98.4	38,193	97.2	6,866	105.4	26,999	100.3	22,860	98.6	4,139	111.1	18,060	15,333	2,727
May	45,637	103.6	38,958	102.9	6,679	108.4	28,176	100.9	24,284	100.8	3,892	101.2	17,461	14,674	2,787
June	40,868	93.6	34,058	91.8	6,810	103.9	26,983	98.2	23,244	99.2	3,739	92.2	13,885	10,814	3,071
July	41,196	99.4	34,273	96.8	6,923	114.8	29,678	110.5	25,841	112.6	3,837	98.0	11,518	8,432	3,086
August	41,216	94.0	34,150	90.6	7,066	115.1	29,955	101.8	25,926	102.0	4,029	100.6	11,261	8,224	3,037
September	43,140	100.2	36,055	99.7	7,085	103.3	27,379	102.0	23,573	102.5	3,806	99.3	15,761	12,482	3,279
October	46,540	102.9	39,153	102.1	7,387	107.1	31,677	110.4	27,398	110.0	4,279	112.5	14,863	11,755	3,108
November	45,643	98.3	38,611	97.7	7,032	101.9	30,391	102.1	26,124	100.7	4,267	112.2	15,252	12,487	2,765
December	48,141	95.8	40,201	95.3	7,940	98.7	31,618	105.6	27,348	105.9	4,270	103.1	16,523	12,853	3,670
<b>2013</b>															
January	39,038	98.4	33,434	98.0	5,604	101.2	21,296	110.3	18,405	113.8	2,891	92.0	17,742	15,029	2,713
February	41,916	92.8	36,216	95.9	5,700	77.2	26,010	104.3	22,870	107.2	3,140	87.0	15,906	13,346	2,560

Table 1.13

## International Reserves of the Russian Federation

(millions of US dollars)

	International reserves	Of which:				
		foreign exchange reserves	of which:			gold
			foreign exchange	SDRs	reserve position in IMF	
<b>2010</b>						
31.12	479,379	443,591	432,948	8,749	1,893	35,788
<b>2011</b>						
31.01	484,158	450,766	439,969	8,876	1,920	33,393
28.02	493,835	458,045	447,175	8,936	1,934	35,790
31.03	502,460	465,455	454,223	9,011	2,221	37,005
30.04	523,950	483,229	471,725	9,217	2,287	40,720
31.05	521,092	480,141	468,072	9,096	2,974	40,950
30.06	524,527	484,015	471,942	9,098	2,974	40,512
31.07	533,905	490,264	477,855	9,095	3,315	43,640
31.08	545,012	496,366	483,885	9,148	3,334	48,645
30.09	516,848	472,496	459,753	8,879	3,864	44,352
31.10	525,557	476,967	464,023	9,019	3,925	48,589
30.11	510,910	462,686	450,027	8,820	3,838	48,224
31.12	498,649	453,952	441,162	8,729	4,061	44,697
<b>2012</b>						
31.01	505,391	456,550	443,627	8,820	4,104	48,841
29.02	513,978	463,810	450,848	8,847	4,116	50,168
31.03	513,491	465,664	452,646	8,808	4,209	47,827
30.04	524,370	476,458	463,088	8,818	4,553	47,912
31.05	510,432	465,128	452,106	8,588	4,434	45,304
30.06	514,317	467,992	454,907	8,630	4,456	46,325
31.07	510,543	461,865	448,858	8,578	4,429	48,678
31.08	514,593	464,857	451,624	8,655	4,578	49,736
30.09	529,893	476,380	462,970	8,770	4,639	53,512
31.10	526,766	475,260	461,863	8,762	4,635	51,505
30.11	528,236	476,241	462,792	8,729	4,720	51,995
31.12	537,618	486,578	473,110	8,741	4,727	51,039
<b>2013</b>						
31.01	532,155	480,195	466,598	8,767	4,831	51,960
28.02	526,172	475,650	462,372	8,616	4,662	50,522
31.03	527,708	477,267	464,126	8,528	4,614	50,441

Table 1.14

## International Reserves and Foreign Currency Liquidity — Russia

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

(millions of US dollars)

	31.03.2013
<b>A. Official reserves</b>	527,708.2
(1) Foreign currency reserves (in convertible foreign currencies)	461,621.0
(a) Securities	395,627.8
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	65,993.3
(i) other national central banks	48,957.0
(ii) banks headquartered in the reporting country	1,786.6
of which: located abroad	1,786.6
(iii) banks headquartered outside the reporting country	15,249.7
of which: located in the reporting country	—
(2) IMF reserve position	4,614.1
(3) SDRs	8,527.6
(4) Gold (is valued at current quotations of the Bank of Russia)	50,440.9
— volume in millions of fine troy ounces	31.6
(5) Other reserve assets (specify)	2,504.5
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	2,504.5
<b>B. Other foreign currency assets (specify)</b>	740.6
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	740.6
— loans not included in official reserve assets	—
— financial derivatives not included in official reserves	—
— gold not included in official reserve assets	—
— other	—

Table 1.14 (cont.)

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

*(millions of US dollars)*

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	-6,297.6	-3,809.6	-22.6	-2,465.4
— outflows (-), principal	-5,535.3	-3,590.5	-134.5	-1,810.3
— outflows (-), interest	-2,463.9	-287.8	-168.4	-2,007.7
— inflows (+), principal	1,062.2	4.0	199.7	858.5
— inflows (+), interest	639.3	64.7	80.6	494.0
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 (-)	-5,920.7	-5,920.7	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (-)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (-)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (-)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

Table 1.14 (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 1.14 (end)

## IV. Memo Items

(millions of US dollars)

	28.02.2013
(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	—4,515.5
— lent or repoed and included in Section I	—7,775.5
— lent or repoed but not included in Section I	—6,952.9
— borrowed or acquired and included in Section I	
— borrowed or acquired but not included in Section I	10,212.8
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (—)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed less frequently:	—
(a) currency composition of reserves (by groups of currencies)	527,708.2
— currencies in SDR basket <sup>1</sup>	512,099.0
— currencies not in SDR basket	15,609.2
— by individual currencies (optional)	—

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





**Table 1.15 (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 <sup>1</sup>
Claims on other sectors	1,259	1,252	1,250	924	116,267	169,960	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	3,145,711
Other items (net)	355,054	251,813	350,467	150,385	243,722	626,520	364,101	293,342	—27,381
Other liabilities	461,933	381,169	472,560	376,906	594,905	877,832	692,780	601,110	<b>423,797</b>
Other assets	106,879	129,356	122,093	226,521	351,183	251,312	328,679	307,768	<b>451,178</b>



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

	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012	Nov, 2012	Dec, 2012 <sup>1</sup>	Jan, 2013	Feb, 2013
Claims on other sectors	359,398	357,677	357,583	357,451	357,060	353,157	353,311	348,696	346,144	347,950
Other financial institutions	354,764	353,764	351,740	351,740	351,740	348,348	347,870	346,870	343,691	343,691
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	4,633	3,913	5,842	5,710	5,319	4,809	5,441	1,826	2,453	4,259
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	7,727,911	8,129,269	8,214,648	8,110,953	8,082,833	8,045,553	8,256,999	9,852,818	8,424,781	8,506,739
Currency in circulation	6,631,860	6,809,652	6,803,360	6,810,819	6,826,818	6,809,382	6,871,764	7,667,687	7,013,477	7,067,688
Liabilities to credit institutions	1,096,051	1,319,616	1,411,288	1,300,133	1,256,016	1,236,171	1,385,235	2,185,132	1,411,305	1,439,051
Deposits	1,096,051	1,319,616	1,411,288	1,300,133	1,256,016	1,236,171	1,385,235	2,185,132	1,411,305	1,439,051
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Other liabilities to credit institutions	1,735	24	13	14	139	13	1,374	13	3,315	53,871
Deposits included in broad money	49,630	43,532	49,327	48,342	41,853	46,765	38,280	42,076	50,592	31,432
Transferable deposits	49,628	43,531	49,326	48,340	41,852	45,263	38,278	42,075	50,591	31,431
Other financial institutions	25,160	23,252	27,081	26,810	22,534	21,699	17,674	21,056	28,138	12,219
Public nonfinancial organizations	22,807	19,195	21,336	20,625	18,419	22,663	19,598	20,526	21,857	18,651
Other nonfinancial organizations	1,661	1,085	909	905	899	901	1,007	493	596	561
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	1	1	1	1	1	1,502	2	1	1	1
Other financial institutions	0	0	0	0	0	1,500	0	0	0	0
Public nonfinancial organizations	1	0	1	0	0	1	1	0	1	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	3,240,622	3,240,541	3,240,422	3,240,323	3,240,256	3,240,197	3,240,138	3,145,711	2,724,445	2,724,425
Other items (net)	81,737	420,760	133,336	261,014	398,564	367,255	209,325	-27,381	<b>222,525</b>	251,800
Other liabilities	398,997	708,819	427,156	576,416	715,120	670,326	521,144	<b>423,797</b>	<b>538,942</b>	563,501
Other assets	317,261	288,059	293,820	315,402	316,556	303,071	311,818	<b>451,178</b>	<b>316,417</b>	311,701

<sup>1</sup> Preliminary data.

Table 1.16

## 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	<b>1,218,134</b>
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	<b>6,050,811</b>
Deposits	272,242	359,304	741,731	1,005,296	981,546	932,605	1,239,080	5,032,897	5,743,366
Securities other than shares	50,763	52,557	86,914	151,394	97,431	86,045	83,649	110,763	<b>237,130</b>
Loans	557,483	996,683	1,808,464	2,800,279	3,721,503	2,775,265	3,011,561	17,598	33,719
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	884,067	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 1.16 (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
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 1.16 (cont.)**  
(millions of rubles, end of period)

	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012	Nov, 2012	Dec, 2012	Jan, 2013	Feb, 2013
<b>Net foreign assets</b>	<b>1,762,716</b>	<b>1,535,028</b>	<b>1,554,861</b>	<b>1,314,189</b>	<b>1,437,311</b>	<b>1,560,233</b>	<b>1,627,831</b>	<b>1,218,134</b>	<b>1,547,384</b>	<b>1,716,837</b>
Claims on nonresidents	7,202,149	7,217,140	7,409,532	7,270,171	7,249,500	7,609,998	7,627,400	7,268,945	7,647,939	8,065,011
Foreign currency	175,631	178,065	163,175	167,527	179,709	189,520	172,710	183,902	189,854	192,970
Deposits	3,621,772	3,706,368	3,854,483	3,734,506	3,563,577	3,800,015	3,947,249	3,537,707	3,898,956	4,261,702
Securities other than shares	931,798	924,011	922,347	944,809	1,009,009	985,497	978,007	923,316	910,979	957,277
Loans	2,001,024	1,932,440	2,009,664	1,947,111	1,929,812	2,057,852	1,962,789	2,056,418	2,080,556	2,080,980
Other	471,924	476,256	459,863	476,218	567,394	577,113	566,645	567,602	567,594	572,082
Liabilities to nonresidents	5,439,433	5,682,113	5,854,672	5,955,982	<b>5,812,189</b>	<b>6,049,765</b>	<b>5,999,569</b>	<b>6,050,811</b>	<b>6,100,555</b>	6,348,174
Deposits	5,164,596	5,360,813	5,473,972	5,572,490	5,430,972	5,660,461	5,626,103	5,743,366	5,829,171	6,087,250
Securities other than shares	241,910	236,481	293,673	292,199	<b>288,300</b>	<b>288,792</b>	<b>315,690</b>	<b>237,130</b>	<b>235,806</b>	239,609
Loans	10,174	59,560	60,817	61,912	60,655	63,218	21,471	33,719	33,358	19,230
Other	22,753	25,258	26,209	29,382	32,262	37,294	36,305	36,597	2,220	2,085
<b>Claims on central bank</b>	<b>1,873,523</b>	<b>2,125,940</b>	<b>2,238,852</b>	<b>2,127,401</b>	<b>2,108,004</b>	<b>2,107,770</b>	<b>2,279,647</b>	<b>3,422,984</b>	<b>2,349,666</b>	<b>2,420,436</b>
Currency	775,486	805,794	827,068	830,770	857,587	878,108	896,410	1,237,623	934,600	926,761
Deposits	1,098,036	1,320,146	1,411,784	1,296,630	1,250,417	1,229,662	1,383,236	2,185,361	1,415,067	1,493,675
Securities other than shares	—	—	—	—	—	—	—	—	—	—
<b>Net claims on general government</b>	<b>1,195,887</b>	<b>1,343,463</b>	<b>1,236,854</b>	<b>854,650</b>	<b>725,617</b>	<b>626,965</b>	<b>735,932</b>	<b>1,298,147</b>	<b>1,439,702</b>	<b>1,336,346</b>
Claims on federal government	2,162,906	2,221,237	2,203,582	2,127,208	2,091,281	2,090,006	2,076,298	2,093,886	2,041,820	1,904,198
Securities	2,141,053	2,199,495	2,167,625	2,094,930	2,061,055	2,064,294	2,046,045	2,072,338	2,005,401	1,880,122
Other claims	21,854	21,742	35,957	32,277	30,226	25,712	30,253	21,547	36,419	24,076
Claims on state and local government	563,562	559,292	557,794	555,729	550,975	552,790	580,305	765,067	708,318	713,142
Securities	244,506	222,675	220,922	228,688	210,509	217,809	216,105	234,253	241,195	248,212
Other claims	319,056	336,617	336,872	327,040	340,465	334,981	364,201	530,815	467,123	464,930
Liabilities to federal government	838,132	848,794	900,662	1,185,699	1,356,843	1,448,929	1,387,665	1,300,529	884,827	851,560
Deposits	817,238	829,521	879,556	1,165,573	1,335,508	1,426,674	1,365,668	1,273,539	853,186	816,483
Other liabilities	20,893	19,273	21,106	20,127	21,334	22,255	21,997	26,990	31,642	35,076

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

	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012	Nov, 2012	Dec, 2012	Jan, 2013	Feb, 2013
Liabilities to state and local government	692,449	588,272	623,860	642,587	559,796	566,903	533,007	260,277	425,608	429,434
Deposits	692,449	588,272	623,860	642,587	559,796	566,903	533,007	260,277	425,608	429,434
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	28,278,259	28,764,273	29,209,449	29,869,180	30,170,872	30,828,256	31,124,930	31,432,301	31,571,188	31,937,315
Other financial institutions	926,165	989,334	1,045,744	1,031,406	1,061,762	1,081,207	1,140,571	1,142,018	1,093,326	1,138,054
Public nonfinancial organizations	380,651	390,134	398,421	401,972	402,502	409,908	403,827	385,231	383,798	378,503
Other nonfinancial organizations	20,041,324	20,231,718	20,413,212	20,825,580	20,901,815	21,310,041	21,363,507	21,492,061	21,623,306	21,817,719
Households	6,930,119	7,153,088	7,352,072	7,610,222	7,804,792	8,027,099	8,217,026	8,412,992	8,470,758	8,603,039
Liabilities to central bank	1,969,572	2,527,255	2,854,897	2,681,166	2,691,034	2,860,787	3,226,281	3,006,245	2,503,267	2,450,486
Deposits included in broad money	23,139,696	23,293,450	23,241,910	23,381,631	23,501,010	23,829,235	24,033,241	25,754,214	25,523,861	26,018,561
Transferable deposits	6,447,683	6,573,867	6,445,259	6,265,391	6,363,919	6,328,702	6,445,798	7,281,418	7,043,304	7,077,514
Other financial institutions	357,494	389,356	339,768	316,102	358,948	329,773	368,399	351,434	418,341	423,856
Public nonfinancial organizations	457,586	438,088	402,189	403,960	434,664	411,980	422,833	521,982	485,048	471,231
Other nonfinancial organizations	3,598,338	3,550,939	3,554,604	3,388,701	3,429,535	3,523,012	3,506,327	3,822,681	3,933,935	3,901,932
Households	2,034,266	2,195,484	2,148,699	2,156,628	2,140,771	2,063,937	2,148,239	2,585,321	2,205,981	2,280,494
Other deposits	16,692,013	16,719,583	16,796,650	17,116,240	17,137,092	17,500,533	17,587,443	18,472,796	18,480,557	18,941,048
Other financial institutions	1,046,783	1,015,310	1,073,390	1,144,647	1,142,125	1,147,888	1,169,161	1,239,766	1,262,246	1,276,406
Public nonfinancial organizations	151,432	158,240	162,353	178,572	203,832	193,125	213,152	209,846	212,050	216,650
Other nonfinancial organizations	4,975,718	4,888,038	4,870,543	4,920,482	4,902,049	5,078,916	4,997,822	5,472,832	5,275,801	5,484,749
Households	10,518,080	10,657,995	10,690,365	10,872,540	10,889,086	11,080,604	11,207,308	11,550,352	11,730,459	11,963,243
Deposits excluded from broad money	561,713	584,630	764,931	570,854	598,326	578,803	600,060	573,083	610,161	635,302
Securities other than shares excluded from broad money	942,209	994,318	912,827	983,862	<b>1,012,746</b>	<b>1,097,801</b>	<b>1,042,822</b>	<b>1,119,983</b>	<b>1,170,665</b>	1,210,144
Shares and other equity	5,374,805	5,494,429	5,574,234	5,676,995	5,739,420	5,813,089	5,895,776	6,028,516	6,136,309	6,203,227
Other items (net)	1,122,390	874,622	891,217	871,511	899,268	943,508	970,159	889,524	963,677	893,215
Other liabilities	4,281,943	4,231,966	4,240,370	4,222,750	4,268,659	4,246,305	4,297,332	4,360,801	<b>4,224,321</b>	4,193,681
Other assets	2,859,842	2,997,433	3,050,242	3,078,817	3,113,649	3,090,038	3,104,974	3,183,547	3,046,379	3,065,722
Consolidation adjustment	-299,712	-359,911	-298,911	-272,422	-255,742	-212,758	-222,199	-287,730	<b>-214,265</b>	-234,745



Table 1.17

## 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 <sup>1</sup>
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	<b>17,314,401</b>
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	<b>6,407,994</b>
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 1.17 (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 <sup>1</sup>
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	9,174,227
Other items (net)	687,453	199,017	146,876	-315,195	-123,049	915,016	817,465	1,031,336	800,185
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	4,784,598
Other assets	485,719	733,693	985,639	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809	3,634,725
Consolidation adjustment	-8,106	-40,760	-88,393	-182,776	-241,335	-350,126	-358,420	-409,512	-349,688

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

	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012	Nov, 2012
<b>Net foreign assets</b>	<b>18,032,057</b>	<b>18,174,756</b>	<b>17,738,491</b>	<b>17,681,456</b>	<b>17,721,574</b>	<b>17,917,261</b>	<b>17,791,689</b>
Claims on nonresidents	23,751,043	24,142,582	23,925,617	24,092,178	23,847,926	24,315,273	24,205,081
Liabilities to nonresidents	5,718,986	5,967,826	6,187,127	6,410,722	<b>6,126,353</b>	<b>6,398,012</b>	<b>6,413,392</b>
Domestic claims	22,252,865	22,691,638	22,962,311	23,252,689	23,612,031	23,863,488	24,155,673
Net claims on general government	-6,384,792	-6,430,312	-6,604,721	-6,973,941	-6,915,901	-7,317,925	-7,322,568
Claims on federal government	2,512,044	2,569,935	2,549,789	2,476,741	2,436,901	2,451,152	2,443,899
Claims on state and local government	563,970	559,700	558,205	556,144	551,390	553,196	580,713
Liabilities to federal government	7,793,253	8,022,411	8,027,417	8,404,555	8,448,473	8,686,816	8,824,546
Liabilities to state and local government	1,667,553	1,537,536	1,685,299	1,602,271	1,455,718	1,635,457	1,522,634
Claims on other sectors	28,637,657	29,121,950	29,567,032	30,226,630	30,527,932	31,181,413	31,478,241
Other financial institutions	1,280,930	1,343,098	1,397,484	1,383,147	1,413,502	1,429,555	1,488,441
Public nonfinancial organizations	380,652	390,134	398,421	401,972	402,503	409,909	403,827
Other nonfinancial organizations	20,045,957	20,235,630	20,419,054	20,831,289	20,907,134	21,314,851	21,368,947
Households	6,930,119	7,153,088	7,352,072	7,610,222	7,804,792	8,027,099	8,217,026

Table 1.17 (cont.)

(millions of rubles, end of period)

	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012	Nov, 2012
Broad money liabilities	29,045,700	29,340,841	29,267,529	29,410,022	29,512,094	29,807,275	30,046,875
Currency outside banking system	5,856,374	6,003,858	5,976,292	5,980,049	5,969,230	5,931,275	5,975,354
Transferable deposits	6,497,312	6,617,398	6,494,585	6,313,731	6,405,770	6,373,965	6,484,076
Other financial institutions	382,654	412,608	366,848	342,913	381,482	351,472	386,073
Public nonfinancial organizations	480,393	457,283	423,524	424,585	453,084	434,644	442,432
Other nonfinancial organizations	3,599,999	3,552,024	3,555,513	3,389,606	3,430,435	3,523,913	3,507,334
Households	2,034,266	2,195,484	2,148,699	2,156,628	2,140,771	2,063,937	2,148,239
Other deposits	16,692,014	16,719,585	16,796,652	17,116,242	17,137,093	17,502,035	17,587,445
Other financial institutions	1,046,783	1,015,310	1,073,390	1,144,647	1,142,125	1,149,388	1,169,161
Public nonfinancial organizations	151,433	158,241	162,353	178,573	203,833	193,127	213,153
Other nonfinancial organizations	4,975,719	4,888,039	4,870,544	4,920,482	4,902,049	5,078,917	4,997,823
Households	10,518,080	10,657,995	10,690,365	10,872,540	10,889,086	11,080,604	11,207,308
Deposits excluded from broad money	561,713	584,630	764,931	570,854	598,326	578,803	600,060
Securities other than shares excluded from broad money	942,209	994,318	912,827	983,862	<b>1,012,746</b>	<b>1,097,801</b>	<b>1,042,822</b>
Shares and other equity	8,615,427	8,734,970	8,814,655	8,916,718	8,979,676	9,053,286	9,135,913
Other items (net)	1,119,873	1,211,635	940,873	1,052,689	1,230,763	1,243,585	1,121,691
Other liabilities	4,680,941	4,940,785	4,667,526	4,799,166	4,983,779	4,916,630	4,818,476
Other assets	3,177,102	3,285,492	3,344,062	3,394,219	3,430,205	3,393,109	3,416,793
Consolidation adjustment	-383,966	-443,659	-382,591	-352,258	-322,810	-279,937	-279,992

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

	Dec, 2012 <sup>1</sup>			Jan, 2013			Feb, 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	<b>-32,275</b>	17,346,676	<b>17,314,401</b>	<b>37,776</b>	17,258,303	<b>17,296,079</b>	12,937	17,581,681	17,594,617
Claims on nonresidents	1,373,904	22,348,490	23,722,395	<b>1,395,764</b>	22,441,914	<b>23,837,678</b>	1,419,296	23,007,283	24,426,578
Liabilities to nonresidents	<b>1,406,179</b>	5,001,815	<b>6,407,994</b>	<b>1,357,988</b>	5,183,611	<b>6,541,599</b>	1,406,359	5,425,602	6,831,961
Domestic claims	26,649,328	-69,896	26,579,432	26,162,842	<b>-50,291</b>	<b>26,112,550</b>	27,166,988	-725,361	26,441,627
Net claims on general government	-1,296,125	-3,905,441	-5,201,565	-1,958,674	<b>-3,846,107</b>	<b>-5,804,782</b>	-1,262,698	-4,580,941	-5,843,639
Claims on federal government	2,101,535	362,656	2,464,191	2,044,010	<b>361,103</b>	<b>2,405,112</b>	1,912,809	357,725	2,270,534
Claims on state and local government	765,479	0	765,479	708,734	0	708,734	713,562	0	713,562
Liabilities to federal government	3,161,615	4,267,288	7,428,903	3,510,807	4,206,410	7,717,218	2,736,749	4,937,851	7,674,600
Liabilities to state and local government	1,001,523	809	1,002,332	1,200,611	799	1,201,410	1,152,320	815	1,153,135
Claims on other sectors	27,945,453	3,835,544	31,780,997	28,121,516	3,795,816	31,917,332	28,429,686	3,855,580	32,285,266
Other financial institutions	1,302,167	186,721	1,488,888	1,253,983	183,033	1,437,017	1,302,291	179,454	1,481,745
Public nonfinancial organizations	328,826	56,405	385,231	326,656	57,142	383,799	320,402	58,101	378,503
Other nonfinancial organizations	18,151,017	3,342,870	21,493,887	18,314,374	3,311,384	21,625,758	18,449,514	3,372,465	21,821,979
Households	8,163,443	249,549	8,412,992	8,226,502	244,256	8,470,758	8,357,479	245,560	8,603,039

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

	Dec, 2012 <sup>1</sup>			Jan, 2013			Feb, 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	32,226,354	X	X	31,653,330	X	X	32,190,921
Money Supply (National Definition)	27,405,369	X	X	26,744,942	X	X	27,169,854	X	X
Currency outside banking system	6,430,063	—	6,430,063	6,078,877	—	6,078,877	6,140,928	—	6,140,928
Transferable deposits	7,323,494	—	7,323,494	7,093,895	—	7,093,895	7,108,945	—	7,108,945
Other financial institutions	372,490	—	372,490	446,479	—	446,479	436,075	—	436,075
Public nonfinancial organizations	542,508	—	542,508	506,905	—	506,905	489,882	—	489,882
Other nonfinancial organizations	3,823,174	—	3,823,174	3,934,530	—	3,934,530	3,902,493	—	3,902,493
Households	2,585,321	—	2,585,321	2,205,981	—	2,205,981	2,280,494	—	2,280,494
Other deposits	13,651,813	4,820,984	18,472,797	13,572,170	4,908,387	18,480,558	13,919,982	5,021,067	18,941,049
Other financial institutions	1,152,860	86,906	1,239,766	1,190,050	72,197	1,262,246	1,215,038	61,368	1,276,406
Public nonfinancial organizations	143,521	66,324	209,846	151,557	60,494	212,051	165,636	51,015	216,651
Other nonfinancial organizations	3,215,424	2,257,408	5,472,832	2,916,333	2,359,468	5,275,801	3,030,210	2,454,540	5,484,749
Households	9,140,007	2,410,345	11,550,352	9,314,231	2,416,229	11,730,459	9,509,099	2,454,143	11,963,243
Deposits excluded from broad money	449,178	123,905	573,083	476,762	133,399	610,161	503,146	132,156	635,302
Securities other than shares excluded from broad money	<b>811,919</b>	308,065	<b>1,119,983</b>	<b>848,871</b>	321,795	<b>1,170,665</b>	886,461	323,683	1,210,144
Shares and other equity	9,174,227	0	9,174,227	8,860,754	0	8,860,754	8,927,652	0	8,927,652
Other items (net)	800,185	0	800,185	<b>1,113,719</b>	0	<b>1,113,719</b>	1,072,225	0	1,072,225
Other liabilities	4,784,617	0	<b>4,784,598</b>	<b>4,763,263</b>	0	<b>4,763,263</b>	4,757,183	0	4,757,183
Other assets	3,634,744	0	<b>3,634,725</b>	<b>3,362,796</b>	0	<b>3,362,796</b>	3,377,423	0	3,377,423
Consolidation adjustment	—349,688	0	—349,688	—286,748	0	—286,748	—307,534	0	—307,534

<sup>1</sup> Preliminary data.

Table 1.18

### 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
<b>2011</b>									
31.12	5,938.6	6,918.9	2,169.7	4,749.2	12,857.4	11,625.7	7,684.7	3,941.0	
<b>2012</b>									
31.01	5,670.7	6,630.5	1,913.4	4,717.0	12,301.2	11,316.4	7,776.3	3,540.1	
29.02	5,713.0	6,572.6	1,964.7	4,607.8	12,285.6	11,505.5	7,891.7	3,613.9	
31.03	5,704.3	6,568.9	1,953.7	4,615.2	12,273.2	11,702.0	8,010.7	3,691.4	
30.04	5,831.5	6,399.3	2,054.8	4,344.5	12,230.8	11,931.5	8,154.7	3,776.9	
31.05	5,856.4	6,497.3	2,034.3	4,463.1	12,353.7	12,012.2	8,241.1	3,771.1	
30.06	6,003.9	6,617.4	2,195.5	4,421.9	12,621.3	12,057.9	8,332.7	3,725.2	
31.07	5,976.3	6,494.6	2,148.7	4,345.9	12,470.9	12,093.5	8,380.4	3,713.1	
31.08	5,980.0	6,313.7	2,156.6	4,157.1	12,293.8	12,279.7	8,474.4	3,805.4	
30.09	5,969.2	6,405.8	2,140.8	4,265.0	12,375.0	12,282.5	8,529.4	3,753.1	
31.10	5,931.3	6,374.0	2,063.9	4,310.0	12,305.2	12,433.9	8,657.2	3,776.8	
30.11	5,975.4	6,484.1	2,148.2	4,335.8	12,459.4	12,621.2	8,798.3	3,822.8	
31.12	6,430.1	7,323.5	2,585.3	4,738.2	13,753.6	13,651.8	9,140.0	4,511.8	
<b>2013</b>									
31.01	6,078.9	7,098.3	2,206.0	4,892.4	13,177.2	13,571.8	9,314.2	4,257.6	
28.02	6,140.9	7,113.5	2,280.5	4,833.0	13,254.5	13,919.2	9,509.1	4,410.1	
31.03	6,181.4	7,226.8	2,332.6	4,894.2	13,408.2	14,057.7	9,692.5	4,365.2	

Table 1.18 (end)

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



Table 1.19

## Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	—	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	—	
<b>2012</b>							
31.01	7,898.5	6,407.7	724.9	390.1	375.7	—	
29.02	7,760.7	6,464.4	702.2	393.9	200.2	—	
31.03	7,787.8	6,450.8	812.5	385.2	139.3	—	
30.04	7,728.8	6,639.7	620.0	382.7	86.4	—	
31.05	7,727.9	6,631.9	595.7	388.1	112.2	—	
30.06	8,129.3	6,809.7	790.7	393.1	135.8	—	
31.07	8,214.6	6,803.4	874.8	403.2	133.3	—	
31.08	8,111.0	6,810.8	724.3	407.1	168.7	—	
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	—	
<b>2013</b>							
31.01	8,424.8	7,013.5	813.2	441.0	157.1	—	
28.02	8,506.7	7,067.7	816.5	446.7	175.8	—	
31.03	8,628.1	7,101.9	856.3	449.5	220.4	—	

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

**Table 1.19 (end)**  
(billions of rubles, on the beginning of office hours)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
<b>2013</b>							
4.03	8,464.2	7,090.3	818.9	446.7	108.3	—	
5.03	8,410.4	7,066.5	774.2	446.7	122.9	—	
6.03	8,445.4	7,097.8	794.6	446.7	106.3	—	
7.03	8,444.7	7,115.1	769.4	446.7	113.6	—	
11.03	8,588.2	7,177.1	858.9	446.7	105.5	—	
12.03	8,656.7	7,199.9	874.8	446.7	135.4	—	
13.03	8,561.9	7,186.0	821.0	446.7	108.2	—	
14.03	8,489.1	7,157.0	759.6	446.7	125.9	—	
15.03	8,516.5	7,167.2	796.4	446.7	106.3	—	
18.03	8,552.8	7,191.4	805.6	446.7	109.1	—	
19.03	8,534.8	7,209.6	774.0	443.8	107.3	—	
20.03	8,511.4	7,200.1	722.0	449.5	139.9	—	
21.03	8,580.5	7,182.9	809.0	449.5	139.0	—	
22.03	8,583.7	7,185.0	844.8	449.5	104.4	—	
25.03	8,619.4	7,194.4	775.8	449.5	199.6	—	
26.03	8,613.6	7,188.6	827.7	449.5	147.8	—	
27.03	8,602.1	7,155.5	870.8	449.5	126.2	—	
28.03	8,529.1	7,124.1	846.7	449.5	108.7	—	
29.03	8,574.9	7,112.1	911.1	449.5	102.2	—	

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

Table 1.20

**Other Financial Institutions Survey  
(Data Covered Insurance Companies and Private Pension Funds)**

(millions of rubles, end of period)

	Q4, 2007	Q4, 2008	Q4, 2009	Q4, 2010	Q4, 2011	Q2, 2012	Q3, 2012
Net foreign assets	8,350	20,025	25,067	36,630	62,317	75,346	83,578
Claims on nonresidents	29,912	38,645	48,041	62,561	103,961	116,056	124,451
Foreign currency	13	597	2,514	1,132	617	394	909
Deposits	1,477	2,039	3,549	4,904	2,570	2,628	8,507
Securities other than shares	6,885	8,660	5,070	11,728	33,006	39,537	36,106
Loans	400	813	240	247	4,007	5,739	3,954
Other	21,137	26,537	36,668	44,549	63,760	67,758	74,975
Liabilities to nonresidents	21,562	18,620	22,974	25,931	41,644	40,710	40,873
Loans	393	680	1,066	1,706	11,293	9,317	5,561
Other	21,169	17,941	21,908	24,225	30,351	31,393	35,312
Claims on banking system	466,684	491,690	551,709	601,905	757,937	832,710	893,629
Currency	20,293	16,873	14,667	12,870	17,544	14,598	13,047
Other	446,391	474,816	537,042	589,035	740,393	818,111	880,582
Net claims on general government	51,976	43,752	63,441	77,158	69,243	107,788	127,025
Claims on general government	57,734	50,374	71,084	82,122	121,992	138,410	157,436
Liabilities to general government	5,758	6,621	7,643	4,964	52,749	30,621	30,410
Claims on other sectors	599,549	595,475	709,477	809,216	944,467	1,048,091	1,046,956
Other financial institutions	258,462	334,091	363,542	364,005	446,670	579,786	563,421
Nonfinancial organizations	339,200	258,181	344,857	441,884	495,620	466,263	481,469
Households	1,888	3,203	1,078	3,327	2,177	2,042	2,066
Securities other than shares	5,586	5,875	4,458	18,331	571	517	468
Loans	8,817	11,784	22,310	24,503	25,473	25,829	32,512
Of which: credit institutions	5,059	4,690	17,633	18,878	16,974	16,516	12,260
Insurance technical reserves	755,640	871,576	984,611	1,164,948	1,501,840	1,734,321	1,798,188
Net equity of households in life insurance reserves	23,732	30,561	34,669	41,935	55,493	56,760	57,645
Net equity of households in pension funds	401,796	456,061	567,681	713,506	1,020,117	1,204,876	1,259,501
Prepaid premiums/reserves against outstanding claims	330,112	384,955	382,261	409,507	426,230	472,684	481,042
Of which: credit institutions	10,480	6,436	5,027	6,006	10,966	9,998	11,047
Shares and other equity	306,429	287,714	345,577	359,862	384,043	399,729	429,528
Other items (net)	50,087	-26,008	-7,262	-42,734	-77,963	-96,460	-109,507

Table 1.21

**Financial Sector Survey**  
**(Data Covered Banking System, Insurance Companies and Private Pension Funds)**

(millions of rubles, end of period)

	Q4, 2007	Q4, 2008	Q4, 2009	Q4, 2010	Q4, 2011	Q2, 2012	Q3, 2012
Net foreign assets	9,921,200	12,217,894	13,967,741	15,077,828	17,454,247	18,250,102	<b>17,805,152</b>
Claims on nonresidents	14,080,102	17,249,620	18,263,783	19,837,327	22,965,752	24,258,638	23,972,377
Liabilities to nonresidents	4,158,902	5,031,726	4,296,042	4,759,499	5,511,505	6,008,536	<b>6,167,226</b>
Domestic claims	8,598,377	10,712,698	13,997,108	18,335,717	23,152,316	23,831,002	24,773,753
Net claims on general government	-5,074,555	-7,823,385	-5,110,597	-3,241,523	-4,395,980	-6,322,523	-6,788,875
Claims on general government	1,281,032	1,292,975	1,809,911	2,389,005	3,143,977	3,268,045	3,145,726
Liabilities to general government	6,355,587	9,116,360	6,920,508	5,630,528	7,539,958	9,590,568	9,934,601
Claims on other sectors	13,672,932	18,536,083	19,107,705	21,577,240	27,548,297	30,153,525	31,562,628
Other financial institutions (except insurance companies and private pension funds)	480,409	827,742	910,288	994,117	1,607,192	1,906,368	1,964,664
Nonfinancial organizations	9,945,611	13,324,884	14,263,733	16,053,956	19,883,487	21,092,027	21,791,107
Households	3,246,912	4,383,457	3,933,683	4,529,167	6,057,618	7,155,130	7,806,858
Currency outside financial sector	3,681,944	3,777,956	4,023,385	5,049,876	5,921,011	5,989,260	5,956,183
Deposits	10,325,900	12,487,846	15,006,967	18,585,803	22,787,774	23,286,220	23,463,298
Of which: other financial institutions (except insurance companies and private pension funds)	228,114	585,411	584,464	538,851	1,054,496	1,123,601	1,175,728
Securities other than shares	583,256	525,121	513,984	555,379	671,985	852,348	<b>856,751</b>
Loans	3,758	7,094	4,677	5,625	8,499	9,313	20,252
Insurance technical reserves	745,160	865,140	979,585	1,158,941	1,490,874	1,724,323	1,787,141
Shares and other equity	3,508,377	5,445,890	6,565,000	7,328,554	8,805,730	9,134,699	9,409,204
Other items (net)	-328,818	-178,457	871,253	729,366	920,690	1,084,940	1,086,075

## 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					
	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12	1.02	1.03	1.04
1. Precious metals	1,498,520	1,501,332	1,566,871	1,614,793	1,652,520	1,712,093	1,750,925	1,722,358	1,720,775	1,660,707	1,644,779	1,667,232
2. Funds placed with nonresidents and securities issued by nonresidents	13,301,752	13,644,947	14,702,339	14,964,490	14,524,676	14,816,010	14,650,242	14,741,829	14,575,726	14,366,356	14,538,029	14,761,030
3. Credits and deposits	1,923,823	2,285,877	2,144,114	2,697,293	3,021,444	2,847,885	2,855,398	3,031,940	3,404,592	2,690,104	2,615,545	2,650,401
4. Securities	427,353	429,536	446,325	445,884	443,352	446,717	432,286	447,157	453,625	449,319	452,390	451,440
of which:												
— Russian government securities	330,209	332,399	349,059	348,596	346,097	349,439	345,489	360,984	367,469	363,199	366,242	365,280
5. Claims on IMF	557,391	570,361	616,275	624,497	608,828	618,605	604,886	609,795	601,930	587,036	588,784	589,502
6. Other assets	1,028,532	1,005,737	200,569	126,731	337,568	206,814	445,072	322,300	464,095	199,800	190,724	133,307
of which:												
— fixed assets <sup>1</sup>	X	X	X	X	X	X	X	X	X	X	X	X
— advance payments on profit tax	—	—	—	—	—	—	—	—	—	—	—	—
Total assets	18,737,371	19,437,790	19,676,493	20,473,688	20,588,388	20,648,124	20,738,809	20,875,379	21,220,743	19,953,322	20,030,251	20,252,912
1. Cash in circulation	6,451,006	6,639,992	6,632,108	6,809,902	6,803,611	6,811,074	6,827,073	6,809,641	6,872,025	7,013,742	7,067,957	7,102,156
2. Funds in accounts with the Bank of Russia	8,436,577	8,922,840	9,162,409	9,635,604	9,812,549	9,813,304	9,659,707	9,840,715	10,131,702	9,521,540	9,560,738	9,740,554
— Russian government funds	5,051,036	5,619,384	5,877,035	6,131,430	5,978,428	6,013,483	5,960,178	6,058,796	6,196,688	5,578,752	5,507,622	5,505,963
— funds of resident credit institutions	1,337,771	1,093,931	1,098,141	1,320,234	1,411,816	1,300,623	1,256,846	1,236,951	1,387,225	1,415,428	1,493,715	1,605,525
3. Float	36,216	56,069	31,251	28,229	38,078	23,776	37,566	29,541	22,297	19,859	23,166	25,009
4. Bank of Russia bonds	—	—	—	—	—	—	—	—	—	—	—	—
5. Liabilities to IMF	433,185	435,610	456,764	476,819	470,064	468,087	465,773	460,613	458,185	442,248	445,126	446,287
5. Other liabilities	145,053	142,552	153,339	282,593	223,664	291,560	508,434	494,672	496,396	231,488	208,839	214,507
6. Capital	3,235,334	3,240,727	3,240,622	3,240,541	3,240,422	3,240,323	3,240,256	3,240,197	3,240,138	2,724,445	2,724,425	2,724,399
7. Profit of a fiscal year	—	—	—	—	—	—	—	—	—	—	—	—
Total liabilities	18,737,371	19,437,790	19,676,493	20,473,688	20,588,388	20,648,124	20,738,809	20,875,379	21,220,743	19,953,322	20,030,251	20,252,912

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

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

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

Table 2.2

## Refinancing Rate

Period	%
24.07.1998 — 9.06.1999	60.00
10.06.1999 — 23.01.2000	55.00
24.01.2000 — 6.03.2000	45.00
7.03.2000 — 20.03.2000	38.00
21.03.2000 — 9.07.2000	33.00
10.07.2000 — 3.11.2000	28.00
4.11.2000 — 8.04.2002	25.00
9.04.2002 — 6.08.2002	23.00
7.08.2002 — 16.02.2003	21.00
17.02.2003 — 20.06.2003	18.00
21.06.2003 — 14.01.2004	16.00
15.01.2004 — 14.06.2004	14.00
15.06.2004 — 25.12.2005	13.00
26.12.2005 — 25.06.2006	12.00
26.06.2006 — 22.10.2006	11.50
23.10.2006 — 28.01.2007	11.00
29.01.2007 — 18.06.2007	10.50
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 (end)  
(percent)

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

Table 2.4

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

Period of validity	Scaling Factor
1.11.2009 —	0.2



Table 2.5

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

The period of averaging	Volume, billions of rubles
<b>2012</b>	
10.01.2012 — 10.02.2012	518.1
10.02.2012 — 10.03.2012	526.7
10.03.2012 — 10.04.2012	512.9
10.04.2012 — 10.05.2012	508.1
10.05.2012 — 10.06.2012	517.3
10.06.2012 — 10.07.2012	526.4
10.07.2012 — 10.08.2012	543.1
10.08.2012 — 10.09.2012	540.6
10.09.2012 — 10.10.2012	549.2
10.10.2012 — 10.11.2012	554.3
10.11.2012 — 10.12.2012	563.3
10.12.2012 — 10.01.2013	569.5
<b>2013</b>	
10.01.2013 — 10.02.2013	593.1
10.02.2013 — 10.03.2013	601.0
10.03.2013 — 10.04.2013	605.5
10.04.2013 — 10.05.2013	640.1

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

The period of averaging	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 <sup>1</sup>
14.09.2012 — 10.12.2012	4.25	4.25	4.25	4.25	4.25	4.25	4.25
11.12.2012 —	4.50	4.50	4.50	4.50	4.50	4.50	4.50

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

Table 2.7

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

Period of validity	Fixed-term rate, %		
	for the term of 1 day	for the term of 7 days <sup>1</sup>	for the term of 30 days <sup>2</sup>
5.06.2009 — 12.07.2009	10.50	10.50	10.50
13.07.2009 — 9.08.2009	10.00	10.00	10.00
10.08.2009 — 14.09.2009	9.75	9.75	9.75
15.09.2009 — 29.09.2009	9.50	9.50	9.50
30.09.2009 — 29.10.2009	9.00	9.00	9.00
30.10.2009 — 24.11.2009	8.50	8.50	8.50
25.11.2009 — 27.12.2009	8.00	8.00	8.00
28.12.2009 — 23.02.2010	7.75	7.75	7.75
24.02.2010 — 28.03.2010	7.50	7.50	7.50
29.03.2010 — 29.04.2010	7.25	7.25	7.25
30.04.2010 — 31.05.2010	7.00	7.00	7.00
1.06.2010 — 14.09.2011	6.75	6.75	6.75
15.09.2011 — 25.12.2011	6.50	6.50	6.50
26.12.2011 — 13.09.2012	6.25	6.25	6.25
14.09.2012 —	6.50	6.50	6.50

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

<sup>2</sup> Since February 10, 2011 operations are suspended.

Table 2.8

## Fixed-term Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees

(% p.a.)

Period of validity	Fixed-term rate on the loans secured by						
	gold for the term			assets and guarantees for the term			
	up to 90 days	from 90 to 180 days	from 181 to 365 days	up to 90 days	from 91 to 180 days	from 181 to 365 days <sup>1</sup>	
1.06.2010 — 27.02.2011	—	—	—	6.75	7.25	7.75	7.75
28.02.2011 — 2.05.2011	—	—	—	7.00	7.50	8.00	8.00
3.05.2011 — 14.09.2011	7.00 <sup>2</sup>	—	—	7.25	7.75	8.25	8.25
15.09.2011 — 31.10.2011	6.75	—	—	7.00	7.50	8.25	8.25
1.11.2011 — 25.12.2011	6.75	7.25	—	7.00	7.50	8.25	8.25
26.12.2011 — 1.04.2012	6.75	7.25	—	7.00	7.50	8.00	8.00
2.04.2012 — 13.09.2012	6.75	7.25	7.75	7.00	7.50	8.00	8.00
14.09.2012 —	7.00	7.50	8.00	7.25	7.75	8.25	8.25

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

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



**Table 2.10**  
**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										
	on 1 day	on 7 days <sup>1</sup>	on 30 days <sup>2</sup>	on 1 week	on 3 months	on 6 months <sup>3</sup>	on 12 months	on 1 week	on 3 months	on 6 months <sup>3</sup>	on 12 months	on 1 week	on 3 months	on 6 months <sup>3</sup>		on 12 months
<b>2012</b>	2	3	4	5	6	7	8	9	10	11	12	13	14			
January	8,062.70	671.20	3,525.00	—	3,866.50	—	—	—	4/4	1/0	—	—	—	5.77		
February	11,705.20	700.00	3,155.00	—	7,393.00	457.20	—	—	4/4	1/1	—	—	—	6.02		
March	15,307.10	3,566.10	1,820.00	—	9,921.00	—	—	—	4/4	1/0	—	—	—	5.50		
April	14,494.60	2,425.80	334.10	—	11,234.70	450.00	—	50.00	5/5	1/1	—	1/1	—	6.09		
May	24,652.22	4,965.00	—	—	19,312.22	375.00	—	—	4/4	1/1	—	—	—	5.69		
June	20,145.65	4,755.00	—	—	13,825.80	1,564.85	—	—	4/4	1/1	—	—	—	6.20		
July	13,152.80	2,350.50	—	—	9,292.30	1,510.00	—	—	5/5	1/1	—	—	—	6.36		
August	16,991.90	1,497.70	—	—	15,163.20	331.00	—	—	4/4	1/1	—	—	—	5.65		
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		
<b>2013</b>																
January	11,725.00	411.00	—	—	10,814.00	350.00	—	150.00	3/3	1/1	—	1/1	—	6.65		
February	14,601.10	100.10	—	—	14,201.00	300.00	—	—	4/4	1/1	—	—	—	5.85		
March	22,860.00	161.00	—	—	22,566.00	133.00	—	—	4/4	1/1	—	—	—	5.63		

Table 2.10 (end)

1	Collateralized loans												
	by assets and guarantees						by gold						
	total amount of loans, millions of rubles	of which for the term:			average weighted rate, % p.a.	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 181 days to 365 days			
15	16	17	18	19	20	21	22	23	24	25	26		
<b>2012</b>													
January	238,842.20	—	114,734.30	124,107.90	—	1.00	—	—	—	—	—	—	6.75
February	21,776.00	—	551.00	21,225.00	—	—	—	—	—	—	—	—	—
March	48,117.08	517.00	31,714.38	15,885.70	—	200.00	—	—	—	—	—	—	6.75
April	11,963.85	19.00	1,781.00	4,577.55	5,586.30	655.00	5.00	—	—	—	—	—	6.75
May	46,226.90	50.00	3,655.00	32,690.80	9,831.10	298.00	—	165.00	133.00	—	—	—	7.06
June	377,234.01	609.45	111,673.50	139,129.47	125,821.59	19.00	—	19.00	—	—	—	—	6.75
July	93,681.45	231.00	14,798.60	77,371.90	1,279.95	280.00	—	108.00	172.00	—	—	—	7.13
August	183,328.17	286.00	17,383.45	87,963.33	77,695.39	40.00	—	40.00	—	—	—	—	6.75
September	124,046.95	186.40	85,920.80	8,616.85	29,322.90	133.00	—	73.00	60.00	—	—	—	7.06
October	102,443.98	414.10	14,792.90	84,403.90	2,833.08	76.00	—	76.00	—	—	—	—	7.00
November	93,197.53	58.00	89,467.50	613.23	3,058.80	272.00	—	72.00	—	200.00	—	—	7.92
December	179,510.79	129.45	169,270.05	4,870.80	5,240.49	176.00	—	176.00	—	—	—	—	7.00
<b>2013</b>													
January	16,198.20	244.50	14,185.50	1,439.50	328.70	—	—	—	—	—	—	—	—
February	5,354.67	—	4,957.00	—	397.67	184.00	—	100.00	84.00	—	—	—	7.31
March	23,737.67	536.10	22,396.70	709.07	95.80	1,162.00	—	1,162.00	—	—	—	—	7.00

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

<sup>2</sup> Since February 10, 2011 operations are suspended.

<sup>3</sup> Since October 1, 2010 operations are suspended.

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			by maturity			by maturity				
	demand deposit	one day	one week <sup>1</sup>	tom - one month	one month <sup>2</sup>	one month <sup>3</sup>	three months <sup>4</sup>	one month <sup>3</sup>	one month <sup>3</sup>		
<b>2012</b>											
January	4.00	4.00	4.00	—	—	3.94	—	3.94	3.94	4.00	
February	4.00	4.00	4.00	—	—	4.04	—	4.04	4.04	4.00	
March	4.00	4.00	4.00	—	—	4.03	—	4.03	4.03	4.00	
April	4.00	4.00	4.00	—	—	4.03	—	4.03	4.03	4.00	
May	4.00	4.00	4.00	—	—	4.03	—	4.03	4.00	4.00	
June	4.00	4.00	—	—	—	4.02	—	4.02	4.02	4.00	
July	4.00	4.00	—	4.00	—	—	—	—	—	4.00	
August	4.00	4.00	—	4.00	—	—	—	—	—	4.00	
September	4.17	4.11	—	4.15	—	—	—	—	—	4.12	
October	4.25	4.25	—	4.25	—	—	—	—	—	4.25	
November	4.25	4.25	—	4.25	—	—	—	—	—	4.25	
December	4.47	4.48	—	4.44	—	—	—	—	—	4.47	
<b>2013</b>											
January	4.50	4.50	—	4.50	—	—	—	—	—	4.50	
February	4.50	4.50	—	4.50	—	—	—	—	—	4.50	
March	4.50	4.50	—	4.50	—	—	—	—	—	4.50	

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

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

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

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



Table 2.12

## Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of ruble	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds							
				fixed-term interest rates			auction interest rates				
				demand deposits	one day	one week <sup>1</sup>	tom-one month	one week <sup>2</sup>	one month <sup>3</sup>	three months <sup>4</sup>	
<b>2012</b>											
January	306	54	2,977,565.90	1.97	96.56	1.00	—	—	—	0.47	—
February	306	55	6,864,951.77	1.04	98.31	0.45	—	—	—	0.20	—
March	265	51	2,101,398.01	3.55	94.44	0.83	—	—	—	1.18	—
April	250	48	1,640,776.78	4.75	93.89	0.45	—	—	—	0.91	—
May	215	48	1,239,646.94	5.16	94.06	—	—	—	—	0.78	—
June	216	50	1,155,839.93	7.30	91.57	—	—	—	—	1.13	—
July	196	44	1,483,583.78	5.60	93.87	—	0.53	—	—	—	—
August	221	46	2,296,227.48	3.46	96.08	—	0.46	—	—	—	—
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	—	—	—	—
<b>2013</b>											
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	—	—	—	—

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

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

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

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

Table 2.13

## Main Characteristics of the Bank of Russia Deposit Auctions

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Average weighted rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
<b>2012</b>									
1.03	One month	35	25	4.34	4.00	5.50	4.05	4.03	2.47
7.03	One month	39	25	11.66	4.00	5.50	4.05	4.02	6.07
15.03	One month	46	28	13.05	4.00	5.50	4.05	4.03	6.93
22.03	One month	33	21	9.59	4.00	5.50	4.05	4.03	5.03
29.03	One month	30	20	7.92	4.00	5.50	4.05	4.04	4.26
5.04	One month	32	25	10.14	4.00	5.50	4.05	4.03	5.32
12.04	One month	38	25	11.04	4.00	5.50	4.05	4.02	5.98
19.04	One month	28	20	3.48	4.00	5.50	4.05	4.03	1.98
26.04	One month	19	15	2.68	4.00	5.50	4.05	4.03	1.57
3.05	One month	29	19	5.87	4.00	5.50	4.05	4.03	3.15
10.05	One month	30	22	5.02	4.00	5.50	4.05	4.02	2.81
17.05	One month	27	18	3.46	4.00	5.50	4.05	4.03	2.05
24.05	One month	23	17	3.15	4.00	5.50	4.05	4.04	1.83
31.05	One month	35	24	6.73	4.00	5.50	4.05	4.02	3.57
7.06	One month	32	22	3.99	4.00	5.50	4.05	4.02	2.10
14.06	One month	26	17	3.18	4.00	5.50	4.05	4.02	1.79
21.06	One month	23	18	3.17	4.00	5.50	4.05	4.03	1.64
28.06	One month	31	21	7.12	4.00	5.50	4.05	4.03	3.93

Table 2.14

## REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
<b>2013</b>				
1.03	160,075.87	3	5.64	1,442,469.79
4.03	90,131.96	1	5.74	1,372,525.88
5.03	44,058.08	1	5.94	1,326,452.00
6.03	1,251,197.79	6	5.55	1,341,532.19
7.03	191,505.30	4	6.02	1,415,983.64
11.03	249,839.28	1	5.62	1,474,317.62
12.03	169,857.83	1	5.68	1,394,336.17
13.03	1,225,185.58	7	5.55	1,315,519.99
14.03	100,328.78	1	5.63	1,345,419.81
15.03	119,894.80	3	5.65	1,364,985.83
18.03	80,550.27	1	5.73	1,325,641.30
19.03	81,720.06	1	5.79	1,326,811.09
20.03	1,390,344.25	9	5.59	1,440,096.32
21.03	10,853.39	1	6.33	1,438,244.93
22.03	12,438.36	3	6.30	1,439,829.91
25.03	209,400.42	1	5.64	1,636,791.97
26.03	82,060.19	1	5.96	1,509,451.74
27.03	1,454,491.33	6	5.55	1,540,244.35
28.03	409,025.87	1	5.54	1,769,933.57
29.03	187,188.61	3	5.69	1,548,096.31

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
<b>2011</b>								
3.10	10,316.82	10,301.86	—	—	3.79	11	—	10,243.39
4.10	10,316.82	10,301.86	—	—	3.79	10	—	10,243.39
5.10	10,316.82	10,301.86	—	—	3.79	9	—	10,243.39
6.10	10,316.82	10,301.86	—	—	3.79	8	—	10,243.39
7.10	10,316.82	10,301.86	—	—	3.79	7	—	10,243.39
10.10	10,316.82	10,301.86	—	—	3.79	4	—	10,243.39
11.10	10,316.82	10,301.86	—	—	3.79	3	—	10,243.39
12.10	10,316.82	10,301.86	—	—	3.79	2	—	10,243.39
13.10	10,316.82	10,301.86	—	—	3.79	1	—	10,243.39

Table 2.17

## Official Exchange Rate of US Dollar Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2012</b>															
January	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	31.8729	31.6886	31.6807	31.5830	31.5830
February	30.3131	30.4067	30.1855	30.2385	30.2385	30.2385	30.2324	30.0871	29.6930	29.6795	29.8923	29.8923	29.8923	29.8873	30.0868
March	29.0253	29.2889	29.2960	29.2960	29.2960	29.2892	29.4508	29.6621	29.6621	29.6621	29.6621	29.5406	29.6666	29.5091	29.5125
April	29.3282	29.3282	29.3479	29.2944	29.4285	29.4303	29.4606	29.4606	29.4606	29.6358	29.6359	29.8033	29.5690	29.4711	29.4711
May	29.3627	29.3627	29.3708	29.4630	29.5937	29.8075	29.8075	29.8075	29.8075	29.8075	30.1891	30.2306	30.1793	30.1793	30.2652
June	32.9173	33.7384	33.7384	33.7384	34.0395	33.2001	32.7889	32.1922	32.7358	32.5862	32.5862	32.5862	32.5862	32.7331	32.5766
July	32.8169	32.8169	32.5287	32.4789	32.2065	32.4727	32.6240	32.6240	32.6240	32.9907	32.9754	32.8282	32.7177	32.6590	32.6590
August	32.2058	32.3322	32.4563	32.5361	32.5361	32.5361	31.9451	31.6644	31.6907	31.4807	31.8974	31.8974	31.8974	31.8707	31.7739
September	32.5669	32.5669	32.5669	32.4171	32.1995	32.4608	32.1998	32.0142	32.0142	32.0142	31.7221	31.7768	31.4780	31.3992	30.8181
October	30.9169	31.2538	31.1350	31.1944	31.1210	30.9744	30.9744	30.9744	31.0777	31.0994	31.2017	31.1667	30.9738	30.9738	30.9738
November	31.3743	31.3666	31.3817	31.3817	31.3817	31.3817	31.5195	31.3033	31.5146	31.4962	31.4962	31.4962	31.6053	31.7164	31.7267
December	30.8110	30.8110	30.8110	30.8365	30.9940	30.8235	30.9107	30.9670	30.9670	30.9670	30.8686	30.7506	30.7321	30.6034	30.6892
<b>2013</b>															
January	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.4215	30.3650	30.2537	30.2537	30.2537	30.2607
February	30.0161	29.9966	29.9966	29.9966	29.9251	30.1231	29.9598	30.0496	30.1575	30.1575	30.1575	30.1590	30.1713	30.0692	30.0773
March	30.5124	30.6381	30.6381	30.6381	30.7870	30.6963	30.6214	30.7628	30.7628	30.7628	30.7628	30.7576	30.7499	30.7209	30.7769

(rubles/US dollar)

**Table 2.17 (end)**  
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2012</b>																
January	31.5830	31.9344	31.5445	31.5428	31.4777	31.2879	31.2879	31.2879	31.2879	31.3325	30.8752	30.6670	30.3600	30.3626	30.3626	30.3647
February	29.9440	30.2098	29.9982	29.9982	29.9982	29.7805	29.7796	29.7692	29.7692	29.7692	29.4490	29.4490	29.4490	29.1264	28.9503	—
March	29.5822	29.3578	29.3578	29.3578	29.2224	29.1652	29.2079	29.2447	29.4038	29.4038	29.4038	29.4038	29.2311	28.9468	29.0845	29.3282
April	29.4711	29.7614	29.6368	29.4978	29.5122	29.5214	29.5214	29.5214	29.4880	29.4880	29.4549	29.2962	29.2770	29.4234	29.3627	—
May	30.3299	30.9758	30.9417	31.3921	31.3921	31.3921	31.1582	31.0644	31.3803	31.6247	31.7572	31.7572	31.7572	31.8270	32.0860	32.4509
June	32.3945	32.3945	32.3945	32.1315	32.5315	32.5166	32.9054	33.5191	33.5191	33.5191	33.5191	33.1693	33.1732	32.8384	32.9412	—
July	32.6590	32.6208	32.4955	32.4041	32.0764	31.9509	31.9509	31.9509	32.3760	32.6324	32.9657	32.9657	32.6224	32.2131	32.2131	32.1881
August	31.8532	31.9011	31.8469	31.8469	31.8469	32.0165	31.9606	31.8056	31.6830	31.8099	31.8099	31.8099	31.8099	31.8703	32.0183	32.2934
September	30.8181	30.8181	30.5867	30.8795	30.8634	31.5758	31.1667	31.1667	31.1667	31.1667	31.2513	31.1608	31.2221	31.1951	30.9169	—
October	31.0791	30.9493	30.7964	30.7195	30.7823	30.7823	30.7823	30.9084	31.1171	31.3039	31.2499	31.4780	31.4780	31.4780	31.4780	31.5252
November	31.6919	31.7184	31.7184	31.7184	31.6677	31.4263	31.4218	31.1525	31.1325	31.1325	31.1325	31.0201	30.9410	31.1408	31.0565	—
December	30.6892	30.6892	30.7696	30.9859	30.7606	30.7592	30.7194	30.7194	30.7194	30.8046	30.5926	30.6150	30.4808	30.3727	30.3727	30.3727
<b>2013</b>																
January	30.2556	30.3399	30.3431	30.2065	30.2065	30.2065	30.2970	30.1950	30.2292	30.1648	30.0451	30.0451	30.0451	30.0782	30.1513	30.0277
February	30.1139	30.1139	30.1139	30.1258	30.1277	30.0502	30.2337	30.3596	30.3596	30.3596	30.3596	30.3368	30.5889	30.6202	—	—
March	30.7196	30.7196	30.7196	30.8908	30.8285	30.9446	30.8923	30.9325	30.9325	30.9325	30.7585	30.8734	30.8630	30.9962	31.0834	31.0834

Table 2.18

## Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2012</b>															
January	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	40.7591	40.4061	40.2852	40.6189	40.6189
February	39.9678	39.6777	39.7664	39.7425	39.7425	39.7425	39.5137	39.4592	39.4115	39.4767	39.6282	39.6282	39.6282	39.6037	39.5431
March	39.1029	39.0714	38.9490	38.9490	38.9490	38.6530	38.8721	38.9938	38.9938	38.9938	38.9938	38.7691	38.8543	38.8517	38.4843
April	39.1707	39.1707	39.1677	39.0846	38.8368	38.7097	38.5138	38.5138	38.5138	38.7192	38.8349	39.0781	38.8507	38.8134	38.8134
May	38.9203	38.9203	38.8223	38.7350	38.9157	39.0001	39.0001	39.0001	39.0001	39.0001	39.1160	39.0458	38.9826	38.9826	39.0088
June	40.8076	41.6804	41.6804	41.6804	42.2464	41.5068	40.9501	40.4205	40.9067	40.7914	40.7914	40.7914	40.7914	40.9426	40.9390
July	41.3230	41.3230	41.0642	40.9332	40.5512	40.6850	40.3885	40.3885	40.3885	40.5522	40.5367	40.2638	40.0072	39.8277	39.8277
August	39.5101	39.8236	39.7525	39.6745	39.6745	39.6745	39.5353	39.2322	39.2299	38.9511	39.1923	39.1923	39.1923	39.1468	39.2916
September	40.7249	40.7249	40.7249	40.7580	40.6197	40.6669	40.6297	40.4820	40.4820	40.4820	40.5694	40.6203	40.5090	40.5678	40.1868
October	39.9786	40.1455	40.1673	40.2096	40.2581	40.2822	40.2822	40.2822	40.3389	40.3577	40.1347	40.0679	40.0832	40.0832	40.0832
November	40.6548	40.6323	40.4918	40.4918	40.4918	40.4918	40.3134	40.2748	40.2189	40.2238	40.2238	40.2238	40.2146	40.2323	40.3500
December	40.0759	40.0759	40.0759	40.1769	40.4720	40.4127	40.3570	40.1270	40.1270	40.1270	39.8359	39.8313	39.9579	40.0599	40.2182
<b>2013</b>															
January	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	39.8096	39.6385	40.1104	40.1104	40.1104	40.5009
February	40.7138	40.8674	40.8674	40.8674	40.7789	40.6029	40.6435	40.6691	40.4171	40.4171	40.4171	40.3618	40.3873	40.4280	40.3698
March	40.1024	40.0563	40.0563	40.0563	40.0293	40.0126	40.0007	39.9732	39.9732	39.9732	39.9732	40.0187	40.0364	40.0631	39.8715

(rubles/euro)



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

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2012</b>																
January	40.6189	40.3842	40.1688	40.2612	40.4772	40.5867	40.5867	40.5867	40.4064	40.1872	39.9499	39.8384	39.7841	39.7841	39.7841	39.9691
February	39.4572	39.3181	39.3846	39.3846	39.3846	39.3311	39.5235	39.4114	39.4114	39.3645	39.3645	39.3645	39.1517	38.9121	—	—
March	38.5781	38.4117	38.4117	38.4117	38.4801	38.6001	38.7589	38.7258	38.8189	38.8189	38.8189	38.7429	38.6266	38.7696	39.0402	39.1707
April	38.8134	38.7374	38.8509	38.6716	38.7230	38.8118	38.8118	38.8118	38.8386	38.7950	38.6593	38.7393	38.7477	38.9203	38.9203	—
May	38.9830	39.3300	39.3919	39.7518	39.7518	39.7518	39.8077	39.7376	39.7651	39.7681	39.8426	39.8426	39.8426	40.1179	40.2423	40.4598
June	40.9078	40.9078	40.9078	40.8231	41.0060	41.2441	41.7208	42.0464	42.0464	42.0464	41.4981	41.4964	41.0217	41.1963	41.3230	—
July	39.8277	39.8985	39.9240	39.8020	39.4219	39.1686	39.1686	39.1686	39.1620	39.5374	39.8390	39.6362	39.6028	39.6028	39.6028	39.5527
August	39.2846	39.1395	39.3660	39.3660	39.3660	39.5468	39.5449	39.6202	39.7527	39.9087	39.9087	39.9087	39.8379	39.9748	40.2846	40.5250
September	40.1868	40.1868	40.1481	40.4367	40.3416	40.9570	40.4918	40.4918	40.4918	40.4548	40.2099	40.1735	40.2074	39.9786	39.9786	—
October	40.1355	40.1970	40.3525	40.2640	40.2140	40.2140	40.2140	40.3416	40.5798	40.6544	40.6311	40.6948	40.6948	40.6948	40.6233	40.7148
November	40.3818	40.4759	40.4759	40.4759	40.4207	40.2037	40.0785	40.0278	40.1360	40.1360	40.1360	40.1989	40.1893	40.2339	40.2057	—
December	40.2182	40.2182	40.4713	40.8084	40.7393	40.6544	40.5619	40.5619	40.5619	40.6251	40.3333	40.3659	40.3505	40.2286	40.2286	40.2286
<b>2013</b>																
January	40.4003	40.3096	40.3472	40.4314	40.4314	40.4314	40.3617	40.3194	40.2200	40.2036	40.2364	40.2364	40.2364	40.4552	40.5414	40.5134
February	40.2713	40.2713	40.2713	40.1969	40.2265	40.3394	40.0748	40.1111	40.1111	40.1111	40.0810	39.9216	40.0420	—	—	—
March	40.0123	40.0123	40.0123	39.8491	39.9075	39.8752	39.9746	39.9060	39.9060	39.9060	40.0845	39.7526	39.6559	39.6627	39.8023	39.8023





Table 2.21

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
<b>2013</b>				
1.03	1,560.76	28.52	1,565.67	726.92
2.03	1,546.51	28.52	1,541.58	708.24
5.03	1,561.94	27.72	1,559.96	711.68
6.03	1,563.51	28.31	1,560.30	714.52
7.03	1,549.60	28.48	1,569.29	727.55
8.03	1,563.19	28.43	1,580.50	738.82
12.03	1,559.96	28.46	1,580.23	761.44
13.03	1,564.51	28.57	1,575.88	763.22
14.03	1,571.92	28.89	1,571.43	759.54
15.03	1,568.36	28.81	1,568.36	754.99
16.03	1,573.59	28.29	1,571.36	763.46
19.03	1,588.56	28.71	1,565.22	758.28
20.03	1,588.33	28.55	1,561.07	749.32
21.03	1,603.27	28.70	1,552.03	737.21
22.03	1,597.83	28.70	1,571.26	753.85
23.03	1,602.64	28.75	1,573.30	750.85
26.03	1,584.48	28.74	1,562.47	752.56
27.03	1,585.43	28.46	1,558.39	749.41
28.03	1,578.70	28.61	1,560.84	752.14
29.03	1,596.97	28.23	1,577.54	761.36
30.03	1,597.22	28.62	1,574.98	769.50

### 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						
<b>2012</b>																								
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
<b>2013</b>																								
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

Table 3.1.2

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

(% p.a. for ruble credits)

	Moscow Interbank Actual Credit Rates (MIACR)										Moscow Interbank Actual Credit Rates (MIACR-IG)										Moscow Interbank Actual Credit Rates (MIACR-B)																			
	term of credit										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																						
<b>2012</b>																																								
January	4.84	5.78	6.48	7.33	8.17	9.45	4.81	5.01	6.23	6.79	7.35	9.72	4.97	5.10	6.79	8.09	8.91	—																						
February	4.41	4.97	5.93	7.51	8.48	9.54	4.33	4.47	6.36	7.65	—	9.16	4.55	4.96	6.70	7.98	8.70	12.00																						
March	5.12	5.71	6.06	6.60	7.08	8.05	4.98	4.83	5.12	6.09	6.09	6.50	5.36	5.82	6.23	7.75	8.43	—																						
April	5.34	5.71	6.54	7.53	7.51	9.15	5.19	5.43	6.00	6.96	7.01	8.55	5.60	5.63	6.62	7.94	—	—																						
May	5.80	6.11	6.31	7.08	7.54	8.61	5.64	5.89	6.40	6.62	6.92	8.54	6.00	6.19	7.50	7.18	9.25	—																						
June	5.77	6.44	6.77	7.24	8.93	8.83	5.64	6.14	6.56	6.85	8.00	8.61	6.01	6.89	7.00	8.30	8.90	8.00																						
July	5.61	6.23	6.69	7.32	8.08	8.74	5.49	5.77	6.74	7.06	7.49	8.94	5.86	6.66	7.09	7.79	—	—																						
August	5.33	6.02	6.52	7.09	7.77	8.93	5.23	5.70	6.71	6.91	7.33	8.72	5.60	6.33	6.92	7.31	7.75	9.70																						
September	5.53	5.89	6.22	6.85	8.27	7.90	5.42	5.58	6.51	7.03	7.53	—	5.73	6.67	7.95	7.63	9.29	9.50																						
October	6.10	6.59	6.83	7.50	7.86	9.10	6.00	5.91	6.42	7.00	7.69	8.78	6.28	6.76	7.28	8.06	10.00	10.00																						
November	6.12	6.63	6.75	7.00	7.57	10.25	6.02	6.32	6.34	7.43	6.65	8.10	6.24	6.70	7.41	8.60	8.55	—																						
December	6.17	6.56	6.93	7.56	8.35	9.34	6.04	6.22	6.90	7.55	7.54	9.26	6.34	6.73	7.50	8.27	9.88	3.00																						
<b>2013</b>																																								
January	5.42	5.91	6.57	7.41	7.76	8.74	5.36	5.62	6.25	6.92	7.83	9.26	5.42	5.65	7.02	6.78	—	—																						
February	5.66	6.07	6.34	7.65	7.86	7.25	5.55	5.68	6.29	7.08	7.99	6.60	5.69	5.93	7.25	8.50	—	3.00																						
March	6.03	6.46	7.09	7.31	7.96	8.04	5.85	5.97	6.45	7.47	7.28	—	6.15	6.24	7.35	8.40	7.62	—																						



Table 3.1.4

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

(% p.a. for ruble credits)

Date	Moscow Interbank Actual Credit Rates (MIACR)						Moscow Interbank Actual Credit Rates (MIACR-IG)						Moscow Interbank Actual Credit Rates (MIACR-B)						
	Term of credit																		
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
<b>2013</b>																			
1.03	5.97	6.40	6.11	7.36	7.60	—	5.77	—	6.11	—	—	—	6.02	6.00	6.42	—	—	—	
4.03	6.01	6.46	6.00	8.05	7.55	—	5.88	—	—	—	—	—	6.07	6.00	—	8.50	—	—	
5.03	6.14	6.25	—	7.06	10.80	—	6.10	—	—	6.85	—	—	6.24	—	—	—	—	—	
6.03	6.34	5.97	—	6.80	—	—	6.22	5.65	—	—	—	—	6.41	6.33	—	—	—	—	
7.03	6.44	6.62	6.75	6.50	7.20	—	6.39	—	—	—	7.20	—	6.52	—	—	—	7.20	—	
11.03	6.16	6.31	6.65	7.30	7.28	8.18	6.00	6.25	—	—	—	—	6.29	—	—	8.00	—	—	
12.03	5.86	6.25	7.00	7.90	8.00	8.15	5.55	—	—	—	—	—	5.87	6.25	—	7.50	—	—	
13.03	5.68	5.94	6.00	—	—	—	5.34	5.65	—	—	—	—	5.81	6.10	—	—	—	—	
14.03	5.86	6.10	7.17	8.24	7.57	7.80	5.75	—	7.18	—	7.45	—	5.97	—	—	—	—	—	
15.03	5.80	6.30	6.33	7.60	—	—	5.59	—	6.33	7.60	—	—	5.90	—	7.00	—	—	—	
18.03	5.96	6.53	9.00	5.44	7.20	—	5.89	—	—	—	—	—	6.09	—	—	10.00	7.20	—	
19.03	5.79	6.33	8.01	8.78	—	—	5.40	—	—	—	—	—	5.76	—	—	—	—	—	
20.03	5.92	6.46	6.18	8.33	—	—	5.74	—	6.18	8.33	—	—	6.04	6.14	—	—	—	—	
21.03	5.79	7.98	6.30	8.00	7.80	—	5.47	—	—	—	—	—	5.94	—	—	—	—	—	
22.03	5.95	6.62	7.75	7.39	—	—	5.79	—	—	—	—	—	6.11	—	7.75	—	—	—	
25.03	6.20	6.67	10.00	6.64	8.84	—	6.10	—	—	—	—	—	6.34	—	—	—	—	—	
26.03	6.19	6.25	8.20	8.08	—	—	5.99	6.15	—	7.10	—	—	6.45	6.47	—	—	—	—	
27.03	6.07	6.30	8.15	5.20	7.74	—	5.83	6.15	—	—	7.18	—	6.33	6.44	8.25	—	8.47	—	
28.03	6.17	6.46	6.00	6.65	—	—	6.00	—	—	—	—	—	6.28	6.40	—	—	—	—	
29.03	6.27	7.00	6.00	7.64	—	—	6.10	—	—	—	—	—	6.46	—	8.00	—	—	—	



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
<b>2012</b>													
January	345,829	111,137	52	273,638	1,232	2,196	238,502	0	380	17	4,839	0	0
February	279,864	165,271	124	317,938	685	533	351,908	0	402	9	6,069	0	0
March	275,717	140,456	38	348,214	715	2,332	318,919	0	0	91	5,181	77	0
April	254,411	117,170	0	373,868	572	3,024	280,541	0	3	3	3,868	121	0
May	244,853	75,529	1	404,355	1,291	4,020	283,464	44	0	7	4,443	22	0
June	279,893	73,479	690	468,655	630	3,309	278,339	20	0	5	4,361	0	0
July	291,478	64,720	230	507,041	1,093	1,951	188,388	10	3	9	4,478	0	0
August	290,101	69,133	330	521,499	498	937	100,225	10	0	7	4,181	0	0
September	270,495	70,998	568	525,222	1,163	1,612	87,484	0	0	5	4,533	0	0
October	260,474	58,345	1,458	552,742	314	1,695	73,624	0	0	13	4,837	0	0
November	296,596	49,061	2,910	666,019	227	1,490	93,917	11	0	5	5,465	0	0
December	382,132	51,461	1,667	754,684	1,034	2,468	90,974	12	0	31	6,343	0	0
<b>2013</b>													
January	<b>374,567</b>	58,720	2,316	693,392	220	1,906	81,341	27	0	14	4,246	0	0
February	<b>325,614</b>	69,294	1,086	<b>766,194</b>	165	<b>1,354</b>	18,786	0	0	0	7,453	18	0
March	331,370	62,289	1,496	936,864	62	1,538	12,000	0	0	36	13,476	0	0

Table 3.1.6

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

March, 2013

(millions of rubles)

	Russian rouble (RUB)						US dollar (USD)						Euro (EUR)						Others												
	deposit operations			REPO			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		among residents	with non-residents		among residents	with non-residents		
	306,056	95,158	52,963	672	61,969	883,009	0	0	0	9,306	91,059	0	0	0	0	2,515	6,755	0	0	0	0	0	0	0	0	0	0	0	0	0	
Overnight	9,414	3,207	6,904	710	4,804	18,349	49	517	9,306	91,059	0 <td>0</td> <td>0</td> <td>2,515</td> <td>6,755</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>	0	0	2,515	6,755	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 week <sup>1</sup>	3,708	954	199	12	210	6,211	0	0	31	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2 weeks <sup>1</sup>	3,746	1,236	183	0	624	6,276	0	42	81	227	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 month <sup>2</sup>	366	101	0	0	10	165	0	0	22	110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2 months <sup>2</sup>	2,572	328	891	0	157	1,894	0	70	5	404	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3 months <sup>3</sup>	1,332	1,605	0	0	81	360	0	0	1	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6 months <sup>3</sup>	564	3,999	0	47	1,088	4,561	0	465	9	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
over 6 months																															
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	3,612	461	1,150	55	8,123	16,039	14	444	30	560	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

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

## 3.2. Exchange Market

Table 3.2.1

### Trade at Interbank Currency Exchange

	US dollar				Euro	
	average weighted dollar/ruble rate		trading volume, millions of US dollars		average weighted euro/ruble rate	trading volume, millions of euros
	UTS		UTS		UTS	UTS
	today <sup>1</sup>	tomorrow <sup>2</sup>	today <sup>1</sup>	tomorrow <sup>2</sup>		
<b>2011</b>						
January	29.9704	29.9801	16,959.2	48,304.0	40.2168	5,120.0
February	29.2639	29.2744	18,392.6	61,852.1	39.9226	6,906.5
March	28.4540	28.4621	25,459.3	84,800.6	39.8183	7,949.8
April	28.0294	28.0127	23,372.9	74,311.4	40.5905	6,631.7
May	27.9431	27.9221	22,782.2	86,548.6	40.0166	7,255.0
June	27.9973	27.9913	24,559.9	74,511.4	40.2504	7,922.4
July	27.9185	27.9333	23,508.4	83,188.5	39.8506	9,254.5
August	28.7957	28.8367	31,895.8	121,920.4	41.1981	8,350.1
September	30.8725	30.8548	33,792.9	128,851.4	42.3566	9,260.8
October	31.1668	31.2751	34,008.2	120,104.5	42.8860	7,999.7
November	30.8860	30.8816	31,855.8	122,465.5	41.8322	8,699.2
December	31.5337	31.5029	38,111.1	111,655.8	41.4680	9,754.0
<b>2012</b>						
January	31.0510	31.1380	25,259.4	89,201.8	40.2452	8,110.0
February	29.7843	29.7947	30,139.2	104,478.3	39.4266	8,879.1
March	29.3402	29.3516	34,209.0	107,904.2	38.7391	12,717.2
April	29.4940	29.5007	31,210.6	102,176.8	38.8170	9,334.4
May	31.0476	31.2003	31,554.3	109,955.1	39.6116	10,794.1
June	32.8989	32.8942	36,033.4	124,459.3	41.2311	9,586.9
July	32.5063	32.5061	34,621.3	125,883.3	39.9419	11,816.5
August	31.9597	31.9708	32,685.5	117,601.4	39.6277	11,651.0
September	31.3404	31.3719	37,587.5	120,558.6	40.4275	9,968.4
October	31.1062	31.1147	36,342.1	117,143.9	40.3552	9,930.3
November	31.3425	31.3502	30,091.4	99,398.3	40.2346	9,893.9
December	30.7163	30.7574	32,937.3	95,543.2	40.3170	11,467.9
<b>2013</b>						
January	30.2028	30.2129	25,834.5	73,627.4	40.2867	9,844.7
February	30.2022	30.2031	25,909.0	77,469.1	40.3152	10,697.1
March	30.8136	30.8202	29,811.2	81,246.9	39.9116	11,382.1

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

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

Abbreviations used in this Table:

UTS — Uniform Trade Session.

Table 3.2.2

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

(millions of US dollars)

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

Table 3.2.3

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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<b>2012</b>														
January	1,802	1,177	1,736	546	23	25	46	32	2	5	—	0	5	8
February	1,828	1,171	1,727	602	15	31	80	5	1	4	0	—	4	17
March	1,745	1,153	1,631	507	19	57	86	8	1	3	0	0	5	20
April	1,675	1,123	1,469	479	92	43	76	33	2	6	0	—	5	23
May	1,890	1,370	1,755	490	64	18	50	3	2	3	0	0	2	22
June	1,722	1,230	1,583	425	94	17	40	7	11	3	0	0	7	25
July	1,517	982	1,411	431	25	44	103	4	0	2	—	5	8	19
August	1,491	985	1,408	421	59	13	46	19	2	7	—	—	8	13
September	1,880	1,440	1,782	310	18	55	68	49	0	16	—	0	9	14
October	1,550	1,240	1,465	250	19	14	56	10	1	18	—	—	13	15
November	1,679	1,301	1,500	415	11	25	57	5	0	23	0	0	8	13
December	2,364	1,621	2,154	611	64	57	147	20	3	1	1	—	6	43
<b>2013</b>														
January	1,290	885	1,140	286	31	113	65	29	2	3	0	0	4	23
February	1,298	931	1,156	270	24	125	60	3	1	1	1	0	3	21
March	2,081	1,591	1,911	300	76	131	78	21	16	8	0	0	4	26

Table 3.2.4

## Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	Total foreign currency receipts <sup>1</sup>	Of which:						7	8
		3	4	5	6	7	8		
		banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts <sup>2</sup>		
2007	143,025.92	12,815.34	37,906.96	42,489.84	33,550.86	10,727.36	5,535.58		
2008	173,078.94	43,998.11	36,812.97	31,825.52	42,128.06	13,410.12	4,904.16		
2009	136,196.76	14,766.16	27,823.13	35,373.83	46,141.20	8,763.99	3,328.45		
2010	116,493.28	5,644.58	25,766.38	33,983.30	38,805.06	9,747.13	2,546.83		
2011	129,923.39	10,815.90	29,603.35	33,876.37	42,413.03	10,271.40	2,787.17		
2012	146,192.56	16,970.46	32,790.04	33,097.54	49,015.49	10,764.01	3,555.03		
<b>2012</b>									
January	9,075.00	1,051.93	2,140.81	2,036.77	3,079.23	541.57	224.69		
February	11,851.82	1,191.37	2,918.94	2,686.80	4,111.04	674.51	269.18		
March	12,956.78	2,092.30	3,056.51	2,414.91	4,303.66	784.13	305.28		
April	12,503.85	871.67	2,632.56	2,739.18	5,170.09	804.38	285.97		
May	11,397.82	1,008.35	2,423.58	3,046.14	3,747.13	887.20	285.42		
June	11,550.03	1,063.24	2,345.82	3,315.84	3,719.60	847.15	258.39		
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		
<b>2013</b>									
January	9,799.77	817.70	2,443.05	2,486.98	3,179.19	636.04	236.81		

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

	Total foreign cash expenses <sup>3</sup>	Of which:										Foreign cash balances at end of reporting period
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses <sup>2</sup>					
1	9	10	11	12	13	14	15	16				
2007	143,229.29	20,629.81	43,113.55	45,789.00	25,832.14	1,653.29	6,211.51	2,903.40				
2008	168,458.14	11,751.73	36,811.72	79,344.75	31,869.82	1,756.67	6,923.46	7,117.00				
2009	138,190.24	18,151.72	27,485.41	50,316.95	35,239.16	1,530.63	5,466.38	5,531.98				
2010	117,003.78	14,992.70	25,493.95	39,455.94	30,679.23	2,118.71	4,263.48	4,605.49				
2011	129,318.89	7,014.89	29,675.57	51,833.11	33,673.81	3,280.97	3,833.16	5,232.69				
2012	145,360.31	5,768.21	33,586.57	61,961.39	38,048.17	2,159.59	3,836.39	6,010.57				
<b>2012</b>												
January	9,009.29	382.87	2,176.08	3,529.65	2,442.51	204.06	274.13	5,228.53				
February	12,047.21	367.05	2,894.25	5,303.11	2,977.38	230.69	274.74	5,080.74				
March	12,548.89	320.86	3,102.55	5,497.79	3,121.99	178.02	327.69	5,540.80				
April	12,504.33	631.65	2,964.14	4,341.56	4,059.88	186.51	320.60	5,510.85				
May	11,342.20	717.64	2,413.24	4,686.82	3,038.09	167.27	319.14	5,550.37				
June	11,557.63	604.87	2,479.51	4,784.60	3,173.21	170.43	345.00	5,386.44				
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				
<b>2013</b>												
January	9,572.33	477.33	2,466.37	3,687.00	2,497.75	138.40	305.47	6,322.93				

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

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

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

Table 3.2.5

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

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	<b>US Dollar</b>								
<b>2012</b>									
January	1,210	1,772	937.69	1,298.84	31.0390	31.3615	0.32	58.53	67.01
February	1,656	2,080	990.75	1,770.58	29.7572	29.9660	0.21	63.61	70.81
March	1,288	1,851	1,150.35	1,921.22	29.1943	29.5764	0.38	64.37	66.27
April	1,567	1,430	1,176.77	1,843.28	29.3318	29.6958	0.36	70.21	62.48
May	1,517	1,536	1,319.57	1,890.66	30.8272	31.1454	0.32	69.45	64.52
June	1,804	1,602	1,293.42	1,866.38	32.7537	33.2043	0.45	72.63	63.71
July	1,264	1,736	1,252.61	2,219.24	32.3372	32.7030	0.37	66.56	62.05
August	1,082	1,842	1,320.55	2,342.46	31.7861	32.1756	0.39	63.89	68.78
September	1,234	1,790	1,262.18	2,201.97	31.2857	31.6392	0.35	64.66	72.30
October	1,552	1,598	1,353.43	2,197.41	30.9847	31.3242	0.35	70.26	70.15
November	1,649	1,693	1,207.13	1,938.44	31.2366	31.5759	0.34	73.68	68.57
December	2,142	1,748	1,218.34	2,119.64	30.5955	30.9513	0.36	73.05	67.03
<b>2013</b>									
January	1,698	1,650	1,031.24	1,458.00	30.0594	30.4689	0.41	72.65	66.80



Table 3.2.5 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transaction in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	<b>Euro</b>								
<b>2012</b>									
January	990	1,548	612.17	531.01	40.1005	40.5409	0.44	40.39	30.93
February	1,184	1,599	584.35	672.22	39.2678	39.6553	0.39	35.40	27.35
March	989	1,511	605.31	858.87	38.5457	39.0167	0.47	34.33	31.91
April	921	1,382	618.27	823.41	38.6032	39.0465	0.44	28.52	35.48
May	947	1,310	700.64	901.63	39.2456	39.8196	0.57	29.31	33.54
June	906	1,238	738.74	1,025.14	40.9685	41.5779	0.61	26.06	33.87
July	768	1,492	792.08	1,219.77	39.7859	40.2430	0.46	31.49	36.07
August	706	1,344	868.86	1,109.26	39.4014	39.8266	0.43	34.03	29.43
September	503	1,260	1,250.83	869.65	40.2197	40.7067	0.49	33.55	25.85
October	903	1,391	729.56	768.67	40.1302	40.5823	0.45	28.53	27.67
November	882	1,548	600.41	706.54	40.0564	40.5477	0.49	25.12	29.35
December	1,191	1,474	592.06	888.36	40.1434	40.5541	0.41	25.90	31.03
<b>2013</b>									
January	933	1,565	506.62	531.92	40.1438	40.4692	0.33	26.20	30.71

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

Operation	Average size of transactions	2012												2013	
		January	February	March	April	May	June	July	August	September	October	November	December	January	December
		up to 250 US dollars													
Purchase	number of transactions (thousands of units)	82.96	61.46	62.58	58.10	85.23	68.63	98.30	126.04	582.76	83.79	66.50	67.01	65.07	
	value of transactions (millions of US dollars)	15.33	9.80	9.51	9.50	13.43	10.58	17.01	21.83	15.04	13.31	10.03	10.34	9.67	
Sale	number of transactions (thousands of units)	11.03	12.23	14.26	113.08	18.06	25.12	43.80	24.56	17.01	14.00	15.19	14.85	12.64	
	value of transactions (millions of US dollars)	2.06	2.60	3.24	23.32	3.19	4.68	6.88	3.75	3.25	2.51	2.88	3.31	2.53	
<b>from 251 to 500 US dollars</b>															
Purchase	number of transactions (thousands of units)	257.68	241.62	334.81	326.96	270.07	219.13	505.11	547.24	392.74	329.34	291.20	271.21	336.82	
	value of transactions (millions of US dollars)	98.00	94.63	132.16	132.94	105.09	85.28	204.88	214.56	156.57	130.03	120.03	112.27	129.05	
Sale	number of transactions (thousands of units)	55.17	45.94	43.93	64.35	61.34	58.92	44.15	50.18	53.86	28.91	33.10	23.21	28.74	
	value of transactions (millions of US dollars)	23.35	19.74	18.91	28.83	28.26	25.72	17.52	20.64	22.18	13.06	14.87	9.93	12.66	
<b>from 501 to 2,000 US dollars</b>															
Purchase	number of transactions (thousands of units)	1,151.10	938.42	1,227.82	1,241.21	1,509.37	1,522.76	1,353.75	1,481.25	1,465.83	1,473.97	1,272.41	1,074.59	1,046.42	
	value of transactions (millions of US dollars)	1,177.34	914.82	1,286.83	1,370.30	1,631.18	1,804.42	1,366.58	1,399.87	1,473.36	1,510.80	1,310.08	1,144.45	1,126.42	
Sale	number of transactions (thousands of units)	1,346.84	1,621.66	2,090.84	2,090.82	2,305.85	2,428.98	2,726.86	2,776.67	2,438.00	2,432.95	2,057.77	2,364.26	1,552.88	
	value of transactions (millions of US dollars)	1,718.10	2,135.83	2,712.23	2,474.88	2,757.35	2,983.23	3,327.74	3,485.02	3,002.73	2,952.95	2,521.83	3,025.60	1,919.38	
<b>from 2,001 to 5,000 US dollars</b>															
Purchase	number of transactions (thousands of units)	82.64	341.67	153.03	173.38	174.01	234.45	126.12	98.01	116.76	207.64	188.84	394.41	98.01	
	value of transactions (millions of US dollars)	236.17	915.33	416.42	439.71	488.65	661.43	357.52	292.99	344.17	509.24	491.52	1,089.21	273.09	
Sale	number of transactions (thousands of units)	394.96	695.60	605.94	403.32	416.80	425.92	637.03	618.90	562.18	503.33	516.34	612.34	384.45	
	value of transactions (millions of US dollars)	1,143.57	2,004.38	1,774.48	1,124.44	1,177.43	1,154.48	1,796.87	1,772.21	1,592.26	1,465.43	1,471.55	1,746.87	1,113.22	
<b>over 5,000 US dollars</b>															
Purchase	number of transactions (thousands of units)	25.26	38.76	32.74	51.44	56.47	52.26	40.13	27.12	31.33	59.88	50.43	59.17	45.03	
	value of transactions (millions of US dollars)	413.92	643.57	473.92	686.60	680.73	644.43	450.01	298.11	396.92	860.03	777.92	1,208.25	878.71	
Sale	number of transactions (thousands of units)	62.27	121.59	98.14	67.63	65.36	54.14	109.32	94.67	78.42	66.95	92.25	79.83	60.13	
	value of transactions (millions of US dollars)	547.40	1,034.92	892.91	590.21	592.13	509.67	1,109.66	971.78	786.12	591.80	790.23	726.76	568.18	

### 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
6.03.2013	SU26211RMFS1	3,612	—	23,811.98	15,276.32	15,598.49	101.13	101.17	6.95	99,265.15
13.03.2013	SU26209RMFS5	3,416	—	4,951.65	1,894.46	2,020.29	105.75	105.77	6.87	6,527.68
13.03.2013	SU25081RMFS9	1,785	—	13,300.00	4,251.85	4,251.06	100.23	100.29	6.22	10,000.00
20.03.2013	SU26208RMFS7	2,170	—	28,239.93	6,220.73	6,559.59	105.14	105.16	6.55	0.00
27.03.2013	SU26207RMFS9	5,061	—	21,783.23	9,915.86	10,746.90	107.43	107.60	7.40	0.00
27.03.2013	SU26209RMFS5	3,402	—	7,677.22	2,645.87	2,796.94	104.51	104.54	7.05	3,881.82

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.
7.03.2012	6.03.2013	SU26208RMFS7	5,377.34	143,779.27	2	37.40	7.50
16.03.2005	6.03.2013	SU46018RMFS6	2,249.89	128,933.65	32	17.45	7.00
5.03.2003	6.03.2013	SU46014RMFS5	1,017.16	58,289.89	20	17.45	7.00
19.01.2011	14.03.2013	SU25076RMFS9	4,823.66	136,261.47	4	35.40	7.10
23.09.2009	20.03.2013	SU26202RMFS0	1,116.80	40,000.00	14	27.92	11.20
23.03.2011	21.03.2013	SU26204RMFS6	5,487.57	146,726.53	4	37.40	7.50
28.12.2005	27.03.2013	SU46019RMFS4	2,600.00	26,000.00	8	30.00	3.00
28.12.2005	27.03.2013	SU46019RMFS4	780.00	26,000.00	8	30.00	3.00
1.07.2009	27.03.2013	SU25065RMFS2	46,000.00	46,000.00	—	—	—
1.07.2009	27.03.2013	SU25065RMFS2	1,376.32	46,000.00	15	29.92	12.00

Table 3.3.3

## Structure of Bonded Debt (the OFZ Part Thereof)

Date	% of trading volume at par			
	fixed income	permanent income	sinking fund	sinking fund and floating income
<b>2011</b>				
1.01	0.00	65.16	33.66	1.17
1.02	0.00	65.10	33.72	1.18
1.03	0.00	68.15	30.75	1.10
1.04	0.00	69.56	29.40	1.05
1.05	0.00	70.47	28.51	1.02
1.06	0.00	70.88	28.12	1.00
1.07	0.00	71.80	27.23	0.97
1.08	0.00	72.22	26.83	0.96
1.09	0.00	72.94	26.11	0.95
1.10	0.00	65.00	34.14	0.86
1.11	0.00	65.12	34.02	0.86
1.12	0.00	64.94	34.20	0.86
<b>2012</b>				
1.01	0.00	65.06	34.08	0.86
1.02	0.00	64.97	34.16	0.86
1.03	0.00	66.52	32.65	0.84
1.04	0.00	66.97	32.21	0.83
1.05	0.00	67.37	31.82	0.82
1.06	0.00	67.37	31.82	0.82
1.07	0.00	68.00	31.20	0.80
1.08	0.00	68.51	30.70	0.79
1.09	0.00	68.00	31.19	0.81
1.10	0.00	68.24	30.95	0.81
1.11	0.00	69.03	30.18	0.79
1.12	0.00	69.50	29.73	0.77
<b>2013</b>				
1.01	0.00	70.33	28.92	0.75
1.02	0.00	69.58	29.65	0.77
1.03	0.00	69.35	29.87	0.78
1.04	0.00	69.35	29.87	0.78

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	2
1	2	3	4	5	6	7	8	9	
<b>2013</b>									
1.03	6.54	—	6.95	6.95	6.67	—	6.34	—	—
4.03	6.56	—	6.97	6.95	6.59	—	6.55	—	—
5.03	6.56	—	6.90	6.95	6.77	—	7.18	—	—
6.03	6.57	—	6.96	6.95	6.75	—	6.49	—	—
7.03	6.58	—	6.95	6.95	6.90	—	7.50	—	—
11.03	6.61	—	6.98	6.95	6.28	—	6.62	—	—
12.03	6.62	—	7.01	6.95	6.80	—	7.68	—	—
13.03	6.64	—	7.02	6.96	7.10	—	7.71	—	6.96
14.03	6.66	—	7.01	6.96	7.00	—	6.62	—	—
15.03	6.65	—	7.01	6.96	6.66	—	6.73	—	—
18.03	6.72	—	7.01	6.96	7.07	—	6.68	—	—
19.03	6.74	—	7.03	6.96	6.92	—	7.60	—	—
20.03	6.74	—	7.03	6.96	7.25	—	7.07	—	—
21.03	6.76	—	7.04	6.96	7.25	—	6.85	—	—
22.03	6.74	—	7.06	6.96	7.08	—	6.95	—	—
25.03	6.76	—	7.06	6.96	7.03	—	6.30	—	—
26.03	6.78	—	7.05	6.96	6.53	—	6.24	—	—
27.03	6.76	—	7.03	6.96	6.57	—	6.71	—	—
28.03	6.76	—	7.04	6.96	6.93	—	6.21	—	—
29.03	6.69	—	7.00	6.96	6.70	—	6.94	—	—

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	13	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	17
1	10	11	12	13	14	15	16	17	17	17
<b>2013</b>										
1.03	0.08	—	—	—	2,146,160.93	—	924,484.21	24,099.48	24,099.48	24,099.48
4.03	0.06	—	—	—	2,146,160.93	—	924,484.21	24,099.48	24,099.48	24,099.48
5.03	0.12	—	—	—	2,146,160.93	—	924,484.21	24,099.48	24,099.48	24,099.48
6.03	0.12	—	—	—	2,161,437.25	—	924,484.21	24,099.48	24,099.48	24,099.48
7.03	0.12	—	—	—	2,161,437.25	—	924,484.21	24,099.48	24,099.48	24,099.48
11.03	0.07	—	0.01	—	2,161,437.25	—	924,484.21	24,099.48	24,099.48	24,099.48
12.03	0.11	—	—	—	2,161,437.25	—	924,484.21	24,099.48	24,099.48	24,099.48
13.03	0.09	—	—	0.03	2,167,545.56	—	924,484.21	24,099.48	24,099.48	24,099.48
14.03	0.11	—	0.02	—	2,167,545.56	—	924,484.21	24,099.48	24,099.48	24,099.48
15.03	0.14	—	0.01	—	2,167,545.56	—	924,484.21	24,099.48	24,099.48	24,099.48
18.03	0.14	—	0.02	—	2,167,545.56	—	924,484.21	24,099.48	24,099.48	24,099.48
19.03	0.10	—	0.06	—	2,167,545.56	—	924,484.21	24,099.48	24,099.48	24,099.48
20.03	0.13	—	0.06	—	2,173,766.29	—	924,484.21	24,099.48	24,099.48	24,099.48
21.03	0.07	—	0.01	—	2,173,766.29	—	924,484.21	24,099.48	24,099.48	24,099.48
22.03	0.12	—	0.01	—	2,173,766.29	—	924,484.21	24,099.48	24,099.48	24,099.48
25.03	0.09	—	0.02	—	2,173,766.29	—	924,484.21	24,099.48	24,099.48	24,099.48
26.03	0.11	—	0.07	—	2,173,766.29	—	924,484.21	24,099.48	24,099.48	24,099.48
27.03	0.12	—	0.12	—	2,140,328.02	—	921,884.21	24,099.48	24,099.48	24,099.48
28.03	0.16	—	0.20	—	2,140,328.02	—	921,884.21	24,099.48	24,099.48	24,099.48
29.03	0.06	—	0.01	—	2,140,328.02	—	921,884.21	24,099.48	24,099.48	24,099.48

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years						
	permanent-income federal loan bonds		fixed-income federal loan bonds		federal loan bonds with sinking fund and floating income	permanent-income federal loan bonds		fixed-income federal loan bonds		federal loan bonds with sinking fund and floating income		
	18	19	20	21	22	23	24	25				
1												
<b>2013</b>												
1.03	2,276,863.63	—	943,457.90	23,828.12	3.89	—	6.52	3.28				
4.03	2,276,920.80	—	943,039.38	23,839.93	3.88	—	6.50	3.28				
5.03	2,277,291.88	—	946,948.77	23,844.03	3.88	—	6.53	3.27				
6.03	2,287,481.72	—	940,474.09	23,847.88	3.90	—	6.52	3.27				
7.03	2,286,644.37	—	941,092.95	23,851.98	3.90	—	6.52	3.27				
11.03	2,286,494.35	—	939,931.28	23,867.89	3.89	—	6.50	3.26				
12.03	2,285,688.43	—	938,447.02	23,871.74	3.88	—	6.49	3.25				
13.03	2,291,199.48	—	938,330.77	23,875.60	3.88	—	6.48	3.25				
14.03	2,285,087.91	—	938,873.94	23,879.70	3.88	—	6.48	3.25				
15.03	2,285,980.79	—	938,812.70	23,883.55	3.88	—	6.48	3.25				
18.03	2,281,570.15	—	939,279.73	23,895.60	3.87	—	6.47	3.24				
19.03	2,279,803.28	—	938,276.65	23,899.46	3.87	—	6.46	3.23				
20.03	2,285,416.23	—	938,881.43	23,903.31	3.87	—	6.46	3.23				
21.03	2,278,643.73	—	938,066.55	23,907.41	3.88	—	6.45	3.23				
22.03	2,281,132.09	—	936,484.10	23,911.27	3.87	—	6.45	3.23				
25.03	2,279,730.48	—	937,282.72	23,923.32	3.87	—	6.44	3.22				
26.03	2,278,976.99	—	937,901.04	23,927.17	3.86	—	6.44	3.22				
27.03	2,248,088.31	—	937,126.59	23,931.27	3.96	—	6.45	3.21				
28.03	2,249,023.70	—	936,652.72	23,935.12	3.96	—	6.45	3.21				
29.03	2,255,222.49	—	938,329.80	23,938.98	3.96	—	6.45	3.21				

Table 3.3.5

## Average Weighted Interest Rates on Government Securities Market

(% p.a.)

Date	Government securities on redemption terms		
	short-term, up to 90 days	medium-term, 91 to 364 days	long-term, 365 days and more
<b>2013</b>			
1.03	5.01	5.10	6.75
4.03	4.83	5.17	6.77
5.03	4.62	5.26	6.73
6.03	4.73	5.26	6.77
7.03	4.78	5.23	6.77
11.03	4.89	5.30	6.80
12.03	5.14	5.30	6.82
13.03	4.94	5.30	6.83
14.03	5.03	5.30	6.84
15.03	5.37	5.71	6.84
18.03	5.07	5.84	6.87
19.03	8.55	5.80	6.89
20.03	7.21	5.82	6.89
21.03	7.29	5.84	6.91
22.03	5.84	5.81	6.91
25.03	6.29	5.80	6.92
26.03	1.68	5.77	6.92
27.03	—	5.77	6.90
28.03	—	5.76	6.90
29.03	—	5.67	6.85



Table 3.4

## Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
<b>2013</b>			
1.03	1,473.54	1,509.80	30,698.77
4.03	1,464.45	1,498.79	26,247.47
5.03	1,484.22	1,523.34	32,487.98
6.03	1,491.49	1,529.32	27,441.55
7.03	1,491.35	1,532.09	20,173.61
11.03	1,504.05	1,539.87	36,416.14
12.03	1,501.76	1,542.55	24,010.21
13.03	1,496.37	1,531.14	39,178.74
14.03	1,498.97	1,535.73	35,192.19
15.03	1,495.11	1,537.66	45,959.38
18.03	1,462.82	1,494.30	52,781.30
19.03	1,449.20	1,478.82	38,289.54
20.03	1,459.03	1,489.34	40,167.31
21.03	1,459.22	1,485.73	32,700.03
22.03	1,441.36	1,470.91	31,709.76
25.03	1,428.46	1,458.80	33,404.52
26.03	1,417.00	1,445.46	39,371.23
27.03	1,425.00	1,446.04	37,642.45
28.03	1,434.18	1,454.72	42,855.81
29.03	1,438.57	1,460.04	12,160.23





Table 4.1.1 (end)

	2012												2013		
	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03		
11. Operational offices of credit institutions — total	5,867	6,058	6,238	6,412	6,586	6,762	6,939	7,131	7,294	7,447	7,553	7,640	7,779		
of which Sberbank of Russia	592	607	620	629	639	637	648	649	666	670	674	671	684		
12. Mobile banking offices — total	105	109	112	112	112	113	114	114	113	118	122	123	123		
of which Sberbank of Russia	101	104	107	106	106	107	108	109	108	113	117	118	118		
13. Credit institutions with revoked licences	133	133	134	136	136	136	136	136	136	137	138	137	138		
14. Credit institutions subjected to liquidation	130	127	128	129	131	131	134	134	130	131	135	135	135		
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) <sup>3</sup>	122	121	124	125	127	125	128	126	126	128	128	124	125		
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	2,033	2,039	2,042	2,042	2,043	2,046	2,049	2,050	2,054	2,055	2,055	2,056	2,058		
of which:															
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,578	1,582	1,585	1,585	1,586	1,588	1,589	1,589	1,593	1,594	1,594	1,595	1,596		
— credit institutions liquidated owing to reorganization	454	456	456	456	456	457	459	460	460	460	460	460	461		
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	452	454	454	454	454	455	457	458	458	458	458	458	459		
of which:															
— reorganization into branches of other banks	373	375	375	375	375	376	377	377	377	377	377	377	378		
— taken over by other banks (except for reorganized into branches)	79	79	79	79	79	79	80	81	81	81	81	81	81		
— 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		

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

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

<sup>3</sup> Excluding interim trustees of credit institutions with accomplished receivership.

Table 4.1.2

## Number of Credit Institutions with Nonresidents Equity

(units)

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

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

Table 4.1.3

## Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
<b>2011</b>										
31.12	15	1.5	18	1.8	41	4.2	62	6.3	199	20.3
<b>2012</b>										
31.01	15	1.5	18	1.8	41	4.2	54	5.5	192	19.7
29.02	15	1.5	18	1.8	41	4.2	49	5.0	187	19.2
31.03	15	1.5	18	1.8	41	4.2	48	4.9	184	18.9
30.04	15	1.5	18	1.9	41	4.2	48	4.9	179	18.5
31.05	15	1.6	18	1.9	41	4.2	47	4.9	178	18.4
30.06	15	1.6	18	1.9	41	4.2	46	4.8	175	18.1
31.07	15	1.6	18	1.9	40	4.1	46	4.8	175	18.1
31.08	15	1.6	18	1.9	41	4.3	46	4.8	172	17.9
30.09	15	1.6	18	1.9	43	4.5	47	4.9	171	17.8
31.10	15	1.6	18	1.9	42	4.4	47	4.9	170	17.7
30.11	15	1.6	17	1.8	43	4.5	47	4.9	168	17.5
31.12	15	1.6	15	1.6	41	4.3	46	4.8	168	17.6
<b>2013</b>										
31.01	15	1.6	15	1.6	41	4.3	45	4.7	167	17.5
28.02	15	1.6	15	1.6	42	4.4	44	4.6	161	16.8
31.03	14	1.5	15	1.6	42	4.4	44	4.6	156	16.4

Table 4.1.3 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total units
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
<b>2011</b>											
31.12	263	26.9	101	10.3	114	11.7	143	14.6	22	2.2	978
<b>2012</b>											
31.01	271	27.8	103	10.6	116	11.9	144	14.8	22	2.3	976
29.02	277	28.4	103	10.6	117	12.0	145	14.9	22	2.3	974
31.03	281	28.8	101	10.4	120	12.3	145	14.9	22	2.3	975
30.04	283	29.2	100	10.3	119	12.3	145	14.9	22	2.3	970
31.05	285	29.5	94	9.7	121	12.5	146	15.1	22	2.3	967
30.06	286	29.6	93	9.6	123	12.7	146	15.1	22	2.3	965
31.07	285	29.5	94	9.7	123	12.7	147	15.2	22	2.3	965
31.08	283	29.4	93	9.7	125	13.0	147	15.3	23	2.4	963
30.09	282	29.3	92	9.6	122	12.7	149	15.5	23	2.4	962
31.10	281	29.2	92	9.6	122	12.7	151	15.7	23	2.4	961
30.11	278	29.0	94	9.8	119	12.4	154	16.1	23	2.4	958
31.12	276	28.9	95	9.9	123	12.9	154	16.1	23	2.4	956
<b>2013</b>											
31.01	274	28.7	96	10.1	124	13.0	155	16.2	23	2.4	955
28.02	280	29.3	95	9.9	125	13.1	156	16.3	23	2.4	956
31.03	280	29.4	98	10.3	124	13.0	158	16.6	23	2.4	954

Table 4.1.4

## Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity <sup>1</sup>														
	up to 1%			up 1 to 20%			up 20 to 50%			up 50 to 100%			100%		
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	total	
<b>2008</b>															
31.12	31	14.0	64	29.0	24	10.9	26 (5)	11.8	76 (3)	34.4	221				
<b>2009</b>															
31.03	30	13.5	65	29.1	25	11.2	25 (5)	11.2	78 (3)	35.0	223				
30.06	33	14.5	63	27.6	26	11.4	25 (12)	11.0	81 (4)	35.5	228				
30.09	33	14.6	63	27.9	22	9.7	27 (13)	12.0	81 (5)	35.8	226				
31.12	33	14.6	60	26.5	25	11.1	26 (13)	11.5	82 (5)	36.3	226				
<b>2010</b>															
31.03	34	15.2	56	25.0	27	12.0	26 (13)	11.6	81 (5)	36.2	224				
30.06	36	16.4	51	23.3	27	12.3	24 (9)	11.0	81 (7)	37.0	219				
30.09	34	15.3	54	24.3	26	11.7	28 (10)	12.6	80 (7)	36.0	222				
31.12	34	15.4	50	22.7	25	11.4	31 (12)	14.1	80 (6)	36.4	220				
<b>2011</b>															
31.03	33	15.0	55	25.0	23	10.5	31 (11)	14.1	78 (6)	35.5	220				
30.06	34	15.5	51	23.3	25	11.4	31 (12)	14.2	78 (6)	35.6	219				
30.09	39	17.3	49	21.8	27	12.0	32 (12)	14.3	78 (8)	34.7	225				
31.12	40	17.4	49	21.3	28	12.2	36 (14)	15.7	77 (8)	33.5	230				
<b>2012</b>															
31.03	42	17.9	49	20.9	28	12.0	36 (14)	15.4	79 (9)	33.8	234				
30.06	46	19.5	48	20.3	25	10.6	41 (14)	17.4	76 (9)	32.2	236				
30.09	48	20.1	47	19.7	27	11.3	42 (17)	17.6	75 (10)	31.4	239				
31.12	49	20.1	49	20.1	29	11.9	44 (19)	18.0	73 (9)	29.9	244				

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



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 28.02.2013										Total
	1—5	6—20	21—50	51—200	201—500	501—956					
Number of branches throughout the RF territory, units	344	257	388	624	414	241					2,268
Loans, deposits and other funds extended — total	18,351,024	6,732,775	3,613,524	4,188,573	1,319,264	309,866					34,515,025
of which: overdue debt	548,369	451,558	103,407	140,437	36,167	8,291					1,288,229
of which extended to											
— organizations	11,637,456	4,025,801	1,961,550	2,242,122	878,967	195,339					20,941,235
of which: overdue debt	448,299	336,672	58,988	77,282	24,274	5,019					950,534
— individuals	3,772,745	1,665,034	950,591	1,201,500	262,265	72,152					7,924,287
of which: overdue debt	96,469	114,810	43,803	62,510	11,082	3,170					331,843
— credit institutions	2,436,991	830,017	604,135	611,456	151,434	39,450					4,673,483
of which: overdue debt	3,597	74	617	645	811	102					5,846
Investments in government securities and the Bank of Russia bonds	456,656	139,557	207,791	161,558	28,829	5,400					999,789
Investments in bills	96,324	108,266	68,264	87,074	79,331	20,434					459,693
Investments in equities and shares of resident organizations other than credit institutions	408,427	97,966	34,843	32,923	14,514	1,916					590,589
Total funds in organizations accounts	2,726,340	984,366	843,866	885,286	423,755	142,066					6,005,679
Total budget and extrabudgetary funds in accounts	22,821	10,776	776	20,492	101	8					54,972
Deposits of individuals accepted by credit institutions	7,989,507	2,088,921	1,401,818	2,031,496	744,872	139,578					14,396,193
Credit institutions bonds, bills and acceptances	1,087,175	514,267	343,121	299,819	72,412	10,600					2,327,395
Equity capital	2,943,858	1,195,509	683,997	871,934	353,022	139,372					6,187,692
Total assets	25,056,373	9,377,121	5,590,494	6,433,691	2,167,927	539,382					49,164,988

Table 4.1.6

## Financial Performance of Credit Institutions

	Total profit "+"/ loss "-" for the current year, millions of rubles	Profit made by profit- making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions for the current year, millions of rubles	Share of loss-making credit institutions, %	Current-year profit allocation, millions of rubles
<b>2011</b>						
31.12	848,217	853,842	94.9	5,626	5.1	173,171
<b>2012</b>						
31.01	102,657	108,980	80.7	6,324	19.3	9,523
29.02	182,333	188,127	83.2	5,794	16.8	22,386
31.03	267,865	272,361	90.4	4,497	9.6	36,023
30.04	341,965	348,915	86.9	6,950	13.1	71,148
31.05	416,394	424,549	84.9	8,155	15.1	89,485
30.06	507,011	512,398	90.9	5,387	9.1	106,764
31.07	589,972	598,425	88.3	8,453	11.7	107,534
31.08	677,792	686,823	89.8	9,032	10.2	121,473
30.09	750,074	760,481	92.2	10,408	7.8	136,198
31.10	833,742	848,793	90.7	15,051	9.3	167,309
30.11	930,133	941,277	91.0	11,144	9.0	186,336
31.12	1,011,889	1,021,250	94.2	9,361	5.8	210,230
<b>2013</b>						
31.01	80,276	95,626	81.3	15,350	18.7	15,574
28.02	151,402	171,514	81.8	20,113	18.2	33,841

Table 4.1.7

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

	Own funds (capital) of credit institutions, billions of rubles		credit institutions going through insolvency prevention measures		credit institutions with capital less than 180 millions of rubles		credit institutions with capital from 180 to 300 millions of rubles		credit institutions with capital from 300 to 900 millions of rubles		credit institutions with capital more than 900 millions of rubles		
		capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units
<b>2011</b>													
31.12	5,242.1	249.7	8	2.2	52	66.4	302	152.6	297	4,771.1	319		
<b>2012</b>													
31.01	5,276.1	243.4	8	1.9	49	65.3	298	152.8	300	4,812.7	320		
29.02	5,266.6	240.9	8	2.1	50	64.2	291	154.1	302	4,805.3	322		
31.03	5,377.9	238.8	8	2.2	51	64.7	291	149.5	294	4,922.7	330		
30.04	5,395.9	236.9	7	2.1	50	64.4	289	151.3	293	4,941.0	329		
31.05	5,464.6	245.0	7	2.3	52	63.9	286	150.5	290	5,002.9	331		
30.06	5,468.3	237.7	7	2.3	51	62.8	282	148.9	289	5,016.6	336		
31.07	5,572.9	235.9	7	2.2 <sup>1</sup>	52 <sup>1</sup>	62.3	278	149.9	289	5,122.6	337		
31.08	5,685.9	225.9	7	2.3	51	61.4	273	146.3	284	5,250.0	345		
30.09	5,645.6	219.2	6	2.3	52	61.8	272	145.4	282	5,216.8	346		
31.10	5,805.4	218.9	6	-0.5 <sup>1</sup>	50 <sup>1</sup>	62.1	271	142.3	276	5,382.7	352		
30.11	6,042.5	223.1	6	2.4	49	60.8	264	144.3	279	5,612.0	354		
31.12	6,112.9	212.4	5	2.4	53	57.1	247	148.7	293	5,692.3	357		
<b>2013</b>													
31.01	6,133.6	211.1	5	2.2	47	57.4	247	149.8	293	5,713.0	357		
28.02	6,187.7	214.9	5	2.1	45	57.4	247	148.6	290	5,764.6	361		
Memo: own funds (capital) adequacy ratio as of 28.02.2013, %	13.4		12.9		36.3		24.6		17.2		13.2		

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



Таблица 4.2.2

## Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		by maturity:									
total		demand deposits		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		
1	2	3	4	5	6	7	8	9	10		
<b>2011</b>											
31.12	8,367,397	5,488,017	77,571	1,113,787	1,002,862	1,030,012	695,732	809,770	758,283		
<b>2012</b>											
31.01	7,524,239	4,863,466	90,042	999,323	630,896	820,780	763,111	797,798	761,515		
29.02	7,325,324	4,768,431	69,449	734,889	675,006	827,653	862,152	823,489	775,793		
31.03	7,446,730	4,857,531	72,452	734,573	704,194	856,836	886,870	823,051	779,555		
30.04	7,797,139	5,001,794	71,800	663,722	784,184	946,881	932,635	822,906	779,667		
31.05	8,252,438	5,197,354	70,130	803,620	689,517	1,075,966	931,307	840,617	786,198		
30.06	8,215,424	5,074,692	68,533	777,528	698,842	956,825	955,348	830,588	787,028		
31.07	8,451,909	5,200,882	73,866	766,141	729,228	1,044,256	911,018	867,538	808,834		
31.08	8,928,520	5,576,566	73,500	766,754	789,767	1,307,348	920,966	902,299	815,932		
30.09	8,916,407	5,623,184	61,468	748,507	710,710	1,445,683	904,036	913,028	839,753		
31.10	9,308,526	5,744,014	72,066	785,068	782,281	1,444,170	847,335	971,586	841,507		
30.11	9,210,052	5,680,054	89,576	953,665	932,007	1,083,406	810,762	994,118	816,520		
31.12	9,619,503	6,089,714	97,969	1,264,192	1,133,903	847,731	857,202	1,077,985	810,731		
<b>2013</b>											
31.01	8,871,114	5,534,655	65,069	870,426	882,812	864,757	876,756	1,137,920	836,915		
28.02	9,144,003	5,663,637	62,904	865,825	835,758	956,705	900,037	1,179,510	862,897		

**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					
<b>2011</b>																	
31.12	2,879,380	4,668	191,468	115,181	134,053	205,709	1,090,122	1,138,180	2,197,699	2,362,454	144,004	2,018					
<b>2012</b>																	
31.01	2,660,773	3,697	141,356	90,409	139,594	193,516	1,037,123	1,055,078	2,251,029	2,248,339	140,984	2,350					
29.02	2,556,893	3,659	121,772	84,377	121,754	173,706	999,055	1,052,570	2,088,725	2,041,238	136,147	2,542					
31.03	2,589,199	4,443	95,810	92,494	119,307	164,383	1,031,967	1,080,795	1,980,729	2,144,172	136,018	2,615					
30.04	2,795,345	3,160	150,080	197,348	101,575	177,677	992,077	1,173,428	1,896,871	2,079,913	128,627	2,569					
31.05	3,055,084	5,470	124,484	105,094	102,075	290,391	1,077,617	1,349,954	1,837,416	2,243,359	138,439	2,131					
30.06	3,140,733	3,333	120,091	85,657	101,079	331,423	1,079,492	1,419,657	1,926,052	2,295,573	145,099	2,293					
31.07	3,251,027	5,306	141,552	222,356	92,773	222,994	1,095,335	1,470,712	2,021,452	2,240,495	145,806	2,370					
31.08	3,351,954	2,164	148,033	155,956	101,448	239,917	1,139,467	1,564,970	2,071,567	2,385,175	150,498	2,462					
30.09	3,293,223	3,298	133,537	117,723	106,111	271,580	1,112,789	1,548,185	2,120,852	2,196,751	157,711	2,448					
31.10	3,564,512	1,170	178,961	139,389	127,436	259,832	1,133,807	1,723,916	2,190,762	2,237,430	155,580	2,417					
30.11	3,529,998	3,119	169,757	120,737	117,185	251,926	1,094,745	1,772,530	2,205,074	2,225,364	158,595	2,644					
31.12	3,529,789	1,540	189,735	150,001	108,824	223,525	1,091,859	1,764,305	2,530,127	2,208,235	170,018	2,797					
<b>2013</b>																	
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					

**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							
	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, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	
<b>2012</b>														
January	1.4	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	1.9	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	1.3	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	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	1.2	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	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	1.5	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	1.5	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	2.3	5.1	5.4	6.3	7.1	5.5	6.4	7.6	5.0	6.8	7.7	8.7	5.2	7.9
October	2.2	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	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	2.0	4.6	6.0	6.8	7.8	6.1	7.0	8.5	5.9	7.4	8.3	8.7	6.1	8.3
<b>2013</b>														
January	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	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

**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							
	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	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	
<b>in US dollars</b>														
<b>2012</b>														
January	0.6	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	0.6	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	0.6	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	0.9	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	0.5	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	0.8	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	0.5	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	0.6	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	0.9	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	0.6	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	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	0.6	1.1	2.3	2.8	4.1	3.1	3.4	4.4	0.3	1.9	2.2	4.6	0.5	5.4
<b>2013</b>														
January	0.4	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	0.7	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



**Table 4.2.4 (end)**  
(% p.a.)

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits				
	Average weighted interest rates on individual deposits					Average weighted interest rates on nonfinancial organizations' deposits					Average weighted interest rates on nonfinancial organizations' deposits				
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	
<b>in euros</b>															
<b>2012</b>															
January	0.7	2.3	2.0	3.2	3.9	3.1	3.5	4.4	1.0	1.8	2.5	2.9	1.1	3.6	
February	0.6	1.9	2.0	3.3	3.9	2.9	3.4	4.3	1.2	1.6	2.3	3.3	1.3	5.5	
March	0.4	1.7	2.0	2.9	4.1	2.8	3.4	4.4	0.9	3.8	3.3	2.3	1.1	4.6	
April	0.8	1.6	1.9	3.0	4.0	2.9	3.3	4.6	0.3	1.2	2.8	2.8	0.4	4.5	
May	0.4	1.4	1.8	2.8	3.6	2.5	3.0	4.0	0.3	1.4	2.4	2.8	0.4	5.1	
June	0.5	1.5	2.0	2.5	3.4	2.4	2.9	3.9	0.3	1.1	1.7	3.7	0.4	3.5	
July	0.4	1.4	2.0	2.6	3.6	2.5	3.0	4.3	0.3	1.3	2.7	4.1	0.4	4.0	
August	0.5	1.6	1.9	2.9	3.5	2.5	3.0	4.0	0.4	3.7	2.1	3.9	0.9	4.6	
September	1.0	1.8	2.1	2.6	3.5	2.7	3.0	4.1	0.2	0.9	1.4	3.8	0.3	4.6	
October	0.7	1.8	2.0	2.8	3.6	2.7	3.1	4.1	0.2	1.0	2.2	3.4	0.4	5.0	
November	0.6	1.9	1.9	3.1	3.5	2.7	3.1	4.1	0.2	0.8	2.5	4.9	0.4	3.5	
December	0.5	1.4	1.9	2.6	3.9	2.9	3.3	4.2	0.2	1.0	2.0	4.0	0.5	3.7	
<b>2013</b>															
January	0.5	2.0	1.9	2.6	3.6	2.7	3.1	4.1	0.1	1.3	2.5	3.4	0.1	4.6	
February	0.8	1.8	1.8	2.7	3.8	2.8	3.2	4.2	0.1	1.1	1.0	3.4	0.4	3.9	

Table 4.2.5

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

(% p.a.)

	By maturity																							
	in rubles							in US dollars							in euros									
	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year			
<b>2012</b>																								
January	4.6	4.6	7.6	7.9	9.6	4.7	10.1	0.2	0.2	2.4	1.8	3.0	0.3	5.2	0.4	0.4	1.2	1.7	3.2	0.5	3.1			
February	4.3	4.3	7.2	7.3	7.9	4.4	8.4	0.2	0.2	1.4	1.9	3.9	0.3	5.3	0.4	0.5	1.5	3.2	3.5	0.6	3.8			
March	5.0	5.0	6.9	7.1	8.4	5.0	8.0	0.2	0.2	1.3	1.6	3.5	0.3	5.5	0.5	0.4	2.4	2.8	5.0	0.5	3.7			
April	5.1	5.2	7.3	7.2	8.5	5.2	8.3	0.2	0.2	2.8	1.6	2.7	0.3	5.3	0.5	0.5	3.5	1.9	3.4	0.6	5.1			
May	5.6	5.6	7.2	7.1	8.5	5.6	7.9	0.3	0.3	2.3	2.2	2.8	0.4	3.8	0.6	0.6	2.8	2.8	5.7	0.7	4.2			
June	5.6	5.6	7.7	8.1	9.0	5.7	9.8	0.3	0.3	1.6	1.4	3.4	0.4	3.2	0.6	0.7	3.2	1.7	3.1	0.8	3.1			
July	5.4	5.5	7.5	7.5	8.9	5.5	8.5	0.3	0.3	1.6	2.2	2.4	0.3	4.6	0.4	0.4	2.3	2.2	2.7	0.5	2.4			
August	5.2	5.2	7.2	7.6	8.9	5.3	9.6	0.3	0.3	1.6	1.7	2.6	0.3	6.6	0.3	0.4	2.5	3.1	2.5	0.5	6.0			
September	5.3	5.4	7.2	7.8	8.3	5.4	9.0	0.3	0.3	1.6	1.5	2.8	0.3	4.5	0.2	0.3	1.8	2.9	3.9	0.4	2.4			
October	5.9	5.9	7.8	7.5	9.1	5.9	7.9	0.2	0.2	1.6	2.9	2.8	0.3	4.1	0.4	0.3	1.9	0.9	3.0	0.4	2.9			
November	5.9	5.9	7.5	8.5	8.2	6.0	8.9	0.3	0.3	2.4	3.6	3.3	0.5	7.4	0.3	0.2	2.0	1.2	3.0	0.3	4.0			
December	6.1	6.0	7.7	8.7	9.5	6.1	9.2	0.3	0.3	1.8	2.2	2.8	0.4	2.6	0.2	0.2	2.2	3.1	3.4	0.3	5.0			
<b>2013</b>																								
January	5.2	5.3	7.2	8.0	9.0	5.3	8.3	0.2	0.2	2.1	3.4	2.8	0.2	5.7	0.4	0.5	1.8	2.1	3.2	0.5	8.5			
February	5.5	5.5	7.4	7.9	8.7	5.5	8.5	0.2	0.3	2.5	2.0	2.3	0.3	4.1	0.3	0.4	1.4	4.2	3.2	0.5	2.8			

Table 4.2.6

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

(millions of rubles)

	Deposit certificates										Savings certificates									
	total	of which by maturity:					total	of which by maturity:												
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years		over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15						
<b>2011</b>																				
31.12	13,396	29	1,028	655	565	10,609	405	11,518	122	20	1,872	2,755	4,944	366						
<b>2012</b>																				
31.01	12,796	0	463	537	545	10,586	405	11,131	0	4	1,463	2,823	4,939	415						
29.02	11,834	0	386	524	596	9,652	405	12,680	11	19	2,106	2,953	5,732	516						
31.03	11,553	0	15	493	720	9,435	405	19,744	16	73	4,945	4,323	8,415	618						
30.04	11,052	0	199	403	574	9,259	435	33,706	1	115	9,814	7,279	14,560	753						
31.05	10,906	0	165	447	580	9,180	405	57,788	15	124	14,789	11,650	28,921	953						
30.06	10,683	0	30	417	563	9,145	405	77,522	10	208	18,273	15,630	40,541	1,042						
31.07	10,893	0	281	408	606	9,078	405	95,125	12	178	19,851	19,423	52,246	1,206						
31.08	11,050	0	126	671	495	9,093	405	113,749	0	172	21,443	23,901	64,192	1,267						
30.09	10,710	0	21	695	453	9,014	405	146,412	0	231	22,428	27,721	88,829	3,739						
31.10	11,311	0	153	1,033	573	9,008	425	169,962	2	322	23,555	30,783	107,506	3,754						
30.11	11,573	0	304	1,034	803	8,948	405	196,484	0	254	24,455	34,077	129,423	3,852						
31.12	4,072	0	795	892	1,044	857	410	228,376	32	259	25,023	36,498	158,186	3,788						
<b>2013</b>																				
31.01	3,339	0	315	677	1,003	862	407	244,695	1	223	24,165	37,619	173,651	3,855						
28.02	3,026	0	245	422	1,001	872	415	260,937	23	80	25,639	37,632	188,020	3,800						

**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	27	
<b>2011</b>													
31.12	666,720	0	0	0	1,218	272,694	392,807	...					
<b>2012</b>													
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					
<b>2013</b>													
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					





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

		Loans, Deposits and Other Funds in foreign currency											
		of which:											
		total	individuals	total	organizations								credit institutions
					of which by maturity:								
1	12	13	14	15	16	17	18	19	20	21			
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years				
<b>2011</b>													
	31.12	7,180,240	323,565	4,522,372	37,588	81,683	153,050	721,989	1,000,957	2,434,905	2,332,490		
<b>2012</b>													
	31.01	6,965,341	299,574	4,302,848	29,473	76,614	166,132	668,497	960,928	2,311,999	2,361,074		
	29.02	6,704,586	281,193	4,123,176	56,672	34,213	151,376	636,067	925,530	2,228,008	2,298,414		
	31.03	6,892,791	278,608	4,157,028	32,216	65,845	147,734	628,404	924,200	2,255,356	2,455,391		
	30.04	7,008,203	272,167	4,241,680	57,172	70,643	148,628	631,301	964,039	2,260,838	2,492,632		
	31.05	7,594,316	290,802	4,645,591	56,191	77,757	152,819	709,603	1,039,434	2,491,082	2,656,033		
	30.06	7,616,482	291,778	4,688,185	59,964	74,288	151,780	733,349	1,015,265	2,533,866	2,634,870		
	31.07	7,497,548	279,748	4,598,400	48,641	90,154	189,520	680,131	991,560	2,483,500	2,617,780		
	31.08	7,540,970	275,643	4,702,619	79,116	76,347	229,426	707,991	984,383	2,510,609	2,560,841		
	30.09	7,154,781	261,896	4,525,324	76,665	92,698	210,861	690,715	915,243	2,427,158	2,365,733		
	31.10	7,357,538	264,291	4,582,902	77,946	94,380	236,396	622,909	958,398	2,480,032	2,508,388		
	30.11	7,364,246	259,191	4,491,232	100,560	87,271	221,237	558,653	940,912	2,472,191	2,611,815		
	31.12	7,029,642	244,373	4,482,182	89,029	154,651	188,499	609,884	916,284	2,425,611	2,300,977		
<b>2013</b>													
	31.01	7,139,121	238,637	4,432,014	67,017	146,846	199,095	588,793	913,551	2,420,194	2,466,367		
	28.02	7,642,170	239,750	4,479,169	104,017	101,927	180,019	575,347	936,957	2,488,723	2,921,163		

**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	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	
<b>2012</b>												
January	13.7	15.7	31.9	27.6	25.4	17.7	6.8	10.2	10.8	11.2	8.8	10.6
February	13.9	16.9	28.3	26.3	24.3	17.8	6.4	10.5	11.0	11.6	8.9	11.5
March	13.3	14.6	27.8	26.2	23.9	18.1	6.7	10.4	11.1	11.4	9.2	11.5
April	13.1	16.8	26.7	26.1	24.2	18.5	6.7	10.4	10.4	11.5	9.0	10.9
May	13.7	14.8	29.9	26.8	24.9	18.6	6.8	10.6	10.9	11.5	8.9	11.7
June	13.5	14.7	28.0	26.2	24.3	18.4	7.2	10.7	11.1	11.3	9.3	11.2
July	13.3	16.3	27.6	26.1	24.7	19.0	7.3	10.5	11.2	11.4	9.5	11.1
August	13.2	15.3	27.3	27.0	25.1	19.1	6.8	10.5	11.3	11.3	9.1	10.5
September	12.7	16.6	28.7	27.3	24.7	19.6	6.9	10.8	11.4	10.3	8.9	10.7
October	12.8	17.0	26.9	26.7	24.7	19.7	7.0	10.8	11.3	11.6	9.1	11.3
November	13.1	15.9	29.4	26.5	24.3	19.9	7.1	11.0	11.4	11.7	9.1	11.9
December	14.2	18.3	28.7	24.7	23.7	19.7	7.3	11.0	11.4	11.6	9.4	11.1
<b>2013</b>												
January	15.4	16.8	27.9	25.1	24.0	20.8	6.7	10.7	11.4	11.7	8.8	12.2
February	16.4	19.2	27.1	26.4	24.6	20.5	7.1	11.0	11.6	12.0	9.6	12.2



Table 4.3.3

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

(% p.a.)

	in US dollars											
	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
<b>2012</b>												
January	12.3	13.7	10.6	13.9	13.1	12.9	3.5	6.8	7.3	6.9	6.6	7.3
February	12.3	13.8	10.0	12.4	12.4	11.8	4.3	6.4	7.2	7.8	6.7	7.8
March	12.2	15.2	14.0	12.7	13.0	11.7	4.2	5.4	5.3	7.2	5.9	8.0
April	12.7	16.1	13.2	11.8	12.6	11.5	1.2	5.1	6.0	6.7	3.8	7.4
May	14.4	8.2	12.7	11.5	10.9	11.8	1.3	5.1	5.4	7.0	3.9	7.4
June	14.3	9.9	12.5	12.2	11.9	12.1	3.2	4.1	6.8	6.9	5.6	8.5
July	14.1	13.1	12.2	12.1	12.7	11.3	1.4	5.7	7.6	6.9	5.9	7.7
August	12.3	13.0	11.3	13.2	12.5	11.9	1.3	4.5	5.6	7.8	4.1	8.3
September	14.2	16.9	10.0	9.7	11.9	11.5	2.1	4.6	6.4	7.0	4.9	8.8
October	10.6	14.2	11.5	12.5	12.0	11.7	2.6	7.1	5.7	7.0	5.9	7.9
November	11.0	13.0	11.8	13.1	12.4	9.4	2.6	6.0	6.3	7.3	4.8	7.4
December	10.7	13.8	14.1	11.7	12.0	10.4	2.3	6.4	6.5	6.6	5.5	7.8
<b>2013</b>												
January	10.7	12.3	13.2	12.7	11.5	10.4	2.3	6.2	5.6	8.0	5.4	7.4
February	10.9	12.8	10.8	13.2	12.2	11.2	2.2	5.7	6.5	8.6	5.3	7.3

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

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

Table 4.3.4

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

(% p.a.)

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

Table 4.3.5

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs		
<b>2011</b>																		
31.12	5,854,364	552,507	201,380	3,548	3,616,682	410,314	226,776	6,753	304,485	26,609	10,268	512						
<b>2012</b>																		
31.01	358,056	30,049	7,950	124	3,658,948	409,823	207,653	6,197	316,211	26,726	9,705	473						
29.02	838,256	74,641	17,161	188	3,712,750	418,732	197,840	5,811	332,008	27,089	9,544	455						
31.03	1,401,726	128,624	33,117	254	3,812,860	434,358	196,624	5,785	355,374	27,021	12,233	460						
30.04	1,953,547	181,852	50,689	557	3,877,865	448,831	193,873	5,759	371,254	26,843	11,964	438						
31.05	2,498,019	236,583	70,610	1,112	3,920,842	460,849	211,984	6,630	379,277	26,953	12,471	493						
30.06	3,086,958	292,536	93,319	1,358	4,008,378	474,206	217,563	6,593	370,612	25,926	12,940	481						
31.07	<b>3,636,798</b>	<b>348,121</b>	99,993	1,561	<b>4,028,263</b>	<b>485,230</b>	206,512	6,313	373,995	25,710	12,559	438						
31.08	<b>4,221,248</b>	<b>406,075</b>	115,747	1,787	<b>4,081,130</b>	<b>497,574</b>	209,721	6,287	383,623	26,332	12,992	464						
30.09	<b>4,799,621</b>	<b>460,058</b>	111,232	1,874	<b>4,149,022</b>	<b>509,992</b>	196,442	5,517	378,207	25,403	12,686	437						
31.10	<b>5,410,146</b>	<b>520,283</b>	129,585	2,082	<b>4,194,918</b>	<b>520,513</b>	205,226	5,277	382,708	26,089	12,876	448						
30.11	<b>6,023,812</b>	<b>581,649</b>	154,003	2,127	<b>4,256,958</b>	<b>532,507</b>	214,240	5,038	385,303	26,107	12,801	438						
31.12	<b>6,766,861</b>	<b>650,885</b>	175,664	2,687	<b>4,288,920</b>	<b>546,701</b>	205,284	5,185	365,059	24,269	12,188	349						
<b>2013</b>																		
31.01	<b>430,296</b>	<b>35,570</b>	<b>9,222</b>	85	<b>4,255,668</b>	<b>536,124</b>	196,312	5,240	<b>366,617</b>	<b>25,215</b>	12,895	344						
28.02	970,153	85,058	24,275	345	4,326,371	544,982	201,364	5,206	384,395	26,416	13,079	349						

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
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month		
<b>2011</b>										
31.12	587,600	745,971	1,448,522	29,313	174.6	165.7	12.0	12.0	11.7	11.7
<b>2012</b>										
31.01	30,405	40,210	1,456,199	29,461	168.9	168.9	11.9	11.9	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	12.0
31.03	136,432	187,040	1,529,396	28,993	172.8	174.9	12.0	12.0	12.1	12.1
30.04	198,427	274,774	1,578,338	29,212	174.2	177.1	12.1	12.1	12.2	12.2
31.05	258,004	357,217	1,619,098	29,116	174.6	176.1	12.1	12.1	12.2	12.2
30.06	318,388	441,116	1,662,618	29,071	174.9	176.0	12.1	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	12.2
31.08	450,784	627,803	1,758,902	28,999	175.5	178.2	12.2	12.2	12.3	12.3
30.09	513,166	717,081	1,807,153	28,782	175.4	174.4	12.2	12.2	12.4	12.4
31.10	585,035	821,767	1,867,604	28,689	175.3	175.1	12.2	12.2	12.5	12.5
30.11	656,661	928,278	1,926,842	28,497	175.8	179.7	12.3	12.3	12.6	12.6
31.12	739,393	1,054,073	1,992,388	31,213	176.6	182.5	12.3	12.3	12.5	12.5
<b>2013</b>										
31.01	35,778	53,054	2,000,106	31,650	179.0	179.0	12.7	12.7	12.7	12.7
28.02	89,169	135,212	2,042,518	31,576	177.8	177.1	12.8	12.8	12.9	12.9

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			
			total					
<b>2011</b>								
31.12	3,089	23,630	176,323	22,372		130.8	9.8	
<b>2012</b>								
31.01	72	389	163,858	21,399		159.0	9.7	
29.02	188	1,602	153,529	21,481		106.2	9.5	
31.03	346	2,733	151,198	21,621		124.8	9.8	
30.04	<b>524</b>	<b>4,133</b>	<b>147,136</b>	<b>21,573</b>		133.3	9.6	
31.05	<b>695</b>	<b>5,834</b>	<b>158,470</b>	<b>23,387</b>		<b>139.4</b>	9.6	
30.06	<b>881</b>	<b>8,097</b>	<b>158,405</b>	<b>23,326</b>		133.7	9.8	
31.07	<b>1,018</b>	<b>9,792</b>	<b>152,986</b>	<b>22,903</b>		123.0	<b>9.7</b>	
31.08	<b>1,159</b>	<b>10,715</b>	<b>151,174</b>	<b>23,073</b>		125.8	9.8	
30.09	<b>1,269</b>	<b>12,054</b>	<b>143,180</b>	<b>21,844</b>		121.1	9.8	
31.10	<b>1,422</b>	<b>13,761</b>	<b>143,448</b>	<b>22,297</b>		121.0	9.8	
30.11	<b>1,582</b>	<b>15,480</b>	<b>139,640</b>	<b>22,026</b>		<b>118.5</b>	9.8	
31.12	<b>1,788</b>	<b>18,409</b>	<b>130,598</b>	<b>16,328</b>		<b>116.5</b>	9.9	
<b>2013</b>								
31.01	97	1,052	126,820	16,069		91.5	9.1	
28.02	237	2,469	126,600	16,204		104.0	9.9	

**Table 4.3.7**  
**Mortgage Loans Extended by Credit Institutions to Individuals and Rights of Claim under Mortgage Loans Acquired**

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
		debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %						
	number of extended loans, units	total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
<b>2011</b>												
31.12	520,658	1,314,331	25,946	178.9	170.6	11.9	11.6	11.9	11.6			56,337
<b>2012</b>												
31.01	28,243	1,325,953	26,188	172.0	172.0	11.8	11.8	11.8	11.8			73,069
29.02	73,249	1,358,002	26,254	174.5	176.1	11.9	11.9	11.9	11.9			72,788
31.03	126,750	1,398,876	25,455	176.1	178.1	12.0	12.1	12.0	12.1			72,027
30.04	184,513	1,449,982	25,560	177.5	180.5	12.0	12.1	12.0	12.1			72,579
31.05	239,631	1,492,786	25,487	177.9	179.1	12.0	12.2	12.0	12.2			74,354
30.06	294,868	1,538,264	25,409	178.1	179.3	12.1	12.2	12.1	12.2			75,288
31.07	352,539	1,580,569	25,478	178.7	181.7	12.1	12.2	12.1	12.2			78,371
31.08	416,659	1,636,799	25,406	179.0	180.5	12.1	12.3	12.1	12.3			75,712
30.09	475,235	1,686,091	25,146	178.5	175.3	12.2	12.3	12.2	12.3			76,617
31.10	543,019	1,747,734	25,006	178.6	179.2	12.2	12.4	12.2	12.4			79,973
30.11	611,061	1,807,825	24,779	178.9	181.3	12.2	12.6	12.2	12.6			77,667
31.12	690,050	1,874,345	27,533	179.5	183.4	12.3	12.7	12.3	12.7			63,271
<b>2013</b>												
31.01	33,553	1,890,559	28,160	181.7	181.7	12.7	12.7	12.7	12.7			72,396
28.02	83,701	1,933,056	28,033	180.7	180.0	12.8	12.8	12.8	12.8			76,553.

Table 4.3.7 (end)

		In foreign currency						average weighted interest rate on loans extended since the beginning of the year, %	average weighted maturity on loans extended since the beginning of the year, months	memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		of which overdue debt	average weighted maturity on loans extended since the beginning of the year, months				
			total							
<b>2011</b>										
31.12	2,924	19,527	164,651	19,381	148.4	9.7	21,137			
<b>2012</b>										
31.01	67	353	152,802	18,591	166.9	9.7	32,464			
29.02	177	1,311	143,301	18,894	124.0	9.4	30,091			
31.03	323	2,136	141,004	19,016	151.4	9.7	29,329			
30.04	493	3,358	137,174	19,017	157.5	9.5	31,152			
31.05	651	4,736	147,946	20,538	160.7	9.6	34,173			
30.06	825	6,350	148,044	20,460	154.3	9.6	34,460			
31.07	954	7,635	143,325	20,107	143.6	9.6	32,178			
31.08	1,088	8,422	141,683	20,208	146.3	9.6	32,268			
30.09	1,193	9,664	134,325	19,163	138.8	9.7	30,227			
31.10	1,339	11,032	134,667	19,607	139.7	9.7	29,885			
30.11	1,484	12,118	130,548	19,238	139.4	9.7	29,752			
31.12	1,674	14,676	122,859	14,026	135.1	9.8	18,487			
<b>2013</b>										
31.01	91	777	119,993	13,753	115.9	9.0	26,989			
28.02	224	1,592	119,404	13,813	146.4	9.8	27,471			



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 28.02.2013										total
	1—5	6—20	21—50	51—200	201—500	501—956					
Number of credit institutions extended mortgage loans, units	5	15	25	123	244	240					652
Number of mortgage loans extended to individuals, units, of which loans extended:	61,788	5,903	4,698	5,996	4,973	567					83,925
in rubles	61,763	5,877	4,669	5,889	4,937	566					83,701
in foreign currency	25	26	29	107	36	1					224
Volume of mortgage loans extended to individuals, — total, millions of rubles	90,125	12,000	10,901	12,240	6,717	957					132,940
in rubles	90,041	11,851	10,648	11,346	6,506	956					131,348
in foreign currency	84	149	253	894	211	1					1,592
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	1,351,822	268,393	156,429	214,696	52,268	8,852					2,052,460
in rubles	1,324,662	228,303	147,048	177,783	46,575	8,685					1,933,056
in foreign currency	27,160	40,090	9,381	36,913	5,693	167					119,404
of which: overdue, — total	23,884	11,704	2,560	2,783	760	155					41,846
in rubles	16,478	7,055	1,921	1,784	640	155					28,033
in foreign currency	7,406	4,649	639	999	120	0					13,813
Average weighted maturity, months, of which on loans extended:											
in rubles	183.5	178.5	188.7	181.3	139.2	128.9					180.7
in foreign currency	173.1	175.8	189.4	112.8	205.8	60.0					146.4
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.8	12.8	12.4	12.8	12.8	13.0					12.8
in foreign currency	10.2	8.4	9.3	9.5	11.6	10.5					9.8
Rights of claim under mortgage loans, — total, millions of rubles	22,491	10,182	13,550	55,270	2,057	474					104,024
in rubles	13,427	6,128	9,438	45,222	2,017	321					76,553
in foreign currency	9,064	4,054	4,112	10,048	40	153					27,471

Table 4.3.9

## Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

1	Investments in debt obligations											11
	2	of which:									10	
		3	4	5	6	7	8	9	revaluation of debt obligations			
	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			
<b>2011</b>												
31.12	4,676,171	1,496,289	—	223,660	408,538	839,389	997,516	746,995	12,627	—48,841		
<b>2012</b>												
31.01	4,617,400	1,377,496	—	227,309	436,717	771,894	1,012,797	807,947	12,747	—29,509		
29.02	4,681,773	1,493,309	—	221,728	468,249	721,501	1,017,919	755,934	12,118	—8,984		
31.03	4,803,930	1,526,547	—	136,942	478,626	712,006	1,035,602	908,718	12,134	—6,645		
30.04	4,903,088	1,270,057	—	98,739	480,582	740,259	963,049	1,345,207	11,635	—6,439		
31.05	4,994,059	1,505,588	—	137,827	446,540	794,408	887,986	1,251,334	10,692	—40,316		
30.06	4,964,910	1,237,424	—	111,547	410,021	743,638	863,200	1,621,072	10,690	—32,682		
31.07	4,968,478	1,113,324	—	65,083	399,580	788,515	626,598	1,970,545	9,991	—5,158		
31.08	4,908,495	1,092,173	—	123,266	414,790	820,429	771,395	1,672,382	9,292	4,768		
30.09	4,993,108	1,054,235	—	129,726	425,584	879,771	882,764	1,600,067	9,234	11,726		
31.10	5,166,219	1,059,933	—	131,050	506,885	864,568	935,503	1,636,642	9,162	22,476		
30.11	5,168,500	902,046	—	135,942	470,111	853,776	723,912	2,040,170	8,621	33,923		
31.12	5,265,091	945,076	—	98,063	492,897	791,324	863,824	2,014,907	8,448	50,552		
<b>2013</b>												
31.01	5,294,757	1,175,096	—	120,073	560,434	821,898	972,667	1,581,825	8,436	54,329		
28.02	5,343,711	999,789	—	155,984	553,073	861,753	1,042,735	1,672,108	8,417	49,850		

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

	Investment in equities											Equity in subsidiaries and associated companies		Other equity interest	Derivatives (at fair value)
	total	investment in equities at balance-sheet value (regardless revaluation)				revaluation of equities	total		of which: shares of subsidiaries and associated resident credit institutions	18	19	20	21		
		12	13	14	15		16	17							
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition										
<b>1</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>					
<b>2011</b>															
31.12	914,400	10,636	78,394	786,591	53,485	-14,707	387,311	159,307	291,875	...					
<b>2012</b>															
31.01	885,849	8,446	73,890	763,468	43,150	-3,105	385,365	163,335	292,238	122,691					
29.02	881,594	6,835	69,242	755,834	39,114	10,568	405,076	163,978	297,623	149,058					
31.03	873,766	9,737	75,608	759,967	28,960	-506	409,319	163,919	303,021	115,774					
30.04	839,521	9,594	74,034	748,765	30,434	-23,307	423,631	163,926	302,265	114,975					
31.05	945,649	11,285	88,908	770,042	113,150	-37,736	441,557	165,014	307,921	229,743					
30.06	903,558	9,912	90,187	714,663	104,154	-15,359	441,425	165,068	307,216	188,067					
31.07	909,030	10,388	83,950	693,981	130,365	-9,654	435,766	164,893	307,323	169,830					
31.08	901,720	10,002	83,161	769,075	61,937	-22,456	451,423	165,054	314,743	164,987					
30.09	887,635	9,815	85,157	687,165	112,102	-6,603	559,703	175,268	316,478	158,425					
31.10	851,084	8,998	88,864	655,832	119,408	-22,017	566,282	176,095	313,149	157,684					
30.11	834,707	9,184	84,307	680,077	85,070	-23,929	564,370	176,248	313,248	159,875					
31.12	791,634	8,473	82,242	646,076	73,971	-19,127	579,367	184,174	333,425	163,940					
<b>2013</b>															
31.01	779,855	7,043	82,337	646,005	61,794	-17,324	580,489	184,174	333,287	160,674					
28.02	770,197	7,877	83,875	636,221	60,925	-18,701	582,531	184,444	333,439	146,367					

Table 4.3.10

## Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles						Discounted bills denominated in foreign currency											
	total	of which:					total	of which:										
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills	other bills		bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills							
<b>2011</b>																		
31.12	213,938	0	0	181,494	15	32,430	19,916	0	17,678	2,122	116							
<b>2012</b>																		
31.01	252,366	0	0	219,127	0	33,239	16,972	0	14,856	2,007	109							
29.02	287,942	0	0	252,138	0	35,804	15,203	0	13,189	1,918	95							
31.03	307,136	0	0	267,167	132	39,837	40,637	0	38,612	1,947	78							
30.04	285,551	0	0	244,506	0	41,046	19,764	0	17,727	1,959	78							
31.05	257,741	0	0	216,084	0	41,657	40,605	0	38,350	2,168	87							
30.06	236,590	0	0	203,656	0	32,934	41,371	0	39,081	2,203	88							
31.07	232,368	0	0	198,622	0	33,746	42,634	0	40,433	2,114	86							
31.08	236,470	0	0	203,957	0	32,513	48,692	0	46,284	2,321	86							
30.09	251,307	0	0	219,157	0	32,150	59,640	0	57,317	2,241	83							
31.10	265,308	0	0	228,416	0	36,891	73,585	0	71,392	2,103	90							
30.11	268,818	0	0	235,538	0	33,280	89,544	0	87,416	2,043	84							
31.12	308,246	0	0	249,986	0	58,260	90,569	0	88,559	2,002	8							
<b>2013</b>																		
31.01	335,429	0	0	275,907	0	59,523	96,340	0	94,348	1,984	8							
28.02	361,209	0	0	296,530	0	64,679	98,484	0	96,464	2,013	7							

Table 4.3.11

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

(% p.a.)

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

Table 4.4

## Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals				Claims on delivery of securities			
	total	of which those with terms:			total	of which those with terms:			total	of which those with terms:			total	of which those with terms:		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2011</b>																
31.12	2,216,190	722,707	559,219	910,396	3,096,997	1,111,285	542,702	1,379,143	325,203	36,918	43,913	26,430	46,674	9,557	18,263	15,156
<b>2012</b>																
31.01	1,957,385	554,318	392,064	982,722	2,349,015	679,500	431,081	1,172,586	401,707	60,462	40,623	28,637	76,180	20,250	29,798	20,194
29.02	2,001,411	573,075	341,126	1,041,052	2,451,104	809,371	356,305	1,200,185	410,295	42,576	14,835	33,146	130,383	77,462	9,817	36,480
31.03	2,004,375	436,284	479,617	1,063,327	2,320,708	608,400	477,574	1,176,078	349,836	16,558	16,151	31,077	97,180	38,013	18,141	35,538
30.04	2,160,238	559,651	519,560	1,049,273	2,643,672	729,326	538,788	1,136,164	393,105	14,535	13,030	40,210	96,824	44,664	12,282	35,964
31.05	2,351,378	653,890	467,431	1,169,076	2,734,328	873,060	432,485	1,322,894	400,999	47,423	6,946	42,393	93,728	40,100	12,852	26,324
30.06	2,218,268	512,785	528,115	1,153,922	2,703,148	733,420	486,748	1,392,520	364,852	8,067	8,503	48,902	71,806	29,977	23,090	15,351
31.07	2,177,707	513,770	479,219	1,148,519	2,737,358	713,560	501,005	1,424,828	361,357	11,517	10,915	50,226	114,693	67,883	25,271	14,950
31.08	2,259,303	657,986	426,861	1,160,163	3,291,980	1,230,740	428,313	1,458,665	424,919	89,519	22,133	44,774	109,834	86,895	3,178	16,986
30.09	2,304,331	453,457	522,756	1,296,532	2,801,256	722,035	478,163	1,520,078	350,432	11,399	22,491	51,776	105,709	82,483	3,593	15,167
31.10	2,271,190	438,501	507,553	1,282,807	2,755,467	648,368	399,404	1,644,470	260,459	21,208	15,480	51,871	81,381	51,053	9,137	15,055
30.11	2,295,529	660,415	308,068	1,284,292	2,927,142	691,832	417,020	1,750,067	273,696	12,286	23,567	61,109	107,078	84,120	606	17,075
31.12	2,471,101	783,840	427,685	1,215,556	3,583,742	1,264,800	529,633	1,747,013	253,196	21,584	25,575	50,413	87,581	43,002	15,652	24,058
<b>2013</b>																
31.01	2,097,202	450,217	451,208	1,146,967	2,791,825	637,233	461,908	1,594,457	346,396	21,694	19,289	53,859	125,530	67,821	23,293	22,703
28.02	2,204,689	572,610	385,962	1,187,124	2,818,110	636,934	432,186	1,675,741	346,715	24,651	13,895	51,620	106,455	69,125	2,323	25,829

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

	Liabilities on delivery of rouble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms:				of which those with terms:				of which those with terms:				of which those with terms:			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
<b>2011</b>																
31.12	2,074,661	453,831	377,913	1,023,246	3,429,981	1,351,260	758,602	1,272,761	63,044	55,376	2,707	198	99,948	31,772	27,950	40,067
<b>2012</b>																
31.01	1,842,868	237,048	315,086	1,025,440	2,630,858	923,495	537,998	1,134,962	130,455	94,584	946	376	140,773	48,386	31,617	44,189
29.02	2,001,578	345,801	234,706	1,094,913	2,657,989	975,170	459,595	1,156,655	132,485	96,675	423	378	171,693	71,598	23,160	65,578
31.03	1,995,610	250,714	345,849	1,106,978	2,543,263	724,118	598,042	1,171,928	87,457	67,470	487	354	142,535	57,024	44,148	32,860
30.04	2,077,193	312,548	396,547	1,061,381	2,924,315	911,129	635,597	1,177,334	151,438	68,963	1,562	122	135,422	56,545	45,692	25,959
31.05	2,204,526	392,967	359,137	1,120,768	3,073,332	1,033,383	550,443	1,406,634	136,608	92,438	452	126	168,507	101,347	12,173	36,463
30.06	2,162,315	350,940	413,005	1,097,601	2,905,337	763,069	608,577	1,486,825	162,329	111,953	1,067	1,344	118,073	59,680	24,596	28,233
31.07	2,188,714	346,127	427,776	1,127,085	2,885,828	806,402	545,166	1,479,321	163,914	109,898	2,457	2,533	130,223	42,948	37,612	29,359
31.08	2,352,352	613,167	350,641	1,128,204	3,372,169	1,195,281	514,687	1,499,556	185,667	171,705	684	8,776	146,908	83,321	14,731	39,937
30.09	2,274,306	423,088	382,420	1,210,926	2,890,927	624,292	626,172	1,609,501	223,503	153,640	4,938	12,142	136,459	67,027	10,721	46,566
31.10	2,223,731	404,151	300,122	1,332,178	2,836,138	605,424	600,440	1,594,186	162,322	109,201	3,211	17,984	131,146	44,683	25,292	45,682
30.11	2,390,164	410,023	338,898	1,433,459	2,827,909	780,633	408,714	1,612,621	206,495	148,891	657	20,864	169,906	103,950	1,688	49,662
31.12	2,725,734	631,916	456,193	1,460,165	3,435,427	1,363,073	510,012	1,517,777	104,746	79,567	1,252	20,041	141,913	47,302	33,938	48,717
<b>2013</b>																
31.01	2,489,273	460,865	391,247	1,347,305	2,561,176	591,294	502,950	1,424,786	161,065	79,426	1,525	19,630	161,328	48,785	55,616	38,022
28.02	2,452,963	423,571	354,625	1,383,669	2,730,435	708,788	447,438	1,507,197	150,609	87,891	9,674	25,499	152,293	86,508	15,959	36,211



**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	37	38	2 to 30 days	31 to 90 days	over 91 days	40	41	2 to 30 days	31 to 90 days	over 91 days	42	43	44	45	46	2 to 30 days	31 to 90 days	over 91 days	47	48	49	
<b>2011</b>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>2012</b>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
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	14,442	14,442	14,442	732	1,246	12,464	14,442	14,442	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	14,158	14,158	14,158	453	1,209	12,495	14,158	14,158	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	14,550	14,550	14,550	1,248	1,109	12,193	14,550	14,550	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	14,296	14,296	14,296	191	1,726	12,378	14,296	14,296	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	17,262	17,262	17,262	1,023	1,565	14,674	17,262	17,262	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	17,460	17,460	17,460	1,071	1,620	14,764	17,460	17,460	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	15,902	15,902	15,902	284	652	14,776	15,902	15,902	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	15,726	15,726	15,726	536	1,012	14,172	15,726	15,726	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	25,085	25,085	25,085	304	1,537	23,245	25,085	25,085	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	26,265	26,265	26,265	887	1,408	23,810	26,265	26,265	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	31,082	31,082	31,082	1,291	904	28,887	31,082	31,082	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	2,178	2,178	2,178	788	622	768	2,178	2,178	768
<b>2013</b>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
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	4,306	4,306	4,306	1,200	462	2,609	4,306	4,306	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	5,079	5,079	5,079	1,228	680	2,565	5,079	5,079	2,565





**Table 5.2**  
**Payments Effected by the Payment System of the Bank of Russia and Private Payment Systems, by Method of Payment**

	The Bank of Russia payment system <sup>1</sup>						Private payment systems <sup>2</sup>					
	total			of which			total			of which		
	number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments		number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
<b>2011</b>												
2011	1,187,607.6	916,153.6	712.2	340.4	2,018,134.7	185,601.6	1,402,461.4	166,077.2	615,673.3	19,524.4	1,676,235.4	179,906.8
2012	1,258,993.0	1,150,497.3	508.9	476.3	2,441,384.9	200,382.1	1,258,484.1	1,150,021.0	765,149.5	20,475.3		
<b>2011</b>												
Q1	251,069.5	194,094.3	145.7	65.1	447,026.7	38,228.7	307,827.9	33,867.0	139,198.8	4,361.7		
Q2	299,289.5	206,772.4	174.6	68.9	505,187.1	45,013.1	355,768.0	39,994.2	149,419.1	5,018.9		
Q3	300,842.2	225,670.5	182.5	96.9	511,308.1	47,172.8	361,649.2	42,529.1	149,658.9	4,643.7		
Q4	336,406.4	289,616.4	209.4	109.5	554,612.8	55,187.0	377,216.3	49,686.9	177,396.5	5,500.1		
<b>2012</b>												
Q1	261,952.1	261,430.3	128.9	95.5	521,436.0	45,784.1	356,422.1	40,781.3	165,013.9	5,002.8		
Q2	314,078.6	264,433.9	187.2	139.2	617,184.9	48,349.3	429,626.2	43,657.0	187,558.7	4,692.3		
Q3	320,880.9	301,154.4	104.6	100.2	632,890.2	50,112.4	437,793.8	44,709.5	195,096.4	5,402.9		
Q4	362,081.4	323,478.7	88.2	141.4	669,873.8	56,136.3	452,393.3	50,759.0	217,480.5	5,377.3		

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

<sup>2</sup> Since Q1 2010 this indicator comprises payments by legal entities (other than credit institutions), individuals and own payments of credit institutions. Before 2010 data are also included payments from accounts of customers of credit institutions (branches) and from accounts of credit institutions participating in settlements.

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

	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
<b>2009</b>						
31.12	3,327	3,224	800	404	13,930	876
<b>2010</b>						
31.03	3,300	3,208	800	418	13,903	957
30.06	3,267	3,192	799	420	13,041	1,028
30.09	3,249	3,165	757	396	13,240	1,085
31.12	3,137	3,079	698	332	11,417	1,162
<b>2011</b>						
31.03	3,117	3,047	692	289	10,693	1,252
30.06	3,106	3,044	631	237	9,924	1,361
30.09	3,080	3,016	609	232	10,181	1,428
31.12	3,059	2,998	656	199	8,934	1,450
<b>2012</b>						
31.03	3,043	2,983	626	220	6,134	1,583
30.06	2,979	2,928	592	200	5,770	1,667
30.09	2,972	2,914	566	216	6,045	1,709
31.12	2,916	2,859	527	224	5,444	1,792

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

(units)

1	The Bank of Russia institutions		Of which members:			6	Of which users:		
	2	3	4	5	7		8	9	
		intraregional electronic settlements	interregional electronic settlements	BESP system	Credit institutions	intraregional electronic settlements	interregional electronic settlements	BESP system	
<b>2010</b>									
31.03	630	630	628	207	1,052	1,052	1,050	315	
30.06	627	627	627	230	1,047	1,047	1,047	337	
30.09	623	621	621	294	1,042	1,042	1,042	985	
31.12	608	608	608	292	1,020	1,020	1,020	967	
<b>2011</b>									
31.03	607	607	607	289	1,013	1,013	1,013	969	
30.06	571	570	570	287	1,010	1,010	1,010	963	
30.09	563	562	563	284	1,002	1,002	1,002	957	
31.12	543	542	543	279	990	990	990	946	
<b>2012</b>									
31.03	543	541	542	277	983	983	983	940	
30.06	531	530	531	274	972	972	972	931	
30.09	519	517	518	270	971	971	971	925	
31.12	505	85	86	82	963	963	963	925	

Table 5.4 (end)  
(units)

	Branches of credit institutions <sup>1</sup>	Of which users:			Other customers	Of which users:	
		intraregional electronic settlements	interregional electronic settlements	BESp system		VER, MER	BESp system participants
1	10	11	12	13	14	15	16
<b>2010</b>							
31.03	2,248	2,241	2,237	617	1,375	1,375	80
30.06	2,220	2,215	2,215	675	1,448	1,448	80
30.09	2,207	2,197	2,197	2,062	1,481	1,481	80
31.12	2,117	2,110	2,110	2,003	1,494	1,494	81
<b>2011</b>							
31.03	2,104	2,094	2,094	1,991	1,541	1,541	81
30.06	2,096	2,087	2,087	1,990	1,598	1,598	81
30.09	2,078	2,068	2,070	1,959	1,660	1,660	81
31.12	2,069	2,058	2,061	1,941	1,649	1,649	82
<b>2012</b>							
31.03	2,060	2,052	2,056	1,932	1,803	1,803	83
30.06	2,007	1,996	2,000	1,891	1,867	1,867	83
30.09	2,001	1,987	1,991	1,856	1,925	1,925	84
31.12	1,953	1,943	1,947	1,802	2,016	2,016	85

<sup>1</sup> Branches of credit institutions with correspondent subaccounts with the Bank of Russia.



Table 5.5 (end)

		Legal entities						
1	8	the number of bank cards <sup>1</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	10	of which:		
						11	12	13
						cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
2011	399	—	9	653,234	257,203	381,097	14,934	
2012	505	—	—	619,175	388,151	212,604	18,420	
<b>2011</b>								
Q1	318	157	129,985	43,926	83,069	2,990		
Q2	332	184	169,148	58,146	107,522	3,480		
Q3	362	193	197,841	69,545	124,256	4,040		
Q4	399	212	156,260	85,586	66,250	4,424		
<b>2012</b>								
Q1	457	196	89,847	70,477	15,856	3,514		
Q2	450	218	124,420	84,505	35,282	4,633		
Q3	471	221	176,982	100,210	71,665	5,107		
Q4	505	242	227,926	132,959	89,801	5,166		

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

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

	Payments effected with use of payment orders and letters of credit						Payments effected with use of payment request and order of collections	
	electronic payments			paper based payments			number of payments, millions of units	value of payments, billions of ruble
	number of payments, millions of units	value of payments, billions of ruble	number of payments, millions of units	value of payments, billions of ruble	number of payments, millions of units	value of payments, billions of ruble		
2003	...	...	...	...	...	1.30	20.4	
2004	...	...	...	...	...	0.20	2.8	
2005	...	...	...	...	...	0.13	2.7	
2006	...	...	...	...	...	0.11	1.3	
2007	124.4	35,955.8	10.6	2,704.1	0.10	1.1	1.1	
2008	142.5	48,620.4	9.1	3,640.1	0.05	1.5	1.5	
2009	158.0	56,487.1	8.4	1,797.2	0.03	1.1	1.1	
2010	169.4	61,097.5	7.8	1,663.3	0.02	4.8	4.8	
2011	174.7	74,679.4	7.0	1,524.3	0.01	3.3	3.3	
2012	186.9	90,145.3	3.3	3,914.0	0.01	0.9	0.9	



Table 5.7

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

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

## 6. REGIONAL SECTION

## 6.1. Institutional Characteristics

Table 6.1.1

## Number of Credit Institutions and Their Branches

(units)

1	31.03.2013			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
RUSSIAN FEDERATION	954	2,243	382	1,861
<b>CENTRAL FEDERAL DISTRICT</b>	<b>565</b>	<b>427</b>	<b>84</b>	<b>343</b>
Belgorod Region	5	12	1	11
Bryansk Region	—	13	—	13
Vladimir Region	3	17	—	17
Voronezh Region	3	31	—	31
Ivanovo Region	5	13	—	13
Kaluga Region	4	12	—	12
Kostroma Region	5	9	—	9
Kursk Region	2	10	—	10
Lipetsk Region	2	12	1	11
Moscow Region	12	51	2	49
Orel Region	1	13	—	13
Ryazan Region	4	15	—	15
Smolensk Region	4	14	6	8
Tambov Region	1	5	0	5
Tver Region	5	14	1	13
Tula Region	5	15	1	14
Yaroslavl Region	6	26	2	24
Moscow	498	145	21	124
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>71</b>	<b>303</b>	<b>10</b>	<b>293</b>
Republic of Karelia	1	14	2	12
Republic of Komi	2	16	2	14
Arkhangelsk Region	2	26	—	26
Nenets Autonomous Area	—	1	—	1
Vologda Region	10	17	4	13
Kaliningrad Region	3	26	1	25
Leningrad Region	5	13	—	13
Murmansk Region	3	16	—	16
Novgorod Region	2	10	—	10
Pskov Region	3	6	—	6
St. Petersburg	40	159	1	158
<b>SOUTH FEDERAL DISTRICT</b>	<b>46</b>	<b>237</b>	<b>17</b>	<b>220</b>
Republic of Adigei (Adigeya)	4	5	1	4
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	15	71	1	70
Astrakhan Region	5	20	4	16
Volgograd Region	4	43	—	43
Rostov Region	16	95	11	84
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>48</b>	<b>169</b>	<b>82</b>	<b>87</b>
Republic of Daghestan	25	84	70	14
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	13	4	9
Republic of Chechnya	—	6	—	6
Stavropol Territory	6	43	5	38
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>106</b>	<b>477</b>	<b>81</b>	<b>396</b>
Republic of Bashkortostan	11	34	—	34
Republic of Mariy-El	2	16	4	12
Republic of Mordovia	4	8	1	7
Republic of Tatarstan (Tatarstan)	23	88	49	39
Udmurt Republic	2	15	—	15
Chuvash Republic — Chuvashya	4	15	—	15
Perm Territory	5	41	—	41
Kirov Region	3	17	—	17
Nizhni Novgorod Region	11	89	5	84
Orenburg Region	8	17	—	17
Penza Region	1	17	—	17
Samara Region	20	61	6	55
Saratov Region	9	47	16	31
Ulyanovsk Region	3	12	—	12
<b>URALS FEDERAL DISTRICT</b>	<b>44</b>	<b>254</b>	<b>80</b>	<b>174</b>
Kurgan Region	3	9	—	9
Sverdlovsk Region	16	70	4	66
Tyumen Region	16	99	38	61
Khanty-Mansiysky Autonomous Area — Yugra	9	28	6	22
Yamalo-Nenetsky Autonomous Area	—	19	—	19
Chelyabinsk Region	9	76	38	38
<b>SIBERIA FEDERAL DISTRICT</b>	<b>51</b>	<b>260</b>	<b>21</b>	<b>239</b>
Republic of Altai	2	6	1	5
Republic of Buryatia	1	12	2	10
Republic of Tyva	1	3	—	3
Republic of Khakassia	2	4	—	4
Altai Territory	7	20	5	15
Zabaykalskiy Territory	—	7	—	7
Krasnoyarsk Territory	4	47	1	46
Irkutsk Region	8	31	4	27
Kemerovo Region	9	19	—	19
Novosibirsk Region	9	60	—	60
Omsk Region	6	29	—	29
Tomsk Region	2	22	8	14
<b>FAR EAST FEDERAL DISTRICT</b>	<b>23</b>	<b>116</b>	<b>7</b>	<b>109</b>
Republic of Sakha (Yakutia)	4	27	—	27
Kamchatka Territory	3	9	3	6
Primorski Territory	6	21	2	19
Khabarovsk Territory	3	29	—	29
Amur Region	2	6	—	6
Magadan Region	—	7	—	7
Sakhalin Region	5	9	2	7
Jewish Autonomous Region	—	4	—	4
Chukotka Autonomous Area	—	4	—	4

Table 6.1.2

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

(units)

1	31.03.2013				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	24,028	9,069	2,236	7,779	43,112
<b>CENTRAL FEDERAL DISTRICT</b>	<b>7,279</b>	<b>2,978</b>	<b>319</b>	<b>1,876</b>	<b>12,452</b>
Belgorod Region	163	202	19	132	516
Bryansk Region	103	106	12	101	322
Vladimir Region	215	116	16	114	461
Voronezh Region	326	224	32	157	739
Ivanovo Region	159	22	11	86	278
Kaluga Region	142	51	10	104	307
Kostroma Region	107	17	5	56	185
Kursk Region	131	83	22	105	341
Lipetsk Region	172	80	20	91	363
Moscow Region	1,441	627	36	145	2,249
Orel Region	99	47	11	62	219
Ryazan Region	135	86	19	81	321
Smolensk Region	120	77	8	85	290
Tambov Region	132	136	11	65	344
Tver Region	151	106	17	96	370
Tula Region	190	69	11	134	404
Yaroslavl Region	234	8	14	142	398
Moscow	3,259	921	45	120	4,345
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>2,408</b>	<b>317</b>	<b>345</b>	<b>943</b>	<b>4,013</b>
Republic of Karelia	119	8	17	44	188
Republic of Komi	182	31	15	65	293
Arkhangelsk Region	154	51	21	79	305
Nenets Autonomous Area	4	8	—	1	13
Vologda Region	261	15	41	92	409
Kaliningrad Region	158	27	33	72	290
Leningrad Region	46	21	18	329	414
Murmansk Region	139	9	16	86	250
Novgorod Region	123	2	18	50	193
Pskov Region	115	14	11	53	193
St. Petersburg	1,111	139	155	73	1,478
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,632</b>	<b>532</b>	<b>259</b>	<b>636</b>	<b>4,059</b>
Republic of Adigei (Adigeya)	74	7	10	10	101
Republic of Kalmykia	35	1	2	8	46
Krasnodar Territory	1,152	144	99	287	1,682
Astrakhan Region	117	72	14	64	267
Volgograd Region	285	208	51	147	691
Rostov Region	969	100	83	120	1,272
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>846</b>	<b>119</b>	<b>69</b>	<b>103</b>	<b>1,137</b>
Republic of Daghestan	155	29	9	8	201
Republic of Ingushetia	17	1	—	1	19
Kabardino-Balkar Republic	80	42	6	9	137
Karachai-Cherkess Republic	34	2	3	3	42

Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	55	18	3	9	85
Republic of Chechnya	35	1	1	14	51
Stavropol Territory	470	26	47	59	602
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>4,841</b>	<b>3,131</b>	<b>525</b>	<b>1,611</b>	<b>10,108</b>
Republic of Bashkortostan	736	420	78	187	1,421
Republic of Mariy-El	65	49	12	37	163
Republic of Mordovia	143	123	6	52	324
Republic of Tatarstan (Tatarstan)	703	549	70	209	1,531
Udmurt Republic	263	25	41	98	427
Chuvash Republic — Chuvashya	134	144	28	69	375
Perm Territory	574	76	40	154	844
Kirov Region	203	151	37	76	467
Nizhni Novgorod Region	574	338	53	114	1,079
Orenburg Region	308	319	48	121	796
Penza Region	161	265	18	87	531
Samara Region	526	198	53	181	958
Saratov Region	271	361	24	149	805
Ulyanovsk Region	180	113	17	77	387
<b>URALS FEDERAL DISTRICT</b>	<b>2,179</b>	<b>638</b>	<b>334</b>	<b>703</b>	<b>3,854</b>
Kurgan Region	87	179	15	67	348
Sverdlovsk Region	909	185	72	110	1,276
Tyumen Region	699	137	87	287	1,210
Khanty-Mansiysky Autonomous Area — Yugra	339	66	35	121	561
Yamalo-Nenetsky Autonomous Area	121	22	7	51	201
Chelyabinsk Region	484	137	160	239	1,020
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,871</b>	<b>1,160</b>	<b>284</b>	<b>1,327</b>	<b>5,642</b>
Republic of Altai	37	4	4	9	54
Republic of Buryatia	166	3	11	102	282
Republic of Tyva	39	1	4	7	51
Republic of Khakassia	94	23	6	72	195
Altai Territory	278	458	29	156	921
Zabaykalskiy Territory	172	5	9	77	263
Krasnoyarsk Territory	542	125	26	225	918
Irkutsk Region	332	65	38	197	632
Kemerovo Region	333	115	41	166	655
Novosibirsk Region	466	145	62	97	770
Omsk Region	263	209	34	120	626
Tomsk Region	149	7	20	99	275
<b>FAR EAST FEDERAL DISTRICT</b>	<b>972</b>	<b>194</b>	<b>101</b>	<b>580</b>	<b>1,847</b>
Republic of Sakha (Yakutia)	127	92	8	97	324
Kamchatka Territory	69	5	4	39	117
Primorski Territory	303	24	45	153	525
Khabarovsk Territory	222	28	25	85	360
Amur Region	127	23	10	81	241
Magadan Region	36	7	3	13	59
Sakhalin Region	65	13	4	72	154
Jewish Autonomous Region	23	2	2	22	49
Chukotka Autonomous Area	—	—	—	18	18

Table 6.1.3

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
<b>RUSSIAN FEDERATION</b>				
31.03.2012	234 (23)	127 (9)	105 (14)	201 (22)
30.06.2012	236 (23)	127 (9)	107 (14)	204 (22)
30.09.2012	239 (27)	133 (13)	104 (14)	210 (26)
31.12.2012	244 (28)	135 (13)	107 (15)	214 (27)
<b>CENTRAL FEDERAL DISTRICT</b>				
31.03.2012	159 (15)	86 (6)	71 (9)	127 (15)
30.06.2012	160 (15)	86 (6)	72 (9)	129 (15)
30.09.2012	161 (18)	90 (9)	69 (9)	133 (18)
31.12.2012	166 (19)	91 (9)	73 (10)	137 (19)
Moscow and Moscow Region				
31.03.2012	152 (15)	83 (6)	67 (9)	120 (15)
30.06.2012	153 (15)	83 (6)	68 (9)	122 (15)
30.09.2012	154 (17)	87 (8)	65 (9)	126 (17)
31.12.2012	159 (18)	88 (8)	69 (10)	130 (18)
<b>NORTH-WEST FEDERAL DISTRICT</b>				
31.03.2012	20 (1)	13	7 (1)	20 (1)
30.06.2012	20 (1)	13	7 (1)	20 (1)
30.09.2012	21 (2)	14 (1)	7 (1)	21 (2)
31.12.2012	20 (2)	14 (1)	6 (1)	20 (2)
<b>SOUTH FEDERAL DISTRICT</b>				
31.03.2012	7	2	5	7
30.06.2012	7	2	5	7
30.09.2012	7	2	5	7
31.12.2012	7	2	5	7
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>				
31.03.2012	—	—	—	—
30.06.2012	—	—	—	—
30.09.2012	—	—	—	—
31.12.2012	—	—	—	—
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>				
31.03.2012	25 (4)	11 (1)	14 (3)	24 (3)
30.06.2012	26 (4)	11 (1)	15 (3)	25 (3)
30.09.2012	26 (4)	11 (1)	15 (3)	25 (3)
31.12.2012	28 (4)	12 (1)	16 (3)	27 (3)
<b>URALS FEDERAL DISTRICT</b>				
31.03.2012	9 (1)	9 (1)	—	9 (1)
30.06.2012	9 (1)	9 (1)	—	9 (1)
30.09.2012	9 (1)	9 (1)	—	9 (1)
31.12.2012	9 (1)	9 (1)	—	9 (1)
<b>SIBERIA FEDERAL DISTRICT</b>				
31.03.2012	9 (2)	1 (1)	8 (1)	9 (2)
30.06.2012	9 (2)	1 (1)	8 (1)	9 (2)
30.09.2012	10 (2)	2 (1)	8 (1)	10 (2)
31.12.2012	9 (2)	2 (1)	7 (1)	9 (2)
<b>FAR EAST FEDERAL DISTRICT</b>				
31.03.2012	5	5	—	5
30.06.2012	5	5	—	5
30.09.2012	5	5	—	5
31.12.2012	5	5	—	5

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

	31.03.2013											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	42	44	156	280	98	124	158	23	954	
CENTRAL FEDERAL DISTRICT	4	8	26	24	73	158	51	85	116	20	565	
Belgorod Region	—	—	—	—	1	1	2	1	—	—	5	
Bryansk Region	—	—	—	—	—	—	—	—	—	—	—	
Vladimir Region	—	—	—	—	1	2	—	—	—	—	3	
Voronezh Region	—	—	—	1	1	—	1	—	—	—	3	
Ivanovo Region	—	—	—	—	3	2	—	—	—	—	5	
Kaluga Region	—	—	—	1	1	2	—	—	—	—	4	
Kostroma Region	—	—	—	—	1	2	1	—	1	—	5	
Kursk Region	—	—	1	—	1	—	—	—	—	—	2	
Lipetsk Region	—	—	—	—	—	1	—	1	—	—	2	
Moscow Region	—	1	—	—	1	4	1	3	2	—	12	
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	—	—	1	—	6	
Moscow	4	7	23	16	55	138	44	80	111	20	498	
NORTH-WEST FEDERAL DISTRICT	3	3	4	7	14	19	4	10	7	—	71	
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1	
Republic of Komi	—	—	—	2	—	—	—	—	—	—	2	
Arkhangelsk Region	—	—	1	—	—	1	—	—	—	—	2	
Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
Vologda Region	—	—	1	—	4	3	—	2	—	—	10	
Kaliningrad Region	—	—	—	—	—	2	—	—	1	—	3	

(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	1	5	7	7	4	6	6	—	40
<b>SOUTH FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>—</b>	<b>8</b>	<b>21</b>	<b>7</b>	<b>4</b>	<b>1</b>	<b>—</b>	<b>46</b>
Republic of Adigei (Adigeya)	—	—	2	—	—	2	—	—	—	—	4
Republic of Kalmykia	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	1	—	3	5	3	2	1	—	15
Astrakhan Region	1	1	—	—	—	2	1	—	—	—	5
Volgograd Region	—	—	—	—	—	4	—	—	—	—	4
Rostov Region	—	—	—	—	3	8	3	2	—	—	16
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>12</b>	<b>23</b>	<b>4</b>	<b>3</b>	<b>—</b>	<b>—</b>	<b>48</b>
Republic of Dagestan	1	1	1	—	6	14	1	1	—	—	25
Republic of Ingushetia	—	—	—	—	—	2	—	—	—	—	2
Kabardino-Balkar Republic	—	—	—	1	2	2	—	—	—	—	5
Karachai-Cherkess Republic	—	—	—	1	1	—	2	1	—	—	5
Republic of Northern Ossetia — Alania	—	—	—	—	1	2	1	1	—	—	5
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	1	—	—	—	2	3	—	—	—	—	6
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>18</b>	<b>30</b>	<b>19</b>	<b>10</b>	<b>21</b>	<b>2</b>	<b>106</b>
Republic of Bashkortostan	—	—	—	—	2	1	5	2	1	—	11
Republic of Mariy-El	—	—	2	—	—	—	—	—	—	—	2
Republic of Mordovia	—	—	—	—	—	1	3	—	—	—	4
Republic of Tatarstan (Tatarstan)	—	1	—	—	2	7	1	2	9	1	23
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	—	—	—	—	3	2	4	—	2	—	11
Orenburg Region	—	—	—	—	3	1	—	2	2	—	8
Penza Region	—	—	—	—	—	1	—	—	—	—	1
Samara Region	—	—	—	—	3	9	—	3	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
<b>RUSSIAN FEDERATION</b>			
30.11.2012	958	47,668,875.9	44
31.12.2012	956	49,509,646.7	45
31.01.2013	955	48,428,692.3	45
28.02.2013	956	49,164,987.8	45
<b>CENTRAL FEDERAL DISTRICT</b>			
30.11.2012	564	42,486,099.9	24
31.12.2012	564	44,116,172.0	25
31.01.2013	565	43,150,584.1	25
28.02.2013	566	43,878,963.6	24
<b>Moscow and Moscow Region</b>			
30.11.2012	506	42,153,407.5	23
31.12.2012	506	43,768,145.7	24
31.01.2013	507	42,805,622.1	23
28.02.2013	510	43,530,429.5	23
<b>NORTH-WEST FEDERAL DISTRICT</b>			
30.11.2012	70	1,349,631.3	9
31.12.2012	70	1,388,091.4	10
31.01.2013	70	1,377,357.6	10
28.02.2013	70	1,382,825.6	10
<b>SOUTH FEDERAL DISTRICT</b>			
30.11.2012	46	230,620.5	11
31.12.2012	46	247,462.7	11
31.01.2013	46	242,817.6	11
28.02.2013	46	246,252.3	11
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>			
30.11.2012	52	77,538.3	18
31.12.2012	50	81,373.7	18
31.01.2013	49	61,207.8	20
28.02.2013	49	58,109.0	20
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>			
30.11.2012	106	1,428,809.3	28
31.12.2012	106	1,453,876.1	29
31.01.2013	106	1,434,641.6	29
28.02.2013	106	1,444,508.7	29
<b>URALS FEDERAL DISTRICT</b>			
30.11.2012	44	1,004,823.5	8
31.12.2012	44	1,065,290.6	8
31.01.2013	44	1,060,981.5	8
28.02.2013	44	1,040,659.8	9
<b>SIBERIA FEDERAL DISTRICT</b>			
30.11.2012	53	606,879.1	9
31.12.2012	53	636,800.7	9
31.01.2013	52	588,197.1	9
28.02.2013	52	591,664.4	9
<b>FAR EAST FEDERAL DISTRICT</b>			
30.11.2012	23	484,474.0	5
31.12.2012	23	520,579.5	5
31.01.2013	23	512,905.0	5
28.02.2013	23	522,004.5	5

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves  
within Averaging Period from April 10 to May 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
<b>RUSSIAN FEDERATION</b>	20	23	28	99	179	324	673
<b>CENTRAL FEDERAL DISTRICT</b>	8	11	13	39	89	211	371
Belgorod Region	—	—	—	1	1	3	5
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	1	1	—	2
Voronezh Region	—	—	—	—	—	—	—
Ivanovo Region	—	—	—	1	1	—	2
Kaluga Region	—	—	—	1	2	—	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	—	—	—	2	—	1	3
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	—	2	1	—	3
Tula Region	—	1	—	1	3	—	5
Yaroslavl Region	—	—	2	1	1	1	5
Moscow and Moscow Region	8	9	8	27	77	202	331
<b>NORTH-WEST FEDERAL DISTRICT</b>	3	3	6	9	10	17	48
Republic of Karelia	—	—	—	1	—	—	1
Republic of Komi	—	—	2	—	—	—	2
Arkhangelsk Region	—	—	—	—	—	—	—
Vologda Region	—	1	—	2	3	2	8
Kaliningrad Region	—	—	—	—	1	1	2
Leningrad Region	—	1	—	—	3	1	5
Murmansk Region	—	—	—	—	1	1	2
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	—	2	1	—	3
St. Petersburg	2	1	4	4	—	12	23
<b>SOUTH FEDERAL DISTRICT</b>	1	3	—	6	16	10	36
Republic of Adigei (Adigeya)	—	2	—	—	2	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	3	4	5	13
Astrakhan Region	1	—	—	—	1	1	3
Volgograd Region	—	—	—	—	4	—	4
Rostov Region	—	—	—	1	5	4	10
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	2	—	1	10	14	4	31
Republic of Daghestan	2	—	—	4	6	1	13
Republic of Ingushetia	—	—	—	—	1	—	1
Kabardino-Balkar Republic	—	—	1	2	2	—	5
Karachai-Cherkess Republic	—	—	—	1	—	3	4
Republic of Northern Ossetia — Alania	—	—	—	1	2	—	3
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	2	3	—	5

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>13</b>	<b>26</b>	<b>46</b>	<b>90</b>
Republic of Bashkortostan	—	—	—	1	1	4	6
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	1	3	4
Republic of Tatarstan (Tatarstan)	1	—	—	2	7	12	22
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	—	—	—	2	8	8	18
Saratov Region	—	—	1	2	3	3	9
Ulyanovsk Region	—	—	—	—	1	—	1
<b>URALS FEDERAL DISTRICT</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>9</b>	<b>15</b>	<b>36</b>
Kurgan Region	—	—	—	2	—	—	2
Sverdlovsk Region	—	—	2	3	4	4	13
Tyumen Region	1	1	1	1	4	6	14
Chelyabinsk Region	—	1	—	—	1	5	7
<b>SIBERIA FEDERAL DISTRICT</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>12</b>	<b>7</b>	<b>15</b>	<b>41</b>
Republic of Altai	—	1	—	—	—	—	1
Republic of Buryatia	—	—	—	—	—	1	1
Republic of Tyva	—	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	1	1	2
Altai Territory	—	—	1	2	—	1	4
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	—	1	1	2
Irkutsk Region	—	—	—	3	4	—	7
Kemerovo Region	—	1	1	3	—	2	7
Novosibirsk Region	2	—	—	1	—	6	9
Omsk Region	1	—	—	2	—	3	6
Tomsk Region	—	—	—	1	1	—	2
<b>FAR EAST FEDERAL DISTRICT</b>	<b>—</b>	<b>1</b>	<b>1</b>	<b>4</b>	<b>8</b>	<b>6</b>	<b>20</b>
Republic of Sakha (Yakutia)	—	—	—	1	1	2	4
Kamchatka Territory	—	1	1	—	—	1	3
Primorski Territory	—	—	—	1	4	—	5
Khabarovsk Territory	—	—	—	1	1	—	2
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	1	2	1	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 6.1.7

## Financial Performance of Credit Institutions

		28.02.2013					
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	151,401.6	171,514.2	81.8	20,112.6	18.2	33,840.7	
CENTRAL FEDERAL DISTRICT	138,602.9	156,682.1	80.4	18,079.2	19.6	30,953.9	
Belgorod Region	43.9	43.9	100.0	0.0	0.0	9.5	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	6.7	9.8	66.7	3.1	33.3	4.1	
Voronezh Region	-2.1	2.6	33.3	4.7	66.7	0.7	
Ivanovo Region	20.8	30.5	50.0	9.7	50.0	17.3	
Kaluga Region	93.7	95.0	75.0	1.2	25.0	28.8	
Kostroma Region	2,918.6	2,919.0	80.0	0.5	20.0	182.3	
Kursk Region	43.6	43.6	100.0	0.0	0.0	1.0	
Lipetsk Region	103.3	103.3	100.0	0.0	0.0	17.8	
Moscow Region	-122.0	88.4	75.0	210.5	25.0	59.2	
Orel Region	-5.8	0.0	0.0	5.8	100.0	—	
Ryazan Region	56.9	57.8	75.0	0.9	25.0	12.3	
Smolensk Region	42.4	42.4	100.0	0.0	0.0	4.3	
Tambov Region	6.5	6.5	100.0	0.0	0.0	1.3	
Tver Region	2.8	22.5	60.0	19.7	40.0	7.2	
Tula Region	41.1	41.1	100.0	0.0	0.0	8.2	
Yaroslavl Region	49.4	57.0	83.3	7.6	16.7	8.3	
Moscow	135,303.2	153,118.7	80.9	17,815.5	19.1	30,591.6	
NORTH-WEST FEDERAL DISTRICT	4,711.8	5,118.4	87.1	406.6	12.9	474.5	
Republic of Karelia	6.7	6.7	100.0	0.0	0.0	0.7	
Republic of Komi	49.0	49.0	100.0	0.0	0.0	4.3	
Arkhangelsk Region	4.1	4.1	100.0	0.0	0.0	0.0	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	-223.6	64.3	70.0	287.9	30.0	19.5	
Kaliningrad Region	26.2	31.3	66.7	5.1	33.3	5.7	

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	17.9	17.9	100.0	0.0	0.0	0.7
Murmansk Region	46.9	46.9	100.0	0.0	0.0	3.8
Novgorod Region	18.5	18.5	100.0	0.0	0.0	1.4
Pskov Region	4.0	4.0	100.0	0.0	0.0	0.3
St. Petersburg	4,762.1	4,875.8	87.5	113.6	12.5	438.2
<b>SOUTH FEDERAL DISTRICT</b>	<b>600.0</b>	<b>691.5</b>	<b>76.1</b>	<b>91.5</b>	<b>23.9</b>	<b>157.3</b>
Republic of Adigei (Adigeya)	23.6	23.6	100.0	0.0	0.0	6.5
Republic of Kalmykia	-2.9	2.9	50.0	5.8	50.0	—
Krasnodar Territory	263.8	290.7	80.0	26.9	20.0	50.6
Astrakhan Region	24.1	27.0	60.0	2.9	40.0	3.5
Volgograd Region	35.2	36.7	75.0	1.5	25.0	9.0
Rostov Region	256.1	310.6	75.0	54.5	25.0	87.8
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>368.3</b>	<b>396.2</b>	<b>83.7</b>	<b>27.9</b>	<b>16.3</b>	<b>42.6</b>
Republic of Dagestan	186.7	188.8	88.5	2.1	11.5	9.8
Republic of Ingushetia	7.1	7.1	100.0	0.0	0.0	0.0
Kabardino-Balkar Republic	73.7	74.3	80.0	0.6	20.0	15.9
Karachai-Cherkess Republic	54.0	56.5	80.0	2.5	20.0	7.5
Republic of Northern Ossetia — Alania	-2.9	16.6	80.0	19.5	20.0	1.9
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	49.7	52.9	66.7	3.2	33.3	7.5
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>2,226.1</b>	<b>2,557.6</b>	<b>81.9</b>	<b>331.5</b>	<b>18.1</b>	<b>765.5</b>
Republic of Bashkortostan	251.1	289.3	63.6	38.2	36.4	22.5
Republic of Mariy-El	8.3	8.3	100.0	0.0	0.0	0.7
Republic of Mordovia	53.2	53.2	100.0	0.0	0.0	8.5
Republic of Tatarstan (Tatarstan)	650.1	711.1	91.3	61.1	8.7	96.0
Udmurt Republic	57.2	57.2	100.0	0.0	0.0	13.9
Chuvash Republic — Chuvashya	38.1	38.1	100.0	0.0	0.0	3.9
Perm Territory	41.7	43.2	80.0	1.5	20.0	13.9
Kirov Region	-24.2	53.6	66.7	77.8	33.3	6.7
Nizhni Novgorod Region	258.8	306.2	81.8	47.3	18.2	34.1
Orenburg Region	23.8	64.3	62.5	40.5	37.5	18.5
Penza Region	3.5	3.5	100.0	0.0	0.0	0.2
Samara Region	682.2	724.6	85.0	42.4	15.0	458.6
Saratov Region	178.1	178.9	88.9	0.8	11.1	84.8
Ulyanovsk Region	4.4	26.3	33.3	22.0	66.7	3.2

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	3,726.9	3,776.0	88.6	49.1	11.4	370.9
Kurgan Region	13.8	13.8	100.0	0.0	0.0	2.5
Sverdlovsk Region	1,481.3	1,490.7	87.5	9.4	12.5	145.5
Tyumen Region	1,845.3	1,845.6	93.8	0.2	6.3	183.5
Khanty-Mansiysky Autonomous Area — Yugra	1,561.5	1,561.8	88.9	0.2	11.1	121.8
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	386.5	425.9	77.8	39.5	22.2	39.3
SIBERIA FEDERAL DISTRICT	345.1	1,349.8	84.6	1,004.7	15.4	393.5
Republic of Altai	2.5	2.7	50.0	0.1	50.0	0.0
Republic of Buryatia	61.5	61.5	100.0	0.0	0.0	0.0
Republic of Tyva	5.5	5.5	100.0	0.0	0.0	0.0
Republic of Khakassia	11.2	11.2	100.0	0.0	0.0	2.3
Altai Territory	92.2	92.2	100.0	0.0	0.0	13.3
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	18.7	18.7	100.0	0.0	0.0	1.9
Irkutsk Region	35.7	51.1	75.0	15.4	25.0	9.9
Kemerovo Region	63.1	63.1	100.0	0.0	0.0	14.4
Novosibirsk Region	-41.2	909.1	88.9	950.3	11.1	337.0
Omsk Region	75.8	96.3	50.0	20.4	50.0	9.3
Tomsk Region	20.1	38.5	50.0	18.5	50.0	5.3
FAR EAST FEDERAL DISTRICT	820.5	942.5	87.0	122.0	13.0	682.5
Republic of Sakha (Yakutia)	39.5	39.5	100.0	0.0	0.0	18.3
Kamchatka Territory	60.5	60.5	100.0	0.0	0.0	16.1
Primorski Territory	333.5	341.1	83.3	7.6	16.7	88.7
Khabarovsk Territory	138.8	138.8	100.0	0.0	0.0	14.5
Amur Region	221.9	330.5	50.0	108.6	50.0	540.3
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	26.3	32.1	80.0	5.8	20.0	4.7
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 6.1.8

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
31.03.2012	42	49	28	36 (14)	79 (9)
30.06.2012	46	48	25	41 (14)	76 (9)
30.09.2012	48	47	27	42 (17)	75 (10)
31.12.2012	49	49	29	44 (19)	73 (9)
CENTRAL FEDERAL DISTRICT					
31.03.2012	25	25	14	23 (7)	72 (8)
30.06.2012	28	24	14	25 (7)	69 (8)
30.09.2012	28	23	17	25 (9)	68 (9)
31.12.2012	29	25	19	27 (11)	66 (8)
Moscow and Moscow Region					
31.03.2012	22	23	14	22 (7)	71 (8)
30.06.2012	25	22	14	23 (7)	69 (8)
30.09.2012	25	21	17	24 (9)	67 (8)
31.12.2012	26	23	19	26 (11)	65 (7)
NORTH-WEST FEDERAL DISTRICT					
31.03.2012	4	7	3	2 (1)	4
30.06.2012	4	7	2	3 (1)	4
30.09.2012	5	7	1	4 (2)	4
31.12.2012	5	6	1	4 (2)	4
SOUTH FEDERAL DISTRICT					
31.03.2012	2	1	1	2	1
30.06.2012	2	1	—	3	1
30.09.2012	2	1	—	3	1
31.12.2012	2	1	—	3	1
NORTH-CAUCASIAN FEDERAL DISTRICT					
31.03.2012	—	—	—	—	—
30.06.2012	—	—	—	—	—
30.09.2012	—	—	—	—	—
31.12.2012	—	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
31.03.2012	5	8	5	5 (3)	2 (1)
30.06.2012	6	7	5	6 (3)	2 (1)
30.09.2012	6	7	5	6 (3)	2 (1)
31.12.2012	6	9	5	6 (3)	2 (1)
URALS FEDERAL DISTRICT					
31.03.2012	4	2	2	1 (1)	—
30.06.2012	4	2	2	1 (1)	—
30.09.2012	4	2	2	1 (1)	—
31.12.2012	4	2	2	1 (1)	—
SIBERIA FEDERAL DISTRICT					
31.03.2012	1	4	2	2 (2)	—
30.06.2012	1	5	1	2 (2)	—
30.09.2012	2	5	1	2 (2)	—
31.12.2012	2	4	1	2 (2)	—
FAR EAST FEDERAL DISTRICT					
31.03.2012	1	2	1	1	—
30.06.2012	1	2	1	1	—
30.09.2012	1	2	1	1	—
31.12.2012	1	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.



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	31.12.2012			31.03.2013		
	AD	GLA <sup>1</sup>	CA <sup>1</sup>	AD	GLA <sup>1</sup>	CA <sup>1</sup>
2	3	4	5	6	7	7
RUSSIAN FEDERATION	493	633	1,257	495	627	1,226
<b>CENTRAL FEDERAL DISTRICT</b>	<b>314</b>	<b>352</b>	<b>580</b>	<b>317</b>	<b>351</b>	<b>574</b>
Belgorod Region	1	2	6	1	1	5
Bryansk Region	—	—	3	—	—	3
Vladimir Region	—	3	8	—	3	8
Voronezh Region	—	1	7	—	1	7
Ivanovo Region	3	4	6	3	4	6
Kaluga Region	—	2	7	—	2	6
Kostroma Region	2	5	9	2	5	8
Kursk Region	—	1	6	—	1	6
Lipetsk Region	1	2	6	1	2	6
Orel Region	—	—	5	—	—	5
Ryazan Region	1	3	7	1	3	6
Smolensk Region	—	3	7	—	3	7
Tambov Region	—	1	5	—	1	5
Tver Region	1	2	7	1	2	7
Tula Region	3	4	9	3	4	9
Yaroslavl Region	—	3	11	—	3	9
Moscow and Moscow Region	302	316	471	305	316	471
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>27</b>	<b>34</b>	<b>86</b>	<b>29</b>	<b>32</b>	<b>85</b>
Republic of Karelia	—	1	5	—	1	5
Republic of Komi	—	1	5	—	1	5
Arkhangelsk Region	—	—	1	—	—	1
Vologda Region	6	7	8	6	7	8
Kaliningrad Region	2	3	9	2	3	9
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	15	17	46	17	15	45
<b>SOUTH FEDERAL DISTRICT</b>	<b>26</b>	<b>35</b>	<b>76</b>	<b>26</b>	<b>35</b>	<b>75</b>
Republic of Adigei (Adigeya)	2	4	5	2	4	5
Republic of Kalmykia	—	2	2	—	2	3
Krasnodar Territory	9	15	27	9	15	27
Astrakhan Region	2	2	7	2	2	6
Volgograd Region	4	3	12	4	3	11
Rostov Region	9	9	23	9	9	23
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>4</b>	<b>16</b>	<b>28</b>	<b>4</b>	<b>15</b>	<b>27</b>
Republic of Daghestan	—	2	2	—	1	1
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	1	3	5	1	3	5
Karachai-Cherkess Republic	1	4	6	1	4	6
Republic of Northern Ossetia — Alania	—	5	7	—	5	7
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	2	2	8	2	2	8

Table 6.1.9 (end)

(units)

1	2	3	4	5	6	7
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>56</b>	<b>93</b>	<b>202</b>	<b>56</b>	<b>92</b>	<b>190</b>
Republic of Bashkortostan	4	11	28	4	10	20
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	4	7	2	4	6
Republic of Tatarstan (Tatarstan)	16	21	27	16	21	27
Udmurt Republic	1	2	7	1	2	6
Chuvash Republic — Chuvashya	1	4	10	1	4	10
Perm Territory	—	5	14	—	5	14
Kirov Region	2	3	6	2	3	6
Nizhni Novgorod Region	7	10	23	7	10	23
Orenburg Region	3	5	12	3	5	12
Penza Region	1	1	8	1	1	8
Samara Region	14	16	31	14	16	30
Saratov Region	5	9	17	5	9	16
Ulyanovsk Region	—	2	8	—	2	8
<b>URALS FEDERAL DISTRICT</b>	<b>29</b>	<b>38</b>	<b>74</b>	<b>29</b>	<b>38</b>	<b>72</b>
Kurgan Region	—	3	6	—	3	6
Sverdlovsk Region	10	15	31	10	15	31
Tyumen Region	11	12	22	11	12	20
Chelyabinsk Region	8	8	15	8	8	15
<b>SIBERIA FEDERAL DISTRICT</b>	<b>21</b>	<b>43</b>	<b>136</b>	<b>19</b>	<b>42</b>	<b>132</b>
Republic of Altai	—	2	4	—	1	3
Republic of Buryatia	1	1	7	1	1	7
Republic of Tyva	1	1	3	1	1	3
Republic of Khakassia	2	2	3	2	2	3
Altai Territory	—	5	12	—	5	12
Zabaykalskiy Territory	—	—	6	—	—	5
Krasnoyarsk Territory	4	4	15	3	3	14
Irkutsk Region	1	7	20	1	8	20
Kemerovo Region	2	6	14	2	6	14
Novosibirsk Region	7	8	27	6	8	26
Omsk Region	1	5	15	1	5	15
Tomsk Region	2	2	10	2	2	10
<b>FAR EAST FEDERAL DISTRICT</b>	<b>16</b>	<b>22</b>	<b>75</b>	<b>15</b>	<b>22</b>	<b>71</b>
Republic of Sakha (Yakutia)	4	4	10	4	4	10
Kamchatka Territory	2	3	7	2	3	6
Primorski Territory	6	6	17	6	6	16
Khabarovsk Territory	1	3	16	—	3	16
Amur Region	2	2	8	2	2	6
Magadan Region	—	—	4	—	—	4
Sakhalin Region	1	4	10	1	4	10
Jewish Autonomous Region	—	—	2	—	—	2
Chukotka Autonomous Area	—	—	1	—	—	1

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

## 6.2. Foreign Cash Operations

Table 6.2.1

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

(millions of US dollars)

1	2012				2013
	September	October	November	December	January
2	3	4	5	6	
RUSSIAN FEDERATION	5,410.32	5,002.92	4,797.99	5,514.12	3,616.69
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,577.70</b>	<b>2,321.30</b>	<b>2,252.05</b>	<b>2,637.63</b>	<b>1,703.01</b>
Belgorod Region	15.07	15.78	12.32	15.84	17.45
Bryansk Region	27.33	22.51	25.30	24.58	16.48
Vladimir Region	29.14	23.56	14.84	17.23	11.41
Voronezh Region	47.35	48.39	42.68	47.14	28.26
Ivanovo Region	8.38	8.45	7.68	9.46	5.78
Kaluga Region	28.35	27.49	22.01	26.85	16.79
Kostroma Region	10.72	10.21	8.77	9.35	6.34
Kursk Region	7.77	6.97	6.63	8.25	5.32
Lipetsk Region	8.55	8.99	6.83	8.94	5.70
Moscow Region	115.23	113.51	92.97	112.34	70.45
Orel Region	12.07	9.61	11.95	12.07	7.77
Ryazan Region	20.75	18.64	16.74	19.64	13.15
Smolensk Region	16.67	17.96	14.76	18.37	14.83
Tambov Region	5.35	5.28	4.74	4.68	3.51
Tver Region	20.82	18.58	15.57	16.94	10.34
Tula Region	18.47	17.70	15.18	17.03	11.58
Yaroslavl Region	22.70	18.68	17.35	19.62	12.34
Moscow	2,162.99	1,929.01	1,915.72	2,249.32	1,445.51
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>661.65</b>	<b>621.42</b>	<b>625.94</b>	<b>728.48</b>	<b>485.42</b>
Republic of Karelia	6.04	6.14	6.15	8.84	4.11
Republic of Komi	11.20	10.83	9.50	11.19	7.65
Arkhangelsk Region	14.45	13.96	11.13	16.44	14.34
Nenets Autonomous Area	0.09	0.17	0.12	0.15	0.09
Vologda Region	16.48	18.35	17.23	19.31	12.61
Kaliningrad Region	58.58	53.88	53.56	62.13	35.06
Leningrad Region	159.74	162.93	154.66	181.97	111.56
Murmansk Region	10.99	11.62	10.05	14.49	8.40
Novgorod Region	5.81	4.59	3.54	4.25	2.64
Pskov Region	5.22	4.83	4.05	5.42	3.00
St. Petersburg	373.16	334.29	356.06	404.45	286.05
<b>SOUTH FEDERAL DISTRICT</b>	<b>371.95</b>	<b>357.48</b>	<b>324.12</b>	<b>373.81</b>	<b>222.68</b>
Republic of Adigei (Adigeya)	4.34	3.98	3.97	3.80	2.74
Republic of Kalmykia	1.92	1.68	1.70	1.92	1.49
Krasnodar Territory	182.23	176.55	156.65	184.58	101.77
Astrakhan Region	11.78	9.74	9.34	9.18	7.11
Volgograd Region	39.99	34.11	32.16	37.80	24.89
Rostov Region	131.69	131.42	120.30	136.55	84.68
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>153.96</b>	<b>147.16</b>	<b>133.38</b>	<b>163.56</b>	<b>117.91</b>
Republic of Daghestan	38.76	27.97	21.60	8.55	8.71
Republic of Ingushetia	2.63	2.60	3.65	12.67	4.38
Kabardino-Balkar Republic	10.10	13.00	10.17	10.70	9.50
Karachai-Cherkess Republic	5.37	5.28	4.91	3.63	3.41

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

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	11.01	14.20	16.61	32.23	18.50
Republic of Chechnya	3.36	3.60	3.36	3.37	1.33
Stavropol Territory	82.73	80.50	73.08	92.41	72.09
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>511.50</b>	<b>456.28</b>	<b>421.36</b>	<b>477.76</b>	<b>323.73</b>
Republic of Bashkortostan	60.40	53.37	49.98	54.87	37.25
Republic of Mariy-El	4.59	3.59	4.16	3.73	2.84
Republic of Mordovia	4.46	4.36	3.28	3.60	2.29
Republic of Tatarstan (Tatarstan)	87.01	83.38	71.49	86.21	59.52
Udmurt Republic	19.36	15.53	15.81	19.86	15.77
Chuvash Republic — Chuvashya	8.21	6.67	7.44	7.65	5.34
Perm Territory	40.84	36.36	34.65	39.93	24.69
Kirov Region	14.78	13.36	13.02	13.38	9.01
Nizhni Novgorod Region	87.34	71.19	65.46	74.27	49.51
Orenburg Region	21.95	18.60	16.24	16.68	10.79
Penza Region	15.74	14.22	12.90	10.10	6.87
Samara Region	103.21	91.47	86.75	98.54	69.01
Saratov Region	29.76	31.50	28.25	32.95	22.48
Ulyanovsk Region	13.85	12.68	11.94	15.99	8.37
<b>URALS FEDERAL DISTRICT</b>	<b>346.43</b>	<b>342.19</b>	<b>310.75</b>	<b>359.77</b>	<b>235.81</b>
Kurgan Region	5.14	4.82	4.60	4.42	3.80
Sverdlovsk Region	158.87	155.48	147.69	167.26	112.54
Tyumen Region	113.24	118.02	101.69	126.68	80.39
Khanty-Mansiysky Autonomous Area — Yugra	50.51	51.76	45.42	57.96	39.09
Yamalo-Nenetsky Autonomous Area	13.75	14.85	13.76	18.82	10.42
Chelyabinsk Region	69.18	63.88	56.76	61.42	39.08
<b>SIBERIA FEDERAL DISTRICT</b>	<b>480.73</b>	<b>438.51</b>	<b>439.03</b>	<b>442.61</b>	<b>304.32</b>
Republic of Altai	0.86	0.90	0.82	0.68	0.36
Republic of Buryatia	28.39	28.48	31.94	30.88	26.96
Republic of Tyva	0.68	0.57	0.48	0.37	0.51
Republic of Khakassia	7.09	8.00	7.72	6.43	4.57
Altai Territory	24.83	22.26	18.44	20.12	13.96
Zabaykalskiy Territory	40.68	9.93	8.96	9.78	4.14
Krasnoyarsk Territory	67.35	61.90	61.55	58.52	40.81
Irkutsk Region	53.55	54.32	58.88	57.71	40.79
Kemerovo Region	32.69	32.31	28.64	29.86	19.23
Novosibirsk Region	155.40	152.26	149.45	158.08	106.88
Omsk Region	50.33	47.47	51.89	51.23	33.31
Tomsk Region	18.88	20.11	20.26	18.96	12.82
<b>FAR EAST FEDERAL DISTRICT</b>	<b>302.48</b>	<b>321.09</b>	<b>294.02</b>	<b>328.66</b>	<b>223.43</b>
Republic of Sakha (Yakutia)	10.02	12.41	10.16	12.49	7.54
Kamchatka Territory	12.01	14.53	11.38	16.17	10.57
Primorski Territory	142.89	143.88	130.95	137.58	102.60
Khabarovsk Territory	77.25	85.13	80.82	94.05	56.07
Amur Region	40.02	40.96	38.08	40.84	30.28
Magadan Region	5.72	7.30	6.97	8.07	4.92
Sakhalin Region	13.75	16.13	14.71	18.79	11.06
Jewish Autonomous Region	0.52	0.49	0.64	0.45	0.22
Chukotka Autonomous Area	0.28	0.27	0.31	0.24	0.17

Table 6.2.2

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

(millions of US dollars)

1	2012				2013
	September	October	November	December	January
2	3	4	5	6	6
RUSSIAN FEDERATION	2,386.78	2,989.83	2,709.57	3,564.15	2,416.70
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,400.38</b>	<b>1,913.41</b>	<b>1,728.66</b>	<b>2,483.70</b>	<b>1,664.37</b>
Belgorod Region	5.51	6.19	5.26	5.49	4.34
Bryansk Region	7.56	9.41	7.37	8.48	5.87
Vladimir Region	17.24	13.07	6.67	7.40	4.99
Voronezh Region	16.72	20.12	16.59	18.83	11.43
Ivanovo Region	3.26	3.65	2.90	3.65	3.12
Kaluga Region	10.37	12.06	9.63	11.52	8.73
Kostroma Region	3.04	3.34	3.43	3.17	2.40
Kursk Region	3.15	3.30	3.03	2.95	2.66
Lipetsk Region	3.86	4.49	4.66	4.88	3.67
Moscow Region	43.48	52.56	47.86	48.52	35.61
Orel Region	3.21	3.45	2.87	3.13	2.29
Ryazan Region	4.93	5.32	4.58	5.16	4.02
Smolensk Region	8.07	8.40	8.22	8.75	6.47
Tambov Region	1.90	2.10	2.09	1.76	1.43
Tver Region	5.34	5.32	4.95	4.78	3.11
Tula Region	5.58	6.81	6.27	6.63	4.13
Yaroslavl Region	7.41	8.07	7.27	7.94	4.86
Moscow	1,249.77	1,745.74	1,585.03	2,330.65	1,555.25
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>361.38</b>	<b>410.07</b>	<b>382.07</b>	<b>463.79</b>	<b>282.20</b>
Republic of Karelia	2.88	3.00	2.35	2.84	2.06
Republic of Komi	2.78	3.03	2.77	2.89	2.00
Arkhangelsk Region	5.59	5.78	5.05	5.62	4.77
Nenets Autonomous Area	0.01	0.02	0.01	0.02	0.02
Vologda Region	3.59	5.03	3.79	4.22	3.57
Kaliningrad Region	36.64	39.08	34.22	34.89	24.16
Leningrad Region	112.52	135.22	125.32	155.03	86.18
Murmansk Region	5.13	4.49	4.94	3.94	3.70
Novgorod Region	2.10	2.33	1.70	2.29	1.51
Pskov Region	3.14	3.83	3.18	3.49	2.08
St. Petersburg	187.02	208.30	198.74	248.59	152.18
<b>SOUTH FEDERAL DISTRICT</b>	<b>112.55</b>	<b>121.30</b>	<b>112.41</b>	<b>109.36</b>	<b>77.72</b>
Republic of Adigei (Adigeya)	1.89	2.00	1.42	1.38	1.52
Republic of Kalmykia	0.52	0.56	0.28	0.42	0.43
Krasnodar Territory	58.73	60.98	58.08	58.26	41.11
Astrakhan Region	4.97	5.74	4.74	4.73	3.32
Volgograd Region	12.35	12.12	11.44	11.41	8.86
Rostov Region	34.09	39.89	36.45	33.16	22.49
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>22.05</b>	<b>23.97</b>	<b>20.38</b>	<b>18.40</b>	<b>14.22</b>
Republic of Daghestan	3.70	4.43	4.09	0.86	1.15
Republic of Ingushetia	0.15	0.10	0.07	0.10	0.27
Kabardino-Balkar Republic	2.53	2.46	2.44	1.99	1.59
Karachai-Cherkess Republic	0.61	0.71	0.81	0.70	0.61

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

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	2.00	1.69	1.78	1.70	1.48
Republic of Chechnya	0.81	0.14	0.16	0.16	0.14
Stavropol Territory	12.25	14.45	11.04	12.90	8.97
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>190.23</b>	<b>202.39</b>	<b>186.93</b>	<b>198.93</b>	<b>156.78</b>
Republic of Bashkortostan	17.27	16.75	13.72	14.54	11.85
Republic of Mariy-El	2.14	2.20	1.82	1.80	1.72
Republic of Mordovia	1.98	1.54	1.47	1.52	1.10
Republic of Tatarstan (Tatarstan)	28.85	28.62	22.70	25.38	19.38
Udmurt Republic	3.39	3.95	3.37	3.63	3.03
Chuvash Republic — Chuvashya	3.08	3.14	2.99	3.83	2.23
Perm Territory	10.03	10.92	10.21	11.21	9.17
Kirov Region	3.01	2.94	3.00	3.13	2.37
Nizhni Novgorod Region	35.56	44.19	38.53	43.92	30.33
Orenburg Region	9.00	7.41	6.40	5.71	3.99
Penza Region	4.27	7.78	7.09	4.60	3.26
Samara Region	52.55	50.50	55.58	58.30	53.97
Saratov Region	14.48	17.31	15.02	14.05	10.98
Ulyanovsk Region	4.63	5.15	5.03	7.32	3.39
<b>URALS FEDERAL DISTRICT</b>	<b>105.20</b>	<b>105.98</b>	<b>96.31</b>	<b>106.53</b>	<b>77.77</b>
Kurgan Region	1.77	1.82	1.39	1.37	1.53
Sverdlovsk Region	51.78	54.65	45.11	51.15	43.80
Tyumen Region	29.86	25.61	25.77	26.99	18.76
Khanty-Mansiysky Autonomous Area — Yugra	11.24	9.16	10.82	12.78	7.84
Yamalo-Nenetsky Autonomous Area	3.08	2.51	2.03	2.12	1.68
Chelyabinsk Region	21.80	23.90	24.05	27.03	13.68
<b>SIBERIA FEDERAL DISTRICT</b>	<b>117.99</b>	<b>123.53</b>	<b>109.27</b>	<b>101.27</b>	<b>82.90</b>
Republic of Altai	0.44	0.60	0.46	0.61	0.30
Republic of Buryatia	4.63	5.25	4.72	3.92	4.80
Republic of Tyva	0.38	0.07	0.16	0.09	0.03
Republic of Khakassia	1.41	1.36	1.45	1.30	1.54
Altai Territory	8.85	8.25	6.83	6.33	5.20
Zabaykalskiy Territory	1.43	1.25	1.22	0.94	0.84
Krasnoyarsk Territory	15.13	14.00	12.80	11.22	9.87
Irkutsk Region	11.19	13.11	10.37	11.18	6.86
Kemerovo Region	8.43	8.49	7.21	7.93	6.15
Novosibirsk Region	40.09	43.93	37.00	33.48	28.71
Omsk Region	20.02	21.31	21.23	18.91	14.17
Tomsk Region	6.01	5.91	5.84	5.36	4.43
<b>FAR EAST FEDERAL DISTRICT</b>	<b>76.06</b>	<b>89.02</b>	<b>73.57</b>	<b>82.22</b>	<b>60.79</b>
Republic of Sakha (Yakutia)	1.49	1.45	1.48	1.64	0.88
Kamchatka Territory	2.00	2.17	1.69	2.10	1.20
Primorski Territory	43.89	56.05	45.19	49.17	37.79
Khabarovsk Territory	15.72	17.09	13.88	16.11	9.88
Amur Region	6.80	6.46	5.75	5.65	5.46
Magadan Region	0.69	1.02	0.87	0.87	0.50
Sakhalin Region	5.23	4.61	4.56	6.58	4.97
Jewish Autonomous Region	0.13	0.11	0.13	0.09	0.09
Chukotka Autonomous Area	0.11	0.07	0.03	0.02	0.03

## 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

(millions of rubles)

	28.02.2013										
	customer funds, total			of which:							
	in rubles	in foreign currency and precious metals	funds of organizations				deposits of legal entities		individual deposits		
			public organizations		non-public organizations		in rubles	in foreign currency	in rubles	in foreign currency	
2	3	4	5	6	7	8	9	10	11		
1											
RUSSIAN FEDERATION	22,973,645	7,687,073	479,023	39,139	4,213,997	971,035	5,031,598	1,653,024	11,861,432	2,519,802	
CENTRAL FEDERAL DISTRICT	13,237,689	6,452,991	319,956	33,390	2,689,516	819,315	3,699,545	1,491,169	5,368,534	1,795,025	
Belgorod Region	127,821	27,071	909	11	15,721	661	15,521	10,201	93,552	12,519	
Bryansk Region	67,442	5,395	501	0	6,948	195	6,652	138	52,160	4,433	
Vladimir Region	111,317	12,581	1,058	68	10,061	424	10,178	709	88,181	8,503	
Voronezh Region	220,207	24,273	1,700	5	27,062	1,212	24,754	5,473	163,255	13,666	
Ivanovo Region	70,160	6,468	148	0	6,485	179	3,702	282	58,493	5,356	
Kaluga Region	93,285	8,527	1,824	5	12,406	845	7,876	499	69,662	5,235	
Kostroma Region	47,729	2,632	196	0	3,289	105	5,867	216	36,480	1,824	
Kursk Region	68,730	5,560	737	12	6,856	509	5,608	612	53,611	3,284	
Lipetsk Region	96,084	8,793	458	0	9,794	3,358	15,562	190	69,180	4,355	
Moscow Region	875,773	85,096	23,704	2,094	168,344	10,027	77,239	6,422	595,817	59,287	
Orel Region	48,347	3,310	452	0	4,818	404	2,606	12	39,642	2,336	
Ryazan Region	88,816	7,777	848	1	10,871	527	6,070	1,495	69,374	4,567	
Smolensk Region	65,703	9,537	1,025	42	7,246	3,059	4,995	149	51,436	4,191	
Tambov Region	55,942	2,948	1,023	1	5,746	83	2,530	36	45,820	1,935	
Tver Region	93,257	9,771	683	0	12,079	241	6,263	578	72,929	5,674	
Tula Region	122,397	16,070	279	27	12,882	2,343	15,730	4,481	91,304	7,162	
Yaroslavl Region	137,839	10,405	1,499	5	14,146	488	22,797	274	97,241	8,307	
Moscow	10,846,840	6,206,777	282,912	31,119	2,354,762	794,655	3,465,595	1,459,402	3,620,397	1,642,391	
NORTH-WEST FEDERAL DISTRICT	2,291,593	450,192	41,681	3,094	462,399	52,876	392,351	93,189	1,340,643	261,210	
Republic of Karelia	48,777	4,075	272	32	4,889	232	2,179	14	40,686	3,355	
Republic of Komi	93,847	7,293	220	22	8,755	723	8,237	42	75,162	4,551	

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Arkhangelsk Region	131,134	8,825	948	19	20,380	1,176	24,770	1,144	83,029	5,250
Nenets Autonomous Area	5,764	528	94	0	492	359	342	0	4,735	121
Vologda Region	99,296	19,280	577	3	12,653	5,226	7,845	5,735	75,099	6,141
Kaliningrad Region	104,048	24,181	1,474	525	19,762	2,528	7,379	1,642	73,654	17,056
Leningrad Region	102,420	11,148	2,003	8	11,195	1,190	4,556	845	83,595	7,097
Murmansk Region	111,272	13,692	5,952	112	10,282	2,182	5,395	808	88,760	7,937
Novgorod Region	42,139	4,073	340	0	5,862	698	3,244	31	31,992	2,882
Pskov Region	37,419	3,186	271	1	4,838	146	2,196	460	29,588	1,888
St. Petersburg	1,521,241	354,439	29,624	2,372	363,783	38,775	326,550	82,468	759,078	205,053
SOUTH FEDERAL DISTRICT	998,264	96,472	19,005	189	139,741	11,377	69,827	6,177	746,540	66,462
Republic of Adigei (Adigeya)	14,254	629	81	0	1,257	29	523	0	11,983	443
Republic of Kalmykia	6,551	347	92	0	480	1	403	0	5,363	240
Krasnodar Territory	452,275	41,449	8,865	67	70,509	3,538	36,477	4,190	324,887	29,809
Astrakhan Region	60,128	4,714	2,683	2	7,516	384	3,000	48	45,441	3,080
Vologograd Region	154,123	17,179	2,849	112	18,277	891	7,246	599	123,053	13,217
Rostov Region	310,933	32,154	4,435	8	41,702	6,534	22,178	1,340	235,813	19,673
NORTH-CAUCASIAN FEDERAL DISTRICT	283,816	19,491	6,214	16	41,752	866	19,491	253	209,043	13,604
Republic of Dagestan	43,460	2,163	958	1	8,691	87	2,576	0	30,011	790
Republic of Ingushetia	4,207	187	34	0	940	1	185	0	2,909	156
Kabardino-Balkar Republic	24,887	1,764	293	0	3,378	36	1,250	10	19,399	1,307
Karachai-Cherkess Republic	11,225	557	310	0	1,847	22	550	10	8,241	416
Republic of Northern Ossetia — Alania	27,159	1,398	362	0	2,495	42	1,130	0	22,800	1,029
Republic of Chechnya	10,948	165	308	0	4,989	14	564	0	4,690	150
Stavropol Territory	161,930	13,257	3,949	15	19,412	664	13,236	233	120,993	9,756
PRIVOLZHSKY FEDERAL DISTRICT	2,617,035	275,972	39,069	667	374,103	33,824	397,258	23,432	1,742,372	155,950
Republic of Bashkortostan	328,181	25,819	3,958	23	36,234	2,063	94,565	3,846	189,846	14,906
Republic of Mariy-El	32,727	2,206	207	4	3,532	93	3,724	329	24,761	1,124
Republic of Mordovia	43,633	2,160	731	0	5,490	297	3,785	36	32,801	1,101
Republic of Tatarstan (Tatarstan)	526,684	55,056	11,867	113	82,469	3,393	133,916	2,035	273,599	27,094
Udmurt Republic	101,293	6,024	841	3	18,298	694	11,141	176	69,495	4,000
Chuvash Republic — Chuvashya	71,761	5,961	667	0	8,741	653	6,809	1,327	54,443	2,635
Perm Territory	248,070	37,376	1,283	6	46,202	13,948	26,807	1,002	169,659	17,768
Kirov Region	82,475	5,907	1,507	0	8,165	1,177	6,185	1,311	64,500	2,846
Nizhni Novgorod Region	329,622	41,471	7,067	93	52,390	4,346	27,538	1,673	235,232	21,270
Orenburg Region	133,100	10,038	1,612	0	16,130	680	13,148	1,526	94,540	6,739



**Table 6.3.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Penza Region	78,847	5,135	1,395	0	8,726	636	4,366	144	62,654	2,905
Samara Region	388,906	57,860	3,988	38	55,062	3,500	50,658	8,984	274,855	39,268
Saratov Region	175,725	15,336	2,656	40	24,073	1,407	10,418	1,037	135,265	11,171
Ulyanovsk Region	76,011	5,623	1,290	347	8,591	937	4,198	6	60,722	3,123
<b>URALS FEDERAL DISTRICT</b>	<b>1,470,426</b>	<b>192,715</b>	<b>19,877</b>	<b>1,148</b>	<b>215,355</b>	<b>19,258</b>	<b>271,224</b>	<b>20,065</b>	<b>932,285</b>	<b>120,406</b>
Kurgan Region	35,113	1,848	141	7	3,236	42	2,414	108	28,379	958
Sverdlovsk Region	519,272	63,431	8,678	107	87,819	5,409	62,148	11,190	348,871	38,762
Tyumen Region	639,927	94,208	2,729	12	81,283	7,342	185,868	7,042	357,671	64,179
Khanty-Mansiysky Autonomous Area — Yugra	330,961	71,896	1,345	0	36,351	6,660	109,628	1,076	174,916	50,297
Yamalo-Nenetsky Autonomous Area	103,095	8,138	769	0	20,134	43	12,452	4,504	68,379	2,893
Chelyabinsk Region	276,114	33,228	8,329	1,022	43,017	6,465	20,794	1,725	197,364	16,507
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,365,703</b>	<b>121,997</b>	<b>17,060</b>	<b>536</b>	<b>185,136</b>	<b>12,194</b>	<b>127,047</b>	<b>14,921</b>	<b>1,006,190</b>	<b>68,420</b>
Republic of Altai	6,203	203	75	0	627	32	590	0	4,781	103
Republic of Buryatia	39,068	4,645	559	0	5,818	1,157	2,072	118	29,428	1,567
Republic of Tyva	5,899	211	130	0	687	92	164	0	4,681	58
Republic of Khakassia	23,518	1,110	351	0	2,389	6	1,241	169	18,649	724
Altai Territory	118,784	9,866	1,887	29	12,514	360	10,756	2,479	91,307	3,994
Zabaykalskiy Territory	47,356	2,380	583	0	5,806	271	2,891	28	36,899	1,065
Krasnoyarsk Territory	241,121	14,706	6,233	234	40,997	1,960	22,609	77	163,475	10,029
Irkutsk Region	180,203	18,650	1,549	23	22,956	1,048	20,069	4,901	132,876	8,383
Kemerovo Region	202,460	19,749	1,044	0	22,934	3,515	22,057	302	152,921	11,721
Novosibirsk Region	283,097	32,267	2,952	225	45,180	2,544	23,986	5,518	204,491	17,946
Omsk Region	129,904	10,519	1,017	1	12,790	916	12,527	292	101,326	7,769
Tomsk Region	88,090	7,691	680	24	12,438	293	8,085	1,037	65,356	5,061
<b>FAR EAST FEDERAL DISTRICT</b>	<b>709,119</b>	<b>77,243</b>	<b>16,161</b>	<b>99</b>	<b>105,995</b>	<b>21,325</b>	<b>54,855</b>	<b>3,818</b>	<b>515,825</b>	<b>38,725</b>
Republic of Sakha (Yakutia)	85,268	4,923	2,796	9	13,639	350	6,090	67	59,859	1,939
Kamchatka Territory	46,923	4,124	879	10	5,664	562	2,418	137	36,599	2,871
Primorski Territory	220,101	24,158	4,932	61	47,939	4,248	12,948	1,191	150,954	16,684
Khabarovsk Territory	174,155	25,695	5,309	17	16,289	14,234	17,370	99	132,183	9,444
Amur Region	58,615	3,240	558	2	7,231	214	4,402	110	44,555	1,667
Magadan Region	31,878	6,328	483	0	3,434	393	4,745	772	22,167	1,174
Sakhalin Region	75,038	8,152	779	0	10,700	1,320	5,625	1,432	55,618	4,517
Jewish Autonomous Region	7,842	422	100	0	477	3	217	10	6,820	308
Chukotka Autonomous Area	9,299	201	325	0	622	1	1,040	0	7,070	121
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>7,780</b>	<b>31,193</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>3,526</b>	<b>15,366</b>	<b>352</b>	<b>4,556</b>

Table 6.3.2

## Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	28.02.2013			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	19,725.7	1,253.6	31,341.0	2,652.4
<b>CENTRAL FEDERAL DISTRICT</b>	<b>18,542.5</b>	<b>387.6</b>	<b>20,813.0</b>	<b>177.6</b>
Belgorod Region	2.1	0.3	0.0	9.6
Bryansk Region	4.2	0.0	0.4	14.6
Vladimir Region	6.5	0.2	5.0	8.3
Voronezh Region	10.8	0.5	153.4	0.9
Ivanovo Region	13.1	0.0	4.2	0.1
Kaluga Region	27.1	0.3	20.4	4.5
Kostroma Region	6.6	1.1	3.3	0.0
Kursk Region	5.9	0.0	0.0	0.0
Lipetsk Region	2.7	0.2	0.7	4.7
Moscow Region	144.7	3.8	272.8	29.5
Orel Region	0.5	0.0	0.0	0.0
Ryazan Region	23.5	0.0	0.0	0.0
Smolensk Region	16.7	0.0	3.4	8.4
Tambov Region	2.2	0.0	0.0	0.1
Tver Region	3.3	0.1	5.7	0.0
Tula Region	5.5	3.4	0.0	1.8
Yaroslavl Region	2.3	0.0	5.8	0.0
Moscow	18,264.8	377.7	20,337.9	95.1
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>66.3</b>	<b>11.1</b>	<b>2,172.7</b>	<b>27.1</b>
Republic of Karelia	0.5	0.0	2.6	0.8
Republic of Komi	7.4	0.5	3.3	9.3
Arkhangelsk Region	12.6	0.3	3.4	4.4
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Vologda Region	1.8	0.8	12.1	0.0
Kaliningrad Region	4.6	0.6	0.9	0.0
Leningrad Region	7.9	0.1	19.0	2.7
Murmansk Region	2.9	0.6	0.0	0.8
Novgorod Region	5.0	1.9	0.1	0.7
Pskov Region	1.9	0.0	0.0	1.8
St. Petersburg	21.7	6.3	2,131.3	6.6
<b>SOUTH FEDERAL DISTRICT</b>	<b>109.0</b>	<b>10.4</b>	<b>56.2</b>	<b>94.4</b>
Republic of Adigei (Adigeya)	3.0	0.0	0.0	0.0
Republic of Kalmykia	3.4	0.0	4.3	0.9
Krasnodar Territory	32.0	5.1	20.0	55.5
Astrakhan Region	2.1	0.0	0.1	0.0
Volgograd Region	31.8	3.6	1.4	2.1
Rostov Region	36.7	1.7	30.4	35.9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>484.1</b>	<b>6.4</b>	<b>158.4</b>	<b>33.0</b>
Republic of Daghestan	239.2	0.0	0.0	4.4
Republic of Ingushetia	26.7	0.0	0.0	0.0
Kabardino-Balkar Republic	0.6	0.0	0.0	0.0
Karachai-Cherkess Republic	3.9	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	5.3
Republic of Chechnya	201.9	0.0	0.0	0.6
Stavropol Territory	11.8	6.4	158.4	22.7

**Table 6.3.2 (end)**  
(millions of rubles)

1	2	3	4	5
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>181.5</b>	<b>781.1</b>	<b>7,663.1</b>	<b>1,774.5</b>
Republic of Bashkortostan	3.5	772.1	29.2	0.5
Republic of Mariy-El	0.5	0.2	2.2	0.0
Republic of Mordovia	3.9	0.0	142.9	0.5
Republic of Tatarstan (Tatarstan)	31.8	5.7	6,964.4	1,710.3
Udmurt Republic	0.8	0.0	17.9	0.0
Chuvash Republic — Chuvashya	2.3	0.4	16.1	8.3
Perm Territory	44.4	1.1	38.6	11.0
Kirov Region	3.3	0.1	7.7	0.0
Nizhni Novgorod Region	57.6	0.4	323.8	21.0
Orenburg Region	12.7	0.0	9.8	18.1
Penza Region	0.9	0.3	26.8	0.0
Samara Region	0.6	0.7	37.0	4.8
Saratov Region	13.8	0.0	0.3	0.0
Ulyanovsk Region	5.4	0.1	46.4	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>126.4</b>	<b>42.3</b>	<b>314.9</b>	<b>265.8</b>
Kurgan Region	8.5	0.2	0.0	2.5
Sverdlovsk Region	20.4	9.2	96.7	132.1
Tyumen Region	79.3	31.9	86.0	72.6
Khanty-Mansiysky Autonomous Area — Yugra	75.3	0.0	8.5	7.3
Yamalo-Nenetsky Autonomous Area	2.8	2.3	53.5	24.8
Chelyabinsk Region	18.2	1.0	132.2	58.6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>115.8</b>	<b>13.0</b>	<b>113.6</b>	<b>96.5</b>
Republic of Altai	1.6	0.0	0.0	2.4
Republic of Buryatia	6.2	1.2	0.0	0.0
Republic of Tyva	2.2	0.0	0.6	0.4
Republic of Khakassia	3.1	0.6	3.8	0.0
Altai Territory	6.0	0.2	0.1	6.7
Zabaykalskiy Territory	28.8	0.1	0.0	0.0
Krasnoyarsk Territory	18.6	1.3	34.1	33.1
Irkutsk Region	10.9	1.5	18.7	3.8
Kemerovo Region	15.7	0.0	0.0	30.0
Novosibirsk Region	6.0	2.1	52.3	3.2
Omsk Region	13.6	6.0	0.3	13.9
Tomsk Region	3.1	0.0	3.7	3.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>100.1</b>	<b>1.7</b>	<b>49.1</b>	<b>183.5</b>
Republic of Sakha (Yakutia)	31.0	0.5	13.6	8.8
Kamchatka Territory	8.7	0.0	0.3	2.2
Primorski Territory	8.8	1.1	1.6	3.4
Khabarovsk Territory	18.2	0.0	14.6	1.6
Amur Region	16.2	0.1	5.5	5.4
Magadan Region	5.1	0.0	1.2	161.8
Sakhalin Region	12.0	0.0	11.7	0.2
Jewish Autonomous Region	0.1	0.0	0.0	0.1
Chukotka Autonomous Area	0.0	0.0	0.6	0.0

Table 6.3.3

## Deposit and Savings Certificates and Bonds

(millions of rubles)

1	28.02.2013		
	deposit certificates	savings certificates	bonds
	2	3	4
RUSSIAN FEDERATION	3,026.4	260,937.2	1,116,093.2
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,361.2</b>	<b>115,934.7</b>	<b>1,018,182.2</b>
Belgorod Region	0.0	1,698.4	0.0
Bryansk Region	6.5	1,958.7	0.0
Vladimir Region	52.7	1,863.7	0.0
Voronezh Region	0.0	3,129.0	0.0
Ivanovo Region	0.0	2,048.4	0.0
Kaluga Region	0.0	3,680.7	0.0
Kostroma Region	0.0	1,363.7	0.0
Kursk Region	0.0	729.8	0.0
Lipetsk Region	0.0	1,284.5	0.0
Moscow Region	112.3	18,241.8	0.0
Orel Region	0.0	942.7	0.0
Ryazan Region	0.0	3,144.3	0.0
Smolensk Region	0.0	2,262.0	0.0
Tambov Region	0.0	898.1	0.0
Tver Region	0.0	2,104.9	0.0
Tula Region	1.8	2,751.1	0.0
Yaroslavl Region	1.0	3,857.8	0.0
Moscow	2,186.8	63,975.0	1,018,182.2
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>179.8</b>	<b>31,657.5</b>	<b>10,576.5</b>
Republic of Karelia	0.1	1,235.3	0.0
Republic of Komi	0.0	2,413.5	0.0
Arkhangelsk Region	1.0	3,769.0	0.0
Nenets Autonomous Area	0.0	172.5	0.0
Vologda Region	19.3	3,066.7	0.0
Kaliningrad Region	0.0	1,531.0	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	6.4	1,694.3	0.0
Novgorod Region	0.0	1,061.8	0.0
Pskov Region	0.0	956.1	0.0
St. Petersburg	153.0	15,929.7	10,576.5
<b>SOUTH FEDERAL DISTRICT</b>	<b>60.1</b>	<b>17,082.7</b>	<b>6,172.9</b>
Republic of Adigei (Adigeya)	0.0	413.4	0.0
Republic of Kalmykia	0.0	104.2	0.0
Krasnodar Territory	58.5	7,148.6	1,500.0
Astrakhan Region	0.0	913.1	0.0
Volgograd Region	0.0	2,902.5	0.0
Rostov Region	1.6	5,600.9	4,672.9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>10.0</b>	<b>5,853.4</b>	<b>70.0</b>
Republic of Daghestan	0.0	390.1	0.0
Republic of Ingushetia	0.0	131.9	0.0
Kabardino-Balkar Republic	0.0	290.9	0.0
Karachai-Cherkess Republic	0.0	184.7	0.0
Republic of Northern Ossetia — Alania	0.0	213.4	70.0
Republic of Chechnya	0.0	1.2	0.0
Stavropol Territory	10.0	4,641.2	0.0

**Table 6.3.3 (end)**  
(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>396.9</b>	<b>37,493.5</b>	<b>48,944.2</b>
Republic of Bashkortostan	0.0	4,096.3	0.0
Republic of Mariy-El	0.0	749.8	0.0
Republic of Mordovia	0.0	687.0	0.0
Republic of Tatarstan (Tatarstan)	61.5	4,217.2	24,161.5
Udmurt Republic	0.0	2,747.4	0.0
Chuvash Republic — Chuvashya	0.0	1,986.3	0.0
Perm Territory	3.0	6,422.5	0.0
Kirov Region	0.0	1,490.6	0.0
Nizhni Novgorod Region	53.7	6,077.7	0.0
Orenburg Region	0.0	851.0	6.8
Penza Region	0.1	732.2	0.0
Samara Region	240.0	4,714.3	24,776.0
Saratov Region	0.0	1,791.8	0.0
Ulyanovsk Region	38.6	929.4	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>0.8</b>	<b>18,339.1</b>	<b>16,457.3</b>
Kurgan Region	0.0	1,027.9	0.0
Sverdlovsk Region	0.1	5,534.4	9,457.2
Tyumen Region	0.7	7,111.8	7,000.0
Khanty-Mansiysky Autonomous Area — Yugra	0.7	3,042.1	3,000.0
Yamalo-Nenetsky Autonomous Area	0.0	1,410.0	0.0
Chelyabinsk Region	0.0	4,664.9	0.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>15.9</b>	<b>22,742.2</b>	<b>190.0</b>
Republic of Altai	0.0	104.5	0.0
Republic of Buryatia	0.1	498.2	190.0
Republic of Tyva	0.0	162.2	0.0
Republic of Khakassia	0.0	258.8	0.0
Altai Territory	0.0	2,575.9	0.0
Zabaykalskiy Territory	0.0	997.4	0.0
Krasnoyarsk Territory	0.0	3,567.1	0.0
Irkutsk Region	0.4	3,986.9	0.0
Kemerovo Region	0.0	4,184.3	0.0
Novosibirsk Region	15.4	3,046.8	0.0
Omsk Region	0.1	1,501.6	0.0
Tomsk Region	0.0	1,858.6	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1.7</b>	<b>11,834.1</b>	<b>15,500.0</b>
Republic of Sakha (Yakutia)	0.0	2,116.8	0.0
Kamchatka Territory	1.6	725.1	0.0
Primorski Territory	0.0	3,380.5	0.0
Khabarovsk Territory	0.0	1,825.9	0.0
Amur Region	0.0	745.1	15,500.0
Magadan Region	0.0	1,085.0	0.0
Sakhalin Region	0.1	1,576.7	0.0
Jewish Autonomous Region	0.0	144.4	0.0
Chukotka Autonomous Area	0.0	234.6	0.0

Table 6.3.4

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

*(millions of rubles)*

1	28.02.2013	
	rubles funds raised by issuing bills	foreign currency funds raised by issuing bills
	2	3
RUSSIAN FEDERATION	768,078.8	443,225.4
<b>CENTRAL FEDERAL DISTRICT</b>	<b>603,010.6</b>	<b>417,666.4</b>
Belgorod Region	1,331.3	130.8
Bryansk Region	58.7	3.3
Vladimir Region	259.9	16.9
Voronezh Region	5,927.3	180.7
Ivanovo Region	122.2	57.3
Kaluga Region	154.5	0.0
Kostroma Region	206.6	101.0
Kursk Region	437.6	0.0
Lipetsk Region	2.5	0.0
Moscow Region	11,393.4	1,653.4
Orel Region	12.5	9.2
Ryazan Region	130.4	8.3
Smolensk Region	137.9	0.0
Tambov Region	120.4	0.0
Tver Region	166.7	0.0
Tula Region	72.8	0.0
Yaroslavl Region	958.8	62.6
Moscow	581,517.0	415,443.0
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>37,058.9</b>	<b>10,486.4</b>
Republic of Karelia	23.1	0.0
Republic of Komi	96.1	0.0
Arkhangelsk Region	112.4	0.0
Nenets Autonomous Area	0.0	0.0
Vologda Region	681.4	17.8
Kaliningrad Region	705.3	0.0
Leningrad Region	111.2	0.0
Murmansk Region	112.1	0.0
Novgorod Region	84.5	0.0
Pskov Region	76.6	0.0
St. Petersburg	35,056.2	10,468.7
<b>SOUTH FEDERAL DISTRICT</b>	<b>6,071.0</b>	<b>2,820.6</b>
Republic of Adigei (Adigeya)	1.9	0.0
Republic of Kalmykia	65.0	0.0
Krasnodar Territory	1,311.7	2,789.4
Astrakhan Region	91.4	0.0
Volgograd Region	730.8	7.2
Rostov Region	3,870.1	24.1
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>2,610.2</b>	<b>5.3</b>
Republic of Daghestan	337.6	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	23.7	0.0
Karachai-Cherkess Republic	53.0	0.0
Republic of Northern Ossetia — Alania	50.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	2,145.8	5.3

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

1	2	3
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>76,926.2</b>	<b>5,296.2</b>
Republic of Bashkortostan	3,443.6	341.0
Republic of Mariy-El	662.9	0.0
Republic of Mordovia	206.0	0.0
Republic of Tatarstan (Tatarstan)	45,901.5	2,976.0
Udmurt Republic	1,053.5	30.6
Chuvash Republic — Chuvashya	839.4	4.3
Perm Territory	2,084.2	28.7
Kirov Region	143.5	10.0
Nizhni Novgorod Region	7,091.7	1,056.3
Orenburg Region	2,768.7	0.0
Penza Region	575.5	0.0
Samara Region	10,411.5	849.3
Saratov Region	1,496.5	0.0
Ulyanovsk Region	247.8	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>25,437.4</b>	<b>849.8</b>
Kurgan Region	202.1	0.9
Sverdlovsk Region	9,574.2	812.4
Tyumen Region	13,240.2	22.7
Khanty-Mansiysky Autonomous Area — Yugra	9,739.2	0.0
Yamalo-Nenetsky Autonomous Area	169.8	0.0
Chelyabinsk Region	2,420.9	13.8
<b>SIBERIA FEDERAL DISTRICT</b>	<b>11,205.9</b>	<b>6,074.6</b>
Republic of Altai	35.6	0.0
Republic of Buryatia	115.0	4.7
Republic of Tyva	0.0	0.0
Republic of Khakassia	0.0	0.0
Altai Territory	379.5	0.0
Zabaykalskiy Territory	25.0	0.3
Krasnoyarsk Territory	476.1	32.7
Irkutsk Region	827.4	4,315.2
Kemerovo Region	1,777.2	0.0
Novosibirsk Region	5,052.9	4.3
Omsk Region	2,118.3	1,717.3
Tomsk Region	398.8	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>5,758.6</b>	<b>26.0</b>
Republic of Sakha (Yakutia)	69.3	1.6
Kamchatka Territory	24.7	0.0
Primorski Territory	4,591.2	2.1
Khabarovsk Territory	557.1	16.2
Amur Region	51.2	0.0
Magadan Region	5.0	0.0
Sakhalin Region	160.2	6.1
Jewish Autonomous Region	0.0	0.0
Chukotka Autonomous Area	300.0	0.0

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

Table 6.4.1

(millions of rubles)

	28.02.2013												
	total	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	3,874,483	77,107	56,788	456,124	129,775	71,763	249,049	224,529	1,039,060	166,367	472,466	988,243	
CENTRAL FEDERAL DISTRICT	2,018,989	6,633	4,411	128,866	62,516	21,971	122,950	129,560	578,915	106,832	376,407	484,339	
Belgorod Region	15,683	65	0	5,096	474	2,691	770	299	2,250	319	414	3,305	
Bryansk Region	9,183	0	0	2,592	0	1,511	98	81	1,164	344	159	3,234	
Vladimir Region	13,236	32	0	4,879	530	537	349	128	2,118	219	108	4,336	
Voronezh Region	30,258	6	0	5,050	769	2,632	1,374	431	10,850	1,364	337	7,445	
Ivanovo Region	7,697	0	0	1,124	602	99	406	188	1,819	283	169	3,007	
Kaluga Region	14,909	30	0	3,747	639	326	569	141	3,104	1,191	506	4,656	
Kostroma Region	6,892	0	0	1,654	420	86	114	65	2,624	328	110	1,491	
Kursk Region	12,501	304	0	2,633	128	2,672	289	78	3,282	399	59	2,657	
Lipetsk Region	12,474	11	11	1,926	366	1,329	475	1,807	3,145	168	440	2,807	
Moscow Region	243,870	126	30	23,126	1,031	689	9,109	3,431	83,482	11,555	21,861	89,460	
Orel Region	10,850	0	0	965	5	1,667	177	210	5,841	258	467	1,260	
Ryazan Region	12,826	22	10	4,441	177	963	1,021	187	3,118	170	144	2,583	
Smolensk Region	11,224	17	7	6,011	62	29	243	133	1,964	62	436	2,267	
Tambov Region	8,369	0	0	2,089	401	2,504	314	169	1,027	130	94	1,641	
Tver Region	7,227	43	0	1,658	41	37	212	134	1,985	297	222	2,598	
Tula Region	37,124	11	0	4,074	10,793	529	1,165	231	4,952	344	4,595	10,430	
Yaroslavl Region	21,117	17	5	4,689	1,122	98	751	733	3,993	307	885	8,522	
Moscow	1,543,549	5,949	4,348	53,115	44,957	3,573	105,514	121,114	442,188	89,094	345,401	332,644	



**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	424,622	947	437	53,710	14,426	5,171	41,024	26,816	98,036	10,397	30,948	143,147
Republic of Karelia	22,773	324	0	332	880	67	24	169	871	281	155	19,670
Republic of Komi	7,622	60	58	395	557	44	569	192	2,103	270	94	3,338
Arkhangelsk Region	14,442	275	209	4,151	79	210	523	207	2,558	370	461	5,608
Nenets Autonomous Area	171	0	0	0	0	0	5	0	12	149	0	5
Vologda Region	17,992	0	0	5,655	528	304	547	186	3,512	318	520	6,422
Kaliningrad Region	15,983	11	0	5,008	194	770	619	218	4,625	173	1,329	3,036
Leningrad Region	36,333	100	0	3,433	766	2,739	16,536	668	5,892	444	708	5,047
Murmansk Region	8,005	0	0	364	464	157	208	121	2,044	360	1,135	3,152
Novgorod Region	5,795	0	0	1,436	166	521	161	65	1,173	116	106	2,051
Pskov Region	3,653	2	1	861	470	296	156	70	679	41	52	1,026
St. Petersburg	292,024	175	169	32,075	10,322	63	21,681	24,920	74,579	8,024	26,388	93,797
SOUTH FEDERAL DISTRICT	253,421	743	618	40,011	3,655	14,743	9,857	30,272	89,167	7,651	7,770	49,552
Republic of Adigei (Adigeya)	2,657	14	0	374	41	267	220	44	1,200	47	33	417
Republic of Kalmykia	731	0	0	22	3	130	29	25	356	0	9	157
Krasnodar Territory	147,120	23	6	15,345	2,746	8,298	5,819	28,703	56,637	3,414	6,236	19,899
Astrakhan Region	3,731	0	0	364	0	281	567	155	1,395	428	137	404
Volgograd Region	22,928	63	63	3,892	9	1,824	720	398	7,025	626	306	8,065
Rostov Region	76,254	643	549	20,014	856	3,943	2,502	947	22,553	3,136	1,049	20,611
NORTH-CAUCASIAN FEDERAL DISTRICT	33,878	34	8	8,083	510	5,124	2,126	452	9,533	568	1,062	6,386
Republic of Dagestan	4,807	0	0	703	90	1,777	358	98	614	2	286	879
Republic of Ingushetia	98	0	0	24	0	0	59	7	8	0	0	0
Kabardino-Balkar Republic	2,815	2	0	709	0	459	139	42	1,251	30	124	59
Karachai-Cherkess Republic	2,452	2	0	1,001	0	319	784	9	290	1	4	42
Republic of Northern Ossetia — Alania	2,290	15	8	601	2	73	162	26	725	38	254	394
Republic of Chechnya	336	0	0	23	0	64	64	48	130	5	2	0
Stavropol Territory	21,080	15	0	5,022	418	2,432	560	222	6,515	492	392	5,012
PRIVOLZHSKY FEDERAL DISTRICT	455,322	14,846	13,986	91,431	22,457	13,233	22,657	8,688	120,051	20,180	34,161	107,618
Republic of Bashkortostan	49,791	438	61	9,095	34	1,612	4,583	762	17,842	1,463	1,328	12,634
Republic of Mariy-El	6,605	0	0	860	803	1,216	163	102	1,067	45	91	2,258
Republic of Mordovia	9,370	0	0	3,217	13	1,097	753	40	1,672	107	405	2,066

**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)	80,973	11,825	11,791	13,862	1,091	1,814	3,900	1,418	17,657	5,513	6,826	17,067
Udmurt Republic	17,037	10	10	2,415	74	852	201	200	6,576	458	351	5,900
Chuvash Republic — Chuvashya	10,703	3	0	2,690	204	154	592	331	2,185	356	279	3,909
Perm Territory	49,293	800	798	15,546	5,290	196	1,511	722	10,901	1,337	987	12,003
Kirov Region	11,939	24	0	2,296	75	405	213	499	4,439	205	228	3,555
Nizhni Novgorod Region	83,706	52	52	16,075	6,922	1,303	2,635	1,513	21,698	1,861	12,400	19,247
Orenburg Region	19,485	406	210	2,071	334	1,001	957	886	6,722	327	371	6,410
Penza Region	8,231	5	0	1,612	53	912	403	76	1,755	208	382	2,825
Samara Region	69,500	1,239	1,046	12,062	7,135	982	4,041	1,312	18,687	6,693	8,210	9,139
Saratov Region	26,323	44	18	6,204	289	1,086	2,278	664	6,073	824	563	8,298
Ulyanovsk Region	12,366	0	0	3,425	140	603	427	163	2,782	783	1,740	2,303
<b>URALS FEDERAL DISTRICT</b>	<b>318,145</b>	<b>26,962</b>	<b>24,977</b>	<b>97,296</b>	<b>3,451</b>	<b>3,779</b>	<b>20,449</b>	<b>8,448</b>	<b>52,816</b>	<b>9,137</b>	<b>14,392</b>	<b>81,415</b>
Kurgan Region	4,792	5	0	1,015	0	317	186	53	1,031	159	159	1,867
Sverdlovsk Region	119,400	2,240	1,184	35,847	2,372	571	5,786	1,811	29,888	3,432	3,948	33,505
Tyumen Region	93,629	23,984	23,793	7,136	581	892	11,651	6,229	11,091	3,699	4,138	24,228
Khanty-Mansiysky Autonomous Area — Yugra	30,788	2,733	2,721	340	206	160	7,480	4,558	3,772	699	1,496	9,344
Yamalo-Nenetsky Autonomous Area	26,520	20,518	20,368	334	75	2	1,458	476	412	331	117	2,797
Chelyabinsk Region	100,324	733	0	53,298	498	1,999	2,826	355	10,806	1,847	6,147	21,815
<b>SIBERIA FEDERAL DISTRICT</b>	<b>262,150</b>	<b>14,240</b>	<b>11,940</b>	<b>28,941</b>	<b>13,244</b>	<b>6,464</b>	<b>21,826</b>	<b>5,307</b>	<b>65,845</b>	<b>8,375</b>	<b>4,764</b>	<b>93,144</b>
Republic of Altai	4,019	0	0	291	0	101	178	3	2,365	75	46	960
Republic of Buryatia	5,525	100	70	1,774	62	76	561	48	1,143	22	68	1,671
Republic of Tyva	531	87	87	3	16	98	8	45	155	3	12	104
Republic of Khakassia	3,160	0	0	292	110	60	345	27	1,044	22	207	1,053
Altai Territory	25,626	403	0	5,057	692	873	894	275	6,329	268	194	10,641
Zabaykalskiy Territory	3,684	597	0	114	14	36	285	41	1,135	130	63	1,269
Krasnoyarsk Territory	34,448	990	506	4,689	1,048	1,153	3,729	841	8,653	1,309	885	11,151
Irkutsk Region	37,861	1,473	1,404	1,702	8,259	780	2,148	924	7,458	524	359	14,234
Kemerovo Region	45,243	9,888	9,427	3,361	776	462	1,543	1,312	10,004	794	623	16,480
Novosibirsk Region	54,239	252	0	5,166	1,906	1,514	3,703	1,060	15,647	2,702	1,692	20,597
Omsk Region	29,334	0	0	3,838	236	816	7,273	406	7,090	2,299	401	6,975
Tomsk Region	18,480	450	446	2,653	125	495	1,161	325	4,820	227	214	8,010

**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	107,956	12,702	411	7,784	9,516	1,278	8,160	14,986	24,704	3,227	2,962	22,637
Republic of Sakha (Yakutia)	18,710	9,828	28	473	726	180	621	1,108	2,278	784	174	2,538
Kamchatka Territory	3,802	0	0	113	445	8	82	104	1,408	338	463	841
Primorski Territory	46,262	5	5	6,021	3,124	624	1,146	12,320	8,945	1,093	1,086	11,898
Khabarovsk Territory	23,166	358	0	495	4,457	34	3,690	736	8,454	790	568	3,584
Amur Region	6,772	464	300	402	389	362	1,557	116	1,523	71	90	1,798
Magadan Region	3,468	1,899	66	134	122	6	80	58	706	22	117	324
Sakhalin Region	4,700	26	12	108	175	56	900	348	1,182	122	339	1,444
Jewish Autonomous Region	491	0	0	38	0	8	82	39	80	7	26	211
Chukotka Autonomous Area	585	119	0	0	78	0	2	156	131	0	99	0

<sup>1</sup> The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.2

### Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

(millions of rubles)

	28.02.2013											
	total	3	4	5	6	7	8	9	10	11	12	13
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2											
RUSSIAN FEDERATION	406,682	20,284	5,093	151,254	136	6,789	17,608	18,390	69,841	40,089	77,212	5,079
CENTRAL FEDERAL DISTRICT	201,439	1,854	1,028	25,390	136	6,022	12,553	9,711	41,823	31,913	68,287	3,750
Belgorod Region	407	249	0	0	0	32	0	0	126	0	0	0
Bryansk Region	1,109	0	0	55	0	883	0	0	171	0	0	0
Vladimir Region	76	0	0	20	0	0	0	0	0	0	56	0
Voronezh Region	3,572	0	0	449	0	0	0	0	1,445	1,678	0	0
Ivanovo Region	357	0	0	80	0	0	201	0	76	0	0	0
Kaluga Region	1,106	0	0	9	0	40	0	0	1,051	6	0	0
Kostroma Region	99	0	0	0	0	0	0	0	99	0	0	0
Kursk Region	6	0	0	6	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	13,343	0	0	2,056	0	0	6,778	124	1,291	1,828	526	740
Orel Region	1,062	0	0	913	0	0	0	0	146	0	0	3
Ryazan Region	57	0	0	30	0	0	1	0	26	0	0	0
Smolensk Region	4,850	0	0	4,704	0	0	0	146	0	0	0	0
Tambov Region	138	0	0	0	0	0	138	0	0	0	0	0
Tver Region	81	0	0	80	1	0	0	0	0	0	0	0
Tula Region	4,445	0	0	2,540	0	0	0	174	0	0	1,596	135
Yaroslavl Region	1,477	0	0	1,446	0	0	0	0	18	0	13	0
Moscow	169,254	1,604	1,028	13,004	135	5,067	5,436	9,267	37,374	28,401	66,094	2,872

**Table 6.4.2 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>48,548</b>	<b>2,411</b>	<b>1,733</b>	<b>18,648</b>	<b>0</b>	<b>143</b>	<b>3,596</b>	<b>2,815</b>	<b>13,790</b>	<b>3,492</b>	<b>3,432</b>	<b>221</b>
Republic of Karelia	30	20	0	10	0	0	0	0	0	0	0	0
Republic of Komi	1,831	1,732	1,733	0	0	0	0	0	0	0	0	99
Arkhangelsk Region	2,028	658	0	1,288	0	0	0	60	2	0	18	2
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	5,416	0	0	3,711	0	91	0	0	0	0	1,572	42
Kaliningrad Region	9,139	0	0	8,694	0	52	0	7	239	40	75	32
Leningrad Region	454	0	0	259	0	0	82	2	111	0	0	0
Murmansk Region	370	0	0	0	0	0	0	0	189	0	181	0
Novgorod Region	153	0	0	15	0	0	0	0	138	0	0	0
Pskov Region	79	0	0	79	0	0	0	0	0	0	0	0
St. Petersburg	29,048	0	0	4,593	0	0	3,514	2,746	13,111	3,452	1,586	46
<b>SOUTH FEDERAL DISTRICT</b>	<b>19,641</b>	<b>0</b>	<b>0</b>	<b>6,202</b>	<b>0</b>	<b>342</b>	<b>195</b>	<b>3,616</b>	<b>4,921</b>	<b>1,598</b>	<b>2,767</b>	<b>0</b>
Republic of Adigei (Adigeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	21	0	0	0	0	0	0	0	21	0	0	0
Krasnodar Territory	11,908	0	0	3,136	0	342	24	3,432	4,600	0	374	0
Astrakhan Region	58	0	0	0	0	0	17	2	39	0	0	0
Volgograd Region	2,423	0	0	94	0	0	0	0	44	0	2,285	0
Rostov Region	5,231	0	0	2,972	0	0	154	182	217	1,598	108	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>1,085</b>	<b>0</b>	<b>0</b>	<b>985</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>98</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Dagestan	191	0	0	191	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	61	0	0	61	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	100	0	0	0	0	0	0	98	2	0	0	0
Republic of Northern Ossetia — Alania	51	0	0	51	0	0	0	0	0	0	0	0
Republic of Chechnya	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	682	0	0	682	0	0	0	0	0	0	0	0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>58,176</b>	<b>2,297</b>	<b>0</b>	<b>53,624</b>	<b>0</b>	<b>80</b>	<b>55</b>	<b>478</b>	<b>610</b>	<b>663</b>	<b>12</b>	<b>357</b>
Republic of Bashkortostan	32,010	0	0	31,963	0	2	0	11	27	6	1	0
Republic of Mariy-El	88	0	0	88	0	0	0	0	0	0	0	0
Republic of Mordovia	162	0	0	153	0	9	0	0	0	0	0	0

Table 6.4.2 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	8,800	0	0	8,243	0	0	0	0	0	554	0	3
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic — Chuvashya	125	0	0	125	0	0	0	0	0	0	0	0
Perm Territory	9,362	0	0	9,242	0	69	0	0	31	20	0	0
Kirov Region	59	0	0	0	0	0	0	0	59	0	0	0
Nizhni Novgorod Region	3,121	0	0	2,193	0	0	55	311	121	78	9	354
Orenburg Region	2,899	2,296	0	603	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	1,174	0	0	768	0	0	0	29	372	5	0	0
Saratov Region	5	0	0	3	0	0	0	0	0	0	2	0
Ulyanovsk Region	371	0	0	244	0	0	0	127	0	0	0	0
URALS FEDERAL DISTRICT	34,166	744	0	25,735	0	0	1,201	1,386	749	1,548	2,359	444
Kurgan Region	725	0	0	725	0	0	0	0	0	0	0	0
Sverdlovsk Region	17,155	360	0	13,089	0	0	16	20	614	1,548	1,508	0
Tyumen Region	4,500	0	0	1,754	0	0	0	1,366	85	0	851	444
Khanty-Mansiysky Autonomous Area — Yugra	1,820	0	0	10	0	0	0	1,366	0	0	0	444
Yamalo-Nenetsky Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	11,786	384	0	10,167	0	0	1,185	0	50	0	0	0
SIBERIA FEDERAL DISTRICT	40,108	11,160	2,332	20,248	0	0	8	0	7,496	874	16	306
Republic of Altai	708	0	0	631	0	0	0	0	77	0	0	0
Republic of Buryatia	905	63	0	834	0	0	8	0	0	0	0	0
Republic of Tyva	187	187	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	177	56	0	111	0	0	0	0	9	0	1	0
Altai Territory	1,605	1,529	0	0	0	0	0	0	48	28	0	0
Zabaykalskiy Territory	462	460	0	0	0	0	0	0	0	2	0	0
Krasnoyarsk Territory	2,282	382	0	1,012	0	0	0	0	44	844	0	0
Irkutsk Region	160	116	0	30	0	0	0	0	14	0	0	0
Kemerovo Region	32,615	8,063	2,026	17,459	0	0	0	0	7,093	0	0	0
Novosibirsk Region	609	0	0	160	0	0	0	0	143	0	0	306
Omsk Region	55	0	0	9	0	0	0	0	46	0	0	0
Tomsk Region	343	306	306	0	0	0	0	0	22	0	15	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	3,519	1,818	0	419	0	202	0	286	450	1	342	1
Republic of Sakha (Yakutia)	291	276	0	15	0	0	0	0	0	0	0	0
Kamchatka Territory	344	191	0	0	0	0	0	0	0	0	153	0
Primorski Territory	751	0	0	3	0	184	0	112	375	1	76	0
Khabarovsk Territory	1,120	422	0	398	0	18	0	174	19	0	89	0
Amur Region	59	0	0	3	0	0	0	0	56	0	0	0
Magadan Region	818	794	0	0	0	0	0	0	0	0	24	0
Sakhalin Region	123	122	0	0	0	0	0	0	0	0	0	1
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	13	13	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.3

### Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

28.02.2013

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	real estate activities	other activities			
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
RUSSIAN FEDERATION	16,213,065	487,886	323,472	2,939,564	726,180	1,234,651	1,354,691	1,226,719	3,672,005	1,992,431	2,337,926	241,012		
CENTRAL FEDERAL DISTRICT	8,310,750	211,909	129,729	868,246	266,840	442,480	694,252	740,909	1,899,597	1,374,703	1,701,126	110,688		
Belgorod Region	237,488	13,836	8	71,396	745	108,274	10,362	4,331	13,754	4,518	9,200	1,072		
Bryansk Region	52,789	0	0	13,551	565	23,893	703	711	8,503	2,917	1,092	854		
Vladimir Region	67,736	156	0	28,120	2,125	13,696	2,061	1,541	12,978	4,406	1,610	1,043		
Voronezh Region	213,117	29	0	49,750	2,086	51,197	4,868	3,918	43,288	36,741	19,324	1,916		
Ivanovo Region	41,536	45	4	10,452	1,994	2,463	3,600	842	12,587	6,540	2,118	895		
Kaluga Region	84,780	304	0	20,847	4,367	9,443	6,552	1,369	13,505	24,105	2,831	1,457		
Kostroma Region	33,233	27	0	10,468	399	2,795	1,572	661	12,159	3,089	1,659	404		
Kursk Region	145,105	50,331	0	25,774	320	38,886	6,429	1,670	18,732	1,553	816	594		
Lipetsk Region	99,412	433	11	29,404	785	29,022	4,839	2,356	19,227	6,311	6,373	662		
Moscow Region	811,895	1,108	432	131,896	25,552	20,482	78,982	27,092	244,362	96,412	167,086	18,923		
Orel Region	52,253	0	0	9,656	348	24,237	579	996	13,083	1,378	1,655	321		
Ryazan Region	74,230	144	99	21,278	606	21,241	8,650	1,562	14,867	2,576	2,595	711		
Smolensk Region	66,272	142	17	22,811	907	12,099	4,771	2,154	17,737	2,545	2,422	684		
Tambov Region	79,608	2	0	22,681	1,136	34,858	1,394	2,830	13,327	1,960	884	536		
Tver Region	58,710	441	0	20,051	676	13,719	2,111	1,748	14,347	1,933	2,980	704		
Tula Region	107,217	605	0	27,582	16,706	16,347	7,155	3,074	20,158	4,378	7,757	3,455		
Yaroslavl Region	105,535	1,321	5	32,123	13,120	11,654	4,826	2,028	22,927	3,639	11,719	2,178		
Moscow	5,979,834	142,986	129,153	320,403	194,403	8,177	544,798	682,026	1,384,057	1,169,700	1,459,005	74,279		



**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	1,822,782	11,329	1,852	428,728	96,247	110,840	171,856	216,538	368,631	131,095	253,196	34,322
Republic of Karelia	25,732	1,121	290	9,063	2,924	1,507	329	825	5,695	910	2,867	491
Republic of Komi	25,737	514	430	4,555	624	1,758	2,053	2,100	9,377	2,677	1,354	725
Arkhangelsk Region	76,923	182	114	41,282	2,923	6,718	1,948	1,038	14,184	3,008	4,484	1,156
Nenets Autonomous Area	1,735	0	0	0	10	0	375	42	121	1,033	152	2
Vologda Region	99,033	0	0	26,356	1,891	12,755	3,626	1,747	20,725	2,380	28,053	1,500
Kaliningrad Region	107,734	292	0	41,362	4,286	11,331	4,954	5,239	21,172	6,745	11,203	1,150
Leningrad Region	203,433	7,439	1	54,519	13,304	36,240	28,396	10,571	22,211	21,046	8,381	1,326
Murmansk Region	27,405	454	0	2,138	1,645	1,781	1,338	1,643	9,859	1,980	5,810	757
Novgorod Region	32,147	4	2	8,832	748	13,390	1,120	750	5,526	556	763	458
Pskov Region	36,098	30	28	8,225	408	18,175	1,638	1,374	5,028	476	395	349
St. Petersburg	1,188,540	1,293	987	232,393	67,494	7,186	126,454	191,251	254,855	91,317	189,887	26,410
SOUTH FEDERAL DISTRICT	1,068,479	3,348	1,873	296,864	52,045	179,548	83,072	69,968	246,989	70,716	52,643	13,286
Republic of Adigei (Adigeya)	20,404	187	0	8,596	53	3,978	2,974	287	3,273	545	377	134
Republic of Kalmykia	8,640	8	0	182	26	4,600	404	152	2,050	978	206	34
Krasnodar Territory	527,599	800	9	97,171	25,910	100,385	48,823	58,594	124,301	33,961	31,792	5,862
Astrakhan Region	34,653	27	25	3,193	1,993	3,634	6,710	951	8,114	7,615	2,317	99
Volgograd Region	123,381	192	58	41,619	681	19,905	7,337	3,570	34,107	8,918	4,608	2,444
Rostov Region	353,802	2,134	1,781	146,106	23,382	47,044	16,824	6,414	75,143	18,699	13,343	4,713
NORTH-CAUCASIAN FEDERAL DISTRICT	255,931	1,618	369	65,720	8,551	58,903	26,735	6,131	66,197	7,044	13,131	1,901
Republic of Dagestan	30,685	242	127	8,664	142	4,987	5,395	1,143	7,060	290	2,398	364
Republic of Ingushetia	6,310	50	25	383	0	2,858	906	42	1,816	153	102	0
Kabardino-Balkar Republic	35,621	80	39	9,230	62	8,323	1,855	608	12,407	1,623	1,419	14
Karachai-Cherkess Republic	25,333	192	0	10,504	81	5,683	3,830	255	4,095	231	417	45
Republic of Northern Ossetia — Alania	19,231	974	178	5,734	81	2,102	1,651	566	6,256	498	1,184	185
Republic of Chechnya	16,493	0	0	1,289	0	3,417	9,121	339	1,059	81	1,187	0
Stavropol Territory	122,258	80	0	29,916	8,185	31,534	3,978	3,178	33,502	4,168	6,424	1,293
PRIVOLZHSKY FEDERAL DISTRICT	2,104,657	69,074	58,800	656,928	100,887	233,326	122,520	72,851	462,745	212,645	145,445	28,236
Republic of Bashkortostan	225,169	41,607	37,958	69,581	3,677	20,605	15,797	4,113	44,487	13,548	9,110	2,644
Republic of Mariy-El	47,478	2	0	20,189	525	12,995	1,841	572	6,307	2,708	1,728	611
Republic of Mordovia	86,046	67	0	35,876	153	21,943	3,240	884	9,083	1,716	12,658	426

**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)	410,553	8,065	7,756	126,017	3,259	47,468	31,487	13,498	83,268	57,813	34,046	5,632
Udmurt Republic	66,739	420	214	22,389	294	5,975	1,218	1,541	24,902	5,119	3,084	1,797
Chuvash Republic — Chuvashya	96,493	118	0	10,789	6,356	5,784	4,616	2,565	19,665	38,926	6,588	1,086
Perm Territory	261,335	5,274	5,113	104,750	15,059	6,801	13,264	17,740	62,666	21,955	10,685	3,141
Kirov Region	56,891	120	0	18,269	585	13,726	1,964	2,159	14,485	3,069	1,577	937
Nizhni Novgorod Region	266,719	627	327	89,013	38,055	19,617	10,593	7,324	66,264	14,962	15,612	4,652
Orenburg Region	99,955	6,085	4,088	30,420	2,720	22,012	3,813	6,138	19,719	5,550	1,905	1,593
Penza Region	56,606	75	0	12,769	1,192	19,308	2,305	1,745	11,975	4,202	2,391	644
Samara Region	261,917	2,649	2,173	66,937	17,627	15,784	21,407	9,631	59,617	28,820	37,002	2,443
Saratov Region	111,624	1,345	1,171	30,234	11,253	13,350	8,642	3,226	29,054	7,364	5,192	1,964
Ulyanovsk Region	57,132	2,620	0	19,695	132	7,959	2,333	1,715	11,253	6,892	3,867	666
URALS FEDERAL DISTRICT	1,046,906	57,088	45,552	323,811	49,006	54,229	92,420	47,975	219,281	101,419	80,426	21,251
Kurgan Region	26,843	7	0	8,227	2,235	5,461	1,255	809	6,295	940	1,340	274
Sverdlovsk Region	400,947	4,971	1,262	145,903	16,171	12,323	29,956	19,115	101,938	34,558	28,244	7,768
Tyumen Region	336,410	48,529	44,093	29,889	25,513	8,218	44,704	24,963	61,364	48,736	37,563	6,931
Khanty-Mansiysky Autonomous Area — Yugra	117,694	8,300	8,261	4,492	11,059	734	26,772	14,667	20,834	10,747	17,268	2,821
Yamalo-Nenetsky Autonomous Area	78,278	26,041	25,874	1,575	4,067	48	7,277	3,192	15,153	17,551	2,923	451
Chelyabinsk Region	282,706	3,581	197	139,791	5,087	28,227	16,505	3,088	49,685	17,185	13,279	6,278
SIBERIA FEDERAL DISTRICT	1,178,123	104,540	81,891	224,977	101,978	135,717	125,980	45,922	290,981	65,885	56,890	25,253
Republic of Altai	12,331	341	251	831	212	678	928	123	8,037	253	599	329
Republic of Buryatia	41,955	3,177	2,461	18,396	130	4,124	2,884	665	8,717	1,559	1,759	544
Republic of Tyva	2,875	585	585	139	50	329	194	211	1,151	90	106	20
Republic of Khakassia	13,987	1,581	1,505	3,119	820	1,945	817	639	3,743	256	827	240
Altai Territory	125,456	648	0	26,037	3,017	44,186	6,156	3,046	31,522	3,977	3,148	3,719
Zabaykalskiy Territory	17,171	2,061	1,159	977	1,721	469	1,121	423	8,064	807	1,204	324
Krasnoyarsk Territory	231,017	6,397	3,892	43,826	49,229	25,210	36,604	7,112	40,530	10,902	8,194	3,013
Irkutsk Region	126,586	3,611	3,004	23,344	16,620	7,033	11,579	7,049	39,501	8,434	5,474	3,941
Kemerovo Region	213,386	79,799	63,097	33,539	4,859	8,219	8,323	8,956	38,065	9,285	18,962	3,379
Novosibirsk Region	212,614	561	185	37,790	21,673	19,733	19,423	13,330	64,676	18,599	11,325	5,504
Omsk Region	112,940	0	0	20,221	2,384	16,919	33,940	1,870	24,923	7,797	2,726	2,160
Tomsk Region	67,805	5,780	5,752	16,758	1,264	6,873	4,012	2,498	22,048	3,926	2,566	2,080

**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	425,437	28,980	3,406	74,303	50,626	19,608	37,856	26,425	117,571	28,924	35,069	6,075
Republic of Sakha (Yakutia)	73,906	12,829	252	5,185	9,213	1,442	3,744	7,619	26,100	3,736	3,110	928
Kamchatka Territory	25,174	203	2	1,997	3,595	544	791	1,205	6,644	1,748	8,159	288
Primorski Territory	137,457	363	11	49,448	6,314	5,824	9,718	9,390	34,344	9,605	9,805	2,646
Khabarovsk Territory	103,492	879	0	12,011	18,463	2,916	14,928	5,256	26,915	11,927	8,795	1,402
Amur Region	35,336	2,470	1,550	2,801	7,843	7,735	3,833	583	7,708	803	1,141	419
Magadan Region	16,992	11,308	1,299	883	1,049	211	191	288	2,052	151	766	93
Sakhalin Region	24,761	308	266	1,597	3,418	311	4,237	1,716	9,093	842	2,970	269
Jewish Autonomous Region	3,171	19	4	381	14	625	409	161	1,251	109	172	30
Chukotka Autonomous Area	5,148	601	22	0	718	0	5	207	3,462	3	152	0

<sup>1</sup> The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.4

### Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

28.02.2013

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	real estate activities	other activities			
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
RUSSIAN FEDERATION	3,467,131	384,720	216,319	954,996	11,534	63,628	176,445	256,109	459,985	717,791	440,499	1,424		
CENTRAL FEDERAL DISTRICT	1,892,213	120,642	103,471	257,146	6,617	32,568	129,799	82,626	334,470	564,285	362,734	1,326		
Belgorod Region	20,106	10,714	0	6,123	0	1,979	32	208	499	551	0	0		
Bryansk Region	15,136	0	0	244	0	14,267	0	76	549	0	0	0		
Vladimir Region	5,052	69	0	4,286	0	48	52	16	0	0	581	0		
Voronezh Region	18,825	0	0	2,303	0	203	893	2,668	1,964	4,915	5,879	0		
Ivanovo Region	1,560	0	0	579	0	0	669	14	291	7	0	0		
Kaluga Region	9,733	0	0	476	123	3,902	1,468	0	1,852	1,114	798	0		
Kostroma Region	2,037	0	0	358	0	1	0	0	565	582	531	0		
Kursk Region	2,716	0	0	1,213	0	0	276	0	92	1,117	18	0		
Lipetsk Region	3,966	0	0	642	0	48	0	0	859	2,387	30	0		
Moscow Region	188,853	0	0	20,542	16	2,711	26,937	34,313	25,212	50,315	28,807	0		
Orel Region	2,959	0	0	2,233	0	140	0	0	418	0	168	0		
Ryazan Region	3,856	0	0	1,004	0	398	2,014	0	193	247	0	0		
Smolensk Region	8,895	0	0	7,691	0	0	420	492	221	41	30	0		
Tambov Region	2,684	0	0	1,413	0	122	1,149	0	0	0	0	0		
Tver Region	7,448	0	0	5,783	20	302	0	239	887	0	217	0		
Tula Region	25,486	2	0	12,977	0	261	0	645	127	1,907	9,567	0		
Yaroslavl Region	17,154	536	536	15,626	0	62	0	0	250	471	209	0		
Moscow	1,555,747	109,321	102,935	173,656	6,458	8,123	95,889	43,955	300,491	500,628	315,900	1,326		

**Table 6.4.4 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>435,831</b>	<b>32,585</b>	<b>26,286</b>	<b>153,542</b>	<b>3,943</b>	<b>2,668</b>	<b>28,279</b>	<b>58,635</b>	<b>56,383</b>	<b>56,882</b>	<b>42,872</b>	<b>42</b>
Republic of Karelia	9,889	54	0	9,068	0	12	0	67	107	275	306	0
Republic of Komi	6,321	4,898	4,898	56	0	73	0	239	154	901	0	0
Arkhangelsk Region	17,722	6,410	5,630	7,962	0	0	11	3,194	127	0	18	0
Nenets Autonomous Area	11	0	0	0	0	0	11	0	0	0	0	0
Vologda Region	38,110	0	0	32,440	0	354	293	0	67	95	4,849	12
Kaliningrad Region	47,127	12	12	35,189	0	517	184	6,291	1,233	2,826	869	6
Leningrad Region	28,164	5,465	0	9,765	0	4	160	6,893	234	5,618	25	0
Murmansk Region	16,587	0	0	0	0	330	34	4,125	303	298	11,497	0
Novgorod Region	15,171	0	0	14,805	0	199	0	0	167	0	0	0
Pskov Region	410	0	0	185	0	9	0	5	199	12	0	0
St. Petersburg	256,330	15,746	15,746	44,071	3,943	1,170	27,597	37,821	53,792	46,857	25,309	24
<b>SOUTH FEDERAL DISTRICT</b>	<b>167,991</b>	<b>2,692</b>	<b>2,591</b>	<b>45,277</b>	<b>0</b>	<b>1,170</b>	<b>4,357</b>	<b>79,027</b>	<b>11,193</b>	<b>15,009</b>	<b>9,266</b>	<b>0</b>
Republic of Adigei (Adigeya)	77	0	0	77	0	0	0	0	0	0	0	0
Republic of Kalmykia	544	0	0	0	0	0	0	0	401	143	0	0
Krasnodar Territory	112,467	161	60	16,403	0	745	2,093	72,777	6,493	7,991	5,804	0
Astrakhan Region	3,548	0	0	94	0	0	472	151	48	2,029	754	0
Volgograd Region	13,922	0	0	7,475	0	225	1,064	53	2,784	39	2,282	0
Rostov Region	37,433	2,531	2,531	21,230	0	200	728	6,045	1,467	4,806	426	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>16,609</b>	<b>1,580</b>	<b>0</b>	<b>12,948</b>	<b>0</b>	<b>461</b>	<b>38</b>	<b>510</b>	<b>737</b>	<b>131</b>	<b>204</b>	<b>0</b>
Republic of Dagestan	3,477	0	0	3,026	0	0	0	352	0	99	0	0
Republic of Ingushetia	1,531	0	0	1,531	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,914	0	0	3,817	0	0	0	0	97	0	0	0
Karachai-Cherkess Republic	235	0	0	17	0	62	0	124	32	0	0	0
Republic of Northern Ossetia — Alania	2,139	1,579	0	260	0	0	0	0	96	0	204	0
Republic of Chechnya	73	0	0	0	0	0	38	35	0	0	0	0
Stavropol Territory	5,240	0	0	4,297	0	399	0	0	512	32	0	0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>241,042</b>	<b>24,761</b>	<b>11,198</b>	<b>160,867</b>	<b>112</b>	<b>3,823</b>	<b>5,346</b>	<b>15,225</b>	<b>8,919</b>	<b>15,929</b>	<b>6,060</b>	<b>0</b>
Republic of Bashkortostan	49,101	3,571	1,148	42,189	112	432	1,201	489	378	241	488	0
Republic of Mariy-El	1,136	0	0	861	0	231	0	0	44	0	0	0
Republic of Mordovia	1,680	0	0	384	0	14	0	0	168	1,114	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)	59,156	8,181	8,181	34,199	0	40	6	71	3,268	10,920	2,471	0
Udmurt Republic	993	0	0	0	0	0	0	0	133	24	836	0
Chuvash Republic — Chuvashya	2,254	0	0	591	0	0	1,492	0	86	85	0	0
Perm Territory	46,548	4,430	0	36,540	0	2,297	1,943	0	755	216	367	0
Kirov Region	2,216	0	0	2,117	0	1	0	0	96	2	0	0
Nizhni Novgorod Region	16,699	0	0	6,523	0	0	133	7,421	1,102	1,078	442	0
Orenburg Region	17,400	6,731	21	10,262	0	32	0	0	373	0	2	0
Penza Region	2,070	0	0	1,515	0	360	152	0	43	0	0	0
Samara Region	14,405	0	0	8,457	0	0	418	83	2,088	2,033	1,326	0
Saratov Region	4,913	1,848	1,848	2,083	0	416	0	4	239	216	107	0
Ulyanovsk Region	22,471	0	0	15,147	0	0	0	7,157	146	0	21	0
<b>URALS FEDERAL DISTRICT</b>	<b>289,380</b>	<b>14,260</b>	<b>12,332</b>	<b>176,321</b>	<b>0</b>	<b>78</b>	<b>7,397</b>	<b>11,758</b>	<b>30,506</b>	<b>39,988</b>	<b>9,016</b>	<b>56</b>
Kurgan Region	2,946	0	0	2,920	0	26	0	0	0	0	0	0
Sverdlovsk Region	159,563	762	0	95,636	0	0	151	1,105	17,296	39,359	5,254	0
Tyumen Region	70,152	12,332	12,332	29,444	0	52	1,697	10,653	11,915	286	3,717	56
Khanty-Mansiysky Autonomous Area — Yugra	13,803	7,608	7,608	306	0	0	5	4,940	0	286	602	56
Yamalo-Nenetsky Autonomous Area	5,277	2,400	2,400	0	0	0	117	0	2,680	0	80	0
Chelyabinsk Region	56,719	1,166	0	48,321	0	0	5,549	0	1,295	343	45	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>280,391</b>	<b>98,399</b>	<b>55,524</b>	<b>131,416</b>	<b>0</b>	<b>7,154</b>	<b>1,056</b>	<b>158</b>	<b>13,408</b>	<b>25,145</b>	<b>3,655</b>	<b>0</b>
Republic of Altai	4,301	153	0	1,723	0	0	0	0	1,819	559	47	0
Republic of Buryatia	4,257	94	0	3,186	0	717	0	0	0	260	0	0
Republic of Tyva	625	625	153	0	0	0	0	0	0	0	0	0
Republic of Khakassia	2,829	505	0	2,187	0	2	0	0	119	0	16	0
Altai Territory	4,553	1,937	0	1,309	0	498	0	19	140	564	86	0
Zabaykalskiy Territory	3,778	3,559	0	209	0	8	0	0	0	2	0	0
Krasnoyarsk Territory	93,028	4,431	0	68,103	0	0	124	0	92	20,233	45	0
Irkutsk Region	29,452	7,241	4,885	16,091	0	5,326	151	126	471	5	41	0
Kemerovo Region	119,302	75,191	46,374	30,165	0	162	0	0	8,489	2,233	3,062	0
Novosibirsk Region	7,190	2,418	1,868	1,696	0	441	682	2	1,134	611	206	0
Omsk Region	8,022	0	0	6,577	0	0	99	11	520	678	137	0
Tomsk Region	3,054	2,245	2,244	171	0	0	0	0	623	0	15	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	143,674	89,800	4,917	17,477	862	15,706	173	8,170	4,369	425	6,692	0
Republic of Sakha (Yakutia)	62,744	61,776	3,071	936	0	0	0	0	30	0	2	0
Kamchatka Territory	6,655	5,475	0	269	0	6	0	0	0	0	905	0
Primorski Territory	16,983	2,641	0	507	49	345	173	7,174	1,128	425	4,541	0
Khabarovsk Territory	43,174	6,684	0	15,430	813	15,355	0	991	3,195	0	706	0
Amur Region	9,275	9,109	0	155	0	0	0	0	11	0	0	0
Magadan Region	894	526	0	180	0	0	0	0	0	0	188	0
Sakhalin Region	2,533	2,183	1,846	0	0	0	0	6	5	0	339	0
Jewish Autonomous Region	286	275	0	0	0	0	0	0	0	0	11	0
Chukotka Autonomous Area	1,130	1,130	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.5

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	28.02.2013														
	volume of extended loans					debt					of which:				
	in rubles					in foreign currency and precious metals					overdue debt				
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	in rubles	small and medium-sized businesses	of which: individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which: individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13	13	13	
RUSSIAN FEDERATION	970,153	85,058	24,275	345	4,326,371	544,982	201,364	5,206	384,395	26,416	13,079	349			
CENTRAL FEDERAL DISTRICT	394,131	16,816	16,796	216	1,662,081	110,727	121,997	2,493	131,147	3,626	8,628	93			
Belgorod Region	6,119	1,116	5	0	50,643	7,375	494	1	4,074	189	1	1			
Bryansk Region	4,408	906	150	150	22,071	6,425	718	340	1,141	185	0	0			
Vladimir Region	6,234	848	0	0	37,149	6,423	710	1	1,647	330	52	0			
Voronezh Region	13,818	1,179	0	0	91,208	13,875	2,166	3	2,931	286	72	3			
Ivanovo Region	4,356	667	60	0	22,538	3,906	304	14	2,818	190	14	14			
Kaluga Region	4,897	782	9	0	30,381	4,428	1,976	2	1,563	60	0	0			
Kostroma Region	3,795	747	38	0	19,206	3,534	619	0	2,186	143	0	0			
Kursk Region	6,010	1,606	0	0	41,560	5,537	110	0	3,797	186	0	0			
Lipetsk Region	3,897	587	0	0	39,406	3,956	828	3	10,116	78	0	0			
Moscow Region	50,288	1,992	1,295	2	208,615	13,085	19,004	350	15,466	497	772	4			
Orel Region	3,163	552	0	0	19,670	2,957	239	0	2,229	47	0	0			
Ryazan Region	5,573	895	20	0	32,160	5,608	390	4	2,806	178	25	0			
Smolensk Region	4,036	773	35	0	43,964	5,480	408	46	3,648	319	1	0			
Tambov Region	3,078	383	0	0	29,404	2,963	0	0	1,631	57	0	0			
Tver Region	3,993	422	0	0	18,811	2,693	888	0	882	80	0	0			
Tula Region	8,832	1,060	7	0	46,613	5,447	518	16	2,413	154	10	0			
Yaroslavl Region	8,479	894	32	0	39,269	4,935	977	22	4,290	326	10	10			
Moscow	253,155	1,407	15,145	64	869,413	12,100	91,648	1,691	67,509	321	7,671	61			
NORTH-WEST FEDERAL DISTRICT	111,665	7,140	3,466	1	505,049	36,822	40,672	511	50,258	2,240	2,411	18			
Republic of Karelia	2,307	247	10	0	16,575	1,685	1,287	0	4,285	26	499	0			
Republic of Komi	2,683	732	0	0	10,823	4,774	239	0	1,118	313	0	0			



**Table 6.4.5 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	5,429	1,155	0	0	23,123	4,668	219	4	2,159	153	206	2
Nenets Autonomous Area	21	19	0	0	342	114	11	0	31	1	0	0
Vologda Region	8,470	2,079	136	0	41,691	7,169	1,239	89	9,572	777	31	8
Kaliningrad Region	5,987	497	199	0	40,341	3,477	5,289	35	7,208	323	211	0
Leningrad Region	10,097	331	195	0	55,342	2,718	2,503	8	3,414	307	7	1
Murmansk Region	4,287	299	241	0	18,072	2,813	12,028	0	3,903	129	97	0
Novgorod Region	2,723	490	0	0	14,372	2,164	216	0	1,240	76	44	0
Pskov Region	1,666	336	0	0	25,906	2,016	132	5	1,745	35	96	0
St. Petersburg	68,016	974	2,685	1	258,804	5,338	17,520	370	15,614	101	1,220	7
<b>SOUTH FEDERAL DISTRICT</b>	<b>76,774</b>	<b>11,099</b>	<b>528</b>	<b>3</b>	<b>428,620</b>	<b>71,576</b>	<b>11,244</b>	<b>195</b>	<b>56,059</b>	<b>5,417</b>	<b>218</b>	<b>27</b>
Republic of Adigei (Adigeya)	1,232	157	0	0	14,333	1,618	77	0	3,353	98	48	0
Republic of Kalmykia	536	226	21	0	6,241	3,622	31	0	423	185	0	0
Krasnodar Territory	32,832	4,739	138	0	219,974	30,561	6,414	146	37,028	2,836	71	2
Astrakhan Region	2,909	916	58	0	15,815	7,048	645	8	1,014	442	10	8
Volgograd Region	10,563	1,276	92	0	53,598	9,329	909	3	7,694	875	1	0
Rostov Region	28,702	3,785	219	3	118,659	19,398	3,168	38	6,547	981	88	17
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>17,839</b>	<b>3,148</b>	<b>143</b>	<b>51</b>	<b>150,942</b>	<b>30,868</b>	<b>2,376</b>	<b>173</b>	<b>9,826</b>	<b>2,102</b>	<b>222</b>	<b>17</b>
Republic of Dagestan	1,640	430	0	0	20,058	4,666	451	99	867	159	0	0
Republic of Ingushetia	37	1	0	0	5,964	3,086	0	0	1,275	407	0	0
Kabardino-Balkar Republic	2,065	299	0	0	29,990	4,951	654	0	1,273	214	205	0
Karachai-Cherkess Republic	1,823	139	2	0	13,223	2,262	112	17	1,197	242	17	17
Republic of Northern Ossetia — Alania	2,009	341	51	51	14,680	2,063	351	51	1,244	124	0	0
Republic of Chechnya	291	27	0	0	10,973	625	73	0	197	19	0	0
Stavropol Territory	9,974	1,911	90	0	56,054	13,215	735	6	3,773	937	0	0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>157,827</b>	<b>17,806</b>	<b>1,259</b>	<b>0</b>	<b>700,574</b>	<b>112,580</b>	<b>6,350</b>	<b>758</b>	<b>59,532</b>	<b>4,729</b>	<b>505</b>	<b>97</b>
Republic of Bashkortostan	12,822	1,448	48	0	61,388	9,828	452	0	5,214	322	0	0
Republic of Mariy-El	2,182	245	0	0	14,052	2,747	7	0	1,151	30	0	0
Republic of Mordovia	3,710	248	0	0	29,897	3,537	0	0	1,059	71	0	0
Republic of Tatarstan (Tatarstan)	26,105	2,175	0	0	123,152	15,361	283	187	5,569	877	1	0
Udmurt Republic	5,643	1,314	0	0	22,239	6,793	103	0	3,650	230	0	0
Chuvash Republic — Chuvashya	4,760	911	0	0	20,902	4,862	137	16	1,320	84	0	0
Perm Territory	8,849	2,264	31	0	38,622	12,466	369	95	5,419	1,400	41	0
Kirov Region	5,911	1,280	0	0	28,110	6,232	8	8	1,708	243	0	0
Nizhni Novgorod Region	26,882	1,734	397	0	91,420	14,408	1,418	379	4,313	433	157	97
Orenburg Region	9,343	1,648	156	0	47,997	10,744	517	0	2,434	246	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	5,610	1,001	0	0	32,130	7,157	421	10	4,839	104	0	0
Samara Region	26,118	757	401	0	107,576	4,920	2,309	42	15,966	239	168	0
Saratov Region	13,584	2,029	2	0	51,916	9,464	159	0	4,787	317	40	0
Ulyanovsk Region	6,308	752	224	0	31,173	4,061	167	21	2,103	133	98	0
<b>URALS FEDERAL DISTRICT</b>	<b>79,936</b>	<b>10,280</b>	<b>1,067</b>	<b>4</b>	<b>293,757</b>	<b>64,457</b>	<b>8,183</b>	<b>192</b>	<b>21,226</b>	<b>2,630</b>	<b>645</b>	<b>21</b>
Kurgan Region	2,366	796	0	0	15,539	5,405	26	0	910	209	0	0
Sverdlovsk Region	24,393	2,691	195	0	89,672	20,292	2,384	182	7,223	980	166	21
Tyumen Region	31,480	3,916	19	4	122,186	26,260	3,620	4	4,758	631	433	0
Khanty-Mansiysky Autonomous Area — Yugra	11,855	1,860	0	0	42,731	14,191	483	0	1,559	272	5	0
Yamalo-Nenetsky Autonomous Area	3,768	721	0	0	15,263	4,880	117	0	463	184	0	0
Chelyabinsk Region	21,697	2,877	853	0	66,360	12,500	2,153	6	8,335	810	46	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>96,050</b>	<b>13,043</b>	<b>432</b>	<b>69</b>	<b>423,998</b>	<b>78,376</b>	<b>5,001</b>	<b>747</b>	<b>48,704</b>	<b>4,486</b>	<b>216</b>	<b>69</b>
Republic of Altai	1,737	144	0	0	6,285	1,011	0	0	1,251	84	0	0
Republic of Buryatia	2,805	1,501	30	0	16,127	6,645	27	0	924	203	0	0
Republic of Tyva	313	165	0	0	1,832	1,233	0	0	38	35	0	0
Republic of Khakassia	2,520	978	2	2	8,181	3,457	62	17	404	101	2	0
Altai Territory	11,457	1,013	77	28	79,254	10,607	574	118	23,111	1,323	36	5
Zabaykalskiy Territory	1,862	924	3	0	9,785	5,056	10	8	347	111	0	0
Krasnoyarsk Territory	16,262	2,027	43	0	67,840	12,508	842	48	3,218	336	7	0
Irkutsk Region	8,655	1,468	44	30	40,998	10,835	608	65	3,358	545	27	0
Kemerovo Region	10,548	1,051	19	0	42,661	6,549	982	0	4,859	628	0	0
Novosibirsk Region	24,123	897	183	0	84,451	5,992	869	116	4,801	185	66	8
Omsk Region	10,034	2,294	9	9	40,670	9,543	834	370	4,716	836	76	56
Tomsk Region	5,734	581	22	0	25,914	4,940	193	5	1,677	99	2	0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>35,931</b>	<b>5,726</b>	<b>584</b>	<b>1</b>	<b>161,350</b>	<b>39,576</b>	<b>5,541</b>	<b>137</b>	<b>7,643</b>	<b>1,186</b>	<b>234</b>	<b>7</b>
Republic of Sakha (Yakutia)	4,873	944	0	0	25,903	7,498	1,403	4	861	173	0	0
Kamchatka Territory	2,363	442	0	0	16,659	2,726	159	0	640	58	0	0
Primorski Territory	14,697	1,515	344	1	44,821	9,126	1,070	106	1,964	226	223	4
Khabarovsk Territory	7,169	1,153	15	0	32,232	8,125	853	16	2,766	252	11	3
Amur Region	2,362	867	59	0	14,981	5,367	228	11	503	128	0	0
Magadan Region	1,435	172	166	0	8,477	1,536	1	0	101	9	0	0
Sakhalin Region	2,456	440	0	0	14,896	3,469	1,816	0	265	88	0	0
Jewish Autonomous Region	395	191	0	0	3,019	1,602	11	0	539	252	0	0
Chukotka Autonomous Area	181	2	0	0	362	127	0	0	4	0	0	0

Table 6.4.6

## Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	28.02.2013											
	rubles						foreign currency					
	total	including:		of which:		total	housing loans	including:		total	of which:	
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	including overdue debt			
2	3	4	5	6	7	8	9	10	11			
1												
RUSSIAN FEDERATION	7,669,176	2,042,518	1,933,056	28,033	233,238	126,600	119,404		13,813			
CENTRAL FEDERAL DISTRICT	2,114,604	549,638	529,956	11,222	176,759	94,443	88,026		10,931			
Belgorod Region	69,349	13,848	12,222	55	407	352	349		43			
Bryansk Region	44,215	10,627	10,139	39	220	182	170		3			
Vladimir Region	63,271	13,847	12,819	117	479	397	390		2			
Voronezh Region	85,907	22,571	21,067	306	806	473	469		70			
Ivanovo Region	33,614	7,609	7,368	44	286	243	242		103			
Kaluga Region	50,903	13,989	13,541	61	1,163	511	467		23			
Kostroma Region	24,730	5,785	5,581	27	78	56	55		0			
Kursk Region	46,540	11,704	10,451	26	263	228	226		15			
Lipetsk Region	44,589	10,249	9,721	35	267	192	191		44			
Moscow Region	470,649	142,516	139,868	3,194	37,883	24,481	23,455		3,889			
Orel Region	26,793	6,276	5,645	32	294	154	154		0			
Ryazan Region	47,393	13,245	12,959	80	486	213	213		18			
Smolensk Region	43,601	13,275	12,833	118	940	320	288		20			
Tambov Region	33,786	7,500	6,893	13	165	144	141		2			
Tver Region	55,983	17,093	16,937	589	777	407	385		23			
Tula Region	68,292	17,427	16,956	93	762	570	553		28			
Yaroslavl Region	54,743	14,016	13,621	130	416	295	294		44			
Moscow	850,246	208,061	201,335	6,263	131,067	65,225	59,984		6,604			
NORTH-WEST FEDERAL DISTRICT	811,361	222,792	211,343	2,346	29,586	14,518	14,204		1,182			
Republic of Karelia	41,526	10,728	10,266	78	196	148	141		7			
Republic of Komi	59,445	19,427	15,646	35	177	146	145		0			
Arkhangelsk Region	71,309	21,679	20,952	65	331	253	253		40			
Nenets Autonomous Area	4,361	2,399	2,362	3	28	28	28		0			

Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	66,587	19,005	18,303	147	365	279	277	50
Kaliningrad Region	43,841	8,545	8,086	210	2,692	701	663	116
Leningrad Region	87,312	22,761	22,241	318	3,061	1,249	1,228	96
Murmansk Region	55,459	9,484	9,061	34	238	162	153	15
Novgorod Region	31,449	7,345	6,881	74	177	119	119	5
Pskov Region	24,844	4,757	4,293	17	99	78	77	4
St. Petersburg	329,589	99,061	95,614	1,368	22,250	11,383	11,148	849
<b>SOUTH FEDERAL DISTRICT</b>	<b>617,572</b>	<b>129,574</b>	<b>121,514</b>	<b>2,102</b>	<b>4,725</b>	<b>2,743</b>	<b>2,642</b>	<b>193</b>
Republic of Adigei (Adigeya)	16,535	2,473	2,300	32	147	125	123	0
Republic of Kalmykia	15,481	2,722	2,603	5	82	68	68	0
Krasnodar Territory	244,780	51,007	47,248	986	2,104	1,185	1,104	115
Astrakhan Region	46,072	8,722	8,260	55	121	96	89	9
Volgograd Region	98,166	23,604	22,911	524	565	421	415	16
Rostov Region	196,538	41,046	38,192	500	1,706	848	843	53
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>221,005</b>	<b>40,727</b>	<b>36,903</b>	<b>669</b>	<b>2,037</b>	<b>1,596</b>	<b>1,539</b>	<b>202</b>
Republic of Dagestan	27,146	3,964	3,710	100	253	181	179	20
Republic of Ingushetia	4,276	291	92	1	7	3	2	0
Kabardino-Balkar Republic	28,571	5,522	4,608	17	222	179	172	40
Karachai-Cherkess Republic	17,965	2,081	1,751	3	59	53	53	7
Republic of Northern Ossetia — Alania	21,284	3,692	3,209	207	186	151	134	29
Republic of Chechnya	10,108	199	198	0	388	315	315	25
Stavropol Territory	111,655	24,978	23,335	341	922	714	684	81
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,384,569</b>	<b>380,514</b>	<b>347,458</b>	<b>4,222</b>	<b>9,160</b>	<b>6,239</b>	<b>6,154</b>	<b>646</b>
Republic of Bashkortostan	189,106	48,500	41,355	457	669	409	408	18
Republic of Mariy-El	23,563	7,493	7,157	41	164	124	124	10
Republic of Mordovia	27,129	8,173	7,408	16	228	214	213	24
Republic of Tatarstan (Tatarstan)	191,171	48,720	45,150	271	1,147	924	920	16
Udmurt Republic	72,134	23,714	19,501	204	386	318	315	58
Chuvash Republic — Chuvashya	49,618	17,668	17,370	115	437	352	351	41
Perm Territory	159,112	46,329	40,214	956	1,005	606	557	95
Kirov Region	50,197	14,122	12,490	61	291	186	186	2
Nizhni Novgorod Region	147,716	42,663	39,514	524	1,242	733	723	114
Orenburg Region	98,063	25,465	24,413	119	375	307	306	21
Penza Region	47,463	11,480	10,472	45	260	228	228	39
Samara Region	167,495	46,964	44,483	1,154	1,967	1,083	1,077	164

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

1	2	3	4	5	6	7	8	9
Saratov Region	98,416	22,839	22,319	194	650	447	445	19
Ulyanovsk Region	63,386	16,384	15,612	65	339	308	301	25
<b>URALS FEDERAL DISTRICT</b>	<b>932,518</b>	<b>307,240</b>	<b>292,305</b>	<b>2,810</b>	<b>2,987</b>	<b>2,091</b>	<b>2,046</b>	<b>174</b>
Kurgan Region	40,283	10,967	10,282	117	65	43	43	0
Sverdlovsk Region	281,196	75,786	73,411	866	1,194	864	843	70
Tyumen Region	407,987	166,044	156,663	622	700	495	478	55
Khanty-Mansiysky Autonomous Area — Yugra	196,476	94,337	90,325	231	219	193	185	1
Yamalo-Nenetsky Autonomous Area	66,372	29,674	26,814	34	103	82	82	18
Chelyabinsk Region	203,052	54,443	51,949	1,205	1,028	689	682	49
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,179,602</b>	<b>310,809</b>	<b>295,640</b>	<b>4,186</b>	<b>5,905</b>	<b>3,477</b>	<b>3,367</b>	<b>371</b>
Republic of Altai	10,046	863	832	3	61	0	0	0
Republic of Buryatia	70,571	11,190	11,125	49	112	97	97	3
Republic of Tyva	16,293	3,597	3,503	25	3	2	2	0
Republic of Khakassia	28,016	7,211	6,845	66	62	40	34	0
Altai Territory	108,115	25,234	24,004	368	351	260	256	80
Zabaykalskiy Territory	66,535	14,655	14,535	57	73	40	40	0
Krasnoyarsk Territory	214,703	63,853	59,852	858	785	491	481	57
Irkutsk Region	169,883	45,819	45,445	489	540	386	371	48
Kemerovo Region	155,667	33,964	31,411	691	1,551	524	512	32
Novosibirsk Region	174,663	56,394	53,264	791	1,291	983	968	104
Omsk Region	97,193	26,005	24,297	596	798	409	375	36
Tomsk Region	67,917	22,024	20,527	193	278	245	231	11
<b>FAR EAST FEDERAL DISTRICT</b>	<b>407,945</b>	<b>101,224</b>	<b>97,937</b>	<b>476</b>	<b>2,079</b>	<b>1,493</b>	<b>1,426</b>	<b>114</b>
Republic of Sakha (Yakutia)	72,223	20,727	20,002	24	99	88	88	0
Kamchatka Territory	21,465	4,597	4,478	4	73	58	58	0
Primorski Territory	103,870	21,334	20,877	154	1,124	756	702	36
Khabarovsk Territory	92,427	26,140	25,745	179	523	385	382	47
Amur Region	56,113	13,697	12,845	81	94	84	79	28
Magadan Region	13,010	2,951	2,781	1	16	15	14	0
Sakhalin Region	37,366	9,036	8,580	30	135	94	90	3
Jewish Autonomous Region	8,889	2,105	2,011	3	12	10	10	0
Chukotka Autonomous Area	2,582	637	618	0	3	3	3	0

Table 6.4.7

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

	28.02.2013									
	including:					of which:				
	housing loans					mortgage loans				
	1	2	3	4	5	6	7	8	9	10
		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, %
RUSSIAN FEDERATION		1,072,743	89,169	135,212	177.8	12.8	83,701	131,348	180.7	12.8
CENTRAL FEDERAL DISTRICT		335,341	20,139	40,736	172.5	12.9	19,518	39,781	175.0	12.8
Belgorod Region		9,535	782	896	178.7	12.9	715	869	181.6	12.9
Bryansk Region		5,763	602	687	175.2	13.0	583	672	175.3	12.9
Vladimir Region		7,831	675	924	178.2	13.1	633	899	181.2	13.1
Voronezh Region		12,207	1,296	1,616	183.7	12.9	1,251	1,582	184.7	12.9
Ivanovo Region		4,971	545	664	179.0	12.8	527	656	180.4	12.8
Kaluga Region		6,468	752	1,224	183.0	12.7	744	1,213	183.5	12.7
Kostroma Region		3,757	433	437	180.6	13.0	407	424	183.3	13.0
Kursk Region		6,765	743	864	186.3	13.1	705	846	187.1	13.0
Lipetsk Region		6,825	647	770	191.4	12.9	593	743	195.9	12.9
Moscow Region		62,964	4,149	10,286	177.7	12.9	4,073	10,064	180.5	12.9
Orel Region		4,061	455	492	170.6	13.3	433	484	172.4	13.2
Ryazan Region		6,085	726	957	180.5	12.9	712	949	181.4	12.9
Smolensk Region		5,403	644	835	190.2	13.0	637	830	190.9	13.0
Tambov Region		10,045	485	599	184.6	13.1	456	587	187.0	13.1
Tver Region		6,691	717	1,069	192.7	13.0	699	1,059	193.8	13.0
Tula Region		9,194	925	1,219	180.0	13.1	918	1,213	180.1	13.1
Yaroslavl Region		7,807	824	1,050	167.5	12.8	805	1,036	168.4	12.8
Moscow		158,969	4,739	16,147	161.0	12.7	4,627	15,655	164.2	12.7
NORTH-WEST FEDERAL DISTRICT		115,129	9,513	16,336	171.0	12.6	9,146	16,067	172.4	12.6
Republic of Karelia		4,935	476	665	171.1	12.6	442	648	172.8	12.4
Republic of Komi		7,405	827	1,233	189.9	12.9	812	1,220	192.1	13.0
Arkhangelsk Region		8,778	994	1,337	166.3	13.0	947	1,315	167.9	13.0
Nenets Autonomous Area		359	46	97	210.5	11.2	46	97	210.5	11.2

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	8,195	1,073	1,238	176.6	13.0	1,035	1,215	179.0	13.0
Kaliningrad Region	6,380	428	636	180.1	12.2	403	626	183.0	12.2
Leningrad Region	11,533	1,073	2,054	175.1	12.7	1,030	2,030	175.0	12.7
Murmansk Region	7,640	545	852	157.8	12.2	533	842	158.9	12.1
Novgorod Region	4,329	478	573	181.4	13.0	452	562	184.6	12.9
Pskov Region	3,600	324	458	172.8	12.3	296	446	173.3	12.2
St. Petersburg	52,334	3,295	7,290	166.3	12.5	3,196	7,163	167.7	12.5
<b>SOUTH FEDERAL DISTRICT</b>	<b>86,242</b>	<b>6,215</b>	<b>8,428</b>	<b>187.7</b>	<b>12.6</b>	<b>5,690</b>	<b>8,159</b>	<b>190.8</b>	<b>12.6</b>
Republic of Adigei (Adigeya)	2,620	121	176	173.0	13.6	120	176	173.1	13.6
Republic of Kalmykia	1,605	148	203	194.0	13.3	144	199	195.7	13.3
Krasnodar Territory	34,685	2,471	3,457	187.1	12.5	2,143	3,294	192.0	12.5
Astrakhan Region	6,875	552	664	193.8	12.3	530	652	196.3	12.3
Volgograd Region	12,647	1,115	1,402	187.9	12.9	1,105	1,397	188.4	12.9
Rostov Region	27,810	1,808	2,526	187.2	12.5	1,648	2,441	190.1	12.4
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>26,761</b>	<b>2,731</b>	<b>3,285</b>	<b>175.6</b>	<b>12.8</b>	<b>2,041</b>	<b>2,973</b>	<b>188.4</b>	<b>12.8</b>
Republic of Dagestan	3,902	291	469	191.2	12.5	222	419	213.4	12.5
Republic of Ingushetia	268	319	136	117.4	14.9	3	4	162.8	13.3
Kabardino-Balkar Republic	2,836	479	445	149.0	13.2	200	331	198.8	13.1
Karachai-Cherkess Republic	1,691	104	213	130.3	13.5	103	213	130.3	13.5
Republic of Northern Ossetia — Alania	2,461	204	314	186.9	12.7	202	313	187.1	12.7
Republic of Chechnya	657	4	10	158.6	11.4	4	10	158.6	11.4
Stavropol Territory	14,946	1,330	1,698	186.7	12.7	1,307	1,683	188.0	12.7
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>189,192</b>	<b>23,548</b>	<b>26,189</b>	<b>177.3</b>	<b>12.9</b>	<b>21,650</b>	<b>25,327</b>	<b>181.5</b>	<b>12.8</b>
Republic of Bashkortostan	27,124	4,171	3,889	161.9	13.7	2,960	3,442	174.8	13.4
Republic of Mariy-El	3,513	438	542	183.6	12.7	432	540	184.3	12.6
Republic of Mordovia	3,247	535	630	195.9	12.7	475	603	203.0	12.7
Republic of Tatarstan (Tatarstan)	25,678	3,885	3,891	154.9	13.0	3,742	3,802	157.2	13.0
Udmurt Republic	9,566	1,441	1,399	176.7	13.3	1,380	1,371	185.1	12.0
Chuvash Republic — Chuvashya	6,495	1,121	1,370	189.4	12.4	1,114	1,367	189.7	12.4
Perm Territory	20,094	2,097	2,595	183.8	13.0	2,016	2,527	185.9	13.1
Kirov Region	6,486	1,031	1,061	188.1	13.0	1,006	1,049	189.0	13.0
Nizhni Novgorod Region	20,995	1,918	2,590	181.4	12.9	1,845	2,546	183.5	12.9
Orenburg Region	14,063	1,355	1,628	203.5	12.0	1,261	1,585	206.6	12.0
Penza Region	6,153	690	818	185.0	12.6	670	810	186.3	12.6
Samara Region	25,153	2,303	2,902	182.0	12.9	2,273	2,869	183.4	12.9

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	12,772	1,322	1,608	192.1	12.9	1,293	1,594	193.3	12.9
Ulyanovsk Region	7,853	1,241	1,266	170.4	13.0	1,183	1,222	175.8	12.9
<b>URALS FEDERAL DISTRICT</b>	<b>116,040</b>	<b>10,323</b>	<b>16,537</b>	<b>193.6</b>	<b>12.8</b>	<b>9,651</b>	<b>15,767</b>	<b>197.2</b>	<b>12.7</b>
Kurgan Region	5,058	513	613	220.6	11.6	478	591	225.4	11.6
Sverdlovsk Region	37,657	2,832	4,499	182.4	12.9	2,797	4,471	183.0	12.9
Tyumen Region	46,636	3,869	7,922	210.8	12.7	3,403	7,283	217.9	12.7
Khanty-Mansiysky Autonomous Area — Yugra	17,510	1,654	3,807	225.5	12.6	1,453	3,523	228.6	12.5
Yamalo-Nenetsky Autonomous Area	6,448	650	1,542	221.7	12.2	600	1,406	235.9	12.1
Chelyabinsk Region	26,689	3,109	3,503	164.4	13.1	2,973	3,422	167.1	13.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>150,689</b>	<b>13,201</b>	<b>17,531</b>	<b>178.9</b>	<b>12.8</b>	<b>12,651</b>	<b>17,203</b>	<b>180.3</b>	<b>12.8</b>
Republic of Altai	1,140	36	36	169.1	12.6	27	33	181.4	12.5
Republic of Buryatia	9,487	467	634	182.5	13.0	456	628	183.2	12.9
Republic of Tyva	1,608	83	145	201.1	13.3	83	145	201.1	13.3
Republic of Khakassia	2,975	278	366	176.9	13.4	274	362	177.8	13.4
Altai Territory	14,140	1,342	1,518	179.8	12.5	1,286	1,480	178.6	12.5
Zabaykalskiy Territory	7,083	636	951	183.6	13.0	621	941	184.3	13.0
Krasnoyarsk Territory	26,058	2,024	2,985	176.8	13.1	1,996	2,949	177.7	13.1
Irkutsk Region	21,409	1,751	2,413	166.4	13.2	1,703	2,381	167.6	13.2
Kemerovo Region	19,678	1,862	2,184	181.7	12.7	1,743	2,136	184.6	12.7
Novosibirsk Region	25,735	2,398	3,346	182.0	12.6	2,267	3,279	184.6	12.6
Omsk Region	12,317	1,381	1,662	185.9	12.8	1,279	1,592	187.2	12.8
Tomsk Region	9,059	943	1,291	177.7	11.9	916	1,277	179.1	11.9
<b>FAR EAST FEDERAL DISTRICT</b>	<b>53,349</b>	<b>3,499</b>	<b>6,170</b>	<b>175.8</b>	<b>12.9</b>	<b>3,354</b>	<b>6,071</b>	<b>177.2</b>	<b>12.9</b>
Republic of Sakha (Yakutia)	7,389	638	1,077	170.8	13.2	595	1,057	173.1	13.2
Kamchatka Territory	3,054	204	365	171.0	12.4	190	360	172.8	12.3
Primorski Territory	14,634	875	1,590	171.4	12.8	850	1,573	172.6	12.8
Khbarovsk Territory	12,231	873	1,596	177.8	12.7	844	1,568	178.7	12.7
Amur Region	7,991	411	664	188.9	12.9	403	659	188.9	12.9
Magadan Region	2,341	159	272	191.2	13.4	153	269	192.7	13.3
Sakhalin Region	4,433	248	464	164.8	13.1	230	444	168.7	13.0
Jewish Autonomous Region	1,081	74	105	181.0	12.9	74	105	181.2	12.9
Chukotka Autonomous Area	195	17	37	238.5	12.4	15	36	245.6	12.3



Table 6.4.8

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

		28.02.2013											
		including:					of which:						
		housing loans					mortgage loans						
1	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, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION	20,660	237	2,469	104.0	9.9	224	1,592	146.4	9.8	224	1,592	146.4	9.8
CENTRAL FEDERAL DISTRICT	18,819	154	2,194	96.1	9.9	144	1,345	139.7	9.7	144	1,345	139.7	9.7
Belgorod Region	3	1	0	127.3	12.2	1	0	127.3	12.2	1	0	127.3	12.2
Bryansk Region	8	1	2	180.0	9.5	1	2	180.0	9.5	1	2	180.0	9.5
Vladimir Region	4	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Voronezh Region	23	3	6	218.0	10.3	3	6	218.0	10.3	3	6	218.0	10.3
Ivanovo Region	8	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Kaluga Region	13	2	7	209.7	10.9	2	7	209.7	10.9	2	7	209.7	10.9
Kostroma Region	1	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Kursk Region	3	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Lipetsk Region	11	1	9	302.0	12.7	1	9	302.0	12.7	1	9	302.0	12.7
Moscow Region	780	38	168	170.4	10.3	38	168	170.4	10.3	38	168	170.4	10.3
Orel Region	4	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Ryazan Region	9	1	3	302.0	10.3	1	3	302.0	10.3	1	3	302.0	10.3
Smolensk Region	21	2	6	277.6	11.3	2	6	277.6	11.3	2	6	277.6	11.3
Tambov Region	5	1	2	242.0	10.5	1	2	242.0	10.5	1	2	242.0	10.5
Tver Region	13	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Tula Region	46	4	29	301.2	9.5	4	29	301.2	9.5	4	29	301.2	9.5
Yaroslavl Region	32	1	3	182.0	9.8	1	3	182.0	9.8	1	3	182.0	9.8
Moscow	17,835	99	1,959	83.9	9.7	89	1,110	127.2	9.5	89	1,110	127.2	9.5
NORTH-WEST FEDERAL DISTRICT	895	27	106	166.0	9.9	27	106	166.0	9.9	27	106	166.0	9.9
Republic of Karelia	1	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Komi	4	1	3	302.0	9.3	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	9	1	4	182.0	8.8	1	4	182.0	8.8
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	3	0	0	0.0	0.0	0	0	0.0	0.0
Kaliningrad Region	141	4	11	144.1	11.1	4	11	144.1	11.1
Leningrad Region	71	2	10	216.9	12.1	2	10	216.9	12.1
Murmansk Region	3	0	0	0.0	0.0	0	0	0.0	0.0
Novgorod Region	6	1	4	302.0	11.2	1	4	302.0	11.2
Pskov Region	1	1	1	182.0	10.6	1	1	182.0	10.6
St. Petersburg	656	17	73	146.9	9.2	17	73	146.9	9.2
<b>SOUTH FEDERAL DISTRICT</b>	<b>175</b>	<b>11</b>	<b>31</b>	<b>174.9</b>	<b>9.7</b>	<b>9</b>	<b>24</b>	<b>213.5</b>	<b>9.6</b>
Republic of Adigei (Adigeya)	2	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Kalmykia	5	1	5	182.0	9.8	1	5	182.0	9.8
Krasnodar Territory	78	6	11	175.3	10.1	5	10	186.8	9.9
Astrakhan Region	9	1	6	41.0	10.0	0	0	0.0	0.0
Volgograd Region	14	2	5	186.2	10.6	2	5	186.2	10.6
Rostov Region	67	1	4	359.1	8.3	1	4	359.1	8.3
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>60</b>	<b>3</b>	<b>11</b>	<b>193.5</b>	<b>9.6</b>	<b>3</b>	<b>11</b>	<b>193.5</b>	<b>9.6</b>
Republic of Dagestan	11	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Ingushetia	0	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	6	1	5	182.0	9.0	1	5	182.0	9.0
Karachai-Cherkess Republic	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Northern Ossetia — Alania	1	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Chechnya	25	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	17	2	6	202.9	10.1	2	6	202.9	10.1
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>453</b>	<b>21</b>	<b>89</b>	<b>174.6</b>	<b>10.2</b>	<b>20</b>	<b>68</b>	<b>220.4</b>	<b>10.1</b>
Republic of Bashkortostan	23	1	6	242.0	10.0	1	6	242.0	10.0
Republic of Mariy-El	6	1	4	242.0	10.0	1	4	242.0	10.0
Republic of Mordovia	11	2	8	214.5	10.0	2	8	214.5	10.0
Republic of Tatarstan (Tatarstan)	58	2	7	244.9	11.3	2	7	244.9	11.3
Udmurt Republic	11	1	4	242.0	11.0	1	4	242.0	11.0
Chuvash Republic — Chuvashya	14	4	11	190.6	10.8	4	11	190.6	10.8
Perm Territory	44	2	9	223.3	9.1	2	9	223.3	9.1
Kirov Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Nizhni Novgorod Region	64	2	23	39.9	12.2	1	2	239.0	12.5
Orenburg Region	7	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	8	1	4	182.0	8.5	1	4	182.0	8.5
Samara Region	156	1	6	242.0	9.0	1	6	242.0	9.0
Saratov Region	45	3	6	194.2	9.1	3	6	194.2	9.1
Ulyanovsk Region	4	1	1	240.0	12.7	1	1	240.0	12.7
<b>URALS FEDERAL DISTRICT</b>	<b>80</b>	<b>12</b>	<b>17</b>	<b>85.1</b>	<b>9.8</b>	<b>12</b>	<b>17</b>	<b>85.1</b>	<b>9.8</b>
Kurgan Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Sverdlovsk Region	28	3	6	200.2	10.0	3	6	200.2	10.0
Tyumen Region	26	7	0	12.1	12.0	7	0	12.1	12.0
Khanty-Mansiysky Autonomous Area — Yugra	2	7	0	12.1	12.0	7	0	12.1	12.0
Yamalo-Nenetsky Autonomous Area	17	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	25	2	11	21.3	9.1	2	11	21.3	9.1
<b>SIBERIA FEDERAL DISTRICT</b>	<b>115</b>	<b>4</b>	<b>9</b>	<b>238.4</b>	<b>9.6</b>	<b>4</b>	<b>9</b>	<b>238.4</b>	<b>9.6</b>
Republic of Altai	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	4	0	0	0.0	0.0	0	0	0.0	0.0
Altai Territory	7	1	1	179.9	10.5	1	1	179.9	10.5
Zabaykalskiy Territory	1	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	12	0	0	0.0	0.0	0	0	0.0	0.0
Irkutsk Region	9	0	0	0.0	0.0	0	0	0.0	0.0
Kemerovo Region	11	0	0	0.0	0.0	0	0	0.0	0.0
Novosibirsk Region	32	2	5	243.1	10.0	2	5	243.1	10.0
Omsk Region	35	1	3	242.0	9.0	1	3	242.0	9.0
Tomsk Region	4	0	0	0.0	0.0	0	0	0.0	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>63</b>	<b>5</b>	<b>12</b>	<b>140.2</b>	<b>10.0</b>	<b>5</b>	<b>12</b>	<b>140.2</b>	<b>10.0</b>
Republic of Sakha (Yakutia)	1	0	0	0.0	0.0	0	0	0.0	0.0
Kamchatka Territory	1	0	0	0.0	0.0	0	0	0.0	0.0
Primorski Territory	52	5	12	140.2	10.0	5	12	140.2	10.0
Khabarovsk Territory	5	0	0	0.0	0.0	0	0	0.0	0.0
Amur Region	0	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Jewish Autonomous Region	0	0	0	0.0	0.0	0	0	0.0	0.0
Chukotka Autonomous Area	1	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)

	28.02.2013				
	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	5,343,701.2	999,789.2	770,196.8	582,531.2	333,439.2
<b>CENTRAL FEDERAL DISTRICT</b>	<b>4,829,371.3</b>	<b>930,828.9</b>	<b>677,811.4</b>	<b>576,989.2</b>	<b>327,432.6</b>
Belgorod Region	1,740.7	36.9	6.1	0.0	0.0
Bryansk Region	0.0	0.0	0.2	0.0	0.0
Vladimir Region	196.1	114.5	75.1	2.2	19.9
Voronezh Region	649.6	105.8	0.0	0.0	5.6
Ivanovo Region	1,367.4	68.9	16.9	0.0	3.1
Kaluga Region	0.0	0.0	509.6	0.0	2.0
Kostroma Region	17,105.1	0.0	0.3	0.0	143.0
Kursk Region	1,384.3	1,026.9	0.0	0.0	4.6
Lipetsk Region	1,990.6	333.8	93.2	0.0	59.6
Moscow Region	11,064.4	531.5	1,097.1	0.0	18.1
Orel Region	0.0	0.0	0.0	0.0	110.4
Ryazan Region	1,154.2	850.8	294.8	0.0	0.0
Smolensk Region	614.7	174.1	113.0	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.0	0.0
Tver Region	614.3	187.1	19.3	0.0	0.5
Tula Region	439.9	218.8	4.2	0.0	0.0
Yaroslavl Region	12.4	0.0	0.1	0.0	2.5
Moscow	4,791,037.6	927,179.8	675,581.7	576,986.9	327,063.2
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>219,783.4</b>	<b>16,300.2</b>	<b>27,417.4</b>	<b>4,293.5</b>	<b>1,639.8</b>
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	985.5	323.1	47.8	0.0	0.0
Arkhangelsk Region	0.0	0.0	2.1	0.0	0.1
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	2,112.4	903.3	44.1	1.0	3.1
Kaliningrad Region	4,849.8	127.8	31.9	0.0	510.1
Leningrad Region	814.7	235.8	100.5	0.0	0.0
Murmansk Region	719.8	719.0	0.0	0.0	302.0
Novgorod Region	849.1	340.3	206.4	0.0	0.0
Pskov Region	81.7	0.0	0.0	0.0	0.0
St. Petersburg	209,370.6	13,650.9	26,984.6	4,292.5	824.2
<b>SOUTH FEDERAL DISTRICT</b>	<b>12,729.1</b>	<b>3,513.7</b>	<b>7,232.6</b>	<b>25.2</b>	<b>123.5</b>
Republic of Adigei (Adigeya)	20.1	20.0	1.3	0.0	2.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	7,920.5	2,605.3	6,735.0	0.0	105.7
Astrakhan Region	834.1	565.6	166.2	5.3	2.8
Volgograd Region	1,120.3	162.2	8.2	0.0	0.0
Rostov Region	2,834.1	160.6	321.9	19.9	12.9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>225.3</b>	<b>228.0</b>	<b>166.4</b>	<b>0.0</b>	<b>16.4</b>
Republic of Daghestan	0.0	0.0	16.0	0.0	16.3
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	4.6	0.0	26.2	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	20.2	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	101.8	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	220.8	228.0	2.2	0.0	0.1
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>110,465.3</b>	<b>13,601.6</b>	<b>37,020.1</b>	<b>1,177.6</b>	<b>1,624.6</b>
Republic of Bashkortostan	5,892.3	864.4	1,373.5	0.0	70.6
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	406.2	95.2	39.9	0.0	18.5
Republic of Tatarstan (Tatarstan)	51,906.2	8,274.8	15,613.8	762.6	1,124.2
Udmurt Republic	2,922.8	0.0	18.2	0.0	58.3
Chuvash Republic — Chuvashya	190.8	87.6	237.4	0.0	0.0
Perm Territory	1,213.6	0.0	4,899.8	0.0	118.3
Kirov Region	5,143.0	0.0	196.1	0.0	1.8
Nizhni Novgorod Region	8,144.6	2,273.1	5,171.4	0.1	74.0
Orenburg Region	6,962.1	128.0	483.4	35.2	21.3
Penza Region	324.6	79.1	0.0	0.0	0.0
Samara Region	25,952.1	1,209.0	8,196.1	379.6	129.5
Saratov Region	1,407.2	590.3	720.5	0.0	0.0
Ulyanovsk Region	0.0	0.0	70.1	0.0	8.0
<b>URALS FEDERAL DISTRICT</b>	<b>121,769.5</b>	<b>27,790.4</b>	<b>16,673.1</b>	<b>3.7</b>	<b>876.7</b>
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	62,637.5	8,123.9	13,293.9	3.7	140.7
Tyumen Region	42,096.8	13,100.1	3,094.6	0.0	642.5
Khanty-Mansiysky Autonomous Area — Yugra	35,825.1	9,694.0	2,828.8	0.0	227.1
Yamalo-Nenetsky Autonomous Area	0.0	0.0	54.1	0.0	0.0
Chelyabinsk Region	17,035.2	6,566.4	284.7	0.0	93.3
<b>SIBERIA FEDERAL DISTRICT</b>	<b>20,340.1</b>	<b>2,332.3</b>	<b>2,184.0</b>	<b>0.0</b>	<b>584.9</b>
Republic of Altai	91.7	0.0	0.0	0.0	0.0
Republic of Buryatia	49.5	0.0	595.3	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	14.9	14.7	0.0	0.0	0.0
Altai Territory	41.4	36.5	2.8	0.0	76.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	3.1	3.4	1.1	0.0	7.3
Irkutsk Region	183.0	12.7	114.7	0.0	0.1
Kemerovo Region	2,700.5	1,075.5	61.8	0.0	83.3
Novosibirsk Region	13,951.1	825.9	529.6	0.0	400.0
Omsk Region	2,817.2	210.5	876.4	0.0	12.6
Tomsk Region	487.6	153.1	2.3	0.0	4.8
<b>FAR EAST FEDERAL DISTRICT</b>	<b>29,017.1</b>	<b>5,194.2</b>	<b>1,691.6</b>	<b>42.1</b>	<b>1,140.8</b>
Republic of Sakha (Yakutia)	1,622.3	160.6	341.5	0.0	33.4
Kamchatka Territory	317.6	102.4	35.2	42.1	18.1
Primorski Territory	10,777.8	3,399.6	190.3	0.0	6.0
Khabarovsk Territory	1,025.7	0.0	415.5	0.0	700.0
Amur Region	14,261.3	1,531.6	7.6	0.0	340.8
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	1,012.5	0.0	701.4	0.0	42.4
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)

	28.02.2013		
	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	361,209.1	0.0	98,483.5
<b>CENTRAL FEDERAL DISTRICT</b>	<b>290,618.0</b>	<b>0.0</b>	<b>94,033.8</b>
Belgorod Region	3,008.4	0.0	124.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	147.7	0.0	0.0
Voronezh Region	0.0	0.0	0.0
Ivanovo Region	222.9	0.0	118.6
Kaluga Region	0.0	0.0	0.0
Kostroma Region	239.1	0.0	0.0
Kursk Region	809.7	0.0	0.0
Lipetsk Region	220.9	0.0	0.0
Moscow Region	2,166.3	0.0	58.4
Orel Region	451.6	0.0	0.0
Ryazan Region	0.0	0.0	0.0
Smolensk Region	14.5	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	338.1	0.0	0.0
Yaroslavl Region	0.0	0.0	0.0
Moscow	282,998.7	0.0	93,732.8
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>22,629.5</b>	<b>0.0</b>	<b>1,819.4</b>
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	51.8	0.0	226.6
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	464.6	0.0	0.0
Kaliningrad Region	592.9	0.0	0.0
Leningrad Region	45.1	0.0	0.0
Murmansk Region	0.0	0.0	0.0
Novgorod Region	498.8	0.0	0.0
Pskov Region	0.0	0.0	0.0
St. Petersburg	20,976.3	0.0	1,592.8
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,753.2</b>	<b>0.0</b>	<b>89.9</b>
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	2,395.8	0.0	89.9
Astrakhan Region	201.7	0.0	0.0
Volgograd Region	0.0	0.0	0.0
Rostov Region	155.7	0.0	0.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>738.3</b>	<b>0.0</b>	<b>0.0</b>
Republic of Daghestan	289.1	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	154.1	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	295.1	0.0	0.0

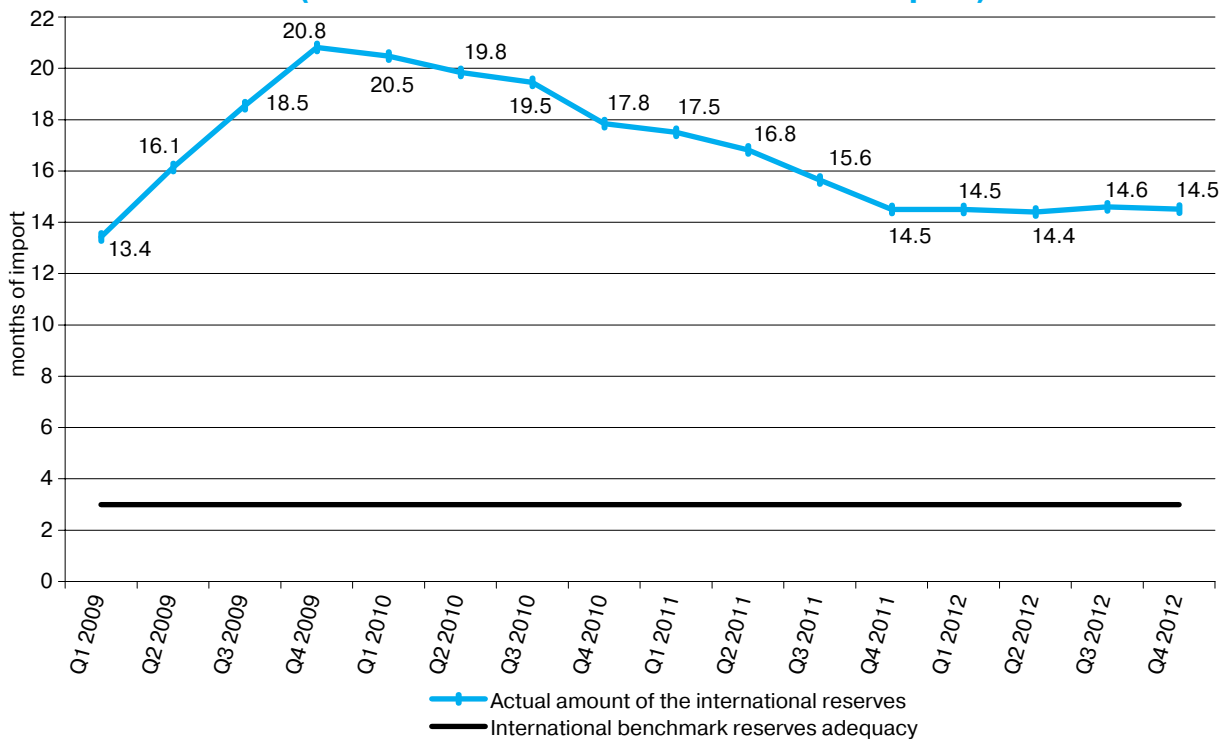
Table 6.4.10 (end)

(millions of rubles)

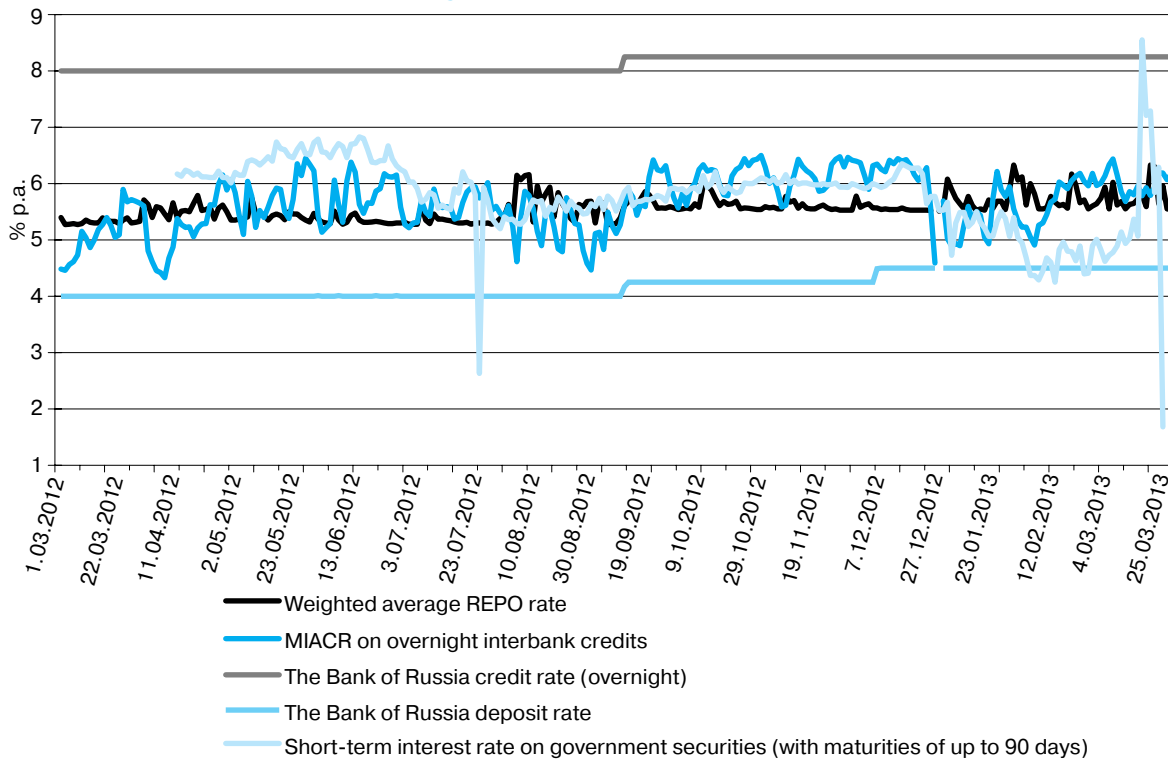
1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>19,579.3</b>	<b>0.0</b>	<b>873.8</b>
Republic of Bashkortostan	1,699.0	0.0	0.0
Republic of Mariy-El	79.6	0.0	0.0
Republic of Mordovia	123.5	0.0	0.0
Republic of Tatarstan (Tatarstan)	6,275.8	0.0	0.0
Udmurt Republic	722.1	0.0	553.2
Chuvash Republic — Chuvashya	262.6	0.0	0.0
Perm Territory	181.8	0.0	0.0
Kirov Region	254.8	0.0	0.0
Nizhni Novgorod Region	4,649.1	0.0	279.5
Orenburg Region	2,960.1	0.0	41.1
Penza Region	95.6	0.0	0.0
Samara Region	2,159.3	0.0	0.0
Saratov Region	116.1	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>13,931.7</b>	<b>0.0</b>	<b>949.1</b>
Kurgan Region	14.0	0.0	0.0
Sverdlovsk Region	2,263.2	0.0	0.0
Tyumen Region	10,164.2	0.0	515.1
Khanty-Mansiysky Autonomous Area — Yugra	3,373.9	0.0	436.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	1,490.4	0.0	434.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>8,450.8</b>	<b>0.0</b>	<b>476.6</b>
Republic of Altai	161.7	0.0	0.0
Republic of Buryatia	604.4	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0
Altai Territory	1.2	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	12.4	0.0	0.0
Irkutsk Region	315.4	0.0	30.7
Kemerovo Region	2,128.7	0.0	0.0
Novosibirsk Region	1,543.9	0.0	0.0
Omsk Region	3,614.0	0.0	445.8
Tomsk Region	69.1	0.0	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>2,508.3</b>	<b>0.0</b>	<b>241.0</b>
Republic of Sakha (Yakutia)	872.1	0.0	0.0
Kamchatka Territory	30.0	0.0	0.0
Primorski Territory	1,562.6	0.0	0.0
Khabarovsk Territory	0.0	0.0	0.0
Amur Region	0.0	0.0	241.0
Magadan Region	0.0	0.0	0.0
Sakhalin Region	43.6	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

## 7. CHARTS AND DIAGRAMS

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



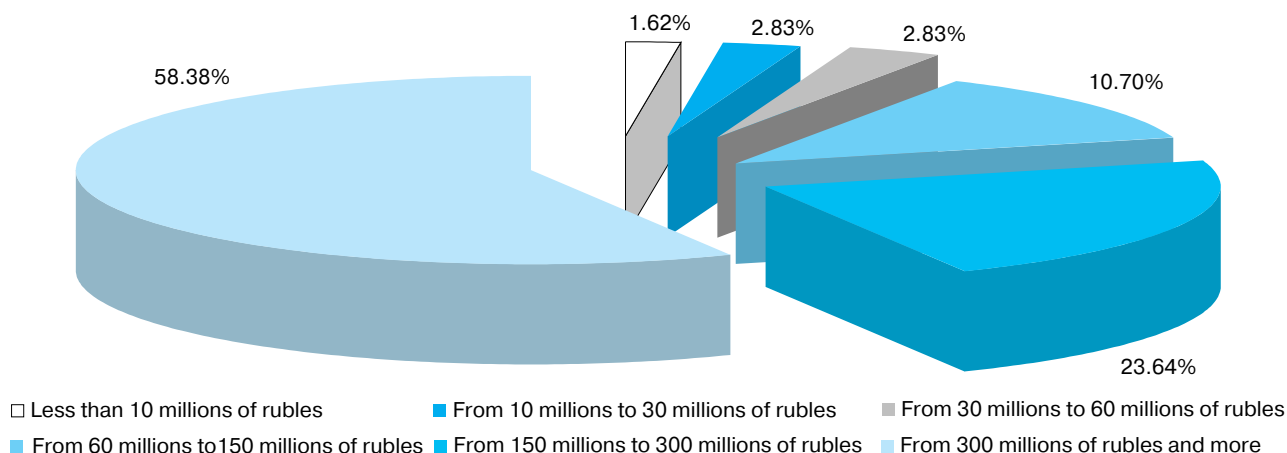
### 7.2. Interest Rates Dynamics in March, 2012 – March, 2013



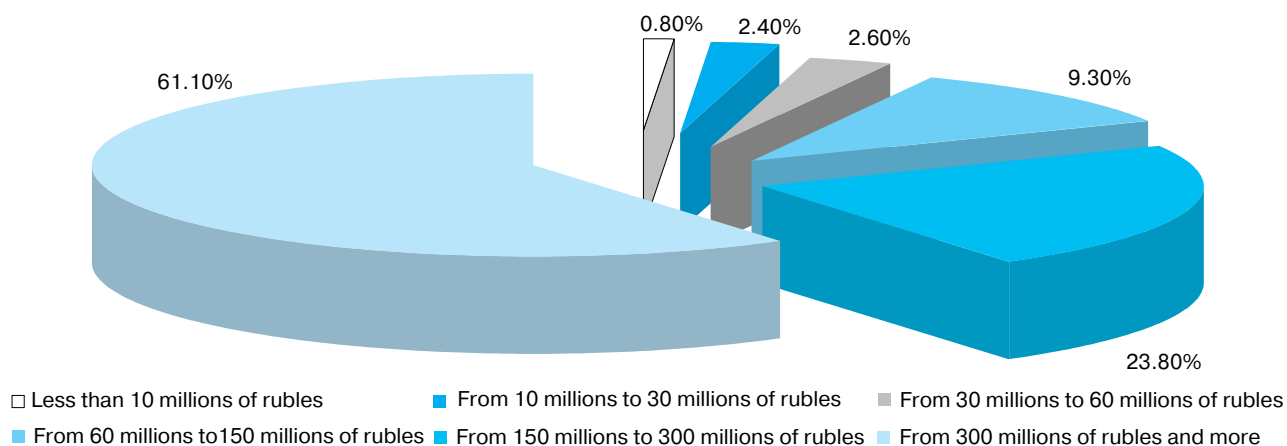
<sup>1</sup> See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".



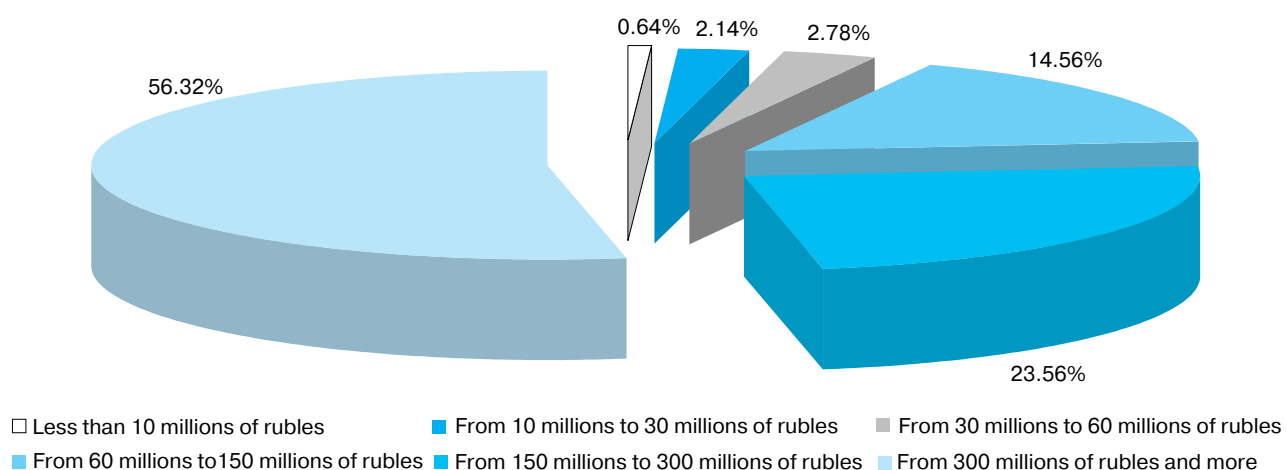
**7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 31.03.2013**



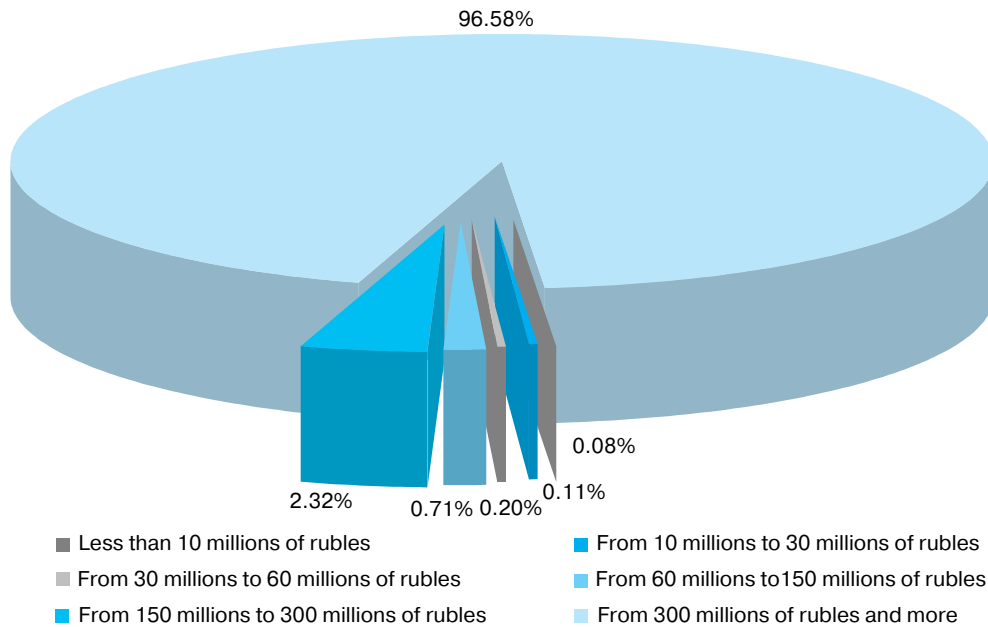
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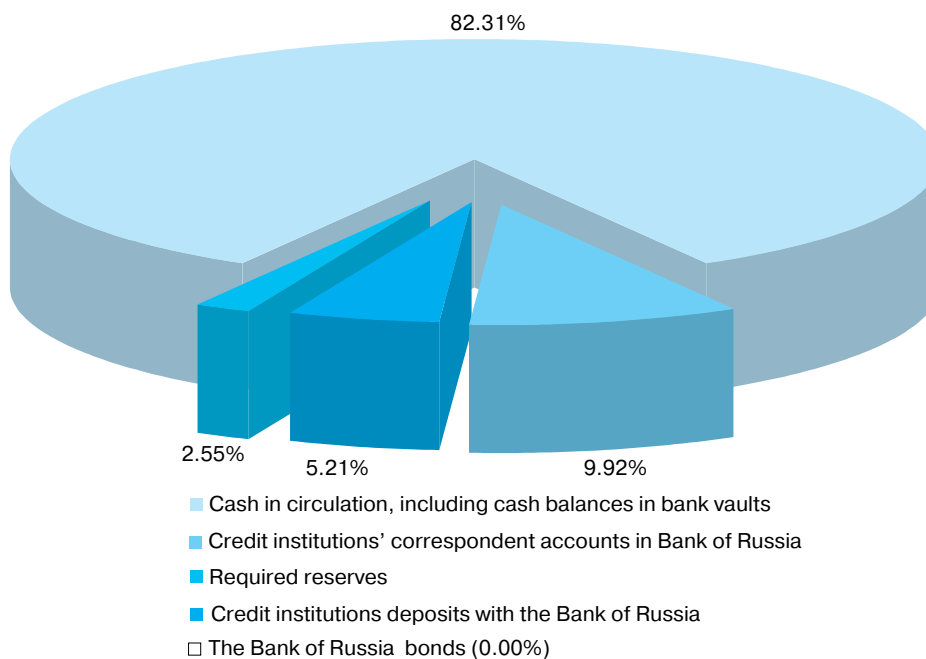
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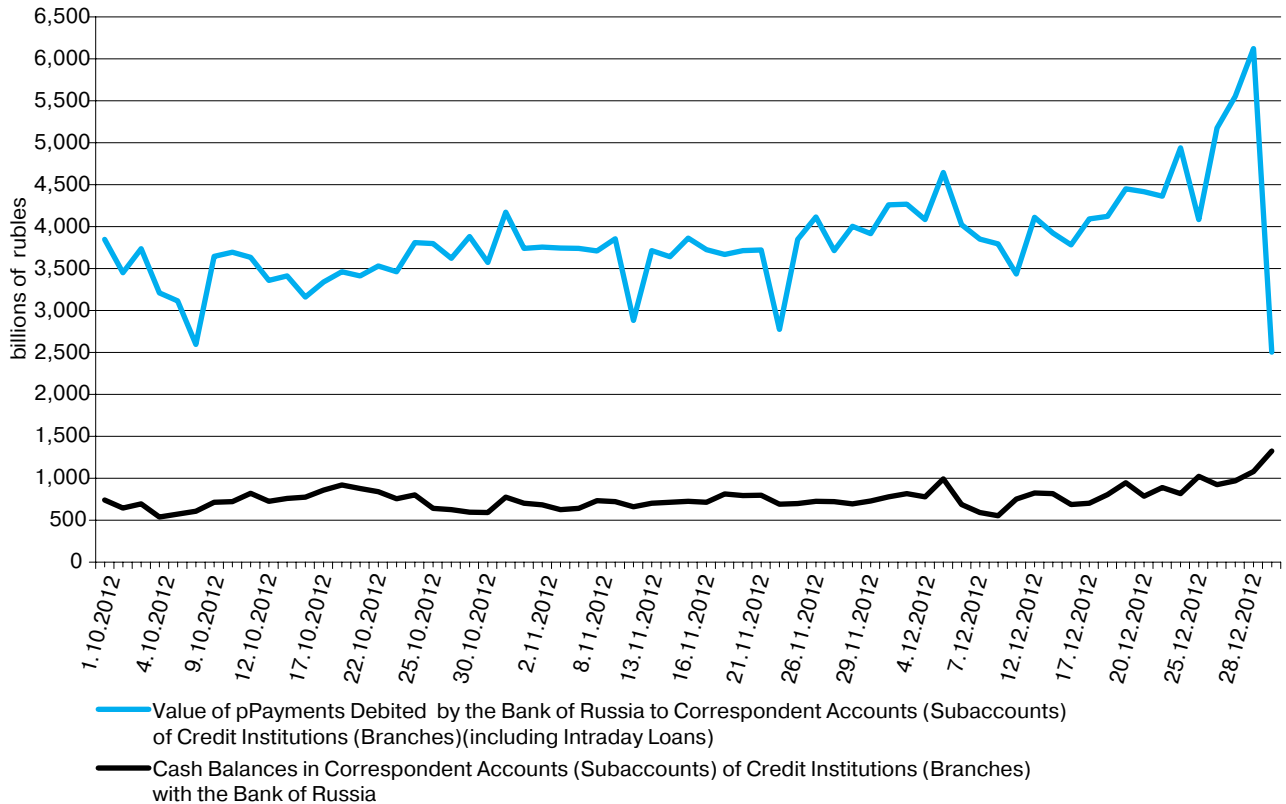
**7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from April 10 to May 10, 2013 (Credit Institutions Grouped by Size of Registered Authorized Capital)**



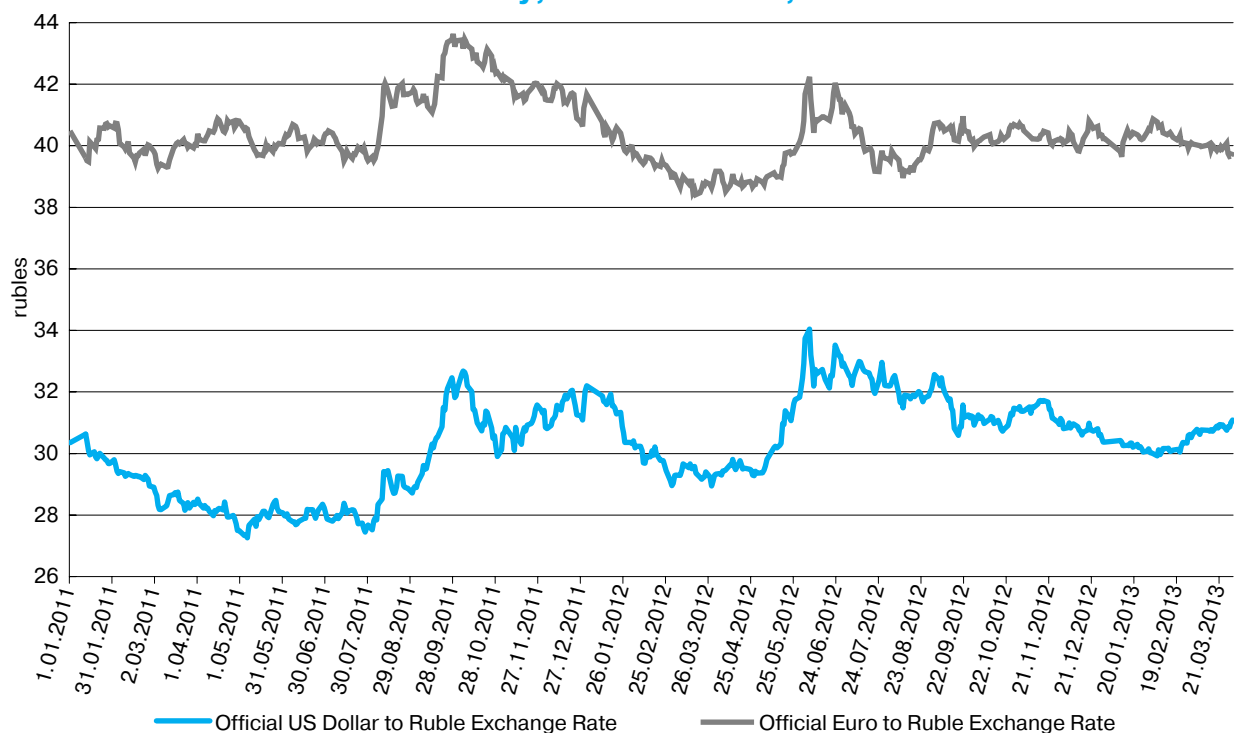
**7.7. Structure of Broad Monetary Base as of 31.03.2013**



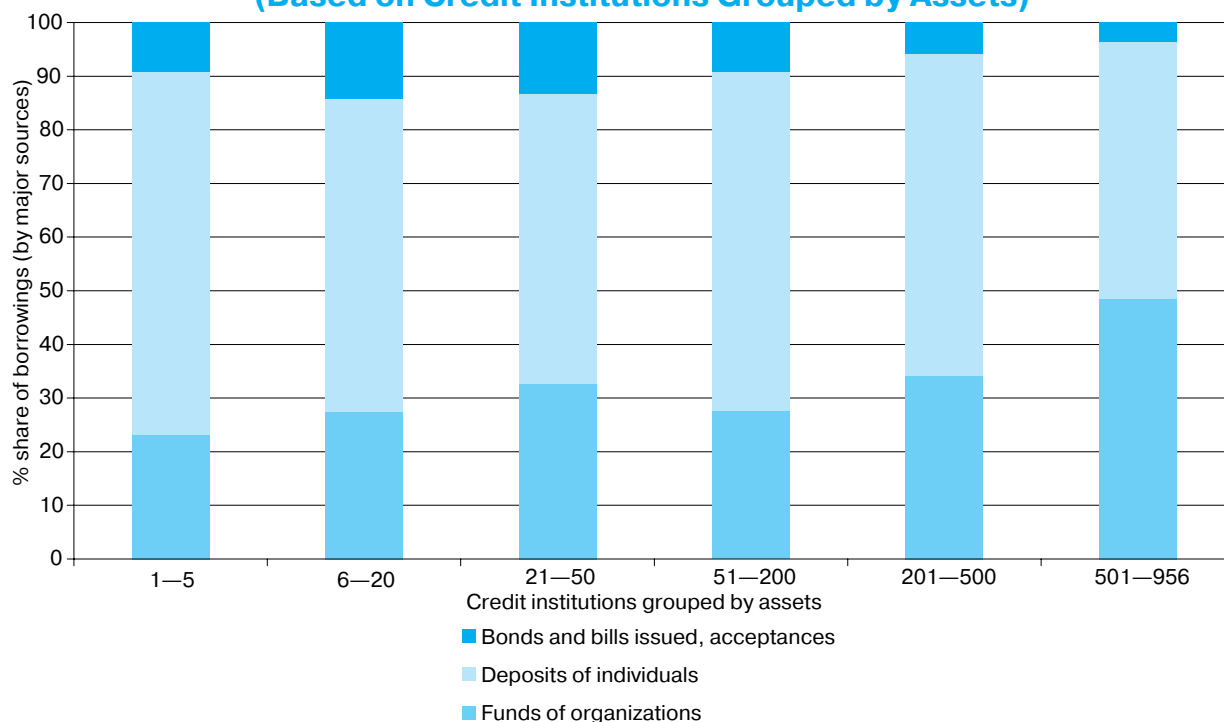
### 7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2012 Q4



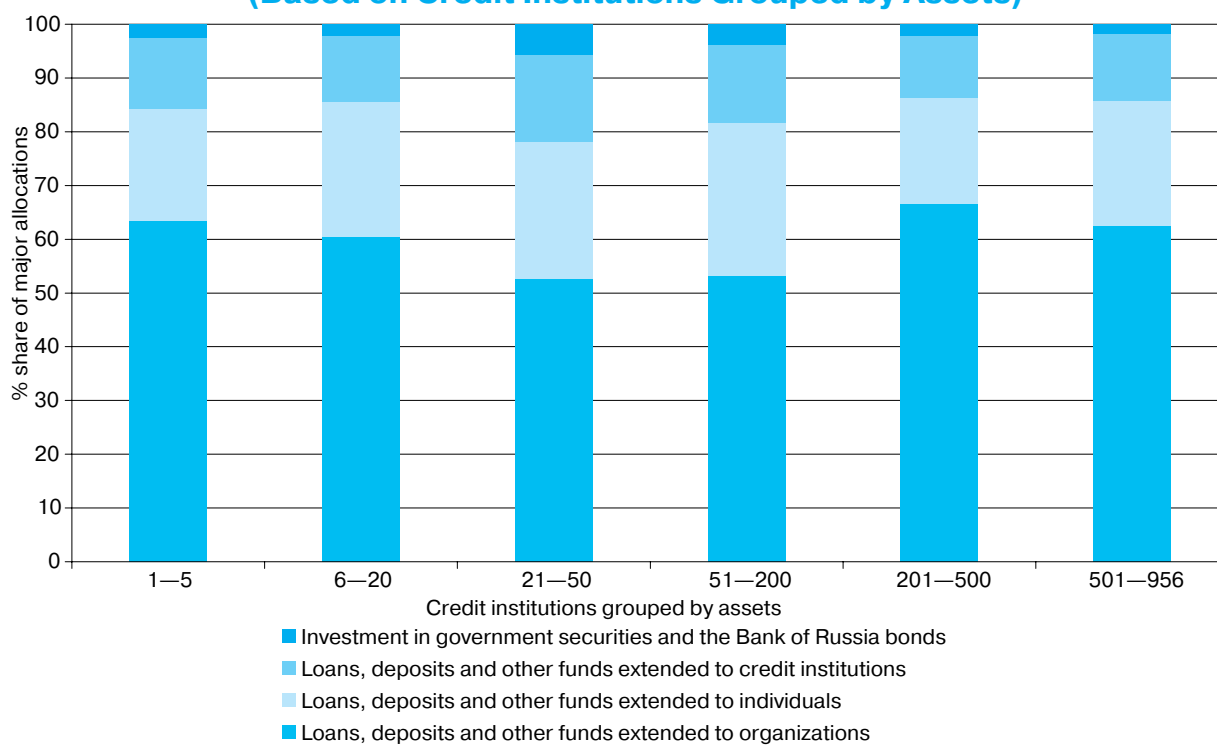
### 7.9. Official Ruble Exchange Rate Dynamics in January, 2011 – March, 2013



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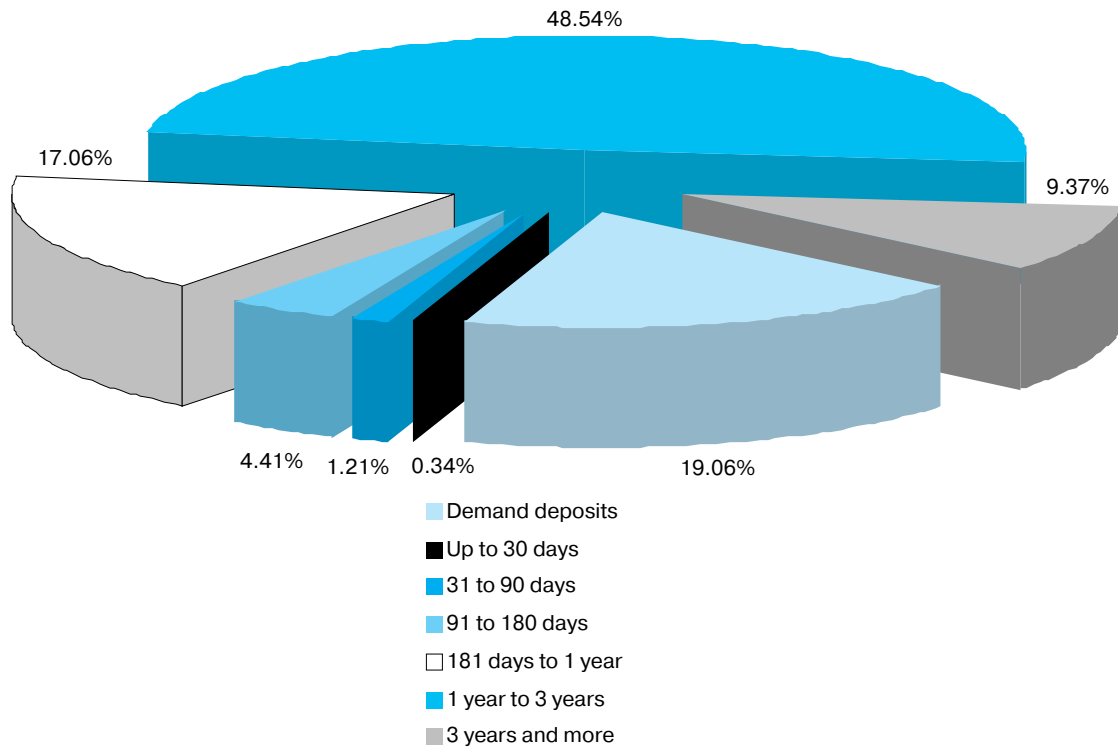


### 7.11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 28.02.2013 (Based on Credit Institutions Grouped by Assets)

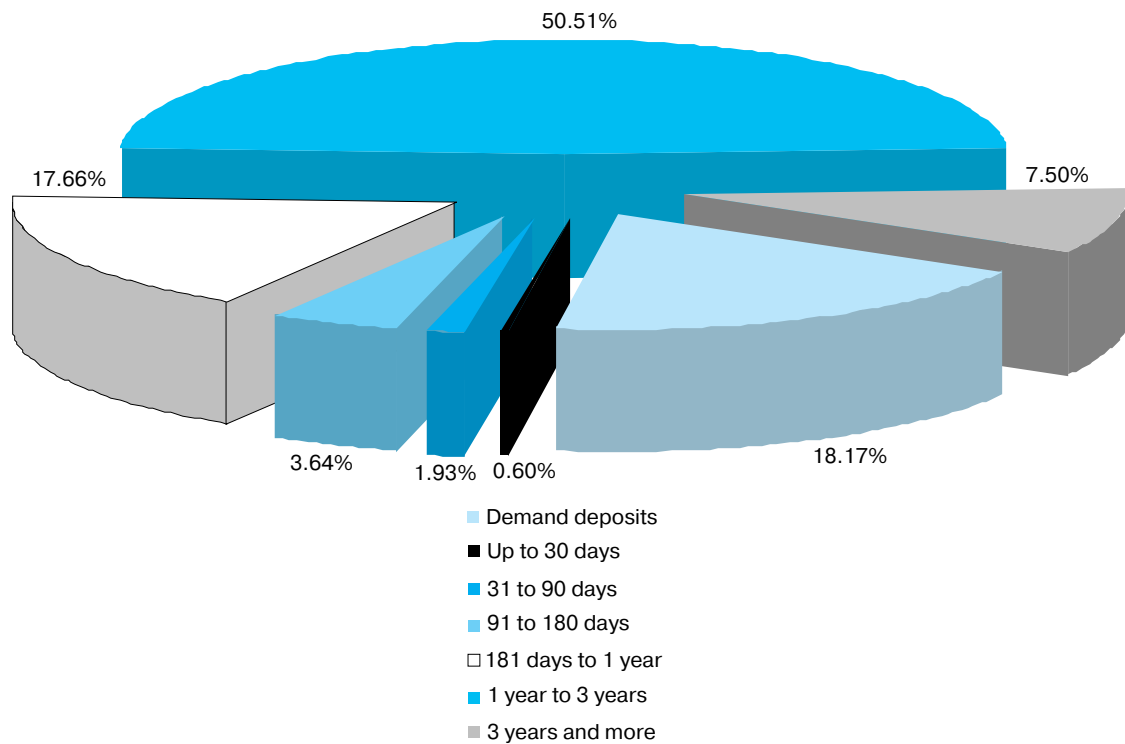


### 7.12. Structure of Individual Deposits Denominated in Rubles

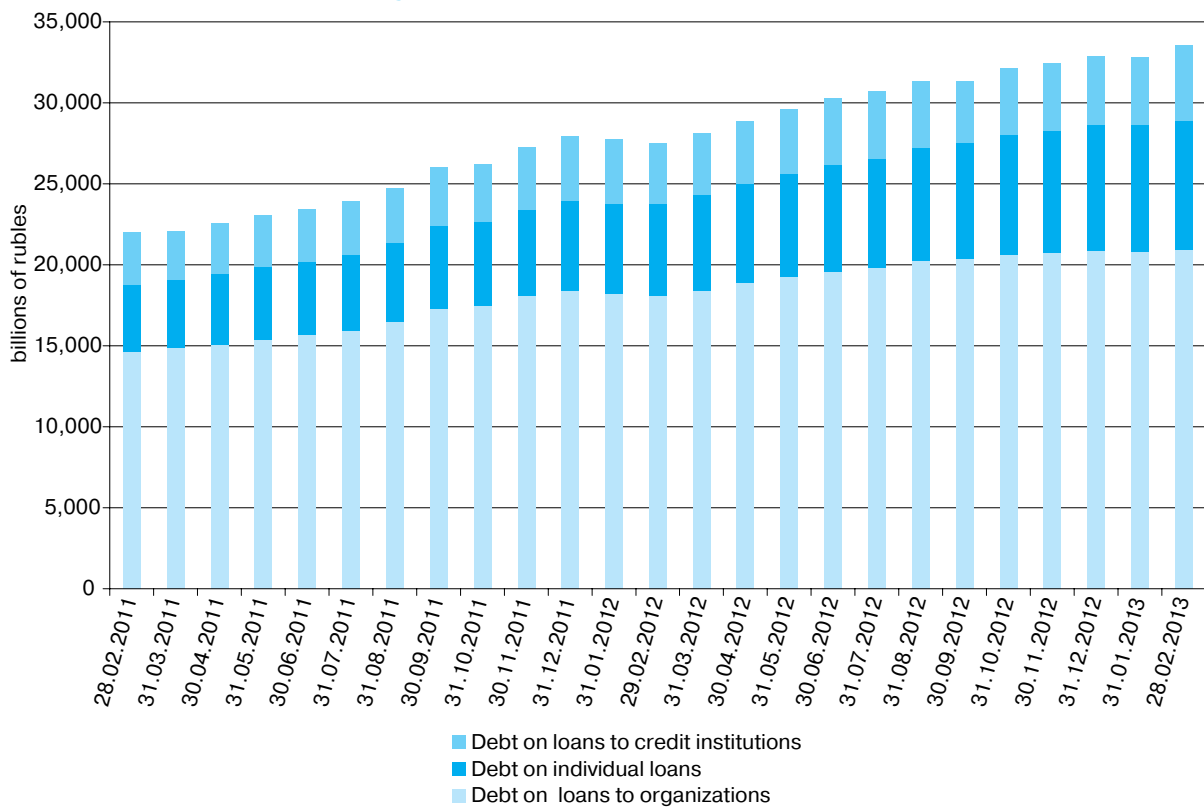
as of 29.02.2012



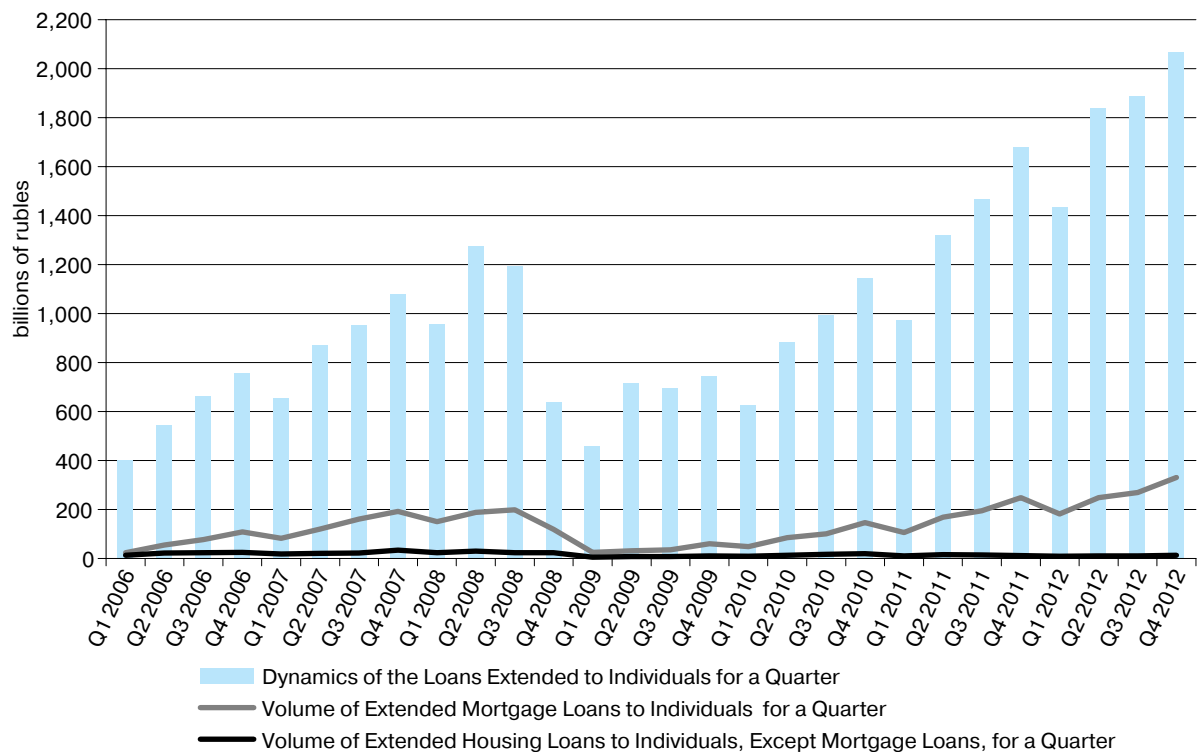
as of 28.02.2013



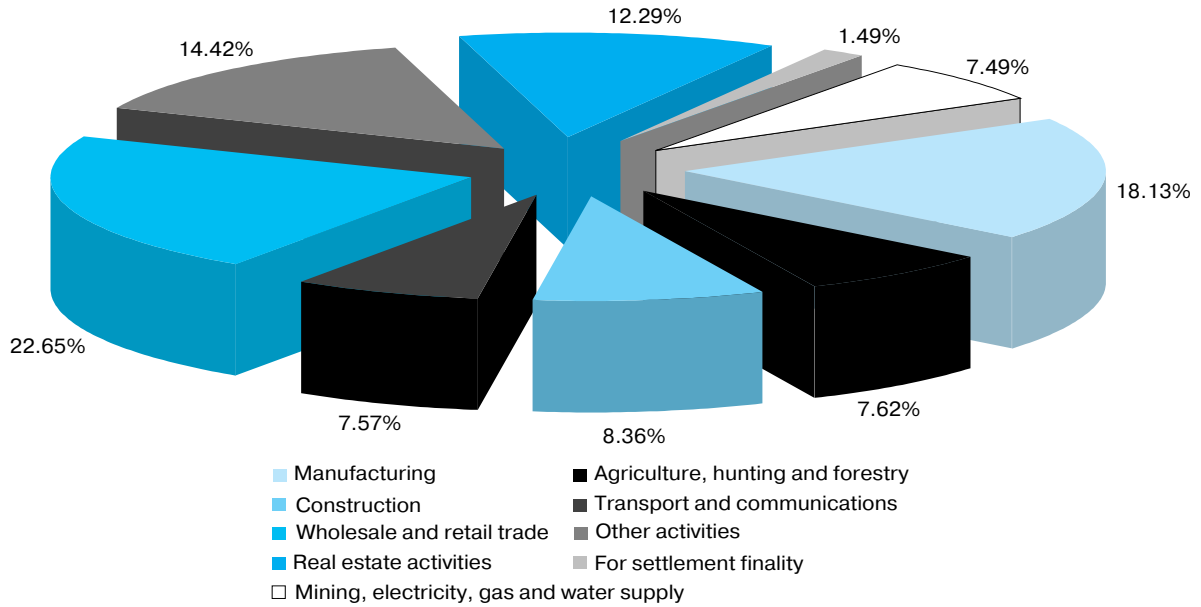
### 7.13. Dynamics of Debt on Loans Extended



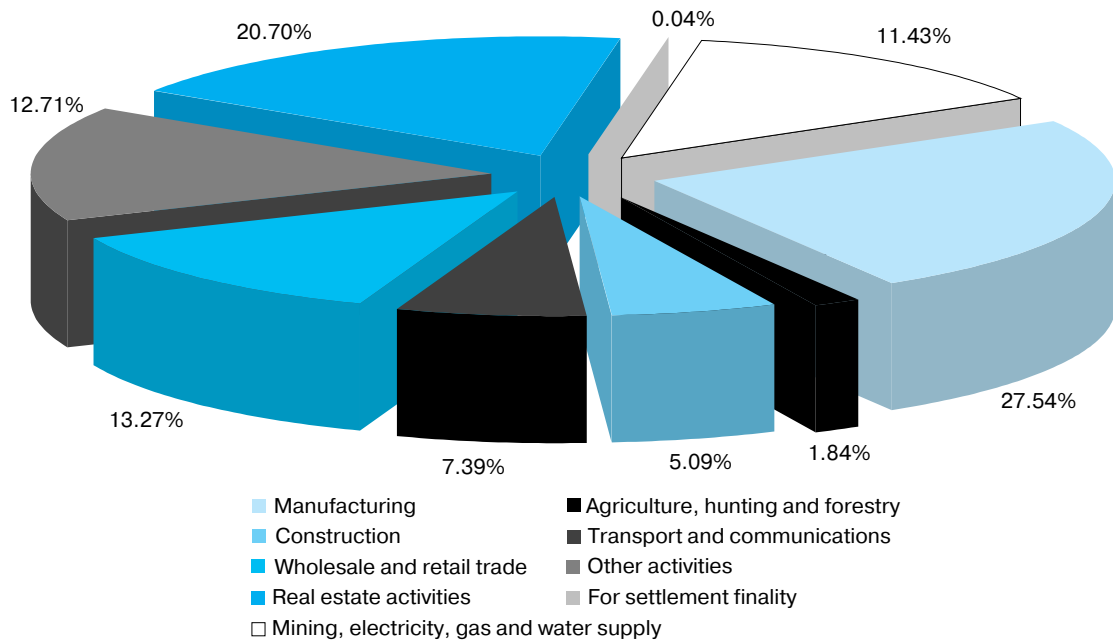
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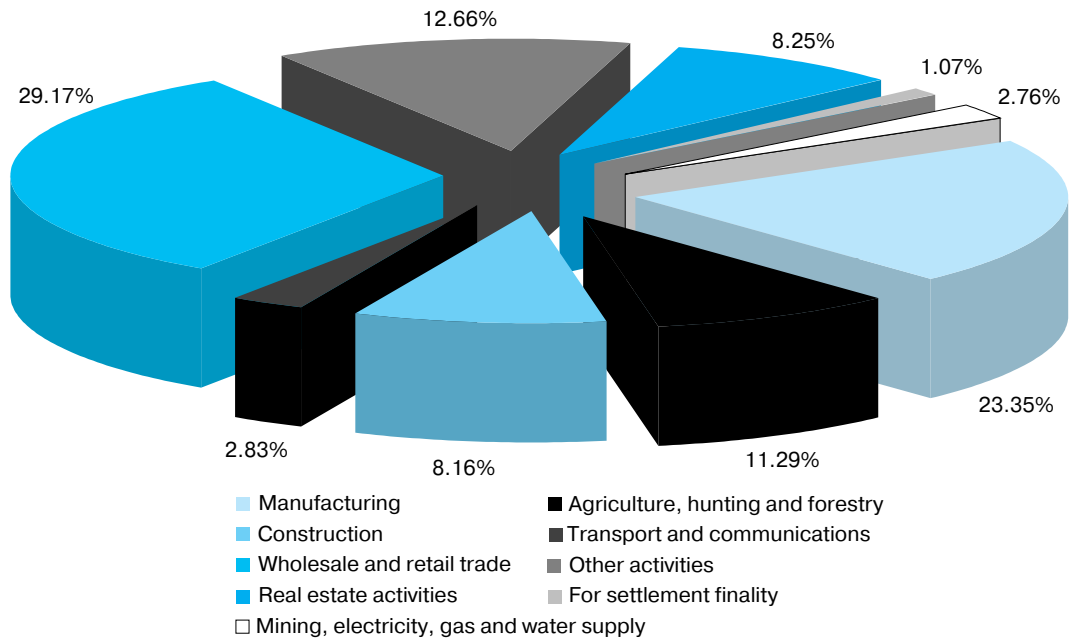
**7.15. Structure of Ruble - Denominated Loans  
Extended to Legal Entities and Individual Entrepreneurs  
(by Economic Activities and Fund Use)  
as of 28.02.2013**



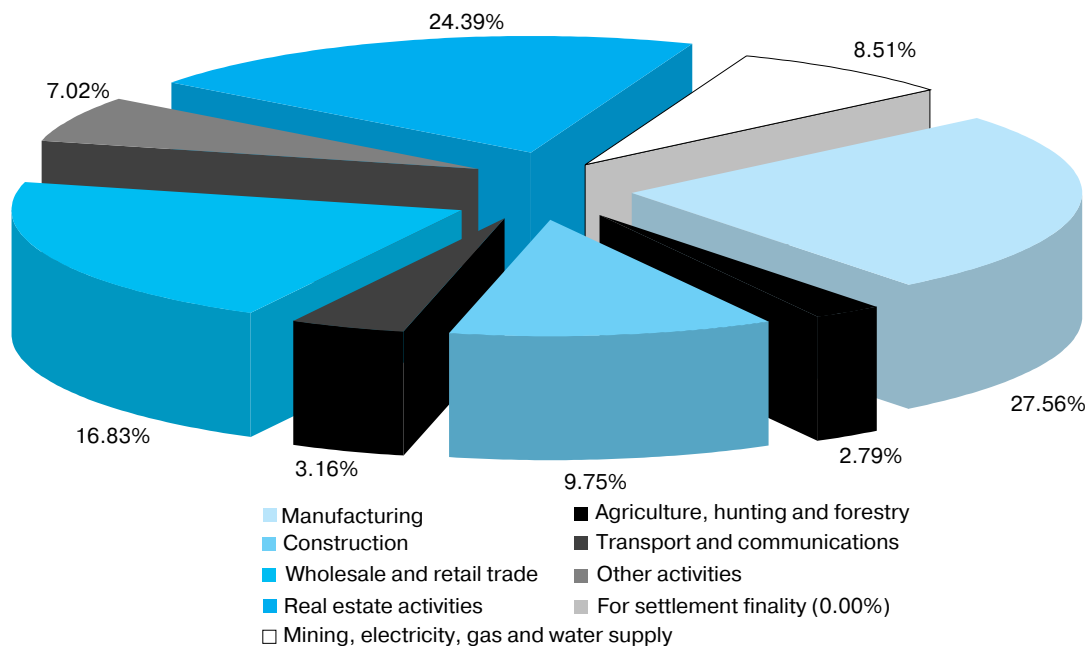
**7.16. Structure of Loans Denominated  
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as of 28.02.2013**



**7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 28.02.2013**



**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 28.02.2013**





## 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** — end result of resident producers’ economic operations for the reporting period.

GDP can be calculated on the basis of three methods: production method, end use method, and income distribution method.

The table presents GDP calculated by the *production method* as a difference between overall output of goods and services across the country on the one hand, and intermediate consumption on the other, or as a sum total of values added that are created by the economy.

Depending on the research area, GDP can also be calculated by the *end use method* as a sum total of costs across all economic sectors for final consumption, gross capital formation, and net export. The framework for SNA calculations implies the use of the *income distribution method* for compiling GDP which reflects primary income received by units directly involved in production, as well as by general government (spending units) and nonprofit organizations serving households.

Pursuant to Procedures for developing and submitting data on gross domestic product (approved on October 19, 1998), since October 1998 GDP has been calculated by the Federal State Statistics Service annually and quarterly.

Collecting more reliable data and applying new information sources can entail updates of GDP’s current statistical estimates.

GDP estimates and final results of its calculations are released by the Federal State Statistics Service in its regular reports “Russia’s Socio-Economic Situation”, “Statistical Review” Bulletin, as well as other publications and in the IMF statistical publication “International Financial Statistics”.

For more details on the compilation of the “Gross Domestic Product” indicator see the first issue of “Methodological Provisions on Statistics” (Moscow: Logos, 1996).

**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 year.

**Production and Services Index of the key types of economic activity as % of previous year’s relevant period** — Since October 1998, the Federal State Statistics Service has been monthly computing Production and Services Index of the key types of economic activity as a percentage of corresponding period of previous year to reflect the basic economic trends using the data on the dynamics of the volume of agricultural produce, minerals extraction, manufacturing, electricity, gas and water production and distribution, construction, transport, retail and wholesale trade.

**Consumer price index (CPI)** — 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 is calculated by the Federal State Statistics Service as a ratio of the cost for a fixed set of goods and services in the current period to its cost in the previous (base) period.

CPI monthly data is released in the Federal State Statistics Service’s regular reports “Russia’s Socio-Economic Situation”, “Statistical Review” Bulletin, other publications by the Federal State Statistics Service, as well as in the IMF “International Financial Statistics”.

For more details on compiling this indicator see the first issue of “Methodological Provisions on Statistics” (Moscow: Logos, 1996).

**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. 180n, dated December 21, 2011, “On the Approval of the Instructions on the Procedure for Using the Budget Classification of the Russian Federation”.

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

**Table 1.4**  
**The Russian Federation Balance of Payments**

### General Provisions

Balance of payments of the Russian Federation (hereafter referred to as balance of payments) is a statistical statement, which reflects all economic transactions between Russian Federation residents and nonresidents<sup>1</sup> within a reporting period.

The table "Russian Federation Balance of Payments" is compiled and published by the Bank of Russia (CBR) 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 CBR 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 6th edition of the IMF's Balance of Payments and International Investment Position Manual (*BPM6*).

Conceptually, *BPM6* maintains the overall framework of the methodology of the previous 5th edition of the *Manual (BPM5)*. *BPM6* deepens the harmonization of the IMF's external sector statistics' recommendations with the update of the *System of National Accounts*, and the international standards in the area of direct investment statistics and other macroeconomic statistics.

The main changes in the accounts of the balance of payments include the following: within *balance on trade in goods* – goods for and after processing are excluded and *net exports of goods under merchanting* are included; within *balance on trade in services* – *manufacturing services on physical imports owned by the others and financial intermediation services indirectly measured (FISIM)* items are added; within *balance on income* – *rent* is included; within *capital account* – *migrants' transfers* are excluded. *Balance on income* and *balance on current transfers* have been respectively renamed as *primary income* and *secondary income* accounts, *monetary authorities* sector – as *central bank*.

Calculations of some of the balance of payments items and data aggregations have been adjusted in many other instances to reflect the improved methodology and reclassification of certain components in accordance with *BPM6*.

Sources of information are comprised of returns on foreign economic transactions performed by Russian residents. These returns are regularly obtained by the CBR 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 as well as from credit institutions, Custodians, Other Sectors as well as estimates.

A specific list of reporting forms and other background materials are available on the CBR's Internet website. They are also published in special issues of the CBR'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 CBR's Internet website contains an analogous set of data on balance of payments.

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

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

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

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

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

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 CBR'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 for repairs; (iv) goods undeclared and/or inadequately declared when imported by legal entities; (v) goods exported/imported by individuals for subsequent sale; (vi) other goods.

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** includes services performed by residents for nonresidents and by nonresidents for residents. The services are sorted into the most significant kinds for Russia, such as transportation, travel and others services including 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.

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 2.1.1). Recorded as current transfers, are those that augment the disposable income and potential power of a recipient country's consumption, and reduce the disposable income and potential power of a donor country's (e.g., humanitarian aid in the form of consumer goods and services, and cash grants, unless the latter are capital transfers).

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

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

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

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

**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 CBR and the General Government.

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

**Table 1.5**  
**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 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 represents the grand total of private sector transactions' balances as reflected in the financial account of the balance of payments.

**Net inflows/outflows of capital by banks** is computed as the grand total of banks' transactions in foreign assets and foreign liabilities.

**Foreign assets** include all transactions of credit institutions with nonresidents resulting in growth/reduction in foreign assets of the credit institutions, including transactions of Vnesheconombank (excluding state funds held on the Vnesheconombank' balance-sheet which it manages in the capacity of the agent of the Government of the Russian Federation).

**Foreign liabilities** include all transactions of credit institutions with nonresidents resulting in growth/reduction in foreign liabilities of the credit institutions, including transactions of Vnesheconombank (excluding funds held on the Vnesheconombank' balance-sheet which it manages in the capacity of the external debt service agent of the Government of the Russian Federation).

**Net inflows/outflows of capital by other sectors** is the grand total of sum of transactions in foreign assets and liabilities of other (non-bank) private sector agents and “Net errors and omissions” item of the balance of payments.

**Foreign assets** include all transactions with nonresidents resulting in other sectors' foreign assets growth/reduction which also include those related to fictitious transactions, exclusive of the balance of payments item “Indebtedness on supplies according to intergovernmental agreements”. Fictitious transactions represent financial flows whose declared purposes are willfully misstated. As a rule, such transactions in reality pursue cross-border money-transferring objectives.

**Foreign liabilities** include all transactions with nonresidents resulting in other sectors' foreign liabilities growth/reduction.

**Net errors and omissions is the balance of payments omissions** is the balancing item of the balance of payments, which is equal to the aggregate statistical discrepancy in the

balance of payments with reverse sign, calculated as the sum of all transactions' debits and credits. Conditionally, this item may be entirely attributed to other sectors' net capital exports/imports because their financial transactions are most difficult to capture in compiling the balance of payments.

**Table 1.6**  
**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 1.7**  
**External Debt of the Russian Federation**  
**in Domestic and Foreign Currencies**

#### 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.

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 1.8**  
**External Debt of the Russian Federation**  
**by Maturity and by 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 non-residents by residents of an economy and which require payments of principal and/or interest at some point(s) in the future.

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

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

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

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

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

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

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

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

Among the sources of information are reports of the Bank of Russia (CBR), Ministry of Finance of the Russian Federation (Minfin), Federal State Statistics Service, international financial organizations, local governments, credit institutions, Vnesh-econombank (VEB), depository clearing systems, nonbank financial corporations, nonfinancial corporations and etc.

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

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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



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

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

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

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

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

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

**Other liabilities**. Contains other accounts payable to nonresidents.

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

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

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

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

**Other liabilities**. The item covers liabilities to nonresidents on the amount of payable dividends on common shares related to portfolio investment, 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 1.9**

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

**Table 1.10**

**International Investment Position of Russia for 2011**

**General Provisions**

International investment position (IIP) is a statistical statement, which serves to assess the value of an economy's stock of external assets and liabilities 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 IIP data for Russia disseminated at present includes sectorization by: (i) *Monetary authorities* (the Bank of Russia and the Minfin of Russia liabilities concerning IMF credit), (ii) *General government* (including data on transactions in government external assets and liabilities performed by Vnesheconombank (VEB) as an agent of the Government of the Russian Federation), (iii) *Banks*, and (iv) *Other sectors*.

Data sources used for Russia's IIP compilation are as follows: (i) report forms of the Bank of Russia (CBR), (ii) data obtained from: Minfin of Russia (MOF), Federal Customs Service, Federal State Statistics Service, Federal Service for

Property Management of Russia, international financial organizations, local governments, credit institutions, the VEB, non-financial enterprises, as well as (iii) the CBR's expert estimates.

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

As interdependency of the world economy increases, the information that constitutes the IIP of Russia plays an important role in the development of both foreign and internal economic policies. The economy's net international investment position (which is a result of foreign financial assets and liabilities of Russia being netted) makes it possible to determine the condition of Russia's external economic relations with other economies on a specific date. Depending on whether the international investment position is positive or negative, the economy can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

Information included in sections "Assets" and "Liabilities" could be used for assessing the value of Russia's external assets and liabilities and analyzing the structure of the assets and liabilities.

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

**Individual Indicators Highlights**

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

The assets and liabilities, in their turn, are classified in the following manner:

- by functionality (direct investment, portfolio investment, financial derivatives, other investment, reserve assets);
- by type of financial instrument (equity securities, debt securities, loans, etc.);
- by sector (monetary authorities, general government, banks, other sectors);
- by maturity (long-term — refers to instruments with original maturities of more than 12 months;
- short-term — refers to those with maturities of 12 or fewer months).

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

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

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

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

One of the most important components of the foreign assets is official international reserves, which comprise short-term highly liquid foreign assets of the CBR and the MOF. Reserve assets are used to maintain the steadiness of national currency and to service government debt to nonresidents.

Due to the fact that methodological principles used for compilation of the IIP of Russia are similar to those applied to balance of payments statistics, the definitions for separate indicators coincide with those set forth in the comment to table "The Russian Federation Balance of Payments".

### Valuation of indicators

External assets and liabilities are measured at market values, except for Positions in Trade credits, Loans and Arrears related to General government sector assets, which are recorded at book value that is higher than market value. Following negotiations with borrowers within the Paris Club, the above claims will be discounted.

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

The line "Trade credits and advances" of other investment includes both accounts receivable from and payable to nonresidents on export and import of goods and in the column "Other changes" it is shown an accumulated debt write-off for the period preceding three last years in accordance with the current international practice.

Starting from the end of December 2005, *monetary gold* is valued at current quotations fixed by the Bank of Russia.

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

Since March 31, 2007 preference shares are recorded as "Bonds and Notes" and "Direct Investment, Other Capital" (until March 31, 2007 were recorded as "Equity Capital").

**Table 1.11**  
**International Investment Position**  
**of the Banking Sector of Russia**

#### 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 credit institutions, including Vnesheconombank (VEB) (net of the balance-sheet positions pertaining to government foreign debt and government foreign assets placed on the VEB balance-sheet as of an agent of the Government of Russia).

Data sources used for compilation of the Banking sector's IIP are: (i) information on foreign transactions collected from authorized credit institutions and the 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 or 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.

Consequently, 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 or end of the reporting period, and (ii) composition of those liabilities. Beside that, 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 CBR's weekly print edition *the Bank of Russia Bulletin* and is available on the CBR's Internet 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 given 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 or end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

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

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

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

#### Valuation of indicators

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

**Table 1.12**  
**The Russian Federation Merchandise Trade**  
**(Based on the Balance of Payments Methodology)**

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

Conceptually, *BPM6* maintains the overall framework of the methodology of the previous (fifth) edition of the *Manual (BPM5)*. The main changes in the accounts within balance on trade in goods include the following: goods for and after processing, repairs on goods and migrants' property items are excluded while net exports of goods under merchandising are included.

#### 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, (ii) exports/imports of bunker fuel, (iii) migration flows that are the basis for estimation of migrants' property;

- 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 CBR's weekly print edition *the Bank of Russia Bulletin*, and are available on the CBR's Internet 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 for repairs, goods exported by migrants, goods exported by individuals for the subsequent selling, and other goods.

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

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

**Table 1.13**

#### **International Reserves of the Russian Federation**

##### **General Provisions**

A country's international reserves are those external assets that are controlled by monetary authorities and used for financing balance of payments imbalances, for interventions in exchange markets, which affect the currency exchange rate, and for other related purposes.

Approaches stated in the IMF's publications: "International Reserves and Foreign Currency Liquidity. Guidelines for a Data Template" (2001) and the "Balance of Payments and International Investment Position Manual" (2009) are the methodological basis for compilation of data on international reserves of Russia.

The Bank of Russia calculates international reserves using the accounting and operational information and the data of Ministry of Finance and the IMF. Transactions are recorded on the value date. Accrued interest is included. Data are disseminated in US dollars and conversion is done using official exchange rates of foreign currencies against the Russian ruble and gold reference prices set by the Bank of Russia as of 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 Internet 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 of the Russian Federation are highly liquid external assets that are available to the Bank of Russia and the Government of the Russian Federation as of reporting date.

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

**Foreign exchange** includes cash foreign currency; balances on nostro accounts including unallocated metal accounts

in gold; deposits with the initial maturity of 1 year and less, including deposits in gold, loans arising from a reverse repo agreements in foreign central banks, the BIS, and other nonresident deposit-taking corporations, having the long-term creditability ratings of at least "A" by "Fitch Ratings" and "Standard & Poor's", or "A2" by "Moody's"; debt securities issued by nonresidents, having an issuer rating of at least "AA-" by "Fitch Ratings" and "Standard & Poor's", or "Aa3" by "Moody's", and other financial claims on nonresidents with the initial maturity of 1 year and less.

Securities provided as collateral under securities lending agreements (lent in exchange for other securities), are recorded in the international reserves whereas securities that have been transferred under repurchase agreements as collateral are excluded. Securities collateral received are not included as the international reserves.

The part of the Reserve Fund and the National Wealth Fund of the Russian Federation denominated in foreign exchange and placed on accounts with the Bank of Russia is the part of the international reserves.

Foreign exchange claims of the Bank of Russia and the Government of the Russian Federation on residents are not covered.

**Special drawing rights (SDRs)** are international reserve assets created by the IMF and allocated to members to supplement existing official reserves.

**Reserve position in the IMF** is the sum of the reserve tranche position (representing reserve asset 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 (NAB).

**Monetary gold** is determined as standard bars with a purity of at least 995/1,000 held by the Bank of Russia and the Government of Russia. It comprises gold in vault, as well as en route and also in allocated accounts.

#### **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 1.14 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, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds)**

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds) are compiled in accordance with the international statistical standards on macroeconomic indicators (Monetary and Financial Statistics Manual (IMF, 2000) under which monetary indicators are presented across financial instruments and economy sectors.

This data presentation is applicable for 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 "Other Financial Institutions Survey" (data covered insurance companies and private pension funds) and "Financial Sector Survey" (data covered banking system, insurance companies and private pension funds) are published quarterly.

The preliminary data on basic indicators of the analytical accounts of the central bank and the banking sector are published on the Bank of Russia website at term set by the IMF Special Data Dissemination Standard. Data can be updated in the course of quarter (final data for December can be updated in the course of half a year). The final data are published in the Bank

of Russia monthly *Bulletin of Banking Statistics* and the IMF publication "International Financial Statistics".

**Table 1.15**  
**Central Bank Survey**

### **General Provisions**

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

### **Individual Indicators Highlights**

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

**Claims on nonresidents** include international reserves of the Russian Federation government (see comments to the table: "International Reserves of the Russian Federation") and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with nonresidents<sup>1</sup>, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across *monetary gold and SDR holdings, foreign currency, deposits, securities other than shares, loans and other claims on nonresidents*.

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

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

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

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

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

**Claims on other sectors** include the Bank of Russia's claims on other financial institutions<sup>2</sup>, public nonfinancial organizations and other nonfinancial institutions<sup>3</sup>.

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

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

<sup>1</sup> Definitions of nonresidents and residents here and in "Credit Institutions Survey," "Banking System Survey," "Other Financial Institutions Survey (data covered insurance companies and private pension funds)", "Financial Sector Survey (data covered banking system, insurance companies and private pension funds)" correspond to similar definitions in the balance of payments statistics — see comments on the "Balance of Payments" table.

<sup>2</sup> Hereinafter financial organizations are the nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds, the state corporation "Deposit Insurance Agency".

<sup>3</sup> Hereinafter nonfinancial organizations are the ones engaged in production and selling goods and services and not related to the financial sector.



**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 1.16**  
**Credit Institutions Survey**

### General Provisions

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

### Individual Indicators Highlights

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

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

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

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

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

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

**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**<sup>1</sup> 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 1.17**  
**Banking System Survey**

### General Provisions

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

### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(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 1.18**  
**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 1.19**  
**Monetary Base (Broad Definition)**

#### General Provisions

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

The monetary base (broad definition) comprises cash put into circulation by the Bank of Russia, including cash balances in bank vaults, balances in the required reserve accounts deposited by credit institutions with the Bank of Russia, funds in credit institutions' correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, credit institutions' investments 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. Cash balances in Bank of Russia cash departments are not taken into account.

**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 1.20**

**Other Financial Institutions Survey (Data Covered Insurance Companies and Private Pension Funds)**

**General Provisions**

The Table “Other Financial Institutions Survey” is compiled according to the international statistical standards on macro-economic indicators (Monetary and Financial Statistics Manual (IMF, 2000) and contains data which illustrate the relations between insurance companies and private pension funds and other sectors of the economy and nonresidents.

The source of information used in compiling the Table “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.

**Individual Indicators Highlights**

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

**Claims on nonresidents** — all transactions in assets made by insurance companies and private pension funds 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 and private pension funds 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 and private pension funds with nonresidents: *credits and loans* — credits and loans received by insurance companies and private pension funds from nonresidents; *other liabilities to nonresidents* — other liabilities of insurance companies and private pension funds, 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 and private pension funds; *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 and private pension funds on the Russian Federation government, constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of insurance companies and private pension funds to general government.

**Claims on general government** include insurance companies and private pension funds’ 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 insurance agreements with government of the Russian Federation, the RF constituent entities and local authorities, funds on compulsory medical insurance and loans extended to insurance companies by general government.

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

**Claims on other financial institutions** include insurance companies and private pension funds’ investments in debt securities and shares of other financial institutions, settlement accounts with asset management companies, investments in mu-

tual funds shares and loans extended to other financial institutions, claims on operations of reinsurance.

**Claims on nonfinancial organizations** include insurance companies and private pension funds’ 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 and private pension funds to households.

**Securities other than shares** comprise bonds and bills issued by insurance companies.

**Loans** include credits and loans received by insurance companies and private pension funds from credit institutions, other financial institutions, nonfinancial organizations and households.

**Insurance technical reserves** comprise insurance reserves of insurance companies accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial institutions, nonfinancial organizations and households, under reinsurance contracts 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 amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance and reinsurance contracts with residents.

**Shares and other equity** include the authorized capital of insurance companies, 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 and private pension funds.

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

**Table 1.21**

**Financial Sector Survey  
(Data Covered Banking System,  
Insurance Companies and Private Pension Funds)**

**General Provisions**

The table “Financial Sector Survey” (data covered Banking System, Insurance Companies and Private Pension Funds) presents the result of the consolidated data shown in the table “Banking System Survey” and the table “Other Financial Institutions Survey” (data covered Insurance Companies and Private Pension Funds). The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, insurance companies and private pension funds and by adding up their transactions to other resident and nonresident sectors.

The Bank of Russia compiles the table “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, in-

insurance companies and private pension funds with nonresidents in foreign and national currency.

**Claims on nonresidents** include foreign assets of the banking system and insurance companies and private pension funds.

**Liabilities to nonresidents** include all types of liabilities of the banking system, insurance companies and private pension funds to nonresidents.

**Domestic claims** comprise claims of the banking system, insurance companies and private pension funds on other financial institutions, on nonfinancial institutions and households, and also net claims on general government.

**Net claims on general government** include claims of the banking system, 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, insurance companies and private pension funds to the general government.

**Claims on general government** include investments of the banking system, 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 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 insurance agreements with general government, and general government loans to insurance companies.

**Claims on other sectors** include claims of banking system institutions, insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial organizations and households.

**Claims on other financial institutions** comprise investments of banking system, 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 insurance companies and private pension funds, claims on operations of reinsurance.

**Claims on nonfinancial organizations** comprise investments by the banking system, 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, 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, credit institutions, insurance companies and private pension funds.

**Deposits** include funds held by the Russian Federation residents (nonfinancial organizations, other financial institutions, except for 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, insurance companies and private pension funds.

**Loans** are the loans extended to credit institutions, insurance companies and private pension funds by nonfinancial organizations, households and other financial institutions, except for insurance companies and private pension funds.

**Insurance technical reserves** comprise total funds of 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, and also reserves on contracts of reinsurance.

**Shares and other equity** are the own funds of banking system institutions, 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 covered 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, 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.

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

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

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

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

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

**Other assets** — incorporate balances on Bank of Russia fixed assets accounts, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks and the Bank of Russia claims on other transactions, and also negative exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to an indicator **Other liabilities**).

#### **By liabilities**

**Cash in circulation** — sum total of the CBR banknotes and coins issued for circulation less (since January 1, 2012) cash in rubles in the Bank of Russia vaults and en route.

**Funds in accounts with the Bank of Russia** are the balances of funds in correspondent, deposit and required reserve accounts placed by credit institutions with the Bank of Russia,

funds raised through repo operations with nonresidents and the balances of accounts for federal, regional and local government budget funds, the state extra-budgetary funds and other funds of Bank of Russia customers.

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

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

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

**Other liabilities** represent the Bank of Russia current-year revenues net of expenses (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 November 1997 (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 weekly. 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.

**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 the Bank of Russia's averaging ratio.

**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 (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 other kinds of secured loans of the Bank of Russia are presented 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 use 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 resident credit institutions in the Russian Federation currency.

The conditions of fixed-term rates deposit operations and deposit operations on an auction basis are set up in Provision No. 203-P, dated November 5, 2002, and also in the official

information of the Bank of Russia site on the Internet, and also on pages CBDEPOS and CBDEPAUC news agency Reuters and on the page "CBR" on the Bloomberg Services.

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

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

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

**Individual Indicators Highlights**

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

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

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

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

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

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

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

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

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

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

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

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



**Table 2.14**  
**REPO Aggregates**

**General Provisions**

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

**Individual Indicators Highlights**

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

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

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

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

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

**Table 2.15**  
**Main Characteristics of the Bank of Russia**  
**Bond (OBR) Auctions**

**General Provisions**

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

**Individual Indicators Highlights**

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

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

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

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

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

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

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

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

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

**General Provisions**

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

**Individual Indicators Highlights**

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

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

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

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

**Table 2.17**  
**Official Exchange Rate of US Dollar Against Ruble**  
**Table 2.18**  
**Official Exchange Rate of Euro Against Ruble**

**General Provisions**

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

Data on official exchange rates are disseminated on the day of their setting on the official webpage of the Bank of Russia ([www.cbr.ru](http://www.cbr.ru)) and published in the next issue of the *Bank of Russia Bulletin*.

**Individual Indicators Highlights**

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

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

**Table 2.21**  
**Reference Prices of Precious Metals**

**General Provisions**

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

The table "Reference Prices of Precious Metals" shows daily book prices of above precious metals for the accounting month.

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

The Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, "On Invalidating Some Bank of Russia Regulations" repealed the Bank of Russia Ordinance No. 652-U, dated September 30, 1999, "On the Procedure for Calculating the

Bank of Russia Buying and Selling Prices of Refined Precious Metals in Operations with Credit Institutions” (with amendments), which set the procedure for fixing prices for the Bank of Russia buying and selling precious metals on the domestic market.

The Bank of Russia Ordinance No. 1993-U, dated April 9, 2008, “On Amending Point 2 of the Bank of Russia Ordinance No. 1283-U, Dated May 28, 2003 on the Procedure for Fixing

Reference Prices of Refined Precious Metals”, cancelled since July 1, 2008, discounts for fixings equaling “average cost of delivery of each precious metal to the international market”.

The reference prices of precious metals fixed by the Bank of Russia are published in the Bank of Russia Bulletin, reported by Interfax, Prime-TASS, Reuters, Associated Press and other news agencies and available on the Bank of Russia home page on the Internet.

## Section 3. Financial Markets

### Subsection 3.1 Interbank Credit Market

#### Table 3.1.1 Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR)

#### Table 3.1.2 Monthly Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)

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

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

#### General Provisions

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

Data source: Form 0409701 "The foreign exchange and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

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

#### Individual Indicators Highlights

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

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

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

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

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

$\bar{p}$  — posted bid/offered rates (MIBID/MIBOR);

$P_n$  — posted bid/offered rate by credit institution "n";

$N$  — number of contributing rates of credit institutions.

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

high credit rating (from Baa3 on Moody's scale or BBB– on Fitch and Standard & Poor's scales and higher).

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

Transactions with maximal rates (10% of overall volume of transactions) and transactions with minimal rates (10% of overall volume of transactions) are excluded from calculation base of MIACR, MIACR-IG and MIACR-B rates. Interbank actual credit rates are calculated for every maturity as an average weighted by the formula:

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

$\bar{p}$  — actual credit rate (MIACR/MIACR-IG/MIACR-B);

$K_i$  — interest rate on interbank loan "i" during the day;

$S_i$  — volume of interbank loan "i" during the day.

#### Table 3.1.5 Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations

#### Table 3.1.6 Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity

#### General Provisions

Data source: Form № 0409701 "The currency and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation"). Tables include average daily turnover of 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 Trade at Interbank Currency Exchange

#### General Provisions

Information is provided by the results of trade in foreign currencies for rubles at the interbank currency exchanges, which participated in organization of the Unified trading session of interbank currency exchanges. The bidding participants are authorized banks, members of the exchanges (the Bank of Russia may also take part). Trading and settlements on the interbank currency exchanges are regulated by the rules approved by the authorized bodies of the interbank currency exchanges and agreed with the Bank of Russia.

The table contains data on US dollars and euros trade for rubles. Data are obtained from the monthly reporting of the authorized exchange markets and CBR regional departments.

In addition, relevant information is released by interbank currency exchanges.

#### Individual Indicators Highlights

**Average weighted rate** is defined as an average weighted rate with the following formula:

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

$\bar{r}$  — average weighted rate;

$R_i$  — average weighted rate of a bidding session;

$V_i$  — trading volume.

**Trading volume** is the total volume of contracts settled over a bidding session.

### 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 circulation on the territory of the Russian Federation.

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

Information on foreign cash flow through Russia's authorized banks is available in the *Bulletin of Banking Statistics*, the weekly *Bank of Russia Bulletin* and placed on the CBR Internet web site.

#### Individual Indicators Highlights

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

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

**Purchased from resident banks<sup>1</sup>** — the amount of foreign cash in held by authorized banks as a result of transactions with other resident banks.

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

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

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

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

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

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

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

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

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

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

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

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



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)<sup>1</sup>;
- 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 purchases/sales to/from individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

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

#### Individual Indicators Highlights

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

### Subsection 3.3 Main Characteristics of the Government Securities Market

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

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

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

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

**Table 3.3.1**  
**Main Highlights of Auctions for OFZ Placement**

#### General Provisions

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

#### Individual Indicators Highlights

**Date** — date of the OFZ primary placement.

**Bond code** determines the issue put up for auction.

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

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

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

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

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

**Table 3.3.2**  
**Data on Redemption and Coupon Payments on Government Securities**

#### General Provisions

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

**Individual Indicators Highlights**

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

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

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

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

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

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

**Table 3.3.4**

**Main Parameters of the OFZs Secondary Market**

**General Provisions**

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

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

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

**Individual Indicators Highlights**

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

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

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

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

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

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

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

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

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

**Table 3.3.5**  
**Average Weighted Interest Rates**  
**on Government Securities Market**

**General Provisions**

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

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

**Individual Indicators Highlights**

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

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

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

**Table 3.4**  
**Main Share Price Indices**

**General Provisions**

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

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

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

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

**Individual Indicators Highlights**

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

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

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

## Section 4. Credit Institutions Performance

### Subsection 4.1 General Description

**Table 4.1.1**  
**Number and Structure of Credit Institutions**

#### General Provisions

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

Credit institutions are subject to the state registration pursuant to the Federal Law "On the State Registration of Legal Entities and Individual Entrepreneurs". They are registered according to the procedure established by Articles 4 and 59 of the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)" and Article 12 of the Federal Law "On Banks and Banking Activities".

The Bank of Russia makes decisions on the state registration of credit institutions, grants banking licences to them and suspends and revokes such licences.

Data on the establishment, reorganization and liquidation of credit institutions and other data stipulated by federal laws are entered into the single state register of legal entities by the authorized registering body on the basis of the Bank of Russia decision on the corresponding state registration. The Bank of Russia interacts with the registration authority on issues relating to the state registration of credit institutions in accordance with the procedure agreed by the Bank of Russia with the registration authority. (For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated April 2, 2010, "On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licences".)

To fulfill its controlling and supervisory functions, the Bank of Russia keeps the State Register of Credit Institutions in accordance with the procedure established by federal laws and the Bank of Russia rules and regulations issued in pursuance of these laws.

The register of 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 and own funds (capital) of at least 180 million rubles has the right to establish branches in foreign countries 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 and capital of not less than 180 million rubles has the right with the permission and in accordance with requirements of the Bank of Russia to establish subsidiaries on the territory of a foreign state.

**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 Russian Federation Law “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ of December 10, 2003.

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

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

**Table 4.1.3**  
**Credit Institutions Grouped by**  
**Registered Authorized Capital**

#### General Provisions

The table “Credit Institutions Grouped by Registered Authorized Capital” is complementary to the table “Number and Structure of Credit Institutions” and presents quantitative distribution by the size of registered authorized capital (see comments on the “Number and Structure of Credit Institution” table). Authorized



capital is broken down by intervals giving an overview of small, medium and large Russian credit institutions. The quarterly supplement to the *Bulletin of Banking Statistics* provides similar data dissected by Russian regions.

The data source is the State Register of Credit Institutions.

Along with releasing information on the breakdown of credit institutions by the size of their authorized capital through the *Bulletin of Banking Statistics*, it is also available in weekly the *Bank of Russia Bulletin*, and on the CBR Internet web site.

**Table 4.1.4**  
**Credit Institutions Grouped by the Share**  
**of Nonresidents Equity**

#### General Provisions

The table "Credit Institutions Grouped by the Share of Non-residents Equity" shows the numerical distribution of credit institutions ranged by the size of the nonresidents' participation share in the authorized capital and incorporated into groups.

Data source are reports filed by credit institutions.

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

#### Individual Indicators Highlights

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

**Table 4.1.5**  
**Selected Indicators of Credit Institutions**  
**Performance Grouped by Assets**

#### General Provisions

The table "Selected Indicators of Credit Institutions' Performance Grouped by Assets" includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is monthly aggregate balance sheets of the credit institutions that operate in Russia (including balance sheets of their branches).

#### Individual Indicators Highlights

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

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

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

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

loans and other funds extended to resident and non-resident individuals, except unincorporated individual entrepreneurs, in rubles and foreign currency.

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

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

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

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

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

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

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

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

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

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

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

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

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

balance sheets of credit institutions disclosed on the Bank of Russia's website (For more information, see the Bank of Russia's website, section Banking Statistics).

**Table 4.1.6**  
**Financial Performance of Credit Institutions**

#### General Provisions

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

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U dated of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

#### Individual Indicators Highlights

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

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

**Share of profit-making credit institutions** is the share of credit institutions that have made profit or posted a zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions.

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

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

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

**Table 4.1.7**  
**Distribution of the Credit Institutions by Own Funds (Capital)**

#### General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From April 1, 2003 own funds (capital) are calculated according to the Bank of Russia Regulation No. 215-P dated February 10, 2003 "On the Methodology of Determining a Credit Institution's Own Funds (Capital)".

Data on the credit institutions going through insolvency prevention measures including credit institutions on which the decision on insolvency prevention was taken in September 2008, before the Federal Law No. 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the

Russian Federation in the period up to December 31, 2014" came into affect are shown separately.

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The data are provided on operating credit institutions of the Russian Federation in accordance with Form 0409134 "Own Funds (Capital) Calculation".

#### Individual Indicators Highlights

**Own funds (capital) of credit institutions** — property of credit institutions free of obligations.

**Capital adequacy ratio** — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent).

Capital adequacy ratio of credit institutions (N1) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. Capital adequacy ratio of credit institutions is calculated as ratio of own funds (capital) of credit institutions to its risk-weighted assets according to the Bank of Russia Instruction No. 110-I dated January 16, 2004 "On Banks' Required Ratio" (with amendments).

### Subsection 4.2 Borrowings

**Table 4.2.1**  
**Deposits of Individuals Accepted by Credit Institutions**  
**Table 4.2.2**  
**Funds of Organizations Accepted by Credit Institutions**

#### General Provisions

The tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. The data compilation methodology for the information in these tables differs from that used for similar data in the "Credit Institutions Survey" table, which is used for the analysis of money supply and its structure. The data in these tables do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

In Table "Funds of Organizations Accepted by Credit Institutions", the funds accepted from credit institutions are shown including loans, deposits and other funds. This table also shows funds in the accounts of individual entrepreneurs.

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

#### Individual Indicators Highlights

**Ruble/foreign currency deposits by maturity** — comprise cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both resident and non-resident) deposited with credit institutions under bank deposit agreements or bank account agreements (including savings/deposit certificates). Tables provide a breakdown of deposits by types of depositors (individuals and legal entities, such as organizations and credit institutions) and by maturity. These indicators do not include funds of individual entrepreneurs, individual election funds, remittances in/from the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts and balances of accounts which can not be classified unambiguously.

**Demand deposits** are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms "upon the onset of the condition (event)").

**Time deposits** are the deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

**Deposits of individuals** are the deposits and other funds accepted by credit institutions from individuals, including savings certificates issued by credit institutions, unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in other individual accounts. This indicator does not include the funds of individual entrepreneurs, individual election funds and transfers from and in Russia.

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

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

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

**Table 4.2.3**

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

**Table 4.2.4**

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

**Table 4.2.5**

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

**General Provisions**

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

Data source: Form 0409129 monthly reports of operating credit institutions (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

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

**Individual Indicators Highlights**

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

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

Average weighted deposit rates are calculated as follows:

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

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

P — nominal annual deposit rate;

V — amount of a deposit.

**Table 4.2.6**

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

**General Provisions**

The table contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds) and also data on derivatives at fair value being a liability. Nominal values of the deposit and savings certificates and bonds are provided with a breakdown by their maturities. Absent data for a specific period means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

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

**Individual Indicators Highlights**

**Savings (deposit) certificate** is a kind of time deposit (see the commentary to the indicator "Time deposits" in tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposit made in a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate in the credit institution that issued the certificate or any of its branches. The savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation "On Savings and Deposit Certificates Issued by Credit Institutions", approved by the Bank of Russia Ordinance No. 333-U dated August 31, 1998. In tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in organizations' and individual deposits, respectively.

**Bond** is a financial security providing the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent. Bonds also provide fixed interest payments or some other tangible equivalent.

**Derivatives** at fair value being a liability<sup>1</sup>.

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

**Table 4.2.7**

**Funds Raised Through Banking Bills from Legal Entities and Individuals**

**General Provisions**

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

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

**Individual Indicators Highlights**

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

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



gives the latter unconditional right to make claims to the promissor in terms of specific amount, time and place.

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

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

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

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

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

### Subsection 4.3 Lending

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

##### General Provisions

This table shows data covering the major investment activity of banks, that is, extending loans and deposits and other funds to resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements). The total outstanding balance of loans extended in rubles and foreign currency (in ruble equivalent) in this table is smaller than that in the Table "Selected Indicators of Credit Institutions Performance Grouped by Assets" by the amount of loans extended to general government, as well as to government and other extrabudgetary funds. In addition, these data do not include investments in financial leasing operations and acquired claims.

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

##### Individual Indicators Highlights

**Total loans, deposits and other funds extended to organizations, individuals and credit institutions** show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

**Loans extended to individuals in rubles and foreign currency** are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

**Loans and other funds extended in rubles and foreign currency to organizations** with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), including 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 “Housing Loans Extended by Credit Institutions to Individuals”, “Mortgage Loans Extended by Credit Institutions to Individual and Rights of Claim under Mortgage Loans Acquired” and “Selected indicators characterizing performance of credit institutions (grouped by size of assets) on mortgage loans market” show data on housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

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

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

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

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

In addition to being published in *Bulletin of Banking Statistics* this information is available on the Bank of Russia’s website in the section “Statistics”.

#### 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 is the average weighted maturity of loans extended by a credit institution No. 1...n;

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

**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 is the average weighted interest rate on loans extended by a credit institution No. 1...n;

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

T 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 non-cash payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and private payment systems of credit institutions.

Quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected are the source of information.

### 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) and payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions through their payment systems, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interbranch 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).

**Table 5.2**  
**Payments Effected by the Payment System of the Bank of Russia and Private Payment Systems, 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 private payment systems electronically and paper-based.

### Individual Indicators Highlights

**Electronic payments** refer to payments effected in the payment system of the Bank of Russia and private payment systems without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred to **paper-based payments**.

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

### General Provisions

The table presents data on the number and composition of the customers of the Bank of Russia that exchange settlement documents electronically when effecting non-cash settlements through the payment system of the Bank of Russia. The data are aggregated for credit institutions and their branches, the Federal Treasury bodies, and other customers of the Bank of Russia.

The sources of information are the Bank Identification Code (BIC) Directory of the Russian Federation and other statistical data collected by the Bank of Russia.

### Individual Indicator Highlights

**Operating credit institutions and branches participating in the payment system of the Bank of Russia** are functioning credit institutions and their branches according to the BIC Directory.

**Federal Treasury bodies** are the divisions and branches of the Federal Treasury that are customers of the Bank of Russia

and use its cash settlement and cash services. Federal Treasury bodies are counted twice if simultaneously serviced in two branches of the Bank of Russia.

**Other customers of the Bank of Russia** are the customers of the Bank of Russia other than credit institutions, their branches and the Federal Treasury bodies.

**"Of which participate in exchange"** refers to operating credit institutions and their branches, the Federal Treasury bodies and other customers of the Bank of Russia that have concluded agreements with the Bank of Russia on the exchange of electronic documents in effecting settlements through the payment system of the Bank of Russia.

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

### General Provisions

The table presents information about the number of participants and users in the intraregional electronic settlement systems (VER) and interregional electronic settlement systems (MER), and also the number of participants in the system of banking electronic speed payments (hereafter — BESP system) of the Bank of Russia.

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

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

The data information sources are Directory of BIC in Russia and Directory of BESP Participants.

### Individual Indicators Highlights

**The Bank of Russia institutions** are the main settlement and cash centers, settlement and cash centers, operational divisions included in the Directory of BIC in Russia.

**Participants in intraregional and interregional electronic settlements** are the institutions of the Bank of Russia that meet the requirements of the Bank of Russia regulations for electronic settlements in the Bank of Russia payment system and identified in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements".

**BESP system participants** are the institutions of the Bank of Russia and structural units of the Bank of Russia, credit institutions, branches of credit institutions, that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system, marked in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements" and included in the BESP System Participants Manual, and also structural units of the Bank of Russia and customers of the Bank of Russia, which are not credit institutions (branches), that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system and included in the BESP System Participants Manual.

**Credit institutions and their branches** are the operating credit institutions and their branches included in the Directory of BIC in Russia.

**Other customers** are customers of the Bank of Russia, which are not credit institutions (branches), that use electronic documents exchange with the institutions of the Bank of Russia



and information and computational structural units of the Bank of Russia via channel lines.

**VER and MER system users** are credit institutions and their branches that have correspondent accounts (subaccounts) in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems, and identified in the Directory of BIC in Russia by the respective indicator “participation in electronic settlements”; and other customers of the Bank of Russia which are not credit institutions (branches) that have bank accounts in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems.

**Table 5.5**  
**Selected Indicators On Bank Card Transactions**

#### General Provisions

The table shows the dynamics of bank cards transactions made by customers in and outside the territory of the Russian Federation, in breakdown by individuals and legal entities.

Quarterly statistical reports submitted by credit institutions to the Bank of Russia are the source of information.

#### 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 issued by credit institutions to their customers.

**Payments for goods, works and services** are the payments for goods, works and services made with bank cards in and outside the territory of the Russian Federation as well as customs payments made with bank cards in the territory of the Russian Federation.

Data on the number of bank cards issued are given as of the 1<sup>st</sup> 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, pay-

ment 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 Federation<sup>1</sup>, set up by the Constitution of the Russian Federation (Article 5) with breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by the President of the Russian Federation Decree dated May 13, 2000 No. 849.

### Subsection 6.1 Institutional Characteristics

**Table 6.1.1  
Number of Credit Institutions  
and Their Branches**

#### General Provisions

The table "Number of Credit Institutions and Their Branches" presents data on the number of credit institutions licensed by the Bank of Russia, by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bulletin of Banking Statistics*, data are placed on the Bank of Russia Internet web site.

#### Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking 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 Russian Federation Law "On Foreign Exchange Regulation and Foreign Exchange Control", No. 173-FZ of December 10, 2003.

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

When calculating indicators of the table, the banks with the General license were not included in the number of banks licensed by the Bank of Russia to conduct operations in foreign currency.

**Table 6.1.4  
Credit Institutions  
Grouped by Registered Authorized Capital**

#### General Provisions

The table "Credit Institutions Grouped by Registered Authorized Capital" indicates the number of operating credit institutions broken down by size of their registered authorized capital. Authorized capital is broken down into intervals to show the number of small, medium-sized and large credit institutions by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bulletin of Banking Statistics*, data on the breakdown of credit institutions by registered authorized capital are published in the weekly *Bank of Russia Bulletin* and placed on the Bank of Russia Internet web site.

#### Individual Indicators Highlights

**The registered authorized capital of credit institutions** — the fully paid authorized capital reflected in the book by the authorized registrar in charter documents (changes in charter documents) of a credit institution.

**Table 6.1.5  
Concentration of Assets of Credit Institutions**

#### General Provisions

The table "Concentration of Assets of Credit Institutions" shows the number of credit institutions registered in the given federal district and their total assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is aggregated monthly reporting form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", including data of the branches of credit institutions.

#### Individual Indicators Highlights

**The number of credit institutions** signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

**Assets** are total assets of credit institutions registered in the corresponding federal district (intrabank operations are included on net basis).

**The number of credit institutions covering 80% of assets** signifies the number of credit institutions that cover

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

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

**Table 6.1.6**  
**Credit Institutions Using the Right to Average**  
**the Required Reserves within Averaging Period**  
**from April 10 to May 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 resident 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" and No. 121-T, dated August 8, 2007 "On a form of Additional agreement to General deposit agreement";
- 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. Settlements in deposit transactions conducted using the Reuters Dealing System are routed either through the correspondent account of a credit institution registered in the Moscow Region or through the correspondent sub-account of the Moscow branch of a regional credit institution. A credit institution that has concluded General deposit agreement effects settlements through the authorized settlement centre of the organized securities market in which the credit institution's bank account indicated in the agreement was opened.

Credit institutions conclude General credit agreements with those the Bank of Russia regional branches where their correspondent account was opened.

### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

*The total on the **Russian Federation*** includes total credit institutions' correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of

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

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

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

## Subsection 6.2 Foreign Cash Operations

### Table 6.2.1 Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

#### General Provisions

The table "Foreign Cash Sales to Individuals by Authorized Banks (US Dollar Equivalent for All Currencies)" contains data on the volume of sale of foreign cash to individuals by the authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of sale of the major currencies (the US dollar and the euro) by the authorized banks with breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

#### Individual Indicators Highlights

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

### Table 6.2.2 Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

#### General Provisions

The table "Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)" contains data on the volume of purchase of foreign cash by the authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of purchase of the US dollars and the euros by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

**Individual Indicators Highlights**

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

### Subsection 6.3 Borrowings

**Table 6.3.1**

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

**General Provisions**

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

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

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

**Individual Indicators Highlights**

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

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

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

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

**Individual deposits** are ruble and foreign currency-denominated funds residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

**Table 6.3.2**

#### Budget Funds in Accounts of Credit Institutions

**General Provisions**

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

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

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

**Individual Indicators Highlights**

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

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

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

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

**Table 6.3.3**

#### Deposit and Savings Certificates and Bonds

**General Provisions**

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

The data on the value of credit institutions’ funds in the constituent entities of the Russian Federation are aggregated for head offices and branches operated in a particular constituent entity of the Russian Federation (including the branches whose head offices are registered in another constituent entities of the Russian Federation) and don’t take into accounts actual place of registration of security holder. The source of information is data reported by credit institutions in form 0409101 “The Account Book of a Credit Institution” in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

**Individual Indicators Highlights**

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

**Bond<sup>1</sup>** is a financial security entitles the holder to receive, in due time, the nominal value of the bond or any other tangible equivalent. Bonds also provide fixed interest payments or any other tangible equivalent.

**Table 6.3.4**

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

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



## General Provisions

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

The data on the value of credit institutions' funds raised in the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operating in a particular constituent entity of the Russian Federation (including branches whose head offices are registered in another constituent entities of the Russian Federation) and don't take into account actual place of registration of bill holder. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

## Individual Indicators Highlights

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

## Subsection 6.4 Funds Allocations

### Table 6.4.1 Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

### Table 6.4.2 Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

### Table 6.4.3 Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

### Table 6.4.4 Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

## General Provisions

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

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

Borrower activities correspond to the All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity or individual entrepreneur is determined by its core activity.

## Individual Indicators Highlights

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

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

## Table 6.4.5 Loans Extended to Small, Medium-Sized Businesses

## General Provisions

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

Data are grouped by borrowers' residence.

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

## Individual Indicators Highlights

**Small and medium-sized businesses** are the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ of July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

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

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

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

## Table 6.4.6 Loans Extended by Credit Institutions to Individuals, Outstanding Debt Table 6.4.7

## Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals Table 6.4.8

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

## General Provisions

The tables show data on consumer 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 in the section "Statistics".

### 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 is the average weighted maturity of loans extended by a credit institution No. 1...n;

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

**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 is the average weighted interest rate on loans extended by a credit institution No. 1...n;

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

T is the average weighted maturity of loans extended by a credit institution No. 1...n.

The regional breakdown is compiled by grouping data by the borrowers' residence.

**Table 6.4.9**  
**Structure of Investment Portfolio**  
**of Credit Institutions**

### General Provisions

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

The data on investment portfolio of credit institutions are aggregated for operating credit institutions and their branches registered in a particular constituent entity of the Russian Federation (including branches whose head office is registered in another constituent entity of the Russian Federation) and don't take into accounts actual place of registration of issuer. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of

November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

### Individual Indicators Highlights

**Investments in debt obligations, total** — credit institutions' investments in debt obligations that are classified as 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.