



Bank of Russia

No. 8

**BANK OF RUSSIA
STATISTICAL
BULLETIN**

Moscow
2022



Bank of Russia Statistical Bulletin
No. 8 (351)
2022

The founder –

The Central Bank of the Russian Federation
107016, Moscow, Neglinnaya str., 12

The Central Bank of the Russian Federation Internet address:
<http://www.cbr.ru>

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Publisher and distributor:

Business news agency PRIME
119021, Moscow, Zubovsky blvd., 4
Tel. 8 (495) 645-37-00,

fax 8 (495) 637-45-60,

e-mail: sales01@1prime.ru, www.1prime.ru

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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 nonsignificant 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.

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1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Balance of Payments of the Russian Federation (Analytical Presentation)

Table 1.1

(millions of US dollars)

	Q1 2020	Q2 2020	Q3 2020	Q4 2020	2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022
CURRENT ACCOUNT	23,862	1,265	3,760	6,485	35,373	22,427	17,311	35,537	46,994	122,270	68,384
Goods and services	27,516	14,599	15,086	19,452	76,653	25,694	34,780	47,394	62,220	170,088	77,654
Exports	103,166	80,724	89,710	107,890	381,490	104,812	127,939	146,246	171,037	550,035	166,391
Imports	75,649	66,126	74,624	88,437	304,837	79,118	93,159	98,853	108,817	379,947	88,738
Primary income	-2,334	-11,779	-9,550	-11,342	-35,005	-1,442	-16,851	-10,424	-14,301	-43,017	-8,359
Receivable	10,705	9,835	11,400	12,846	44,787	14,236	15,522	23,753	28,284	81,795	9,794
Payable	13,039	21,614	20,951	24,188	79,791	15,678	32,372	34,177	42,585	124,812	18,154
Secondary income	-1,321	-1,555	-1,775	-1,625	-6,276	-1,825	-618	-1,432	-926	-4,802	-910
Receivable	3,007	3,658	3,384	3,366	13,415	2,312	4,109	3,600	4,458	14,478	2,409
Payable	4,328	5,212	5,159	4,992	19,691	4,137	4,727	5,032	5,383	19,279	3,319
CAPITAL ACCOUNT	-5	-25	-56	-8	-94	221	-28	-48	-20	124	-48
Net lending (+) / net borrowing (-) (Balance from current and capital accounts)	23,857	1,241	3,704	6,478	35,279	22,648	17,283	35,489	46,974	122,394	68,337
Net lending (+) / net borrowing (-) (Balance from financial account)	24,328	1,538	6,252	6,957	39,075	22,675	18,300	33,631	47,769	122,374	64,548

Table 1.1 (end)
(millions of US dollars)

	Q1 2020	Q2 2020	Q3 2020	Q4 2020	2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022
NET INCURRENCE OF LIABILITIES	-13,820	-2,884	-13,332	-9,467	-39,502	-335	2,771	32,117	2,843	37,396	-25,663
General government	577	1,170	-427	2,421	3,742	-3,304	-807	5,186	-3,801	-2,727	-5,214
Banks and central bank	-7,842	-10,506	54	-8,980	-27,274	2,411	-4,512	16,634	-2,778	11,756	-2,169
Direct investment	317	390	371	401	1,478	1,575	-1,144	1,391	1,005	2,827	2,388
Loans, currency and deposits	-274	-3,986	2,788	-2,258	-3,730	5,089	949	2,330	5,273	13,640	-1,381
Other liabilities	-7,885	-6,910	-3,105	-7,123	-25,022	-4,253	-4,317	12,913	-9,056	-4,712	-3,176
Other sectors	-6,554	6,452	-12,960	-2,908	-15,970	559	8,090	10,297	9,422	28,368	-18,280
Direct investment	-4,076	5,867	2,063	4,146	8,001	4,337	6,570	14,600	12,115	37,623	-16,193
Portfolio investment	-2,227	-7,278	-3,622	-2,176	-15,302	-3,704	-927	-2,246	-2,734	-9,611	-3,250
Loans, currency and deposits	1,438	-2,017	-2,934	-5,794	-9,307	-2,878	-2,586	-1,152	-3,907	-10,523	1,173
Other liabilities	-1,689	9,880	-8,467	915	639	2,804	5,033	-905	3,948	10,879	-9
NET ACQUISITION OF FINANCIAL ASSETS	10,509	-1,346	-7,080	-2,510	-427	22,340	21,071	65,747	50,612	159,770	38,885
General government	55	1,192	-676	1,045	1,617	441	1,770	-171	1,601	3,642	739
Banks and central bank ¹	7,481	-14,893	-9,648	-1,270	-18,331	6,953	620	33,445	18,476	59,494	-5,374
Direct investment	251	-189	-125	245	182	107	-199	465	261	634	678
Loans, currency and deposits	1,475	-597	-2,423	6,754	5,208	4,952	-5,747	9,691	-919	7,977	276
Other assets ¹	5,755	-14,107	-7,100	-8,269	-23,721	1,893	6,567	23,288	19,134	50,883	-6,327
Other sectors	2,972	12,355	3,244	-2,285	16,287	14,946	18,680	32,473	30,535	96,634	43,520
Direct investment	367	4,828	-2,852	3,322	5,665	8,987	8,905	19,781	27,576	65,248	-14,733
Portfolio investment	2,268	4,856	2,132	2,689	11,944	3,299	3,200	3,470	4,011	13,980	-3,153
Other assets	338	2,671	3,964	-8,296	-1,323	2,661	6,576	9,223	-1,053	17,406	61,406
Net errors and omissions	472	297	2,548	479	3,796	27	1,016	-1,859	795	-20	-3,789

¹ Including reserve assets.

Table 1.2

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

Russian Federation Direct Investment Abroad (“+” denotes an increase in investment, “–” denotes a decrease in investment)

(millions of US dollars)

	General government – equity	Deposit-taking corporations, except central bank				Other sectors								Direct investment abroad (1+5+13)
		equity	reinvestment of earnings	debt instruments	total (2+3+4)	equity			reinvestment of earnings	debt instruments			total (8+9+12)	
						increase	decrease	net (6+7)		increase	decrease	net (10+11)		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2011	63	321	220	344	884	31,108	–7,982	23,126	15,340	56,741	–29,303	27,438	65,904	66,851
2012	32	4,969	472	803	6,244	31,027	–4,843	26,184	15,086	47,569	–46,293	1,276	42,546	48,822
2013	9	1,187	196	–95	1,288	94,347	–16,044	78,303	11,220	52,696	–57,009	–4,313	85,210	86,507
2014	0	1,263	695	–75	1,882	34,693	–13,294	21,399	13,761	75,206	–55,166	20,040	55,200	57,082
2015	2	4,140	–1,820	–588	1,732	10,961	–6,665	4,296	7,722	77,869	–69,537	8,333	20,351	22,085
2016	0	1,335	371	497	2,203	11,098	–3,729	7,368	10,468	84,494	–82,219	2,275	20,112	22,314
2017	0	701	261	–90	873	30,517	–8,734	21,783	11,417	111,591	–108,907	2,684	35,884	36,757
2018	0	706	941	109	1,756	12,985	–2,856	10,129	12,994	113,608	–107,110	6,498	29,621	31,377
2019	0	–2,447	1,007	752	–688	13,614	–3,943	9,671	13,203	99,329	–99,592	–263	22,611	21,923
2020	0	176	373	–367	182	9,857	–5,647	4,210	2,575	98,157	–99,278	–1,121	5,665	5,847
2021	0	–94	998	–300	604	40,927	–12,399	28,528	37,814	127,963	–129,721	–1,757	64,585	65,189
Q1 2019	0	186	395	54	635	3,372	–1,198	2,174	4,431	17,896	–15,476	2,419	9,025	9,660
Q2 2019	0	67	207	18	293	3,422	–628	2,793	3,613	22,757	–24,752	–1,995	4,412	4,705
Q3 2019	0	–2,709	234	–234	–2,709	3,187	–479	2,708	3,472	26,502	–27,896	–1,394	4,786	2,077
Q4 2019	0	8	171	913	1,092	3,634	–1,638	1,996	1,687	32,174	–31,468	706	4,389	5,481
Q1 2020	0	40	101	110	251	1,349	–1,501	–152	863	19,029	–19,374	–345	367	618
Q2 2020	0	16	83	–288	–189	3,476	–429	3,046	2,688	21,632	–22,539	–907	4,828	4,639
Q3 2020	0	104	90	–319	–125	2,102	–2,031	71	–3,476	24,554	–24,000	554	–2,852	–2,977
Q4 2020	0	16	99	130	245	2,931	–1,686	1,245	2,500	32,942	–33,365	–422	3,322	3,568
Q1 2021	0	–54	173	–12	107	1,176	–224	952	4,823	34,173	–30,942	3,231	9,006	9,113
Q2 2021	0	–90	261	–370	–199	2,656	–440	2,216	5,881	26,424	–25,617	807	8,905	8,706
Q3 2021	0	53	357	25	435	5,518	–572	4,946	14,045	29,773	–28,934	839	19,829	20,264
Q4 2021	0	–4	208	58	261	31,577	–11,162	20,415	13,065	37,594	–44,228	–6,635	26,845	27,106

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

(millions of US dollars)

	Deposit-taking corporations, except central bank				Other sectors								Direct investment in the Russian Federation (18+26)
	equity	reinvestment of earnings	debt instruments	total (15+16+17)	equity			reinvestment of earnings	debt instruments			total (21+22+25)	
					increase	decrease	net (19+20)		increase	decrease	net (23+24)		
	15	16	17	18	19	20	21	22	23	24	25	26		27
2011	1,197	3,720	164	5,081	42,758	−32,070	10,688	17,552	165,621	−143,858	21,762	50,003	55,084
2012	834	5,538	1,415	7,786	34,663	−35,529	−866	18,005	97,449	−71,786	25,663	42,801	50,588
2013	−245	7,540	1,863	9,158	53,637	−42,723	10,914	14,149	109,014	−74,016	34,998	60,061	69,219
2014	417	6,249	−2,272	4,394	33,442	−32,438	1,004	15,428	84,174	−82,970	1,205	17,637	22,031
2015	−24	299	313	589	31,882	−32,326	−445	10,889	81,887	−86,067	−4,180	6,264	6,853
2016	239	1,543	−174	1,608	33,856	−15,617	18,238	15,695	81,881	−84,883	−3,002	30,931	32,539
2017	186	2,055	−772	1,470	22,035	−12,330	9,705	14,654	106,942	−104,214	2,728	27,088	28,557
2018	−85	2,912	50	2,878	15,681	−22,251	−6,570	13,655	104,440	−105,618	−1,178	5,907	8,785
2019	671	2,304	118	3,092	26,341	−17,686	8,655	17,217	133,672	−130,661	3,011	28,883	31,975
2020	111	1,047	320	1,478	30,586	−23,262	7,324	4,358	166,344	−170,025	−3,681	8,001	9,479
2021	243	2,566	233	3,042	15,577	−14,636	941	35,210	130,381	−129,749	633	36,784	39,826
Q1 2019	265	312	10	587	4,538	−4,012	526	5,642	25,829	−21,681	4,148	10,315	10,902
Q2 2019	139	766	37	943	4,949	−1,868	3,082	2,643	34,464	−35,101	−637	5,088	6,031
Q3 2019	124	702	−675	150	10,015	−8,972	1,043	3,944	39,109	−35,303	3,806	8,793	8,944
Q4 2019	142	524	746	1,412	6,839	−2,835	4,004	4,989	34,269	−38,575	−4,306	4,686	6,098
Q1 2020	76	−114	355	317	4,831	−5,362	−530	238	33,399	−37,182	−3,783	−4,076	−3,759
Q2 2020	46	668	−324	390	3,396	−2,186	1,210	−323	37,933	−32,953	4,980	5,867	6,257
Q3 2020	55	287	28	370	5,418	−2,135	3,283	−56	42,774	−43,937	−1,164	2,063	2,434
Q4 2020	−66	205	261	401	16,941	−13,580	3,361	4,499	52,238	−55,952	−3,714	4,146	4,547
Q1 2021	17	489	1,069	1,575	2,738	−2,634	104	6,130	22,426	−24,304	−1,878	4,356	5,930
Q2 2021	−181	568	−1,530	−1,144	3,266	−3,225	41	4,022	28,465	−25,968	2,498	6,561	5,417
Q3 2021	111	749	536	1,396	4,111	−4,198	−87	12,878	30,566	−28,708	1,859	14,649	16,046
Q4 2021	297	761	157	1,215	5,462	−4,579	883	12,180	48,924	−50,769	−1,845	11,218	12,433

Table 1.3

Financial Transactions of Private Sector (Based on the Balance of Payments Flows Data)

(billions of US dollars)

	Financial transactions of private sector (net lending (+) / net borrowing (-)) (2+5)	Banks			Other sectors			
		Financial transactions (net lending (+) / net borrowing (-)) (3-4)	net acquisition of financial assets	net incurrence of liabilities	Financial transactions (net lending (+) / net borrowing (-)) (6-7-8)	net acquisition of financial assets	net incurrence of liabilities	«net errors and omissions» of balance of payments
		2	3	4	5	6	7	8
2011	81.4	27.5	35.3	7.8	53.8	104.1	58.9	-8.7
2012	53.9	-7.9	25.3	33.3	61.8	91.2	39.8	-10.4
2013	60.3	17.3	37.7	20.4	43.0	128.3	94.2	-8.9
2014	152.1	86.0	48.5	-37.5	66.1	74.0	-0.1	7.9
2015	57.1	34.2	-25.8	-60.0	22.9	19.3	-6.5	2.9
2016	18.5	-1.1	-28.3	-27.1	19.6	31.1	16.9	-5.4
2017	24.1	23.3	-4.4	-27.7	0.8	17.6	14.2	2.6
2018	65.5	32.6	7.6	-25.0	32.9	30.7	-4.3	2.1
2019	22.7	17.7	-2.1	-19.8	5.0	28.8	25.2	-1.3
2020	50.3	21.7	-4.5	-26.2	28.6	16.0	-16.4	3.8
2021	72.6	5.9	-4.0	-9.9	66.7	94.8	27.0	1.1
Q1 2019	24.1	12.3	9.2	-3.2	11.8	14.9	5.7	-2.5
Q2 2019	-0.2	13.3	6.6	-6.7	-13.5	0.9	13.0	1.4
Q3 2019	-1.9	2.0	-5.8	-7.9	-4.0	-0.1	5.5	-1.7
Q4 2019	0.7	-9.9	-12.0	-2.1	10.6	13.1	1.0	1.5
Q1 2020	19.1	9.3	2.5	-6.8	9.8	3.5	-6.6	0.3
Q2 2020	12.5	7.2	-2.0	-9.2	5.3	12.1	6.3	0.4
Q3 2020	8.5	-5.1	-7.4	-2.2	13.6	3.1	-13.0	2.5
Q4 2020	10.2	10.3	2.4	-7.9	-0.1	-2.7	-3.1	0.6
Q1 2021	17.5	3.0	3.2	0.3	14.5	15.1	0.6	0.0
Q2 2021	6.1	-3.6	-7.9	-4.3	9.7	18.8	8.1	1.0
Q3 2021	27.9	4.0	3.8	-0.2	23.9	32.4	10.5	-2.0
Q4 2021	21.0	2.5	-3.2	-5.7	18.5	28.5	7.9	2.1

Note. Minor discrepancies between the total and the sum of components are due to the rounding of data.

Table 1.4

External Debt of the Russian Federation

(millions of US dollars)

	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022
Total	491,452	458,745	483,430	462,760	467,605	462,185	472,890	490,018	482,077	451,394
General Government	70,056	59,558	65,253	59,452	65,256	61,274	62,760	67,959	63,298	53,218
Federal Government	69,909	59,441	65,124	59,354	65,163	61,185	62,661	67,866	63,214	53,144
New Russian Debt	69,469	59,001	64,718	58,947	64,791	60,814	62,325	67,530	62,912	...
Multilateral creditors	522	491	479	485	485	483	455	481	1,447	...
IBRD	330	325	284	285	249	253	218	221	194	...
Other	192	166	195	201	236	231	237	260	1,253	...
Foreign currency bonds	22,297	21,251	20,329	20,533	21,071	20,415	20,586	20,531	19,959	18,550
Eurobonds	22,216	21,232	20,289	20,485	20,919	20,138	20,276	20,267	19,686	18,324
Eurobonds (related to the second London Club debt restructuring)	81	19	40	48	152	277	310	265	274	226
Ruble denominated bonds	46,359	37,200	43,857	37,886	43,190	39,877	41,250	46,488	41,483	32,938
OFZ	46,359	37,200	43,857	37,886	43,190	39,877	41,250	46,488	41,483	32,938
Other	291	59	52	43	44	39	34	29	24	...
Debt of the former USSR	440	440	406	406	372	371	336	336	301	...
Debt owed to former socialist countries	21	21	21	22	23	21	22	22	22	...
Other official creditors	419	419	384	384	350	350	315	315	280	...
Local Government	147	117	130	99	93	89	99	94	84	74
Ruble denominated bonds	147	117	130	99	93	89	99	94	84	74

Table 1.4 (end)

(millions of US dollars)

	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022
Central bank¹	13,823	12,089	10,952	13,272	12,787	14,725	14,832	31,323	33,998	...
Loans	4,153	2,605	917	3,255	2,540	4,485	4,568	3,882	7,023	...
Currency and deposits	1,817	1,737	2,231	2,033	2,077	2,201	2,173	2,024	1,725	...
Other (SDR allocation)	7,853	7,747	7,804	7,985	8,170	8,039	8,091	25,417	25,250	...
Banks¹	76,954	72,655	71,181	72,900	72,143	74,481	75,164	78,563	80,419	117,742
Debt liabilities to direct investors and to direct investment enterprises	4,560	4,630	4,370	4,274	4,584	5,626	4,091	4,621	4,764	6,556
Loans ²	312	148	212	102	93	51	15	11	34	...
Deposits ²	64,402	61,968	60,626	60,116	60,447	62,441	64,413	67,331	69,072	71,537
Debt securities	4,431	3,404	3,731	3,331	3,599	3,555	3,761	3,833	3,552	2,982
Other	3,249	2,505	2,242	5,076	3,420	2,809	2,883	2,767	2,999	36,667
Other sectors	330,619	314,442	336,043	317,136	317,418	311,705	320,134	312,173	304,362	280,435
Debt liabilities to direct investors and to direct investment enterprises	145,392	134,126	142,439	138,249	138,200	129,296	132,536	133,138	130,624	115,028
Loans and deposits	151,050	145,451	146,799	141,821	139,835	134,530	132,780	129,262	121,148	116,460
Debt securities	8,538	7,552	8,710	8,006	8,563	8,498	9,171	8,984	8,631	6,368
Trade credits ³	9,691	10,692	11,788	12,183	13,664	15,800	17,522	14,684	16,410	...
Financial leases ³	9,945	13,664	13,572	13,389	13,424	19,321	20,128	20,287	20,004	...
Other ³	6,003	2,957	12,734	3,487	3,732	4,258	7,998	5,818	7,545	42,579

¹ As of March 31, 2022, indicators on Banks include data on Central bank.² As of March 31, 2022, loans, currency and deposits are combined into one indicator.³ As of March 31, 2022, other liabilities include trade credits and financial leases.

Table 1.5 (end)

(millions of US dollars)

	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)¹	72,394	68,025	66,811	68,626	67,559	68,855	71,073	73,942	75,656	111,185
Foreign Currency	54,259	53,418	50,422	50,723	48,918	51,000	53,828	55,365	55,216	88,340
Short-term	18,657	17,728	16,351	18,101	17,549	18,571	20,912	23,064	22,865	33,580
Long-term	35,601	35,689	34,071	32,621	31,369	32,430	32,916	32,301	32,351	54,760
Domestic Currency	18,135	14,607	16,388	17,903	18,641	17,854	17,244	18,577	20,440	22,845
Short-term	11,364	9,334	10,620	12,576	12,170	11,670	11,270	12,765	14,882	34,662
Long-term	6,771	5,273	5,768	5,328	6,471	6,184	5,974	5,812	5,558	4,350
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	185,227	180,317	193,604	178,887	179,218	182,408	187,598	179,035	173,738	165,406
Foreign Currency	141,561	145,965	145,850	144,229	142,602	145,898	145,257	139,712	133,825	134,448
Short-term	13,073	13,671	15,246	15,307	16,697	19,392	20,712	18,685	20,236	22,155
Long-term	128,488	132,294	130,604	128,923	125,905	126,506	124,546	121,027	113,589	112,294
Domestic Currency	43,666	34,351	47,753	34,658	36,616	36,510	42,341	39,323	39,913	30,958
Short-term	8,622	5,887	15,520	6,468	6,348	6,444	10,678	7,717	10,205	6,938
Long-term	35,044	28,464	32,234	28,190	30,268	30,066	31,662	31,607	29,709	24,020
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	149,952	138,756	146,810	142,523	142,784	134,922	136,627	137,759	135,387	121,584
Foreign Currency	110,479	110,089	113,889	115,461	115,245	108,271	107,524	108,049	106,597	97,103
Domestic Currency	39,474	28,667	32,921	27,062	27,539	26,652	29,104	29,710	28,790	24,482

¹ As of March 31, 2022, indicators on Banks include data on Central bank.

Notes. Included is the indebtedness in domestic and foreign currencies.

Only non-resident holdings of government securities are reported. Data are presented at face value.

Debt securities of other sectors are stated at face value since December 31, 2017.

Data on Banks includes data of State Development Corporation "VEB.RF".

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments

(millions of US dollars)

	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022
Total Liabilities	491,452	458,745	483,430	462,760	467,605	462,185	472,890	490,018	482,077	451,394
Short-term	68,306	55,916	67,708	63,511	61,854	67,873	76,435	76,235	86,218	87,695
Long-term	423,147	402,829	415,721	399,249	405,751	394,312	396,455	413,783	395,859	363,698
General Government	70,056	59,558	65,253	59,452	65,256	61,274	62,760	67,959	63,298	53,218
Short-term	291	59	52	43	44	39	34	29	24	19
Debt securities	0	0	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0	0	0
Other liabilities	291	59	52	43	44	39	34	29	24	19
Long-term	69,765	59,499	65,201	59,409	65,212	61,236	62,726	67,931	63,274	53,199
Debt securities	68,803	58,568	64,316	58,518	64,355	60,382	61,935	67,114	61,526	51,562
Loans, currency and deposits	962	932	885	891	857	854	791	817	1,748	1,637
Other liabilities	0	0	0	0	0	0	0	0	0	0
Banks (excluding debt liabilities to direct investors and to direct investment enterprises) and central bank	86,217	80,114	77,763	81,898	80,346	83,580	85,905	105,264	109,653	111,185
Short-term	35,991	31,405	30,120	35,964	34,336	36,927	38,923	41,734	46,494	52,075
Debt securities	872	649	672	594	607	602	598	606	589	522
Loans, currency and deposits	32,037	28,411	27,333	30,415	30,766	33,979	35,599	38,527	43,084	39,995
Other liabilities	3,083	2,345	2,115	4,955	2,963	2,346	2,726	2,601	2,822	11,558
Long-term	50,226	48,709	47,643	45,934	46,010	46,653	46,982	63,530	63,159	59,110
Debt securities	3,560	2,756	3,059	2,737	2,992	2,952	3,164	3,226	2,962	2,460
Loans, currency and deposits	38,647	38,047	36,653	35,090	34,391	35,199	35,570	34,721	34,770	31,541
Other liabilities	8,019	7,907	7,930	8,106	8,627	8,501	8,248	25,583	25,427	25,109

Table 1.6 (end)

(millions of US dollars)

	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	185,227	180,317	193,604	178,887	179,218	182,408	187,598	179,035	173,738	165,406
Short-term	21,694	19,559	30,766	21,775	23,045	25,836	31,390	26,401	30,440	29,093
Debt securities	0	0	8	76	17	18	55	59	17	11
Loans, currency and deposits	6,001	5,910	6,237	6,029	5,633	5,759	5,816	5,841	6,469	5,888
Other liabilities	15,693	13,649	24,521	15,670	17,395	20,058	25,519	20,502	23,955	23,194
Long-term	163,532	160,758	162,838	157,112	156,173	156,573	156,208	152,633	143,298	136,314
Debt securities	8,538	7,552	8,702	7,930	8,546	8,480	9,115	8,925	8,614	6,357
Loans, currency and deposits	154,994	153,205	154,135	149,182	147,626	148,092	147,092	143,708	134,683	129,956
Other liabilities	1	1	1	1	1	1	1	1	1	1
Direct investment	149,952	138,756	146,810	142,523	142,784	134,922	136,627	137,759	135,387	121,584
<i>Banks</i>	4,560	4,630	4,370	4,274	4,584	5,626	4,091	4,621	4,764	6,556
Direct investor in direct investment enterprises	80	64	62	36	41	33	55	32	48	46
Direct investment enterprises in direct investor (reverse investment)	11	25	56	29	23	17	16	13	18	11
Between fellow enterprises	4,469	4,541	4,252	4,210	4,519	5,576	4,020	4,575	4,698	6,499
Other sectors	145,392	134,126	142,439	138,249	138,200	129,296	132,536	133,138	130,624	115,028
Direct investor in direct investment enterprises	42,670	33,472	36,768	35,618	36,480	33,969	36,572	37,244	34,743	29,022
Direct investment enterprises in direct investor (reverse investment)	74,878	74,405	78,543	77,663	74,400	72,320	73,421	74,340	72,164	65,395
Between fellow enterprises	27,844	26,248	27,129	24,967	27,320	23,008	22,543	21,555	23,717	20,612

Notes. Included is the indebtedness in domestic and foreign currencies.

Only non-resident holdings of government securities are reported. Data are presented at face value.

Debt securities of other sectors are stated at face value since December 31, 2017.

Data on Banks includes data of State Development Corporation "VEB.RF".

Table 1.7

International Investment Position of the Russian Federation¹. Main Components

(millions of US dollars)

	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Net International Investment Position	359,494	521,585	484,453	566,671	516,731
Assets	1,514,307	1,472,938	1,530,206	1,522,166	1,569,086
Direct investment	501,157	450,016	482,796	452,222	471,840
Equity and investment fund shares	391,125	350,269	380,746	353,769	371,129
Debt instruments	110,032	99,747	102,051	98,453	100,711
Portfolio investment	80,294	78,873	93,098	99,705	107,874
Equity and investment fund shares	8,457	8,311	12,621	16,393	22,222
Debt securities	71,837	70,561	80,477	83,312	85,651
Other investment²	378,496	380,576	385,440	386,813	393,598
Other equity	7,759	7,751	8,078	8,111	8,266
Loans, currency and deposits	327,001	328,597	328,296	322,121	334,032
Other accounts receivable ²	43,736	44,228	49,066	56,581	51,301
Reserve assets	554,359	563,473	568,872	583,426	595,774
Liabilities	1,154,812	951,352	1,045,754	955,495	1,052,355
Direct investment	586,994	480,652	535,325	481,672	539,747
Equity and investment fund shares	437,042	341,896	388,515	339,149	396,962
Debt instruments	149,952	138,756	146,810	142,523	142,784
Portfolio investment	302,253	209,288	242,790	214,120	255,925
Equity and investment fund shares	211,459	134,035	155,833	135,288	169,351
Debt securities	90,794	75,252	86,957	78,832	86,574
Other investment²	265,565	261,413	267,639	259,703	256,684
Other equity	105	97	129	125	115
Loans, currency and deposits	232,641	226,505	225,243	221,607	219,273
Other accounts payable ²	24,966	27,064	34,464	29,986	29,125
Special drawing rights (Net incurrence of liabilities)	7,853	7,747	7,804	7,985	8,170

Table 1.7 (end)

(millions of US dollars)

	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022
Net International Investment Position	459,349	461,786	443,329	484,883	612,479
Assets	1,528,605	1,582,665	1,623,089	1,651,467	1,601,225
Direct investment	446,884	467,172	479,346	487,004	401,473
Equity and investment fund shares	345,323	363,734	376,250	392,802	318,298
Debt instruments	101,560	103,438	103,097	94,202	83,175
Portfolio investment	111,954	120,952	112,455	117,413	93,717
Equity and investment fund shares	27,203	32,870	31,602	34,473	27,062
Debt securities	84,751	88,082	80,853	82,940	66,656
Other investment²	396,445	402,796	417,165	416,423	499,626
Other equity	8,265	8,508	8,502	8,559	8,555
Loans, currency and deposits	338,111	338,400	348,136	347,277	395,858
Other accounts receivable ²	50,068	55,887	60,528	60,587	95,213
Reserve assets	573,322	591,745	614,122	630,627	606,409
Liabilities	1,069,255	1,120,879	1,179,760	1,166,584	988,746
Direct investment	547,653	568,495	594,851	610,083	521,728
Equity and investment fund shares	412,731	431,868	457,092	474,695	400,143
Debt instruments	134,922	136,627	137,759	135,387	121,584
Portfolio investment	261,023	284,829	302,717	273,636	188,598
Equity and investment fund shares	183,483	204,848	218,064	197,807	131,492
Debt securities	77,540	79,980	84,654	75,828	57,106
Other investment²	260,579	267,555	282,191	282,866	278,421
Other equity	96	111	4,215	4,128	3,658
Loans, currency and deposits	223,884	224,868	223,613	220,753	209,018
Other accounts payable ²	28,561	34,484	28,946	32,735	40,798
Special drawing rights (Net incurrence of liabilities)	8,039	8,091	25,417	25,250	24,946

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

² Including financial derivatives.

Notes. A positive sign denotes net increase in assets or liabilities; a negative sign denotes a net decrease.

Minor discrepancies between the total and the sum of components are due to the rounding of data.

Table 1.8

International Reserves of the Russian Federation¹*(millions of US dollars)*

	International reserves
1	2
2019	
31.12	554,359
2020	
31.01	562,306
29.02	570,381
31.03	563,473
30.04	566,012
31.05	566,134
30.06	568,872
31.07	591,753
31.08	594,422
30.09	583,426
31.10	582,845
30.11	582,676
31.12	595,774
2021	
31.01	590,685
28.02	586,266
31.03	573,322
30.04	590,476
31.05	605,232
30.06	591,745
31.07	601,003
31.08	618,181
30.09	614,122
31.10	624,237
30.11	622,501
31.12	630,627
2022	
31.01	630,207
28.02	617,133
31.03	606,409
30.04	593,052
31.05	587,423
30.06	584,121
31.07	576,904

¹ International Reserves are compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and the IMF's International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012).

Table 1.9

International Reserves Adequacy (International Reserves in Months of Import)

Period	Actual amount of the international reserves expressed in months of import ¹
Q1 2012	14.6
Q2 2012	14.5
Q3 2012	14.7
Q4 2012	14.5
Q1 2013	14.0
Q2 2013	13.4
Q3 2013	13.4
Q4 2013	13.0
Q1 2014	12.5
Q2 2014	12.4
Q3 2014	12.0
Q4 2014	10.8
Q1 2015	10.8
Q2 2015	12.3
Q3 2015	14.3
Q4 2015	15.7
Q1 2016	17.2
Q2 2016	17.8
Q3 2016	18.2
Q4 2016	17.0
Q1 2017	17.2
Q2 2017	16.7
Q3 2017	16.4
Q4 2017	15.9
Q1 2018	16.2
Q2 2018	15.8
Q3 2018	15.9
Q4 2018	16.4
Q1 2019	17.2
Q2 2019	18.3
Q3 2019	18.5
Q4 2019	18.9
Q1 2020	19.2
Q2 2020	20.5
Q3 2020	22.3
Q4 2020	23.5
Q1 2021	22.3
Q2 2021	21.2
Q3 2021	20.5
Q4 2021	19.9
Q1 2022	18.7
Q2 2022 ²	19.0

¹ According to international practice, the minimum reserve adequacy benchmark is three months.² Estimated value.

Central Bank Survey

Table 1.10

(millions of rubles, end of period)

	Dec, 2019	Jan, 2020	Feb, 2020	Mar, 2020	Apr, 2020	May, 2020	June, 2020	July, 2020	Aug, 2020	Sep, 2020	Oct, 2020	Nov, 2020
NET FOREIGN ASSETS	33,617,727	34,734,766	36,683,789	42,931,259	40,867,045	39,223,419	38,946,212	42,501,802	43,436,468	45,503,607	45,231,824	43,225,962
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	6,194,091	6,219,066	5,991,018	6,218,463	3,891,166	3,576,837	3,130,364	3,238,919	3,246,585	3,284,112	3,913,030	4,755,447
NET CLAIMS ON GENERAL GOVERNMENT	-11,764,584	-11,741,678	-12,667,202	-14,611,546	-13,144,515	-12,446,438	-10,886,120	-11,271,337	-11,403,522	-11,782,883	-12,487,969	-12,418,791
CLAIMS ON OTHER SECTORS	1,785,250	1,789,910	1,753,281	1,728,949	1,735,623	1,704,481	1,684,213	1,681,499	1,644,962	1,632,004	1,619,134	1,614,612
MONETARY BASE	16,822,061	17,300,223	17,094,496	17,771,111	17,620,545	17,443,538	18,265,446	18,490,677	18,492,194	18,524,263	18,209,797	18,632,178
Currency in circulation	10,616,110	10,241,472	10,448,127	11,167,509	11,736,243	12,004,581	12,419,469	12,620,977	12,746,208	12,849,632	12,943,543	12,917,642
Liabilities to other depository corporations	6,205,951	7,058,751	6,646,369	6,603,602	5,884,301	5,438,957	5,845,977	5,869,700	5,745,986	5,674,631	5,266,253	5,714,535
Deposits, of which	4,269,289	5,005,917	4,790,016	5,073,190	4,378,255	4,340,997	5,145,739	5,169,644	4,920,756	4,861,206	4,572,589	5,111,901
Required reserves	617,402	617,570	612,664	621,612	664,723	671,332	656,331	646,650	659,151	673,175	686,160	699,004
Debt securities	1,936,662	2,052,834	1,856,353	1,530,412	1,506,046	1,097,960	700,238	700,056	825,231	813,426	693,665	602,635
DEPOSITS INCLUDED IN BROAD MONEY	36,650	27,817	51,533	33,786	41,312	51,537	33,788	26,697	39,545	26,640	24,584	37,234
OTHER ITEMS (NET)	12,973,773	13,674,024	14,614,857	18,462,228	15,687,461	14,563,223	14,575,435	17,633,510	18,392,754	20,085,937	20,041,640	18,507,818

Table 1.10 (cont.)

(millions of rubles, end of period)

	Dec, 2020	Jan, 2021	Feb, 2021	Mar, 2021	Apr, 2021	May, 2021	June, 2021	July, 2021	Aug, 2021	Sep, 2021	Oct, 2021	Nov, 2021
NET FOREIGN ASSETS	43,031,366	43,988,548	42,113,466	42,426,023	42,949,162	43,570,421	41,879,446	43,003,372	43,226,639	42,481,887	41,854,267	44,397,451
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	4,214,670	4,707,680	3,449,627	3,695,386	3,459,782	3,283,571	3,170,726	3,476,576	3,221,078	3,009,577	3,647,232	3,826,592
NET CLAIMS ON GENERAL GOVERNMENT	-11,992,688	-12,762,211	-10,438,188	-10,657,499	-10,574,243	-10,211,848	-10,446,733	-10,820,094	-11,152,430	-10,896,057	-11,735,237	-12,678,012
CLAIMS ON OTHER SECTORS	1,581,602	1,577,698	1,583,223	1,530,746	1,534,074	1,520,062	1,511,898	1,504,864	1,494,920	1,478,491	1,479,313	1,456,280
MONETARY BASE	18,472,410	18,370,747	19,210,515	19,415,884	19,405,885	19,790,689	19,298,147	19,680,705	19,370,770	19,492,723	19,357,565	19,556,640
Currency in circulation	13,419,606	13,180,872	13,320,493	13,314,281	13,710,528	13,516,000	13,542,492	13,733,291	13,759,777	13,859,408	13,822,835	13,718,672
Liabilities to other depository corporations	5,052,804	5,189,876	5,890,022	6,101,603	5,695,357	6,274,689	5,755,655	5,947,414	5,610,994	5,633,314	5,534,730	5,837,968
Deposits, of which	4,482,842	4,638,174	5,346,841	5,460,823	5,041,427	5,601,927	5,133,708	5,355,846	5,039,406	5,035,242	5,073,316	5,676,724
Required reserves	713,611	720,667	721,987	740,903	748,776	771,826	772,330	773,268	777,843	788,360	794,417	799,894
Debt securities	569,962	551,701	543,181	640,780	653,930	672,762	621,946	591,568	571,587	598,072	461,414	161,243
DEPOSITS INCLUDED IN BROAD MONEY	19,512	17,550	58,104	20,050	24,044	50,734	39,602	36,850	49,400	31,658	30,242	58,823
OTHER ITEMS (NET)	18,343,027	19,123,418	17,439,508	17,558,722	17,938,847	18,320,783	16,777,588	17,447,163	17,370,037	16,549,518	15,857,768	17,386,847

Table 1.10 (end)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022	June, 2022
NET FOREIGN ASSETS	44,590,764	46,687,215	48,974,927	48,451,721	40,051,107	35,224,417	28,421,547
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	3,712,711	3,914,778	11,928,995	5,681,827	4,568,988	3,992,003	3,736,824
NET CLAIMS ON GENERAL GOVERNMENT	−12,288,074	−13,798,137	−17,711,954	−15,451,469	−12,630,581	−10,466,872	−8,118,600
CLAIMS ON OTHER SECTORS	1,415,177	1,403,233	1,424,872	1,758,724	1,328,607	1,312,943	1,270,164
MONETARY BASE	20,338,906	19,802,757	22,376,899	19,186,595	18,344,818	18,663,666	19,167,718
Currency in circulation	14,068,108	13,784,147	15,815,119	14,842,324	14,347,550	13,970,606	14,033,273
Liabilities to other depository corporations	6,270,798	6,018,610	6,561,779	4,344,271	3,997,267	4,693,060	5,134,445
Deposits, of which	6,270,798	6,018,610	6,561,779	4,344,271	3,997,267	4,693,060	5,134,445
Required reserves	815,263	825,406	843,263	150,012	162,182	145,929	145,929
Debt securities	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	25,663	27,555	74,419	39,644	43,697	72,195	37,083
OTHER ITEMS (NET)	17,066,009	18,376,777	22,165,522	21,214,564	14,929,606	11,326,630	6,105,134

Table 1.11

Credit Institutions Survey

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

	Dec, 2019	Jan, 2020	Feb, 2020	Mar, 2020	Apr, 2020	May, 2020
NET FOREIGN ASSETS	7,187,944	7,576,151	8,259,998	9,388,008	9,378,629	9,288,700
CLAIMS ON CENTRAL BANK	7,165,132	7,812,908	7,424,842	7,531,661	6,710,229	6,235,887
NET CLAIMS ON GENERAL GOVERNMENT	457,732	-452,738	112,286	148,316	-30,374	208,119
CLAIMS ON OTHER SECTORS	67,226,663	66,974,075	68,008,202	70,793,121	70,695,273	70,390,947
<i>in rubles</i>	59,530,414	59,285,459	59,863,085	61,430,656	61,826,796	61,850,867
<i>in foreign currency</i>	7,696,249	7,688,616	8,145,117	9,362,465	8,868,477	8,540,080
Claim on nonfinancial organizations and other financial organizations	48,126,255	47,727,500	48,537,412	50,982,174	51,004,274	50,651,401
<i>in rubles</i>	40,559,205	40,168,180	40,525,527	41,769,816	42,282,522	42,254,234
of which: Loans	33,768,882	33,472,435	33,657,796	34,860,765	35,433,448	35,298,219
<i>in foreign currency</i>	7,567,050	7,559,320	8,011,885	9,212,357	8,721,752	8,397,167
of which: Loans	6,906,075	7,023,039	7,380,536	8,395,293	7,911,500	7,702,976
Claims on households	19,100,407	19,246,575	19,470,790	19,810,947	19,691,000	19,739,546
<i>in rubles</i>	18,971,209	19,117,280	19,337,558	19,660,839	19,544,274	19,596,633
of which: Loans	18,971,209	19,117,280	19,337,558	19,660,839	19,544,274	19,596,633
<i>in foreign currency</i>	129,198	129,295	133,232	150,108	146,726	142,913
of which: Loans	129,198	129,295	133,232	150,108	146,726	142,913
LIABILITIES TO CENTRAL BANK	2,910,108	2,911,169	2,927,152	3,781,078	3,468,977	3,140,970
DEPOSITS INCLUDED IN BROAD MONEY	54,803,124	54,363,735	55,726,041	58,018,209	57,176,426	56,567,834
<i>in rubles</i>	41,965,212	41,106,127	41,591,820	42,052,205	41,998,406	41,807,130
Transferable deposits	14,189,067	13,854,556	14,339,341	14,881,710	15,065,292	15,242,642
Other financial institutions and nonfinancial organizations	7,318,852	7,510,914	7,710,075	8,047,516	7,630,610	7,723,838
Households	6,870,216	6,343,642	6,629,266	6,834,194	7,434,681	7,518,804
Other deposits	27,776,144	27,251,571	27,252,479	27,170,495	26,933,115	26,564,489
Other financial institutions and nonfinancial organizations	9,378,325	8,861,619	8,797,246	8,957,436	8,985,610	8,791,015
Households	18,397,819	18,389,953	18,455,234	18,213,059	17,947,504	17,773,473
<i>in foreign currency</i>	12,837,912	13,257,608	14,134,221	15,966,004	15,178,019	14,760,703
Transferable deposits	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,837,912	13,257,608	14,134,221	15,966,004	15,178,019	14,760,703
Other financial institutions and nonfinancial organizations	7,030,019	7,372,258	7,997,411	9,220,199	8,857,000	8,641,655
Households	5,807,894	5,885,350	6,136,810	6,745,805	6,321,020	6,119,048
DEBT SECURITIES INCLUDED IN BROAD MONEY	37,314	37,511	35,182	29,709	28,514	27,591
OTHER ITEMS (NET)	24,286,925	24,597,981	25,116,953	26,032,110	26,079,840	26,387,258
Escrow accounts of households ¹	138,773	165,528	203,208	252,873	296,712	333,304

Table 1.11 (cont.)

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

	June, 2020	July, 2020	Aug, 2020	Sep, 2020	Oct, 2020	Nov, 2020
NET FOREIGN ASSETS	8,785,157	8,955,110	8,926,465	9,490,843	9,249,149	9,589,850
CLAIMS ON CENTRAL BANK	6,751,069	6,673,695	6,541,893	6,452,383	6,052,900	6,498,670
NET CLAIMS ON GENERAL GOVERNMENT	448,485	472,804	743,325	1,037,325	1,343,509	2,004,628
CLAIMS ON OTHER SECTORS	71,086,124	71,942,184	73,042,083	74,231,849	75,024,218	75,554,558
<i>in rubles</i>	62,596,879	63,105,128	63,959,983	64,685,240	65,558,256	66,123,988
<i>in foreign currency</i>	8,489,245	8,837,056	9,082,100	9,546,609	9,465,961	9,430,571
Claim on nonfinancial organizations and other financial organizations	51,176,284	51,725,525	52,439,239	53,275,348	53,680,420	54,089,795
<i>in rubles</i>	42,829,227	43,027,675	43,496,771	43,872,262	44,356,696	44,793,796
of which: Loans	35,540,625	35,925,158	36,313,507	36,654,376	37,226,896	37,352,520
<i>in foreign currency</i>	8,347,057	8,697,849	8,942,468	9,403,087	9,323,724	9,295,999
of which: Loans	7,681,084	8,076,361	8,299,491	8,700,398	8,640,589	8,362,930
Claims on households	19,909,839	20,216,659	20,602,844	20,956,501	21,343,797	21,464,763
<i>in rubles</i>	19,767,652	20,077,452	20,463,212	20,812,978	21,201,560	21,330,192
of which: Loans	19,767,652	20,077,452	20,463,212	20,812,978	21,201,560	21,330,192
<i>in foreign currency</i>	142,188	139,206	139,632	143,523	142,238	134,571
of which: Loans	142,188	139,206	139,632	143,523	142,238	134,571
LIABILITIES TO CENTRAL BANK	2,689,675	2,779,933	2,800,231	2,823,631	3,451,011	4,252,274
DEPOSITS INCLUDED IN BROAD MONEY	57,135,575	57,928,944	58,811,668	60,338,282	59,991,804	60,338,320
<i>in rubles</i>	42,842,470	42,842,872	43,303,357	43,924,410	43,689,307	43,950,786
Transferable deposits	16,287,767	16,257,766	17,043,062	17,426,605	17,449,476	18,239,735
Other financial institutions and nonfinancial organizations	8,203,625	8,034,731	8,587,652	8,710,066	8,641,367	9,149,058
Households	8,084,142	8,223,035	8,455,410	8,716,539	8,808,109	9,090,677
Other deposits	26,554,704	26,585,106	26,260,295	26,497,805	26,239,832	25,711,051
Other financial institutions and nonfinancial organizations	8,800,192	8,848,524	8,757,070	9,202,198	9,282,744	9,114,017
Households	17,754,512	17,736,582	17,503,225	17,295,606	16,957,088	16,597,034
<i>in foreign currency</i>	14,293,104	15,086,073	15,508,311	16,413,872	16,302,496	16,387,534
Transferable deposits	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	14,293,104	15,086,073	15,508,311	16,413,872	16,302,496	16,387,534
Other financial institutions and nonfinancial organizations	8,204,249	8,693,648	9,033,736	9,601,841	9,550,101	9,827,262
Households	6,088,856	6,392,425	6,474,575	6,812,031	6,752,395	6,560,272
DEBT SECURITIES INCLUDED IN BROAD MONEY	24,072	21,441	20,547	19,903	18,852	18,170
OTHER ITEMS (NET)	27,221,512	27,313,474	27,621,320	28,030,585	28,208,109	29,038,942
Escrow accounts of households ¹	393,398	466,237	559,840	679,255	835,991	1,007,555

Table 1.11 (cont.)

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

	Dec, 2020	Jan, 2021	Feb, 2021	Mar, 2021	Apr, 2021	May, 2021
NET FOREIGN ASSETS	8,936,117	9,569,031	9,269,674	9,192,343	9,110,425	8,962,942
CLAIMS ON CENTRAL BANK	5,949,881	5,943,320	6,673,986	6,848,325	6,547,802	7,041,998
NET CLAIMS ON GENERAL GOVERNMENT	4,409,532	4,339,524	2,740,430	2,121,287	1,469,627	709,331
CLAIMS ON OTHER SECTORS	76,476,409	76,716,163	77,234,859	78,110,637	79,419,201	80,451,726
<i>in rubles</i>	67,092,326	67,035,394	67,841,201	68,848,072	70,190,914	71,409,202
<i>in foreign currency</i>	9,384,083	9,680,769	9,393,659	9,262,565	9,228,287	9,042,524
Claim on nonfinancial organizations and other financial organizations	54,887,892	54,941,249	55,182,179	55,622,526	56,489,967	57,038,483
<i>in rubles</i>	45,615,794	45,375,323	45,899,369	46,471,064	47,366,250	48,101,091
of which: Loans	37,343,740	37,277,367	37,642,085	38,092,574	38,872,332	39,485,702
<i>in foreign currency</i>	9,272,098	9,565,925	9,282,810	9,151,462	9,123,717	8,937,392
of which: Loans	8,398,408	8,618,481	8,384,310	8,372,205	8,338,139	8,140,681
Claims on households	21,588,518	21,774,914	22,052,680	22,488,111	22,929,234	23,413,243
<i>in rubles</i>	21,476,532	21,660,070	21,941,832	22,377,008	22,824,664	23,308,111
of which: Loans	21,476,532	21,660,070	21,941,832	22,377,008	22,824,664	23,308,111
<i>in foreign currency</i>	111,986	114,844	110,848	111,103	104,571	105,132
of which: Loans	111,986	114,844	110,848	111,103	104,571	105,132
LIABILITIES TO CENTRAL BANK	3,718,336	4,200,166	2,941,117	3,180,957	2,932,800	2,756,588
DEPOSITS INCLUDED IN BROAD MONEY	62,727,863	62,478,066	62,798,165	62,806,347	63,374,114	63,523,128
<i>in rubles</i>	46,108,651	45,151,741	45,582,042	45,671,845	46,322,390	46,391,030
Transferable deposits	19,247,130	19,076,556	19,582,256	19,614,087	20,155,354	20,507,007
Other financial institutions and nonfinancial organizations	8,898,458	9,410,330	9,639,931	9,527,748	9,180,875	9,792,216
Households	10,348,672	9,666,226	9,942,324	10,086,339	10,974,479	10,714,790
Other deposits	26,861,521	26,075,185	25,999,787	26,057,758	26,167,035	25,884,024
Other financial institutions and nonfinancial organizations	10,175,948	9,589,061	9,673,079	9,896,437	10,057,884	9,986,525
Households	16,685,573	16,486,124	16,326,707	16,161,321	16,109,151	15,897,499
<i>in foreign currency</i>	16,619,213	17,326,326	17,216,123	17,134,502	17,051,724	17,132,098
Transferable deposits	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	16,619,213	17,326,326	17,216,123	17,134,502	17,051,724	17,132,098
Other financial institutions and nonfinancial organizations	10,005,692	10,531,996	10,583,955	10,467,843	10,446,566	10,572,118
Households	6,613,520	6,794,330	6,632,168	6,666,659	6,605,158	6,559,980
DEBT SECURITIES INCLUDED IN BROAD MONEY	13,503	13,229	12,477	9,794	7,610	6,993
OTHER ITEMS (NET)	29,312,236	29,876,576	30,167,190	30,275,494	30,232,532	30,879,287
Escrow accounts of households ¹	1,177,404	1,238,725	1,393,437	1,578,955	1,787,740	1,967,025

Table 1.11 (cont.)

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

	June, 2021	July, 2021	Aug, 2021	Sep, 2021	Oct, 2021	Nov, 2021
NET FOREIGN ASSETS	8,353,989	8,522,001	8,860,954	8,797,866	8,554,040	9,248,771
CLAIMS ON CENTRAL BANK	6,513,522	6,743,907	6,403,581	6,424,447	6,339,221	6,605,712
NET CLAIMS ON GENERAL GOVERNMENT	1,179,927	134,738	374,904	84,289	213,012	640,173
CLAIMS ON OTHER SECTORS	81,049,524	82,028,268	83,276,334	84,418,657	85,373,703	86,664,904
<i>in rubles</i>	72,427,187	73,341,214	74,284,258	75,533,565	76,719,847	77,521,650
<i>in foreign currency</i>	8,622,336	8,687,054	8,992,076	8,885,092	8,653,856	9,143,254
Claim on nonfinancial organizations and other financial organizations	57,080,038	57,629,492	58,409,481	59,126,461	59,671,332	60,751,633
<i>in rubles</i>	48,556,521	49,038,978	49,512,588	50,334,416	51,105,148	51,698,028
of which: Loans	40,062,160	40,657,012	40,941,133	41,652,797	42,393,855	42,838,651
<i>in foreign currency</i>	8,523,517	8,590,513	8,896,893	8,792,046	8,566,184	9,053,605
of which: Loans	7,673,145	7,801,322	8,105,512	7,964,353	7,859,048	8,218,800
Claims on households	23,969,486	24,398,777	24,866,853	25,292,196	25,702,371	25,913,271
<i>in rubles</i>	23,870,666	24,302,236	24,771,670	25,199,150	25,614,698	25,823,622
of which: Loans	23,870,666	24,302,236	24,771,670	25,199,150	25,614,698	25,823,622
<i>in foreign currency</i>	98,820	96,541	95,183	93,046	87,672	89,650
of which: Loans	98,820	96,541	95,183	93,046	87,672	89,650
LIABILITIES TO CENTRAL BANK	2,643,744	2,949,594	2,681,415	2,467,746	3,108,503	3,282,332
DEPOSITS INCLUDED IN BROAD MONEY	63,220,589	63,097,378	64,313,544	65,159,270	64,859,603	67,292,087
<i>in rubles</i>	46,757,814	46,404,223	46,798,170	47,487,270	47,762,908	49,299,502
Transferable deposits	20,951,782	20,561,730	20,772,644	20,833,985	20,763,535	21,571,229
Other financial institutions and nonfinancial organizations	10,050,007	9,490,831	9,738,056	9,772,367	9,715,826	10,542,502
Households	10,901,774	11,070,899	11,034,588	11,061,619	11,047,709	11,028,727
Other deposits	25,806,032	25,842,493	26,025,526	26,653,284	26,999,373	27,728,273
Other financial institutions and nonfinancial organizations	10,025,847	10,102,626	10,137,458	10,598,825	10,795,407	11,351,143
Households	15,780,185	15,739,866	15,888,068	16,054,459	16,203,967	16,377,130
<i>in foreign currency</i>	16,462,776	16,693,155	17,515,374	17,672,001	17,096,694	17,992,584
Transferable deposits	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	16,462,776	16,693,155	17,515,374	17,672,001	17,096,694	17,992,584
Other financial institutions and nonfinancial organizations	9,932,848	10,107,069	10,878,038	11,006,332	10,560,812	11,228,870
Households	6,529,928	6,586,086	6,637,336	6,665,669	6,535,882	6,763,715
DEBT SECURITIES INCLUDED IN BROAD MONEY	6,516	6,412	6,916	6,847	6,074	5,966
OTHER ITEMS (NET)	31,226,113	31,375,530	31,913,897	32,091,396	32,505,797	32,579,175
Escrow accounts of households ¹	2,172,328	2,350,919	2,501,647	2,633,116	2,778,656	2,945,857

Table 1.11 (end)

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

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022	June, 2022
NET FOREIGN ASSETS	8,666,253	8,978,824	11,695,909	13,123,107	11,422,197	11,393,458	9,182,937
CLAIMS ON CENTRAL BANK	7,140,939	6,779,519	9,939,092	5,353,985	4,828,000	5,431,300	5,874,773
NET CLAIMS ON GENERAL GOVERNMENT	3,285,362	2,416,066	4,534,910	1,085,366	164,348	-638,524	-131,466
CLAIMS ON OTHER SECTORS	87,522,166	88,180,602	91,234,024	91,502,832	90,572,619	89,423,026	88,001,232
<i>in rubles</i>	78,354,435	78,417,540	80,053,326	80,187,900	80,589,480	80,559,641	80,860,361
<i>in foreign currency</i>	9,167,731	9,763,062	11,180,698	11,314,932	9,983,139	8,863,385	7,140,871
Claim on nonfinancial organizations and other financial organizations	61,175,429	61,593,941	64,213,069	64,454,891	63,757,752	62,656,051	61,137,052
<i>in rubles</i>	52,096,807	51,923,158	53,136,544	53,242,585	53,863,207	53,872,988	54,060,516
of which: Loans	42,840,740	42,917,834	44,082,256	44,335,199	44,930,295	44,968,780	45,126,911
<i>in foreign currency</i>	9,078,623	9,670,782	11,076,525	11,212,306	9,894,545	8,783,063	7,076,536
of which: Loans	8,233,969	8,478,852	9,108,261	8,925,448	7,790,797	6,960,077	5,614,179
Claims on households	26,346,737	26,586,661	27,020,955	27,047,941	26,814,867	26,766,975	26,864,180
<i>in rubles</i>	26,257,629	26,494,382	26,916,782	26,945,315	26,726,273	26,686,653	26,799,845
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,315	26,726,273	26,686,653	26,799,845
<i>in foreign currency</i>	89,108	92,279	104,172	102,626	88,594	80,321	64,335
of which: Loans	89,108	92,279	104,172	102,626	88,594	80,321	64,335
LIABILITIES TO CENTRAL BANK	3,179,351	3,389,510	11,381,975	5,140,619	4,041,777	3,477,640	3,215,437
DEPOSITS INCLUDED IN BROAD MONEY	70,529,705	70,934,638	71,641,754	71,615,955	70,127,498	69,615,892	67,466,502
<i>in rubles</i>	53,026,843	52,255,873	52,671,939	54,329,561	54,913,145	55,687,742	56,293,048
Transferable deposits	22,790,884	22,849,285	23,314,544	21,007,427	20,717,980	21,453,368	23,134,258
Other financial institutions and nonfinancial organizations	10,908,857	11,853,453	12,597,894	12,457,960	11,877,502	12,610,876	12,925,318
Households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491	10,208,940
Other deposits	30,235,959	29,406,588	29,357,394	33,322,134	34,195,165	34,234,374	33,158,791
Other financial institutions and nonfinancial organizations	13,067,053	12,047,225	12,296,743	13,503,202	13,368,740	13,153,892	12,960,825
Households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483	20,197,965
<i>in foreign currency</i>	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150	11,173,454
Transferable deposits	—	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—	—
Households	—	—	—	—	—	—	—
Other deposits	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150	11,173,454
Other financial institutions and nonfinancial organizations	10,787,048	11,810,968	12,312,260	11,369,874	10,221,203	9,341,785	7,465,834
Households	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364	3,707,620
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,768	5,723	5,652	5,345	5,133	5,065	5,046
OTHER ITEMS (NET)	32,899,896	32,025,140	34,374,554	34,303,371	32,812,756	32,510,663	32,240,492
Escrow accounts of households ¹	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684	3,829,831

¹ Escrow accounts for the contracts for participation in shared-equity construction and for purchases of real estate.

Table 1.12

Banking System Survey

(millions of rubles, end of period)

	Dec, 2019	Jan, 2020	Feb, 2020	Mar, 2020	Apr, 2020	May, 2020
NET FOREIGN ASSETS	40,805,671	42,310,917	44,943,787	52,319,268	50,245,673	48,512,118
NET CLAIMS ON GENERAL GOVERNMENT	-11,306,852	-12,194,416	-12,554,916	-14,463,231	-13,174,889	-12,238,320
CLAIMS ON OTHER SECTORS	69,011,912	68,763,985	69,761,484	72,522,070	72,430,896	72,095,428
<i>in rubles</i>	61,315,663	61,075,368	61,616,365	63,159,604	63,562,418	63,555,348
<i>in foreign currency</i>	7,696,249	7,688,617	8,145,119	9,362,466	8,868,478	8,540,080
Claim on other financial organizations and nonfinancial organizations	49,911,505	49,517,410	50,290,693	52,711,123	52,739,896	52,355,882
<i>in rubles</i>	42,344,454	41,958,089	42,278,807	43,498,765	44,018,144	43,958,715
of which: Loans	35,477,889	35,181,720	35,333,492	36,513,299	37,086,819	36,922,304
<i>in foreign currency</i>	7,567,051	7,559,321	8,011,887	9,212,358	8,721,752	8,397,167
of which: Loans	6,906,075	7,023,039	7,380,536	8,395,293	7,911,500	7,702,976
Claims on households	19,100,407	19,246,575	19,470,790	19,810,947	19,691,000	19,739,546
<i>in rubles</i>	18,971,209	19,117,280	19,337,558	19,660,839	19,544,274	19,596,633
of which: Loans	18,971,209	19,117,280	19,337,558	19,660,839	19,544,274	19,596,633
<i>in foreign currency</i>	129,198	129,295	133,232	150,108	146,726	142,913
of which: Loans	129,198	129,295	133,232	150,108	146,726	142,913
BROAD MONEY LIABILITIES	64,535,533	63,918,052	65,483,586	68,322,715	68,158,249	67,856,294
MONEY SUPPLY (National Definition)	51,660,306	50,622,932	51,314,183	52,327,002	52,951,716	53,068,000
<i>in rubles</i>						
Currency outside bankiing system	9,658,444	9,488,988	9,670,830	10,241,011	10,911,997	11,209,333
Transferable deposits	14,203,272	13,868,485	14,353,114	14,895,361	15,079,354	15,262,079
Other financial institutions and nonfinancial organizations	7,333,056	7,524,844	7,723,848	8,061,167	7,644,673	7,743,275
Households	6,870,216	6,343,642	6,629,266	6,834,194	7,434,681	7,518,804
Other deposits	27,798,590	27,265,458	27,290,239	27,190,630	26,960,365	26,596,589
Other financial institutions and nonfinancial organizations	9,400,771	8,875,506	8,835,006	8,977,571	9,012,860	8,823,115
Households	18,397,819	18,389,953	18,455,234	18,213,059	17,947,504	17,773,473
<i>in foreign currency</i>	12,837,913	13,257,608	14,134,221	15,966,004	15,178,019	14,760,703
Transferable deposits	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,837,913	13,257,608	14,134,221	15,966,004	15,178,019	14,760,703
Other financial institutions and nonfinancial organizations	7,030,019	7,372,258	7,997,411	9,220,199	8,857,000	8,641,655
Households	5,807,894	5,885,350	6,136,810	6,745,805	6,321,020	6,119,048
DEBT SECURITIES INCLUDED IN BROAD MONEY ¹	37,314	37,511	35,182	29,709	28,514	27,591
OTHER ITEMS (NET)	33,975,199	34,962,435	36,666,768	42,055,392	41,343,432	40,512,932
Escrow accounts of households ²	138,773	165,528	203,208	252,873	296,712	333,304

Table 1.12 (cont.)

(millions of rubles, end of period)

	June, 2020	July, 2020	Aug, 2020	Sep, 2020	Oct, 2020	Nov, 2020
NET FOREIGN ASSETS	47,731,369	51,456,912	52,362,934	54,994,450	54,480,973	52,815,812
NET CLAIMS ON GENERAL GOVERNMENT	-10,437,636	-10,798,533	-10,660,196	-10,745,557	-11,144,459	-10,414,163
CLAIMS ON OTHER SECTORS	72,770,336	73,623,683	74,687,045	75,863,853	76,643,352	77,169,170
<i>in rubles</i>	64,281,091	64,786,627	65,604,944	66,317,243	67,177,390	67,738,599
<i>in foreign currency</i>	8,489,245	8,837,056	9,082,101	9,546,610	9,465,962	9,430,571
Claim on other financial organizations and nonfinancial organizations	52,860,497	53,407,024	54,084,201	54,907,353	55,299,554	55,704,407
<i>in rubles</i>	44,513,439	44,709,174	45,141,732	45,504,265	45,975,830	46,408,407
of which: Loans	37,145,023	37,522,138	37,872,663	38,198,149	38,761,281	38,878,296
<i>in foreign currency</i>	8,347,058	8,697,850	8,942,469	9,403,087	9,323,724	9,296,000
of which: Loans	7,681,084	8,076,361	8,299,491	8,700,398	8,640,589	8,362,930
Claims on households	19,909,839	20,216,659	20,602,844	20,956,501	21,343,797	21,464,763
<i>in rubles</i>	19,767,652	20,077,452	20,463,212	20,812,978	21,201,560	21,330,192
of which: Loans	19,767,652	20,077,452	20,463,212	20,812,978	21,201,560	21,330,192
<i>in foreign currency</i>	142,188	139,206	139,632	143,523	142,238	134,571
of which: Loans	142,188	139,206	139,632	143,523	142,238	134,571
BROAD MONEY LIABILITIES	68,709,809	69,794,905	70,823,052	72,457,672	72,192,972	72,528,320
MONEY SUPPLY (National Definition)	54,392,633	54,687,392	55,294,194	56,023,897	55,871,624	56,122,616
<i>in rubles</i>						
Currency outside bankikg system	11,516,375	11,817,824	11,951,292	12,072,847	12,157,733	12,134,597
Transferable deposits	16,300,914	16,270,393	17,076,097	17,440,614	17,464,579	18,260,179
Other financial institutions and nonfinancial organizations	8,216,773	8,047,358	8,620,687	8,724,075	8,656,470	9,169,502
Households	8,084,142	8,223,035	8,455,410	8,716,539	8,808,109	9,090,677
Other deposits	26,575,344	26,599,176	26,266,805	26,510,435	26,249,312	25,727,841
Other financial institutions and nonfinancial organizations	8,820,832	8,862,594	8,763,580	9,214,828	9,292,224	9,130,807
Households	17,754,512	17,736,582	17,503,225	17,295,606	16,957,088	16,597,034
<i>in foreign currency</i>	14,293,104	15,086,073	15,508,311	16,413,872	16,302,496	16,387,534
Transferable deposits	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	14,293,104	15,086,073	15,508,311	16,413,872	16,302,496	16,387,534
Other financial institutions and nonfinancial organizations	8,204,249	8,693,648	9,033,736	9,601,841	9,550,101	9,827,262
Households	6,088,856	6,392,425	6,474,575	6,812,031	6,752,395	6,560,272
DEBT SECURITIES INCLUDED IN BROAD MONEY ¹	24,072	21,441	20,547	19,903	18,852	18,170
OTHER ITEMS (NET)	41,354,260	44,487,156	45,566,730	47,655,074	47,786,893	47,042,498
Escrow accounts of households ²	393,398	466,237	559,840	679,255	835,991	1,007,555

Table 1.12 (cont.)

(millions of rubles, end of period)

	Dec, 2020	Jan, 2021	Feb, 2021	Mar, 2021	Apr, 2021	May, 2021
NET FOREIGN ASSETS	51,967,483	53,557,579	51,383,140	51,618,366	52,059,587	52,533,362
NET CLAIMS ON GENERAL GOVERNMENT	-7,583,157	-8,422,687	-7,697,758	-8,536,213	-9,104,615	-9,502,516
CLAIMS ON OTHER SECTORS	78,058,011	78,293,861	78,818,082	79,641,383	80,953,275	81,971,788
<i>in rubles</i>	68,673,928	68,613,091	69,424,421	70,378,817	71,724,987	72,929,263
<i>in foreign currency</i>	9,384,084	9,680,769	9,393,661	9,262,566	9,228,288	9,042,525
Claim on other financial organizations and nonfinancial organizations	56,469,494	56,518,947	56,765,401	57,153,272	58,024,041	58,558,545
<i>in rubles</i>	47,197,396	46,953,021	47,482,589	48,001,810	48,900,324	49,621,152
of which: Loans	38,835,448	38,762,613	39,129,059	39,527,412	40,308,857	40,911,496
<i>in foreign currency</i>	9,272,098	9,565,926	9,282,812	9,151,463	9,123,718	8,937,392
of which: Loans	8,398,408	8,618,481	8,384,310	8,372,205	8,338,139	8,140,681
Claims on households	21,588,518	21,774,914	22,052,680	22,488,111	22,929,234	23,413,243
<i>in rubles</i>	21,476,532	21,660,070	21,941,832	22,377,008	22,824,664	23,308,111
of which: Loans	21,476,532	21,660,070	21,941,832	22,377,008	22,824,664	23,308,111
<i>in foreign currency</i>	111,986	114,844	110,848	111,103	104,571	105,132
of which: Loans	111,986	114,844	110,848	111,103	104,571	105,132
BROAD MONEY LIABILITIES	75,284,817	74,937,934	75,406,832	75,405,905	76,265,655	76,333,157
MONEY SUPPLY (National Definition)	58,652,102	57,598,379	58,178,232	58,261,610	59,206,321	59,194,066
<i>in rubles</i>						
Currency outside bankikg system	12,523,939	12,429,089	12,538,085	12,569,715	12,859,888	12,752,303
Transferable deposits	19,261,682	19,091,181	19,619,780	19,628,507	20,170,448	20,524,370
Other financial institutions and nonfinancial organizations	8,913,010	9,424,955	9,677,456	9,542,168	9,195,969	9,809,580
Households	10,348,672	9,666,226	9,942,324	10,086,339	10,974,479	10,714,790
Other deposits	26,866,481	26,078,110	26,020,367	26,063,388	26,175,985	25,917,394
Other financial institutions and nonfinancial organizations	10,180,908	9,591,986	9,693,659	9,902,067	10,066,834	10,019,895
Households	16,685,573	16,486,124	16,326,707	16,161,321	16,109,151	15,897,499
<i>in foreign currency</i>	16,619,213	17,326,326	17,216,123	17,134,502	17,051,724	17,132,098
Transferable deposits	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	16,619,213	17,326,326	17,216,123	17,134,502	17,051,724	17,132,098
Other financial institutions and nonfinancial organizations	10,005,692	10,531,996	10,583,955	10,467,843	10,446,566	10,572,118
Households	6,613,520	6,794,330	6,632,168	6,666,659	6,605,158	6,559,980
DEBT SECURITIES INCLUDED IN BROAD MONEY ¹	13,503	13,229	12,477	9,794	7,610	6,993
OTHER ITEMS (NET)	47,157,520	48,490,819	47,096,632	47,317,632	47,642,592	48,669,477
Escrow accounts of households ²	1,177,404	1,238,725	1,393,437	1,578,955	1,787,740	1,967,025

Table 1.12 (cont.)

(millions of rubles, end of period)

	June, 2021	July, 2021	Aug, 2021	Sep, 2021	Oct, 2021	Nov, 2021
NET FOREIGN ASSETS	50,233,435	51,525,373	52,087,593	51,279,753	50,408,307	53,646,221
NET CLAIMS ON GENERAL GOVERNMENT	-9,266,806	-10,685,356	-10,777,527	-10,811,767	-11,522,225	-12,037,839
CLAIMS ON OTHER SECTORS	82,561,421	83,533,132	84,771,254	85,897,148	86,853,016	88,121,184
<i>in rubles</i>	73,939,085	74,846,078	75,779,178	77,012,056	78,199,159	78,977,929
<i>in foreign currency</i>	8,622,337	8,687,055	8,992,076	8,885,092	8,653,857	9,143,255
Claim on other financial organizations and nonfinancial organizations	58,591,936	59,134,355	59,904,401	60,604,952	61,150,646	62,207,913
<i>in rubles</i>	50,068,418	50,543,841	51,007,508	51,812,906	52,584,461	53,154,308
of which: Loans	41,478,924	42,066,574	42,338,186	43,036,809	43,778,544	44,206,645
<i>in foreign currency</i>	8,523,517	8,590,514	8,896,893	8,792,046	8,566,185	9,053,605
of which: Loans	7,673,145	7,801,322	8,105,512	7,964,353	7,859,048	8,218,800
Claims on households	23,969,486	24,398,777	24,866,853	25,292,196	25,702,371	25,913,271
<i>in rubles</i>	23,870,666	24,302,236	24,771,670	25,199,150	25,614,698	25,823,622
of which: Loans	23,870,666	24,302,236	24,771,670	25,199,150	25,614,698	25,823,622
<i>in foreign currency</i>	98,820	96,541	95,183	93,046	87,672	89,650
of which: Loans	98,820	96,541	95,183	93,046	87,672	89,650
BROAD MONEY LIABILITIES	76,053,182	76,079,312	77,339,236	78,284,998	77,916,477	80,311,070
MONEY SUPPLY (National Definition)	59,583,890	59,379,745	59,816,946	60,606,151	60,813,709	62,312,520
<i>in rubles</i>						
Currency outside bankikg system	12,786,474	12,938,672	12,969,377	13,087,223	13,020,558	12,954,194
Transferable deposits	20,967,228	20,580,520	20,790,904	20,851,084	20,781,097	21,590,373
Other financial institutions and nonfinancial organizations	10,065,454	9,509,621	9,756,316	9,789,465	9,733,388	10,561,646
Households	10,901,774	11,070,899	11,034,588	11,061,619	11,047,709	11,028,727
Other deposits	25,830,187	25,860,553	26,056,666	26,667,844	27,012,053	27,767,953
Other financial institutions and nonfinancial organizations	10,050,002	10,120,686	10,168,598	10,613,385	10,808,087	11,390,823
Households	15,780,185	15,739,866	15,888,068	16,054,459	16,203,967	16,377,130
<i>in foreign currency</i>	16,462,776	16,693,155	17,515,374	17,672,001	17,096,694	17,992,584
Transferable deposits	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	16,462,776	16,693,155	17,515,374	17,672,001	17,096,694	17,992,584
Other financial institutions and nonfinancial organizations	9,932,848	10,107,069	10,878,038	11,006,332	10,560,812	11,228,870
Households	6,529,928	6,586,086	6,637,336	6,665,669	6,535,882	6,763,715
DEBT SECURITIES INCLUDED IN BROAD MONEY ¹	6,516	6,412	6,916	6,847	6,074	5,966
OTHER ITEMS (NET)	47,474,869	48,293,836	48,742,085	48,080,136	47,822,621	49,418,496
Escrow accounts of households ²	2,172,328	2,350,919	2,501,647	2,633,116	2,778,656	2,945,857

Table 1.12 (end)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022	June, 2022
NET FOREIGN ASSETS	53,257,017	55,666,039	60,670,836	61,574,828	51,473,304	46,617,875	37,604,484
NET CLAIMS ON GENERAL GOVERNMENT	-9,002,712	-11,382,071	-13,177,045	-14,366,103	-12,466,233	-11,105,396	-8,250,066
CLAIMS ON OTHER SECTORS	88,937,343	89,583,835	92,658,896	93,261,556	91,901,226	90,735,969	89,271,396
<i>in rubles</i>	79,769,612	79,820,773	81,445,147	81,523,707	81,918,086	81,872,584	82,130,524
<i>in foreign currency</i>	9,167,731	9,763,062	11,213,749	11,737,849	9,983,140	8,863,385	7,140,871
Claim on other financial organizations and nonfinancial organizations	62,590,607	62,997,174	65,637,941	66,213,614	65,086,359	63,968,995	62,407,216
<i>in rubles</i>	53,511,983	53,326,391	54,528,365	54,578,392	55,191,813	55,185,931	55,330,679
of which: Loans	44,168,014	44,232,382	45,385,295	45,594,903	46,184,209	46,208,140	46,324,445
<i>in foreign currency</i>	9,078,623	9,670,783	11,109,576	11,635,223	9,894,546	8,783,064	7,076,536
of which: Loans	8,233,969	8,478,852	9,108,261	8,925,448	7,790,797	6,960,077	5,614,179
Claims on households	26,346,737	26,586,661	27,020,955	27,047,941	26,814,867	26,766,975	26,864,180
<i>in rubles</i>	26,257,629	26,494,382	26,916,782	26,945,315	26,726,273	26,686,653	26,799,845
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,315	26,726,273	26,686,653	26,799,845
<i>in foreign currency</i>	89,108	92,279	104,172	102,626	88,594	80,321	64,335
of which: Loans	89,108	92,279	104,172	102,626	88,594	80,321	64,335
BROAD MONEY LIABILITIES	83,761,495	83,994,776	85,635,181	85,495,275	83,694,767	82,926,630	80,801,744
MONEY SUPPLY (National Definition)	66,252,865	65,310,289	66,659,714	68,203,535	68,475,281	68,993,415	69,623,245
<i>in rubles</i>							
Currency outside bankikg system	13,200,359	13,026,861	13,913,356	13,834,330	13,518,440	13,233,478	13,293,115
Transferable deposits	22,808,307	22,870,149	23,334,994	21,038,431	20,750,991	21,486,898	23,164,780
Other financial institutions and nonfinancial organizations	10,926,281	11,874,318	12,618,343	12,488,964	11,910,514	12,644,406	12,955,840
Households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491	10,208,940
Other deposits	30,244,199	29,413,278	29,411,364	33,330,774	34,205,850	34,273,039	33,165,351
Other financial institutions and nonfinancial organizations	13,075,293	12,053,915	12,350,713	13,511,842	13,379,425	13,192,557	12,967,385
Households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483	20,197,965
<i>in foreign currency</i>	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150	11,173,454
Transferable deposits	—	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—	—
Households	—	—	—	—	—	—	—
Other deposits	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150	11,173,454
Other financial institutions and nonfinancial organizations	10,787,048	11,810,968	12,312,260	11,369,874	10,221,203	9,341,785	7,465,834
Households	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364	3,707,620
DEBT SECURITIES INCLUDED IN BROAD MONEY ¹	5,768	5,723	5,652	5,345	5,133	5,065	5,046
OTHER ITEMS (NET)	49,430,153	49,873,027	54,517,506	54,975,006	47,213,530	43,321,818	37,824,069
Escrow accounts of households ²	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684	3,829,831

¹ Certificates of deposit and savings certificates.² Escrow accounts for the contracts for participation in shared-equity construction and for purchases of real estate.

Table 1.13

Money Supply (National Definition)

(billions of rubles)

	Cash (M0 monetary aggregate)	Transferable deposits	Including		Monetary aggregate M1 (1+2)	Other deposits	Including	
			households	nonfinancial organizations. financial institutions (except for credit ones)			households	nonfinancial organizations. financial institutions (except for credit ones)
	1	2	3	4	5	6	7	8
2020								
31.12	12,523.9	19,261.7	10,348.7	8,913.0	31,785.6	26,866.5	16,685.6	10,180.9
2021								
31.01	12,429.1	19,091.2	9,666.2	9,425.0	31,520.3	26,078.1	16,486.1	9,592.0
28.02	12,538.1	19,619.8	9,942.3	9,677.5	32,157.9	26,020.4	16,326.7	9,693.7
31.03	12,569.7	19,628.5	10,086.3	9,542.2	32,198.2	26,063.4	16,161.3	9,902.1
30.04	12,859.9	20,170.4	10,974.5	9,196.0	33,030.3	26,176.0	16,109.2	10,066.8
31.05	12,752.3	20,524.4	10,714.8	9,809.6	33,276.7	25,917.4	15,897.5	10,019.9
30.06	12,786.5	20,967.2	10,901.8	10,065.5	33,753.7	25,830.2	15,780.2	10,050.0
31.07	12,938.7	20,580.5	11,070.9	9,509.6	33,519.2	25,860.6	15,739.9	10,120.7
31.08	12,969.4	20,790.9	11,034.6	9,756.3	33,760.3	26,056.7	15,888.1	10,168.6
30.09	13,087.2	20,851.1	11,061.6	9,789.5	33,938.3	26,667.8	16,054.5	10,613.4
31.10	13,020.6	20,781.1	11,047.7	9,733.4	33,801.7	27,012.1	16,204.0	10,808.1
30.11	12,954.2	21,590.4	11,028.7	10,561.6	34,544.6	27,768.0	16,377.1	11,390.8
31.12	13,200.4	22,808.3	11,882.0	10,926.3	36,008.7	30,244.2	17,168.9	13,075.3
2022								
31.01	13,026.9	22,870.1	10,995.8	11,874.3	35,897.0	29,413.3	17,359.4	12,053.9
28.02	13,913.4	23,335.0	10,716.7	12,618.3	37,248.3	29,411.4	17,060.7	12,350.7
31.03	13,834.3	21,038.4	8,549.5	12,489.0	34,872.8	33,330.8	19,818.9	13,511.8
30.04	13,518.4	20,751.0	8,840.5	11,910.5	34,269.4	34,205.9	20,826.4	13,379.4
31.05	13,233.5	21,486.9	8,842.5	12,644.4	34,720.4	34,273.0	21,080.5	13,192.6
30.06	13,293.1	23,164.8	10,208.9	12,955.8	36,457.9	33,165.4	20,198.0	12,967.4
31.07	13,390.8	24,254.9	10,495.0	13,759.9	37,645.8	33,179.6	20,286.8	12,892.8

Table 1.13 (end)

	M2 Money supply (5+6)	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
	9	10	11	12
2020				
31.12	58,652.1	4.5	13.5	13.5
2021				
31.01	57,598.4	−1.8	−1.8	13.8
28.02	58,178.2	1.0	−0.8	13.4
31.03	58,261.6	0.1	−0.7	11.3
30.04	59,206.3	1.6	0.9	11.8
31.05	59,194.1	0.0	0.9	11.5
30.06	59,583.9	0.7	1.6	9.5
31.07	59,379.7	−0.3	1.2	8.6
31.08	59,816.9	0.7	2.0	8.2
30.09	60,606.2	1.3	3.3	8.2
31.10	60,813.7	0.3	3.7	8.8
30.11	62,312.5	2.5	6.2	11.0
31.12	66,252.9	6.3	13.0	13.0
2022				
31.01	65,310.3	−1.4	−1.4	13.4
28.02	66,659.7	2.1	0.6	14.6
31.03	68,203.5	2.3	2.9	17.1
30.04	68,475.3	0.4	3.4	15.7
31.05	68,993.4	0.8	4.1	16.6
30.06	69,623.2	0.9	5.1	16.8
31.07	70,825.4	1.7	6.9	19.3

Monetary Base (Broad Definition)

Table 1.14

(billions of rubles)

	Broad monetary base	Including				
		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	the Bank of Russia bonds (OBRs) held by banks ¹
31.12.2014	11,332.0	8,840.5	1,215.5	471.3	804.6	—
31.12.2015	11,043.8	8,522.2	1,594.0	369.8	557.8	—
31.12.2016	11,882.7	8,789.8	1,822.7	484.7	785.5	—
31.12.2017	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4
31.12.2018	16,063.4	10,312.5	1,898.2	575.3	1,903.5	1,373.9
31.12.2019	16,822.1	10,616.1	2,625.5	617.4	1,026.4	1,936.7
31.12.2020	18,472.4	13,419.6	2,548.5	713.6	1,220.7	570.0
2021						
31.01	18,370.7	13,180.9	3,255.6	720.7	661.9	551.7
28.02	19,210.5	13,320.5	2,561.7	722.0	2,063.2	543.2
31.03	19,415.9	13,314.3	2,947.9	740.9	1,772.1	640.8
30.04	19,405.9	13,710.5	2,267.0	748.8	2,025.6	653.9
31.05	19,790.7	13,516.0	3,610.6	771.8	1,219.5	672.8
30.06	19,298.1	13,542.5	3,047.2	772.3	1,314.2	621.9
31.07	19,680.7	13,733.3	2,637.1	773.3	1,945.5	591.6
31.08	19,370.8	13,759.8	3,451.4	777.8	810.2	571.6
30.09	19,492.7	13,859.4	3,223.7	788.4	1,023.2	598.1
31.10	19,357.6	13,822.8	3,284.1	794.4	994.8	461.4
30.11	19,556.6	13,718.7	3,491.8	799.9	1,385.0	161.2
31.12	20,338.9	14,068.1	2,650.6	815.3	2,805.0	0.0
2022						
31.01	19,802.8	13,784.1	3,762.4	825.4	1,430.8	0.0
28.02	22,376.9	15,815.1	2,847.1	843.3	2,871.4	0.0
31.03	19,186.6	14,842.3	1,086.4	150.0	3,107.8	0.0
30.04	18,344.8	14,347.5	1,019.9	162.2	2,815.2	0.0
31.05	18,663.7	13,970.6	1,796.5	145.9	2,750.7	0.0
30.06	19,167.7	14,033.3	1,808.5	145.9	3,180.0	0.0
31.07	19,136.5	14,141.8	2,022.8	146.0	2,825.9	0.0

Table 1.14 (end)

(billions of rubles, on the beginning of office hours)

Date	Broad monetary base	Including				
		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	the Bank of Russia bonds (OBRs) held by banks¹
2022						
01.07	19,167.7	14,033.3	1,808.5	145.9	3,180.0	0.0
04.07	19,249.4	14,061.5	1,623.7	145.9	3,418.2	0.0
05.07	19,025.7	14,059.4	1,309.3	145.9	3,511.1	0.0
06.07	19,357.7	14,084.8	1,614.8	145.9	3,512.1	0.0
07.07	19,511.4	14,106.2	1,492.0	145.9	3,767.2	0.0
08.07	19,503.7	14,141.6	1,599.6	145.9	3,616.5	0.0
11.07	19,938.2	14,174.1	1,954.9	145.9	3,663.2	0.0
12.07	20,080.2	14,168.1	2,004.1	145.9	3,762.1	0.0
13.07	20,106.1	14,190.3	1,867.7	145.9	3,902.1	0.0
14.07	19,618.0	14,212.1	1,650.2	145.9	3,609.8	0.0
15.07	19,513.4	14,262.4	1,549.7	145.9	3,555.3	0.0
18.07	19,470.4	14,296.4	1,384.3	145.9	3,643.7	0.0
19.07	19,370.1	14,271.3	1,282.6	145.9	3,670.3	0.0
20.07	19,460.6	14,266.9	1,231.6	146.0	3,816.2	0.0
21.07	19,271.2	14,255.6	1,365.4	146.0	3,504.3	0.0
22.07	19,315.9	14,256.5	1,502.7	146.0	3,410.7	0.0
25.07	19,296.1	14,251.6	1,352.0	146.0	3,546.5	0.0
26.07	18,921.0	14,203.8	1,354.0	146.0	3,217.3	0.0
27.07	19,185.2	14,174.6	1,552.6	146.0	3,312.0	0.0
28.07	19,326.5	14,152.6	2,045.8	146.0	2,982.1	0.0
29.07	19,366.4	14,145.4	2,175.8	146.0	2,899.2	0.0

¹ At market value.

Table 1.15

Other Financial Institutions Survey (by selected number of financial intermediaries)*(millions of rubles, end of period)*

	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Net foreign assets	455,997	474,790	441,593	471,830	477,430	430,131
Net claims on general government	2,030,010	2,188,217	2,280,746	2,253,410	2,232,603	2,292,481
Claims on other sectors	3,574,373	3,658,677	3,635,830	3,771,890	3,771,686	3,857,743
Other financial and nonfinancial institutions	3,508,485	3,592,649	3,569,940	3,701,086	3,695,283	3,785,826
Households	65,888	66,028	65,890	70,803	76,402	71,917
Loans	1,467,881	1,412,734	1,392,581	1,369,198	1,312,259	1,244,914
of which: credit institutions	771	2,510	933	926	3,442	6,421
Insurance technical reserves	6,680,334	6,808,685	6,880,983	6,953,272	7,164,125	7,259,920
Net equity of households in life insurance reserves	1,337,448	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673
Net equity of households in pension funds	4,244,935	4,252,340	4,259,471	4,256,834	4,388,364	4,394,479
Prepaid premiums/reserves against outstanding claims	1,097,951	1,186,828	1,213,169	1,250,432	1,295,137	1,381,768
of which: credit institutions	65,178	61,387	60,625	56,928	58,487	54,270
Other items (net)	8,141,696	8,209,962	8,361,334	8,492,415	8,578,606	8,528,106

Table 1.16

Financial Sector Survey (by selected number of financial intermediaries)

(millions of rubles, end of period)

	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Net foreign assets	52,423,479	52,093,157	50,675,028	51,751,583	53,734,447	62,004,959
Domestic claims	73,389,795	74,274,804	76,514,413	78,406,978	83,255,008	82,405,527
Net claims on general government	-5,553,147	-6,347,996	-6,986,060	-8,558,357	-6,770,109	-12,073,622
Claims on other sectors	78,942,942	80,622,799	83,500,474	86,965,335	90,025,118	94,479,149
Other financial institutions (except public financial corporations, insurance companies and private pension funds) and nonfinancial organizations	57,288,537	58,068,660	59,465,098	61,602,336	63,601,979	67,359,290
Households	21,654,406	22,554,139	24,035,376	25,362,999	26,423,139	27,119,858
Currency outside financial sector	12,523,791	12,569,524	12,786,290	13,087,011	13,200,227	13,834,179
Deposits	63,060,156	63,158,587	63,586,655	65,529,776	70,835,285	72,061,142
Loans	15,616	15,598	15,091	24,467	21,747	18,846
Insurance technical reserves	6,615,156	6,747,298	6,820,358	6,896,345	7,105,637	7,205,650
Other items (net)	43,598,370	43,876,722	43,980,862	44,620,783	45,826,139	51,289,212

Table 1.17

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Net foreign assets	3,767,836	4,092,165	4,424,501	4,367,060	4,611,829	5,649,956
Claims on nonresidents	4,681,177	4,956,280	5,273,047	5,248,918	5,451,945	6,642,003
Foreign currency and deposits	348,832	737,114	676,566	662,769	418,668	662,667
Securities other than shares	650,923	617,928	556,003	598,740	553,624	780,354
Loans	994,178	912,915	863,747	725,540	739,148	833,553
Other	2,687,244	2,688,322	3,176,731	3,261,868	3,740,504	4,365,429
Liabilities to nonresidents	913,342	864,115	848,547	881,858	840,116	992,047
Loans	662,679	627,869	615,758	624,790	605,140	660,336
Other	250,663	236,246	232,789	257,068	234,975	331,711
Claims on banking system	7,090,667	7,621,994	7,373,097	7,548,195	7,725,585	8,135,310
Currency	12,370	10,728	10,875	10,510	11,970	11,509
Other	7,078,298	7,611,266	7,362,222	7,537,685	7,713,615	8,123,801
Net claims on general government	1,928,416	1,924,147	2,048,258	2,161,024	2,278,887	2,240,258
Claims on general government	2,500,687	2,532,739	2,718,192	2,773,513	2,875,605	2,870,257
Liabilities to general government	572,271	608,592	669,933	612,489	596,718	629,999
Claims on other sectors	25,871,977	25,192,435	25,948,562	26,341,038	27,881,210	27,178,434
Nonfinancial organizations	24,831,755	24,193,136	24,879,170	25,285,423	26,629,057	25,947,450
Households	1,040,222	999,299	1,069,392	1,055,615	1,252,154	1,230,984
Securities other than shares	843,683	853,765	906,042	904,321	1,164,968	1,236,254
Loans	10,797,299	10,900,187	11,017,465	11,223,214	11,725,775	12,593,005
of which: credit institutions	5,842,434	5,581,518	5,591,066	5,897,401	6,701,164	7,526,679
Insurance technical reserves	5,398,201	5,517,961	5,562,037	5,620,141	5,924,883	6,066,933
Net equity of households in life insurance reserves	893,446	936,240	991,635	1,046,834	1,109,389	1,162,139
Net equity of households in pension funds	3,718,322	3,756,158	3,766,057	3,758,641	4,001,621	4,042,767
Prepaid premiums/reserves against outstanding claims	786,433	825,563	804,345	814,667	813,873	862,027
of which: credit institutions	73,153	75,016	79,536	79,555	79,298	56,036
Shares and other equity	20,842,254	21,414,686	22,594,714	23,131,634	24,247,923	23,495,531
Other items (net)	777,458	144,141	-285,839	-461,992	-566,038	-187,765

Table 1.17 (end)

(millions of rubles, end of period)

	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021
Net foreign assets	5,032,622	6,091,409	5,804,446	6,078,159	6,109,675	6,083,468	7,310,523
Claims on nonresidents	6,294,696	7,112,815	6,850,962	7,177,444	7,222,714	7,181,381	8,362,492
Foreign currency and deposits	363,901	451,067	459,297	499,288	554,326	566,983	459,792
Securities other than shares	945,856	1,215,698	1,388,478	1,384,190	1,367,113	1,006,072	1,012,444
Loans	779,679	820,603	759,653	735,306	639,607	613,923	739,314
Other	4,205,260	4,625,447	4,243,534	4,558,661	4,661,669	4,994,403	6,150,943
Liabilities to nonresidents	1,262,074	1,021,407	1,046,516	1,099,285	1,113,040	1,097,912	1,051,969
Loans	634,319	691,288	665,518	682,819	670,396	650,000	616,594
Other	627,755	330,118	380,998	416,466	442,644	447,913	435,375
Claims on banking system	8,205,319	8,447,481	8,870,171	9,065,177	9,175,766	9,491,604	10,126,907
Currency	13,774	13,522	11,308	11,133	11,406	11,907	11,907
Other	8,191,545	8,433,959	8,858,863	9,054,044	9,164,361	9,479,697	10,115,000
Net claims on general government	2,254,608	2,430,938	2,900,208	3,084,711	3,414,392	3,298,808	4,253,090
Claims on general government	3,017,132	3,230,737	3,697,311	3,998,027	4,366,623	4,256,649	4,986,247
Liabilities to general government	762,523	799,799	797,103	913,316	952,231	957,841	733,157
Claims on other sectors	27,998,282	29,278,329	36,184,122	36,707,905	37,328,591	38,175,768	38,325,547
Nonfinancial organizations	26,833,626	28,159,267	34,813,550	35,384,335	36,013,633	36,883,293	36,665,501
Households	1,164,657	1,119,062	1,370,572	1,323,571	1,314,958	1,292,476	1,660,046
Securities other than shares	1,320,292	1,248,283	1,630,486	1,484,823	1,525,091	1,473,546	2,001,273
Loans	12,666,085	12,994,782	17,389,324	17,442,281	17,751,862	18,189,159	18,361,983
of which: credit institutions	7,649,378	8,172,069	8,616,386	8,883,216	8,827,958	9,157,349	9,372,153
Insurance technical reserves	6,097,335	6,220,813	6,485,099	6,634,102	6,699,321	6,772,538	6,975,603
Net equity of households in life insurance reserves	1,191,358	1,284,255	1,337,448	1,369,517	1,408,343	1,446,007	1,480,624
Net equity of households in pension funds	4,044,432	4,043,017	4,240,398	4,247,308	4,253,753	4,251,115	4,382,646
Prepaid premiums/reserves against outstanding claims	861,545	893,540	907,252	1,017,276	1,037,226	1,075,416	1,112,333
of which: credit institutions	68,023	63,453	65,178	61,387	60,625	56,928	58,487
Shares and other equity	23,992,174	26,341,931	27,591,344	29,397,061	30,504,138	31,684,492	34,135,476
Other items (net)	-585,054	-557,652	662,695	-22,313	-451,989	-1,070,087	-1,458,267

Financial Sector Survey

Table 1.18

(millions of rubles, end of period)

	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Net foreign assets	43,460,658	43,417,188	45,664,117	46,241,549	45,417,501	57,969,224
Claims on nonresidents	51,027,679	50,521,318	52,093,029	52,632,413	51,814,703	65,527,069
Liabilities to nonresidents	7,567,022	7,104,130	6,428,912	6,390,864	6,397,203	7,557,845
Domestic claims	73,694,696	72,728,814	72,741,691	73,077,655	77,180,333	76,543,508
Net claims on general government	-6,058,338	-7,958,650	-9,890,224	-11,171,661	-9,027,965	-12,222,972
Claims on general government	8,465,231	8,170,268	8,267,513	8,599,579	8,733,330	9,036,257
Liabilities to general government	14,523,568	16,128,917	18,157,737	19,771,241	17,761,295	21,259,229
Claims on other sectors	79,753,033	80,687,463	82,631,914	84,249,316	86,208,298	88,766,481
Nonfinancial organizations	62,647,580	62,744,763	63,793,364	64,655,920	65,855,737	67,724,549
Households	17,105,454	17,942,701	18,838,550	19,593,396	20,352,561	21,041,931
Currency outside financial sector	9,326,676	8,969,837	9,181,959	9,401,382	9,646,474	10,229,502
Deposits	50,897,013	49,941,265	50,584,743	51,318,711	53,684,054	56,859,522
Securities other than shares	1,073,468	1,166,426	1,141,507	1,240,233	1,392,193	1,432,108
Loans	3,034,167	3,431,630	3,593,471	3,555,164	3,315,604	3,413,793
Insurance technical reserves	5,325,048	5,442,945	5,482,500	5,540,587	5,845,585	6,010,897
Shares and other equity	40,242,988	41,938,924	43,328,957	43,251,627	43,131,542	43,124,475
Other items (net)	7,255,993	5,254,974	5,092,670	5,011,500	5,582,382	13,442,435

Table 1.18 (end)

(millions of rubles, end of period)

	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021
Net foreign assets	52,763,991	61,085,859	57,771,929	57,696,526	56,343,110	57,363,222	57,718,830
Claims on nonresidents	59,699,621	68,659,084	64,929,026	65,367,417	63,954,535	66,394,641	67,264,749
Liabilities to nonresidents	6,935,630	7,573,225	7,157,098	7,670,892	7,611,425	9,031,419	9,545,919
Domestic claims	81,178,449	84,604,632	96,404,086	97,787,164	100,753,361	103,110,931	104,583,704
Net claims on general government	−8,183,027	−8,314,619	−4,682,949	−5,451,501	−5,852,414	−7,512,959	−7,269,135
Claims on general government	9,663,889	10,980,436	13,693,296	14,569,960	15,354,314	15,190,800	16,008,409
Liabilities to general government	17,846,916	19,295,055	18,376,245	20,021,462	21,206,728	22,703,759	23,277,543
Claims on other sectors	89,361,476	92,919,251	101,087,035	103,238,666	106,605,775	110,623,890	111,852,839
Nonfinancial organizations	68,286,980	70,843,689	78,127,946	79,426,984	81,321,332	84,039,219	84,490,423
Households	21,074,496	22,075,563	22,959,090	23,811,682	25,284,443	26,584,672	27,362,416
Currency outside financial sector	11,502,601	12,059,325	12,512,631	12,558,582	12,775,068	13,075,315	13,008,651
Deposits	56,167,909	58,754,162	61,069,366	60,994,361	61,386,773	63,110,532	62,871,426
Securities other than shares	1,208,120	1,444,358	1,744,495	1,728,746	1,510,146	1,714,620	1,760,974
Loans	3,412,308	3,278,941	7,281,230	7,124,227	7,507,139	7,647,799	7,662,556
Insurance technical reserves	6,029,311	6,157,360	6,419,920	6,572,715	6,638,697	6,715,611	6,917,115
Shares and other equity	44,145,006	46,631,971	55,996,675	58,267,451	59,593,852	61,275,234	63,944,861
Other items (net)	11,477,184	17,364,374	9,151,698	8,237,609	7,684,796	6,935,042	6,136,951

2. The Bank of Russia Balance Sheet. Instruments of the Bank of Russia Monetary Policy

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

	for 28.02.2022	for 31.03.2022	for 30.04.2022	for 31.05.2022	for 30.06.2022	for 31.07.2022
Assets						
Foreign currency-denominated assets and precious metals	50,015,766	48,315,007	39,862,386	35,082,980	28,285,458	33,463,890
Credits and deposits	11,807,056	5,163,228	3,480,775	2,910,551	2,642,001	2,334,528
Securities	1,042,788	1,044,872	1,034,742	1,036,946	1,078,339	1,083,517
Claims on IMF	3,528,944	3,524,348	2,884,222	2,577,383	2,070,717	2,447,298
Other assets	436,693	1,641,408	3,829,273	6,839,392	11,959,822	8,101,843
Total assets	66,831,247	59,688,863	51,091,398	48,447,252	46,036,337	47,431,076
Liabilities						
Cash in circulation	15,815,567	14,842,774	14,348,005	13,971,065	14,033,733	14,142,221
Funds in accounts with the Bank of Russia	26,644,668	20,407,303	17,173,983	15,669,731	13,686,364	14,618,635
Liabilities to IMF	3,309,898	3,166,582	2,785,541	2,306,297	1,880,202	2,210,970
Other liabilities	4,853,977	5,065,067	576,825	293,115	228,994	252,206
Total liabilities	50,624,110	43,481,726	34,884,354	32,240,208	29,829,293	31,224,032
Capital						
Capital	16,207,137	16,207,137	16,207,044	16,207,044	16,207,044	16,207,044
Total liabilities and capital	66,831,247	59,688,863	51,091,398	48,447,252	46,036,337	47,431,076

Table 2.2

The Bank of Russia Key Rate¹

(% p.a.)

Period	Rate
28.07.2014	8.00
05.11.2014	9.50
12.12.2014	10.50
16.12.2014	17.00
02.02.2015	15.00
16.03.2015	14.00
05.05.2015	12.50
16.06.2015	11.50
03.08.2015	11.00
14.06.2016	10.50
19.09.2016	10.00
27.03.2017	9.75
02.05.2017	9.25
19.06.2017	9.00
18.09.2017	8.50
30.10.2017	8.25
18.12.2017	7.75
12.02.2018	7.50
26.03.2018	7.25
17.09.2018	7.50
17.12.2018	7.75
17.06.2019	7.50
29.07.2019	7.25
09.09.2019	7.00
28.10.2019	6.50
16.12.2019	6.25
10.02.2020	6.00
27.04.2020	5.50
22.06.2020	4.50
27.07.2020	4.25
22.03.2021	4.50
26.04.2021	5.00
15.06.2021	5.50
26.07.2021	6.50
13.09.2021	6.75
25.10.2021	7.50
20.12.2021	8.50
14.02.2022	9.50
28.02.2022	20.00
11.04.2022	17.00
04.05.2022	14.00
27.05.2022	11.00
14.06.2022	9.50
25.07.2022	8.00

¹ Starting from 1 January 2016, the key rate is applied to the relations regulated by normative legal acts of the Government of the Russian Federation instead of the Bank of Russia refinancing rate, unless otherwise indicated by federal law (Resolution of the Government of the Russian Federation No. 1340, dated 8 December 2015).

Table 2.3

Required Reserves Ratios

(percent)

Effective period	Ratio for liabilities to non-resident legal entities				Ratio for liabilities to individuals		Ratio for other liabilities			
	excluding longterm liabilities		on other longterm liabilities				excluding longterm liabilities		on other longterm liabilities	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
01.01.2017 — 30.11.2017	5.00	7.00	5.00	7.00	5.00	6.00	5.00	7.00	5.00	7.00
	To banks with universal licence, to nonbanking credit institutions									
01.12.2017 — 31.07.2018	5.00	7.00	5.00	7.00	5.00	6.00	5.00	7.00	5.00	7.00
01.08.2018 — 31.03.2019	5.00	8.00	5.00	8.00	5.00	7.00	5.00	8.00	5.00	8.00
01.04.2019 — 30.06.2019	4.75	8.00	4.75	8.00	4.75	7.00	4.75	8.00	4.75	8.00
01.07.2019 — 02.03.2022	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00
03.03.2022 — 31.03.2022	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
	To banks with base licence									
01.12.2017 — 31.07.2018	5.00	7.00	5.00	7.00	1.00	6.00	1.00	7.00	1.00	7.00
01.08.2018 — 31.03.2019	5.00	8.00	5.00	8.00	1.00	7.00	1.00	8.00	1.00	8.00
01.04.2019 — 30.06.2019	4.75	8.00	4.75	8.00	1.00	7.00	1.00	8.00	1.00	8.00
01.07.2019 — 02.03.2022	4.75	8.00	4.75	8.00	1.00	8.00	1.00	8.00	1.00	8.00
03.03.2022 — 31.03.2022	2.00	2.00	2.00	2.00	1.00	2.00	1.00	2.00	1.00	2.00

Effective period	Ratio for liabilities to non-resident legal entities		Ratio for liabilities to individuals		Ratio for other liabilities	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
	To banks with universal licence					
01.04.2022 — 30.04.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.05.2022 — 31.07.2022	2.00	4.00	2.00	4.00	2.00	4.00
01.08.2022 ¹ —	3.00	5.00	3.00	5.00	3.00	5.00
	To nonbanking credit institutions					
01.04.2022 — 30.04.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.05.2022 — 31.07.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.08.2022 ¹ —	3.00	5.00	3.00	5.00	3.00	5.00
	To banks with base licence					
01.04.2022 — 30.04.2022	1.00	2.00	1.00	2.00	1.00	2.00
01.05.2022 — 31.07.2022	1.00	4.00	1.00	4.00	1.00	4.00
01.08.2022 ¹ —	1.00	5.00	1.00	5.00	1.00	5.00

¹To be first applied to required reserve amounts for August 2022.

Table 2.4

Required Reserve Averaging Ratios Set by the Bank of Russia

Effective date	Banks ¹	Non-bank credit institutions	Settlement non-bank credit institutions and settlement centres of the organised securities market	Non-bank credit institutions authorised to transfer funds without opening bank accounts and other related bank operations	Non-bank credit institutions conducting deposit and credit operations
01.08.2004	0.20	—	0.20	—	0.20
01.11.2004	0.20	—	1.00	—	0.20
01.10.2006	0.30	—	1.00	—	0.30
01.11.2007	0.40	—	1.00	—	0.40
01.03.2008	0.45	—	1.00	—	0.45
01.07.2008	0.50	—	1.00	—	0.50
01.09.2008	0.55	—	1.00	—	0.55
01.10.2008	0.60	—	1.00	—	0.60
01.01.2012	0.60	—	1.00	1.00	0.60
10.12.2013	0.70	—	1.00	1.00	0.70
10.09.2015	0.80	—	1.00	1.00	1.00
01.01.2016	0.80	1.00	—	—	—
03.03.2022	0.90	1.00	—	—	—

¹For banks with a universal licence and banks with a basic licence beginning on 1 December 2017.

Table 2.5

Adjustment Ratios for Reservable Liabilities and Required Reserves

Adjustment ratio to credit institutions' liabilities on debt securities issued		
Effective period	Amount	
01.11.2009 — 31.03.2022	0.2	
01.04.2022 —	0.2	
Ratio for operations involving a credit institution – central counterparty		
Procedure	For liabilities in Russian rubles	For liabilities in foreign currency
01.04.2022 — 30.06.2022 (beginning from the time of calculating required reserves for April 2022)	0.1	0.1
01.07.2022 — (beginning from the time of calculating required reserves for July 2022)	0.2	0.2
Adjustment of required reserves for a credit institution's vault cash		
Effective period	Amount	
01.11.2009 — 31.03.2022	actual average balances in Russian rubles in a credit institution's vault for a reporting period, but no more than 25% of the regulatory amount of required reserves for liabilities in Russian rubles	
01.04.2022 —	actual balances in Russian rubles as of a reporting date in the vault of a credit institution with a basic licence and actual average balances in Russian rubles for a reporting period in the vault of a credit institution with a universal licence and non-bank credit institutions, but no more than 25% of the regulatory amount of required reserves for liabilities in Russian rubles	

Table 2.6

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

The period of averaging	Volume, billions of rubles
09.01.2019 — 05.02.2019	2,258.0
06.02.2019 — 05.03.2019	2,272.8
06.03.2019 — 09.04.2019	2,278.9
10.04.2019 — 07.05.2019	2,293.5
08.05.2019 — 04.06.2019	2,324.4
05.06.2019 — 09.07.2019	2,333.9
10.07.2019 — 06.08.2019	2,334.8
07.08.2019 — 03.09.2019	2,362.6
04.09.2019 — 08.10.2019	2,429.5
09.10.2019 — 05.11.2019	2,430.2
06.11.2019 — 10.12.2019	2,436.2
11.12.2019 — 14.01.2020	2,427.8
15.01.2020 — 11.02.2020	2,418.4
12.02.2020 — 10.03.2020	2,398.3
11.03.2020 — 07.04.2020	2,430.8
08.04.2020 — 12.05.2020	2,604.9
13.05.2020 — 09.06.2020	2,634.6
10.06.2020 — 07.07.2020	2,569.5
08.07.2020 — 04.08.2020	2,528.5
05.08.2020 — 08.09.2020	2,577.9
09.09.2020 — 06.10.2020	2,633.9
07.10.2020 — 10.11.2020	2,688.3
11.11.2020 — 08.12.2020	2,736.7
09.12.2020 — 12.01.2021	2,790.7
13.01.2021 — 09.02.2021	2,818.1
10.02.2021 — 09.03.2021	2,825.0
10.03.2021 — 06.04.2021	2,906.3
07.04.2021 — 11.05.2021	2,934.1
12.05.2021 — 08.06.2021	3,005.8
09.06.2021 — 06.07.2021	3,032.0
07.07.2021 — 10.08.2021	3,038.5
11.08.2021 — 07.09.2021	3,058.6
08.09.2021 — 12.10.2021	3,104.1
13.10.2021 — 09.11.2021	3,131.5
10.11.2021 — 07.12.2021	3,148.9
08.12.2021 — 11.01.2022	3,207.4
12.01.2022 — 08.02.2022	3,244.6
09.02.2022 — 08.03.2022	3,304.6
09.03.2022 — 12.04.2022	1,283.1
13.04.2022 — 17.05.2022	1,420.9
18.05.2022 — 14.06.2022	1,325.5
15.06.2022 — 12.07.2022	1,631.2
13.07.2022 — 09.08.2022	1,568.7
10.08.2022 — 13.09.2022	1,562.1

Table 2.7

Interest Rates on Monetary Policy Instruments of the Bank of Russia

(% p.a.)

Start date	Interest rate on standing deposit facilities	Maximum rate submitted at deposit auctions	Minimum rate submitted at repo auctions			Minimum rate submitted at loan auctions	Interest rate on standing overnight loans, repos and FX swaps	Interest rate on standing lending facilities for more than 1 day	
			main and fine-tuning	1 month	1 year			lombard loans ¹ and loans secured by non-marketable assets for 2 to 90 days	loans secured by non-marketable assets for more than 90 days
1	2	3	4	5	6	7	8	9	10
17.12.2018	6.75	7.75	7.75	—	—	8.00	8.75	9.50	9.50
17.06.2019	6.50	7.50	7.50	—	—	7.75	8.50	9.25	9.25
29.07.2019	6.25	7.25	7.25	—	—	7.50	8.25	9.00	9.00
09.09.2019	6.00	7.00	7.00	—	—	7.25	8.00	8.75	8.75
28.10.2019	5.50	6.50	6.50	—	—	6.75	7.50	8.25	8.25
16.12.2019	5.25	6.25	6.25	—	—	6.50	7.25	8.00	8.00
10.02.2020	5.00	6.00	6.00	—	—	6.25	7.00	7.75	7.75
27.04.2020	4.50	5.50	5.50	—	—	5.75	6.50	7.25	7.25
14.05.2020	4.50	5.50	5.50	5.60	5.75	5.75	6.50	7.25	7.25
22.06.2020	3.50	4.50	4.50	4.60	4.75	4.75	5.50	6.25	6.25
27.07.2020	3.25	4.25	4.25	4.35	4.50	4.50	5.25	6.00	6.00
22.03.2021	3.50	4.50	4.50	4.60	4.75	4.75	5.50	6.25	6.25
26.04.2021	4.00	5.00	5.00	5.10	5.25	5.25	6.00	6.75	6.75
15.06.2021	4.50	5.50	5.50	5.60	5.75	5.75	6.50	7.25	7.25
26.07.2021	5.50	6.50	6.50	6.60	6.75	6.75	7.50	8.25	8.25
13.09.2021	5.75	6.75	6.75	6.85	7.00	7.00	7.75	8.50	8.50
25.10.2021	6.50	7.50	7.50	7.60	7.75	7.75	8.50	9.25	9.25
20.12.2021	7.50	8.50	8.50	8.60	8.75	8.75	9.50	10.25	10.25
14.02.2022	8.50	9.50	9.50	9.60	9.75	9.75	10.50	11.25	11.25
28.02.2022	19.00	20.00	20.00	20.10	20.25	20.25	21.00	21.00	21.75
11.04.2022	16.00	17.00	17.00	17.10	17.25	17.25	18.00	18.00	18.75
04.05.2022	13.00	14.00	14.00	14.10	14.25	14.25	15.00	15.00	15.75
27.05.2022	10.00	11.00	11.00	11.10	11.25	11.25	12.00	12.00	12.75
14.06.2022	8.50	9.50	9.50	9.60	9.75	9.75	10.50	10.50	11.25
25.07.2022	7.00	8.00	8.00	8.10	8.25	8.25	9.00	9.00	9.75

¹ Since 25 March 2022.

Table 2.8

Interest Rates on the Bank of Russia's Special Facilities

(% p.a.)

Start date	SME Support ¹	Non-Commodity Export Support (EXIAR) ²	Support of Large Investment Projects ³	Leasing Development Support ⁴	Economy Support Amid the COVID-19 Pandemic ⁵	SME Support (unsecured loans) ⁶
1	2	3	4	5	6	7
09.09.2019	6.50	6.50	6.00	6.50	—	—
28.10.2019	6.50	6.50	5.50	6.50	—	—
16.12.2019	6.25	6.25	5.25	6.25	—	—
10.02.2020	6.00	6.00	5.00	6.00	—	—
23.03.2020	4.00	6.00	5.00	6.00	4.00	—
27.04.2020	4.00	5.50	4.50	5.50	3.50	—
22.06.2020	4.00	4.50	3.50	4.50	2.50	—
27.07.2020	4.00	4.25	3.25	4.25	2.25	—
22.03.2021	4.00	4.50	3.50	4.50	—	—
26.04.2021	4.00	5.00	4.00	5.00	—	—
15.06.2021	4.00	5.50	4.50	5.50	—	—
26.07.2021	5.00	6.50	5.50	—	—	—
13.09.2021	5.25	6.50	5.75	—	—	—
25.10.2021	6.00	6.50	6.50	—	—	—
01.11.2021	6.00	6.50	6.50	—	4.00	—
20.12.2021	7.00	6.50	7.50	—	4.00	—
14.02.2022	8.00	6.50	8.50	—	4.00	—
28.02.2022	18.50	6.50	9.00	—	4.00	—
11.03.2022	18.50	6.50	9.00	—	4.00	9.50
15.03.2022	9.50	6.50	9.00	—	4.00	9.50
11.04.2022	9.50	6.50	9.00	—	4.00	9.50
02.05.2022	9.50	6.50	9.00	—	—	9.50
14.06.2022	9.50	6.50	8.50	—	—	9.50
15.07.2022	8.00	6.50	8.50	—	—	9.50
25.07.2022	6.50	6.50	7.00	—	—	9.50

¹ The interest rates on loans secured by guarantees of JSC Russian Small and Medium Business Corporation. Also, before 22 August 2021 the interest rate on loans secured by credit claims of JSC SME Bank on banks and microfinance organisations under the Programme for Financial Support of Small and Medium-size Enterprises Development for lending to SMEs and on leasing companies ceding property to SMEs under lease agreements.

² Loans secured by credit claims on agreements backed by insurance contracts of JSC EXIAR.

³ Projects are selected in compliance with the rules established by Regulation of the Government of the Russian Federation No. 1016, dated 14 December 2010, 'On Approving the Rules to Select Investment Projects and Principals for the Provision of the Russian Federation State Guarantees on Loans or Bonded Loans Attracted to Carry out Investment Projects' or Regulation of the Government of the Russian Federation No. 1044, dated 11 October 2014, 'On Approving the Programme to Support Investment Projects Implemented in the Russian Federation Based on Project Financing'.

⁴ Loans secured by credit claims on leasing companies, since 1 July 2021 the provision of loans has been discontinued.

⁵ Since 1 November 2021, the interest rate on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation granted to support SMEs operating in various industries of Russia's economy most affected by COVID-19 (loans provided from 1 November to 30 December 2021 and from 24 January to 1 May 2022). Until 30 September 2020, the interest rate on Bank of Russia unsecured loans granted to support SME lending, and until 30 November 2020, the interest rate on Bank of Russia unsecured loans or loans secured by guarantees of JSC Russian Small and Medium Business Corporation to support lending for urgent needs and for maintaining employment.

⁶ The interest rates on unsecured loans to support lending to SMEs (provision from 11 March to 30 December 2022).

Table 2.9

Liquidity Provided by the Bank of Russia Through Lending, Repo and FX Swap Operations

(millions of rubles)

Date	Intraday loans (in a day)	Standing facilities (start of business)												
		overnight loans	repos	FX swaps	lombard loans			loans secured by non-marketable assets						special facilities
					1 day	2–30 days	31–90 days	1 day	2–30 days	31–90 days	91–180 days	181–365 days	366–549 days	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2022														
01.07	287,921.13	—	9,891.70	—	3,800.00	—	43,500.00	2,500.00	1,500.00	46,993.65	1,097.00	—	10.00	515,874.02
02.07	0.21	7,572.33	9,891.70	—	—	1,800.00	41,500.00	—	1,500.00	166,993.65	1,097.00	—	10.00	516,546.54
04.07	698,817.39	7,572.33	9,046.61	—	—	1,800.00	41,500.00	—	1,500.00	166,993.65	1,097.00	—	10.00	516,546.54
05.07	564,053.92	—	8,387.09	—	1,800.00	—	41,500.00	—	1,500.00	166,981.87	1,097.00	—	10.00	516,804.86
06.07	217,364.40	—	6,366.07	—	1,300.00	—	43,700.00	—	—	167,044.07	1,097.00	—	10.00	513,922.01
07.07	509,050.71	579.90	4,331.46	—	1,500.00	—	44,700.00	—	—	167,044.07	1,097.00	—	10.00	514,582.43
08.07	285,241.94	—	4,270.52	—	1,500.00	—	47,500.00	—	—	106,825.17	1,097.00	—	10.00	514,592.55
11.07	515,103.65	—	3,972.34	—	—	—	47,500.00	565,000.00	—	105,900.34	1,097.00	—	10.00	514,837.93
12.07	280,045.29	—	3,975.81	—	1,000.00	—	47,500.00	715,000.00	12.00	125,900.34	1,097.00	—	10.00	514,245.18
13.07	536,467.40	—	3,976.89	—	800.00	—	46,500.00	506,000.00	12.00	150,900.34	1,097.00	—	10.00	515,071.59
14.07	213,801.44	3,674.19	4,552.11	—	500.00	—	45,500.00	—	12.00	190,900.34	1,097.00	—	10.00	514,298.21
15.07	348,013.86	—	4,399.84	—	—	—	44,000.00	—	12.00	158,942.14	1,097.00	—	10.00	517,331.07
18.07	598,274.09	—	3,992.02	—	—	—	44,000.00	—	12.00	123,942.14	1,097.00	—	10.00	516,344.25
19.07	389,098.45	—	4,638.88	—	—	—	43,000.00	—	12.00	123,942.14	1,097.00	—	10.00	516,108.28
20.07	974,114.86	—	6,526.66	—	—	—	44,000.00	—	12.00	126,440.14	1,097.00	—	10.00	518,600.75
21.07	436,436.26	—	6,558.96	—	—	—	44,000.00	—	12.00	16,440.14	1,097.00	—	10.00	516,521.29
22.07	258,672.20	—	7,200.52	—	—	—	44,000.00	—	—	16,416.74	1,097.00	—	10.00	516,488.03
25.07	2,408,234.80	0.93	5,858.14	—	—	100.00	48,700.00	—	—	16,496.74	1,097.00	—	10.00	516,229.19
26.07	381,331.49	—	5,862.55	—	—	—	50,430.00	300,000.00	—	91,245.28	1,097.00	—	10.00	409,645.48
27.07	676,082.43	—	5,872.58	—	250.00	—	51,930.00	—	—	106,217.75	1,097.00	—	10.00	405,563.41
28.07	583,874.19	—	5,868.93	—	70.00	—	53,830.00	—	—	95,434.90	1,097.00	—	10.00	402,174.01
29.07	659,310.51	—	6,857.53	—	400.00	—	53,830.00	300,000.00	—	71,421.10	1,097.00	—	10.00	401,928.58

Table 2.9 (end)
(millions of rubles)

Date	At auction (start of business)			
	repo auctions			loan auctions
	fine-tuning operations	1 week	long-term	
1	16	17	18	19
2022				
01.07	0.00	0.00	218,574.07	—
02.07	0.00	0.00	218,574.07	—
04.07	0.00	0.00	218,574.07	—
05.07	0.00	0.00	218,574.07	—
06.07	0.00	0.00	218,574.07	—
07.07	0.00	0.00	218,574.07	—
08.07	0.00	0.00	218,574.07	—
11.07	0.00	0.00	218,574.07	—
12.07	0.00	0.00	218,574.07	—
13.07	0.00	0.00	218,574.07	—
14.07	0.00	0.00	218,574.07	—
15.07	0.00	0.00	218,574.07	—
18.07	0.00	0.00	218,574.07	—
19.07	0.00	0.00	218,574.07	—
20.07	0.00	0.00	218,574.07	—
21.07	0.00	0.00	119,594.07	—
22.07	0.00	0.00	119,594.07	—
25.07	0.00	0.00	119,594.07	—
26.07	0.00	0.00	119,594.07	—
27.07	0.00	0.00	119,594.07	—
28.07	0.00	0.00	119,594.07	—
29.07	0.00	0.00	119,594.07	—

Table 2.10

Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds*(billions of rubles, start of business)*

Date	Deposits with the Bank of Russia			Bank of Russia bonds
	overnight standing deposit facilities	at auction		
		fine–tuning operations	1 week	
1	2	3	4	5
2022				
01.07	1,341.11	—	1,838.44	—
04.07	1,579.33	—	1,838.44	—
05.07	1,672.21	—	1,838.44	—
06.07	1,673.18	—	1,838.44	—
07.07	1,437.97	—	2,329.22	—
08.07	1,287.26	—	2,329.22	—
11.07	1,334.01	—	2,329.22	—
12.07	1,432.89	—	2,329.22	—
13.07	1,165.44	407.45	2,329.22	—
14.07	1,312.11	—	2,297.67	—
15.07	1,257.62	—	2,297.67	—
18.07	1,346.06	—	2,297.67	—
19.07	1,372.67	—	2,297.67	—
20.07	1,518.55	—	2,297.67	—
21.07	1,634.31	—	1,870.00	—
22.07	1,540.70	—	1,870.00	—
25.07	1,676.52	—	1,870.00	—
26.07	1,347.31	—	1,870.00	—
27.07	1,442.01	—	1,870.00	—
28.07	1,345.13	—	1,637.02	—
29.07	1,262.22	—	1,637.02	—

Table 2.11

Results of Main Bank of Russia Auctions

Auction date	Auction type	Settlement date / date of the first leg	Maturity date / date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5	6
05.07.2022	depository	06.07.2022	13.07.2022	9.36	2,329.22
12.07.2022	depository	13.07.2022	20.07.2022	9.40	2,297.67
19.07.2022	depository	20.07.2022	27.07.2022	9.32	1,870.00
26.07.2022	depository	27.07.2022	03.08.2022	7.81	1,637.02

Table 2.12

Results of Bank of Russia Fine-Tuning Auctions

Auction date	Auction type depositary	Maturity (days)	Weighted average rate (% p.a.)	Amount (billions of rubles)
1	2	3	4	5
12.07.2022	depositary	1	9.24	408.48

Table 2.13

Results of Bank of Russia Long-Term Repo Auctions

Auction date	Date of the first leg	Date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5
21.06.2021	23.06.2021	21.07.2021	5.60	100.00
19.07.2021	21.07.2021	20.07.2022	5.75	0.02
19.07.2021	21.07.2021	18.08.2021	5.81	100.00
16.08.2021	18.08.2021	17.08.2022	6.75	0.02
16.08.2021	18.08.2021	15.09.2021	6.60	100.00
13.09.2021	15.09.2021	13.10.2021	6.85	60.00
13.09.2021	15.09.2021	14.09.2022	7.00	0.02
11.10.2021	13.10.2021	10.11.2021	7.06	100.00
11.10.2021	13.10.2021	12.10.2022	7.00	0.02
08.11.2021	10.11.2021	09.11.2022	7.75	0.27
08.11.2021	10.11.2021	08.12.2021	7.62	100.00
06.12.2021	08.12.2021	12.01.2022	7.80	100.00
06.12.2021	08.12.2021	07.12.2022	7.75	0.02
10.01.2022	12.01.2022	11.01.2023	8.77	100.00
10.01.2022	12.01.2022	16.02.2022	8.90	30.01
14.02.2022	16.02.2022	15.02.2023	9.75	0.02
14.02.2022	16.02.2022	23.03.2022	9.90	100.00
21.03.2022	23.03.2022	20.04.2022	20.16	11.16
21.03.2022	23.03.2022	22.03.2023	20.25	10.17
18.04.2022	20.04.2022	18.05.2022	17.10	0.02
18.04.2022	20.04.2022	19.04.2023	17.25	7.04
16.05.2022	18.05.2022	22.06.2022	14.10	100.00
16.05.2022	18.05.2022	17.05.2023	14.25	1.19
20.06.2022	22.06.2022	20.07.2022	9.60	100.00
20.06.2022	22.06.2022	21.06.2023	9.75	0.01
18.07.2022	20.07.2022	17.08.2022	9.60	0.02
18.07.2022	20.07.2022	19.07.2023	9.75	1.02

3. FINANCIAL MARKETS

3.1 Interbank Money Market

Table 3.1.1

Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2022																		
January	8.29	8.35	8.50	8.96	—	—	8.24	8.32	—	9.46	—	—	8.30	—	—	—	—	—
February	9.57	9.27	9.90	9.70	—	—	9.67	9.24	—	9.50	—	—	9.62	—	—	—	—	—
March	19.87	24.00	—	—	22.07	—	19.86	—	—	—	—	—	21.21	—	—	—	—	—
Apri	17.08	19.22	—	21.27	—	—	17.11	—	—	—	—	—	19.37	—	—	—	—	—
May	13.25	13.88	15.75	15.31	15.66	—	13.23	—	—	—	—	—	—	—	—	—	—	—
June	9.63	—	—	—	9.76	—	9.64	—	—	—	—	—	10.52	—	—	—	—	—
July	8.90	9.18	9.46	13.25	—	10.65	8.90	8.23	—	—	—	—	9.36	—	—	—	—	—
August	7.94	8.23	—	9.37	—	—	7.95	8.19	—	—	—	—	7.98	—	—	—	—	—

Table 3.1.2

**Monthly Average Actual Rates on Moscow Banks' Credits
in US Dollars (MIACR USD)**

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	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	2	3	4	5	6	7
2022						
January	0.10	0.26	0.22	—	—	—
February	0.12	0.15	0.44	—	—	—
March	0.27	—	—	—	—	—
April	0.35	—	—	—	—	—
May	0.77	—	—	—	—	—
June	1.22	—	—	—	—	—
July	1.58	—	1.64	—	—	3.44
August	2.33	2.15	2.18	—	—	—

Table 3.1.3

Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2022																		
01.08	8.05	8.10	—	—	—	—	8.05	8.10	—	—	—	—	—	—	—	—	—	—
02.08	8.04	8.25	—	—	—	—	8.06	8.21	—	—	—	—	—	—	—	—	—	—
03.08	7.96	—	—	—	—	—	7.99	—	—	—	—	—	—	—	—	—	—	—
04.08	7.79	8.29	—	—	—	—	7.79	—	—	—	—	—	—	—	—	—	—	—
05.08	7.75	—	—	—	—	—	7.80	—	—	—	—	—	—	—	—	—	—	—
08.08	7.55	—	—	—	—	—	7.56	—	—	—	—	—	7.61	—	—	—	—	—
09.08	7.97	8.00	—	—	—	—	8.01	—	—	—	—	—	—	—	—	—	—	—
10.08	7.88	8.27	—	—	—	—	7.90	—	—	—	—	—	—	—	—	—	—	—
11.08	8.03	—	—	—	—	—	8.06	—	—	—	—	—	—	—	—	—	—	—
12.08	8.14	8.29	—	—	—	—	8.16	—	—	—	—	—	—	—	—	—	—	—
15.08	8.00	—	—	—	—	—	8.05	—	—	—	—	—	—	—	—	—	—	—
16.08	7.96	—	—	—	—	—	7.97	—	—	—	—	—	—	—	—	—	—	—
17.08	7.89	—	—	—	—	—	7.87	—	—	—	—	—	—	—	—	—	—	—
18.08	7.91	8.24	—	—	—	—	7.93	—	—	—	—	—	—	—	—	—	—	—
19.08	7.96	—	—	8.35	—	—	7.99	—	—	—	—	—	—	—	—	—	—	—
22.08	7.89	8.05	—	—	—	—	7.89	—	—	—	—	—	—	—	—	—	—	—
23.08	7.97	8.30	—	—	—	—	8.00	—	—	—	—	—	7.89	—	—	—	—	—
24.08	7.95	8.00	—	—	—	—	7.98	—	—	—	—	—	—	—	—	—	—	—
25.08	7.97	8.57	—	—	—	—	7.94	—	—	—	—	—	8.08	—	—	—	—	—
26.08	7.99	8.44	—	—	—	—	7.95	—	—	—	—	—	8.10	—	—	—	—	—
29.08	8.03	—	—	10.39	—	—	8.00	—	—	—	—	—	8.15	—	—	—	—	—
30.08	7.96	8.24	—	—	—	—	7.82	8.25	—	—	—	—	8.08	—	—	—	—	—
31.08	7.95	8.19	—	—	—	—	7.98	8.19	—	—	—	—	7.96	—	—	—	—	—

Table 3.1.4

**Weighted Average Actual Rates on Moscow Banks' Credits
in US Dollars (MIACR USD)**

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	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
2022						
01.08	—	—	—	—	—	—
02.08	2.33	—	—	—	—	—
03.08	2.33	—	2.18	—	—	—
04.08	—	—	—	—	—	—
05.08	—	—	—	—	—	—
08.08	2.33	—	—	—	—	—
09.08	—	—	—	—	—	—
10.08	—	—	—	—	—	—
11.08	—	—	—	—	—	—
12.08	—	—	—	—	—	—
15.08	—	—	—	—	—	—
16.08	—	—	—	—	—	—
17.08	—	—	—	—	—	—
18.08	—	—	—	—	—	—
19.08	—	—	—	—	—	—
22.08	—	—	—	—	—	—
23.08	—	—	—	—	—	—
24.08	—	—	—	—	—	—
25.08	—	—	—	—	—	—
26.08	—	—	—	—	—	—
29.08	—	—	—	—	—	—
30.08	—	—	—	—	—	—
31.08	—	2.15	—	—	—	—

Table 3.1.5

Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations

(millions of rubles)

	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
2022								
January	646,901	932,843	631,168	204,235	72,828	4,481	10,943	—
February	651,730	789,551	608,798	177,866	66,405	4,351	3,457	7
March	665,145	883,605	254,440	111,573	20,459	35,156	6,303	8
April	522,918	1,197,166	232,339	52,975	18,034	34,979	15,807	0
May	507,223	1,419,769	151,009	16,066	8,900	303	18,938	—
June	547,237	1,052,002	585,388	12,801	36,685	11,453	16,536	—
July	510,964	1,068,164	44,414	23,524	10,957	41,015	9,791	985

Table 3.1.6

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

(millions of rubles)

	July 2022							
	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
Overnight	440,263	861,708	26,298	22,597	4,013	41,015	7,856	985
1 week ¹	41,148	122,739	3,025	358	4,855	—	3	—
2 weeks ¹	742	35,040	3,177	—	477	—	439	—
1 month ²	4,441	18,031	6,281	412	1,611	—	476	—
2 months ²	458	93	143	—	1	—	200	—
3 months ³	9,977	8,987	419	157	1	—	—	—
6 months ³	804	310	272	—	—	—	—	—
Over 6 months	5,569	—	1,701	—	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	7,562	21,255	3,096	—	—	—	817	—

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

Note. The table includes interbank deposits and REPO operations among residents (excluding double counting and operations with the Bank of Russia) and with non-residents.

Table 3.2.1

3.2 Exchange Rates and Reference Prices of Precious Metals

Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2021															
January	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	74.5157	74.2663	73.5264	73.7961
February	76.2527	75.5053	75.9051	76.0801	75.7293	75.1107	75.1107	75.1107	74.2602	74.1192	73.8526	73.7579	73.9378	73.9378	73.9378
March	74.4373	74.0448	74.5755	73.5187	73.7864	74.4275	74.4275	74.4275	74.4275	74.2640	74.0393	73.4996	73.5081	73.5081	73.5081
April	75.6373	75.8073	76.0734	76.0734	76.0734	76.6052	76.3802	77.7730	77.1011	77.1657	77.1657	77.1657	77.5104	77.2535	75.6826
May	74.8451	74.8451	74.8451	74.8451	75.2567	74.8617	74.5770	74.1373	74.1373	74.1373	74.1373	74.1567	74.0400	74.3566	73.9968
June	73.2965	73.2411	73.4979	73.2636	73.2721	73.2721	73.2721	72.9294	72.8256	72.0829	72.1974	71.6797	71.6797	71.6797	71.6797
July	72.7234	72.9086	73.6175	73.6175	73.6175	73.3540	73.2660	74.0580	75.1952	74.4675	74.4675	74.4675	74.6336	74.0589	74.1236
August	73.1388	73.1388	73.0156	72.8724	72.7857	73.1680	73.1304	73.1304	73.1304	73.5078	73.5962	73.9695	73.5671	73.4721	73.4721
September	73.2781	73.1912	72.8491	72.8545	72.8545	72.8545	72.9538	73.1909	73.4421	73.1290	72.7600	72.7600	72.7600	73.0841	72.7171
October	72.6642	72.9215	72.9215	72.9215	72.9239	72.5686	72.5682	72.2854	71.9882	71.9882	71.9882	71.6373	71.8801	71.8577	71.7846
November	70.5200	71.0863	71.4783	71.4876	71.4876	71.4876	71.4876	71.4876	71.3975	71.2866	70.6950	71.1964	71.8118	71.8118	71.8118
December	74.8926	73.9746	74.0637	73.7426	73.7426	73.7426	73.6694	74.1399	73.8453	73.5998	73.6059	73.6059	73.6059	73.4107	73.4698
2022															
January	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	75.1315	74.8355	74.5277	74.5686	75.7668
February	77.4702	77.1302	76.4849	76.6501	76.0509	76.0509	76.0509	75.6806	75.3042	74.8015	74.7241	74.9867	74.9867	74.9867	76.5762
March	93.5589	91.7457	103.2487	111.7564	105.8124	105.8124	105.8124	105.8124	105.8124	116.0847	120.3785	116.7517	116.7517	116.7517	115.1963
April	83.4097	83.4285	83.4285	83.4285	83.5932	83.3520	82.5962	76.2547	74.8501	74.8501	74.8501	79.1596	79.6274	79.8471	81.2880
May	71.0237	71.0237	71.0237	71.0237	69.4160	66.2378	67.3843	67.3843	67.3843	67.3843	67.3843	68.8389	65.7916	63.7799	63.7799
June	61.6069	61.4733	61.5750	61.9659	61.9659	61.9659	61.1094	60.9565	60.2282	58.3895	57.7780	57.7780	57.7780	57.7780	57.0926
July	52.5123	53.7676	53.7676	53.7676	55.0858	58.5118	62.9110	63.1427	61.2664	61.2664	61.2664	61.3045	58.8541	58.5322	58.2568
August	61.3101	62.0506	60.1595	60.2374	60.2580	60.3696	60.3696	60.3696	60.3164	60.3814	60.4542	60.6229	60.8993	60.8993	60.8993

Table 3.2.1 (end)
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2021																
January	73.5453	73.5453	73.5453	73.9735	73.7243	73.3550	73.3694	74.3615	74.3615	74.3615	74.8569	75.6354	75.0400	76.1854	76.2527	76.2527
February	73.3092	73.2895	73.7669	73.7755	73.9717	73.9833	73.9833	73.9833	73.9833	73.7532	73.4747	74.4373	74.4373	—	—	—
March	73.2317	72.9619	73.1019	73.6582	74.1390	74.1390	74.1390	74.6085	75.3585	76.1535	76.1741	75.7576	75.7576	75.7576	75.8287	75.7023
April	76.9808	75.5535	75.5535	75.5535	76.2491	76.0155	76.8198	76.4217	75.0893	75.0893	75.0893	74.7680	74.9578	74.9390	74.3823	—
May	73.9968	73.9968	73.8537	73.6992	73.6778	73.6007	73.5803	73.5803	73.5803	73.5266	73.3963	73.4737	73.4580	73.5870	73.5870	73.5870
June	71.8318	72.0323	72.5048	72.2216	72.2216	72.2216	73.1987	73.1661	72.6671	72.3260	72.1694	72.1694	72.1694	72.1777	72.3723	—
July	74.2197	74.1656	74.1656	74.1656	74.3463	74.4910	74.4947	73.6945	73.7663	73.7663	73.7663	74.0980	73.8471	73.6088	73.1904	73.1388
August	73.4721	73.3920	73.4753	73.4633	74.1503	74.3640	74.3640	74.3640	74.0666	73.9465	73.7428	73.9908	73.9866	73.9866	73.9866	73.5744
September	72.8520	72.4329	72.5602	72.5602	72.5602	73.3315	73.2067	72.8806	72.7245	73.0081	73.0081	73.0081	72.6613	72.5083	72.7608	—
October	71.2371	71.2371	71.2371	71.1714	70.9674	71.0555	70.9904	70.8623	70.8623	70.8623	70.1345	69.5526	69.8104	70.5207	70.5200	70.5200
November	72.2724	72.5553	72.8228	72.6022	72.7617	72.7617	72.7617	73.4506	74.8327	74.3726	74.6004	75.5873	75.5873	75.5873	74.9818	—
December	73.8510	73.5708	73.7330	73.7330	73.7330	74.2947	73.8206	73.7901	73.3583	73.1886	73.1886	73.1886	73.2329	73.4959	73.6514	74.2926
2022																
January	75.7668	75.7668	76.0404	76.3347	76.8697	76.4408	76.6903	76.6903	76.6903	77.3649	78.6422	78.9437	78.9470	77.8174	77.8174	77.8174
February	76.1660	75.0141	75.7527	75.7619	75.7619	75.7619	76.7671	80.4194	80.4194	86.9288	83.5485	83.5485	83.5485	—	—	—
March	111.4823	108.0521	104.8012	103.9524	103.9524	103.9524	104.6819	104.0741	103.1618	96.0458	95.6618	95.6618	95.6618	93.7125	86.2843	84.0851
April	80.0437	80.0437	80.0437	79.4529	79.0287	77.0809	74.9990	73.5050	73.5050	73.5050	73.3611	72.7089	72.8764	72.2953	71.0237	—
May	63.7799	63.4445	63.5428	63.5643	62.4031	58.8862	58.8862	58.8862	58.2087	56.9690	56.2996	62.0495	66.4029	66.4029	66.4029	63.0975
June	56.6624	56.8691	56.7101	56.7101	56.7101	56.1727	54.7081	53.2788	53.3578	53.3234	53.3234	53.3234	53.3641	52.9699	51.1580	—
July	57.8323	57.8323	57.8323	56.5616	55.4370	54.8491	56.4783	57.3917	57.3917	57.3917	57.7821	58.6605	60.2198	60.2031	61.3101	61.3101
August	61.3747	61.4247	60.7552	59.9570	59.1321	59.1321	59.1321	59.7419	59.8963	59.9974	59.7699	60.0924	60.0924	60.0924	60.3636	60.3677

Table 3.2.2

Official Exchange Rate of Euro Against Ruble

(rubles/euro)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2021															
January	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.8123	90.3227	89.7831	89.6475
February	92.2963	91.5426	91.6250	91.5624	90.9206	89.8850	89.8850	89.8850	89.4019	89.5286	89.5684	89.4388	89.6052	89.6052	89.6052
March	90.3743	89.4461	89.5652	88.8768	88.9421	88.9334	88.9334	88.9334	88.9334	88.1736	87.9587	87.7585	87.7981	87.7981	87.7981
April	88.7452	88.9523	89.5916	89.5916	89.5916	89.9958	90.1821	92.3321	91.6192	91.7809	91.7809	91.7809	92.0669	91.9162	90.5391
May	90.5850	90.5850	90.5850	90.5850	90.4510	89.7742	89.6788	89.5060	89.5060	89.5060	89.5060	90.0040	89.8475	89.9343	89.6249
June	89.3778	89.5958	89.6895	89.2644	88.7545	88.7545	88.7545	88.6530	88.6433	87.8114	87.8065	87.3274	87.3274	87.3274	87.3274
July	86.5118	86.4113	87.0748	87.0748	87.0748	87.0272	87.0034	87.5588	88.7755	88.1397	88.1397	88.1397	88.6050	87.7820	87.3917
August	86.9913	86.9913	86.7717	86.5578	86.4112	86.6529	86.4621	86.4621	86.4621	86.4378	86.3578	86.6257	86.3457	86.2195	86.2195
September	86.6660	86.3949	86.2970	86.5366	86.5366	86.5366	86.5743	86.8922	86.9114	86.4677	86.1478	86.1478	86.1478	86.1150	85.9880
October	84.3050	84.4577	84.4577	84.4577	84.6355	84.1723	83.9251	83.6053	83.1248	83.1248	83.1248	82.9273	83.0934	83.0028	83.3347
November	82.2898	82.1687	82.9577	82.8112	82.8112	82.8112	82.8112	82.8112	82.5355	82.6497	81.7870	81.6552	82.2173	82.2173	82.2173
December	84.8234	83.8354	83.8105	83.2406	83.2406	83.2406	83.1138	83.7114	83.3640	83.3444	83.1158	83.1158	83.1158	82.8660	82.8299
2022															
January	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	85.1315	84.8784	84.6709	85.4556	86.8894
February	86.5032	86.7869	86.2826	86.5610	87.1163	87.1163	87.1163	86.5181	85.8920	85.3784	85.3798	85.3574	85.3574	85.3574	86.8451
March	104.4772	102.9112	114.5544	124.0161	116.5312	115.6212	115.6212	115.6212	115.6212	126.4395	132.9581	128.9523	128.9523	128.9523	127.2343
April	92.4930	92.1468	92.1468	92.1468	92.3872	91.7289	90.5998	83.2930	81.7064	81.7064	81.7064	85.9752	86.7939	86.7219	88.0024
May	74.5589	74.5589	74.5589	74.5589	72.7815	70.0662	71.0963	71.0963	71.0963	71.0963	71.0963	72.6314	68.7835	65.7939	65.7939
June	62.7397	63.6629	64.9053	65.9191	65.9191	65.9191	64.8669	64.5699	63.9380	62.0934	60.9656	60.9656	60.9656	60.9656	59.2481
July	54.6405	56.3584	56.3584	56.3584	57.1836	60.1618	64.3260	64.1349	62.0499	62.0499	62.0499	61.8056	58.7643	58.9002	58.3432
August	62.5695	63.2468	61.2656	61.1243	61.0872	61.3610	61.3610	61.3610	61.1615	61.5542	61.7040	62.5156	62.5355	62.5355	62.5355

Table 3.2.2 (end)

(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2021																
January	89.2546	89.2546	89.2546	89.3304	89.2064	89.1483	88.9677	90.4087	90.4087	90.4087	91.1458	91.6701	91.2186	92.1310	92.2963	92.2963
February	88.9754	88.9441	89.0809	88.8700	89.5427	89.6604	89.6604	89.6604	89.6604	89.6691	89.4995	90.3743	90.3743	—	—	—
March	87.3508	86.9852	86.9693	88.1173	88.4330	88.4330	88.4330	88.6573	89.7670	90.0515	89.9768	89.2576	89.2576	89.2576	89.3490	88.8821
April	92.2307	90.4602	90.4602	90.4602	91.4760	91.7507	92.2913	92.0423	90.4676	90.4676	90.4676	90.4468	90.4666	90.4289	90.1513	—
May	89.6249	89.6249	89.6584	89.9057	90.1006	89.7708	89.9446	89.9446	89.9446	89.6877	89.9545	89.9392	89.6555	89.6731	89.6731	89.6731
June	87.2110	87.3536	86.7012	85.9943	85.9943	85.9943	86.8942	87.0677	86.7137	86.3283	86.1919	86.1919	86.1919	86.1657	86.2026	—
July	87.8316	87.5673	87.5673	87.5673	87.6097	87.7727	87.5983	86.9227	86.8451	86.8451	86.8451	87.3171	86.9919	86.9173	86.8624	86.9913
August	86.2195	86.5072	86.4804	86.1210	86.6150	86.8646	86.8646	86.8646	86.7838	86.8058	86.5814	87.0576	87.0304	87.0304	87.0304	86.8104
September	86.0674	85.3622	85.4614	85.4614	85.4614	85.8785	85.8568	85.4889	85.2040	85.6823	85.6823	85.6823	85.0355	84.6752	84.8755	—
October	82.7276	82.7276	82.7276	82.4592	82.6841	82.6162	82.6399	82.4979	82.4979	82.4979	81.7418	80.7019	81.0289	81.8393	82.2898	82.2898
November	82.7736	82.5244	82.3553	82.2583	82.5845	82.5845	82.5845	82.7715	84.1718	83.6394	83.6793	84.9526	84.9526	84.9526	84.4820	—
December	83.2375	83.1571	83.5026	83.5026	83.5026	83.6187	83.3213	83.1541	83.1223	82.9300	82.9300	82.9300	82.9363	83.2194	83.2040	84.0695
2022																
January	86.8894	86.8894	86.8609	87.0216	87.1318	86.8215	86.9054	86.9054	86.9054	87.5925	88.9286	89.1511	88.4680	86.6419	86.6419	86.6419
February	86.2656	85.3060	86.1308	86.1489	86.1489	86.1489	87.3379	90.8820	90.8820	97.7688	93.5994	93.5994	93.5994	—	—	—
March	122.4522	118.7601	115.9311	114.3996	114.3996	114.3996	115.6002	114.7833	113.2613	105.4679	105.2662	105.2662	105.2662	102.6714	96.0085	93.6960
April	87.0715	87.0715	87.0715	86.4289	85.9674	83.2705	81.2239	80.0249	80.0249	80.0249	77.4651	76.6670	75.9224	75.3117	74.5589	—
May	65.7939	65.8166	66.3644	66.6135	64.9358	60.8953	60.8953	60.8953	60.3851	58.8705	57.9210	64.4392	69.4353	69.4353	69.4353	64.7170
June	59.1204	58.9568	59.3299	59.3299	59.3299	58.8003	57.4566	55.8307	55.9886	55.9640	55.9640	55.9640	56.0535	55.8886	53.8580	—
July	57.8851	57.8851	57.8851	57.1526	56.4463	55.8260	57.1133	57.7608	57.7608	57.7608	58.6741	59.4068	61.0032	61.2171	62.5695	62.5695
August	62.5056	62.3551	61.8322	60.8957	59.3934	59.3934	59.3934	59.5344	59.3304	59.5082	59.5983	59.8784	59.8784	59.8784	59.9608	60.5752

Table 3.2.3

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

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.1612	0.205	0.254	0.398	0.447	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.1860	1.2140	1.2470
1994	1.5420	1.6570	1.7530	1.8200	1.9010	1.9850	2.0520	2.1530	2.5960	3.0550	3.2320	3.5500
1995	4.0040	4.4070	4.8970	5.1000	4.9950	4.5380	4.4150	4.4350	4.5080	4.5040	4.5780	4.6400
1996	4.7320	4.8150	4.8540	4.9320	5.0140	5.1080	5.1910	5.3450	5.3960	5.4550	5.5110	5.5600
1997	5.6290	5.6760	5.7260	5.7620	5.7730	5.7820	5.7980	5.8300	5.8600	5.8870	5.9190	5.9600
1998	6.0260	6.0720	6.1060	6.1330	6.1640	6.1980	6.2380	7.9050	16.0645	16.0100	17.8800	20.6500
1999	22.6000	22.8600	24.1800	24.2300	24.4400	24.2200	24.1900	24.7500	25.0800	26.0500	26.4200	27.0000
2000	28.5500	28.6600	28.4600	28.4000	28.2500	28.0700	27.8000	27.7500	27.7500	27.8300	27.8500	28.1600
2001	28.3700	28.7200	28.7400	28.8300	29.0900	29.0700	29.2700	29.3700	29.3900	29.7000	29.9000	30.1400
2002	30.6850	30.9274	31.1192	31.1963	31.3071	31.4471	31.4401	31.5673	31.6358	31.7408	31.8424	31.7844
2003	31.8222	31.5762	31.3805	31.1000	30.7090	30.3483	30.2596	30.5036	30.6119	29.8584	29.7387	29.4545
2004	28.4937	28.5156	28.4853	28.8834	28.9850	29.0274	29.1019	29.2447	29.2171	28.7655	28.2367	27.7487
2005	28.0845	27.7738	27.8256	27.7726	28.0919	28.6721	28.6341	28.5450	28.4989	28.4244	28.7312	28.7825
2006	28.1207	28.1223	27.7626	27.2739	26.9840	27.0789	26.8718	26.7379	26.7799	26.7477	26.3147	26.3311
2007	26.5331	26.1599	26.0113	25.6851	25.9031	25.8162	25.5999	25.6494	24.9493	24.7238	24.3506	24.5462
2008	24.4764	24.1159	23.5156	23.6471	23.7384	23.4573	23.4456	24.5769	25.2464	26.5430	27.6060	29.3804
2009	35.4146	35.7205	34.0134	33.2491	30.9843	31.2904	31.7555	31.5687	30.0922	29.0488	29.8179	30.2442
2010	30.4312	29.9484	29.3638	29.2886	30.4956	31.1954	30.1869	30.6640	30.4030	30.7821	31.3061	30.4769
2011	29.6684	28.9405	28.4290	27.5022	28.0685	28.0758	27.6796	28.8569	31.8751	29.8977	31.3216	32.1961
2012	30.3647	28.9503	29.3282	29.3627	32.4509	32.8169	32.1881	32.2934	30.9169	31.5252	31.0565	30.3727
2013	30.0277	30.6202	31.0834	31.2559	31.5893	32.7090	32.8901	33.2474	32.3451	32.0613	33.1916	32.7292
2014	35.2448	36.0501	35.6871	35.6983	34.7352	33.6306	35.7271	36.9316	39.3866	43.3943	49.3220	56.2584
2015	68.9291	61.2718	58.4643	51.7029	52.9716	55.5240	58.9906	66.4779	66.2367	64.3742	66.2393	72.8827
2016	75.1723	75.0903	67.6076	64.3334	66.0825	64.2575	67.0512	64.9072	63.1581	62.9037	64.9449	60.6569
2017	60.1618	57.9371	56.3779	56.9838	56.5168	59.0855	59.5436	58.7306	58.0169	57.8716	58.3311	57.6002
2018	56.2914	55.6717	57.2649	61.9997	62.5937	62.7565	62.7805	68.0821	65.5906	65.7742	66.6342	69.4706
2019	66.0987	65.7570	64.7347	64.6917	65.0583	63.0756	63.3791	66.4897	64.4156	63.8734	64.0817	61.9057
2020	63.0359	66.9909	77.7325	73.6894	70.7520	69.9513	73.3633	74.6382	79.6845	79.3323	75.8599	73.8757
2021	76.2527	74.4373	75.7023	74.3823	73.5870	72.3723	73.1388	73.5744	72.7608	70.5200	74.9818	74.2926
2022	77.8174	83.5485	84.0851	71.0237	63.0975	51.1580	61.3101					

Table 3.2.4

Monthly Average Official Rates: Rubles per US Dollar

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.14	0.17	0.22	0.34	0.42	0.41
1993	0.46	0.57	0.66	0.76	0.89	1.08	1.03	0.99	1.06	1.19	1.19	1.24
1994	1.40	1.58	1.71	1.79	1.87	1.95	2.02	2.11	2.31	2.97	3.14	3.37
1995	3.79	4.22	4.71	5.01	5.08	4.77	4.53	4.41	4.47	4.5	4.54	4.62
1996	4.60	4.76	4.83	4.90	4.97	5.05	5.15	5.28	5.37	5.43	5.48	5.54
1997	5.60	5.65	5.70	5.75	5.77	5.78	5.79	5.81	5.85	5.87	5.9	5.94
1998	5.99	6.05	6.09	6.12	6.15	6.18	6.22	6.75	14.61	15.93	16.42	19.99
1999	22.05	22.91	23.47	24.75	24.42	24.28	24.31	24.69	25.48	25.71	26.31	26.80
2000	28.04	28.73	28.46	28.58	28.32	28.25	27.85	27.73	27.79	27.87	27.89	27.97
2001	28.36	28.59	28.68	28.85	29.02	29.11	29.22	29.35	29.43	29.53	29.80	30.09
2002	30.47	30.80	31.06	31.17	31.25	31.40	31.51	31.56	31.63	31.70	31.81	31.84
2003	31.82	31.70	31.45	31.21	30.92	30.48	30.36	30.35	30.60	30.16	29.81	29.44
2004	28.92	28.52	28.53	28.68	28.99	29.03	29.08	29.21	29.22	29.08	28.58	27.92
2005	27.94	27.97	27.62	27.82	27.92	28.50	28.69	28.48	28.36	28.55	28.76	28.81
2006	28.41	28.20	27.88	27.57	27.06	26.98	26.92	26.77	26.74	26.86	26.62	26.29
2007	26.47	26.34	26.11	25.84	25.82	25.93	25.56	25.63	25.34	24.89	24.47	24.57
2008	24.50	24.53	23.76	23.51	23.73	23.64	23.35	24.13	25.28	26.35	27.31	28.13
2009	31.47	35.76	34.67	33.56	32.06	31.03	31.52	31.63	30.81	29.47	28.98	29.94
2010	29.94	30.19	29.56	29.20	30.35	31.17	30.68	30.34	30.84	30.32	30.97	30.85
2011	30.08	29.29	28.43	28.10	27.87	27.98	27.90	28.77	30.49	31.35	30.86	31.45
2012	31.51	29.88	29.37	29.47	30.65	32.91	32.50	31.97	31.52	31.09	31.41	30.74
2013	30.26	30.16	30.80	31.33	31.24	32.28	32.74	33.02	32.63	32.06	32.64	32.89
2014	33.46	35.22	36.21	35.66	34.93	34.41	34.64	36.11	37.87	40.76	45.86	55.41
2015	61.70	64.63	60.23	52.87	50.58	54.50	57.07	65.15	66.77	63.07	65.03	69.66
2016	76.25	77.22	70.47	66.68	65.66	65.31	64.33	64.92	64.60	62.68	64.36	62.18
2017	59.96	58.39	58.10	56.43	57.17	57.82	59.67	59.65	57.69	57.73	58.92	58.59
2018	56.78	56.81	57.03	60.43	62.21	62.71	62.88	66.09	67.65	65.89	66.24	67.30
2019	67.33	65.86	65.14	64.62	64.82	64.22	63.20	65.53	64.98	64.35	63.87	62.94
2020	61.78	63.88	73.15	75.22	72.61	69.22	71.28	73.80	75.65	77.59	77.03	74.05
2021	74.22	74.38	74.41	76.09	74.04	72.51	73.92	73.59	72.89	71.49	72.59	73.72
2022	75.87	77.34	103.68	77.81	64.64	57.18	58.08					

Table 3.2.5

Reference Prices of Refined Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
2022				
02.08	3,497.98	40.03	1,773.53	4,175.48
03.08	3,428.13	39.47	1,756.23	4,220.36
04.08	3,446.80	39.38	1,772.06	4,249.07
05.08	3,412.14	38.59	1,747.48	3,913.42
06.08	3,461.06	39.33	1,775.95	4,033.24
09.08	3,438.71	38.90	1,803.47	4,064.60
10.08	3,463.39	39.20	1,820.94	4,311.64
11.08	3,489.33	40.04	1,827.03	4,345.99
12.08	3,498.68	39.83	1,836.02	4,346.43
13.08	3,517.86	40.22	1,893.34	4,460.22
16.08	3,536.25	39.99	1,888.39	4,459.52
17.08	3,508.52	40.15	1,858.33	4,259.75
18.08	3,466.86	39.31	1,820.50	4,144.95
19.08	3,406.56	38.37	1,790.80	4,123.27
20.08	3,356.56	37.69	1,760.46	4,125.47
23.08	3,362.74	36.94	1,736.35	4,083.50
24.08	3,337.74	36.39	1,685.00	3,872.60
25.08	3,369.02	36.63	1,674.34	3,850.20
26.08	3,354.52	36.51	1,683.36	3,868.27
27.08	3,387.88	37.34	1,707.90	4,043.71
30.08	3,398.71	37.29	1,702.02	4,178.40
31.08	3,398.94	37.29	1,702.14	4,178.68

Table 3.3

Trades at the Unified Trading Session of Moscow Exchange

	US dollar				Euro	
	weighted average exchange rate, rubles per unit of currency		trading volume, millions of US dollars		weighted average exchange rate, rubles per unit of currency	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
1	2	3	4	5	6	7
2020						
January	62.0006	62.0769	12,789.0	46,778.3	68.6665	14,807.4
February	64.3630	64.3545	15,110.1	68,762.8	70.0945	15,688.8
March	74.2097	74.0694	22,152.9	99,961.1	81.2555	17,387.8
April	75.0472	75.2005	16,882.4	74,341.6	81.7308	12,737.3
May	72.4634	72.5539	11,676.4	50,026.0	79.0365	9,950.7
June	69.3295	69.3283	15,271.6	53,425.6	78.0365	11,257.9
July	71.5640	71.5927	14,455.7	54,363.5	82.2288	11,282.8
August	73.9127	73.8768	13,423.4	49,664.2	87.4186	9,094.2
September	76.1628	76.2717	17,193.7	69,904.0	89.6636	11,839.4
October	77.6804	77.7051	15,888.5	65,853.3	91.3814	11,581.5
November	76.8625	76.7961	15,543.3	72,477.6	90.8698	11,395.5
December	74.1374	74.1718	19,795.8	75,669.3	90.1897	14,433.0
2021						
January	74.5141	74.5457	11,328.0	63,439.8	90.4812	9,643.8
February	74.3677	74.3977	11,629.5	62,723.1	89.9896	8,998.9
March	74.5500	74.4903	17,542.3	79,619.5	88.7110	11,304.6
April	76.0928	76.1808	17,200.3	67,979.9	91.0725	12,024.8
May	73.8983	73.9000	10,351.3	46,056.6	89.8174	9,258.2
June	72.5426	72.5590	14,150.7	56,530.2	87.2693	11,474.1
July	73.9646	73.9838	13,441.3	55,209.9	87.4047	10,626.4
August	73.5845	73.6113	12,690.9	45,002.2	86.6116	11,226.2
September	72.8548	72.8854	13,458.2	47,067.4	85.7168	11,772.1
October	71.1427	71.2858	14,374.3	53,872.5	82.6531	12,880.9
November	73.0304	73.1171	17,767.1	67,941.2	83.1444	13,249.9
December	73.7551	73.8212	17,028.3	57,624.3	83.3664	14,839.0
2022						
January	76.8226	76.8601	14,735.8	76,669.3	87.0011	13,163.5
February	78.7458	78.3009	18,013.6	94,565.6	89.6948	15,537.2
March	104.4207	102.3702	19,529.5	21,891.6	110.9745	13,093.3
April	76.8509	76.6735	20,480.5	22,054.5	82.0296	22,203.5
May	63.1202	62.3303	20,780.5	36,596.6	63.7916	31,351.4
June	56.4219	56.2681	25,160.3	38,184.8	59.7778	27,607.4
July	58.6743	58.3627	26,102.6	41,844.7	59.2632	26,631.2

¹ Settlement time not later than the transaction day.² Settlement time not later than the business day following the transaction day.

Table 3.4

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	Volume of trade – total (3+4+5+6+9)	Of which										
		share	bonds	investment units	futures			options				
					total (7+8)	on securities	on share index	total (10+11+ 12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
1	2	3	4	5	6	7	8	9	10	11	12	13
2019												
Q1	72,211,931.4	11,302,483.7	55,593,281.9	9,367.4	4,629,127.6	896,242.4	3,732,885.2	677,670.8	670,818.6	6,852.2	...	...
Q2	75,390,936.2	13,427,583.5	56,034,204.9	15,724.1	5,154,575.8	1,270,053.6	3,884,522.2	758,847.9	743,069.4	15,778.5	...	...
Q3	74,359,016.7	16,019,523.2	51,827,041.2	33,932.1	5,601,503.1	1,089,968.0	4,511,535.1	877,017.1	862,094.2	14,922.9	...	...
Q4	82,510,019.0	18,728,995.2	57,322,712.9	138,608.8	5,475,101.2	1,100,343.4	4,374,757.8	844,600.9	831,417.1	13,183.8	...	...
2020												
Q1	90,943,684.1	19,535,529.7	60,986,770.6	69,728.0	9,243,208.6	1,221,470.3	8,021,738.3	1,108,447.2	1,100,002.3	8,445.0	...	...
Q2	91,766,552.6	18,613,213.0	64,690,473.2	90,451.3	7,672,620.9	792,132.5	6,880,488.4	699,794.2	694,509.2	5,285.1	...	...
Q3	99,206,570.2	20,680,174.0	69,824,585.7	103,350.9	7,856,519.8	816,862.7	7,039,657.1	741,939.9	735,596.1	6,343.8	...	...
Q4	103,855,918.4	23,112,433.8	70,629,248.9	290,858.7	9,000,256.2	1,131,663.6	7,868,592.6	823,121.0	812,946.3	10,174.7	...	...
2021												
Q1	92,984,173.7	25,952,969.4	54,955,570.0	329,280.4	10,800,645.3	1,278,774.0	9,521,871.2	945,708.6	932,706.0	13,002.6	...	...
Q2	102,708,345.4	29,185,881.0	62,639,796.5	320,611.7	9,691,241.4	1,215,966.5	8,475,274.9	870,814.8	855,486.4	15,328.4	...	...
Q3	109,403,124.6	29,868,400.4	67,882,715.1	315,615.7	10,297,042.3	1,630,658.1	8,666,384.3	1,039,351.1	1,019,941.8	19,409.2	...	...
Q4	121,901,373.5	35,293,454.8	69,424,477.6	408,938.1	15,197,206.5	2,956,310.2	12,240,896.3	1,577,296.5	1,550,419.8	26,876.7	...	...
2022												
Q1	125,032,074.0	28,958,529.1	82,494,985.4	519,653.0	12,361,956.9	2,471,697.0	9,890,259.8	696,949.6	685,227.9	11,721.8	...	...
Q2	89,864,405.9	12,650,941.4	74,063,248.4	541,704.9	2,484,207.3	855,473.1	1,628,734.2	124,304.0	117,618.6	6,685.4	...	...

Table 3.5

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles ¹
1	2	3	4
2022			
01.07	2,206.61	1,276.55	56.91
04.07	2,204.66	1,249.00	43.51
05.07	2,226.64	1,146.68	53.45
06.07	2,221.88	1,101.64	45.73
07.07	2,226.65	1,132.49	35.78
08.07	2,222.51	1,144.79	27.31
11.07	2,162.34	1,154.28	34.68
12.07	2,133.77	1,142.37	37.76
13.07	2,073.68	1,120.34	32.53
14.07	2,063.30	1,113.97	29.00
15.07	2,109.52	1,161.53	27.57
18.07	2,096.42	1,168.73	25.79
19.07	2,071.28	1,175.04	27.65
20.07	2,075.24	1,188.91	29.01
21.07	2,053.64	1,142.18	31.82
22.07	2,096.75	1,161.47	28.27
25.07	2,128.96	1,155.45	32.55
26.07	2,192.42	1,136.02	40.32
27.07	2,196.22	1,153.95	41.52
28.07	2,189.16	1,137.82	31.40
29.07	2,213.81	1,129.24	29.92

¹ Excluding transactions in the trading mode "Performance of obligations under futures contracts".

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Quantitative Characteristics of Operating Credit Institutions

	2021						2022						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07
Credit institutions authorised to carry out banking operations (operating), — total	376	375	373	372	370	370	368	364	365	364	363	363	363
of which:													
– banks, of which	340	339	338	337	335	335	333	330	331	331	330	329	329
– with a universal licence	233	232	231	231	232	232	230	227	229	229	228	227	227
– with a basic licence	107	107	107	106	103	103	103	103	102	102	102	102	102
– nonbanking credit institutions	36	36	35	35	35	35	35	34	34	33	33	34	34
Credit institutions licensed to perform the following:													
– to attract funds of individuals	311	310	309	308	306	306	304	302	303	303	302	301	301
– to conduct operations in foreign currency	370	369	367	366	364	364	363	359	360	359	358	358	358
– to conduct operations with precious metals	170	169	168	167	166	166	165	164	164	165	164	164	164
Credit institutions included in the register of banks participating in the compulsory deposit insurance system, — total	315	314	313	312	310	310	308	306	307	306	305	304	304
Registered authorized capital of operating credit institutions (milliards of rubles)	2,871	2,824	2,814	2,825	2,826	2,830	2,856	2,872	2,877	2,877	2,863	2,861	2,896
Branches of operating credit institutions in Russia – total	477	476	475	475	473	471	470	470	467	466	456	454	455
of which Sberbank branches	87	87	87	87	87	87	87	87	87	87	86	86	86
Branches of credit institutions operating abroad	5	4	4	4	4	4	4	4	4	4	4	6	6
Representative offices of operating Russian credit institutions — total	212	211	202	184	185	183	183	181	181	182	181	181	178
of which:													
– in Russia	191	190	181	164	165	163	163	161	161	161	161	161	158
– in foreign countries	21	21	21	20	20	20	20	20	20	21	20	20	20

Table 4.1.1 (end)

	2021						2022						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07
Internal structural units of credit institutions (branches) — total	27,012	26,829	26,614	26,423	26,318	26,202	26,173	25,992	25,773	25,669	25,533	25,435	25,404
of which:													
– additional offices ¹	18,963	18,865	18,729	18,613	18,588	18,536	18,522	18,480	25,486	25,382	25,245	25,147	25,116
of which Sberbank	12,953	12,940	12,811	12,696	12,679	12,667	12,659	12,635	13,212	13,189	13,119	13,039	12,989
– mobile cash offices	654	649	645	643	630	620	617	614	—	—	—	—	—
of which Sberbank	85	85	85	85	85	85	85	85	—	—	—	—	—
– credit and cash offices	2,022	2,082	2,092	2,080	2,070	2,074	2,066	1,970	—	—	—	—	—
of which Sberbank	—	—	—	—	—	—	—	—	—	—	—	—	—
– operations offices	5,085	4,943	4,856	4,799	4,742	4,685	4,681	4,638	—	—	—	—	—
of which Sberbank	550	547	533	530	529	526	526	524	—	—	—	—	—
– mobile banking vehicles	288	290	292	288	288	287	287	290	287	287	288	288	288
of which Sberbank	283	285	287	283	283	282	282	285	282	282	283	283	283
Credit institutions under liquidation – total	374	375	376	375	375	373	372	371	369	370	369	360	354
including, under the procedure of:													
– voluntarily liquidation following the decision of the stockholders (equity holders)	12	11	11	11	10	9	8	8	8	8	8	7	7
– compulsory liquidation	31	34	32	33	33	31	30	30	30	32	30	26	24
– bankruptcy	331	330	333	331	332	333	334	333	331	330	331	327	323

¹ In compliance with Bank of Russia Ordinance No. 5775-U, dated 12 April 2021, “On the Procedure for Credit Institutions (Branches Thereof) to Open Additional Offices, on the Procedure for Entering Information Thereon in the State Register of Credit Institutions, and on the List of Banking Operations to Which Additional Offices Are Entitled”, since 1 April 2022 internal structural units of credit institutions (cash operations departments outside cash settlement centres, credit and cash offices and operations offices excluding mobile banking vehicles) are replaced with an additional office being of a universal type.

Table 4.1.2

Data on Provisional Administrations Assigned to Credit Institutions Whose Banking Licences Have Been Revoked

N°	30.06.2022			
	Name of credit institution	Registration number of credit institution	Date of Bank of Russia order on revocation of licence	Date of Bank of Russia order on assignment of provisional administration
1	2	3	4	5
1	CB Sputnik (PJSC)	1071	01.11.2021	01.11.2021
2	NCO "Premium" (LLC)	3514-K	17.12.2021	17.12.2021
3	JSC Bank "CCB"	1087	11.02.2022	11.02.2022
4	NCO "ERP" (LLC)	384-K	11.02.2022	11.02.2022
5	Proinvestbank	784	23.04.2021	29.03.2022

Table 4.1.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia¹				
		universal		basic		for non-bank credit institutions
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
2018						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
2019						
31.03	139 (12)	115 (11)	100 (10)	16	14	8 (1)
30.06	138 (12)	114 (11)	99 (10)	16	14	8 (1)
30.09	137 (11)	112 (10)	97 (9)	17	15	8 (1)
31.12	133 (11)	110 (10)	95 (9)	15	13	8 (1)
2020						
31.03	132 (10)	109 (9)	94 (8)	15	13	8 (1)
30.06	132 (11)	108 (9)	94 (8)	15	13	9 (2)
30.09	130 (10)	107 (9)	93 (8)	15	13	8 (1)
31.12	124 (9)	104 (8)	90 (7)	12	11	8 (1)
2021						
31.03	120 (7)	102 (7)	89 (6)	11	10	7
30.09	118 (6)	98 (6)	85 (5)	11	10	9
31.12	115 (6)	96 (6)	84 (5)	10	9	9

¹ Data are grouped by type of licence issued in compliance with Federal Law No. 92-FZ, dated 1 May 2017, "On Amending Certain Laws of the Russian Federation".

Notes. Indicated in brackets is, among other things, the number of credit institutions where the total stake of non-residents controlled by Russian residents accounts for more than 50% of non-residents' contribution to the authorised capitals of these credit institutions.

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity										
	up to including 1%		more then 1% up to including 20%		more then 20% up to including 50%		more then 50%, but less then 100%		100%		total
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
1	2	3	4	5	6	7	8	9	10	11	12
2017											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
2018											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17(9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
2019											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)
2020											
31.03	23	17.4	22	16.7	14	10.6	14 (7)	10.6	59 (3)	44.7	132 (10)
30.06	22	16.7	22	16.7	13	9.8	17 (8)	12.9	58 (3)	43.9	132 (11)
30.09	21	16.2	22	16.9	13	10.0	15 (6)	11.5	59 (4)	45.4	130 (10)
31.12	21	16.9	19	15.3	12	9.7	15 (6)	12.1	57 (3)	46.0	124 (9)
2021											
31.03	22	18.3	19	15.8	12	10.0	14 (5)	11.7	53 (2)	44.2	120 (7)
30.09	24	20.3	18 ¹	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)
31.12	21	18.3	18	15.6	10	8.7	12 (4)	10.4	54 (2)	47.0	115 (6)

¹The majority shareholder of a credit institution is registered in the Unified State Register of Legal Entities (USRLE) due to the change by a foreign legal entity with the status of an international company of the governing law by way of redomiciliation on 3 September 2021 with the assignment of the Primary State Registration Number (PSRN).

Notes. 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 controlled by residents of the Russian Federation.

Table 4.1.5

Number of Non-credit Financial Institutions, Self-regulatory Organisations, Other Financial Market Participants and Persons Providing Professional Services in the Financial Market

(units)

	2022		
	31.05	30.06	31.07
Insurance agents	219	220	220
of which:			
Insurance companies	144	144	144
of which national reinsurance company	1	1	1
mutual insurance companies	17	17	17
insurance brokers	58	59	59
Associations of insurance agents	20	20	20
Professional securities market participants	507	507	516
of which:			
brokers	254	254	255
of which			
customer's brokers	4	4	4
commodities brokers	—	—	—
forex dealers	4	4	4
dealers	277	276	278
trustees	179	178	181
depositories	251	252	252
registrars	31	31	31
investment advisers	169	173	181
Infrastructures	88	88	89
of which:			
clearing houses	6	6	6
trade organisers	7	7	7
of which			
exchanges	6	6	6
trading systems ¹	1	1	1
commodity delivery operators	4	4	4
repositories	2	2	2
central depository	1	1	1
central counterparties	3	3	3
information agencies	5	5	5
investment platform operators	61	62	63
financial platform operators	6	5	5
operators of information systems issuing digital financial assets ²	3	3	3
National Payment System Entities	24	24	24
of which:			
payment system operators	22	22	22
nationally important payment system operators ³	2	2	2
operators of foreign payment systems	—	—	—
Collective investment market entities	332	331	332
of which:			
non-governmental pension funds	40	40	40
joint-stock investment funds	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	262	261	262
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	28	28	28

Table 4.1.5 (end)

(units)

	2022		
	31.05	30.06	31.07
Microfinance agents and cooperatives	5,762	5,685	5,621
of which:			
microfinance organisations	1,269	1,259	1,248
of which:			
microfinance companies	37	37	37
microcredit companies	1,232	1,222	1,211
housing savings cooperatives	48	46	45
consumer credit cooperatives	1,653	1,624	1,596
agricultural consumer credit cooperatives	669	663	659
pawnshops	2,123	2,093	2,073
Self-regulatory organisations	16	16	16
of which:			
financial market self-regulatory organisations	14	14	14
of which:			
brokers	2	2	2
dealers	2	2	2
managers	2	2	2
depositories	2	2	2
registrars	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1
specialised depositories	2	2	2
non-governmental pension funds	1	1	1
insurance companies and foreign insurance companies	1	1	1
insurance brokers	1	1	1
mutual insurance companies	—	—	—
microfinance organisations	2	2	2
consumer credit cooperatives	2	2	2
housing savings cooperatives	—	—	—
agricultural consumer credit cooperatives	3	3	3
forex dealers	1	1	1
investment advisers	3	3	3
self-regulatory organisations of actuaries	2	2	2
Persons providing professional services in the financial market⁴	109	109	108
of which:			
credit history bureaus	7	7	7
of which qualified credit history bureau	4	4	4
responsible actuaries	95	95	95
credit rating agencies	4	4	4
branches and representative offices of foreign credit rating agencies	3	3	2
Management companies of special-purpose vehicles	58	59	63

¹ The access of trading systems is regulated in accordance with Federal Law No. 325-FZ, dated 21 November 2011, "On Organised Trades".

² The access is regulated in accordance with Federal Law No. 259-FZ, dated 31 July 2020, "On Digital Financial Assets, Digital Currency and on Amending Certain Laws of the Russian Federation".

³ The Bank of Russia and National Payment Card System Joint Stock Company (NSPK JSC) are operators of the Bank of Russia payment system and the Mir payment system respectively based on Federal Law No. 161-FZ, dated 27 June 2011, "On the National Payment System". The procedure for registering these operators and entering them into the register of payment system operators has not been specified.

⁴ In accordance with Article 76.9-5 of Federal Law No. 86-FZ, dated 10 July 2002, "On the Central Bank of the Russian Federation (Bank of Russia)".

Table 4.1.6

Data on Provisional Administrations Assigned to Non-Bank Financial Institutions Whose Licences Have Been Revoked (Cancelled)

No.	30.06.2022		
	Name of institution	Date of Bank of Russia order on revocation (cancellation) of licence	Date of Bank of Russia order on assignment/change of provisional administration
1	2	3	4
Provisional administrations assigned to insurance companies after revocation of licences			
1	"NIG – "ROSENERGO", LTD	03.12.2020	14.02.2022

4.2. Borrowings

Table 4.2.1

Funds (Deposits) of Individuals Accepted by Credit Institutions

(millions of rubles)

	Individuals' funds (deposits) ¹							
	total	by maturity						
		demand deposits ¹	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
1	2	3	4	5	6	7	8	9
2021								
31.12	34,694,763	13,982,585	110,861	338,836	812,109	8,084,275	9,643,907	1,722,191
2022								
31.01	34,204,659	13,140,493	76,557	434,708	778,400	8,323,140	9,776,044	1,675,316
28.02	33,465,210	13,166,261	75,701	451,896	770,593	8,210,530	9,336,015	1,454,213
31.03	33,267,488	9,776,947	64,960	1,705,810	9,973,915	6,410,159	4,472,887	862,809
30.04	33,593,585	9,776,900	282,050	1,340,516	11,213,610	6,156,920	4,019,716	803,874
31.05	33,263,603	9,647,167	76,332	1,175,774	11,769,056	5,992,520	3,815,237	787,517
30.06	32,935,944	10,776,678	272,551	969,099	8,452,258	7,335,452	4,202,311	927,595

¹ Including current accounts without individuals' escrow accounts under equity construction agreements.

Table 4.2.2

Funds of Legal Entities Accepted by Credit Institutions¹

(millions of rubles)

	Deposits and other funds raised from legal entities ²									Loans, deposits and other funds raised from credit institutions
	total	by maturity							memo: deposits of individual entrepreneurs	
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		
1	2	3	4	5	6	7	8	9	10	11
2021										
31.12	29,832,309	1,424,727	6,355,451	6,006,835	3,621,699	2,866,578	2,076,306	7,480,712	254,944	11,354,903
2022										
31.01	29,316,973	1,457,006	6,408,202	5,017,024	3,593,052	2,890,992	2,184,944	7,765,754	221,156	11,112,463
28.02	27,963,021	991,332	5,864,042	4,219,243	3,860,498	2,831,695	2,188,392	8,007,818	203,095	9,948,674
31.03	32,244,527	1,183,441	11,064,381	4,233,263	3,628,582	2,605,145	1,610,236	7,919,478	264,911	8,988,676
30.04	31,218,581	1,041,960	10,161,272	5,477,922	3,583,887	2,349,969	1,688,066	6,915,505	277,067	7,876,843
31.05	30,581,205	1,052,523	8,945,446	6,741,838	3,610,998	2,408,390	1,565,542	6,256,468	265,056	8,613,487
30.06	28,576,844	1,082,013	7,199,754	7,443,096	3,358,207	2,561,956	1,478,423	5,453,395	249,306	8,074,140

¹ Except funds on accounts, float and debts on factoring, forfaiting operations.² Corporate clients and government authorities.

Table 4.2.3

Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Rubles

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity								
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
2021																				
January	2.32	2.41	2.50	2.98	3.70	3.55	3.36	3.42	4.18	4.06	4.18	3.31	3.86	4.32	4.40	3.36	4.60	4.39	4.59	
February	2.36	2.35	2.35	2.86	3.29	3.38	3.16	3.21	4.26	4.23	4.26	3.24	3.86	4.20	4.42	3.28	4.87	4.89	4.87	
March	2.52	2.43	2.35	2.75	3.18	3.47	3.22	3.25	4.18	4.71	4.20	3.33	4.00	4.40	4.86	3.38	5.15	5.07	5.15	
April	2.65	2.49	2.36	2.83	3.32	3.69	3.32	3.36	4.40	5.00	4.49	3.57	4.20	4.64	5.01	3.61	5.27	3.47	5.26	
May	2.71	2.57	2.43	2.75	3.46	3.45	3.30	3.33	4.46	4.76	4.48	3.88	4.55	4.79	5.01	3.92	5.20	5.43	5.21	
June	2.97	2.73	2.53	2.93	3.47	3.59	3.41	3.43	4.68	5.44	4.76	4.19	5.04	5.37	5.53	4.24	6.13	4.93	6.10	
July	3.22	2.99	2.77	3.08	3.43	3.89	3.62	3.64	5.11	5.70	5.14	4.76	5.40	5.80	6.47	4.80	5.80	5.40	5.80	
August	3.70	3.49	3.22	3.10	3.41	4.24	3.86	3.87	5.78	6.18	5.80	5.34	6.02	6.53	6.49	5.39	6.35	4.43	6.32	
September	3.99	3.57	3.06	3.38	3.67	4.44	4.14	4.14	5.92	6.21	5.93	5.56	6.52	6.80	6.55	5.62	6.53	5.70	6.52	
October	4.29	3.99	3.53	3.51	3.82	4.67	4.33	4.34	6.06	6.15	6.07	5.91	6.92	7.02	7.16	5.97	6.60	6.98	6.64	
November	4.97	4.58	3.94	3.81	3.87	4.98	4.62	4.60	6.46	7.09	6.50	6.40	7.55	8.00	8.16	6.47	7.42	7.96	7.43	
December	5.94	6.31	6.87	4.43	4.73	5.05	5.12	5.05	7.43	7.68	7.44	6.85	8.20	8.60	8.90	6.95	7.50	7.55	7.50	
2022																				
January	5.45	5.95	6.82	5.03	5.16	4.98	5.11	5.08	7.67	7.65	7.67	7.26	8.19	9.00	9.20	7.32	8.09	7.30	8.09	
February	5.47	6.08	6.76	7.05	6.27	6.20	6.31	6.37	8.12	8.35	8.13	8.33	9.34	9.87	9.51	8.38	8.63	8.07	8.63	
March	10.21	12.65	16.92	19.69	19.76	16.00	18.67	18.79	9.74	8.50	9.63	17.60	19.31	18.95	11.80	17.65	16.14	16.08	16.14	
April	7.55	14.38	16.37	14.30	15.84	9.93	13.87	14.03	9.41	8.46	9.31	14.84	15.99	16.02	13.21	14.88	12.71	13.58	12.84	
May	4.23	7.59	8.29	8.38	9.81	6.05	7.99	8.06	8.19	8.45	8.21	11.08	12.06	12.03	10.96	11.12	10.16	14.41	10.36	
June	2.08	6.33	7.64	7.82	6.76	7.30	6.92	6.97	8.53	8.44	8.52	7.90	8.60	8.87	8.58	7.93	8.56	7.82	8.54	

Table 4.2.4

Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in US Dollars and Euros

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity								
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
in US dollars																				
2022																				
January	0.05	0.43	0.46	0.36	0.30	0.38	0.39	0.40	0.76	1.31	0.83	0.20	0.42	0.44	0.68	0.33	1.18	—	1.18	
February	0.53	0.49	0.47	0.23	3.29	0.46	0.83	0.86	0.73	1.38	0.78	0.19	0.22	0.42	0.83	0.32	1.24	—	1.24	
March	0.07	3.92	5.93	5.90	6.64	5.23	6.33	6.35	1.92	1.52	1.88	1.43	1.93	1.78	2.70	1.44	0.62	—	0.62	
April	0.17	1.64	2.04	2.00	2.31	1.22	1.88	1.93	1.00	1.16	1.04	0.54	1.43	1.45	0.73	0.56	0.42	—	0.42	
May	0.07	0.12	0.16	0.43	1.33	0.69	0.64	0.68	1.33	1.15	1.26	0.54	0.39	0.54	0.51	0.49	0.27	—	0.27	
June	0.04	0.04	0.31	0.86	0.50	1.48	0.70	0.71	1.21	1.01	1.12	0.21	0.53	0.89	0.44	0.39	1.53	—	1.53	
in euros																				
2022																				
January	0.01	0.01	—	0.10	0.12	0.20	0.05	0.20	0.37	0.53	0.41	—	0.12	—	0.16	0.13	—	—	—	
February	0.01	0.01	—	0.10	2.30	0.21	0.11	0.87	0.40	0.38	0.38	—	0.14	—	0.37	0.15	—	—	—	
March	0.01	0.11	3.64	4.60	4.71	4.45	4.65	4.66	2.23	1.36	2.18	2.04	2.92	2.01	1.00	1.60	1.80	—	1.80	
April	0.01	0.29	3.55	1.64	2.36	1.22	2.22	2.24	1.38	1.17	1.26	1.75	1.48	0.73	0.50	1.72	—	—	—	
May	0.01	0.01	—	0.62	0.88	0.83	0.78	0.85	1.09	0.94	1.04	0.52	3.61	0.46	0.57	1.07	—	—	—	
June	0.02	0.02	—	0.62	0.38	1.22	0.45	0.46	0.85	0.84	0.85	0.55	0.76	0.88	—	0.85	—	—	—	

Table 4.2.5

Savings (Deposit) Certificates, Bonds and Bills of Exchange Issued by Credit Institutions

(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 year to 3 years	over 3 years		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2021														
31.12	7	0	0	0	0	0	0	5,287	0	0	0	0	0	32
2022														
31.01	7	0	0	0	0	0	0	5,245	0	0	0	0	0	32
28.02	5	0	0	0	0	0	0	5,183	0	0	0	0	0	32
31.03	5	0	0	0	0	0	0	4,899	0	0	0	0	0	32
30.04	5	0	0	0	0	0	0	4,709	0	0	0	0	0	32
31.05	5	0	0	0	0	0	0	4,648	0	0	0	0	0	32
30.06	35	0	30	0	0	0	0	4,603	0	0	0	0	0	32

Table 4.2.5 (end)
(millions of rubles)

	Bonds					Banking bill and bank acceptance
	total	of which by maturity				
		up to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
1	16	17	18	19	20	21
2021						
31.12	2,798,513	17,143	65,715	530,213	2,185,442	318,343
2022						
31.01	2,793,824	0	68,011	527,654	2,182,374	321,581
28.02	2,724,104	0	63,122	528,143	2,129,878	351,873
31.03	2,686,305	0	59,262	525,750	2,097,428	401,822
30.04	2,600,444	0	47,373	505,303	2,035,874	439,875
31.05	2,578,202	0	47,161	504,236	2,007,744	427,582
30.06	2,513,456	0	42,887	488,812	1,962,986	411,271

4.3. Lending

Table 4.3.1

Loans, Deposits, and Other Funds¹ Provided to Corporate Clients and Individuals

(millions of rubles)

	Loans and other funds provided to corporate clients and individuals								
	total	individuals	of which						
			corporate clients						
			total	of which by maturity					
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10
2021									
31.12	77,089,778	25,067,579	51,945,452	5,924,330	896,613	1,985,875	4,407,334	9,427,361	26,374,214
2022									
31.01	77,942,368	25,310,894	52,557,982	5,982,974	902,702	1,968,067	4,557,704	9,482,404	26,709,668
28.02	80,655,501	25,748,059	54,823,118	6,154,194	1,121,914	1,967,457	4,993,320	10,106,153	27,463,809
31.03	80,611,452	25,763,397	54,765,582	5,092,229	1,472,833	2,152,871	5,100,874	10,322,126	27,280,377
30.04	78,287,804	25,522,979	52,696,827	5,219,035	840,450	2,113,048	5,403,542	10,145,752	25,805,884
31.05	76,910,097	25,475,970	51,375,544	5,119,321	606,417	1,908,866	5,649,831	10,159,869	24,833,842
30.06	75,306,311	25,572,932	49,688,586	4,778,910	616,632	1,773,821	5,751,805	10,225,699	23,751,506

¹ Beginning on 1 February 2021 — takes into account acquired claims.

Table 4.3.2

Weighted Average Interest Rates on Loans to Individuals in Rubles

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2021																
January	12.08	15.76	14.66	13.49	13.51	13.26	10.30	10.63	—	13.03	12.43	7.91	8.24	10.33	12.53	12.14
February	12.13	12.50	15.73	13.64	13.55	13.21	9.90	10.21	—	12.11	12.58	7.84	8.16	9.95	12.33	11.93
March	12.23	14.20	14.21	12.98	13.04	12.91	9.87	10.16	—	13.36	12.74	7.66	7.97	9.45	12.31	11.82
April	14.84	13.27	15.44	13.52	13.65	12.80	9.83	10.10	12.93	12.11	12.48	8.11	8.49	10.00	12.51	12.10
May	14.96	14.82	15.63	13.58	13.73	12.99	10.18	10.44	—	13.37	12.70	8.20	8.60	10.26	12.79	12.42
June	15.77	13.02	15.67	13.21	13.42	13.10	9.91	10.18	—	13.66	13.21	9.16	9.54	10.47	12.95	12.61
July	15.95	15.94	16.09	13.56	13.82	13.27	10.48	10.75	—	13.92	13.45	10.02	10.41	11.03	13.14	12.89
August	14.27	17.24	17.36	13.84	14.19	13.32	10.52	10.79	—	13.99	13.78	9.97	10.41	11.30	13.33	13.10
September	16.30	12.15	15.62	14.18	14.34	13.34	10.39	10.66	—	14.50	14.39	10.06	10.45	11.32	13.38	13.15
October	17.89	20.26	17.31	14.14	14.71	13.87	10.47	10.76	—	15.02	13.87	11.11	11.48	11.36	13.56	13.34
November	21.60	16.85	17.18	14.57	15.18	13.96	10.52	10.83	—	14.16	13.83	11.27	11.55	11.75	13.85	13.65
December	10.46	19.60	16.27	14.59	15.04	13.82	10.43	10.73	—	15.07	14.48	12.05	12.42	12.39	14.04	13.89
2022																
January	21.64	21.12	16.14	14.68	15.33	13.92	11.23	11.50	—	15.36	14.72	12.60	12.98	13.00	14.48	14.36
February	22.14	18.03	15.37	14.93	15.48	14.16	11.13	11.39	—	15.83	15.39	13.68	13.89	13.72	15.00	14.88
March	27.21	27.11	19.00	24.35	24.32	19.64	10.93	11.41	—	28.04	27.05	21.35	21.68	21.17	25.20	24.90
April	30.47	19.46	20.77	26.11	25.79	21.38	14.40	15.20	—	14.70	18.02	21.34	21.08	20.63	23.85	23.64
May	25.82	26.54	20.77	24.79	24.65	20.63	14.39	15.14	—	20.48	21.64	20.57	20.61	18.49	20.53	20.42
June	32.82	15.02	18.89	20.83	21.23	18.85	13.30	13.90	—	16.00	—	18.00	17.99	14.23	17.46	17.29

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% p.a.)

[illegible]

(% p.a.)

Weighted Average Interest Rates on Loans to Individuals in Euros

[illegible]

Table 4.3.5

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

	Total								of which to small, medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2021																
January	4.77	6.92	7.33	7.00	6.10	7.31	6.58	6.98	6.22	8.89	8.61	8.04	8.26	7.81	6.82	7.36
February	4.73	6.96	7.65	6.66	6.00	7.75	6.67	7.23	5.82	9.16	8.60	7.81	8.04	8.08	6.87	7.42
March	4.70	7.34	7.49	6.73	6.03	7.39	6.58	6.98	6.54	8.69	8.53	7.59	7.99	8.00	7.06	7.55
April	4.94	7.12	7.73	6.18	6.11	7.48	6.56	7.07	8.96	8.84	8.51	7.70	8.27	7.67	7.27	7.46
May	5.38	7.90	7.88	6.71	6.49	7.62	6.69	7.21	8.44	8.77	8.49	7.96	8.34	8.46	6.91	7.65
June	5.65	7.87	8.09	6.43	6.65	7.87	7.35	7.64	6.94	8.87	8.69	8.15	8.36	8.79	8.20	8.49
July	6.02	8.04	8.51	7.94	7.21	8.16	7.15	7.69	8.83	9.14	8.92	8.57	8.84	8.94	7.92	8.41
August	7.01	9.09	8.60	8.15	7.98	8.58	8.25	8.37	9.05	9.91	9.17	8.71	9.16	9.47	9.34	9.41
September	7.17	8.95	8.97	7.93	7.99	8.86	8.02	8.36	8.25	9.79	9.25	8.74	9.10	9.82	8.78	9.26
October	7.23	9.06	9.42	8.40	8.14	9.11	8.33	8.69	9.17	9.88	9.57	9.08	9.46	9.90	9.05	9.51
November	7.77	9.75	9.86	7.89	8.45	8.75	8.31	8.52	9.52	10.22	9.80	8.01	9.19	8.52	8.88	8.67
December	8.35	10.16	10.21	8.72	9.01	9.32	8.41	8.85	9.67	10.90	9.83	8.90	9.66	9.68	9.65	9.67
2022																
January	9.70	10.41	10.52	9.09	9.84	10.78	8.60	9.77	11.95	11.04	10.07	10.36	11.10	10.27	9.81	10.04
February	11.72	11.69	11.13	10.89	11.46	10.56	10.45	10.53	12.01	11.58	10.61	10.81	11.53	11.03	11.36	11.18
March	18.39	21.72	20.45	16.13	18.70	14.08	11.98	13.15	12.12	17.99	16.81	12.19	13.33	12.46	13.29	12.91
April	16.78	19.54	18.38	11.93	15.20	11.82	14.08	12.90	12.13	18.94	16.91	13.08	13.64	12.15	14.35	13.11
May	13.92	16.21	16.28	11.52	13.60	12.78	10.98	11.97	12.09	16.70	16.11	12.65	13.24	12.79	12.23	12.51
June	11.43	13.10	12.80	10.25	11.43	9.55	9.94	9.71	11.48	14.45	13.23	11.01	11.92	11.05	10.95	11.01

Table 4.3.6

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2021																
January	1.67	3.50	3.62	3.13	3.32	3.65	5.40	4.92	—	3.64	3.58	—	3.63	4.25	5.02	4.94
February	1.61	3.22	3.84	3.58	3.46	4.46	4.19	4.31	—	3.56	3.64	7.16	3.74	8.95	5.08	8.55
March	1.53	3.48	4.32	4.09	3.78	4.59	4.16	4.24	—	3.29	3.32	8.96	8.21	6.89	5.46	5.86
April	1.53	3.44	3.83	4.37	3.61	2.80	5.44	5.29	—	3.34	4.16	—	3.55	6.26	—	6.26
May	1.58	4.45	3.67	4.05	3.77	3.33	2.99	3.18	—	3.20	4.02	4.60	3.59	4.34	5.23	5.01
June	1.43	4.21	3.98	5.90	3.89	3.88	5.02	4.48	7.63	3.38	3.63	4.65	3.90	6.74	—	6.74
July	1.37	3.18	4.38	5.99	3.61	3.78	4.54	4.30	—	9.88	4.23	5.12	9.02	—	4.62	4.62
August	1.36	2.38	3.61	3.25	2.64	3.33	4.06	3.86	—	2.85	4.49	5.25	3.49	7.54	—	7.54
September	1.62	3.78	3.14	4.87	3.56	5.03	4.68	4.70	—	3.21	4.79	4.35	3.73	7.60	—	7.60
October	1.74	3.46	3.67	4.32	3.59	4.17	5.59	4.87	—	2.91	4.82	5.53	4.08	6.74	5.06	5.11
November	1.50	2.79	3.80	3.45	3.22	2.64	3.70	3.31	—	3.34	3.28	6.82	3.67	4.92	—	4.92
December	1.35	2.56	3.38	4.16	2.94	4.10	4.37	4.31	—	2.84	8.50	5.49	5.05	5.05	—	5.05
2022																
January	1.21	2.59	3.71	2.89	2.61	4.51	4.60	4.58	—	3.20	3.32	3.88	3.62	4.69	—	4.69
February	1.60	2.73	3.50	2.91	2.87	4.34	4.59	4.47	—	2.50	6.44	4.81	4.41	5.30	—	5.30
March	1.99	10.58	7.76	12.71	7.61	7.40	7.54	7.41	—	—	—	6.10	6.10	7.39	—	7.39
April	2.56	4.08	6.57	4.35	4.70	4.80	4.73	4.73	—	—	—	3.59	3.59	9.37	—	9.37
May	2.34	4.89	6.57	5.31	5.48	5.71	9.09	6.47	—	—	—	—	—	8.98	—	8.98
June	3.44	4.13	5.83	6.05	4.89	4.53	9.21	5.86	—	—	—	—	—	5.50	—	5.50

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

[illegible]

Table 4.3.8

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
2020												
31.12	932,141	73,452	9,897	41	5,547,669	559,303	263,766	1,630	627,450	21,503	13,257	136
2021												
31.01	465,120	36,840	3,858	0	5,622,069	557,486	265,092	1,664	634,067	22,490	8,001	138
28.02	656,184	54,220	2,001	0	5,791,656	567,902	258,048	1,558	633,121	23,172	7,789	108
31.03	858,647	70,824	16,458	0	5,896,096	563,838	266,807	1,359	634,330	23,758	7,997	106
30.04	928,361	77,700	6,054	0	5,983,572	539,801	268,626	1,165	636,849	24,350	7,849	15
31.05	759,359	59,249	6,913	0	6,166,313	548,780	271,212	1,142	635,325	24,762	7,822	15
30.06	1,043,151	70,089	13,339	0	6,573,874	566,128	267,697	743	638,094	25,030	7,636	15
31.07	827,445	67,192	2,837	0	5,952,000	572,311	181,710	742	596,574	26,140	14,143	13
31.08	829,537	67,932	794	0	6,179,048	581,237	234,258	738	600,178	26,328	14,564	13
30.09	930,287	75,572	11,316	0	6,398,579	594,789	245,098	721	594,084	26,109	13,780	13
31.10	941,224	75,829	35,193	0	6,619,739	606,509	266,033	693	596,297	26,522	14,798	13
30.11	935,611	87,461	2,540	0	6,847,359	624,275	279,623	730	602,136	27,223	20,668	19
31.12	1,328,458	108,441	7,899	7	7,142,823	655,342	267,667	723	584,333	27,306	25,617	19
2022												
31.01	798,524	56,686	2,006	0	7,326,317	653,957	279,533	748	589,963	28,627	25,971	19
28.02	960,168	74,173	4,471	0	7,642,436	668,572	284,219	795	591,141	29,299	26,218	20
31.03	815,581	61,061	450	0	7,785,369	661,941	282,794	792	588,661	29,516	18,342	20
30.04	784,373	58,736	24,539	1	8,004,524	667,211	231,929	664	594,288	29,542	14,662	42
31.05	663,850	54,264	12,433	0	8,172,252	667,431	219,523	251	600,247	29,794	11,772	38
30.06	944,318	66,647	182	1	8,410,564	678,073	170,652	81	583,067	29,704	9,076	33

Table 4.3.9

Housing Loans Granted to Resident Individuals

	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, millions rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue debt		
1	2	3	4	5	6	7
2020						
31.12	211,835	560,683	9,292,031	74,894	225.0	7.36
2021						
31.01	95,242	259,946	9,376,452	75,492	227.6	7.23
28.02	145,244	403,958	9,560,962	74,706	229.6	7.27
31.03	178,412	501,595	9,791,979	74,043	233.6	7.24
30.04	191,736	551,353	10,071,434	72,666	237.8	7.30
31.05	148,693	434,112	10,283,733	72,660	240.3	7.30
30.06	179,011	545,480	10,576,222	70,563	243.7	7.07
31.07	151,700	433,339	10,782,019	69,360	242.8	7.67
31.08	151,052	439,334	10,968,749	68,971	244.5	7.78
30.09	158,007	477,431	11,208,347	67,154	246.6	7.73
31.10	162,041	501,482	11,433,941	65,602	250.5	7.70
30.11	157,820	510,760	11,455,360	64,608	254.1	7.59
31.12	192,692	641,585	11,765,807	61,816	257.0	7.81
2022						
31.01	95,122	327,061	11,903,742	61,849	262.2	7.87
28.02	135,881	477,189	12,175,865	61,494	264.3	8.10
31.03	163,078	521,528	12,447,019	59,372	266.0	8.05
30.04	49,636	161,926	12,436,181	58,450	263.0	7.65
31.05	36,820	140,186	12,424,531	58,397	271.5	6.17
30.06	65,718	253,805	12,514,146	57,891	269.6	6.36
31.07	91,853	341,811	12,686,657	57,219	274.7	6.67

Table 4.3.9 (end)

	In foreign currency					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
2020						
31.12	1	295,503	17,327	6,976	6.0	2.00
2021						
31.01	0	0	17,607	7,202	0.0	0.00
28.02	1	7,444	16,258	6,874	23.9	12.00
31.03	0	0	15,909	6,732	0.0	0.00
30.04	1	64,561	14,978	6,162	179.8	5.00
31.05	1	0	14,627	6,059	10.8	11.00
30.06	3	161,338	13,961	5,779	63.1	6.12
31.07	0	0	13,796	5,740	0.0	0.00
31.08	1	3,710	13,482	5,618	24.0	4.50
30.09	3	425,505	13,325	5,422	123.7	4.80
31.10	2	56,377	12,598	5,166	183.4	1.52
30.11	2	39,391	12,885	5,189	145.9	5.21
31.12	3	3,719,830	16,045	4,928	61.9	5.00
2022						
31.01	2	70,239	16,636	5,102	115.6	8.95
28.02	2	11,738	17,379	5,209	79.0	7.55
31.03	1	1,261	16,626	5,088	24.0	5.00
30.04	2	10,710	13,719	4,220	63.1	10.01
31.05	1	2,912	11,697	3,811	171.8	4.50
30.06	0	0	6,573	3,114	0.0	0.00
31.07	0	0	7,321	3,532	0.0	0.00

Table 4.3.10

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

	In rubles						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	2	3	4	5	6	7	8
2020							
31.12	211,564	560,284	9,274,488	71,826	225.1	7.36	211,988
2021							
31.01	95,100	259,707	9,359,084	72,428	227.7	7.23	218,209
28.02	144,983	403,303	9,543,403	71,657	229.8	7.26	214,516
31.03	178,113	501,004	9,774,503	71,057	233.8	7.23	217,757
30.04	191,426	550,907	10,054,588	69,709	237.9	7.30	222,558
31.05	148,464	433,830	10,268,330	69,485	240.4	7.30	227,008
30.06	178,720	544,951	10,561,380	67,398	243.9	7.07	249,831
31.07	151,422	433,085	10,767,828	66,400	242.9	7.67	250,234
31.08	150,792	439,015	10,954,970	66,128	244.6	7.78	265,429
30.09	157,723	476,775	11,194,726	64,508	246.8	7.73	263,848
31.10	161,784	500,588	11,419,177	62,970	250.9	7.70	258,613
30.11	157,595	510,573	11,441,782	62,050	254.2	7.59	253,372
31.12	192,410	641,337	11,752,902	59,471	257.1	7.81	250,806
2022							
31.01	94,978	326,917	11,891,298	59,529	262.2	7.87	247,464
28.02	135,656	476,852	12,163,516	59,195	264.5	8.10	245,631
31.03	162,763	521,273	12,434,955	57,078	266.1	8.05	240,889
30.04	49,370	161,602	12,424,416	56,232	263.4	7.64	238,052
31.05	36,603	139,688	12,412,577	56,196	272.3	6.17	234,821
30.06	65,439	253,458	12,502,322	55,692	269.9	6.36	231,296
31.07	91,591	341,580	12,674,918	55,003	274.8	6.67	228,564

Table 4.3.10 (end)

	In foreign currency						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	9	10	11	12	13	14	15
2020							
31.12	0	0	16,326	6,429	0.0	0.00	7,178
2021							
31.01	0	0	16,582	6,622	0.0	0.00	7,261
28.02	0	0	15,559	6,317	0.0	0.00	6,649
31.03	0	0	15,259	6,169	0.0	0.00	6,252
30.04	1	64,561	14,350	5,610	179.8	5.00	5,998
31.05	1	0	13,925	5,513	10.8	11.00	5,742
30.06	3	161,338	13,305	5,271	63.1	6.12	5,468
31.07	0	0	13,134	5,225	0.0	0.00	5,387
31.08	0	0	12,868	5,109	0.0	0.00	5,224
30.09	2	425,496	12,744	4,943	123.7	4.80	4,868
31.10	1	52,851	12,047	4,712	194.0	1.50	4,451
30.11	1	22,495	12,289	4,708	121.3	6.00	4,548
31.12	1	3,714,630	15,506	4,505	62.0	5.00	4,328
2022							
31.01	1	66,348	16,078	4,660	121.0	9.00	4,482
28.02	0	0	16,788	4,752	0.0	0.00	4,639
31.03	0	0	16,054	4,648	0.0	0.00	4,504
30.04	2	10,710	13,277	3,850	63.1	10.01	3,667
31.05	0	0	11,308	3,482	0.0	0.00	3,035
30.06	0	0	6,275	2,853	0.0	0.00	2,324
31.07	0	0	6,979	3,231	0.0	0.00	2,547

Table 4.3.11

Mortgage Loans Granted to Resident Individuals Against the Pledge of Claims Under Share Construction Participation Agreements

	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	2	3	4	5	6	7
2020						
31.12	50,074	168,010	2,145,941	6,555	229.0	5.83
2021						
31.01	25,812	91,382	2,172,072	6,772	232.2	5.86
28.02	36,553	135,131	2,222,028	6,764	236.1	5.92
31.03	42,493	159,602	2,273,480	6,823	244.1	5.91
30.04	46,184	177,946	2,346,496	6,677	247.5	5.83
31.05	36,818	144,413	2,400,269	6,656	250.9	5.62
30.06	52,891	214,640	2,495,812	6,344	252.5	5.48
31.07	28,229	109,218	2,516,160	6,228	250.8	6.23
31.08	32,572	127,118	2,541,217	6,231	251.4	6.39
30.09	37,269	151,108	2,582,941	6,044	252.9	6.24
31.10	39,204	160,983	2,640,212	5,836	257.2	6.00
30.11	43,329	181,310	2,715,060	5,741	261.5	5.83
31.12	54,644	227,947	2,816,529	5,398	262.8	5.88
2022						
31.01	31,469	133,065	2,857,667	5,365	267.4	5.93
28.02	43,397	187,968	2,935,573	5,356	270.3	5.94
31.03	62,337	229,430	3,014,141	5,185	271.0	5.54
30.04	20,353	89,713	2,970,435	4,982	279.1	5.59
31.05	15,195	86,874	2,957,608	4,817	291.8	3.81
30.06	21,976	133,524	2,943,439	4,735	294.1	3.74
31.07	26,599	157,811	2,995,057	4,733	297.9	3.73

Table 4.3.11 (end)

	In foreign currency					
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
2020						
31.12	0	0	418	344	0.0	0.00
2021						
31.01	0	0	431	355	0.0	0.00
28.02	0	0	402	329	0.0	0.00
31.03	0	0	402	329	0.0	0.00
30.04	0	0	377	309	0.0	0.00
31.05	0	0	372	305	0.0	0.00
30.06	2	130,942	492	298	36.1	1.64
31.07	0	0	358	293	0.0	0.00
31.08	0	0	293	229	0.0	0.00
30.09	0	0	286	225	0.0	0.00
31.10	1	52,851	330	218	194.0	1.50
30.11	0	0	300	187	0.0	0.00
31.12	0	0	274	165	0.0	0.00
2022						
31.01	0	0	270	167	0.0	0.00
28.02	0	0	290	179	0.0	0.00
31.03	0	0	278	181	0.0	0.00
30.04	0	0	212	143	0.0	0.00
31.05	0	0	178	127	0.0	0.00
30.06	0	0	140	103	0.0	0.00
31.07	0	0	122	78	0.0	0.00

Table 4.3.12

Investment Portfolio of Credit Institutions

(millions of rubles)

	Gross investments in debt securities (including loss provisions, revaluation and cost adjustment)			Gross investments in equity securities (including loss provisions, revaluation and cost adjustment)
	total	of which		
		debt securities transferred that do not qualify for the derecognition	investments in unpledged debt securities at balance-sheet value (excluding revaluation and cost adjustment)	
1	2	3	4	5
2021				
31.12	16,824,258	3,400,102	13,719,838	427,197
2022				
31.01	16,765,023	3,369,439	13,945,698	466,822
28.02	16,477,306	5,889,180	11,726,010	390,386
31.03	16,772,025	3,959,441	13,476,928	438,287
30.04	16,045,590	4,036,976	12,599,825	451,585
31.05	15,732,370	4,664,928	11,631,451	444,344
30.06	15,338,875	4,913,436	10,841,006	390,399

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives*(millions of rubles)*

	Derivatives (claims, at fair value)	Derivatives (liabilities, at fair value)
1	2	3
2021		
31.12	1,008,389	989,454
2022		
31.01	1,389,800	1,240,141
28.02	3,990,627	3,577,505
31.03	2,095,511	1,554,588
30.04	1,192,025	952,094
31.05	991,030	845,353
30.06	1,016,302	939,897

4.5. Main Indicators of Subjects of Collective Investment and Insurance Business' Performance

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

	Private pension provision				Benefits under mandatory pension insurance					
	pension reserves, millions of rubles	number of participants, persons		payouts of pensions, millions of rubles	pension savings, millions of rubles	number of insured persons, persons		number of insured persons who received a one-off benefit, persons	payouts of pensions, millions of rubles	
		total	of wich receiving pension			total	of wich receiving pension		total	of wich one-off benefit, persons
1	2	3	4	5	6	7	8	9	10	11
2021										
Q1	1,495,531.87	6,185,732	1,560,326	18,764.52	2,961,686.53	37,031,756	97,928	44,562	3,577.40	3,236.83
Q2	1,517,743.50	6,191,837	1,553,017	37,836.38	2,996,764.39	36,976,116	100,595	88,605	7,690.56	6,978.30
Q3	1,541,650.99	6,202,536	1,544,775	57,344.43	3,027,813.92	36,912,914	103,411	325,698	12,712.54	11,602.28
Q4	1,543,149.10	6,161,242	1,484,414	75,088.32	3,004,970.29	36,808,018	105,444	382,496	17,149.90	15,602.46
2022										
Q1	1,556,887.28	6,208,514	1,512,114	19,485.21	2,985,359.78	36,733,143	108,117	53,765	5,208.57	4,816.81

Table 4.5.2

Private Pension Funds' Pension Reserves Generation

(millions of rubles)

	Pension reserves at the beginning of the year	Pension contributions, acted in reporting year	Earmarked receipts in reporting year	Pension reserves investment returns	Payouts made in the repoting year	Pension reserves at of the end of the year
1	2	3	4	5	6	7
2017	1,062,685.25	103,251.44	187.84	55,902.97	69,380.55	1,184,069.01
2018	1,080,077.97	97,411.68	5,859.55	52,128.00	69,698.31	1,267,959.20
2019	1,264,008.18	111,735.55	2,022.49	102,800.77	93,490.93	1,386,694.94
2020	1,377,782.35	110,033.21	2,690.43	81,011.00	85,910.47	1,474,036.09
2021	1,452,556.52	131,547.68	2,795.49	57,363.26	89,840.67	1,543,149.10

Table 4.5.3

Private Pension Funds' Pension Accruals Flows

(millions of rubles)

	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds				Pension accruals transferred to the Pension Fund of the Russian Federation			
	total	of which			total	of which			total	of which		
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments c ontributions towards co-financing of pension savings	
			total	including contributions disbursed from the National Welfare Fund			total	including contributions disbursed from the National Welfare Fund			total	including contributions disbursed from the National Welfare Fund
1	2	3	4	5	6	7	8	9	10	11	12	13
2017	222,835.65	79.44	6,921.24	3,358.28	322,890.73	57.20	4,357.42	2,013.72	3,245.44	31.00	193.86	90.34
2018	130,189.70	107.96	5,495.33	2,640.22	106,967.88	18.44	1,061.67	495.28	3,401.35	33.60	225.94	106.23
2019	45,334.06	104.18	4,699.97	2,329.70	72,473.94	14.96	1,345.63	467.78	4,818.48	18.76	319.19	147.02
2020	16,244.26	62.59	3,481.08	1,654.81	17,103.12	5.60	338.28	158.64	8,201.10	14.81	429.32	204.57
2021	4,708.35	144.66	2,690.99	1,235.54	4,717.03	0.94	136.60	63.87	5,472.80	17.83	338.98	161.61

Table 4.5.3 (end)
(millions of rubles)

	Pension accruals transferred to other private pension funds				Pension savings investment returns	Payouts from pension savings				
	total	of which				total	of which			
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings				funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
			total	including contributions disbursed from the National Welfare Fund						
1	14	15	16	17	18	19	20	21	22	23
2017	66,593.75	10.58	713.34	334.84	82,454.58	11,181.98	278.99	84.07	7,775.26	3,043.66
2018	90,942.65	16.46	955.38	444.86	−21,735.04	14,910.82	472.67	152.39	10,847.80	3,437.96
2019	72,382.20	14.65	1,180.56	465.53	270,057.86	18,704.72	721.81	257.78	4,305.42	13,419.71
2020	16,539.74	5.11	326.97	153.36	179,627.15	20,995.72	902.84	365.65	14,915.39	4,811.84
2021	4,824.64	1.45	139.20	64.67	128,733.28	23,508.31	1,066.96	480.48	15,602.46	6,358.41

Table 4.5.4

Main Indicators of Unit Investment Funds' Performance

	Number of holders of investment shares in unit investment funds, thousands of units					Value of net assets of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of unit investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	2	3	4	5	6	7	8	9	10	11
2018										
Q1	1,555.8	—	469.0	1,077.6	9.3	3,015,944.3	—	259,294.7	22,246.8	2,734,402.8
Q2	1,610.1	—	523.3	1,077.4	9.4	3,107,103.3	—	303,714.7	25,211.6	2,778,177.0
Q3	1,646.8	0.3	558.8	1,078.0	9.7	3,189,556.9	212.8	317,469.3	29,455.1	2,842,419.7
Q4	1,660.3	3.2	570.8	1,076.2	10.2	3,341,756.8	1,018.0	315,353.5	31,234.6	2,994,150.7
2019										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4
Q2	1,693.1	16.3	591.6	1,074.3	11.0	3,622,865.4	6,228.0	337,000.2	48,869.1	3,230,768.1
Q3	1,756.1	28.7	641.4	1,074.2	11.8	3,944,250.9	11,141.4	373,888.1	49,612.0	3,509,609.4
Q4	1,897.9	70.7	741.9	1,073.8	11.5	4,469,685.6	16,893.1	454,705.8	52,054.1	3,946,032.6
2020										
Q1	2,038.0	130.3	821.6	1,073.7	12.4	4,190,495.4	23,647.2	477,686.7	52,524.7	3,636,636.8
Q2	2,247.9	266.8	891.8	1,073.9	15.5	4,399,038.6	31,648.7	532,320.8	54,529.3	3,780,539.8
Q3	2,893.3	772.4	1,008.7	1,073.9	38.3	4,811,698.9	47,996.3	601,118.7	59,988.9	4,102,595.0
Q4	3,638.0	1,358.5	1,144.1	1,074.0	61.3	5,040,083.3	85,841.4	667,297.6	66,449.2	4,220,495.2
2021										
Q1	4,701.3	2,184.2	1,337.6	1,075.2	104.3	5,556,746.8	111,819.3	757,738.8	74,232.2	4,612,956.6
Q2	5,566.7	2,884.7	1,506.5	1,076.2	99.3	6,153,631.4	132,798.6	833,142.7	93,508.1	5,094,182.1
Q3	6,745.9	3,848.7	1,707.6	1,077.3	112.3	6,901,039.3	161,197.4	899,717.4	92,842.7	5,747,281.7
Q4	8,735.6	5,626.0	1,913.9	1,078.8	116.9	7,129,893.1	212,655.3	920,832.4	97,927.2	5,898,478.2
2022										
Q1'	8,971.0	5,798.0	1,976.5	1,078.0	118.5	6,368,158.8	112,747.4	475,029.5	34,527.1	5,745,854.8

Table 4.5.4 (end)

	Issue of investment shares of unit investment funds, millions of rubles					Redemption of investment shares of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	12	13	14	15	16	17	18	19	20	21
2018										
Q1	119,530.0	—	47,862.3	1,611.2	70,056.5	33,651.6	—	11,639.3	35.5	21,976.8
Q2	116,322.5	—	54,511.2	3,618.5	58,192.8	23,820.1	—	13,823.1	808.4	9,188.5
Q3	56,282.7	200.0	35,319.1	1,772.0	18,991.6	42,123.3	0.0	25,234.2	123.2	16,765.9
Q4	105,384.0	830.8	26,796.8	2,740.5	75,016.0	61,640.6	0.0	29,469.6	223.6	31,947.4
2019										
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2
Q2	105,745.7	2,307.2	31,395.5	3,830.5	68,212.5	36,037.2	0.3	25,670.7	360.6	10,005.6
Q3	314,970.4	4,638.2	49,664.5	806.7	259,861.0	36,924.3	48.3	21,606.0	170.9	15,099.1
Q4	270,485.8	5,310.0	85,873.4	1,905.3	177,397.2	53,273.6	251.3	23,419.7	578.9	29,023.7
2020										
Q1	234,478.0	7,633.9	82,835.7	446.1	143,562.2	52,077.5	829.2	39,032.9	2,983.8	9,231.5
Q2	119,021.8	6,169.1	47,910.0	2,878.3	62,064.5	44,322.6	87.4	22,721.2	1,692.9	19,821.0
Q3	220,353.3	13,399.1	76,185.1	3,163.3	127,605.9	58,252.2	117.7	38,068.7	736.2	19,329.7
Q4	281,166.0	35,647.4	96,235.0	6,845.3	142,438.3	98,541.0	496.3	56,119.0	653.9	41,271.9
2021										
Q1	487,506.6	26,857.7	115,246.0	7,730.3	337,672.6	62,253.5	1,176.5	45,630.5	200.2	15,246.3
Q2	261,684.7	23,383.4	105,951.4	26,597.2	105,752.7	74,294.0	5,537.2	49,183.5	4,696.2	14,877.0
Q3	292,913.6	28,926.5	105,772.4	9,398.2	148,816.5	119,702.4	1,999.5	62,530.8	11,038.6	44,133.6
Q4	462,126.9	51,013.2	111,827.5	8,127.1	291,159.0	108,237.3	1,366.2	76,118.0	2,812.3	27,940.8
2022										
Q1 ¹	239,440.2	14,299.1	24,910.8	1,468.2	198,762.1	54,489.9	8,049.0	34,543.9	1,977.6	9,919.4

¹ In the first quarter of 2022, some unit investment funds did not calculate a number of indicators from Forms 0420502/0420872 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)' and 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)' due to the impossibility of calculating these indicators in connection with the situation existing in the financial market in the first quarter of 2022.

Table 4.5.5

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

Insurance type	H1 2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) – total	217,514.7	159,408.1
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event – total	127,363.5	63,338.0
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium – total	107,176.0	55,050.2
of which:		
investment life insurance – total	22,424.4	37,912.3
of which:		
for up to 1 year, inclusive	3,512.7	276.4
for 1 through 3 years	11,367.6	22,343.8
for 3 through 5 years	5,789.0	14,795.3
for 5 through 10 years	736.2	380.2
for over 10 years or for an indefinite period	1,018.9	116.6
credit life insurance – total	36,177.8	7,067.5
of which:		
for up to 1 year, inclusive	2,907.6	923.0
for 1 through 3 years	5,284.0	615.6
for 3 through 5 years	24,511.3	4,286.3
for 5 through 10 years	3,490.8	1,329.4
for over 10 years or for an indefinite period	–15.9	–86.8
endowment life insurance – total	46,537.0	9,871.5
of which:		
for up to 1 year, inclusive	15,799.7	4,250.0
for 1 through 3 years	21,368.3	2,863.4
for 3 through 5 years	8,009.5	1,900.8
for 5 through 10 years	1,332.4	815.7
for over 10 years or for an indefinite period	27.1	41.6
high risk life insurance – total	1,939.4	183.6
of which:		
for up to 1 year, inclusive	396.2	120.0
for 1 through 3 years	559.7	19.0
for 3 through 5 years	749.2	36.6
for 5 through 10 years	231.4	6.0
for over 10 years or for an indefinite period	2.8	2.0
other life insurance – total	97.4	15.3
of which:		
for up to 1 year, inclusive	18.9	1.4
for 1 through 3 years	55.1	2.2
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	23.4	11.7

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments – total	20,187.5	8,287.7
of which:		
investment life insurance – total	0.3	0.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.3	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0
credit life insurance – total	8,627.5	2,461.4
of which:		
for up to 1 year, inclusive	96.9	31.7
for 1 through 3 years	213.8	66.8
for 3 through 5 years	390.3	124.3
for 5 through 10 years	1,609.0	848.9
for over 10 years or for an indefinite period	6,317.6	1,389.6
endowment life insurance – total	10,410.9	5,369.4
of which:		
for up to 1 year, inclusive	158.6	188.0
for 1 through 3 years	167.5	68.1
for 3 through 5 years	6,151.8	2,272.4
for 5 through 10 years	2,748.2	1,258.6
for over 10 years or for an indefinite period	1,184.9	1,582.3
risk life insurance – total	348.2	195.4
of which:		
for up to 1 year, inclusive	72.6	109.6
for 1 through 3 years	28.6	7.3
for 3 through 5 years	71.1	33.5
for 5 through 10 years	12.6	0.2
for over 10 years or for an indefinite period	163.3	44.9
other life insurance – total	800.6	261.5
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	800.6	261.5
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income – total	90,151.2	96,070.1
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium – total	55,398.7	80,498.8
of which:		
investment life insurance – total	28,066.8	72,994.0
of which:		
for up to 1 year, inclusive	584.4	24.5
for 1 through 3 years	12,994.3	16,074.6
for 3 through 5 years	11,942.0	49,373.4
for 5 through 10 years	2,491.5	7,372.1
for over 10 years or for an indefinite period	54.5	149.5
credit life insurance – total	59.1	0.0
of which:		
for up to 1 year, inclusive	3.5	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 1 through 3 years	3.3	0.0
for 3 through 5 years	21.1	0.0
for 5 through 10 years	31.2	0.0
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance – total	26,965.0	7,313.7
of which:		
for up to 1 year, inclusive	27.0	1.2
for 1 through 3 years	3,841.6	8.1
for 3 through 5 years	14,201.1	4,093.6
for 5 through 10 years	8,237.6	2,604.1
for over 10 years or for an indefinite period	657.7	606.7
risk life insurance – total	297.6	182.7
of which:		
for up to 1 year, inclusive	241.8	105.0
for 1 through 3 years	33.8	13.2
for 3 through 5 years	5.6	1.0
for 5 through 10 years	15.3	3.8
for over 10 years or for an indefinite period	1.2	59.6
other life insurance – total	10.3	8.4
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	6.6	4.7
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	1.5
for over 10 years or for an indefinite period	3.7	2.2
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments – total	34,752.5	15,571.3
of which:		
investment life insurance – total	1,208.3	424.9
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	–0.1	148.1
for 3 through 5 years	876.7	173.8
for 5 through 10 years	319.9	100.0
for over 10 years or for an indefinite period	11.8	3.0
credit life insurance – total	56.8	3.8
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	56.8	3.8
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance – total	33,280.4	15,112.3
of which:		
for up to 1 year, inclusive	9.2	1.7
for 1 through 3 years	37.4	1.0
for 3 through 5 years	7,253.4	6,124.1
for 5 through 10 years	12,972.5	4,450.5
for over 10 years or for an indefinite period	13,007.9	4,535.0
risk life insurance – total	48.5	10.7
of which:		
for up to 1 year, inclusive	15.1	0.0
for 1 through 3 years	0.0	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 3 through 5 years	1.9	0.4
for 5 through 10 years	10.3	4.3
for over 10 years or for an indefinite period	21.3	6.0
other life insurance – total	158.4	19.6
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.2	0.0
for 5 through 10 years	0.9	0.0
for over 10 years or for an indefinite period	157.4	19.6
Voluntary pension insurance – total	792.2	1,610.5
of which:		
voluntary pension insurance with a lump-sum payment of an insurance premium – total	31.3	235.4
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.7	0.1
for 3 through 5 years	0.0	0.1
for 5 through 10 years	21.2	6.2
for over 10 years or for an indefinite period	9.4	229.0
voluntary pension insurance with the payment of an insurance premium in instalments – total	760.9	1,375.1
of which:		
for up to 1 year, inclusive	1.2	0.0
for 1 through 3 years	0.0	0.1
for 3 through 5 years	0.8	10.0
for 5 through 10 years	27.4	43.5
for over 10 years or for an indefinite period	731.4	1,321.5
Voluntary personal insurance (excluding life insurance) – total	219,960.9	89,603.4
of which:		
voluntary accident and sickness insurance – total	79,959.1	17,024.0
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	1,205.0	652.3
voluntary accident and sickness insurance of passengers	868.9	20.8
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	85.1	2.6
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	7,692.8	3,553.7
voluntary accident and sickness insurance of tax officials	12.2	12.0
voluntary accident and sickness insurance of other citizens	70,095.0	12,782.5
voluntary medical insurance – total	140,001.8	72,579.5
of which:		
voluntary medical insurance of individuals travelling abroad	2,736.8	993.4
voluntary medical insurance by employers of their employees	113,252.7	59,651.3
voluntary medical insurance of other citizens	24,012.3	11,934.8
Voluntary general property insurance – total	287,437.6	90,285.7
of which:		
voluntary insurance of property – total	240,745.6	83,532.6
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) – total	103,326.4	61,454.2
of which:		
voluntary insurance of motor vehicles	102,236.1	60,957.7
voluntary insurance of other land vehicles (excluding railway vehicles)	1,090.3	496.5
voluntary insurance of railway vehicles	956.5	439.4

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of aircraft	6,357.1	1,748.4
voluntary insurance of vessels – total	4,012.3	1,343.9
of which:		
voluntary insurance of sea vessels	3,677.0	1,104.1
voluntary insurance of inland vessels	335.3	239.9
voluntary insurance of cargo	13,535.1	1,814.8
voluntary agricultural insurance – total	5,710.1	1,560.8
of which:		
voluntary government agricultural insurance – total	5,083.6	956.7
of which:		
voluntary agricultural crop insurance	3,566.9	749.7
voluntary agricultural insurance of perennial plantings	105.3	0.0
voluntary agricultural insurance of livestock	1,395.9	207.0
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	15.5	0.0
voluntary non-government agricultural insurance – total	626.5	604.1
of which:		
voluntary agricultural crop insurance	74.1	209.7
voluntary agricultural insurance of perennial plantings	14.5	0.2
voluntary agricultural insurance of livestock	559.5	343.0
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	-21.6	51.3
voluntary insurance of other assets of legal entities – total	69,467.9	9,807.3
of which:		
voluntary insurance of goods in storage	773.0	505.4
voluntary insurance of assets used in construction and installation works	16,907.1	1,483.4
voluntary insurance of other assets of legal entities	51,787.8	7,818.5
voluntary insurance of other assets of individuals – total	37,380.2	5,363.8
of which:		
voluntary insurance of individuals' houses	12,660.1	3,072.6
voluntary insurance of household assets	5,649.1	982.2
voluntary insurance of other assets of individuals	19,071.0	1,309.0
voluntary insurance of third party liability insurance – total	21,199.6	3,447.9
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) – total	2,584.4	1,017.9
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	1,298.1	624.4
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	1,285.6	393.6
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.7	0.0
voluntary third party liability insurance of owners of railway vehicles	2.9	5.8
voluntary third party liability insurance of owners of aircraft	1,005.9	77.3
voluntary third party liability insurance of owners of vessels – total	2,937.8	397.0
of which:		
voluntary third party liability insurance of owners of sea vessels	2,503.6	381.8

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	434.3	15.2
voluntary third party liability insurance of operators of hazardous facilities – total	980.5	49.2
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	56.4	13.8
voluntary third party liability insurance of operators of hydraulic structures	1.0	0.0
voluntary third party liability insurance of operators of other hazardous facilities	923.2	35.4
voluntary third party liability insurance for damage caused by defects in goods, works, services – total	1,652.3	274.0
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	753.2	57.5
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	899.1	216.6
voluntary third party liability insurance for damage caused – total	10,690.1	1,400.6
of which:		
voluntary third party liability insurance of organisations engaged in construction and installation works for damage caused	864.7	91.8
voluntary third party liability insurance of public notaries for damage caused	41.6	17.3
voluntary third party liability insurance of appraisers for damage caused	60.6	4.9
voluntary third party liability insurance of audit organisations and individual auditors for damage caused	17.1	2.8
voluntary third party liability insurance of other persons for damage caused	9,706.1	1,283.8
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations – total	1,345.7	226.0
of which:		
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	5.5	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	2.4	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.2	0.0
voluntary third party liability insurance of audit organisations and individual auditors for failure to perform or improper performance of contractual obligations	0.1	0.0
voluntary third party liability insurance of borrowers under credit/loan agreements for failure to perform or improper performance of contractual obligations	–0.2	0.6
voluntary third party liability insurance of developers in relation to the transfer of residential premises to participants in equity construction under equity construction agreements for failure to perform or improper performance of contractual obligations	–1.0	100.2
voluntary third party liability insurance of travel operators under agreements for the sale of tourism products for failure to perform or improper performance of contractual obligations	89.8	1.0
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	1,248.9	124.2
voluntary business risk insurance	10,413.0	1,004.3

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance – total	15,079.4	2,300.9
of which:		
voluntary insurance of financial risks of individuals travelling abroad	1,628.9	810.4
voluntary insurance of creditors' financial risks	10.9	0.3
voluntary insurance of other persons' financial risks	13,439.6	1,490.1
Mandatory government life and health insurance of servicemen and similar categories – total	17,312.9	1,008.9
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	6,887.0	867.0
mandatory government life and health insurance of internal affairs personnel	6,040.5	59.3
mandatory government life and health insurance of the State Fire Service personnel	1,073.7	0.0
mandatory government life and health insurance of the personnel of the bodies responsible for the control of narcotic drugs and psychotropic substances circulation	0.0	0.3
mandatory government life and health insurance of the personnel of the institutions and bodies of the penal system	1,305.8	41.4
mandatory government life and health insurance of the national guard personnel	1,846.4	0.0
mandatory government life and health insurance of the personnel of enforcement agencies	159.5	41.0
Mandatory third party liability insurance of owners of vehicles	117,999.4	80,584.6
Mandatory third party liability insurance of the owner of a hazardous facility for causing damage as a result of an accident at the hazardous facility – total	1,768.3	171.3
of which:		
mandatory third party liability insurance of the owner of a hazardous production facility for causing damage as a result of an accident at the said facility	1,377.9	170.9
mandatory third party liability insurance of the owner of a hydraulic structure for causing damage as a result of an accident at the said structure	279.6	0.0
mandatory third party liability insurance of the owner of a liquid motor fuel station for causing damage as a result of an accident at the said station	28.1	0.0
mandatory third party liability insurance of the owner of a lift, lift platform for the disabled, escalator (excluding escalators in metro stations), a passenger conveyor (moving walkway) for causing damage as a result of an accident thereon	82.7	0.4
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets – total	1,190.0	315.7
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail – total	87.8	9.0
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by long-distance trains	61.0	4.8
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	26.8	4.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air – total	34.8	0.6
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	8.5	0.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	26.2	0.0

Table 4.5.5 (end)

(millions of rubles)

1	2	3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by sea vessels	6.7	0.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels – total	28.0	0.2
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by suburban, in-city, sightseeing, transit and local transport routes and crossings	24.7	0.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets on tourist travel routes	3.3	0.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by motor vehicles – total	962.6	286.8
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during long-distance and international bus services	411.1	89.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	230.3	49.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during urban bus services in accordance with orders and regular bus services in urban traffic with passenger pick-up and drop-off in any places not prohibited by traffic regulations on regular transportation routes	68.7	24.9
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets in regular urban bus services with passenger pick-up and drop-off only at established stopping points along regular transportation routes	252.5	123.5
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	48.6	10.8
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	21.5	8.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during off-street transportation	0.0	0.0
Insurance premiums, accurate information on which is not available due to the late acquisition of primary accounting records.	–1,718.8	0.0
Collection of funds based on court judgements.	0.0	–306.8

Memo. Any discrepancies between totals and sums in the table may be due to rounding.

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

Table 5.1

Payments Effected by the Payment System of Russia

	Total payments		Of which payments effected											
			by the payment system of the Bank of Russia ¹		by credit institutions ²		of which							
							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 ³		within one division of a credit institution ³	
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2020	5,454,946.9	2,080,214.6	1,844,046.0	1,657,584.6	3,610,900.9	422,630.0	13,403.3	3,734.6	165,493.1	14,804.0	907,343.3	211,630.1	2,524,661.2	192,461.3
2021	6,761,557.9	2,578,411.1	2,643,926.0	2,018,178.6	4,117,631.9	560,232.5	10,898.7	3,986.2	181,934.8	24,111.5	1,074,723.4	303,948.5	2,850,075.0	228,186.4
2020														
Q1	1,273,278.9	486,659.6	401,145.8	392,954.2	872,133.1	93,705.4	3,390.1	569.3	35,953.3	3,285.6	221,331.5	48,448.3	611,458.2	41,402.2
Q2	1,203,350.3	477,644.7	383,204.4	388,346.5	820,145.9	89,298.2	2,970.1	1,135.9	34,683.6	2,695.8	199,799.0	44,359.6	582,693.2	41,106.9
Q3	1,405,589.3	511,670.5	471,010.3	405,497.7	934,579.0	106,172.8	3,226.6	945.8	46,597.7	3,630.4	229,276.0	53,151.9	655,478.7	48,444.7
Q4	1,572,728.4	604,239.8	588,685.5	470,786.2	984,042.9	133,453.6	3,816.5	1,083.6	48,258.5	5,192.2	256,936.8	65,670.3	675,031.1	61,507.5
2021														
Q1	1,388,779.6	513,899.5	487,611.5	404,227.7	901,168.1	109,671.8	2,841.7	688.2	36,868.1	4,048.5	228,879.6	58,015.0	632,578.7	46,920.1
Q2	1,599,013.7	593,073.0	607,145.6	463,771.5	991,868.1	129,301.5	2,568.0	938.1	42,477.8	5,434.4	261,266.4	70,666.7	685,555.9	52,262.3
Q3	1,735,821.6	661,632.8	680,693.6	517,395.3	1,055,127.9	144,237.5	2,667.5	884.6	48,237.9	5,587.8	274,077.4	81,414.6	730,145.1	56,350.5
Q4	2,037,943.0	809,806.0	868,475.3	632,784.2	1,169,467.7	177,021.9	2,821.5	1,475.3	54,351.0	9,040.9	310,499.9	93,852.2	801,795.3	72,653.5

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

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

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

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 5.2

Payments Effected through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies

	The Bank of Russia payment system ¹						Credit institutions payment systems ²					
	total		of which				total		of which			
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based payments		number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
1	2	3	4	5	6	7	8	9	10	11	12	13
2020	1,844,046.1	1,657,584.7	1,843,729.5	1,656,990.1	316.5	594.6	3,610,900.8	422,630.1	3,359,009.6	413,135.1	251,891.3	9,494.9
2021	2,643,926.0	2,018,178.6	2,643,634.9	2,017,655.6	291.2	523.0	4,117,631.9	560,232.5	3,880,201.4	547,833.5	237,430.4	12,399.0
2020												
Q1	401,145.8	392,954.2	401,087.1	392,807.6	58.7	146.6	872,133.1	93,705.4	801,710.4	91,781.3	70,422.7	1,924.1
Q2	383,204.4	388,346.5	383,137.2	388,191.1	67.2	155.4	820,145.9	89,298.1	758,770.5	86,993.8	61,375.4	2,304.3
Q3	471,010.3	405,497.7	470,901.7	405,392.1	108.6	105.6	934,578.9	106,172.8	868,136.6	103,253.5	66,442.3	2,919.3
Q4	588,685.5	470,786.2	588,603.5	470,599.3	82.0	186.9	984,042.9	133,453.7	930,392.2	131,106.5	53,650.7	2,347.2
2021												
Q1	487,611.5	404,227.7	487,562.5	404,080.5	49.0	147.2	901,168.1	109,671.7	840,814.9	107,498.2	60,353.2	2,173.5
Q2	607,145.5	463,771.5	607,085.5	463,692.5	60.1	79.0	991,868.1	129,301.4	935,654.6	126,990.0	56,213.5	2,311.4
Q3	680,693.6	517,395.3	680,597.5	517,322.0	96.2	73.3	1,055,127.9	144,237.5	999,558.5	142,154.5	55,569.4	2,083.0
Q4	868,475.3	632,784.2	868,389.4	632,560.6	85.9	223.5	1,169,467.7	177,021.9	1,104,173.4	171,190.7	65,294.3	5,831.1

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

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

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 5.3

Selected Indicators on Bank Card Transactions¹

	Individuals					
	the number of bank cards ² , thousands of units	the number of bank cards in use ³ , thousands of units	total value of operations conducted using bank cards, millions of rubles	of which		
				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
2020	301,055	—	102,792,525	26,791,676	31,193,370	44,807,480
2021	329,107	—	129,133,835	28,010,720	41,367,070	59,756,044
2020						
Q1	284,298	194,845	23,065,644	6,428,680	7,050,443	9,586,521
Q2	284,768	190,304	22,146,751	5,881,009	6,559,992	9,705,750
Q3	293,095	201,396	27,125,086	7,145,853	8,343,933	11,635,301
Q4	301,055	209,459	30,455,044	7,336,134	9,239,002	13,879,909
2021						
Q1	307,730	209,313	27,053,350	6,035,065	8,794,819	12,223,467
Q2	314,808	216,385	31,555,071	7,054,014	9,954,742	14,546,315
Q3	319,813	224,300	33,941,798	7,413,260	10,812,750	15,715,788
Q4	329,107	231,461	36,583,616	7,508,382	11,804,759	17,270,474
2022						
Q1	341,148	237,299	35,350,553	7,079,171	11,238,884	17,032,499
Q2	367,997	241,720	35,540,214	6,669,538	11,093,419	17,777,257

Table 5.3 (end)

	Legal entities					
	the number of bank cards ² , thousands of units	the number of bank cards in use ³ , thousands of units	total value of operations conducted using bank cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	8	9	10	11	12	13
2020	4,568	—	3,904,783	1,624,687	2,180,667	99,430
2021	5,597	—	5,732,492	1,802,741	3,710,047	219,704
2020						
Q1	4,117	1,897	893,428	372,573	507,183	13,672
Q2	4,140	1,769	776,892	343,549	415,784	17,559
Q3	4,273	2,040	989,578	423,882	536,717	28,980
Q4	4,568	2,209	1,244,885	484,684	720,983	39,218
2021						
Q1	4,699	2,252	1,131,590	372,685	721,360	37,545
Q2	4,936	2,239	1,259,413	434,274	775,157	49,981
Q3	5,267	2,386	1,461,839	471,238	931,445	59,156
Q4	5,597	2,565	1,879,651	524,544	1,282,085	73,022
2022						
Q1	5,977	2,538	1,586,572	401,947	1,120,054	64,572
Q2	6,255	2,492	1,516,974	449,968	997,119	69,887

¹ Including data on the volume of debit and credit cards and the value of transactions with them. Not including data on prepaid cards.

² The data on quantity of bank cards are indicated as of the first date, following the reporting quarter (year).

³ Including data on the number of bank cards used to conduct at least one transaction during a quarter.

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 5.4

Funds Transfers Carried Out Through the BRPS, by Payment Systems/Transfer Service

	By payment systems ¹							
	intraregional electronic payments		interregional electronic payments		Banking Electronic Speedy Payment system		payments via postal and telegraph technology	
	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles
1	2	3	4	5	6	7	8	9
1998	109.4	7,557.7	4.1	454.2	—	—	57.3	2,683.8
1999	137.2	13,302.9	9.8	2,143.0	—	—	52.1	5,702.5
2000	181.9	28,166.4	17.2	5,759.8	—	—	45.0	9,031.8
2001	255.8	53,487.6	27.4	9,784.2	—	—	34.0	8,788.4
2002	312.5	62,712.4	38.3	13,632.7	—	—	25.6	5,997.2
2003	361.5	90,303.1	50.3	17,863.7	—	—	14.8	5,757.6
2004	405.2	110,356.1	66.9	25,000.4	—	—	7.6	3,052.0
2005	464.3	153,785.6	86.3	36,112.1	—	—	5.1	4,073.4
2006	573.3	215,644.2	120.5	50,955.5	—	—	2.5	1,074.0
2007	676.9	375,041.4	154.1	69,580.8	—	—	2.8	1,131.0
2008	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	3.1	2,215.9
2009	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	1.7	887.9
2010	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.9	721.0
2011	898.7	600,570.7	287.6	92,398.3	0.626	222,844.1	0.7	340.3
2012	923.4	599,227.8	333.9	103,535.0	1.189	447,258.3	0.5	476.3
2013	934.6	604,349.3	404.4	116,334.8	2.105	504,112.9	0.2	96.4
2014	919.6	607,716.9	447.9	121,909.9	3.0	475,550.8	0.01	2.2
2015	894.9	693,036.9	500.4	127,837.1	3.3	535,666.9	0.004	2.5
2016	839.9	645,179.5	592.6	134,728.7	3.3	560,123.1	0.002	3.0
2017	847.9	184,934.9	676.7	99,655.0	4.6	1,156,288.3	0.0	0.0
1st half-year 2018	394.5	83,274.3	336.7	46,758.6	2.9	693,809.0	0.0	0.0

Table 5.4 (end)

	by transfer services ²							
	Total funds transfers		Including carried out through:					
			urgent transfer service		non-urgent transfer service		fast payment service	
	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles
1	10	11	12	13	14	15	16	17
2nd half-year 2018	857.1	891,291.1	2.2	753,922.4	854.9	137,368.7	—	—
2019	1,715.7	1,566,461.4	4.4	1,304,551.6	1,704.5	261,850.3	6.7	59.6
2020	1,844.0	1,657,584.7	4.4	1,378,820.3	1,728.3	277,969.2	111.3	795.1
2021	2,643.9	2,018,178.6	5.1	1,749,089.5	1,770.4	264,041.3	868.4	5,047.9

¹ In accordance with the Bank of Russia Regulation No. 303-P of April 25, 2007 “On the Bank of Russia Real Time Gross Settlement System” and the Bank of Russia Regulation No. 384-P of June 29, 2012 “On the Bank of Russia Payment System”.

² In accordance with the Bank of Russia Regulation No. 732-P of September 24, 2020 “On the Bank of Russia Payment System”.

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

6. REGIONAL SECTION

6.1. Direct Investment of the Russian Federation

Table 6.1.1

Direct Investment of the Russian Federation Abroad: Flows by Region of Resident Registration (Balance of Payments Data)

(millions, of, US, dollars)

	2019			2020			2021		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10
THE, RUSSIAN, FEDERATION	21,923	128,959	107,036	5,847	112,373	106,526	65,883	208,366	142,484
CENTRAL, FEDERAL, DISTRICT	11,856	100,982	89,126	-1,408	78,647	80,055	47,277	150,976	103,699
Belgorod, Region	-130	1,606	1,736	-393	662	1,055	996	3,492	2,496
Bryansk, Region	0	3	3	1	217	216	2	230	228
Vladimir, Region	37	95	57	45	123	78	12	171	158
Voronezh, Region	-52	80	133	105	130	25	18	21	4
Ivanovo, Region	5	9	4	35	117	83	17	118	100
Kaluga, Region	65	72	7	5	92	87	1	279	278
Kostroma, Region	121	141	20	-15	35	49	-10	30	40
Kursk, Region	201	201	0	-200	0	200	8	8	0
Lipetsk, Region	1,017	1,613	596	1,358	1,576	218	4,410	4,684	274
Moscow, Region	1,486	4,602	3,116	686	4,495	3,810	436	7,377	6,941
Orel, Region	1	1	0	0	0	1	1	1	0
Ryazan, Region	3	3	0	-1	3	4	8	9	2
Smolensk, Region	-120	145	265	50	159	108	78	299	221
Tambov, Region	0	0	0	1	1	1	0	2	1
Tver, Region	8	19	11	-14	1	16	-3	3	5
Tula, Region	-211	604	815	-18	176	194	39	310	271
Yaroslavl, Region	37	94	57	106	201	94	18	123	105
Moscow	9,388	91,693	82,305	-3,158	70,658	73,816	41,246	133,819	92,573

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

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	695	5,083	4,388	80	7,809	7,729	6,530	24,626	18,096
Republic of Karelia	0	0	0	0	0	0	12	250	237
Republic of Komi	-149	228	377	53	258	205	-62	270	332
Arkhangelsk Region	129	130	1	-33	172	205	-7	0	7
Nenets Autonomous Area	109	109	0	-34	170	204	-7	0	7
Arkhangelsk Region, excluding Nenets Autonomous Area	19	20	1	1	1	1	0	0	0
Vologda Region	93	116	24	114	116	2	1,913	2,429	516
Kaliningrad Region	17	73	57	-32	61	93	-17	31	48
Leningrad Region	-103	400	503	484	1,918	1,434	-143	3,240	3,383
Murmansk Region	8	8	0	-4	3	7	13	17	4
Novgorod Region	347	399	52	45	205	160	302	457	156
Pskov Region	0	8	8	6	46	40	7	72	65
Saint Petersburg	354	3,720	3,366	-553	5,030	5,583	4,511	17,859	13,348
SOUTHERN FEDERAL DISTRICT	560	3,678	3,118	-458	816	1,274	1,190	2,086	896
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0
Krasnodar Territory	781	3,486	2,705	-436	707	1,143	1,065	1,887	822
Astrakhan Region	18	77	59	-50	1	51	-14	1	15
Volgograd Region	-289	36	325	-35	14	50	4	6	1
Rostov Region	50	79	29	64	94	30	134	192	57
Sevastopol	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	6	28	22	7	11	4	13	53	40
Republic of Daghestan	0	0	0	0	0	0	2	2	0
Republic of Ingushetia	0	0	0	1	1	0	0	0	0
Kabardino-Balkar Republic	0	2	1	2	5	3	1	1	0
Karachay-Cherkess Republic	1	1	0	0	0	0	0	26	26
Republic of North Ossetia – Alania	3	3	0	1	1	0	0	1	0
Chechen Republic	0	0	0	1	1	0	1	1	0
Stavropol Territory	2	22	20	3	4	1	10	23	13

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

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	826	2,348	1,522	446	5,547	5,102	20	6,555	6,535
Republic of Bashkortostan	39	75	37	33	788	754	64	1,806	1,742
Mari El Republic	0	1	0	1	2	1	3	3	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	51	83	33	52	82	30	62	273	211
Udmurt Republic	77	207	130	1	2	0	0	16	16
Chuvash Republic – Chuvashia	2	5	2	0	3	3	3	5	2
Perm Territory	44	213	169	449	1,123	674	–205	133	338
Kirov Region	1	1	0	0	0	0	1	1	0
Nizhny Novgorod Region	446	785	339	–258	391	649	5	569	564
Orenburg Region	54	54	0	11	11	0	1	2	1
Penza Region	6	7	0	3	3	1	2	4	2
Samara Region	78	855	777	159	3,090	2,932	81	3,695	3,614
Saratov Region	18	18	0	5	6	2	3	3	0
Ulyanovsk Region	9	44	34	–10	46	56	0	44	44
URALS FEDERAL DISTRICT	4,731	8,701	3,970	3,842	12,615	8,773	6,168	17,134	10,966
Kurgan Region	1	1	0	0	0	0	5	5	0
Sverdlovsk Region	2,650	3,796	1,147	2,474	3,400	926	423	3,029	2,606
Tyumen Region	1,249	4,034	2,785	863	8,657	7,794	3,470	11,762	8,292
Khanty-Mansi Autonomous Area – Yugra	–19	174	193	–53	49	101	345	1,190	845
Yamal-Nenets Autonomous Area	846	2,503	1,657	1,307	2,207	900	2,471	3,389	918
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	422	1,357	935	–391	6,402	6,793	654	7,184	6,530
Chelyabinsk Region	831	870	39	505	557	53	2,270	2,338	67
SIBERIAN FEDERAL DISTRICT	2,160	4,898	2,738	2,046	3,629	1,583	2,358	3,440	1,082
Altai Republic	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0
Republic of Khakassia	1	1	0	0	8	8	–4	5	9
Altai Territory	2	7	5	2	2	0	1	1	0

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

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	2,497	2,815	318	1,846	1,849	3	1,721	1,806	85
Irkutsk Region	–33	84	118	2	26	25	6	6	1
Kemerovo Region – Kuzbass	–313	1,918	2,232	226	1,667	1,441	433	1,385	953
Novosibirsk Region	1	32	32	–48	14	62	14	49	35
Omsk Region	1	35	34	30	55	25	30	30	0
Tomsk Region	6	6	0	–11	7	19	158	158	0
FAR-EASTERN FEDERAL DISTRICT	117	843	726	335	2,004	1,669	943	1,774	831
Republic of Buryatia	–6	7	13	–41	106	147	99	99	0
Republic of Sakha (Yakutia)	–21	28	50	40	534	494	415	637	221
Trans-Baikal Territory	0	0	0	0	1	1	23	39	16
Kamchatka Territory	3	3	0	2	2	0	2	2	0
Primorye Territory	–30	59	89	–2	230	232	–8	30	38
Khabarovsk Territory	8	12	4	9	10	2	52	185	132
Amur Region	–51	32	84	–5	27	33	40	141	101
Magadan Region	–116	24	140	–159	106	265	0	0	0
Sakhalin Region	200	546	346	109	434	325	95	348	253
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	131	131	0	382	553	171	224	294	70
Unallocated by Region of Russian Federation	972	2,398	1,427	956	1,293	337	1,384	1,722	338

Table 6.1.1 (cont.)

(millions of US dollars)

	Q1 2021			Q2 2021			Q3 2021			Q4 2021		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	9,094	40,362	31,267	8,706	35,444	26,739	20,246	49,827	29,581	27,837	82,734	54,896
CENTRAL FEDERAL DISTRICT	3,898	26,843	22,945	5,843	24,338	18,495	15,828	37,196	21,369	21,707	62,598	40,891
Belgorod Region	763	799	37	593	934	341	−369	384	753	10	1,376	1,365
Bryansk Region	1	1	0	0	228	228	0	0	0	0	0	0
Vladimir Region	37	38	0	14	16	1	−75	26	101	36	91	56
Voronezh Region	1	1	0	3	5	3	3	4	0	10	11	1
Ivanovo Region	6	22	16	0	25	25	12	28	16	−1	43	44
Kaluga Region	6	35	29	104	149	45	−106	23	129	−4	71	75
Kostroma Region	−4	2	6	−2	7	9	3	6	3	−7	16	23
Kursk Region	0	0	0	0	0	0	0	0	0	7	7	0
Lipetsk Region	617	699	82	1,315	1,332	17	1,510	1,579	70	968	1,074	106
Moscow Region	−120	1,108	1,227	24	1,840	1,816	289	1,594	1,305	242	2,835	2,593
Orel Region	0	0	0	0	0	0	1	1	0	0	0	0
Ryazan Region	2	3	1	0	0	0	0	0	0	6	6	0
Smolensk Region	21	49	28	16	67	51	15	81	66	26	103	76
Tambov Region	0	0	0	0	1	1	0	0	1	1	1	0
Tver Region	0	0	0	0	0	0	2	2	0	−5	0	5
Tula Region	−77	3	79	49	50	0	122	172	51	−55	86	141
Yaroslavl Region	16	24	8	10	25	14	−1	33	34	−7	41	48
Moscow	2,628	24,059	21,431	3,717	19,661	15,945	14,422	33,261	18,840	20,480	56,838	36,357

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	924	3,367	2,443	778	3,159	2,381	898	3,281	2,383	3,930	14,819	10,890
Republic of Karelia	39	91	51	–28	21	49	0	28	28	1	110	109
Republic of Komi	29	36	7	61	67	6	–137	45	182	–14	122	137
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	–7	0	7
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	–7	0	7
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	640	853	213	290	388	99	260	260	0	723	928	204
Kaliningrad Region	0	20	19	0	1	1	0	9	9	–17	1	19
Leningrad Region	–37	770	807	–439	662	1,101	–2	565	567	335	1,243	909
Murmansk Region	0	0	0	0	0	0	13	13	1	0	3	3
Novgorod Region	45	45	0	98	139	41	71	71	0	87	202	115
Pskov Region	0	7	7	4	21	17	7	21	14	–4	24	28
Saint Petersburg	208	1,547	1,339	791	1,858	1,067	686	2,268	1,582	2,826	12,186	9,359
SOUTHERN FEDERAL DISTRICT	–38	146	184	–184	42	226	1,305	1,366	61	108	532	424
Republic of Adygeya (Adygeya)	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
Republic of Crimea	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	–56	116	171	–200	21	221	1,333	1,362	29	–12	388	400
Astrakhan Region	0	0	0	0	0	0	0	0	0	–15	0	15
Volgograd Region	0	1	0	1	2	1	1	1	0	2	3	1
Rostov Region	17	29	12	14	18	4	–29	3	32	133	141	8
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	0	11	11	4	30	26	0	1	0	9	11	2
Republic of Daghestan	0	0	0	1	1	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	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	26	26	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	10	11	2	2	0	0	0	0	8	10	2

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	–16	1,620	1,636	127	2,130	2,003	–15	1,633	1,648	–76	1,172	1,248
Republic of Bashkortostan	18	325	307	25	390	365	7	515	508	14	576	562
Mari El Republic	0	0	0	1	1	0	1	1	0	1	1	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	10	16	6	58	68	10	94	124	30	–100	66	165
Udmurt Republic	0	15	15	0	0	0	1	1	0	–1	0	1
Chuvash Republic – Chuvashia	–1	1	2	0	0	0	1	1	0	2	2	0
Perm Territory	–204	58	263	–23	20	43	6	21	15	16	33	17
Kirov Region	0	0	0	1	1	0	0	0	0	0	0	0
Nizhny Novgorod Region	47	61	13	1	218	217	130	212	82	–174	78	252
Orenburg Region	0	1	0	0	0	0	0	1	0	0	1	0
Penza Region	0	0	0	0	2	2	0	0	0	1	1	0
Samara Region	107	1,129	1,022	65	1,420	1,355	–258	746	1,004	167	400	233
Saratov Region	2	2	0	0	0	0	0	0	0	1	1	0
Ulyanovsk Region	4	11	7	–1	10	11	3	11	9	–5	12	17
URALS FEDERAL DISTRICT	3,124	6,622	3,498	1,285	4,566	3,280	880	4,147	3,267	878	1,799	921
Kurgan Region	0	0	0	0	0	0	0	0	0	4	5	0
Sverdlovsk Region	138	2,142	2,004	395	798	403	175	295	121	–284	–206	79
Tyumen Region	2,594	4,064	1,470	46	2,898	2,852	49	3,193	3,144	781	1,607	826
Khanty-Mansi Autonomous Area – Yugra	451	539	88	555	651	95	–82	1	83	–579	–1	579
Yamal-Nenets Autonomous Area	888	1,056	168	594	773	178	34	358	324	955	1,202	248
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,255	2,469	1,214	–1,103	1,475	2,578	97	2,835	2,738	405	406	0
Chelyabinsk Region	392	416	24	845	870	26	656	658	2	377	393	16
SIBERIAN FEDERAL DISTRICT	379	645	266	562	714	152	444	1,050	606	973	1,031	57
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	–1	1	2	–4	3	7
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0

Table 6.1.1 (end)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	433	435	2	434	439	4	436	512	76	417	420	3
Irkutsk Region	1	1	0	1	1	0	3	4	0	0	0	0
Kemerovo Region – Kuzbass	–66	195	262	119	262	142	–147	366	513	527	562	35
Novosibirsk Region	2	5	2	1	6	5	–6	9	15	17	30	12
Omsk Region	9	9	0	6	6	0	5	5	0	11	11	0
Tomsk Region	1	1	0	0	0	0	153	153	0	4	4	0
FAR-EASTERN FEDERAL DISTRICT	216	426	210	304	384	80	348	500	151	75	464	389
Republic of Buryatia	19	19	0	79	79	0	1	1	0	1	1	0
Republic of Sakha (Yakutia)	93	153	61	123	144	20	224	262	38	–24	78	102
Trans-Baikal Territory	0	0	0	0	0	0	0	16	16	22	22	0
Kamchatka Territory	0	0	0	0	0	0	1	1	0	1	1	0
Primorye Territory	–6	2	8	3	3	0	5	20	15	–10	4	14
Khabarovsk Territory	8	9	1	3	4	0	28	30	2	13	142	129
Amur Region	24	60	36	30	30	0	–26	1	27	12	50	38
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	17	50	34	24	83	59	29	83	53	25	132	107
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	63	133	70	40	40	0	87	87	0	34	34	0
Unallocated by Region of Russian Federation	608	682	74	–14	81	95	557	654	97	233	306	73

Notes. Data are presented according to asset/liability principle.

«+» – increase; «–» – decrease.

Table 6.1.2

Inward Direct Investment in the Russian Federation by Region of Resident's Registration (Balance of Payments Data)

(millions of US dollars)

	2019			2020			2021		
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	31,975	185,547	153,572	9,479	206,907	197,428	40,450	188,234	147,784
CENTRAL FEDERAL DISTRICT	9,492	110,876	101,383	3,288	139,395	136,107	34,971	120,338	85,367
Belgorod Region	-323	32	355	134	181	47	-340	715	1,055
Bryansk Region	3	6	3	1	6	5	2	7	5
Vladimir Region	-1	219	219	1	333	332	-51	390	441
Voronezh Region	-8	174	182	-10	134	144	-38	126	164
Ivanovo Region	65	68	3	9	16	7	14	40	26
Kaluga Region	-99	954	1,053	-256	838	1,093	56	907	851
Kostroma Region	24	155	131	265	321	56	333	339	6
Kursk Region	-190	6	196	-1	5	6	-8	19	27
Lipetsk Region	-202	2,055	2,257	191	2,079	1,888	1,793	5,128	3,335
Moscow Region	739	12,101	11,362	-398	7,834	8,232	1,309	8,907	7,598
Orel Region	17	23	6	6	9	3	-1	167	168
Ryazan Region	-26	18	44	-24	153	177	8	150	142
Smolensk Region	-13	99	112	121	257	136	-58	176	234
Tambov Region	10	92	82	5	186	181	-37	73	110
Tver Region	-2	82	85	8	88	81	-3	167	171
Tula Region	-35	581	616	-79	590	668	-55	610	665
Yaroslavl Region	5	308	303	69	123	54	-68	95	163
Moscow	9,528	93,903	84,375	3,248	126,244	122,997	32,114	102,319	70,205

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

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	562	18,774	18,211	608	13,540	12,932	1,554	31,370	29,816
Republic of Karelia	4	34	30	–31	32	64	14	44	30
Republic of Komi	–73	288	361	–210	46	256	–202	221	423
Arkhangelsk Region	–272	28	299	842	852	10	–191	64	255
Nenets Autonomous Area	–110	0	110	836	836	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	–162	28	190	6	15	10	–191	64	255
Vologda Region	1,421	5,523	4,102	–1,041	1,780	2,821	169	4,268	4,099
Kaliningrad Region	37	275	239	22	305	283	371	591	220
Leningrad Region	–264	4,832	5,096	–429	2,506	2,934	–24	2,301	2,326
Murmansk Region	7	32	24	41	66	24	70	107	37
Novgorod Region	13	245	232	909	1,134	225	132	547	415
Pskov Region	1	70	68	0	26	26	25	38	13
Saint Petersburg	–311	7,448	7,759	504	6,793	6,289	1,191	23,189	21,999
SOUTHERN FEDERAL DISTRICT	–226	1,439	1,665	42	1,421	1,379	–539	2,101	2,640
Republic of Adygeya (Adygeya)	1	2	1	1	34	33	0	4	4
Republic of Kalmykia	1	1	0	0	0	0	0	0	0
Republic of Crimea	0	17	17	–2	11	13	–3	18	21
Krasnodar Territory	–162	487	650	–21	398	419	–557	1,114	1,670
Astrakhan Region	5	9	4	6	118	112	12	28	16
Volgograd Region	36	396	360	–35	346	382	88	402	314
Rostov Region	–92	526	618	92	510	418	–79	534	614
Sevastopol	–14	1	16	0	3	2	0	1	1
NORTH CAUCASIAN FEDERAL DISTRICT	–101	54	154	8	97	89	15	106	91
Republic of Daghestan	1	1	0	0	0	0	1	1	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	1	0
Karachay-Cherkess Republic	0	0	0	0	0	0	1	1	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	5	5	0
Chechen Republic	10	10	0	0	0	0	17	18	1
Stavropol Territory	–113	41	154	7	96	89	–9	80	90

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

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	329	4,990	4,661	-1,820	3,796	5,615	-848	3,272	4,120
Republic of Bashkortostan	-57	331	388	209	409	200	41	524	483
Mari El Republic	5	5	0	0	1	1	0	1	0
Republic of Mordovia	0	1	1	-2	1	4	2	3	1
Republic of Tatarstan (Tatarstan)	765	1,832	1,067	34	675	641	-71	388	459
Udmurt Republic	-213	1	214	-93	28	121	4	7	3
Chuvash Republic – Chuvashia	-93	7	99	6	12	5	3	4	1
Perm Territory	-120	1,129	1,249	-2,032	548	2,580	-871	181	1,052
Kirov Region	2	5	3	-15	51	66	-7	56	62
Nizhny Novgorod Region	-201	506	707	-77	1,152	1,229	66	812	746
Orenburg Region	30	153	123	128	174	46	-426	20	446
Penza Region	38	114	76	-11	56	67	-18	2	20
Samara Region	157	697	540	25	511	486	408	963	556
Saratov Region	19	77	59	8	91	83	6	225	220
Ulyanovsk Region	-3	133	136	0	86	87	16	86	70
URALS FEDERAL DISTRICT	17,214	33,386	16,171	8,321	28,098	19,777	1,412	16,401	14,989
Kurgan Region	-4	0	4	12	17	5	-2	6	8
Sverdlovsk Region	3,270	5,257	1,987	2,912	5,443	2,532	-1,103	1,479	2,581
Tyumen Region	13,194	26,435	13,241	5,281	21,925	16,645	1,224	11,976	10,752
Khanty-Mansi Autonomous Area – Yugra	-83	516	599	9	230	221	-193	135	329
Yamal-Nenets Autonomous Area	6,846	9,253	2,407	4,704	7,710	3,006	1,416	6,522	5,106
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6,430	16,666	10,235	568	13,985	13,417	1	5,319	5,318
Chelyabinsk Region	754	1,693	939	116	712	596	1,292	2,940	1,648
SIBERIAN FEDERAL DISTRICT	2,302	8,633	6,331	-2,426	14,674	17,100	1,443	6,813	5,369
Altai Republic	0	0	0	0	58	58	0	0	0
Republic of Tuva	-6	12	18	3	5	2	0	11	11
Republic of Khakassia	-43	81	124	17	53	36	2	2	0
Altai Territory	2	46	44	1	24	23	0	4	4

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

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	1,792	5,751	3,958	–1,754	12,691	14,446	–385	3,633	4,019
Irkutsk Region	135	581	446	–125	336	461	110	249	139
Kemerovo Region – Kuzbass	782	1,165	383	–418	926	1,344	1,581	2,465	884
Novosibirsk Region	–145	811	956	–187	400	587	121	340	219
Omsk Region	–238	44	283	4	55	51	4	16	12
Tomsk Region	22	142	120	33	124	91	12	93	82
FAR-EASTERN FEDERAL DISTRICT	2,196	6,770	4,575	1,283	5,236	3,952	2,557	7,379	4,822
Republic of Buryatia	59	199	140	7	7	0	2	3	1
Republic of Sakha (Yakutia)	–50	1,168	1,218	–23	1,114	1,136	–51	652	702
Trans-Baikal Territory	–4	112	116	13	113	100	34	268	234
Kamchatka Territory	4	55	51	12	88	77	197	245	48
Primorye Territory	175	415	241	73	404	332	164	1,507	1,343
Khabarovsk Territory	–149	576	725	9	158	149	28	263	235
Amur Region	208	317	110	172	249	78	1,024	1,122	98
Magadan Region	–92	10	103	–2	4	6	0	3	3
Sakhalin Region	1,964	3,835	1,871	1,009	3,059	2,050	1,132	3,264	2,132
Jewish Autonomous Region	35	35	0	–2	0	2	1	1	0
Chukotka Autonomous Area	47	47	0	15	38	23	25	50	25
Unallocated by Region of Russian Federation	206	626	419	175	650	476	–116	455	571

Table 6.1.2 (cont.)

(millions of US dollars)

	Q1 2021			Q2 2021			Q3 2021			Q4 2021		
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	5,911	33,039	27,128	5,427	36,960	31,534	15,992	49,283	33,292	13,120	68,951	55,831
CENTRAL FEDERAL DISTRICT	3,315	21,378	18,064	4,879	24,783	19,904	15,669	30,642	14,973	11,109	43,535	32,426
Belgorod Region	0	6	6	1	18	16	0	22	22	–341	669	1,010
Bryansk Region	1	2	1	0	1	1	1	2	1	0	1	1
Vladimir Region	0	67	67	–2	43	45	–4	126	129	–45	154	199
Voronezh Region	6	23	17	8	33	25	16	31	15	–68	39	107
Ivanovo Region	9	10	1	–2	8	10	6	7	1	1	14	14
Kaluga Region	–8	129	137	1	131	130	23	235	212	40	413	373
Kostroma Region	36	37	1	163	163	0	126	131	5	7	7	0
Kursk Region	0	1	1	–1	1	2	–5	16	22	–1	1	2
Lipetsk Region	491	698	207	916	1,822	906	114	1,373	1,259	272	1,235	963
Moscow Region	354	1,504	1,150	–4	1,683	1,687	–151	1,709	1,860	1,110	4,012	2,901
Orel Region	0	2	2	1	101	100	–1	9	10	0	55	56
Ryazan Region	0	2	2	–2	1	3	10	12	2	0	135	135
Smolensk Region	–73	15	88	11	41	30	1	50	49	2	69	67
Tambov Region	–22	11	32	–18	5	23	–1	49	49	4	9	5
Tver Region	2	15	14	14	24	10	–8	73	80	–11	56	67
Tula Region	–52	287	339	–78	39	117	1	132	131	75	153	78
Yaroslavl Region	–41	8	49	26	61	35	6	7	1	–59	19	78
Moscow	2,610	18,559	15,949	3,845	20,608	16,764	15,535	26,659	11,123	10,123	36,493	26,370

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	121	1,944	1,823	-21	3,459	3,480	783	11,115	10,332	671	14,851	14,180
Republic of Karelia	15	16	1	-1	16	17	0	2	2	1	10	9
Republic of Komi	55	56	1	-128	-127	1	-114	98	212	-15	193	209
Arkhangelsk Region	0	9	9	0	13	14	-194	27	220	3	15	11
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	9	9	0	13	14	-194	27	220	3	15	11
Vologda Region	455	690	235	-32	1,065	1,098	-265	1,435	1,700	12	1,077	1,065
Kaliningrad Region	7	34	27	6	48	42	378	425	47	-20	84	104
Leningrad Region	-18	104	122	-51	1,113	1,164	-94	538	632	138	546	408
Murmansk Region	1	4	3	57	64	7	11	15	3	0	24	24
Novgorod Region	53	80	27	60	92	32	75	87	12	-56	288	344
Pskov Region	0	4	4	0	3	3	0	1	1	25	29	5
Saint Petersburg	-447	947	1,394	69	1,172	1,103	985	8,487	7,501	584	12,584	12,000
SOUTHERN FEDERAL DISTRICT	-50	92	142	-585	707	1,292	31	400	369	64	901	837
Republic of Adygeya (Adygeya)	-1	1	2	0	0	1	0	0	0	1	2	2
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	-2	5	7	0	5	4	0	3	3	-1	5	7
Krasnodar Territory	-16	28	43	-635	443	1,077	36	157	122	58	486	428
Astrakhan Region	0	4	3	11	12	1	1	2	1	-1	10	10
Volgograd Region	-1	21	22	-15	23	38	-4	14	18	108	344	236
Rostov Region	-32	33	65	54	225	171	-1	223	224	-100	53	154
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	2	5	4	13	15	2	-15	40	55	15	45	30
Republic of Daghestan	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
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	1	1	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	3	3	0	2	2	0	0	0	0
Chechen Republic	0	0	0	0	0	0	9	10	1	8	8	0
Stavropol Territory	1	4	4	10	12	2	-27	28	54	7	37	30

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	-826	313	1,138	-46	591	637	52	722	670	-29	1,646	1,674
Republic of Bashkortostan	12	23	11	37	112	75	25	260	235	-33	129	162
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	1	2	0	0	0	0
Republic of Tatarstan (Tatarstan)	-38	59	97	-18	91	109	-14	79	93	-1	159	160
Udmurt Republic	2	2	0	2	3	1	0	0	0	0	2	2
Chuvash Republic – Chuvashia	2	2	0	0	1	1	1	1	0	0	0	0
Perm Territory	-873	13	887	0	10	10	2	57	55	-1	100	101
Kirov Region	-1	33	34	-4	0	4	-5	19	24	3	4	1
Nizhny Novgorod Region	0	51	50	-64	148	212	-8	183	191	139	432	293
Orenburg Region	4	5	1	-6	1	7	-6	12	18	-418	3	421
Penza Region	0	0	0	-3	0	3	1	1	0	-16	1	17
Samara Region	67	96	28	18	168	150	-4	43	47	326	656	330
Saratov Region	-1	28	29	14	27	12	20	21	0	-28	150	178
Ulyanovsk Region	0	1	1	-23	30	53	39	46	6	0	10	10
URALS FEDERAL DISTRICT	1,461	6,007	4,546	1,127	4,432	3,305	-315	3,652	3,967	-861	2,310	3,171
Kurgan Region	0	1	1	-1	0	1	-1	0	1	0	5	5
Sverdlovsk Region	312	1,068	756	438	859	421	-453	429	882	-1,400	-878	522
Tyumen Region	1,020	4,307	3,287	272	2,671	2,399	-25	2,429	2,454	-43	2,569	2,612
Khanty-Mansi Autonomous Area – Yugra	42	43	1	4	48	43	-53	43	96	-186	2	188
Yamal-Nenets Autonomous Area	1,131	2,716	1,585	496	1,315	819	103	837	734	-314	1,654	1,968
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	-153	1,548	1,701	-229	1,308	1,536	-75	1,549	1,624	457	914	456
Chelyabinsk Region	129	631	503	418	901	484	164	794	630	583	614	31
SIBERIAN FEDERAL DISTRICT	264	940	676	329	1,151	822	-596	1,209	1,806	1,447	3,512	2,065
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	1	1	0	10	10	-1	0	1
Republic of Khakassia	0	0	0	1	1	0	1	1	0	1	1	0
Altai Territory	1	1	0	0	0	0	0	1	0	-1	2	3

Table 6.1.2 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	–41	487	528	–27	465	492	–1,143	390	1,534	826	2,291	1,465
Irkutsk Region	4	4	0	3	9	5	5	97	93	98	139	41
Kemerovo Region – Kuzbass	272	402	130	313	547	234	529	602	73	467	913	447
Novosibirsk Region	27	42	15	38	79	41	2	75	73	55	145	89
Omsk Region	0	2	2	1	9	8	1	3	2	2	3	1
Tomsk Region	1	2	2	0	41	40	10	31	21	0	19	19
FAR-EASTERN FEDERAL DISTRICT	1,630	2,212	581	–274	1,716	1,990	440	1,406	966	759	2,045	1,285
Republic of Buryatia	0	1	1	1	1	0	1	1	0	0	0	0
Republic of Sakha (Yakutia)	93	134	41	–153	133	287	16	111	95	–6	273	280
Trans-Baikal Territory	0	28	27	117	139	22	5	68	62	–89	33	123
Kamchatka Territory	0	5	5	0	34	34	166	174	8	31	31	0
Primorye Territory	1,013	1,048	35	–874	186	1,060	–11	70	82	37	203	167
Khabarovsk Territory	1	5	4	219	222	3	–179	9	188	–13	27	40
Amur Region	302	307	5	114	141	26	92	129	37	516	545	30
Magadan Region	0	0	0	0	1	1	0	0	0	0	1	2
Sakhalin Region	217	680	463	281	812	531	349	843	493	285	930	645
Jewish Autonomous Region	1	1	0	1	1	0	0	0	0	0	0	0
Chukotka Autonomous Area	4	4	0	21	47	25	0	0	0	0	0	0
Unallocated by Region of Russian Federation	–5	147	152	4	106	102	–58	96	154	–56	106	162

Notes. Data are presented according to asset/liability principle.

«+» – increase; «–» – decrease.

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia ¹					for non-bank credit institutions
		universal		basic			
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals		
THE RUSSIAN FEDERATION							
31.03.2021	120 (7)	102 (7)	89 (6)	11	10	7	
30.09.2021	118 (6)	98 (6)	85 (5)	11	10	9	
31.12.2021	115 (6)	96 (6)	84 (5)	10	9	9	
CENTRAL FEDERAL DISTRICT							
31.03.2021	84 (6)	75(6)	62 (5)	3	2	6	
30.09.2021	83 (5)	72(5)	59 (4)	3	2	8	
31.12.2021	82 (5)	71 (5)	59 (4)	3	2	8	
Moscow and Moscow Region							
31.03.2021	83 (5)	74 (5)	61 (4)	3	2	6	
30.09.2021	82 (5)	71 (5)	58 (4)	3	2	8	
31.12.2021	81 (5)	70 (5)	58 (4)	3	2	8	
NORTH-WESTERN FEDERAL DISTRICT							
31.03.2021	9	8	8	1	1	—	
30.09.2021	8	7	7	1	1	—	
31.12.2021	8	7	7	1	1	—	
SOUTHERN FEDERAL DISTRICT							
31.03.2021	3	1	1	2	2	—	
30.09.2021	3	1	1	2	2	—	
31.12.2021	3	1	1	2	2	—	
NORTH CAUCASIAN FEDERAL DISTRICT							
31.03.2021	1	—	—	1	1	—	
30.09.2021	1	—	—	1	1	—	
31.12.2021	1	—	—	1	1	—	
VOLGA FEDERAL DISTRICT							
31.03.2021	11 (1)	8 (1)	8 (1)	2	2	1	
30.09.2021	11 (1)	8 (1)	8 (1)	2	2	1	
31.12.2021	10 (1)	8 (1)	8 (1)	1	1	1	
URALS FEDERAL DISTRICT							
31.03.2021	5	5	5	—	—	—	
30.09.2021	5	5	5	—	—	—	
31.12.2021	4	4	4	—	—	—	
SIBERIAN FEDERAL DISTRICT							
31.03.2021	3	2	2	1	1	—	
30.09.2021	3	2	2	1	1	—	
31.12.2021	3	2	2	1	1	—	
FAR-EASTERN FEDERAL DISTRICT							
31.03.2021	4	3	3	1	1	—	
30.09.2021	4	3	3	1	1	—	
31.12.2021	4	3	3	1	1	—	

¹ Data are grouped by type of licence issued in compliance with Federal Law No. 92-FZ, dated 1 May 2017, 'On Amending Certain Laws of the Russian Federation'.

Note. Indicated in brackets is, among other things, the number of credit institutions where the total stake of non-residents controlled by Russian residents accounts for more than 50% of non-residents' contribution to the authorised capitals of these credit institutions.

Table 6.2.2

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to including 1%	More than 1% up to including 20%	More than 20% up to including 50%	More than 50%, but less than 100%	100%
THE RUSSIAN FEDERATION					
31.03.2021	22	19	12	14 (5)	53 (2)
30.09.2021	24	18 ¹	11	12 (4)	53 (2)
31.12.2021	21	18	10	12 (4)	54 (2)
CENTRAL FEDERAL DISTRICT					
31.03.2021	11	8	5	9 (4)	51 (2)
30.09.2021	12	7	5	8 (3)	51 (2)
31.12.2021	11	8	4	8 (3)	51 (2)
Moscow and Moscow Region					
31.03.2021	11	8	5	8 (3)	51 (2)
30.09.2021	12	6	5	8 (3)	51 (2)
31.12.2021	11	6	4	8 (3)	51 (2)
NORTH-WESTERN FEDERAL DISTRICT					
31.03.2021	4	1	1	1	2
30.09.2021	4	1	1	—	2
31.12.2021	4	1	1	—	2
SOUTHERN FEDERAL DISTRICT					
31.03.2021	—	1	1	1	—
30.09.2021	—	1	1	1	—
31.12.2021	—	1	1	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
31.03.2021	1	—	—	—	—
30.09.2021	1	—	—	—	—
31.12.2021	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
31.03.2021	3	5	1	2 (1)	—
30.09.2021	3	5	1	2 (1)	—
31.12.2021	3	4	1	2 (1)	—
URALS FEDERAL DISTRICT					
31.03.2021	2	1	2	—	—
30.09.2021	2	1	2	—	—
31.12.2021	1	1	2	—	—
SIBIRIAN FEDERAL DISTRICT					
31.03.2021	1	2	—	—	—
30.09.2021	1	2	—	—	—
31.12.2021	1	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
31.03.2021	—	1	2	1	—
30.09.2021	1	1	1	1	—
31.12.2021	—	1	1	1	1

¹The majority shareholder of a credit institution is registered in the Unified State Register of Legal Entities (USRLE) due to the change by a foreign legal entity with the status of an international company of the governing law by way of redomiciliation on 3 September 2021 with the assignment of the Primary State Registration Number (PSRN).

Note. 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 controlled by residents of the Russian Federation.

Table 6.2.3

Number and Volume of Issues (Additional Issues) of Russian Currency-Denominated Issue-Grade Securities of Russian Issuers (Including Credit Institutions)

	Q2 2022					
	number of registered issues (additional issues) of issue-grade securities – total, units	volume of registered issues (additional issues) of issue-grade securities – total, millions of rubles	of which by types			
			number of registered issues (additional issues) of shares, units	volume of registered issues (additional issues) of shares, millions of rubles	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of rubles
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	326	950,716.23	297	638,345.73	29	312,370.50
CENTRAL FEDERAL DISTRICT	154	758,959.50	127	447,053.20	27	311,906.30
Belgorod Region	4	33.36	4	33.36	—	—
Bryansk Region	1	67.00	1	67.00	—	—
Vladimir Region	4	695.97	4	695.97	—	—
Voronezh Region	5	160.21	5	160.21	—	—
Ivanovo Region	2	6.10	2	6.10	—	—
Kaluga Region	2	2,909.75	2	2,909.75	—	—
Kostroma Region	3	75.52	3	75.52	—	—
Kursk Region	1	0.01	1	0.01	—	—
Lipetsk Region	1	10.00	1	10.00	—	—
Moscow Region	10	943.69	10	943.69	—	—
Orel Region	1	2.38	1	2.38	—	—
Ryazan Region	1	319.10	1	319.10	—	—
Smolensk Region	—	—	—	—	—	—
Tambov Region	1	35.15	1	35.15	—	—
Tver Region	4	483.40	4	483.40	—	—
Tula Region	1	2.93	1	2.93	—	—
Yaroslavl Region	3	259.06	3	259.06	—	—
Moscow	110	752,955.87	83	441,049.57	27	311,906.30
NORTH-WESTERN FEDERAL DISTRICT	42	19,584.80	42	19,584.80	—	—
Republic of Karelia	—	—	—	—	—	—
Republic of Komi	3	144.18	3	144.18	—	—
Arkhangelsk Region	6	783.99	6	783.99	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region. excluding Nenets Autonomous Area	6	783.99	6	783.99	—	—

Table 6.2.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	—	—	—	—	—	—
Kaliningrad Region	7	1,785.21	7	1,785.21	—	—
Leningrad Region	1	93.85	1	93.85	—	—
Murmansk Region	5	3,315.70	5	3,315.70	—	—
Novgorod Region	1	252.44	1	252.44	—	—
Pskov Region	2	782.53	2	782.53	—	—
Saint Petersburg	17	12,426.91	17	12,426.91	—	—
SOUTHERN FEDERAL DISTRICT	16	5,007.45	16	5,007.45	—	—
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	3	35.68	3	35.68	—	—
Krasnodar Territory	7	3,920.46	7	3,920.46	—	—
Astrakhan Region	—	—	—	—	—	—
Volgograd Region	2	0.50	2	0.50	—	—
Rostov Region	2	25.01	2	25.01	—	—
Sevastopol	2	1,025.80	2	1,025.80	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	1	0.14	1	0.14	—	—
Republic of Daghestan	1	0.14	1	0.14	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia – Alania	—	—	—	—	—	—
Chechen Republic	—	—	—	—	—	—
Stavropol Territory	—	—	—	—	—	—
VOLGA FEDERAL DISTRICT	38	42,918.18	36	42,453.98	2	464.20
Republic of Bashkortostan	1	549.55	1	549.55	—	—
Mari El Republic	—	—	—	—	—	—
Republic of Mordovia	3	229.76	2	165.56	1	64.20
Republic of Tatarstan (Tatarstan)	3	50.01	3	50.01	—	—
Udmurt Republic	2	24.65	2	24.65	—	—
Chuvash Republic – Chuvashia	1	400.00	—	—	1	400.00
Perm Territory	7	40,925.70	7	40,925.70	—	—
Kirov Region	4	29.72	4	29.72	—	—
Nizhny Novgorod Region	5	276.98	5	276.98	—	—
Orenburg Region	1	0.01	1	0.01	—	—
Penza Region	—	—	—	—	—	—
Samara Region	5	396.13	5	396.13	—	—
Saratov Region	6	35.67	6	35.67	—	—

Table 6.2.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	—	—	—	—	—	—
URALS FEDERAL DISTRICT	21	6,965.18	21	6,965.18	—	—
Kurgan Region	—	—	—	—	—	—
Sverdlovsk Region	6	4,229.34	6	4,229.34	—	—
Tyumen Region	14	2,734.93	14	2,734.93	—	—
Khanty-Mansi Autonomous Area – Yugra	3	16.77	3	16.77	—	—
Yamal-Nenets Autonomous Area	4	2,036.16	4	2,036.16	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	7	682.00	7	682.00	—	—
Chelyabinsk Region	1	0.91	1	0.91	—	—
SIBERIAN FEDERAL DISTRICT	21	16,711.02	21	16,711.02	—	—
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	3	65.26	3	65.26	—	—
Krasnoyarsk Territory	—	—	—	—	—	—
Irkutsk Region	3	61.41	3	61.41	—	—
Kemerovo Region – Kuzbass	5	229.03	5	229.03	—	—
Novosibirsk Region	7	2,879.34	7	2,879.34	—	—
Omsk Region	1	22.36	1	22.36	—	—
Tomsk Region	2	13,453.62	2	13,453.62	—	—
FAR-EASTERN FEDERAL DISTRICT	33	100,569.96	33	100,569.96	—	—
Republic of Buryatia	3	225.62	3	225.62	—	—
Republic of Sakha (Yakutia)	12	2,742.97	12	2,742.97	—	—
Trans-Baikal Territory	—	—	—	—	—	—
Kamchatka Territory	2	193.28	2	193.28	—	—
Primorye Territory	3	4,169.87	3	4,169.87	—	—
Khabarovsk Territory	4	35,265.11	4	35,265.11	—	—
Amur Region	2	2,672.94	2	2,672.94	—	—
Magadan Region	1	1,500.00	1	1,500.00	—	—
Sakhalin Region	4	10,485.80	4	10,485.80	—	—
Jewish Autonomous Region	1	73.38	1	73.38	—	—
Chukotka Autonomous Area	1	43,241.00	1	43,241.00	—	—

Table 6.2.4

Number and Volume of Issues (Additional Issues) of Foreign Currency-Denominated Bonds of Russian Issuers (Including Bonds of Credit institutions)

	Q2 2022		
	currency type	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of foreign currency
1	2	3	4
THE RUSSIAN FEDERATION	US dollar	3	900.25
CENTRAL FEDERAL DISTRICT	US dollar	3	900.25
Belgorod Region		—	—
Bryansk Region		—	—
Vladimir Region		—	—
Voronezh Region		—	—
Ivanovo Region		—	—
Kaluga Region		—	—
Kostroma Region	US dollar	2	900.00
Kursk Region		—	—
Lipetsk Region		—	—
Moscow Region		—	—
Orel Region		—	—
Ryazan Region		—	—
Smolensk Region		—	—
Tambov Region		—	—
Tver Region		—	—
Tula Region		—	—
Yaroslavl Region		—	—
Moscow	US dollar	1	0.25
NORTH-WESTERN FEDERAL DISTRICT		—	—
Republic of Karelia		—	—
Republic of Komi		—	—
Arkhangelsk Region		—	—
Nenets Autonomous Area		—	—
Arkhangelsk Region, excluding Nenets Autonomous Area		—	—
Vologda Region		—	—
Kaliningrad Region		—	—
Leningrad Region		—	—
Murmansk Region		—	—
Novgorod Region		—	—
Pskov Region		—	—
Saint Petersburg		—	—
SOUTHERN FEDERAL DISTRICT		—	—
Republic of Adygeya (Adygeya)		—	—
Republic of Kalmykia		—	—
Republic of Crimea		—	—
Krasnodar Territory		—	—
Astrakhan Region		—	—
Volgograd Region		—	—
Rostov Region		—	—
Sevastopol		—	—

Table 6.2.4 (end)

1	2	3	4
NORTH CAUCASIAN FEDERAL DISTRICT		—	—
Republic of Daghestan		—	—
Republic of Ingushetia		—	—
Kabardino-Balkar Republic		—	—
Karachay-Cherkess Republic		—	—
Republic of North Ossetia – Alania		—	—
Chechen Republic		—	—
Stavropol Territory		—	—
VOLGA FEDERAL DISTRICT		—	—
Republic of Bashkortostan		—	—
Mari El Republic		—	—
Republic of Mordovia		—	—
Republic of Tatarstan (Tatarstan)		—	—
Udmurt Republic		—	—
Chuvash Republic – Chuvashia		—	—
Perm Territory		—	—
Kirov Region		—	—
Nizhny Novgorod Region		—	—
Orenburg Region		—	—
Penza Region		—	—
Samara Region		—	—
Saratov Region		—	—
Ulyanovsk Region		—	—
URALS FEDERAL DISTRICT		—	—
Kurgan Region		—	—
Sverdlovsk Region		—	—
Tyumen Region		—	—
Khanty-Mansi Autonomous Area – Yugra		—	—
Yamal-Nenets Autonomous Area		—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area		—	—
Chelyabinsk Region		—	—
SIBERIAN FEDERAL DISTRICT		—	—
Altai Republic		—	—
Republic of Tuva		—	—
Republic of Khakassia		—	—
Altai Territory		—	—
Krasnoyarsk Territory		—	—
Irkutsk Region		—	—
Kemerovo Region – Kuzbass		—	—
Novosibirsk Region		—	—
Omsk Region		—	—
Tomsk Region		—	—
FAR-EASTERN FEDERAL DISTRICT		—	—
Republic of Buryatia		—	—
Republic of Sakha (Yakutia)		—	—
Trans-Baikal Territory		—	—
Kamchatka Territory		—	—
Primorye Territory		—	—
Khabarovsk Territory		—	—
Amur Region		—	—
Magadan Region		—	—
Sakhalin Region		—	—
Jewish Autonomous Region		—	—
Chukotka Autonomous Area		—	—

6.3. Borrowings

Table 6.3.1

Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals¹

(millions of rubles)

	31.07.2022									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities ²		deposits and other funds of individuals ³		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	72,703,836	14,590,696	14,106,441	3,844,962	17,879,518	4,912,222	33,344,830	4,516,966	3,879,105	0
CENTRAL FEDERAL DISTRICT	43,768,640	11,547,847	8,853,542	2,712,416	12,971,994	4,582,846	13,465,519	3,042,485	2,165,882	0
Belgorod Region	405,342	66,758	40,291	14,978	82,917	4,936	259,578	46,056	11,928	0
Bryansk Region	204,276	11,638	30,116	4,971	21,491	498	135,344	5,772	10,944	0
Vladimir Region	306,548	16,953	43,241	3,233	19,715	55	223,276	10,926	11,074	0
Voronezh Region	620,216	52,345	76,893	18,385	89,522	3,045	397,731	29,667	35,438	0
Ivanovo Region	189,369	12,700	20,425	1,771	9,680	22	145,248	10,444	6,132	0
Kaluga Region	313,038	14,376	61,873	3,584	39,845	1,289	175,604	8,987	10,929	0
Kostroma Region	381,353	5,766	12,505	1,123	231,084	516	87,375	3,974	5,007	0
Kursk Region	205,095	13,137	19,319	1,388	31,457	851	137,481	10,583	8,668	0
Lipetsk Region	260,946	22,187	45,360	14,406	37,997	147	160,708	7,236	8,550	0
Moscow Region	2,647,118	225,057	408,228	51,542	169,863	36,963	1,796,281	128,057	206,200	0
Orel Region	142,289	9,787	13,465	2,258	13,965	3,286	99,473	3,793	11,124	0
Ryazan Region	263,368	14,632	38,811	4,011	19,615	1,718	181,403	8,426	15,687	0
Smolensk Region	201,277	13,208	57,258	3,884	11,460	358	118,769	8,635	8,108	0
Tambov Region	170,073	5,391	20,002	1,099	23,546	367	113,991	3,735	5,414	0
Tver Region	264,734	11,019	35,316	1,543	28,388	290	182,381	8,861	11,878	0
Tula Region	426,109	24,326	124,924	10,621	40,437	1,068	228,742	11,745	21,119	0
Yaroslavl Region	346,583	28,303	54,598	6,506	32,448	254	236,385	20,790	14,868	0
Moscow	36,420,906	11,000,265	7,750,916	2,567,113	12,068,563	4,527,183	8,785,748	2,714,798	1,762,813	0

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	7,555,529	1,121,708	1,757,054	526,530	1,510,096	51,795	3,635,371	502,499	430,117	0
Republic of Karelia	134,032	7,509	16,001	1,906	6,543	1	99,272	5,090	7,684	0
Republic of Komi	191,140	10,568	13,238	2,931	14,835	83	149,836	7,228	8,331	0
Arkhangelsk Region	334,945	13,645	73,013	4,233	19,770	163	215,431	8,868	19,488	0
Nenets Autonomous Area	21,809	438	1,177	0	533	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	313,136	13,206	71,836	4,233	19,237	163	215,431	8,868	19,488	0
Vologda Region	418,264	158,106	83,556	145,359	124,583	168	188,332	11,004	12,489	0
Kaliningrad Region	309,497	43,983	42,105	12,150	36,855	5,522	200,504	25,357	19,427	0
Leningrad Region	278,144	15,524	21,085	2,549	31,886	3,913	207,848	8,300	10,768	0
Murmansk Region	253,904	34,049	25,329	12,302	9,790	1,686	200,329	12,104	10,418	0
Novgorod Region	108,307	7,627	12,735	2,851	12,387	656	77,083	3,909	3,010	0
Pskov Region	103,232	5,546	11,319	2,131	9,111	0	75,347	3,251	4,640	0
Saint Petersburg	5,424,064	825,152	1,458,674	340,120	1,244,337	39,602	2,221,389	417,387	333,862	0
SOUTHERN FEDERAL DISTRICT	3,309,257	346,262	492,926	112,192	364,855	65,854	2,046,090	157,447	182,575	0
Republic of Adygeya (Adygeya)	38,392	1,102	2,644	19	2,668	0	28,682	1,007	1,881	0
Republic of Kalmykia	18,201	517	1,692	7	479	0	12,879	473	1,920	0
Republic of Crimea	245,452	2,752	45,819	733	16,884	0	129,575	1,879	18,033	0
Krasnodar Territory	1,462,753	219,232	192,362	67,272	225,968	64,995	858,848	81,103	76,694	0
Astrakhan Region	126,932	6,332	13,147	761	2,850	3	97,532	5,317	7,688	0
Volgograd Region	398,352	28,473	54,856	7,855	19,167	31	290,963	19,652	16,622	0
Rostov Region	960,467	86,996	172,585	35,458	94,553	825	588,505	47,310	56,254	0
Sevastopol	58,709	859	9,821	87	2,287	0	39,106	706	3,483	0
NORTH CAUCASIAN FEDERAL DISTRICT	754,578	33,374	114,957	9,137	49,447	568	513,902	20,997	41,261	0
Republic of Dagestan	120,856	4,027	14,131	1,834	3,186	227	91,665	1,534	6,774	0
Republic of Ingushetia	9,124	432	2,289	12	131	0	6,090	393	459	0
Kabardino-Balkar Republic	56,489	1,996	8,119	267	5,084	0	39,737	1,614	1,494	0
Karachay-Cherkess Republic	22,828	533	2,502	24	516	0	17,515	439	872	0
Republic of North Ossetia – Alania	62,329	1,687	6,472	84	866	0	48,902	1,521	3,843	0
Chechen Republic	45,972	1,565	16,933	781	4,055	0	20,770	335	2,122	0
Stavropol Territory	436,980	23,134	64,512	6,136	35,608	341	289,223	15,160	25,697	0

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	7,274,375	568,004	1,279,683	163,089	1,218,425	65,087	4,104,892	318,474	424,389	0
Republic of Bashkortostan	674,600	54,985	97,005	25,230	73,410	2,636	431,267	25,274	53,472	0
Mari El Republic	105,892	3,603	9,368	568	13,652	621	74,376	2,191	5,433	0
Republic of Mordovia	115,893	5,639	10,848	851	15,619	1,567	80,224	2,973	6,191	0
Republic of Tatarstan (Tatarstan)	1,659,290	124,365	309,309	28,052	563,160	12,788	633,117	78,745	78,542	0
Udmurt Republic	339,903	14,646	88,356	3,806	36,837	64	180,020	10,136	25,113	0
Chuvash Republic – Chuvashia	240,509	10,033	33,356	1,045	18,548	961	158,792	7,558	22,890	0
Perm Territory	601,272	80,605	111,024	24,690	65,281	24,596	369,194	29,054	37,946	0
Kirov Region	231,470	8,537	29,617	2,095	22,400	640	158,454	5,040	7,953	0
Nizhny Novgorod Region	1,116,783	82,177	259,236	31,632	159,106	2,771	609,195	44,883	64,637	0
Orenburg Region	338,423	12,765	41,844	3,059	50,501	252	220,263	9,017	14,573	0
Penza Region	249,898	10,801	30,524	3,492	14,320	377	161,060	5,702	33,854	0
Samara Region	945,460	119,541	163,752	24,943	146,448	17,477	571,959	74,034	42,798	0
Saratov Region	428,712	28,783	56,510	10,282	26,405	338	302,620	17,278	18,430	0
Ulyanovsk Region	226,269	11,524	38,934	3,344	12,738	0	154,353	6,590	12,557	0
URALS FEDERAL DISTRICT	4,080,901	439,919	644,621	83,613	953,626	81,100	2,102,796	264,260	270,522	0
Kurgan Region	97,330	4,977	11,755	2,412	5,006	184	69,251	2,196	7,649	0
Sverdlovsk Region	1,385,627	176,174	262,404	41,853	185,582	72,844	784,353	57,384	107,181	0
Tyumen Region	1,804,013	195,833	239,888	16,149	659,077	3,685	749,986	173,541	119,946	0
Khanty-Mansi Autonomous Area – Yugra	759,357	166,491	58,581	13,246	348,067	1,261	0	0	0	0
Yamal-Nenets Autonomous Area	490,627	6,868	102,367	168	152,120	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	554,029	22,473	78,940	2,735	158,890	2,424	749,986	173,541	119,946	0
Chelyabinsk Region	793,931	62,936	130,574	23,199	103,961	4,387	499,206	31,139	35,746	0
SIBERIAN FEDERAL DISTRICT	3,826,155	359,661	642,665	179,414	608,672	36,844	2,239,135	129,957	202,986	0
Altai Republic	17,923	472	3,798	96	746	6	11,539	328	805	0
Republic of Tuva	16,604	334	2,283	2	427	0	11,392	287	1,297	0
Republic of Khakassia	68,662	4,234	7,266	116	3,031	24	49,212	3,562	4,710	0
Altai Territory	374,672	21,730	47,636	4,217	66,855	7,806	223,337	8,918	21,449	0

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	706,618	37,874	127,872	15,336	91,528	1,779	414,889	19,181	45,079	0
Irkutsk Region	514,143	84,677	80,030	48,454	57,453	16,545	334,900	18,312	23,529	0
Kemerovo Region – Kuzbass	681,144	39,034	110,982	16,519	203,407	111	331,827	21,657	23,648	0
Novosibirsk Region	860,698	136,990	163,078	85,552	127,096	8,090	474,066	36,960	63,964	0
Omsk Region	350,345	19,639	61,176	5,654	30,389	266	233,610	12,322	10,612	0
Tomsk Region	235,345	14,678	38,545	3,469	27,740	2,217	154,363	8,431	7,893	0
FAR-EASTERN FEDERAL DISTRICT	2,134,400	173,920	320,993	58,570	202,403	28,129	1,358,019	80,847	161,373	0
Republic of Buryatia	105,026	4,038	9,399	433	4,353	274	75,461	2,718	9,941	0
Republic of Sakha (Yakutia)	235,256	8,624	43,138	1,154	22,071	2,640	137,526	4,557	17,884	0
Trans-Baikal Territory	131,212	6,036	16,418	1,158	5,797	2,189	94,748	2,513	7,967	0
Kamchatka Territory	137,372	11,963	22,091	7,451	12,553	111	91,221	4,049	5,601	0
Primorye Territory	631,332	74,678	102,184	25,825	72,160	11,063	370,628	34,914	63,097	0
Khabarovsk Territory	382,278	22,643	53,420	6,148	29,984	1,641	260,000	14,272	26,065	0
Amur Region	172,830	13,440	22,172	3,249	14,340	4,611	116,047	4,437	11,755	0
Magadan Region	71,753	10,198	6,255	1,945	4,918	5,045	53,701	3,152	3,176	0
Sakhalin Region	221,708	20,825	38,761	11,085	34,665	156	125,875	9,307	13,870	0
Jewish Autonomous Region	22,453	483	1,334	10	1,003	1	18,364	452	1,016	0
Chukotka Autonomous Area	23,178	992	5,821	112	559	398	14,448	476	1,001	0
OUTSIDE THE RUSSIAN FEDERATION	13,986	14,097	9,785	12,925	0	1,063	0	0	0	0

¹ Including the State Development Corporation “VEB.RF”.² Excluding funds of individual entrepreneurs.³ Excluding escrow account funds.

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 6.3.2

Funds of Individual Entrepreneurs

(millions of rubles)

	31.07.2022		
	Total	in rubles	in foreign currency and precious metals
1	2	3	4
THE RUSSIAN FEDERATION	1,249,268	1,209,193	40,075
CENTRAL FEDERAL DISTRICT	459,016	439,432	19,584
Belgorod Region	10,196	10,043	153
Bryansk Region	6,238	6,125	113
Vladimir Region	8,844	8,741	103
Voronezh Region	19,586	19,232	354
Ivanovo Region	7,669	7,519	150
Kaluga Region	6,801	6,607	194
Kostroma Region	6,036	6,004	32
Kursk Region	7,864	7,781	82
Lipetsk Region	7,353	7,220	133
Moscow Region	59,954	58,645	1,309
Orel Region	4,389	4,095	294
Ryazan Region	7,389	7,288	100
Smolensk Region	5,494	5,376	118
Tambov Region	6,779	6,764	15
Tver Region	6,436	6,385	51
Tula Region	8,797	8,678	118
Yaroslavl Region	7,878	7,623	255
Moscow	271,313	255,305	16,008
NORTH-WESTERN FEDERAL DISTRICT	129,489	124,456	5,033
Republic of Karelia	4,491	4,257	235
Republic of Komi	4,723	4,622	101
Arkhangelsk Region	6,978	6,903	75
Nenets Autonomous Area	530	530	0
Arkhangelsk Region, excluding Nenets Autonomous Area	6,448	6,373	75
Vologda Region	8,752	8,624	128
Kaliningrad Region	10,258	9,965	293
Leningrad Region	6,395	6,240	155
Murmansk Region	4,703	4,627	77
Novgorod Region	2,933	2,882	52
Pskov Region	2,644	2,588	55
Saint Petersburg	77,612	73,748	3,864
SOUTHERN FEDERAL DISTRICT	158,377	154,984	3,393
Republic of Adygeya (Adygeya)	2,425	2,420	5
Republic of Kalmykia	1,205	1,205	1
Republic of Crimea	12,855	12,848	7
Krasnodar Territory	73,666	71,920	1,746
Astrakhan Region	5,109	5,069	40
Volgograd Region	16,015	15,702	313
Rostov Region	43,901	42,626	1,275
Sevastopol	3,200	3,195	5
NORTH CAUCASIAN FEDERAL DISTRICT	33,675	32,897	778
Republic of Dagestan	4,933	4,895	38
Republic of Ingushetia	142	142	0
Kabardino-Balkar Republic	1,983	1,958	25
Karachay-Cherkess Republic	1,392	1,380	12
Republic of North Ossetia – Alania	2,129	2,124	5

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	1,896	1,887	8
Stavropol Territory	21,200	20,511	690
VOLGA FEDERAL DISTRICT	175,737	171,869	3,868
Republic of Bashkortostan	17,643	17,395	248
Mari El Republic	2,826	2,749	77
Republic of Mordovia	2,858	2,816	42
Republic of Tatarstan (Tatarstan)	22,992	22,411	581
Udmurt Republic	9,059	8,884	175
Chuvash Republic – Chuvashia	6,529	6,459	70
Perm Territory	17,223	16,902	321
Kirov Region	13,016	12,560	456
Nizhny Novgorod Region	21,213	20,709	504
Orenburg Region	10,861	10,707	154
Penza Region	10,053	9,439	614
Samara Region	17,813	17,462	351
Saratov Region	16,321	16,129	192
Ulyanovsk Region	7,329	7,247	83
URALS FEDERAL DISTRICT	93,266	90,680	2,586
Kurgan Region	3,696	3,585	111
Sverdlovsk Region	35,696	34,757	939
Tyumen Region	30,274	29,882	392
Khanty-Mansi Autonomous Area – Yugra	11,743	11,649	94
Yamal-Nenets Autonomous Area	6,724	6,613	111
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	11,807	11,619	188
Chelyabinsk Region	23,600	22,457	1,144
SIBERIAN FEDERAL DISTRICT	115,545	112,468	3,078
Altai Republic	1,024	1,003	21
Republic of Tuva	1,185	1,168	17
Republic of Khakassia	4,354	4,242	112
Altai Territory	15,334	15,028	306
Krasnoyarsk Territory	20,828	20,497	331
Irkutsk Region	17,356	16,970	386
Kemerovo Region – Kuzbass	10,818	10,767	50
Novosibirsk Region	24,932	23,778	1,155
Omsk Region	14,045	13,410	636
Tomsk Region	5,669	5,606	64
FAR-EASTERN FEDERAL DISTRICT	84,163	82,408	1,754
Republic of Buryatia	5,995	5,543	453
Republic of Sakha (Yakutia)	13,830	13,726	105
Trans-Baikal Territory	6,082	6,052	30
Kamchatka Territory	5,858	5,625	233
Primorye Territory	20,265	19,664	602
Khabarovsk Territory	11,338	11,209	129
Amur Region	8,049	7,958	92
Magadan Region	3,013	2,995	18
Sakhalin Region	7,690	7,601	90
Jewish Autonomous Region	713	712	1
Chukotka Autonomous Area	1,327	1,325	2
OUTSIDE THE RUSSIAN FEDERATION	29	29	0

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

6.4. Funds Allocations

Table 6.4.1

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

(millions of rubles)

	Volume loans for June 2022											
	total	of which										
		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
THE RUSSIAN FEDERATION	5,058,279	158,037	114,166	794,442	52,539	224,685	202,565	253,247	768,316	392,404	1,678,236	533,807
CENTRAL FEDERAL DISTRICT	3,165,581	39,309	15,863	303,724	7,250	74,678	102,685	174,552	425,975	220,605	1,564,694	252,108
Belgorod Region	37,831	4,537	0	16,070	10	1,984	1,555	327	9,798	242	88	3,219
Bryansk Region	9,777	0	0	4,385	0	1,386	297	20	1,030	602	8	2,048
Vladimir Region	12,162	27	0	6,721	894	304	330	417	864	360	149	2,097
Voronezh Region	59,565	0	0	4,579	7	39,355	1,790	454	6,677	1,964	33	4,705
Ivanovo Region	5,908	0	0	2,534	48	113	121	47	1,033	325	18	1,669
Kaluga Region	13,279	0	0	6,167	19	311	1,286	321	2,596	679	25	1,873
Kostroma Region	3,505	0	0	1,657	30	186	264	60	379	182	3	743
Kursk Region	25,953	17,905	0	2,466	73	2,794	248	79	1,098	84	31	1,175
Lipetsk Region	29,205	0	0	2,762	120	16,374	218	102	2,464	172	10	6,983
Moscow Region	348,510	40	6	62,972	774	1,561	10,512	9,980	99,905	25,544	94,894	42,328
Orel Region	5,015	0	0	1,590	7	1,295	801	57	447	71	6	741
Ryazan Region	12,115	0	0	3,929	8	2,570	1,774	169	1,551	431	36	1,647
Smolensk Region	9,325	0	0	1,142	128	537	283	31	1,702	51	44	5,406
Tambov Region	9,778	0	0	2,152	28	3,437	172	37	1,946	84	44	1,878
Tver Region	7,974	0	0	3,364	40	253	311	46	1,585	479	401	1,495
Tula Region	64,684	0	0	51,994	1,367	1,293	1,869	737	3,218	359	81	3,767
Yaroslavl Region	24,584	0	0	8,857	1,439	529	3,130	597	3,156	1,978	818	4,079
Moscow	2,486,410	16,800	15,857	120,383	2,257	395	77,724	161,072	286,524	186,997	1,468,004	166,254

Table 6.4.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	466,630	4,950	3,677	96,994	10,261	13,198	22,315	52,979	94,722	44,434	72,305	54,472
Republic of Karelia	12,076	33	0	3,850	147	166	422	58	587	26	660	6,127
Republic of Komi	6,935	3,672	3,668	1,482	0	24	176	163	562	94	32	729
Arkhangelsk Region	10,421	1	0	7,203	65	107	757	191	944	269	68	815
Nenets Autonomous Area	56	0	0	3	0	0	6	13	9	5	1	19
Arkhangelsk Region, excluding Nenets Autonomous Area	10,365	1	0	7,200	65	107	752	178	935	265	67	796
Vologda Region	8,479	0	0	3,071	333	225	589	112	662	355	111	3,021
Kaliningrad Region	49,265	1,190	0	2,208	129	8,977	1,042	112	20,998	903	10,063	3,645
Leningrad Region	54,785	10	0	39,233	595	1,728	1,797	407	2,984	4,784	288	2,960
Murmansk Region	5,340	0	0	42	1,830	3	922	17	562	257	1,090	619
Novgorod Region	4,401	0	0	724	221	507	187	18	1,780	22	20	922
Pskov Region	4,355	8	0	1,565	52	1,402	138	53	421	9	5	701
Saint Petersburg	310,572	37	9	37,617	6,888	60	16,285	51,848	65,222	37,715	59,967	34,932
SOUTHERN FEDERAL DISTRICT	220,654	40	13	50,941	4,905	14,871	11,037	2,894	59,990	36,680	4,855	34,441
Republic of Adygeya (Adygeya)	1,442	2	0	902	0	157	14	14	89	118	1	145
Republic of Kalmykia	398	0	0	11	0	16	33	7	51	103	7	170
Republic of Crimea	11,927	0	0	1,726	1,247	314	607	260	3,093	791	293	3,596
Krasnodar Territory	101,279	38	13	18,160	992	6,773	5,295	928	24,197	28,295	1,212	15,390
Astrakhan Region	2,255	0	0	31	0	182	254	61	894	165	95	573
Volgograd Region	15,143	0	0	4,477	0	1,456	1,255	307	3,098	1,466	36	3,050
Rostov Region	86,044	0	0	25,557	2,549	5,858	3,459	1,297	28,390	5,681	3,158	10,093
Sevastopol	2,166	0	0	76	117	115	121	20	178	60	54	1,425
NORTH CAUCASIAN FEDERAL DISTRICT	100,588	3	0	29,604	191	41,282	961	972	20,257	750	154	6,415
Republic of Dagestan	632	0	0	155	0	9	90	4	187	4	6	177
Republic of Ingushetia	8	0	0	0	0	0	0	0	2	0	0	7
Kabardino-Balkar Republic	1,480	0	0	470	0	150	29	8	527	105	14	177
Karachay-Cherkess Republic	1,072	1	0	333	0	74	0	560	78	1	10	15
Republic of North Ossetia – Alania	768	0	0	249	4	233	61	25	98	5	31	62
Chechen Republic	473	0	0	92	0	50	0	3	40	1	12	275
Stavropol Territory	96,155	3	0	28,305	187	40,766	780	372	19,325	633	81	5,702

Table 6.4.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	405,014	4,342	3,599	131,575	2,184	54,674	32,374	5,208	58,671	31,979	4,936	79,071
Republic of Bashkortostan	33,483	472	162	10,163	33	1,945	4,444	320	5,096	3,614	204	7,192
Mari El Republic	5,273	4	0	1,662	40	1,403	465	23	743	91	14	828
Republic of Mordovia	4,634	62	0	2,145	128	464	304	64	381	27	12	1,046
Republic of Tatarstan (Tatarstan)	78,430	886	868	23,136	429	3,703	11,088	1,970	10,541	8,795	1,779	16,101
Udmurt Republic	15,310	1,356	1,356	5,194	71	3,235	201	207	1,088	1,198	130	2,630
Chuvash Republic – Chuvashia	8,142	0	0	3,687	35	317	682	81	1,436	740	112	1,051
Perm Territory	35,070	325	13	12,453	90	758	4,561	296	2,793	5,891	1,714	6,189
Kirov Region	8,197	7	0	2,543	34	1,557	492	160	1,536	135	81	1,652
Nizhny Novgorod Region	82,476	10	0	35,485	591	1,141	2,952	897	16,629	1,752	196	22,823
Orenburg Region	20,098	17	17	6,859	369	2,478	961	153	2,934	1,663	213	4,453
Penza Region	43,846	0	0	4,747	82	33,043	823	386	2,295	1,158	26	1,285
Samara Region	40,170	263	249	12,663	70	1,632	2,889	392	6,716	5,922	218	9,405
Saratov Region	16,545	939	935	3,398	123	2,111	1,907	97	4,961	399	209	2,401
Ulyanovsk Region	13,338	0	0	7,440	88	885	602	162	1,523	596	28	2,014
URALS FEDERAL DISTRICT	309,095	83,482	81,615	87,844	4,674	14,060	13,054	2,872	32,041	16,565	12,819	41,683
Kurgan Region	6,007	0	0	2,700	301	508	1,447	51	235	154	24	586
Sverdlovsk Region	119,612	762	5	53,655	1,390	1,426	4,880	896	21,312	10,376	2,154	22,761
Tyumen Region	128,834	81,661	81,609	2,649	1,827	10,680	5,426	1,532	4,065	4,327	7,792	8,876
Khanty-Mansi Autonomous Area – Yugra	70,570	62,310	62,259	150	710	10	2,258	419	1,388	731	117	2,477
Yamal-Nenets Autonomous Area	12,305	3,272	3,272	32	416	0	306	589	328	100	6,438	825
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	45,958	16,078	16,078	2,467	701	10,669	2,862	524	2,349	3,496	1,237	5,574
Chelyabinsk Region	54,642	1,059	0	28,841	1,156	1,446	1,301	393	6,429	1,708	2,849	9,460
SIBERIAN FEDERAL DISTRICT	237,598	4,016	1,729	76,607	5,883	9,831	13,204	4,865	47,822	14,945	10,182	50,243
Altai Republic	4,656	0	0	315	0	8	12	24	3,134	3	31	1,128
Republic of Tuva	592	303	303	6	0	0	94	19	78	3	3	86
Republic of Khakassia	10,329	3	0	9,079	12	41	163	20	174	57	30	751
Altai Territory	19,949	455	0	5,550	45	2,469	476	398	3,382	2,385	108	4,680
Krasnoyarsk Territory	56,239	47	26	30,204	62	1,696	4,439	563	7,068	2,693	1,073	8,394
Irkutsk Region	25,227	2,650	908	1,456	2,798	723	1,706	507	6,685	1,475	564	6,663
Kemerovo Region – Kuzbass	38,832	390	353	15,338	552	995	659	322	8,401	697	7,174	4,305

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	50,599	30	0	7,292	344	2,354	4,316	1,855	14,750	6,898	1,039	11,721
Omsk Region	13,682	0	0	4,865	191	1,285	780	502	2,291	208	33	3,526
Tomsk Region	17,494	138	138	2,501	1,880	260	561	653	1,859	526	128	8,989
FAR-EASTERN FEDERAL DISTRICT	153,120	21,895	7,671	17,152	17,190	2,091	6,935	8,905	28,839	26,447	8,291	15,374
Republic of Buryatia	15,416	4	0	4,652	0	30	258	29	2,902	6,709	35	798
Republic of Sakha (Yakutia)	28,168	11,473	6,945	294	6,596	38	1,638	1,524	995	3,471	335	1,805
Trans-Baikal Territory	7,584	4,309	1	25	300	2	308	27	700	444	9	1,461
Kamchatka Territory	7,727	0	0	724	232	40	152	107	2,749	47	3,258	417
Primorye Territory	42,787	189	189	7,885	792	1,063	1,233	1,115	11,840	8,985	3,918	5,767
Khabarovsk Territory	33,455	2,755	0	1,948	7,706	280	296	5,610	4,819	6,465	599	2,975
Amur Region	5,201	13	0	793	61	613	1,266	88	1,032	223	11	1,101
Magadan Region	3,673	1,870	0	0	577	0	53	17	1,077	1	1	77
Sakhalin Region	5,760	734	536	775	192	14	1,710	317	996	99	120	803
Jewish Autonomous Region	229	0	0	1	0	10	17	5	18	2	5	170
Chukotka Autonomous Area	3,121	548	0	55	733	0	5	66	1,711	0	0	2

Table 6.4.2

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

(millions of rubles)

	Volume loans for June 2022											
	total	of which										
		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
THE RUSSIAN FEDERATION	151,130	1,516	0	40,039	26,735	0	0	389	8,158	19,085	54,773	436
CENTRAL FEDERAL DISTRICT	72,759	0	0	13,291	0	0	0	3	5,076	143	53,811	434
Belgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	1,060	0	0	1,060	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	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	7,799	0	0	117	0	0	0	0	0	0	7,674	8
Orel Region	27	0	0	0	0	0	0	0	27	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	1	0	0	1	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	425	0	0	0	0	0	0	0	0	0	0	425
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	63,447	0	0	12,113	0	0	0	3	5,050	143	46,138	1

(millions of rubles)

[illegible]

[illegible]

Table 6.4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	29,179	1,516	0	0	26,735	0	0	102	34	1	791	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	916	0	0	0	0	0	0	102	34	1	779	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0	0	0
Amur Region	26,735	0	0	0	26,735	0	0	0	0	0	0	0
Magadan Region	1,528	1,516	0	0	0	0	0	0	0	0	12	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

Table 6.4.3

Outstanding Amount of Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

(millions of rubles)

	Outstanding loans as 30.06.2022											
	Total	of which										
		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
THE RUSSIAN FEDERATION	39,421,654	1,825,811	1,204,847	9,042,131	1,552,442	2,645,553	2,521,143	2,181,881	4,180,885	7,065,236	8,097,470	309,101
CENTRAL FEDERAL DISTRICT	21,658,654	363,070	114,150	3,531,607	576,871	1,172,556	1,370,897	1,259,366	2,015,945	4,543,486	6,657,673	167,184
Belgorod Region	360,762	29,619	0	205,566	100	73,259	6,067	2,886	33,112	6,056	2,526	1,572
Bryansk Region	190,832	0	0	38,045	724	125,448	2,635	855	6,688	14,260	798	1,379
Vladimir Region	116,439	525	1	68,107	2,923	11,553	5,175	2,768	9,560	9,359	4,900	1,569
Voronezh Region	418,459	636	0	94,579	3,039	167,716	29,253	5,821	48,652	61,515	4,357	2,890
Ivanovo Region	41,615	0	0	18,488	132	2,304	3,021	759	5,960	8,875	917	1,159
Kaluga Region	182,223	262	0	84,828	463	42,905	10,333	1,729	20,378	17,397	2,884	1,044
Kostroma Region	119,922	16	0	24,395	106	2,626	2,420	792	4,291	84,351	574	352
Kursk Region	330,366	44,261	0	45,603	572	224,377	3,090	1,238	6,995	2,169	1,387	675
Lipetsk Region	231,685	3	0	64,134	518	132,780	2,527	1,503	15,910	12,291	1,017	1,003
Moscow Region	2,933,545	312	24	547,825	128,408	64,567	255,491	158,548	367,735	563,920	825,113	21,624
Orel Region	84,710	31	0	31,747	125	36,941	6,594	724	5,027	2,285	575	660
Ryazan Region	287,196	126,733	0	68,117	561	40,370	17,202	2,226	18,098	11,541	1,376	972
Smolensk Region	43,516	11	0	15,827	1,206	6,272	3,411	3,008	8,403	1,907	757	2,715
Tambov Region	199,284	0	0	47,745	335	109,217	3,378	726	35,165	1,482	499	737
Tver Region	147,040	93	73	69,319	48	31,374	9,219	1,388	22,478	8,030	4,017	1,076
Tula Region	434,501	5,007	0	307,651	26,306	46,227	11,191	4,563	17,087	10,795	3,984	1,690
Yaroslavl Region	207,401	79	0	103,605	4,332	20,781	14,374	4,585	13,369	17,720	26,652	1,904
Moscow	15,329,159	155,482	114,053	1,696,025	406,972	33,839	985,516	1,065,247	1,377,037	3,709,535	5,775,340	124,165

Table 6.4.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	4,568,463	38,944	25,629	1,798,038	98,363	113,864	292,795	341,852	635,523	694,287	532,108	22,689
Republic of Karelia	42,205	1,035	0	19,795	1,346	2,107	2,770	904	2,539	5,957	4,600	1,153
Republic of Komi	38,378	12,800	12,790	8,034	21	1,974	1,933	1,341	4,283	5,891	1,049	1,052
Arkhangelsk Region	200,946	12,363	12,092	157,307	2,824	3,442	7,696	4,467	3,975	4,603	3,608	660
Nenets Autonomous Area	13,112	12,092	12,092	8	369	0	33	54	119	311	40	86
Arkhangelsk Region, excluding Nenets Autonomous Area	187,834	272	0	157,299	2,455	3,442	7,663	4,413	3,856	4,291	3,568	574
Vologda Region	76,448	2	0	42,750	1,877	5,903	3,694	1,464	8,177	6,929	4,459	1,192
Kaliningrad Region	283,904	3,698	550	68,008	1,365	42,053	11,714	6,392	16,527	23,669	109,143	1,334
Leningrad Region	952,985	772	35	759,774	16,916	27,991	23,748	12,531	21,708	83,140	4,496	1,910
Murmansk Region	71,185	7,800	0	1,197	25,414	15	10,980	500	5,144	3,290	16,391	454
Novgorod Region	33,810	7	0	11,313	1,339	7,680	1,200	448	7,278	3,185	719	641
Pskov Region	46,632	27	0	15,539	389	22,116	4,249	640	2,126	493	598	456
Saint Petersburg	2,821,971	438	163	714,321	46,871	582	224,812	313,164	563,767	557,130	387,046	13,839
SOUTHERN FEDERAL DISTRICT	2,251,953	6,727	4,016	521,746	67,683	362,938	140,830	94,670	505,074	394,513	137,768	20,003
Republic of Adygeya (Adygeya)	15,732	34	0	5,924	1	3,860	2,074	224	821	2,238	346	211
Republic of Kalmykia	11,028	0	0	472	0	1,066	530	133	532	7,992	204	100
Republic of Crimea	105,873	1,007	1,000	7,115	6,839	6,810	9,057	21,267	34,952	12,381	4,513	1,933
Krasnodar Territory	1,213,567	845	407	143,911	32,713	219,230	77,196	38,587	328,551	246,298	116,179	10,057
Astrakhan Region	45,870	1,988	0	7,300	2,232	7,299	7,985	1,065	5,329	10,749	1,569	355
Volgograd Region	168,846	255	55	60,642	382	34,042	14,106	4,514	22,810	26,049	4,283	1,762
Rostov Region	679,021	2,598	2,554	295,406	25,340	89,535	28,778	28,328	108,242	85,998	9,978	4,816
Sevastopol	12,015	0	0	974	176	1,097	1,105	553	3,838	2,808	695	768
NORTH CAUCASIAN FEDERAL DISTRICT	429,354	1,288	54	139,016	3,050	161,024	29,936	7,738	47,822	28,055	7,856	3,568
Republic of Dagestan	28,350	54	1	13,271	0	2,800	4,746	1,967	4,186	547	470	309
Republic of Ingushetia	2,916	0	0	1,692	0	515	437	35	223	1	6	6
Kabardino-Balkar Republic	23,789	50	32	9,297	30	7,218	668	484	3,841	1,346	647	208
Karachay-Cherkess Republic	30,753	251	0	9,183	1	4,675	4,022	886	3,926	7,595	162	52
Republic of North Ossetia – Alania	16,909	808	0	1,869	11	7,194	1,792	617	1,701	1,013	1,832	74
Chechen Republic	15,405	44	0	3,895	6	6,344	958	22	3,156	871	62	48
Stavropol Territory	311,230	80	21	99,809	3,002	132,278	17,313	3,728	30,789	16,682	4,678	2,870

Table 6.4.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	3,502,651	70,170	40,675	1,365,162	90,591	463,007	298,514	160,395	330,733	564,953	121,722	37,404
Republic of Bashkortostan	352,307	12,791	2,042	133,119	6,478	39,800	47,693	6,675	41,183	54,368	5,829	4,371
Mari El Republic	77,895	5	0	13,572	67	52,024	4,201	582	5,133	1,346	571	393
Republic of Mordovia	61,586	220	0	20,335	359	27,484	3,971	830	2,714	3,211	1,982	479
Republic of Tatarstan (Tatarstan)	662,536	8,924	8,901	247,410	23,488	61,088	84,416	19,571	54,743	124,498	30,763	7,633
Udmurt Republic	137,780	5,564	5,552	55,176	587	19,986	1,904	6,794	9,457	32,912	4,190	1,212
Chuvash Republic – Chuvashia	69,812	0	0	23,226	857	8,497	10,826	1,031	8,830	13,637	2,425	482
Perm Territory	505,897	3,357	2,287	164,334	1,877	12,807	22,965	68,582	25,482	166,328	36,056	4,110
Kirov Region	64,072	19	0	21,266	639	22,676	3,446	1,657	7,903	4,165	1,369	932
Nizhny Novgorod Region	510,681	105	11	253,407	20,948	31,014	31,742	19,781	86,066	54,226	5,999	7,395
Orenburg Region	198,291	30,282	13,511	60,044	19,830	27,303	18,010	5,622	12,387	17,847	3,594	3,371
Penza Region	180,960	75	0	32,581	902	92,227	13,232	2,021	9,824	27,699	1,534	866
Samara Region	434,385	956	757	239,903	3,088	29,704	39,923	19,203	39,950	37,855	20,230	3,574
Saratov Region	177,850	7,772	7,614	75,696	10,971	29,535	9,759	6,854	19,606	10,224	5,868	1,566
Ulyanovsk Region	68,599	100	0	25,093	502	8,862	6,426	1,193	7,455	16,636	1,311	1,020
URALS FEDERAL DISTRICT	3,101,631	811,483	726,868	919,561	67,743	95,091	137,032	76,763	171,171	356,308	448,559	17,919
Kurgan Region	46,415	14	0	20,381	5,171	8,155	6,006	504	3,200	1,822	742	420
Sverdlovsk Region	1,022,025	3,327	768	597,218	17,791	18,615	46,465	19,512	77,291	189,105	43,705	8,996
Tyumen Region	1,494,031	726,177	726,101	55,403	30,582	35,112	66,721	49,202	37,871	118,878	370,249	3,836
Khanty-Mansi Autonomous Area – Yugra	305,080	180,119	180,044	1,464	11,616	453	22,750	39,983	10,411	26,791	10,432	1,062
Yamal-Nenets Autonomous Area	716,577	332,454	332,453	1,649	5,127	30	17,574	5,867	3,336	2,497	347,493	549
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	472,375	213,604	213,603	52,291	13,838	34,628	26,397	3,352	24,124	89,590	12,325	2,226
Chelyabinsk Region	539,160	81,965	0	246,558	14,200	33,209	17,841	7,544	52,810	46,503	33,863	4,666
SIBERIAN FEDERAL DISTRICT	2,227,523	173,731	142,327	574,467	365,078	179,814	161,745	81,065	300,535	290,783	75,494	24,811
Altai Republic	18,221	10	0	2,599	192	341	728	352	5,626	7,652	242	479
Republic of Tuva	3,241	791	341	117	0	105	196	160	1,237	87	436	111
Republic of Khakassia	24,374	1,142	803	10,883	121	953	5,156	436	2,746	1,941	436	559
Altai Territory	150,177	11,115	0	40,838	790	45,590	4,621	3,318	17,473	22,458	1,539	2,435
Krasnoyarsk Territory	600,367	12,439	1,353	240,403	140,504	24,051	41,457	8,472	33,365	73,923	21,358	4,396
Irkutsk Region	371,004	10,897	4,221	24,949	214,825	9,025	25,703	5,024	29,406	30,163	17,561	3,451
Kemerovo Region – Kuzbass	417,123	130,533	128,985	113,923	1,164	17,186	17,216	12,103	75,021	29,010	19,279	1,689

Table 6.4.3 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	377,736	6,591	6,422	60,910	4,027	39,570	44,191	45,179	55,978	106,133	9,403	5,755
Omsk Region	128,428	11	0	57,418	1,245	18,550	17,258	2,522	17,254	10,050	2,127	1,993
Tomsk Region	136,853	203	202	22,428	2,210	24,443	5,218	3,500	62,429	9,366	3,112	3,943
FAR-EASTERN FEDERAL DISTRICT	1,681,425	360,398	151,127	192,533	283,063	97,260	89,392	160,032	174,081	192,852	116,290	15,524
Republic of Buryatia	49,369	576	0	11,222	50	3,375	5,058	478	12,543	13,431	1,691	944
Republic of Sakha (Yakutia)	272,114	158,317	144,868	4,988	32,034	722	14,348	14,575	16,709	19,254	3,041	8,127
Trans-Baikal Territory	123,523	106,081	1	781	1,544	1,223	2,697	632	6,651	2,072	1,070	772
Kamchatka Territory	68,840	1,213	0	6,572	4,268	1,067	1,241	1,474	8,899	3,283	40,552	271
Primorye Territory	459,042	646	450	91,531	2,811	43,683	24,296	89,716	70,690	75,682	57,566	2,420
Khabarovsk Territory	333,060	13,462	0	58,622	73,038	25,265	11,799	47,986	29,269	64,246	7,770	1,601
Amur Region	225,765	6,762	0	13,222	166,454	21,101	7,138	1,687	5,619	2,309	840	634
Magadan Region	70,612	59,879	0	85	1,618	14	1,232	703	6,419	220	363	80
Sakhalin Region	62,506	7,915	5,808	5,120	523	610	21,495	2,299	8,522	12,165	3,289	568
Jewish Autonomous Region	4,875	3,558	0	207	13	148	72	56	474	173	77	97
Chukotka Autonomous Area	11,719	1,989	0	183	708	53	18	425	8,288	17	29	10

Table 6.4.4

Outstanding Amount of Loans on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

(millions of rubles)

	Outstanding loans as 30.06.2022											
	Total	of which										
		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
THE RUSSIAN FEDERATION	4,089,974	872,363	663,016	1,597,385	34,373	2,740	7,197	127,863	52,343	521,976	873,366	368
CENTRAL FEDERAL DISTRICT	1,755,971	79,125	56,036	696,158	51	1,284	7,034	36,968	34,118	285,093	615,774	368
Belgorod Region	20,886	16,477	0	1,234	0	0	0	0	3,174	0	0	0
Bryansk Region	25	0	0	0	0	0	0	25	0	0	0	0
Vladimir Region	954	0	0	954	0	0	0	0	0	0	0	0
Voronezh Region	66,871	0	0	66,854	0	0	0	0	10	7	0	0
Ivanovo Region	40	0	0	0	0	40	0	0	0	0	0	0
Kaluga Region	6,432	0	0	2,732	0	0	0	0	197	3,503	0	0
Kostroma Region	329	0	0	329	0	0	0	0	0	0	0	0
Kursk Region	3,648	3,508	0	140	0	0	0	0	0	0	0	0
Lipetsk Region	21,936	0	0	21,931	0	5	0	0	0	0	0	0
Moscow Region	217,654	2,012	2,012	10,177	0	1,057	26	10,773	795	17,218	175,597	0
Orel Region	1,989	0	0	1,873	0	0	0	0	116	0	0	0
Ryazan Region	1,379	0	0	0	0	140	0	0	0	1,239	0	0
Smolensk Region	2	0	0	2	0	0	0	0	0	0	0	0
Tambov Region	64	0	0	64	0	0	0	0	0	0	0	0
Tver Region	3,562	0	0	3,562	0	0	0	0	0	0	0	0
Tula Region	3,800	0	0	3,432	0	0	0	0	0	0	0	368
Yaroslavl Region	663	0	0	27	0	40	0	0	26	0	570	0
Moscow	1,405,736	57,127	54,024	582,848	51	0	7,008	26,170	29,800	263,126	439,607	0

Table 6.4.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	447,421	12,949	159	222,174	169	433	56	40,411	8,182	77,058	85,989	0
Republic of Karelia	18,353	0	0	15,455	0	0	0	0	0	0	2,898	0
Republic of Komi	58	0	0	58	0	0	0	0	0	0	0	0
Arkhangelsk Region	7,645	0	0	1,317	0	0	0	0	485	0	5,842	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	7,645	0	0	1,317	0	0	0	0	485	0	5,842	0
Vologda Region	23,839	0	0	23,839	0	0	0	0	0	0	0	0
Kaliningrad Region	23,515	159	159	20,325	0	433	56	637	1,685	218	0	0
Leningrad Region	29,059	0	0	18,266	0	0	0	10,460	0	334	0	0
Murmansk Region	93,392	12,790	0	1,245	0	0	0	6,615	89	264	72,389	0
Novgorod Region	17,216	0	0	17,216	0	0	0	0	0	0	0	0
Pskov Region	261	0	0	261	0	0	0	0	0	0	0	0
Saint Petersburg	234,084	0	0	124,192	169	0	0	22,699	5,922	76,243	4,860	0
SOUTHERN FEDERAL DISTRICT	134,825	4,333	4,235	91,274	0	0	0	24,451	6,677	8,090	0	0
Republic of Adygeya (Adygeya)	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
Republic of Crimea	9	0	0	0	0	0	0	9	0	0	0	0
Krasnodar Territory	112,429	0	0	81,702	0	0	0	24,367	374	5,986	0	0
Astrakhan Region	1,872	0	0	0	0	0	0	0	0	1,872	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	20,515	4,333	4,235	9,573	0	0	0	75	6,304	231	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	8,063	0	0	8,063	0	0	0	0	0	0	0	0
Republic of Daghestan	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
Kabardino-Balkar Republic	2,979	0	0	2,979	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	2,455	0	0	2,455	0	0	0	0	0	0	0	0
Stavropol Territory	2,629	0	0	2,629	0	0	0	0	0	0	0	0

Table 6.4.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	405,780	201,086	201,086	181,055	23	0	0	9,518	190	13,907	0	0
Republic of Bashkortostan	19,768	0	0	19,768	0	0	0	0	0	0	0	0
Mari El Republic	811	0	0	811	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	15,243	0	0	15,243	0	0	0	0	0	0	0	0
Udmurt Republic	199,225	199,225	199,225	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	64,388	0	0	63,911	0	0	0	0	8	469	0	0
Kirov Region	3,019	0	0	3,019	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	36,346	0	0	13,390	0	0	0	9,518	0	13,438	0	0
Orenburg Region	53,493	1,125	1,125	52,344	23	0	0	0	0	0	0	0
Penza Region	49	0	0	0	0	0	0	0	49	0	0	0
Samara Region	4,123	0	0	4,123	0	0	0	0	0	0	0	0
Saratov Region	9,315	736	736	8,445	0	0	0	0	134	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	739,879	420,241	371,477	265,608	1,221	0	69	0	48	1	52,690	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	116,940	1,185	0	115,683	0	0	69	0	3	0	0	0
Tyumen Region	503,539	371,477	371,477	79,334	0	0	0	0	38	0	52,690	0
Khanty-Mansi Autonomous Area – Yugra	9,217	9,179	9,179	0	0	0	0	0	38	0	0	0
Yamal-Nenets Autonomous Area	474,205	346,114	346,114	75,401	0	0	0	0	0	0	52,690	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	20,117	16,184	16,184	3,933	0	0	0	0	0	0	0	0
Chelyabinsk Region	119,400	47,579	0	70,591	1,221	0	0	0	8	1	0	0
SIBERIAN FEDERAL DISTRICT	173,183	46,657	24,933	122,142	0	0	38	0	2,427	1,037	881	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	679	679	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	128,365	14,617	0	113,545	0	0	0	0	203	0	0	0
Irkutsk Region	12,467	6,428	0	6,039	0	0	0	0	0	0	0	0
Kemerovo Region– Kuzbass	18,217	14,436	14,436	2,558	0	0	0	0	1,223	0	0	0

Table 6.4.4 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	13,448	10,494	10,494	0	0	0	38	0	998	1,037	881	0
Omsk Region	5	0	0	0	0	0	0	0	4	0	1	0
Tomsk Region	3	3	3	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	424,851	107,971	5,089	10,910	32,910	1,023	0	16,515	700	136,790	118,032	0
Republic of Buryatia	6,600	0	0	0	0	0	0	0	0	6,600	0	0
Republic of Sakha (Yakutia)	31,360	31,329	0	31	0	0	0	0	0	0	0	0
Trans-Baikal Territory	20,081	20,081	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	50,640	0	0	2,157	0	0	0	0	0	0	48,483	0
Primorye Territory	103,699	0	0	6,842	0	1,023	0	9,715	700	41,374	44,046	0
Khabarovsk Territory	41,910	2,600	0	0	0	0	0	0	0	21,369	17,941	0
Amur Region	100,357	0	0	0	32,910	0	0	0	0	67,447	0	0
Magadan Region	48,844	48,735	0	0	0	0	0	0	0	0	109	0
Sakhalin Region	21,223	5,089	5,089	1,880	0	0	0	6,801	0	0	7,453	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	136	136	0	0	0	0	0	0	0	0	0	0

Table 6.4.5

Overdue Loans on Ruble-Denominated Loans to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

(millions of rubles)

	Overdue loans as 30.06.2022											
	Total	of which										
		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
THE RUSSIAN FEDERATION	2,704,693	44,631	39,753	427,430	19,797	124,028	219,475	39,130	385,640	479,676	948,885	16,001
CENTRAL FEDERAL DISTRICT	1,848,601	6,929	6,116	176,248	6,114	25,384	115,872	20,500	223,093	372,248	896,025	6,189
Belgorod Region	13,025	0	0	8,546	0	1,561	122	176	1,228	740	596	57
Bryansk Region	4,447	0	0	2,829	0	84	45	43	431	906	54	56
Vladimir Region	11,551	0	0	6,813	11	2,529	130	206	629	448	756	29
Voronezh Region	16,925	0	0	2,983	0	417	283	254	11,570	1,118	50	250
Ivanovo Region	3,560	0	0	1,018	0	180	66	45	684	1,490	52	25
Kaluga Region	36,036	208	0	27,385	9	236	1,361	83	535	5,055	1,112	53
Kostroma Region	790	0	0	125	3	14	50	41	536	10	3	7
Kursk Region	3,885	0	0	699	0	1,309	221	28	1,441	87	14	86
Lipetsk Region	3,953	3	0	411	5	8	393	103	2,065	641	193	131
Moscow Region	148,475	14	0	18,561	624	8,962	28,130	8,056	20,052	39,109	24,061	905
Orel Region	5,768	0	0	3,884	0	16	457	59	927	230	139	57
Ryazan Region	4,459	33	0	1,241	1	592	590	164	1,236	430	71	101
Smolensk Region	3,352	0	0	1,662	1	361	233	201	644	122	60	67
Tambov Region	3,906	0	0	2,365	115	225	534	26	580	10	11	39
Tver Region	3,267	0	0	2,181	0	46	37	58	780	36	35	93
Tula Region	5,163	18	0	1,090	2	1,717	222	92	1,475	47	401	99
Yaroslavl Region	14,081	52	0	229	2,308	5,734	2,063	1,743	555	1,047	266	83
Moscow	1,565,958	6,601	6,116	94,226	3,034	1,394	80,934	9,122	177,725	320,723	868,149	4,050

Table 6.4.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	189,775	12,690	12,236	51,632	1,128	9,372	20,303	2,079	59,015	22,250	9,207	2,099
Republic of Karelia	2,146	247	0	140	19	1,430	36	49	157	24	10	34
Republic of Komi	3,050	134	134	489	0	30	98	36	1,116	1,071	21	55
Arkhangelsk Region	12,602	12,092	12,092	88	0	54	40	23	126	77	30	72
Nenets Autonomous Area	12,115	12,092	12,092	1	0	0	3	2	6	6	1	3
Arkhangelsk Region, excluding Nenets Autonomous Area	488	0	0	87	0	54	37	21	120	71	29	69
Vologda Region	4,681	0	0	1,403	0	448	156	150	2,262	95	92	76
Kaliningrad Region	12,375	0	0	5,816	0	2,551	595	361	1,891	126	1,018	18
Leningrad Region	21,354	0	0	7,903	0	3,453	1,687	245	4,537	3,375	62	91
Murmansk Region	967	0	0	197	0	0	42	33	499	10	112	72
Novgorod Region	3,514	0	0	1,016	0	1,160	60	38	141	995	85	18
Pskov Region	938	0	0	80	0	196	336	43	200	41	24	18
Saint Petersburg	128,148	217	10	34,499	1,109	50	17,254	1,101	48,085	16,437	7,753	1,643
SOUTHERN FEDERAL DISTRICT	131,877	2,409	375	37,655	9,551	16,585	12,224	8,316	16,277	21,993	5,299	1,568
Republic of Adygeya (Adygeya)	1,857	2	0	1,162	0	89	27	15	106	278	138	40
Republic of Kalmykia	802	0	0	6	0	516	87	40	79	27	31	16
Republic of Crimea	2,563	0	0	93	0	245	329	674	324	785	30	84
Krasnodar Territory	51,282	415	375	9,987	7,333	10,884	3,194	337	8,052	7,852	2,420	806
Astrakhan Region	16,358	1,988	0	2,474	2,215	511	2,842	24	568	5,658	53	26
Volgograd Region	12,575	0	0	732	2	3,644	3,428	147	1,122	885	2,400	216
Rostov Region	45,608	4	0	23,022	0	695	2,000	7,080	5,913	6,332	219	344
Sevastopol	833	0	0	179	0	1	318	0	114	178	7	35
NORTH CAUCASIAN FEDERAL DISTRICT	69,921	949	53	25,960	30	9,794	8,352	469	13,011	8,553	2,585	218
Republic of Dagestan	20,717	47	0	11,858	0	2,627	3,885	60	1,886	179	149	26
Republic of Ingushetia	869	0	0	58	0	442	171	0	191	0	6	1
Kabardino-Balkar Republic	8,957	50	32	4,000	30	2,113	443	215	1,767	165	156	19
Karachay-Cherkess Republic	13,671	0	0	1,871	0	1,305	1,995	16	936	7,476	59	13
Republic of North Ossetia – Alania	1,857	807	0	61	0	71	370	23	403	63	49	10
Chechen Republic	5,244	24	0	36	0	3,087	745	4	1,244	99	3	2
Stavropol Territory	18,606	22	21	8,076	0	150	744	151	6,583	571	2,163	146

Table 6.4.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	173,338	558	556	44,227	1,132	23,370	21,320	2,823	30,924	27,166	18,707	3,112
Republic of Bashkortostan	20,082	75	75	2,326	443	7,483	2,791	256	2,754	3,163	328	463
Mari El Republic	6,551	0	0	3,031	0	506	316	22	2,618	27	12	20
Republic of Mordovia	2,889	0	0	512	0	1,557	127	16	454	144	43	36
Republic of Tatarstan (Tatarstan)	22,565	0	0	6,413	53	509	1,796	909	3,117	7,846	976	945
Udmurt Republic	2,065	10	10	122	20	119	76	168	366	48	1,037	99
Chuvash Republic – Chuvashia	5,337	0	0	395	448	18	504	46	153	3,649	40	84
Perm Territory	7,341	261	260	1,157	2	701	464	155	2,490	1,592	292	226
Kirov Region	1,954	0	0	809	0	281	225	74	446	23	42	53
Nizhny Novgorod Region	12,520	0	0	2,176	0	718	922	155	5,231	2,611	289	418
Orenburg Region	27,433	9	8	13,004	0	3,202	9,514	188	736	343	107	330
Penza Region	6,668	0	0	311	1	4,403	464	34	565	809	32	48
Samara Region	37,444	2	2	7,272	4	519	3,453	608	7,166	4,804	13,406	210
Saratov Region	16,324	200	200	6,214	0	3,348	469	162	3,476	311	2,001	144
Ulyanovsk Region	4,166	0	0	486	161	7	199	29	1,351	1,795	103	35
URALS FEDERAL DISTRICT	120,783	19,409	19,401	50,626	142	1,769	12,135	1,383	16,296	7,631	10,348	1,044
Kurgan Region	3,586	0	0	1,815	0	158	1,128	26	210	169	50	30
Sverdlovsk Region	17,089	7	0	2,291	5	259	2,472	225	2,575	3,150	5,723	381
Tyumen Region	73,919	19,401	19,401	29,422	14	94	6,932	1,021	9,102	3,234	4,484	216
Khanty-Mansi Autonomous Area – Yugra	27,538	19,391	19,391	649	2	19	1,600	211	815	1,037	3,730	85
Yamal-Nenets Autonomous Area	5,041	6	6	35	5	4	3,879	223	205	47	576	59
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	41,340	5	4	28,738	7	70	1,453	587	8,082	2,150	178	71
Chelyabinsk Region	26,189	0	0	17,098	123	1,257	1,604	112	4,409	1,078	91	417
SIBERIAN FEDERAL DISTRICT	119,427	1,133	1,016	32,342	1,692	12,844	22,497	2,523	20,951	18,531	5,495	1,418
Altai Republic	1,562	0	0	85	19	47	421	10	932	0	29	19
Republic of Tuva	193	0	0	10	0	15	12	18	101	2	26	9
Republic of Khakassia	385	0	0	22	0	138	34	37	100	27	8	19
Altai Territory	26,587	0	0	12,254	8	10,635	231	101	2,802	355	56	145
Krasnoyarsk Territory	14,591	1	0	5,443	1	1,117	1,836	1,645	2,847	1,388	88	225
Irkutsk Region	11,055	110	0	1,595	1,302	211	1,227	163	1,518	72	4,733	125

Table 6.4.5 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region – Kuzbass	18,599	1,018	1,016	331	1	61	569	68	1,318	15,089	29	115
Novosibirsk Region	23,334	4	0	6,964	4	317	5,227	120	8,503	1,362	446	388
Omsk Region	21,252	0	0	5,226	357	286	12,552	61	2,368	35	43	323
Tomsk Region	1,868	0	0	412	0	16	389	301	462	201	38	50
FAR-EASTERN FEDERAL DISTRICT	50,972	555	0	8,740	9	24,912	6,772	1,037	6,073	1,304	1,217	354
Republic of Buryatia	1,826	0	0	739	3	48	250	34	253	404	78	17
Republic of Sakha (Yakutia)	1,910	343	0	525	0	10	444	58	316	87	72	56
Trans-Baikal Territory	1,027	8	0	145	0	59	43	34	662	14	44	18
Kamchatka Territory	179	0	0	22	0	1	11	9	67	5	58	7
Primorye Territory	8,523	2	0	1,175	2	2,486	581	761	2,550	646	272	49
Khabarovsk Territory	34,380	8	0	5,846	4	22,174	4,529	29	1,154	65	493	77
Amur Region	793	109	0	13	0	100	98	36	344	35	22	34
Magadan Region	217	0	0	0	0	4	3	25	99	0	77	9
Sakhalin Region	1,845	0	0	206	0	21	812	43	584	6	89	85
Jewish Autonomous Region	173	0	0	66	0	9	1	7	36	42	12	1
Chukotka Autonomous Area	100	85	0	4	0	0	0	0	10	0	0	1

Table 6.4.6

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

(millions of rubles)

	Overdue loans as 30.06.2022											
	Total	of which										
		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
THE RUSSIAN FEDERATION	62,660	15,634	15,494	13,917	23	0	328	51	11,995	20,334	378	0
CENTRAL FEDERAL DISTRICT	31,001	4,101	4,101	38	0	0	289	0	6,837	19,531	206	0
Belgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	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	548	0	0	0	0	0	0	0	547	0	1	0
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	30,453	4,101	4,101	38	0	0	289	0	6,289	19,531	206	0

Table 6.4.6 (cont.)

(millions of rubles)

[illegible]

[illegible]

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region – Kuzbass	6,755	6,755	6,755	0	0	0	0	0	0	0	0	0
Novosibirsk Region	38	0	0	0	0	0	38	0	0	0	0	0
Omsk Region	5	0	0	0	0	0	0	0	4	0	1	0
Tomsk Region	3	3	3	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	341	139	0	31	0	0	0	0	0	0	171	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	170	139	0	31	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	171	0	0	0	0	0	0	0	0	0	171	0
Khabarovsk Territory	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
Magadan Region	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
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 6.4.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.06.2022											
	Volume of extended loans				Outstanding amount of loans				Of which overdue loans			
	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	small and medium-sized businesses	of which	small and medium-sized businesses	of which	small and medium-sized businesses	of which	small and medium-sized businesses	of which	small and medium-sized businesses	of which
		individual entrepreneurs		individual entrepreneurs		individual entrepreneurs		individual entrepreneurs		individual entrepreneurs		individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	944,318	66,647	182	1	8,410,564	678,073	170,652	81	583,067	29,704	9,076	33
CENTRAL FEDERAL DISTRICT	353,950	16,440	48	0	3,738,987	180,179	98,219	58	306,855	8,475	8,749	17
Belgorod Region	5,399	1,060	0	0	47,018	8,514	0	0	6,515	268	0	0
Bryansk Region	4,073	912	0	0	36,319	10,412	25	0	411	206	0	0
Vladimir Region	4,446	432	0	0	43,788	6,321	0	0	2,483	659	0	0
Voronezh Region	47,991	1,310	0	0	183,816	21,235	17	17	9,987	302	0	0
Ivanovo Region	4,022	414	0	0	28,974	4,114	40	0	891	112	0	0
Kaluga Region	4,596	282	0	0	51,594	4,156	33	0	7,839	175	0	0
Kostroma Region	1,731	324	0	0	95,658	2,886	0	0	544	95	0	0
Kursk Region	3,810	662	0	0	36,889	7,113	0	0	1,246	202	0	0
Lipetsk Region	6,072	335	0	0	44,662	4,497	0	0	1,821	203	0	0
Moscow Region	47,925	3,191	2	0	532,125	30,968	3,566	0	51,883	2,313	118	0
Orel Region	2,529	333	0	0	35,899	4,573	0	0	5,052	102	0	0
Ryazan Region	6,020	496	0	0	51,830	4,490	1,379	0	2,145	159	0	0
Smolensk Region	3,723	494	1	0	25,688	3,422	2	0	2,303	178	0	0
Tambov Region	3,615	364	0	0	44,987	4,986	0	0	1,737	106	0	0
Tver Region	3,432	371	0	0	28,571	3,070	0	0	867	180	0	0
Tula Region	5,701	590	0	0	51,839	5,849	0	0	1,458	228	0	0
Yaroslavl Region	7,813	350	0	0	46,442	4,162	71	0	3,969	150	0	0
Moscow	191,050	4,520	46	0	2,352,886	49,412	93,086	41	205,705	2,835	8,631	17

Table 6.4.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	108,300	5,755	13	0	924,965	49,933	14,185	0	50,437	1,871	48	0
Republic of Karelia	2,127	236	0	0	17,476	1,911	0	0	676	47	0	0
Republic of Komi	1,216	430	0	0	11,541	3,324	0	0	1,685	124	0	0
Arkhangelsk Region	2,357	453	0	0	21,096	4,514	485	0	255	136	0	0
Nenets Autonomous Area	51	37	0	0	656	240	0	0	19	13	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,307	417	0	0	20,439	4,273	485	0	236	123	0	0
Vologda Region	4,926	711	0	0	34,852	6,281	1,802	0	3,246	313	0	0
Kaliningrad Region	14,235	567	0	0	70,096	5,369	428	0	2,220	205	42	0
Leningrad Region	11,353	625	0	0	102,997	5,064	332	0	3,478	197	0	0
Murmansk Region	1,469	338	0	0	14,946	2,321	1,245	0	312	89	0	0
Novgorod Region	1,137	107	0	0	8,974	1,596	0	0	1,349	71	0	0
Pskov Region	1,666	129	0	0	19,477	1,800	0	0	695	75	0	0
Saint Petersburg	67,814	2,157	13	0	623,509	17,754	9,893	0	36,521	615	5	0
SOUTHERN FEDERAL DISTRICT	93,536	10,161	0	0	768,321	111,589	211	0	56,165	4,046	9	0
Republic of Adygeya (Adygeya)	875	136	0	0	12,343	2,008	0	0	1,413	119	0	0
Republic of Kalmykia	397	193	0	0	2,710	1,250	0	0	411	222	0	0
Republic of Crimea	5,212	776	0	0	39,349	4,649	9	0	1,979	144	9	0
Krasnodar Territory	51,733	4,309	0	0	442,858	51,680	202	0	25,502	1,557	0	0
Astrakhan Region	1,951	453	0	0	27,216	4,818	0	0	7,068	412	0	0
Volgograd Region	6,607	995	0	0	60,524	11,104	0	0	9,152	405	0	0
Rostov Region	25,290	3,023	0	0	175,618	34,623	0	0	10,129	1,157	0	0
Sevastopol	1,472	276	0	0	7,702	1,457	0	0	511	30	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	30,852	2,613	0	0	175,092	26,360	0	0	21,570	2,569	0	0
Republic of Dagestan	561	167	0	0	8,760	2,589	0	0	3,970	639	0	0
Republic of Ingushetia	8	1	0	0	2,207	160	0	0	164	114	0	0
Kabardino-Balkar Republic	1,346	308	0	0	16,284	3,201	0	0	2,018	594	0	0
Karachay-Cherkess Republic	797	75	0	0	14,575	1,199	0	0	5,157	160	0	0
Republic of North Ossetia – Alania	748	149	0	0	10,304	1,641	0	0	1,157	210	0	0
Chechen Republic	172	58	0	0	4,680	877	0	0	55	40	0	0
Stavropol Territory	27,219	1,854	0	0	118,282	16,693	0	0	9,049	813	0	0

Table 6.4.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	143,100	12,386	0	0	1,122,995	121,329	246	0	55,738	4,523	197	0
Republic of Bashkortostan	14,625	1,360	0	0	127,681	12,942	0	0	11,575	740	0	0
Mari El Republic	1,918	375	0	0	13,247	2,264	0	0	2,809	69	0	0
Republic of Mordovia	1,729	122	0	0	20,982	2,099	0	0	1,350	219	0	0
Republic of Tatarstan (Tatarstan)	31,809	1,881	0	0	242,518	16,763	0	0	12,418	397	0	0
Udmurt Republic	5,472	571	0	0	58,106	5,798	0	0	681	204	0	0
Chuvash Republic – Chuvashia	4,605	589	0	0	41,567	5,970	0	0	401	134	0	0
Perm Territory	13,011	1,501	0	0	94,757	14,234	246	0	2,615	593	196	0
Kirov Region	3,491	364	0	0	29,186	5,074	0	0	1,258	206	0	0
Nizhny Novgorod Region	19,120	1,268	0	0	145,745	15,940	0	0	3,822	383	0	0
Orenburg Region	8,342	999	0	0	54,585	11,225	0	0	2,833	496	0	0
Penza Region	5,614	636	0	0	62,059	7,246	0	0	876	232	0	0
Samara Region	20,375	1,112	0	0	127,885	8,002	0	0	6,496	276	0	0
Saratov Region	7,813	993	0	0	61,910	10,110	0	0	7,311	454	0	0
Ulyanovsk Region	5,177	616	0	0	42,766	3,662	0	0	1,293	120	0	0
URALS FEDERAL DISTRICT	67,483	5,677	0	0	548,038	53,614	1,375	12	22,487	2,176	39	12
Kurgan Region	2,109	460	0	0	19,856	3,963	0	0	2,966	165	0	0
Sverdlovsk Region	26,729	1,650	0	0	204,806	15,106	84	12	5,438	564	15	12
Tyumen Region	21,942	1,882	0	0	196,159	19,421	38	0	8,455	1,004	0	0
Khanty-Mansi Autonomous Area – Yugra	9,294	704	0	0	54,608	8,785	38	0	3,828	445	0	0
Yamal-Nenets Autonomous Area	2,658	407	0	0	23,855	4,472	0	0	3,162	356	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	9,990	770	0	0	117,696	6,163	0	0	1,465	202	0	0
Chelyabinsk Region	16,703	1,685	0	0	127,218	15,125	1,253	0	5,628	443	25	0
SIBERIAN FEDERAL DISTRICT	97,063	8,550	0	0	689,338	82,478	1,922	4	43,757	3,853	4	4
Altai Republic	926	80	0	0	4,466	700	0	0	242	75	0	0
Republic of Tuva	288	134	0	0	2,330	1,510	0	0	130	108	0	0
Republic of Khakassia	907	352	0	0	12,526	3,284	0	0	299	97	0	0
Altai Territory	12,295	1,203	0	0	83,251	13,207	0	0	7,618	345	0	0

Table 6.4.7 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	16,943	1,986	0	0	144,578	13,532	0	0	5,701	634	0	0
Irkutsk Region	10,076	1,239	0	0	78,359	12,237	0	0	2,307	509	0	0
Kemerovo Region – Kuzbass	15,120	682	0	0	55,649	7,061	0	0	2,929	235	0	0
Novosibirsk Region	29,212	1,214	0	0	212,480	13,638	1,918	0	7,613	1,141	0	0
Omsk Region	7,190	1,214	0	0	62,798	12,206	4	4	15,744	414	4	4
Tomsk Region	4,105	446	0	0	32,901	5,103	0	0	1,171	297	0	0
FAR-EASTERN FEDERAL DISTRICT	50,035	5,065	121	1	442,828	52,591	54,493	6	26,057	2,191	31	0
Republic of Buryatia	1,378	252	0	0	15,517	4,623	0	0	815	398	0	0
Republic of Sakha (Yakutia)	4,108	869	0	0	32,551	7,908	44	0	1,056	256	31	0
Trans-Baikal Territory	1,616	579	0	0	12,701	4,784	2,063	0	443	217	0	0
Kamchatka Territory	4,080	327	0	0	26,760	2,987	460	0	114	78	0	0
Primorye Territory	18,645	993	121	1	161,403	12,536	46,615	6	5,225	377	0	0
Khabarovsk Territory	12,376	479	0	0	105,103	7,658	2,872	0	16,822	438	0	0
Amur Region	3,151	760	0	0	28,370	5,495	0	0	515	117	0	0
Magadan Region	1,289	74	0	0	12,246	1,028	2,302	0	166	136	0	0
Sakhalin Region	2,745	442	0	0	42,005	4,422	0	0	755	134	0	0
Jewish Autonomous Region	212	177	0	0	4,744	771	0	0	54	36	0	0
Chukotka Autonomous Area	435	113	0	0	1,428	380	136	0	92	6	0	0

Table 6.4.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

	31.07.2022											
	Rubles						Foreign currency					
	total	including					total	including				
		housing loans	of which: mortgage loans					housing loans	of which: mortgage loans			
			total	including overdue loans	of which: against the pledge of claims under share construction participation agreements				total	including overdue loans	of which: against the pledge of claims under share construction participation agreements	
total					including overdue loans	total					including overdue loans	
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	25,221,253	12,686,657	12,674,918	55,003	2,995,057	4,733	26,682	7,321	6,979	3,231	122	78
CENTRAL FEDERAL DISTRICT	7,825,432	4,134,592	4,130,158	19,142	1,179,980	1,752	20,659	5,805	5,533	2,684	82	47
Belgorod Region	207,222	88,073	87,952	240	16,634	23	27	16	16	12	0	0
Bryansk Region	139,531	66,326	66,273	176	15,441	10	31	7	5	4	0	0
Vladimir Region	173,497	81,145	81,060	386	18,895	27	46	26	25	22	0	0
Voronezh Region	313,552	154,726	154,633	1,008	33,065	223	49	4	4	3	0	0
Ivanovo Region	105,888	47,234	47,218	230	9,914	73	398	21	21	21	0	0
Kaluga Region	183,595	95,531	95,501	421	18,838	57	50	21	19	12	0	0
Kostroma Region	76,557	37,255	37,216	105	6,439	10	6	0	0	0	0	0
Kursk Region	142,294	63,723	63,652	212	11,673	11	16	4	4	2	0	0
Lipetsk Region	146,433	64,697	64,669	220	11,950	17	7	0	0	0	0	0
Moscow Region	2,092,110	1,116,860	1,116,009	5,405	301,081	423	2,683	1,574	1,501	800	31	6
Orel Region	98,928	47,250	47,214	123	9,874	16	13	4	4	0	0	0
Ryazan Region	161,587	82,150	82,128	259	21,291	46	17	4	4	4	0	0
Smolensk Region	123,357	57,941	57,903	277	11,671	25	59	11	5	0	0	0
Tambov Region	118,283	53,296	53,255	141	9,501	23	14	0	0	0	0	0
Tver Region	187,773	92,806	92,799	378	17,300	31	35	9	9	6	0	0
Tula Region	228,330	105,456	105,408	335	23,740	18	61	38	25	0	0	0
Yaroslavl Region	158,753	73,707	73,632	429	15,387	64	38	17	17	7	0	0
Moscow	3,167,744	1,806,418	1,803,637	8,797	627,286	656	17,108	4,049	3,872	1,790	51	41

Table 6.4.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	2,998,468	1,588,991	1,588,329	5,994	438,371	579	2,857	781	755	247	10	0
Republic of Karelia	106,500	47,993	47,974	89	9,638	8	7	1	1	0	0	0
Republic of Komi	163,750	78,825	78,720	272	15,604	29	23	7	7	6	0	0
Arkhangelsk Region	209,987	105,609	105,568	209	22,722	13	23	5	5	0	0	0
Nenets Autonomous Area	10,754	5,125	5,123	6	976	0	1	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	199,233	100,484	100,445	202	21,746	13	22	5	5	0	0	0
Vologda Region	176,615	80,993	80,919	279	14,984	13	13	10	10	3	5	0
Kaliningrad Region	170,469	80,941	80,923	1,507	16,095	16	130	48	46	24	0	0
Leningrad Region	411,768	211,459	211,413	759	57,535	107	241	95	94	28	2	0
Murmansk Region	157,089	63,716	63,700	155	17,559	15	38	25	24	19	0	0
Novgorod Region	79,872	35,730	35,703	82	7,127	20	31	2	2	1	0	0
Pskov Region	77,267	33,412	33,400	111	7,324	2	13	2	2	0	0	0
Saint Petersburg	1,445,151	850,313	850,008	2,531	269,783	355	2,337	586	563	165	3	0
SOUTHERN FEDERAL DISTRICT	2,193,950	985,307	984,351	4,991	226,608	644	555	163	159	52	0	0
Republic of Adygeya (Adygeya)	60,279	21,188	21,175	160	3,936	24	5	0	0	0	0	0
Republic of Kalmykia	49,678	23,941	23,930	103	6,348	6	4	0	0	0	0	0
Republic of Crimea	92,481	42,189	42,187	63	10,984	7	16	0	0	0	0	0
Krasnodar Territory	920,160	413,070	412,662	2,288	102,542	405	243	83	82	18	0	0
Astrakhan Region	139,453	59,808	59,768	316	11,204	20	22	5	5	4	0	0
Volgograd Region	308,235	135,720	135,602	532	26,782	34	82	11	11	5	0	0
Rostov Region	593,631	273,450	273,087	1,509	61,656	139	178	65	61	26	0	0
Sevastopol	30,031	15,942	15,941	20	3,155	9	5	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	711,957	302,777	302,379	2,621	54,724	140	249	28	22	8	0	0
Republic of Dagestan	112,663	54,967	54,961	465	11,746	12	26	0	0	0	0	0
Republic of Ingushetia	10,213	2,584	2,582	41	530	0	4	0	0	0	0	0
Kabardino-Balkar Republic	67,313	29,205	29,098	200	4,317	13	92	0	0	0	0	0
Karachay-Cherkess Republic	48,664	20,208	20,159	456	2,087	4	2	0	0	0	0	0
Republic of North Ossetia – Alania	74,834	31,145	31,097	485	6,223	42	10	2	0	0	0	0
Chechen Republic	49,536	16,827	16,825	191	1,973	2	41	0	0	0	0	0
Stavropol Territory	348,734	147,841	147,657	783	27,848	67	74	26	22	8	0	0

Table 6.4.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	4,471,412	2,228,979	2,225,764	8,363	436,073	653	784	158	154	88	14	14
Republic of Bashkortostan	695,075	352,458	352,030	1,294	65,380	106	65	4	4	2	0	0
Mari El Republic	84,482	42,251	42,234	121	6,885	4	8	0	0	0	0	0
Republic of Mordovia	91,885	49,209	49,141	106	10,442	6	7	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	719,610	381,840	380,955	1,218	79,084	52	167	3	3	2	0	0
Udmurt Republic	260,435	137,492	137,261	441	31,967	10	47	0	0	0	0	0
Chuvash Republic – Chuvashia	179,994	104,031	103,967	298	26,109	65	21	2	2	0	0	0
Perm Territory	427,174	204,628	204,118	1,010	43,625	115	109	66	61	56	12	12
Kirov Region	168,376	84,104	84,001	287	12,095	31	9	0	0	0	0	0
Nizhny Novgorod Region	438,989	210,116	209,719	795	41,207	48	103	20	20	9	0	0
Orenburg Region	309,167	147,619	147,536	529	20,482	31	26	7	7	7	0	0
Penza Region	169,728	86,424	86,259	209	24,699	26	24	8	8	3	0	0
Samara Region	455,883	207,535	207,405	1,158	35,574	68	141	28	28	10	2	2
Saratov Region	305,942	139,981	139,901	673	22,125	74	49	16	16	0	0	0
Ulyanovsk Region	164,674	81,291	81,237	225	16,399	18	9	2	2	0	0	0
URALS FEDERAL DISTRICT	2,490,130	1,259,493	1,258,812	5,026	242,878	282	518	86	86	29	0	0
Kurgan Region	112,364	51,219	51,184	178	8,233	12	2	0	0	0	0	0
Sverdlovsk Region	761,498	387,422	387,243	1,761	85,353	89	233	67	67	18	0	0
Tyumen Region	1,101,677	589,147	588,932	1,895	116,608	116	219	12	12	9	0	0
Khanty-Mansi Autonomous Area – Yugra	546,251	303,814	303,767	977	52,909	74	18	4	4	0	0	0
Yamal-Nenets Autonomous Area	202,894	106,121	106,096	256	23,406	12	22	5	5	5	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	352,533	179,212	179,068	662	40,294	30	180	3	3	3	0	0
Chelyabinsk Region	514,591	231,706	231,453	1,192	32,683	66	64	7	7	2	0	0
SIBERIAN FEDERAL DISTRICT	2,864,206	1,343,462	1,342,323	6,064	232,129	483	540	239	212	116	17	17
Altai Republic	28,934	7,575	7,571	75	977	4	1	0	0	0	0	0
Republic of Tuva	59,173	23,835	23,827	109	2,327	2	0	0	0	0	0	0
Republic of Khakassia	81,089	35,399	35,363	141	4,943	9	3	0	0	0	0	0
Altai Territory	306,771	140,252	140,190	481	23,313	32	17	0	0	0	0	0

Table 6.4.8 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	546,657	265,601	265,283	1,837	54,168	111	53	19	19	19	11	11
Irkutsk Region	432,141	185,090	184,935	940	25,815	42	88	53	53	36	0	0
Kemerovo Region – Kuzbass	390,959	163,086	162,952	567	28,779	15	139	101	78	14	0	0
Novosibirsk Region	561,360	307,365	307,143	1,282	63,663	216	113	40	39	33	0	0
Omsk Region	283,910	133,460	133,330	408	17,627	31	77	25	22	14	6	6
Tomsk Region	173,214	81,798	81,730	223	10,516	21	48	1	1	0	0	0
FAR-EASTERN FEDERAL DISTRICT	1,665,697	843,055	842,803	2,801	184,295	200	520	60	58	8	0	0
Republic of Buryatia	148,106	62,875	62,831	296	14,256	6	8	1	1	1	0	0
Republic of Sakha (Yakutia)	280,476	163,914	163,863	773	35,284	103	31	1	1	0	0	0
Trans-Baikal Territory	169,013	73,380	73,342	322	12,282	3	10	5	5	0	0	0
Kamchatka Territory	75,890	35,261	35,242	67	7,233	2	6	3	3	0	0	0
Primorye Territory	367,815	188,764	188,735	457	51,107	25	362	37	36	3	0	0
Khabarovsk Territory	263,637	139,063	139,032	382	30,337	17	76	7	7	4	0	0
Amur Region	153,153	78,429	78,403	215	12,018	21	3	0	0	0	0	0
Magadan Region	41,795	21,018	21,016	56	4,466	4	2	0	0	0	0	0
Sakhalin Region	129,515	64,162	64,156	159	14,380	13	23	5	5	0	0	0
Jewish Autonomous Region	21,975	9,178	9,175	64	1,377	2	0	0	0	0	0	0
Chukotka Autonomous Area	14,323	7,010	7,010	9	1,555	2	0	0	0	0	0	0

Table 6.4.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	July 2022				
	volume of loans total, millions of rubles	including			
		housing loans			
		number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
1	2	3	4	5	6
THE RUSSIAN FEDERATION	1,471,797	91,853	341,811	274.7	6.67
CENTRAL FEDERAL DISTRICT	486,863	22,107	116,169	281.9	6.24
Belgorod Region	12,208	810	2,750	274.6	6.95
Bryansk Region	8,316	603	1,911	272.7	6.14
Vladimir Region	9,933	729	2,216	275.6	6.48
Voronezh Region	17,683	1,261	3,896	272.7	7.66
Ivanovo Region	6,189	422	1,193	257.4	6.60
Kaluga Region	9,814	697	2,410	280.9	6.81
Kostroma Region	4,266	353	933	282.9	7.06
Kursk Region	7,905	523	1,511	266.3	6.59
Lipetsk Region	8,695	553	1,666	287.3	6.81
Moscow Region	122,182	5,203	29,920	288.5	5.78
Orel Region	5,484	392	1,056	263.8	7.03
Ryazan Region	8,309	600	1,891	275.6	6.96
Smolensk Region	6,960	454	1,328	266.4	6.82
Tambov Region	6,373	449	1,349	268.0	7.21
Tver Region	10,293	698	2,306	284.3	6.83
Tula Region	12,526	832	2,809	274.8	7.44
Yaroslavl Region	9,721	682	2,056	265.0	7.26
Moscow	220,006	6,846	54,968	282.9	6.09

Table 6.4.9 (cont.)

1	2	3	4	5	6
NORTH-WESTERN FEDERAL DISTRICT	166,043	8,698	38,153	284.3	5.87
Republic of Karelia	5,725	317	975	261.9	6.86
Republic of Komi	8,479	655	1,915	261.8	7.12
Arkhangelsk Region	10,734	806	2,393	260.2	6.91
Nenets Autonomous Area	544	33	127	275.7	7.82
Arkhangelsk Region, excluding Nenets Autonomous Area	10,191	773	2,266	259.3	6.85
Vologda Region	9,726	761	2,058	265.1	7.44
Kaliningrad Region	10,020	471	1,630	257.9	7.73
Leningrad Region	21,767	1,085	5,321	302.6	5.26
Murmansk Region	9,569	598	1,921	257.2	7.11
Novgorod Region	4,482	301	899	280.4	6.55
Pskov Region	4,249	242	661	272.6	5.86
Saint Petersburg	81,292	3,462	20,380	292.7	5.37
SOUTHERN FEDERAL DISTRICT	127,222	8,290	29,890	288.4	6.03
Republic of Adygeya (Adygeya)	3,340	169	614	291.1	5.26
Republic of Kalmykia	2,595	191	729	281.5	6.37
Republic of Crimea	5,850	305	1,051	260.5	7.47
Krasnodar Territory	54,455	3,368	14,177	303.2	5.40
Astrakhan Region	7,687	624	1,840	273.9	6.77
Volgograd Region	17,403	1,235	3,575	270.7	6.81
Rostov Region	33,925	2,285	7,500	278.3	6.53
Sevastopol	1,966	113	404	260.0	7.94
NORTH CAUCASIAN FEDERAL DISTRICT	39,183	4,047	9,134	280.6	7.83
Republic of Daghestan	6,451	579	1,602	290.4	7.68
Republic of Ingushetia	699	37	60	317.9	8.98
Kabardino-Balkar Republic	3,497	321	760	267.2	6.97
Karachay-Cherkess Republic	2,792	208	692	264.7	9.24
Republic of North Ossetia – Alania	4,092	241	853	281.6	6.55
Chechen Republic	3,399	1,430	1,287	284.4	11.58
Stavropol Territory	18,253	1,231	3,878	280.0	6.81

Table 6.4.9 (cont.)

1	2	3	4	5	6
VOLGA FEDERAL DISTRICT	245,001	19,979	57,228	270.1	7.36
Republic of Bashkortostan	36,551	3,476	9,372	263.7	7.79
Mari El Republic	4,792	428	1,073	262.8	7.78
Republic of Mordovia	5,148	406	1,337	289.6	5.38
Republic of Tatarstan (Tatarstan)	38,136	2,914	10,045	274.7	7.22
Udmurt Republic	13,350	1,352	3,545	268.6	6.45
Chuvash Republic – Chuvashia	9,608	886	2,561	283.2	6.89
Perm Territory	23,264	1,968	5,088	263.7	7.80
Kirov Region	8,976	778	1,910	273.0	7.00
Nizhny Novgorod Region	25,380	1,656	5,334	265.2	7.42
Orenburg Region	17,110	1,539	3,911	269.6	7.79
Penza Region	9,009	750	2,131	280.4	6.34
Samara Region	26,640	1,761	4,921	263.9	8.31
Saratov Region	17,809	1,310	3,769	276.2	7.18
Ulyanovsk Region	9,229	755	2,229	273.6	7.01
URALS FEDERAL DISTRICT	154,093	11,024	32,278	261.2	7.65
Kurgan Region	6,067	623	1,228	267.2	7.44
Sverdlovsk Region	61,594	3,373	9,938	262.4	7.69
Tyumen Region	57,061	4,213	15,004	269.6	7.53
Khanty-Mansi Autonomous Area – Yugra	24,946	1,954	7,117	269.1	7.60
Yamal-Nenets Autonomous Area	10,787	789	3,170	255.0	7.91
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	21,328	1,470	4,716	280.1	7.21
Chelyabinsk Region	29,371	2,815	6,109	237.6	7.97
SIBERIAN FEDERAL DISTRICT	163,685	11,643	35,390	261.8	7.77
Altai Republic	1,699	95	215	264.0	7.79
Republic of Tuva	3,120	309	700	242.7	9.10
Republic of Khakassia	4,585	339	904	268.2	7.28
Altai Territory	17,157	1,319	3,383	260.4	7.99
Krasnoyarsk Territory	31,129	2,329	7,546	256.3	7.90

Table 6.4.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	24,247	1,592	4,804	256.6	8.07
Kemerovo Region – Kuzbass	22,988	1,559	4,251	251.1	7.64
Novosibirsk Region	31,544	2,222	7,957	270.9	7.52
Omsk Region	17,435	1,246	3,691	274.6	7.70
Tomsk Region	9,782	633	1,939	263.4	7.39
FAR-EASTERN FEDERAL DISTRICT	89,707	6,065	23,568	252.9	6.11
Republic of Buryatia	8,619	563	1,835	256.5	6.03
Republic of Sakha (Yakutia)	14,406	1,163	5,145	250.6	5.24
Trans-Baikal Territory	8,720	539	1,789	256.7	6.48
Kamchatka Territory	4,092	266	980	251.9	7.13
Primorye Territory	20,456	1,302	5,380	251.7	6.30
Khabarovsk Territory	14,523	1,042	3,774	258.5	6.68
Amur Region	7,854	516	1,886	254.4	5.97
Magadan Region	2,335	150	623	235.3	5.27
Sakhalin Region	6,517	365	1,562	250.7	6.41
Jewish Autonomous Region	1,314	94	306	253.2	5.66
Chukotka Autonomous Area	872	65	289	242.5	6.94

Table 6.4.9 (cont.)

	July 2022							
	volume of loans, including							
	housing loans, of which							
	mortgage loans				of which			
	number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	against the pledge of claims under share construction participation agreements			
					number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
1	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	91,591	341,580	274.8	6.67	26,599	157,811	297.9	3.73
CENTRAL FEDERAL DISTRICT	22,091	116,100	282.1	6.24	8,113	61,730	303.3	3.50
Belgorod Region	810	2,750	274.6	6.95	200	1,101	295.4	3.78
Bryansk Region	603	1,911	272.7	6.14	165	995	300.0	3.20
Vladimir Region	726	2,214	275.9	6.48	169	1,054	303.0	3.51
Voronezh Region	1,260	3,896	272.7	7.66	380	1,596	292.1	5.16
Ivanovo Region	422	1,193	257.4	6.60	105	570	285.2	3.56
Kaluga Region	697	2,410	280.9	6.81	168	968	301.4	3.67
Kostroma Region	351	931	283.3	7.05	72	341	300.5	4.39
Kursk Region	523	1,511	266.3	6.59	94	549	304.9	3.57
Lipetsk Region	553	1,666	287.3	6.81	124	637	311.2	3.27
Moscow Region	5,202	29,917	288.5	5.78	2,124	16,708	308.0	3.01
Orel Region	392	1,056	263.8	7.03	135	503	273.8	4.21
Ryazan Region	600	1,891	275.6	6.96	158	821	297.5	3.73
Smolensk Region	454	1,328	266.4	6.82	101	560	290.7	3.63
Tambov Region	448	1,349	268.1	7.21	99	523	288.7	3.29
Tver Region	698	2,306	284.3	6.83	183	1,082	300.0	3.58
Tula Region	831	2,808	274.8	7.43	217	1,119	292.4	4.05
Yaroslavl Region	682	2,056	265.0	7.26	156	818	292.6	4.49
Moscow	6,839	54,908	283.2	6.09	3,463	31,785	303.9	3.60

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	8,696	38,152	284.3	5.87	3,261	20,427	309.8	3.46
Republic of Karelia	317	975	261.9	6.86	75	399	292.6	3.30
Republic of Komi	655	1,915	261.8	7.12	157	871	294.2	4.11
Arkhangelsk Region	806	2,393	260.2	6.91	212	1,021	287.5	3.95
Nenets Autonomous Area	33	127	275.7	7.82	6	29	326.2	2.21
Arkhangelsk Region, excluding Nenets Autonomous Area	773	2,266	259.3	6.85	206	992	286.4	4.01
Vologda Region	761	2,058	265.1	7.44	155	725	292.5	3.87
Kaliningrad Region	471	1,630	257.9	7.73	115	555	272.0	4.85
Leningrad Region	1,085	5,321	302.6	5.26	456	2,999	327.4	2.74
Murmansk Region	598	1,921	257.2	7.11	164	858	282.9	4.27
Novgorod Region	301	899	280.4	6.55	60	342	317.9	3.46
Pskov Region	240	660	273.0	5.86	63	291	312.0	3.11
Saint Petersburg	3,462	20,380	292.7	5.37	1,804	12,366	313.4	3.45
SOUTHERN FEDERAL DISTRICT	8,276	29,884	288.5	6.03	2,847	14,627	312.3	3.11
Republic of Adygeya (Adygeya)	169	614	291.1	5.26	66	351	315.9	2.96
Republic of Kalmykia	191	729	281.5	6.37	65	413	290.6	3.80
Republic of Crimea	305	1,051	260.5	7.47	78	368	269.8	3.92
Krasnodar Territory	3,366	14,177	303.3	5.40	1,503	7,719	323.1	2.76
Astrakhan Region	624	1,840	273.9	6.77	114	696	307.3	3.13
Volgograd Region	1,235	3,575	270.7	6.81	300	1,513	303.5	3.52
Rostov Region	2,273	7,494	278.4	6.53	692	3,435	301.4	3.59
Sevastopol	113	404	260.0	7.94	29	132	271.2	4.39
NORTH CAUCASIAN FEDERAL DISTRICT	4,046	9,133	280.6	7.83	568	3,295	299.4	3.34
Republic of Daghestan	579	1,602	290.4	7.68	95	702	304.2	4.02
Republic of Ingushetia	37	60	317.9	8.98	2	14	349.7	3.11
Kabardino-Balkar Republic	321	760	267.2	6.97	41	281	318.3	3.32
Karachay-Cherkess Republic	208	692	264.7	9.24	19	204	220.3	5.17
Republic of North Ossetia – Alania	241	853	281.6	6.55	74	440	301.2	3.27
Chechen Republic	1,430	1,287	284.4	11.58	8	37	300.6	2.80
Stavropol Territory	1,230	3,878	280.0	6.81	329	1,617	303.1	2.92

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	19,878	57,159	270.3	7.36	4,449	21,878	294.3	4.11
Republic of Bashkortostan	3,476	9,372	263.7	7.79	588	3,021	289.7	4.29
Mari El Republic	428	1,073	262.8	7.78	135	487	280.6	5.08
Republic of Mordovia	406	1,337	289.6	5.38	116	702	315.4	2.48
Republic of Tatarstan (Tatarstan)	2,840	9,996	275.7	7.20	710	3,856	298.0	3.96
Udmurt Republic	1,333	3,533	269.4	6.44	329	1,519	287.8	3.69
Chuvash Republic – Chuvashia	886	2,561	283.2	6.89	304	1,309	299.6	4.53
Perm Territory	1,964	5,086	263.8	7.80	457	2,070	289.0	4.90
Kirov Region	778	1,910	273.0	7.00	158	717	300.5	3.17
Nizhny Novgorod Region	1,654	5,331	265.3	7.42	375	2,004	288.3	4.65
Orenburg Region	1,539	3,911	269.6	7.79	245	1,080	295.0	3.84
Penza Region	748	2,130	280.5	6.34	272	1,100	297.9	3.81
Samara Region	1,761	4,921	263.9	8.31	317	1,605	282.1	4.80
Saratov Region	1,310	3,769	276.2	7.18	237	1,409	311.9	3.32
Ulyanovsk Region	755	2,229	273.6	7.01	206	999	298.5	3.81
URALS FEDERAL DISTRICT	10,903	32,202	261.8	7.65	2,851	12,716	283.4	4.93
Kurgan Region	622	1,228	267.3	7.44	141	494	307.2	4.23
Sverdlovsk Region	3,370	9,932	262.4	7.69	933	4,185	283.6	5.27
Tyumen Region	4,212	15,003	269.6	7.53	1,360	6,311	282.6	4.86
Khanty-Mansi Autonomous Area – Yugra	1,954	7,117	269.1	7.60	554	2,705	283.8	4.70
Yamal-Nenets Autonomous Area	789	3,170	255.0	7.91	286	1,419	261.2	5.17
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,469	4,716	280.1	7.21	520	2,187	295.0	4.87
Chelyabinsk Region	2,699	6,039	240.2	7.96	417	1,726	279.1	4.60
SIBERIAN FEDERAL DISTRICT	11,637	35,384	261.8	7.77	2,702	13,257	283.4	4.73
Altai Republic	95	215	264.0	7.79	17	83	295.8	4.93
Republic of Tuva	309	700	242.7	9.10	33	169	277.9	4.37
Republic of Khakassia	339	904	268.2	7.28	88	350	291.6	4.04
Altai Territory	1,316	3,381	260.5	7.99	257	1,107	283.9	4.75
Krasnoyarsk Territory	2,328	7,543	256.4	7.90	656	3,222	270.7	5.11

Table 6.4.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	1,592	4,804	256.6	8.07	288	1,471	283.7	4.72
Kemerovo Region – Kuzbass	1,559	4,251	251.1	7.64	315	1,624	280.8	4.06
Novosibirsk Region	2,220	7,956	270.9	7.52	779	3,732	286.4	5.27
Omsk Region	1,246	3,691	274.6	7.70	163	967	312.0	3.23
Tomsk Region	633	1,939	263.4	7.39	106	534	287.0	4.36
FAR-EASTERN FEDERAL DISTRICT	6,064	23,566	253.0	6.11	1,808	9,879	264.1	3.30
Republic of Buryatia	563	1,835	256.5	6.03	161	780	278.9	3.13
Republic of Sakha (Yakutia)	1,163	5,145	250.6	5.24	455	2,589	253.7	2.84
Trans-Baikal Territory	539	1,789	256.7	6.48	104	551	293.6	3.41
Kamchatka Territory	265	977	252.6	7.13	75	399	272.9	4.05
Primorye Territory	1,302	5,380	251.7	6.30	415	2,319	256.0	3.56
Khabarovsk Territory	1,042	3,774	258.5	6.68	303	1,520	266.0	3.49
Amur Region	516	1,886	254.4	5.97	94	535	277.4	3.22
Magadan Region	150	623	235.3	5.27	43	276	275.6	3.59
Sakhalin Region	365	1,562	250.7	6.41	105	624	270.8	3.13
Jewish Autonomous Region	94	306	253.2	5.66	31	162	257.4	2.69
Chukotka Autonomous Area	65	289	242.5	6.94	22	124	246.6	4.73

Table 6.4.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	July 2022												
	volume of loans total, millions of rubles	including											
		housing loans				of which							
		number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	mortgage loans				of which			
						number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	against the pledge of claims under share construction participation agreements			
										number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
1	2	3	4	5	6	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	16,203	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	9,043	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Belgorod Region	40	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	49	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	74	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	77	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	51	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	86	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	44	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	27	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	21	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	1,695	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	58	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ryazan Region	35	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Smolensk Region	53	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	47	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	115	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	37	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	6,519	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	2,134	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	34	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	25	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	44	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	42	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	98	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	89	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	189	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	54	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	25	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	1,555	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	952	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	27	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	18	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	471	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	26	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	130	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	243	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	22	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	384	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Daghestan	111	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	19	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	18	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia – Alania	32	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	126	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	63	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	1,690	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	231	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	32	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	391	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	105	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	79	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	167	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	45	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	172	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	61	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	26	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	239	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	85	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	47	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	750	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	372	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	185	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	62	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	63	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	60	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	179	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	744	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	53	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	105	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	79	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region – Kuzbass	38	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	185	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	146	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	124	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	506	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	43	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	40	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	69	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	115	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	127	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	62	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Jewish Autonomous Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chukotka Autonomous Area	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

6.5. Data on the Activity of Insurers and Private Pension Funds

Table 6.5.1

Insurers' Premiums and Payoffs

(millions of rubles)

	H1 2022	
	Insurance premiums (contributions) under insurance contracts	Payouts under insurance contracts
1	2	3
THE RUSSIAN FEDERATION	863,599.8	422,831.6
CENTRAL FEDERAL DISTRICT ¹	525,076.2	226,577.9
Belgorod Region	3,003.6	1,949.2
Bryansk Region	2,180.5	1,130.0
Vladimir Region	3,123.0	1,723.6
Voronezh Region	5,791.8	3,772.6
Ivanovo Region	2,246.7	1,254.1
Kaluga Region	2,492.0	1,594.4
Kostroma Region	1,191.6	695.8
Kursk Region	1,991.0	1,235.5
Lipetsk Region	2,888.6	2,059.0
Moscow Region	26,617.5	14,167.7
Orel Region	1,429.5	703.6
Ryazan Region	2,833.7	1,513.3
Smolensk Region	2,463.4	1,438.9
Tambov Region	1,598.0	1,107.2
Tver Region	2,621.1	1,637.6
Tula Region	3,668.0	2,202.5
Yaroslavl Region	3,313.5	2,288.3
Moscow	455,587.7	186,073.7
NORTH-WESTERN FEDERAL DISTRICT	108,670.0	55,791.9
Republic of Karelia	1,528.9	895.4
Republic of Komi	2,584.9	1,830.0
Arkhangelsk Region	3,420.1	1,948.5
Nenets Autonomous Area	43.8	18.6
Arkhangelsk Region, excluding Nenets Autonomous Area	3,376.3	1,929.9
Vologda Region	3,681.8	2,030.8
Kaliningrad Region	3,364.0	1,920.8
Leningrad Region	3,668.0	1,777.3
Murmansk Region	2,952.4	1,472.9
Novgorod Region	1,290.9	821.6
Pskov Region	1,064.7	644.5
Saint Petersburg	85,114.4	42,450.2
SOUTHERN FEDERAL DISTRICT	32,478.8	18,724.4
Republic of Adygeya (Adygeya)	397.0	260.3
Republic of Kalmykia	174.8	113.1
Republic of Crimea	1,787.9	693.7
Krasnodar Territory	14,246.3	7,890.3
Astrakhan Region	2,110.4	1,356.8
Volgograd Region	4,841.4	3,263.7
Rostov Region	8,679.2	5,007.2
Sevastopol	241.8	139.3
NORTH CAUCASIAN FEDERAL DISTRICT	7,814.4	6,153.5
Republic of Daghestan	1,268.7	1,561.1
Republic of Ingushetia	74.6	138.4
Kabardino-Balkar Republic	697.4	394.9
Karachay-Cherkess Republic	340.8	276.2

Table 6.5.1 (end)

(millions of rubles)

1	2	3
Republic of North Ossetia – Alania	395.1	403.4
Chechen Republic	309.1	354.0
Stavropol Territory	4,728.7	3,025.5
VOLGA FEDERAL DISTRICT	78,469.8	50,221.1
Republic of Bashkortostan	10,250.7	6,061.3
Mari El Republic	1,228.0	885.4
Republic of Mordovia	1,441.1	904.5
Republic of Tatarstan (Tatarstan)	15,336.2	8,941.9
Udmurt Republic	3,808.7	2,529.6
Chuvash Republic – Chuvashia	2,580.7	1,659.2
Perm Territory	7,412.2	4,851.4
Kirov Region	3,488.3	1,484.0
Nizhny Novgorod Region	10,343.3	6,163.9
Orenburg Region	3,887.5	2,431.1
Penza Region	2,348.7	1,582.0
Samara Region	9,327.4	7,862.2
Saratov Region	4,287.7	2,930.0
Ulyanovsk Region	2,729.3	1,934.6
URALS FEDERAL DISTRICT	46,419.8	25,459.1
Kurgan Region	1,412.5	824.3
Sverdlovsk Region	13,797.0	7,691.0
Tyumen Region	20,444.0	10,742.3
Khanty-Mansi Autonomous Area – Yugra	9,783.8	5,264.0
Yamal-Nenets Autonomous Area	2,923.3	1,331.3
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	7,737.0	4,146.9
Chelyabinsk Region	10,766.2	6,201.5
SIBERIAN FEDERAL DISTRICT	43,886.6	26,880.2
Altai Republic	193.5	112.3
Republic of Tuva	237.9	154.9
Republic of Khakassia	847.5	453.2
Altai Territory	4,122.7	2,418.6
Krasnoyarsk Territory	8,006.7	5,014.9
Irkutsk Region	6,910.6	5,099.0
Kemerovo Region – Kuzbass	6,549.7	3,827.3
Novosibirsk Region	9,444.2	5,808.9
Omsk Region	4,790.7	2,376.8
Tomsk Region	2,783.2	1,614.3
FAR-EASTERN FEDERAL DISTRICT	20,784.3	13,023.5
Republic of Buryatia	1,448.8	944.7
Republic of Sakha (Yakutia)	2,175.2	901.7
Trans-Baikal Territory	1,341.1	895.1
Kamchatka Territory	848.3	581.5
Primorye Territory	6,488.7	4,565.7
Khabarovsk Territory	4,750.8	2,913.0
Amur Region	1,420.6	769.2
Magadan Region	522.9	263.5
Sakhalin Region	1,608.9	1,058.5
Jewish Autonomous Region	133.8	110.8
Chukotka Autonomous Area	45.0	19.8
OUTSIDE THE RUSSIAN FEDERATION	376.3	156.7

¹The Central Federal District indicators include data on the city of Baikonur, that is regarded as the city of federal importance, according to the art. 1 of The agreement between the Russian Federation and the Republic of Kazakhstan on the status of the city of Baikonur, the procedure of forming of executive bodies and their status.

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 6.5.2

Private Pension Funds' Performance

	Q1 2022						
	pension reserves – total, millions of rubles	number of participants, persons	pension contributions – total, millions of rubles	payouts of pension benefits under private pension provision, millions of rubles	number of participants receiving pensions, persons	pension savings, millions of rubles	number of insured persons, persons
1	2	3	4	5	6	7	8
THE RUSSIAN FEDERATION	1,366,888.1	6,642,764	39,049.3	22,774.1	1,590,984	2,896,216.3	36,731,635
CENTRAL FEDERAL DISTRICT	494,383.5	1,862,969	18,398.4	6,372.0	331,355	779,253.2	8,125,134
Belgorod Region	2,991.6	60,049	84.0	66.5	6,155	32,839.8	458,337
Bryansk Region	7,880.2	40,068	113.7	112.0	6,578	17,531.6	290,283
Vladimir Region	3,785.1	36,277	123.2	85.7	5,302	26,578.3	376,345
Voronezh Region	6,741.0	82,696	189.9	189.6	13,001	35,113.7	575,172
Ivanovo Region	941.2	13,248	24.8	18.7	1,776	14,449.8	258,633
Kaluga Region	2,460.9	24,627	77.5	47.9	3,709	20,487.2	246,326
Kostroma Region	1,567.9	13,969	38.7	33.0	2,613	12,008.7	201,738
Kursk Region	2,695.2	48,281	64.7	49.6	7,463	18,966.4	313,694
Lipetsk Region	5,163.2	56,012	118.9	90.3	9,351	22,027.9	325,503
Moscow Region	77,874.7	218,051	2,112.4	1,324.8	46,661	183,650.2	1,437,675
Orel Region	1,895.4	20,369	50.8	35.3	2,164	12,467.7	200,005
Ryazan Region	4,933.2	33,462	133.1	87.6	7,676	19,540.9	265,286
Smolensk Region	3,511.2	26,783	91.7	65.5	5,119	16,406.7	236,149
Tambov Region	2,279.3	27,721	59.6	55.9	4,533	14,140.1	263,212
Tver Region	3,588.7	30,551	109.0	61.1	4,324	23,436.1	294,501
Tula Region	4,614.5	49,708	123.9	84.0	8,487	31,061.9	403,321
Yaroslavl Region	5,974.3	36,079	160.9	107.3	7,644	27,674.7	363,576
Moscow	355,485.9	1,045,018	14,721.6	3,857.2	188,799	250,871.4	1,615,378
NORTH-WESTERN FEDERAL DISTRICT	112,256.2	625,742	2,542.8	2,133.3	150,679	331,168.6	3,551,984
Republic of Karelia	5,323.9	29,758	136.1	104.5	8,950	14,780.1	188,709
Republic of Komi	26,295.2	71,280	399.1	450.7	26,217	30,250.0	318,379
Arkhangelsk Region	9,048.1	51,287	220.4	170.1	10,703	32,140.0	391,527
Nenets Autonomous Area	203.8	1,770	7.6	3.8	121	1,770.3	10,562
Arkhangelsk Region, excluding Nenets Autonomous Area	8,844.3	49,517	212.8	166.3	10,582	30,369.7	380,965
Vologda Region	6,028.6	73,179	105.4	143.2	25,664	31,557.9	389,192
Kaliningrad Region	2,864.8	23,563	73.4	55.2	4,363	18,602.5	283,865
Leningrad Region	11,909.3	71,562	313.6	205.0	13,203	41,060.9	423,934

Table 6.5.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	6,705.7	46,333	160.3	110.0	6,701	25,760.9	261,485
Novgorod Region	1,678.4	14,140	79.8	29.2	1,948	13,364.7	170,521
Pskov Region	2,141.9	19,187	54.8	42.7	3,153	10,846.9	170,396
Saint Petersburg	40,260.4	225,453	1,000.0	822.6	49,777	112,804.7	953,976
SOUTHERN FEDERAL DISTRICT	68,864.5	398,883	1,529.5	1,204.0	80,493	228,843.2	3,708,055
Republic of Adygeya (Adygeya)	312.5	6,230	9.7	6.7	440	5,028.6	95,730
Republic of Kalmykia	171.5	6,640	5.9	3.4	289	2,850.1	62,299
Republic of Crimea	126.7	1,858	5.4	2.4	78	101.1	8,667
Krasnodar Territory	31,959.8	156,346	801.0	546.3	38,572	88,827.9	1,341,001
Astrakhan Region	12,598.2	39,496	154.8	207.9	9,891	18,172.0	331,557
Volgograd Region	11,786.7	68,389	269.3	202.1	13,412	46,612.3	779,252
Rostov Region	11,842.7	119,597	276.7	234.1	17,784	67,189.2	1,087,913
Sevastopol	66.5	327	6.6	1.1	27	62.0	1,636
NORTH CAUCASIAN FEDERAL DISTRICT	17,428.8	138,292	411.5	409.8	17,926	51,901.6	1,117,389
Republic of Daghestan	3,182.8	23,056	88.3	58.5	2,988	5,799.7	182,801
Republic of Ingushetia	42.3	1,111	1.4	1.0	28	355.0	15,285
Kabardino-Balkar Republic	667.4	9,985	21.2	11.2	868	4,386.6	127,609
Karachay-Cherkess Republic	297.6	5,435	6.4	5.9	403	2,662.3	59,551
Republic of North Ossetia – Alania	496.5	10,102	11.7	8.8	719	3,638.5	105,656
Chechen Republic	1,265.8	8,968	26.7	21.9	1,744	1,755.8	56,877
Stavropol Territory	11,476.3	79,635	255.7	302.5	11,176	33,303.7	569,610
VOLGA FEDERAL DISTRICT	197,205.9	1,521,102	5,484.7	3,747.4	358,630	604,896.6	9,159,530
Republic of Bashkortostan	28,010.9	151,180	935.8	466.8	27,671	89,230.8	1,299,168
Mari El Republic	529.2	11,227	22.1	13.1	706	10,904.1	218,108
Republic of Mordovia	1,804.7	16,775	48.0	39.5	3,138	13,058.6	208,903
Republic of Tatarstan (Tatarstan)	36,178.7	292,026	820.9	718.0	106,382	86,020.5	1,236,098
Udmurt Republic	5,194.2	50,748	149.8	118.8	12,839	34,720.7	565,064
Chuvash Republic – Chuvashia	1,671.5	37,663	50.7	34.2	3,087	22,264.3	407,555
Perm Territory	17,191.8	131,553	580.9	350.2	27,651	63,817.9	885,139
Kirov Region	3,458.8	34,355	114.8	67.8	5,315	24,857.1	402,701
Nizhny Novgorod Region	31,862.0	302,304	868.6	593.1	72,467	71,306.2	971,475
Orenburg Region	19,843.3	111,210	419.3	378.9	24,980	40,443.5	657,990
Penza Region	2,665.4	28,718	73.4	47.3	4,321	19,762.0	355,826
Samara Region	29,966.4	217,139	942.1	588.9	42,834	67,882.4	864,973
Saratov Region	16,342.0	106,806	374.0	279.7	22,687	40,588.4	727,004
Ulyanovsk Region	2,487.0	29,398	84.5	51.1	4,552	20,040.1	359,526

Table 6.5.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	259,275.5	991,386	5,641.9	4,758.5	416,571	357,083.5	3,848,612
Kurgan Region	3,288.8	25,152	80.5	61.1	4,780	14,836.6	288,535
Sverdlovsk Region	27,621.2	220,724	688.6	575.5	48,557	113,348.6	1,353,134
Tyumen Region	213,998.4	616,894	4,462.0	3,828.3	341,298	159,572.2	1,223,141
Khanty-Mansi Autonomous Area – Yugra	112,436.9	495,797	2,580.7	2,340.9	297,218	88,900.5	592,559
Yamal-Nenets Autonomous Area	77,579.0	56,476	1,384.5	1,214.9	32,885	30,442.2	169,305
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	23,982.5	64,621	496.8	272.5	11,195	40,229.5	461,277
Chelyabinsk Region	14,367.1	128,616	410.7	293.7	21,936	69,326.2	983,802
SIBERIAN FEDERAL DISTRICT	108,970.3	689,412	2,834.3	2,016.8	136,699	354,616.7	4,992,081
Altai Republic	51.5	2,432	2.9	1.0	75	2,320.0	50,761
Republic of Tuva	25.8	1,989	1.5	0.4	14	2,827.4	67,953
Republic of Khakassia	2,598.8	12,984	60.5	47.7	2,474	8,619.8	126,770
Altai Territory	4,286.7	50,312	112.8	85.0	7,389	32,748.3	685,931
Krasnoyarsk Territory	34,157.3	204,386	822.9	662.3	32,579	72,929.1	834,729
Irkutsk Region	26,024.6	120,153	980.2	465.2	28,210	54,569.2	729,652
Kemerovo Region – Kuzbass	9,696.5	119,131	244.6	194.4	26,167	60,491.8	795,246
Novosibirsk Region	13,035.1	88,594	259.5	280.6	24,553	54,232.3	756,892
Omsk Region	8,712.8	57,607	186.8	120.1	8,084	39,610.0	632,159
Tomsk Region	10,381.1	31,824	162.7	160.0	7,154	26,268.7	311,988
FAR-EASTERN FEDERAL DISTRICT	108,501.5	414,964	2,206.1	2,132.3	98,631	188,278.6	2,227,686
Republic of Buryatia	7,016.0	42,978	167.7	119.1	7,036	18,405.4	309,641
Republic of Sakha (Yakutia)	34,116.6	48,519	322.9	789.9	25,099	25,053.1	247,124
Trans-Baikal Territory	14,558.7	69,884	384.5	240.8	12,924	21,374.9	313,342
Kamchatka Territory	617.4	5,812	20.1	9.8	586	9,077.5	78,071
Primorye Territory	11,551.1	71,258	284.7	222.8	12,898	35,558.1	456,006
Khabarovsk Territory	18,155.9	81,147	456.0	337.0	19,723	35,312.7	367,854
Amur Region	12,095.3	57,111	309.3	214.7	10,722	19,077.7	232,869
Magadan Region	517.2	4,758	16.3	7.7	433	4,842.5	38,060
Sakhalin Region	7,867.6	22,734	187.2	156.4	7,506	14,897.8	128,512
Jewish Autonomous Region	1,967.0	10,163	56.0	32.7	1,610	3,474.2	48,545
Chukotka Autonomous Area	38.8	600	1.5	1.5	94	1,204.8	7,662
THE CITY OF BAIKONUR ¹	1.8	14	0.0	0.0	0	174.3	1,164
FOREIGN STATES (MEMO)	2,532.2	5,158	47.8	38.5	1,268	115.2	1,508

¹The city of Baikonur is regarded as the city of federal importance, according to the art. 1 of The agreement between the Russian Federation and the Republic of Kazakhstan on the status of the city of Baikonur, the procedure of forming of executive bodies and their status.

7. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
Balance of Payments of the Russian Federation

General Provisions

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

Table "Balance of Payments of the Russian Federation" is compiled and published by the Bank of Russia quarterly.

Balance of payments data are used for elaborating the monetary policy of the state.

Balance of payments is compiled by the Bank of Russia based on Federal Law No. 86 FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 (as amended), Federal Law No. 282 FZ "On Official Statistical Accounting and State Statistics System in the Russian Federation" dated November 29, 2007 (as amended), and Order of the Government of the Russian Federation No. 1226 dated September 26, 1997 "On the Russian Federation's Adherence to the Special Data Dissemination Standard of the International Monetary Fund (IMF)".

The methodological basis for the balance of payments is set out in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Sources of information are comprised of reports on foreign economic transactions of Russian residents which are routinely received by the Bank of Russia from Russia's Ministry of Finance (Minfin of Russia), Federal Customs Service (FCS of Russia), Federal State Statistics Service (Rosstat), Ministry of Internal Affairs, Emergencies Ministry (MES of Russia), Frontier Service of the Federal Security Service, Ministry of Energy, Ministry of Transport, credit institutions, other financial corporations, non-financial corporations; partner country statistics, as well as the Bank of Russia's own data and estimation system.

A detailed list of reporting forms used to compile the balance of payments and other information of reference are available on the Bank of Russia's official website under directory *Statistics. Macroeconomic Financial Statistics. External Sector Statistics*.

Table "Balance of Payments of the Russian Federation" is the analytical presentation of the balance of payments data. In contrast to the standard presentation of the data, which has the template that meets international standards, in the analytical presentation the aggregates' grouping and identification of components that are of substantial importance for the economy of the Russian Federation enhance the capabilities for analyzing international economic interaction of the country.

Balance of payments data for previous periods are revised mainly because of the updating of reports, emerging new information sources, methodological improvements, and/or changes in the methods of compilation of certain aggregates as well as reclassification of financial instruments (aggregates). Such an approach ensures access to the most updated data for all users of balance of payments statistics.

Balance of payments data in the analytical presentation are posted on the Bank of Russia's official website.

Individual Indicators Highlights

1. Current account represents a balance of transactions between Russian Federation residents and non-residents in goods and services, primary income (compensation of employees, investment income, and rent) and secondary income.

1.1. Goods and services. Recorded under this item is the value of goods and services whose ownership rights were transferred within a reporting period from residents to non-residents (exports) and from non-residents to residents (imports).

In compiling the Goods item aggregates, merchandise exports / imports transactions' data recorded by the FCS of Russia are supplemented and adjusted in accordance with the methodology of compilation of aggregates.

1.2. Primary income represents a balance of compensation of employees (a balance on remuneration of resident workers that are temporarily employed in a foreign economy and earnings of non-residents working in the Russian Federation), investment income (a balance on income of the Russian Federation residents earned on foreign financial assets owned by them (in the form of direct, portfolio and other investment) and similar income payable to non-residents resulting from their investments in the economy of the Russian Federation), and rent which reflects a balance on income receivable and payable from leasing for the use of land and natural resources.

1.3. Secondary income represents a balance on current transfers between residents and non-residents.

A transfer is an economic transaction resulting in provision without a quid pro quo by one institutional unit to another of a commodity, service, asset or ownership rights without any counterparts thereof being received in return as an equivalent. Current transfers are those that augment the disposable income and potential consumption power of a recipient country, and reduce the disposable income and potential consumption power of a donor country.

2. Capital account includes a balance on acquisition / disposal of non-produced non-financial assets, as well as a balance on transactions in capital transfers between the Russian Federation residents and non-residents.

Acquisition / disposal of non-produced non-financial assets reflects acquisition and disposal of assets that are not the result of production (land and its subsoil) and / or assets of intangible nature such as patents, copyrights, trademarks, franchising rights, etc.

Capital transfers represent large-amount transactions of irregular nature, e.g. debt forgiveness, investment grants, certain types of taxes, large-value gifts, inheritance, etc.

Net lending (+) / net borrowing (-) (balance on current and capital accounts) represents the sum of current account balance and capital account balance.

3. Net lending (+) / net borrowing (-) (balance on financial account) is the residual balance on transactions with financial liabilities and assets between the Russian Federation residents and non-residents. The outcome is calculated as the difference between the aggregates of net acquisition of financial assets and net incurrence of liabilities.

Net acquisition of financial assets ("+" – increase, "-" – decrease) represents the difference between an increase of residents' foreign assets and a decrease thereof resulting from financial transactions.

Net incurrence of liabilities ("+" – increase, "-" – decrease) represents the difference between an increase of residents' foreign liabilities and a decrease thereof resulting from financial transactions.

Financial assets and liabilities are classified by institutional sector and subsector: Federal and local governments of the Russian Federation, banks, central bank, and other sectors.

Within sectors identified are data on direct investment, portfolio investment, loans, cash currency and deposits, other assets and liabilities.

Direct investment is a category of foreign investment, which is made by a resident institutional unit of one economy with the purpose to exercise control or acquire a lasting influence on the management of an enterprise located in another economy. Direct investment relationship arises when a direct investor

owns directly equity assuring him / her 10 per cent or more of the votes in managing the direct investment enterprise. Direct investment also includes transactions of direct investment enterprise to acquire equity and debt instruments of its direct investor (reverse investment) and transactions between sister enterprises. Sister enterprises are those that are under the control and influence of the same direct or indirect investor, but do not have any control or influence with respect to each other.

Direct investment is accounted for in the form of equity (listed and unlisted stocks, shares, units, real estate), reinvested earnings and debt instruments (securities, loans), excluding transactions with debt instruments between related financial intermediaries in the same direct investment relationship.

Portfolio investment is a category of foreign investment in negotiable debt securities and equity, excluding those that are included under direct investment and reserve assets.

Within portfolio investment data on Federal government liabilities, extended information is provided on non-residents' acquisition of sovereign bonds in the course of initial placement thereof, debt payments of principal amounts and coupons, reinvestment of earnings and secondary market transactions.

Loans, cash currency and deposits include lending and borrowing transactions, transactions between residents and non-residents with cash foreign currency, transactions in current accounts (including interbank accounts) and transactions with deposits.

Other assets and liabilities. All transactions with non-residents that are not classified within the sector under a separate category or financial instrument and are accounted for under other assets and other liabilities. This group includes transactions with reserve assets.

4. Net errors and omissions mean a statistical discrepancy which is derived residually as net lending / net borrowing of the financial account minus the corresponding item from the current and capital accounts.

Table 1.2
Direct Investment of the Russian Federation
(Based on the Balance of Payments, Flows Data)

Direct investment is a category of cross-border investment associated with a resident in one economy having control or a significant degree of influence on the management of an enterprise that is resident in another economy. Control or influence may be achieved directly by owning equity that gives voting power in the enterprise, or indirectly through having voting power in another enterprise that has voting power in the enterprise. To ensure international comparability, in practice, for identification of direct investment relationships the following quantitative criterion is used: ownership of 10 per cent or more of the voting power in the direct investment enterprise.

Starting with 2012 the Russian Federation's direct investment data are compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and the 4th edition of OECD's Benchmark Definition of Foreign Direct Investment (BMD4).

General Provisions

The table «Direct Investment of the Russian Federation» contains data on direct investment inflows in the Russian Federation and direct investment outflows abroad broken down by sectors and instruments. Data on direct investment are compiled as components of the Financial Account, and they include reverse investment flows and intercompany relations, and are compiled according to the asset/liability principle. The data are published quarterly in millions of U.S. dollars.

Equity includes shares, stocks and other investment of foreign direct investors in equity of Russian enterprises as well as Russian direct investors in equity of foreign enterprises including financial aid without quid pro quo.

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

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

Sources of information are comprised of reports on foreign economic transactions performed by Russian residents. These reports are regularly obtained by the Bank of Russia from credit institutions, non-banking custodians, other financial institutions, non-financial organizations, Russia's Ministry of Energy, as well as partner countries' data and experts' estimates.

Direct investment data are posted on the Bank of Russia's official website.

Individual Indicators Highlights

Russian Federation's direct investment abroad covers resident direct investors' claims on their direct investment enterprises, resident direct investment enterprises' claims on direct investors, and resident enterprises' claims on non-resident fellow enterprises.

General government direct investment includes transactions to acquire equity and shares of non-resident enterprises by the federal and local government.

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

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

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

Table 1.3
Financial Transactions of Private Sector
(Based on the Balance of Payments Data)

General Provisions

The table contains data on transactions reflected in the financial account of the balance of payments. The definition of "private sector" includes the totality of institutional units, which are not related to General government or Central bank. When balance on financial transactions within the reporting period is positive, it means that the private sector has been a net creditor vis-à-vis nonresidents over the reporting period; when balance on financial transactions is negative, the private sector is assumed to have been a net borrower.

The Table's aggregates are compiled based on the analytical presentation of balance of payments data with quarterly periodicity.

Data on financial transactions of the private sector are posted on the official website of the Bank of Russia.

Individual Indicators Highlights

Financial Transactions of Private Sector (Net lending (+)/ Net borrowing (-)) item is defined as combined total balances on Banks' and Other sectors' financial transactions.

Financial Transactions of Banks (Net lending (+)/Net borrowing (-)) item is computed as the difference between Banks' net acquisition of financial assets and net incurrence of liabilities thereof.

Net acquisition of financial assets by Banks represents the difference between an increase in Banks' foreign assets and a reduction thereof in the reporting period.

Net incurrence of liabilities by Banks represents the difference between an increase in Banks' foreign liabilities and a reduction thereof in the reporting period.

Financial Transactions of Other Sectors (Net lending (+)/Net borrowing (-)) item is computed as the difference between Other sectors' net acquisition of financial assets and net incurrence of liabilities thereof with an addition of "Net errors and omissions" item of the balance of payments with the opposite sign. Other sectors include nonfinancial corporations, other financial corporations (except banks), households and nonprofit institutions serving households.

Net acquisition of financial assets by Other sectors item represents the difference between an increase in Other sectors' foreign assets and a reduction thereof in the reporting period, net of the balance of payments item "Indebtedness on Supplies of Goods according to Intergovernmental Agreements" which relates to transactions of the General government.

Net incurrence of liabilities by Other sectors item represents the difference between an increase in Other sectors' foreign liabilities and a reduction thereof in the reporting period.

Net errors and omissions item is the statistical discrepancy arising from the difference between the Net lending / Net borrowing balance on financial account of the balance of payments and the Net lending / Net borrowing balance on current and capital accounts.

Conditionally, this item may be entirely attributed to Other sectors' financial transactions because recording thereof in compiling the balance of payments is most problematic.

Table 1.4
External Debt of the Russian Federation

General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to Table 1.6 are applicable to the contents of this Table.

The Table's structure suggests the following institutional sectors as the main classification groupings:

- General government;
- Central bank;
- Banks;
- Other sectors.

Data on debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are reflected within these sectors' totals.

For each sector, data are classified by type of debt instrument.

Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank*, *Banks*, and *Other sectors* broadly correspond with these indicators' characteristics set out in the comments to Table 1.6.

General government. This category is represented with the Federal government's indebtedness detailed by type of creditor.

Other sectors. Data on indebtedness under financial lease arrangements are derived from the Loans indicator and shown as a separate item.

Table 1.5
**External Debt of the Russian Federation
in Domestic and Foreign Currencies by Maturity**

General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to Table 1.6 are applicable to the contents of this Table.

The Table's structure suggests the following sectors as the main classification groupings:

- General government;
- Central bank;

- Banks (excluding debt liabilities to direct investors and direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and direct investment enterprises).

Debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are grouped separately.

Further level of detailing external debt is achieved by breaking it down into domestic and foreign currencies-denominated liabilities. Then data are classified by maturity as short-term (with original maturity of one year or less) and long-term (with original maturity exceeding one year).

Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank*, *Banks*, and *Other sectors* correspond with these indicators' characteristics set out in the comments to Table 1.6.

Table 1.6
**External Debt of the Russian Federation
by Maturity and Financial Instruments**

General Provisions

External debt (according to international methodology) as of the reporting date represents an outstanding amount of actual current, and not contingent, liabilities of residents of the Russian Federation to nonresidents which requires payment(s) of principal and/or interest at some point(s) in the future.

Information on external debt of the economy is very important for analyzing its sustainability to external shocks.

Methodological and conceptual basis for external debt statistics is set out in the joint document of a group of international organizations *External Debt Statistics: A Guide for Compilers and Users*, 2013 and also in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

The key characteristic of debt is the obligation of a debtor to make payment of principal and/or interest. Therefore, external debt does not include guarantees, open lines of credit, and other contingent liabilities, financial derivatives, and equity instruments as well. Notable exceptions are preferred shares owned by nonresidents which are classified as an external debt component and are included as debt securities.

External debt data under the international methodology cover the indebtedness of all sectors of the economy of the Russian Federation to nonresidents, irrespective of the currency of the debt's denomination.

The Table's structure suggests the following institutional sectors as the main classification groupings:

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

Debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are grouped separately.

Further level of detailing external debt is achieved by breaking it down by maturity as short-term (with original maturity of one year or less) and long-term (with original maturity exceeding one year).

Then data are classified by type of debt instruments (debt securities, loans, trade credits, current accounts and deposits, other debt liabilities).

Information sources include reports from Russia's Ministry of Finance, Federal Customs Service, other ministries and agencies, local governments, credit institutions, noncredit financial corporations, nonfinancial corporations, depositaries, data of international financial organizations, and own data (and estimates) of the Bank of Russia.

Data for previous reporting dates are subject to revision, mainly due to the following reasons: corrections in the reported data, availability of data from new sources of information,

improvements of methodology and/or compilation techniques of certain components, reclassification of instruments (indicators).

External debt statistics of the Russian Federation are available on the official Bank of Russia website and published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

General government. This category includes external indebtedness of the Federal government which has originated in the period since 1992, i.e. the new Russian debt, and indebtedness which had been contracted prior to 1992 and was assumed by Russia after the breakup of the USSR, i.e. the debt of the former USSR, and also the indebtedness of local governments to nonresidents under contracted credits and issued debt securities.

The new Russian debt includes drawings from IBRD, EBRD, other international organizations and governments of foreign states, indebtedness to nonresidents under all sovereign Eurobonds issued by the Government of the Russian Federation, and also the debt to the London Club creditors. Other liabilities include external debt under current transactions.

The debt of the former USSR includes borrowings from former socialist countries and other official creditor countries as well as the remaining liabilities under merchandise supplies' credits and interest on arrears which are classified as other liabilities.

Debt securities. This aggregate contains data on indebtedness to nonresidents on securities issued by Russia's Ministry of Finance and local governments in foreign currencies and in rubles. Government securities are estimated at face value.

Loans include data on indebtedness under loans drawn from nonresidents by the Federal government, local governments, and the Government of the former USSR.

Other liabilities include the indebtedness under current transactions of Russia's Ministry of Finance, interstate indebtedness under clearing arrangements, and also the remaining liabilities under merchandise supplies' credits and interest on arrears which are classified as other indebtedness.

Central bank. This category includes external debt liabilities of the Bank of Russia.

Loans include data on the Bank of Russia's indebtedness to nonresidents under securities' repurchase transactions conducted without change of ownership (direct repo).

Currency and deposits. The aggregate includes indebtedness of the Bank of Russia to nonresidents on current accounts, and also the Bank of Russia's estimate of nonresidents' cumulative holdings of cash Russian rubles (commentary to compilation of this component is available on the official Bank of Russia website under directory Statistics. IMF Special Data Dissemination Standard. Metadata).

Other liabilities represent liabilities which have accumulated in the course of SDR allocations made by the IMF.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Data include liabilities to nonresidents of credit institutions (except nonbank credit institutions which are covered within Other sectors) and Vnesheconombank (for the part of its commercial activity). External indebtedness under state credits, which is maintained on the books of Vnesheconombank due to its fulfillment of the functions of the official agent of the Government of the Russian Federation, is included in liabilities of General government.

Debt securities represent indebtedness to nonresidents on debt securities issued by banks. For debt securities' valuation both market value and nominal value are used.

Loans include funds drawn by banks from nonresidents that are not banks, under securities' repurchase agreements conducted without change of ownership (direct repo).

Current accounts and deposits represent banks' indebtedness to nonresidents on current accounts, short-term and long-term deposits, and other borrowed funds drawn from nonresident banks.

Other liabilities represent indebtedness to nonresidents on declared dividends payable on common and preferred shares which are classified as portfolio investment, and indebtedness

which originated as a result of a transfer of claims by resident to nonresident.

Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises). This category contains data on external funds' drawings with detailed liabilities of other (nonbank) financial corporations and liabilities of nonfinancial corporations, households and NPISHs.

Loans include indebtedness under credits received from nonresidents including under direct repos and financial leases.

Debt securities represent indebtedness to nonresidents on debt securities issued by nonfinancial corporations and other (nonbank) financial corporations. Securities are estimated at market value. They include bonds, notes, nonvoting preferred stocks which do not give the right to participate in distribution of the residual value of an enterprise at its liquidation, and also mortgaged claims on individuals owned by nonresidents.

Trade credits represent accounts payable to nonresident creditors under transactions associated with goods' supplies and provision of services.

Other liabilities cover indebtedness to nonresidents on declared dividends payable on common and preferred shares which are classified as portfolio investment, liabilities of insurance companies and indebtedness which originated as a result of a transfer of claims by resident to nonresident.

Banks' and Other sectors' debt liabilities to direct investors and direct investment enterprises. The item includes debt liabilities vis-a-vis nonresidents associated with banks and corporations within the framework of direct investment relationship, and also indebtedness on declared dividends payable to foreign direct investors.

Table 1.7
International Investment Position
of the Russian Federation. Main Components

General Provisions

International investment position is a statistical statement that shows at a point in time the value of financial assets of residents of the Russian Federation representing claims on non-residents and gold bullion held as reserve assets, and of liabilities to non-residents of the residents of the Russian Federation. The difference between external financial assets and liabilities is the net investment position which may be positive – indicating that the Russian Federation is a net creditor to the rest of the world – or negative – indicating that the Russian Federation is a net borrower.

Information presented in the international investment position is very important for the analysis of the economic situation of the Russian Federation.

International investment position is compiled and disseminated quarterly. Methodological basis for compilation of the components of the Table is set out in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Information sources include reports from Russia's Ministry of Finance, Federal Customs Service, other ministries and agencies, international financial organizations, local governments, credit institutions, noncredit financial corporations, nonfinancial corporations, partner countries' data, as well as own data and estimation system of the Bank of Russia.

International investment position data for previous periods are subject to revision, mainly due to the following reasons: changes in the reported data, availability of data from new sources of information, improvements of methodology and/or compilation techniques of certain components, reclassification of instruments (indicators).

International investment position statistics of the Russian Federation are available on the Bank of Russia website.

Individual Indicators Highlights

Financial assets and liabilities of residents of the Russian Federation are the major classification groupings presented **on the left of the Table**.

Further breakdown of assets and liabilities is made as follows:

- by functional category (direct investment, portfolio investment, other investment, international reserves (reserve assets);

- by financial instrument (equity and investment fund shares, debt securities, loans, cash currency and deposits, etc.);

Data on the value of external assets and liabilities of Russian residents as of the date of the reporting period are presented **on the top of the Table** as follows.

Special Valuation Cases

External assets and liabilities are valued primarily at market prices.

Balances on debt securities' stocks including securities issued by the general government sector are valued taking into account the accrued coupon interest.

Data on accrued balances under loans, including trade credits, are reflected at amortised values.

Monetary gold is valued at the current price quotations set by the Bank of Russia.

Table 1.8
International Reserves of the Russian Federation

General Provisions

A country's international reserves (reserve assets) are those external assets that are readily available to and controlled by monetary authorities for meeting balance of payments financing needs, for intervention in foreign exchange markets to affect the currency exchange rate, and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing). Reserve assets must be foreign currency assets and assets that actually exist. International reserves should be assets of high quality.

The international reserves of the Russian Federation are highly liquid external assets that are readily available to the Bank of Russia and the Government of the Russian Federation.

Data are compiled on the basis of definitions contained in the 6th edition of the **IMF's Balance of Payments and International Investment Position Manual (BPM6)**, and the **IMF's International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012)**.

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

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

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia's website, in the *Bank of Russia Statistical Bulletin* and the *Bank of Russia Bulletin*. There are also quarterly published data on the IIP, disclosing the international reserves changes: transactions recorded in the balance of payment, exchange rate and other price changes.

Individual Indicators Highlights

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

Foreign exchange includes foreign currency; balances on nostro corresponding accounts including unallocated gold accounts; deposits with the initial maturity of up to 1 year including gold deposits, with foreign central banks, the Bank for International Settlements (BIS) and nonresident deposit-taking corporations; debt securities issued by nonresidents; loans extended under reverse repo agreements, and other financial claims on nonresidents with the initial maturity of up to 1 year.

Securities received as collateral under reverse repos or under securities' lending agreements (received in exchange for other securities), are not included in international reserves. Securities provided to counterparties under securities' lending

transactions are recorded in international reserves, whereas securities that serve as collateral under repurchase agreements are excluded therefrom.

Part of resources on accounts of the Reserve Fund and of the National Wealth Fund of the Russian Federation which is denominated in foreign exchange, deposited with the Bank of Russia and further invested by the Bank of Russia in foreign financial assets is included in the international reserves of the Russian Federation.

Foreign exchange-denominated claims of the Bank of Russia and the Government of the Russian Federation on residents are not included in the international reserves of the Russian Federation.

Special drawing rights (SDRs) are international reserve assets created by the IMF and allocated to members; included are balances of SDR holdings on the account of the Russian Federation in the Fund's SDR Department.

Reserve position in the IMF is the sum of the reserve tranche position (representing foreign exchange component of the quota of the Russian Federation in the Fund) and the country's claims on the IMF arising from lending under the New Arrangements to Borrow.

Monetary gold is defined as standard gold bars and coins with a purity of at least 995/1,000 held by the Bank of Russia and the Government of the Russian Federation. It comprises gold in vault, en route and in allocated accounts, including those that are held abroad.

Table 1.9
International Reserves Adequacy
(International Reserves in Months of Import)

General Provisions

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.

Individual Indicators Highlights

The international benchmark reserves adequacy is equal to three months.

The actual amount of international reserves in months of imports is calculated as the ratio of the amount of international reserves of the Russian Federation at the end of a reporting quarter to the average monthly import of goods and services for the last four quarters.

For example, the actual amount of the international reserves in months of imports for the first quarter of 2016 will be the ratio of the amount of the international reserves of the Russian Federation on April 1, 2016 to the average monthly import of goods and services for the period Q2–Q4 2015 – Q1 2016.

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

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey, Financial Sector Survey

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey, Financial Sector Survey are compiled in accordance with the international statistical standards on macroeconomic indicators (**Monetary and Financial Statistics Manual (IMF, 2000)**, **Monetary and Financial Statistics Manual and Compilation Guide (IMF, 2016)**) under which monetary indicators are presented across financial instruments and economy sectors in rubles and foreign currency.

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” and “Financial Sector Survey” are published quarterly.

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’s monthly Bank of Russia Statistical Bulletin.

Table 1.10
Central Bank Survey

General Provisions

The sources of information to compile the Central Bank Survey are the Bank of Russia’s balance sheet, the invoices breakdown of the Bank of Russia’s aggregated balance sheet, the data on international reserves of the Russian Federation, nonreserve assets and liabilities, monetary authorities’ foreign assets and liabilities structure, public corporations deposits, budgetary funds in organizations — indirect recipients of budget, shares on market value, credit institutions liabilities on repurchase agreement, finance relationship with the International Monetary Fund.

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 credit institutions comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions’ debts and overdue interest on loans, investments of the Bank of Russia to credit institutions on repurchase agreement, in deposits, in debt securities, in debt securities of public corporation of development “VEB.RF”, the Bank of Russia capital interest in credit institutions. Claims on credit institutions are presented across loans and deposits, debt securities, other.

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

Claims on other sectors are the Bank of Russia’s claims on other financial institutions¹ and nonfinancial organizations², including debt securities of mentioned organizations, credits (including overdue debt and overdue interest) provided to other financial institutions and nonfinancial organizations, other accounts receivable of mentioned organizations and shares of other financial institutions and nonfinancial organizations.

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

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

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

Deposits included in broad money comprise all deposits of the organizations — residents of the Russian Federation with the Bank of Russia under the current legislation.

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

Table 1.11
Credit Institutions Survey

General Provisions

The sources of information for compiling the Credit Institutions Survey are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses, the balance sheet of public corporation of development “VEB.RF”, report of the management companies “The calculation of market value and net value of assets in which pension savings are invested”, reporting form 0409711 “Report on securities” data, reporting form 0409316 “Information on housing loans”, reporting form 0409110 “Breakdowns of certain indicators of the credit institutions activity”, Moscow Exchange, C-bonds and RU Data information on tradings, data from the Bank of Russia registry of registered and revoked issues (additional issues) of credit institutions securities and securities with stopped and restarted issue, reporting form 0420502 “Information on net asset value including the value of assets (property) of the stock (share) investment fund”.

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”.

Claims on the central bank: 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) with the delineation of data on credit institutions’ required reserves in the Bank of Russia; debt securities — credit institutions’ investments in the Bank of Russia bonds.

Net claims on general government include credit institutions’ claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government’ extrabudgetary funds, constituent entities’ and local authorities’ extrabudgetary funds less the credit institutions’ liabilities to the general government.

Claims on other sectors include credit institutions’ claims on other financial institutions and nonfinancial organizations and claims on households in national and foreign currency. The only instrument marked out among total amount of claims on other sectors is loans.

Claims on other financial institutions and nonfinancial organizations comprise loans (including arrears and overdue interest) extended to other financial institutions and nonfinancial organizations in national and foreign currency, credit institutions’ investments in debt securities and equity of other financial institutions and nonfinancial organizations, other accounts receivables from other financial institutions and nonfinancial organizations, and investments in other equity of other financial institutions and nonfinancial organizations.

Claims on households comprise loans (including arrears and overdue interest) extended to individuals and individual entrepreneurs in national and foreign currency.

Liabilities to central bank include credit institutions’ debt on debt securities, loans, extended by the Bank of Russia (including arrears and overdue interest), also funds extended by the Bank of Russia to credit institutions as repurchase agreements, and other liabilities.

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

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

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 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 plastic 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 institutional sectors. Transferable and other **deposits** include ones of **other financial institutions' and nonfinancial organizations'** and **households'** ones.

Debt securities included in broad money comprise funds held by the Russian Federation residents (legal entities and households) in certificates of deposit and saving certificates issued by credit institutions.

Other items (net) comprise assets and liabilities which are not included in the above mentioned aggregates. **Escrow accounts of households** comprise funds for the contracts for participation in shared-equity construction and for purchases of real estate.

Table 1.12
Banking System Survey

General Provisions

The table 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.

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.

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

Claims on other sectors include claims of banking system institutions on other financial institutions and nonfinancial organizations and claims on households in national and foreign currency. The only instrument marked out among total amount of claims on other sectors is loans.

Claims on other financial institutions and nonfinancial organizations comprise credits (including arrears and overdue interest) extended by the banking system to other financial institutions and nonfinancial organizations in national and foreign currency, investments in securities of other financial institutions and nonfinancial organizations and other accounts receivable of mentioned organizations.

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

Broad money liabilities include currency outside the banking system and deposits of the Russian Federation residents (organizations and individuals) in rubles and foreign currency 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), and also debt securities such as certificates of deposit and saving certificates issued by credit institutions.

Money supply (national definition) includes all cash and deposits of the RF resident other financial (except for credit ones) institutions and nonfinancial organizations, and the RF resident households with the banking system of the RF in rubles (see comments to the table "Money Supply (National Definition)").

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

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

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

Data on transferable and other deposits include **deposits of other financial institutions and nonfinancial organizations and deposits of households**.

Debt securities included in broad money comprise funds held by the Russian Federation residents (legal entities and households) in certificates of deposit and saving certificates issued by credit institutions.

Other items (net) comprise assets and liabilities which are not included in the above mentioned aggregates. **Escrow accounts of households** comprise funds for the contracts for participation in shared-equity construction and for purchases of real estate.

Table 1.13
Money Supply (National Definition)

General Provisions

The table 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), reporting form 0409110 "Breakdowns of certain indicators of the credit institutions activity", report of the management companies "The calculation of market value and net value of assets in which pension savings are invested". In addition to being published in the Bank of Russia Statistical Bulletin, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia's website.

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 circula-

¹ Equivalent to the indicator "Broad money"

tion (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 — residents of the Russian Federation (RF), financial institutions (except for credit ones) — residents of the RF and the RF resident 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 — residents of the RF, financial institutions (except for credit ones) — residents of the RF and the RF resident households. The money supply in the national definition includes all cash and deposits of the RF resident nonfinancial organizations, the RF resident financial institutions (except for credit ones) and the RF resident households with the operating credit institutions — residents of the RF in rubles.

Deposits include transferable deposits and other deposits.

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

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

Unlike the indicator “Broad money liabilities” in the table “Banking System Survey”, deposits do not include foreign currency deposits.

Monetary aggregate M2 does not include deposits in credit institutions with revoked licences.

Table 1.14
Monetary Base (Broad Definition)

General Provisions

The table presents information on the volume, structure and dynamics of the monetary base. This indicator characterises the ruble-denominated monetary obligations of the Bank of Russia.

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 Bank of Russia Statistical Bulletin, data on the volume, structure and dynamics of the monetary base (broad definition) are available on the Bank of Russia website.

Individual Indicators Highlights

All elements of the monetary base (broad definition) are calculated in the Russian currency only.

Currency in circulation, including balances in credit institutions’ cash vaults is currency in circulation issued by the Bank of Russia, excluding cash balances in Bank of Russia vaults, ATMs and in transit, as well as precious metal coins in circulation.

Correspondent accounts balances of credit institutions with the Bank of Russia are balances of ruble-denominated correspondent accounts of the RF resident credit institutions with the Bank of Russia, including an 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 the RF resident credit institutions with the Bank of Russia on funds raised in rubles and foreign currency (see also comments on tables 2.3–2.5).

Credit institutions’ deposits with the Bank of Russia are balances in credit institutions’ deposit accounts with the Bank of Russia.

Bank of Russia bonds with credit institutions represent value of Bank of Russia bonds with credit institutions.

Table 1.15
Other Financial Institutions Survey (by selected number of financial intermediaries)

General Provisions

Other Financial Institutions Survey contains data which illustrate the relations between insurance companies, private pension funds, public financial corporations (since December 2012) and other sectors of the economy and nonresidents. The source of information used in compiling Other Financial Institutions Survey is the data of federal statistical forms No. 1 FS (SK) “Insurance Company Borrowings and Investments” and No. 1 FS (NPF) “Private Pension Fund Financial Operations” quarterly reported by insurance companies and private pension funds to the Bank of Russia and the quarterly data of public financial corporations (since December 2012).

Individual Indicators Highlights

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

Claims on nonresidents — all transactions in assets made by insurance companies, private pension funds and public financial corporations with nonresidents: foreign currency and deposits — cash in foreign currency held by insurance companies and private pension funds and deposits with nonresident banks; securities other than shares — investments by insurance companies, private pension funds and public financial corporations in debt securities, credits and loans — loans extended to nonresidents; other claims on nonresidents — other operations, including investments in shares issued by nonresidents, premium deposit for reinsurers-nonresident, share of reinsurers-nonresidents in insurance reserves and other accounts receivable from nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by insurance companies, private pension funds and public financial corporations with nonresidents: credits and loans — credits and loans received by insurance companies, private pension funds and public financial corporations from nonresidents; other liabilities to nonresidents — other liabilities of insurance companies, private pension funds and public financial corporations, including insurance reserves formed under insurance and reinsurance agreements with nonresidents and debt on reinsurance operations with nonresidents.

Claims on banking system include cash — cash in the currency of the Russian Federation held by insurance companies, private pension funds and public financial corporations; other instruments — funds on current accounts, deposits and other accounts with credit institutions, investments in the shares and debt securities of credit institutions, investments in certificates of deposit, and also loans extended to credit institutions.

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

Claims on general government include insurance companies, private pension funds and public financial corporations’ investments in the securities of the government of the Russian Federation, the Russian Federation constituent entities and local authorities.

Liabilities to general government include insurance reserves formed under agreements with government of the Russian Federation, the Russian Federation constituent entities and local authorities, and loans extended to insurance companies by general government.

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

Claims on other financial institutions include insurance companies, private pension funds and public financial corporations’ investments in debt securities and shares of other

financial institutions, except for insurance companies, private pension funds and public financial corporations, settlement accounts with asset management companies, investments in mutual funds shares and loans extended to other financial institutions, except for insurance companies, private pension funds and public financial corporations.

Claims on nonfinancial organizations include insurance companies, private pension funds and public financial corporations' investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

Claims on households include loans extended by insurance companies, private pension funds and public financial corporations to households.

Securities other than shares comprise bonds and bills issued by insurance companies and public financial corporations.

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

Insurance technical reserves comprise insurance reserves of insurance companies, public financial corporations, accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial institutions, except for insurance companies and private pension funds, with nonfinancial organizations and households and funds of private pension funds accumulated to cover the claims of participants in pension plans under agreements on private pension provision, agreements on compulsory pension insurance and agreements on creating a professional pension system.

The survey gives data on net equity of households in life insurance reserves, net equity of households in pension funds reserves, prepaid premiums and reserves for outstanding claims. Net equity of households in life insurance reserves is technical provisions insurance companies' reserves formed against outstanding risks under life insurance agreements. Net equity of households in pension funds reserves comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds. Prepaid premiums and reserves for outstanding claims include the insurance payments of credit institutions under deposit agreements with households, the amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance agreements with residents and the amount of compulsory medical insurance reserves.

Shares and other equity include the authorized capital of insurance companies, public financial corporations the founders' joint investments and target funding of private pension funds, supplementary and reserve capital of insurance companies and private pension funds, and retained earnings of insurance companies, private pension funds and public financial corporations.

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

Table 1.16
Financial Sector Survey (by selected number of financial intermediaries)

General Provisions

The table presents the result of consolidated data shown in the Banking System Survey and Other Financial Institutions Survey (by selected number of financial intermediaries). The

consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds and by adding up their transactions to other resident and nonresident sectors. The Bank of Russia compiles Financial Sector Survey on a quarterly basis.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by monetary authorities, credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds with nonresidents in foreign and national currency.

Claims on nonresidents include foreign assets of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

Liabilities to nonresidents include all types of liabilities of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to nonresidents.

Domestic claims comprise claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial institutions and households, and also net claims on general government.

Net claims on general government include claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to the general government.

Claims on general government include investments of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds in the securities issued by the Russian Federation Government, constituent entities and local authorities, credits extended to government bodies and other accounts receivable.

Liabilities to general government include account balances of the federal budget, the Russian Federation constituent entities' budgets, deposits and other funds attracted by the banking system and public financial corporations (since December 2012) from the government of the Russian Federation, fiscal authorities in the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds, insurance technical reserves made under agreements with general government, and general government loans to insurance companies.

Claims on other sectors include claims of banking system institutions, public financial corporations (since December 2012), insurance companies and private pension funds on other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds, on nonfinancial organizations and households.

Claims on other financial institutions comprise investments of banking system, public financial corporations, insurance companies and private pension funds in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlements accounts with asset management companies, investments in mutual funds shares and credits and loans extended to other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Claims on nonfinancial organizations comprise investments by the banking system, public financial corporations (since December 2012), insurance companies and private pension funds in debt securities and shares issued by nonfinancial organizations, credits and loans extended to nonfinancial organizations and other accounts receivable.

Claims on households include loans and credit extended by the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to individuals and individual entrepreneurs.

Currency outside financial sector — cash issued by the Bank of Russia less cash in vaults of the Bank of Russia, public financial corporations (since December 2012), credit institutions, insurance companies and private pension funds.

Deposits include funds held by the Russian Federation residents (nonfinancial organizations, other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds, and households) in current accounts, time deposit and other funds attracted by the banking system, both included and excluded from broad money.

Securities other than shares include bonds, bills, deposit and saving certificates issued by credit institutions and insurance companies and invested outside the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

Loans are the loans extended to credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds by nonfinancial organizations, households and other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Insurance technical reserves comprise total funds of public financial corporations (since December 2012), private pension funds and insurance companies to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial organizations, households and other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Shares and other equity are own funds of banking system institutions, public financial corporations (since December 2012), insurance companies and private pension funds. It is calculated as the sum of aggregate Shares and Other Equity in the tables "Banking System Survey" and "Other Financial Corporations Survey" (data cover public financial corporations (since December 2012), insurance companies and private pension funds).

Other items (net) — assets and liabilities which are not included in the above-mentioned aggregates and consolidation adjustment between mutual liabilities and mutual claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

Table 1.17
Other Financial Institutions Survey

General Provisions

Other financial institutions in the table include all organizations of financial sector except of the Bank of Russia and credit institutions (i.e. except of banking system). The table is published since 01.01.2018 and illustrates the relations between the other financial institutions and the other sectors of the economy and nonresidents. Other Financial Institutions Survey contains data of public financial corporations, insurance companies, private pension funds, securities market participants, stock (share) investments funds, microfinance institutions, credit consumer cooperatives, pawnshops and other organizations of financial sector. The sources of information include the data of federal statistical forms No. 1 FS (SK) "Insurance Company Borrowings and Investments" and No. 1 FS (NPF) "Private Pension Fund Financial Operations" quarterly reported by insurance companies and private pension funds to the Bank of Russia, the quarterly data of public financial corporations, annual consolidated balance sheet of financial institutions, federal statistical forms P-3 "Information on financial position of organizations", P-6 "Information on financial investments and liabilities", reporting forms 0420001 "Money transactions of noncredit financial organizations", 0420410 "Balance sheet data", 0420412 "Receivable accounts and payable accounts

of securities market participant", 0420414 "Information on loans", 0420502 "Information on net asset value including the value of assets (property) of the stock (share) investment fund", 0420801 "Compliance with the standards on financial sustainability assessment of housing founded cooperative activity", 0420816 "Report on agricultural credit consumer cooperative activity", 0420820 "Report on credit consumer cooperative activity", 0420846 "Report on microfinance activity of microcredit company", 0420890 "Report on pawnshop activity".

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by the other financial institutions with nonresidents.

Claims on nonresidents — all transactions in assets made by the other financial institutions with nonresidents: foreign currency and deposits — cash in foreign currency held by the other financial institutions and deposits with nonresident banks; securities other than shares — investments by the other financial institutions in debt securities, credits and loans — loans extended to nonresidents; other claims on nonresidents — other operations, including investments in shares issued by nonresidents and other accounts receivable from nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by the other financial institutions with nonresidents: credits and loans — credits and loans received by other financial institutions from nonresidents; other liabilities to nonresidents — other liabilities of other financial institutions with nonresidents and other accounts payable to nonresidents.

Claims on banking system include cash — cash in the currency of the Russian Federation held by the other financial institutions; 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 the other financial institutions on the Russian Federation government, constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the other financial institutions to general government.

Claims on general government include other financial institutions' investments in the securities of the government of the Russian Federation, the Russian Federation constituent entities and local authorities.

Liabilities to general government include insurance reserves formed by the other financial institutions under agreements with government of the Russian Federation, the Russian Federation constituent entities and local authorities, and loans extended to the other financial institutions by general government.

Claims on other sectors — claims of the other financial institutions on nonfinancial organizations and households.

Claims on nonfinancial organizations include the other financial institutions' investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

Claims on households include loans extended by the other financial institutions to households.

Securities other than shares comprise bonds and bills issued by the other financial institutions.

Loans include credits and loans received by the other financial institutions from credit institutions, nonfinancial organizations and households.

Insurance technical reserves comprise insurance reserves of the other financial institutions, accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, with nonfinancial organizations and households, 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.

Shares and other equity include the authorized capital, the founders' joint investments and target funding, supplementary and reserve capital and retained earnings of the other financial institutions.

Other items (net) include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates.

Table 1.18
Financial Sector Survey

General Provisions

The table presents the result of consolidated data shown in the Banking System Survey and Other Financial Institutions Survey. The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, other financial institutions and by adding up their transactions to other resident and nonresident sectors. The Bank of Russia compiles Financial Sector Survey on a quarterly basis.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by monetary authorities, credit institutions, other financial institutions with nonresidents in foreign and national currency.

Claims on nonresidents include foreign assets of the banking system and other financial institutions.

Liabilities to nonresidents include all types of liabilities of the banking system and other financial institutions.

Domestic claims comprise claims of the banking system and 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 and other financial institutions on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking system and other financial institutions to the general government.

Claims on general government include investments of the banking system and other financial institutions 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 Russian Federation constituent entities' budgets, deposits and other funds attracted by the banking system and other financial institutions from the government of the Russian Federation, fiscal authorities in the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds, insurance technical reserves made under agreements with general government, and general government loans to insurance companies.

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

Claims on nonfinancial organizations comprise investments by the banking system and other financial institutions 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 the banking system and other financial institutions 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 and other financial institutions.

Deposits include funds held by the Russian Federation residents (nonfinancial organizations 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 other financial institutions.

Loans are the loans extended to credit institutions and other financial institutions by nonfinancial organizations and households.

Insurance technical reserves comprise total funds of other financial institutions to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial organizations and households.

Shares and other equity are own funds of banking system institution and other financial institutions.

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 and other financial institutions.

Section 2. The Bank of Russia Balance Sheet. Instruments of the Bank of Russia Monetary Policy

This section highlights monetary policy instruments used by the Bank of Russia: required reserves, auctions to provide and absorb liquidity, and standing facilities. All the data cited in this section are available on the Bank of Russia website, in the Statistics section.

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)", the Federal Law "On Accounting", Bank of Russia Regulation No. 522-P, dated December 21, 2015, "Bank of Russia Accounting Policy for Accounting Purposes", Bank of Russia Regulation No. 567-P, dated December 19, 2016, "On Chart of Accounts for Accounting Purposes in the Central Bank of the Russian Federation (Bank of Russia) and the Procedure for Using It", and other Bank of Russia regulations issued in compliance with the above federal laws.

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 *Bank of Russia Statistical Bulletin*, the Bank of Russia financial statements are included in the Bank of Russia's Annual Report.

Individual Indicators Highlights

Assets

Assets are represented in the Bank of Russia balance sheet net of the provisions made for them. Accrued interest receivable/payable is included in related type of assets/liabilities of the Bank of Russia balance sheet.

Foreign currency-denominated assets and precious metals are included into Bank of Russia funds in ruble terms in correspondent accounts with non-resident banks, deposit accounts placed with non-resident banks, loans to non-resident banks, and funds granted to non-resident banks under repo transactions, securities of foreign issuers purchased by the Bank of Russia as well as precious metals reserves at the reference price during the year and at the fair value as of the year-end.

Credits and deposits include credits, deposits, and repo funds in the currency of the Russian Federation provided by the Bank of Russia to credit institutions, and deposits placed as part of bankruptcy prevention measures from the funds constituting the Banking Sector Consolidation Fund, as well as other credits in Russian rubles.

Securities — the Bank of Russia's investment in debt obligations of the Government of the Russian Federation, debt obligations of other issuers of the Russian Federation, credit institutions' promissory notes, credit and other institutions' shares (the Bank of Russia's equity stakes), as well as credit institutions' shares and unit investment funds' units acquired to participate in bankruptcy prevention measures.

Claims on the IMF — include the Russian Federation's quota in the IMF, holdings on the account of the Russian Federation in the IMF's SDR Department, and Bank of Russia loans issued to the IMF under the New Arrangements to Borrow.

Other assets — incorporate balances on Bank of Russia fixed assets accounts, Bank of Russia claims on credit institutions with revoked licences, claims acquired from compensation to the Pension Fund of the Russian Federation of inadequate pension savings with private pension funds not registered in the system of guaranteeing the insured persons' rights, the Bank of Russia's claims on other operations, economic activity settlements and other Bank of Russia transactions, and also negative value 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**).

Liabilities

Cash in circulation — the amount of banknotes and coins issued by the Bank of Russia, excluding cash rubles in Bank of Russia vaults, Bank of Russia ATMs and in transit, as well as cash held by the Bank of Russia and dispensed to provide cash services to credit institutions.

Funds in accounts with the Bank of Russia — balances in federal budget accounts with the Bank of Russia, funds in the treasury single account, funds in correspondent, deposit and required reserve accounts deposited by credit institutions with the Bank of Russia, non-residents' funds raised in repo transactions, payment system operators' funds, as well as funds of other clients of the Bank of Russia.

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

Liabilities to the IMF — include funds on the IMF's accounts in rubles and liabilities on SDRs distributed to the Russian Federation as a result of SDR allocation by the IMF.

Other liabilities represent the Bank of Russia current year revenues net of expenses, liabilities on other operations, float in the Bank of Russia payment system, funds of the pension savings guarantee fund, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts, and Bank of Russia retained reporting year earnings. Positive exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year is reflected in this indicator, in the case of negative exceeding — in the item **Other assets**.

Capital

Capital is the sum of the authorised capital, reserves and special-purpose funds, as well as losses of previous years.

Table 2.2
The Bank of Russia Key Rate¹

General Provisions

The Bank of Russia key rate (hereinafter, the key rate) is an interest rate for the Bank of Russia to influence interest rates in the economy, which are optimal given the situation for achieving the inflation target. The key rate is set by the Bank of Russia Board of Directors. The key rate equals the minimum/maximum rate on Bank of Russia operations to regulate banking sector liquidity (one-week auctions to provide and absorb ruble liquidity). It is also the centre of the Bank of Russia's interest rate corridor bounding the fluctuations of overnight interbank rates.

¹ Starting from 1 January 2016, the key rate is applied to the relations regulated by normative legal acts of the Government of the Russian Federation instead of the Bank of Russia refinancing rate, unless otherwise indicated by federal law (Resolution of the Government of the Russian Federation No. 1340, dated 8 December 2015).

Table 2.3
Required Reserve Ratios
Table 2.4
Required Reserve Averaging Ratios Set
by the Bank of Russia
Table 2.5
Adjustment Ratios for Reservable Liabilities
and Required Reserves
Table 2.6
Required Reserves (Averaged Amount) Held by
Credit Institutions in Their Correspondent Accounts
(Subaccounts) with the Bank of Russia

General Provisions

The table "Required reserve ratios" shows changes in the ratios for required reserves for credit institutions' liabilities in Russian rubles and foreign currency.

The table "Required reserve averaging ratios set by the Bank of Russia" presents changes in the required reserve averaging ratios.

The table "Adjustment ratios for reservable liabilities and required reserves" shows changes in the adjustment ratios for reservable liabilities and required reserves.

The table "Required reserves (averaged amount) held by credit institutions in their correspondent accounts (subaccounts) with the Bank of Russia" presents changes in the amount of required reserves maintained by credit institutions in correspondent accounts (sub-accounts). The said amount is included in the item "Credit institutions' correspondent accounts with the Bank of Russia" in the table "Broad money".

Data on the required reserve ratios and averaging ratios and their changes according to decisions made by the Bank of Russia Board of Directors are published in the Bank of Russia Bulletin. This information is also available on the Bank of Russia website.

Individual Indicators Highlights

Required reserves (required reserve ratios, required reserve averaging ratio) are a basic instrument of the Bank of Russia's monetary policy. Information on the amount of required reserves is published in the Bank of Russia Bulletin and on the Bank of Russia website.

The required reserve ratios determine the amount of required reserves as a percentage of a credit institution's liabilities.

The averaging ratio is a numerical factor ranging from 0 to 1, which is used to calculate the averaged amount of required reserves.

According to Article 38 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)", the amount of required reserves (required reserve ratio, required reserve averaging ratio) and the procedure for credit institutions' fulfilment of the reserve requirements, including the procedure for depositing required reserves with the Bank of Russia, are established by the Bank of Russia Board of Directors.

A credit institution deposits required reserves with the Bank of Russia by transferring them into the required reserve account opened with the Bank of Russia, and/or fulfilling the required reserve averaging obligation, that is, by maintaining the average amount of required reserves in the correspondent account and sub-accounts opened with the Bank of Russia.

In the case where a credit institution's banking licence is revoked, the required reserves deposited by the credit institution with the Bank of Russia are used in accordance with the procedure stipulated by federal laws and related Bank of Russia regulations.

The adjustment ratio is a numerical factor ranging from 0 to 1, which is established by the Bank of Russia Board of Directors for determining the amount of a credit institution's liabilities to other resident credit institutions under issued debt securities to be excluded from reservable liabilities.

The ratios on operations involving a credit institution – central counterparty are numerical factors ranging from 0 to 1, which are established by the Bank of Russia Board of Directors for determining the amounts of a credit institution's liabilities

in Russian rubles and foreign currency that arise within repo and deposit operations between clearing participants involving a credit institution – central counterparty and are subject to be included in reservable liabilities pursuant to Bank of Russia Regulation No. 753-P, dated 11 January 2021, "On Credit Institutions' Required Reserves" (became effective on 1 April 2022).

The adjustment of required reserves for a credit institution's vault cash is to determine the value of cash in Russian rubles in the credit institution's vault to be excluded from the calculation of the regulatory amount of required reserves.

Table 2.7
Interest Rates on Monetary Policy Instruments
of the Bank of Russia

General Provisions

The table presents the dynamics of interest rates on monetary policy instruments set by the Bank of Russia Board of Directors to achieve the operational goal of monetary policy, which is to keep overnight interbank rates close to the key rate.

Interest rates on monetary policy instruments are tied to the key rate in per cent per annum.

The Bank of Russia Board of Directors sets maximum rates submitted at main deposit auctions and fine-tuning deposit auctions as well as minimum rates submitted at main repo auctions and fine-tuning repo auctions at the key rate level. Interest rates on funds extended or attracted at these auctions are fixed (they do not change if the key rate changes).

Interest rates on overnight standing facilities form the Bank of Russia interest rate corridor which helps restrict the volatility of overnight interbank rates and keep them closer to the key rate. The Bank of Russia forms its interest rate corridor symmetrically relative to the key rate by setting interest rates on overnight standing deposit facilities at 100 bp above the key rate, and the interest rate on standing overnight deposit facilities at 100 bp below the key rate.

Bank of Russia standing liquidity provision facilities include such repayable operations that are conducted automatically or at a request of a credit institution in the full amount and at a predetermined interest rate or at a predetermined spread to the key rate. Credit institutions can access these instruments every day.

The Bank of Russia Board of Directors sets minimum rates submitted at loan auctions, which are conducted if there is a significant and sustained structural deficit of liquidity, at 25 bp above the key rate. These rates are floating, i.e. interest rates on previously issued loans follow changes in the key rate (with a fixed spread determined at auction).

The Bank of Russia Board of Directors sets minimum rates submitted at 1-month repo auctions at 10 bp above the key rate and at 1-year repo auctions – at 25 bp above the key rate. Interest rates on 1-month repos are fixed, i.e. they do not change if the key rate changes, while those on 1-year repos are floating, i.e. they follow changes in the key rate (with a fixed spread determined at auction).

Since 1 March 2022 the interest rates on standing lending facilities for 2 to 90 days are set by the Bank of Russia Board of Directors at 100 bp above the key rate and those for more than 90 days – at 175 bp above the key rate. These rates are floating, i.e. interest rates on previously issued loans follow changes in the key rate.

Individual Indicators Highlights

Interest rate on standing deposit facilities – currently, this is the interest rate on standing overnight deposit facilities that represents the lower bound of the interest rate corridor and is set by the Bank of Russia Board of Directors at 100 bp below the key rate. Up to and including 2 March 2019, this was also the interest rate on standard "tom-next", "spot-next" and "on demand" standing deposit facilities.

Maximum rate submitted at deposit auctions is the highest interest rate that can be submitted by deposit auction

participants. As per decisions of the Bank of Russia Board of Directors, maximum interest rates submitted at main deposit auctions (1 week) and at fine-tuning deposit auctions are tied to the key rate.

Minimum rate submitted at repo auctions is the lowest interest rate that can be submitted by repo auction participants. As per decisions of the Bank of Russia Board of Directors, minimum interest rates submitted at main repo auctions (1 week) and at fine-tuning repo auctions are tied to the key rate while minimum interest rates submitted at 1-month repo auctions are set at 10 bp above the key rate and those at 1-year repo auctions — at 25 bp above the key rate.

Minimum rate submitted at loan auctions (non-marketable assets) is the lowest interest rate that can be submitted by participants at auctions to provide loans secured by non-marketable assets. As per the decisions of the Bank of Russia Board of Directors, this rate is set at 25 bp above the key rate.

Interest rate on standing overnight loans, repos and FX swaps is the single interest rate on all overnight standing liquidity provision facilities, including overnight loans, lombard loans, loans secured by non-marketable assets, repo and FX swap operations. This rate represents the upper bound of the interest rate corridor and is set by the Bank of Russia Board of Directors at 100 bp above the key rate.

The interest rate on the “ruble part” of the Bank of Russia’s USD/RUB and EUR/RUB buy/sell FX swaps is provided. From 18 June 2012 to 22 December 2016, the interest rate on the “foreign currency part” of these operations was equal to zero, and from 23 December 2016 to 31 December 2021, it was equal to overnight LIBOR rates on loans in US dollars or euros. According to the decision of the Bank of Russia Board of Directors, since 1 January 2022 the interest rate on US dollars is equal to the SOFR and that on euros — to the €STR.

Also, the interest rate on overnight loans secured by gold up to and including 15 July 2017 and the interest rate on overnight loans secured by sureties of credit institutions up to and including 30 September 2018. Due to changes in external economic conditions, the Bank of Russia suspended FX swap operations.

Interest rate on lombard loans and loans secured by non-marketable assets for 2 to 90 days is the interest rate on standing lending facilities secured by non-marketable assets, and since 25 March 2022 the rate on lombard loan facilities for 2 to 90 days set by the Bank of Russia Board of Directors at 100 bp above the key rate.

Interest rate on standing lending facilities secured by non-marketable assets for more than 90 days is the interest rate on standing lending facilities secured by non-marketable assets for 91 to 549 days set by the Bank of Russia Board of Directors at 175 bp above the key rate.

Table 2.8
Interest Rates on the Bank of Russia’s Special Facilities

General Provisions

The table shows the dynamics of interest rates (% per annum) on loans extended within special facilities of the Bank of Russia. These interest rates were established in accordance with the rules approved by the Bank of Russia Board of Directors. There are interest rates at which new loans are granted since the specified date. The special facilities of the Bank of Russia are aiming to incentivise credit institutions to grant loans to top-priority industries and economic sectors.

Individual Indicators Highlights

SME Support — the interest rate on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation. Also, up to and including 22 August 2021, the interest rate on Bank of Russia loans secured by credit claims of JSC SME Bank on credit institutions, microfinance organisations or leasing companies for lending or on ceding property to SMEs.

Non-Commodity Export Support (EXIAR) — the interest rate on Bank of Russia loans secured by credit claims on agreements backed by insurance contracts of JSC Russian Agency for Export Credit and Investment Insurance (JSC EXIAR).

Support for Large Investment Projects — the interest rate on Bank of Russia loans secured by claims on loans granted for the purpose of financing investment projects. Also, up to and including 20 May 2019, the interest rate on Bank of Russia loans secured by bonds placed for the purpose of financing investment projects.

Leasing Development Support — the interest rate on Bank of Russia loans secured by credit claims on leasing companies.

Economy Support Amid the COVID 19 Pandemic — from 1 November 2021 to 1 May 2022, the interest rate on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation granted to support lending to SMEs operating in various industries of Russia’s economy most affected by COVID 19. Previously, the interest rate on Bank of Russia unsecured loans granted to support SME lending (loans provided until 30 September 2020) and on Bank of Russia unsecured loans or loans secured by guarantees of JSC Russian Small and Medium Business Corporation to support lending for urgency needs and for maintaining employment (loans provided until 30 November 2020).

SME Support (unsecured loans) — the interest rates on unsecured loans to support lending to SMEs (provision from 11 March to 30 December 2022).

Table 2.9
Liquidity Provided by the Bank of Russia Through Lending, Repo and FX Swap Operations

General Provisions

The table contains information for the last full calendar month on funds (liquidity) provided by the Bank of Russia to credit institutions in rubles through lending, repo and FX swap operations broken down by instruments. The information is provided on a daily basis (business days) in millions of rubles.

Individual Indicators Highlights

Intraday loans means the amount of loans issued by the Bank of Russia to credit institutions during the day by executing settlement documents and debiting funds from correspondent accounts / subaccounts exceeding the available balance. These loans need to be repaid by the end of the operating day.

Standing facilities means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions after they use standing facilities including special facilities (broken down by repos, swaps, loans and special facilities of the Bank of Russia), at start of business. Includes loans issued under all types of special facilities of the Bank of Russia, including those introduced in the wake of the coronavirus infection. Due to changes in external economic conditions, the Bank of Russia suspended FX swap operations.

At auction means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions as a result of loan and repo auctions including main repo auctions (1 week), fine-tuning repo auctions, and long-term repo auctions, at start of business.

Table 2.10
Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds

General Provisions

The table contains information for the last full calendar month on credit institutions’ funds (liquidity) placed in Bank of Russia instruments. The information is provided on a daily basis (business days) in billions of rubles.

Individual Indicators Highlights

Deposits with the Bank of Russia means credit institutions' funds, excluding interest, in deposit accounts with the Bank of Russia as a result of using overnight standing deposit facilities (by submitting a corresponding payment order at any time during the operating day) or as a result of deposit auctions, including main deposit auctions (1 week) and fine-tuning deposit auctions.

Bank of Russia bonds means the amount of credit institutions' funds that were actually transferred for the purchase of Bank of Russia bonds in circulation as a result of auctions.

Table 2.11
Results of Main Bank of Russia Auctions

General Provisions

The table contains information for the last full calendar month on the results of main Bank of Russia auctions with raising credit institutions' funds via deposit auctions or providing funds to credit institutions via repo auctions for one week. In the context of a structural liquidity surplus, the Bank of Russia holds main deposit auctions on a weekly basis; in the context of a structural liquidity deficit, the Bank of Russia holds main repo auctions on a weekly basis.

Individual Indicators Highlights

Auction date is the day when a one-week main deposit auction is held and its results are announced; usually, Tuesday.

Auction type is the specific type of the main auction held: a main deposit auction or a main repo auction.

Settlement date / date of the first leg is the day when funds are transferred to deposit accounts by credit institutions or to correspondent accounts of the credit institutions whose orders were satisfied at auction; usually, the next business day after the auction date.

Maturity date / date of the second leg is the day when funds are to be repaid to credit institutions or by credit institutions.

Weighted average rate is the average interest rate calculated as a result of the main auction and weighted by the amount of satisfied orders, in per cent per annum.

Amount of extended funds is the amount of funds to be transferred by credit institutions to deposit accounts as a result of a deposit auction or to be provided by the Bank of Russia under repo transactions as a result of a repo auction (this indicator is not adjusted if the amount of actually transferred funds differs due to failure to execute deals), in billions of rubles.

Table 2.12
Results of Bank of Russia Fine-Tuning Auctions

General Provisions

The table contains information for the last full calendar month on the results of Bank of Russia fine-tuning auctions. The Bank of Russia holds fine-tuning auctions to prevent substantial fluctuations of interest rates on overnight interbank

loans in case of an imbalance of supply and demand for liquidity in the money market. The Bank of Russia holds repo auctions if supply exceeds demand, and deposit auctions if demand exceeds supply. If necessary, the Bank of Russia holds fine-tuning auctions between main weekly auctions. This means that funds at fine-tuning auctions are provided or attracted for shorter periods (usually, no longer than for 6 calendar days).

Individual Indicators Highlights

Auction date is the day when a fine-tuning auction is held and its results are announced; also the day when the Bank of Russia provides funds to credit institutions in the case of a repo auction or when credit institutions transfer funds to deposit accounts in the case of a deposit auction.

Auction type is the type of the fine-tuning auction held: a repo auction or a deposit auction.

Maturity is the number of days for which the Bank of Russia provided funds in the case of a repo auction or credit institutions transferred funds to deposit accounts in the case of a deposit auction.

Weighted average rate is the average interest rate calculated as a result of the auction and weighted by the amount of satisfied orders, in per cent per annum.

Amount is the amount of funds to be transferred by the Bank of Russia through entering into repo transactions as a result of a repo auction or to be transferred by credit institutions to deposit accounts as a result of a deposit auction (this indicator is not adjusted if the amount of actually provided or attracted funds differs due to failure to execute deals), billions of rubles.

Table 2.13
Results of Bank of Russia Long-Term Repo Auctions

General Provisions

The table contains information for the last three full calendar months on the results of Bank of Russia 1-month and 1-year repo auctions. The Bank of Russia holds these auctions monthly in line with an approved schedule.

Individual Indicators Highlights

Auction date is the day when a long-term repo auction is held and its results are announced.

Date of the first leg is the day when funds are transferred under repo transactions to the credit institutions whose orders were satisfied at auction; usually, the next business day after the auction date.

Date of the second leg is the day when credit institutions need to repay the funds to the Bank of Russia under the repo transactions.

Weighted average rate is the average interest rate calculated as a result of the auction on funds provided under repo transactions and weighted by the amount of satisfied orders, in per cent per annum.

Amount of extended funds is the amount of funds to be transferred to credit institutions as a result of the auction (this indicator is not adjusted if the amount of actually transferred funds differs due to failure to execute deals), billions of rubles.

Section 3. Financial Markets

Subsection 3.1

Interbank Credit Market

Table 3.1.1

Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

Table 3.1.2

Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)

Table 3.1.3

Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

Table 3.1.4

Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)

General Provisions

These tables contain the data on bid and offered rates and interbank lending rates with breakdown by maturity bands (1 day, 2 to 7 days, 8 to 30 days, 31 to 90 days, 91 to 180 days and 181 days to 1 year) in rubles and in US dollars.

The source of data is the daily reporting form 0409701 "The foreign exchange and money markets transactions report" in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation" presented by the panel banks in the Moscow region.

Information on the interbank money market rates is also published in the weekly Bulletin of the Bank of Russia and on the Bank of Russia's official website.

Individual Indicators Highlights

Monthly Average Actual Rates on Moscow Banks' Credits (MIACR, MIACR-IG, MIACR-B) are calculated as simple averages of daily MIACR, MIACR-IG and MIACR-B rates for the corresponding period with breakdown by maturity bands.

Weighted Average Actual Rates on Credits (MIACR, MIACR-IG, MIACR-B) are calculated as weighted averages of the interest rates applied to the actual interbank lending transactions conducted by Moscow banks with breakdown by maturity bands. 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.

Since January 2015 transactions with volume 10 times above the maximum total daily volume of the bank's similar transactions (with regard to maturity and currency) for the latest six months are excluded from calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B. Furthermore, rates and corresponding turnover volumes are not published in case of calculation on the basis of less than three transactions.

Since August 2015 bank's transactions with one counterparty at the similar rate (with regard to maturity and currency) are considered as one transaction for calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B.

Since February 2016 transactions between banks involved in measures aimed at preventing bank bankruptcy and corresponding investor banks are excluded from calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B.

Weighted Average Actual Rates on Moscow banks' credits (MIACR) include rates in lending transactions with resident and non-resident banks.

Weighted Average Actual Rates on Moscow banks' credits to Russian banks with high credit rating (MIACR-IG) include rates in lending transactions with Russian banks with credit rating from Baa3 on Moody's scale or BBB- on Fitch and Standard & Poor's scales and higher.

Weighted Average Actual Rates on Moscow banks' credits to Russian banks with speculative credit rating (MIACR-B) include rates in lending transactions with Russian banks with

credit rating from B3 to B1 on Moody's scale or from B- to B+ on Fitch and Standard & Poor's scales.

Table 3.1.5

Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations

Table 3.1.6

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

General Provisions

These tables are formed on the basis of the daily reporting form 0409701 "The foreign exchange and money markets transactions report" in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation" presented by the panel banks. The data include average daily interbank credits (deposits) turnover and repo operations with breakdown by maturity bands, instruments and currencies applied in the interbank money market.

Information is also published on the Bank of Russia's official website.

Individual Indicators Highlights

Interbank lending (deposits) turnover and repo operations include interbank lending transactions and deposits without any collateral or obligations and repo operations, conducted with residents of the Russian Federation (excluding double counting) and non-residents of the Russian Federation (banks and international financial institutions).

Data exclude transactions with the Bank of Russia, on-demand operations, intraday operations, subordinate loans and indicated loans.

Subsection 3.2

Exchange Rates and Reference Prices of Precious Metals

Table 3.2.1

Official Exchange Rate of US Dollar Against Ruble

Table 3.2.2

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 Bank of Russia's website and are published in 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 3.2.5

Reference Prices of Refined 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 an official US dollar / ruble rate effective on the day following the day on which book prices were fixed.

The table 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.

Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, “On Invalidating Some Bank of Russia Regulations” repealed 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.

Bank of Russia Ordinance No. 1993-U, dated April 9, 2008, “On Amending Point 2 of 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 “the average cost of delivery of each precious metal to the international market”.

The reference prices of precious metals fixed by the Bank of Russia are published in the *Bank of Russia Bulletin*, reported by Interfax, PRIME, Reuters, Associated Press and other news agencies and are available on the Bank of Russia’s website.

Table 3.3
Trades at the Unified Trading Session
of Moscow Exchange

General Provisions

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

The data are obtained from daily reporting of Moscow Exchange.

Individual Indicators Highlights

Weighted average rate is calculated in accordance with the formula:

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

\bar{r} – weighted average exchange rate;

R_i – weighted average exchange rate of trading session “i”;

V_i – trading volume of trading session “i”.

Trading volume is an aggregate trading volume during the month.

Table 3.4
Stock Exchange Trade by Types of Securities
and Financial Derivatives

General Provisions

The table ‘Stock Exchange Trade by Type of Securities and Financial Derivatives’ shows volumes of stock exchange trade in securities and financial derivatives (including repos) broken down by type of securities and financial derivatives.

Volumes of trade in futures on securities and futures on stock indices are calculated separately for futures. Volumes of trade in options on futures, an underlying asset of which are securities, and options on futures, an underlying asset of which are stock indices, are calculated separately for options.

Individual Indicators Highlights

The terms ‘share’, ‘bond’, ‘investment unit’, ‘financial derivative’, ‘futures’, and ‘option’ are defined in line with Federal Law No. 39-FZ, dated April 22, 1996, ‘On the Securities Market’, Federal Law No. 65-FZ, dated April 22, 2010, ‘On Investment Funds’, and Bank of Russia Ordinance No. 3565-U, dated February 16, 2015, ‘On Types of Financial Derivatives’.

Share is an issued security that fixes the rights of its owner (shareholder) to receive part of the profit of a corporation in the form of dividends, to participate in the management of the corporation and to receive part of the property that remains after its liquidation. Shares are inscribed (registered) securities.

Bond is an issued security that fixes the right of its holder to receive its nominal value from the bond issuer, in the period of time provided for by such bond, or other property equivalent. A bond may likewise provide for the right of its holder to receive the interest fixed in it, on the nominal value thereof or for other property rights. The income on a bond is interest and/or discount.

Russian depository receipt (RDR) is a registered security that does not have a par value, confers ownership rights to a certain number of securities (shares or bonds of a foreign issuer (underlying securities) or securities of other foreign issuer certifying the rights to shares or bonds of a foreign issuer) and carries the RDR holder’s right to receive from the RDR issuer the relevant number of underlying securities in exchange for the depository receipts and to be provided with services in relation to the exercise of rights attached to the underlying securities by the RDR holder.

Investment Share (Unit) is an inscribed security that certifies the right of its holder for a share in the property of a unit investment fund, the right to demand appropriate trust (fiduciary) management of the unit investment fund from its management company, and the right to get cash compensation upon termination of a trust management contract of the unit investment fund with all the holders of its investment shares (termination of the unit investment fund).

Derivative Financial Instrument (Derivative) is an agreement (contract), excluding repo contracts, which provides for one or several of the following obligations:

- 1) the obligation of the parties or a party to the agreement to pay on a periodical basis or as a lump sum, including if a claim is made by the other party, amounts of money depending on changes in the price of commodities, securities, exchange rate of a respective currency, interest rates, inflation rate, derivatives’ prices, official statistical information, physical, biological and (or) chemical indices of environmental conditions, occurrence of circumstances which give

¹ Terms of ‘residents’ and ‘nonresidents’ used for compiling indicators of the table ‘Foreign Cash Flow Through Authorised Banks Across Russia’, ‘Selected Indicators of Foreign Cash Flow Through Authorised Banks Across Russia’ are defined according to the Federal Law No. 173-FZ, dated 10 December 2003, ‘On Foreign Exchange Regulation and Foreign Exchange Control’.

evidence of a failure to discharge or of improper discharge by one or several legal entities, governments or municipal entities of their obligations (excluding the surety agreement and the insurance agreement), or any other circumstance provided for federal laws or Bank of Russia regulations, and in respect of which it is not known whether they will occur or not, and also depending on changes in values calculated on the basis of a single value or an aggregate of several values of indices cited in this clause. This agreement may also provide for the obligation of the parties or a party to the agreement to transfer securities, commodities or currency to the other party or the obligation to make a contract which is a derivative;

- 2) the obligation of the parties or a party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell securities, currency or commodities or to make a contract which is a derivative;
- 3) the obligation of the parties or a party to the agreement to transfer the securities, currency or commodities to the other party for ownership at the earliest on the third day after making the agreement and the obligation of the other party thereto to accept and pay for the cited property, and contains an indication that such agreement is a derivative.

Futures Agreement (Contract) shall be deemed a contract made in the course of exchange trade which provides for the obligation of either party to the agreement to make periodical monetary payments depending on changes in the price and (or) the value of the underlying asset and (or) the occurrence of the circumstance which constitutes an underlying asset.

Option Agreement (Contract) shall be deemed the following:

- 1) an agreement providing for the obligation of either party to the agreement, if a claim is made by the other party, to pay on a periodical basis and (or) as a lump sum amounts of money depending on changes in the price (value) of the underlying asset or occurrence of the circumstance which is deemed to be an underlying asset;
- 2) an agreement providing for the following:
the obligation of either party to the agreement under the terms and conditions defined when making it, if the other party

makes a claim, to purchase or sell the underlying securities, currency or commodity, including by way of making by a party (parties) thereto and (or) by the person (persons) in whose interests the option agreement has been made, a contract of securities purchase and sale, a contract of foreign currency purchase and sale or a contract of commodities delivery; or

the obligation of either party to an agreement, if the other party thereto makes a claim, to make a contract which is a derivative and constitutes an underlying asset.

Table 3.5
Main Stock Market Indicators

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

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

Section 4. Financial Institutions' Performance

Subsection 4.1 General Description

Table 4.1.1
**Quantitative Characteristics of Operating
Credit Institutions**

General Provisions

The table provides data on the number and structure of credit institutions operating in the Russian Federation.

Credit institutions are subject to 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 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 a single state register of legal entities by an authorized registering body on the basis of the Bank of Russia decision on corresponding state registration. The Bank of Russia interacts with the registration authority on issues relating to the state registration of credit institutions in accordance with the procedure agreed by the Bank of Russia with the registration authority.

For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated April 2, 2010, "On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licences".

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

The register of licences granted to credit institutions must be published by the Bank of Russia in the *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 licences, changes in their names, location, restructuring and liquidation are reported in the *Bank of Russia Bulletin* and placed on the Bank of Russia's website.

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 the Bank of Russia permission (licence) 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

institutions 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 of Russia.
- 3) credit institution — central counterparty operating in compliance with Federal Law No. 7-FZ, dated February 7, 2011, 'On Clearing, Clearing Activity and Central Counterparty'. The Bank of Russia establishes admissible combinations of banking operations for a non-bank credit institution — central counterparty.

Operating credit institutions — 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 licence 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 licence 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 licences may be issued to newly created credit institutions:

- universal licence to conduct banking operations in rubles (without the right to accept individual deposits and accept and invest precious metals);
- universal licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles (without the right to accept individual deposits, accept and invest precious metals, and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- universal licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles (without the right to accept individual deposits and accept and invest precious metals);
- basic licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- basic licence to conduct banking operations in rubles (without the right to accept individual deposits, accept and invest precious metals, and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank settlement credit institutions;
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank credit institutions carrying out credit and deposit operations;
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank credit institutions authorised for money transfers without opening accounts and other banking operations connected with them;

- licence to conduct banking operations for nonbank credit institutions which are central counterparties.

The following types of banking licences may be issued to an operating bank for expansion of its activities:

- universal licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- basic licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals.

Bank with a universal licence – bank entitled to perform banking operations specified in Part 1 of Article 5 of the Federal Law “On Banks and Banking Activities”.

Bank with a basic licence – bank entitled to perform banking operations specified in Part 1 of Article 5 of the Federal Law “On Banks and Banking Activities” subject to the restrictions established by Article 5.1 of the Federal Law “On Banks and Banking Activities”.

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 licence to conduct banking operations the minimum amount of the share capital for newly created credit institution complies with 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.

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 Bank of Russia licence.

The line “PJSC Sberbank branches” shows branches of PJSC Sberbank 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 PJSC Sberbank branches as part of monthly information on credit institutions.

Representative offices of operating credit institutions – 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 – special internal divisions of credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

Credit institutions under liquidation – credit institutions under liquidation pursuant to relevant decisions:

- decision of the credit institution’s stockholders (equity holders) or its body authorised to do so by the founding document taken in accordance with Clause 2 Article 61

of the Civil Code of the Russian Federation (voluntarily liquidation);

- decision of an arbitration court on the liquidation of the credit institution and appointing a liquidator taken in accordance with Article 23.1 of the Federal Law ‘On Banks and Banking Activities’ (compulsory liquidation);
- decision of an arbitration court on recognizing bankruptcy of the credit institution and appointing an interim trustee taken in accordance with the Federal Law “On Insolvency (Bankruptcy)”.

Table 4.1.2
Data on Provisional Administrations Assigned to Credit Institutions Whose Banking Licences Have Been Revoked

General Provisions

The table contains data on provisional administrations operating at credit institutions whose licences have been revoked.

Provisional administrations were assigned to credit institutions in compliance with Clause 2 of Article 189.26 of Federal Law No. 127-FZ, dated 26 October 2002, ‘On Insolvency (Bankruptcy)’.

Table 4.1.3
Number of Credit Institutions with Nonresidents Equity

General Provisions

The table contains information on the quantitative breakdown of operating credit institutions with nonresidents equity by type of banking licences.

Individual Indicators Highlights

Residents / Nonresidents – the notions “residents” and “nonresidents” used for calculating the indicators of this table are defined in accordance with the Federal Law “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ of December 10, 2003.

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

Table 4.1.4
Credit Institutions Grouped by the Share of Nonresidents Equity

General Provisions

The table shows the breakdown of operating credit institutions grouped by the share of nonresidents equity.

Individual Indicators Highlights

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

Table 4.1.5
Number of Non-credit Financial Institutions, Self-regulatory Organisations, Other Financial Market Participants and Persons Providing Professional Services in the Financial Market

General Provisions

The table presents information on month-on-month changes as of the specified date in the number of operating insurance agents, professional securities market participants, infrastructures, national payment system entities, collective investment market participants, microfinance market participants and cooperatives, persons providing professional services in the financial market, management companies of

special purpose vehicles admitted according to the procedure stipulated by Russian laws to carry out activities in the financial market, as well as information on the number of self-regulatory organisations in the financial market and the self-regulatory organisations of actuaries.

Individual Indicators Highlights

The Bank of Russia issues licences to insurance agents, professional securities market participants (other than investment advisers), trade organisers (a stock exchange, trading system), clearing houses, repositories, non-governmental pension funds, joint-stock investment funds, management companies, and specialised depositories.

Insurance agents (insurers, mutual insurance companies, insurance brokers) perform their activities pursuant to Federal Law No. 4015-1, dated 27 November 1992, "On the Organisation of Insurance Business in the Russian Federation" under a respective licence. Information on an insurance agent is subject to being entered into the Unified State Register of Insurance Agents pursuant to Bank of Russia Ordinance No. 5885-U, dated 16 August 2021, "On Maintaining the Unified State Register of Insurance Agents by the Bank of Russia".

Professional securities market participants:

Brokers, dealers, forex-dealers, depositories, trustees and registrars perform their activities in accordance with Federal Law No. 39-FZ, dated 22 April 1996, "On the Securities Market", Bank of Russia Regulation No. 481-P, dated 27 July 2015, "On Licensing Requirements for, and Conditions of, Professional Activity in the Securities Market, Restrictions on Holding Together Certain Types of Professional Activity in the Securities Market, and on the Procedure and Timeframe for Submitting to the Bank of Russia Reports on Terminating Obligations Related to Professional Activity in the Securities Market in Case of Cancellation of a Securities Market Professional Participant Licence", other Bank of Russia regulations and under a respective licence.

Investment advisers perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, "On the Securities Market", Bank of Russia Ordinance No. 4956-U, dated 2 November 2018, "On the Requirements for Investment Advisers", other Bank of Russia regulations and under a respective entry on including investment advisers in the unified register of investment advisers.

Infrastructures:

Clearing houses perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, "On Clearing, Clearing Activities and the Central Counterparty", Bank of Russia Instruction No. 170-I, dated 11 November 2015, "On the Procedure for the Bank of Russia to License Clearing Activities and Maintain the Register of Licences" and under a respective licence.

Trade organisers (a stock exchange, trading system) perform their activities pursuant to Federal Law No. 325-FZ, dated 21 November 2011, "On Organised Trades", Bank of Russia Instruction No. 169-I, dated 26 October 2015, "On the Procedure for the Bank of Russia to License Exchanges and Trading Systems and Maintain the Register of Licences" and under a respective licence.

Commodity pool operators perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, "On Clearing, Clearing Activities and the Central Counterparty", Bank of Russia Instruction No. 194-I, dated 17 December 2018, "On the Procedure and Conditions for the Bank of Russia to Accredit Organisations Functioning as a Commodity Pool Operator, and Grounds and Procedure for Terminating the Said Accreditation" and under a respective accreditation.

Repositories perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, "On the Securities Market", Bank of Russia Instruction No. 173-I, dated 8 June 2016, "On the Procedure for, and Conditions of, Licensing Repository Activities and on the Procedure for a Repository to Notify the Bank of Russia of the Appointment or Dismissal of the Head of a Structural Unit Set up to Conduct Repository Activities" and under a respective licence.

The central depository performs its activities pursuant to Federal Law No. 414-FZ, dated 7 December 2011, "On the Central Depository", Bank of Russia Ordinance No. 5606-U, dated 29 October 2020, "On the Procedure for the Bank of Russia to Assign the Central Depository Status" and under the respective assigned status of the central counterparty.

Central counterparties perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, "On Clearing, Clearing Activities and the Central Counterparty", Bank of Russia Instruction No. 174-I, dated 29 September 2016, "On the Procedure for the Bank of Russia to Assign the Central Counterparty Status" and under the respective assigned status of the central counterparty.

Investment platform operators perform their activities pursuant to Federal Law No. 259-FZ, dated 2 August 2019, "On Investment Raising Using Investment Platforms and on Amending Certain Laws of the Russian Federation", Bank of Russia Ordinance No. 5342-U, dated 4 December 2019, "On the Procedure for Maintaining the Register of Investment Platform Operators" and under a respective entry on the inclusion in the register of investment platform operators.

Financial platform operators perform their activities pursuant to Federal Law No. 211-FZ, dated 20 July 2020, "On Performing Financial Transactions Using a Financial Platform" and under a respective entry on the inclusion in the register of financial platform operators.

Operators of information systems issuing digital financial assets perform their activities pursuant to Federal Law No. 259-FZ, dated 31 July 2020, "On Digital Financial Assets, Digital Currency and on Amending Certain Laws of the Russian Federation", Bank of Russia Regulation No. 746-P, dated 16 December 2020, "On Maintaining by the Bank of Russia of the Register of Operators of Information Systems, Which Issue Digital Financial Assets, the Register of Digital Financial Asset Exchange Operators; on the Procedure and Timeframe for Operators of Information Systems, Which Issue Digital Financial Assets, and Digital Financial Asset Exchange Operators to Submit to the Bank of Russia Information on Persons Managing Shares (Stakes) of the Specified Operators, and also on the Procedure for Submitting to and Coordinating with the Bank of Russia Amendments to the Rules of Information Systems, Which Issue Digital Financial Assets, and Amendments to the Rules of Digital Financial Asset Exchange" and under a respective entry on the inclusion in the register of information platform operators.

National Payment System Entities:

Payment system operators perform their activities pursuant to Federal Law No. 161-FZ, dated 27 June 2011, "On the National Payment System", Bank of Russia Ordinance No. 5379-U, dated 26 December 2019, "On Registration by the Bank of Russia of Organisations as Payment System Operators, on the Inclusion of Foreign Organisations which are Foreign Payment System Operators in the Register of Foreign Payment System Operators, and on the Procedure for Maintaining the Register of Payment System Operators and the Register of Foreign Payment System Operators and under a respective registration.

Nationally important payment system operators perform their activities in accordance with Federal Law No. 161-FZ, dated 27 June 2011, "On the National Payment System".

Foreign payment system operators perform their activities pursuant to Federal Law No. 161-FZ, dated 27 June 2011, "On the National Payment System", Bank of Russia Ordinance No. 5379-U, dated 26 December 2019, "On Registration by the Bank of Russia of Organisations as Payment System Operators, on the Inclusion of Foreign Organisations which are Foreign Payment System Operators in the Register of Foreign Payment System Operators, and on the Procedure for Maintaining the Register of Payment System Operators and the Register of Foreign Payment System Operators and under a respective entry on the inclusion in the register of foreign payment system operators.

Collective investment market participants:

Non-governmental pension funds perform their activities pursuant to Federal Law No. 75-FZ, dated 7 May 1998, "On Non-governmental Pension Funds" and under a respective licence.

Joint-stock investment funds, management companies and specialised depositories perform their activities pursuant to Federal Law No. 156-FZ, dated 29 November 2001, "On Investment Funds" and a respective licence.

News agencies perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, "On the Securities Market", Bank of Russia Regulation No. 435-P, dated 13 October 2014, "On the Accreditation of News Agencies Disclosing Information on Securities and Other Financial Instruments" and under a respective accreditation.

Microfinance agents and cooperatives. The Bank of Russia maintains:

The State Register of Microfinance Organisations pursuant to Federal Law No. 151-FZ, dated 2 July 2010, "On Microfinance Activities and Microfinance Organisations" and Bank of Russia Ordinance No. 5627-U, dated 19 November 2020, "On Maintaining the State Register of Microfinance Organisations by the Bank of Russia".

The Register of Housing Savings Cooperatives pursuant to Federal Law No. 215-FZ, dated 30 December 2004, "On Housing Savings Cooperatives" and Bank of Russia Ordinance No. 3587-U, dated 11 March 2015, "On the Procedure for the Bank of Russia to Maintain the Register of Housing Savings Cooperatives".

The State Register of Consumer Credit Cooperatives pursuant to Federal Law No. 190-FZ, dated 18 July 2009, "On Credit Cooperation" and Bank of Russia Ordinance No. 4184-U, dated 10 November 2016, "On the Procedure for the Bank of Russia to Maintain the State Register of Consumer Credit Cooperatives, the State Register of Agricultural Consumer Credit Cooperatives, on Establishing the Form, Timeframe and Procedure for Self-regulatory Organisations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Total Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities".

The State Register of Agricultural Consumer Credit Cooperatives pursuant to Federal Law No. 193-FZ, dated 8 December 1995, "On Agricultural Cooperation" and Bank of Russia Ordinance No. 4184-U, dated 10 November 2016, "On the Procedure for the Bank of Russia to Maintain the State Register of Consumer Credit Cooperatives, the State Register of Agricultural Consumer Credit Cooperatives, on Establishing the Form, Timeframe and Procedure for Self-regulatory Organisations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Total Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities".

The State Register of Pawnshops pursuant to Federal Law No. 196-FZ, dated 19 July 2007, "On Pawnshops" and Bank of Russia Ordinance No. 5626-U, dated 19 November 2020, "On Maintaining the State Register of Pawnshops by the Bank of Russia".

Self-regulatory organisations:

The Unified Register of Self-regulatory Organisations in the Financial Market.

A self-regulatory organisation in the financial market shall be a non-profit organisation comprising financial organisations engaged in the following activities: brokers, dealers, managers, depositories, registrars, joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds, specialised depositories, non-governmental pension funds, insurance companies, insurance brokers, mutual insurance companies, microfinance organisations, consumer credit cooperatives, housing savings cooperatives, agricultural consumer credit cooperatives, forex-dealers, and investment advisers.

A non-profit organisation acquires the status of a self-regulatory organisation in the financial market from the date of its inclusion by the Bank of Russia in the unified register of self-regulatory organisations in the financial market based on its application pursuant to Federal Law No. 223-FZ, dated

13 July 2015, "On Self-regulatory Organisations in the Financial Market" and ceases to be a self-regulatory organisation from the date of its exclusion from the said register.

The State Register of Self-regulatory Organisations of Actuaries is maintained by the Bank of Russia pursuant to Federal Law No. 293-FZ, dated 2 November 2013, "On Actuarial Activities in the Russian Federation" and Bank of Russia Ordinance No. 3424-U, dated 27 October 2014, "On Maintaining the State Register of Self-regulatory Organisations of Actuaries".

Persons providing professional services in the financial market:

Credit history bureaus perform their activities pursuant to Federal Law No. 218-FZ, dated 30 December 2004, "On Credit Histories", Bank of Russia Regulation No. 452-P, dated 28 December 2014, "On the Procedure for the Bank of Russia to Maintain the State Register of Credit History Bureaus and the Requirements for Financial Standing and Business Reputation of Participants in Credit History Bureaus" and under a respective entry on the inclusion in the register of credit history bureaus.

The Unified Register of Authorised Actuaries is maintained by the Bank of Russia pursuant to Federal Law No. 293-FZ, dated 2 November 2013, "On Actuarial Activities in the Russian Federation" and Bank of Russia Ordinance No. 3409-U, dated 2 October 2014, "On Maintaining the Unified State Register of Authorised Actuaries".

The Register of Credit Rating Agencies, Register of Branches and Representative Offices of Foreign Credit Rating Agencies are maintained by the Bank of Russia pursuant to Federal Law No. 222-FZ, dated 13 July 2015, "On the Activities of Credit Rating Agencies in the Russian Federation, on Amending Article 76.1 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" and Invalidating Certain Provisions of Russian Laws" and Bank of Russia Regulation No. 692-P, dated 12 September 2019, "On the Requirements for the Submission to the Bank of Russia of an Application to Enter Information About a Company into the Register of Credit Rating Agencies, a List of Documents Attached to the Application, the Procedure for the Bank of Russia to Enter a Branch and a Representative Office of a Foreign Credit Rating Agency Operating in Accordance with its Personal Law into the Register of Branches and Representative Offices of Foreign Credit Rating Agencies, the Procedure for the Bank of Russia to Maintain the Register of Credit Rating Agencies and Information Included Therein, the Procedure for the Bank of Russia to Maintain the Register of Branches and Representative Offices of Foreign Credit Rating Agencies and Information Included Therein, the Requirements for the Procedure and Form of Submission by Credit Rating Agencies to the Bank of Russia of Notifications About Appointment (Election) to a Position or Dismissal from Office (Termination of Authority) of Officials (Management Bodies) of a Credit Rating Agency, as well as the Procedure for Stakeholders to Access Information in the Register of Credit Rating Agencies".

Management companies of special-purpose vehicles perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, "On the Securities Market", Bank of Russia Ordinance No. 3412-U, dated 6 October 2014, "On the Procedure for the Inclusion of Entities in the Register of Management Companies of Special-purpose Vehicles and Exclusion of Entities from the Said Register".

Table 4.1.6
Data on Provisional Administrations Assigned to Non-Bank Financial Institutions Whose Licences Have Been Revoked (Cancelled)

General Provisions

The table contains data on provisional administrations operating at non-bank financial institutions whose licences have been revoked.

Provisional administrations were assigned to **insurance companies** in compliance with sub-clause 1 of Clause 6.1 of

Article 184.1 of Federal Law No. 127-FZ, dated 26 October 2002, "On Insolvency (Bankruptcy)".

Provisional administrations were assigned to **non-governmental pension funds** in compliance with Clause 3.1 of Article 7.2 of Federal Law No. 75-FZ, dated 7 May 1998, "On Non-governmental Pension Funds".

Provisional administrations were assigned to **management companies** in compliance with sub-clause 3 of Clause 1 of Article 61.4 of Federal Law No. 156-FZ, dated 29 November 2001, "On Investment Funds" (hereinafter, Federal Law No. 156-FZ).

Provisional administrations were assigned to **specialised depositories** in compliance with Clause 1 of Article 61, sub-clause 1 of Clause 1, Clause 2 of Article 61.4 of Federal Law No. 156-FZ.

Subsection 4.2 Borrowings

Table 4.2.1
Funds (Deposits) of Individuals Accepted
by Credit Institutions
Table 4.2.2
Funds of Legal Entities Accepted
by Credit Institutions

General Provisions

These tables present data on one of the major transactions in liabilities, namely, funds accepted by credit institutions in rubles and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity, according to the maturities of deposits and other funds accepted by credit institution specified in the agreement, including all addenda thereto. The tables show total account balances accepted by credit institutions to deposits. 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 tables 4.2.1 and 4.2.2 do not cover deposits of legal entities and individuals with Vnesheconombank, which is not on the list of operating credit institutions, but include funds accepted from non-residents. They also do not cover accrued interest. Differences in individual indicators can be found below.

The table "Funds of Legal Entities Accepted by Credit Institutions" contains data on deposits and other funds accepted, including individual entrepreneurs' deposits. Funds raised from credit institutions are presented including loans, deposits, and other raised funds. Individual entrepreneurs' deposits are also shown separately (memo item).

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution" in accordance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "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

Currency deposits by maturity – cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both residents and non-residents) with credit institutions under bank deposit agreements or bank account agreements (including savings / deposit certificates). The tables provide a breakdown of deposits by type of depositors (individuals and legal entities (corporate clients and government authorities) and by maturity. These indicators do not include funds in legal entities' settlement accounts and individual entrepreneurs' accounts, the funds of individuals' election funds, transfers from and to the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts, and balances of accounts which cannot 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 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 deposits and other funds accepted by credit institutions from individuals (including savings certificates), unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in individuals' other accounts. This indicator does not include the funds of individual entrepreneurs, individuals' election funds and transfers from and to the Russian Federation.

Deposits and other funds raised from legal entities are deposits and other funds raised (on demand or for a specified term) from government authorities and extra-budgetary funds of all levels, as well as corporate clients (financial (other than credit) and non-financial institutions of any form of incorporation (including certificates of deposit), and individual entrepreneurs), as well as unfulfilled obligations under deposit and other borrowing arrangements.

Deposits of individual entrepreneurs are deposits, including unfulfilled obligations under these deposits, of individuals engaged in entrepreneurial activities without registering as a legal entity.

Loans, deposits and other funds accepted from credit institutions are deposits, loans and other funds raised from non-resident credit institutions and banks.

Table 4.2.3
Weighted Average Interest Rates
on Deposits of Individuals and Nonfinancial
Organizations in Rubles

Table 4.2.4
Weighted Average Interest Rates
on Deposits of Individuals and Nonfinancial
Organizations in US Dollars and Euros

General Provisions

The tables contain weighted average interest rates of deposits (excluding the State Development Corporation "VEB.RF"), and including non-bank credit institutions that are licensed to perform loan and deposit operations (further – credit institutions), which are borrowed by credit institutions from individuals and nonfinancial organizations (excluding individual entrepreneurs since January, 2016) in rubles, in US dollars and in euros. The data are presented with a breakdown by maturity.

The source of information is the Reporting Form 0409129 "Weighted Average Interest Rates Funds offered by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Weighted average interest rates on deposits by individuals / nonfinancial organizations are weighted average annual interest rates on deposits in the reporting month and are calculated by the formula:

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

\bar{P} – weighted average deposit interest rate;

$V1...n$ – amount of a deposit as included in an agreement;

$P1...n$ – nominal annual deposit interest rate as included in an agreement.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

Table 4.2.5
Savings (Deposit) Certificates, Bonds and Bills of
Exchange Issued by Credit Institutions

General Provisions

The table contains data on ruble and foreign currency funds raised by credit institutions by issuing debt securities (deposit and savings certificates, bonds and bills). Nominal values of deposit and savings certificates and bonds are provided with a breakdown by maturity. If there is no information on the values of certificates and bonds with specific maturities, this means that no funds under these securities with these maturities were raised over the periods reviewed in the table. This table does not include obligations to pay interest and coupon accrued on issued securities.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution" in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "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 – a kind of time deposit (see the commentary to the indicator "Time deposits" in the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organisations Accepted by Credit Institutions") and a security that certifies the amount of a deposit made with 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 of the credit institution that issued the certificate or any of its branches. 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 Bank of Russia Ordinance No. 333-U, dated August 31, 1998. In the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Legal Entities Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in individuals' and organisations' deposits, respectively.

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

Bill is a direct financial liability that is completed in a legally prescribed form and issued by a promisor to a bill holder and gives the latter the unconditional right to make claims to the promisor in terms of the specific amount, time and place.

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

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

Bank acceptance is 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).

Subsection 4.3 **Lending**

Table 4.3.1
Loans, Deposits, and Other Funds Extended to
Corporate Clients and Individuals

General Provisions

The table shows data covering major investment activity of banks, that is, extending loans, deposits, and other funds to resident and non-resident clients. The data show lending account balances as of the reporting date with a breakdown by currency

(rubles and foreign currency), borrower type (individuals, legal entities, and credit institutions) and loan maturity (as indicated in credit agreements).

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution" in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "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

Loans and other funds extended to corporate clients (non-financial and financial (other than credit) institutions and individual entrepreneurs) and individuals – amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals and corporate clients, 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 and other funds extended to individuals are amounts borrowed from credit institutions by resident and non-resident individuals (other than individual entrepreneurs), including overdue debt.

Loans and other funds extended to corporate clients, by maturity – amounts borrowed on all loans and other placements by financial (other than credit) and non-financial institutions of any form of incorporation and individual entrepreneurs, both residents and non-residents, excluding overdue debt. (The structure of financial (other than credit) institutions and non-financial organisations corresponds to the concepts "other financial institutions" and "non-financial organisations" in the notes to the table "Central Bank Survey"). Loans provided for 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 in its current account).

Table 4.3.2
Weighted Average Interest Rates on Loans to
Individuals in Rubles

Table 4.3.3
Weighted Average Interest Rates on Loans to
Individuals in US Dollars

Table 4.3.4
Weighted Average Interest Rates on Loans to
Individuals in Euros

Table 4.3.5
Weighted Average Interest Rates
on Loans to Nonfinancial
Organizations in Rubles

Table 4.3.6
Weighted Average Interest Rates
on Loans to Nonfinancial
Organizations in US Dollars

Table 4.3.7
Weighted Average Interest Rates
on Loans to Nonfinancial
Organizations in Euros

General Provisions

The tables contain weighted average interest rates on loans extended by credit institutions in rubles, in US dollars and in euros granted to financial organizations (excluding the State Development Corporation "VEB.RF") and including non-bank credit institutions that are licensed to perform loan and deposit operations (further – credit institutions), non-financial organizations and individuals (excluding individual entrepreneurs) to residents as well as non-residents.

The source of information for *credits of individuals*¹ is the Reporting Form 0409128 “Weighted Average Interest Rates on Loans Granted by Credit Institutions”, for *credits of nonfinancial organizations* — the Reporting Form 0409303 “Granted Funds to Legal Entities” compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Weighted average interest rates on loans to individuals / nonfinancial organizations are weighted average annual rates on loans in the reporting month and are calculated by the formula:

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

\bar{P} – weighted average loan interest rate;

$P_{1...n}$ – nominal annual interest rate as included in an agreement;

$V_{1...n}$ – amount of loan as included in an agreement.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

Car loans — include loans extended to purchase of vehicles against the collateral of them.

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, “On the Development of Small and Medium-Sized Businesses in the Russian Federation” according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

Table 4.3.8

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 including individual entrepreneurs.

The source of information on credit to legal entities and entrepreneurs is report compiled by Russian credit institutions (including the State Development Corporation “VEB.RF” and non-bank credit institutions) (further — credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, “On the Development of Small and Medium-Sized Businesses in the Russian Federation” according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

Volume of extended loans is the value of loans granted by credit institutions to small and medium-sized business on monthly basis.

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

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

Table 4.3.9

Housing Loans Granted to Resident Individuals

Table 4.3.10

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

Table 4.3.11

Mortgage Loans Granted to Resident Individuals Against the Pledge of Claims Under Share Construction Participation Agreements

General Provisions

These tables show data on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions to resident individuals in rubles and foreign currency.

The category of housing loans granted to individuals comprises the following loans:

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

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

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law about participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation.

The source of information has been the reports compiled by credit institutions in form 0409316 “Information on Granted Funds to Individuals”, established by Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Volume of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted to resident individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled for the reporting period (month).

Debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements is the balance of the debt, including overdue debt, on loans as of the reporting date.

Overdue debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements is the balance of overdue debt on loans as of the reporting date.

Weighted average maturity of loans characterizes average maturity of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions during the reporting period (month) and is calculated using the following formula:

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

\bar{T} is the weighted average term of credit;

$T_{1...n}$ is the weighted average maturity of loans granted by a credit institution No. 1...n;

V is the value of loans granted by a credit institution No. 1...n.

¹ The source of information for loans granted to individuals and non-financial organizations was the Reporting Form of financial organizations (excluding national corporation the State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)» and non-bank credit institutions) 0409128 “Weighted Average Interest Rates on Loans Granted by Credit Institutions” until 2019. Starting from January 2019 reporting date non-bank credit institutions started reporting by the Form 0409128.

Weighted average interest rate on loans characterizes average interest rates on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions during the reporting period (month) and is calculated using the following formula:

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

\bar{P} is the weighted average interest rate;

$P_{1...n}$ is the weighted average interest rate on loans granted by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans granted by a credit institution No. 1...n;

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

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 4.3.12

Investment Portfolio of Credit Institutions

General Provisions

The table shows the values of credit institutions' investments in securities except bills of exchange, such as debt and equity securities. The data do not include checks, warehouse certificates and bearer passbooks. The table also shows information on credit institutions' participation in the authorised capital of subsidiary and affiliated joint-stock companies and other organisations.

The source of information is reports compiled by operating credit institutions of the Russian Federation according to Form 0409101 "The Trial Balance of a Credit Institution" and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

Starting from data as of February 1, 2019, the indicators provided including revaluation also include value adjustment according to the Chart of Accounts for Credit Institutions (Bank of Russia Regulation No. 579-P, dated February 27, 2017).

Individual Indicators Highlights

Gross investments in debt securities (including loss provisions, revaluation and cost adjustment) are credit institutions' investments in debt obligations that are classified as securities under Russian law (debt securities of the Russian Government, the Bank of Russia, regional and local governments, resident credit institutions, and resident organisations other than credit institutions; securities that are backed to repurchase agreements (repos) and not qualify for derecognition; and non-residents' securities, other than bills of exchange, that are considered securities under the law of the issuer's country). These investments include securities that are booked at their fair value through profit or loss, or through other comprehensive income, booked at amortised cost, as well as those not redeemed in due time, denominated in Russian rubles or foreign currency. Debt securities booked at fair value are recognised including revaluation.

Gross investments in equity securities (including loss provisions, revaluation and cost adjustment) – investments in shares, units, and any other securities that in accordance with the law of the issuer's country entitle their holder to a stake in the organisation's property and/or net assets (residual interest in assets remaining after deducting all its liabilities).

Investments in equity securities include equity securities booked at fair value through profit or loss, as well as equity securities booked at fair value through other comprehensive income, denominated in Russian rubles or foreign currency.

Debt (equity) securities transferred without derecognition are securities transferred to counterparties without derecognition under repo transactions.

Unpledged debt (equity) securities at balance-sheet value (excluding revaluation and cost adjustment) – credit institutions' investments in debt securities (excluding revaluation and cost adjustment), except securities transferred to counterparties without derecognition under repo transactions.

Table 4.4

Credit Institutions' Liabilities and Claims on Financial Derivatives

General Provisions

The table presents data on the fair value of financial derivatives (claims and liabilities).

Derivative Financial Instrument is a claim, if the overall estimated value of contractual claims on a counterparty exceeds corresponding overall estimated value of contractual liabilities on the same counterparty and a credit institution expects an increase in future economic benefits resulting from the receipt of assets (cash and other property), exchange of assets or liabilities' redemption on the potentially favourable conditions for the credit institution.

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

The data source is reports of operating credit institutions compiled under Form 0409101 "The Trial Balance of a Credit Institution" and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018 "On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

Subsection 4.5

Main Indicators of Subjects of Collective Investments and Insurance Business Performance

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

General Provisions

The table performance in private pension provision and mandatory pension insurance. The table features private pension funds licensed to engage in pension provision and pension insurance.

The indicators are derived from data contained in OKUD Form 0420254 'Statement of Private Pension Provision' and Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on

Mandatory Pension Insurance by Non-governmental Pension Funds'.

Individual Indicators Highlights

Pension reserves mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They include reserves to cover pension obligations and a premium reserve.

Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors

(Supervisory Board) of the Fund.

Number of participants means the number of individuals entitled to receive or actually receiving private pensions under their respective pension agreements.

Number of participants receiving pension means the number of individuals receiving private pension as of the end of the reporting period.

Payouts of pensions under private pension provision mean cash regularly paid to participants pursuant to their pension agreements.

Pension savings mean as defined by Federal law No. 111-FZ, dated 24 July 2002, 'On Investment of Funds for Financing the Funded Part of Labour Pension in the Russian Federation'.

Number of insured persons means the number of individuals who have entered into mandatory pension insurance agreements (insured persons under operational mandatory pension insurance agreements as of the end of the reporting period).

Number of insured persons receiving pension means the number of individuals receiving funded pension or term pension benefits as of the end of the reporting period.

Number of insured persons who received a one-off benefit means the number of insured persons who received a one-off benefit in the reporting period, including additional benefits.

Payouts of pension benefits under mandatory pension insurance comprise funded pension, term pension benefits and one-off benefits.

Table 4.5.2
Private Pension Funds' Pension
Reserves Generation

General Provisions

The table presents information on generation of pension reserves by private pension funds.

The indicators are derived from data contained in OKUD Form 0420254 'Statement of Private Pension Provision' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-governmental Pension Funds'.

Individual Indicators Highlights

Pension reserves as of the beginning of the year mean total assets held by the fund to deliver on its obligations to participants under the terms of pension agreements as of the beginning of the reporting period.

Pension contributions are funds paid by the contributor for the account of the participant under the terms of the pension agreement.

Earmarked receipts are funds used according to the purpose specified by their originator. Individuals and legal entities that are shareholders, founders, contributors and third parties, can

serve as the originator of these receipts. These funds are not expected to be repaid.

Pension reserve investment returns are pension reserve investment performance — dividends and yields on securities, income (interest) on bank deposits, other types of income from invested pension reserves, net financial result from the sale of assets and net financial result from pension reserves' revaluation as of the reporting date.

Payouts made in the reporting year are payments of private pension benefits, payments of surrender values under terminated agreements and payments to legal successors.

Pension reserves as of the end of the year mean total assets held by the fund to deliver on its obligations to participants under the terms of pension agreements as of the end of the reporting period.

Table 4.5.3
Private Pension Funds' Generation
and Distribution of Pension Savings

General Provisions

The table presents information about accrual and disposal of pension savings by private pension funds.

The data are drawn from OKUD Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-governmental Pension Funds'.

Table 4.5.4
Main Indicators
of Unit Investment Funds' Performance

General Provisions

The table presents performance indicators of unit investment funds in the Russian Federation, broken down by types of unit investment funds: number of holders of investment shares in unit investment funds, value of net assets of unit investment funds, volume of issue of investment shares of unit investment funds, and volume of redemption of investment shares of unit investment funds.

The indicators are compiled on the basis of aggregated data from Form 0420502 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)', Form 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)', Form 0420504 'Statement of Shareholders of Joint-stock Investment Funds (Holders of Investment Shares in Unit Investment Funds)', submitted to the Bank of Russia by asset management companies of unit investment funds as prescribed in Bank of Russia Ordinance No. 4715-U, dated 8 February 2018, 'On the Forms, Procedure and Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-governmental Pension Funds' (until 2016 – Federal Securities Commission Resolution No. 03-41/ps, dated 22 October 2003, 'On Statements of Joint-stock Investment Funds and Management Companies of Unit investment Funds'; for 2016 - 2017 Q2 – Bank of Russia Ordinance No. 3901-U, dated 16 December 2015, 'On Terms of and Procedure for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and by the Management Company of Investment Funds, Unit Investment Funds, and Non-governmental Pension Funds'; for 2017 Q3 - 2018 Q1 – Bank of Russia Ordinance No. 4323-U, dated 24 March 2017, 'On the Forms, Procedure and

Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-governmental Pension Funds').

Individual Indicators Highlights

Indicator **Number of Holders of Investment Shares in Unit Investment Funds** reflects the aggregate number of holders in the registers of unit investment fund shareholders.

Starting from 2016 Q1, indicator Number of Personal Accounts in the Registers of Investment Fund Shareholders is replaced with indicator Number of Holders of Investment Shares in Unit Investment Funds in order to provide reliable information on the actual number of holders of investment shares in funds (including holders whose rights for investment shares are accounted for in nominal holders' accounts, and excluding zero personal accounts in the registers of investment fund shareholders).

Indicator **Value of Net Assets of Unit Investment Funds** reflects the aggregate value of net assets of operational unit investment funds.

Indicator Issue of Investment **Shares of Unit Investment Funds** reflects the aggregate amount of issued investment shares of unit investment funds in the reporting period (the first quarter, the first six months, the first nine months and a year). The indicator is shown as accrued year-to-date total.

Indicator **Redemption of Investment Shares of Unit Investment Funds** reflects the aggregate amount of redeemed investment shares of unit investment funds in the reporting period (the first quarter, the first six month, the first nine months and a year). The indicator is shown as accrued year-to-date total.

Table 4.5.5
Insurers' Premiums and Payoffs by
Type of Insurance

General Provisions

The table reflects volumes of insurance premiums and benefits by type of insurance over the reporting period.

The indicators of insurers are compiled on the basis of regular statistical reporting provided by insurance companies to the Bank of Russia in accordance with Law of the Russian Federation No. 4015-1, dated 27 November 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are data from quarterly statistical reporting form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 5724-U, dated 3 February 2021, 'On the Forms, Timeframe and Procedure for Compiling and Submitting Insurance Companies' Reporting to the Bank of Russia'.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract. It includes changes in insurance premiums over the reporting period.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in the federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured, insured person or beneficiary upon the occurrence of an insured event (insurance benefit), and other payouts under insurance contracts.

Section 5. Selected Indicators on the Russian Federation's Payment System

Table 5.1
Payments Effected by the Payment System of Russia

General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and Russian credit institutions.

The sources of information are quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected.

Individual Indicators Highlights

Payments effected by the payment system of the Bank of Russia include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

Payments effected by private payment systems include payments of the customers of credit institutions (branches) other than credit institutions and own payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interaffiliate settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

Payments with payment cards and transactions of credit institutions' customers at financial markets are excluded.

Table 5.2
Payments Effected Through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies

General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and Russian credit institutions electronically and by using paper technology.

Individual Indicators Highlights

Electronic payments refer to payments effected in the payment system of the Bank of Russia and Russian credit institutions without transferring paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.3
Selected Indicators on Bank Card Transactions

General Provisions

The table shows the dynamics of transactions with bank cards issued by credit institutions and the Bank of Russia which are made by customers on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by a credit institutions to the Bank of Russia, and the information the Bank of Russia.

Individual Indicator Highlights

A bank card is a payment card issued by a credit institution/ the Bank of Russia.

The number of bank cards signifies the actual number of bank cards handed by a credit institutions and the Bank of Russia to their customers.

The number of bank cards in use is the number of bank cards used in transactions during a quarter.

Payments for goods, works and services are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

Other transactions include bank cards transactions not related to payments for goods, works and services (eg. card to card and card to bank account fund transfers, e-money uploads, fund transfers for charity purposes etc.).

Data on the number of bank cards issued are given as of the first 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 5.4
Funds Transfers Carried Out Through the BRPS, by Payment Systems / Transfer Services

General Provisions

The table contains data on the number and value of funds transfers effected through the BRPS:

Until July 1, 2018, decomposed by payment systems (intraregional electronic payments, interregional electronic payments, Banking Electronic Speedy Payment system, payments via postal and telegraph technology) in accordance with the Bank of Russia Regulation No. 303-P of April 25, 2007 «On the Bank of Russia Real Time Gross Settlement System» and the Bank of Russia Regulation No. 384-P of June 29, 2012 «On the Bank of Russia Payment System».

From July 2, 2018, decomposed by urgent transfer service, non-urgent transfer service and fast payment service in accordance with the Bank of Russia Regulation No. 732-P of September 24, 2020 «On the Bank of Russia Payment System». The urgent and non-urgent transfer services have been provided since July 2, 2018, the fast payment service has been provided since January 28, 2019.

The data sources are the reports of the Bank of Russia branches on the effected payments.

Individual Indicator Highlights

The Bank of Russia is acting as a payment infrastructure service provider in the BRPS and a funds transfer operator. It carries out funds transfers of the BRPS participants and providing them operational, payment clearing and a settlement services for the urgent transfer service, non-urgent transfer service and settlement services for the fast payment service.

In the urgent transfer service the funds transfer instructions are accepted and processed immediately upon their arrival to the Bank of Russia.

In the non-urgent transfer service the funds transfer instructions are accepted and processed at the times determined by the BRPS schedule in accordance with the chapter 6 of the Bank of Russia Regulation No. 732-P.

In the fast payment service the funds transfer instructions to the amounts of less than 600 thousand rubles are accepted daily on a twenty-four hour real time basis and routed immediately upon their arrival by the operations centre / payment clearing centre (National System of Payment Cards) to the BRPS where these instructions are immediately processed by the Bank of Russia.

Section 6. Regional Section

The information in the 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 a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subsection 6.1 Direct Investment of the Russian Federation

Table 6.1.1

Direct Investment of the Russian Federation Abroad: Flows by Region of Resident's Registration (Balance of Payments Data)

General Provisions

The table covers resident direct investors' assets in foreign direct investment enterprises, resident direct investment enterprises claims on direct investors and claims on non-resident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that claims on nonresidents and equity participation in foreign enterprises represent gross value of assets of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

Individual Indicators Highlights

Inflows and outflows include transactions leading to an acquisition/disposal of foreign assets in the form of equity, reinvestment of earnings and debt instruments.

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

Table 6.1.2

Inward Direct Investment in the Russian Federation by Region of Resident's Registration (Balance of Payments Data)

General Provisions

The table covers liabilities of resident direct investment enterprises to their direct investors, resident direct investors to direct investment enterprises and liabilities of resident enterprises to nonresident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that liabilities to nonresidents and their equity participation in Russian enterprises represent gross value of liabilities of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

Individual Indicators Highlights

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

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

Subsection 6.2 Institutional Characteristics

Table 6.2.1

Number of Credit Institutions with Nonresidents Equity

General Provisions

The table contains information on the quantitative breakdown of operating credit institutions with nonresidents equity by type of banking licences and constituent territory of the Russian Federation.

Individual Indicators Highlights

Residents/Nonresidents – the notions “residents” and “nonresidents” used for calculating the indicators of this table are defined in accordance with the Federal Law “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ dated 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.

Table 6.2.2

Credit Institutions Grouped by the Share of Nonresidents Equity

General Provisions

The table shows the breakdown of operating credit institutions grouped by the share of nonresidents equity and constituent territory of the Russian Federation.

Individual Indicators Highlights

See commentary for table “Number of Credit Institutions with Nonresidents Equity”.

Table 6.2.3

Number and Volume of Issues (Additional Issues) of Russian Currency-Denominated Issue-Grade Securities of Russian Issuers (Including Credit Institutions)

General Provisions

Pursuant to its functions the Bank of Russia performs state registration of issues (additional issues) of issue-grade securities of issuers, including credit institutions.

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”.

The table shows the number and volume of issues (additional issues) of Russian currency-denominated shares and bonds, registered by the Bank of Russia, by constituent territory of the Russian Federation where the issuers of the above issue-grade securities are located.

Information is provided by quarter.

Individual Indicators Highlights

Number of registered issues (additional issues) of issue-grade securities is the sum total of all registered issues and additional issues of ordinary and preferred shares, issues of bonds, including convertible bonds.

Issue of issue-grade securities means all securities of one issuer which provide their holders with equal scope and duration of rights and have equal par value if the par value is provided for by Russian law. An issue of issue-grade securities shall be assigned with a registration number applicable to all securities of the issue.

Additional issue of issue-grade securities means securities placed additionally to previously placed securities of the same issue of issue-grade securities.

Volume of registered issues (additional issues) of issue-grade securities is the volume of issues (additional issues) of issue-grade securities by each constituent territory of the Russian Federation at par value in the Russian currency. It is calculated using the following formula:

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

V is volume of issues (additional issues) of issue-grade securities, in rubles;

n is the total number of all registered issues (additional issues) of securities by constituent territory of the Russian Federation;

K_i is the number of securities in the issue (additional issue) of securities i subject to placement, in pieces;

N_i is the par value of one security in the issue (additional issue) of securities i subject to placement, in rubles.

Table 6.2.4
Number and Volume of Issues
(Additional Issues)
of Foreign Currency-Denominated
Bonds of Russian Issuers
(Including Bonds of Credit Institutions)

General Provisions

Pursuant to its functions the Bank of Russia performs state registration of issues (additional issues) of bonds of issuers, including credit institutions.

The table shows the number and volume of issues (additional issues) of foreign currency-denominated bonds, registered by the Bank of Russia, by constituent territory of the Russian Federation where the issuers of the above issue-grade securities are located.

Information is provided by quarter.

Individual Indicators Highlights

Number of registered issues (additional issues) of bonds is the sum total of all registered issues and additional issues of bonds.

Issue of issue-grade securities means all securities of one issuer which provide their holders with equal scope and duration of rights and have equal par value if the par value is provided for by Russian law. An issue of issue-grade securities shall be assigned with a registration number applicable to all securities of the issue.

Additional issue of issue-grade securities means securities placed additionally to previously placed securities of the same issue of issue-grade securities.

Volume of registered issues (additional issues) of bonds is the volume of issues (additional issues) of bonds by each constituent territory of the Russian Federation at par value in foreign currency.

Volume of registered issues (additional issues) of issue-grade securities is the volume of issues (additional issues) of issue-grade securities by each constituent territory of the Russian Federation at par value in foreign currency.

The calculation is made separately for each foreign currency using the following formula:

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

V is volume of issues (additional issues) of issue-grade securities, in foreign currency;

n is the total number of all registered issues (additional issues) of securities in one foreign currency by constituent territory of the Russian Federation;

K_i is the number of securities in the issue (additional issue) of securities i subject to placement in one foreign currency, in pieces;

N_i is the par value of one security in the issue (additional issue) of securities i subject to placement, in foreign currency.

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

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals borrowed by credit institutions as of the reporting date from customers other than credit institutions, broken down by federal district and constituent entity of the Russian Federation.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (further — credit institutions) in the form 0409302 "Information on Borrowings" in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Customer funds are balances of funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions raised by credit institutions, their branches and operational offices. The balances of funds do not include funds raised as subordinated debt (deposit, loan, bonded loan).

Funds of organizations are balances of current accounts of state owned public organizations and private owned organizations — residents and nonresidents in rubles and foreign currency.

Deposits of legal entities (excluding funds of individual entrepreneurs) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits and funds raised with deposit certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Deposits and other funds of individuals (including escrow account funds) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of current accounts including escrow accounts and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Deposits and other funds of individuals (excluding escrow account funds) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of

current accounts (excluding escrow accounts) and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Escrow account funds are funds of resident and nonresident individuals opened for settlements under agreements of in share construction of apartment houses and other real estate objects in accordance with the legislation of the Russian Federation.

Table 6.3.2
Funds of Individual Entrepreneurs

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles and foreign currency of individual entrepreneurs raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions) (further — credit institutions), in the form 0409302 “Information on Borrowings” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation.”

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Funds of individual entrepreneurs are rubles and foreign currency-denominated funds and deposits of individual entrepreneurs operating without setting up legal entities.

Subsection 6.4 **Funds Allocations**

Table 6.4.1

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

Table 6.4.2

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

Table 6.4.3

Outstanding Amount of Loans on Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

Table 6.4.4

Outstanding Amount of Loans on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

Table 6.4.5

Overdue Loans on Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

Table 6.4.6

Overdue Loans on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

General Provisions

These tables contain 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 and fund use. Regional data are grouped by borrowers’ residence.

The source of information on credit to legal entities and entrepreneurs is report compiled by Russian credit institutions (including the State Development Corporation “VEB.RF”) and non-bank credit institutions) (further — credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, “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 Russian Classification of Economic Activities (RCEA). In order to define borrower’s economic activity, primary occupation is used, according to data from general aggregate of the Statistical register of Federal Agency of the State’s Statistics.

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Volume of loans to legal entities and entrepreneurs is the volume of loans granted by credit institutions to legal entities — residents and individual entrepreneurs on monthly basis broken down by type of economic activity and fund use.

Outstanding amount of loans to legal entities and entrepreneurs reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

Overdue loans to legal entities and entrepreneurs reflects data on the balance of overdue debt on loans extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

Table 6.4.7

Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation. Regional data are grouped by borrowers’ residence.

The source of information on credit to small and medium-sized business is report compiled by Russian credit institutions (including the State Development Corporation “VEB.RF”) and non-bank credit institutions) (further — credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, “On the Development of Small and Medium-Sized Businesses in the Russian Federation” according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

Volume of extended loans is value of loans granted by credit institutions to small and medium-sized business on monthly basis.

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

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

Table 6.4.8
Outstanding Amount of Loans Granted to Resident Individuals
Table 6.4.9
Selected Indicators of Loans in Rubles Granted to Resident Individuals data for the month
Table 6.4.10
Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals data for the month

General Provisions

These tables show data on loans, including housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions to resident individuals in rubles and foreign currency.

Loans to resident individuals are loans granted for purchasing goods (works, services) for personal, family, home or other needs not connected with any entrepreneurial activities.

The category of housing loans granted to individuals comprises the following loans:

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

The category of mortgage loans comprises housing loans granted to resident individuals against a collateral of real estate according to the procedure established by the Federal Law No. 102-FZ, dated July 16, 1998, "On Mortgage (real estate mortgage)".

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law, No. 214-FZ, dated December 30, 2004, "About participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation".

The source of information has been the reports compiled by credit institutions in the form 0409316 "Information on Granted Funds to Individuals", established by Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Value of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted to resident individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled for the reporting period (month).

Debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements is the balance of the debt on loans, including overdue debt as of the reporting date.

Overdue debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements is the balance of overdue debt on loans as of the reporting date.

Weighted average maturity of loans granted since the beginning of the year characterizes average maturity of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions during the reporting period (month) and is calculated using the following formula:

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

$T_{1...n}$ is the weighted average maturity of loans granted by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans granted by a credit institution No. 1...n.

Weighted average interest rate on loans characterizes average interest rates on housing/mortgage loans extended by credit institutions during the reporting period (month) and is calculated using the following formula:

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

\bar{P} is the weighted average interest rate;

$P_{1...n}$ is the weighted average interest rate on loans granted by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans granted by a credit institution No. 1...n;

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

The regional breakdown is compiled by grouping data by the borrowers' residence.

Subsection 6.5 Data on the Activity of Insurers and Private Pension Funds

Table 6.5.1
Insurers' Premiums and Payoffs

General Provisions

The table reflects volumes of insurance premiums and benefits broken down by federal district and Russian region over the reporting period.

The indicators of insurers are compiled on the basis of regular statistical reporting provided by insurance companies to the Bank of Russia in accordance with Law of the Russian Federation No. 4015-I, dated 27 November 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are data from quarterly statistical reporting form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 5724-U, dated 3 February 2021, 'On the Forms, Timeframe and Procedure for Compiling and Submitting Insurance Companies' Reporting to the Bank of Russia'.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract. It includes changes in insurance premiums over the reporting period.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in the federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured, insured person or beneficiary upon the occurrence of an insured event (insurance benefit), and other payouts under insurance contracts.

Table 6.5.2
Private Pension Funds' Performance

General Provisions

The table contains main performance indicators of private pension funds broken down by Russian region and foreign state. The table includes data on private pension funds licensed to engage in pension provision and pension insurance activities.

The indicators are compiled on the basis of data from OKUD Form 0420254 'Statement of Private Pension Provision' and Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 7 February 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-governmental Pension Funds'.

Individual Indicators Highlights

Pension reserves mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They comprise reserves to cover pension liabilities and premium reserves. Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund.

Number of participants indicates the number of individuals entitled for or actually receiving private pension benefits according to pension agreements between contributors and the Fund.

Pension contributions mean cash paid by contributors for the account of participants pursuant to the terms of pension agreements.

Payouts of pension benefits under private pension provision mean payments of private pension benefits, payments of surrender values on terminated contracts and payments to legal successors.

Number of participants receiving pensions means the number of individuals receiving private pension under pension agreements as of the end of the reporting period.

Pension savings mean as defined by Federal law No. 111-FZ, dated 24 July 2002, 'On Investment of Funds for Financing the Funded Part of Labour Pension in the Russian Federation'.

Number of insured persons means the number of individuals who have entered into mandatory pension insurance agreements (insured persons under operational mandatory pension insurance agreements as of the end of the reporting period).