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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 April—July 2013 (the period (or date) to which data to be released relate is shown in parentheses)			
	April	May	June	July
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	30.04.2013 (03.2013)	31.05.2013 (04.2013)	28.06.2013 (05.2013)	31.07.2013 (06.2013)
2. Analytical accounts of the central bank, end of period ¹	12.04.2013 (03.2013)	14.05.2013 (04.2013)	14.06.2013 (05.2013)	12.07.2013 (06.2013)
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 (Q1. 2013)	
7. Stock market: Share Price Index	10.04.2013 (03.2013)	16.05.2013 (04.2013)	11.06.2013 (05.2013)	10.07.2013 (06.2013)
External sector				
8. Balance of Payments, for the reporting quarter, year ²			28.06.2013 (Q1. 2013)	
9. International Reserves: Official reserves (weekly)	weekly, on Thursday			
10. International Reserves: Official reserves (monthly), end of period	5.04.2013 (03.2013)	14.05.2013 (04.2013)	7.06.2013 (05.2013)	5.07.2013 (06.2013)
11. Template on international reserves and foreign currency liquidity, end of period	19.04.2013 (03.2013)	20.05.2013 (04.2013)	20.06.2013 (05.2013)	19.07.2013 (06.2013)
12. Merchandise trade, for the reporting month (per balance of payments methodology)	11.04.2013 (02.2013)	16.05.2013 (03.2013)	11.06.2013 (04.2013)	12.07.2013 (05.2013)
13. International investment position, for the reporting year	28.06.2013 (2012)			
14. External Debt of the Russian Federation			28.06.2013 (Q1. 2013)	
15. Exchange Rates	every working day			

¹ Preliminary data publication date.

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

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 Indicators¹

	Gross domestic product (GDP) ² at market prices, total, billions of rubles	Real volume of GDP percentage against the previous year's relevant period
2011	55,798.7	104.3
2012	62,356.9 ³	103.4
2011		
Q1	11,679.9	104.0
Q2	13,038.5	103.4
Q3	14,405.6	105.0
Q4	15,461.7	104.8
2012		
Q1	13,490.6	104.9
Q2	14,571.1	104.0
Q3	15,949.3	102.9
	Production and Services Index of the key types of economic activity as % of previous year's relevant period	Consumer price index as % of previous December
2011	105.5	108.4 ⁴
2012	102.6	105.1 ⁴
2012		
Q1	105.0	101.5 ⁴
Q2	103.2	101.7 ⁴
Q3	101.6	101.9 ⁴
Q4	101.1	101.4 ⁴
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
2013		
January	100.0	101.0
February	...	101.5

¹ Data source: the Federal State Statistics Service.

² Quarterly indicators of GDP — estimates.

³ First estimation.

⁴ As % of previous period.

Table 1.2

Selected Budget Indicators¹

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds		
	1	2	3	4	5	6	7	8	9	10
	revenues	expenditures	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	
2012										
Q1	5,103.5	4,583.6	519.9	2,966.3	3,036.5	-70.2	1,676.2	1,408.3	268.0	
Q2	5,998.0	5,377.6	620.3	3,234.1	2,893.2	340.9	1,827.4	1,672.6	154.7	
Q3	5,583.7	5,138.6	445.2	3,185.0	2,784.5	400.5	1,797.9	1,614.0	183.9	
Q4	6,403.5	7,726.0	-1,322.5	3,468.3	4,176.5	-708.3	1,841.3	1,874.8	-33.5	
January	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	
2013										
January	1,591.7	1,303.3	288.4	1,093.1	1,108.7	-15.6	569.5	383.4	186.1	

Table 1.2 (end)
(billions of rubles)

	Consolidated budgets of constituent entities of the Russian Federation				Budgets of regional extrabudgetary funds				
	revenues		expenditures		revenues		expenditures		balance of revenues and expenditures ("+" surplus / "-" deficit)
	11	12	13	14	15	16			
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			
2012									
Q1	1,736.0	1,449.2	286.8	239.2	203.9	35.3			
Q2	2,163.6	2,047.4	116.2	268.5	257.5	11.0			
Q3	1,788.9	1,940.7	-151.7	249.0	238.9	10.1			
Q4	2,375.8	2,905.4	-529.8	285.5	336.5	-51.0			
January	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			
2013									
January	439.8	357.3	82.5	96.5	61.1	35.4			

¹ Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding¹

(billions of rubles)

	Sources of federal budget funding ("–" surplus / "+", deficit), total		Including:							
	1	2	sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	of which:			National Wealth Fund balances	
						total	Reserve Fund balances	7		8
	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			
2012										
Q1	70.2	166.1	114.0	3.5	–64.4	–1,015.1	151.7			
Q2	–340.9	–539.7	131.2	0.3	–1,054.8	–158.8	–163.8			
Q3	–400.5	–374.6	32.5	6.1	–256.7	85.3	89.9			
Q4	708.3	767.2	233.7	–4.4	974.1	14.4	14.6			
January	–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			
2013										
January	15.6	14.2	–78.1	0.0	–251.1	–703.8	9.8			

Table 1.3 (end)
(billions of rubles)

	Including:			
	sources of external financing	of which:		
		foreign currency-denominated federal government securities	loans from foreign states, international financial organizations and other international entities	and foreign legal entities
1	9	10	11	
2010	119.7	121.6	41.9	
2011	-105.2	-66.7	-30.9	
2012	18.1	163.6	-26.3	
2012				
Q1	-96.0	-18.6	-7.7	
Q2	198.9	202.0	-6.8	
Q3	-25.9	-19.8	-7.7	
Q4	-58.9	0.0	-4.1	
January	-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	
2013				
January	1.4	—	-0.7	

¹ Data source: the Federal Treasury of Russia.

Table 1.4

The Russian Federation Balance of Payments 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 ¹ receivable	Of which investment income receivable by general government	Current transfers receivable / secondary income receivable	Total current account receipts (8+9+10+12)
	fuel-energy resource		other		transport services	travel	other	total (4+5+6)						
	1	2	3	4											5	6	7	8	9	10	11	12	13
2000	52,835	52,198	105,033	3,555	3,429	2,580	9,565	114,598	500	4,253	2,281	807	120,158	
2001	52,135	49,750	101,884	4,654	3,572	3,216	11,441	113,326	624	6,176	2,616	744	120,870	
2002	56,264	51,037	107,301	5,487	4,167	3,956	13,611	120,912	704	4,973	2,614	1,352	127,942	
2003	73,720	62,209	135,929	6,119	4,502	5,608	16,229	152,158	814	10,243	1,829	2,537	165,752	
2004	100,167	83,040	183,207	7,792	5,530	7,272	20,595	203,802	1,206	10,792	1,660	3,467	219,267	
2005	148,915	94,883	243,798	9,113	5,870	9,988	24,970	268,768	1,807	15,668	1,650	4,490	290,734	
2006	190,761	112,789	303,550	10,081	7,628	13,393	31,102	334,652	1,899	27,858	1,407	6,403	370,812	
2007	218,568	135,833	354,401	11,829	9,447	17,980	39,257	393,657	2,613	44,784	1,383	8,423	449,477	
2008	310,139	161,464	471,603	15,024	11,842	24,312	51,178	522,782	3,792	57,986	1,241	10,969	595,529	
2009	190,709	112,679	303,388	12,369	9,366	19,858	41,594	344,982	3,326	29,858	1,273	8,908	387,074	
2010	254,010	146,620	400,630	14,911	8,830	21,239	44,981	445,610	3,619	33,742	1,008	9,953	492,924	
2011	341,812	180,199	522,011	16,992	11,398	25,635	54,025	576,036	3,926	38,449	1,067	16,358	634,769	
Q1, 2011	76,877	36,359	113,236	3,401	2,021	5,157	10,579	123,815	923	11,742	657	2,787	139,267	
Q2, 2011	88,036	45,669	133,705	4,531	2,976	6,403	13,910	147,615	1,039	8,989	180	4,961	162,605	
Q3, 2011	82,547	47,821	130,367	4,635	3,634	6,962	15,231	145,599	941	9,261	135	4,088	159,889	
Q4, 2011	94,353	50,350	144,703	4,425	2,767	7,112	14,304	159,007	1,023	8,458	95	4,522	173,009	
Q1, 2012	90,630	41,066	131,695	3,948	2,175	7,001	13,124	144,819	945	12,354	642	3,376	161,494	
Q2, 2012	85,631	46,119	131,751	5,149	3,188	7,920	16,256	148,007	991	8,679	177	5,096	162,773	
Q3, 2012	81,192	44,550	125,742	4,923	3,863	8,211	16,997	142,739	1,008	12,475	191	3,736	159,957	

¹ Since first quarter 2012 rent is included.

Table 1.4 (cont.)

Current Account

	(millions of US dollars)													
	14	15	16	Import of services			18	19	20	21	22	23	24	
Import of goods (FOB)	transport services	travel	other	total (15+16+17)	Import of goods and services (14+18)	Compensation of employees payable	Investment income and rent ¹ payable	Of which investment income payable by general government	Current transfers payable / secondary income payable	Total current account expenditure (19+20+21+23)				
2000	44,862	2,330	8,848	5,052	16,230	61,091	232	11,257	8,614	738	73,319			
2001	53,764	2,979	9,285	8,308	20,572	74,336	493	10,544	7,155	1,561	86,935			
2002	60,966	2,836	11,283	9,377	23,497	84,463	507	11,753	6,120	2,103	98,826			
2003	76,070	3,103	12,880	11,139	27,122	103,192	958	23,270	5,365	2,922	130,342			
2004	97,382	3,886	15,285	14,117	33,287	130,669	1,464	23,305	5,212	4,317	159,755			
2005	125,434	5,137	17,314	16,294	38,745	164,179	2,940	33,484	4,883	5,528	206,132			
2006	164,281	6,722	18,112	19,882	44,716	208,996	6,067	53,122	3,832	7,940	276,126			
2007	223,486	9,348	21,216	27,581	58,145	281,631	9,931	68,218	2,494	11,929	371,708			
2008	291,861	12,960	23,778	38,730	75,468	367,329	18,149	92,787	2,036	13,734	491,999			
2009	191,803	9,451	20,905	31,073	61,429	253,232	12,193	61,274	1,816	11,770	338,470			
2010	248,634	12,058	26,587	35,038	73,682	322,316	12,131	73,845	2,069	13,552	421,844			
2011	323,831	15,303	32,466	42,203	89,972	413,803	13,387	89,196	2,046	19,549	535,935			
Q1, 2011	65,076	2,867	5,480	8,609	16,956	82,033	2,783	19,817	479	3,835	108,467			
Q2, 2011	83,039	4,025	7,945	10,261	22,232	105,270	3,553	27,071	504	4,820	140,714			
Q3, 2011	85,215	4,261	11,471	10,989	26,721	111,936	3,577	20,989	511	5,550	142,052			
Q4, 2011	90,501	4,150	7,570	12,344	24,064	114,565	3,475	21,318	552	5,344	144,702			
Q1, 2012	72,955	3,355	7,554	10,655	21,564	94,519	3,334	20,442	536	4,185	122,480			
Q2, 2012	82,084	4,156	10,084	11,930	26,171	108,254	3,980	27,337	605	5,007	144,578			
Q3, 2012	87,327	4,365	14,997	12,383	31,744	119,072	4,249	23,808	617	6,106	153,235			

¹ Since first quarter 2012 rent is included.

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 ¹ balance (10—21)	Current transfers balance / 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)					
2000	60,172	1,225	—5,419	—2,471	—6,665	53,506	268	—7,004	69	46,839	
2001	48,121	1,675	—5,714	—5,092	—9,131	38,990	130	—4,368	—817	33,935	
2002	46,335	2,651	—7,116	—5,421	—9,886	36,449	197	—6,780	—750	29,116	
2003	59,860	3,016	—8,378	—5,531	—10,894	48,966	—144	—13,027	—385	35,410	
2004	85,825	3,906	—9,754	—6,844	—12,693	73,133	—258	—12,513	—850	59,512	
2005	118,364	3,976	—11,445	—6,306	—13,775	104,589	—1,133	—17,816	—1,038	84,602	
2006	139,269	3,360	—10,485	—6,489	—13,614	125,656	—4,168	—25,265	—1,537	94,686	
2007	130,915	2,482	—11,770	—9,600	—18,888	112,027	—7,318	—23,434	—3,506	77,768	
2008	179,742	2,064	—11,935	—14,418	—24,289	155,453	—14,357	—34,801	—2,765	103,530	
2009	111,585	2,919	—11,539	—11,215	—19,836	91,750	—8,868	—31,416	—2,862	48,605	
2010	151,996	2,853	—17,756	—13,798	—28,702	123,294	—8,512	—40,103	—3,600	71,080	
2011	198,181	1,689	—21,067	—16,568	—35,947	162,233	—9,461	—50,747	—3,191	98,834	
Q1, 2011	48,160	534	—3,459	—3,451	—6,377	41,783	—1,860	—8,076	—1,048	30,800	
Q2, 2011	50,666	505	—4,968	—3,858	—8,321	42,345	—2,514	—18,081	141	21,891	
Q3, 2011	45,153	374	—7,837	—4,027	—11,490	33,663	—2,636	—11,729	—1,462	17,836	
Q4, 2011	54,202	275	—4,803	—5,232	—9,760	44,442	—2,452	—12,861	—823	28,307	
Q1, 2012	58,740	593	—5,379	—3,654	—8,440	50,300	—2,389	—8,089	—808	39,014	
Q2, 2012	49,667	992	—6,897	—4,010	—9,915	39,752	—2,989	—18,658	89	18,194	
Q3, 2012	38,415	558	—11,134	—4,171	—14,748	23,667	—3,241	—11,334	—2,370	6,723	

¹ Since first quarter 2012 rent is included.

Table 1.4 (cont.)

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

(millions of US dollars)

	Capital transfers received	General government liabilities										Monetary authorities' liabilities ⁴	Banks' liabilities ²
		portfolio investment (3+4)	of which		loans ²	arrears ³	other	total (2+5+6+7)	Monetary authorities' liabilities ⁴				
			securities in rubles	securities in foreign currency					9	10			
	1	2	3	4	5	6	7	8	9	10			
2000	11,822	-10,761	-1,447	-9,314	-2,271	409	-2,098	-14,721	0	1,492			
2001	2,147	-2,234	-793	-1,441	-5,668	731	-1,792	-8,963	-1,963	2,708			
2002	7,536	105	-102	207	-9,599	-2,454	9	-11,939	-2,767	3,636			
2003	616	-1,489	-220	-1,269	-3,707	-37	39	-5,194	-265	11,257			
2004	862	3,095	203	2,892	-1,220	-2,869	-1,395	-2,390	259	7,078			
2005	678	-1,914	-228	-1,686	-18,932	190	-502	-21,157	2,821	19,233			
2006	1,023	-840	666	-1,506	-23,880	-3,208	35	-27,893	-7,331	51,154			
2007	1,393	-3,995	-370	-3,625	-2,883	-763	9	-7,632	882	70,910			
2008	1,647	-6,559	-222	-6,336	-1,505	-58	25	-8,097	1,440	8,168			
2009	1,649	4,288	1,180	3,108	-1,259	-595	4	2,438	11,905	-42,120			
2010	1,024	5,470	1,775	3,695	-1,112	-50	-3	4,305	-2,402	17,651			
2011	868	983	2,473	-1,491	-2,140	422	30	-705	-705	7,887			
Q1, 2011	173	694	1,586	-892	-380	0	-1	313	-86	2,775			
Q2, 2011	244	289	326	-37	-787	439	-6	-65	157	6,238			
Q3, 2011	235	-1,024	-260	-764	-271	-18	0	-1,313	-268	-2,900			
Q4, 2011	216	1,024	821	203	-702	0	37	360	-507	1,774			
Q1, 2012	117	978	1,989	-1,011	-333	0	6	651	158	430			
Q2, 2012	21	6,080	154	5,926	-237	0	-32	5,810	418	6,886			
Q3, 2012	48	859	2,049	-1,190	-332	0	6	533	699	15,151			

² Since the first quarter 2001, transactions of monetary authorities are excluded.

³ Since the first quarter of 2012, arrears are shown in the respective financial instrument, but not separately.

⁴ Since the first quarter 2001, transactions conducted by the Bank of Russia and Ministry of Finance of Russia concerning IMF credit and other liabilities of the Bank of Russia are included. For previous periods the item covers the Bank of Russia's liabilities on IMF credit.

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 (8+9+10+15)	Capital transfers paid	General government assets			
	direct investment 11	portfolio investment 12	loans 13	other 14	total (11+12+13+14) 15	loans			arrears ³	other	total (18+19+20) 21	
												16	17	18	19	20	21
2000	2,475	308	-935	0	1,848	-11,381	-867	5,806	-7,537	115	-1,617	
2001	2,674	746	769	-479	3,709	-4,510	-11,503	302	9,238	559	10,099	
2002	3,170	2,824	8,334	19	14,348	3,277	-19,924	-1,254	16,002	2,242	16,990	
2003	7,455	-425	15,128	-58	22,101	27,898	-1,609	2,306	-2,621	16	-299	
2004	14,760	806	16,180	16	31,762	36,710	-2,486	804	-947	-95	-237	
2005	10,889	961	40,900	-207	52,543	53,440	-13,442	931	11,004	-457	11,478	
2006	27,191	8,580	16,840	-388	52,224	68,154	-832	-4,006	3,012	-358	-1,352	
2007	47,853	5,189	90,800	-63	143,779	207,939	-11,617	-1,594	8,779	39	7,224	
2008	64,927	-16,730	49,354	1,098	98,649	100,161	-1,152	-802	-1,116	-594	-2,513	
2009	30,059	2,076	1,370	648	34,153	6,376	-13,518	-2,092	11,244	1,024	10,176	
2010	37,829	-5,076	-6,298	-1,582	24,873	44,428	-951	493	-487	-954	-947	
2011	47,266	-6,383	21,448	-153	62,178	68,655	-988	-164	-586	-1,761	-2,511	
Q1, 2011	15,263	1,550	-2,477	516	14,852	17,854	-169	88	-561	-49	-523	
Q2, 2011	10,046	-1,015	6,318	4,340	19,689	26,019	-266	309	-93	-2,035	-1,819	
Q3, 2011	9,612	-4,129	7,239	-4,225	8,498	4,017	-297	74	76	576	727	
Q4, 2011	12,345	-2,789	10,368	-785	19,139	20,765	-256	-635	-8	-252	-896	
Q1, 2012	10,752	-551	-150	-69	9,982	11,221	-4,877	1,820	0	155	1,975	
Q2, 2012	2,763	-4,652	2,499	3,370	3,980	17,094	-38	169	0	-1,221	-1,052	
Q3, 2012	14,177	-1,204	-399	-6,261	6,312	22,695	-328	64	0	1,017	1,081	

³ Since the first quarter of 2012, arrears are shown in the respective financial instrument, but not separately.

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 (21+22+ 23+30)
	Monetary authorities' assets ⁵	Banks' assets ⁵	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (24+25+26+ 27+28+29)		
	22	23	24	25	26	27	28	29	30	31	
2000	—	-3,530	-3,390	-1,802	-4,245	-4,834	-650	-1,045	-15,967	-21,113	
2001	-199	-1,438	-2,736	-1,761	475	-5,866	-365	-515	-10,769	-2,307	
2002	671	-1,107	-3,516	-1,961	-1,697	-11,524	-197	-212	-19,107	-2,553	
2003	-556	-952	-9,752	5,449	-4,012	-14,837	165	-1,981	-24,969	-26,776	
2004	-1,268	-3,562	-13,672	-228	-656	-25,030	-110	1,277	-38,420	-43,488	
2005	-5,306	-13,353	-13,616	-899	-7,711	-27,178	1,893	-1,212	-48,723	-55,904	
2006	7,640	-23,638	-23,508	10,109	-626	-19,945	75	-13,839	-47,734	-65,083	
2007	-467	-25,122	-50,694	15,289	-904	-34,497	-282	-23,756	-94,843	-113,208	
2008	-61	-65,114	-55,970	-25,196	-8,141	-39,273	18	-35,585	-164,147	-231,835	
2009	57	11,765	-44,085	4,252	4,701	-27,145	-1,829	4,099	-60,006	-38,009	
2010	-30	-1,785	-50,784	14,169	-63	-30,588	-887	370	-67,782	-70,545	
2011	-7	-32,038	-71,383	3,978	-3,749	-32,268	-1,652	-5,119	-110,192	-144,749	
Q1, 2011	-7	-10,028	-15,570	328	-147	-6,782	-666	-496	-23,334	-33,892	
Q2, 2011	2	-7,943	-20,005	1,800	1,476	-7,780	39	-662	-25,132	-34,892	
Q3, 2011	-2	-5,548	-12,103	1,494	944	-8,407	-255	-1,051	-19,378	-24,202	
Q4, 2011	0	-8,519	-23,705	356	-6,022	-9,298	-769	-2,909	-42,348	-51,763	
Q1, 2012	5	-10,177	-10,414	-2,693	-4,141	-9,790	852	-1,528	-27,714	-35,912	
Q2, 2012	-1	4,704	-11,725	1,172	-453	-8,109	-1,939	-1,076	-22,130	-18,478	
Q3, 2012	-2	-7,546	-10,095	-1,958	-551	-8,038	389	-2,679	-22,932	-29,398	

⁵ Monetary authorities' assets other than reserves are recorded separately since the first quarter 2001, previously they were included into the banks' assets.

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) (33+34+35+36)= (16+31)	Net errors and omissions	Change in reserve assets ("-" increase / "+" decrease)
	Capital account balance (1+17)	general government (8+21)	monetary authorities (9+22)	banks (10+23)	other sectors (15+30)			
	32	33	34	35	36	37	38	39
2000	10,955	-16,338	0	-2,038	-14,119	-32,494	-9,290	-16,010
2001	-9,356	1,136	-2,162	1,269	-7,060	-6,817	-9,550	-8,212
2002	-12,388	5,050	-2,096	2,529	-4,759	724	-6,077	-11,375
2003	-993	-5,493	-821	10,305	-2,868	1,122	-9,174	-26,365
2004	-1,624	-2,627	-1,010	3,516	-6,658	-6,779	-5,874	-45,235
2005	-12,764	-9,679	-2,485	5,880	3,820	-2,464	-7,913	-61,461
2006	191	-29,244	309	27,516	4,490	3,071	9,518	-107,466
2007	-10,224	-408	415	45,788	48,936	94,730	-13,347	-148,928
2008	496	-10,609	1,379	-56,946	-65,498	-131,674	-11,277	38,925
2009	-11,869	12,614	11,961	-30,355	-25,853	-31,633	-1,726	-3,377
2010	73	3,357	-2,432	15,866	-42,909	-26,117	-8,285	-36,751
2011	-120	-3,217	-712	-24,151	-48,014	-76,094	-9,990	-12,630
Q1, 2011	3	-210	-93	-7,253	-8,482	-16,038	-4,687	-10,078
Q2, 2011	-22	-1,884	159	-1,705	-5,442	-8,873	-114	-12,882
Q3, 2011	-61	-586	-270	-8,448	-10,880	-20,185	649	1,761
Q4, 2011	-39	-536	-507	-6,745	-23,209	-30,998	-5,839	8,569
Q1, 2012	-4,760	2,626	163	-9,748	-17,732	-24,691	-4,960	-4,602
Q2, 2012	-17	4,758	417	11,590	-18,150	-1,385	-1,828	-14,965
Q3, 2012	-280	1,614	697	7,605	-16,619	-6,703	1,780	-1,520

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	foreign assets	foreign liabilities	"net errors and omissions" of balance of payments
2000	-24.8	-2.0	-3.5	1.5	-22.8	-15.3	1.8	-9.3			
2001	-15.0	1.3	-1.4	2.7	-16.2	-10.4	3.7	-9.5			
2002	-8.1	2.5	-1.1	3.6	-10.6	-18.9	14.3	-6.1			
2003	-1.9	10.3	-1.0	11.3	-12.2	-25.1	22.1	-9.2			
2004	-8.9	3.5	-3.6	7.1	-12.4	-38.3	31.8	-5.9			
2005	-0.1	5.9	-13.4	19.2	-6.0	-50.6	52.5	-7.9			
2006	41.4	27.5	-23.6	51.2	13.9	-47.8	52.2	9.5			
2007	81.7	45.8	-25.1	70.9	35.9	-94.6	143.8	-13.3			
2008	-133.7	-56.9	-65.1	8.2	-76.8	-164.2	98.6	-11.3			
2009	-56.1	-30.4	11.8	-42.1	-25.8	-58.2	34.2	-1.7			
2010	-34.4	15.9	-1.8	17.7	-50.3	-66.9	24.9	-8.3			
2011	-80.5	-24.2	-32.0	7.9	-56.4	-108.5	62.2	-10.0			
Q1, 2011	-19.8	-7.3	-10.0	2.8	-12.5	-22.7	14.9	-4.7			
Q2, 2011	-7.3	-1.7	-7.9	6.2	-5.6	-25.2	19.7	-0.1			
Q3, 2011	-18.4	-8.4	-5.5	-2.9	-10.0	-19.1	8.5	0.6			
Q4, 2011	-35.0	-6.7	-8.5	1.8	-28.3	-41.6	19.1	-5.8			
Q1, 2012	-33.3	-9.7	-10.2	0.4	-23.5	-28.6	10.0	-5.0			
Q2, 2012	-6.4	11.6	4.7	6.9	-18.0	-20.2	4.0	-1.8			
Q3, 2012	-7.6	7.6	-7.5	15.2	-15.2	-23.3	6.3	1.8			

Table 1.6

External Debt of the Russian Federation

(millions of US dollars)

	31.12.2011	31.03.2012	30.06.2012	30.09.2012
Total	540,555	559,747	570,722	594,657
General Government	34,688	36,344	41,133	42,565
Federal Government	33,573	35,191	40,359	41,831
New Russian Debt	31,062	32,781	38,043	39,652
Multilateral creditors	2,529	2,358	2,225	2,092
<i>IBRD</i>	2,069	1,912	1,799	1,680
<i>Other</i>	460	445	425	412
Other credits	545	463	424	379
Foreign currency bonds	21,693	20,921	26,745	25,786
<i>Eurobonds with 15, 18, 20 and 28-year maturities</i>	6,200	6,049	11,861	11,786
<i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i>	15,492	14,872	14,884	14,000
Ruble denominated bonds	5,938	8,673	8,320	11,056
<i>OFZ</i>	3,325	5,821	5,831	8,549
<i>Eurobonds with 18-year maturity</i>	2,613	2,853	2,489	2,508
Other	358	365	330	338
Debt of the former USSR	2,510	2,410	2,315	2,179
Paris Club member countries	7	7	6	6
Debt owed to former socialist countries	1,013	1,033	983	996
Other official creditors	1,444	1,325	1,280	1,131
Other	46	46	46	46
Local Government	1,116	1,152	775	734
Loans	527	544	512	526
Ruble denominated bonds	589	609	262	208
Monetary Authorities	11,547	12,057	11,916	13,141
Loans	0	0	0	1,250
Currency and deposits	2,836	3,269	3,307	3,143
Other (SDR allocation)	8,710	8,788	8,609	8,748
Banks	162,764	169,234	175,357	189,751
Debt liabilities to direct investors and to direct investment enterprises	620	913	1,271	1,502
Loans ¹	541	307	1,793	1,920
Deposits ¹	154,726	155,846	161,383	171,914
Debt securities	4,493	8,819	8,286	10,383
Other	2,383	3,348	2,624	4,033
Other sectors	331,557	342,112	342,315	349,200
Debt liabilities to direct investors and to direct investment enterprises	84,681	88,259	92,572	100,907
Loans	227,869	234,464	227,984	231,257
Debt securities	12,271	11,886	9,583	10,305
Trade credits	2,418	2,852	2,832	2,779
Financial leases	2,357	2,297	2,323	2,320
Other	1,960	2,355	7,022	1,631

¹ 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

(millions of US dollars)

	31.12.2011	31.03.2012	30.06.2012	30.09.2012
Total	540,555	559,747	570,722	594,657
Foreign Currency	410,496	411,678	427,197	446,181
Domestic Currency	130,059	148,069	143,525	148,477
General Government	34,688	36,344	41,133	42,565
Foreign Currency	28,161	27,061	32,551	31,301
Domestic Currency	6,527	9,282	8,582	11,264
Monetary Authorities	11,547	12,057	11,916	13,141
Foreign Currency	8,710	8,788	8,609	9,998
Domestic Currency	2,836	3,269	3,307	3,143
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	162,143	168,321	174,086	188,250
Foreign Currency	129,734	131,944	139,781	149,154
Domestic Currency	32,409	36,376	34,305	39,096
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	246,876	253,853	249,743	248,293
Foreign Currency	186,918	185,568	184,332	183,811
Domestic Currency	59,958	68,286	65,411	64,482
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	85,302	89,172	93,843	102,409
Foreign Currency	56,972	58,316	61,923	71,916
Domestic Currency	28,329	30,855	31,920	30,492

Table 1.8

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

(millions of US dollars)

	31.12.2011	31.03.2012	30.06.2012	30.09.2012
Total Liabilities	540,555	559,747	570,722	594,657
Short-term	68,978	71,845	80,750	78,080
Long-term	471,577	487,902	489,972	516,577
General Government	34,688	36,344	41,133	42,565
<i>Short-term</i>	350	358	322	330
Other liabilities	350	358	322	330
<i>Long-term</i>	34,338	35,986	40,812	42,235
Debt securities	28,219	30,204	35,327	37,051
Loans	6,039	5,702	5,405	5,104
Other liabilities	80	80	80	80
Monetary Authorities	11,547	12,057	11,916	13,141
<i>Short-term</i>	2,836	3,269	3,307	4,393
Loans	0	0	0	1,250
Currency and deposits	2,836	3,269	3,307	3,143
<i>Long-term</i>	8,710	8,788	8,609	8,748
Other liabilities (SDR allocation)	8,710	8,788	8,609	8,748
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	162,143	168,321	174,086	188,250
<i>Short-term</i>	48,829	49,785	52,960	56,025
Debt securities	883	5,006	4,728	6,708
Loans ¹	541	307	1,793	1,920
Current accounts and deposits ¹	45,571	41,869	44,561	44,293
Other liabilities	1,834	2,603	1,878	3,105
<i>Long-term</i>	113,314	118,536	121,126	132,225
Debt securities	3,610	3,813	3,558	3,675
Deposits ¹	109,155	113,977	116,822	127,621
Other liabilities	549	746	746	928
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	246,876	253,853	249,743	248,293
<i>Short-term</i>	16,963	18,433	24,161	17,332
Loans	12,585	13,226	14,307	12,922
Trade credits	2,418	2,852	2,832	2,779
Other liabilities	1,960	2,355	7,022	1,631
<i>Long-term</i>	229,913	235,421	225,582	230,960
Debt securities	12,271	11,886	9,583	10,305
Loans	217,642	223,535	215,999	220,655
Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises	85,302	89,172	93,843	102,409
Banks	620	913	1,271	1,502
Other sectors	84,681	88,259	92,572	100,907

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

Table 1.9 (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
Financial derivatives	...	...	55	153	51	222	1,423	5,302	2,240	1,639	5,675
Banks	...	...	55	153	51	222	1,423	5,302	2,222	1,609	5,119
Options	...	...	0	0	2	0	55	432	12	87	904
Forward-type contracts	...	...	55	153	49	222	1,368	4,870	2,210	1,522	4,215
Other sectors	...	...	...	...	...	...	...	...	18	30	556
Options	...	...	...	...	...	...	...	...	0	5	69
Forward-type contracts	...	...	...	...	...	...	...	...	18	25	487
Other investment	177,342	175,830	164,576	166,728	169,553	198,645	221,973	349,383	307,163	286,347	330,684
Trade credits	7,165	5,435	8,338	8,930	16,363	14,839	11,682	18,426	5,002	4,755	7,638
General government	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310	525
Long-term	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310	525
Other sectors	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445	7,112
Short-term	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445	7,112
Loans	22,570	25,351	24,511	23,831	29,007	57,675	93,361	139,752	127,877	136,304	163,343
Monetary authorities	79	142	153	0	0	0	0	0	0	49	47
Long-term	0	47	153	0	0	0	0	0	0	49	47
Short-term	79	94	0	0	0	0	0	0	0	0	0
General government	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670	21,440
Long-term	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670	21,440
Banks	3,050	4,521	5,269	6,660	11,706	22,422	34,312	58,543	54,743	68,236	92,631
Long-term	1,577	1,803	2,339	1,587	4,399	8,120	16,598	24,987	32,759	43,028	57,835
Short-term	1,473	2,718	2,930	5,073	7,306	14,302	17,714	33,556	21,984	25,208	34,796
Other sectors	1,476	1,491	3,134	1,769	3,064	17,018	39,045	60,919	50,860	46,349	49,224
Long-term	1,164	1,005	1,414	1,287	2,634	9,535	24,788	40,195	36,435	31,164	31,965
Short-term	312	486	1,720	482	430	7,483	14,258	20,724	14,426	15,185	17,259

Table 1.9 (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
Banks	484	628	1,172	789	661	1,155	2,221	3,636	4,267	3,894	5,772
Long-term	10	9	14	76	28	107	392	1,343	1,446	1,690	1,862
Short-term	474	619	1,158	713	633	1,048	1,828	2,293	2,822	2,204	3,909
Other sectors	767	949	2	1	7	15	792	3,753	3,949	1,403	1,593
Long-term	368	947	0	0	0	0	0	0	0	0	0
Short-term	398	2	2	1	7	15	792	3,753	3,949	1,403	1,593
Reserve assets	36,622	47,793	76,938	124,541	182,240	303,732	478,762	426,281	439,450	479,379	498,649
Monetary gold	4,080	3,739	3,763	3,732	6,349	8,164	12,012	14,533	22,798	35,788	44,697
Special drawing rights	3	1	1	1	6	7	1	1	8,901	8,749	8,729
Reserve position in the Fund	1	2	2	3	196	283	374	1,052	1,927	1,893	4,061
Foreign exchange	32,538	44,051	73,172	120,805	175,690	295,277	466,376	410,695	405,825	432,949	441,162
Liabilities	215,587	251,301	332,901	417,270	547,861	770,134	1,242,781	755,906	986,082	1,154,626	1,103,438
Direct investment in reporting economy	52,919	70,884	96,729	122,295	180,228	265,873	491,052	215,756	378,837	490,560	457,474
Equity capital and reinvested earnings	47,229	64,793	87,349	111,269	167,706	244,349	464,164	183,357	331,695	425,818	370,582
Other capital	5,690	6,091	9,380	11,026	12,522	21,524	26,888	32,398	47,142	64,742	86,891
Portfolio investment	52,317	66,911	93,358	130,822	166,340	265,800	367,546	112,560	217,317	278,295	226,355
Equity securities other than investment fund shares	27,353	35,762	57,982	89,178	118,072	207,133	307,179	83,051	176,865	230,835	175,425
Banks	53	652	1,108	1,927	5,032	13,870	35,800	8,602	22,415	30,433	20,801
Other sectors	27,300	35,110	56,874	87,251	113,040	193,263	271,379	74,449	154,451	200,403	154,624
Investment fund shares	...	...	...	40	225	747	1,732	1,476	1,235	2,011	2,106
Other sectors	...	...	...	40	225	747	1,732	1,476	1,235	2,011	2,106
Debt securities	24,964	31,149	35,376	41,605	48,043	57,919	58,634	28,034	39,217	45,448	48,824
Bonds and notes	23,953	30,086	34,598	40,573	46,856	56,392	56,171	26,478	38,179	44,722	47,941
Monetary authorities	0	0	0	0	0	0	0	0	0	0	0
General government	22,601	27,759	30,131	33,877	33,644	32,575	28,635	16,157	25,710	30,532	32,289
Banks	560	732	440	798	638	1,773	3,599	2,002	3,063	3,581	3,590
Other sectors	793	1,595	4,027	5,898	12,574	22,043	23,937	8,318	9,406	10,609	12,062

Table 1.9 (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
Financial derivatives	...	...	31	189	52	178	875	10,396	5,205	2,840	5,905
Banks	...	...	31	189	52	178	875	10,396	5,082	2,814	5,579
Options	...	...	0	0	1	1	66	2,830	1,781	790	363
Forward-type contracts	...	...	31	189	51	177	809	7,566	3,302	2,024	5,216
Other sectors	...	...	...	...	...	...	...	...	123	26	326
Options	...	...	...	...	...	...	...	...	0	0	2
Forward-type contracts	...	...	...	...	...	...	...	...	123	26	325
Other investment	110,352	113,506	142,783	163,964	201,240	238,283	383,309	417,194	384,723	382,931	413,704
Trade credits	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Other sectors	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Short-term	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Loans	89,120	93,795	119,575	146,027	180,313	205,195	334,521	373,751	335,600	325,073	342,558
Monetary authorities	9,514	7,308	7,459	7,503	10,158	2,985	0	0	2,370	0	0
Long-term — IMF credit	7,433	6,481	5,069	3,562	0	0	0	0	0	0	0
Short-term	2,080	826	2,390	3,941	10,158	2,985	0	0	2,370	0	0
General government	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726	5,564
Long-term	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726	5,564
Banks	2,924	5,256	12,946	19,810	34,511	67,757	113,236	124,654	89,343	96,454	101,657
Long-term	1,172	2,706	6,381	11,653	26,350	50,199	89,384	103,398	80,208	81,974	85,018
Short-term	1,752	2,550	6,566	8,157	8,161	17,558	23,853	21,256	9,135	14,480	16,639
Other sectors	17,446	26,189	41,805	59,586	100,054	120,195	209,706	238,880	234,913	220,894	235,337
Long-term	15,218	23,691	37,319	53,313	94,511	109,756	168,934	216,493	219,768	207,060	222,269
Short-term	2,228	2,498	4,486	6,274	5,542	10,439	40,772	22,386	15,145	13,834	13,068

Table 1.9 (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
Cash national currency	198	199	316	499	572	919	1,863	2,718	3,324	3,265	2,474
Monetary authorities	198	199	316	499	572	919	1,863	2,718	3,324	3,265	2,474
Long-term deposits	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330	22,185
Banks	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330	22,185
Current accounts and short-term deposits	6,744	6,976	10,133	8,623	10,172	18,800	24,987	17,142	15,440	22,414	29,950
Monetary authorities	22	24	32	242	223	23	48	44	40	30	25
General government	1,755	1,787	1,818	283	24	25	26	26	26	27	26
Banks	4,967	5,165	8,283	8,098	9,924	18,752	24,913	17,073	15,374	22,358	29,899
Arrears	13,129	10,890	10,422	6,316	6,463	2,390	1,625	3,335	1,012	523	921
General government	12,393	10,515	10,417	6,312	6,458	2,382	1,621	1,518	324	322	740
Banks	736	375	5	4	5	7	4	2	9	7	3
Other sectors	0	0	0	0	0	0	0	1,815	680	194	179
Other liabilities	633	829	985	921	1,202	1,938	4,572	4,442	12,593	12,170	13,199
Monetary authorities	7	0	0	0	0	0	0	0	8,895	8,740	8,710
Long-term	0	0	0	0	0	0	0	0	8,895	8,740	8,710
of which: Allocations of SDRs	0	0	0	0	0	0	0	0	8,895	8,740	8,710
Short-term	7	0	0	0	0	0	0	0	0	0	0
General government	11	40	37	30	27	30	67	106	112	100	130
Long-term	0	31	25	19	12	6	0	0	0	0	0
Short-term	11	9	12	12	15	23	67	106	112	100	130
Banks	547	711	938	881	1,164	1,894	2,876	3,500	2,237	2,244	2,454
Long-term	82	77	67	125	178	267	478	592	521	621	543
Short-term	465	634	871	756	986	1,627	2,398	2,908	1,715	1,623	1,911
Other sectors	69	78	11	10	10	15	1,630	836	1,349	1,087	1,904
Short-term	69	78	11	10	10	15	1,630	836	1,349	1,087	1,904
International Investment Position, net	43,911	37,179	3,924	-10,635	-31,566	-38,793	-150,600	254,788	103,430	16,340	137,956

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		total changes
Assets	1,170,966	157,108	-63,732	-22,948	70,428
Direct investment abroad	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
Portfolio investment	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	
Financial derivatives	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
Other investment	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	
Banks	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
Reserve assets	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
Liabilities	1,154,626	73,602	-137,654	12,865	-51,188	1,103,438
Direct investment in reporting economy	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
Portfolio investment	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
Financial derivatives	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
Other investment	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
International Investment Position, net	16,340	83,506	73,923	-35,813	121,616	137,956

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 30.09.2012
		transactions	valuation changes	other adjustments	total changes	
Assets	214,927	13,020	15,013	—208	27,824	242,751
Direct investment	6,506	5,926	—168	165	5,923	12,429
Equity and investment fund shares (including reinvestment of earnings)	5,707	5,215	—184	40	5,071	10,778
Direct investor in direct investment enterprises	5,707	5,215	—184	40	5,071	10,778
Direct investment enterprises in direct investor (reverse investment)	0	0	0	0	0	0
Debt instruments	799	711	17	125	852	1,652
Direct investor in direct investment enterprises	784	714	16	131	861	1,645
Debt securities	46	95	—3	0	92	138
Loans	686	662	19	90	770	1,456
Other accounts receivable	52	—43	0	41	—1	51
Direct investment enterprises in direct investor (reverse investment)	16	—3	0	—6	—9	7
Debt securities	0	0	0	0	0	0
Loans	16	—3	0	—6	—9	6
Other accounts receivable	0	0	0	0	0	0
Portfolio investment	33,673	2,468	365	—60	2,773	36,446
Equity and investment fund shares	3,812	293	—218	—343	—269	3,543
Debt securities	29,861	2,175	583	283	3,042	32,903
Short-term	1,189	—200	—165	30	—336	854
Long-term	28,672	2,376	749	254	3,378	32,050
Financial derivatives	5,119	—12,839	13,601	0	762	5,881
Options	904	542	—323	0	219	1,123
Forward-type contracts	4,215	—13,381	13,924	0	543	4,758
Other investment	169,629	17,465	1,214	—313	18,366	187,995
Other equity	0	0	0	0	0	0
Foreign currency	5,152	643	30	—18	655	5,807
Deposits	99,255	12,735	852	—270	13,316	112,572
Short-term	65,524	18,283	518	—259	18,542	84,066
Long-term	33,731	—5,548	334	—11	—5,225	28,506
Loans	59,454	954	238	316	1,508	60,962
Short-term	19,847	—205	—53	251	—7	19,840
Long-term	39,607	1,159	291	64	1,515	41,122
Other accounts receivable	5,768	3,132	95	—341	2,886	8,654
Short-term	3,907	848	95	—305	638	4,545
Long-term	1,861	2,284	0	—37	2,248	4,109

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	
Liabilities	216,077	22,466	16,568	191	39,226	255,303
Direct investment	27,555	5,388	19	—503	4,904	32,459
Equity (including reinvestment of earnings)	26,934	4,464	16	—458	4,023	30,957
Direct investor in direct investment enterprises	26,934	4,419	13	—463	3,969	30,903
Direct investment enterprises in direct investor (reverse investment)	0	45	3	6	54	54
Debt instruments	620	924	3	—45	881	1,502
Direct investor in direct investment enterprises	452	550	11	—46	515	966
Debt securities	4	3	0	16	20	23
Deposits	444	443	8	—61	389	833
Loans	0	0	0	0	0	0
Other accounts payable	4	104	3	—1	106	110
Direct investment enterprises in direct investor (reverse investment)	169	374	—8	1	367	536
Debt securities	0	87	—14	0	73	73
Deposits	151	222	0	0	221	372
Loans	0	69	4	0	73	73
Other accounts payable	18	—4	3	1	—1	17
Portfolio investment	25,293	11,768	2,824	882	15,474	40,767
Equity	20,801	6,492	2,718	374	9,583	30,384
Debt securities	4,493	5,276	106	508	5,890	10,383
Short-term	883	5,735	2	88	5,825	6,708
Long-term	3,610	—458	104	420	65	3,675
Financial derivatives	5,579	—13,995	12,627	—1	—1,369	4,210
Options	363	189	—412	—2	—225	137
Forward-type contracts	5,216	—14,183	13,040	0	—1,143	4,073
Other investment	157,650	19,305	1,098	—187	20,216	177,867
Other equity	0	0	0	0	0	0
Deposits	154,726	16,231	1,052	—96	17,188	171,914
Short-term	45,571	—1,289	190	—179	—1,279	44,293
Long-term	109,155	17,521	862	84	18,466	127,621
Loans	541	1,483	—33	—71	1,378	1,920
Short-term	541	1,483	—33	—71	1,378	1,920
Other accounts payable	2,383	1,591	79	—20	1,650	4,033
Short-term	1,834	1,201	69	2	1,271	3,105
Long-term	549	390	11	—22	379	928
International investment position, net	—1,150	—9,446	—1,555	—400	—11,401	—12,552

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		with CIS countries	% of the corresponding period of the previous year	with non-CIS countries		with CIS countries					
2011	522,011	130.3	438,186	129.7	83,825	133.8	323,631	130.2	275,277	129.0	48,554	137.5	198,181	162,909	35,271
2012	529,255	101.4	446,771	102.0	82,483	98.4	335,446	103.6	288,694	104.9	46,751	96.3	193,809	158,077	35,732
2012															
Q1	131,695	116.3	111,659	119.4	20,036	101.6	72,955	112.1	61,943	112.8	11,012	108.3	58,740	49,716	9,024
Q2	131,751	98.5	111,341	98.1	20,409	100.8	82,084	98.8	70,452	100.0	11,631	92.5	49,667	40,889	8,778
Q3	125,742	96.5	104,741	95.4	21,001	102.2	87,327	102.5	75,575	104.5	11,752	91.2	38,415	29,166	9,249
Q4	140,067	96.8	119,030	98.1	21,037	90.2	93,080	102.8	80,724	104.1	12,356	95.5	46,987	38,306	8,681
January	39,728	130.9	34,186	137.4	5,542	101.3	19,343	118.6	16,176	119.4	3,167	114.9	20,385	18,010	2,375
February	45,158	115.1	37,806	116.0	7,352	110.4	24,909	114.1	21,332	116.4	3,577	102.5	20,249	16,474	3,775
March	46,810	107.3	39,668	110.0	7,142	94.2	28,703	106.5	24,435	106.1	4,268	108.9	18,107	15,233	2,874
April	45,106	98.3	38,224	98.0	6,882	100.3	26,900	99.2	22,872	99.0	4,028	100.1	18,206	15,352	2,854
May	45,709	104.7	39,005	104.9	6,704	103.8	28,185	100.0	24,308	101.2	3,877	93.2	17,524	14,697	2,827
June	40,935	92.7	34,113	91.5	6,822	98.7	26,998	97.3	23,273	99.6	3,725	84.9	13,937	10,840	3,097
July	41,269	98.3	34,365	96.8	6,904	106.5	29,745	108.2	25,892	111.4	3,853	90.5	11,524	8,473	3,051
August	41,311	92.7	34,266	90.4	7,045	106.0	30,017	99.5	25,974	100.7	4,043	92.1	11,294	8,292	3,002
September	43,163	98.5	36,111	99.1	7,052	95.1	27,566	100.0	23,710	101.7	3,856	91.1	15,597	12,401	3,196
October	46,052	100.0	39,105	101.1	6,947	94.5	31,553	107.3	27,430	108.9	4,123	98.0	14,499	11,675	2,824
November	45,447	96.0	38,851	97.3	6,596	89.3	30,091	99.0	26,031	99.2	4,060	97.2	15,356	12,820	2,536
December	48,568	94.6	41,074	96.1	7,494	87.3	31,436	102.4	27,263	104.3	4,173	91.7	17,132	13,811	3,321
2013															
January	39,038	98.3	33,434	97.8	5,604	101.1	21,296	110.1	18,405	113.8	2,891	91.3	17,742	15,029	2,713

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

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)

	28.02.2013
A. Official reserves	526,171.6
(1) Foreign currency reserves (in convertible foreign currencies)	460,058.2
(a) Securities	413,121.8
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	46,936.3
(i) other national central banks	34,949.0
(ii) banks headquartered in the reporting country	1,603.8
of which: located abroad	1,603.8
(iii) banks headquartered outside the reporting country	10,383.5
of which: located in the reporting country	—
(2) IMF reserve position	4,661.9
(3) SDRs	8,615.9
(4) Gold (is valued at current quotations of the Bank of Russia)	50,521.7
— volume in millions of fine troy ounces	31.4
(5) Other reserve assets (specify)	2,314.0
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	2,314.0
B. Other foreign currency assets (specify)	877.5
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	877.5
— 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	-5,247.7	-3,450.6	-227.9	-1,569.2
— outflows (—), principal	-4,178.7	-2,977.2	-79.7	-1,121.8
— outflows (—), interest	-2,518.1	-622.0	-290.2	-1,605.9
— inflows (+), principal	835.7	14.7	58.5	762.4
— inflows (+), interest	613.4	133.8	83.5	396.1
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (—)	-1,208.5	-1,208.5	—	—
(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	—5,290.0
— lent or repoed and included in Section I	—6,848.6
— lent or repoed but not included in Section I	—7,140.6
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	8,699.2
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (—)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed less frequently:	—
(a) currency composition of reserves (by groups of currencies)	—
— currencies in SDR basket ¹	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

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

Table 1.15 (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 ¹
Claims on other sectors	1,259	1,252	1,250	924	116,267	168,960	115,454	355,541	348,696
Other financial institutions	328	328	328	328	114,972	167,589	113,795	353,982	346,870
Public nonfinancial organizations	39	28	21	9	39	20	0	0	0
Other nonfinancial organizations	892	896	902	588	1,255	1,351	1,659	1,559	1,826
Households	—	—	—	—	—	—	—	—	—
Monetary base	2,380,324	2,914,243	4,122,406	5,513,332	5,578,717	6,467,318	8,190,328	8,644,114	9,852,818
Currency in circulation	1,669,911	2,195,379	3,062,083	4,118,563	4,372,081	4,622,921	5,785,151	6,895,836	7,667,687
Liabilities to credit institutions	710,413	718,864	1,060,323	1,394,769	1,206,636	1,844,397	2,405,177	1,748,278	2,185,132
Deposits	700,664	685,967	957,250	1,294,099	1,194,165	1,560,689	1,816,301	1,748,278	2,185,132
Securities other than shares	9,749	32,896	103,073	100,670	12,472	283,708	588,876	0	—
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	423,816
Other assets	106,879	129,356	122,093	226,521	351,183	251,312	328,679	307,768	451,197

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

	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012	Nov, 2012	Dec, 2012 ¹	Jan, 2013
Claims on other sectors	360,305	359,398	357,677	357,583	357,451	357,060	353,157	353,311	348,696	346,144
Other financial institutions	355,042	354,764	353,764	351,740	351,740	351,740	348,348	347,870	346,870	343,691
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	5,263	4,633	3,913	5,842	5,710	5,319	4,809	5,441	1,826	2,453
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	7,728,831	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
Currency in circulation	6,639,749	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
Liabilities to credit institutions	1,089,082	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
Deposits	1,089,082	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
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Other liabilities to credit institutions	4,155	1,735	24	13	14	139	13	1,374	13	3,315
Deposits included in broad money	50,387	49,630	43,532	49,327	48,342	41,853	46,765	38,280	42,076	50,592
Transferable deposits	50,135	49,628	43,531	49,326	48,340	41,852	45,263	38,278	42,075	50,591
Other financial institutions	24,536	25,160	23,252	27,081	26,810	22,534	21,699	17,674	21,056	28,138
Public nonfinancial organizations	23,998	22,807	19,195	21,336	20,625	18,419	22,663	19,598	20,526	21,857
Other nonfinancial organizations	1,601	1,661	1,085	909	905	899	901	1,007	493	596
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	252	1	1	1	1	1	1,502	2	1	1
Other financial institutions	250	0	0	0	0	0	1,500	0	0	0
Public nonfinancial organizations	1	1	0	1	0	0	1	1	0	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	3,240,727	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
Other items (net)	—550,560	81,737	420,760	133,336	261,014	398,564	367,255	209,325	—27,381	382,209
Other liabilities	—238,028	398,997	708,819	427,156	576,416	715,120	670,326	521,144	423,816	718,397
Other assets	312,531	317,261	288,059	293,820	315,402	316,556	303,071	311,818	451,197	336,188

¹ 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	1,190,640
Claims on nonresidents	708,181	1,094,334	1,647,089	2,295,664	4,681,844	4,850,175	5,160,596	6,777,164	7,268,945
Foreign currency	55,857	69,215	80,103	71,938	218,751	163,244	141,010	166,215	183,902
Deposits	339,604	459,015	754,378	1,001,168	2,158,783	2,036,286	1,694,042	3,255,521	3,537,707
Securities other than shares	104,683	189,222	193,503	261,250	407,514	738,960	821,199	984,303	923,316
Loans	192,748	339,610	579,249	847,687	1,725,757	1,723,542	2,123,030	1,950,065	2,056,418
Other	15,289	37,272	39,855	113,621	171,039	188,143	381,315	421,059	567,602
Liabilities to nonresidents	949,557	1,504,004	2,772,812	4,136,151	5,011,827	3,931,259	4,466,449	5,188,618	6,078,304
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	264,623
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	864,067	1,360,004	1,273,539
Other liabilities	5,652	3,803	5,419	6,001	14,114	13,675	17,543	18,472	26,990

Table 1.16 (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	1,092,490
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)

	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012	Nov, 2012	Dec, 2012	Jan, 2013
Net foreign assets	1,789,539	1,762,716	1,535,028	1,554,861	1,314,189	1,441,191	1,565,402	1,660,885	1,190,640	1,520,202
Claims on nonresidents	6,817,207	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
Foreign currency	161,455	175,631	178,065	163,175	167,527	179,709	189,520	172,710	183,902	189,854
Deposits	3,452,099	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
Securities other than shares	869,102	931,798	924,011	922,347	944,809	1,009,009	985,497	978,007	923,316	910,979
Loans	1,907,280	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
Other	427,270	471,924	476,256	459,863	476,218	567,394	577,113	566,645	567,602	567,594
Liabilities to nonresidents	5,027,667	5,439,433	5,682,113	5,854,672	5,955,982	5,808,309	6,044,596	5,966,515	6,078,304	6,127,736
Deposits	4,775,317	5,164,596	5,360,813	5,479,972	5,572,490	5,430,972	5,660,461	5,626,103	5,743,366	5,829,171
Securities other than shares	222,983	241,910	236,481	293,673	292,199	284,419	283,623	282,636	264,623	262,987
Loans	9,407	10,174	59,560	60,817	61,912	60,655	63,218	21,471	33,719	33,358
Other	19,960	22,753	25,258	26,209	29,382	32,262	37,294	36,305	36,597	2,220
Claims on central bank	1,901,297	1,873,523	2,125,940	2,238,852	2,127,401	2,108,004	2,107,770	2,279,647	3,422,984	2,349,666
Currency	808,288	775,486	805,794	827,068	830,770	857,587	878,108	896,410	1,237,623	934,600
Deposits	1,093,010	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
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Net claims on general government	1,321,519	1,195,887	1,343,463	1,236,854	854,650	725,617	626,965	735,932	1,298,147	1,439,702
Claims on federal government	2,111,538	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
Securities	2,088,232	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
Other claims	23,307	21,854	21,742	35,957	32,277	30,226	25,712	30,253	21,547	36,419
Claims on state and local government	584,336	563,562	559,292	557,794	555,729	550,975	552,790	580,305	765,067	708,318
Securities	237,943	244,506	222,675	220,922	228,688	210,509	217,809	216,105	234,253	241,195
Other claims	346,393	319,056	336,617	336,872	327,040	340,465	334,981	364,201	530,815	467,123
Liabilities to federal government	855,572	838,132	848,794	900,662	1,185,699	1,356,843	1,448,929	1,387,665	1,300,529	884,827
Deposits	837,060	817,238	829,521	879,556	1,165,573	1,335,508	1,426,674	1,365,668	1,273,539	853,186
Other liabilities	18,513	20,893	19,273	21,106	20,127	21,334	22,255	21,997	26,990	31,642

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

	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012	Nov, 2012	Dec, 2012	Jan, 2013
Liabilities to state and local government	518,783	692,449	588,272	623,860	642,587	559,796	566,903	533,007	260,277	425,608
Deposits	518,783	692,449	588,272	623,860	642,587	559,796	566,903	533,007	260,277	425,608
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	27,528,475	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
Other financial institutions	929,832	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
Public nonfinancial organizations	375,007	380,651	390,134	398,421	401,972	402,502	409,908	403,827	385,231	383,798
Other nonfinancial organizations	19,555,701	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
Households	6,667,934	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
Liabilities to central bank	2,109,357	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
Deposits included in broad money	22,622,419	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
Transferable deposits	6,349,167	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
Other financial institutions	344,345	357,494	389,356	339,768	316,102	358,948	329,773	368,399	351,434	418,341
Public nonfinancial organizations	465,856	457,586	438,088	402,189	403,960	434,664	411,980	422,833	521,982	485,048
Other nonfinancial organizations	3,484,151	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
Households	2,054,815	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
Other deposits	16,273,252	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
Other financial institutions	1,031,023	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
Public nonfinancial organizations	154,529	151,432	158,240	162,353	178,572	203,832	193,125	213,152	209,846	212,050
Other nonfinancial organizations	4,821,024	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
Households	10,266,677	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
Deposits excluded from broad money	558,556	561,713	584,630	764,931	570,854	598,326	578,803	600,060	573,083	610,161
Securities other than shares excluded from broad money	919,506	942,209	994,318	912,827	983,862	1,016,626	1,102,970	1,075,877	1,092,490	1,143,484
Shares and other equity	5,416,665	5,374,805	5,494,429	5,574,234	5,676,395	5,739,420	5,813,089	5,895,776	6,028,516	6,136,309
Other items (net)	914,327	1,122,390	874,622	891,217	871,511	899,268	943,508	970,159	889,524	963,677
Other liabilities	3,977,318	4,281,943	4,231,966	4,240,370	4,222,750	4,268,659	4,246,305	4,297,332	4,360,801	4,224,326
Other assets	2,794,880	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
Consolidation adjustment	-268,111	-299,712	-359,911	-298,911	-272,422	-255,742	-212,758	-222,199	-287,730	-214,270

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 ¹
Net foreign assets	3,154,177	4,846,332	6,881,938	9,912,850	12,197,869	13,942,674	15,041,198	17,391,930	17,286,907
Claims on nonresidents	4,318,662	6,649,147	9,733,962	14,050,190	17,210,975	18,215,742	19,774,767	22,861,791	23,722,395
Liabilities to nonresidents	1,164,485	1,802,815	2,852,024	4,137,339	5,013,106	4,273,068	4,733,568	5,469,861	6,435,487
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 ¹
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	1,092,490
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	4,784,617
Other assets	485,719	733,693	985,639	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809	3,634,744
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)

	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012
Net foreign assets				17,738,491	17,681,456	17,725,454	17,922,430
Claims on nonresidents	16,986,449	18,032,057	18,174,756	23,925,617	24,092,178	23,847,926	24,315,273
Liabilities to nonresidents	22,275,299	23,751,043	24,142,582	6,187,127	6,410,722	6,122,472	6,392,843
Domestic claims	5,288,851	5,718,986	5,967,826	22,962,311	23,252,689	23,612,031	23,863,488
Net claims on general government	21,933,264	22,252,865	22,691,638	-6,604,721	-6,973,941	-6,915,901	-7,317,925
Claims on federal government	-5,955,516	-6,384,792	-6,430,312	2,549,789	2,476,741	2,436,901	2,451,152
Claims on state and local government	2,444,035	2,512,044	2,569,935	558,205	556,144	551,390	553,196
Liabilities to federal government	584,740	563,970	559,700	8,027,417	8,404,555	8,448,473	8,686,816
Liabilities to state and local government	7,517,238	7,793,253	8,022,411	1,685,299	1,602,271	1,455,718	1,635,457
Claims on other sectors	1,467,052	1,667,553	1,537,536	29,567,032	30,226,630	30,527,932	31,181,413
Other financial institutions	27,888,780	28,637,657	29,121,950	1,397,484	1,383,147	1,413,502	1,429,555
Public nonfinancial organizations	1,284,874	1,280,930	1,343,098	398,421	401,972	402,503	409,909
Other nonfinancial organizations	375,008	380,652	390,134	20,419,054	20,831,289	20,907,134	21,314,851
Households	19,560,963	20,045,957	20,235,630	7,352,072	7,610,222	7,804,792	8,027,099
	6,667,934	6,930,119	7,153,088				

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

	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012
Broad money liabilities							
Currency outside banking system	28,504,268	29,045,700	29,340,841	29,267,529	29,410,022	29,512,094	29,807,275
Transferable deposits	5,831,462	5,856,374	6,003,858	5,976,292	5,980,049	5,969,230	5,931,275
Other financial institutions	6,399,302	6,497,312	6,617,398	6,494,585	6,313,731	6,405,770	6,373,965
Public nonfinancial organizations	368,880	382,654	412,608	366,848	342,913	381,482	351,472
Other nonfinancial organizations	489,854	480,393	457,283	423,524	424,585	453,084	434,644
Households	3,485,752	3,599,999	3,552,024	3,555,513	3,389,606	3,430,435	3,523,913
Other deposits	2,054,815	2,034,266	2,195,484	2,148,699	2,156,628	2,140,771	2,063,937
Other financial institutions	16,273,504	16,692,014	16,719,585	16,796,652	17,116,242	17,137,093	17,502,035
Public nonfinancial organizations	1,031,273	1,046,783	1,015,310	1,073,390	1,144,647	1,142,125	1,149,388
Other nonfinancial organizations	154,530	151,433	158,241	162,353	178,573	203,833	193,127
Households	4,821,025	4,975,719	4,888,039	4,870,544	4,920,482	4,902,049	5,078,917
Deposits excluded from broad money	10,266,677	10,518,080	10,657,995	10,690,365	10,872,540	10,889,086	11,080,604
Securities other than shares excluded from broad money	558,556	561,713	584,630	764,931	570,854	598,326	578,803
Shares and other equity	919,506	942,209	994,318	912,827	983,862	1,016,626	1,102,970
Other items (net)	8,657,392	8,615,427	8,734,970	8,814,655	8,916,718	8,979,676	9,053,286
Other liabilities	279,992	1,119,873	1,211,635	940,873	1,052,689	1,230,763	1,243,585
Other assets	3,739,290	4,680,941	4,940,785	4,667,526	4,799,166	4,983,779	4,916,630
Consolidation adjustment	3,107,411	3,177,102	3,285,492	3,344,062	3,394,219	3,430,205	3,393,109
	-351,887	-383,966	-443,659	-382,591	-352,258	-322,810	-279,937

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

	Nov, 2012			Dec, 2012 ¹			Jan, 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	-427	17,825,170	17,824,743	-59,768	17,346,676	17,286,907	190,049	17,258,303	17,448,352
Claims on nonresidents	1,359,125	22,845,955	24,205,081	1,373,904	22,348,490	23,722,395	1,575,218	22,441,914	24,017,132
Liabilities to nonresidents	1,359,552	5,020,786	6,380,338	1,433,672	5,001,815	6,435,487	1,385,169	5,183,611	6,568,780
Domestic claims	24,199,033	-43,360	24,155,673	26,649,328	-69,896	26,579,432	26,162,842	-70,062	26,092,779
Net claims on general government	-3,314,527	-4,008,040	-7,322,568	-1,296,125	-3,905,441	-5,201,565	-1,958,674	-3,865,878	-5,824,553
Claims on federal government	2,097,685	346,215	2,443,899	2,101,535	362,656	2,464,191	2,044,010	341,332	2,385,341
Claims on state and local government	580,700	12	580,713	765,479	0	765,479	708,734	0	708,734
Liabilities to federal government	4,471,128	4,353,417	8,824,546	3,161,615	4,267,288	7,428,903	3,510,807	4,206,410	7,717,218
Liabilities to state and local government	1,521,784	850	1,522,634	1,001,523	809	1,002,332	1,200,611	799	1,201,410
Claims on other sectors	27,513,560	3,964,681	31,478,241	27,945,453	3,835,544	31,780,997	28,121,516	3,795,816	31,917,332
Other financial institutions	1,290,889	197,552	1,488,441	1,302,167	186,721	1,488,888	1,253,983	183,033	1,437,017
Public nonfinancial organizations	350,781	53,046	403,827	328,826	56,405	385,231	326,656	57,142	383,799
Other nonfinancial organizations	17,918,482	3,450,466	21,368,947	18,151,017	3,342,870	21,493,887	18,314,374	3,311,384	21,625,758
Households	7,953,408	263,618	8,217,026	8,163,443	249,549	8,412,992	8,226,502	244,256	8,470,758

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

	Nov, 2012			Dec, 2012 ¹			Jan, 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	30,046,875	X	X	32,226,354	X	X	31,653,330
Money Supply (National Definition)	25,080,593	X	X	27,405,369	X	X	26,744,942	X	X
Currency outside banking system	5,975,354	—	5,975,354	6,430,063	—	6,430,063	6,078,877	—	6,078,877
Transferable deposits	6,484,076	—	6,484,076	7,323,494	—	7,323,494	7,093,895	—	7,093,895
Other financial institutions	386,073	—	386,073	372,490	—	372,490	446,479	—	446,479
Public nonfinancial organizations	442,432	—	442,432	542,508	—	542,508	506,905	—	506,905
Other nonfinancial organizations	3,507,334	—	3,507,334	3,823,174	—	3,823,174	3,934,530	—	3,934,530
Households	2,148,239	—	2,148,239	2,585,321	—	2,585,321	2,205,981	—	2,205,981
Other deposits	12,621,163	4,966,282	17,587,445	13,651,813	4,820,984	18,472,797	13,572,170	4,908,387	18,480,558
Other financial institutions	1,085,891	83,270	1,169,161	1,152,860	86,906	1,239,766	1,190,050	72,197	1,262,246
Public nonfinancial organizations	163,950	49,203	213,153	143,521	66,324	209,846	151,557	60,494	212,051
Other nonfinancial organizations	2,572,994	2,424,829	4,997,823	3,215,424	2,257,408	5,472,832	2,916,333	2,359,468	5,275,801
Households	8,798,328	2,408,980	11,207,308	9,140,007	2,410,345	11,550,352	9,314,231	2,416,229	11,730,459
Deposits excluded from broad money	472,114	127,946	600,060	449,178	123,905	573,083	476,762	133,399	610,161
Securities other than shares excluded from broad money	772,623	303,253	1,075,877	784,425	308,065	1,092,490	821,690	321,795	1,143,484
Shares and other equity	9,135,913	0	9,135,913	9,174,227	0	9,174,227	8,860,754	0	8,860,754
Other items (net)	1,121,691	0	1,121,691	800,185	0	800,185	1,273,403	0	1,273,403
Other liabilities	4,818,476	0	4,818,476	4,784,617	0	4,784,617	4,942,723	0	4,942,723
Other assets	3,416,793	0	3,416,793	3,634,744	0	3,634,744	3,382,567	0	3,382,567
Consolidation adjustment	-279,992	0	-279,992	-349,688	0	-349,688	-286,753	0	-286,753

¹ 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	5	6	7	8
2011										
31.12	5,938.6	6,918.9	2,169.7	4,749.2	12,857.4	11,625.7	7,684.7	3,941.0		
2012										
31.01	5,670.7	6,630.5	1,913.4	4,717.0	12,301.2	11,316.4	7,776.3	3,540.1		
29.02	5,713.0	6,572.6	1,964.7	4,607.8	12,285.6	11,505.5	7,891.7	3,613.9		
31.03	5,704.3	6,568.9	1,953.7	4,615.2	12,273.2	11,702.0	8,010.7	3,691.4		
30.04	5,831.5	6,399.3	2,054.8	4,344.5	12,230.8	11,931.5	8,154.7	3,776.9		
31.05	5,856.4	6,497.3	2,034.3	4,463.1	12,353.7	12,012.2	8,241.1	3,771.1		
30.06	6,003.9	6,617.4	2,195.5	4,421.9	12,621.3	12,057.9	8,332.7	3,725.2		
31.07	5,976.3	6,494.6	2,148.7	4,345.9	12,470.9	12,093.5	8,380.4	3,713.1		
31.08	5,980.0	6,313.7	2,156.6	4,157.1	12,293.8	12,279.7	8,474.4	3,805.4		
30.09	5,969.2	6,405.8	2,140.8	4,265.0	12,375.0	12,282.5	8,529.4	3,753.1		
31.10	5,931.3	6,374.0	2,063.9	4,310.0	12,305.2	12,433.9	8,657.2	3,776.8		
30.11	5,975.4	6,484.1	2,148.2	4,335.8	12,459.4	12,621.2	8,798.3	3,822.8		
31.12	6,430.1	7,323.5	2,585.3	4,738.2	13,753.6	13,651.8	9,140.0	4,511.8		
2013										
31.01	6,078.9	7,093.9	2,206.0	4,887.9	13,172.8	13,572.2	9,314.2	4,257.9		
28.02	6,140.9	7,108.9	2,280.5	4,828.5	13,249.9	13,920.0	9,509.1	4,410.9		

Table 1.18 (end)

	M2 Money supply (5+6)	Money supply growth rates, %			
		to previous month 10	to beginning of the year 11	to month of year ago 12	
					9	10	11
2011					
31.12	24,483.1	11.7	—	22.3	
2012					
31.01	23,617.6	-3.5	-3.5	22.3	
29.02	23,791.1	0.7	-2.8	21.8	
31.03	23,975.3	0.8	-2.1	21.2	
30.04	24,162.3	0.8	-1.3	20.7	
31.05	24,365.9	0.8	-0.5	20.9	
30.06	24,679.2	1.3	0.8	19.1	
31.07	24,564.3	-0.5	0.3	17.9	
31.08	24,573.5	0.0	0.4	16.7	
30.09	24,657.5	0.3	0.7	14.8	
31.10	24,739.2	0.3	1.0	15.8	
30.11	25,080.6	1.4	2.4	14.4	
31.12	27,405.4	9.3	—	11.9	
2013					
31.01	26,745.0	-2.4	-2.4	13.2	
28.02	27,169.9	1.6	-0.9	14.2	

Table 1.19

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
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	—	
2012							
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	—	
2013							
31.01	8,424.8	7,013.5	813.2	441.0	157.1	—	
28.02	8,506.7	7,067.7	816.5	446.7	175.8	—	

¹ 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 ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2013							
4.02	8,415.6	7,027.2	804.3	441.0	143.1	—	
5.02	8,440.3	7,010.0	853.8	441.0	135.5	—	
6.02	8,782.7	7,032.6	927.4	441.0	381.7	—	
7.02	8,279.4	7,019.7	622.5	441.0	196.2	—	
8.02	8,297.1	7,034.5	539.5	441.0	282.2	—	
11.02	8,303.9	7,066.3	473.4	441.0	323.3	—	
12.02	8,428.7	7,090.1	763.9	441.0	133.7	—	
13.02	8,398.1	7,096.8	729.3	441.0	131.0	—	
14.02	8,436.5	7,095.7	775.1	441.0	124.8	—	
15.02	8,432.9	7,119.1	744.8	440.8	128.3	—	
18.02	8,463.7	7,157.2	753.9	441.1	111.4	—	
19.02	8,476.8	7,173.7	751.9	446.7	104.5	—	
20.02	8,461.5	7,171.4	737.1	446.7	106.3	—	
21.02	8,555.1	7,154.6	851.6	446.7	102.3	—	
22.02	8,575.9	7,160.2	852.6	446.7	116.5	—	
25.02	8,610.3	7,169.9	908.7	446.7	85.1	—	
26.02	8,564.5	7,161.2	856.7	446.7	99.9	—	
27.02	8,489.8	7,129.5	812.7	446.7	101.0	—	
28.02	8,426.7	7,088.5	784.0	446.7	107.5	—	

¹ 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	17,809,032
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	6,163,345
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	860,631
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

	2012										2013		
	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12	1.02	1.03	
1. Precious metals	1,557,563	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	
2. Funds placed with nonresidents and securities issued by nonresidents	13,115,133	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	
3. Credits and deposits	1,707,359	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	
4. Securities	424,306	427,353	429,536	446,325	445,884	443,352	446,717	432,286	447,157	453,625	449,319	452,390	
of which:													
— Russian government securities	327,177	330,209	332,399	349,059	348,596	346,097	349,439	345,489	360,984	367,469	363,199	366,242	
5. Claims on IMF	549,861	557,391	570,361	616,275	624,497	608,828	618,605	604,886	609,795	601,930	587,036	588,784	
6. Other assets	1,042,950	1,028,532	1,005,737	200,569	126,731	337,568	206,814	445,072	322,300	464,095	199,800	190,724	
of which:													
— fixed assets ¹	X	X	X	X	X	X	X	X	X	X	X	X	
— advance payments on profit tax	—	—	—	—	—	—	—	—	—	—	—	—	
Total assets	18,397,172	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	
1. Cash in circulation	6,464,652	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	
2. Funds in accounts with the Bank of Russia	8,056,827	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	
of which:													
— Russian government funds	4,798,485	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	
— funds of resident credit institutions	1,297,071	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	
3. Float	34,268	36,216	56,069	31,251	28,229	38,078	23,776	37,566	29,541	22,297	19,859	23,166	
4. Bank of Russia bonds	—	—	—	—	—	—	—	—	—	—	—	—	
5. Liabilities to IMF	438,436	433,185	435,610	456,764	476,819	470,064	468,087	465,773	460,613	458,185	442,248	445,126	
5. Other liabilities	167,632	145,053	142,552	153,339	282,593	223,664	291,560	508,434	494,672	496,396	231,488	208,839	
6. Capital	3,235,357	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	
7. Profit of a fiscal year	—	—	—	—	—	—	—	—	—	—	—	—	
Total liabilities	18,397,172	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	

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

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

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

Table 2.2

Refinancing Rate

Period	%
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

Required Reserves Ratios

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

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

Table 2.3 (end)
(percent)

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

Table 2.4

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

Period of validity	Scaling Factor
1.11.2009 —	0.2

Table 2.5

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

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

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

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
1.08.2004 — 30.09.2006	0.20	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2004 —	1.00	settlement nonbanking credit institutions and settlement centres on the organised securities market
1.10.2006 — 31.10.2007	0.30	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2007 — 29.02.2008	0.40	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.03.2008 — 30.06.2008	0.45	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.07.2008 — 31.08.2008	0.50	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.09.2008 — 30.09.2008	0.55	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.10.2008 —	0.60	credit institutions except settlement nonbanking credit institutions, settlement centres of the organised securities market and nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
1.01.2012 —	1.00	nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations

Table 2.6

Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

Period of validity	Overnight	Demand deposits	Tom-next	Spot-next	One week	Spot-week	Tom-1 month
2.06.2003 — 5.03.2006	—	0.50	0.50	0.50	1.00	1.00	—
6.03.2006 — 9.04.2006	—	1.00	1.00	1.00	1.50	1.50	—
10.04.2006 — 6.08.2006	—	1.50	1.50	1.50	2.00	2.00	—
7.08.2006 — 10.12.2006	—	2.00	2.00	2.00	2.50	2.50	—
11.12.2006 — 1.04.2007	—	2.25	2.25	2.25	2.75	2.75	—
2.04.2007 — 13.08.2007	—	2.50	2.50	2.50	3.00	3.00	—
14.08.2007 — 3.02.2008	—	2.75	2.75	2.75	3.25	3.25	—
4.02.2008 — 28.04.2008	—	3.00	3.00	3.00	3.50	3.50	—
29.04.2008 — 9.06.2008	—	3.25	3.25	3.25	3.75	3.75	—
10.06.2008 — 13.07.2008	—	3.50	3.50	3.50	4.00	4.00	—
14.07.2008 — 14.10.2008	—	3.75	3.75	3.75	4.25	4.25	—
15.10.2008 — 23.10.2008	—	4.25	4.25	4.25	4.75	4.75	—
24.10.2008 — 11.11.2008	—	4.75	4.75	4.75	5.25	5.25	—
12.11.2008 — 30.11.2008	—	5.75	5.75	5.75	6.25	6.25	—
1.12.2008 — 9.02.2009	—	6.75	6.75	6.75	7.25	7.25	—
10.02.2009 — 23.04.2009	—	7.75	7.75	7.75	8.25	8.25	—
24.04.2009 — 13.05.2009	—	7.25	7.25	7.25	7.75	7.75	—
14.05.2009 — 4.06.2009	—	6.75	6.75	6.75	7.25	7.25	—
5.06.2009 — 12.07.2009	—	6.25	6.25	6.25	6.75	6.75	—
13.07.2009 — 9.08.2009	—	5.75	5.75	5.75	6.25	6.25	—
10.08.2009 — 14.09.2009	—	5.50	5.50	5.50	6.00	6.00	—
15.09.2009 — 29.09.2009	—	5.25	5.25	5.25	5.75	5.75	—
30.09.2009 — 29.10.2009	—	4.75	4.75	4.75	5.25	5.25	—
30.10.2009 — 24.11.2009	—	4.25	4.25	4.25	4.75	4.75	—
25.11.2009 — 27.12.2009	—	3.75	3.75	3.75	4.25	4.25	—
28.12.2009 — 23.02.2010	—	3.50	3.50	3.50	4.00	4.00	—
24.02.2010 — 28.03.2010	—	3.25	3.25	3.25	3.75	3.75	—
29.03.2010 — 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50	—
30.04.2010 — 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25	—
1.06.2010 — 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75	—
27.12.2010 — 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00	—
28.02.2011 — 2.05.2011	3.00	3.00	3.00	3.00	3.00	3.00	—
3.05.2011 — 30.05.2011	3.25	3.25	3.25	3.25	3.25	3.25	—
31.05.2011 — 14.09.2011	3.50	3.50	3.50	3.50	3.50	3.50	—
15.09.2011 — 25.12.2011	3.75	3.75	3.75	3.75	3.75	3.75	—
26.12.2011 — 13.09.2012	4.00	4.00	4.00	4.00	4.00	4.00	4.00 ¹
14.09.2012 — 10.12.2012	4.25	4.25	4.25	4.25	4.25	4.25	4.25
11.12.2012 —	4.50	4.50	4.50	4.50	4.50	4.50	4.50

¹ Since Q3, 2012 operations are conducted.

Table 2.7

Fixed-term Rates on the Bank of Russia Lombard Loans

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

¹ Since April 17, 2012 operations are suspended.

² Since February 10, 2011 operations are suspended.

Table 2.8

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

(% p.a.)

Period of validity	Fixed-term rate on the loans secured by						
	gold for the term			assets and guarantees for the term			
	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 ¹	
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 ²	—	—	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

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

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

Table 2.10
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													
	2	3	4	5	6	7	8	9	10	11	12	13	14						
			on 1 day	on 7 days ¹	on 30 days ²	on 1 week	on 3 months	on 6 months ³	on 12 months	on 1 week	on 3 months	on 6 months ³	on 12 months	on 1 week	on 3 months	on 6 months ³	on 12 months		
2012																			
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
2013																			
January	11,725.00	411.00	—	—	10,814.00	350.00	—	—	150.00	—	—	—	—	3/3	1/1	—	—	1/1	6.65
February	14,601.10	100.10	—	—	14,201.00	300.00	—	—	—	—	—	—	—	4/4	1/1	—	—	—	5.85

Table 2.10 (end)

		Collateralized loans												
		by assets and guarantees						by gold						
		total amount of loans, millions of rubles	of which for the term:			total amount of loans, millions of rubles	average weighted rate, % p.a.	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					
1	15	16	17	18	19	20	21	22	23	24	25	26		
2012														
January	238,842.20	—	114,734.30	124,107.90	—	7.35	1.00	1.00	—	—	—	—	6.75	
February	21,776.00	—	551.00	21,225.00	—	7.49	—	—	—	—	—	—	—	
March	48,117.08	517.00	31,714.38	15,885.70	—	7.25	200.00	200.00	—	—	—	—	6.75	
April	11,963.85	19.00	1,781.00	4,577.55	5,586.30	7.81	655.00	655.00	—	—	—	—	6.75	
May	46,226.90	50.00	3,655.00	32,690.80	9,831.10	7.67	298.00	165.00	133.00	—	—	—	7.06	
June	377,234.01	609.45	111,673.50	139,129.47	125,821.59	7.73	19.00	—	19.00	—	—	—	6.75	
July	93,681.45	231.00	14,798.60	77,371.90	1,279.95	7.47	280.00	—	108.00	172.00	—	—	7.13	
August	183,328.17	286.00	17,383.45	87,963.33	77,695.39	7.79	40.00	—	40.00	—	—	—	6.75	
September	124,046.95	186.40	85,920.80	8,616.85	29,322.90	7.67	133.00	—	73.00	60.00	—	—	7.06	
October	102,443.98	414.10	14,792.90	84,403.90	2,833.08	7.74	76.00	—	76.00	—	—	—	7.00	
November	93,197.53	58.00	89,467.50	613.23	3,058.80	7.36	272.00	—	72.00	—	200.00	—	7.92	
December	179,510.79	129.45	169,270.05	4,870.80	5,240.49	7.38	176.00	—	176.00	—	—	—	7.00	
2013														
January	16,198.20	244.50	14,185.50	1,439.50	328.70	7.38	—	—	—	—	—	—	—	
February	5,354.67	—	4,957.00	—	397.67	7.46	184.00	—	100.00	84.00	—	—	7.31	

¹ Since April 17, 2012 operations are suspended.

² Since February 10, 2011 operations are suspended.

³ 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 by maturity			On deposits attracted on fixed-term rates			On all deposit operations attracted on fixed-term rates			On deposit operations attracted on auction rates			On all deposit operations attracted on auction rates	On all deposit operations
	demand deposit	tom - one month		one week ¹	tom - one month	On all deposit operations attracted on fixed-term rates		one month ³	three months ⁴	On deposit operations attracted on auction rates				
		one day	one week ¹			one month	one week ²			one month ³	three months ⁴			
2012														
January	4.00	4.00	4.00	4.00	—	4.00	4.00	—	—	3.94	3.94	—	3.94	4.00
February	4.00	4.00	4.00	4.00	—	4.00	4.00	—	—	4.04	4.04	—	4.04	4.00
March	4.00	4.00	4.00	4.00	—	4.00	4.00	—	—	4.03	4.03	—	4.03	4.00
April	4.00	4.00	4.00	4.00	—	4.00	4.00	—	—	4.03	4.03	—	4.03	4.00
May	4.00	4.00	4.00	4.00	—	4.00	4.00	—	—	4.03	4.03	—	4.00	4.00
June	4.00	4.00	—	—	—	4.00	4.00	—	—	4.02	4.02	—	4.02	4.00
July	4.00	4.00	—	4.00	4.00	4.00	4.00	—	—	—	—	—	—	4.00
August	4.00	4.00	—	4.00	4.00	4.00	4.00	—	—	—	—	—	—	4.00
September	4.17	4.11	—	—	4.15	4.12	4.12	—	—	—	—	—	—	4.12
October	4.25	4.25	—	—	4.25	4.25	4.25	—	—	—	—	—	—	4.25
November	4.25	4.25	—	—	4.25	4.25	4.25	—	—	—	—	—	—	4.25
December	4.47	4.48	—	—	4.44	4.47	4.47	—	—	—	—	—	—	4.47
2013														
January	4.50	4.50	—	—	4.50	4.50	4.50	—	—	—	—	—	—	4.50
February	4.50	4.50	—	—	4.50	4.50	4.50	—	—	—	—	—	—	4.50

¹ Since April 17, 2012 operations are suspended.

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

³ Since Q3, 2012 operations are suspended.

⁴ Since January 1, 2011 operations are suspended.

Table 2.12

Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of 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 ¹	tom-one month	one week ²	one month ³	three months ⁴	
2012											
January	306	54	2,977,565.90	1.97	96.56	1.00	—	—	—	—	—
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	—	—	—
2013											
January	276	53	2,434,595.40	1.85	97.68	—	—	0.47	—	—	—
February	255	51	2,457,812.47	1.70	97.99	—	—	0.31	—	—	—

¹ Since April 17, 2012 operations are suspended.² The Bank of Russia made a resolve on conducting the operations since April 10, 2012.³ Since Q3, 2012 operations are suspended.⁴ Since January 1, 2011 operations are suspended.

Table 2.13

Main Characteristics of the Bank of Russia Deposit Auctions

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

Table 2.14

REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
2013				
1.02	16,546.70	3	6.33	1,340,153.52
4.02	11,534.79	1	6.06	1,335,141.61
5.02	11,837.19	1	6.12	1,335,444.00
6.02	707,561.11	7	5.62	833,825.81
7.02	9,981.53	1	6.00	832,954.27
8.02	6,523.23	3	5.82	829,495.96
11.02	36,009.89	1	5.55	858,982.62
12.02	60,218.69	1	5.55	883,191.42
13.02	864,672.83	7	5.57	990,937.53
14.02	46,315.58	1	5.77	1,020,966.08
15.02	106,116.78	3	5.67	1,080,767.28
18.02	148,730.47	1	5.61	1,123,380.97
19.02	158,133.19	1	5.63	1,132,783.69
20.02	1,255,403.64	7	5.56	1,335,364.76
21.02	12,866.08	1	6.17	1,282,788.72
22.02	74,619.96	3	5.98	1,344,542.59
25.02	250,206.39	1	5.66	1,520,129.02
26.02	180,052.12	1	5.71	1,449,974.76
27.02	1,332,028.14	6	5.55	1,422,362.54
28.02	219,150.57	1	5.60	1,501,544.49

Table 2.15

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

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

Table 2.16

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

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

Table 2.17

Official Exchange Rate of US Dollar Against Ruble

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

(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
2012																
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	31.1325	31.0201	30.9410	31.1408	—
December	30.6892	30.6892	30.7696	30.9859	30.7606	30.7592	30.7194	30.7194	30.7194	30.8046	30.5926	30.5926	30.6150	30.4808	30.3727	30.3727
2013																
January	30.2556	30.3399	30.3431	30.2065	30.2065	30.2065	30.2970	30.1950	30.2292	30.1648	30.0451	30.0451	30.0451	30.0451	30.0782	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	—	—

Table 2.18

Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2012															
January	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	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
2013															
January	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	39.8096	39.6385	40.1104	40.1104	40.1104	40.5009
February	40.7138	40.8674	40.8674	40.8674	40.7789	40.6029	40.6435	40.6691	40.4171	40.4171	40.4171	40.3618	40.3873	40.4280	40.3698

(rubles/euro)

Table 2.18 (end)
(rubles/euro)

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

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2013				
1.02	1,615.96	30.25	1,621.27	716.06
2.02	1,605.75	30.89	1,612.50	718.49
5.02	1,601.20	30.24	1,632.71	727.36
6.02	1,625.11	30.52	1,644.48	730.23
7.02	1,608.59	30.83	1,666.39	738.80
8.02	1,618.97	30.63	1,671.38	734.25
9.02	1,618.97	30.78	1,662.84	724.28
12.02	1,612.99	30.56	1,660.01	730.62
13.02	1,592.55	30.23	1,641.29	732.37
14.02	1,593.20	29.81	1,663.77	747.30
15.02	1,589.76	30.01	1,669.05	741.69
16.02	1,577.41	29.90	1,639.13	736.79
19.02	1,560.60	29.23	1,633.00	730.30
20.02	1,562.88	29.06	1,641.82	741.97
21.02	1,547.75	28.98	1,622.14	736.20
22.02	1,524.64	28.30	1,563.03	695.01
23.02	1,542.21	28.03	1,579.30	720.35
26.02	1,553.24	28.08	1,586.89	728.59
27.02	1,570.82	28.69	1,565.66	716.94
28.02	1,583.51	28.30	1,586.95	727.52

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	
2012													
January	4.36	4.63	5.31	6.08	6.53	6.92	5.12	5.46	6.28	7.20	7.59	8.51	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
2013													
January	5.02	5.29	5.78	6.58	6.99	7.45	5.74	6.04	6.68	7.33	7.90	8.22	
February	5.17	5.40	5.77	6.53	7.00	7.48	5.85	6.11	6.60	7.30	7.91	8.22	

Table 3.1.6

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

February, 2013
(millions of rubles)

	Russian rouble (RUB)						US dollar (USD)						Euro (EUR)						Others													
	deposit operations		REPO		with non-residents		deposit operations		REPO		with non-residents		deposit operations		REPO		with non-residents		deposit operations		REPO		with non-residents		deposit operations		REPO		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	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents		
Overnight	286,612	78,792	61,406	405	67,208	689,284	0	0	16,267	94,401	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 week ¹	18,714	2,551	5,832	681	6,286	61,318	112	992	2,192	1,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2 weeks ¹	3,109	104	416	0	83	2,131	53	0	29	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 month ²	3,513	7,101	603	0	694	4,405	0	0	55	255	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2 months ²	574	17	0	0	164	287	0	0	27	115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3 months ³	1,009	96	0	0	108	1,519	0	29	2	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6 months ³	145	10	0	0	0	636	0	0	0	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
over 6 months	4,852	206	0	0	227	436	0	228	2	85	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	4,823	976	1,037	0	3,174	4,952	0	44	211	1,675	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

¹ Standard term +/- 2 calendar days.

² Standard term +/- 5 calendar days.

³ Standard term +/- 10 calendar days.

3.2. Exchange Market

Table 3.2.1

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

¹ Settlement time not later than the transaction day.

² 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
2012														
January	45,856	33,819	42,028	13,770	768	307	486	333	62	2	2	0	16	119
February	55,469	41,519	51,201	15,345	1,065	562	735	211	63	2	3	0	12	220
March	61,315	47,317	56,130	16,427	1,066	462	756	182	63	3	3	0	23	200
April	56,060	43,113	51,344	14,768	1,211	532	789	186	61	2	3	0	33	79
May	55,344	42,371	50,730	14,863	924	587	661	317	93	3	2	0	19	116
June	57,893	45,052	53,176	14,915	833	688	706	185	58	4	2	3	35	129
July	57,661	44,409	52,850	15,252	996	681	549	372	76	6	1	0	29	100
August	58,435	46,458	54,002	13,687	831	547	692	379	127	5	1	0	39	100
September	63,061	50,402	58,261	14,197	1,327	624	719	284	129	5	2	0	86	84
October	56,457	44,540	52,049	13,313	1,037	643	622	386	140	21	2	0	87	74
November	55,829	44,212	50,710	13,700	765	755	871	347	135	6	5	1	81	70
December	60,254	49,775	54,962	12,986	605	709	951	227	93	10	14	0	59	116
2013														
January	57,061	44,915	51,581	14,445	802	1,009	718	227	187	12	5	0	45	176
February	62,729	49,582	55,629	15,944	1,336	1,378	871	244	295	8	5	0	21	146

Table 3.2.3

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

(millions of US dollars)

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

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	2	Of which:					7	8
		3	4	5	6			
	Total foreign currency receipts ¹	banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts ²	
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	
2012								
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	

Table 3.2.4 (end)
(millions of US dollars)

1	9	Of which:								15	16							
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses ²	Foreign cash balances at end of reporting period										
2007	2008	2009	2010	2011	2012	2012	January	February	March	April	May	June	July	August	September	October	November	December
	143,229.29	168,458.14	138,190.24	117,003.78	129,318.89	145,360.31	9,009.29	12,047.21	12,548.89	12,504.33	11,342.20	11,557.63	13,364.98	12,857.89	11,485.15	12,408.84	12,075.21	14,158.71
	20,629.81	11,751.73	18,151.72	14,992.70	7,014.89	5,768.21	382.87	367.05	320.86	631.65	717.64	604.87	322.28	237.19	193.20	551.27	612.66	826.67
	43,113.55	36,811.72	27,485.41	25,493.95	29,675.57	33,586.57	2,176.08	2,894.25	3,102.55	2,964.14	2,413.24	2,479.51	3,056.75	2,810.71	2,430.79	2,986.74	3,001.37	3,270.45
	45,789.00	79,344.75	50,316.95	39,455.94	51,833.11	61,961.39	3,529.65	5,303.11	5,497.79	4,341.56	4,686.82	4,784.60	6,361.15	6,321.41	5,490.41	5,109.87	4,892.35	5,642.68
	25,832.14	31,869.82	35,239.16	30,679.23	33,673.81	38,048.17	2,442.51	2,977.38	3,121.99	4,059.88	3,038.09	3,173.21	3,101.01	3,029.77	2,917.25	3,226.36	3,092.18	3,868.56
	1,653.29	1,756.67	1,530.63	2,118.71	3,280.97	2,159.59	204.06	230.69	178.02	186.51	167.27	170.43	162.52	165.87	156.69	181.82	168.00	187.71
	6,211.51	6,923.46	5,466.38	4,263.48	3,833.16	3,836.39	274.13	274.74	327.69	320.60	319.14	345.00	361.28	292.95	296.81	352.77	308.64	362.64
	2,903.40	7,117.00	5,531.98	4,605.49	5,232.69	6,010.57	5,228.53	5,080.74	5,540.80	5,510.85	5,550.37	5,386.44	5,116.76	5,134.08	5,724.19	6,016.23	5,562.65	6,010.57

¹ Excluding receipts related to interbranch turnover.

² Including receipts from and expenses of legal entities accordingly.

³ Excluding payments related to interbranch turnover.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	US Dollar								
2011									
January	883	1,481	966.21	1,278.62	29.7968	30.2764	0.48	55.55	68.32
February	1,416	1,340	1,068.18	1,444.14	29.1404	29.5029	0.36	66.54	63.11
March	1,242	1,458	1,246.87	1,762.60	28.2955	28.6757	0.38	61.59	65.60
April	1,313	1,342	1,259.35	1,857.85	27.9118	28.2821	0.37	60.95	65.38
May	1,327	1,211	1,298.09	1,945.29	27.8064	28.1336	0.33	68.36	60.31
June	1,200	1,242	1,312.04	2,041.91	27.8468	28.1990	0.35	62.98	60.08
July	1,379	1,254	1,367.24	2,068.47	27.7781	28.1153	0.34	67.20	56.18
August	1,532	1,392	1,467.21	2,095.51	28.5894	29.0490	0.46	63.69	59.29
September	1,497	1,552	1,419.65	1,952.85	30.4927	31.0648	0.57	66.35	63.99
October	1,434	1,722	1,216.76	1,950.50	31.3227	31.4321	0.11	64.56	69.13
November	1,344	1,676	1,146.52	1,767.82	30.7339	31.0833	0.35	62.18	68.01
December	1,619	1,771	1,202.76	2,006.97	31.3774	31.6908	0.31	52.53	68.71
2012									
January	1,210	1,772	937.69	1,298.84	31.0390	31.3615	0.32	58.53	67.01
February	1,656	2,080	990.75	1,770.58	29.7572	29.9660	0.21	63.61	70.81
March	1,288	1,851	1,150.35	1,921.22	29.1943	29.5764	0.38	64.37	66.27
April	1,567	1,430	1,176.77	1,843.28	29.3318	29.6958	0.36	70.21	62.48
May	1,517	1,536	1,319.57	1,890.66	30.8272	31.1454	0.32	69.45	64.52
June	1,804	1,602	1,293.42	1,866.38	32.7537	33.2043	0.45	72.63	63.71
July	1,264	1,736	1,252.61	2,219.24	32.3372	32.7030	0.37	66.56	62.05
August	1,082	1,842	1,320.55	2,342.46	31.7861	32.1756	0.39	63.89	68.78
September	1,234	1,790	1,262.18	2,201.97	31.2857	31.6392	0.35	64.66	72.30
October	1,552	1,598	1,353.43	2,197.41	30.9847	31.3242	0.35	70.26	70.15
November	1,649	1,693	1,207.13	1,938.44	31.2366	31.5759	0.34	73.68	68.57
December	2,142	1,748	1,218.34	2,119.64	30.5955	30.9513	0.36	73.05	67.03

Table 3.2.5 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transaction in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	Euro								
2011									
January	898	1,354	547.76	466.78	40.1611	40.5201	0.36	43.17	30.51
February	962	1,373	562.95	581.29	39.7949	40.1882	0.39	32.53	35.46
March	1,007	1,314	661.91	702.94	39.6377	40.0257	0.39	37.14	32.92
April	1,006	1,213	708.27	719.10	40.3401	40.7835	0.44	37.94	32.96
May	753	1,250	712.42	836.19	39.8369	40.2405	0.40	30.51	38.26
June	795	1,210	780.43	926.63	40.0582	40.4701	0.41	35.72	38.11
July	749	1,292	817.10	1,040.46	39.7093	40.0958	0.39	31.19	41.55
August	851	1,409	1,007.13	940.23	41.0350	41.5369	0.50	34.88	38.51
September	873	1,245	857.28	945.60	42.1301	42.4557	0.33	32.30	33.95
October	909	1,494	740.34	686.80	42.6547	43.1170	0.46	33.90	28.96
November	985	1,496	681.98	648.90	41.5991	42.0900	0.49	36.66	30.16
December	1,599	1,335	820.63	845.23	41.3112	41.6677	0.36	46.59	28.68
2012									
January	990	1,548	612.17	531.01	40.1005	40.5409	0.44	40.39	30.93
February	1,184	1,599	584.35	672.22	39.2678	39.6553	0.39	35.40	27.35
March	989	1,511	605.31	858.87	38.5457	39.0167	0.47	34.33	31.91
April	921	1,382	618.27	823.41	38.6032	39.0465	0.44	28.52	35.48
May	947	1,310	700.64	901.63	39.2456	39.8196	0.57	29.31	33.54
June	906	1,238	738.74	1,025.14	40.9685	41.5779	0.61	26.06	33.87
July	768	1,492	792.08	1,219.77	39.7859	40.2430	0.46	31.49	36.07
August	706	1,344	868.86	1,109.26	39.4014	39.8266	0.43	34.03	29.43
September	503	1,260	1,250.83	869.65	40.2197	40.7067	0.49	33.55	25.85
October	903	1,391	729.56	768.67	40.1302	40.5823	0.45	28.53	27.67
November	882	1,548	600.41	706.54	40.0564	40.5477	0.49	25.12	29.35
December	1,191	1,474	592.06	888.36	40.1434	40.5541	0.41	25.90	31.03

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												
		2011												
		December	January	February	March	April	May	June	July	August	September	October	November	December
		up to 250 US dollars												
Purchase	number of transactions (thousands of units)	63.34	82.96	61.46	62.58	58.10	85.23	68.63	98.30	126.04	582.76	83.79	66.50	67.01
	value of transactions (millions of US dollars)	10.43	15.33	9.80	9.51	9.50	13.43	10.58	17.01	21.83	15.04	13.31	10.03	10.34
Sale	number of transactions (thousands of units)	23.15	11.03	12.23	14.26	113.08	18.06	25.12	43.80	24.56	17.01	14.00	15.19	14.85
	value of transactions (millions of US dollars)	3.63	2.06	2.60	3.24	23.32	3.19	4.68	6.88	3.75	3.25	2.51	2.88	3.31
		from 251 to 500 US dollars												
Purchase	number of transactions (thousands of units)	186.29	257.68	241.62	334.81	326.96	270.07	219.13	505.11	547.24	392.74	329.34	291.20	271.21
	value of transactions (millions of US dollars)	76.36	98.00	94.63	132.16	132.94	105.09	85.28	204.88	214.56	156.57	130.03	120.03	112.27
Sale	number of transactions (thousands of units)	60.37	55.17	45.94	43.93	64.35	61.34	58.92	44.15	50.18	53.86	28.91	33.10	23.21
	value of transactions (millions of US dollars)	25.94	23.35	19.74	18.91	28.83	28.26	25.72	17.52	20.64	22.18	13.06	14.87	9.93
		from 501 to 2,000 US dollars												
Purchase	number of transactions (thousands of units)	1,308.77	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
	value of transactions (millions of US dollars)	1,415.52	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
Sale	number of transactions (thousands of units)	2,175.54	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
	value of transactions (millions of US dollars)	2,805.17	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
		from 2,001 to 5,000 US dollars												
Purchase	number of transactions (thousands of units)	465.40	82.64	341.67	153.03	173.38	174.01	234.45	126.12	98.01	116.76	207.64	188.84	394.41
	value of transactions (millions of US dollars)	1,266.15	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
Sale	number of transactions (thousands of units)	600.23	394.96	695.60	605.94	403.32	416.80	425.92	637.03	618.90	562.18	503.33	516.34	612.34
	value of transactions (millions of US dollars)	1,717.04	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
		over 5,000 US dollars												
Purchase	number of transactions (thousands of units)	53.16	25.26	38.76	32.74	51.44	56.47	52.26	40.13	27.12	31.33	59.88	50.43	59.17
	value of transactions (millions of US dollars)	956.22	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
Sale	number of transactions (thousands of units)	72.10	62.27	121.59	98.14	67.63	65.36	54.14	109.32	94.67	78.42	66.95	92.25	79.83
	value of transactions (millions of US dollars)	638.77	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

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
6.02.2013	SU26212RMFS9	5,460	—	25,480.20	10,000.00	10,093.50	100.30	100.67	7.10	129,545.65
6.02.2013	SU25081RMFS9	1,820	20,000.00	27,053.47	13,550.90	13,565.36	99.97	100.11	6.27	6,449.10
13.02.2013	SU26211RMFS1	3,633	—	17,050.25	10,696.71	10,977.08	102.05	102.08	6.82	114,541.47
20.02.2013	SU26210RMFS3	2,485	—	71,350.21	30,000.00	30,924.30	101.87	101.91	6.55	63,560.70
27.02.2013	SU25081RMFS9	1,799	20,000.00	14,536.56	12,235.25	12,328.97	100.37	100.41	6.20	7,764.75

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.
2.02.2011	6.02.2013	SU25078RMFS5	99,736.47	99,736.47	—	—	—
4.08.2010	6.02.2013	SU26203RMFS8	4,802.27	139,560.20	5	34.41	6.90
2.02.2011	6.02.2013	SU25078RMFS5	3,332.20	99,736.47	4	33.41	6.70
16.02.2005	6.02.2013	SU46017RMFS8	1,296.80	80,000.00	32	16.21	6.50
30.09.2011	7.02.2013	SU46023RMFS6	12,003.55	295,000.00	3	40.69	8.16
21.02.2007	13.02.2013	SU46021RMFS0	2,776.41	92,794.44	12	29.92	6.00
15.02.2006	13.02.2013	SU46020RMFS2	4,022.91	116,911.01	14	34.41	6.90
22.02.2012	20.02.2013	SU26207RMFS9	5,693.02	140,084.14	2	40.64	8.15
26.08.2009	20.02.2013	SU25068RMFS6	2,692.80	45,000.00	7	59.84	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
2011				
1.01	0.00	65.16	33.66	1.17
1.02	0.00	65.10	33.72	1.18
1.03	0.00	68.15	30.75	1.10
1.04	0.00	69.56	29.40	1.05
1.05	0.00	70.47	28.51	1.02
1.06	0.00	70.88	28.12	1.00
1.07	0.00	71.80	27.23	0.97
1.08	0.00	72.22	26.83	0.96
1.09	0.00	72.94	26.11	0.95
1.10	0.00	65.00	34.14	0.86
1.11	0.00	65.12	34.02	0.86
1.12	0.00	64.94	34.20	0.86
2012				
1.01	0.00	65.06	34.08	0.86
1.02	0.00	64.97	34.16	0.86
1.03	0.00	66.52	32.65	0.84
1.04	0.00	66.97	32.21	0.83
1.05	0.00	67.37	31.82	0.82
1.06	0.00	67.37	31.82	0.82
1.07	0.00	68.00	31.20	0.80
1.08	0.00	68.51	30.70	0.79
1.09	0.00	68.00	31.19	0.81
1.10	0.00	68.24	30.95	0.81
1.11	0.00	69.03	30.18	0.79
1.12	0.00	69.50	29.73	0.77
2013				
1.01	0.00	70.33	28.92	0.75
1.02	0.00	69.58	29.65	0.77
1.03	0.00	69.35	29.87	0.78

Table 3.3.4

Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %			
	2	3	4	5	6	7	8	9	
1									
2013									
1.02	6.47	—	6.85	7.60	6.67	—	6.72	7.60	
4.02	6.50	—	6.88	7.60	6.97	—	7.04	—	
5.02	6.54	—	6.88	7.60	6.80	—	6.72	—	
6.02	6.51	—	6.88	7.60	6.85	—	7.01	—	
7.02	6.52	—	6.90	7.60	6.89	—	7.26	—	
8.02	6.49	—	6.85	7.60	6.82	—	6.78	—	
11.02	6.47	—	6.88	7.60	6.48	—	7.03	—	
12.02	6.48	—	6.90	7.60	6.56	—	6.83	—	
13.02	6.47	—	6.92	7.60	6.69	—	6.83	—	
14.02	6.48	—	6.88	7.60	6.63	—	6.73	—	
15.02	6.51	—	6.92	7.60	6.73	—	6.84	—	
18.02	6.51	—	6.93	7.60	6.48	—	7.14	—	
19.02	6.52	—	6.93	7.60	6.70	—	7.20	—	
20.02	6.50	—	6.93	7.60	7.03	—	6.41	—	
21.02	6.53	—	6.93	7.60	7.07	—	6.80	—	
22.02	6.54	—	6.94	7.60	6.77	—	6.58	—	
25.02	6.53	—	6.94	7.60	6.97	—	6.85	—	
26.02	6.55	—	6.97	6.95	6.62	—	6.58	6.95	
27.02	6.52	—	6.93	6.95	6.68	—	7.25	—	
28.02	6.52	—	6.94	6.95	6.56	—	6.91	—	

Table 3.3.4 (cont.)

Date	Turnover ratio, %					Nominal value, millions of rubles				
	10	11	12	13	14	15	16	17	16	17
	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income
2013										
1.02	0.09	—	0.06	0.02	2,169,414.54	—	924,484.21	24,099.48	924,484.21	24,099.48
4.02	0.12	—	0.01	—	2,169,414.54	—	924,484.21	24,099.48	924,484.21	24,099.48
5.02	0.12	—	0.06	—	2,169,414.54	—	924,484.21	24,099.48	924,484.21	24,099.48
6.02	0.20	—	0.06	—	2,093,228.96	—	924,484.21	24,099.48	924,484.21	24,099.48
7.02	0.18	—	0.03	—	2,093,228.96	—	924,484.21	24,099.48	924,484.21	24,099.48
8.02	0.09	—	0.08	—	2,093,228.96	—	924,484.21	24,099.48	924,484.21	24,099.48
11.02	0.14	—	0.01	—	2,093,228.96	—	924,484.21	24,099.48	924,484.21	24,099.48
12.02	0.14	—	0.07	—	2,093,228.96	—	924,484.21	24,099.48	924,484.21	24,099.48
13.02	0.20	—	0.05	—	2,103,925.67	—	924,484.21	24,099.48	924,484.21	24,099.48
14.02	0.08	—	0.11	—	2,103,925.67	—	924,484.21	24,099.48	924,484.21	24,099.48
15.02	0.09	—	0.02	—	2,103,925.67	—	924,484.21	24,099.48	924,484.21	24,099.48
18.02	0.11	—	—	—	2,103,925.67	—	924,484.21	24,099.48	924,484.21	24,099.48
19.02	0.07	—	—	—	2,103,925.67	—	924,484.21	24,099.48	924,484.21	24,099.48
20.02	0.24	—	—	—	2,133,925.67	—	924,484.21	24,099.48	924,484.21	24,099.48
21.02	0.25	—	0.03	—	2,133,925.67	—	924,484.21	24,099.48	924,484.21	24,099.48
22.02	0.15	—	—	—	2,133,925.67	—	924,484.21	24,099.48	924,484.21	24,099.48
25.02	0.09	—	0.01	—	2,133,925.67	—	924,484.21	24,099.48	924,484.21	24,099.48
26.02	0.09	—	—	—	2,133,925.67	—	924,484.21	24,099.48	924,484.21	24,099.48
27.02	0.10	—	0.01	—	2,146,160.93	—	924,484.21	24,099.48	924,484.21	24,099.48
28.02	0.11	—	0.01	—	2,146,160.93	—	924,484.21	24,099.48	924,484.21	24,099.48

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years			
	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	
1	18	19	20	21	22	23	24	25	
2013									
1.02	2,309,270.80	—	963,739.23	23,235.28	3.71	—	6.47	3.35	
4.02	2,307,720.04	—	962,444.38	23,247.08	3.70	—	6.46	3.34	
5.02	2,305,361.37	—	962,626.39	23,251.18	3.70	—	6.45	3.34	
6.02	2,211,221.65	—	961,851.50	23,255.04	3.91	—	6.46	3.33	
7.02	2,224,064.37	—	949,214.88	23,258.89	3.91	—	6.54	3.33	
8.02	2,226,816.23	—	951,847.92	23,262.99	3.91	—	6.54	3.33	
11.02	2,229,315.22	—	951,027.74	23,274.80	3.90	—	6.53	3.32	
12.02	2,228,966.46	—	949,968.99	23,278.90	3.89	—	6.52	3.32	
13.02	2,241,543.48	—	941,929.73	23,282.75	3.91	—	6.56	3.31	
14.02	2,241,508.83	—	943,862.71	23,286.85	3.90	—	6.56	3.31	
15.02	2,239,492.04	—	942,541.89	23,290.70	3.90	—	6.57	3.31	
18.02	2,240,750.04	—	942,459.20	23,302.51	3.89	—	6.55	3.30	
19.02	2,239,755.08	—	942,659.64	23,306.61	3.88	—	6.54	3.30	
20.02	2,264,813.54	—	943,078.14	23,310.47	3.92	—	6.54	3.30	
21.02	2,262,645.47	—	943,127.71	23,314.56	3.91	—	6.54	3.29	
22.02	2,262,075.79	—	942,645.47	23,318.42	3.91	—	6.53	3.29	
25.02	2,264,027.50	—	943,614.63	23,330.23	3.90	—	6.53	3.28	
26.02	2,262,679.67	—	941,807.98	23,816.31	3.89	—	6.52	3.29	
27.02	2,278,113.53	—	944,013.87	23,820.17	3.90	—	6.52	3.29	
28.02	2,278,060.56	—	943,985.94	23,824.27	3.89	—	6.52	3.29	

Table 3.3.5

Average Weighted Interest Rates on Government Securities Market

(% p.a.)

Date	Government securities on redemption terms		
	short-term, up to 90 days	medium-term, 91 to 364 days	long-term, 365 days and more
2013			
1.02	5.40	4.58	6.68
4.02	5.04	5.17	6.71
5.02	4.95	5.10	6.72
6.02	4.68	5.15	6.70
7.02	4.37	5.04	6.72
8.02	4.37	5.09	6.68
11.02	4.29	5.27	6.68
12.02	4.45	5.19	6.70
13.02	4.68	5.20	6.70
14.02	4.60	5.16	6.69
15.02	4.25	5.10	6.72
18.02	4.83	5.10	6.73
19.02	4.96	5.10	6.74
20.02	4.80	5.26	6.72
21.02	4.79	5.16	6.74
22.02	4.63	5.19	6.75
25.02	4.89	5.19	6.74
26.02	4.40	5.21	6.76
27.02	4.41	5.22	6.73
28.02	4.90	5.17	6.73

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2013			
1.02	1,547.22	1,628.31	42.44
4.02	1,535.35	1,612.52	30.06
5.02	1,540.36	1,614.09	25.45
6.02	1,530.38	1,602.99	39.62
7.02	1,525.88	1,595.36	28.79
8.02	1,519.91	1,590.13	34.50
11.02	1,515.89	1,581.95	26.09
12.02	1,512.03	1,582.35	33.76
13.02	1,537.93	1,612.65	48.40
14.02	1,519.22	1,588.31	56.27
15.02	1,508.17	1,577.26	34.86
18.02	1,510.35	1,578.65	24.14
19.02	1,522.69	1,592.74	31.92
20.02	1,511.40	1,582.63	32.10
21.02	1,493.71	1,548.76	37.44
22.02	1,496.61	1,551.04	23.32
25.02	1,503.66	1,565.07	20.79
26.02	1,484.67	1,530.82	32.25
27.02	1,487.17	1,530.52	25.40
28.02	1,486.04	1,534.41	31.90

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2012										2013		
	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02
1. The number of credit institutions registered by the Bank of Russia or by the registration authority on the basis of the Bank of Russia decision — total	1,110	1,110	1,104	1,101	1,102	1,102	1,101	1,098	1,098	1,094	1,094	1,094	1,093
of which:													
— banks	1,047	1,045	1,039	1,037	1,037	1,036	1,034	1,032	1,032	1,028	1,027	1,027	1,027
— nonbanking credit institutions	63	65	65	64	65	66	67	66	66	66	67	67	66
1.1. Registered 100 percent foreign-owned credit institutions	77	79	79	79	76	76	76	75	74	74	73	73	73
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) — total	1	2	1	—	1	1	2	—	1	—	1	1	—
of which:													
— banks	1	2	1	—	1	—	—	—	—	—	—	—	—
— nonbanking credit institutions	—	—	—	—	—	1	2	—	1	—	1	1	—
2. Credit institutions licensed to conduct banking operations — total	974	975	970	967	965	965	963	962	961	958	956	955	956
of which:													
— banks	916	915	910	908	906	905	903	900	900	898	897	896	896
— nonbanking credit institutions	58	60	60	59	59	60	60	62	61	60	59	59	60
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	794	793	790	787	786	786	784	783	784	784	784	783	783
— to conduct operations in foreign currency	657	658	655	653	651	651	648	648	649	648	648	648	650
— credit institutions with general licence	273	273	272	271	271	271	271	270	270	270	270	270	270
— to conduct operations with precious metals:													
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—
— licenses ¹	208	209	210	209	209	209	209	208	209	210	211	212	213

Table 4.1.1 (end)

	2012												2013		
	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02		
11. Operational offices of credit institutions — total	5,702	5,867	6,058	6,238	6,412	6,586	6,762	6,939	7,131	7,294	7,447	7,553	7,640		
of which Sberbank of Russia	590	592	607	620	629	639	637	648	649	666	670	674	671		
12. Mobile banking offices — total	105	105	109	112	112	112	113	114	114	113	118	122	123		
of which Sberbank of Russia	101	101	104	107	106	106	107	108	109	108	113	117	118		
13. Credit institutions with revoked licences	135	133	133	134	136	136	136	136	136	136	137	138	137		
14. Credit institutions subjected to liquidation	130	130	127	128	129	131	131	134	134	130	131	135	135		
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	122	122	121	124	125	127	125	128	126	126	128	128	124		
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	2,031	2,033	2,039	2,042	2,042	2,043	2,046	2,049	2,050	2,054	2,055	2,055	2,056		
of which:															
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,576	1,578	1,582	1,585	1,585	1,586	1,588	1,589	1,589	1,593	1,594	1,594	1,595		
— credit institutions liquidated owing to reorganization	454	454	456	456	456	456	457	459	460	460	460	460	460		
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	452	454	454	454	454	455	457	458	458	458	458	458		
of which:															
— reorganization into branches of other banks	373	373	375	375	375	375	376	377	377	377	377	377	377		
— taken over by other banks (except for reorganized into branches)	79	79	79	79	79	79	79	80	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		

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

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

³ Excluding interim trustees of credit institutions with accomplished receivership.

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

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

¹ Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. 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, %
2011										
31.12	15	1.5	18	1.8	41	4.2	62	6.3	199	20.3
2012										
31.01	15	1.5	18	1.8	41	4.2	54	5.5	192	19.7
29.02	15	1.5	18	1.8	41	4.2	49	5.0	187	19.2
31.03	15	1.5	18	1.8	41	4.2	48	4.9	184	18.9
30.04	15	1.5	18	1.9	41	4.2	48	4.9	179	18.5
31.05	15	1.6	18	1.9	41	4.2	47	4.9	178	18.4
30.06	15	1.6	18	1.9	41	4.2	46	4.8	175	18.1
31.07	15	1.6	18	1.9	40	4.1	46	4.8	175	18.1
31.08	15	1.6	18	1.9	41	4.3	46	4.8	172	17.9
30.09	15	1.6	18	1.9	43	4.5	47	4.9	171	17.8
31.10	15	1.6	18	1.9	42	4.4	47	4.9	170	17.7
30.11	15	1.6	17	1.8	43	4.5	47	4.9	168	17.5
31.12	15	1.6	15	1.6	41	4.3	46	4.8	168	17.6
2013										
31.01	15	1.6	15	1.6	41	4.3	45	4.7	167	17.5
28.02	15	1.6	15	1.6	42	4.4	44	4.6	161	16.8

Table 4.1.3 (end)

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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

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

¹Data 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 31.01.2013										Total
	1—5	6—20	21—50	51—200	201—500	501—955					
Number of branches throughout the RF territory, units	381	267	383	627	397	252					2,307
Loans, deposits and other funds extended — total	17,919,154	6,520,686	3,634,377	4,120,092	1,292,053	300,332					33,786,695
of which: overdue debt	540,555	451,624	109,034	139,146	34,537	8,047					1,282,943
of which extended to											
— organizations	11,633,823	3,873,255	2,054,458	2,234,647	854,325	185,414					20,835,922
of which: overdue debt	443,753	340,260	61,242	77,928	22,662	4,841					950,686
— individuals	3,715,657	1,621,978	947,312	1,171,440	268,023	71,230					7,795,639
of which: overdue debt	93,318	111,288	47,166	60,576	11,063	3,104					326,517
— credit institutions	2,065,058	805,896	532,323	568,316	143,640	40,360					4,155,594
of which: overdue debt	3,474	74	617	642	811	102					5,720
Investments in government securities and the Bank of Russia bonds	520,982	245,411	164,644	202,650	34,488	6,921					1,175,096
Investments in bills	93,401	87,226	76,658	81,189	74,817	18,478					431,769
Investments in equities and shares of resident organizations other than credit institutions	400,822	97,065	42,443	33,848	14,481	2,064					590,723
Total funds in organizations accounts	2,719,330	1,047,688	768,610	921,980	440,506	147,042					6,045,156
Total budget and extrabudgetary funds in accounts	14,655	10,152	707	23,937	104	2					49,557
Deposits of individuals accepted by credit institutions	7,806,399	1,985,187	1,424,816	1,976,535	741,760	134,563					14,069,260
Credit institutions bonds, bills and acceptances	1,071,332	458,772	367,650	287,097	71,828	10,293					2,266,973
Equity capital	2,948,301	1,168,457	661,163	870,620	345,312	139,735					6,133,588
Total assets	24,581,918	9,197,581	5,567,673	6,380,138	2,161,376	540,007					48,428,692

Table 4.1.6

Financial Performance of Credit Institutions

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

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
2011												
31.12	5,242.1	8	249.7	8	2.2	52	66.4	302	152.6	297	4,771.1	319
2012												
31.01	5,276.1	8	243.4	8	1.9	49	65.3	298	152.8	300	4,812.7	320
29.02	5,266.6	8	240.9	8	2.1	50	64.2	291	154.1	302	4,805.3	322
31.03	5,377.9	8	238.8	8	2.2	51	64.7	291	149.5	294	4,922.7	330
30.04	5,395.9	7	236.9	7	2.1	50	64.4	289	151.3	293	4,941.0	329
31.05	5,464.6	7	245.0	7	2.3	52	63.9	286	150.5	290	5,002.9	331
30.06	5,468.3	7	237.7	7	2.3	51	62.8	282	148.9	289	5,016.6	336
31.07	5,572.9	7	235.9	7	2.2 ¹	52 ¹	62.3	278	149.9	289	5,122.6	337
31.08	5,685.9	7	225.9	7	2.3	51	61.4	273	146.3	284	5,250.0	345
30.09	5,645.6	6	219.2	6	2.3	52	61.8	272	145.4	282	5,216.8	346
31.10	5,805.4	6	218.9	6	-0.5 ¹	50 ¹	62.1	271	142.3	276	5,382.7	352
30.11	6,042.5	6	223.1	6	2.4	49	60.8	264	144.3	279	5,612.0	354
31.12	6,112.9	5	212.4	5	2.4	53	57.1	247	148.7	293	5,692.3	357
2013												
31.01	6,133.6	5	211.1	5	2.2	47	57.4	247	149.8	293	5,713.0	357
Memo: own funds (capital) adequacy ratio as of 31.01.2013, %	13.6	13.5 ²	32.1	24.7	17.7	13.4						

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

² Credit institutions with positive own funds (capital).

4.2. Borrowings

Table 4.2.1

Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

	Deposits of individuals																
	in rubles						in foreign currency										
	total		by maturity:				total		by maturity:								
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years			
2011																	
31.12	11,871,363	9,702,267	2,048,765	10,488	122,580	377,427	1,481,102	4,743,348	918,557	2,169,096	219,252	2,804	21,846	51,032	322,693	1,270,395	281,074
2012																	
31.01	11,638,442	9,533,472	1,793,119	9,589	119,900	414,539	1,605,963	4,684,180	906,182	2,104,970	214,188	2,214	19,326	51,745	314,878	1,233,451	269,168
29.02	11,793,393	9,702,985	1,849,861	33,263	117,859	427,911	1,655,106	4,709,476	909,509	2,090,408	216,813	2,942	20,335	52,584	316,539	1,215,504	265,691
31.03	11,984,283	9,815,912	1,839,309	21,502	136,864	445,259	1,714,781	4,749,491	908,705	2,168,371	227,030	2,068	24,525	55,358	328,863	1,253,374	277,154
30.04	12,259,615	10,082,941	1,949,088	34,292	131,978	472,261	1,774,591	4,805,498	915,233	2,176,674	222,425	2,596	21,938	55,300	331,964	1,259,369	283,082
31.05	12,509,440	10,163,814	1,918,632	21,574	146,974	483,457	1,758,410	4,910,910	923,858	2,345,626	241,343	2,267	21,638	59,542	358,448	1,360,426	301,962
30.06	12,833,440	10,438,674	2,075,818	40,510	138,847	493,130	1,749,013	5,003,551	937,803	2,394,766	249,618	3,289	20,755	60,557	359,332	1,393,004	308,211
31.07	12,830,586	10,452,239	2,028,104	24,047	159,422	485,288	1,766,675	5,057,047	931,657	2,378,346	246,588	2,491	22,166	60,372	353,360	1,386,977	306,392
31.08	13,032,058	10,565,161	2,032,373	17,501	170,066	474,691	1,793,629	5,142,505	934,397	2,466,897	249,300	2,302	23,596	62,065	363,916	1,454,088	311,630
30.09	13,057,606	10,629,701	2,010,690	38,752	151,190	459,158	1,849,771	5,187,591	932,549	2,427,905	243,798	3,313	20,986	60,869	360,822	1,429,471	308,647
31.10	13,196,495	10,703,710	1,936,649	23,936	170,186	451,027	1,921,173	5,281,038	919,700	2,492,785	242,449	2,489	22,335	61,480	369,259	1,474,689	320,083
30.11	13,434,237	10,956,237	2,019,361	45,803	153,418	448,631	1,967,507	5,409,142	912,375	2,478,000	244,431	3,050	20,849	59,284	366,737	1,466,573	317,075
31.12	14,251,046	11,763,537	2,447,994	26,945	212,167	447,605	2,024,710	5,683,595	920,522	2,487,509	246,421	2,451	24,311	58,383	371,069	1,467,991	316,882
2013																	
31.01	14,069,260	11,576,226	2,073,979	27,776	233,527	441,442	2,071,555	5,832,392	895,556	2,493,034	246,932	2,376	23,028	56,098	370,369	1,473,745	320,487

Таблица 4.2.2

Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

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

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)											Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds	
	total	In foreign currency										in rubles	in foreign currency	in rubles	in foreign currency	
		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						
1	11	12	13	14	15	16	17	18	19	20	21	22				
2011																
31.12	2,879,380	4,668	191,468	115,181	134,053	205,709	1,090,122	1,138,180	2,197,699	2,362,454	144,004	2,018				
2012																
31.01	2,660,773	3,697	141,356	90,409	139,594	193,516	1,037,123	1,055,078	2,251,029	2,248,339	140,984	2,350				
29.02	2,556,893	3,659	121,772	84,377	121,754	173,706	999,055	1,052,570	2,088,725	2,041,238	136,147	2,542				
31.03	2,589,199	4,443	95,810	92,494	119,307	164,383	1,031,967	1,080,795	1,980,729	2,144,172	136,018	2,615				
30.04	2,795,345	3,160	150,080	197,348	101,575	177,677	992,077	1,173,428	1,896,871	2,079,913	128,627	2,569				
31.05	3,055,084	5,470	124,484	105,094	102,075	290,391	1,077,617	1,349,954	1,837,416	2,243,359	138,439	2,131				
30.06	3,140,733	3,333	120,091	85,657	101,079	331,423	1,079,492	1,419,657	1,926,052	2,295,573	145,099	2,293				
31.07	3,251,027	5,306	141,552	222,356	92,773	222,994	1,095,335	1,470,712	2,021,452	2,240,495	145,806	2,370				
31.08	3,351,954	2,164	148,033	155,956	101,448	239,917	1,139,467	1,564,970	2,071,567	2,385,175	150,498	2,462				
30.09	3,293,223	3,298	133,537	117,723	106,111	271,580	1,112,789	1,548,185	2,120,852	2,196,751	157,711	2,448				
31.10	3,564,512	1,170	178,961	139,389	127,436	259,832	1,133,807	1,723,916	2,190,762	2,237,430	155,580	2,417				
30.11	3,529,998	3,119	169,757	120,737	117,185	251,926	1,094,745	1,772,530	2,205,074	2,225,364	158,595	2,644				
31.12	3,529,789	1,540	189,735	150,001	108,824	223,525	1,091,859	1,764,305	2,530,127	2,208,235	170,018	2,797				
2013																
31.01	3,336,459	5,834	110,576	91,432	98,947	219,753	1,042,874	1,767,042	2,384,389	2,125,391	162,584	2,582				

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	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
2012														
January	1.4	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
2013														
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

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, 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	
in US dollars														
2012														
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
2013														
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

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

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits				
	in euros														
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	
2012															
January	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	
2013															
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	

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						
2011																				
31.12	13,396	29	1,028	655	565	10,609	405	11,518	122	20	1,872	2,755	4,944	366						
2012																				
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						
2013																				
31.01	3,339	0	315	677	1,003	862	407	244,695	1	223	24,165	37,619	173,651	3,855						

Table 4.2.6 (end)
(millions of rubles)

	Bonds										Derivatives (at fair value)	
	total	of which by maturity:										
		up to 30 days 17	31 to 90 days 18	91 to 180 days 19	181 days to 1 year 20	1 to 3 years 21	over 3 years 22	23				
2011	16											
31.12	666,720	0	0	0	1,218	272,694	392,807	...				
2012												
31.01	680,765	0	0	0	1,308	283,864	395,592	100,718				
29.02	729,520	0	0	0	4,761	315,332	409,426	126,742				
31.03	778,638	0	0	0	5,134	350,846	422,658	103,311				
30.04	817,181	0	0	0	8,867	360,587	447,727	101,911				
31.05	821,610	0	0	0	8,879	367,408	445,322	214,356				
30.06	807,200	0	0	1,500	8,920	357,108	439,672	158,932				
31.07	827,695	0	0	1,500	8,920	370,239	447,035	128,651				
31.08	872,144	0	0	1,650	9,224	396,870	464,401	122,138				
30.09	924,676	0	0	2,327	9,848	434,009	478,492	118,953				
31.10	1,061,523	504	0	841	10,050	509,724	540,404	116,445				
30.11	1,022,317	0	714	847	11,921	512,846	495,988	118,375				
31.12	1,037,410	0	1,384	848	14,834	507,618	512,725	135,267				
2013												
31.01	1,077,002	0	1,384	848	14,874	545,412	504,484	137,675				

Table 4.3.1 (end)
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency												
		of which:											credit institutions	
		organizations												
		total	individuals	total	of which by maturity:								1 to 3 years	over 3 years
up to 30 days	31 to 90 day				91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years						
1	12	13	14	15	16	17	18	19	20	21				
2011														
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				
2012														
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				
2013														
31.01	7,139,121	238,637	4,432,014	67,017	146,846	199,095	588,793	913,551	2,420,194	2,466,367				

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

	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity						
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
2012												
January	13.7	15.7	31.9	27.6	25.4	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
2013												
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

Table 4.3.3 (end)
(% 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		to 1 year		over 1 year							
	in euros						up to 30 days		31 to 90 days		91 to 180 days		181 days to 1 year		up to 1 year		over 1 year	
2012																		
January	9.9	11.1	14.4	13.9	11.9	13.4	7.5	7.9	7.5	8.5	7.9	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	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	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	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	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	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	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	7.5	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	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	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	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	7.6	7.0	5.5				
2013																		
January	10.2	14.0	11.6	11.4	10.4	13.6	2.5	5.2	6.1	9.8	7.3	9.8	7.3	8.4				

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, %				
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
2011											
31.12	587,600	745,971	1,448,522	29,313	174.6	165.7	12.0	11.7			
2012											
31.01	30,405	40,210	1,456,199	29,461	168.9	168.9	11.9	11.9			
29.02	78,800	106,759	1,488,459	29,847	171.2	172.6	12.0	12.0			
31.03	136,432	187,040	1,529,396	28,993	172.8	174.9	12.0	12.1			
30.04	198,396	274,713	1,572,867	29,112	174.2	177.2	12.1	12.2			
31.05	257,988	357,035	1,613,845	29,115	174.7	176.2	12.1	12.2			
30.06	318,370	441,095	1,657,525	29,072	174.9	176.1	12.1	12.3			
31.07	381,329	530,434	1,697,447	29,075	175.1	175.8	12.2	12.2			
31.08	450,744	627,707	1,753,527	29,010	175.6	178.2	12.2	12.3			
30.09	513,129	716,989	1,801,681	28,796	175.4	174.5	12.2	12.4			
31.10	584,997	821,679	1,860,892	28,709	175.4	175.1	12.2	12.5			
30.11	656,494	928,034	1,920,247	28,509	175.9	179.5	12.3	12.6			
31.12	739,187	1,053,644	1,985,769	31,222	176.7	182.5	12.3	12.5			
2013											
31.01	35,778	53,054	2,000,035	31,648	179.0	179.0	12.7	12.7			

Table 4.3.6 (end)

	In foreign currency						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		average weighted maturity on loans extended since the beginning of the year, months		
			total	of which overdue debt			
2011							
31.12	3,089	23,630	176,323	22,372	130.8		9.8
2012							
31.01	72	389	163,858	21,399	159.0		9.7
29.02	188	1,602	153,529	21,481	106.2		9.5
31.03	346	2,733	151,198	21,621	124.8		9.8
30.04	526	4,137	141,526	21,200	133.3		9.6
31.05	697	5,798	152,538	23,369	139.3		9.6
30.06	887	8,107	152,507	23,315	133.7		9.8
31.07	1,023	9,797	147,458	22,911	123.0		9.8
31.08	1,163	10,706	145,716	23,078	125.8		9.8
30.09	1,274	12,049	138,128	21,869	121.1		9.8
31.10	1,424	13,749	138,503	22,350	121.0		9.8
30.11	1,584	15,457	134,912	22,094	118.4		9.8
31.12	1,790	18,397	126,183	16,407	116.2		9.9
2013							
31.01	97	1,052	126,820	16,069	91.5		9.1

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

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month	
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month				
2011												
31.12	520,658	697,417	1,314,331	25,946	178.9	170.6	11.9	11.6				56,337
2012												
31.01	28,221	38,547	1,324,592	26,188	172.0	172.0	11.8	11.8				73,069
29.02	73,185	102,204	1,356,522	26,254	174.6	176.1	11.9	11.9				72,788
31.03	126,619	178,821	1,397,239	25,455	176.1	178.1	12.0	12.1				72,027
30.04	184,306	263,422	1,442,786	25,461	177.5	180.5	12.0	12.1				72,579
31.05	239,391	342,711	1,485,412	25,487	177.9	179.0	12.0	12.2				74,354
30.06	294,565	423,060	1,530,872	25,424	178.1	179.3	12.1	12.2				75,288
31.07	352,115	509,182	1,572,797	25,496	178.7	181.6	12.1	12.2				78,371
31.08	416,138	603,028	1,628,703	25,423	179.0	180.4	12.1	12.3				75,712
30.09	474,641	688,946	1,677,748	25,166	178.5	175.3	12.2	12.3				76,617
31.10	542,317	789,656	1,737,924	25,030	178.6	179.1	12.2	12.4				79,973
30.11	610,100	892,517	1,797,886	24,798	178.9	181.4	12.2	12.5				77,667
31.12	689,004	1,014,354	1,864,283	27,548	179.5	183.4	12.3	12.7				63,271
2013												
31.01	33,552	51,436	1,890,517	28,159	181.7	181.7	12.7	12.7				72,396

Table 4.3.7 (end)

	In foreign currency							memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity on loans extended since the beginning of the year, months	average weighted interest rate on loans extended since the beginning of the year, %		
			total	of which overdue debt				
2011								
31.12	2,924	19,527	164,651	19,381	148.4	9.7		21,137
2012								
31.01	66	350	152,752	18,591	166.8	9.7		32,464
29.02	176	1,308	143,256	18,894	123.9	9.4		30,091
31.03	321	2,129	140,960	19,016	151.3	9.7		29,329
30.04	490	3,342	131,514	18,640	157.3	9.6		31,147
31.05	647	4,672	141,946	20,517	160.5	9.6		34,173
30.06	823	6,328	142,187	20,443	154.1	9.6		34,460
31.07	951	7,609	137,728	20,104	143.4	9.6		32,178
31.08	1,084	8,381	136,164	20,205	146.2	9.6		32,268
30.09	1,190	9,628	129,204	19,179	138.6	9.7		30,227
31.10	1,332	10,984	129,639	19,651	139.5	9.7		29,885
30.11	1,474	12,050	125,731	19,296	139.1	9.7		29,752
31.12	1,664	14,620	118,348	14,107	134.5	9.8		18,487
2013								
31.12	91	777	119,993	13,753	115.9	9.0		26,989

Table 4.3.8

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

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.01.2012										total
	1—5	6—20	21—50	51—200	201—500	501—955					
Number of credit institutions extended mortgage loans, units	5	15	24	126	239	242					651
Number of mortgage loans extended to individuals, units, of which loans extended:	25,025	2,236	1,981	2,398	1,769	234					33,643
in rubles	25,011	2,225	1,970	2,356	1,757	233					33,552
in foreign currency	14	11	11	42	12	1					91
Volume of mortgage loans extended to individuals, — total, millions of rubles	35,804	4,288	4,537	5,121	2,083	380					52,213
in rubles	35,750	4,205	4,486	4,583	2,033	379					51,436
in foreign currency	54	83	51	538	50	1					777
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	1,320,324	257,260	154,310	219,120	50,759	8,737					2,010,510
in rubles	1,292,653	218,034	144,148	182,203	44,922	8,557					1,890,517
in foreign currency	27,671	39,226	10,162	36,917	5,837	180					119,993
of which: overdue, — total	23,906	11,746	2,563	2,816	728	153					41,912
in rubles	16,537	7,176	1,852	1,834	607	153					28,159
in foreign currency	7,369	4,570	711	982	121	0					13,753
Average weighted maturity, months, of which on loans extended:											
in rubles	183.9	177.4	188.8	177.1	153.8	144.7					181.7
in foreign currency	150.9	161.9	194.4	91.3	188.9	60.0					115.9
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.7	12.8	12.3	12.9	12.5	12.6					12.7
in foreign currency	9.8	7.7	8.1	8.8	11.9	10.5					9.0
Rights of claim under mortgage loans, — total, millions of rubles	22,732	10,250	10,518	53,722	1,686	477					99,385
in rubles	13,689	6,227	6,383	44,113	1,658	326					72,396
in foreign currency	9,043	4,023	4,135	9,609	28	151					26,989

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			
2011												
31.12	4,676,171	1,496,289	—	223,660	408,538	839,389	997,516	746,995	12,627	—48,841		
2012												
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		
2013												
31.01	5,294,757	1,175,096	—	120,073	560,434	821,898	972,667	1,581,825	8,436	54,329		

Table 4.3.9 (end)
(millions of rubles)

	Investment in equities											Equity in subsidiaries and associated companies		Derivatives (at fair value)
	total	investment in equities at balance-sheet value (regardless revaluation)					revaluation of equities	total		Other equity interest	Derivatives (at fair value)			
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	of which: shares of subsidiaries and associated resident credit institutions								
1	12	13	14	15	16	17	18	19	20	21				
2011														
31.12	914,400	10,636	78,394	786,591	53,485	-14,707	387,311	159,307	291,875	...				
2012														
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				
2013														
31.01	779,855	7,043	82,337	646,005	61,794	-17,324	580,489	184,174	333,287	160,674				

Table 4.3.11

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

(% p.a.)

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

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

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

Table 4.4 (cont.)
(millions of rubles)

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

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives												
	total		of which those with terms:		total		of which those with terms:		total		of which those with terms:		total		of which those with terms:										
	2 to 30 days	31 to 90 days	over 91 days	36	37	38	2 to 30 days	31 to 90 days	over 91 days	40	41	42	2 to 30 days	31 to 90 days	over 91 days	44	45	46	2 to 30 days	31 to 90 days	over 91 days	47	48	49	
2011	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
2012	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.01	15,407	416	1,366	13,597	22,594	731	1,336	20,528	19,674	400	1,222	18,044	14,442	732	1,246	12,464	14,442	18,044	400	1,222	18,044	14,442	732	1,246	12,464
29.02	16,004	446	1,089	14,469	22,145	549	1,111	20,485	20,573	436	965	19,172	14,158	453	1,209	12,495	14,158	19,172	436	965	19,172	14,158	453	1,209	12,495
31.03	16,306	993	1,273	14,014	23,862	1,300	1,398	21,165	22,364	918	1,188	20,256	14,550	1,248	1,109	12,193	14,550	20,256	918	1,188	20,256	14,550	1,248	1,109	12,193
30.04	15,822	96	1,973	13,744	24,770	177	1,880	22,713	21,606	46	1,580	19,980	14,296	191	1,726	12,378	14,296	19,980	46	1,580	19,980	14,296	191	1,726	12,378
31.05	16,421	1,105	1,224	14,090	28,866	1,101	2,060	25,701	21,810	751	1,141	19,906	17,262	1,023	1,565	14,674	17,262	19,906	751	1,141	19,906	17,262	1,023	1,565	14,674
30.06	15,752	512	1,212	14,007	27,766	560	1,968	25,227	20,204	502	1,014	18,659	17,460	1,071	1,620	14,764	17,460	18,659	502	1,014	18,659	17,460	1,071	1,620	14,764
31.07	18,743	385	691	17,457	27,632	582	632	26,242	24,195	312	574	23,099	15,902	284	652	14,776	15,902	23,099	312	574	23,099	15,902	284	652	14,776
31.08	17,739	564	971	16,127	27,228	472	1,066	25,691	23,956	551	969	22,350	15,726	536	1,012	14,172	15,726	22,350	551	969	22,350	15,726	536	1,012	14,172
30.09	17,425	368	1,916	15,085	36,653	384	1,526	34,737	23,764	391	1,717	21,576	25,085	304	1,537	23,245	25,085	21,576	391	1,717	21,576	25,085	304	1,537	23,245
31.10	20,268	889	1,258	17,795	38,340	882	1,149	36,150	31,164	775	1,015	29,053	26,265	887	1,408	23,810	26,265	29,053	775	1,015	29,053	26,265	887	1,408	23,810
30.11	31,602	1,446	819	18,596	43,481	1,358	635	41,487	42,036	1,139	774	29,489	31,082	1,291	904	28,887	31,082	29,489	1,139	774	29,489	31,082	1,291	904	28,887
31.12	4,085	194	544	828	2,182	371	561	1,245	3,846	193	518	915	2,178	788	622	768	2,178	915	193	518	915	2,178	788	622	768
2013	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.01	6,254	496	369	616	21,345	9,870	401	11,034	23,122	9,340	456	8,903	4,306	1,200	462	2,609	4,306	8,903	9,340	456	8,903	4,306	1,200	462	2,609

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

Table 5.1

Payments Effected by the Payment System of Russia

	Total payments		Of which payments effected:											
			by the payment system of the Bank of Russia ¹		by private payment systems ²		by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions ³		between various divisions of one credit institution		within one division of a credit institution	
			thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
2011	3,205,742.3	1,101,755.2	1,187,607.6	916,153.6	2,018,134.7	185,601.6	8,803.7	3,141.0	173,596.4	12,104.0	409,794.5	78,437.1	1,425,940.1	91,919.5
2012	3,700,377.9	1,350,879.4	1,258,993.0	1,150,497.3	2,441,384.9	200,382.1	10,246.6	2,332.3	158,696.1	10,965.7	446,806.5	88,598.7	1,825,635.7	98,485.4
2011														
Q1	698,096.2	232,323.0	251,069.5	194,094.3	447,026.7	38,228.7	1,722.1	453.4	42,281.6	2,801.5	89,675.5	16,216.1	313,347.5	18,757.7
Q2	804,476.6	251,785.5	299,289.5	206,772.4	505,187.1	45,013.1	2,039.7	938.8	53,424.1	2,971.1	102,879.4	18,952.5	346,843.9	22,150.7
Q3	812,150.3	272,843.3	300,842.2	225,670.5	511,308.1	47,172.8	2,512.6	788.9	50,483.4	3,004.6	104,545.6	20,264.0	353,766.5	23,115.3
Q4	891,019.2	344,803.4	336,406.4	289,616.4	554,612.8	55,187.0	2,529.3	959.9	27,407.3	3,326.8	112,694.0	23,004.5	411,982.2	27,895.8
2012														
Q1	783,388.1	307,214.4	261,952.1	261,430.3	521,436.0	45,784.1	2,308.6	511.9	25,366.1	2,623.5	102,163.7	19,628.4	391,597.6	23,020.3
Q2	931,263.5	312,783.2	314,078.6	264,433.9	617,184.9	48,349.3	2,709.4	501.1	43,142.2	2,645.0	114,537.7	21,454.9	456,795.6	23,748.3
Q3	953,771.1	351,266.8	320,880.9	301,154.4	632,890.2	50,112.4	2,761.6	769.5	44,480.5	2,672.7	113,898.1	22,078.5	471,750.0	24,591.7
Q4	1,031,955.2	379,615.0	362,081.4	323,478.7	669,873.8	56,136.3	2,467.0	549.8	45,707.3	3,024.5	116,207.0	25,436.9	505,492.5	27,125.1

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

² 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.

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

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

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

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

² 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
2009						
31.12	3,327	3,224	800	404	13,930	876
2010						
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
2011						
31.03	3,117	3,047	692	289	10,693	1,252
30.06	3,106	3,044	631	237	9,924	1,361
30.09	3,080	3,016	609	232	10,181	1,428
31.12	3,059	2,998	656	199	8,934	1,450
2012						
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	
2010									
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	
2011									
31.03	607	607	607	289	1,013	1,013	1,013	969	
30.06	571	570	570	287	1,010	1,010	1,010	963	
30.09	563	562	563	284	1,002	1,002	1,002	957	
31.12	543	542	543	279	990	990	990	946	
2012									
31.03	543	541	542	277	983	983	983	940	
30.06	531	530	531	274	972	972	972	931	
30.09	519	517	518	270	971	971	971	925	
31.12	505	85	86	82	963	963	963	925	

Table 5.4 (end)
(units)

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

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

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals						
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1		2	3	4	5	6	7	
	2011	199,771	—	17,090,080	13,910,679	2,360,302	819,099	
	2012	239,040	—	23,223,715	17,835,128	3,660,404	1,728,183	
	2011							
	Q1	146,464	78,785	3,399,452	2,820,185	453,419	125,848	
	Q2	157,122	88,831	4,025,359	3,341,600	511,812	171,947	
	Q3	167,223	97,087	4,492,414	3,616,457	646,679	229,278	
	Q4	199,771	129,243	5,172,855	4,132,437	748,392	292,026	
	2012							
	Q1	190,309	123,243	4,811,470	3,742,693	771,533	297,244	
	Q2	196,126	122,286	5,639,634	4,390,059	839,184	410,391	
	Q3	208,898	135,465	5,912,570	4,549,527	916,681	446,362	
	Q4	239,040	178,644	6,860,041	5,152,849	1,133,006	574,186	

Table 5.5 (end)

		Legal entities						
1	8	the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	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	
2011								
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		
2012								
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		

¹ 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		
2003	...	...	...	...	1.30	20.4
2004	...	...	...	...	0.20	2.8
2005	...	...	...	...	0.13	2.7
2006	...	...	...	...	0.11	1.3
2007	124.4	35,955.8	10.6	2,704.1	0.10	1.1
2008	142.5	48,620.4	9.1	3,640.1	0.05	1.5
2009	158.0	56,487.1	8.4	1,797.2	0.03	1.1
2010	169.4	61,097.5	7.8	1,663.3	0.02	4.8
2011	174.7	74,679.4	7.0	1,524.3	0.01	3.3
2012	186.9	90,145.3	3.3	3,914.0	0.01	0.9

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	28.02.2013			
	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	956	2,268	381	1,887
CENTRAL FEDERAL DISTRICT	566	433	85	348
Belgorod Region	5	12	1	11
Bryansk Region	—	13	—	13
Vladimir Region	3	18	—	18
Voronezh Region	3	31	—	31
Ivanovo Region	6	14	—	14
Kaluga Region	4	13	—	13
Kostroma Region	5	9	—	9
Kursk Region	2	10	—	10
Lipetsk Region	2	12	1	11
Moscow Region	12	52	2	50
Orel Region	1	14	—	14
Ryazan Region	4	14	—	14
Smolensk Region	4	14	6	8
Tambov Region	1	5	—	5
Tver Region	5	14	1	13
Tula Region	5	15	1	14
Yaroslavl Region	6	26	2	24
Moscow	498	147	21	126
NORTH-WEST FEDERAL DISTRICT	70	305	9	296
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	39	161	—	161
SOUTH FEDERAL DISTRICT	46	240	17	223
Republic of Adigei (Adigeya)	4	5	1	4
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	15	72	1	71
Astrakhan Region	5	20	4	16
Volgograd Region	4	45	—	45
Rostov Region	16	95	11	84
NORTH-CAUCASIAN FEDERAL DISTRICT	49	167	81	86
Republic of Daghestan	26	84	69	15
Republic of Ingushetia	2	7	—	7
Kabardino-Balkar Republic	5	12	3	9
Karachai-Cherkess Republic	5	4	—	4

Table 6.1.1 (end)

(units)

1	2	3	4	5
Republic of Northern Ossetia — Alania	5	12	4	8
Republic of Chechnya	—	6	—	6
Stavropol Territory	6	42	5	37
PRIVOLZHISKY FEDERAL DISTRICT	106	489	81	408
Republic of Bashkortostan	11	36	—	36
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	16	—	16
Chuvash Republic — Chuvashya	4	15	—	15
Perm Territory	5	41	—	41
Kirov Region	3	18	—	18
Nizhni Novgorod Region	11	97	5	92
Orenburg Region	8	19	—	19
Penza Region	1	16	—	16
Samara Region	20	60	6	54
Saratov Region	9	47	16	31
Ulyanovsk Region	3	12	—	12
URALS FEDERAL DISTRICT	44	255	80	175
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	77	38	39
SIBERIA FEDERAL DISTRICT	52	262	21	241
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	5	46	1	45
Irkutsk Region	8	32	4	28
Kemerovo Region	9	19	—	19
Novosibirsk Region	9	61	—	61
Omsk Region	6	30	—	30
Tomsk Region	2	22	8	14
FAR EAST FEDERAL DISTRICT	23	117	7	110
Republic of Sakha (Yakutia)	4	27	—	27
Kamchatka Territory	3	9	3	6
Primorski Territory	6	22	2	20
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	28.02.2013				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	23,881	9,162	2,202	7,640	42,885
CENTRAL FEDERAL DISTRICT	7,231	3,002	313	1,855	12,401
Belgorod Region	163	202	18	129	512
Bryansk Region	103	106	12	99	320
Vladimir Region	216	116	14	109	455
Voronezh Region	325	224	32	155	736
Ivanovo Region	144	36	11	86	277
Kaluga Region	142	51	10	102	305
Kostroma Region	107	18	4	56	185
Kursk Region	131	83	21	107	342
Lipetsk Region	171	80	20	88	359
Moscow Region	1,422	627	39	142	2,230
Orel Region	98	47	11	61	217
Ryazan Region	134	86	18	82	320
Smolensk Region	120	77	6	85	288
Tambov Region	132	136	11	65	344
Tver Region	151	106	15	94	366
Tula Region	190	69	12	133	404
Yaroslavl Region	234	8	13	140	395
Moscow	3,248	930	46	122	4,346
NORTH-WEST FEDERAL DISTRICT	2,404	316	335	933	3,988
Republic of Karelia	119	8	16	44	187
Republic of Komi	182	31	15	65	293
Arkhangelsk Region	153	51	21	79	304
Nenets Autonomous Area	4	8	—	1	13
Vologda Region	265	15	38	86	404
Kaliningrad Region	158	27	30	72	287
Leningrad Region	46	21	18	327	412
Murmansk Region	139	9	16	86	250
Novgorod Region	123	2	17	49	191
Pskov Region	115	14	11	53	193
St. Petersburg	1,104	138	153	72	1,467
SOUTH FEDERAL DISTRICT	2,634	535	253	620	4,042
Republic of Adigei (Adigeya)	74	7	10	10	101
Republic of Kalmykia	35	1	2	8	46
Krasnodar Territory	1,157	145	95	278	1,675
Astrakhan Region	117	72	14	63	266
Volgograd Region	283	209	48	145	685
Rostov Region	968	101	84	116	1,269
NORTH-CAUCASIAN FEDERAL DISTRICT	837	101	66	103	1,107
Republic of Daghestan	146	11	9	8	174
Republic of Ingushetia	17	1	—	1	19
Kabardino-Balkar Republic	80	42	4	9	135
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	46	59	601
PRIVOLZHSKY FEDERAL DISTRICT	4,822	3,134	509	1,577	10,042
Republic of Bashkortostan	740	419	73	175	1,407
Republic of Mariy-El	65	49	12	35	161
Republic of Mordovia	143	123	6	51	323
Republic of Tatarstan (Tatarstan)	701	551	68	205	1,525
Udmurt Republic	258	26	41	96	421
Chuvash Republic — Chuvashya	134	143	28	67	372
Perm Territory	571	76	39	153	839
Kirov Region	201	151	37	75	464
Nizhni Novgorod Region	562	341	52	113	1,068
Orenburg Region	311	319	47	117	794
Penza Region	161	266	18	87	532
Samara Region	524	196	49	180	949
Saratov Region	271	361	23	148	803
Ulyanovsk Region	180	113	16	75	384
URALS FEDERAL DISTRICT	2,171	650	331	676	3,828
Kurgan Region	87	179	16	66	348
Sverdlovsk Region	906	186	73	110	1,275
Tyumen Region	696	148	85	267	1,196
Khanty-Mansiysky Autonomous Area — Yugra	334	76	34	113	557
Yamalo-Nenetsky Autonomous Area	120	23	7	47	197
Chelyabinsk Region	482	137	157	233	1,009
SIBERIA FEDERAL DISTRICT	2,805	1,217	290	1,322	5,634
Republic of Altai	36	4	5	9	54
Republic of Buryatia	166	3	11	102	282
Republic of Tyva	39	1	4	6	50
Republic of Khakassia	94	22	5	72	193
Altai Territory	278	458	29	155	920
Zabaykalskiy Territory	172	6	9	77	264
Krasnoyarsk Territory	538	124	26	225	913
Irkutsk Region	333	64	38	196	631
Kemerovo Region	331	115	41	165	652
Novosibirsk Region	467	145	70	97	779
Omsk Region	203	268	33	120	624
Tomsk Region	148	7	19	98	272
FAR EAST FEDERAL DISTRICT	977	207	105	554	1,843
Republic of Sakha (Yakutia)	127	92	8	95	322
Kamchatka Territory	69	5	4	39	117
Primorski Territory	302	25	49	150	526
Khabarovsk Territory	220	28	26	85	359
Amur Region	127	23	9	80	239
Magadan Region	36	7	3	13	59
Sakhalin Region	65	19	4	66	154
Jewish Autonomous Region	23	2	2	22	49
Chukotka Autonomous Area	8	6	—	4	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
RUSSIAN FEDERATION				
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)
CENTRAL FEDERAL DISTRICT				
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)
NORTH-WEST FEDERAL DISTRICT				
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)
SOUTH FEDERAL DISTRICT				
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
NORTH-CAUCASIAN FEDERAL DISTRICT				
31.03.2012	—	—	—	—
30.06.2012	—	—	—	—
30.09.2012	—	—	—	—
31.12.2012	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
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)
URALS FEDERAL DISTRICT				
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)
SIBERIA FEDERAL DISTRICT				
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)
FAR EAST FEDERAL DISTRICT				
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

(units)

	28.02.2013											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	15	15	42	44	161	280	95	125	156	23	956	
CENTRAL FEDERAL DISTRICT	4	8	26	24	76	159	50	85	114	20	566	
Belgorod Region	—	—	—	—	1	1	2	1	—	—	5	
Bryansk Region	—	—	—	—	—	—	—	—	—	—	—	
Vladimir Region	—	—	—	—	1	2	—	—	—	—	3	
Voronezh Region	—	—	—	1	1	—	1	—	—	—	3	
Ivanovo Region	—	—	—	—	4	2	—	—	—	—	6	
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	57	139	43	80	109	20	498	
NORTH-WEST FEDERAL DISTRICT	3	3	4	7	14	18	4	10	7	—	70	
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	

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	6	4	6	6	—	39
SOUTH FEDERAL DISTRICT	1	1	3	—	9	20	7	4	1	—	46
Republic of Adigei (Adigeya)	—	—	2	—	—	2	—	—	—	—	4
Republic of Kalmykia	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	1	—	4	4	3	2	1	—	15
Astrakhan Region	1	1	—	—	—	2	1	—	—	—	5
Volgograd Region	—	—	—	—	—	4	—	—	—	—	4
Rostov Region	—	—	—	—	3	8	3	2	—	—	16
NORTH-CAUCASIAN FEDERAL DISTRICT	3	1	1	2	12	23	4	3	—	—	49
Republic of Dagestan	2	1	1	—	6	14	1	1	—	—	26
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
PRIVOLZHSKY FEDERAL DISTRICT	1	1	2	2	18	31	18	11	20	2	106
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	3	8	1	23
Udmurt Republic	—	—	—	—	—	1	1	—	—	—	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
RUSSIAN FEDERATION			
31.10.2012	961	47,095,699.9	44
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
CENTRAL FEDERAL DISTRICT			
31.10.2012	564	41,964,526.4	24
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
Moscow and Moscow Region			
31.10.2012	505	41,645,120.0	23
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
NORTH-WEST FEDERAL DISTRICT			
31.10.2012	70	1,342,750.5	9
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
SOUTH FEDERAL DISTRICT			
31.10.2012	46	228,393.9	11
30.11.2012	46	230,620.5	11
31.12.2012	46	247,462.7	11
31.01.2013	46	242,817.6	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
31.10.2012	54	82,117.6	18
30.11.2012	52	77,538.3	18
31.12.2012	50	81,373.7	18
31.01.2013	49	61,207.8	20
PRIVOLZHISKY FEDERAL DISTRICT			
31.10.2012	105	1,403,519.8	28
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
URALS FEDERAL DISTRICT			
31.10.2012	45	990,782.5	8
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
SIBERIA FEDERAL DISTRICT			
31.10.2012	53	603,954.2	9
30.11.2012	53	606,879.1	9
31.12.2012	53	636,800.7	9
31.01.2013	52	588,197.1	9
FAR EAST FEDERAL DISTRICT			
31.10.2012	24	479,654.9	5
30.11.2012	23	484,474.0	5
31.12.2012	23	520,579.5	5
31.01.2013	23	512,905.0	5

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from March 10 to April 10, 2013
Grouped by Registered Authorized Capital**

(units)

	Up to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions of rubles and more	Total
1	2	3	4	5	6	7	8
RUSSIAN FEDERATION	21	23	28	100	177	322	671
CENTRAL FEDERAL DISTRICT	8	11	13	39	89	210	370
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	2	—	4
Tula Region	—	1	—	1	3	—	5
Yaroslavl Region	—	—	2	1	2	1	6
Moscow and Moscow Region	8	9	8	27	75	201	328
NORTH-WEST FEDERAL DISTRICT	4	3	6	9	10	16	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	1	3
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	—	2	1	—	3
St. Petersburg	2	1	4	4	—	11	22
SOUTH FEDERAL DISTRICT	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
NORTH-CAUCASIAN FEDERAL DISTRICT	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
PRIVOLZHISKY FEDERAL DISTRICT	2	1	2	13	25	46	89
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	6	12	21
Udmurt Republic	—	—	—	—	—	2	2
Chuvash Republic — Chuvashya	—	—	—	1	2	1	4
Perm Territory	1	—	—	1	1	2	5
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	—	—	3	1	5	9
Orenburg Region	—	—	—	1	—	4	5
Penza Region	—	—	—	—	1	—	1
Samara Region	—	—	—	2	8	8	18
Saratov Region	—	—	1	2	3	3	9
Ulyanovsk Region	—	—	—	—	1	—	1
URALS FEDERAL DISTRICT	1	2	3	6	8	15	35
Kurgan Region	—	—	—	2	—	—	2
Sverdlovsk Region	—	—	2	3	3	4	12
Tyumen Region	1	1	1	1	4	6	14
Chelyabinsk Region	—	1	—	—	1	5	7
SIBERIA FEDERAL DISTRICT	3	2	2	13	7	15	42
Republic of Altai	—	1	—	—	—	—	1
Republic of Buryatia	—	—	—	—	—	1	1
Republic of Tyva	—	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	1	1	2
Altai Territory	—	—	1	3	—	1	5
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
FAR EAST FEDERAL DISTRICT	—	1	1	4	8	6	20
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

		31.01.2013					
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	80,275.9	95,625.7	81.3	15,349.8	18.7	15,574.4	
CENTRAL FEDERAL DISTRICT	71,667.7	85,176.7	79.6	13,509.1	20.4	14,543.8	
Belgorod Region	25.2	25.2	100.0	0.0	0.0	3.2	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	2.3	8.9	66.7	6.5	33.3	2.1	
Voronezh Region	12.5	12.5	100.0	0.0	0.0	0.1	
Ivanovo Region	7.7	10.7	66.7	3.0	33.3	7.6	
Kaluga Region	59.9	59.9	100.0	0.0	0.0	14.2	
Kostroma Region	642.8	664.8	60.0	22.1	40.0	88.5	
Kursk Region	12.6	12.6	100.0	0.0	0.0	0.0	
Lipetsk Region	53.8	53.8	100.0	0.0	0.0	0.1	
Moscow Region	-24.1	148.2	66.7	172.3	33.3	27.3	
Orel Region	-10.7	0.0	0.0	10.7	100.0	0.0	
Ryazan Region	35.9	35.9	100.0	0.0	0.0	6.1	
Smolensk Region	31.6	31.6	100.0	0.0	0.0	1.7	
Tambov Region	2.0	2.0	100.0	0.0	0.0	0.6	
Tver Region	2.3	14.9	66.7	12.6	33.3	3.9	
Tula Region	21.2	21.2	100.0	0.0	0.0	2.1	
Yaroslavl Region	32.5	35.0	71.4	2.6	28.6	3.7	
Moscow	70,760.0	84,039.5	79.6	13,279.4	20.4	14,382.7	
NORTH-WEST FEDERAL DISTRICT	4,248.5	4,369.0	88.6	120.5	11.4	235.3	
Republic of Karelia	4.1	4.1	100.0	0.0	0.0	0.4	
Republic of Komi	18.4	24.4	50.0	6.0	50.0	1.6	
Arkhangelsk Region	3.5	3.5	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	17.7	36.0	90.0	18.3	10.0	9.5	
Kaliningrad Region	29.2	32.9	66.7	3.7	33.3	2.9	

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	31.0	37.2	75.0	6.1	25.0	0.0
Murmansk Region	31.7	31.7	100.0	0.0	0.0	1.3
Novgorod Region	8.6	8.6	100.0	0.0	0.0	0.0
Pskov Region	1.4	1.6	66.7	0.3	33.3	0.0
St. Petersburg	4,103.0	4,189.1	92.5	86.1	7.5	219.6
SOUTH FEDERAL DISTRICT	312.5	394.0	82.6	81.5	17.4	65.6
Republic of Adigei (Adigeya)	12.7	12.7	100.0	0.0	0.0	3.1
Republic of Kalmykia	-1.6	0.4	50.0	1.9	50.0	0.0
Krasnodar Territory	142.9	181.1	86.7	38.2	13.3	21.1
Astrakhan Region	21.9	21.9	100.0	0.0	0.0	0.4
Volgograd Region	32.2	32.2	100.0	0.0	0.0	2.2
Rostov Region	104.4	145.7	68.8	41.3	31.3	38.7
NORTH-CAUCASIAN FEDERAL DISTRICT	236.6	272.2	85.7	35.6	14.3	8.5
Republic of Dagestan	127.9	128.8	92.3	0.9	7.7	3.3
Republic of Ingushetia	4.9	4.9	100.0	0.0	0.0	0.0
Kabardino-Balkar Republic	52.5	57.2	80.0	4.7	20.0	0.8
Karachai-Cherkess Republic	28.4	37.4	80.0	9.0	20.0	3.3
Republic of Northern Ossetia — Alania	-5.6	14.7	80.0	20.3	20.0	0.9
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	28.5	29.2	66.7	0.7	33.3	0.2
PRIVOLZHSKY FEDERAL DISTRICT	1,658.2	1,980.0	79.0	321.8	21.0	160.3
Republic of Bashkortostan	327.1	335.6	81.8	8.4	18.2	10.6
Republic of Mariy-El	5.6	5.6	100.0	0.0	0.0	0.0
Republic of Mordovia	26.2	26.2	100.0	0.0	0.0	2.4
Republic of Tatarstan (Tatarstan)	301.0	385.4	91.3	84.5	8.7	21.4
Udmurt Republic	14.9	17.7	50.0	2.8	50.0	7.0
Chuvash Republic — Chuvashya	18.8	21.4	75.0	2.6	25.0	2.0
Perm Territory	16.7	16.7	100.0	0.0	0.0	6.9
Kirov Region	-47.8	22.8	66.7	70.6	33.3	0.1
Nizhni Novgorod Region	86.5	153.2	81.8	66.7	18.2	12.5
Orenburg Region	-12.9	21.7	37.5	34.6	62.5	8.4
Penza Region	3.0	3.0	100.0	0.0	0.0	0.1
Samara Region	732.2	760.6	85.0	28.5	15.0	45.6
Saratov Region	193.4	201.1	66.7	7.7	33.3	41.7
Ulyanovsk Region	-6.4	9.0	33.3	15.4	66.7	1.6

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	1,993.2	2,243.9	88.6	250.7	11.4	63.9
Kurgan Region	4.2	4.2	100.0	0.0	0.0	0.4
Sverdlovsk Region	493.8	727.4	81.3	233.6	18.8	48.1
Tyumen Region	1,348.4	1,350.5	93.8	2.1	6.3	7.1
Khanty-Mansiysky Autonomous Area — Yugra	1,213.0	1,213.0	100.0	0.0	0.0	1.3
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	146.8	161.8	88.9	15.1	11.1	8.3
SIBERIA FEDERAL DISTRICT	-260.8	758.8	82.7	1,019.6	17.3	193.3
Republic of Altai	6.3	6.3	100.0	0.0	0.0	0.0
Republic of Buryatia	42.3	42.3	100.0	0.0	0.0	0.0
Republic of Tyva	0.3	0.3	100.0	0.0	0.0	0.0
Republic of Khakassia	6.0	6.0	100.0	0.0	0.0	0.0
Altai Territory	22.1	29.3	85.7	7.3	14.3	2.5
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	17.2	17.2	100.0	0.0	0.0	1.0
Irkutsk Region	21.9	25.4	75.0	3.5	25.0	4.9
Kemerovo Region	30.3	30.3	100.0	0.0	0.0	5.2
Novosibirsk Region	-418.6	568.8	88.9	987.5	11.1	175.9
Omsk Region	-7.3	9.0	33.3	16.3	66.7	3.9
Tomsk Region	18.7	23.9	50.0	5.2	50.0	0.0
FAR EAST FEDERAL DISTRICT	420.0	431.0	82.6	11.0	17.4	303.7
Republic of Sakha (Yakutia)	8.5	9.3	75.0	0.8	25.0	8.1
Kamchatka Territory	27.7	27.7	100.0	0.0	0.0	5.5
Primorski Territory	151.8	153.5	83.3	1.7	16.7	21.6
Khabarovsk Territory	64.9	71.1	66.7	6.2	33.3	0.0
Amur Region	147.7	150.1	50.0	2.4	50.0	267.8
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	19.4	19.4	100.0	0.0	0.0	0.6
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 6.1.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
31.03.2012	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	30.09.2012			31.12.2012		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	7
RUSSIAN FEDERATION	491	633	1,271	493	633	1,257
CENTRAL FEDERAL DISTRICT	312	348	576	314	352	580
Belgorod Region	1	2	6	1	2	6
Bryansk Region	—	1	5	—	—	3
Vladimir Region	—	3	8	—	3	8
Voronezh Region	—	1	7	—	1	7
Ivanovo Region	3	3	5	3	4	6
Kaluga Region	—	2	7	—	2	7
Kostroma Region	2	5	9	2	5	9
Kursk Region	—	1	7	—	1	6
Lipetsk Region	1	2	6	1	2	6
Orel Region	—	—	5	—	—	5
Ryazan Region	1	3	6	1	3	7
Smolensk Region	—	3	7	—	3	7
Tambov Region	—	1	5	—	1	5
Tver Region	1	2	8	1	2	7
Tula Region	3	4	9	3	4	9
Yaroslavl Region	—	3	11	—	3	11
Moscow and Moscow Region	300	312	465	302	316	471
NORTH-WEST FEDERAL DISTRICT	26	33	85	27	34	86
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	—	—	2	1	—	2
St. Petersburg	15	16	45	15	17	46
SOUTH FEDERAL DISTRICT	26	35	77	26	35	76
Republic of Adigei (Adigeya)	2	4	5	2	4	5
Republic of Kalmykia	—	2	3	—	2	2
Krasnodar Territory	9	15	27	9	15	27
Astrakhan Region	2	2	7	2	2	7
Volgograd Region	4	3	12	4	3	12
Rostov Region	9	9	23	9	9	23
NORTH-CAUCASIAN FEDERAL DISTRICT	4	18	30	4	16	28
Republic of Daghestan	—	2	2	—	2	2
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	1	4	6	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	3	9	2	2	8

Table 6.1.9 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	55	94	208	56	93	202
Republic of Bashkortostan	4	12	29	4	11	28
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	4	7	2	4	7
Republic of Tatarstan (Tatarstan)	16	21	27	16	21	27
Udmurt Republic	1	2	7	1	2	7
Chuvash Republic — Chuvashya	1	4	10	1	4	10
Perm Territory	—	5	15	—	5	14
Kirov Region	2	3	6	2	3	6
Nizhni Novgorod Region	6	10	24	7	10	23
Orenburg Region	3	5	12	3	5	12
Penza Region	1	1	8	1	1	8
Samara Region	14	16	32	14	16	31
Saratov Region	5	9	19	5	9	17
Ulyanovsk Region	—	2	8	—	2	8
URALS FEDERAL DISTRICT	30	39	77	29	38	74
Kurgan Region	—	3	6	—	3	6
Sverdlovsk Region	10	15	31	10	15	31
Tyumen Region	12	13	24	11	12	22
Chelyabinsk Region	8	8	16	8	8	15
SIBERIA FEDERAL DISTRICT	21	43	139	21	43	136
Republic of Altai	—	2	4	—	2	4
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	—	—	6
Krasnoyarsk Territory	4	4	16	4	4	15
Irkutsk Region	1	7	21	1	7	20
Kemerovo Region	2	6	14	2	6	14
Novosibirsk Region	7	8	27	7	8	27
Omsk Region	1	5	16	1	5	15
Tomsk Region	2	2	10	2	2	10
FAR EAST FEDERAL DISTRICT	17	23	79	16	22	75
Republic of Sakha (Yakutia)	4	4	10	4	4	10
Kamchatka Territory	2	3	8	2	3	7
Primorski Territory	7	7	19	6	6	17
Khabarovsk Territory	1	3	16	1	3	16
Amur Region	2	2	8	2	2	8
Magadan Region	—	—	5	—	—	4
Sakhalin Region	1	4	10	1	4	10
Jewish Autonomous Region	—	—	2	—	—	2
Chukotka Autonomous Area	—	—	1	—	—	1

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

6.2. Foreign Cash Operations

Table 6.2.1

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

(millions of US dollars)

1	2012				
	August	September	October	November	December
2	3	4	5	6	
RUSSIAN FEDERATION	6,253.39	5,410.32	5,002.92	4,798.01	5,514.12
CENTRAL FEDERAL DISTRICT	3,045.89	2,577.70	2,321.30	2,252.05	2,637.63
Belgorod Region	21.31	15.07	15.78	12.32	15.84
Bryansk Region	33.80	27.33	22.51	25.30	24.58
Vladimir Region	32.08	29.14	23.56	14.84	17.23
Voronezh Region	61.93	47.35	48.39	42.68	47.14
Ivanovo Region	10.10	8.38	8.45	7.68	9.46
Kaluga Region	32.27	28.35	27.49	22.01	26.85
Kostroma Region	12.78	10.72	10.21	8.77	9.35
Kursk Region	8.96	7.77	6.97	6.63	8.25
Lipetsk Region	11.03	8.55	8.99	6.83	8.94
Moscow Region	136.73	115.23	113.51	92.97	112.34
Orel Region	15.23	12.07	9.61	11.95	12.07
Ryazan Region	25.59	20.75	18.64	16.74	19.64
Smolensk Region	21.71	16.67	17.96	14.76	18.37
Tambov Region	6.85	5.35	5.28	4.74	4.68
Tver Region	25.06	20.82	18.58	15.57	16.94
Tula Region	27.76	18.47	17.70	15.18	17.03
Yaroslavl Region	27.13	22.70	18.68	17.35	19.62
Moscow	2,535.57	2,162.99	1,929.01	1,915.72	2,249.32
NORTH-WEST FEDERAL DISTRICT	780.79	661.65	621.42	625.94	728.48
Republic of Karelia	7.15	6.04	6.14	6.15	8.84
Republic of Komi	13.16	11.20	10.83	9.50	11.19
Arkhangelsk Region	16.09	14.45	13.96	11.13	16.44
Nenets Autonomous Area	0.10	0.09	0.17	0.12	0.15
Vologda Region	22.37	16.48	18.35	17.23	19.31
Kaliningrad Region	74.33	58.58	53.88	53.56	62.13
Leningrad Region	172.67	159.74	162.93	154.66	181.97
Murmansk Region	12.88	10.99	11.62	10.05	14.49
Novgorod Region	5.69	5.81	4.59	3.54	4.25
Pskov Region	7.07	5.22	4.83	4.05	5.42
St. Petersburg	449.39	373.16	334.29	356.06	404.45
SOUTH FEDERAL DISTRICT	417.25	371.95	357.48	324.12	373.81
Republic of Adigei (Adigeya)	4.04	4.34	3.98	3.97	3.80
Republic of Kalmykia	2.61	1.92	1.68	1.70	1.92
Krasnodar Territory	210.30	182.23	176.55	156.65	184.58
Astrakhan Region	12.17	11.78	9.74	9.34	9.18
Volgograd Region	43.91	39.99	34.11	32.16	37.80
Rostov Region	144.22	131.69	131.42	120.30	136.55
NORTH-CAUCASIAN FEDERAL DISTRICT	154.47	153.96	147.16	133.38	163.56
Republic of Daghestan	38.27	38.76	27.97	21.60	8.55
Republic of Ingushetia	3.87	2.63	2.60	3.65	12.67
Kabardino-Balkar Republic	13.12	10.10	13.00	10.17	10.70
Karachai-Cherkess Republic	5.39	5.37	5.28	4.91	3.63

Table 6.2.1 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	13.23	11.01	14.20	16.61	32.23
Republic of Chechnya	2.85	3.36	3.60	3.36	3.37
Stavropol Territory	77.75	82.73	80.50	73.08	92.41
PRIVOLZHISKY FEDERAL DISTRICT	589.14	511.50	456.28	421.36	477.76
Republic of Bashkortostan	71.61	60.40	53.37	49.98	54.87
Republic of Mariy-El	6.26	4.59	3.59	4.16	3.73
Republic of Mordovia	4.76	4.46	4.36	3.28	3.60
Republic of Tatarstan (Tatarstan)	100.32	87.01	83.38	71.49	86.21
Udmurt Republic	23.14	19.36	15.53	15.81	19.86
Chuvash Republic — Chuvashya	11.45	8.21	6.67	7.44	7.65
Perm Territory	45.38	40.84	36.36	34.65	39.93
Kirov Region	17.75	14.78	13.36	13.02	13.38
Nizhni Novgorod Region	86.44	87.34	71.19	65.46	74.27
Orenburg Region	25.29	21.95	18.60	16.24	16.68
Penza Region	17.76	15.74	14.22	12.90	10.10
Samara Region	126.79	103.21	91.47	86.75	98.54
Saratov Region	35.63	29.76	31.50	28.25	32.95
Ulyanovsk Region	16.57	13.85	12.68	11.94	15.99
URALS FEDERAL DISTRICT	395.03	346.43	342.19	310.75	359.77
Kurgan Region	5.21	5.14	4.82	4.60	4.42
Sverdlovsk Region	183.38	158.87	155.48	147.69	167.26
Tyumen Region	131.01	113.24	118.02	101.69	126.68
Khanty-Mansiysky Autonomous Area — Yugra	56.63	50.51	51.76	45.42	57.96
Yamalo-Nenetsky Autonomous Area	14.07	13.75	14.85	13.76	18.82
Chelyabinsk Region	75.43	69.18	63.88	56.76	61.42
SIBERIA FEDERAL DISTRICT	534.77	480.73	438.51	439.03	442.61
Republic of Altai	1.15	0.86	0.90	0.82	0.68
Republic of Buryatia	30.44	28.39	28.48	31.94	30.88
Republic of Tyva	0.73	0.68	0.57	0.48	0.37
Republic of Khakassia	7.27	7.09	8.00	7.72	6.43
Altai Territory	25.29	24.83	22.26	18.44	20.12
Zabaykalskiy Territory	43.71	40.68	9.93	8.96	9.78
Krasnoyarsk Territory	73.35	67.35	61.90	61.55	58.52
Irkutsk Region	66.06	53.55	54.32	58.88	57.71
Kemerovo Region	36.94	32.69	32.31	28.64	29.86
Novosibirsk Region	169.23	155.40	152.26	149.45	158.08
Omsk Region	58.49	50.33	47.47	51.89	51.23
Tomsk Region	22.11	18.88	20.11	20.26	18.96
FAR EAST FEDERAL DISTRICT	336.67	302.48	321.09	294.02	328.66
Republic of Sakha (Yakutia)	13.40	10.02	12.41	10.16	12.49
Kamchatka Territory	11.33	12.01	14.53	11.38	16.17
Primorski Territory	158.51	142.89	143.88	130.95	137.58
Khabarovsk Territory	89.84	77.25	85.13	80.82	94.05
Amur Region	42.30	40.02	40.96	38.08	40.84
Magadan Region	5.49	5.72	7.30	6.97	8.07
Sakhalin Region	14.45	13.75	16.13	14.71	18.79
Jewish Autonomous Region	1.08	0.52	0.49	0.64	0.45
Chukotka Autonomous Area	0.27	0.28	0.27	0.31	0.24

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				
	August	September	October	November	December
2	3	4	5	6	
RUSSIAN FEDERATION	2,228.03	2,386.78	2,989.83	2,709.58	3,564.15
CENTRAL FEDERAL DISTRICT	1,253.99	1,400.38	1,913.41	1,728.66	2,483.70
Belgorod Region	5.95	5.51	6.19	5.26	5.49
Bryansk Region	6.53	7.56	9.41	7.37	8.48
Vladimir Region	15.58	17.24	13.07	6.67	7.40
Voronezh Region	19.16	16.72	20.12	16.59	18.83
Ivanovo Region	3.37	3.26	3.65	2.90	3.65
Kaluga Region	10.54	10.37	12.06	9.63	11.52
Kostroma Region	3.06	3.04	3.34	3.43	3.17
Kursk Region	3.16	3.15	3.30	3.03	2.95
Lipetsk Region	4.03	3.86	4.49	4.66	4.88
Moscow Region	44.29	43.48	52.56	47.86	48.52
Orel Region	3.35	3.21	3.45	2.87	3.13
Ryazan Region	5.48	4.93	5.32	4.58	5.16
Smolensk Region	7.53	8.07	8.40	8.22	8.75
Tambov Region	2.09	1.90	2.10	2.09	1.76
Tver Region	5.66	5.34	5.32	4.95	4.78
Tula Region	7.07	5.58	6.81	6.27	6.63
Yaroslavl Region	8.68	7.41	8.07	7.27	7.94
Moscow	1,098.49	1,249.77	1,745.74	1,585.03	2,330.65
NORTH-WEST FEDERAL DISTRICT	348.12	361.38	410.07	382.07	463.79
Republic of Karelia	3.06	2.88	3.00	2.35	2.84
Republic of Komi	2.49	2.78	3.03	2.77	2.89
Arkhangelsk Region	5.25	5.59	5.78	5.05	5.62
Nenets Autonomous Area	0.01	0.01	0.02	0.01	0.02
Vologda Region	3.53	3.59	5.03	3.79	4.22
Kaliningrad Region	44.47	36.64	39.08	34.22	34.89
Leningrad Region	109.03	112.52	135.22	125.32	155.03
Murmansk Region	4.18	5.13	4.49	4.94	3.94
Novgorod Region	2.35	2.10	2.33	1.70	2.29
Pskov Region	4.05	3.14	3.83	3.18	3.49
St. Petersburg	169.71	187.02	208.30	198.74	248.59
SOUTH FEDERAL DISTRICT	116.01	112.55	121.30	112.41	109.36
Republic of Adigei (Adigeya)	1.67	1.89	2.00	1.42	1.38
Republic of Kalmykia	0.98	0.52	0.56	0.28	0.42
Krasnodar Territory	59.38	58.73	60.98	58.08	58.26
Astrakhan Region	5.45	4.97	5.74	4.74	4.73
Volgograd Region	12.67	12.35	12.12	11.44	11.41
Rostov Region	35.86	34.09	39.89	36.45	33.16
NORTH-CAUCASIAN FEDERAL DISTRICT	24.37	22.05	23.97	20.38	18.40
Republic of Daghestan	4.04	3.70	4.43	4.09	0.86
Republic of Ingushetia	0.19	0.15	0.10	0.07	0.10
Kabardino-Balkar Republic	2.57	2.53	2.46	2.44	1.99
Karachai-Cherkess Republic	0.87	0.61	0.71	0.81	0.70

Table 6.2.2 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	2.44	2.00	1.69	1.78	1.70
Republic of Chechnya	0.22	0.81	0.14	0.16	0.16
Stavropol Territory	14.05	12.25	14.45	11.04	12.90
PRIVOLZHISKY FEDERAL DISTRICT	178.75	190.23	202.39	186.93	198.93
Republic of Bashkortostan	15.88	17.27	16.75	13.72	14.54
Republic of Mariy-El	2.20	2.14	2.20	1.82	1.80
Republic of Mordovia	1.74	1.98	1.54	1.47	1.52
Republic of Tatarstan (Tatarstan)	24.10	28.85	28.62	22.70	25.38
Udmurt Republic	4.16	3.39	3.95	3.37	3.63
Chuvash Republic — Chuvashya	3.55	3.08	3.14	2.99	3.83
Perm Territory	9.61	10.03	10.92	10.21	11.21
Kirov Region	2.55	3.01	2.94	3.00	3.13
Nizhni Novgorod Region	29.99	35.56	44.19	38.53	43.92
Orenburg Region	9.67	9.00	7.41	6.40	5.71
Penza Region	4.80	4.27	7.78	7.09	4.60
Samara Region	52.87	52.55	50.50	55.58	58.30
Saratov Region	12.85	14.48	17.31	15.02	14.05
Ulyanovsk Region	4.78	4.63	5.15	5.03	7.32
URALS FEDERAL DISTRICT	98.75	105.20	105.98	96.31	106.53
Kurgan Region	2.03	1.77	1.82	1.39	1.37
Sverdlovsk Region	49.82	51.78	54.65	45.11	51.15
Tyumen Region	23.70	29.86	25.61	25.77	26.99
Khanty-Mansiysky Autonomous Area — Yugra	7.73	11.24	9.16	10.82	12.78
Yamalo-Nenetsky Autonomous Area	2.50	3.08	2.51	2.03	2.12
Chelyabinsk Region	23.21	21.80	23.90	24.05	27.03
SIBERIA FEDERAL DISTRICT	123.57	117.99	123.53	109.27	101.27
Republic of Altai	0.48	0.44	0.60	0.46	0.61
Republic of Buryatia	6.14	4.63	5.25	4.72	3.92
Republic of Tyva	0.31	0.38	0.07	0.16	0.09
Republic of Khakassia	1.40	1.41	1.36	1.45	1.30
Altai Territory	9.31	8.85	8.25	6.83	6.33
Zabaykalskiy Territory	1.76	1.43	1.25	1.22	0.94
Krasnoyarsk Territory	13.47	15.13	14.00	12.80	11.22
Irkutsk Region	11.28	11.19	13.11	10.37	11.18
Kemerovo Region	7.62	8.43	8.49	7.21	7.93
Novosibirsk Region	43.93	40.09	43.93	37.00	33.48
Omsk Region	22.43	20.02	21.31	21.23	18.91
Tomsk Region	5.45	6.01	5.91	5.84	5.36
FAR EAST FEDERAL DISTRICT	84.03	76.06	89.02	73.57	82.22
Republic of Sakha (Yakutia)	1.61	1.49	1.45	1.48	1.64
Kamchatka Territory	2.19	2.00	2.17	1.69	2.10
Primorski Territory	45.98	43.89	56.05	45.19	49.17
Khabarovsk Territory	18.03	15.72	17.09	13.88	16.11
Amur Region	10.06	6.80	6.46	5.75	5.65
Magadan Region	0.78	0.69	1.02	0.87	0.87
Sakhalin Region	5.23	5.23	4.61	4.56	6.58
Jewish Autonomous Region	0.10	0.13	0.11	0.13	0.09
Chukotka Autonomous Area	0.05	0.11	0.07	0.03	0.02

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)

	31.01.2013													
	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	22,600,652	7,286,043	492,994	48,040	4,242,340	935,442	5,059,766	1,707,836	11,569,854	2,483,137				
CENTRAL FEDERAL DISTRICT	13,050,463	6,064,503	334,477	41,464	2,688,416	765,995	3,774,978	1,565,052	5,233,370	1,764,791				
Belgorod Region	127,489	27,150	894	11	16,913	980	15,774	10,232	91,724	12,142				
Bryansk Region	66,494	5,380	486	0	7,764	182	6,295	139	50,663	4,409				
Vladimir Region	108,490	12,451	1,121	58	10,636	534	8,809	735	85,906	8,168				
Voronezh Region	214,816	23,763	1,761	5	25,492	1,182	25,502	4,200	158,898	13,270				
Ivanovo Region	68,913	6,473	122	0	6,965	208	3,528	272	57,001	5,318				
Kaluga Region	91,557	8,021	2,099	46	13,025	505	7,270	358	67,731	5,151				
Kostroma Region	47,483	2,615	245	0	3,445	107	6,277	196	35,512	1,819				
Kursk Region	67,079	5,587	648	3	6,879	693	5,268	635	52,660	3,212				
Lipetsk Region	93,651	7,625	528	0	10,928	2,082	13,581	310	67,514	4,344				
Moscow Region	850,981	85,452	18,672	1,522	165,590	9,392	81,770	7,829	574,996	59,518				
Orel Region	47,860	3,006	619	0	4,866	134	2,774	12	38,647	2,267				
Ryazan Region	87,479	7,652	807	1	11,418	431	6,052	1,391	67,500	4,613				
Smolensk Region	64,343	10,549	952	42	7,528	4,122	4,900	146	49,926	4,105				
Tambov Region	55,323	2,892	994	2	6,222	50	2,501	35	44,742	1,903				
Tver Region	90,601	9,906	938	0	11,423	438	5,537	568	71,409	5,565				
Tula Region	120,450	15,597	357	23	13,956	2,031	15,032	4,413	88,819	7,061				
Yaroslavl Region	135,723	11,119	1,521	5	14,260	1,260	22,564	290	95,159	8,209				
Moscow	10,711,731	5,819,265	301,713	39,746	2,351,106	741,664	3,541,544	1,533,291	3,534,563	1,613,717				
NORTH-WEST FEDERAL DISTRICT	2,222,757	446,134	41,258	3,096	456,214	61,987	375,800	84,725	1,303,206	259,629				
Republic of Karelia	47,315	3,923	258	20	4,787	147	2,132	15	39,446	3,315				
Republic of Komi	93,300	7,248	203	9	9,011	554	9,540	40	72,939	4,468				

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Arkhangelsk Region	106,716	8,846	1,297	18	14,286	1,457	8,127	867	80,943	5,238
Nenets Autonomous Area	5,829	871	129	0	502	706	440	0	4,642	118
Vologda Region	102,938	23,781	573	3	12,890	8,130	12,476	7,274	73,530	6,153
Kaliningrad Region	101,928	21,997	1,411	533	17,904	2,305	8,619	1,628	71,902	16,900
Leningrad Region	100,364	10,792	1,582	7	11,277	761	4,999	1,066	81,353	7,019
Murmansk Region	106,954	14,888	5,923	158	9,706	3,028	4,733	790	85,628	7,892
Novgorod Region	40,096	3,925	282	0	5,977	683	1,939	86	31,141	2,880
Pskov Region	37,259	2,881	266	1	5,638	158	2,265	459	28,573	1,875
St. Petersburg	1,485,887	347,853	29,463	2,347	364,738	44,764	320,970	72,500	737,751	203,889
SOUTH FEDERAL DISTRICT	981,543	93,937	12,537	164	147,557	9,646	66,867	6,233	730,507	65,364
Republic of Adigei (Adigeya)	13,871	626	70	0	1,192	24	534	0	11,661	442
Republic of Kalmykia	6,623	375	108	0	684	1	410	0	5,184	266
Krasnodar Territory	444,915	41,615	4,818	62	74,950	3,797	33,625	4,287	319,179	29,422
Astrakhan Region	57,687	4,811	799	1	8,464	530	2,832	35	44,001	3,063
Volgograd Region	150,822	17,166	2,946	93	17,884	1,062	7,125	607	120,105	13,024
Rostov Region	307,625	29,344	3,796	8	44,383	4,232	22,341	1,304	230,377	19,147
NORTH-CAUCASIAN FEDERAL DISTRICT	286,331	21,316	6,928	9	47,730	750	21,237	323	203,109	15,596
Republic of Dagestan	41,165	1,211	1,078	1	8,711	95	2,476	0	27,574	737
Republic of Ingushetia	4,558	193	37	0	1,459	1	248	0	2,685	163
Kabardino-Balkar Republic	25,178	1,740	347	0	4,419	48	844	10	18,951	1,267
Karachai-Cherkess Republic	11,274	2,650	278	0	1,994	16	574	10	8,130	2,499
Republic of Northern Ossetia — Alania	26,948	1,393	303	0	3,126	41	1,041	0	22,104	1,014
Republic of Chechnya	11,900	158	395	0	5,250	8	825	0	5,013	146
Stavropol Territory	165,308	13,971	4,490	8	22,771	541	15,229	303	118,652	9,770
PRIVOLZHSKY FEDERAL DISTRICT	2,559,608	266,079	39,599	592	396,988	31,252	357,186	18,252	1,703,706	154,004
Republic of Bashkortostan	310,530	26,644	4,079	23	40,591	3,407	77,467	3,486	185,411	14,783
Republic of Mariy-El	31,076	2,256	210	4	3,994	130	2,217	304	24,116	1,122
Republic of Mordovia	42,899	2,143	782	1	5,518	181	3,592	44	32,149	1,145
Republic of Tatarstan (Tatarstan)	514,625	53,902	11,377	109	89,994	3,408	121,040	1,729	267,490	26,433
Udmurt Republic	99,641	5,694	1,390	1	18,543	514	10,351	130	67,868	3,869
Chuvash Republic — Chuvashya	71,168	5,831	701	0	8,192	375	8,049	1,474	53,145	2,620
Perm Territory	251,239	32,655	1,432	5	53,281	8,157	26,533	1,901	166,083	17,808
Kirov Region	79,750	6,562	1,365	0	7,741	1,053	6,086	2,173	62,515	2,752
Nizhni Novgorod Region	325,682	41,592	6,755	349	55,803	4,569	26,755	1,373	229,588	21,091
Orenburg Region	129,080	10,540	1,464	0	16,054	1,262	12,120	1,474	91,663	6,640

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Penza Region	78,664	5,332	1,954	0	9,327	766	4,430	139	61,276	2,955
Samara Region	379,413	51,571	3,912	24	56,815	3,886	44,278	2,970	270,371	39,086
Saratov Region	170,537	15,290	2,990	40	21,186	1,848	10,420	1,019	132,945	10,631
Ulyanovsk Region	75,304	6,067	1,188	36	9,949	1,696	3,848	36	59,086	3,069
URALS FEDERAL DISTRICT	1,473,966	214,310	24,766	2,106	220,709	45,982	287,322	19,109	910,800	117,669
Kurgan Region	34,920	1,730	155	6	3,472	54	2,576	117	27,670	931
Sverdlovsk Region	503,152	64,328	11,276	561	86,829	7,230	52,277	11,992	341,593	37,117
Tyumen Region	659,645	115,236	2,787	11	82,791	32,976	212,741	2,502	349,284	63,390
Khanty-Mansiysky Autonomous Area — Yugra	346,120	96,724	1,338	0	32,201	31,395	131,892	1,053	172,755	49,715
Yamalo-Nenetsky Autonomous Area	95,269	4,714	801	0	16,762	1,096	11,441	26	64,951	2,886
Chelyabinsk Region	276,249	33,016	10,548	1,528	47,617	5,722	19,728	4,498	192,253	16,231
SIBERIA FEDERAL DISTRICT	1,338,990	116,759	17,143	511	186,093	12,754	123,548	10,762	982,144	67,803
Republic of Altai	6,023	203	70	0	468	27	684	0	4,663	104
Republic of Buryatia	38,803	3,604	541	0	6,347	142	1,887	104	28,683	1,550
Republic of Tyva	5,733	179	114	0	756	60	138	0	4,492	57
Republic of Khakassia	23,283	1,112	439	0	2,426	6	1,335	166	18,104	731
Altai Territory	118,153	10,122	1,982	29	13,704	442	10,849	2,565	89,270	3,974
Zabaykalskiy Territory	45,282	2,587	572	0	4,601	355	3,117	34	35,799	1,137
Krasnoyarsk Territory	232,849	14,199	6,019	228	39,243	1,398	20,191	39	159,717	9,954
Irkutsk Region	176,613	15,284	1,687	20	22,044	1,806	19,642	675	130,387	8,418
Kemerovo Region	201,669	20,191	1,055	0	25,297	4,097	22,538	366	149,091	11,409
Novosibirsk Region	275,921	31,115	3,082	219	43,751	3,048	24,359	5,481	198,860	17,838
Omsk Region	127,843	10,445	1,028	1	14,608	937	10,904	310	99,063	7,635
Tomsk Region	86,818	7,718	554	14	12,848	436	7,904	1,022	64,015	4,996
FAR EAST FEDERAL DISTRICT	686,994	63,005	16,286	98	98,633	7,076	52,828	3,380	503,012	38,281
Republic of Sakha (Yakutia)	82,600	5,070	1,931	11	13,909	234	5,170	66	58,566	1,979
Kamchatka Territory	46,117	4,003	1,119	11	5,704	359	2,147	285	35,706	2,802
Primorski Territory	206,697	24,092	5,523	58	37,307	3,706	13,055	1,423	147,436	16,398
Khabarovsk Territory	170,979	12,143	5,447	16	17,046	654	16,225	114	129,478	9,365
Amur Region	57,804	3,272	636	2	7,702	147	4,161	6	43,357	1,762
Magadan Region	32,092	6,305	447	0	4,030	299	5,225	917	21,315	1,099
Sakhalin Region	74,066	7,469	834	0	11,889	1,674	5,659	561	53,653	4,445
Jewish Autonomous Region	7,675	449	97	0	426	2	254	8	6,677	309
Chukotka Autonomous Area	8,964	202	252	0	620	1	932	0	6,824	122
OUTSIDE THE RUSSIAN FEDERATION	7,912	33,380	0	0	2	0	4,853	15,545	323	4,502

Table 6.3.2

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.01.2013			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	11,917.2	1,440.2	33,280.2	2,919.7
CENTRAL FEDERAL DISTRICT	10,857.2	601.6	24,154.1	148.0
Belgorod Region	1.4	0.3	0.0	9.1
Bryansk Region	6.6	0.0	0.4	13.3
Vladimir Region	6.9	0.0	4.6	7.6
Voronezh Region	8.3	0.2	191.0	0.8
Ivanovo Region	15.8	0.0	3.2	0.1
Kaluga Region	16.0	0.1	19.4	3.9
Kostroma Region	6.2	0.9	2.7	0.0
Kursk Region	5.5	0.0	0.0	0.0
Lipetsk Region	4.9	0.0	0.4	3.2
Moscow Region	182.7	3.3	296.7	13.1
Orel Region	0.2	0.0	0.0	0.0
Ryazan Region	21.8	0.0	0.0	0.0
Smolensk Region	14.1	0.0	3.2	6.6
Tambov Region	2.4	0.0	0.0	0.2
Tver Region	3.4	0.0	5.6	0.0
Tula Region	5.7	0.0	0.0	2.6
Yaroslavl Region	1.8	0.0	5.2	0.0
Moscow	10,553.5	596.8	23,621.7	87.5
NORTH-WEST FEDERAL DISTRICT	60.6	9.5	1,734.8	27.8
Republic of Karelia	0.6	0.0	0.5	0.6
Republic of Komi	8.3	0.7	3.0	7.9
Arkhangelsk Region	8.7	0.4	4.1	4.1
Nenets Autonomous Area	0.0	0.0	0.1	0.0
Vologda Region	1.2	0.4	10.9	0.0
Kaliningrad Region	3.5	0.0	0.8	0.0
Leningrad Region	8.0	0.0	20.7	3.3
Murmansk Region	1.9	0.2	0.0	0.7
Novgorod Region	5.2	1.6	0.1	1.3
Pskov Region	2.4	0.0	0.0	2.2
St. Petersburg	20.8	6.2	1,694.7	7.7
SOUTH FEDERAL DISTRICT	84.9	6.9	47.9	100.8
Republic of Adigei (Adigeya)	0.6	0.0	0.0	0.0
Republic of Kalmykia	1.1	0.0	3.6	1.2
Krasnodar Territory	27.3	1.4	20.9	66.3
Astrakhan Region	1.9	0.0	0.1	0.0
Volgograd Region	20.8	3.8	0.0	1.8
Rostov Region	33.2	1.7	23.3	31.5
NORTH-CAUCASIAN FEDERAL DISTRICT	426.3	12.5	165.6	164.0
Republic of Daghestan	246.1	0.0	0.0	14.2
Republic of Ingushetia	11.6	0.0	0.0	0.0
Kabardino-Balkar Republic	0.1	0.0	0.0	0.0
Karachai-Cherkess Republic	6.0	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	2.6
Republic of Chechnya	153.1	0.0	0.0	119.2
Stavropol Territory	9.4	12.5	165.6	28.0

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	179.3	764.6	6,740.4	1,983.9
Republic of Bashkortostan	2.9	757.1	27.7	0.5
Republic of Mariy-El	1.3	0.1	2.1	0.0
Republic of Mordovia	2.9	0.0	139.4	0.4
Republic of Tatarstan (Tatarstan)	30.5	5.8	6,352.5	1,926.7
Udmurt Republic	0.9	0.0	18.6	0.0
Chuvash Republic — Chuvashya	1.4	0.2	8.8	7.3
Perm Territory	41.2	0.9	36.2	11.5
Kirov Region	1.7	0.2	7.3	0.0
Nizhni Novgorod Region	66.4	0.0	30.1	20.2
Orenburg Region	13.4	0.0	9.7	15.2
Penza Region	2.3	0.3	27.2	0.0
Samara Region	0.6	0.0	31.3	2.1
Saratov Region	8.3	0.0	0.3	0.0
Ulyanovsk Region	5.5	0.0	49.2	0.0
URALS FEDERAL DISTRICT	88.8	36.3	303.6	219.4
Kurgan Region	8.6	0.2	0.0	1.9
Sverdlovsk Region	20.0	4.4	98.1	109.8
Tyumen Region	43.3	31.4	74.5	66.3
Khanty-Mansiysky Autonomous Area — Yugra	40.2	0.0	5.5	4.2
Yamalo-Nenetsky Autonomous Area	1.8	2.4	50.0	15.0
Chelyabinsk Region	16.9	0.3	131.0	41.4
SIBERIA FEDERAL DISTRICT	127.1	8.5	90.6	98.1
Republic of Altai	1.5	0.0	0.0	1.3
Republic of Buryatia	3.3	0.0	0.1	0.0
Republic of Tyva	15.2	0.0	0.2	0.5
Republic of Khakassia	2.3	0.4	0.6	0.0
Altai Territory	3.2	0.2	0.1	7.2
Zabaykalskiy Territory	29.9	0.3	0.0	0.0
Krasnoyarsk Territory	30.1	0.3	15.3	32.6
Irkutsk Region	5.8	1.6	11.0	2.6
Kemerovo Region	13.8	0.0	0.0	36.6
Novosibirsk Region	6.4	3.0	59.8	2.7
Omsk Region	12.5	2.7	0.1	12.4
Tomsk Region	3.1	0.0	3.4	2.2
FAR EAST FEDERAL DISTRICT	93.0	0.3	43.2	177.7
Republic of Sakha (Yakutia)	21.1	0.0	13.0	6.6
Kamchatka Territory	16.5	0.0	0.4	1.6
Primorski Territory	6.5	0.3	3.6	2.7
Khabarovsk Territory	12.0	0.0	14.9	2.1
Amur Region	12.9	0.0	4.4	3.0
Magadan Region	5.7	0.0	1.2	161.5
Sakhalin Region	18.0	0.0	5.5	0.2
Jewish Autonomous Region	0.3	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.2	0.0

Table 6.3.3

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.01.2013		
	deposit certificates	savings certificates	bonds
	2	3	4
RUSSIAN FEDERATION	3,339.3	244,694.5	1,077,002.1
CENTRAL FEDERAL DISTRICT	2,434.2	108,853.8	985,079.7
Belgorod Region	0.0	1,712.4	0.0
Bryansk Region	6.2	1,867.1	0.0
Vladimir Region	52.7	1,798.3	0.0
Voronezh Region	0.0	2,819.6	0.0
Ivanovo Region	0.0	1,876.7	0.0
Kaluga Region	0.0	3,390.6	0.0
Kostroma Region	0.0	1,278.4	0.0
Kursk Region	0.0	733.4	0.0
Lipetsk Region	0.0	1,212.4	0.0
Moscow Region	120.3	17,393.6	0.0
Orel Region	0.0	867.9	0.0
Ryazan Region	0.0	3,004.8	0.0
Smolensk Region	0.0	2,130.1	0.0
Tambov Region	0.0	850.7	0.0
Tver Region	0.0	2,014.0	0.0
Tula Region	1.8	2,582.3	0.0
Yaroslavl Region	1.0	3,654.7	0.0
Moscow	2,252.1	59,666.7	985,079.7
NORTH-WEST FEDERAL DISTRICT	182.7	28,952.0	10,576.5
Republic of Karelia	0.1	1,128.6	0.0
Republic of Komi	0.0	2,299.9	0.0
Arkhangelsk Region	4.2	3,467.5	0.0
Nenets Autonomous Area	0.0	169.1	0.0
Vologda Region	19.3	2,795.1	0.0
Kaliningrad Region	0.0	1,326.5	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	6.4	1,577.2	0.0
Novgorod Region	0.0	967.1	0.0
Pskov Region	0.0	849.6	0.0
St. Petersburg	152.7	14,540.5	10,576.5
SOUTH FEDERAL DISTRICT	60.2	15,736.7	6,118.0
Republic of Adigei (Adigeya)	0.0	392.7	0.0
Republic of Kalmykia	0.0	112.2	0.0
Krasnodar Territory	58.5	6,409.2	1,500.0
Astrakhan Region	0.0	889.7	0.0
Volgograd Region	0.0	2,815.4	0.0
Rostov Region	1.7	5,117.4	4,618.0
NORTH-CAUCASIAN FEDERAL DISTRICT	10.0	5,496.0	70.0
Republic of Daghestan	0.0	336.3	0.0
Republic of Ingushetia	0.0	117.6	0.0
Kabardino-Balkar Republic	0.0	282.7	0.0
Karachai-Cherkess Republic	0.0	168.3	0.0
Republic of Northern Ossetia — Alania	0.0	202.4	70.0
Republic of Chechnya	0.0	1.0	0.0
Stavropol Territory	10.0	4,387.6	0.0

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	648.9	35,701.7	49,510.6
Republic of Bashkortostan	0.0	3,832.3	0.0
Republic of Mariy-El	0.0	743.2	0.0
Republic of Mordovia	0.0	661.3	0.0
Republic of Tatarstan (Tatarstan)	313.5	4,063.0	24,727.8
Udmurt Republic	0.0	2,561.2	0.0
Chuvash Republic — Chuvashya	0.0	1,888.5	0.0
Perm Territory	3.0	5,985.7	0.0
Kirov Region	0.0	1,453.7	0.0
Nizhni Novgorod Region	53.7	5,883.7	0.0
Orenburg Region	0.0	785.4	6.8
Penza Region	0.1	704.2	0.0
Samara Region	240.0	4,635.4	24,776.0
Saratov Region	0.0	1,634.9	0.0
Ulyanovsk Region	38.5	869.4	0.0
URALS FEDERAL DISTRICT	0.8	17,404.7	14,457.3
Kurgan Region	0.0	961.3	0.0
Sverdlovsk Region	0.1	5,243.9	9,457.2
Tyumen Region	0.7	6,757.6	5,000.0
Khanty-Mansiysky Autonomous Area — Yugra	0.7	2,973.3	3,000.0
Yamalo-Nenetsky Autonomous Area	0.0	1,198.2	0.0
Chelyabinsk Region	0.0	4,441.9	0.0
SIBERIA FEDERAL DISTRICT	0.9	21,484.8	190.0
Republic of Altai	0.0	91.9	0.0
Republic of Buryatia	0.1	466.8	190.0
Republic of Tyva	0.0	161.8	0.0
Republic of Khakassia	0.0	260.0	0.0
Altai Territory	0.0	2,399.5	0.0
Zabaykalskiy Territory	0.0	891.7	0.0
Krasnoyarsk Territory	0.0	3,475.4	0.0
Irkutsk Region	0.4	3,783.3	0.0
Kemerovo Region	0.0	3,953.2	0.0
Novosibirsk Region	0.4	2,843.7	0.0
Omsk Region	0.1	1,431.8	0.0
Tomsk Region	0.0	1,725.8	0.0
FAR EAST FEDERAL DISTRICT	1.7	11,064.8	11,000.0
Republic of Sakha (Yakutia)	0.0	1,949.5	0.0
Kamchatka Territory	1.6	706.1	0.0
Primorski Territory	0.0	3,188.1	0.0
Khabarovsk Territory	0.0	1,665.9	0.0
Amur Region	0.0	729.7	11,000.0
Magadan Region	0.0	1,077.5	0.0
Sakhalin Region	0.1	1,386.5	0.0
Jewish Autonomous Region	0.0	148.9	0.0
Chukotka Autonomous Area	0.0	212.4	0.0

Table 6.3.4

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

(millions of rubles)

1	31.01.2013	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	749,981.8	439,988.7
CENTRAL FEDERAL DISTRICT	589,613.8	413,318.8
Belgorod Region	1,388.2	128.2
Bryansk Region	39.8	3.2
Vladimir Region	276.2	29.6
Voronezh Region	5,422.2	178.3
Ivanovo Region	102.7	56.2
Kaluga Region	152.7	0.0
Kostroma Region	388.9	204.2
Kursk Region	431.9	0.0
Lipetsk Region	2.0	0.0
Moscow Region	12,758.9	1,561.9
Orel Region	34.7	9.0
Ryazan Region	130.9	8.4
Smolensk Region	152.3	0.0
Tambov Region	110.2	0.0
Tver Region	210.4	0.0
Tula Region	1,115.5	0.0
Yaroslavl Region	935.2	78.4
Moscow	565,961.1	411,061.4
NORTH-WEST FEDERAL DISTRICT	36,082.4	11,862.4
Republic of Karelia	23.1	0.0
Republic of Komi	92.1	0.0
Arkhangelsk Region	128.6	0.0
Nenets Autonomous Area	0.0	0.0
Vologda Region	559.9	17.4
Kaliningrad Region	244.9	0.0
Leningrad Region	118.7	0.0
Murmansk Region	34.5	0.0
Novgorod Region	58.0	0.0
Pskov Region	76.2	0.0
St. Petersburg	34,746.4	11,845.0
SOUTH FEDERAL DISTRICT	6,305.7	2,766.4
Republic of Adigei (Adigeya)	1.9	0.0
Republic of Kalmykia	65.0	0.0
Krasnodar Territory	1,713.4	2,735.4
Astrakhan Region	81.4	0.0
Volgograd Region	930.5	7.1
Rostov Region	3,513.5	23.9
NORTH-CAUCASIAN FEDERAL DISTRICT	1,904.9	0.0
Republic of Daghestan	364.6	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	20.4	0.0
Karachai-Cherkess Republic	3.2	0.0
Republic of Northern Ossetia — Alania	50.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,466.6	0.0

Table 6.3.4 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	78,378.3	5,325.8
Republic of Bashkortostan	3,128.9	525.1
Republic of Mariy-El	676.7	0.0
Republic of Mordovia	196.1	0.0
Republic of Tatarstan (Tatarstan)	47,545.2	2,919.6
Udmurt Republic	829.7	30.0
Chuvash Republic — Chuvashya	819.6	4.2
Perm Territory	2,265.4	28.7
Kirov Region	163.7	10.1
Nizhni Novgorod Region	6,661.9	1,029.5
Orenburg Region	2,752.2	0.6
Penza Region	605.3	0.0
Samara Region	11,014.8	777.9
Saratov Region	1,492.2	0.0
Ulyanovsk Region	226.6	0.0
URALS FEDERAL DISTRICT	22,133.6	834.2
Kurgan Region	229.7	0.9
Sverdlovsk Region	9,087.2	707.6
Tyumen Region	10,660.3	23.0
Khanty-Mansiysky Autonomous Area — Yugra	7,138.3	0.0
Yamalo-Nenetsky Autonomous Area	222.4	0.0
Chelyabinsk Region	2,156.5	102.7
SIBERIA FEDERAL DISTRICT	11,287.2	5,855.1
Republic of Altai	35.6	0.0
Republic of Buryatia	104.7	4.6
Republic of Tyva	0.0	0.0
Republic of Khakassia	0.0	0.0
Altai Territory	313.4	0.0
Zabaykalskiy Territory	16.7	0.3
Krasnoyarsk Territory	489.4	32.1
Irkutsk Region	798.8	4,226.5
Kemerovo Region	1,523.8	0.0
Novosibirsk Region	5,474.9	4.7
Omsk Region	2,133.8	1,586.9
Tomsk Region	396.1	0.0
FAR EAST FEDERAL DISTRICT	4,276.0	26.0
Republic of Sakha (Yakutia)	53.5	1.5
Kamchatka Territory	29.5	0.0
Primorski Territory	3,220.7	2.1
Khabarovsk Territory	476.0	16.4
Amur Region	50.2	0.0
Magadan Region	4.9	0.0
Sakhalin Region	141.2	6.0
Jewish Autonomous Region	0.0	0.0
Chukotka Autonomous Area	300.0	0.0

6.4. Funds Allocations

Table 6.4.1

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

31.01.2013
(millions of rubles)

	total	of which:										for settlement finality
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	
1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	1,776,946	26,383	15,986	173,593	76,626	24,821	106,991	115,923	465,786	85,750	227,149	473,924
CENTRAL FEDERAL DISTRICT	945,366	2,499	1,344	58,232	44,044	8,610	48,874	59,535	255,446	58,173	182,657	227,296
Belgorod Region	6,796	41	0	2,418	331	957	219	113	835	215	101	1,566
Bryansk Region	3,190	0	0	490	0	289	56	38	386	202	85	1,644
Vladimir Region	6,033	4	0	2,217	308	332	176	25	957	47	34	1,933
Voronezh Region	12,573	5	0	2,263	328	670	581	231	4,302	393	176	3,624
Ivanovo Region	3,645	0	0	422	293	68	191	90	940	108	92	1,441
Kaluga Region	6,100	0	0	1,962	484	164	202	55	907	164	175	1,987
Kostroma Region	2,918	0	0	915	0	28	36	31	1,072	61	52	723
Kursk Region	5,233	3	0	767	55	1,156	132	31	1,534	193	14	1,348
Lipetsk Region	6,119	0	0	845	201	800	204	825	1,512	118	225	1,389
Moscow Region	105,091	81	21	11,596	595	365	4,525	1,525	30,486	5,993	9,239	40,686
Orel Region	5,568	0	0	375	5	602	74	53	3,628	70	161	600
Ryazan Region	5,053	5	0	1,558	127	292	235	66	1,385	72	66	1,247
Smolensk Region	5,014	5	4	2,615	47	21	106	64	959	34	100	1,063
Tambov Region	4,246	0	0	704	163	1,523	221	69	713	45	53	755
Tver Region	3,255	19	0	651	16	15	110	70	838	141	110	1,285
Tula Region	17,484	7	0	2,353	5,016	296	749	108	1,804	168	2,205	4,778
Yaroslavl Region	9,473	6	5	1,588	648	24	285	408	1,915	163	247	4,189
Moscow	737,575	2,323	1,314	24,493	35,426	1,008	40,772	55,733	201,273	49,986	169,522	157,039

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	201,787	469	236	23,365	7,005	2,384	21,422	11,468	45,106	3,768	16,136	70,664
Republic of Karelia	11,696	165	0	132	443	42	10	35	378	93	75	10,323
Republic of Komi	3,430	31	29	215	327	27	317	84	928	110	43	1,348
Arkhangelsk Region	6,932	164	111	1,951	70	111	302	37	1,010	180	297	2,810
Nenets Autonomous Area	122	0	0	0	0	0	0	0	4	115	0	3
Vologda Region	6,528	0	0	1,001	179	177	285	72	1,474	90	342	2,908
Kaliningrad Region	7,346	7	0	2,651	126	533	258	92	1,669	100	482	1,428
Leningrad Region	17,254	0	0	1,575	220	1,004	9,190	174	2,383	112	317	2,279
Murmansk Region	3,921	0	0	190	251	2	79	57	834	96	684	1,728
Novgorod Region	2,597	0	0	696	71	277	65	22	510	43	45	868
Pskov Region	1,651	1	1	369	110	189	77	38	408	8	28	423
St. Petersburg	140,432	101	95	14,585	5,208	22	10,838	10,857	35,512	2,936	13,823	46,550
SOUTH FEDERAL DISTRICT	127,487	624	555	17,919	1,531	3,973	4,083	28,558	39,599	4,305	2,651	24,244
Republic of Adigei (Adigeya)	875	5	0	79	0	39	75	30	454	8	0	185
Republic of Kalmykia	296	0	0	4	0	28	21	9	148	0	3	83
Krasnodar Territory	75,388	10	0	4,162	1,083	1,929	2,725	27,996	24,456	1,519	2,101	9,407
Astrakhan Region	1,461	0	0	193	0	80	126	65	483	102	41	371
Volgograd Region	10,845	8	8	1,920	9	551	340	145	3,207	496	154	4,015
Rostov Region	38,622	601	547	11,561	439	1,346	796	314	10,849	2,180	352	10,184
NORTH-CAUCASIAN FEDERAL DISTRICT	12,423	8	0	2,134	379	971	956	216	3,926	247	506	3,080
Republic of Dagestan	1,304	0	0	178	59	71	186	43	233	0	157	377
Republic of Ingushetia	56	0	0	11	0	0	35	7	3	0	0	0
Kabardino-Balkar Republic	1,029	0	0	242	0	49	25	11	593	16	58	35
Karachai-Cherkess Republic	1,087	0	0	469	0	64	400	5	126	1	2	20
Republic of Northern Ossetia — Alania	910	4	0	95	1	30	102	3	384	17	49	225
Republic of Chechnya	126	0	0	9	0	36	51	7	19	4	0	0
Stavropol Territory	7,911	4	0	1,130	319	721	158	140	2,567	209	240	2,423
PRIVOLZHSKY FEDERAL DISTRICT	208,685	6,248	6,088	41,334	8,993	4,098	10,119	3,721	55,472	10,421	16,589	51,690
Republic of Bashkortostan	24,971	49	22	4,589	22	498	2,116	152	9,974	413	640	6,518
Republic of Mariy-El	2,950	0	0	401	509	259	72	59	562	10	8	1,070
Republic of Mordovia	4,709	0	0	2,023	5	282	407	9	641	19	327	996

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)	38,208	5,677	5,671	7,387	501	566	1,973	580	7,734	2,337	3,423	8,030
Udmurt Republic	7,844	0	0	1,082	47	349	80	56	2,979	244	151	2,856
Chuvash Republic — Chuvashya	4,881	1	0	1,268	145	61	191	80	979	178	97	1,881
Perm Territory	20,698	42	40	5,514	2,416	47	835	398	4,842	756	384	5,464
Kirov Region	5,440	6	0	1,047	30	147	104	395	1,817	63	32	1,799
Nizhni Novgorod Region	37,351	8	8	7,572	2,248	423	1,030	490	10,012	1,019	5,939	8,610
Orenburg Region	8,510	160	111	767	200	267	185	388	2,878	162	201	3,302
Penza Region	3,517	4	0	751	29	311	141	19	636	95	134	1,397
Samara Region	32,814	283	218	4,541	2,689	274	1,874	716	8,435	4,701	4,677	4,624
Saratov Region	11,814	18	18	2,974	69	277	957	287	2,731	265	215	4,021
Ulyanovsk Region	4,978	0	0	1,416	83	337	154	92	1,252	159	361	1,124
URALS FEDERAL DISTRICT	105,969	2,351	1,776	14,095	2,175	1,429	9,142	3,940	23,611	4,274	4,895	40,057
Kurgan Region	2,340	2	0	590	0	106	63	30	410	134	123	882
Sverdlovsk Region	46,378	468	43	7,577	1,645	164	2,504	810	13,165	1,499	1,685	16,861
Tyumen Region	33,126	1,794	1,733	2,467	113	300	5,084	3,011	4,763	1,968	2,495	11,131
Khanty-Mansiysky Autonomous Area — Yugra	13,719	1,167	1,167	136	25	100	3,385	1,980	1,434	253	899	4,340
Yamalo-Nenetsky Autonomous Area	2,766	270	208	129	0	2	743	54	156	70	59	1,283
Chelyabinsk Region	24,125	87	0	3,461	417	859	1,491	89	5,273	673	592	11,183
SIBERIA FEDERAL DISTRICT	124,652	6,835	5,913	13,700	5,411	2,786	9,445	1,714	33,124	3,242	2,075	46,320
Republic of Altai	1,960	0	0	10	0	38	59	1	1,351	28	15	458
Republic of Buryatia	2,616	32	21	892	15	33	194	10	582	6	25	827
Republic of Tyva	282	52	52	1	16	31	2	42	72	3	3	60
Republic of Khakassia	1,332	0	0	113	104	33	53	7	411	7	99	505
Altai Territory	11,426	51	0	2,057	449	279	341	79	3,263	83	73	4,751
Zabaykalskiy Territory	1,636	354	0	63	13	18	129	1	388	4	16	650
Krasnoyarsk Territory	14,602	329	191	1,334	362	716	739	307	4,167	464	441	5,743
Irkutsk Region	16,567	51	40	1,014	2,870	193	1,028	339	3,579	289	102	7,102
Kemerovo Region	22,511	5,683	5,475	2,026	468	59	439	78	4,660	195	233	8,670
Novosibirsk Region	27,337	148	0	2,639	954	528	2,361	600	7,894	914	831	10,468
Omsk Region	15,302	0	0	2,197	95	631	3,742	152	3,493	1,114	172	3,706
Tomsk Region	9,081	135	134	1,353	65	227	359	98	3,265	135	65	3,379

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	50,577	7,349	74	2,814	7,088	570	2,950	6,771	9,505	1,320	1,640	10,570
Republic of Sakha (Yakutia)	10,016	6,292	10	111	266	88	168	752	503	191	481	1,164
Kamchatka Territory	1,651	0	0	20	373	0	45	25	355	236	262	335
Primorski Territory	20,904	1	1	2,111	2,275	330	598	5,548	3,429	739	326	5,547
Khabarovsk Territory	11,082	109	0	252	3,560	8	1,289	240	3,654	58	265	1,647
Amur Region	2,991	62	0	211	327	128	510	24	734	7	60	928
Magadan Region	1,645	773	51	36	83	1	36	36	395	18	94	173
Sakhalin Region	1,870	12	12	55	125	15	278	112	405	68	131	669
Jewish Autonomous Region	210	0	0	18	0	0	25	7	29	3	17	111
Chukotka Autonomous Area	208	98	0	0	78	0	1	27	0	0	4	0

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

Table 6.4.2

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

31.01.2013

of which:

(millions of rubles)

	total	of which:										real estate activities	other activities	for settlement finality	
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities				for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13			
RUSSIAN FEDERATION	186,227	7,536	2,452	65,270	47	4,790	9,259	7,122	30,395	19,617	39,638	2,553			
CENTRAL FEDERAL DISTRICT	97,499	276	0	12,089	47	4,247	8,427	1,634	20,630	14,798	33,842	1,509			
Belgorod Region	138	133	0	0	0	0	0	0	5	0	0	0			
Bryansk Region	231	0	0	28	0	141	0	0	62	0	0	0			
Vladimir Region	46	0	0	20	0	0	0	0	0	0	26	0			
Voronezh Region	1,372	0	0	404	0	0	0	0	321	647	0	0			
Ivanovo Region	83	0	0	41	0	0	0	0	42	0	0	0			
Kaluga Region	784	0	0	1	0	40	0	0	737	6	0	0			
Kostroma Region	60	0	0	0	0	0	0	0	60	0	0	0			
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0			
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0			
Moscow Region	9,392	0	0	917	0	0	6,621	45	583	937	282	7			
Orel Region	577	0	0	527	0	0	0	0	47	0	0	3			
Ryazan Region	17	0	0	0	0	0	1	0	16	0	0	0			
Smolensk Region	4,677	0	0	4,548	0	0	0	129	0	0	0	0			
Tambov Region	57	0	0	0	0	0	57	0	0	0	0	0			
Tver Region	81	0	0	81	0	0	0	0	0	0	0	0			
Tula Region	2,588	0	0	1,391	0	0	0	0	0	0	1,095	102			
Yaroslavl Region	633	0	0	615	0	0	0	0	5	0	13	0			
Moscow	76,763	143	0	3,516	47	4,066	1,748	1,460	18,750	13,208	32,428	1,397			

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	16,573	1,181	601	4,513	0	59	347	916	5,165	1,389	2,858	145
Republic of Karelia	10	10	0	0	0	0	0	0	0	0	0	0
Republic of Komi	669	600	601	0	0	0	0	0	0	0	0	69
Arkhangelsk Region	959	570	0	385	0	0	0	0	2	0	0	2
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	1,641	0	0	64	0	8	0	0	0	0	1,539	30
Kaliningrad Region	3,413	0	0	3,273	0	51	0	0	21	20	31	17
Leningrad Region	247	0	0	156	0	0	0	1	90	0	0	0
Murmansk Region	221	0	0	0	0	0	0	0	73	0	148	0
Novgorod Region	122	0	0	0	0	0	0	0	122	0	0	0
Pskov Region	9	0	0	9	0	0	0	0	0	0	0	0
St. Petersburg	9,282	0	0	626	0	0	347	915	4,858	1,369	1,140	27
SOUTH FEDERAL DISTRICT	12,823	0	0	2,906	0	314	31	3,352	2,776	1,500	1,944	0
Republic of Adigei (Adigeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	7,765	0	0	1,332	0	314	15	3,307	2,670	0	127	0
Astrakhan Region	16	0	0	0	0	0	16	0	0	0	0	0
Volgograd Region	1,841	0	0	52	0	0	0	0	5	0	1,784	0
Rostov Region	3,201	0	0	1,522	0	0	0	44	101	1,500	34	0
NORTH-CAUCASIAN FEDERAL DISTRICT	390	0	0	389	0	0	0	0	1	0	0	0
Republic of Dagestan	134	0	0	134	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	49	0	0	49	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	1	0	0	0	0	0	0	0	1	0	0	0
Republic of Northern Ossetia — Alania	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Chechnya	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	206	0	0	206	0	0	0	0	0	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	28,889	0	0	27,442	0	80	24	200	228	549	9	357
Republic of Bashkortostan	17,235	0	0	17,204	0	1	0	7	17	6	0	0
Republic of Mariy-El	11	0	0	11	0	0	0	0	0	0	0	0
Republic of Mordovia	9	0	0	0	0	9	0	0	0	0	0	0

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	7,955	0	0	7,439	0	0	0	0	0	513	0	3
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic — Chuvashya	81	0	0	81	0	0	0	0	0	0	0	0
Perm Territory	1,745	0	0	1,627	0	70	0	0	30	18	0	0
Kirov Region	23	0	0	0	0	0	0	0	23	0	0	0
Nizhni Novgorod Region	1,070	0	0	501	0	0	24	174	2	7	8	354
Orenburg Region	195	0	0	195	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	389	0	0	209	0	0	0	19	156	5	0	0
Saratov Region	2	0	0	1	0	0	0	0	0	0	1	0
Ulyanovsk Region	174	0	0	174	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	18,026	456	0	14,221	0	0	430	918	110	876	773	242
Kurgan Region	342	0	0	342	0	0	0	0	0	0	0	0
Sverdlovsk Region	6,388	79	0	5,334	0	0	16	17	66	876	0	0
Tyumen Region	2,213	0	0	283	0	0	0	900	15	0	773	242
Khanty-Mansiysky Autonomous Area — Yugra	1,152	0	0	10	0	0	0	900	0	0	0	242
Yamalo-Nenetsky Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	9,083	377	0	8,263	0	0	414	0	29	0	0	0
SIBERIA FEDERAL DISTRICT	10,253	4,752	1,851	3,406	0	0	0	0	1,275	505	15	300
Republic of Altai	698	0	0	622	0	0	0	0	76	0	0	0
Republic of Buryatia	234	45	0	189	0	0	0	0	0	0	0	0
Republic of Tyva	122	122	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	94	45	0	49	0	0	0	0	0	0	0	0
Altai Territory	48	0	0	0	0	0	0	0	48	0	0	0
Zabaykalskiy Territory	274	274	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	1,118	52	0	529	0	0	0	0	32	505	0	0
Irkutsk Region	106	81	0	11	0	0	0	0	14	0	0	0
Kemerovo Region	7,119	4,133	1,851	1,948	0	0	0	0	1,038	0	0	0
Novosibirsk Region	365	0	0	49	0	0	0	0	16	0	0	300
Omsk Region	54	0	0	9	0	0	0	0	45	0	0	0
Tomsk Region	21	0	0	0	0	0	0	0	6	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	1,774	872	0	305	0	90	0	103	209	0	195	0
Republic of Sakha (Yakutia)	285	270	0	15	0	0	0	0	0	0	0	0
Kamchatka Territory	215	65	0	0	0	0	0	0	0	0	150	0
Primorski Territory	287	0	0	3	0	90	0	28	159	0	7	0
Khabarovsk Territory	499	106	0	285	0	0	0	75	0	0	33	0
Amur Region	53	0	0	2	0	0	0	0	51	0	0	0
Magadan Region	435	430	0	0	0	0	0	0	0	0	5	0
Sakhalin Region	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
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0

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

Table 6.4.3

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

31.01.2013

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				for settlement finality
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods						
RUSSIAN FEDERATION	16,154,623	463,897	297,848	2,974,802	717,226	1,225,566	1,331,045	1,230,858	3,632,936	2,008,358	2,344,168	225,767			
CENTRAL FEDERAL DISTRICT	8,286,268	211,306	129,827	877,265	259,812	440,948	680,718	753,622	1,861,062	1,394,639	1,703,682	103,214			
Belgorod Region	238,080	13,839	10	71,978	808	108,683	10,072	4,821	13,317	4,574	9,164	824			
Bryansk Region	50,550	0	0	11,762	1,343	22,904	706	706	8,381	2,821	1,063	864			
Vladimir Region	67,780	129	0	28,283	2,293	13,773	2,127	1,535	12,720	4,392	1,679	849			
Voronezh Region	211,601	29	0	50,615	2,181	50,530	4,595	3,943	41,704	36,414	19,515	2,075			
Ivanovo Region	41,349	45	4	10,183	2,012	2,477	3,599	788	12,807	6,433	2,121	884			
Kaluga Region	85,445	301	0	21,874	4,383	9,379	6,260	1,325	13,233	24,604	2,670	1,416			
Kostroma Region	33,416	28	0	10,427	17	2,808	1,546	652	12,743	2,988	1,808	399			
Kursk Region	143,993	50,028	0	25,488	426	38,399	6,370	1,658	18,680	1,528	818	598			
Lipetsk Region	98,649	423	0	28,872	736	29,256	4,720	2,346	18,888	6,392	6,308	708			
Moscow Region	794,271	1,093	428	129,422	25,533	20,527	78,325	26,986	232,746	94,790	169,092	15,757			
Orel Region	56,789	0	0	9,624	491	23,786	514	6,005	13,136	1,260	1,652	321			
Ryazan Region	73,348	139	100	21,342	582	21,118	7,954	1,495	14,734	2,601	2,716	667			
Smolensk Region	66,709	131	15	23,278	1,143	12,154	4,692	2,175	17,855	2,546	2,139	596			
Tambov Region	83,226	2	0	24,679	1,188	35,464	1,422	2,827	13,910	2,363	910	461			
Tver Region	58,524	430	0	19,944	665	13,813	2,087	1,752	14,266	1,839	2,979	749			
Tula Region	104,372	607	0	27,256	14,208	16,446	7,212	3,049	20,159	4,301	8,191	2,943			
Yaroslavl Region	105,514	1,310	5	32,126	13,712	11,714	4,722	2,323	22,365	3,705	11,472	2,065			
Moscow	5,972,652	142,771	129,265	330,109	188,091	7,719	533,795	689,236	1,359,419	1,191,088	1,459,386	71,038			

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	1,810,533	11,420	2,059	427,172	96,102	110,137	172,688	213,884	365,294	130,511	254,230	29,095
Republic of Karelia	25,783	1,086	290	9,096	3,043	1,538	345	714	5,698	926	2,913	424
Republic of Komi	26,101	676	587	4,493	618	1,794	2,091	2,034	9,741	2,754	1,376	524
Arkhangelsk Region	76,373	166	111	40,351	3,150	6,698	1,896	1,035	14,059	3,027	4,860	1,131
Nenets Autonomous Area	1,746	0	0	0	11	0	385	44	122	1,017	165	2
Vologda Region	95,624	0	0	22,939	1,878	12,839	3,716	1,695	20,719	2,284	28,140	1,414
Kaliningrad Region	105,991	289	0	40,151	4,263	11,314	4,812	5,213	20,967	6,891	10,879	1,212
Leningrad Region	200,604	7,348	1	54,328	12,891	35,183	28,281	10,396	21,884	20,761	8,378	1,154
Murmansk Region	27,601	477	0	2,194	1,559	1,776	1,263	1,608	10,243	1,738	5,908	835
Novgorod Region	32,771	4	3	9,828	740	13,299	1,104	746	5,334	497	754	465
Pskov Region	36,606	30	29	8,643	256	18,121	1,631	1,383	5,439	458	390	255
St. Petersburg	1,183,079	1,344	1,038	235,146	67,704	7,575	127,549	189,060	251,214	91,175	190,631	21,681
SOUTH FEDERAL DISTRICT	1,063,432	3,342	1,896	295,363	51,692	177,042	81,516	69,779	250,901	69,132	50,880	13,785
Republic of Adigei (Adigeya)	19,823	184	0	8,442	12	3,829	2,914	281	3,144	508	357	152
Republic of Kalmykia	8,455	8	0	171	24	4,582	414	140	1,896	979	205	36
Krasnodar Territory	528,940	793	3	97,536	25,580	99,830	48,335	58,503	129,906	32,708	30,391	5,358
Astrakhan Region	33,980	26	25	3,118	1,996	3,510	6,473	926	8,038	7,477	2,261	155
Volgograd Region	122,946	150	13	41,427	831	19,554	7,245	3,457	34,172	8,965	4,601	2,544
Rostov Region	349,288	2,181	1,855	144,670	23,249	45,736	16,135	6,472	73,745	18,495	13,065	5,540
NORTH-CAUCASIAN FEDERAL DISTRICT	252,180	1,648	397	63,715	9,926	57,056	26,409	6,026	65,069	7,253	13,111	1,967
Republic of Dagestan	28,608	284	162	8,297	122	3,328	5,350	1,088	6,968	333	2,547	291
Republic of Ingushetia	6,307	50	25	372	0	2,866	887	45	1,821	153	113	0
Kabardino-Balkar Republic	35,164	79	39	9,200	62	8,223	1,823	588	12,125	1,648	1,391	25
Karachai-Cherkess Republic	24,891	190	0	10,503	81	5,568	3,557	270	4,018	235	426	43
Republic of Northern Ossetia — Alania	19,028	976	171	5,483	81	2,148	1,692	544	6,317	530	1,042	215
Republic of Chechnya	16,474	0	0	1,339	0	3,398	9,114	299	1,055	82	1,187	0
Stavropol Territory	121,708	69	0	28,520	9,580	31,527	3,986	3,192	32,764	4,272	6,405	1,393
PRIVOLZHSKY FEDERAL DISTRICT	2,090,342	65,739	55,487	666,816	94,211	231,762	120,589	71,136	454,829	212,453	146,107	26,700
Republic of Bashkortostan	223,172	41,689	37,959	69,523	3,679	19,994	14,499	4,105	44,149	13,245	9,177	3,112
Republic of Mariy-El	46,700	3	0	19,951	469	12,441	1,897	545	6,291	2,825	1,717	561
Republic of Mordovia	85,757	67	0	36,061	155	21,732	3,171	886	8,631	1,716	12,894	444

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)	407,670	5,832	5,517	129,871	3,440	47,270	32,181	13,180	81,577	55,846	33,518	4,955
Udmurt Republic	66,934	444	239	23,283	296	6,038	1,219	1,462	24,129	5,253	3,079	1,731
Chuvash Republic — Chuvashya	96,160	119	0	10,626	6,364	5,978	4,459	2,421	19,591	38,873	6,574	1,155
Perm Territory	265,845	4,581	4,410	111,915	13,077	6,872	13,642	17,702	62,799	21,846	10,778	2,633
Kirov Region	56,142	118	0	18,018	597	13,791	1,979	2,169	14,095	3,000	1,417	958
Nizhni Novgorod Region	263,471	627	325	89,733	35,411	19,448	9,993	6,747	65,672	15,687	16,138	4,015
Orenburg Region	98,337	6,132	4,135	29,738	2,725	21,852	3,473	6,005	19,432	5,461	1,916	1,603
Penza Region	57,774	75	0	14,572	1,226	18,967	2,279	1,743	11,711	4,192	2,400	609
Samara Region	255,983	2,087	1,729	64,504	15,126	15,765	21,394	9,452	57,092	30,820	37,329	2,414
Saratov Region	109,868	1,343	1,173	29,652	11,482	13,175	8,095	3,001	28,701	7,355	5,165	1,899
Ulyanovsk Region	56,529	2,622	0	19,370	164	8,439	2,308	1,718	10,959	6,333	4,005	611
URALS FEDERAL DISTRICT	1,046,360	36,519	24,283	338,332	50,731	53,452	90,817	45,773	228,724	99,213	81,706	21,093
Kurgan Region	27,113	6	0	8,188	2,238	5,559	1,206	808	6,213	958	1,462	475
Sverdlovsk Region	408,160	3,612	173	158,572	17,048	12,297	30,924	18,696	97,659	33,308	27,746	8,298
Tyumen Region	326,951	28,248	23,913	29,950	26,323	8,032	42,781	23,170	75,220	48,074	38,801	6,352
Khanty-Mansiysky Autonomous Area — Yugra	114,572	7,545	7,499	5,142	11,022	699	25,107	13,094	20,863	10,747	17,713	2,640
Yamalo-Nenetsky Autonomous Area	75,091	6,522	6,433	1,596	4,894	50	7,336	3,086	29,878	17,496	3,873	360
Chelyabinsk Region	284,136	4,653	197	141,622	5,122	27,564	15,906	3,099	49,632	16,873	13,697	5,968
SIBERIA FEDERAL DISTRICT	1,181,075	106,150	80,736	228,237	102,941	135,670	121,826	45,226	292,179	67,692	57,179	23,975
Republic of Altai	11,764	341	251	575	222	630	881	128	7,892	228	588	279
Republic of Buryatia	42,051	3,132	2,435	18,735	136	4,144	2,632	646	8,675	1,572	1,775	604
Republic of Tyva	3,056	708	638	150	63	368	195	216	1,135	94	101	26
Republic of Khakassia	13,771	1,696	1,505	3,060	866	2,023	638	646	3,590	260	750	242
Altai Territory	124,897	525	0	25,641	3,133	44,382	6,065	2,991	31,823	3,887	3,229	3,221
Zabaykalskiy Territory	17,206	1,987	1,159	961	2,153	465	1,086	418	7,936	720	1,186	294
Krasnoyarsk Territory	232,613	6,162	3,921	46,752	49,336	25,256	35,986	6,805	40,375	11,068	8,164	2,709
Irkutsk Region	125,997	3,178	2,625	24,270	15,360	6,703	11,163	6,922	40,277	8,488	5,378	4,258
Kemerovo Region	216,920	82,434	62,445	33,338	4,843	8,096	8,237	7,987	39,962	9,261	19,103	3,659
Novosibirsk Region	214,189	395	189	37,479	23,151	19,571	19,319	14,273	63,464	19,684	11,709	5,144
Omsk Region	112,251	0	0	20,997	2,448	17,156	31,761	1,754	24,872	8,424	2,653	2,186
Tomsk Region	66,360	5,592	5,568	16,280	1,230	6,877	3,863	2,440	22,176	4,006	2,543	1,353

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	424,433	27,773	3,163	77,903	51,811	19,499	36,482	25,412	114,877	27,465	37,273	5,938
Republic of Sakha (Yakutia)	76,547	12,444	307	5,184	13,323	1,388	3,405	7,468	25,062	3,676	3,666	931
Kamchatka Territory	25,248	212	2	1,926	4,074	543	786	1,156	6,335	1,739	8,239	238
Primorski Territory	138,308	369	12	51,859	6,144	5,736	9,628	8,877	33,819	9,327	9,906	2,643
Khabarovsk Territory	99,671	673	0	12,536	15,169	2,972	14,818	5,316	26,335	10,884	9,762	1,206
Amur Region	35,469	2,131	1,250	3,609	7,839	7,731	3,489	475	7,408	734	1,597	456
Magadan Region	16,600	11,032	1,283	823	1,046	215	148	284	1,912	148	900	92
Sakhalin Region	24,018	299	271	1,588	3,368	277	3,847	1,622	8,880	847	2,967	323
Jewish Autonomous Region	3,116	20	5	378	16	637	357	136	1,242	107	174	49
Chukotka Autonomous Area	5,456	592	33	0	833	0	4	78	3,884	3	62	0

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

Table 6.4.4

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

31.01.2013

of which:

(millions of rubles)

	1	2	of which:										real estate activities	other activities	for settlement finality
			mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities				for settlement finality
			3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION		3,412,890	380,167	221,651	931,989	12,499	61,624	168,893	243,590	455,254	713,286	444,028	1,560		
CENTRAL FEDERAL DISTRICT		1,871,118	118,052	101,735	261,119	7,646	30,595	125,095	74,589	333,272	554,354	364,935	1,461		
Belgorod Region		19,555	10,400	0	6,051	0	1,942	31	209	380	541	1	0		
Bryansk Region		14,054	0	0	216	0	13,321	0	81	436	0	0	0		
Vladimir Region		5,280	74	0	4,535	0	49	51	16	0	0	555	0		
Voronezh Region		17,387	0	0	2,345	0	205	886	2,621	1,405	4,085	5,840	0		
Ivanovo Region		1,354	0	0	586	0	0	475	13	272	8	0	0		
Kaluga Region		9,488	0	0	483	121	3,912	1,511	0	1,574	1,104	783	0		
Kostroma Region		2,244	0	0	363	0	1	0	0	596	762	522	0		
Kursk Region		2,768	0	0	1,260	0	0	280	0	90	1,121	17	0		
Lipetsk Region		4,028	0	0	652	0	48	0	0	883	2,415	30	0		
Moscow Region		188,482	0	0	20,025	17	2,721	26,461	33,615	25,961	50,740	28,942	0		
Orel Region		2,668	0	0	2,016	0	143	0	0	317	0	192	0		
Ryazan Region		4,199	0	0	997	0	390	2,385	0	184	243	0	0		
Smolensk Region		9,784	0	0	8,551	0	0	434	500	228	40	31	0		
Tambov Region		2,597	0	0	1,429	0	120	1,048	0	0	0	0	0		
Tver Region		7,397	0	0	5,739	20	306	0	234	885	0	213	0		
Tula Region		29,395	2	0	12,787	0	265	0	470	127	1,895	13,849	0		
Yaroslavl Region		17,758	1,051	1,051	15,725	0	64	0	0	236	471	211	0		
Moscow		1,532,680	106,524	100,684	177,357	7,488	7,105	91,534	36,830	299,698	490,934	313,749	1,461		

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	435,569	33,108	27,011	147,616	3,894	2,618	26,602	57,492	64,368	56,280	43,561	30
Republic of Karelia	9,875	46	0	8,948	0	12	0	160	110	269	330	0
Republic of Komi	5,470	4,054	4,054	55	0	74	0	235	151	901	0	0
Arkhangelsk Region	16,565	6,211	5,521	7,145	0	0	12	3,073	124	0	0	0
Nenets Autonomous Area	12	0	0	0	0	0	12	0	0	0	0	0
Vologda Region	33,983	0	0	28,484	0	279	297	0	71	96	4,756	0
Kaliningrad Region	45,770	13	13	34,022	0	527	190	6,272	1,049	2,793	898	6
Leningrad Region	27,895	5,361	0	9,847	0	5	79	6,779	279	5,520	25	0
Murmansk Region	16,483	0	0	0	0	334	33	4,095	206	345	11,470	0
Novgorod Region	15,718	0	0	15,238	0	208	0	0	272	0	0	0
Pskov Region	564	0	0	342	0	9	0	6	195	12	0	0
St. Petersburg	263,246	17,423	17,423	43,532	3,894	1,170	25,991	36,872	61,912	46,344	26,084	24
SOUTH FEDERAL DISTRICT	163,476	2,643	2,541	43,871	0	1,276	4,178	77,467	11,538	13,984	8,519	0
Republic of Adigei (Adigeya)	82	0	0	82	0	0	0	0	0	0	0	0
Republic of Kalmykia	514	0	0	0	0	0	0	0	373	141	0	0
Krasnodar Territory	109,951	161	59	15,727	0	845	2,070	71,421	7,042	7,068	5,617	0
Astrakhan Region	3,523	0	0	95	0	0	470	146	8	2,053	751	0
Volgograd Region	13,377	0	0	7,441	0	228	1,057	52	2,768	38	1,793	0
Rostov Region	36,029	2,482	2,482	20,525	0	203	581	5,850	1,347	4,683	358	0
NORTH-CAUCASIAN FEDERAL DISTRICT	16,036	1,549	0	12,402	0	473	136	409	739	128	200	0
Republic of Dagestan	3,365	0	0	2,923	0	0	0	345	0	97	0	0
Republic of Ingushetia	1,501	0	0	1,501	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,952	0	0	3,855	0	0	0	0	97	0	0	0
Karachai-Cherkess Republic	319	0	0	90	0	72	100	25	32	0	0	0
Republic of Northern Ossetia — Alania	2,058	1,550	0	211	0	0	0	0	97	0	200	0
Republic of Chechnya	77	0	0	0	0	0	37	40	0	0	0	0
Stavropol Territory	4,764	0	0	3,819	0	401	0	0	513	31	0	0
PRIVOLZHSKY FEDERAL DISTRICT	228,797	22,769	11,316	150,967	113	3,817	5,262	15,093	8,580	15,859	6,327	10
Republic of Bashkortostan	45,650	3,565	1,189	38,737	113	439	1,209	476	378	239	494	0
Republic of Mariy-El	1,075	0	0	799	0	233	0	0	43	0	0	0
Republic of Mordovia	1,650	0	0	379	0	14	0	0	165	1,092	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)	60,517	8,267	8,267	35,616	0	40	8	152	3,300	10,686	2,438	10
Udmurt Republic	981	0	0	0	0	0	0	0	132	24	825	0
Chuvash Republic — Chuvashya	2,301	0	0	668	0	0	1,464	0	85	84	0	0
Perm Territory	38,539	4,510	0	28,505	0	2,281	1,910	0	760	213	360	0
Kirov Region	2,191	0	0	2,128	0	1	0	0	60	2	0	0
Nizhni Novgorod Region	16,777	0	0	6,819	0	0	102	7,183	873	1,285	515	0
Orenburg Region	15,051	4,587	20	10,064	0	32	0	0	366	0	2	0
Penza Region	2,049	0	0	1,502	0	356	149	0	42	0	0	0
Samara Region	14,918	0	0	8,884	0	0	420	71	1,957	2,021	1,565	0
Saratov Region	4,905	1,840	1,840	2,052	0	421	0	4	268	212	108	0
Ulyanovsk Region	22,193	0	0	14,814	0	0	0	7,207	151	0	21	0
URALS FEDERAL DISTRICT	289,932	20,384	18,676	175,145	0	79	6,540	11,475	20,964	47,892	7,394	59
Kurgan Region	2,520	0	0	2,494	0	26	0	0	0	0	0	0
Sverdlovsk Region	157,783	565	0	96,908	0	0	150	1,164	8,012	47,267	3,717	0
Tyumen Region	74,762	18,676	18,676	28,418	0	53	1,667	10,311	11,665	281	3,632	59
Khanty-Mansiysky Autonomous Area — Yugra	14,188	8,303	8,302	309	0	0	5	4,641	0	281	590	59
Yamalo-Nenetsky Autonomous Area	5,213	2,390	2,390	0	0	0	118	0	2,627	0	78	0
Chelyabinsk Region	54,867	1,143	0	47,325	0	0	4,723	0	1,287	344	45	0
SIBERIA FEDERAL DISTRICT	265,584	93,641	55,550	124,468	0	7,059	894	161	11,380	24,352	3,649	0
Republic of Altai	4,678	150	0	2,133	0	0	0	0	1,785	564	46	0
Republic of Buryatia	3,546	85	0	2,496	0	710	0	0	0	255	0	0
Republic of Tyva	551	551	150	0	0	0	0	0	0	0	0	0
Republic of Khakassia	2,896	616	0	2,151	0	2	0	0	111	0	16	0
Altai Territory	4,537	1,900	0	1,345	0	504	0	19	156	526	87	0
Zabaykalskiy Territory	3,543	3,323	0	212	0	8	0	0	0	0	0	0
Krasnoyarsk Territory	99,457	4,120	0	75,641	0	0	7	3	117	19,522	47	0
Irkutsk Region	28,997	7,067	4,791	15,915	0	5,229	150	124	466	5	41	0
Kemerovo Region	99,711	71,515	46,845	16,234	0	165	0	0	6,591	2,203	3,003	0
Novosibirsk Region	7,056	2,415	1,864	1,691	0	441	637	3	1,003	609	257	0
Omsk Region	7,896	0	0	6,471	0	0	100	12	511	665	137	0
Tomsk Region	2,716	1,900	1,900	178	0	0	0	0	620	3	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	142,378	88,024	4,822	16,408	846	15,707	186	6,902	4,433	429	9,443	0
Republic of Sakha (Yakutia)	61,950	60,658	3,011	929	0	1	0	0	29	0	333	0
Kamchatka Territory	6,560	5,308	0	277	0	7	0	0	0	0	968	0
Primorski Territory	17,011	2,590	0	905	49	250	186	5,913	1,067	429	5,622	0
Khabarovsk Territory	43,059	6,661	0	13,963	797	15,449	0	909	3,271	0	2,009	0
Amur Region	9,201	8,987	0	152	0	0	0	0	62	0	0	0
Magadan Region	780	432	0	182	0	0	0	0	0	0	166	0
Sakhalin Region	2,440	2,021	1,811	0	0	0	0	81	4	0	334	0
Jewish Autonomous Region	281	270	0	0	0	0	0	0	0	0	11	0
Chukotka Autonomous Area	1,096	1,096	0	0	0	0	0	0	0	0	0	0

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

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.01.2013														
	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	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	of which: individual entrepreneurs	
1	2	3	4	5	6	7	8	9	10	11	12	13			
RUSSIAN FEDERATION	430,005	35,576	9,281	85	4,252,027	536,011	196,312	5,240	366,640	25,210	12,895	344			
CENTRAL FEDERAL DISTRICT	177,466	7,004	7,277	59	1,635,787	110,318	118,967	2,396	128,835	3,604	8,883	89			
Belgorod Region	2,561	410	5	0	50,256	7,106	485	1	4,018	183	1	1			
Bryansk Region	1,862	383	42	42	21,712	6,375	615	228	1,167	209	0	0			
Vladimir Region	2,870	382	0	0	36,942	6,198	717	1	1,637	329	51	0			
Voronezh Region	5,550	466	0	0	90,372	13,695	2,174	3	2,886	276	72	3			
Ivanovo Region	1,950	250	33	0	22,225	3,812	285	13	2,508	188	13	13			
Kaluga Region	2,260	385	7	0	30,378	4,349	1,974	2	1,498	51	0	0			
Kostroma Region	1,422	411	0	0	19,322	4,097	579	0	2,053	149	0	0			
Kursk Region	2,586	723	0	0	41,283	5,421	108	0	3,856	178	0	0			
Lipetsk Region	1,819	235	0	0	39,297	3,885	852	4	10,009	77	0	0			
Moscow Region	21,578	692	462	2	202,736	12,596	18,835	418	15,017	496	757	4			
Orel Region	1,272	235	0	0	19,045	2,907	282	0	2,257	46	0	0			
Ryazan Region	2,377	338	1	0	37,264	5,565	377	4	2,747	172	24	0			
Smolensk Region	1,826	297	11	0	43,675	5,436	405	45	3,346	285	0	0			
Tambov Region	1,105	127	0	0	29,380	2,912	0	0	1,520	54	0	0			
Tver Region	2,070	224	0	0	21,177	3,661	886	0	910	89	0	0			
Tula Region	3,763	504	6	0	45,393	5,394	556	16	2,357	183	10	0			
Yaroslavl Region	4,077	376	18	0	39,206	4,912	970	22	3,942	332	10	10			
Moscow	116,518	566	6,692	15	846,124	11,997	88,867	1,639	67,107	307	7,945	58			
NORTH-WEST FEDERAL DISTRICT	52,559	3,144	840	1	498,324	36,196	39,195	518	48,498	2,236	2,013	18			
Republic of Karelia	935	97	0	0	16,547	1,682	1,315	0	4,430	26	435	0			
Republic of Komi	1,323	390	0	0	10,943	4,828	235	0	1,164	311	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	2,650	533	0	0	23,181	4,662	219	4	2,185	159	204	2
Nenets Autonomous Area	7	6	0	0	350	114	12	0	31	1	0	0
Vologda Region	3,931	902	61	0	40,511	7,087	1,182	90	9,359	775	31	8
Kaliningrad Region	2,844	223	78	0	40,143	3,448	5,380	37	7,270	319	201	0
Leningrad Region	4,049	131	53	0	55,505	2,647	2,480	9	2,775	305	8	1
Murmansk Region	2,057	133	178	0	18,251	2,788	11,999	0	3,666	129	95	0
Novgorod Region	1,194	131	0	0	13,977	1,957	225	0	1,087	75	44	0
Pskov Region	789	175	0	0	25,755	1,978	133	6	1,737	35	97	0
St. Petersburg	32,787	429	470	1	253,511	5,119	16,027	372	14,825	102	898	7
SOUTH FEDERAL DISTRICT	31,827	4,221	126	0	417,056	68,950	10,901	391	52,870	5,208	204	26
Republic of Adigei (Adigeya)	360	67	0	0	13,904	1,583	82	0	3,393	98	48	0
Republic of Kalmykia	274	77	0	0	6,197	3,596	10	0	406	179	0	0
Krasnodar Territory	14,085	1,802	41	0	218,419	29,507	6,280	149	36,158	2,797	74	1
Astrakhan Region	934	325	16	0	14,481	6,764	607	8	872	327	10	8
Volgograd Region	4,017	429	39	0	50,480	8,860	897	195	5,382	858	1	0
Rostov Region	12,157	1,521	30	0	113,575	18,640	3,025	39	6,659	949	71	17
NORTH-CAUCASIAN FEDERAL DISTRICT	7,044	1,364	36	0	148,289	30,479	2,455	120	9,399	2,051	219	17
Republic of Dagestan	713	175	0	0	19,976	4,585	442	97	713	143	0	0
Republic of Ingushetia	20	1	0	0	5,985	3,098	0	0	1,077	400	0	0
Kabardino-Balkar Republic	709	154	0	0	29,708	4,995	659	0	1,248	203	202	0
Karachai-Cherkess Republic	930	72	1	0	12,889	2,256	294	17	1,187	243	17	17
Republic of Northern Ossetia — Alania	665	126	0	0	14,464	1,978	297	0	1,268	122	0	0
Republic of Chechnya	111	15	0	0	10,979	622	77	0	237	19	0	0
Stavropol Territory	3,896	821	35	0	54,288	12,945	686	6	3,669	921	0	0
PRIVOLZHSKY FEDERAL DISTRICT	66,459	7,317	294	0	683,067	109,983	6,514	764	50,990	4,698	495	97
Republic of Bashkortostan	5,346	593	45	0	60,444	9,646	957	0	5,159	313	0	0
Republic of Mariy-El	886	118	0	0	14,098	2,781	8	0	1,197	33	0	0
Republic of Mordovia	1,386	51	0	0	29,240	3,432	0	0	1,006	65	0	0
Republic of Tatarstan (Tatarstan)	11,880	887	0	0	122,942	14,945	361	183	5,623	872	0	0
Udmurt Republic	2,826	713	0	0	22,051	6,750	101	0	3,611	222	0	0
Chuvash Republic — Chuvashya	1,893	399	0	0	20,339	4,789	136	16	1,330	90	0	0
Perm Territory	4,146	1,077	30	0	38,412	12,436	365	96	5,511	1,443	40	0
Kirov Region	2,711	519	0	0	27,881	6,015	8	8	1,609	191	0	0
Nizhni Novgorod Region	12,089	711	139	0	90,802	14,313	1,373	382	4,372	430	155	97
Orenburg Region	3,828	628	0	0	46,773	10,120	353	0	1,691	236	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	2,242	378	0	0	30,737	7,000	426	10	3,889	111	0	0
Samara Region	10,016	297	79	0	101,693	4,929	2,072	48	9,708	246	165	0
Saratov Region	5,280	727	1	0	48,235	9,090	189	0	4,740	316	39	0
Ulyanovsk Region	1,930	219	0	0	29,420	3,737	165	21	1,544	130	96	0
URALS FEDERAL DISTRICT	36,109	4,570	146	4	290,528	63,130	7,598	190	21,162	2,455	634	21
Kurgan Region	1,077	326	0	0	15,451	5,391	26	0	871	198	0	0
Sverdlovsk Region	10,414	1,256	70	0	87,946	20,065	2,618	184	7,539	935	164	21
Tyumen Region	14,712	1,646	19	4	121,322	25,348	3,550	0	4,599	541	425	0
Khanty-Mansiysky Autonomous Area — Yugra	4,990	681	0	0	42,518	13,616	473	0	1,520	272	5	0
Yamalo-Nenetsky Autonomous Area	1,667	342	0	0	15,980	4,835	118	0	416	143	0	0
Chelyabinsk Region	9,906	1,342	57	0	65,809	12,326	1,404	6	8,153	781	45	0
SIBERIA FEDERAL DISTRICT	42,866	5,599	189	21	420,287	77,768	4,958	726	47,441	3,812	218	69
Republic of Altai	905	61	0	0	5,898	995	0	0	1,208	82	0	0
Republic of Buryatia	1,245	717	15	0	16,002	6,650	20	0	924	196	0	0
Republic of Tyva	170	84	0	0	1,830	1,227	0	0	46	32	0	0
Republic of Khakassia	1,071	390	1	1	7,827	3,331	61	17	410	94	2	0
Altai Territory	5,147	359	48	0	79,396	10,559	566	101	22,385	805	42	5
Zabaykalsky Territory	792	333	0	0	9,701	5,033	8	8	357	105	0	0
Krasnoyarsk Territory	7,260	934	36	0	66,878	12,217	867	50	3,009	323	7	0
Irkutsk Region	3,872	607	25	11	40,526	10,659	587	48	3,416	532	23	0
Kemerovo Region	4,663	467	0	0	42,794	6,486	976	0	4,822	624	0	0
Novosibirsk Region	10,863	307	49	0	82,827	5,830	849	117	4,762	171	66	8
Omsk Region	4,614	1,096	9	9	41,014	9,874	838	379	4,445	748	76	56
Tomsk Region	2,264	244	6	0	25,594	4,907	186	6	1,657	100	2	0
FAR EAST FEDERAL DISTRICT	15,675	2,357	373	0	158,689	39,187	5,724	135	7,445	1,146	229	7
Republic of Sakha (Yakutia)	1,554	315	0	0	23,996	7,369	1,378	5	850	169	0	0
Kamchatka Territory	1,078	184	0	0	16,849	2,686	157	0	639	56	0	0
Primorski Territory	6,577	613	157	0	44,722	8,975	1,000	102	1,950	222	220	4
Khabarovsk Territory	3,332	491	0	0	32,067	7,990	882	16	2,683	247	9	3
Amur Region	1,096	411	53	0	15,088	5,392	274	12	417	112	0	0
Magadan Region	898	73	163	0	8,281	1,569	164	0	100	8	0	0
Sakhalin Region	899	194	0	0	14,423	3,472	1,858	0	270	87	0	0
Jewish Autonomous Region	177	75	0	0	2,988	1,590	11	0	532	245	0	0
Chukotka Autonomous Area	64	1	0	0	275	144	0	0	4	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.01.2013										
	rubles						foreign currency				
	total	including:		of which:		total	housing loans	including:		of which:	including overdue debt
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	housing loans		
1	2	3	4	5	6	7	8	9			
RUSSIAN FEDERATION	7,542,336	2,000,035	1,890,517	28,159	232,116	126,820	119,993	13,753			
CENTRAL FEDERAL DISTRICT	2,080,365	537,206	517,292	11,171	175,292	94,623	88,598	10,840			
Belgorod Region	68,011	13,539	11,884	53	408	351	349	43			
Bryansk Region	43,426	10,409	9,920	40	223	182	169	2			
Vladimir Region	62,312	13,579	12,537	115	482	401	394	2			
Voronezh Region	84,272	22,091	20,570	306	799	463	460	69			
Ivanovo Region	32,986	7,399	7,154	44	286	241	240	101			
Kaluga Region	49,839	13,613	13,151	61	1,161	520	477	7			
Kostroma Region	23,864	5,678	5,471	26	97	56	55	0			
Kursk Region	45,462	11,365	10,089	25	263	227	225	15			
Lipetsk Region	43,529	9,989	9,462	34	257	181	181	38			
Moscow Region	463,048	138,956	136,342	3,157	37,982	24,574	23,468	3,866			
Orel Region	26,177	6,092	5,448	33	292	153	153	0			
Ryazan Region	46,412	12,946	12,651	80	624	214	213	18			
Smolensk Region	42,940	12,993	12,543	118	943	314	282	19			
Tambov Region	32,998	7,254	6,640	12	162	143	139	2			
Tver Region	55,088	16,825	16,671	590	772	408	385	23			
Tula Region	66,950	17,035	16,555	88	742	551	534	28			
Yaroslavl Region	53,622	13,603	13,212	121	411	294	293	43			
Moscow	839,429	203,840	196,992	6,268	129,388	65,350	60,581	6,564			
NORTH-WEST FEDERAL DISTRICT	796,779	217,276	206,432	2,378	29,704	14,541	14,209	1,200			
Republic of Karelia	41,006	10,489	10,040	78	192	144	137	6			
Republic of Komi	58,691	19,092	15,363	35	188	155	154	0			
Arkhangelsk Region	70,223	21,262	20,526	68	351	272	271	39			
Nenets Autonomous Area	4,317	2,384	2,346	3	47	47	47	0			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	65,696	18,568	17,862	155	369	279	277	44
Kaliningrad Region	42,652	8,286	7,857	217	2,709	691	653	117
Leningrad Region	85,544	21,964	21,476	318	3,016	1,235	1,214	91
Murmansk Region	54,381	9,174	8,776	34	241	161	152	16
Novgorod Region	30,866	7,163	6,710	73	174	116	115	5
Pskov Region	24,355	4,560	4,126	17	102	81	80	4
St. Petersburg	323,365	96,718	93,696	1,383	22,362	11,407	11,156	878
SOUTH FEDERAL DISTRICT	603,351	126,974	118,722	2,095	4,693	2,721	2,624	186
Republic of Adigei (Adigeya)	15,318	2,399	2,225	26	146	124	122	0
Republic of Kalmykia	15,216	2,663	2,545	5	89	68	68	0
Krasnodar Territory	233,494	49,739	46,031	949	2,083	1,177	1,099	113
Astrakhan Region	44,986	8,449	7,981	55	120	94	88	8
Volgograd Region	96,474	23,415	22,504	535	557	413	407	13
Rostov Region	197,863	40,309	37,436	525	1,698	845	840	52
NORTH-CAUCASIAN FEDERAL DISTRICT	216,580	39,556	35,654	672	2,065	1,628	1,566	223
Republic of Dagestan	26,767	3,812	3,546	101	268	181	179	19
Republic of Ingushetia	4,292	286	91	1	7	3	2	0
Kabardino-Balkar Republic	28,110	5,366	4,456	16	220	178	171	39
Karachai-Cherkess Republic	17,610	1,941	1,606	3	58	52	52	7
Republic of Northern Ossetia — Alania	20,808	3,579	3,075	211	188	153	133	29
Republic of Chechnya	9,930	197	196	0	395	341	341	47
Stavropol Territory	109,063	24,375	22,684	340	929	720	688	82
PRIVOLZHSKY FEDERAL DISTRICT	1,361,413	372,486	339,528	4,277	9,244	6,215	6,132	654
Republic of Bashkortostan	185,275	47,176	40,084	458	685	407	406	18
Republic of Mariy-El	23,099	7,297	6,953	47	157	118	118	8
Republic of Mordovia	26,617	8,040	7,267	18	221	205	205	23
Republic of Tatarstan (Tatarstan)	187,459	47,558	43,955	268	1,099	910	905	15
Udmurt Republic	71,240	23,304	19,162	209	382	312	309	57
Chuvash Republic — Chuvashya	48,610	17,272	16,967	121	430	345	344	36
Perm Territory	156,534	45,528	39,506	956	1,014	599	549	96
Kirov Region	49,363	13,784	12,110	62	295	187	187	2
Nizhni Novgorod Region	145,429	42,027	38,805	530	1,240	740	730	107
Orenburg Region	96,700	24,955	23,901	121	375	308	307	21
Penza Region	46,672	11,197	10,162	45	257	225	225	39
Samara Region	165,509	45,994	43,626	1,183	2,123	1,102	1,098	189

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	96,490	22,270	21,749	194	626	449	447	19
Ulyanovsk Region	62,416	16,084	15,281	65	340	308	302	24
URALS FEDERAL DISTRICT	918,836	301,778	286,741	2,822	3,012	2,082	2,038	176
Kurgan Region	39,546	10,762	10,068	117	65	43	43	0
Sverdlovsk Region	277,791	74,373	71,959	910	1,194	860	839	69
Tyumen Region	401,235	163,274	153,834	583	721	494	478	56
Khanty-Mansiysky Autonomous Area — Yugra	193,224	92,818	88,747	225	219	191	183	1
Yamalo-Nenetsky Autonomous Area	65,371	29,107	26,250	34	119	85	85	20
Chelyabinsk Region	200,264	53,369	50,880	1,212	1,032	685	678	51
SIBERIA FEDERAL DISTRICT	1,163,496	305,532	290,269	4,277	5,998	3,503	3,386	355
Republic of Altai	9,981	860	830	2	62	0	0	0
Republic of Buryatia	69,469	10,952	10,887	47	114	96	96	3
Republic of Tyva	16,180	3,532	3,450	16	3	2	2	0
Republic of Khakassia	27,726	7,145	6,773	68	62	40	34	0
Altai Territory	106,798	24,777	23,556	398	355	264	260	79
Zabaykalskiy Territory	65,625	14,392	14,269	61	74	40	40	0
Krasnoyarsk Territory	211,607	63,130	58,988	860	785	487	476	49
Irkutsk Region	167,558	45,178	44,790	496	561	401	386	42
Kemerovo Region	153,580	33,157	30,618	706	1,628	538	526	31
Novosibirsk Region	171,748	55,324	52,217	802	1,285	976	961	105
Omsk Region	96,251	25,502	23,804	624	794	416	377	35
Tomsk Region	66,973	21,583	20,087	197	275	243	228	11
FAR EAST FEDERAL DISTRICT	401,516	99,227	95,879	467	2,108	1,507	1,440	119
Republic of Sakha (Yakutia)	71,039	20,339	19,576	17	118	89	89	0
Kamchatka Territory	21,131	4,467	4,346	4	74	59	59	0
Primorski Territory	101,519	20,754	20,287	153	1,131	758	704	35
Khabarovsk Territory	91,112	25,695	25,313	180	527	396	393	54
Amur Region	55,678	13,495	12,626	80	94	84	78	27
Magadan Region	12,801	2,838	2,667	1	15	15	14	0
Sakhalin Region	36,936	8,932	8,470	29	134	93	90	3
Jewish Autonomous Region	8,744	2,083	1,988	3	12	10	10	0
Chukotka Autonomous Area	2,556	624	606	0	3	3	3	0

Table 6.4.7

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

	31.01.2013									
	including:					of which:				
	housing loans					mortgage loans				
1	volume of consumer loans total, millions of rubles	3	4	5	6	7	8	9	10	
RUSSIAN FEDERATION	491,581	35,778	53,054	179.0	12.7	33,552	51,436	181.7	12.7	
CENTRAL FEDERAL DISTRICT	155,948	8,073	15,755	176.8	12.8	7,827	15,402	179.4	12.8	
Belgorod Region	4,484	325	369	181.6	12.8	294	357	184.4	12.7	
Bryansk Region	2,627	252	277	176.8	12.7	245	273	177.4	12.7	
Vladimir Region	3,575	262	348	182.3	13.0	242	337	185.8	13.0	
Voronezh Region	5,634	531	637	181.0	12.7	515	625	181.8	12.7	
Ivanovo Region	2,263	199	239	165.8	12.8	191	235	167.4	12.7	
Kaluga Region	2,865	305	507	181.9	12.6	301	501	182.7	12.6	
Kostroma Region	1,522	169	172	186.7	12.6	160	166	188.4	12.5	
Kursk Region	3,126	283	327	184.3	13.1	266	318	183.9	13.0	
Lipetsk Region	3,117	268	307	189.9	12.8	249	296	194.3	12.8	
Moscow Region	28,705	1,677	4,024	180.9	12.7	1,649	3,956	182.8	12.7	
Orel Region	1,832	176	191	174.5	13.1	164	186	177.4	13.0	
Ryazan Region	2,735	332	413	179.0	12.7	324	409	180.1	12.6	
Smolensk Region	2,489	255	322	195.1	12.9	254	321	195.5	12.9	
Tambov Region	4,540	193	235	185.4	12.8	184	229	188.7	12.8	
Tver Region	3,071	289	415	196.5	12.8	282	413	197.3	12.8	
Tula Region	4,116	377	490	183.6	13.1	376	488	183.4	13.1	
Yaroslavl Region	3,578	289	384	163.0	12.7	284	382	163.8	12.7	
Moscow	75,669	1,891	6,098	169.4	12.7	1,847	5,910	173.5	12.7	
NORTH-WEST FEDERAL DISTRICT	52,808	3,866	6,460	169.8	12.5	3,736	6,384	171.7	12.5	
Republic of Karelia	2,276	204	288	169.3	12.5	192	283	175.4	12.4	
Republic of Komi	3,466	332	505	187.7	12.8	327	502	190.4	13.0	
Arkhangelsk Region	4,088	407	534	167.5	13.0	390	527	169.0	13.0	
Nenets Autonomous Area	171	20	42	193.3	11.0	20	42	193.3	11.0	

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	3,682	444	490	175.6	12.9	431	484	177.0	12.9
Kaliningrad Region	2,873	172	230	176.6	12.2	155	223	180.5	11.9
Leningrad Region	5,145	426	811	174.2	12.6	408	803	175.5	12.5
Murmansk Region	3,602	212	321	157.5	12.1	207	317	156.8	12.0
Novgorod Region	1,993	225	260	180.0	13.0	215	255	188.5	12.9
Pskov Region	1,636	123	162	174.8	12.4	113	157	180.5	12.4
St. Petersburg	24,047	1,321	2,859	164.5	12.3	1,298	2,833	165.5	12.3
SOUTH FEDERAL DISTRICT	38,635	2,422	3,228	187.5	12.6	2,236	3,145	190.4	12.6
Republic of Adigei (Adigeya)	913	49	61	202.9	13.2	48	61	203.2	13.1
Republic of Kalmykia	749	69	95	203.1	13.2	69	95	203.1	13.2
Krasnodar Territory	14,542	933	1,272	191.1	12.5	814	1,214	196.4	12.4
Astrakhan Region	3,142	230	247	184.0	12.4	218	240	187.6	12.3
Volgograd Region	5,750	443	540	184.2	12.9	439	537	184.2	12.9
Rostov Region	13,539	698	1,013	183.1	12.6	648	998	185.2	12.5
NORTH-CAUCASIAN FEDERAL DISTRICT	12,173	1,159	1,314	175.2	12.6	869	1,176	190.8	12.5
Republic of Dagestan	1,915	151	219	176.8	12.1	97	180	213.8	12.1
Republic of Ingushetia	120	154	64	80.6	15.0	0	0	0.0	0.0
Kabardino-Balkar Republic	1,238	151	145	158.7	13.2	79	116	197.4	13.1
Karachai-Cherkess Republic	741	42	46	199.6	13.3	41	46	199.7	13.3
Republic of Northern Ossetia — Alania	1,107	94	141	187.7	12.6	94	141	187.7	12.6
Republic of Chechnya	214	1	2	111.6	10.3	1	2	111.6	10.3
Stavropol Territory	6,838	566	697	182.8	12.5	557	691	184.0	12.5
PRIVOLZHSKY FEDERAL DISTRICT	86,492	9,471	10,542	179.5	12.8	8,713	10,217	183.3	12.7
Republic of Bashkortostan	12,314	1,683	1,551	161.9	13.5	1,200	1,367	175.1	13.3
Republic of Mariy-El	1,579	149	176	192.3	12.6	147	175	193.3	12.6
Republic of Mordovia	1,433	228	266	192.4	12.5	192	251	202.3	12.5
Republic of Tatarstan (Tatarstan)	11,443	1,454	1,496	159.2	13.0	1,409	1,475	160.9	13.0
Udmurt Republic	4,258	572	559	179.9	13.2	550	551	187.8	12.3
Chuvash Republic — Chuvashya	2,907	442	568	191.2	12.2	439	567	191.5	12.2
Perm Territory	9,181	815	1,005	189.9	12.9	786	985	189.0	13.0
Kirov Region	2,896	406	417	187.0	13.0	393	411	188.0	13.0
Nizhni Novgorod Region	9,739	743	1,031	182.5	12.6	709	1,015	184.5	12.6
Orenburg Region	6,425	588	713	199.5	11.7	547	698	202.7	11.7
Penza Region	2,864	293	327	182.4	12.6	285	324	183.7	12.5
Samara Region	12,067	973	1,196	185.0	12.8	960	1,183	186.3	12.7

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	5,725	525	622	197.9	12.8	517	618	199.0	12.8
Ulyanovsk Region	3,661	600	615	170.8	12.8	579	597	175.6	12.8
URALS FEDERAL DISTRICT	53,540	4,172	6,483	190.8	12.7	3,807	6,002	192.8	12.6
Kurgan Region	2,372	227	269	220.6	11.4	210	256	227.0	11.3
Sverdlovsk Region	17,451	1,135	1,759	180.8	13.0	1,122	1,747	181.3	13.0
Tyumen Region	21,427	1,575	3,038	206.9	12.6	1,290	2,621	211.5	12.5
Khanty-Mansiysky Autonomous Area — Yugra	7,763	581	1,307	221.7	12.7	462	1,078	227.4	12.8
Yamalo-Nenetsky Autonomous Area	2,395	219	509	241.6	11.9	193	466	248.9	11.8
Chelyabinsk Region	12,290	1,235	1,417	162.9	13.1	1,185	1,378	165.5	13.0
SIBERIA FEDERAL DISTRICT	68,327	5,211	6,798	178.5	12.8	5,009	6,671	179.8	12.7
Republic of Altai	472	21	20	177.9	12.5	17	19	185.9	12.5
Republic of Buryatia	4,362	180	233	192.3	13.0	178	232	192.8	13.0
Republic of Tyva	769	40	68	205.0	13.3	40	68	205.0	13.3
Republic of Khakassia	1,340	121	144	178.2	13.2	120	144	178.5	13.2
Altai Territory	6,469	549	601	178.3	12.6	524	589	180.5	12.5
Zabaykalskiy Territory	3,165	256	376	179.4	12.9	252	372	179.8	12.9
Krasnoyarsk Territory	11,943	817	1,202	177.7	13.1	804	1,181	178.9	13.0
Irkutsk Region	10,011	686	913	169.5	13.0	668	900	170.9	12.9
Kemerovo Region	8,808	751	870	164.2	12.8	709	853	164.8	12.8
Novosibirsk Region	11,975	948	1,284	184.2	12.6	892	1,255	186.3	12.6
Omsk Region	5,110	446	530	192.4	12.7	417	506	193.7	12.7
Tomsk Region	3,903	396	557	182.0	11.9	388	552	182.6	11.8
FAR EAST FEDERAL DISTRICT	23,658	1,404	2,474	176.7	12.9	1,355	2,439	177.9	12.9
Republic of Sakha (Yakutia)	3,177	247	421	170.9	13.2	236	417	172.4	13.2
Kamchatka Territory	1,379	78	139	167.8	12.3	73	136	170.0	12.2
Primorski Territory	6,712	326	582	176.1	12.7	318	577	176.8	12.6
Khabarovsk Territory	5,491	362	672	181.2	12.8	356	666	182.0	12.8
Amur Region	3,182	168	282	184.9	12.9	165	279	184.6	12.9
Magadan Region	1,090	70	109	185.5	13.3	66	107	187.9	13.3
Sakhalin Region	2,067	113	210	163.2	13.2	101	198	167.1	13.3
Jewish Autonomous Region	491	36	51	181.5	12.7	36	51	181.7	12.7
Chukotka Autonomous Area	69	4	8	214.5	11.6	4	8	214.5	11.6

Table 6.4.8

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

	31.01.2013										
	volume of consumer loans total, millions of rubles	including:						of which:			
		housing loans			mortgage loans			number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %				
1	2	3	4	5	6	7	8	9	10		
RUSSIAN FEDERATION	10,757	97	1,052	91.5	9.1	91	777	115.9	9.0		
CENTRAL FEDERAL DISTRICT	9,885	63	957	85.5	9.0	58	688	110.4	8.8		
Belgorod Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Bryansk Region	4	0	0	0.0	0.0	0	0	0.0	0.0		
Vladimir Region	2	0	0	0.0	0.0	0	0	0.0	0.0		
Voronezh Region	11	2	4	199.9	10.5	2	4	199.9	10.5		
Ivanovo Region	6	0	0	0.0	0.0	0	0	0.0	0.0		
Kaluga Region	7	1	4	182.0	11.3	1	4	182.0	11.3		
Kostroma Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Kursk Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Lipetsk Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Moscow Region	433	15	87	154.5	10.1	15	87	154.5	10.1		
Orel Region	2	0	0	0.0	0.0	0	0	0.0	0.0		
Ryazan Region	4	0	0	0.0	0.0	0	0	0.0	0.0		
Smolensk Region	9	0	0	0.0	0.0	0	0	0.0	0.0		
Tambov Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Tver Region	9	0	0	0.0	0.0	0	0	0.0	0.0		
Tula Region	22	1	12	300.2	6.4	1	12	300.2	6.4		
Yaroslavl Region	23	1	3	182.0	9.8	1	3	182.0	9.8		
Moscow	9,348	43	847	74.1	8.8	38	578	98.3	8.6		
NORTH-WEST FEDERAL DISTRICT	400	10	40	149.6	9.6	10	40	149.6	9.6		
Republic of Karelia	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		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	7	1	3	182.0	8.8	1	3	182.0	8.8
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Kaliningrad Region	56	1	6	181.0	11.8	1	6	181.0	11.8
Leningrad Region	10	0	0	0.0	0.0	0	0	0.0	0.0
Murmansk Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Novgorod Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Pskov Region	0	0	0	0.0	0.0	0	0	0.0	0.0
St. Petersburg	318	7	28	119.8	9.1	7	28	119.8	9.1
SOUTH FEDERAL DISTRICT	109	4	16	137.8	9.6	3	10	197.3	9.5
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	46	2	5	212.1	9.3	2	5	212.1	9.3
Astrakhan Region	7	1	6	41.0	10.0	0	0	0.0	0.0
Volgograd Region	5	0	0	0.0	0.0	0	0	0.0	0.0
Rostov Region	44	0	0	0.0	0.0	0	0	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	26	3	11	193.5	9.6	3	11	193.5	9.6
Republic of Dagestan	8	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	5	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	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Chechnya	1	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	12	2	6	202.9	10.1	2	6	202.9	10.1
PRIVOLZHSKY FEDERAL DISTRICT	191	5	11	201.4	11.3	5	11	201.4	11.3
Republic of Bashkortostan	10	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Mariy-El	2	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Mordovia	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Tatarstan (Tatarstan)	15	1	4	302.0	12.0	1	4	302.0	12.0
Udmurt Republic	4	0	0	0.0	0.0	0	0	0.0	0.0
Chuvash Republic — Chuvashya	6	2	4	89.3	9.5	2	4	89.3	9.5
Perm Territory	26	0	0	0.0	0.0	0	0	0.0	0.0
Kirov Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Nizhni Novgorod Region	18	1	2	239.0	12.5	1	2	239.0	12.5
Orenburg Region	3	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	1	0	0	0.0	0.0	0	0	0.0	0.0
Samara Region	97	0	0	0.0	0.0	0	0	0.0	0.0
Saratov Region	6	1	1	242.0	9.5	1	1	242.0	9.5
Ulyanovsk Region	1	0	0	0.0	0.0	0	0	0.0	0.0
URALS FEDERAL DISTRICT	52	8	9	34.6	8.8	8	9	34.6	8.8
Kurgan Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Sverdlovsk Region	14	1	1	122.0	9.0	1	1	122.0	9.0
Tyumen Region	20	5	0	12.1	12.0	5	0	12.1	12.0
Khanty-Mansiysky Autonomous Area — Yugra	1	5	0	12.1	12.0	5	0	12.1	12.0
Yamalo-Nenetsky Autonomous Area	14	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	17	2	8	23.7	8.7	2	8	23.7	8.7
SIBERIA FEDERAL DISTRICT	61	2	4	232.2	9.2	2	4	232.2	9.2
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	3	0	0	0.0	0.0	0	0	0.0	0.0
Altai Territory	3	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	8	0	0	0.0	0.0	0	0	0.0	0.0
Irkutsk Region	4	0	0	0.0	0.0	0	0	0.0	0.0
Kemerovo Region	6	0	0	0.0	0.0	0	0	0.0	0.0
Novosibirsk Region	17	0	0	0.0	0.0	0	0	0.0	0.0
Omsk Region	17	1	3	242.0	9.0	1	3	242.0	9.0
Tomsk Region	2	0	0	0.0	0.0	0	0	0.0	0.0
FAR EAST FEDERAL DISTRICT	33	2	4	134.3	9.3	2	4	134.3	9.3
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	26	2	4	134.3	9.3	2	4	134.3	9.3
Khabarovsk Territory	3	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	0	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)

	31.01.2013				
	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	5,294,742.7	1,175,096.2	779,855.5	580,488.7	333,287.3
CENTRAL FEDERAL DISTRICT	4,815,137.6	1,102,942.1	684,280.2	574,946.1	327,297.3
Belgorod Region	1,894.8	37.4	5.3	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.0
Vladimir Region	145.1	18.5	28.9	2.2	19.9
Voronezh Region	1,023.4	119.5	0.0	0.0	5.7
Ivanovo Region	1,343.9	69.4	17.1	0.0	3.1
Kaluga Region	0.0	0.0	512.1	0.0	2.0
Kostroma Region	17,130.8	0.0	0.0	0.0	143.0
Kursk Region	1,394.4	1,029.5	0.0	0.0	4.6
Lipetsk Region	2,003.6	334.0	93.3	0.0	59.6
Moscow Region	10,996.1	821.6	1,078.9	0.0	18.1
Orel Region	0.0	0.0	0.0	0.0	110.4
Ryazan Region	1,237.7	953.0	294.8	0.0	0.0
Smolensk Region	560.4	135.4	105.8	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	560.0	189.3	17.9	0.0	0.4
Tula Region	418.8	217.6	4.0	0.0	0.0
Yaroslavl Region	12.3	0.0	0.2	0.0	2.5
Moscow	4,776,416.5	1,099,016.8	682,122.1	574,943.7	326,927.9
NORTH-WEST FEDERAL DISTRICT	193,693.8	14,604.9	29,704.2	4,293.5	1,624.8
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	964.1	426.6	53.4	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	2,087.7	916.6	51.8	1.0	3.1
Kaliningrad Region	4,423.1	126.5	32.1	0.0	495.1
Leningrad Region	814.3	237.5	50.3	0.0	0.0
Murmansk Region	773.8	771.4	0.0	0.0	302.0
Novgorod Region	848.6	339.1	192.5	0.0	0.0
Pskov Region	100.9	0.0	0.0	0.0	0.0
St. Petersburg	183,681.2	11,787.2	29,321.9	4,292.5	824.2
SOUTH FEDERAL DISTRICT	12,323.6	3,555.2	7,224.6	25.2	123.5
Republic of Adigei (Adigeya)	20.2	20.2	1.3	0.0	2.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	7,605.0	2,667.9	6,696.1	0.0	105.7
Astrakhan Region	805.0	565.1	203.4	5.3	2.8
Volgograd Region	1,153.6	161.3	2.9	0.0	0.0
Rostov Region	2,739.8	140.8	320.8	19.9	12.9
NORTH-CAUCASIAN FEDERAL DISTRICT	227.6	230.4	166.6	0.0	19.9
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	4.5	0.0	24.6	0.0	3.5
Karachai-Cherkess Republic	0.0	0.0	23.2	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	101.3	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	223.1	230.4	1.5	0.0	0.1
PRIVOLZHSKY FEDERAL DISTRICT	104,623.8	14,008.2	38,033.6	1,178.1	1,614.7
Republic of Bashkortostan	6,183.7	1,205.3	1,345.8	0.0	70.6
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	402.5	95.1	41.8	0.0	18.5
Republic of Tatarstan (Tatarstan)	48,664.5	7,964.1	16,637.8	762.6	1,124.2
Udmurt Republic	2,593.6	0.0	18.9	0.0	58.3
Chuvash Republic — Chuvashya	189.8	87.7	232.4	0.0	0.0
Perm Territory	1,091.4	0.0	5,116.8	0.0	118.3
Kirov Region	4,700.5	0.0	202.8	0.0	1.8
Nizhni Novgorod Region	9,003.3	2,480.9	5,199.2	0.1	72.0
Orenburg Region	6,179.8	184.5	350.2	35.2	21.3
Penza Region	322.4	78.7	0.0	0.0	0.0
Samara Region	23,868.4	1,318.6	8,155.5	380.1	129.5
Saratov Region	1,423.9	593.2	732.4	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	119,763.4	29,877.0	16,586.5	3.7	881.0
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	61,720.3	7,890.1	13,197.8	3.7	145.0
Tyumen Region	40,501.5	13,914.2	3,114.8	0.0	642.5
Khanty-Mansiysky Autonomous Area — Yugra	34,678.2	10,481.2	2,834.6	0.0	227.1
Yamalo-Nenetsky Autonomous Area	0.0	0.0	57.6	0.0	0.0
Chelyabinsk Region	17,541.6	8,072.7	273.9	0.0	93.3
SIBERIA FEDERAL DISTRICT	19,561.6	3,562.3	2,097.2	0.0	585.4
Republic of Altai	91.6	0.0	0.0	0.0	0.0
Republic of Buryatia	49.1	0.0	592.4	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	15.0	14.7	0.0	0.0	0.0
Altai Territory	41.9	36.9	3.2	0.0	76.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	709.8	710.1	1.2	0.0	7.3
Irkutsk Region	160.5	11.5	114.2	0.0	0.1
Kemerovo Region	2,708.1	1,216.3	63.3	0.0	83.4
Novosibirsk Region	12,258.6	1,006.2	516.3	0.0	400.0
Omsk Region	3,132.2	405.3	802.8	0.0	12.6
Tomsk Region	394.9	161.2	3.8	0.0	5.2
FAR EAST FEDERAL DISTRICT	29,411.1	6,316.2	1,762.5	42.1	1,140.8
Republic of Sakha (Yakutia)	1,656.1	163.2	364.4	0.0	33.4
Kamchatka Territory	314.4	101.8	29.1	42.1	18.1
Primorski Territory	14,439.2	4,823.0	181.9	0.0	6.0
Khabarovsk Territory	1,019.0	0.0	406.9	0.0	700.0
Amur Region	10,540.0	861.5	7.6	0.0	340.8
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	1,442.4	366.8	772.5	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)

	31.01.2013		
	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	335,429.2	0.0	96,340.0
CENTRAL FEDERAL DISTRICT	271,044.8	0.0	92,534.8
Belgorod Region	2,947.9	0.0	121.4
Bryansk Region	0.0	0.0	0.0
Vladimir Region	100.2	0.0	0.0
Voronezh Region	0.0	0.0	0.0
Ivanovo Region	221.3	0.0	164.1
Kaluga Region	0.0	0.0	0.0
Kostroma Region	337.8	0.0	0.0
Kursk Region	804.9	0.0	0.0
Lipetsk Region	220.9	0.0	0.0
Moscow Region	2,295.4	0.0	57.2
Orel Region	449.3	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	336.3	0.0	0.0
Yaroslavl Region	0.0	0.0	0.0
Moscow	263,316.4	0.0	92,192.2
NORTH-WEST FEDERAL DISTRICT	22,892.1	0.0	1,883.8
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	51.5	0.0	227.4
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	495.9	0.0	0.0
Kaliningrad Region	602.5	0.0	0.0
Leningrad Region	10.6	0.0	0.0
Murmansk Region	0.0	0.0	0.0
Novgorod Region	455.5	0.0	0.0
Pskov Region	0.0	0.0	0.0
St. Petersburg	21,276.1	0.0	1,656.4
SOUTH FEDERAL DISTRICT	2,229.5	0.0	87.9
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	1,843.1	0.0	87.9
Astrakhan Region	145.7	0.0	0.0
Volgograd Region	20.0	0.0	0.0
Rostov Region	220.7	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	448.8	0.0	0.0
Republic of Daghestan	295.0	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	153.8	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	0.0	0.0	0.0

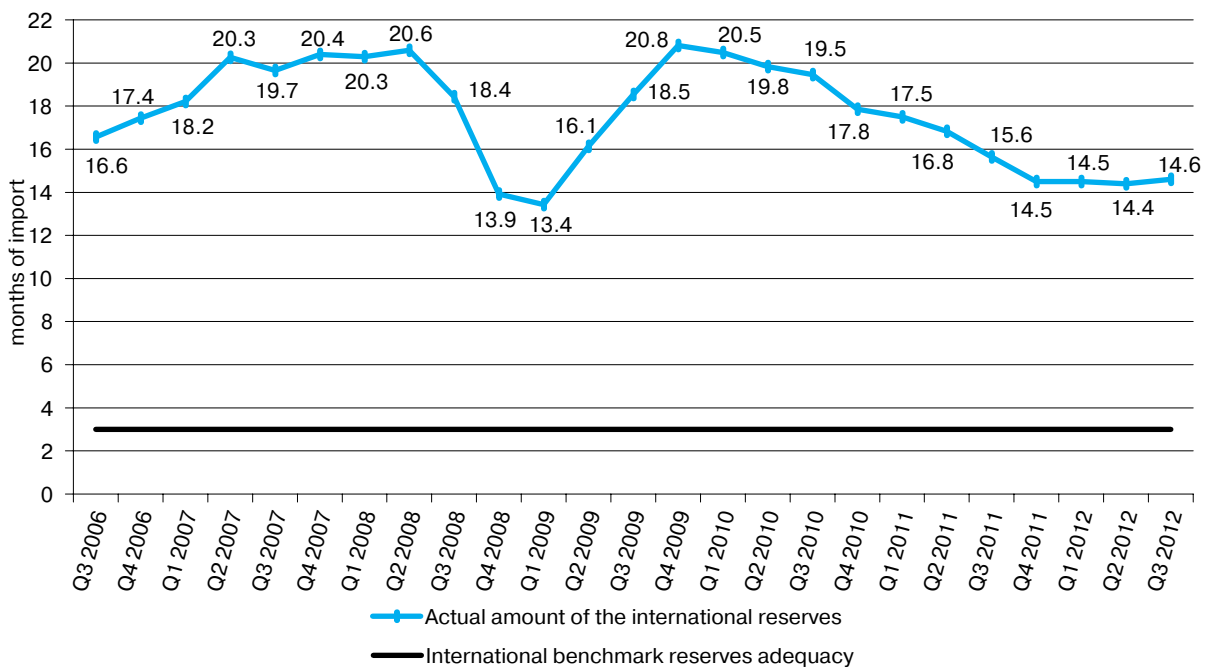
Table 6.4.10 (end)

(millions of rubles)

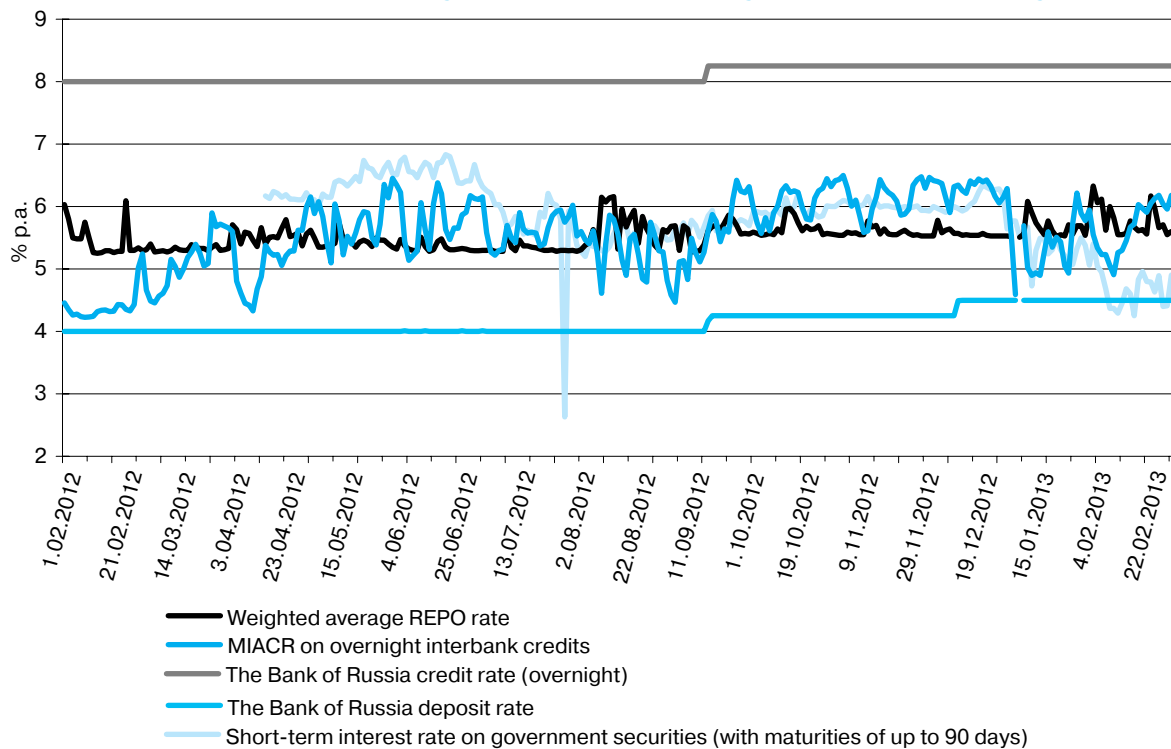
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	18,380.7	0.0	851.2
Republic of Bashkortostan	1,698.9	0.0	0.0
Republic of Mariy-El	0.0	0.0	0.0
Republic of Mordovia	113.7	0.0	0.0
Republic of Tatarstan (Tatarstan)	5,243.4	0.0	0.0
Udmurt Republic	567.1	0.0	547.3
Chuvash Republic — Chuvashya	300.9	0.0	0.0
Perm Territory	180.6	0.0	0.0
Kirov Region	205.6	0.0	0.0
Nizhni Novgorod Region	4,638.6	0.0	263.8
Orenburg Region	3,025.2	0.0	40.1
Penza Region	66.0	0.0	0.0
Samara Region	2,225.9	0.0	0.0
Saratov Region	114.9	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	11,644.8	0.0	370.4
Kurgan Region	13.7	0.0	0.0
Sverdlovsk Region	2,189.8	0.0	0.0
Tyumen Region	8,357.3	0.0	79.9
Khanty-Mansiysky Autonomous Area — Yugra	2,376.3	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	1,084.0	0.0	290.4
SIBERIA FEDERAL DISTRICT	7,570.6	0.0	376.2
Republic of Altai	130.8	0.0	0.0
Republic of Buryatia	600.6	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0
Altai Territory	1.1	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	7.7	0.0	0.0
Irkutsk Region	260.3	0.0	30.0
Kemerovo Region	2,115.0	0.0	0.0
Novosibirsk Region	1,056.3	0.0	0.0
Omsk Region	3,333.2	0.0	346.1
Tomsk Region	65.7	0.0	0.0
FAR EAST FEDERAL DISTRICT	1,217.9	0.0	235.7
Republic of Sakha (Yakutia)	921.4	0.0	0.0
Kamchatka Territory	29.9	0.0	0.0
Primorski Territory	207.1	0.0	0.0
Khabarovsk Territory	16.0	0.0	0.0
Amur Region	0.0	0.0	235.7
Magadan Region	0.0	0.0	0.0
Sakhalin Region	43.4	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

7. CHARTS AND DIAGRAMS

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

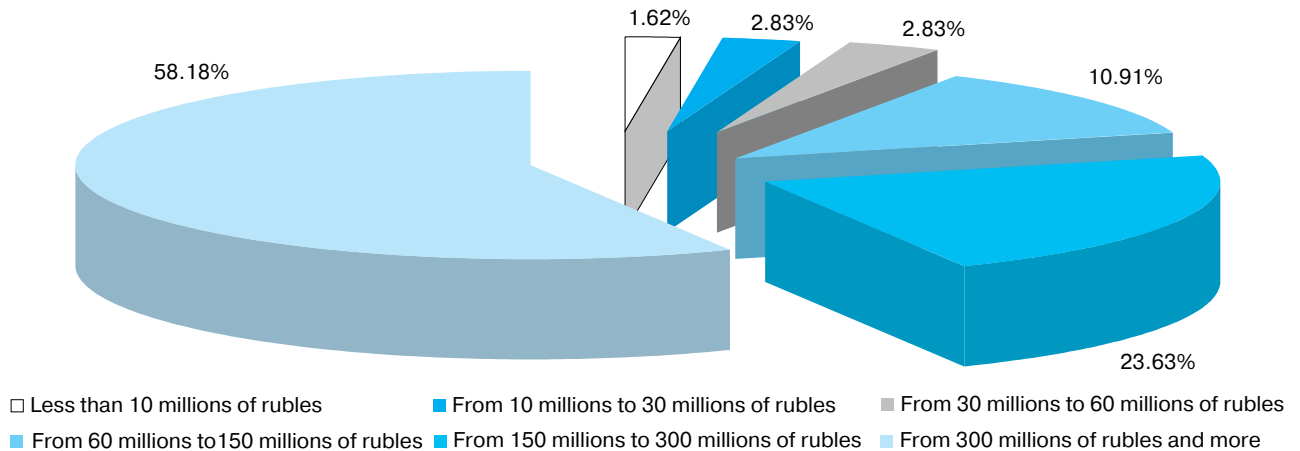


7.2. Interest Rates Dynamics in February, 2012 – February, 2013

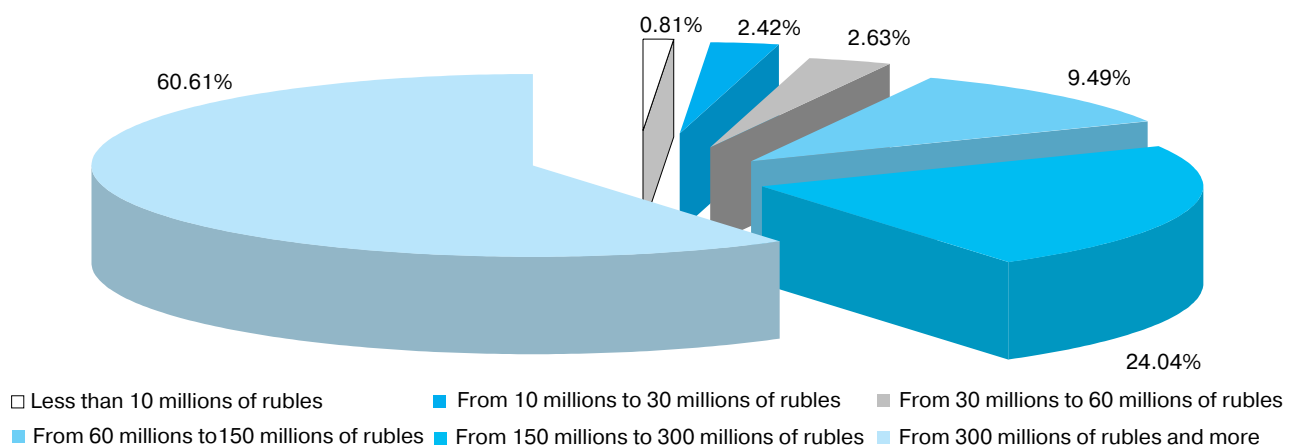


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

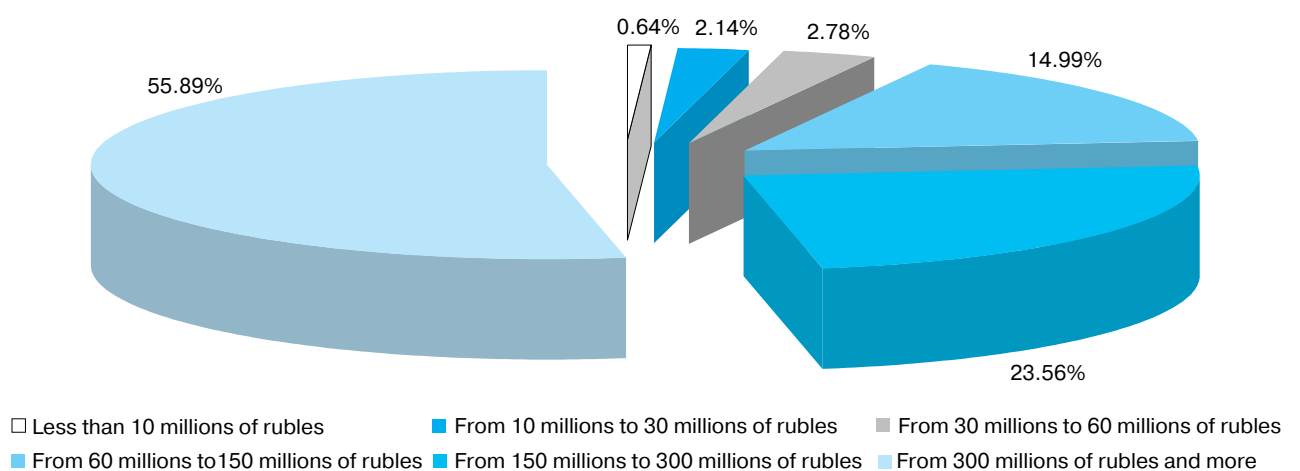
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 28.02.2013



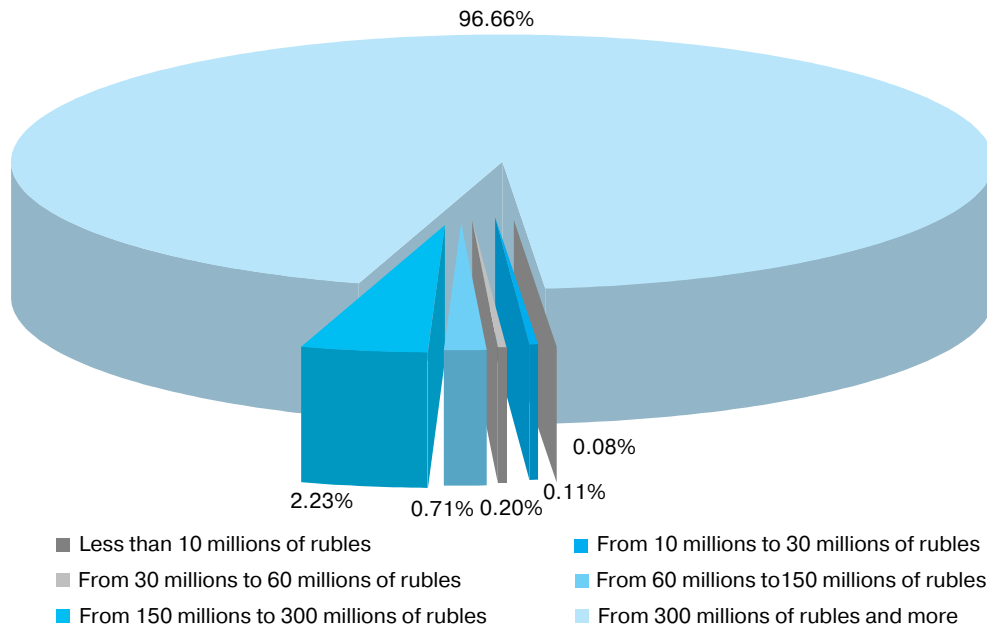
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 28.02.2013



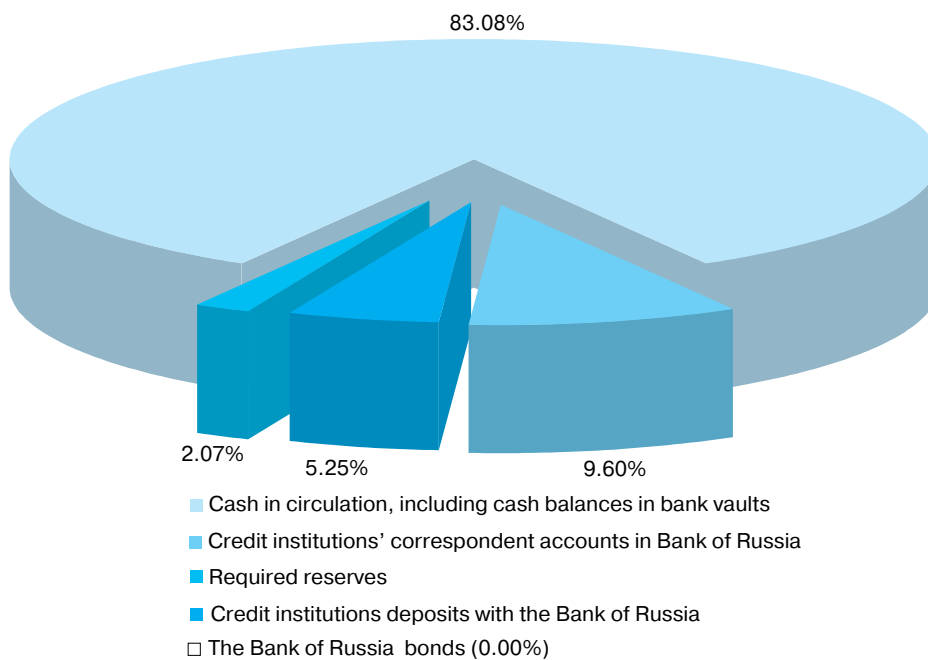
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 28.02.2013



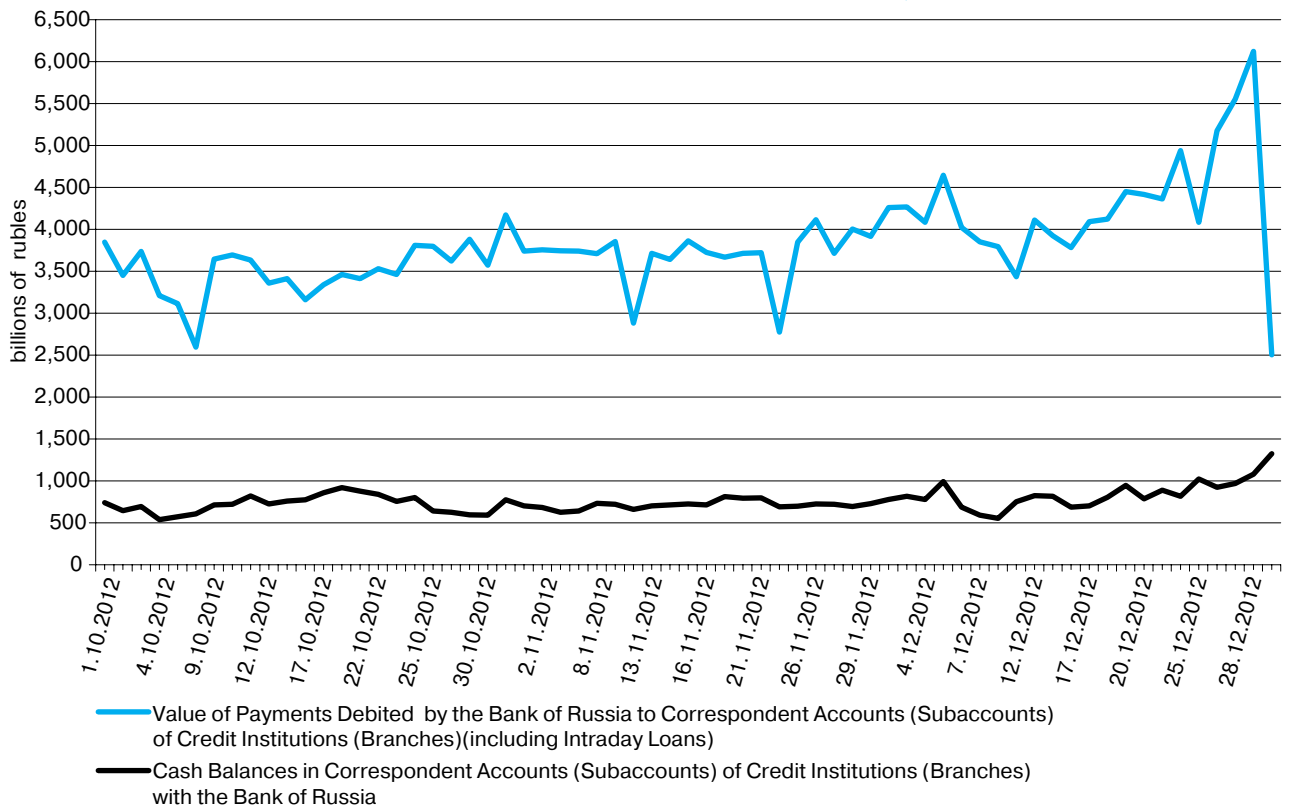
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from March 10 to April 10, 2013 (Credit Institutions Grouped by Size of Registered Authorized Capital)



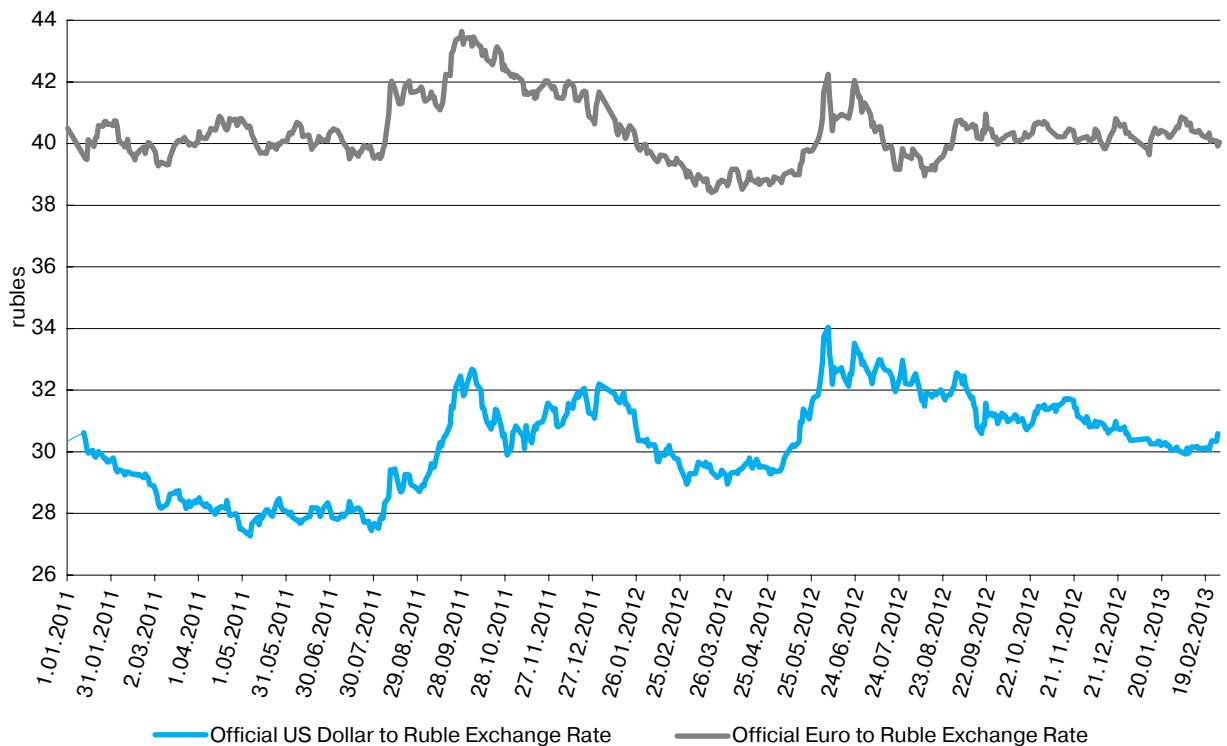
7.7. Structure of Broad Monetary Base as of 28.02.2013



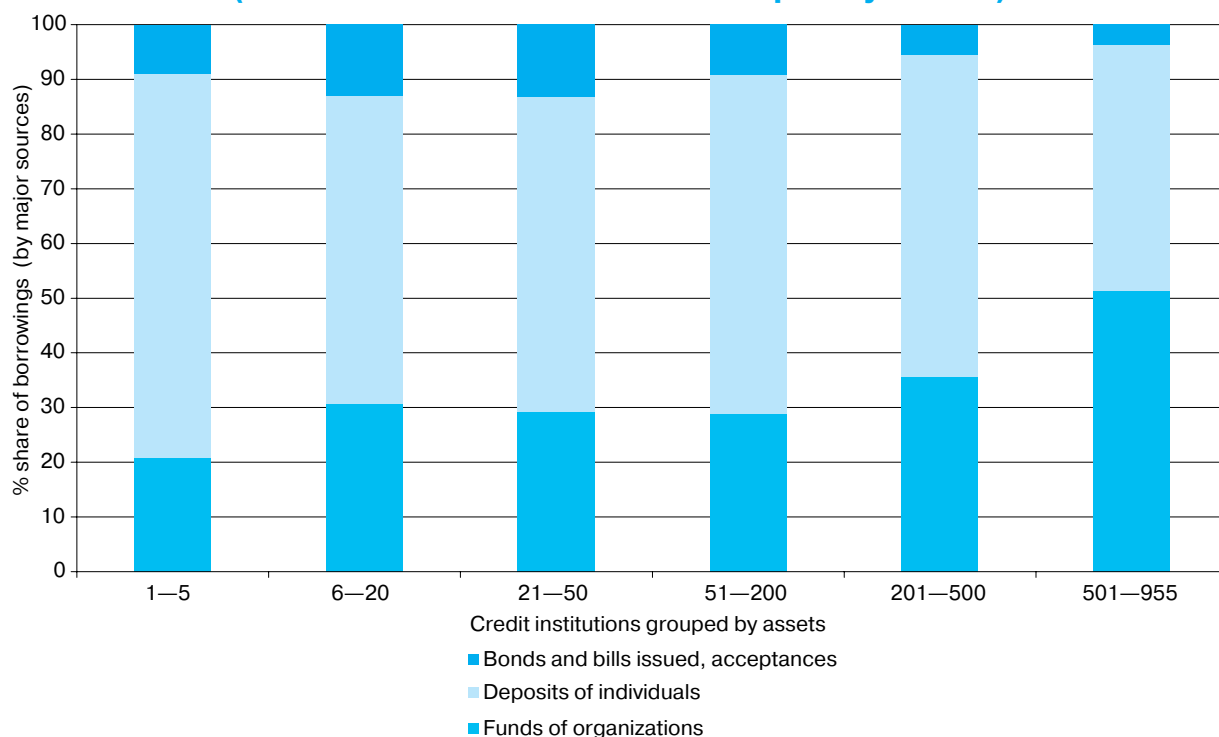
7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2012 Q4



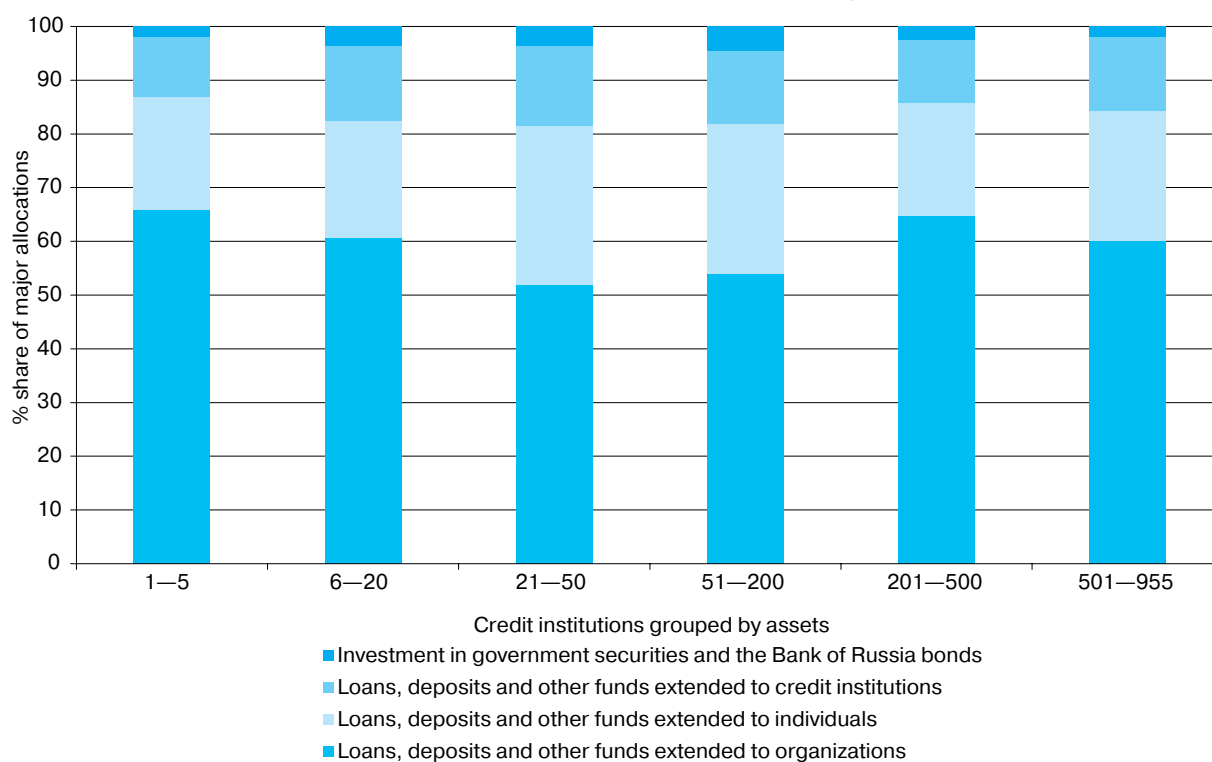
7.9. Official Ruble Exchange Rate Dynamics in January, 2011 – February, 2013



7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.01.2013 (Based on Credit Institutions Grouped by Assets)

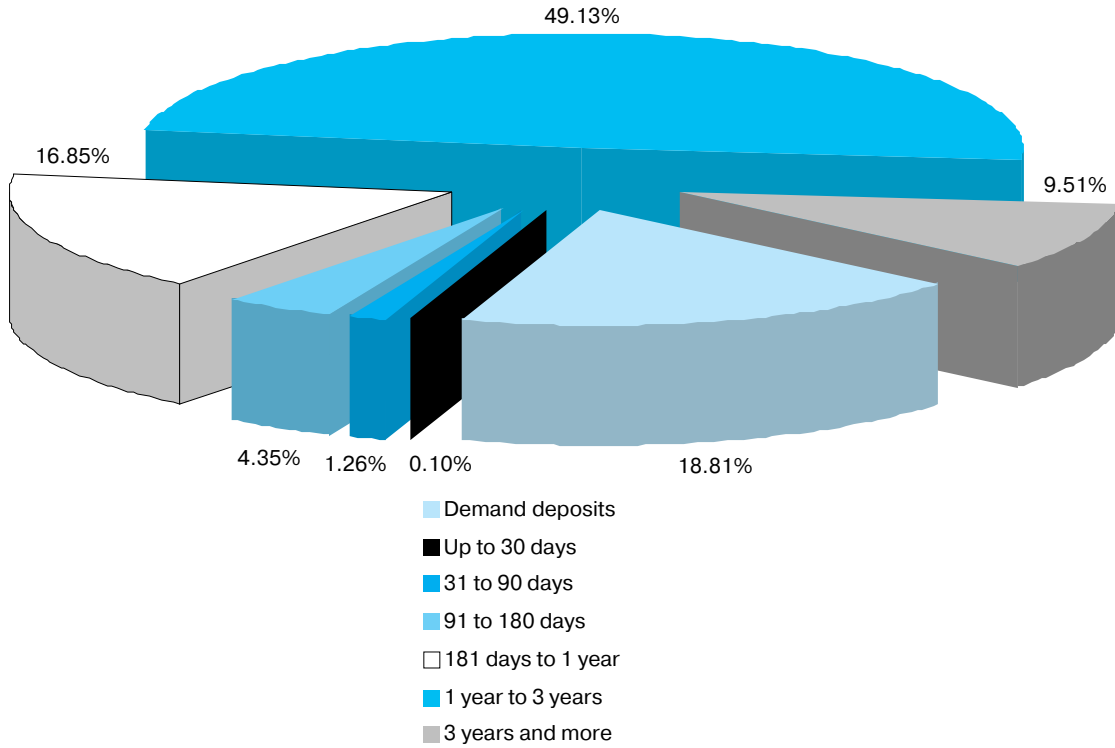


7. 11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.01.2013 (Based on Credit Institutions Grouped by Assets)

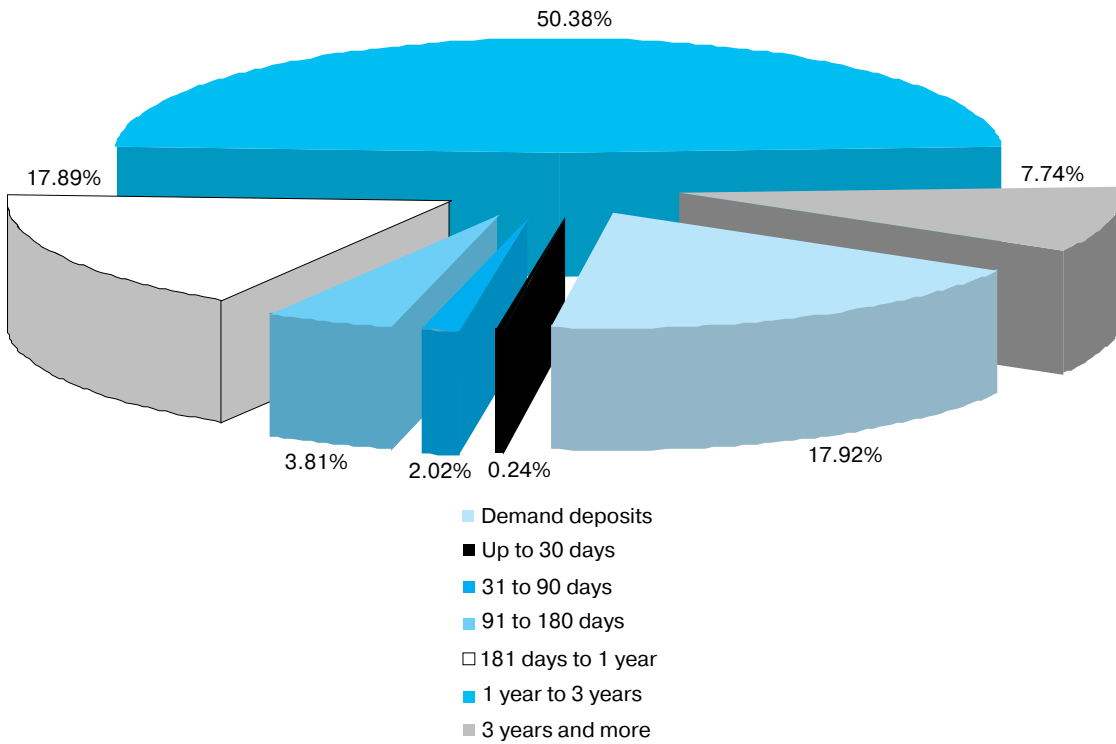


7.12. Structure of Individual Deposits Denominated in Rubles

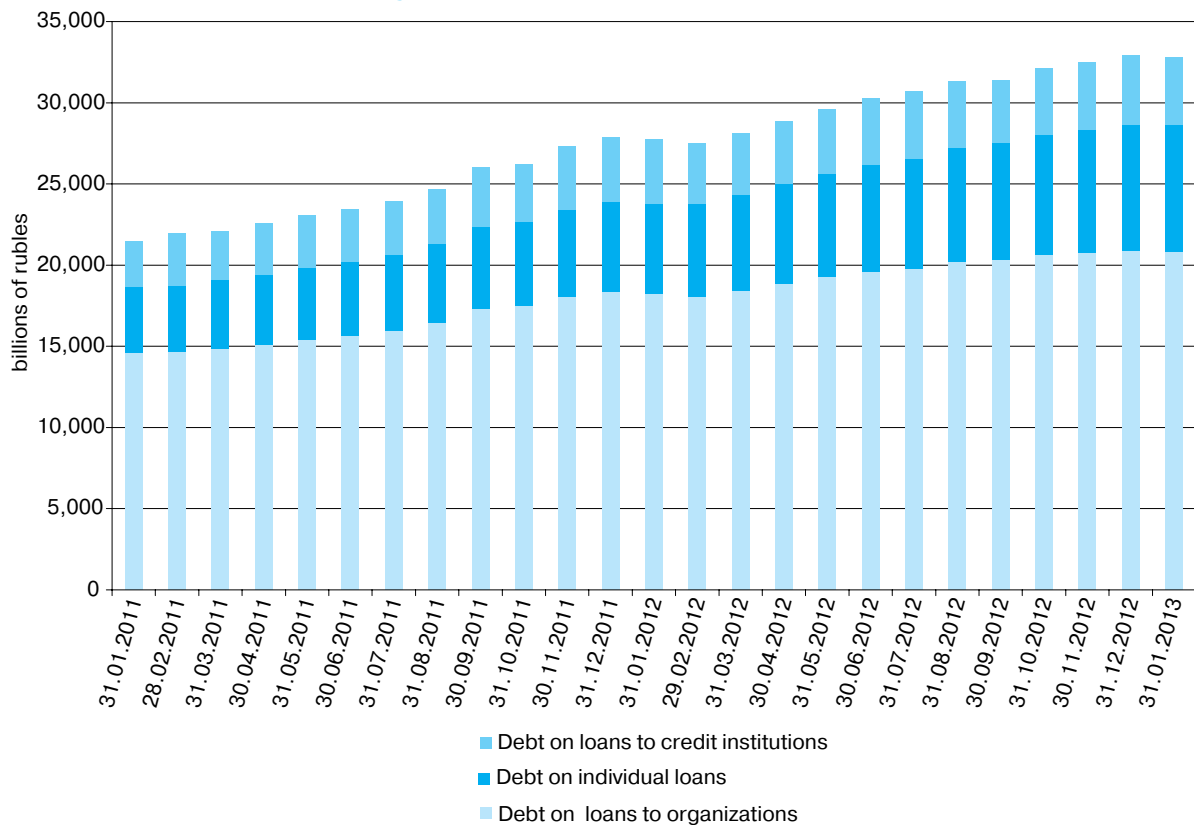
as of 31.01.2012



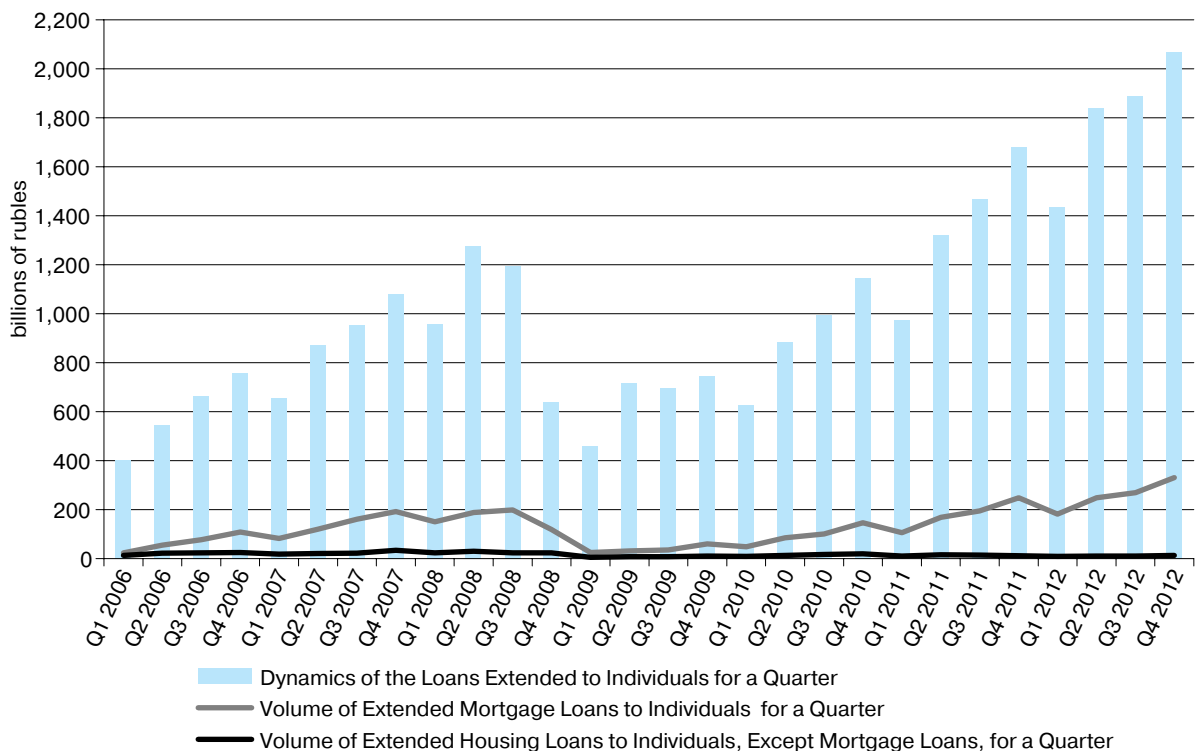
as of 31.01.2013



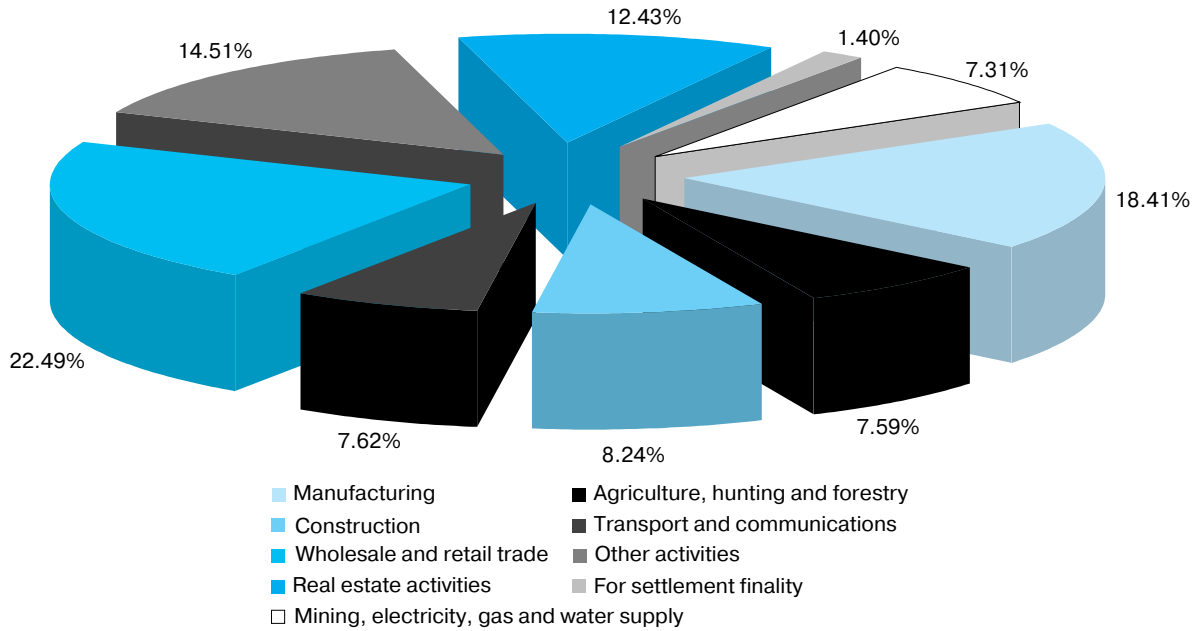
7.13. Dynamics of Debt on Loans Extended



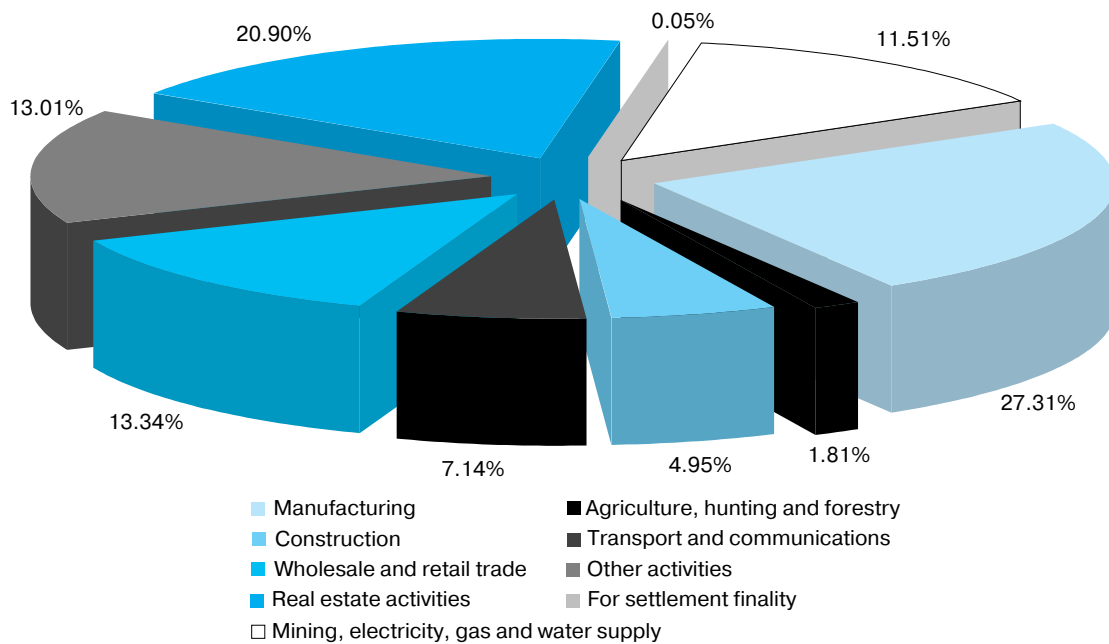
7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



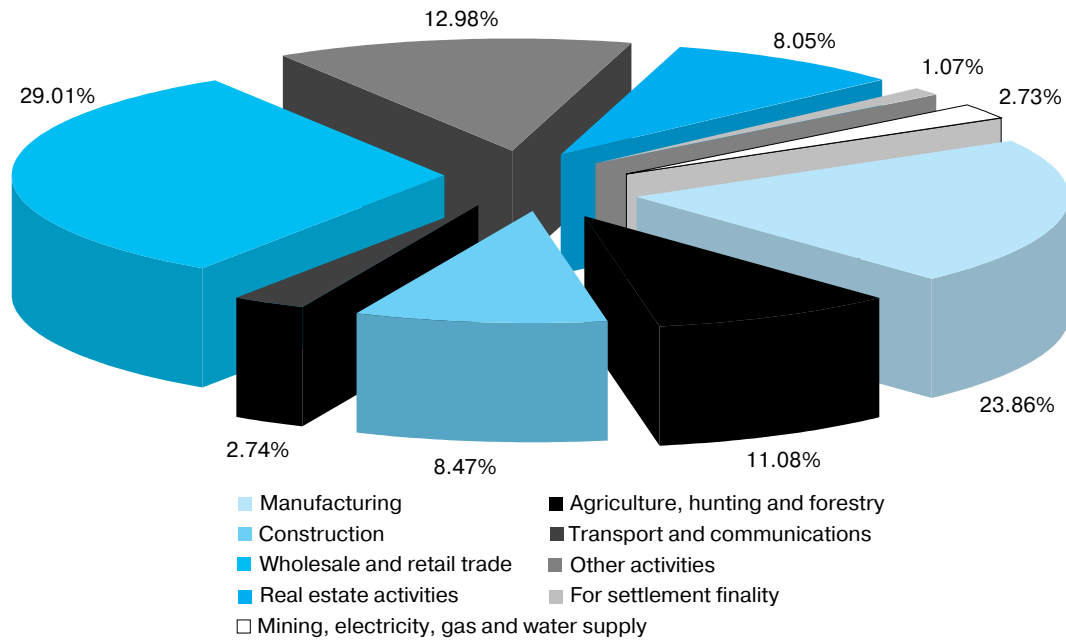
**7.15. Structure of Ruble - Denominated Loans
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.01.2013**



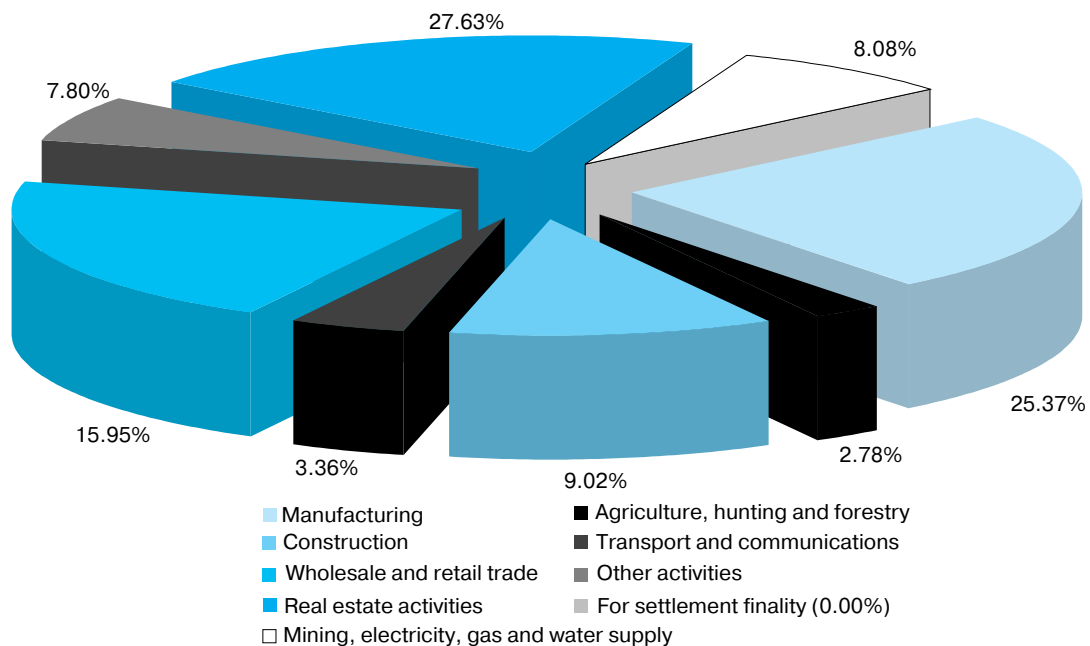
**7.16. Structure of Loans Denominated
in Foreign Currency and Precious Metals
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.01.2013**



7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.01.2013



7.18. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.01.2013



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 nonresidents¹ 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 "Balance of Payments Manual" 1993 (fifth edition) and the Supplement to the edition "Financial Derivatives" of the International Monetary Fund (the IMF). Beginning with the first quarter of 2012 the Bank of Russia started disseminating the balance of payments of the Russian Federation data 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). 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. 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, which was done by the Bank of Russia in earlier data publications for 2010 and 2011.

Earlier balance of payments statistical data compiled in accordance with BPM5 recommendations remain overall relevant for comparisons with the aggregates compiled under the new methodology. Nevertheless, for methodological consistency and better comparability between new and previously published time series of detailed statistical datasets, the Bank of Russia intends to revise by the end of 2012 time series of all external sector statistics of the Russian Federation for the period since 1992.

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, as well as from credit institutions, financial corporations, nonfinancial corporations and 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. 9—10 (1327—1328)). 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.

The table "Russian Federation Balance of Payments" is an analytical presentation of the balance of payments. In contrast to the Standard Components, which has the structure that meets international requirements, 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, income / primary income and current transfers / 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 exported/imported by migrants; (v) goods undeclared and/or inadequately declared when imported by legal entities; (vi) goods exported/imported by individuals for subsequent sale; (vii) 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 communications, construction, financial, insurance, computer and information services, royalties and license fees, cultural and recreational, government, and other business services.

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

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

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

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

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

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

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

2.1. Capital transfers result in changes in volume of recipient and donor’s assets and liabilities (e.g., provision of ownership of a fixed capital without a quid pro quo, debt forgiveness). A provision of funds, when no counterpart is received in return, is treated as a capital transfer only when the funds are assigned for acquisition of fixed assets or capital construction. Migrants’ transfers are also recorded under this account (before data for the first quarter of 2012).

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, general government, monetary authorities, banks, other sectors. The other sectors category is comprised of nonfinancial corporations, financial corporations excluding banks, private nonprofit institutions, and households. Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Under general government assets and liabilities arrears are reflected. Banks’ data includes financial derivatives since the first quarter of 2002, Other sectors’ data — since 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 consists of non-repatriation of exports proceeds, non-supply of goods and services against import contracts, remittances against fictitious transactions in securities (since the fourth quarter of 2002), transfers under fictitious lending operations and transfers under fictitious transactions involving 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 since 2007 also monthly, and it is based on the balance of payments data.

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

Individual Indicators Highlights

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

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

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

Foreign liabilities cover transactions in all foreign obligations of banks.

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

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

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

Net errors and omissions is the balance of payments item, commonly referred to as a statistical discrepancy, which

results from the summing of all transactions (with negative and positive signs) registered in the balance of payments. This item entirely relates to other sectors — this is connected with the fact that the most significant difficulties arise from the recording in the balance of payments of transactions undertaken by these very sectors.

Table 1.6
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, Monetary Authorities, 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”, “Monetary Authorities”, “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”, “Monetary Authorities”, “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 non-residents and covers only liabilities to the latter.

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

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

- General government;
- Monetary Authorities;
- 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), 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.

Monetary Authorities. A category that covers external debt liabilities of the Bank of Russia and the Ministry of Finance (liabilities to the IMF).

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 in-

vestment, 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 nonresidents¹, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across *monetary gold and SDR holdings, foreign currency, deposits, securities other than shares, loans and other claims on nonresidents*.

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

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

Net claims on general government include the Bank of Russia's claims on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, 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 institutions², public nonfinancial organizations and other nonfinancial institutions³.

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

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

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

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

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

Liabilities to credit institutions are presented across *deposits* (required reserves deposited by credit institutions with the

¹ 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.

² 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".

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

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 pre-

vious 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'** 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 interna-

tional reserves are the sources of information used to compile the "Banking System Survey".

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

¹ Equivalent to the indicator "Broad money".

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 macroeconomic 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 In-

vestments” 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 mutual 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, 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 a indicator **Other liabilities**).

By liabilities

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

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

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

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

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

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

Other liabilities represent the Bank of Russia current-year revenues net of expenses (including that were recognized on accrual basis), liabilities on other operations, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts and Bank of Russia retained earnings. Before January 1, 2010 the balance of unrealised revaluation of foreign currency, securities or precious metals was included in the item **Other liabilities**. Since January 1, 2010 positive exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year are reflected in this indicator, in a case of negative exceeding — in the item **Other assets**.

Capital is the sum of authorised capital, additional capital and reserve and special-purpose funds.

Table 2.2
Refinancing Rate

General Provisions

The "Refinancing Rate" table presents dynamics of changes in the refinancing rate since 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) 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 banks¹ — the amount of foreign cash in held by authorized banks as a result of transactions with other resident banks.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 3.2.5 Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices — share of purchase/sale transactions for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

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

General Provisions

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash 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.

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

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. Stocks included into the calculation base are selected on the basis of expert evaluation. The calculation base of the MICEX index is reviewed by the exchange no more than once every half of a year.

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 list of stocks used for the RTS index calculation includes stocks selected on the basis of expert evaluation and is reviewed once in three months.

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.

MICEX index has been constructed as an effective market capitalization weighted index of 30 most liquid stocks of Russian issuers listed on the MICEX Stock Exchange and included into the calculation base. The effective market capitalization of stocks takes into account a share of stocks outstanding in the secondary market (free-float).

RTS index is calculated as a ratio of the total market capitalization of 50 stocks, used for the index calculation, to the total market capitalization of the same stocks at the initial date, multiplied by the index value at the initial date and the adjusting coefficient for changes in the list of constituent stocks, weight coefficients and free-float coefficients for stocks of each type.

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

Section 4. Credit Institutions Performance

Subsection 4.1 General Description

Table 4.1.1
Number and Structure of Credit Institutions

General Provisions

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

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

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

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

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

The register of licenses granted to credit institutions must be published by the Bank of Russia in the official Bank of Russia Bulletin at least once a year. Any change or addition to the register is published by the Bank of Russia within one month from the day it was entered into the register.

Information on official registration of credit institutions, granting them licenses, changes in their names, location, restructuring and liquidation are reported in the official weekly Bank of Russia Bulletin and placed on the CBR Internet web site.

Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking credit institutions are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

Credit institution — legal entity authorized by a special CBR permission (license) to make its profits from banking activities within the framework of the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

Bank — credit institution having an exclusive authority for complex banking operations, namely: to accept deposits of legal entities and individuals, to invest raised funds on its behalf and at its cost on terms of repayability, chargeability, and maturity, and also to open and keep banking accounts of individuals and legal entities.

Nonbanking credit institution:

- 1) credit institution authorized exclusively for banking operations, mentioned in points 3 and 4 (only in the part of banking accounts of legal entities connected with money transfers without opening banking accounts), and also in point 5 (only in the part of money transfers without opening banking accounts) and in point 9 part one Article 5 Federal Law "On Banks and Banking Activities" (nonbanking credit insti-

tutions authorized for money transfers without opening banking accounts and other banking operations connected with them);

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

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

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

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

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

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

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

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

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

A general license may be issued to a credit institution that has licenses to conduct all banking operations in rubles and foreign currency and also complies with the Federal Law “On Banks and Banking Activities” own funds (capital) adequacy requirements. A bank is not required to have a license to carry out banking operations with precious metals in order to receive a general license. A bank with a General license 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 liability¹.

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

Table 4.2.7

Funds Raised Through Banking Bills from Legal Entities and Individuals

General Provisions

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

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

Individual Indicators Highlights

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

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

gives the latter unconditional right to make claims to the promissor in terms of specific amount, time and place.

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

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

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

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

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

Subsection 4.3 Lending

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

General Provisions

This table shows data covering the major investment activity of banks, that is, extending loans and deposits and other funds to resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements). The total outstanding balance of loans extended in rubles and foreign currency (in ruble equivalent) in this table is smaller than that in the Table "Selected Indicators of Credit Institutions Performance Grouped by Assets" by the amount of loans extended to general government, as well as to government and other extrabudgetary funds. In addition, these data do not include investments in financial leasing operations and acquired claims.

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

Individual Indicators Highlights

Total loans, deposits and other funds extended to organizations, individuals and credit institutions show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

Loans extended to individuals in rubles and foreign currency are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

Loans and other funds extended in rubles and foreign currency to organizations with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), 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, 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 Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Small and medium-sized businesses is the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

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

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

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

Table 4.3.6 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:

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

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

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

In addition to being published in *Bulletin of Banking Statistics* this information is available on the Bank of Russia's website 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 1st day of the month following the reporting quarter.

Data on the value and volume of bank card transactions are given for the reporting quarter.

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

General Provisions

The table presents the information on number and value of payments of customers other than credit institutions effected through the payment system of the Bank of Russia in view of payment instruments (payment orders, letters of credit, 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 Federation¹, set up by the Constitution of the Russian Federation (Article 5) with breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by the President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subsection 6.1 Institutional Characteristics

**Table 6.1.1
Number of Credit Institutions
and Their Branches**

General Provisions

The table "Number of Credit Institutions and Their Branches" presents data on the number of credit institutions licensed by the Bank of Russia, by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bulletin of Banking Statistics*, data are placed on the Bank of Russia Internet web site.

Individual Indicators Highlights

The concepts of a credit institution, 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

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

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

Table 6.1.6
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from March 10 to April 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.

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

Table 6.3.4

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

¹ 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:

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

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:

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

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.