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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
<b>CURRENT ACCOUNT</b>	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
<i>Exports</i>	103,166	80,724	89,710	107,890	381,490	104,812	127,939	146,246	171,037	550,035	166,391
<i>Imports</i>	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
<i>Receivable</i>	10,705	9,835	11,400	12,846	44,787	14,236	15,522	23,753	28,284	81,795	9,794
<i>Payable</i>	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
<i>Receivable</i>	3,007	3,658	3,384	3,366	13,415	2,312	4,109	3,600	4,458	14,478	2,409
<i>Payable</i>	4,328	5,212	5,159	4,992	19,691	4,137	4,727	5,032	5,383	19,279	3,319
<b>CAPITAL ACCOUNT</b>	-5	-25	-56	-8	-94	221	-28	-48	-20	124	-48
<b>Net lending (+) / net borrowing (-) (Balance from current and capital accounts)</b>	23,857	1,241	3,704	6,478	35,279	22,648	17,283	35,489	46,974	122,394	68,337
<b>Net lending (+) / net borrowing (-) (Balance from financial account)</b>	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
<b>NET INCURRENCE OF LIABILITIES</b>	-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
<b>NET ACQUISITION OF FINANCIAL ASSETS</b>	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 <sup>1</sup>	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 <sup>1</sup>	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
<b>Net errors and omissions</b>	472	297	2,548	479	3,796	27	1,016	-1,859	795	-20	-3,789

<sup>1</sup> Including reserve assets.



Table 1.2

# 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
	1	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 1.3

## 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
<b>Total</b>	491,452	458,745	483,430	462,760	467,605	462,185	472,890	490,018	482,077	451,394
<b>General Government</b>	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
<b>New Russian Debt</b>	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	...
<b>Debt of the former USSR</b>	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 1.3 (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
<b>Central bank<sup>1</sup></b>	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	...
<b>Banks<sup>1</sup></b>	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 <sup>2</sup>	312	148	212	102	93	51	15	11	34	...
Deposits <sup>2</sup>	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
<b>Other sectors</b>	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 <sup>3</sup>	9,691	10,692	11,788	12,183	13,664	15,800	17,522	14,684	16,410	...
Financial leases <sup>3</sup>	9,945	13,664	13,572	13,389	13,424	19,321	20,128	20,287	20,004	...
Other <sup>3</sup>	6,003	2,957	12,734	3,487	3,732	4,258	7,998	5,818	7,545	42,579

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

Table 1.4

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

(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
<b>Total</b>	491,452	458,745	483,430	462,760	467,605	462,185	472,890	490,018	482,077	451,394
Foreign Currency	341,855	342,065	340,148	343,119	339,448	339,002	340,680	353,801	349,641	340,097
Domestic Currency	149,598	116,680	143,281	119,641	128,156	123,184	132,210	136,217	132,436	111,297
<b>General Government</b>	70,056	59,558	65,253	59,452	65,256	61,274	62,760	67,959	63,298	53,218
Foreign Currency	23,550	22,242	21,266	21,467	21,973	21,308	21,411	21,377	21,731	20,206
<i>Short-term</i>	291	59	52	43	44	39	34	29	24	19
<i>Long-term</i>	23,259	22,182	21,214	21,424	21,928	21,269	21,377	21,349	21,707	20,187
Domestic Currency	46,506	37,317	43,987	37,985	43,284	39,966	41,349	46,582	41,567	33,012
<i>Short-term</i>	0	0	0	0	0	0	0	0	0	0
<i>Long-term</i>	46,506	37,317	43,987	37,985	43,284	39,966	41,349	46,582	41,567	33,012
<b>Central bank</b>	13,823	12,089	10,952	13,272	12,787	14,725	14,832	31,323	33,998	...
Foreign Currency	12,006	10,352	8,721	11,239	10,710	12,524	12,660	29,298	32,273	...
<i>Short-term</i>	4,153	2,605	917	3,255	2,540	4,485	4,568	3,882	7,023	...
<i>Long-term</i>	7,853	7,747	7,804	7,985	8,170	8,039	8,091	25,417	25,250	...
Domestic Currency	1,817	1,737	2,231	2,032	2,077	2,201	2,172	2,024	1,725	...
<i>Short-term</i>	1,817	1,737	2,231	2,032	2,077	2,201	2,172	2,024	1,725	...
<i>Long-term</i>	0	0	0	0	0	0	0	0	0	...

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
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)<sup>1</sup></b>	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
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	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
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	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

<sup>1</sup> 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 1.5

## 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
<b>Total Liabilities</b>	491,452	458,745	483,430	462,760	467,605	462,185	472,890	490,018	482,077	451,394
<b>Short-term</b>	68,306	55,916	67,708	63,511	61,854	67,873	76,435	76,235	86,218	87,695
<b>Long-term</b>	423,147	402,829	415,721	399,249	405,751	394,312	396,455	413,783	395,859	363,698
<b>General Government</b>	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
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises) and central bank</b>	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 1.5 (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
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	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
<b>Direct investment</b>	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 1.6

## International Investment Position of the Russian Federation<sup>1</sup>. Main Components

(millions of US dollars)

	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
<b>Net International Investment Position</b>	359,494	521,585	484,453	566,671	516,731
<b>Assets</b>	1,514,307	1,472,938	1,530,206	1,522,166	1,569,086
<b>Direct investment</b>	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
<b>Portfolio investment</b>	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
<b>Other investment<sup>2</sup></b>	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 <sup>2</sup>	43,736	44,228	49,066	56,581	51,301
<b>Reserve assets</b>	554,359	563,473	568,872	583,426	595,774
<b>Liabilities</b>	1,154,812	951,352	1,045,754	955,495	1,052,355
<b>Direct investment</b>	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
<b>Portfolio investment</b>	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
<b>Other investment<sup>2</sup></b>	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 <sup>2</sup>	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 1.6 (end)

(millions of US dollars)

	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022
<b>Net International Investment Position</b>	459,349	461,786	443,329	484,883	612,479
<b>Assets</b>	1,528,605	1,582,665	1,623,089	1,651,467	1,601,225
<b>Direct investment</b>	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
<b>Portfolio investment</b>	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
<b>Other investment<sup>2</sup></b>	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 <sup>2</sup>	50,068	55,887	60,528	60,587	95,213
<b>Reserve assets</b>	573,322	591,745	614,122	630,627	606,409
<b>Liabilities</b>	1,069,255	1,120,879	1,179,760	1,166,584	988,746
<b>Direct investment</b>	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
<b>Portfolio investment</b>	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
<b>Other investment<sup>2</sup></b>	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 <sup>2</sup>	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

<sup>1</sup> 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).

<sup>2</sup> 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 1.7

**International Reserves of the Russian Federation<sup>1</sup>***(millions of US dollars)*

	International reserves
1	2
<b>2019</b>	
31.12	554,359
<b>2020</b>	
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
<b>2021</b>	
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
<b>2022</b>	
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
31.08	565,660

<sup>1</sup> 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 1.8

**International Reserves Adequacy (International Reserves in Months of Import)**

Period	Actual amount of the international reserves expressed in months of import <sup>1</sup>
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 <sup>2</sup>	19.0

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

Table 1.9

## Central Bank Survey

(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 1.9 (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 1.9 (end)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022	June, 2022	July, 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	33,625,938
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	3,403,460
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	-9,164,408
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	1,263,920
MONETARY BASE	20,338,906	19,802,757	22,376,899	19,186,595	18,344,818	18,663,666	19,167,718	19,136,502
Currency in circulation	14,068,108	13,784,147	15,815,119	14,842,324	14,347,550	13,970,606	14,033,273	14,141,757
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	4,994,745
Deposits, of which	6,270,798	6,018,610	6,561,779	4,344,271	3,997,267	4,693,060	5,134,445	4,994,745
Required reserves	815,263	825,406	843,263	150,012	162,182	145,929	145,929	145,961
Debt securities	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	25,663	27,555	74,419	39,644	43,697	72,195	37,083	41,867
OTHER ITEMS (NET)	17,066,009	18,376,777	22,165,522	21,214,564	14,929,606	11,326,630	6,105,134	9,950,541

Table 1.10

## 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 <sup>1</sup>	138,773	165,528	203,208	252,873	296,712	333,304

Table 1.10 (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 <sup>1</sup>	393,398	466,237	559,840	679,255	835,991	1,007,555



Table 1.10 (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 <sup>1</sup>	1,177,404	1,238,725	1,393,437	1,578,955	1,787,740	1,967,025

Table 1.10 (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 <sup>1</sup>	2,172,328	2,350,919	2,501,647	2,633,116	2,778,656	2,945,857

Table 1.10 (end)

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

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022	June, 2022	July, 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	10,767,014
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	5,746,029
NET CLAIMS ON GENERAL GOVERNMENT	3,285,362	2,416,066	4,534,910	1,085,366	164,348	-638,524	-131,466	581,818
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	89,923,776
<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	81,919,855
<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	8,003,921
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	62,781,659
<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	54,837,678
of which: Loans	42,840,740	42,917,834	44,082,256	44,335,199	44,930,295	44,968,780	45,126,911	45,857,933
<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	7,943,981
of which: Loans	8,233,969	8,478,852	9,108,261	8,925,448	7,790,797	6,960,077	5,614,179	6,411,455
Claims on households	26,346,737	26,586,661	27,020,955	27,047,941	26,814,867	26,766,975	26,864,180	27,142,117
<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	27,082,176
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,315	26,726,273	26,686,653	26,799,845	27,082,176
<i>in foreign currency</i>	89,108	92,279	104,172	102,626	88,594	80,321	64,335	59,940
of which: Loans	89,108	92,279	104,172	102,626	88,594	80,321	64,335	59,940
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	2,874,259
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	70,391,298
<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	57,392,653
Transferable deposits	22,790,884	22,849,285	23,314,544	21,007,427	20,717,980	21,453,368	23,134,258	24,224,375
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	13,729,336
Households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491	10,208,940	10,495,039
Other deposits	30,235,959	29,406,588	29,357,394	33,322,134	34,195,165	34,234,374	33,158,791	33,168,278
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	12,881,480
Households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483	20,197,965	20,286,798
<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	12,998,645
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	12,998,645
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	8,732,513
Households	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364	3,707,620	4,266,132
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,768	5,723	5,652	5,345	5,133	5,065	5,046	4,925
OTHER ITEMS (NET)	32,899,896	32,025,140	34,374,554	34,303,371	32,812,756	32,510,663	32,240,492	33,748,156
Escrow accounts of households <sup>1</sup>	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684	3,829,831	3,879,229

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

Table 1.11

## 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 <sup>1</sup>	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 <sup>2</sup>	138,773	165,528	203,208	252,873	296,712	333,304

Table 1.11 (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 bankiing 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 <sup>1</sup>	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 <sup>2</sup>	393,398	466,237	559,840	679,255	835,991	1,007,555

Table 1.11 (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 bankiing 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 <sup>1</sup>	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 <sup>2</sup>	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, 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 <sup>1</sup>	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 <sup>2</sup>	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, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022	June, 2022	July, 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	44,392,953
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	-8,582,590
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	91,187,696
<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	83,183,774
<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	8,003,922
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	64,045,579
<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	56,101,598
of which: Loans	44,168,014	44,232,382	45,385,295	45,594,903	46,184,209	46,208,140	46,324,445	47,048,229
<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	7,943,981
of which: Loans	8,233,969	8,478,852	9,108,261	8,925,448	7,790,797	6,960,077	5,614,179	6,411,455
Claims on households	26,346,737	26,586,661	27,020,955	27,047,941	26,814,867	26,766,975	26,864,180	27,142,117
<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	27,082,176
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,315	26,726,273	26,686,653	26,799,845	27,082,176
<i>in foreign currency</i>	89,108	92,279	104,172	102,626	88,594	80,321	64,335	59,940
of which: Loans	89,108	92,279	104,172	102,626	88,594	80,321	64,335	59,940
BROAD MONEY LIABILITIES	83,761,495	83,994,776	85,635,181	85,495,275	83,694,767	82,926,630	80,801,744	83,828,940
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	70,825,370
<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	13,390,850
Transferable deposits	22,808,307	22,870,149	23,334,994	21,038,431	20,750,991	21,486,898	23,164,780	24,254,942
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	13,759,903
Households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491	10,208,940	10,495,039
Other deposits	30,244,199	29,413,278	29,411,364	33,330,774	34,205,850	34,273,039	33,165,351	33,179,578
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	12,892,780
Households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483	20,197,965	20,286,798
<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	12,998,645
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	12,998,645
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	8,732,514
Households	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364	3,707,620	4,266,132
DEBT SECURITIES INCLUDED IN BROAD MONEY <sup>1</sup>	5,768	5,723	5,652	5,345	5,133	5,065	5,046	4,925
OTHER ITEMS (NET)	49,430,153	49,873,027	54,517,506	54,975,006	47,213,530	43,321,818	37,824,069	43,169,119
Escrow accounts of households <sup>2</sup>	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684	3,829,831	3,879,229

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



Table 1.12

## 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
31.08	13,481.8	25,533.8	10,913.9	14,619.9	39,015.6	34,317.7	20,210.8	14,106.9

Table 1.12 (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
<b>2020</b>				
31.12	58,652.1	4.5	13.5	13.5
<b>2021</b>				
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
<b>2022</b>				
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
31.08	73,333.3	3.5	10.7	22.6

## Monetary Base (Broad Definition)

Table 1.13

(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 <sup>1</sup>
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
<b>2021</b>						
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
<b>2022</b>						
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
31.08	19,830.1	14,228.5	2,042.1	146.0	3,413.6	0.0

Table 1.13 (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						
01.08	19,136.5	14,141.8	2,022.8	146.0	2,825.9	0.0
02.08	19,639.9	14,119.2	2,456.9	146.0	2,917.8	0.0
03.08	19,692.3	14,127.5	2,457.6	146.0	2,961.2	0.0
04.08	19,726.7	14,154.6	2,170.9	146.0	3,255.2	0.0
05.08	19,518.6	14,194.5	2,050.0	146.0	3,128.1	0.0
08.08	19,462.5	14,228.0	1,964.9	146.0	3,123.6	0.0
09.08	19,238.3	14,226.0	1,607.1	146.0	3,259.3	0.0
10.08	19,400.4	14,236.4	1,521.0	146.0	3,497.0	0.0
11.08	19,074.1	14,256.2	1,449.8	146.0	3,222.1	0.0
12.08	19,194.8	14,290.2	1,574.9	146.0	3,183.8	0.0
15.08	19,204.1	14,324.4	1,558.0	146.0	3,175.7	0.0
16.08	19,335.4	14,317.9	1,556.5	146.0	3,315.0	0.0
17.08	19,497.7	14,330.9	1,712.3	146.0	3,308.5	0.0
18.08	19,456.0	14,343.5	1,523.6	146.0	3,442.9	0.0
19.08	19,516.7	14,357.3	1,580.4	146.0	3,433.1	0.0
22.08	19,607.4	14,372.0	1,647.9	146.0	3,441.5	0.0
23.08	19,460.6	14,328.0	1,526.0	146.0	3,460.6	0.0
24.08	19,516.8	14,314.2	1,564.8	146.0	3,491.8	0.0
25.08	19,531.7	14,297.5	1,640.8	146.0	3,447.4	0.0
26.08	19,315.6	14,290.6	1,624.3	146.0	3,254.7	0.0
29.08	19,500.7	14,276.5	1,753.0	146.0	3,325.2	0.0
30.08	19,422.2	14,235.2	1,724.1	146.0	3,316.9	0.0
31.08	19,947.5	14,221.8	2,238.5	146.0	3,341.3	0.0

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

Table 1.14

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

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Net foreign assets	474,790	441,593	471,830	477,430	430,131	284,627
Claims on banking system	5,054,964	5,138,458	5,158,967	5,286,846	5,227,021	5,222,256
Net claims on general government	2,188,217	2,280,746	2,253,410	2,232,603	2,292,481	2,326,201
Claims on other sectors	3,658,677	3,635,830	3,771,890	3,771,686	3,857,743	3,876,551
Other financial and nonfinancial institutions	3,592,649	3,569,940	3,701,086	3,695,283	3,785,826	3,796,823
Households	66,028	65,890	70,803	76,402	71,917	79,728
Securities other than shares	6,220	6,154	3,189	66	66	0
Loans	1,412,734	1,392,581	1,369,198	1,312,259	1,244,914	1,177,851
Credit institutions	2,510	933	926	3,442	6,421	4,437
Insurance technical reserves	6,808,685	6,880,983	6,953,272	7,164,125	7,259,920	7,132,371
Net equity of households in life insurance reserves	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673	1,354,529
Net equity of households in pension funds	4,252,340	4,259,471	4,256,834	4,388,364	4,394,479	4,388,473
Prepaid premiums/reserves against outstanding claims	1,186,828	1,213,169	1,250,432	1,295,137	1,381,768	1,389,370
of which: credit institutions	61,387	60,625	56,928	58,487	54,270	47,332
Other items (net)	<b>3,149,009</b>	<b>3,216,908</b>	<b>3,330,438</b>	<b>3,292,114</b>	<b>3,302,476</b>	3,399,413

Table 1.15

## Financial Sector Survey (by selected number of financial intermediaries)

(millions of rubles, end of period)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Net foreign assets	52,093,157	50,675,028	51,751,583	53,734,447	62,004,959	37,889,112
Domestic claims	74,274,804	76,514,413	78,406,978	83,255,008	82,405,527	84,611,523
Net claims on general government	-6,347,996	-6,986,060	-8,558,357	-6,770,109	-12,073,622	-5,923,865
Claims on other sectors	80,622,799	83,500,474	86,965,335	90,025,118	94,479,149	90,535,389
Other financial institutions (except public financial corporations, insurance companies and private pension funds) and nonfinancial organizations	58,068,660	59,465,098	61,602,336	63,601,979	67,359,290	63,591,481
Households	22,554,139	24,035,376	25,362,999	26,423,139	27,119,858	26,943,908
Currency outside financial sector	12,569,524	12,786,290	13,087,011	13,200,227	13,834,179	13,292,971
Deposits	63,158,587	63,586,655	65,529,776	70,835,285	72,061,142	67,621,115
Securities other than shares	1,792,116	1,810,389	1,903,145	1,870,629	1,846,499	1,893,622
Loans	15,598	15,091	24,467	21,747	18,846	15,898
Insurance technical reserves	6,747,298	6,820,358	6,896,345	7,105,637	7,205,650	7,085,039
Other items (net)	<b>42,084,837</b>	<b>42,170,659</b>	<b>42,717,817</b>	<b>43,955,930</b>	<b>49,444,170</b>	32,591,991

Table 1.16

## Other Financial Institutions Survey

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Net foreign assets	4,611,829	5,649,956	5,032,622	6,091,409	5,804,446
Claims on banking system	7,725,585	8,135,310	8,205,319	8,447,481	8,870,171
Net claims on general government	2,278,887	2,240,258	<b>2,254,609</b>	2,430,938	2,900,208
Claims on other sectors	<b>27,881,211</b>	27,178,434	<b>27,998,283</b>	29,278,329	36,184,122
Nonfinancial organizations	26,629,057	25,947,450	26,833,626	28,159,267	34,813,550
Households	1,252,154	1,230,984	1,164,657	1,119,062	1,370,572
Securities other than shares	1,164,968	1,236,254	1,320,292	1,248,283	1,630,486
Loans	11,725,775	12,593,005	12,666,085	12,994,782	17,389,324
Credit institutions	6,701,164	7,526,679	7,649,378	8,172,069	8,616,386
Insurance technical reserves	5,924,883	<b>6,084,395</b>	6,097,335	<b>6,220,812</b>	<b>6,485,098</b>
Net equity of households in life insurance reserves	1,109,389	1,162,139	1,191,358	1,284,255	1,337,448
Net equity of households in pension funds	4,001,621	4,042,767	4,044,432	4,043,017	4,240,398
Prepaid premiums/reserves against outstanding claims	813,873	<b>879,489</b>	861,545	893,540	907,252
of which: credit institutions	79,298	<b>71,318</b>	68,023	63,453	65,178
Other items (net)	<b>23,681,885</b>	<b>23,290,303</b>	<b>23,407,120</b>	<b>25,784,279</b>	<b>28,254,039</b>

Table 1.16 (end)

(millions of rubles, end of period)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Net foreign assets	<b>6,078,160</b>	6,109,675	6,083,468	7,310,523	6,806,346
Claims on banking system	9,065,177	<b>9,175,767</b>	9,491,604	10,126,907	9,848,946
Net claims on general government	3,084,711	3,414,392	3,298,808	4,253,090	3,265,018
Claims on other sectors	<b>36,707,906</b>	37,328,591	<b>38,175,769</b>	38,325,547	37,683,485
Nonfinancial organizations	35,384,335	36,013,633	36,883,293	36,665,501	36,098,193
Households	1,323,571	1,314,958	1,292,476	1,660,046	1,585,292
Securities other than shares	1,484,823	1,525,091	1,473,546	2,001,273	1,927,092
Loans	17,442,281	17,751,862	18,189,159	18,361,983	18,394,978
Credit institutions	8,883,216	8,827,958	9,157,349	9,372,153	9,282,278
Insurance technical reserves	<b>6,634,101</b>	<b>6,699,322</b>	6,772,538	6,975,603	7,051,718
Net equity of households in life insurance reserves	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673
Net equity of households in pension funds	4,247,308	4,253,753	4,251,115	4,382,646	4,388,254
Prepaid premiums/reserves against outstanding claims	1,017,276	1,037,226	1,075,416	1,112,333	1,179,791
of which: credit institutions	61,387	60,625	56,928	58,487	54,270
Other items (net)	<b>29,374,748</b>	<b>30,052,149</b>	<b>30,614,405</b>	<b>32,677,209</b>	30,230,009



## Financial Sector Survey

Table 1.17

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Net foreign assets	45,417,501	57,969,224	52,763,991	61,085,859	57,771,929
Domestic claims	77,180,333	76,543,508	81,178,449	84,604,632	96,404,086
Net claims on general government	-9,027,965	-12,222,972	-8,183,027	-8,314,619	-4,682,949
Claims on other sectors	86,208,298	88,766,481	89,361,476	92,919,251	101,087,035
Nonfinancial organizations	65,855,737	67,724,549	68,286,980	70,843,689	78,127,946
Households	20,352,561	21,041,931	21,074,496	22,075,563	22,959,090
Currency outside financial sector	9,646,474	10,229,502	11,502,601	12,059,325	12,512,631
Deposits	53,684,054	56,859,522	56,167,909	58,754,162	61,069,366
Securities other than shares	1,392,193	1,432,108	1,208,120	1,444,358	1,744,495
Loans	3,315,604	3,413,793	3,412,308	3,278,941	7,281,230
Insurance technical reserves	5,845,585	<b>6,013,077</b>	6,029,311	6,157,360	6,419,920
Other items (net)	<b>48,713,924</b>	<b>56,564,730</b>	<b>55,622,190</b>	<b>63,996,345</b>	<b>65,148,374</b>

Table 1.17 (end)

(millions of rubles, end of period)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Net foreign assets	57,696,526	56,343,110	57,363,222	<b>60,567,539</b>	68,381,175
Domestic claims	97,787,164	100,753,361	103,110,931	<b>108,396,923</b>	104,650,663
Net claims on general government	–5,451,501	–5,852,414	–7,512,959	<b>–4,749,622</b>	–11,101,085
Claims on other sectors	103,238,666	106,605,775	110,623,890	<b>113,146,545</b>	115,751,748
Nonfinancial organizations	79,426,984	81,321,332	84,039,219	<b>85,139,762</b>	87,118,515
Households	23,811,682	25,284,443	26,584,672	<b>28,006,782</b>	28,633,234
Currency outside financial sector	12,558,582	12,775,068	13,075,315	<b>13,188,451</b>	13,821,895
Deposits	60,994,361	61,386,773	63,110,532	<b>68,176,987</b>	69,467,969
Securities other than shares	1,728,746	1,510,146	1,714,620	<b>1,815,820</b>	1,683,961
Loans	7,124,227	7,507,139	7,647,799	7,662,556	7,852,996
Insurance technical reserves	6,572,715	6,638,697	6,715,611	6,917,115	6,997,446
Other items (net)	<b>66,505,060</b>	<b>67,278,648</b>	<b>68,210,276</b>	<b>71,203,532</b>	73,207,570

## 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	for 31.08.2022
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	32,774,564
Credits and deposits	11,807,056	5,163,228	3,480,775	2,910,551	2,642,001	2,334,528	3,136,953
Securities	1,042,788	1,044,872	1,034,742	1,036,946	1,078,339	1,083,517	1,082,197
Claims on IMF	3,528,944	3,524,348	2,884,222	2,577,383	2,070,717	2,447,298	2,381,350
Other assets	436,693	1,641,408	3,829,273	6,839,392	11,959,822	8,101,843	8,414,193
Total assets	66,831,247	59,688,863	51,091,398	48,447,252	46,036,337	47,431,076	47,789,257
Liabilities							
Cash in circulation	15,815,567	14,842,774	14,348,005	13,971,065	14,033,733	14,142,221	14,228,952
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	14,958,360
Liabilities to IMF	3,309,898	3,166,582	2,785,541	2,306,297	1,880,202	2,210,970	2,145,454
Other liabilities	4,853,977	5,065,067	576,825	293,115	228,994	252,206	249,447
Total liabilities	50,624,110	43,481,726	34,884,354	32,240,208	29,829,293	31,224,032	31,582,213
Capital							
Capital	16,207,137	16,207,137	16,207,044	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	47,789,257

Table 2.2

**The Bank of Russia Key Rate<sup>1</sup>**

(% p.a.)

Period	Rate
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
19.09.2022	7.50

<sup>1</sup> 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 <sup>1</sup> —	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 <sup>1</sup> —	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 <sup>1</sup> —	1.00	5.00	1.00	5.00	1.00	5.00

<sup>1</sup>To 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 <sup>1</sup>	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	—	—	—

<sup>1</sup>For 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
14.09.2022 — 11.10.2022	2,320.5

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 <sup>1</sup> 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

<sup>1</sup> Since 25 March 2022.



Table 2.8

## Interest Rates on the Bank of Russia's Special Facilities

(% p.a.)

Start date	SME Support <sup>1</sup>	Non-Commodity Export Support (EXIAR) <sup>2</sup>	Support of Large Investment Projects <sup>3</sup>	Leasing Development Support <sup>4</sup>	Economy Support Amid the COVID-19 Pandemic <sup>5</sup>	SME Support (unsecured loans) <sup>6</sup>
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

<sup>1</sup> 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.

<sup>2</sup> Loans secured by credit claims on agreements backed by insurance contracts of JSC EXIAR.

<sup>3</sup> 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'.

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

<sup>5</sup> 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.

<sup>6</sup> 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														
01.08	626,179.38	—	7,265.61	—	800.00	450.00	55,130.00	—	—	46,421.10	1,097.00	—	10.00	400,690.57
02.08	79,864.46	—	5,801.31	—	—	—	55,030.00	700,000.00	20.00	16,079.20	1,097.00	—	10.00	399,404.97
03.08	339,946.02	—	5,919.88	—	—	—	54,380.00	600,000.00	20.00	16,079.20	1,097.00	—	10.00	399,918.13
04.08	357,526.84	—	5,784.02	—	350.00	—	54,480.00	500,000.00	20.00	13,519.90	1,097.00	—	10.00	399,725.74
05.08	545,723.89	—	4,236.42	—	600.00	—	54,680.00	400,000.00	—	16,519.90	1,097.00	—	10.00	399,532.78
08.08	387,887.86	—	3,844.44	—	700.00	—	53,580.00	222,000.00	—	16,519.90	1,097.00	—	10.00	399,057.25
09.08	787,433.08	3.81	3,810.76	—	400.00	—	53,530.00	100,200.00	—	16,469.90	1,097.00	—	10.00	398,810.28
10.08	952,492.10	—	3,751.67	—	—	—	56,630.00	323,000.00	—	16,469.90	1,097.00	—	10.00	398,792.04
11.08	615,725.31	—	4,121.20	—	—	—	58,930.00	—	—	16,469.90	1,097.00	—	10.00	398,272.58
12.08	620,734.26	—	4,451.94	—	—	1,000.00	63,930.00	—	—	16,469.90	1,097.00	—	10.00	397,883.10
15.08	510,434.84	—	4,058.40	—	—	1,000.00	68,330.00	—	—	16,469.90	1,097.00	—	10.00	397,272.27
16.08	370,121.23	—	4,176.04	—	—	1,400.00	68,180.00	—	—	97,215.70	1,097.00	—	10.00	394,093.21
17.08	292,143.34	—	4,015.33	—	—	1,400.00	72,035.00	—	—	61,102.70	1,097.00	—	10.00	393,783.51
18.08	615,327.32	—	353.36	—	—	1,400.00	74,235.00	—	—	61,102.70	1,097.00	—	10.00	393,755.03
19.08	307,823.50	—	650.31	—	1,000.00	1,400.00	73,735.00	1.00	—	61,127.70	1,097.00	—	10.00	393,692.49
22.08	588,573.10	—	48.72	—	—	1,000.00	71,235.00	—	—	61,127.70	1,097.00	—	10.00	382,086.79
23.08	245,122.64	—	97.40	—	300.00	1,000.00	67,735.00	—	—	61,363.10	1,097.00	—	10.00	380,459.05
24.08	379,556.08	—	250.76	—	300.00	1,000.00	67,635.00	—	—	61,363.10	1,097.00	—	10.00	371,422.92
25.08	1,273,333.27	2,183.53	337.59	—	800.00	1,000.00	67,635.00	25,000.00	—	61,363.10	1,097.00	—	10.00	371,420.42
26.08	566,312.24	—	286.40	—	850.00	1,000.00	66,035.00	—	—	121,363.10	1,097.00	—	10.00	371,062.90
29.08	528,632.19	—	80.25	—	550.00	1,000.00	65,435.00	—	—	121,463.10	1,097.00	—	10.00	367,966.57
30.08	561,631.40	—	2,177.03	—	1,000.00	1,000.00	58,385.00	—	—	59,863.10	1,097.00	—	10.00	367,641.28
31.08	278,268.83	—	188.27	—	—	1,000.00	57,685.00	—	—	119,433.10	1,097.00	220.00	10.00	367,447.09

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
<b>2022</b>				
01.08	0.00	0.00	119,594.07	—
02.08	0.00	0.00	119,594.07	—
03.08	0.00	0.00	119,594.07	—
04.08	0.00	0.00	119,594.07	—
05.08	0.00	0.00	119,594.07	—
08.08	0.00	0.00	119,594.07	—
09.08	0.00	0.00	119,594.07	—
10.08	0.00	0.00	119,594.07	—
11.08	0.00	0.00	119,594.07	—
12.08	0.00	0.00	119,594.07	—
15.08	0.00	0.00	119,594.07	—
16.08	0.00	0.00	119,594.07	—
17.08	0.00	0.00	119,594.07	—
18.08	0.00	0.00	123,284.07	—
19.08	0.00	0.00	123,284.07	—
22.08	0.00	0.00	123,284.07	—
23.08	0.00	0.00	123,284.07	—
24.08	0.00	0.00	123,284.07	—
25.08	0.00	0.00	123,284.07	—
26.08	0.00	0.00	123,284.07	—
29.08	0.00	0.00	123,284.07	—
30.08	0.00	0.00	123,284.07	—
31.08	0.00	0.00	123,284.07	—

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				
01.08	1,187.07	—	1,637.02	—
02.08	1,279.37	—	1,637.02	—
03.08	1,322.79	—	1,637.02	—
04.08	1,451.93	—	1,803.25	—
05.08	1,324.84	—	1,803.25	—
08.08	1,320.39	—	1,803.25	—
09.08	1,456.02	—	1,803.25	—
10.08	1,147.90	545.87	1,803.25	—
11.08	1,265.15	—	1,957.00	—
12.08	1,226.82	—	1,957.00	—
15.08	1,218.73	—	1,957.00	—
16.08	1,358.04	—	1,957.00	—
17.08	1,351.53	—	1,957.00	—
18.08	1,159.69	—	2,283.17	—
19.08	1,149.94	—	2,283.17	—
22.08	1,158.36	—	2,283.17	—
23.08	1,177.45	—	2,283.17	—
24.08	1,208.60	—	2,283.17	—
25.08	1,176.43	—	2,271.00	—
26.08	983.72	—	2,271.00	—
29.08	1,054.16	—	2,271.00	—
30.08	1,045.94	—	2,271.00	—
31.08	1,070.27	—	2,271.00	—

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
02.08.2022	depository	03.08.2022	10.08.2022	7.88	1,818.25
09.08.2022	depository	10.08.2022	17.08.2022	7.89	1,957.00
16.08.2022	depository	17.08.2022	24.08.2022	7.92	2,283.17
23.08.2022	depository	24.08.2022	31.08.2022	7.93	2,271.00
30.08.2022	depository	31.08.2022	07.09.2022	7.93	2,294.89

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
09.08.2022	depositary	1	7.86	560.87

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
15.08.2022	17.08.2022	14.09.2022	8.15	3.42
15.08.2022	17.08.2022	16.08.2023	8.25	0.31

## 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	—	—	—	—	—
September	7.68	7.96	7.96	—	—	—	7.67	8.25	—	—	—	—	7.76	—	—	—	—	—



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
<b>2022</b>						
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	—	—	—
September	—	0.91	2.66	—	—	—

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																		
01.09	7.92	—	—	—	—	—	7.94	—	—	—	—	—	8.02	—	—	—	—	—
02.09	7.84	—	—	—	—	—	7.84	—	—	—	—	—	7.87	—	—	—	—	—
05.09	7.87	8.05	—	—	—	—	7.88	—	—	—	—	—	7.87	—	—	—	—	—
06.09	7.80	8.25	8.25	—	—	—	7.73	8.25	—	—	—	—	7.90	—	—	—	—	—
07.09	7.82	—	—	—	—	—	7.73	—	—	—	—	—	7.86	—	—	—	—	—
08.09	7.78	—	—	—	—	—	7.73	—	—	—	—	—	—	—	—	—	—	—
09.09	7.80	—	—	—	—	—	7.76	—	—	—	—	—	7.80	—	—	—	—	—
12.09	7.57	—	—	—	—	—	7.51	—	—	—	—	—	7.74	—	—	—	—	—
13.09	7.81	8.13	—	—	—	—	7.72	—	—	—	—	—	7.86	—	—	—	—	—
14.09	7.71	—	—	—	—	—	7.63	—	—	—	—	—	—	—	—	—	—	—
15.09	7.73	—	—	—	—	—	7.74	—	—	—	—	—	7.77	—	—	—	—	—
16.09	7.56	—	—	—	—	—	7.56	—	—	—	—	—	7.67	—	—	—	—	—
19.09	7.34	—	—	—	—	—	7.34	—	—	—	—	—	7.35	—	—	—	—	—
20.09	7.39	7.79	7.66	—	—	—	7.39	—	—	—	—	—	—	—	—	—	—	—
21.09	7.56	7.66	—	—	—	—	7.59	—	—	—	—	—	7.59	—	—	—	—	—
22.09	7.50	—	—	—	—	—	7.51	—	—	—	—	—	7.69	—	—	—	—	—
23.09	7.49	—	—	—	—	—	7.51	—	—	—	—	—	7.67	—	—	—	—	—
26.09	7.46	7.82	—	—	—	—	7.37	—	—	—	—	—	7.57	—	—	—	—	—
27.09	7.62	—	—	—	—	—	7.65	—	—	—	—	—	7.62	—	—	—	—	—
28.09	7.66	—	—	—	—	—	7.66	—	—	—	—	—	7.68	—	—	—	—	—
29.09	7.83	—	—	—	—	—	7.88	—	—	—	—	—	8.00	—	—	—	—	—
30.09	7.86	8.00	—	—	—	—	7.96	—	—	—	—	—	7.86	—	—	—	—	—

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
<b>2022</b>						
01.09	—	—	—	—	—	—
02.09	—	—	—	—	—	—
05.09	—	—	—	—	—	—
06.09	—	—	—	—	—	—
07.09	—	—	—	—	—	—
08.09	—	—	—	—	—	—
09.09	—	—	—	—	—	—
12.09	—	—	—	—	—	—
13.09	—	—	—	—	—	—
14.09	—	—	—	—	—	—
15.09	—	0.91	—	—	—	—
16.09	—	—	—	—	—	—
19.09	—	—	—	—	—	—
20.09	—	—	—	—	—	—
21.09	—	—	—	—	—	—
22.09	—	—	—	—	—	—
23.09	—	—	—	—	—	—
26.09	—	—	—	—	—	—
27.09	—	—	—	—	—	—
28.09	—	—	2.66	—	—	—
29.09	—	—	—	—	—	—
30.09	—	—	—	—	—	—

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
<b>2022</b>								
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	<b>634,911</b>	<b>843,441</b>	<b>242,875</b>	<b>106,502</b>	<b>19,529</b>	<b>33,558</b>	<b>6,016</b>	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	<b>511,021</b>	1,068,164	44,414	23,524	10,957	41,015	9,791	985
August	688,249	1,046,440	39,307	24,364	11,075	22,524	22,850	1,524

Table 3.1.6

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

(millions of rubles)

	August 2022							
	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
Overnight	515,621	817,918	17,185	12,290	5,288	22,524	17,072	1,375
1 week <sup>1</sup>	126,539	148,236	5,480	325	5,174	—	2,936	149
2 weeks <sup>1</sup>	9,810	47,755	4,855	—	81	—	1,318	—
1 month <sup>2</sup>	5,484	8,633	6,955	11,726	—	—	94	—
2 months <sup>2</sup>	441	—	52	—	—	—	196	—
3 months <sup>3</sup>	14,463	15,004	533	24	23	—	20	—
6 months <sup>3</sup>	723	457	—	—	21	—	—	—
Over 6 months	1,802	—	522	—	489	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	13,366	8,437	3,726	—	—	—	1,234	—

<sup>1</sup> Standard term +/- 2 calendar days.<sup>2</sup> Standard term +/- 5 calendar days.<sup>3</sup> 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
<b>2021</b>															
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
<b>2022</b>															
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
September	60.2386	60.2370	60.3713	60.3713	60.3713	60.9033	60.8544	61.1814	60.8010	60.4696	60.4696	60.4696	60.4568	60.0676	59.7751

**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
<b>2021</b>																
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
<b>2022</b>																
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
September	59.6663	60.0316	60.0316	60.0316	60.1662	60.0158	60.8685	59.8318	58.1006	58.1006	58.1006	57.9990	58.1756	58.4485	57.4130	—

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
<b>2021</b>															
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
<b>2022</b>															
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
September	60.2141	60.2842	60.2187	60.2187	60.2187	60.1408	60.4929	60.5458	60.6952	60.8571	60.8571	60.8571	61.3127	60.9364	59.8368



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
<b>2021</b>																
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
<b>2022</b>																
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
September	59.6196	59.8740	59.8740	59.8740	60.0426	60.0507	60.2110	58.9388	56.4751	56.4751	56.4751	55.9278	55.9953	55.7232	55.4064	—

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	60.3677				

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	60.35				

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
<b>2022</b>				
01.09	3,351.10	36.21	1,661.70	4,084.53
02.09	3,323.12	34.75	1,636.48	4,028.26
03.09	3,288.60	34.49	1,626.54	3,946.01
06.09	3,353.22	35.08	1,644.79	3,951.42
07.09	3,347.50	35.67	1,659.12	3,948.24
08.09	3,349.06	36.18	1,675.91	3,998.96
09.09	3,328.33	35.52	1,671.35	3,927.19
10.09	3,323.22	36.21	1,699.18	4,059.37
13.09	3,330.39	36.47	1,712.43	4,200.40
14.09	3,334.05	37.11	1,743.89	4,354.89
15.09	3,276.40	38.29	1,720.02	4,131.90
16.09	3,268.62	37.42	1,737.99	4,074.50
17.09	3,260.06	37.39	1,769.86	4,201.74
20.09	3,220.08	36.74	1,725.47	4,040.93
21.09	3,212.03	36.65	1,721.16	4,030.83
22.09	3,256.69	37.80	1,821.94	4,217.26
23.09	3,215.84	37.53	1,783.21	4,176.21
24.09	3,122.98	36.58	1,701.73	4,051.64
27.09	3,064.74	35.43	1,629.76	3,912.16
28.09	3,073.70	34.85	1,616.01	3,866.09
29.09	3,071.11	35.10	1,614.20	3,927.45
30.09	3,049.65	33.70	1,567.14	3,863.40

Table 3.3

## Foreign Exchange Trades at the Main 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 <sup>1</sup>	tomorrow <sup>2</sup>	today <sup>1</sup>	tomorrow <sup>2</sup>		
1	2	3	4	5	6	7
<b>2020</b>						
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
<b>2021</b>						
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
<b>2022</b>						
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
August	60.3454	60.3935	18,952.6	35,286.5	61.1202	29,883.5

<sup>1</sup> Settlement time not later than the transaction day.<sup>2</sup> Settlement time not later than the business day following the transaction day.

Table 3.4

## 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
<b>2019</b>												
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	...	...
<b>2020</b>												
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	...	...
<b>2021</b>												
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	...	...
<b>2022</b>												
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 <sup>1</sup>
1	2	3	4
<b>2022</b>			
01.08	2,180.09	1,138.79	43.29
02.08	2,137.30	1,116.12	32.21
03.08	2,123.92	1,105.99	32.43
04.08	2,116.58	1,104.77	26.70
05.08	2,054.29	1,072.31	40.48
08.08	2,088.40	1,083.52	34.56
09.08	2,136.80	1,116.28	33.55
10.08	2,151.50	1,118.40	35.42
11.08	2,133.11	1,106.29	44.59
12.08	2,147.33	1,116.32	28.33
15.08	2,165.12	1,112.93	29.90
16.08	2,208.33	1,142.05	36.49
17.08	2,188.56	1,136.40	34.45
18.08	2,194.31	1,162.30	25.18
19.08	2,195.16	1,170.57	23.82
22.08	2,228.11	1,173.79	31.27
23.08	2,260.08	1,190.16	40.35
24.08	2,248.22	1,182.39	30.46
25.08	2,246.34	1,182.71	30.14
26.08	2,268.89	1,183.12	24.08
29.08	2,296.33	1,197.99	32.06
30.08	2,306.62	1,212.10	57.20
31.08	2,400.08	1,258.45	109.41

<sup>1</sup> 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							
	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08
Credit institutions authorised to carry out banking operations (operating), — total	375	373	372	370	370	368	364	365	364	363	363	363	361
of which:													
— banks, of which	339	338	337	335	335	333	330	331	331	330	329	329	328
— with a universal licence	232	231	231	232	232	230	227	229	229	228	227	227	225
— with a basic licence	107	107	106	103	103	103	103	102	102	102	102	102	103
— nonbanking credit institutions	36	35	35	35	35	35	34	34	33	33	34	34	33
Credit institutions licensed to perform the following:													
— to attract funds of individuals	310	309	308	306	306	304	302	303	303	302	301	301	300
— to conduct operations in foreign currency	369	367	366	364	364	363	359	360	359	358	358	358	357
— to conduct operations with precious metals	169	168	167	166	166	165	164	164	165	164	164	164	164
Credit institutions included in the register of banks participating in the compulsory deposit insurance system, — total	314	313	312	310	310	308	306	307	306	305	304	304	303
Registered authorized capital of operating credit institutions (milliards of rubles)	2,824	2,814	2,825	2,826	2,830	2,856	2,872	2,877	2,877	2,863	2,861	2,896	2,960
Branches of operating credit institutions in Russia — total	476	475	475	473	471	470	470	467	466	456	454	455	456
of which Sberbank branches	87	87	87	87	87	87	87	87	87	86	86	86	86
Branches of credit institutions operating abroad	4	4	4	4	4	4	4	4	4	4	6	6	6
Representative offices of operating Russian credit institutions — total	211	202	184	185	183	183	181	181	182	181	181	178	171
of which:													
— in Russia	190	181	164	165	163	163	161	161	161	161	161	158	152
— in foreign countries	21	21	20	20	20	20	20	20	21	20	20	20	19



Table 4.1.1 (end)

	2021					2022							
	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08
Internal structural units of credit institutions (branches) — total	26,829	26,614	26,423	26,318	26,202	26,173	25,992	25,773	25,669	25,533	25,435	25,404	25,274
of which:													
– additional offices <sup>1</sup>	18,865	18,729	18,613	18,588	18,536	18,522	18,480	25,486	25,382	25,245	25,147	25,116	24,986
of which Sberbank	12,940	12,811	12,696	12,679	12,667	12,659	12,635	13,212	13,189	13,119	13,039	12,989	12,937
– mobile cash offices	649	645	643	630	620	617	614	—	—	—	—	—	—
of which Sberbank	85	85	85	85	85	85	85	—	—	—	—	—	—
– credit and cash offices	2,082	2,092	2,080	2,070	2,074	2,066	1,970	—	—	—	—	—	—
of which Sberbank	—	—	—	—	—	—	—	—	—	—	—	—	—
– operations offices	4,943	4,856	4,799	4,742	4,685	4,681	4,638	—	—	—	—	—	—
of which Sberbank	547	533	530	529	526	526	524	—	—	—	—	—	—
– mobile banking vehicles	290	292	288	288	287	287	290	287	287	288	288	288	288
of which Sberbank	285	287	283	283	282	282	285	282	282	283	283	283	283
Credit institutions under liquidation – total	375	376	375	375	373	372	371	369	370	369	360	354	350
including, under the procedure of:													
– voluntarily liquidation following the decision of the stockholders (equity holders)	11	11	11	10	9	8	8	8	8	8	7	7	8
– compulsory liquidation	34	32	33	33	31	30	30	30	32	30	26	24	24
– bankruptcy	330	333	331	332	333	334	333	331	330	331	327	323	318

<sup>1</sup> 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**

№	30.09.2022			
	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	JSC «Crosna-Bank»	2607	12.08.2022	12.08.2022

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

<sup>1</sup> 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
<b>2017</b>											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
<b>2018</b>											
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)
<b>2019</b>											
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)
<b>2020</b>											
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)
<b>2021</b>											
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 <sup>1</sup>	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)

<sup>1</sup>The 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	31.08
<b>Insurance agents</b>	219	220	220	220
of which:				
Insurance companies	144	144	144	143
of which national reinsurance company	1	1	1	1
mutual insurance companies	17	17	17	18
insurance brokers	58	59	59	59
<b>Associations of insurance agents</b>	20	20	20	20
<b>Professional securities market participants</b>	507	507	516	518
of which:				
brokers	254	254	255	256
of which				
customer's brokers	4	4	4	4
commodities brokers	—	—	—	—
forex dealers	4	4	4	4
dealers	277	276	278	277
trustees	179	178	181	182
depositories	251	252	252	253
registrars	31	31	31	31
investment advisers	169	173	181	184
<b>Infrastructures</b>	88	88	89	88
of which:				
clearing houses	6	6	6	6
trade organisers	7	7	7	7
of which				
exchanges	6	6	6	6
trading systems	1	1	1	1
commodity delivery operators	4	4	4	4
repositories	2	2	2	2
central depository	1	1	1	1
central counterparties	3	3	3	3
information agencies	5	5	5	5
investment platform operators	61	62	63	62
financial platform operators	6	5	5	5
operators of information systems issuing digital financial assets	3	3	3	3
<b>National Payment System Entities</b>	24	24	24	24
of which:				
payment system operators	22	22	22	22
nationally important payment system operators <sup>1</sup>	2	2	2	2
operators of foreign payment systems	—	—	—	—
<b>Collective investment market entities</b>	332	331	332	334
of which:				
non-governmental pension funds	40	40	40	40
joint-stock investment funds	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	262	261	262	264
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	28	28	28	28

Table 4.1.5 (end)

(units)

	2022			
	31.05	30.06	31.07	31.08
<b>Microfinance agents and cooperatives</b>	5,762	5,685	5,621	5,559
of which:				
microfinance organisations	1,269	1,259	1,248	1,238
of which:				
microfinance companies	37	37	37	36
microcredit companies	1,232	1,222	1,211	1,202
housing savings cooperatives	48	46	45	44
consumer credit cooperatives	1,653	1,624	1,596	1,575
agricultural consumer credit cooperatives	669	663	659	652
pawnshops	2,123	2,093	2,073	2,050
<b>Self-regulatory organisations</b>	16	16	16	16
of which:				
financial market self-regulatory organisations	14	14	14	14
of which:				
brokers	2	2	2	2
dealers	2	2	2	2
managers	2	2	2	2
depositories	2	2	2	2
registrars	1	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1
specialised depositories	2	2	2	2
non-governmental pension funds	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1
insurance brokers	1	1	1	1
mutual insurance companies	—	—	—	—
microfinance organisations	2	2	2	2
consumer credit cooperatives	2	2	2	2
housing savings cooperatives	—	—	—	—
agricultural consumer credit cooperatives	3	3	3	3
forex dealers	1	1	1	1
investment advisers	3	3	3	3
self-regulatory organisations of actuaries	2	2	2	2
<b>Persons providing professional services in the financial market<sup>2</sup></b>	109	109	108	108
of which:				
credit history bureaus	7	7	7	7
of which qualified credit history bureau	4	4	4	4
responsible actuaries	95	95	95	96
credit rating agencies	4	4	4	4
branches and representative offices of foreign credit rating agencies	3	3	2	1
<b>Management companies of special-purpose vehicles</b>	58	59	63	64

<sup>1</sup> 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.

<sup>2</sup> 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.	30.09.2022		
	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) <sup>1</sup>							
	total	by maturity						
		demand deposits <sup>1</sup>	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
<b>2021</b>								
31.12	34,694,763	13,982,585	110,861	338,836	812,109	8,084,275	9,643,907	1,722,191
<b>2022</b>								
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
31.07	33,812,021	11,136,721	93,629	1,192,337	7,979,133	7,807,330	4,507,043	1,095,828

<sup>1</sup> Including current accounts without individuals' escrow accounts under equity construction agreements.



Table 4.2.2

Funds of Legal Entities Accepted by Credit Institutions<sup>1</sup>

(millions of rubles)

	Deposits and other funds raised from legal entities <sup>2</sup>									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
31.07	29,120,924	1,046,628	8,043,373	6,808,662	2,903,636	2,625,141	1,666,471	6,027,014	251,946	9,486,890

<sup>1</sup> Except funds on accounts, float and debts on factoring, forfaiting operations.<sup>2</sup> 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	
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	8.20	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	
July	2.04	4.61	5.35	6.45	6.24	6.21	6.11	6.21	7.40	7.71	7.44	7.38	7.68	8.45	8.10	7.41	8.21	8.02	8.21	

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	
July	0.02	0.02	1.75	0.45	0.54	0.58	0.52	0.55	1.27	0.44	0.88	0.13	0.30	0.62	0.18	0.23	—	—	—	
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	—	—	—	
July	0.01	0.01	—	0.30	0.31	0.69	0.38	0.40	0.99	—	0.99	0.76	—	—	—	0.76	—	—	—	

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
<b>2021</b>														
31.12	7	0	0	0	0	0	0	5,287	0	0	0	0	0	32
<b>2022</b>														
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
31.07	35	0	30	0	0	0	0	4,490	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
31.07	2,509,888	0	33,756	449,411	1,986,487	422,930

## 4.3. Lending

Table 4.3.1

### Loans, Deposits, and Other Funds<sup>1</sup> 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
<b>2021</b>									
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
<b>2022</b>									
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
31.07	77,769,769	25,824,601	51,893,581	5,091,068	630,382	1,868,828	5,931,956	10,481,697	25,041,384

<sup>1</sup> 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
<b>2022</b>																
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
July	14.94	21.10	18.38	17.46	18.08	16.41	12.13	12.56	—	—	18.70	18.18	18.20	14.95	16.28	16.22

(% p.a.)

## Weighted Average Interest Rates on Loans to Individuals in US Dollars

[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
<b>2022</b>																
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
July	10.42	11.65	11.76	9.49	10.57	10.18	9.20	9.75	10.11	13.89	12.62	10.25	11.03	10.86	9.88	10.44

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
<b>2022</b>																
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
July	3.71	7.59	7.64	7.12	6.94	5.96	5.51	5.51	—	—	—	—	—	—	—	—

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
<b>2020</b>												
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
<b>2021</b>												
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
<b>2022</b>												
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
31.07	836,025	66,545	90,972	2	7,783,964	678,629	167,495	66	515,372	27,745	9,730	37

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
<b>2020</b>						
31.12	211,835	560,683	9,292,031	74,894	225.0	7.36
<b>2021</b>						
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
<b>2022</b>						
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
31.08	122,148	458,214	12,798,344	58,158	277.5	6.68

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
<b>2020</b>						
31.12	1	295,503	17,327	6,976	6.0	2.00
<b>2021</b>						
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
<b>2022</b>						
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
31.08	0	0	6,988	3,429	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
<b>2020</b>							
31.12	211,564	560,284	9,274,488	71,826	225.1	7.36	211,988
<b>2021</b>							
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
<b>2022</b>							
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	<b>12,502,338</b>	55,692	269.9	6.36	231,296
31.07	91,591	341,580	<b>12,674,934</b>	55,003	274.8	6.67	228,564
31.08	121,868	457,702	12,786,657	55,965	277.8	6.67	224,724



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
<b>2020</b>							
31.12	0	0	16,326	6,429	0.0	0.00	7,178
<b>2021</b>							
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
<b>2022</b>							
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
31.08	0	0	6,653	3,134	0.0	0.00	2,398

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
<b>2020</b>						
31.12	50,074	168,010	2,145,941	6,555	229.0	5.83
<b>2021</b>						
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
<b>2022</b>						
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	<b>2,953,390</b>	<b>4,783</b>	294.1	3.74
31.07	26,599	157,811	2,995,057	4,733	297.9	3.73
31.08	31,380	184,270	3,071,029	4,862	301.1	3.71

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
<b>2020</b>						
31.12	0	0	418	344	0.0	0.00
<b>2021</b>						
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
<b>2022</b>						
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
31.08	0	0	95	51	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
31.07	15,438,272	5,251,621	10,558,787	395,749

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
<b>2021</b>		
31.12	1,008,389	989,454
<b>2022</b>		
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
31.07	823,846	674,621

## 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 (comprise funded pension, term pension benefits, one-off benefits)	of wich one-off benefit, persons
1	2	3	4	5	6	7	8	9	10	11
<b>2021</b>										
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
<b>2022</b>										
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
Q2	1,603,168.27	6,216,695	1,506,929	38,779.61	3,039,497.82	36,680,863	114,208	128,922	13,124.43	12,283.24

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
<b>2018</b>										
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
<b>2019</b>										
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
<b>2020</b>										
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
<b>2021</b>										
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
<b>2022</b>										
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
Q2'	9,067.0	5,875.9	1,985.0	1,078.0	128.1	6,717,517.4	125,007.4	535,998.5	46,910.5	6,009,600.9

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
<b>2018</b>										
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
<b>2019</b>										
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
<b>2020</b>										
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
<b>2021</b>										
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
<b>2022</b>										
Q1 <sup>1</sup>	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
Q2 <sup>1</sup>	447,517.3	5,408.7	24,217.6	2,431.7	415,459.4	88,912.9	9,737.2	42,556.5	1,121.2	35,498.0

<sup>1</sup> Data on the indicator 'Net Asset Values of Unit Investment Funds' are given for assessed assets exclusive of blocked assets. For a number of funds, net asset value estimate is used due to the fact that in the first and second quarters 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 relaxation measures introduced by the Bank of Russia in connection with the situation existing in the financial market. The figures presented cannot be fully compared with the figures for historical periods.

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 <sup>1</sup>		by credit institutions <sup>2</sup>		of which							
							by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions <sup>3</sup>		between various divisions of one credit institution <sup>3</sup>		within one division of a credit institution <sup>3</sup>	
	thousands of units	billions of rubles	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

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

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

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

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

Table 5.2

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

	The Bank of Russia payment system <sup>1</sup>						Credit institutions payment systems <sup>2</sup>					
	total		of which				total		of which			
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based payments		number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
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
<b>2020</b>												
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
<b>2021</b>												
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

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

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

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 Transactions<sup>1</sup>

	Individuals					
	the number of bank cards <sup>2</sup> , thousands of units	the number of bank cards in use <sup>3</sup> , 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
<b>2020</b>						
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
<b>2021</b>						
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
<b>2022</b>						
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 <sup>2</sup> , thousands of units	the number of bank cards in use <sup>3</sup> , 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
<b>2020</b>						
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
<b>2021</b>						
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
<b>2022</b>						
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

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

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

<sup>3</sup> 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 <sup>1</sup>							
	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 <sup>2</sup>							
	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

<sup>1</sup> 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”.

<sup>2</sup> 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. Institutional Characteristics

Table 6.11

#### Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia <sup>1</sup>				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	—

<sup>1</sup> 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 6.1.2

## 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 <sup>1</sup>	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

<sup>1</sup>The 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 6.1.3

# 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 6.1.3 (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	—	—
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>16</b>	<b>5,007.45</b>	<b>16</b>	<b>5,007.45</b>	<b>—</b>	<b>—</b>
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	—	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>1</b>	<b>0.14</b>	<b>1</b>	<b>0.14</b>	<b>—</b>	<b>—</b>
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	—	—	—	—	—	—
<b>VOLGA FEDERAL DISTRICT</b>	<b>38</b>	<b>42,918.18</b>	<b>36</b>	<b>42,453.98</b>	<b>2</b>	<b>464.20</b>
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 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	—	—	—	—	—	—
<b>URALS FEDERAL DISTRICT</b>	<b>21</b>	<b>6,965.18</b>	<b>21</b>	<b>6,965.18</b>	<b>—</b>	<b>—</b>
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	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>21</b>	<b>16,711.02</b>	<b>21</b>	<b>16,711.02</b>	<b>—</b>	<b>—</b>
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	—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>33</b>	<b>100,569.96</b>	<b>33</b>	<b>100,569.96</b>	<b>—</b>	<b>—</b>
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 6.1.4

### 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 6.1.4 (end)

1	2	3	4
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>		—	—
Republic of Daghestan		—	—
Republic of Ingushetia		—	—
Kabardino-Balkar Republic		—	—
Karachay-Cherkess Republic		—	—
Republic of North Ossetia – Alania		—	—
Chechen Republic		—	—
Stavropol Territory		—	—
<b>VOLGA FEDERAL DISTRICT</b>		—	—
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		—	—
<b>URALS FEDERAL DISTRICT</b>		—	—
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		—	—
<b>SIBERIAN FEDERAL DISTRICT</b>		—	—
Altai Republic		—	—
Republic of Tuva		—	—
Republic of Khakassia		—	—
Altai Territory		—	—
Krasnoyarsk Territory		—	—
Irkutsk Region		—	—
Kemerovo Region – Kuzbass		—	—
Novosibirsk Region		—	—
Omsk Region		—	—
Tomsk Region		—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>		—	—
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		—	—

## 6.2. Borrowings

Table 6.2.1

### Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals<sup>1</sup>

(millions of rubles)

	31.08.2022									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities <sup>2</sup>		deposits and other funds of individuals <sup>3</sup>		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	74,637,416	13,734,230	14,994,775	4,360,946	19,067,776	3,946,677	33,629,101	4,263,389	3,945,520	0
CENTRAL FEDERAL DISTRICT	44,873,501	10,364,240	9,427,515	2,655,072	13,857,002	3,766,843	13,573,330	2,876,581	2,207,872	0
Belgorod Region	419,471	58,610	41,546	9,300	92,772	3,681	262,299	45,009	10,999	0
Bryansk Region	206,919	11,030	30,980	4,716	21,858	390	135,907	5,515	11,266	0
Vladimir Region	320,004	15,865	47,709	2,853	25,995	34	224,771	10,415	11,231	0
Voronezh Region	631,314	47,276	81,886	15,434	89,266	2,621	402,686	28,150	35,915	0
Ivanovo Region	193,337	12,962	20,465	2,610	12,523	25	145,284	9,864	6,389	0
Kaluga Region	321,695	13,071	61,554	3,451	46,828	544	176,639	8,587	11,409	0
Kostroma Region	347,123	5,098	13,822	854	195,861	467	87,538	3,605	4,350	0
Kursk Region	208,611	12,334	21,603	1,675	31,170	371	137,840	9,994	8,936	0
Lipetsk Region	258,310	24,732	44,879	17,246	34,537	144	161,858	6,924	8,489	0
Moscow Region	2,656,285	222,658	407,696	58,920	164,273	36,028	1,805,545	119,770	206,317	0
Orel Region	140,908	9,291	13,200	2,135	12,194	3,214	100,123	3,587	10,609	0
Ryazan Region	275,384	16,480	50,000	7,371	18,901	537	182,938	8,052	15,428	0
Smolensk Region	199,862	12,270	54,274	3,675	12,576	118	119,596	8,169	7,525	0
Tambov Region	168,394	6,110	21,009	2,307	19,769	35	114,218	3,604	5,705	0
Tver Region	272,106	10,493	35,236	1,655	35,224	28	183,083	8,481	11,394	0
Tula Region	425,304	23,538	118,540	11,497	43,336	64	230,245	11,166	21,349	0
Yaroslavl Region	364,312	28,172	66,705	7,716	34,615	167	238,287	19,643	15,694	0
Moscow	37,464,162	9,834,248	8,296,412	2,501,657	12,965,303	3,718,375	8,864,472	2,566,046	1,804,867	0



Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	7,562,893	1,393,719	1,715,483	852,891	1,498,790	40,230	3,653,271	467,946	447,346	0
Republic of Karelia	135,163	6,994	15,110	1,714	7,792	1	99,708	4,908	7,700	0
Republic of Komi	203,775	10,484	13,840	3,058	27,235	3	148,936	6,932	8,651	0
Arkhangelsk Region	330,233	12,816	68,843	3,923	18,216	9	214,945	8,525	20,209	0
Nenets Autonomous Area	22,559	426	1,398	0	751	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	307,675	12,391	67,444	3,923	17,465	9	214,945	8,525	20,209	0
Vologda Region	435,157	146,002	90,726	134,223	134,390	82	187,705	10,552	12,464	0
Kaliningrad Region	313,515	40,518	46,044	14,113	33,993	1,743	202,176	23,825	19,184	0
Leningrad Region	280,885	14,752	23,056	3,457	31,296	2,645	208,128	7,927	11,416	0
Murmansk Region	253,542	31,898	26,467	11,568	10,131	1,385	198,050	11,443	10,712	0
Novgorod Region	111,114	5,704	13,955	1,079	13,450	646	77,551	3,773	2,669	0
Pskov Region	104,827	5,250	12,547	1,931	9,256	0	75,544	3,164	4,493	0
Saint Petersburg	5,394,681	1,119,301	1,404,895	677,824	1,213,031	33,715	2,240,528	386,896	349,847	0
SOUTHERN FEDERAL DISTRICT	3,404,084	340,705	521,837	180,537	372,689	2,489	2,091,771	147,713	180,865	0
Republic of Adygeya (Adygeya)	38,701	1,046	3,246	17	2,042	0	28,916	962	1,894	0
Republic of Kalmykia	18,320	488	1,630	6	603	0	12,933	450	1,930	0
Republic of Crimea	252,341	2,643	50,512	710	17,203	0	130,117	1,790	17,713	0
Krasnodar Territory	1,493,512	216,547	200,205	134,056	228,962	1,861	873,607	75,302	75,552	0
Astrakhan Region	129,651	5,981	13,928	759	2,642	3	98,156	4,985	7,978	0
Volgograd Region	403,821	27,097	55,891	7,423	19,589	31	293,083	18,853	17,456	0
Rostov Region	1,008,430	86,103	185,964	37,481	99,272	594	615,701	44,712	55,547	0
Sevastopol	59,309	799	10,459	85	2,376	0	39,259	658	2,796	0
NORTH CAUCASIAN FEDERAL DISTRICT	768,122	30,593	119,551	7,656	48,447	602	519,397	20,076	43,325	0
Republic of Daghestan	123,878	3,816	15,960	1,998	3,215	0	92,280	1,447	6,867	0
Republic of Ingushetia	9,952	406	3,225	13	51	0	6,041	372	428	0
Kabardino-Balkar Republic	57,500	1,873	8,251	203	5,176	0	40,254	1,569	1,583	0
Karachay-Cherkess Republic	23,044	516	2,470	22	628	0	17,627	435	922	0
Republic of North Ossetia – Alania	62,985	1,597	6,484	48	898	0	49,232	1,471	4,055	0
Chechen Republic	45,928	1,554	16,409	754	3,415	0	21,843	342	2,223	0
Stavropol Territory	444,835	20,831	66,752	4,617	35,063	602	292,119	14,439	27,246	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	7,578,013	568,108	1,516,152	216,985	1,238,614	31,857	4,140,536	295,888	423,575	0
Republic of Bashkortostan	698,490	47,208	98,005	19,537	87,294	2,463	436,727	23,535	55,679	0
Mari El Republic	107,522	3,429	10,254	803	14,414	344	74,772	2,072	4,752	0
Republic of Mordovia	116,408	5,423	11,720	1,162	14,994	1,132	80,473	2,848	6,105	0
Republic of Tatarstan (Tatarstan)	1,751,593	151,217	348,299	70,959	604,360	6,038	646,482	69,078	76,892	0
Udmurt Republic	367,925	13,552	112,942	3,328	38,599	82	180,591	9,516	25,604	0
Chuvash Republic – Chuvashia	245,053	9,500	36,430	1,041	18,536	868	160,402	7,154	22,079	0
Perm Territory	627,261	73,908	123,779	43,703	73,868	702	372,119	26,979	38,399	0
Kirov Region	236,781	8,260	33,488	1,994	22,029	685	158,874	4,829	8,572	0
Nizhny Novgorod Region	1,102,817	73,805	279,766	27,731	120,974	932	610,911	41,992	64,731	0
Orenburg Region	339,961	12,470	39,892	3,346	51,674	246	222,251	8,468	14,341	0
Penza Region	253,349	10,746	33,233	4,087	14,614	64	161,682	5,400	32,947	0
Samara Region	1,062,562	120,957	286,091	28,312	136,327	18,180	576,256	71,454	41,136	0
Saratov Region	436,149	26,951	60,422	9,419	26,796	119	304,105	16,260	19,006	0
Ulyanovsk Region	232,143	10,683	41,832	1,563	14,135	0	154,892	6,303	13,331	0
URALS FEDERAL DISTRICT	4,410,195	416,348	675,190	85,717	1,234,266	63,620	2,103,181	256,189	277,552	0
Kurgan Region	98,262	3,807	12,239	1,470	5,466	175	69,389	1,990	7,586	0
Sverdlovsk Region	1,406,740	148,792	260,285	41,126	198,456	49,107	787,159	54,478	109,300	0
Tyumen Region	2,054,596	195,252	256,718	21,238	891,847	2,621	744,891	169,062	123,300	0
Khanty-Mansi Autonomous Area – Yugra	1,004,025	167,284	64,514	18,115	588,760	400	0	0	0	0
Yamal-Nenets Autonomous Area	505,134	6,381	103,523	108	168,276	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	545,437	21,588	88,681	3,015	134,810	2,222	744,891	169,062	123,300	0
Chelyabinsk Region	850,598	68,496	145,949	21,884	138,498	11,717	501,742	30,658	37,366	0
SIBERIAN FEDERAL DISTRICT	3,868,448	353,438	668,121	199,089	616,803	19,644	2,242,491	122,271	200,886	0
Altai Republic	16,491	476	2,185	102	934	6	11,601	320	665	0
Republic of Tuva	16,319	313	2,275	2	250	0	11,413	283	1,206	0
Republic of Khakassia	67,622	4,771	6,451	920	3,221	0	49,167	3,339	4,022	0
Altai Territory	374,469	21,131	52,778	5,220	62,402	6,878	223,980	8,322	19,290	0

**Table 6.2.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	728,975	35,909	128,172	14,668	114,258	1,738	412,910	18,082	45,376	0
Irkutsk Region	517,305	90,841	82,072	67,100	58,047	5,074	334,324	17,451	23,506	0
Kemerovo Region – Kuzbass	679,923	41,212	113,954	19,813	196,770	104	333,739	20,615	23,441	0
Novosibirsk Region	869,458	127,607	171,953	83,742	122,494	3,466	476,090	34,313	64,046	0
Omsk Region	360,184	17,075	69,489	3,939	30,292	251	234,152	11,585	10,856	0
Tomsk Region	237,702	14,102	38,791	3,584	28,134	2,126	155,116	7,959	8,478	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2,172,160</b>	<b>267,080</b>	<b>350,926</b>	<b>162,999</b>	<b>201,164</b>	<b>21,393</b>	<b>1,359,605</b>	<b>76,726</b>	<b>164,099</b>	<b>0</b>
Republic of Buryatia	106,514	4,898	9,477	1,437	4,190	464	75,983	2,524	10,565	0
Republic of Sakha (Yakutia)	231,174	9,583	42,119	1,115	22,380	3,905	134,327	4,306	18,035	0
Trans-Baikal Territory	132,719	7,374	18,877	2,422	5,636	2,415	93,761	2,387	7,918	0
Kamchatka Territory	138,648	11,484	23,603	7,073	12,054	145	90,817	3,910	5,632	0
Primorye Territory	658,828	69,902	129,056	32,700	67,195	1,373	372,205	33,152	64,946	0
Khabarovsk Territory	390,386	22,326	54,994	6,282	33,710	1,902	261,030	13,617	27,040	0
Amur Region	174,155	13,627	22,852	3,658	14,259	4,872	115,998	3,882	11,978	0
Magadan Region	77,674	10,385	6,669	1,589	6,286	5,725	57,761	3,021	3,218	0
Sakhalin Region	218,143	115,626	36,887	106,181	34,017	179	125,608	9,030	12,682	0
Jewish Autonomous Region	22,366	491	1,358	13	998	22	18,226	436	1,047	0
Chukotka Autonomous Area	21,553	1,384	5,033	528	439	391	13,889	461	1,037	0
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>15,892</b>	<b>11,399</b>	<b>10,818</b>	<b>10,827</b>	<b>2</b>	<b>441</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

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

Table 6.2.2

## Funds of Individual Entrepreneurs

(millions of rubles)

	31.08.2022		
	Total	in rubles	in foreign currency and precious metals
1	2	3	4
THE RUSSIAN FEDERATION	1,344,374	1,309,097	35,278
CENTRAL FEDERAL DISTRICT	499,978	483,490	16,488
Belgorod Region	11,457	11,271	186
Bryansk Region	6,758	6,641	117
Vladimir Region	9,827	9,727	100
Voronezh Region	20,589	20,236	353
Ivanovo Region	8,563	8,402	161
Kaluga Region	7,224	7,058	166
Kostroma Region	6,244	6,205	39
Kursk Region	8,743	8,658	84
Lipetsk Region	7,812	7,703	109
Moscow Region	64,893	63,702	1,191
Orel Region	4,736	4,519	217
Ryazan Region	7,645	7,556	89
Smolensk Region	5,709	5,597	112
Tambov Region	7,364	7,347	17
Tver Region	6,849	6,800	49
Tula Region	9,834	9,730	104
Yaroslavl Region	8,376	8,165	211
Moscow	297,355	284,173	13,183
NORTH-WESTERN FEDERAL DISTRICT	139,982	135,321	4,661
Republic of Karelia	4,700	4,547	152
Republic of Komi	5,095	4,826	268
Arkhangelsk Region	7,643	7,578	65
Nenets Autonomous Area	512	512	0
Arkhangelsk Region, excluding Nenets Autonomous Area	7,132	7,067	65
Vologda Region	9,355	9,242	113
Kaliningrad Region	11,555	11,281	274
Leningrad Region	6,828	6,687	141
Murmansk Region	4,816	4,743	73
Novgorod Region	3,189	3,137	52
Pskov Region	2,842	2,790	53
Saint Petersburg	83,959	80,489	3,470
SOUTHERN FEDERAL DISTRICT	171,850	168,694	3,156
Republic of Adygeya (Adygeya)	2,518	2,515	4
Republic of Kalmykia	1,200	1,199	1
Republic of Crimea	14,389	14,386	3
Krasnodar Territory	80,548	78,848	1,700
Astrakhan Region	5,590	5,557	33
Volgograd Region	16,811	16,569	243
Rostov Region	47,164	46,000	1,164
Sevastopol	3,629	3,621	8
NORTH CAUCASIAN FEDERAL DISTRICT	35,704	35,026	677
Republic of Dagestan	5,379	5,348	31
Republic of Ingushetia	185	185	0
Kabardino-Balkar Republic	2,178	2,159	19
Karachay-Cherkess Republic	1,359	1,350	9
Republic of North Ossetia – Alania	2,177	2,173	4

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	1,852	1,847	4
Stavropol Territory	22,573	21,963	610
<b>VOLGA FEDERAL DISTRICT</b>	<b>187,339</b>	<b>183,941</b>	<b>3,398</b>
Republic of Bashkortostan	18,659	18,419	240
Mari El Republic	3,084	3,015	68
Republic of Mordovia	2,935	2,893	43
Republic of Tatarstan (Tatarstan)	24,221	23,857	365
Udmurt Republic	9,693	9,532	161
Chuvash Republic – Chuvashia	7,129	7,076	54
Perm Territory	18,436	18,156	280
Kirov Region	13,718	13,275	443
Nizhny Novgorod Region	22,719	22,238	481
Orenburg Region	11,402	11,244	159
Penza Region	10,594	9,999	595
Samara Region	19,431	19,171	259
Saratov Region	17,630	17,448	182
Ulyanovsk Region	7,687	7,619	69
<b>URALS FEDERAL DISTRICT</b>	<b>99,727</b>	<b>97,371</b>	<b>2,356</b>
Kurgan Region	3,598	3,503	95
Sverdlovsk Region	37,538	36,674	864
Tyumen Region	32,376	31,990	385
Khanty-Mansi Autonomous Area – Yugra	12,540	12,461	80
Yamal-Nenets Autonomous Area	6,825	6,715	109
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	13,011	12,814	197
Chelyabinsk Region	26,214	25,203	1,011
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>121,064</b>	<b>118,124</b>	<b>2,940</b>
Altai Republic	1,100	1,073	27
Republic of Tuva	1,147	1,131	16
Republic of Khakassia	4,663	4,554	109
Altai Territory	15,572	15,298	274
Krasnoyarsk Territory	21,612	21,345	267
Irkutsk Region	18,390	18,060	330
Kemerovo Region – Kuzbass	11,517	11,465	52
Novosibirsk Region	26,865	25,657	1,208
Omsk Region	13,993	13,403	589
Tomsk Region	6,207	6,137	70
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>88,731</b>	<b>87,130</b>	<b>1,601</b>
Republic of Buryatia	6,275	5,940	335
Republic of Sakha (Yakutia)	13,512	13,411	101
Trans-Baikal Territory	6,283	6,252	31
Kamchatka Territory	6,582	6,313	269
Primorye Territory	22,091	21,519	572
Khabarovsk Territory	12,335	12,239	95
Amur Region	8,685	8,588	97
Magadan Region	2,953	2,937	16
Sakhalin Region	8,169	8,087	82
Jewish Autonomous Region	706	704	2
Chukotka Autonomous Area	1,140	1,139	1
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>45</b>	<b>45</b>	<b>0</b>

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

## 6.3. Funds Allocations

Table 6.3.1

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

(millions of rubles)

	Volume loans for July 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	4,657,423	120,909	97,338	805,164	75,157	102,323	248,021	176,903	748,302	373,933	1,497,373	509,339
CENTRAL FEDERAL DISTRICT	2,911,411	16,022	10,890	346,602	20,179	35,046	126,773	120,013	419,518	200,871	1,404,714	221,674
Belgorod Region	18,814	460	0	3,881	9	2,429	1,592	255	6,563	218	204	3,204
Bryansk Region	9,017	0	0	1,903	1	3,048	349	31	916	849	25	1,895
Vladimir Region	11,735	2	0	6,401	341	474	446	317	978	875	60	1,841
Voronezh Region	24,653	0	0	3,773	23	4,785	1,612	224	7,184	2,225	182	4,645
Ivanovo Region	5,445	0	0	2,377	51	119	273	45	499	452	13	1,615
Kaluga Region	18,581	6	0	8,540	0	132	815	207	5,294	1,277	84	2,225
Kostroma Region	4,098	0	0	2,307	23	47	173	39	456	120	7	926
Kursk Region	9,802	0	0	1,279	49	5,139	284	160	1,208	97	73	1,512
Lipetsk Region	16,875	0	0	2,850	116	8,058	454	131	2,836	519	59	1,851
Moscow Region	308,684	41	2	64,435	1,094	1,097	15,153	12,110	86,857	25,541	67,619	34,737
Orel Region	6,155	0	0	1,815	24	1,825	842	77	721	113	10	728
Ryazan Region	10,377	0	0	3,559	43	1,600	1,470	126	1,764	230	31	1,554
Smolensk Region	9,757	0	0	1,615	71	364	220	53	1,696	184	15	5,541
Tambov Region	7,700	0	0	899	79	2,883	166	125	1,680	20	25	1,824
Tver Region	14,736	8	0	8,472	45	360	239	62	3,199	271	669	1,411
Tula Region	72,504	11	0	63,276	133	1,511	1,770	62	2,061	707	164	2,810
Yaroslavl Region	26,872	0	0	11,981	894	854	4,408	285	3,121	698	837	3,795
Moscow	2,335,605	15,494	10,888	157,237	17,184	322	96,506	105,704	292,483	166,474	1,334,638	149,563

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>372,732</b>	<b>4,364</b>	<b>4,156</b>	<b>60,197</b>	<b>22,144</b>	<b>5,071</b>	<b>23,569</b>	<b>28,077</b>	<b>74,833</b>	<b>40,964</b>	<b>50,903</b>	<b>62,609</b>
Republic of Karelia	13,297	38	0	5,136	176	83	601	90	286	11	352	6,525
Republic of Komi	7,377	4,118	4,115	1,280	0	47	170	270	602	108	36	745
Arkhangelsk Region	10,971	0	0	8,343	35	110	756	200	399	157	86	885
Nenets Autonomous Area	81	0	0	0	0	0	37	3	6	11	6	17
Arkhangelsk Region, excluding Nenets Autonomous Area	10,890	0	0	8,343	35	110	719	197	392	146	80	868
Vologda Region	10,174	0	0	3,454	208	271	598	153	1,155	408	240	3,686
Kaliningrad Region	27,776	123	0	1,776	64	1,174	1,538	157	6,259	912	11,304	4,470
Leningrad Region	27,588	24	0	8,749	3,237	1,334	1,996	313	3,108	5,623	202	3,002
Murmansk Region	10,438	0	0	34	2,846	0	897	2,757	1,076	213	2,019	598
Novgorod Region	4,082	0	0	797	195	708	104	13	1,195	38	11	1,021
Pskov Region	3,839	7	0	1,056	11	1,248	195	45	578	12	16	672
Saint Petersburg	257,191	54	41	29,573	15,372	96	16,713	24,080	60,177	33,483	36,637	41,005
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>291,344</b>	<b>55</b>	<b>8</b>	<b>56,207</b>	<b>9,282</b>	<b>18,707</b>	<b>15,343</b>	<b>4,352</b>	<b>105,233</b>	<b>28,752</b>	<b>18,256</b>	<b>35,157</b>
Republic of Adygeya (Adygeya)	2,175	1	0	1,095	0	271	11	23	92	509	2	171
Republic of Kalmykia	369	0	0	2	0	75	40	12	32	33	1	174
Republic of Crimea	12,962	0	0	1,578	3,009	229	818	171	1,859	1,311	357	3,628
Krasnodar Territory	149,981	53	8	23,789	1,774	7,786	8,758	1,976	64,265	21,447	3,523	16,609
Astrakhan Region	2,031	0	0	30	14	156	649	16	522	57	24	563
Volgograd Region	14,442	0	0	3,705	12	2,228	1,628	191	1,985	2,083	34	2,575
Rostov Region	107,029	0	0	25,918	4,301	7,756	3,338	1,939	36,289	3,184	14,247	10,056
Sevastopol	2,356	0	0	89	172	205	101	23	189	127	67	1,381
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>34,919</b>	<b>44</b>	<b>0</b>	<b>9,602</b>	<b>92</b>	<b>8,496</b>	<b>4,209</b>	<b>215</b>	<b>5,626</b>	<b>400</b>	<b>193</b>	<b>6,041</b>
Republic of Dagestan	867	0	0	155	0	85	207	6	180	15	7	212
Republic of Ingushetia	23	0	0	0	0	0	8	0	3	0	10	1
Kabardino-Balkar Republic	2,697	0	0	451	0	1,893	3	5	154	4	4	183
Karachay-Cherkess Republic	880	0	0	185	0	247	2	4	420	3	7	13
Republic of North Ossetia – Alania	627	5	0	51	4	196	112	20	118	5	44	71
Chechen Republic	464	39	0	2	6	100	0	0	31	34	3	249
Stavropol Territory	29,361	0	0	8,759	82	5,975	3,877	179	4,720	338	118	5,312

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	372,504	7,236	5,030	128,246	2,657	20,058	37,171	5,711	54,508	35,960	7,698	73,259
Republic of Bashkortostan	43,524	2,365	300	18,836	209	2,556	4,952	479	4,276	2,476	151	7,224
Mari El Republic	4,682	0	0	1,718	10	717	1,144	60	243	89	9	692
Republic of Mordovia	6,790	59	0	3,037	111	998	318	25	454	44	462	1,283
Republic of Tatarstan (Tatarstan)	87,000	1,002	987	22,341	272	4,575	13,881	1,091	10,294	14,289	3,806	15,449
Udmurt Republic	16,316	2,465	2,465	4,392	52	398	569	155	1,459	3,954	376	2,497
Chuvash Republic – Chuvashia	8,388	0	0	2,888	24	473	786	49	2,153	767	37	1,211
Perm Territory	31,824	5	4	10,419	482	204	3,477	1,762	2,499	6,631	1,776	4,570
Kirov Region	7,127	1	0	1,992	14	952	470	263	1,482	324	40	1,589
Nizhny Novgorod Region	68,925	4	0	25,422	823	955	3,156	758	13,869	1,908	173	21,857
Orenburg Region	13,649	20	20	3,182	272	1,556	671	154	2,966	597	136	4,094
Penza Region	12,891	0	0	2,680	63	2,478	2,163	110	2,035	1,994	95	1,273
Samara Region	37,542	515	492	15,412	116	1,732	3,784	334	7,361	794	428	7,066
Saratov Region	25,004	804	763	13,029	92	1,845	1,198	277	4,353	705	185	2,518
Ulyanovsk Region	8,842	0	0	2,897	118	619	602	193	1,065	1,388	24	1,937
<b>URALS FEDERAL DISTRICT</b>	282,922	60,899	60,512	98,621	5,307	3,935	17,197	3,610	21,793	24,204	7,469	39,886
Kurgan Region	4,689	0	0	1,690	106	428	1,325	76	339	82	19	624
Sverdlovsk Region	135,223	259	46	79,930	1,498	553	4,765	1,732	12,073	15,284	2,106	17,023
Tyumen Region	99,403	60,469	60,466	984	2,503	1,489	9,480	1,317	3,054	4,420	2,714	12,973
Khanty-Mansi Autonomous Area – Yugra	47,557	39,924	39,921	90	552	14	1,226	576	1,116	768	129	3,161
Yamal-Nenets Autonomous Area	8,298	3,457	3,457	406	551	1	386	253	287	99	2,089	768
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	43,548	17,088	17,088	487	1,400	1,474	7,868	488	1,651	3,553	496	9,043
Chelyabinsk Region	43,608	171	0	16,017	1,200	1,465	1,627	486	6,327	4,418	2,630	9,266
<b>SIBERIAN FEDERAL DISTRICT</b>	241,653	16,549	14,348	85,345	1,996	8,615	15,464	5,218	39,746	17,823	2,568	48,329
Altai Republic	4,226	30	0	276	3	30	30	36	2,844	4	4	970
Republic of Tuva	326	138	138	2	0	0	11	1	74	4	14	83
Republic of Khakassia	4,771	120	0	1,070	34	90	2,455	42	235	40	62	623
Altai Territory	18,467	291	0	5,786	91	2,957	368	423	3,119	1,087	67	4,277
Krasnoyarsk Territory	71,352	176	168	45,550	428	1,180	3,333	837	5,098	5,827	635	8,290
Irkutsk Region	38,969	14,704	13,026	4,726	135	686	3,179	445	6,498	1,752	316	6,529
Kemerovo Region – Kuzbass	27,864	1,003	997	12,878	333	920	1,635	408	5,679	855	570	3,584



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

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	45,043	69	0	6,665	638	1,487	3,268	1,894	11,875	7,519	741	10,887
Omsk Region	14,214	0	0	5,066	185	1,083	615	611	2,517	229	35	3,876
Tomsk Region	16,418	19	19	3,325	150	183	571	522	1,807	508	124	9,210
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>149,940</b>	<b>15,740</b>	<b>2,394</b>	<b>20,344</b>	<b>13,498</b>	<b>2,395</b>	<b>8,295</b>	<b>9,707</b>	<b>27,044</b>	<b>24,960</b>	<b>5,572</b>	<b>22,383</b>
Republic of Buryatia	10,004	0	0	2,235	5	355	1,059	34	1,676	3,471	21	1,149
Republic of Sakha (Yakutia)	33,084	5,595	1,778	886	5,011	79	1,774	1,775	3,339	4,721	287	9,618
Trans-Baikal Territory	5,338	2,397	0	71	69	29	220	35	1,019	717	22	759
Kamchatka Territory	4,170	0	0	418	415	16	271	182	694	45	1,765	364
Primorye Territory	30,069	76	72	4,803	220	625	2,913	1,017	10,073	1,753	3,057	5,533
Khabarovsk Territory	41,040	2,478	0	2,440	6,056	683	288	6,303	6,142	13,719	288	2,644
Amur Region	4,607	6	0	384	220	568	1,222	188	572	122	51	1,274
Magadan Region	4,860	3,697	0	2	915	0	117	6	54	6	0	62
Sakhalin Region	12,986	690	544	9,081	72	40	425	91	1,278	405	78	827
Jewish Autonomous Region	184	0	0	8	0	0	6	7	9	1	2	151
Chukotka Autonomous Area	3,596	801	0	17	516	0	0	69	2,190	0	1	2

Table 6.3.2

# 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 July 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	217,051	13,457	12,645	29,850	0	0	0	48	14,258	12,280	145,981	1,177
CENTRAL FEDERAL DISTRICT	173,581	0	0	15,272	0	0	0	0	13,153	95	143,884	1,177
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	1,529	0	0	1,529	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	53	0	0	45	0	0	0	0	0	0	0	8
Orel Region	37	0	0	0	0	0	0	0	37	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	1,116	0	0	0	0	0	0	0	0	0	0	1,116
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	170,846	0	0	13,698	0	0	0	0	13,116	95	143,884	52

Table 6.3.2 (cont.)

(millions of rubles)

[illegible]

[illegible]

**Table 6.3.2 (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	1,013	813	0	49	0	0	0	48	69	2	33	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	65	65	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	118	0	0	0	0	0	0	48	69	2	0	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	781	748	0	0	0	0	0	0	0	0	33	0
Sakhalin Region	49	0	0	49	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 6.3.3

# 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 31.07.2022											
	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	40,209,405	1,908,537	1,279,760	9,329,584	1,573,673	2,681,354	2,622,034	2,138,103	4,215,684	7,226,381	8,222,898	291,156
CENTRAL FEDERAL DISTRICT	22,056,673	412,420	161,742	3,654,425	575,903	1,181,672	1,428,029	1,226,754	2,055,770	4,614,371	6,758,115	149,214
Belgorod Region	363,807	30,079	0	202,922	91	74,438	6,307	2,894	36,935	6,163	2,614	1,363
Bryansk Region	192,301	0	0	36,135	721	127,734	2,628	832	6,972	15,034	801	1,443
Vladimir Region	116,638	515	1	69,216	3,027	11,887	5,345	2,632	9,477	10,009	3,045	1,486
Voronezh Region	415,986	635	0	94,671	3,004	165,702	29,090	5,816	46,573	63,001	4,440	3,055
Ivanovo Region	42,293	0	0	19,316	150	2,346	2,882	776	5,788	9,095	885	1,055
Kaluga Region	184,424	268	0	84,975	421	42,384	10,359	1,802	24,032	16,151	2,865	1,167
Kostroma Region	116,661	15	0	25,207	109	2,613	2,493	792	4,284	80,182	557	408
Kursk Region	326,429	42,191	0	44,508	557	222,575	3,320	1,197	7,118	2,594	1,404	963
Lipetsk Region	235,188	3	0	65,342	526	134,692	2,820	1,505	15,787	12,700	1,046	767
Moscow Region	2,941,971	306	22	546,799	128,253	65,203	264,244	165,470	362,767	567,775	822,690	18,464
Orel Region	87,604	31	0	32,419	124	38,393	6,763	768	5,552	2,342	565	646
Ryazan Region	289,858	126,723	0	68,686	588	41,216	18,038	2,206	18,749	11,470	1,335	848
Smolensk Region	43,909	11	0	15,687	1,216	6,495	3,344	2,886	8,706	2,065	742	2,757
Tambov Region	200,501	0	0	46,851	359	111,757	3,338	1,052	34,399	1,458	500	788
Tver Region	146,881	97	70	69,999	48	31,572	8,993	1,407	20,983	8,166	4,654	961
Tula Region	440,702	4,729	0	313,112	25,616	47,057	11,570	4,523	17,503	10,786	3,945	1,862
Yaroslavl Region	213,030	75	0	107,055	4,163	21,433	15,829	4,540	12,977	18,228	27,061	1,670
Moscow	15,698,489	206,741	161,649	1,811,525	406,928	34,174	1,030,668	1,025,655	1,417,168	3,777,151	5,878,969	109,509

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	4,613,195	42,948	29,741	1,822,020	103,749	114,359	301,580	330,880	627,547	707,397	536,449	26,265
Republic of Karelia	43,179	856	0	20,677	1,369	2,159	3,154	937	2,540	5,966	4,703	819
Republic of Komi	43,427	16,905	16,895	8,647	9	2,012	2,001	1,434	4,350	5,877	1,048	1,145
Arkhangelsk Region	208,399	12,333	12,092	164,781	2,776	3,368	8,194	4,187	3,976	4,627	3,545	613
Nenets Autonomous Area	13,025	12,092	12,092	8	309	0	71	56	115	246	45	84
Arkhangelsk Region, excluding Nenets Autonomous Area	195,374	242	0	164,773	2,467	3,368	8,124	4,131	3,860	4,381	3,500	528
Vologda Region	79,129	2	0	44,019	1,940	5,962	4,023	1,427	8,238	7,068	4,514	1,936
Kaliningrad Region	292,875	3,792	550	68,073	1,380	40,577	12,805	6,336	19,535	24,304	114,229	1,844
Leningrad Region	962,499	795	35	763,625	16,844	28,828	25,216	12,773	21,864	86,090	4,538	1,928
Murmansk Region	78,290	7,798	0	1,069	27,131	14	11,845	3,229	5,319	3,196	18,227	462
Novgorod Region	33,768	7	0	11,334	1,392	7,906	825	443	7,412	3,206	694	550
Pskov Region	47,895	34	0	15,999	398	23,180	4,035	596	2,134	494	576	448
Saint Petersburg	2,823,734	425	169	723,797	50,511	354	229,482	299,518	552,180	566,570	384,375	16,522
SOUTHERN FEDERAL DISTRICT	2,324,483	6,595	3,914	533,728	69,344	371,002	152,064	94,842	514,716	408,425	154,477	19,291
Republic of Adygeya (Adygeya)	16,275	34	0	5,994	0	3,992	2,008	240	755	2,740	339	172
Republic of Kalmykia	11,112	0	0	467	0	1,090	561	145	538	8,015	197	100
Republic of Crimea	107,550	1,007	1,000	6,825	8,317	6,988	9,630	21,335	34,049	12,913	4,713	1,773
Krasnodar Territory	1,250,077	839	414	153,626	32,696	220,826	84,653	38,956	333,827	256,000	118,792	9,862
Astrakhan Region	45,958	1,988	0	7,172	2,231	7,297	8,288	1,046	5,126	10,757	1,568	486
Volgograd Region	173,670	238	53	61,186	394	35,706	15,255	4,538	22,564	28,034	4,253	1,500
Rostov Region	707,339	2,489	2,447	297,444	25,407	93,802	30,480	28,030	114,036	87,022	23,908	4,719
Sevastopol	12,502	0	0	1,013	298	1,301	1,187	551	3,822	2,943	707	679
NORTH CAUCASIAN FEDERAL DISTRICT	439,493	1,329	54	145,495	2,941	162,448	32,565	7,720	48,983	27,035	7,868	3,110
Republic of Dagestan	28,675	54	1	13,369	0	2,871	4,923	1,966	4,263	500	458	270
Republic of Ingushetia	2,909	0	0	1,682	0	503	442	33	225	1	16	6
Kabardino-Balkar Republic	26,161	50	32	9,948	30	9,005	637	480	3,866	1,333	635	176
Karachay-Cherkess Republic	30,963	250	0	9,170	1	4,785	3,993	886	4,068	7,594	164	51
Republic of North Ossetia – Alania	17,062	812	0	1,832	14	7,308	1,884	635	1,661	1,005	1,828	83
Chechen Republic	15,327	83	0	3,888	12	6,408	947	19	2,969	892	63	45
Stavropol Territory	318,396	79	21	105,606	2,883	131,565	19,738	3,700	31,931	15,710	4,704	2,479

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	3,548,681	69,313	40,681	1,385,386	91,269	473,135	305,855	160,174	316,746	586,993	125,461	34,349
Republic of Bashkortostan	349,746	11,762	1,869	142,378	6,632	41,227	50,040	6,764	27,154	54,466	5,767	3,556
Mari El Republic	79,858	5	0	14,857	77	52,008	5,100	609	4,891	1,411	565	333
Republic of Mordovia	64,203	252	0	21,614	365	28,049	4,245	792	2,703	3,200	2,427	556
Republic of Tatarstan (Tatarstan)	670,756	7,560	7,523	240,564	23,568	63,815	85,939	19,636	53,940	134,563	33,575	7,596
Udmurt Republic	141,522	6,371	6,360	55,920	573	20,049	2,215	6,785	9,163	34,821	4,373	1,253
Chuvash Republic – Chuvashia	71,883	0	0	23,483	838	8,861	11,170	1,025	9,927	13,726	2,343	511
Perm Territory	517,986	3,336	2,265	168,193	2,163	12,907	24,332	69,758	24,996	172,178	36,720	3,403
Kirov Region	60,792	15	0	18,014	618	22,919	3,138	1,684	7,904	4,402	1,334	764
Nizhny Novgorod Region	509,269	102	11	251,148	20,873	31,121	32,315	19,373	85,663	54,908	5,882	7,882
Orenburg Region	199,475	30,288	13,522	61,253	20,060	28,321	17,376	5,326	12,322	18,335	3,598	2,598
Penza Region	184,076	75	0	32,824	920	93,347	14,644	1,960	9,888	28,059	1,547	812
Samara Region	441,366	1,164	961	245,946	3,129	30,710	39,153	18,326	41,644	38,338	20,255	2,700
Saratov Region	186,710	8,296	8,169	83,278	10,930	30,552	9,379	6,906	19,374	10,778	5,785	1,431
Ulyanovsk Region	71,039	86	0	25,914	525	9,249	6,809	1,229	7,176	17,809	1,289	954
URALS FEDERAL DISTRICT	3,194,853	825,609	741,011	976,561	71,455	95,929	142,283	78,227	169,433	366,175	449,471	19,712
Kurgan Region	46,883	13	0	20,255	5,176	8,497	5,997	555	3,253	1,929	742	466
Sverdlovsk Region	1,083,429	3,486	769	650,044	18,763	18,501	48,679	20,358	77,536	193,053	44,672	8,337
Tyumen Region	1,516,486	740,319	740,242	54,745	32,305	35,784	69,184	49,553	37,253	121,447	369,741	6,155
Khanty-Mansi Autonomous Area – Yugra	306,737	181,397	181,322	1,413	11,926	465	23,066	40,057	10,363	26,314	10,463	1,273
Yamal-Nenets Autonomous Area	719,192	335,233	335,232	2,029	5,541	23	17,135	6,012	3,399	2,527	346,695	598
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	490,556	223,689	223,689	51,303	14,839	35,295	28,982	3,485	23,490	92,606	12,583	4,284
Chelyabinsk Region	548,055	81,791	0	251,517	15,210	33,147	18,423	7,760	51,392	49,746	34,316	4,754
SIBERIAN FEDERAL DISTRICT	2,277,880	181,418	150,299	605,284	364,485	184,975	167,758	73,107	303,188	301,566	73,619	22,479
Altai Republic	18,669	40	0	2,492	194	357	728	343	6,236	7,652	201	425
Republic of Tuva	3,132	712	462	114	0	103	156	158	1,247	86	441	113
Republic of Khakassia	19,981	1,237	802	3,866	148	1,028	7,538	451	2,806	1,918	474	515
Altai Territory	151,507	11,395	0	40,414	789	47,835	4,653	3,236	17,576	22,056	1,467	2,087
Krasnoyarsk Territory	637,963	10,993	1,482	276,020	140,009	24,730	39,567	8,598	34,324	78,686	20,959	4,077
Irkutsk Region	388,123	24,262	16,476	26,851	214,877	9,160	27,502	5,106	29,296	31,328	16,346	3,396
Kemerovo Region – Kuzbass	414,269	126,155	124,605	112,061	1,167	17,968	18,388	12,092	76,556	29,397	19,090	1,395



Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	376,266	6,394	6,250	59,996	3,882	40,290	46,398	37,126	56,170	110,938	9,419	5,652
Omsk Region	130,248	10	0	58,753	1,232	19,118	17,430	2,494	17,013	10,167	2,104	1,927
Tomsk Region	137,723	222	221	24,717	2,187	24,386	5,396	3,502	61,965	9,338	3,118	2,892
FAR-EASTERN FEDERAL DISTRICT	1,754,146	368,905	152,318	206,685	294,528	97,834	91,900	166,400	179,302	214,419	117,436	16,736
Republic of Buryatia	55,096	310	0	13,068	53	3,714	5,915	489	12,185	16,880	1,666	816
Republic of Sakha (Yakutia)	288,723	161,491	145,732	4,986	35,973	742	15,539	14,262	18,705	23,437	3,022	10,566
Trans-Baikal Territory	125,331	107,684	1	814	1,589	1,209	2,671	648	6,543	2,635	1,045	495
Kamchatka Territory	70,626	1,202	0	6,430	4,577	1,042	1,379	1,606	8,812	3,252	42,026	301
Primorye Territory	468,325	591	402	93,697	2,936	44,055	26,349	90,035	74,193	76,092	58,064	2,314
Khabarovsk Territory	360,069	15,412	0	60,772	78,537	25,043	11,349	54,047	29,742	77,003	6,961	1,202
Amur Region	225,234	6,562	0	12,833	166,645	21,207	7,018	1,811	5,338	2,405	871	545
Magadan Region	71,162	60,953	0	83	2,480	14	1,251	682	5,053	222	354	71
Sakhalin Region	70,811	8,415	6,183	13,615	504	612	20,346	2,321	9,005	12,307	3,324	362
Jewish Autonomous Region	4,787	3,548	0	186	12	145	67	61	469	169	76	53
Chukotka Autonomous Area	13,980	2,736	0	200	1,222	51	17	439	9,259	16	29	11

Table 6.3.4

# 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 31.07.2022											
	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	4,574,049	964,569	715,703	1,731,754	39,933	3,175	8,302	136,187	64,847	616,786	1,008,464	33
CENTRAL FEDERAL DISTRICT	1,933,458	34,809	7,209	769,362	56	1,473	8,198	36,600	44,982	331,129	706,816	33
Belgorod Region	24,836	19,722	0	1,312	0	0	0	0	3,803	0	0	0
Bryansk Region	28	0	0	0	0	0	0	28	0	0	0	0
Vladimir Region	1,000	0	0	1,000	0	0	0	0	0	0	0	0
Voronezh Region	80,025	0	0	80,025	0	0	0	0	0	0	0	0
Ivanovo Region	47	0	0	0	0	47	0	0	0	0	0	0
Kaluga Region	7,589	0	0	3,176	0	0	0	0	231	4,182	0	0
Kostroma Region	373	0	0	373	0	0	0	0	0	0	0	0
Kursk Region	4,337	4,171	0	166	0	0	0	0	0	0	0	0
Lipetsk Region	25,524	0	0	25,518	0	6	0	0	0	0	0	0
Moscow Region	246,620	2,353	2,353	9,702	0	1,206	31	12,710	876	20,320	199,423	0
Orel Region	2,304	0	0	2,185	0	0	0	0	119	0	0	0
Ryazan Region	1,545	0	0	0	0	168	0	0	0	1,377	0	0
Smolensk Region	2	0	0	2	0	0	0	0	0	0	0	0
Tambov Region	76	0	0	76	0	0	0	0	0	0	0	0
Tver Region	3,618	0	0	3,618	0	0	0	0	0	0	0	0
Tula Region	3,377	0	0	3,377	0	0	0	0	0	0	0	0
Yaroslavl Region	761	0	0	0	0	47	0	0	31	0	683	0
Moscow	1,531,397	8,564	4,856	638,833	56	0	8,167	23,861	39,922	305,251	506,710	33

Table 6.3.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	430,666	15,513	185	165,129	202	501	65	47,305	8,017	94,641	99,295	0
Republic of Karelia	18,643	0	0	15,185	0	0	0	0	0	0	3,459	0
Republic of Komi	62	0	0	62	0	0	0	0	0	0	0	0
Arkhangelsk Region	6,712	0	0	1,526	0	0	0	0	564	0	4,622	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	6,712	0	0	1,526	0	0	0	0	564	0	4,622	0
Vologda Region	23,639	0	0	23,639	0	0	0	0	0	0	0	0
Kaliningrad Region	28,572	185	185	26,350	0	501	65	740	478	253	0	0
Leningrad Region	33,958	0	0	21,035	0	0	0	12,535	0	388	0	0
Murmansk Region	110,665	15,328	0	1,446	0	0	0	7,902	96	306	85,587	0
Novgorod Region	20,488	0	0	20,488	0	0	0	0	0	0	0	0
Pskov Region	167	0	0	167	0	0	0	0	0	0	0	0
Saint Petersburg	187,759	0	0	55,231	202	0	0	26,127	6,878	93,693	5,627	0
SOUTHERN FEDERAL DISTRICT	153,787	5,179	5,076	109,960	0	0	0	21,489	7,908	9,251	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	11	0	0	0	0	0	0	11	0	0	0	0
Krasnodar Territory	125,429	0	0	96,625	0	0	0	21,390	448	6,966	0	0
Astrakhan Region	2,008	0	0	0	0	0	0	0	0	2,008	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	26,339	5,179	5,076	13,335	0	0	0	88	7,461	277	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	9,462	0	0	9,462	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	3,460	0	0	3,460	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	2,852	0	0	2,852	0	0	0	0	0	0	0	0
Stavropol Territory	3,149	0	0	3,149	0	0	0	0	0	0	0	0

Table 6.3.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	472,737	240,919	240,919	203,458	23	0	0	11,084	228	17,024	0	0
Republic of Bashkortostan	21,180	0	0	21,180	0	0	0	0	0	0	0	0
Mari El Republic	969	0	0	969	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)	11,409	0	0	11,409	0	0	0	0	0	0	0	0
Udmurt Republic	238,760	238,760	238,760	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	74,304	0	0	73,781	0	0	0	0	10	513	0	0
Kirov Region	3,320	0	0	3,320	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	43,178	0	0	15,582	0	0	0	11,084	0	16,511	0	0
Orenburg Region	64,104	1,349	1,349	62,732	23	0	0	0	0	0	0	0
Penza Region	58	0	0	0	0	0	0	0	58	0	0	0
Samara Region	4,674	0	0	4,674	0	0	0	0	0	0	0	0
Saratov Region	10,781	810	810	9,811	0	0	0	0	160	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
<b>URALS FEDERAL DISTRICT</b>	884,054	502,616	444,583	317,287	1,418	0	0	0	58	2	62,674	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	144,420	1,420	0	142,995	0	0	0	0	5	0	0	0
Tyumen Region	599,611	444,583	444,583	92,310	0	0	0	0	44	0	62,674	0
Khanty-Mansi Autonomous Area – Yugra	10,488	10,444	10,444	0	0	0	0	0	44	0	0	0
Yamal-Nenets Autonomous Area	552,369	402,098	402,098	87,597	0	0	0	0	0	0	62,674	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	36,754	32,041	32,041	4,713	0	0	0	0	0	0	0	0
Chelyabinsk Region	140,023	56,613	0	81,981	1,418	0	0	0	9	2	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	187,980	37,517	11,633	145,320	0	0	38	0	2,847	1,205	1,053	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	760	760	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	152,726	17,438	0	135,062	0	0	0	0	226	0	0	0
Irkutsk Region	14,878	7,685	0	7,193	0	0	0	0	0	0	0	0
Kemerovo Region– Kuzbass	16,116	11,630	11,630	3,066	0	0	0	0	1,420	0	0	0

Table 6.3.4 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	3,491	0	0	0	0	0	38	0	1,196	1,205	1,053	0
Omsk Region	5	0	0	0	0	0	0	0	5	0	1	0
Tomsk Region	3	3	3	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	501,904	128,016	6,099	11,777	38,233	1,201	0	19,709	806	163,534	138,626	0
Republic of Buryatia	7,910	0	0	0	0	0	0	0	0	7,910	0	0
Republic of Sakha (Yakutia)	35,875	35,838	0	37	0	0	0	0	0	0	0	0
Trans-Baikal Territory	23,741	23,741	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	58,567	0	0	2,520	0	0	0	0	0	0	56,047	0
Primorye Territory	123,937	0	0	7,929	0	1,201	0	11,631	806	49,539	52,830	0
Khabarovsk Territory	48,930	3,021	0	0	0	0	0	0	0	25,253	20,656	0
Amur Region	119,065	0	0	0	38,233	0	0	0	0	80,832	0	0
Magadan Region	59,318	59,154	0	0	0	0	0	0	0	0	164	0
Sakhalin Region	24,398	6,099	6,099	1,291	0	0	0	8,078	0	0	8,930	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	163	163	0	0	0	0	0	0	0	0	0	0

Table 6.3.5

# 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 31.07.2022											
	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	2,698,182	45,652	40,773	426,968	19,588	121,788	218,445	39,747	386,407	470,740	953,152	15,695
CENTRAL FEDERAL DISTRICT	1,851,119	7,938	7,122	177,594	5,918	25,273	115,759	21,125	224,124	367,130	900,304	5,954
Belgorod Region	12,987	0	0	8,563	0	1,500	127	178	1,223	739	595	61
Bryansk Region	4,453	0	0	2,829	0	80	49	43	438	906	54	54
Vladimir Region	11,581	0	0	6,837	11	2,532	129	208	630	447	757	30
Voronezh Region	16,673	0	0	2,965	0	417	281	255	11,342	1,112	49	252
Ivanovo Region	3,562	0	0	1,012	0	178	64	47	693	1,490	51	26
Kaluga Region	33,903	208	0	27,383	9	194	1,363	86	536	2,960	1,112	53
Kostroma Region	794	0	0	124	3	16	50	39	541	10	3	8
Kursk Region	3,880	0	0	698	0	1,308	219	32	1,436	86	15	86
Lipetsk Region	3,915	3	0	408	5	8	390	104	2,029	642	194	131
Moscow Region	150,076	14	0	20,098	628	8,962	28,135	8,052	20,026	39,185	24,069	906
Orel Region	5,736	0	0	3,880	0	16	456	60	907	220	139	56
Ryazan Region	4,477	33	0	1,236	1	592	602	163	1,242	431	75	102
Smolensk Region	3,306	0	0	1,637	1	361	228	201	636	122	52	67
Tambov Region	3,839	0	0	2,365	115	224	578	23	462	11	21	39
Tver Region	3,175	0	0	2,124	0	46	27	59	775	40	30	74
Tula Region	5,095	21	0	1,068	2	1,711	224	92	1,436	47	401	94
Yaroslavl Region	13,862	52	0	225	2,108	5,734	2,056	1,745	550	1,043	266	82
Moscow	1,569,807	7,607	7,122	94,143	3,034	1,394	80,780	9,737	179,221	317,638	872,422	3,832

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>189,921</b>	<b>12,686</b>	<b>12,236</b>	<b>51,857</b>	<b>1,131</b>	<b>9,449</b>	<b>20,172</b>	<b>2,077</b>	<b>59,027</b>	<b>22,245</b>	<b>9,193</b>	<b>2,083</b>
Republic of Karelia	2,140	244	0	138	18	1,430	36	52	155	23	10	34
Republic of Komi	3,045	134	134	489	0	30	101	32	1,115	1,069	20	54
Arkhangelsk Region	12,646	12,092	12,092	127	0	54	45	24	125	77	31	72
Nenets Autonomous Area	12,113	12,092	12,092	1	0	0	3	2	4	6	2	3
Arkhangelsk Region, excluding Nenets Autonomous Area	534	0	0	126	0	54	42	21	121	71	29	69
Vologda Region	4,893	0	0	1,622	0	449	157	149	2,262	80	100	74
Kaliningrad Region	12,397	0	0	5,811	0	2,550	604	358	1,893	142	1,017	21
Leningrad Region	21,269	0	0	7,817	2	3,450	1,674	248	4,540	3,378	62	98
Murmansk Region	852	0	0	95	0	0	38	33	495	11	112	68
Novgorod Region	3,512	0	0	1,015	0	1,160	61	37	143	992	86	19
Pskov Region	1,224	0	0	281	0	278	336	46	200	40	23	19
Saint Petersburg	127,942	217	10	34,463	1,110	49	17,118	1,099	48,099	16,432	7,733	1,623
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>127,519</b>	<b>2,409</b>	<b>375</b>	<b>37,232</b>	<b>9,550</b>	<b>15,384</b>	<b>11,999</b>	<b>8,306</b>	<b>16,931</b>	<b>18,821</b>	<b>5,314</b>	<b>1,573</b>
Republic of Adygeya (Adygeya)	1,858	2	0	1,163	0	89	27	15	106	278	138	40
Republic of Kalmykia	784	0	0	6	0	510	85	40	77	19	31	16
Republic of Crimea	1,544	0	0	31	0	245	67	674	324	81	33	90
Krasnodar Territory	48,739	415	375	9,979	7,333	10,882	3,211	328	7,933	5,429	2,426	805
Astrakhan Region	16,415	1,988	0	2,467	2,215	480	2,853	24	643	5,666	52	26
Volgograd Region	11,009	0	0	389	2	2,485	3,428	111	1,106	873	2,404	211
Rostov Region	46,344	4	0	23,019	0	692	2,019	7,115	6,627	6,297	224	347
Sevastopol	826	0	0	179	0	1	308	0	115	177	7	38
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>69,688</b>	<b>950</b>	<b>53</b>	<b>25,974</b>	<b>30</b>	<b>9,673</b>	<b>8,294</b>	<b>476</b>	<b>12,976</b>	<b>8,502</b>	<b>2,589</b>	<b>224</b>
Republic of Dagestan	20,675	49	0	11,857	0	2,620	3,899	65	1,886	126	146	27
Republic of Ingushetia	863	0	0	58	0	442	167	0	189	0	6	1
Kabardino-Balkar Republic	8,992	50	32	4,000	30	2,141	450	215	1,773	157	155	20
Karachay-Cherkess Republic	13,527	0	0	1,873	0	1,182	1,966	16	940	7,477	61	13
Republic of North Ossetia – Alania	1,811	807	0	70	0	71	375	23	343	63	48	10
Chechen Republic	5,244	24	0	36	0	3,066	745	4	1,265	98	3	3
Stavropol Territory	18,575	21	21	8,080	0	151	692	152	6,580	580	2,170	150

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	170,595	572	570	43,845	1,118	23,020	21,087	2,720	30,069	26,423	18,703	3,037
Republic of Bashkortostan	19,819	75	75	2,307	442	7,472	2,546	266	2,754	3,163	330	464
Mari El Republic	6,380	0	0	3,020	0	549	314	22	2,420	27	7	21
Republic of Mordovia	2,746	0	0	509	0	1,427	131	16	442	145	42	35
Republic of Tatarstan (Tatarstan)	22,506	1	1	6,379	52	511	2,218	912	2,744	7,833	974	882
Udmurt Republic	2,052	10	10	114	20	119	72	170	364	48	1,037	99
Chuvash Republic – Chuvashia	4,969	0	0	395	441	15	140	46	160	3,648	39	84
Perm Territory	7,351	275	274	1,160	2	701	452	154	2,494	1,590	295	227
Kirov Region	1,941	0	0	807	0	269	226	75	449	18	44	54
Nizhny Novgorod Region	12,438	0	0	2,167	0	707	925	162	5,183	2,605	292	395
Orenburg Region	27,078	9	8	12,929	0	3,094	9,476	70	727	335	106	332
Penza Region	6,338	0	0	265	0	4,327	465	35	360	804	32	48
Samara Region	36,905	2	2	7,264	4	526	3,454	602	7,237	4,209	13,404	204
Saratov Region	16,175	200	200	6,117	0	3,290	468	162	3,478	310	2,000	150
Ulyanovsk Region	3,898	0	0	413	157	12	200	28	1,257	1,687	102	42
<b>URALS FEDERAL DISTRICT</b>	119,823	19,409	19,401	49,471	142	1,749	12,199	1,395	16,402	7,679	10,350	1,028
Kurgan Region	3,342	0	0	1,588	0	150	1,119	26	214	169	50	26
Sverdlovsk Region	17,120	7	0	2,275	6	260	2,466	221	2,632	3,139	5,724	390
Tyumen Region	73,974	19,401	19,401	29,407	13	91	6,944	1,036	9,146	3,244	4,486	206
Khanty-Mansi Autonomous Area – Yugra	27,562	19,391	19,391	648	1	19	1,657	218	779	1,040	3,738	71
Yamal-Nenets Autonomous Area	5,002	6	6	35	5	2	3,855	225	192	47	573	61
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	41,410	5	4	28,725	7	69	1,432	594	8,175	2,157	174	73
Chelyabinsk Region	25,387	0	0	16,200	123	1,248	1,670	113	4,410	1,127	90	406
<b>SIBERIAN FEDERAL DISTRICT</b>	119,244	1,133	1,017	32,194	1,691	12,830	22,485	2,521	20,975	18,500	5,497	1,418
Altai Republic	1,482	0	0	10	18	47	421	7	930	0	29	19
Republic of Tuva	196	0	0	10	0	14	13	18	102	2	27	10
Republic of Khakassia	431	0	0	24	0	138	35	37	109	60	8	21
Altai Territory	26,544	0	0	12,252	7	10,622	230	94	2,792	351	54	141
Krasnoyarsk Territory	14,541	1	0	5,449	1	1,119	1,827	1,645	2,860	1,322	90	226
Irkutsk Region	11,123	110	0	1,596	1,302	212	1,205	169	1,599	72	4,733	125



Table 6.3.5 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region – Kuzbass	18,588	1,018	1,016	321	1	60	570	68	1,316	15,088	31	115
Novosibirsk Region	23,307	4	0	6,995	5	315	5,226	122	8,445	1,361	445	389
Omsk Region	21,173	0	0	5,124	357	285	12,571	61	2,370	39	44	323
Tomsk Region	1,858	0	0	412	0	16	387	301	450	204	36	51
FAR-EASTERN FEDERAL DISTRICT	50,273	554	0	8,801	9	24,412	6,450	1,127	5,904	1,439	1,202	377
Republic of Buryatia	1,828	0	0	733	3	49	255	33	258	406	70	21
Republic of Sakha (Yakutia)	1,931	343	0	524	0	10	465	55	322	83	72	58
Trans-Baikal Territory	1,017	7	0	125	0	58	45	36	670	15	45	17
Kamchatka Territory	184	0	0	21	0	1	15	9	67	4	58	9
Primorye Territory	8,293	2	0	1,265	2	2,487	146	854	2,550	656	273	59
Khabarovsk Territory	33,897	8	0	5,844	4	21,673	4,617	30	966	193	487	75
Amur Region	782	109	0	13	0	100	90	35	342	35	22	36
Magadan Region	224	0	0	0	0	4	6	25	98	0	75	16
Sakhalin Region	1,846	0	0	206	0	21	809	44	588	6	88	86
Jewish Autonomous Region	171	0	0	66	0	9	1	7	33	42	12	1
Chukotka Autonomous Area	100	85	0	4	0	0	0	0	10	0	0	0

Table 6.3.6

# 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 31.07.2022											
	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	69,966	18,428	18,428	12,134	23	0	327	60	14,285	24,258	453	0
CENTRAL FEDERAL DISTRICT	36,825	4,856	4,856	45	0	0	288	0	8,103	23,333	199	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	657	0	0	0	0	0	0	0	656	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	36,168	4,856	4,856	45	0	0	288	0	7,448	23,333	198	0

Table 6.3.6 (cont.)

(millions of rubles)

[illegible]

(millions of rubles)

[illegible]

**Table 6.3.6 (end)**  
(millions of rubles)

Table 6.3.7

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.07.2022											
	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 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
THE RUSSIAN FEDERATION	836,025	66,545	90,972	2	7,783,964	678,629	167,495	66	515,372	27,745	9,730	37
CENTRAL FEDERAL DISTRICT	307,818	17,118	90,856	0	3,330,982	182,825	135,607	48	280,571	8,164	9,381	20
Belgorod Region	5,195	804	0	0	52,273	8,479	0	0	6,097	257	0	0
Bryansk Region	3,657	1,179	0	0	33,591	11,092	28	0	519	199	0	0
Vladimir Region	4,114	466	0	0	41,539	6,488	0	0	2,568	655	0	0
Voronezh Region	10,471	1,204	0	0	179,000	21,451	0	0	9,693	278	0	0
Ivanovo Region	3,385	322	0	0	27,945	4,148	47	0	854	113	0	0
Kaluga Region	4,307	363	0	0	46,294	4,211	32	0	7,703	172	0	0
Kostroma Region	1,779	397	0	0	91,580	3,206	0	0	487	93	0	0
Kursk Region	3,816	560	0	0	37,622	7,177	0	0	1,260	190	0	0
Lipetsk Region	4,456	407	0	0	43,040	4,579	0	0	1,783	186	0	0
Moscow Region	51,780	3,364	2	0	557,272	31,655	2,360	0	54,111	2,281	141	0
Orel Region	1,947	326	0	0	25,839	4,660	0	0	4,552	94	0	0
Ryazan Region	5,055	603	0	0	51,079	4,444	1,545	0	1,926	166	0	0
Smolensk Region	3,421	386	0	0	22,206	3,408	2	0	2,197	165	0	0
Tambov Region	2,681	408	0	0	28,006	5,155	0	0	840	91	0	0
Tver Region	3,366	318	0	0	29,141	3,026	0	0	538	163	0	0
Tula Region	5,499	517	0	0	47,634	5,903	0	0	1,267	210	0	0
Yaroslavl Region	5,951	420	0	0	40,005	4,340	83	0	1,716	148	0	0
Moscow	186,938	5,073	90,854	0	1,976,916	49,404	131,510	48	182,460	2,702	9,239	20

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	89,103	6,270	3	0	829,846	50,231	12,583	0	46,134	1,714	55	0
Republic of Karelia	1,879	149	0	0	16,017	1,924	0	0	720	51	0	0
Republic of Komi	1,673	471	0	0	11,799	3,311	0	0	1,658	105	0	0
Arkhangelsk Region	1,982	404	0	0	19,082	4,479	640	0	249	125	0	0
Nenets Autonomous Area	69	14	0	0	603	218	0	0	13	10	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,914	390	0	0	18,479	4,261	640	0	236	115	0	0
Vologda Region	4,405	752	0	0	35,324	6,228	2,093	0	3,423	291	0	0
Kaliningrad Region	5,827	615	3	0	66,616	5,433	252	0	2,507	196	49	0
Leningrad Region	6,771	705	0	0	79,095	5,189	0	0	2,646	172	0	0
Murmansk Region	1,366	417	0	0	11,205	2,280	1,439	0	277	76	0	0
Novgorod Region	979	153	0	0	8,217	1,598	0	0	1,350	69	0	0
Pskov Region	1,355	113	0	0	19,243	1,778	0	0	803	71	0	0
Saint Petersburg	62,867	2,491	0	0	563,247	18,011	8,158	0	32,501	558	6	0
<b>SOUTHERN FEDERAL DISTRICT</b>	97,902	10,533	0	0	768,436	111,304	4,395	1	45,446	3,715	11	0
Republic of Adygeya (Adygeya)	1,076	102	0	0	12,894	1,946	0	0	1,622	91	0	0
Republic of Kalmykia	359	115	0	0	2,701	1,245	0	0	324	203	0	0
Republic of Crimea	5,772	805	0	0	35,832	4,713	11	0	945	123	11	0
Krasnodar Territory	45,569	4,654	0	0	443,389	51,117	235	1	20,097	1,412	0	0
Astrakhan Region	1,622	379	0	0	26,679	4,709	0	0	6,269	401	0	0
Volgograd Region	6,610	1,116	0	0	61,790	11,437	0	0	7,532	367	0	0
Rostov Region	35,400	3,078	0	0	177,308	34,667	4,149	0	8,258	1,087	0	0
Sevastopol	1,493	284	0	0	7,842	1,470	0	0	400	31	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	16,572	2,176	0	0	169,172	26,091	0	0	20,811	2,337	0	0
Republic of Dagestan	725	200	0	0	7,476	2,395	0	0	2,556	506	0	0
Republic of Ingushetia	23	11	0	0	1,911	134	0	0	121	80	0	0
Kabardino-Balkar Republic	2,344	133	0	0	16,328	3,046	0	0	2,278	595	0	0
Karachay-Cherkess Republic	321	75	0	0	13,848	1,182	0	0	5,631	138	0	0
Republic of North Ossetia – Alania	547	143	0	0	10,379	1,700	0	0	1,064	199	0	0
Chechen Republic	133	69	0	0	2,927	894	0	0	69	54	0	0
Stavropol Territory	12,478	1,546	0	0	116,304	16,740	0	0	9,092	764	0	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	135,016	10,913	0	0	1,074,591	118,862	207	0	60,528	4,210	197	0
Republic of Bashkortostan	13,704	1,453	0	0	130,749	13,053	0	0	12,403	699	0	0
Mari El Republic	2,298	258	0	0	14,015	2,236	0	0	2,774	66	0	0
Republic of Mordovia	1,509	139	0	0	19,325	2,067	0	0	1,171	189	0	0
Republic of Tatarstan (Tatarstan)	37,252	1,689	0	0	227,044	15,921	0	0	9,836	371	0	0
Udmurt Republic	8,464	562	0	0	56,273	5,529	0	0	644	186	0	0
Chuvash Republic – Chuvashia	4,157	359	0	0	41,338	5,963	0	0	362	130	0	0
Perm Territory	9,427	1,136	0	0	88,413	14,052	206	0	2,515	573	196	0
Kirov Region	3,287	450	0	0	28,960	5,028	0	0	1,182	188	0	0
Nizhny Novgorod Region	16,412	1,189	0	0	131,167	14,192	0	0	3,547	359	0	0
Orenburg Region	5,253	928	0	0	62,381	11,546	0	0	11,859	480	0	0
Penza Region	6,174	533	0	0	61,568	7,221	0	0	680	210	0	0
Samara Region	14,312	765	0	0	115,582	8,022	0	0	6,523	251	0	0
Saratov Region	7,680	915	0	0	56,158	10,331	0	0	5,862	407	0	0
Ulyanovsk Region	5,085	537	0	0	41,619	3,701	0	0	1,169	102	0	0
<b>URALS FEDERAL DISTRICT</b>	64,284	5,595	2	0	523,797	53,983	2,141	12	21,905	1,991	45	12
Kurgan Region	2,002	449	0	0	20,610	4,010	0	0	3,100	160	0	0
Sverdlovsk Region	28,810	1,825	2	0	208,514	15,189	640	12	5,913	517	15	12
Tyumen Region	18,175	1,619	0	0	195,845	19,483	44	0	7,455	888	0	0
Khanty-Mansi Autonomous Area – Yugra	3,925	619	0	0	53,206	8,822	44	0	2,905	401	0	0
Yamal-Nenets Autonomous Area	1,840	398	0	0	24,414	4,464	0	0	3,069	305	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	12,409	603	0	0	118,225	6,197	0	0	1,481	183	0	0
Chelyabinsk Region	15,298	1,701	0	0	98,828	15,302	1,457	0	5,437	426	30	0
<b>SIBERIAN FEDERAL DISTRICT</b>	81,159	9,169	0	0	663,768	83,511	1,057	5	30,772	3,743	5	5
Altai Republic	1,078	71	0	0	4,712	672	0	0	213	70	0	0
Republic of Tuva	178	96	0	0	2,272	1,458	0	0	118	99	0	0
Republic of Khakassia	3,215	368	0	0	14,530	3,333	0	0	310	106	0	0
Altai Territory	10,704	1,220	0	0	81,821	13,395	0	0	7,557	319	0	0



**Table 6.3.7 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	14,283	1,889	0	0	138,425	14,038	0	0	4,234	615	0	0
Irkutsk Region	10,286	1,843	0	0	75,370	12,200	0	0	2,118	508	0	0
Kemerovo Region – Kuzbass	5,904	649	0	0	52,294	7,181	0	0	2,922	225	0	0
Novosibirsk Region	25,327	1,171	0	0	208,937	13,628	1,053	0	8,667	1,116	0	0
Omsk Region	6,553	1,452	0	0	51,765	12,521	5	5	3,380	390	5	5
Tomsk Region	3,631	408	0	0	33,640	5,085	0	0	1,253	295	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>44,172</b>	<b>4,771</b>	<b>112</b>	<b>2</b>	<b>423,372</b>	<b>51,823</b>	<b>11,505</b>	<b>0</b>	<b>9,205</b>	<b>1,871</b>	<b>37</b>	<b>0</b>
Republic of Buryatia	2,030	316	0	0	17,419	5,458	0	0	1,065	391	0	0
Republic of Sakha (Yakutia)	4,834	639	0	0	32,769	6,632	53	0	756	236	37	0
Trans-Baikal Territory	1,473	604	0	0	13,062	4,796	2,472	0	498	211	0	0
Kamchatka Territory	2,747	344	0	0	27,817	3,004	552	0	90	60	0	0
Primorye Territory	12,531	1,064	112	2	157,361	12,538	5,351	0	3,712	344	0	0
Khabarovsk Territory	13,744	404	0	0	85,309	7,362	156	0	1,692	218	0	0
Amur Region	3,149	683	0	0	28,872	5,428	0	0	362	108	0	0
Magadan Region	1,336	48	0	0	12,584	986	2,759	0	157	136	0	0
Sakhalin Region	1,913	467	0	0	41,889	4,516	0	0	726	127	0	0
Jewish Autonomous Region	182	158	0	0	4,661	700	0	0	50	34	0	0
Chukotka Autonomous Area	233	45	0	0	1,628	403	163	0	95	6	0	0

Table 6.3.8

## Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

	31.08.2022											
	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	25,504,380	12,798,344	12,786,657	55,965	3,071,029	4,862	22,113	6,988	6,653	3,134	95	51
CENTRAL FEDERAL DISTRICT	7,921,372	4,178,809	4,174,234	19,698	1,209,835	1,825	17,776	5,545	5,279	2,589	55	20
Belgorod Region	209,500	89,136	89,017	244	17,147	23	25	16	16	11	0	0
Bryansk Region	140,706	66,526	66,474	183	15,869	10	20	6	5	4	0	0
Vladimir Region	175,083	81,444	81,362	373	19,521	28	32	25	25	21	0	0
Voronezh Region	316,510	155,761	155,670	1,026	33,221	211	31	4	4	3	0	0
Ivanovo Region	106,728	47,445	47,430	238	10,315	78	386	21	21	21	0	0
Kaluga Region	185,552	96,228	96,200	414	18,984	53	44	20	19	12	0	0
Kostroma Region	76,916	37,186	37,147	107	6,587	11	6	0	0	0	0	0
Kursk Region	143,402	63,854	63,785	198	11,917	8	9	4	4	2	0	0
Lipetsk Region	147,710	64,873	64,846	231	12,356	16	3	0	0	0	0	0
Moscow Region	2,120,867	1,130,587	1,129,758	5,477	310,653	408	2,401	1,497	1,426	762	26	1
Orel Region	99,459	47,162	47,127	129	10,056	23	10	4	4	0	0	0
Ryazan Region	162,859	82,497	82,475	279	21,517	46	15	4	4	4	0	0
Smolensk Region	124,135	58,000	57,964	271	11,916	26	48	11	5	0	0	0
Tambov Region	118,995	53,307	53,267	168	9,767	24	13	0	0	0	0	0
Tver Region	188,832	92,783	92,776	368	17,858	31	26	9	9	6	0	0
Tula Region	230,671	106,413	106,365	350	24,485	24	52	37	24	0	0	0
Yaroslavl Region	160,125	74,132	74,058	420	15,819	63	31	17	17	7	0	0
Moscow	3,213,324	1,831,475	1,828,512	9,221	641,844	743	14,624	3,870	3,696	1,735	29	19

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	3,026,611	1,598,909	1,598,271	6,111	445,555	608	1,784	729	704	249	9	0
Republic of Karelia	106,821	47,746	47,727	87	9,623	8	4	1	1	0	0	0
Republic of Komi	165,119	79,188	79,085	283	16,004	33	20	7	7	6	0	0
Arkhangelsk Region	210,823	105,205	105,166	208	23,288	13	20	4	4	0	0	0
Nenets Autonomous Area	10,931	5,169	5,167	7	975	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	199,892	100,037	99,999	201	22,314	13	20	4	4	0	0	0
Vologda Region	177,577	80,962	80,889	296	15,235	23	13	10	10	3	5	0
Kaliningrad Region	171,671	81,231	81,213	1,519	16,106	17	117	43	41	23	0	0
Leningrad Region	416,401	213,333	213,289	757	59,078	111	188	77	76	32	2	0
Murmansk Region	158,468	63,786	63,770	155	17,889	15	31	24	24	19	0	0
Novgorod Region	80,486	35,839	35,812	81	7,297	20	19	2	2	1	0	0
Pskov Region	77,780	33,450	33,438	113	7,448	2	5	2	2	0	0	0
Saint Petersburg	1,461,464	858,169	857,882	2,613	273,587	365	1,367	559	537	164	3	0
SOUTHERN FEDERAL DISTRICT	2,220,511	999,053	998,102	5,043	235,344	665	433	156	152	51	0	0
Republic of Adygeya (Adygeya)	61,162	21,527	21,514	159	4,187	25	4	0	0	0	0	0
Republic of Kalmykia	50,336	24,133	24,123	103	6,555	6	2	0	0	0	0	0
Republic of Crimea	93,918	42,887	42,885	64	10,929	7	15	0	0	0	0	0
Krasnodar Territory	933,464	421,922	421,522	2,355	108,095	422	192	78	77	18	0	0
Astrakhan Region	141,005	60,362	60,323	320	11,706	24	18	5	5	4	0	0
Volgograd Region	310,626	136,308	136,190	547	27,696	40	55	10	10	4	0	0
Rostov Region	599,236	275,542	275,175	1,477	62,927	135	147	63	59	25	0	0
Sevastopol	30,764	16,370	16,370	18	3,249	7	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	719,246	304,447	304,058	2,639	56,691	136	191	27	21	8	0	0
Republic of Dagestan	113,474	54,648	54,642	477	12,150	13	13	0	0	0	0	0
Republic of Ingushetia	10,440	2,605	2,603	39	516	0	0	0	0	0	0	0
Kabardino-Balkar Republic	67,997	29,181	29,077	192	4,463	13	86	0	0	0	0	0
Karachay-Cherkess Republic	49,208	20,245	20,198	453	2,121	4	0	0	0	0	0	0
Republic of North Ossetia – Alania	75,631	31,311	31,264	494	6,533	41	15	2	0	0	0	0
Chechen Republic	50,393	17,277	17,275	192	2,114	2	12	0	0	0	0	0
Stavropol Territory	352,104	149,179	148,998	792	28,794	63	65	25	21	8	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	4,510,402	2,239,593	2,236,505	8,411	444,330	640	618	155	150	87	14	14
Republic of Bashkortostan	702,604	355,189	354,771	1,316	66,587	108	30	4	4	2	0	0
Mari El Republic	84,845	42,061	42,044	105	7,034	3	5	0	0	0	0	0
Republic of Mordovia	92,364	49,080	49,014	102	10,689	6	5	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	728,032	385,442	384,617	1,216	80,516	50	161	3	3	1	0	0
Udmurt Republic	262,794	138,435	138,204	448	32,466	10	25	0	0	0	0	0
Chuvash Republic – Chuvashia	181,631	104,779	104,717	303	26,654	58	13	2	2	0	0	0
Perm Territory	431,800	206,533	206,054	1,007	44,387	110	100	65	61	56	12	12
Kirov Region	169,912	84,590	84,490	290	12,569	34	11	0	0	0	0	0
Nizhny Novgorod Region	442,027	210,105	209,721	830	41,556	49	86	20	20	8	0	0
Orenburg Region	311,992	148,615	148,534	553	21,095	41	19	7	7	7	0	0
Penza Region	170,736	86,507	86,345	216	25,130	22	21	8	8	3	0	0
Samara Region	458,482	207,294	207,164	1,154	36,205	65	98	27	27	10	1	1
Saratov Region	307,588	139,659	139,580	651	22,557	67	37	15	15	0	0	0
Ulyanovsk Region	165,595	81,304	81,252	222	16,885	16	6	2	2	0	0	0
URALS FEDERAL DISTRICT	2,519,273	1,271,284	1,270,613	5,032	250,348	266	494	83	83	28	0	0
Kurgan Region	113,220	51,296	51,264	184	8,564	13	2	0	0	0	0	0
Sverdlovsk Region	769,327	390,851	390,671	1,782	87,732	94	214	64	64	18	0	0
Tyumen Region	1,117,247	596,007	595,794	1,878	120,467	98	192	12	12	8	0	0
Khanty-Mansi Autonomous Area – Yugra	553,557	307,215	307,168	982	54,694	59	7	4	4	0	0	0
Yamal-Nenets Autonomous Area	205,607	106,999	106,975	249	24,233	11	13	5	5	5	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	358,084	181,793	181,651	647	41,541	28	172	3	3	3	0	0
Chelyabinsk Region	519,479	233,129	232,884	1,188	33,585	61	86	7	7	2	0	0
SIBERIAN FEDERAL DISTRICT	2,898,737	1,353,845	1,352,718	6,133	237,629	498	414	235	208	115	17	17
Altai Republic	29,198	7,612	7,607	71	1,003	4	1	0	0	0	0	0
Republic of Tuva	60,422	24,228	24,221	109	2,489	4	0	0	0	0	0	0
Republic of Khakassia	82,238	35,822	35,785	140	5,295	10	0	0	0	0	0	0
Altai Territory	309,643	140,904	140,841	476	23,310	27	12	0	0	0	0	0

Table 6.3.8 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	554,866	268,789	268,487	1,818	55,769	111	41	19	19	19	11	11
Irkutsk Region	436,148	185,252	185,091	954	26,249	43	81	53	53	36	0	0
Kemerovo Region – Kuzbass	394,958	163,594	163,464	570	29,421	18	123	99	76	14	0	0
Novosibirsk Region	568,990	310,984	310,765	1,336	64,948	225	92	39	38	33	0	0
Omsk Region	286,915	134,099	133,962	422	18,285	35	46	24	21	13	6	6
Tomsk Region	175,360	82,562	82,495	237	10,861	22	18	1	1	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,688,228</b>	<b>852,404</b>	<b>852,157</b>	<b>2,899</b>	<b>191,298</b>	<b>223</b>	<b>404</b>	<b>58</b>	<b>56</b>	<b>8</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	150,430	63,744	63,704	303	14,943	12	2	1	1	1	0	0
Republic of Sakha (Yakutia)	286,837	167,552	167,502	790	37,031	107	4	1	1	0	0	0
Trans-Baikal Territory	171,239	74,072	74,035	314	12,780	7	6	5	5	0	0	0
Kamchatka Territory	76,209	35,105	35,089	74	7,344	2	5	3	3	0	0	0
Primorye Territory	371,350	190,102	190,073	476	52,714	26	344	36	34	2	0	0
Khabarovsk Territory	267,508	140,981	140,945	424	31,516	35	22	6	6	4	0	0
Amur Region	154,914	79,063	79,038	214	12,429	11	0	0	0	0	0	0
Magadan Region	42,394	21,178	21,175	57	4,600	3	0	0	0	0	0	0
Sakhalin Region	130,570	64,330	64,325	168	14,794	14	20	5	5	0	0	0
Jewish Autonomous Region	22,144	9,161	9,158	69	1,489	2	0	0	0	0	0	0
Chukotka Autonomous Area	14,633	7,116	7,115	9	1,657	2	0	0	0	0	0	0

Table 6.3.9

## Selected Indicators of Loans in Rubles Granted to Resident Individuals

	August 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	1,704,350	122,148	458,214	277.5	6.68
CENTRAL FEDERAL DISTRICT	546,559	28,565	148,044	284.4	6.20
Belgorod Region	14,226	1,084	3,458	278.9	6.73
Bryansk Region	9,579	790	2,455	284.4	6.48
Vladimir Region	12,294	1,078	3,298	278.3	6.65
Voronezh Region	20,500	1,615	5,081	278.0	7.47
Ivanovo Region	7,757	714	2,115	264.4	6.95
Kaluga Region	11,671	878	3,152	284.5	6.97
Kostroma Region	5,091	515	1,360	282.7	7.44
Kursk Region	9,484	690	2,185	282.2	6.17
Lipetsk Region	10,517	762	2,398	286.7	6.70
Moscow Region	137,279	6,609	39,133	290.9	5.84
Orel Region	6,569	567	1,613	273.7	6.43
Ryazan Region	10,016	810	2,679	285.2	7.16
Smolensk Region	8,134	618	1,857	286.9	6.68
Tambov Region	7,695	611	1,942	278.1	6.78
Tver Region	12,305	1,033	3,439	278.5	6.67
Tula Region	14,621	1,072	3,657	282.8	6.65
Yaroslavl Region	11,312	888	2,741	274.6	6.86
Moscow	237,509	8,231	65,481	283.4	6.00

Table 6.3.9 (cont.)

1	2	3	4	5	6
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>193,950</b>	<b>11,314</b>	<b>49,900</b>	<b>284.1</b>	<b>5.90</b>
Republic of Karelia	6,598	425	1,264	263.0	7.18
Republic of Komi	10,033	809	2,453	262.5	7.04
Arkhangelsk Region	12,856	1,009	3,175	269.0	6.36
Nenets Autonomous Area	676	42	163	250.5	6.14
Arkhangelsk Region, excluding Nenets Autonomous Area	12,180	967	3,012	270.1	6.37
Vologda Region	11,520	1,039	2,840	265.6	7.50
Kaliningrad Region	11,356	609	2,201	265.3	7.73
Leningrad Region	25,687	1,442	7,020	297.9	5.29
Murmansk Region	11,469	777	2,609	257.2	6.91
Novgorod Region	5,499	450	1,304	283.4	6.26
Pskov Region	5,139	339	1,083	282.9	6.25
Saint Petersburg	93,793	4,415	25,951	291.7	5.45
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>152,583</b>	<b>11,049</b>	<b>40,684</b>	<b>290.2</b>	<b>6.38</b>
Republic of Adygeya (Adygeya)	4,054	239	842	304.0	6.03
Republic of Kalmykia	3,432	276	1,063	289.4	6.36
Republic of Crimea	7,172	367	1,343	268.8	7.58
Krasnodar Territory	64,833	4,381	18,933	304.5	5.91
Astrakhan Region	9,394	876	2,638	280.5	6.98
Volgograd Region	21,079	1,735	5,101	274.9	6.80
Rostov Region	40,067	3,024	10,091	276.3	6.86
Sevastopol	2,552	151	672	274.2	6.48
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>48,464</b>	<b>5,200</b>	<b>13,319</b>	<b>288.3</b>	<b>7.86</b>
Republic of Daghestan	7,830	778	2,208	305.1	7.95
Republic of Ingushetia	872	65	132	297.5	8.03
Kabardino-Balkar Republic	4,407	460	1,162	266.8	7.31
Karachay-Cherkess Republic	3,468	303	1,009	282.8	9.59
Republic of North Ossetia – Alania	4,944	371	1,209	283.3	7.12
Chechen Republic	4,207	1,485	1,699	285.2	10.34
Stavropol Territory	22,736	1,738	5,900	288.8	7.06

Table 6.3.9 (cont.)

1	2	3	4	5	6
<b>VOLGA FEDERAL DISTRICT</b>	<b>291,005</b>	<b>27,111</b>	<b>78,131</b>	<b>275.2</b>	<b>7.24</b>
Republic of Bashkortostan	45,373	4,964	13,929	275.6	7.49
Mari El Republic	5,424	551	1,291	264.0	7.66
Republic of Mordovia	5,760	495	1,443	279.2	5.85
Republic of Tatarstan (Tatarstan)	44,486	3,844	13,293	278.9	7.16
Udmurt Republic	15,943	1,857	4,684	273.8	5.99
Chuvash Republic – Chuvashia	11,562	1,205	3,696	286.1	6.36
Perm Territory	28,268	2,736	7,068	269.2	7.70
Kirov Region	10,980	1,145	2,871	275.7	7.12
Nizhny Novgorod Region	29,480	2,065	6,669	265.6	7.79
Orenburg Region	20,167	2,124	5,402	274.2	7.56
Penza Region	10,720	1,004	2,944	285.5	6.15
Samara Region	31,060	2,264	6,721	269.6	7.83
Saratov Region	20,844	1,766	5,054	282.3	7.47
Ulyanovsk Region	10,938	1,091	3,065	276.5	6.71
<b>URALS FEDERAL DISTRICT</b>	<b>165,602</b>	<b>14,885</b>	<b>45,606</b>	<b>267.7</b>	<b>7.54</b>
Kurgan Region	7,327	852	1,752	271.9	7.48
Sverdlovsk Region	52,699	4,544	13,869	264.5	7.59
Tyumen Region	70,021	5,654	21,126	278.4	7.39
Khanty-Mansi Autonomous Area – Yugra	31,391	2,626	10,112	272.4	7.47
Yamal-Nenets Autonomous Area	12,511	982	4,214	270.8	7.61
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	26,119	2,046	6,800	292.1	7.16
Chelyabinsk Region	35,556	3,835	8,858	246.1	7.88
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>196,969</b>	<b>15,726</b>	<b>48,999</b>	<b>265.6</b>	<b>7.74</b>
Altai Republic	1,932	116	252	258.4	8.40
Republic of Tuva	3,948	414	1,032	255.0	8.93
Republic of Khakassia	5,670	488	1,358	268.4	7.08
Altai Territory	20,687	1,862	4,801	266.7	7.75
Krasnoyarsk Territory	38,131	3,179	10,711	261.3	7.73



Table 6.3.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	29,029	2,088	6,426	258.0	8.01
Kemerovo Region – Kuzbass	28,095	2,154	6,098	253.2	8.04
Novosibirsk Region	36,529	2,828	10,018	273.9	7.60
Omsk Region	20,858	1,666	5,285	279.4	7.55
Tomsk Region	12,090	931	3,019	271.7	7.40
FAR-EASTERN FEDERAL DISTRICT	109,217	8,298	33,532	254.1	5.89
Republic of Buryatia	10,603	821	2,778	258.3	5.78
Republic of Sakha (Yakutia)	18,021	1,624	7,187	248.3	5.27
Trans-Baikal Territory	11,184	855	3,001	250.9	5.81
Kamchatka Territory	4,962	327	1,375	256.0	7.75
Primorye Territory	23,622	1,664	7,012	256.8	5.96
Khabarovsk Territory	17,432	1,320	5,097	260.5	6.24
Amur Region	9,837	761	3,118	250.1	5.67
Magadan Region	3,095	248	1,037	244.9	5.95
Sakhalin Region	7,906	487	2,237	256.6	6.30
Jewish Autonomous Region	1,483	111	341	249.4	5.84
Chukotka Autonomous Area	1,074	80	350	259.9	5.42

Table 6.3.9 (cont.)

	August 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	121,868	457,702	277.8	6.67	31,380	184,270	301.1	3.71
CENTRAL FEDERAL DISTRICT	28,547	147,713	285.0	6.20	9,196	69,347	307.6	3.33
Belgorod Region	1,084	3,458	278.9	6.73	225	1,182	301.7	3.45
Bryansk Region	790	2,455	284.4	6.48	173	985	309.9	3.10
Vladimir Region	1,077	3,298	278.3	6.65	252	1,367	303.7	3.46
Voronezh Region	1,614	5,080	278.0	7.47	415	1,851	295.6	4.71
Ivanovo Region	714	2,115	264.4	6.95	172	876	279.8	4.08
Kaluga Region	878	3,152	284.5	6.97	171	1,067	315.7	2.92
Kostroma Region	514	1,359	282.9	7.43	83	414	323.0	3.98
Kursk Region	690	2,185	282.2	6.17	125	713	311.1	2.62
Lipetsk Region	762	2,398	286.7	6.70	134	869	316.1	3.26
Moscow Region	6,608	39,132	290.9	5.84	2,404	19,064	313.9	2.93
Orel Region	567	1,613	273.7	6.43	133	660	310.0	3.31
Ryazan Region	810	2,679	285.2	7.16	188	1,060	306.3	4.25
Smolensk Region	618	1,857	286.9	6.68	139	779	311.4	3.71
Tambov Region	611	1,942	278.1	6.78	122	716	302.6	3.41
Tver Region	1,033	3,439	278.5	6.67	210	1,245	310.6	3.00
Tula Region	1,072	3,657	282.8	6.65	280	1,493	308.9	3.45
Yaroslavl Region	888	2,741	274.6	6.86	220	1,029	286.8	3.75
Moscow	8,217	65,153	284.7	6.00	3,750	33,977	305.5	3.44

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>11,308</b>	<b>49,897</b>	<b>284.1</b>	<b>5.90</b>	<b>3,865</b>	<b>23,487</b>	<b>310.0</b>	<b>3.40</b>
Republic of Karelia	425	1,264	263.0	7.18	85	414	297.2	4.15
Republic of Komi	809	2,453	262.5	7.04	206	1,057	282.6	4.35
Arkhangelsk Region	1,009	3,175	269.0	6.36	319	1,459	299.7	3.75
Nenets Autonomous Area	42	163	250.5	6.14	8	50	308.6	1.66
Arkhangelsk Region, excluding Nenets Autonomous Area	967	3,012	270.1	6.37	311	1,408	299.4	3.83
Vologda Region	1,038	2,840	265.6	7.50	180	849	277.6	4.14
Kaliningrad Region	609	2,201	265.3	7.73	140	635	287.7	5.15
Leningrad Region	1,442	7,020	297.9	5.29	544	3,601	319.2	2.79
Murmansk Region	777	2,609	257.2	6.91	187	1,008	282.7	4.00
Novgorod Region	450	1,304	283.4	6.26	105	500	308.3	2.95
Pskov Region	335	1,080	283.6	6.25	92	429	306.6	3.56
Saint Petersburg	4,414	25,950	291.7	5.45	2,007	13,536	316.5	3.29
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>11,022</b>	<b>40,664</b>	<b>290.3</b>	<b>6.38</b>	<b>3,275</b>	<b>17,063</b>	<b>315.2</b>	<b>3.38</b>
Republic of Adygeya (Adygeya)	239	842	304.0	6.03	76	369	333.7	2.94
Republic of Kalmykia	276	1,063	289.4	6.36	65	454	324.5	2.55
Republic of Crimea	367	1,343	268.8	7.58	82	395	290.3	4.48
Krasnodar Territory	4,375	18,930	304.5	5.91	1,664	8,922	324.1	3.15
Astrakhan Region	876	2,638	280.5	6.98	168	891	314.9	3.73
Volgograd Region	1,734	5,097	274.9	6.80	383	1,894	305.9	3.60
Rostov Region	3,004	10,078	276.6	6.86	797	3,903	300.5	3.84
Sevastopol	151	672	274.2	6.48	40	234	295.5	2.41
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>5,199</b>	<b>13,318</b>	<b>288.3</b>	<b>7.86</b>	<b>711</b>	<b>3,900</b>	<b>316.0</b>	<b>3.72</b>
Republic of Daghestan	778	2,208	305.1	7.95	94	716	326.5	4.10
Republic of Ingushetia	65	132	297.5	8.03	3	25	352.7	2.30
Kabardino-Balkar Republic	460	1,162	266.8	7.31	50	309	326.4	3.88
Karachay-Cherkess Republic	303	1,009	282.8	9.59	23	110	335.8	2.82
Republic of North Ossetia – Alania	371	1,209	283.3	7.12	121	516	306.2	4.46
Chechen Republic	1,485	1,699	285.2	10.34	19	147	312.1	4.47
Stavropol Territory	1,737	5,899	288.9	7.06	401	2,077	312.1	3.39

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
<b>VOLGA FEDERAL DISTRICT</b>	<b>27,023</b>	<b>78,074</b>	<b>275.4</b>	<b>7.24</b>	<b>5,183</b>	<b>25,601</b>	<b>301.6</b>	<b>4.05</b>
Republic of Bashkortostan	4,964	13,929	275.6	7.49	826	4,028	303.9	4.44
Mari El Republic	551	1,291	264.0	7.66	123	440	292.7	4.58
Republic of Mordovia	495	1,443	279.2	5.85	103	598	313.8	2.65
Republic of Tatarstan (Tatarstan)	3,779	13,253	279.5	7.15	764	4,309	308.4	3.92
Udmurt Republic	1,842	4,675	274.2	5.99	393	1,692	304.8	3.09
Chuvash Republic – Chuvashia	1,205	3,696	286.1	6.36	367	1,743	303.0	3.68
Perm Territory	2,730	7,064	269.3	7.70	533	2,401	295.2	4.92
Kirov Region	1,145	2,871	275.7	7.12	212	1,013	296.9	3.70
Nizhny Novgorod Region	2,065	6,669	265.6	7.79	367	2,032	292.2	4.92
Orenburg Region	2,124	5,402	274.2	7.56	319	1,481	295.7	3.93
Penza Region	1,004	2,944	285.5	6.15	302	1,299	298.6	3.63
Samara Region	2,262	6,717	269.6	7.83	383	2,012	291.9	4.49
Saratov Region	1,766	5,054	282.3	7.47	226	1,347	313.1	3.06
Ulyanovsk Region	1,091	3,065	276.5	6.71	265	1,206	306.8	3.80
<b>URALS FEDERAL DISTRICT</b>	<b>14,752</b>	<b>45,527</b>	<b>268.1</b>	<b>7.54</b>	<b>3,607</b>	<b>16,480</b>	<b>287.4</b>	<b>5.03</b>
Kurgan Region	852	1,752	271.9	7.48	165	609	306.7	4.68
Sverdlovsk Region	4,544	13,869	264.5	7.59	1,277	5,662	284.3	5.45
Tyumen Region	5,652	21,125	278.4	7.39	1,660	7,948	290.4	4.88
Khanty-Mansi Autonomous Area – Yugra	2,624	10,111	272.4	7.47	706	3,538	282.2	4.71
Yamal-Nenets Autonomous Area	982	4,214	270.8	7.61	335	1,715	280.3	5.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,046	6,800	292.1	7.16	619	2,694	307.7	5.00
Chelyabinsk Region	3,704	8,780	248.3	7.87	505	2,261	279.5	4.62
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>15,720</b>	<b>48,979</b>	<b>265.6</b>	<b>7.74</b>	<b>3,287</b>	<b>15,914</b>	<b>286.3</b>	<b>4.76</b>
Altai Republic	116	252	258.4	8.40	10	44	282.2	3.93
Republic of Tuva	414	1,032	255.0	8.93	44	216	265.2	3.80
Republic of Khakassia	488	1,358	268.4	7.08	108	479	290.8	3.26
Altai Territory	1,859	4,799	266.8	7.75	354	1,510	288.8	4.78
Krasnoyarsk Territory	3,179	10,711	261.3	7.73	817	4,063	277.3	4.99

Table 6.3.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	2,087	6,418	258.0	8.01	301	1,514	287.3	4.50
Kemerovo Region – Kuzbass	2,154	6,098	253.2	8.04	350	1,711	276.5	4.64
Novosibirsk Region	2,827	10,018	273.9	7.60	929	4,199	290.1	5.30
Omsk Region	1,665	5,275	279.7	7.54	218	1,356	312.8	3.82
Tomsk Region	931	3,019	271.7	7.40	156	821	285.2	4.46
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>8,297</b>	<b>33,531</b>	<b>254.1</b>	<b>5.89</b>	<b>2,256</b>	<b>12,479</b>	<b>260.5</b>	<b>3.25</b>
Republic of Buryatia	821	2,778	258.3	5.78	209	1,082	270.2	2.71
Republic of Sakha (Yakutia)	1,624	7,187	248.3	5.27	452	2,650	249.9	2.69
Trans-Baikal Territory	855	3,001	250.9	5.81	191	994	264.2	2.94
Kamchatka Territory	327	1,375	256.0	7.75	71	390	259.4	4.36
Primorye Territory	1,663	7,011	256.9	5.96	541	2,922	257.5	3.27
Khabarovsk Territory	1,320	5,097	260.5	6.24	398	2,134	266.3	3.32
Amur Region	761	3,118	250.1	5.67	129	777	260.2	4.12
Magadan Region	248	1,037	244.9	5.95	49	285	278.2	4.74
Sakhalin Region	487	2,237	256.6	6.30	156	924	262.2	3.87
Jewish Autonomous Region	111	341	249.4	5.84	35	165	264.6	3.08
Chukotka Autonomous Area	80	350	259.9	5.42	25	156	285.6	3.36

Table 6.3.10

## Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	August 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	24,232	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	12,426	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Belgorod Region	131	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	72	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	114	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	145	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	87	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	137	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	24	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	63	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	28	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	2,689	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	52	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	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	113	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	106	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	68	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	8,485	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>3,056</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Karelia	43	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	38	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	107	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	99	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	94	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	179	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	247	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	41	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	43	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	48	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	2,217	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>1,403</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Adygeya (Adygeya)	16	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	92	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	44	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	622	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	52	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	216	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	348	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>1,647</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Daghestan	271	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	64	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	16	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia – Alania	105	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	1,035	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	132	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	2,502	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	290	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	37	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	40	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	629	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	131	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	98	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	195	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	54	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	269	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	74	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	70	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	327	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	197	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	90	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	1,305	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	598	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	210	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	71	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	34	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	104	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	488	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	1,269	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	120	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	258	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00



Table 6.3.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	158	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region – Kuzbass	100	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	423	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	124	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	68	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	624	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	88	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	21	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	249	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	174	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	28	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	33	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Jewish Autonomous Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chukotka Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

## 6.4. Data on the Activity of Insurers and Private Pension Funds

Table 6.4.1

## 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 <sup>1</sup>	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 6.4.1 (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
<b>VOLGA FEDERAL DISTRICT</b>	<b>78,469.8</b>	<b>50,221.1</b>
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
<b>URALS FEDERAL DISTRICT</b>	<b>46,419.8</b>	<b>25,459.1</b>
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
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>43,886.6</b>	<b>26,880.2</b>
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
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>20,784.3</b>	<b>13,023.5</b>
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
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>376.3</b>	<b>156.7</b>

<sup>1</sup>The 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 6.4.2

## Private Pension Funds' Performance

	Q2 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	1,368,680.1	6,644,858	67,342.1	48,895.0	1,585,329	2,886,353.4	36,679,358
CENTRAL FEDERAL DISTRICT	495,595.9	1,879,241	27,023.9	14,968.6	337,842	777,318.5	8,120,658
Belgorod Region	3,042.1	60,196	213.1	143.6	6,125	32,728.7	457,715
Bryansk Region	7,902.6	40,093	276.9	235.0	6,580	17,479.2	289,862
Vladimir Region	3,791.0	36,093	239.5	181.2	5,223	26,506.4	375,808
Voronezh Region	6,750.5	82,405	423.4	394.9	12,900	35,035.4	574,385
Ivanovo Region	969.1	13,321	83.1	45.0	1,751	14,412.2	258,127
Kaluga Region	2,475.7	24,669	148.1	100.4	3,647	20,448.9	246,017
Kostroma Region	1,567.1	13,934	83.6	71.7	2,593	11,982.2	201,520
Kursk Region	2,729.2	47,811	162.5	109.6	7,345	18,904.3	313,237
Lipetsk Region	5,209.0	55,862	273.5	193.6	9,399	21,940.9	324,996
Moscow Region	77,813.7	219,441	3,699.4	2,964.6	46,593	184,624.6	1,453,560
Orel Region	1,906.9	20,472	107.0	76.8	2,184	12,438.3	199,883
Ryazan Region	4,990.4	33,510	289.2	184.1	7,622	19,487.0	264,937
Smolensk Region	3,518.0	26,768	182.5	140.0	5,082	16,351.5	235,752
Tambov Region	2,317.7	27,729	151.9	107.9	4,470	14,106.9	262,871
Tver Region	3,608.9	30,580	221.4	133.6	4,274	23,385.2	294,086
Tula Region	4,641.9	49,788	266.4	190.4	8,479	30,948.1	402,629
Yaroslavl Region	6,016.8	36,102	337.7	230.5	7,612	27,583.3	363,057
Moscow	356,345.3	1,060,467	19,864.7	9,465.6	195,963	248,955.3	1,602,216
NORTH-WESTERN FEDERAL DISTRICT	113,330.7	624,782	6,198.7	4,639.8	149,784	329,705.2	3,546,111
Republic of Karelia	5,326.9	29,659	270.7	217.7	8,912	14,656.5	188,358
Republic of Komi	26,179.7	71,204	779.4	923.2	26,156	30,012.3	317,723
Arkhangelsk Region	9,068.9	51,251	461.7	356.6	10,710	31,869.3	390,958
Nenets Autonomous Area	207.6	1,760	15.1	6.7	117	30,116.8	10,543
Arkhangelsk Region, excluding Nenets Autonomous Area	8,861.3	49,491	446.6	349.9	10,593	1,752.5	380,415
Vologda Region	5,992.4	72,971	234.6	303.8	25,503	31,439.4	388,547
Kaliningrad Region	2,871.9	23,607	161.1	129.4	4,381	18,544.2	283,390
Leningrad Region	11,987.8	71,728	715.3	495.6	13,082	40,386.3	416,289

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	6,744.4	46,245	345.6	246.1	6,646	25,538.6	261,254
Novgorod Region	1,688.5	14,302	128.8	65.0	1,933	13,299.9	170,178
Pskov Region	2,134.1	19,091	112.9	98.1	3,116	10,821.8	170,141
Saint Petersburg	41,336.0	224,724	2,988.6	1,804.3	49,345	113,136.8	959,273
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>68,628.8</b>	<b>399,392</b>	<b>2,681.9</b>	<b>2,695.8</b>	<b>79,924</b>	<b>228,359.0</b>	<b>3,703,130</b>
Republic of Adygeya (Adygeya)	309.6	6,281	17.4	15.2	439	5,018.1	95,554
Republic of Kalmykia	170.8	6,629	11.1	7.3	291	2,846.4	62,271
Republic of Crimea	127.2	1,869	10.0	6.7	81	104.5	8,667
Krasnodar Territory	31,760.2	156,450	1,344.8	1,264.5	38,365	88,696.3	1,339,647
Astrakhan Region	12,457.0	39,529	270.2	447.1	9,824	18,119.6	331,010
Volgograd Region	11,727.7	68,473	455.1	428.1	13,392	46,467.3	777,878
Rostov Region	12,008.9	119,827	565.8	525.4	17,505	67,043.6	1,086,458
Sevastopol	67.5	334	7.5	1.6	27	63.2	1,645
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>17,370.7</b>	<b>138,550</b>	<b>709.7</b>	<b>742.6</b>	<b>17,833</b>	<b>51,792.8</b>	<b>1,116,311</b>
Republic of Daghestan	3,166.3	23,211	130.6	115.1	2,962	5,795.9	182,870
Republic of Ingushetia	44.1	1,121	4.4	1.8	36	355.3	15,293
Kabardino-Balkar Republic	671.1	10,008	40.1	21.8	875	4,380.5	127,535
Karachay-Cherkess Republic	297.6	5,354	12.5	12.1	406	2,652.7	59,481
Republic of North Ossetia – Alania	500.0	10,148	25.6	17.7	710	3,633.9	105,581
Chechen Republic	1,273.0	8,906	64.6	50.5	1,702	1,748.2	56,660
Stavropol Territory	11,418.5	79,802	431.9	523.6	11,142	33,226.3	568,891
<b>VOLGA FEDERAL DISTRICT</b>	<b>197,190.4</b>	<b>1,513,347</b>	<b>9,804.9</b>	<b>7,951.1</b>	<b>359,235</b>	<b>602,871.1</b>	<b>9,145,637</b>
Republic of Bashkortostan	28,519.7	151,852	1,937.3	1,008.6	28,519	88,886.3	1,297,197
Mari El Republic	531.0	11,206	38.0	26.9	686	10,874.1	217,862
Republic of Mordovia	1,804.3	16,741	97.0	84.5	3,108	13,004.4	208,376
Republic of Tatarstan (Tatarstan)	36,144.8	289,552	1,586.9	1,488.3	107,443	85,723.6	1,234,286
Udmurt Republic	5,190.7	50,537	296.7	265.1	12,781	34,604.1	566,028
Chuvash Republic – Chuvashia	1,685.2	37,697	107.2	75.2	3,064	22,206.2	407,013
Perm Territory	17,114.8	131,755	914.8	768.5	27,691	63,588.2	883,446
Kirov Region	3,451.4	34,212	201.5	156.4	5,286	24,788.2	402,089
Nizhny Novgorod Region	31,714.3	301,142	1,380.4	1,259.6	72,197	71,104.2	969,540
Orenburg Region	19,696.8	110,802	692.7	771.4	24,507	40,281.7	656,799
Penza Region	2,687.9	28,786	153.3	100.6	4,325	19,697.1	355,190
Samara Region	29,903.1	213,117	1,567.0	1,234.7	42,480	67,663.5	863,146
Saratov Region	16,231.0	106,492	653.0	596.3	22,537	40,479.9	725,678
Ulyanovsk Region	2,515.6	29,456	179.0	115.2	4,611	19,969.7	358,987

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
<b>URALS FEDERAL DISTRICT</b>	259,044.3	991,473	10,644.2	9,779.6	414,598	355,396.5	3,841,530
Kurgan Region	3,298.8	25,220	168.2	124.9	4,771	14,814.7	288,192
Sverdlovsk Region	27,566.6	222,693	1,272.2	1,197.2	48,299	112,941.2	1,350,593
Tyumen Region	213,709.1	614,872	8,366.9	7,857.6	339,651	158,563.1	1,220,814
Khanty-Mansi Autonomous Area – Yugra	112,026.8	493,182	4,752.1	4,804.0	295,525	40,100.5	591,454
Yamal-Nenets Autonomous Area	77,468.6	56,517	2,561.1	2,486.5	32,859	88,224.4	168,953
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	24,213.7	65,173	1,053.7	567.0	11,267	30,238.2	460,407
Chelyabinsk Region	14,469.8	128,688	836.9	600.0	21,877	69,077.4	981,931
<b>SIBERIAN FEDERAL DISTRICT</b>	109,075.5	688,984	5,709.3	4,279.6	135,063	353,225.6	4,980,899
Altai Republic	52.1	2,452	4.9	2.2	75	2,317.4	50,755
Republic of Tuva	27.1	2,010	3.1	0.7	13	2,784.4	65,813
Republic of Khakassia	2,606.7	12,981	131.5	105.4	2,477	8,590.0	126,546
Altai Territory	4,286.2	50,405	242.0	203.6	7,342	32,611.8	684,417
Krasnoyarsk Territory	34,252.7	203,818	1,671.2	1,372.5	32,139	72,564.1	833,150
Irkutsk Region	26,210.8	120,297	1,789.3	1,021.7	28,203	54,348.4	728,365
Kemerovo Region – Kuzbass	9,719.9	119,531	511.2	406.8	26,002	60,169.0	793,217
Novosibirsk Region	12,767.8	87,907	573.2	580.2	23,612	54,141.7	755,873
Omsk Region	8,733.5	57,578	382.6	256.9	8,058	39,508.1	631,235
Tomsk Region	10,418.8	32,005	400.3	329.5	7,142	26,190.6	311,528
<b>FAR-EASTERN FEDERAL DISTRICT</b>	108,441.3	409,072	4,568.8	3,837.8	91,050	187,510.8	2,223,915
Republic of Buryatia	7,055.0	43,070	362.7	251.5	7,007	18,373.5	309,165
Republic of Sakha (Yakutia)	34,165.6	48,934	633.1	1,047.7	25,162	24,848.9	246,829
Trans-Baikal Territory	14,655.5	70,040	791.1	502.5	12,788	21,313.0	312,708
Kamchatka Territory	632.1	5,875	49.1	20.9	576	9,018.0	77,973
Primorye Territory	11,628.6	71,307	630.9	465.4	12,836	35,476.4	455,115
Khabarovsk Territory	17,832.9	74,364	974.2	661.1	12,502	35,152.5	367,106
Amur Region	12,124.3	57,078	648.0	461.8	10,655	19,038.9	232,514
Magadan Region	532.0	4,808	39.3	15.3	423	4,812.7	37,994
Sakhalin Region	7,784.6	22,645	310.9	339.7	7,409	14,809.1	128,352
Jewish Autonomous Region	1,989.2	10,333	124.5	69.5	1,599	3,467.6	48,493
Chukotka Autonomous Area	41.6	618	5.1	2.5	93	1,200.3	7,666
THE CITY OF BAIKONUR <sup>1</sup>	2.4	17	0.7	0.0	0	174.0	1,167
FOREIGN STATES (MEMO)	2,456.6	5,137	59.9	126.8	1,262	114.5	1,505

<sup>1</sup>The 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

### 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 1.3

### 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 1.4

### 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 1.5 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 1.5.

**Table 1.5**  
**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 1.6**  
**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 1.7**  
**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 1.8**  
**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 1.9**  
**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 institutions<sup>1</sup> and nonfinancial organizations<sup>2</sup>, 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 1.10**  
**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.

**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 1.11**  
**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<sup>1</sup>** include currency outside the banking system and deposits of the Russian Federation residents (organizations and individuals) in rubles and foreign

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

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



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 1.12**  
**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 O409110 "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 circulation (see the indicator "Currency outside banking system" in the table "Banking System Survey").

**M1 monetary aggregate** is a sum of cash in circulation and balances in the domestic currency on current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations — 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 1.13**  
**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.

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

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

**Table 1.14**  
**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 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 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.

**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 1.15**  
**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.

**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 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.

**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 1.16**  
**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 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 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.

**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.

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

**Table 1.17**  
**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.

**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 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.

**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 Rate<sup>1</sup>**

### 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.

<sup>1</sup> 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 syndicated 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

### Foreign Exchange Trades at the Main Trading Session of Moscow Exchange

#### General Provisions

The data describes the US dollar and the euro against the ruble trades at the Main 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

<sup>1</sup> 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 depository receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

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

## Section 4. 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' 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 Accredite 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*<sup>1</sup> 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;

$P1...n$  – nominal annual interest rate as included in an agreement;

$V1...n$  – 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.

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

**Table 6.1.1**  
**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 6.1.2**  
**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 6.1.3**  
**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.

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<sub>i</sub> is the number of securities in the issue (additional issue) of securities i subject to placement, in pieces;

N<sub>i</sub> is the par value of one security in the issue (additional issue) of securities i subject to placement, in rubles.

**Table 6.1.4**  
**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:

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

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

$V$  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 6.2 Borrowings

**Table 6.2.1**  
**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 6.2.2**  
**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 6.3 Funds Allocations

**Table 6.3.1**  
**Volume of Ruble-Denominated Loans to Legal  
 Entities — Residents and Individual Entrepreneurs, by  
 Economic Activities and Fund Use**

**Table 6.3.2**  
**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 6.3.3**  
**Outstanding Amount of Loans on Ruble-Denominated  
 Loans to Legal Entities — Residents and Individual  
 Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.3.4**  
**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 6.3.5**  
**Overdue Loans on Ruble-Denominated Loans  
 to Legal Entities — Residents and Individual  
 Entrepreneurs,  
 by Economic Activities and Fund Use**

**Table 6.3.6**  
**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 6.3.7**

#### **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 6.3.8**

#### **Outstanding Amount of Loans Granted to Resident Individuals**

**Table 6.3.9**

#### **Selected Indicators of Loans in Rubles Granted to Resident Individuals data for the month**

**Table 6.3.10**

#### **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**

**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 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 6.4

#### Data on the Activity of Insurers and Private Pension Funds

**Table 6.4.1**  
**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 6.4.2**  
**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).