

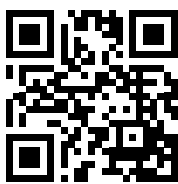


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No. 10

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Moscow
2022



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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

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

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

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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Balance of Payments of the Russian Federation (Analytical Presentation)

(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022
CURRENT ACCOUNT	22,427	17,311	35,537	46,994	122,270	69,834	76,691
Goods and services	25,694	34,780	47,394	62,220	170,088	79,295	90,329
<i>Exports</i>	104,812	127,939	146,246	171,037	550,035	168,094	162,239
<i>Imports</i>	79,118	93,159	98,853	108,817	379,947	88,800	71,910
Primary income	-1,442	-16,851	-10,424	-14,300	-43,016	-8,115	-10,962
<i>Receivable</i>	14,236	15,522	23,753	28,280	81,791	9,951	8,417
<i>Payable</i>	15,678	32,372	34,177	42,580	124,807	18,067	19,379
Secondary income	-1,825	-618	-1,432	-926	-4,802	-1,345	-2,675
<i>Receivable</i>	2,312	4,109	3,600	4,458	14,478	2,579	2,587
<i>Payable</i>	4,137	4,727	5,032	5,383	19,279	3,925	5,263
CAPITAL ACCOUNT	221	-28	-48	-20	125	-22	661
Net lending (+) / net borrowing (-) (Balance from current and capital accounts)	22,648	17,283	35,489	46,975	122,395	69,812	77,352
Net lending (+) / net borrowing (-) (Balance from financial account)	22,637	18,292	33,631	47,759	122,319	66,639	78,999

Table 1.1 (end)
(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022
NET INCURRENCE OF LIABILITIES ('+' – INCREASE, '-' – DECREASE)	-297	2,779	32,117	2,853	37,451	-34,582	-53,265
General government	-3,267	-799	5,186	-3,791	-2,672	-5,214	-647
Banks and central bank	2,411	-4,512	16,634	-2,778	11,756	-2,214	-22,126
Direct investment	1,575	-1,144	1,391	1,005	2,827	2,388	-2,530
Loans, currency and deposits	5,089	949	2,330	5,273	13,640	-1,427	-8,478
Other liabilities	-4,253	-4,317	12,913	-9,056	-4,712	-3,176	-11,118
Other sectors	559	8,090	10,297	9,422	28,368	-27,154	-30,492
Direct investment	4,337	6,570	14,600	12,115	37,623	-24,974	-14,545
Portfolio investment	-3,704	-927	-2,246	-2,734	-9,611	-3,250	-578
Loans, currency and deposits	-2,878	-2,586	-1,152	-3,907	-10,523	1,080	-4,895
Other liabilities	2,804	5,033	-905	3,948	10,879	-10	-10,474
NET ACQUISITION OF FINANCIAL ASSETS ('+' – INCREASE, '-' – DECREASE)	22,340	21,071	65,747	50,612	159,770	32,057	25,735
General government	441	1,770	-171	1,601	3,642	739	1,165
Banks and central bank ¹	6,953	620	33,445	18,476	59,494	-5,374	14,111
Direct investment	107	-199	465	261	634	678	-1,043
Loans, currency and deposits	4,952	-5,747	9,691	-919	7,977	276	26,411
Other assets ¹	1,893	6,567	23,288	19,134	50,883	-6,327	-11,257
Other sectors	14,946	18,680	32,473	30,535	96,634	36,693	10,459
Direct investment	8,987	8,905	19,781	27,576	65,248	-23,229	-9,364
Portfolio investment	3,299	3,200	3,470	4,011	13,980	-3,153	33
Other assets	2,661	6,576	9,223	-1,053	17,406	63,074	19,790
Net errors and omissions	-10	1,008	-1,859	785	-76	-3,172	1,647

¹ 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	74.2	6.1	-4.0	-10.1	68.1	96.3	28.4	-0.1
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	28.0	4.0	3.9	-0.2	24.0	32.4	10.3	-1.9
Q4 2021	22.6	2.7	-3.2	-5.9	19.9	30.1	9.4	0.8

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)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Total	467,605	462,222	472,936	490,064	482,131	451,633	470,724
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568
Federal Government	65,163	61,222	62,707	67,912	63,268	53,192	74,533
New Russian Debt	64,791	60,851	62,371	67,576	62,967	52,891	74,232
Loans	485	520	501	527	1,501	1,384	2,094
Foreign currency bonds	21,071	20,415	20,587	20,531	19,959	18,550	18,035
<i>Eurobonds</i>	20,919	20,138	20,276	20,267	19,686	18,324	17,810
<i>Eurobonds (related to the second London Club debt restructuring)</i>	152	277	310	265	274	226	225
Ruble denominated bonds	43,190	39,877	41,250	46,488	41,483	32,938	54,085
<i>OFZ</i>	43,190	39,877	41,250	46,488	41,483	32,938	54,085
<i>Eurobonds</i>	0	0	0	0	0	0	0
Other	44	39	34	29	24	19	18
Debt of the former USSR	372	371	336	336	301	301	301
Local Government	93	89	99	94	84	74	36
Loans	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0
Ruble denominated bonds	93	89	99	94	84	74	36

Table 1.3 (end)

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Central bank and banks	84,930	89,206	89,996	109,885	114,417	117,694	111,566
Debt liabilities to direct investors and to direct investment enterprises	4,584	5,626	4,091	4,621	4,764	6,556	4,176
Debt securities	3,599	3,555	3,761	3,833	3,552	2,982	4,312
Loans, currency and deposits	65,157	69,178	71,169	73,248	77,853	71,490	73,254
Other	11,590	10,848	10,974	28,184	28,249	36,667	29,825
Other sectors	317,418	311,705	320,134	312,173	304,362	280,673	284,589
Debt liabilities to direct investors and to direct investment enterprises	138,200	129,296	132,536	133,138	130,624	115,552	121,673
Debt securities	8,563	8,498	9,171	8,984	8,631	6,368	9,430
Loans, currency and deposits	153,259	153,852	152,908	149,548	141,152	135,524	140,310
Other	17,396	20,059	25,519	20,503	23,955	23,230	13,177

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 1.4

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

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Total	467,605	462,222	472,936	490,064	482,131	451,633	470,724
Foreign Currency	339,448	339,038	340,727	353,847	349,696	340,259	298,048
Domestic Currency	128,156	123,184	132,210	136,217	132,436	111,374	172,676
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568
Foreign Currency	21,973	21,344	21,457	21,423	21,786	20,254	20,448
<i>Short-term</i>	44	39	34	29	24	19	18
<i>Long-term</i>	21,928	21,306	21,424	21,395	21,762	20,235	20,430
Domestic Currency	43,284	39,966	41,349	46,582	41,567	33,012	54,120
<i>Short-term</i>	0	0	0	0	0	0	0
<i>Long-term</i>	43,284	39,966	41,349	46,582	41,567	33,012	54,120
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	80,346	83,580	85,905	105,264	109,653	111,138	107,390
Foreign Currency	59,628	63,525	66,488	84,663	87,489	88,340	72,832
<i>Short-term</i>	20,089	23,056	25,481	26,945	29,887	33,580	19,186
<i>Long-term</i>	39,539	40,468	41,007	57,718	57,601	54,760	53,646
Domestic Currency	20,718	20,055	19,417	20,601	22,165	22,798	34,559
<i>Short-term</i>	14,247	13,871	13,442	14,789	16,607	18,448	28,832
<i>Long-term</i>	6,471	6,184	5,974	5,813	5,558	4,350	5,727

Table 1.4 (end)

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	179,218	182,408	187,598	179,035	173,738	165,122	162,917
Foreign Currency	142,602	145,898	145,257	139,712	133,825	134,314	115,406
<i>Short-term</i>	16,697	19,392	20,712	18,685	20,236	22,119	11,825
<i>Long-term</i>	125,905	126,506	124,546	121,027	113,589	112,196	103,581
Domestic Currency	36,616	36,510	42,341	39,323	39,913	30,808	47,510
<i>Short-term</i>	6,348	6,444	10,678	7,717	10,205	7,026	9,352
<i>Long-term</i>	30,268	30,066	31,662	31,607	29,709	23,782	38,159
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	142,784	134,922	136,627	137,759	135,387	122,107	125,849
Foreign Currency	115,245	108,271	107,524	108,049	106,597	97,350	89,362
Domestic Currency	27,539	26,652	29,104	29,710	28,790	24,757	36,487

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)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Total Liabilities	467,605	462,222	472,936	490,064	482,131	451,633	470,724
Short-term	61,854	67,873	76,435	76,235	86,218	87,734	74,973
Long-term	405,751	394,348	396,501	413,829	395,913	363,900	395,751
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568
Short-term	44	39	34	29	24	19	18
Debt securities	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0
Other liabilities	44	39	34	29	24	19	18
Long-term	65,212	61,272	62,773	67,977	63,329	53,247	74,550
Debt securities	64,355	60,382	61,935	67,114	61,526	51,562	72,156
Loans, currency and deposits	857	891	837	863	1,803	1,685	2,395
Other liabilities	0	0	0	0	0	0	0
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	80,346	83,580	85,905	105,264	109,653	111,138	107,390
Short-term	34,336	36,927	38,923	41,734	46,494	52,028	48,018
Debt securities	607	602	598	606	589	522	559
Loans, currency and deposits	30,766	33,979	35,599	38,527	43,084	39,948	41,853
Other liabilities	2,963	2,346	2,726	2,601	2,822	11,558	5,605
Long-term	46,010	46,653	46,982	63,530	63,159	59,110	59,373
Debt securities	2,992	2,952	3,164	3,226	2,962	2,460	3,752
Loans, currency and deposits	34,391	35,199	35,570	34,721	34,770	31,541	31,400
Other liabilities	8,627	8,501	8,248	25,583	25,427	25,109	24,220

Table 1.5 (end)

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	179,218	182,408	187,598	179,035	173,738	165,122	162,917
Short-term	23,045	25,836	31,390	26,401	30,440	29,144	21,176
Debt securities	17	18	55	59	17	11	17
Loans, currency and deposits	5,633	5,759	5,816	5,841	6,469	5,904	7,982
Other liabilities	17,395	20,058	25,519	20,502	23,955	23,230	13,177
Long-term	156,173	156,573	156,208	152,633	143,298	135,978	141,740
Debt securities	8,546	8,480	9,115	8,925	8,614	6,357	9,413
Loans, currency and deposits	147,626	148,092	147,092	143,708	134,683	129,620	132,328
Other liabilities	1	1	1	1	1	1	0
Direct investment	142,784	134,922	136,627	137,759	135,387	122,107	125,849
<i>Banks</i>	4,584	5,626	4,091	4,621	4,764	6,556	4,176
Direct investor in direct investment enterprises	41	33	55	32	48	46	45
Direct investment enterprises in direct investor (reverse investment)	23	17	16	13	18	11	12
Between fellow enterprises	4,519	5,576	4,020	4,575	4,698	6,499	4,119
<i>Other sectors</i>	138,200	129,296	132,536	133,138	130,624	115,552	121,673
Direct investor in direct investment enterprises	36,480	33,969	36,572	37,244	34,743	29,800	36,799
Direct investment enterprises in direct investor (reverse investment)	74,400	72,320	73,421	74,340	72,164	65,441	61,550
Between fellow enterprises	27,320	23,008	22,543	21,555	23,717	20,311	23,324

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.¹ Main Components

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Net International Investment Position	516,731	459,313	461,740	443,283	484,828	611,237	510,850
Assets	1,569,086	1,528,605	1,582,665	1,623,089	1,651,467	1,599,260	1,720,613
Direct investment	471,840	446,884	467,172	479,346	487,004	397,915	501,611
Equity and investment fund shares	371,129	345,323	363,734	376,250	392,802	314,473	396,763
Debt instruments	100,711	101,560	103,438	103,097	94,202	83,442	104,849
Portfolio investment	107,874	111,954	120,952	112,455	117,413	93,742	88,598
Equity and investment fund shares	22,222	27,203	32,870	31,602	34,473	27,075	24,120
Debt securities	85,651	84,751	88,082	80,853	82,940	66,667	64,477
Other investment²	393,598	396,445	402,796	417,165	416,423	501,194	546,282
Other equity	8,266	8,265	8,508	8,502	8,559	8,553	8,517
Loans, currency and deposits	334,032	338,111	338,400	348,136	347,277	395,507	429,708
Other accounts receivable ²	51,301	50,068	55,887	60,528	60,587	97,133	108,057
Reserve assets	595,774	573,322	591,745	614,122	630,627	606,409	584,121
Liabilities	1,052,355	1,069,292	1,120,925	1,179,806	1,166,639	988,023	1,209,762
Direct investment	539,747	547,653	568,495	594,851	610,083	521,288	692,156
Equity and investment fund shares	396,962	412,731	431,868	457,092	474,695	399,181	566,307
Debt instruments	142,784	134,922	136,627	137,759	135,387	122,107	125,849
Portfolio investment	255,925	261,023	284,829	302,717	273,636	188,598	250,036
Equity and investment fund shares	169,351	183,483	204,848	218,064	197,807	131,492	165,531
Debt securities	86,574	77,540	79,980	84,654	75,828	57,106	84,505
Other investment²	256,684	260,616	267,601	282,237	282,920	278,137	267,570
Other equity	115	96	111	4,215	4,128	3,658	6,017
Loans, currency and deposits	219,273	223,920	224,914	223,659	220,808	208,699	215,958
Other accounts payable ²	29,125	28,561	34,484	28,946	32,735	40,834	21,616
Special drawing rights (Net incurrence of liabilities)	8,170	8,039	8,091	25,417	25,250	24,946	23,979

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

² Including financial derivatives.

Notes.

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

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

Table 1.7

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

	International reserves
1	2
2019	
31.12	554,359
2020	
31.01	562,306
29.02	570,381
31.03	563,473
30.04	566,012
31.05	566,134
30.06	568,872
31.07	591,753
31.08	594,422
30.09	583,426
31.10	582,845
30.11	582,676
31.12	595,774
2021	
31.01	590,685
28.02	586,266
31.03	573,322
30.04	590,476
31.05	605,232
30.06	591,745
31.07	601,003
31.08	618,181
30.09	614,122
31.10	624,237
30.11	622,501
31.12	630,627
2022	
31.01	630,207
28.02	617,133
31.03	606,409
30.04	593,052
31.05	587,423
30.06	584,121
31.07	576,904
31.08	565,660
30.09	540,688

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

Table 1.8

International Reserves Adequacy (International Reserves in Months of Import)

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

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

Central Bank Survey

Table 1.9

(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	Aug, 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	32,462,266
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	3,805,647
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	-8,875,651
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	1,270,450
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	19,830,114
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	14,228,481
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	5,601,632
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	5,601,632
Required reserves	815,263	825,406	843,263	150,012	162,182	145,929	145,929	145,961	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	73,605
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	8,758,993

Table 1.10

Credit Institutions Survey

(millions of rubles, end of period)

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

Table 1.10 (cont.)

(millions of rubles, end of period)

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

Table 1.10 (cont.)

(millions of rubles, end of period)

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

Table 1.10 (cont.)

(millions of rubles, end of period)

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

Table 1.10 (cont.)

(millions of rubles, end of period)

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

Table 1.10 (end)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022
NET FOREIGN ASSETS	9,182,937	10,767,014	10,625,111
CLAIMS ON CENTRAL BANK	5,874,773	5,746,029	6,348,470
NET CLAIMS ON GENERAL GOVERNMENT	-131,466	581,818	1,080,768
CLAIMS ON OTHER SECTORS	88,001,232	89,923,776	91,435,516
<i>in rubles</i>	80,860,361	81,919,855	84,167,646
<i>in foreign currency</i>	7,140,871	8,003,921	7,267,870
Claim on nonfinancial organizations and other financial organizations	61,137,052	62,781,659	64,011,748
<i>in rubles</i>	54,060,516	54,837,678	56,798,714
of which: Loans	45,126,911	45,857,933	47,745,981
<i>in foreign currency</i>	7,076,536	7,943,981	7,213,034
of which: Loans	5,614,179	6,411,455	5,818,727
Claims on households	26,864,180	27,142,117	27,423,768
<i>in rubles</i>	26,799,845	27,082,176	27,368,932
of which: Loans	26,799,845	27,082,176	27,368,932
<i>in foreign currency</i>	64,335	59,940	54,836
of which: Loans	64,335	59,940	54,836
LIABILITIES TO CENTRAL BANK	3,215,437	2,874,259	3,273,963
DEPOSITS INCLUDED IN BROAD MONEY	67,466,502	70,391,298	72,132,546
<i>in rubles</i>	56,293,048	57,392,653	59,777,803
Transferable deposits	23,134,258	24,224,375	25,502,328
Other financial institutions and nonfinancial organizations	12,925,318	13,729,336	14,588,462
Households	10,208,940	10,495,039	10,913,866
Other deposits	33,158,791	33,168,278	34,275,475
Other financial institutions and nonfinancial organizations	12,960,825	12,881,480	14,064,699
Households	20,197,965	20,286,798	20,210,776
<i>in foreign currency</i>	11,173,454	12,998,645	12,354,743
Transferable deposits	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743
Other financial institutions and nonfinancial organizations	7,465,834	8,732,513	8,335,081
Households	3,707,620	4,266,132	4,019,662
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,046	4,925	5,002
OTHER ITEMS (NET)	32,240,492	33,748,156	34,078,354
Escrow accounts of households ¹	3,829,831	3,879,229	3,945,643

¹ 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 bankkig system	9,658,444	9,488,988	9,670,830	10,241,011	10,911,997	11,209,333
Transferable deposits	14,203,272	13,868,485	14,353,114	14,895,361	15,079,354	15,262,079
Other financial institutions and nonfinancial organizations	7,333,056	7,524,844	7,723,848	8,061,167	7,644,673	7,743,275
Households	6,870,216	6,343,642	6,629,266	6,834,194	7,434,681	7,518,804
Other deposits	27,798,590	27,265,458	27,290,239	27,190,630	26,960,365	26,596,589
Other financial institutions and nonfinancial organizations	9,400,771	8,875,506	8,835,006	8,977,571	9,012,860	8,823,115
Households	18,397,819	18,389,953	18,455,234	18,213,059	17,947,504	17,773,473
<i>in foreign currency</i>	12,837,913	13,257,608	14,134,221	15,966,004	15,178,019	14,760,703
Transferable deposits	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,837,913	13,257,608	14,134,221	15,966,004	15,178,019	14,760,703
Other financial institutions and nonfinancial organizations	7,030,019	7,372,258	7,997,411	9,220,199	8,857,000	8,641,655
Households	5,807,894	5,885,350	6,136,810	6,745,805	6,321,020	6,119,048
DEBT SECURITIES INCLUDED IN BROAD MONEY ¹	37,314	37,511	35,182	29,709	28,514	27,591
OTHER ITEMS (NET)	33,975,199	34,962,435	36,666,768	42,055,392	41,343,432	40,512,932
Escrow accounts of households ²	138,773	165,528	203,208	252,873	296,712	333,304

Table 1.11 (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 banking system	11,516,375	11,817,824	11,951,292	12,072,847	12,157,733	12,134,597
Transferable deposits	16,300,914	16,270,393	17,076,097	17,440,614	17,464,579	18,260,179
Other financial institutions and nonfinancial organizations	8,216,773	8,047,358	8,620,687	8,724,075	8,656,470	9,169,502
Households	8,084,142	8,223,035	8,455,410	8,716,539	8,808,109	9,090,677
Other deposits	26,575,344	26,599,176	26,266,805	26,510,435	26,249,312	25,727,841
Other financial institutions and nonfinancial organizations	8,820,832	8,862,594	8,763,580	9,214,828	9,292,224	9,130,807
Households	17,754,512	17,736,582	17,503,225	17,295,606	16,957,088	16,597,034
<i>in foreign currency</i>	14,293,104	15,086,073	15,508,311	16,413,872	16,302,496	16,387,534
Transferable deposits	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	14,293,104	15,086,073	15,508,311	16,413,872	16,302,496	16,387,534
Other financial institutions and nonfinancial organizations	8,204,249	8,693,648	9,033,736	9,601,841	9,550,101	9,827,262
Households	6,088,856	6,392,425	6,474,575	6,812,031	6,752,395	6,560,272
DEBT SECURITIES INCLUDED IN BROAD MONEY ¹	24,072	21,441	20,547	19,903	18,852	18,170
OTHER ITEMS (NET)	41,354,260	44,487,156	45,566,730	47,655,074	47,786,893	47,042,498
Escrow accounts of households ²	393,398	466,237	559,840	679,255	835,991	1,007,555

Table 1.11 (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 banking system	12,523,939	12,429,089	12,538,085	12,569,715	12,859,888	12,752,303
Transferable deposits	19,261,682	19,091,181	19,619,780	19,628,507	20,170,448	20,524,370
Other financial institutions and nonfinancial organizations	8,913,010	9,424,955	9,677,456	9,542,168	9,195,969	9,809,580
Households	10,348,672	9,666,226	9,942,324	10,086,339	10,974,479	10,714,790
Other deposits	26,866,481	26,078,110	26,020,367	26,063,388	26,175,985	25,917,394
Other financial institutions and nonfinancial organizations	10,180,908	9,591,986	9,693,659	9,902,067	10,066,834	10,019,895
Households	16,685,573	16,486,124	16,326,707	16,161,321	16,109,151	15,897,499
<i>in foreign currency</i>	16,619,213	17,326,326	17,216,123	17,134,502	17,051,724	17,132,098
Transferable deposits	—	—	—	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	16,619,213	17,326,326	17,216,123	17,134,502	17,051,724	17,132,098
Other financial institutions and nonfinancial organizations	10,005,692	10,531,996	10,583,955	10,467,843	10,446,566	10,572,118
Households	6,613,520	6,794,330	6,632,168	6,666,659	6,605,158	6,559,980
DEBT SECURITIES INCLUDED IN BROAD MONEY ¹	13,503	13,229	12,477	9,794	7,610	6,993
OTHER ITEMS (NET)	47,157,520	48,490,819	47,096,632	47,317,632	47,642,592	48,669,477
Escrow accounts of households ²	1,177,404	1,238,725	1,393,437	1,578,955	1,787,740	1,967,025

Table 1.11 (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 ¹	6,516	6,412	6,916	6,847	6,074	5,966
OTHER ITEMS (NET)	47,474,869	48,293,836	48,742,085	48,080,136	47,822,621	49,418,496
Escrow accounts of households ²	2,172,328	2,350,919	2,501,647	2,633,116	2,778,656	2,945,857

Table 1.11 (cont.)

(millions of rubles, end of period)

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

Table 1.11 (end)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022
NET FOREIGN ASSETS	37,604,484	44,392,953	43,087,377
NET CLAIMS ON GENERAL GOVERNMENT	-8,250,066	-8,582,590	-7,794,884
CLAIMS ON OTHER SECTORS	89,271,396	91,187,696	92,705,966
<i>in rubles</i>	82,130,524	83,183,774	85,419,176
<i>in foreign currency</i>	7,140,871	8,003,922	7,286,790
Claim on other financial organizations and nonfinancial organizations	62,407,216	64,045,579	65,282,198
<i>in rubles</i>	55,330,679	56,101,598	58,050,244
of which: Loans	46,324,445	47,048,229	48,922,726
<i>in foreign currency</i>	7,076,536	7,943,981	7,231,955
of which: Loans	5,614,179	6,411,455	5,818,727
Claims on households	26,864,180	27,142,117	27,423,768
<i>in rubles</i>	26,799,845	27,082,176	27,368,932
of which: Loans	26,799,845	27,082,176	27,368,932
<i>in foreign currency</i>	64,335	59,940	54,836
of which: Loans	64,335	59,940	54,836
BROAD MONEY LIABILITIES	80,801,744	83,828,940	85,693,000
MONEY SUPPLY (National Definition)	69,623,245	70,825,370	73,333,255
<i>in rubles</i>			
Currency outside banking system	13,293,115	13,390,850	13,481,847
Transferable deposits	23,164,780	24,254,942	25,533,753
Other financial institutions and nonfinancial organizations	12,955,840	13,759,903	14,619,887
Households	10,208,940	10,495,039	10,913,866
Other deposits	33,165,351	33,179,578	34,317,655
Other financial institutions and nonfinancial organizations	12,967,385	12,892,780	14,106,879
Households	20,197,965	20,286,798	20,210,776
<i>in foreign currency</i>	11,173,454	12,998,645	12,354,743
Transferable deposits	—	—	—
Other financial institutions and nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743
Other financial institutions and nonfinancial organizations	7,465,834	8,732,514	8,335,081
Households	3,707,620	4,266,132	4,019,662
DEBT SECURITIES INCLUDED IN BROAD MONEY ¹	5,046	4,925	5,002
OTHER ITEMS (NET)	37,824,069	43,169,119	42,305,459
Escrow accounts of households ²	3,829,831	3,879,229	3,945,643

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

Table 1.12

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
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	
30.09	14,175.0	26,426.6	11,432.1	14,994.6	40,601.7	34,495.2	19,571.0	14,924.2	

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
2020				
31.12	58,652.1	4.5	13.5	13.5
2021				
31.01	57,598.4	-1.8	-1.8	13.8
28.02	58,178.2	1.0	-0.8	13.4
31.03	58,261.6	0.1	-0.7	11.3
30.04	59,206.3	1.6	0.9	11.8
31.05	59,194.1	0.0	0.9	11.5
30.06	59,583.9	0.7	1.6	9.5
31.07	59,379.7	-0.3	1.2	8.6
31.08	59,816.9	0.7	2.0	8.2
30.09	60,606.2	1.3	3.3	8.2
31.10	60,813.7	0.3	3.7	8.8
30.11	62,312.5	2.5	6.2	11.0
31.12	66,252.9	6.3	13.0	13.0
2022				
31.01	65,310.3	-1.4	-1.4	13.4
28.02	66,659.7	2.1	0.6	14.6
31.03	68,203.5	2.3	2.9	17.1
30.04	68,475.3	0.4	3.4	15.7
31.05	68,993.4	0.8	4.1	16.6
30.06	69,623.2	0.9	5.1	16.8
31.07	70,825.4	1.7	6.9	19.3
31.08	73,333.3	3.5	10.7	22.6
30.09	75,096.8	2.4	13.3	23.9

Table 1.13

Monetary Base (Broad Definition)

(billions of rubles)

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 banks ¹
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
31.12.2021	20,338.9	14,068.1	2,650.6	815.3	2,805.0	0.0
2022						
31.01	19,802.8	13,784.1	3,762.4	825.4	1,430.8	0.0
28.02	22,376.9	15,815.1	2,847.1	843.3	2,871.4	0.0
31.03	19,186.6	14,842.3	1,086.4	150.0	3,107.8	0.0
30.04	18,344.8	14,347.5	1,019.9	162.2	2,815.2	0.0
31.05	18,663.7	13,970.6	1,796.5	145.9	2,750.7	0.0
30.06	19,167.7	14,033.3	1,808.5	145.9	3,180.0	0.0
31.07	19,136.5	14,141.8	2,022.8	146.0	2,825.9	0.0
31.08	19,830.1	14,228.5	2,042.1	146.0	3,413.6	0.0
30.09	21,095.5	15,158.4	2,835.6	145.9	2,955.6	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 banks ¹
2022						
01.09	19,830.1	14,228.5	2,042.1	146.0	3,413.6	0.0
02.09	19,740.1	14,271.1	1,925.0	146.0	3,398.0	0.0
05.09	19,866.0	14,313.6	2,019.2	146.0	3,387.3	0.0
06.09	19,815.0	14,313.6	1,777.7	146.0	3,577.8	0.0
07.09	19,902.1	14,341.3	1,909.6	146.0	3,505.3	0.0
08.09	19,940.6	14,368.4	1,855.8	146.0	3,570.3	0.0
09.09	19,863.3	14,411.0	1,743.9	146.0	3,562.4	0.0
12.09	19,818.2	14,451.6	1,643.5	146.0	3,577.1	0.0
13.09	19,804.7	14,453.1	1,412.4	146.0	3,793.2	0.0
14.09	19,929.8	14,465.2	1,057.1	146.0	4,261.5	0.0
15.09	20,079.6	14,492.2	1,931.7	146.0	3,509.7	0.0
16.09	19,978.7	14,533.9	1,838.4	146.0	3,460.5	0.0
19.09	19,823.0	14,557.3	1,696.5	146.0	3,423.2	0.0
20.09	20,138.0	14,536.3	2,019.3	145.9	3,436.6	0.0
21.09	20,512.2	14,522.8	2,426.5	145.9	3,417.0	0.0
22.09	20,272.8	14,538.3	2,406.7	145.9	3,181.9	0.0
23.09	20,422.9	14,683.2	2,454.9	145.9	3,139.0	0.0
26.09	20,685.6	14,792.3	2,767.9	145.9	2,979.5	0.0
27.09	19,922.0	14,796.2	1,977.5	145.9	3,002.3	0.0
28.09	20,311.3	14,879.3	2,305.3	145.9	2,980.8	0.0
29.09	20,472.7	14,939.3	2,277.0	145.9	3,110.5	0.0
30.09	20,722.9	15,008.7	2,569.8	145.9	2,998.5	0.0

¹ 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)	3,149,009	3,216,908	3,330,438	3,292,114	3,302,476	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)	42,084,837	42,170,659	42,717,817	43,955,930	49,444,170	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	2,254,609	2,430,938	2,900,208
Claims on other sectors	27,881,211	27,178,434	27,998,283	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	6,084,395	6,097,335	6,220,812	6,485,098
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	879,489	861,545	893,540	907,252
of which: credit institutions	79,298	71,318	68,023	63,453	65,178
Other items (net)	23,681,885	23,290,303	23,407,120	25,784,279	28,254,039

Table 1.16 (end)

(millions of rubles, end of period)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Net foreign assets	6,078,160	6,109,675	6,083,468	7,310,523	6,806,346
Claims on banking system	9,065,177	9,175,767	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	36,707,906	37,328,591	38,175,769	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	6,634,101	6,699,322	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)	29,374,748	30,052,149	30,614,405	32,677,209	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	6,013,077	6,029,311	6,157,360	6,419,920
Other items (net)	48,713,924	56,564,730	55,622,190	63,996,345	65,148,374

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	60,567,539	68,381,175
Domestic claims	97,787,164	100,753,361	103,110,931	108,396,923	104,650,663
Net claims on general government	-5,451,501	-5,852,414	-7,512,959	-4,749,622	-11,101,085
Claims on other sectors	103,238,666	106,605,775	110,623,890	113,146,545	115,751,748
Nonfinancial organizations	79,426,984	81,321,332	84,039,219	85,139,762	87,118,515
Households	23,811,682	25,284,443	26,584,672	28,006,782	28,633,234
Currency outside financial sector	12,558,582	12,775,068	13,075,315	13,188,451	13,821,895
Deposits	60,994,361	61,386,773	63,110,532	68,176,987	69,467,969
Securities other than shares	1,728,746	1,510,146	1,714,620	1,815,820	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)	66,505,060	67,278,648	68,210,276	71,203,532	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	For 30.09.2022
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	29,745,334
Credits and deposits	11,807,056	5,163,228	3,480,775	2,910,551	2,642,001	2,334,528	3,136,953	4,233,784
Securities	1,042,788	1,044,872	1,034,742	1,036,946	1,078,339	1,083,517	1,082,197	1,077,767
Claims on IMF	3,528,944	3,524,348	2,884,222	2,577,383	2,070,717	2,447,298	2,381,350	2,206,015
Other assets	436,693	1,641,408	3,829,273	6,839,392	11,959,822	8,101,843	8,414,193	10,707,691
Total assets	66,831,247	59,688,863	51,091,398	48,447,252	46,036,337	47,431,076	47,789,257	47,970,591
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	15,158,898
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	14,414,987
Liabilities to IMF	3,309,898	3,166,582	2,785,541	2,306,297	1,880,202	2,210,970	2,145,454	1,971,026
Other liabilities	4,853,977	5,065,067	576,825	293,115	228,994	252,206	249,447	218,636
Total liabilities	50,624,110	43,481,726	34,884,354	32,240,208	29,829,293	31,224,032	31,582,213	31,763,547
Capital								
Capital	16,207,137	16,207,137	16,207,044	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	47,970,591

Table 2.2

The Bank of Russia Key Rate¹

(% 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

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

Table 2.3

Required Reserves Ratios

(percent)

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

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

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

¹ 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
12.10.2022 — 15.11.2022	2,323.3

Table 2.7

(% p.a.)

Start date	Interest rate on standing deposit facilities	Minimum rate submitted at repo auctions			Maximum rate submitted at deposit auctions	Minimum rate submitted at loan auctions	Interest rate on standing overnight loans, repos and FX swaps	Interest rate on standing lending facilities for more than 1 day		
		main and fine-tuning	1 month	1 year				lombard loans ¹ and loans secured by non-marketable assets for 2 to 90 days	loans secured by non-marketable assets for more than 90 days	
1	2	3	4	5	6	7	8	9	10	
17.06.2019	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	
19.09.2022	6.50	7.50	7.50	7.60	7.75	7.75	8.50	8.50	9.25	

¹ Since 25 March 2022.

Interest Rates on Monetary Policy Instruments of the Bank of Russia

Table 2.8

Interest Rates on the Bank of Russia's Special Facilities

(% p.a.)

Start date	SME Support ¹	Non-Commodity Export Support (EXIAR) ²	Support of Large Investment Projects ³	Leasing Development Support ⁴	Economy Support Amid the COVID-19 Pandemic ⁵	SME Support (unsecured loans) ⁶
1	2	3	4	5	6	7
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
19.09.2022	6.00	6.50	6.50	—	—	9.50

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

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

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

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

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

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

Table 2.9

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

(millions of rubles)

Date	Intraday loans (in a day)	Standing facilities (start of business)												
		overnight loans	repos	FX swaps	lombard loans			loans secured by non-marketable assets						special facilities
					1 day	2–30 days	31–90 days	1 day	2–30 days	31–90 days	91–180 days	181–365 days	366–549 days	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2022														
01.09	726,302.51	—	1,132.17	—	—	1,000.00	58,585.00	—	—	115,983.10	1,097.00	220.00	10.00	365,641.23
02.09	307,840.21	—	70.11	—	—	1,000.00	59,507.00	—	—	56,933.10	1,097.00	220.00	10.00	361,548.69
05.09	1,066,296.01	—	90.03	—	300.00	1,000.00	58,756.00	—	—	56,933.10	1,097.00	220.00	10.00	361,505.02
06.09	539,182.43	—	416.90	—	900.00	1,000.00	57,356.00	—	—	56,933.10	1,097.00	220.00	10.00	360,977.91
07.09	590,407.24	—	506.39	—	400.00	1,600.00	58,071.00	—	—	56,933.10	1,097.00	220.00	10.00	358,431.31
08.09	866,297.50	2.04	260.79	—	850.00	1,600.00	57,745.00	—	—	56,983.10	1,097.00	220.00	10.00	357,541.68
09.09	274,096.56	—	409.56	—	400.00	1,600.00	55,435.00	—	—	56,983.10	1,097.00	220.00	10.00	361,187.78
12.09	557,004.49	—	390.86	—	1,000.00	1,600.00	53,285.00	—	—	56,983.10	1,007.00	220.00	10.00	358,592.11
13.09	1,101,475.87	—	220.98	—	800.00	600.00	51,485.00	—	—	56,922.10	1,007.00	220.00	10.00	358,184.94
14.09	268,446.70	—	285.80	—	—	1,000.00	42,549.00	34,000.00	—	56,565.10	1,007.00	220.00	10.00	357,810.68
15.09	973,980.40	527.50	3,038.45	—	400.00	2,000.00	42,549.00	—	—	54,975.10	1,007.00	220.00	10.00	357,329.83
16.09	284,439.98	—	1,719.11	—	—	2,000.00	38,149.00	—	—	54,975.10	1,007.00	220.00	10.00	357,133.35
19.09	679,231.16	134.04	511.45	—	—	1,000.00	35,200.00	—	—	9,975.10	—	220.00	10.00	356,988.15
20.09	159,734.16	—	811.75	—	150.00	1,000.00	35,700.00	250,000.00	—	10,075.10	—	220.00	10.00	355,979.08
21.09	165,483.34	—	811.84	—	—	1,000.00	34,600.00	500,000.00	—	9,878.40	—	220.00	10.00	355,920.57
22.09	664,793.47	—	573.54	—	—	1,000.00	34,600.00	250,000.00	—	10,075.10	—	220.00	10.00	355,823.19
23.09	460,327.26	798.65	573.64	—	—	1,000.00	34,000.00	500,000.00	—	10,275.10	—	220.00	10.00	355,745.11
26.09	1,073,526.15	172.90	706.43	—	—	1,000.00	33,500.00	750,000.00	—	10,275.10	—	220.00	10.00	350,533.78
27.09	584,201.93	—	1,062.62	—	—	1,000.00	33,800.00	400,000.00	—	260,620.10	—	220.00	10.00	350,152.04
28.09	375,620.64	—	1,557.86	—	500.00	1,000.00	35,000.00	250,000.00	—	60,620.10	—	220.00	10.00	350,275.57
29.09	814,058.60	32.45	2,337.20	—	210.00	1,000.00	45,500.00	500,000.00	—	61,306.10	—	220.00	10.00	347,269.94
30.09	234,205.05	—	3,907.51	—	1.00	1,000.00	44,000.00	250,000.00	400,000.00	86,306.10	—	220.00	10.00	345,651.21

Table 2.9 (end)
(millions of rubles)

Date	At auction (start of business)			
	repo auctions			loan auctions
	fine-tuning operations	1 week	long-term	
1	16	17	18	19
2022				
01.09	0.00	0.00	123,284.07	—
02.09	0.00	0.00	123,284.07	—
05.09	0.00	0.00	123,284.07	—
06.09	0.00	0.00	123,284.07	—
07.09	0.00	0.00	123,284.07	—
08.09	0.00	0.00	123,284.07	—
09.09	0.00	0.00	123,284.07	—
12.09	0.00	0.00	123,284.07	—
13.09	0.00	0.00	123,284.07	—
14.09	0.00	0.00	123,284.07	—
15.09	0.00	0.00	219,864.07	—
16.09	0.00	0.00	219,564.07	—
19.09	0.00	0.00	219,564.07	—
20.09	0.00	0.00	219,564.07	—
21.09	0.00	0.00	219,564.07	—
22.09	0.00	0.00	219,564.07	—
23.09	0.00	0.00	219,564.07	—
26.09	0.00	0.00	219,564.07	—
27.09	0.00	0.00	219,564.07	—
28.09	0.00	0.00	219,564.07	—
29.09	0.00	0.00	219,564.07	—
30.09	0.00	0.00	219,564.07	—

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				
01.09	1,118.69	—	2,294.89	—
02.09	1,103.12	—	2,294.89	—
05.09	1,092.42	—	2,294.89	—
06.09	1,282.90	—	2,294.89	—
07.09	1,210.39	—	2,294.89	—
08.09	1,249.72	—	2,320.61	—
09.09	1,241.77	—	2,320.61	—
12.09	1,256.51	—	2,320.61	—
13.09	1,472.58	—	2,320.61	—
14.09	1,176.24	764.62	2,320.61	—
15.09	1,331.67	—	2,178.07	—
16.09	1,282.40	—	2,178.07	—
19.09	1,245.16	—	2,178.07	—
20.09	1,258.49	—	2,178.07	—
21.09	1,238.96	—	2,178.07	—
22.09	1,381.90	—	1,800.00	—
23.09	1,338.97	—	1,800.00	—
26.09	1,179.47	—	1,800.00	—
27.09	1,202.31	—	1,800.00	—
28.09	1,180.84	—	1,800.00	—
29.09	1,446.62	—	1,663.91	—
30.09	1,334.59	—	1,663.91	—

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
06.09.2022	depository	07.09.2022	14.09.2022	7.94	2,320.61
13.09.2022	depository	14.09.2022	21.09.2022	7.88	2,180.00
20.09.2022	depository	21.09.2022	28.09.2022	7.37	1,800.00
27.09.2022	depository	28.09.2022	05.10.2022	7.38	1,663.91

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
13.09.2022	depositary	1	7.87	775.02

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
13.09.2021	15.09.2021	13.10.2021	6.85	60.00
13.09.2021	15.09.2021	14.09.2022	7.00	0.02
11.10.2021	13.10.2021	10.11.2021	7.06	100.00
11.10.2021	13.10.2021	12.10.2022	7.00	0.02
08.11.2021	10.11.2021	09.11.2022	7.75	0.27
08.11.2021	10.11.2021	08.12.2021	7.62	100.00
06.12.2021	08.12.2021	12.01.2022	7.80	100.00
06.12.2021	08.12.2021	07.12.2022	7.75	0.02
10.01.2022	12.01.2022	11.01.2023	8.77	100.00
10.01.2022	12.01.2022	16.02.2022	8.90	30.01
14.02.2022	16.02.2022	15.02.2023	9.75	0.02
14.02.2022	16.02.2022	23.03.2022	9.90	100.00
21.03.2022	23.03.2022	20.04.2022	20.16	11.16
21.03.2022	23.03.2022	22.03.2023	20.25	10.17
18.04.2022	20.04.2022	18.05.2022	17.10	0.02
18.04.2022	20.04.2022	19.04.2023	17.25	7.04
16.05.2022	18.05.2022	22.06.2022	14.10	100.00
16.05.2022	18.05.2022	17.05.2023	14.25	1.19
20.06.2022	22.06.2022	20.07.2022	9.60	100.00
20.06.2022	22.06.2022	21.06.2023	9.75	0.01
18.07.2022	20.07.2022	17.08.2022	9.60	0.02
18.07.2022	20.07.2022	19.07.2023	9.75	1.02
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
12.09.2022	14.09.2022	13.09.2023	8.25	100.00
12.09.2022	14.09.2022	12.10.2022	8.10	0.02

3. FINANCIAL MARKETS

3.1 Interbank Money Market

Table 3.1.1

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2022																		
January	8.29	8.35	8.50	8.96	—	—	8.24	8.32	—	9.46	—	—	8.30	—	—	—	—	—
February	9.57	9.27	9.90	9.70	—	—	9.67	9.24	—	9.50	—	—	9.62	—	—	—	—	—
March	19.87	24.00	—	—	22.07	—	19.86	—	—	—	—	—	21.21	—	—	—	—	—
April	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	—	—	—	—	—
October	7.67	7.81	—	—	—	—	7.69	7.73	—	—	—	—	7.66	—	—	—	—	—

Table 3.1.2

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
2022						
January	0.10	0.26	0.22	—	—	—
February	0.12	0.15	0.44	—	—	—
March	0.27	—	—	—	—	—
April	0.35	—	—	—	—	—
May	0.77	—	—	—	—	—
June	1.22	—	—	—	—	—
July	1.58	—	1.64	—	—	3.44
August	2.33	2.15	2.18	—	—	—
September	—	0.91	2.66	—	—	—
October	—	2.27	—	—	—	—

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																		
03.10	8.05	—	—	—	—	—	8.12	—	—	—	—	—	7.99	—	—	—	—	—
04.10	7.85	8.22	—	—	—	—	7.86	—	—	—	—	—	7.92	—	—	—	—	—
05.10	7.88	—	—	—	—	—	7.90	—	—	—	—	—	7.87	—	—	—	—	—
06.10	7.91	—	—	—	—	—	7.93	—	—	—	—	—	7.87	—	—	—	—	—
07.10	7.91	—	—	—	—	—	7.94	—	—	—	—	—	7.76	—	—	—	—	—
10.10	7.66	—	—	—	—	—	7.63	—	—	—	—	—	7.69	—	—	—	—	—
11.10	7.57	7.96	—	—	—	—	7.57	—	—	—	—	—	7.60	—	—	—	—	—
12.10	7.58	—	—	—	—	—	7.58	—	—	—	—	—	7.65	—	—	—	—	—
13.10	7.61	7.82	—	—	—	—	7.63	7.82	—	—	—	—	—	—	—	—	—	—
14.10	7.60	—	—	—	—	—	7.61	—	—	—	—	—	—	—	—	—	—	—
17.10	7.57	7.75	—	—	—	—	7.59	—	—	—	—	—	—	—	—	—	—	—
18.10	7.62	—	—	—	—	—	7.63	—	—	—	—	—	7.64	—	—	—	—	—
19.10	7.63	—	—	—	—	—	7.64	—	—	—	—	—	7.58	—	—	—	—	—
20.10	7.63	7.64	—	—	—	—	7.66	7.64	—	—	—	—	7.55	—	—	—	—	—
21.10	7.66	7.56	—	—	—	—	7.69	—	—	—	—	—	7.55	—	—	—	—	—
24.10	7.58	7.90	—	—	—	—	7.60	—	—	—	—	—	7.59	—	—	—	—	—
25.10	7.61	7.78	—	—	—	—	7.64	—	—	—	—	—	7.55	—	—	—	—	—
26.10	7.57	—	—	—	—	—	7.60	—	—	—	—	—	7.54	—	—	—	—	—
27.10	7.56	7.70	—	—	—	—	7.57	—	—	—	—	—	7.54	—	—	—	—	—
28.10	7.55	—	—	—	—	—	7.57	—	—	—	—	—	7.54	—	—	—	—	—
31.10	7.52	—	—	—	—	—	7.54	—	—	—	—	—	7.53	—	—	—	—	—

Table 3.1.4

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

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
2022						
03.10	—	—	—	—	—	—
04.10	—	—	—	—	—	—
05.10	—	—	—	—	—	—
06.10	—	1.44	—	—	—	—
07.10	—	—	—	—	—	—
10.10	—	—	—	—	—	—
11.10	—	—	—	—	—	—
12.10	—	—	—	—	—	—
13.10	—	—	—	—	—	—
14.10	—	—	—	—	—	—
17.10	—	—	—	—	—	—
18.10	—	—	—	—	—	—
19.10	—	3.09	—	—	—	—
20.10	—	—	—	—	—	—
21.10	—	—	—	—	—	—
24.10	—	—	—	—	—	—
25.10	—	—	—	—	—	—
26.10	—	—	—	—	—	—
27.10	—	—	—	—	—	—
28.10	—	—	—	—	—	—
31.10	—	—	—	—	—	—

Table 3.1.5

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

(millions of rubles)

	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
2022								
January	646,901	932,843	631,168	204,235	72,828	4,481	10,943	—
February	651,730	789,551	608,798	177,866	66,405	4,351	3,457	7
March	634,911	843,441	242,875	106,502	19,529	33,558	6,016	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	511,021	1,068,164	44,414	23,524	10,957	41,015	9,791	985
August	688,248	1,046,440	39,307	24,364	11,075	22,524	22,850	1,524
September	569,219	926,668	23,375	35,050	18,859	1,193	34,712	2,269

Table 3.1.6

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

(millions of rubles)

	September 2022							
	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
Overnight	433,335	734,666	3,181	34,210	12,640	1,193	16,887	1,991
1 week ¹	109,320	151,457	7,987	419	4,838	—	10,528	194
2 weeks ¹	1,810	5,531	3,042	—	—	—	2,259	47
1 month ²	4,793	14,854	6,683	409	28	—	3,421	—
2 months ²	96	84	651	—	—	—	—	—
3 months ³	10,739	4,834	—	12	1,324	—	193	37
6 months ³	844	388	—	—	29	—	444	—
Over 6 months	5,634	—	183	—	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	2,647	14,855	1,648	—	—	—	981	—

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

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

3.2 Exchange Rates and Reference Prices of Precious Metals

Table 3.2.1

Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2021															
January	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	74.5157	74.2663	73.5264	73.7961
February	76.2527	75.5053	75.9051	76.0801	75.7293	75.1107	75.1107	75.1107	74.2602	74.1192	73.8526	73.7579	73.9378	73.9378	73.9378
March	74.4373	74.0448	74.5755	73.5187	73.7864	74.4275	74.4275	74.4275	74.4275	74.2640	74.0393	73.4996	73.5081	73.5081	73.5081
April	75.6373	75.8073	76.0734	76.0734	76.0734	76.6052	76.3802	77.7730	77.1011	77.1657	77.1657	77.1657	77.5104	77.2535	75.6826
May	74.8451	74.8451	74.8451	74.8451	75.2567	74.8617	74.5770	74.1373	74.1373	74.1373	74.1373	74.1567	74.0400	74.3566	73.9968
June	73.2965	73.2411	73.4979	73.2636	73.2721	73.2721	73.2721	72.9294	72.8256	72.0829	72.1974	71.6797	71.6797	71.6797	71.6797
July	72.7234	72.9086	73.6175	73.6175	73.6175	73.3540	73.2660	74.0580	75.1952	74.4675	74.4675	74.4675	74.6336	74.0589	74.1236
August	73.1388	73.1388	73.0156	72.8724	72.7857	73.1680	73.1304	73.1304	73.1304	73.5078	73.5962	73.9695	73.5671	73.4721	73.4721
September	73.2781	73.1912	72.8491	72.8545	72.8545	72.8545	72.9538	73.1909	73.4421	73.1290	72.7600	72.7600	72.7600	73.0841	72.7171
October	72.6642	72.9215	72.9215	72.9215	72.9239	72.5686	72.5682	72.2854	71.9882	71.9882	71.9882	71.6373	71.8801	71.8577	71.7846
November	70.5200	71.0863	71.4783	71.4876	71.4876	71.4876	71.4876	71.4876	71.4876	71.3975	71.2866	70.6950	71.1964	71.8118	71.8118
December	74.8926	73.9746	74.0637	73.7426	73.7426	73.7426	73.6694	74.1399	73.8453	73.5998	73.6059	73.6059	73.6059	73.4107	73.4698
2022															
January	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	75.1315	74.8355	74.5277	74.5686	75.7668
February	77.4702	77.1302	76.4849	76.6501	76.0509	76.0509	76.0509	75.6806	75.3042	74.8015	74.7241	74.9867	74.9867	74.9867	76.5762
March	93.5589	91.7457	103.2487	111.7564	105.8124	105.8124	105.8124	105.8124	105.8124	116.0847	120.3785	116.7517	116.7517	116.7517	115.1963
April	83.4097	83.4285	83.4285	83.4285	83.5932	83.3520	82.5962	76.2547	74.8501	74.8501	74.8501	79.1596	79.6274	79.8471	81.2880
May	71.0237	71.0237	71.0237	71.0237	69.4160	66.2378	67.3843	67.3843	67.3843	67.3843	67.3843	68.8389	65.7916	63.7799	63.7799
June	61.6069	61.4733	61.5750	61.9659	61.9659	61.9659	61.1094	60.9565	60.2282	58.3895	57.7780	57.7780	57.7780	57.7780	57.0926
July	52.5123	53.7676	53.7676	53.7676	55.0858	58.5118	62.9110	63.1427	61.2664	61.2664	61.2664	61.3045	58.8541	58.5322	58.2568
August	61.3101	62.0506	60.1595	60.2374	60.2580	60.3696	60.3696	60.3696	60.3164	60.3814	60.4542	60.6229	60.8993	60.8993	60.8993
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
October	55.2987	55.2987	55.2987	57.5664	58.7913	59.4043	60.2534	61.2475	61.2475	61.2475	62.3126	63.6840	63.7559	63.4917	63.0558

Table 3.2.1 (end)
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2021																
January	73.5453	73.5453	73.5453	73.9735	73.7243	73.3550	73.3694	74.3615	74.3615	74.3615	74.8569	75.6354	75.0400	76.1854	76.2527	76.2527
February	73.3092	73.2895	73.7669	73.7755	73.9717	73.9833	73.9833	73.9833	73.9833	73.7532	73.4747	74.4373	74.4373	—	—	—
March	73.2317	72.9619	73.1019	73.6582	74.1390	74.1390	74.1390	74.6085	75.3585	76.1535	76.1741	75.7576	75.7576	75.7576	75.8287	75.7023
April	76.9808	75.5535	75.5535	75.5535	76.2491	76.0155	76.8198	76.4217	75.0893	75.0893	75.0893	74.7680	74.9578	74.9390	74.3823	—
May	73.9968	73.9968	73.8537	73.6992	73.6778	73.6007	73.5803	73.5803	73.5803	73.5266	73.3963	73.4737	73.4580	73.5870	73.5870	73.5870
June	71.8318	72.0323	72.5048	72.2216	72.2216	72.2216	73.1987	73.1661	72.6671	72.3260	72.1694	72.1694	72.1694	72.1777	72.3723	—
July	74.2197	74.1656	74.1656	74.1656	74.3463	74.4910	74.4947	73.6945	73.7663	73.7663	73.7663	74.0980	73.8471	73.6088	73.1904	73.1388
August	73.4721	73.3920	73.4753	73.4633	74.1503	74.3640	74.3640	74.3640	74.0666	73.9465	73.7428	73.9908	73.9866	73.9866	73.9866	73.5744
September	72.8520	72.4329	72.5602	72.5602	72.5602	73.3315	73.2067	72.8806	72.7245	73.0081	73.0081	73.0081	72.6613	72.5083	72.7608	—
October	71.2371	71.2371	71.2371	71.1714	70.9674	71.0555	70.9904	70.8623	70.8623	70.8623	70.1345	69.5526	69.8104	70.5207	70.5200	70.5200
November	72.2724	72.5553	72.8228	72.6022	72.7617	72.7617	72.7617	73.4506	74.8327	74.3726	74.6004	75.5873	75.5873	75.5873	74.9818	—
December	73.8510	73.5708	73.7330	73.7330	73.7330	74.2947	73.8206	73.7901	73.3583	73.1886	73.1886	73.1886	73.2329	73.4959	73.6514	74.2926
2022																
January	75.7668	75.7668	76.0404	76.3347	76.8697	76.4408	76.6903	76.6903	76.6903	77.3649	78.6422	78.9437	78.9470	77.8174	77.8174	77.8174
February	76.1660	75.0141	75.7527	75.7619	75.7619	75.7619	76.7671	80.4194	80.4194	86.9288	83.5485	83.5485	83.5485	—	—	—
March	111.4823	108.0521	104.8012	103.9524	103.9524	103.9524	104.6819	104.0741	103.1618	96.0458	95.6618	95.6618	95.6618	93.7125	86.2843	84.0851
April	80.0437	80.0437	80.0437	79.4529	79.0287	77.0809	74.9990	73.5050	73.5050	73.5050	73.3611	72.7089	72.8764	72.2953	71.0237	—
May	63.7799	63.4445	63.5428	63.5643	62.4031	58.8862	58.8862	58.8862	58.2087	56.9690	56.2996	62.0495	66.4029	66.4029	66.4029	63.0975
June	56.6624	56.8691	56.7101	56.7101	56.7101	56.1727	54.7081	53.2788	53.3578	53.3234	53.3234	53.3234	53.3641	52.9699	51.1580	—
July	57.8323	57.8323	57.8323	56.5616	55.4370	54.8491	56.4783	57.3917	57.3917	57.3917	57.7821	58.6605	60.2198	60.2031	61.3101	61.3101
August	61.3747	61.4247	60.7552	59.9570	59.1321	59.1321	59.1321	59.7419	59.8963	59.9974	59.7699	60.0924	60.0924	60.0924	60.3636	60.3677
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	—
October	63.0558	63.0558	61.7634	61.7032	61.5905	61.5018	61.1958	61.1958	61.1958	61.1629	61.3326	61.4277	61.3589	61.5343	61.5343	61.5343

Table 3.2.2

Official Exchange Rate of Euro Against Ruble

(rubles/euro)

	Days of the month															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
2021																
January	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.8123	90.3227	89.7831	89.6475	
February	92.2963	91.5426	91.6250	91.5624	90.9206	89.8850	89.8850	89.8850	89.4019	89.5286	89.5684	89.4388	89.6052	89.6052	89.6052	
March	90.3743	89.4461	89.5652	88.8768	88.9421	88.9334	88.9334	88.9334	88.9334	88.1736	87.9587	87.7585	87.7981	87.7981	87.7981	
April	88.7452	88.9523	89.5916	89.5916	89.5916	89.9958	90.1821	92.3321	91.6192	91.7809	91.7809	91.7809	92.0669	91.9162	90.5391	
May	90.5850	90.5850	90.5850	90.5850	90.4510	89.7742	89.6788	89.5060	89.5060	89.5060	89.5060	89.5060	90.0040	89.8475	89.9343	89.6249
June	89.3778	89.5958	89.6895	89.2644	88.7545	88.7545	88.7545	88.6530	88.6433	87.8114	87.8065	87.3274	87.3274	87.3274	87.3274	
July	86.5118	86.4113	87.0748	87.0748	87.0748	87.0272	87.0034	87.5588	88.7755	88.1397	88.1397	88.1397	88.6050	87.7820	87.3917	
August	86.9913	86.9913	86.7717	86.5578	86.4112	86.6529	86.4621	86.4621	86.4621	86.4378	86.3578	86.6257	86.3457	86.2195	86.2195	
September	86.6660	86.3949	86.2970	86.5366	86.5366	86.5366	86.5743	86.8922	86.9114	86.4677	86.1478	86.1478	86.1478	86.1150	85.9880	
October	84.3050	84.4577	84.4577	84.4577	84.6355	84.1723	83.9251	83.6053	83.1248	83.1248	83.1248	82.9273	83.0934	83.0028	83.3347	
November	82.2898	82.1687	82.9577	82.8112	82.8112	82.8112	82.8112	82.8112	82.5355	82.6497	81.7870	81.6552	82.2173	82.2173	82.2173	
December	84.8234	83.8354	83.8105	83.2406	83.2406	83.2406	83.1138	83.7114	83.3640	83.3444	83.1158	83.1158	83.1158	82.8660	82.8299	
2022																
January	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	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	
October	52.7379	52.7379	52.7379	54.3947	56.1725	58.0613	58.2392	59.9756	59.9756	59.9756	60.8019	62.3481	62.5867	62.5903	62.4695	

Table 3.2.2 (end)

(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2021																
January	89.2546	89.2546	89.2546	89.3304	89.2064	89.1483	88.9677	90.4087	90.4087	90.4087	91.1458	91.6701	91.2186	92.1310	92.2963	92.2963
February	88.9754	88.9441	89.0809	88.8700	89.5427	89.6604	89.6604	89.6604	89.6604	89.6691	89.4995	90.3743	90.3743	—	—	—
March	87.3508	86.9852	86.9693	88.1173	88.4330	88.4330	88.4330	88.6573	89.7670	90.0515	89.9768	89.2576	89.2576	89.2576	89.3490	88.8821
April	92.2307	90.4602	90.4602	90.4602	91.4760	91.7507	92.2913	92.0423	90.4676	90.4676	90.4676	90.4468	90.4666	90.4289	90.1513	—
May	89.6249	89.6249	89.6584	89.9057	90.1006	89.7708	89.9446	89.9446	89.9446	89.6877	89.9545	89.9392	89.6555	89.6731	89.6731	89.6731
June	87.2110	87.3536	86.7012	85.9943	85.9943	85.9943	86.8942	87.0677	86.7137	86.3283	86.1919	86.1919	86.1919	86.1657	86.2026	—
July	87.8316	87.5673	87.5673	87.5673	87.6097	87.7727	87.5983	86.9227	86.8451	86.8451	86.8451	87.3171	86.9919	86.9173	86.8624	86.9913
August	86.2195	86.5072	86.4804	86.1210	86.6150	86.8646	86.8646	86.8646	86.7838	86.8058	86.5814	87.0576	87.0304	87.0304	87.0304	86.8104
September	86.0674	85.3622	85.4614	85.4614	85.4614	85.8785	85.8568	85.4889	85.2040	85.6823	85.6823	85.6823	85.0355	84.6752	84.8755	—
October	82.7276	82.7276	82.7276	82.4592	82.6841	82.6162	82.6399	82.4979	82.4979	82.4979	81.7418	80.7019	81.0289	81.8393	82.2898	82.2898
November	82.7736	82.5244	82.3553	82.2583	82.5845	82.5845	82.5845	82.7715	84.1718	83.6394	83.6793	84.9526	84.9526	84.9526	84.4820	—
December	83.2375	83.1571	83.5026	83.5026	83.5026	83.6187	83.3213	83.1541	83.1223	82.9300	82.9300	82.9300	82.9363	83.2194	83.2040	84.0695
2022																
January	86.8894	86.8894	86.8609	87.0216	87.1318	86.8215	86.9054	86.9054	86.9054	87.5925	88.9286	89.1511	88.4680	86.6419	86.6419	86.6419
February	86.2656	85.3060	86.1308	86.1489	86.1489	86.1489	87.3379	90.8820	90.8820	97.7688	93.5994	93.5994	93.5994	—	—	—
March	122.4522	118.7601	115.9311	114.3996	114.3996	114.3996	115.6002	114.7833	113.2613	105.4679	105.2662	105.2662	105.2662	102.6714	96.0085	93.6960
April	87.0715	87.0715	87.0715	86.4289	85.9674	83.2705	81.2239	80.0249	80.0249	80.0249	77.4651	76.6670	75.9224	75.3117	74.5589	—
May	65.7939	65.8166	66.3644	66.6135	64.9358	60.8953	60.8953	60.8953	60.3851	58.8705	57.9210	64.4392	69.4353	69.4353	69.4353	64.7170
June	59.1204	58.9568	59.3299	59.3299	59.3299	58.8003	57.4566	55.8307	55.9886	55.9640	55.9640	55.9640	56.0535	55.8886	53.8580	—
July	57.8851	57.8851	57.8851	57.1526	56.4463	55.8260	57.1133	57.7608	57.7608	57.7608	58.6741	59.4068	61.0032	61.2171	62.5695	62.5695
August	62.5056	62.3551	61.8322	60.8957	59.3934	59.3934	59.3934	59.5344	59.3304	59.5082	59.5983	59.8784	59.8784	59.8784	59.9608	60.5752
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	—
October	62.4695	62.4695	60.5608	60.5300	60.1086	60.4371	59.8378	59.8378	59.8378	60.1575	60.4648	61.5682	61.5718	61.1328	61.1328	61.1328

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	0.2050	0.2540	0.3980	0.4470	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.1860	1.2140	1.2470
1994	1.5420	1.6570	1.7530	1.8200	1.9010	1.9850	2.0520	2.1530	2.5960	3.0550	3.2320	3.5500
1995	4.0040	4.4070	4.8970	5.1000	4.9950	4.5380	4.4150	4.4350	4.5080	4.5040	4.5780	4.6400
1996	4.7320	4.8150	4.8540	4.9320	5.0140	5.1080	5.1910	5.3450	5.3960	5.4550	5.5110	5.5600
1997	5.6290	5.6760	5.7260	5.7620	5.7730	5.7820	5.7980	5.8300	5.8600	5.8870	5.9190	5.9600
1998	6.0260	6.0720	6.1060	6.1330	6.1640	6.1980	6.2380	7.9050	16.0645	16.0100	17.8800	20.6500
1999	22.6000	22.8600	24.1800	24.2300	24.4400	24.2200	24.1900	24.7500	25.0800	26.0500	26.4200	27.0000
2000	28.5500	28.6600	28.4600	28.4000	28.2500	28.0700	27.8000	27.7500	27.7500	27.8300	27.8500	28.1600
2001	28.3700	28.7200	28.7400	28.8300	29.0900	29.0700	29.2700	29.3700	29.3900	29.7000	29.9000	30.1400
2002	30.6850	30.9274	31.1192	31.1963	31.3071	31.4471	31.4401	31.5673	31.6358	31.7408	31.8424	31.7844
2003	31.8222	31.5762	31.3805	31.1000	30.7090	30.3483	30.2596	30.5036	30.6119	29.8584	29.7387	29.4545
2004	28.4937	28.5156	28.4853	28.8834	28.9850	29.0274	29.1019	29.2447	29.2171	28.7655	28.2367	27.7487
2005	28.0845	27.7738	27.8256	27.7726	28.0919	28.6721	28.6341	28.5450	28.4989	28.4244	28.7312	28.7825
2006	28.1207	28.1223	27.7626	27.2739	26.9840	27.0789	26.8718	26.7379	26.7799	26.7477	26.3147	26.3311
2007	26.5331	26.1599	26.0113	25.6851	25.9031	25.8162	25.5999	25.6494	24.9493	24.7238	24.3506	24.5462
2008	24.4764	24.1159	23.5156	23.6471	23.7384	23.4573	23.4456	24.5769	25.2464	26.5430	27.6060	29.3804
2009	35.4146	35.7205	34.0134	33.2491	30.9843	31.2904	31.7555	31.5687	30.0922	29.0488	29.8179	30.2442
2010	30.4312	29.9484	29.3638	29.2886	30.4956	31.1954	30.1869	30.6640	30.4030	30.7821	31.3061	30.4769
2011	29.6684	28.9405	28.4290	27.5022	28.0685	28.0758	27.6796	28.8569	31.8751	29.8977	31.3216	32.1961
2012	30.3647	28.9503	29.3282	29.3627	32.4509	32.8169	32.1881	32.2934	30.9169	31.5252	31.0565	30.3727
2013	30.0277	30.6202	31.0834	31.2559	31.5893	32.7090	32.8901	33.2474	32.3451	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	57.4130			

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	4.50	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	5.90	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	59.79			

Table 3.2.5

Reference Prices of Refined Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
2022				
01.10	2,942.06	33.19	1,537.88	3,922.03
04.10	3,094.08	35.20	1,599.09	4,097.67
05.10	3,153.58	36.70	1,663.36	4,162.18
06.10	3,275.18	39.96	1,766.65	4,421.40
07.10	3,294.19	39.59	1,782.22	4,412.92
08.10	3,375.52	40.45	1,823.43	4,532.99
11.10	3,398.06	41.32	1,863.16	4,519.66
12.10	3,432.71	40.59	1,867.31	4,612.99
13.10	3,412.30	39.76	1,834.57	4,482.91
14.10	3,410.30	39.16	1,816.76	4,337.77
15.10	3,341.18	38.87	1,769.82	4,176.22
18.10	3,275.08	37.26	1,809.01	4,142.25
19.10	3,271.89	37.23	1,825.10	4,029.10
20.10	3,273.24	37.02	1,823.74	4,011.84
21.10	3,226.40	36.45	1,767.73	3,895.33
22.10	3,217.44	36.96	1,756.97	3,972.36
25.10	3,231.34	36.15	1,779.62	3,928.93
26.10	3,251.94	37.89	1,833.86	3,947.72
27.10	3,276.93	37.29	1,799.17	3,732.65
28.10	3,288.05	38.65	1,844.51	3,876.42
29.10	3,283.60	38.32	1,883.41	3,845.96

Table 3.3

Foreign Exchange Trades at the Main Trading Session of Moscow Exchange

1	US dollar				Euro	
	weighted average exchange rate, rubles per unit of currency		trading volume, millions of US dollars		weighted average exchange rate, rubles per unit of currency	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
2	3	4	5	6	7	
2020						
January	62.0006	62.0769	12,789.0	46,778.3	68.6665	14,807.4
February	64.3630	64.3545	15,110.1	68,762.8	70.0945	15,688.8
March	74.2097	74.0694	22,152.9	99,961.1	81.2555	17,387.8
April	75.0472	75.2005	16,882.4	74,341.6	81.7308	12,737.3
May	72.4634	72.5539	11,676.4	50,026.0	79.0365	9,950.7
June	69.3295	69.3283	15,271.6	53,425.6	78.0365	11,257.9
July	71.5640	71.5927	14,455.7	54,363.5	82.2288	11,282.8
August	73.9127	73.8768	13,423.4	49,664.2	87.4186	9,094.2
September	76.1628	76.2717	17,193.7	69,904.0	89.6636	11,839.4
October	77.6804	77.7051	15,888.5	65,853.3	91.3814	11,581.5
November	76.8625	76.7961	15,543.3	72,477.6	90.8698	11,395.5
December	74.1374	74.1718	19,795.8	75,669.3	90.1897	14,433.0
2021						
January	74.5141	74.5457	11,328.0	63,439.8	90.4812	9,643.8
February	74.3677	74.3977	11,629.5	62,723.1	89.9896	8,998.9
March	74.5500	74.4903	17,542.3	79,619.5	88.7110	11,304.6
April	76.0928	76.1808	17,200.3	67,979.9	91.0725	12,024.8
May	73.8983	73.9000	10,351.3	46,056.6	89.8174	9,258.2
June	72.5426	72.5590	14,150.7	56,530.2	87.2693	11,474.1
July	73.9646	73.9838	13,441.3	55,209.9	87.4047	10,626.4
August	73.5845	73.6113	12,690.9	45,002.2	86.6116	11,226.2
September	72.8548	72.8854	13,458.2	47,067.4	85.7168	11,772.1
October	71.1427	71.2858	14,374.3	53,872.5	82.6531	12,880.9
November	73.0304	73.1171	17,767.1	67,941.2	83.1444	13,249.9
December	73.7551	73.8212	17,028.3	57,624.3	83.3664	14,839.0
2022						
January	76.8226	76.8601	14,735.8	76,669.3	87.0011	13,163.5
February	78.7458	78.3009	18,013.6	94,565.6	89.6948	15,537.2
March	104.4207	102.3702	19,529.5	21,891.6	110.9745	13,093.3
April	76.8509	76.6735	20,480.5	22,054.5	82.0296	22,203.5
May	63.1202	62.3303	20,780.5	36,596.6	63.7916	31,351.4
June	56.4219	56.2681	25,160.3	38,184.8	59.7778	27,607.4
July	58.6743	58.3627	26,102.6	41,844.7	59.2632	26,631.2
August	60.3454	60.3935	18,952.6	35,286.5	61.1202	29,883.5
September	59.2322	59.3563	20,623.6	35,074.0	58.5732	25,713.1

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

Table 3.4

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

Period	Volume of trade — total (3+4+5+6+9)	Of which										
		share	bonds	investment units	futures			options				
					total (7+8)	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
1	2	3	4	5	6	7	8	9	10	11	12	13
2019												
Q1	72,211,931.4	11,302,483.7	55,593,281.9	9,367.4	4,629,127.6	896,242.4	3,732,885.2	677,670.8	670,818.6	6,852.2	...	...
Q2	75,390,936.2	13,427,583.5	56,034,204.9	15,724.1	5,154,575.8	1,270,053.6	3,884,522.2	758,847.9	743,069.4	15,778.5	...	...
Q3	74,359,016.7	16,019,523.2	51,827,041.2	33,932.1	5,601,503.1	1,089,968.0	4,511,535.1	877,017.1	862,094.2	14,922.9	...	...
Q4	82,510,019.0	18,728,995.2	57,322,712.9	138,608.8	5,475,101.2	1,100,343.4	4,374,757.8	844,600.9	831,417.1	13,183.8	...	...
2020												
Q1	90,943,684.1	19,535,529.7	60,986,770.6	69,728.0	9,243,208.6	1,221,470.3	8,021,738.3	1,108,447.2	1,100,002.3	8,445.0	...	...
Q2	91,766,552.6	18,613,213.0	64,690,473.2	90,451.3	7,672,620.9	792,132.5	6,880,488.4	699,794.2	694,509.2	5,285.1	...	...
Q3	99,206,570.2	20,680,174.0	69,824,585.7	103,350.9	7,856,519.8	816,862.7	7,039,657.1	741,939.9	735,596.1	6,343.8	...	...
Q4	103,855,918.4	23,112,433.8	70,629,248.9	290,858.7	9,000,256.2	1,131,663.6	7,868,592.6	823,121.0	812,946.3	10,174.7	...	...
2021												
Q1	92,984,173.7	25,952,969.4	54,955,570.0	329,280.4	10,800,645.3	1,278,774.0	9,521,871.2	945,708.6	932,706.0	13,002.6	...	...
Q2	102,708,345.4	29,185,881.0	62,639,796.5	320,611.7	9,691,241.4	1,215,966.5	8,475,274.9	870,814.8	855,486.4	15,328.4	...	...
Q3	109,403,124.6	29,868,400.4	67,882,715.1	315,615.7	10,297,042.3	1,630,658.1	8,666,384.3	1,039,351.1	1,019,941.8	19,409.2	...	...
Q4	121,901,373.5	35,293,454.8	69,424,477.6	408,938.1	15,197,206.5	2,956,310.2	12,240,896.3	1,577,296.5	1,550,419.8	26,876.7	...	...
2022												
Q1	125,032,074.0	28,958,529.1	82,494,985.4	519,653.0	12,361,956.9	2,471,697.0	9,890,259.8	696,949.6	685,227.9	11,721.8	...	...
Q2	89,864,405.9	12,650,941.4	74,063,248.4	541,704.9	2,484,207.3	855,473.1	1,628,734.2	124,304.0	117,618.6	6,685.4	...	...
Q3	83,826,236.5	11,521,418.3	69,365,359.1	317,860.2	2,465,615.3	627,442.2	1,838,173.1	155,983.6	147,174.2	8,809.3	...	...

Table 3.5

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles ¹
1	2	3	4
2022			
01.09	2,445.77	1,279.45	63.15
02.09	2,471.45	1,284.53	70.19
05.09	2,488.44	1,287.78	53.60
06.09	2,425.33	1,252.47	75.91
07.09	2,401.57	1,243.70	47.21
08.09	2,390.27	1,237.75	41.53
09.09	2,426.06	1,262.72	35.36
12.09	2,449.65	1,280.67	43.07
13.09	2,446.89	1,284.10	35.41
14.09	2,435.89	1,282.80	41.38
15.09	2,446.59	1,288.03	44.56
16.09	2,435.18	1,275.03	46.92
19.09	2,430.54	1,272.66	32.18
20.09	2,215.67	1,154.17	166.69
21.09	2,130.71	1,106.82	91.99
22.09	2,190.87	1,174.61	78.62
23.09	2,089.87	1,141.81	65.78
26.09	1,933.35	1,043.44	98.73
27.09	1,953.46	1,053.46	63.43
28.09	1,963.86	1,074.57	57.40
29.09	1,953.77	1,072.26	56.18
30.09	1,957.31	1,055.72	111.13

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

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Quantitative Characteristics of Operating Credit Institutions

	2021				2022								
	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09
Credit institutions authorised to carry out banking operations (operating), — total	373	372	370	370	368	364	365	364	363	363	363	361	362
of which:													
— banks, of which	338	337	335	335	333	330	331	331	330	329	329	328	328
— with a universal licence	231	231	232	232	230	227	229	229	228	227	227	225	225
— with a basic licence	107	106	103	103	103	103	102	102	102	102	102	103	103
— nonbanking credit institutions	35	35	35	35	35	34	34	33	33	34	34	33	34
Credit institutions licensed to perform the following:													
— to attract funds of individuals	309	308	306	306	304	302	303	303	302	301	301	300	300
— to conduct operations in foreign currency	367	366	364	364	363	359	360	359	358	358	358	357	359
— to conduct operations with precious metals	168	167	166	166	165	164	164	165	164	164	164	164	166
Credit institutions included in the register of banks participating in the compulsory deposit insurance system, — total	313	312	310	310	308	306	307	306	305	304	304	303	303
Registered authorized capital of operating credit institutions (billions of rubles)	2,814	2,825	2,826	2,830	2,856	2,872	2,877	2,877	2,863	2,861	2,896	2,960	2,963
Branches of operating credit institutions in Russia — total	475	475	473	471	470	470	467	466	456	454	455	456	459
of which Sberbank branches	87	87	87	87	87	87	87	87	86	86	86	86	86
Branches of credit institutions operating abroad	4	4	4	4	4	4	4	4	4	6	6	6	6
Representative offices of operating Russian credit institutions — total	202	184	185	183	183	181	181	182	181	181	178	171	170
of which:													
— in Russia	181	164	165	163	163	161	161	161	161	161	158	152	151
— in foreign countries	21	20	20	20	20	20	20	21	20	20	20	19	19

Table 4.11 (end)

	2021				2022								
	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09
Internal structural units of credit institutions (branches) — total	26,614	26,423	26,318	26,202	26,173	25,992	25,773	25,669	25,533	25,435	25,404	25,274	24,789
of which:													
— additional offices ¹	18,729	18,613	18,588	18,536	18,522	18,480	25,486	25,382	25,245	25,147	25,116	24,986	24,501
of which Sberbank	12,811	12,696	12,679	12,667	12,659	12,635	13,212	13,189	13,119	13,039	12,989	12,937	12,410
— mobile cash offices	645	643	630	620	617	614	—	—	—	—	—	—	—
of which Sberbank	85	85	85	85	85	85	—	—	—	—	—	—	—
— credit and cash offices	2,092	2,080	2,070	2,074	2,066	1,970	—	—	—	—	—	—	—
of which Sberbank	—	—	—	—	—	—	—	—	—	—	—	—	—
— operations offices	4,856	4,799	4,742	4,685	4,681	4,638	—	—	—	—	—	—	—
of which Sberbank	533	530	529	526	526	524	—	—	—	—	—	—	—
— mobile banking vehicles	292	288	288	287	287	290	287	287	288	288	288	288	288
of which Sberbank	287	283	283	282	282	285	282	282	283	283	283	283	283
Credit institutions under liquidation — total	376	375	375	373	372	371	369	370	369	360	354	350	349
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	11	11	10	9	8	8	8	8	8	7	7	8	8
— compulsory liquidation	32	33	33	31	30	30	30	32	30	26	24	24	24
— bankruptcy	333	331	332	333	334	333	331	330	331	327	323	318	317

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

Table 4.1.2

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

No.	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 Russia ¹				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
2018						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
2019						
31.03	139 (12)	115 (11)	100 (10)	16	14	8 (1)
30.06	138 (12)	114 (11)	99 (10)	16	14	8 (1)
30.09	137 (11)	112 (10)	97 (9)	17	15	8 (1)
31.12	133 (11)	110 (10)	95 (9)	15	13	8 (1)
2020						
31.03	132 (10)	109 (9)	94 (8)	15	13	8 (1)
30.06	132 (11)	108 (9)	94 (8)	15	13	9 (2)
30.09	130 (10)	107 (9)	93 (8)	15	13	8 (1)
31.12	124 (9)	104 (8)	90 (7)	12	11	8 (1)
2021						
31.03	120 (7)	102 (7)	89 (6)	11	10	7
30.09	118 (6)	98 (6)	85 (5)	11	10	9
31.12	115 (6)	96 (6)	84 (5)	10	9	9

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

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 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

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

¹ 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 4.1.5

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

(units)

	2022				
	31.05	30.06	31.07	31.08	30.09
Insurance agents	219	220	220	220	219
of which:					
Insurance companies	144	144	144	143	143
of which national reinsurance company	1	1	1	1	1
mutual insurance companies	17	17	17	18	19
insurance brokers	58	59	59	59	57
Associations of insurance agents	20	20	20	20	20
Professional securities market participants	507	507	516	518	524
of which:					
brokers	254	254	255	256	254
of which					
customer's brokers	4	4	4	4	3
commodities brokers	—	—	—	—	—
forex dealers	4	4	4	4	4
dealers	277	276	278	277	276
trustees	179	178	181	182	182
depositories	251	252	252	253	252
registrars	31	31	31	31	31
investment advisers	169	173	181	184	188
Infrastructures	88	88	89	88	88
of which:					
clearing houses	6	6	6	6	6
trade organisers	7	7	7	7	7
of which					
exchanges	6	6	6	6	6
trading systems	1	1	1	1	1
commodity delivery operators	4	4	4	4	4
repositories	2	2	2	2	2
central depository	1	1	1	1	1
central counterparties	3	3	3	3	3
information agencies	5	5	5	5	5
investment platform operators	61	62	63	62	62
financial platform operators	6	5	5	5	6
operators of information systems issuing digital financial assets	3	3	3	3	3
National Payment System Entities	24	24	24	24	24
of which:					
payment system operators	22	22	22	22	22
nationally important payment system operators ¹	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—
Collective investment market entities	332	331	332	334	334
of which:					
non-governmental pension funds	40	40	40	40	40
joint-stock investment funds	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	262	261	262	264	264
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	28	28	28	28	28

Table 4.1.5 (end)

(units)

	2022				
	31.05	30.06	31.07	31.08	30.09
Microfinance agents and cooperatives	5,762	5,685	5,621	5,559	5,506
of which:					
microfinance organizations	1,269	1,259	1,248	1,238	1,220
of which:					
microfinance companies	37	37	37	36	36
microcredit companies	1,232	1,222	1,211	1,202	1,184
housing savings cooperatives	48	46	45	44	44
consumer credit cooperatives	1,653	1,624	1,596	1,575	1,557
agricultural consumer credit cooperatives	669	663	659	652	649
pawnshops	2,123	2,093	2,073	2,050	2,036
Self-regulatory organizations	16	16	16	16	16
of which:					
financial market self-regulatory organizations	14	14	14	14	14
of which:					
brokers	2	2	2	2	2
dealers	2	2	2	2	2
managers	2	2	2	2	2
depositories	2	2	2	2	2
registrars	1	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	1
specialised depositories	2	2	2	2	2
non-governmental pension funds	1	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1	1
insurance brokers	1	1	1	1	1
mutual insurance companies	—	—	—	—	—
microfinance organizations	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2
housing savings cooperatives	—	—	—	—	—
agricultural consumer credit cooperatives	3	3	3	3	3
forex dealers	1	1	1	1	1
investment advisers	3	3	3	3	3
self-regulatory organizations of actuaries	2	2	2	2	2
Persons providing professional services in the financial market²	109	109	108	108	108
of which:					
credit history bureaus	7	7	7	7	7
of which qualified credit history bureau	4	4	4	4	4
responsible actuaries	95	95	95	96	96
credit rating agencies	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	3	3	2	1	1
Management companies of special-purpose vehicles	58	59	63	64	68

¹ 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.

² 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)

1	Individuals' funds (deposits) ¹							
	total	by maturity						
		demand deposits ¹	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	
2021								
31.12	34,694,763	13,982,585	110,861	338,836	812,109	8,084,275	9,643,907	1,722,191
2022								
31.01	34,204,659	13,140,493	76,557	434,708	778,400	8,323,140	9,776,044	1,675,316
28.02	33,465,210	13,166,261	75,701	451,896	770,593	8,210,530	9,336,015	1,454,213
31.03	33,267,488	9,776,947	64,960	1,705,810	9,973,915	6,410,159	4,472,887	862,809
30.04	33,593,585	9,776,900	282,050	1,340,516	11,213,610	6,156,920	4,019,716	803,874
31.05	33,263,603	9,647,167	76,332	1,175,774	11,769,056	5,992,520	3,815,237	787,517
30.06	32,935,944	10,776,678	272,551	969,099	8,452,258	7,335,452	4,202,311	927,595
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
31.08	33,779,218	11,419,531	59,011	990,986	7,594,276	7,998,187	4,638,763	1,078,464

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

Table 4.2.2

Funds of Legal Entities Accepted by Credit Institutions¹

(millions of rubles)

1	Deposits and other funds raised from legal entities ²									Loans, deposits and other funds raised from credit institutions
	total	by maturity							memo: deposits of individual entrepreneurs	
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		
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
31.08	28,743,191	1,043,569	8,207,476	5,744,418	3,311,672	2,890,424	1,613,449	5,932,182	251,114	9,336,579

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

Table 4.2.3

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
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	7.88	8.60	8.87	8.58	7.91	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	7.37	7.68	8.45	8.10	7.39	8.21	8.02	8.21
August	2.42	3.47	4.20	4.77	4.78	5.92	5.00	5.06	6.76	6.74	6.75	6.52	7.25	7.58	7.84	6.56	7.76	7.38	7.76

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	—	—	—
August	0.01	0.01	0.41	0.70	0.22	0.57	0.26	0.28	0.59	—	0.59	0.43	0.73	0.26	0.18	0.29	—	—	—
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	—	—	—
August	0.02	0.02	—	—	0.16	0.62	0.18	0.20	0.51	—	0.51	—	—	0.70	—	0.70	—	—	—

Table 4.2.5

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

(millions of rubles)

1	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
2	3	4	5	6	7	8	9	10	11	12	13	14	15	
2021														
31.12	7	0	0	0	0	0	0	5,287	0	0	0	0	0	32
2022														
31.01	7	0	0	0	0	0	0	5,245	0	0	0	0	0	32
28.02	5	0	0	0	0	0	0	5,183	0	0	0	0	0	32
31.03	5	0	0	0	0	0	0	4,899	0	0	0	0	0	32
30.04	5	0	0	0	0	0	0	4,709	0	0	0	0	0	32
31.05	5	0	0	0	0	0	0	4,648	0	0	0	0	0	32
30.06	35	0	30	0	0	0	0	4,603	0	0	0	0	0	32
31.07	35	0	30	0	0	0	0	4,490	0	0	0	0	0	32
31.08	155	0	150	0	0	0	0	4,451	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
31.08	2,497,088	0	36,852	458,514	1,975,418	384,506

4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans and other funds provided to corporate clients and individuals									
	total	of which								
		individuals	corporate clients							
			total	of which by maturity						
2	3	4		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	10
2021										
31.12	77,089,778	25,067,579	51,945,452	5,924,330	896,613	1,985,875	4,407,334	9,427,361	26,374,214	
2022										
31.01	77,942,368	25,310,894	52,557,982	5,982,974	902,702	1,968,067	4,557,704	9,482,404	26,709,668	
28.02	80,655,501	25,748,059	54,823,118	6,154,194	1,121,914	1,967,457	4,993,320	10,106,153	27,463,809	
31.03	80,611,452	25,763,397	54,765,582	5,092,229	1,472,833	2,152,871	5,100,874	10,322,126	27,280,377	
30.04	78,287,804	25,522,979	52,696,827	5,219,035	840,450	2,113,048	5,403,542	10,145,752	25,805,884	
31.05	76,910,097	25,475,970	51,375,544	5,119,321	606,417	1,908,866	5,649,831	10,159,869	24,833,842	
30.06	75,306,311	25,572,932	49,688,586	4,778,910	616,632	1,773,821	5,751,805	10,225,699	23,751,506	
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	
31.08	79,186,443	26,103,429	53,036,881	4,871,830	908,361	1,832,605	6,189,289	10,648,724	25,735,402	

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

Table 4.3.2

Weighted Average Interest Rates on Loans to Individuals in Rubles

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2022																
January	21.64	21.12	16.14	14.68	15.33	13.92	11.23	11.50	—	15.36	14.72	12.60	12.98	13.00	14.48	14.36
February	22.14	18.03	15.37	14.93	15.48	14.16	11.13	11.39	—	15.83	15.39	13.68	13.89	13.72	15.00	14.88
March	27.21	27.11	19.00	24.35	24.32	19.64	10.93	11.41	—	28.04	27.05	21.35	21.68	21.17	25.20	24.90
April	30.47	19.46	20.77	26.11	25.79	21.38	14.40	15.20	—	14.70	18.02	21.34	21.08	20.63	23.85	23.64
May	25.82	26.54	20.77	24.79	24.65	20.63	14.39	15.14	—	20.48	21.64	20.57	20.61	18.49	20.53	20.42
June	32.82	15.02	18.89	20.83	21.23	18.85	13.30	13.90	—	16.00	—	18.00	17.99	14.23	17.46	17.29
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
August	23.50	27.65	18.67	17.11	18.48	16.22	11.85	12.26	—	20.41	18.35	18.19	18.20	14.82	15.89	15.84

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% 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
2022																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	5.10	—	5.10	—	—	—	—	—	—	—	—
March	—	—	—	12.26	12.26	10.98	5.62	5.65	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	10.39	10.39	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in Euros

(% p.a.)

1	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
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
2022																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
2022																
January	9.70	10.41	10.52	9.09	9.84	10.78	8.60	9.77	11.95	11.04	10.07	10.36	11.10	10.27	9.81	10.04
February	11.72	11.69	11.13	10.89	11.46	10.56	10.45	10.53	12.01	11.58	10.61	10.81	11.53	11.03	11.36	11.18
March	18.39	21.72	20.45	16.13	18.70	14.08	11.98	13.15	12.12	17.99	16.81	12.19	13.33	12.46	13.29	12.91
April	16.78	19.54	18.38	11.93	15.20	11.82	14.08	12.90	12.13	18.94	16.91	13.08	13.64	12.15	14.35	13.11
May	13.92	16.21	16.28	11.52	13.60	12.78	10.98	11.97	12.09	16.70	16.11	12.65	13.24	12.79	12.23	12.51
June	11.43	13.10	12.80	10.25	11.43	9.55	9.94	9.71	11.48	14.45	13.23	11.01	11.92	11.05	10.95	11.01
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
August	9.78	10.32	10.88	8.51	9.81	8.92	7.98	8.44	11.54	10.43	11.65	9.77	10.58	10.16	9.69	9.94

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
2022																
January	1.21	2.59	3.71	2.89	2.61	4.51	4.60	4.58	—	3.20	3.32	3.88	3.62	4.69	—	4.69
February	1.60	2.73	3.50	2.91	2.87	4.34	4.59	4.47	—	2.50	6.44	4.81	4.41	5.30	—	5.30
March	1.99	10.58	7.76	12.71	7.61	7.40	7.54	7.41	—	—	—	6.10	6.10	7.39	—	7.39
April	2.56	4.08	6.57	4.35	4.70	4.80	4.73	4.73	—	—	—	3.59	3.59	9.37	—	9.37
May	2.34	4.89	6.57	5.31	5.48	5.71	9.09	6.47	—	—	—	—	—	8.98	—	8.98
June	3.44	4.13	5.83	6.05	4.89	4.53	9.21	5.86	—	—	—	—	—	5.50	—	5.50
July	3.71	7.59	7.64	7.12	6.94	5.96	5.51	5.51	—	—	—	—	—	—	—	—
August	4.55	—	6.31	7.37	6.95	4.18	5.46	5.41	—	—	—	—	—	5.57	—	5.57

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% 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
2022																
January	0.13	0.38	3.56	3.20	0.94	2.79	3.45	3.01	—	3.76	3.27	—	3.45	—	—	—
February	0.78	1.61	3.99	2.40	1.72	2.90	3.58	2.95	—	3.38	2.70	—	2.89	2.72	—	2.72
March	—	5.56	12.46	—	7.93	—	—	—	—	—	—	—	—	—	—	—
April	1.91	4.63	4.85	4.63	4.18	—	—	—	—	—	—	—	—	—	—	—
May	1.72	1.34	2.70	—	1.52	—	—	—	—	—	—	—	—	—	—	—
June	1.70	1.05	1.99	3.30	1.27	—	—	—	—	—	—	—	—	—	—	—
July	—	—	4.64	4.80	4.71	—	—	—	—	—	—	—	—	—	—	—
August	—	—	4.04	5.75	4.72	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.8

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

Date	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
2020												
31.12	932,141	73,452	9,897	41	5,547,669	559,303	263,766	1,630	627,450	21,503	13,257	136
2021												
31.01	465,120	36,840	3,858	0	5,622,069	557,486	265,092	1,664	634,067	22,490	8,001	138
28.02	656,184	54,220	2,001	0	5,791,656	567,902	258,048	1,558	633,121	23,172	7,789	108
31.03	858,647	70,824	16,458	0	5,896,096	563,838	266,807	1,359	634,330	23,758	7,997	106
30.04	928,361	77,700	6,054	0	5,983,572	539,801	268,626	1,165	636,849	24,350	7,849	15
31.05	759,359	59,249	6,913	0	6,166,313	548,780	271,212	1,142	635,325	24,762	7,822	15
30.06	1,043,151	70,089	13,339	0	6,573,874	566,128	267,697	743	638,094	25,030	7,636	15
31.07	827,445	67,192	2,837	0	5,952,000	572,311	181,710	742	596,574	26,140	14,143	13
31.08	829,537	67,932	794	0	6,179,048	581,237	234,258	738	600,178	26,328	14,564	13
30.09	930,287	75,572	11,316	0	6,398,579	594,789	245,098	721	594,084	26,109	13,780	13
31.10	941,224	75,829	35,193	0	6,619,739	606,509	266,033	693	596,297	26,522	14,798	13
30.11	935,611	87,461	2,540	0	6,847,359	624,275	279,623	730	602,136	27,223	20,668	19
31.12	1,328,458	108,441	7,899	7	7,142,823	655,342	267,667	723	584,333	27,306	25,617	19
2022												
31.01	798,524	56,686	2,006	0	7,326,317	653,957	279,533	748	589,963	28,627	25,971	19
28.02	960,168	74,173	4,471	0	7,642,436	668,572	284,219	795	591,141	29,299	26,218	20
31.03	815,581	61,061	450	0	7,785,369	661,941	282,794	792	588,661	29,516	18,342	20
30.04	784,373	58,736	24,539	1	8,004,524	667,211	231,929	664	594,288	29,542	14,662	42
31.05	663,850	54,264	12,433	0	8,172,252	667,431	219,523	251	600,247	29,794	11,772	38
30.06	944,318	66,647	182	1	8,410,564	678,073	170,652	81	583,067	29,704	9,076	33
31.07	836,025	66,545	90,972	2	7,783,964	678,629	167,495	66	515,372	27,745	9,730	37
31.08	921,728	75,671	37,384	0	8,127,871	692,786	197,992	65	518,008	27,926	9,452	37

Table 4.3.9

Housing Loans Granted to Resident Individuals

Date	In rubles					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	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				
			total	of which overdue debt			
1	2	3	4	5	6	7	
2020							
31.12	211,835	560,683	9,292,031	74,894	225.0	7.36	
2021							
31.01	95,242	259,946	9,376,452	75,492	227.6	7.23	
28.02	145,244	403,958	9,560,962	74,706	229.6	7.27	
31.03	178,412	501,595	9,791,979	74,043	233.6	7.24	
30.04	191,736	551,353	10,071,434	72,666	237.8	7.30	
31.05	148,693	434,112	10,283,733	72,660	240.3	7.30	
30.06	179,011	545,480	10,576,222	70,563	243.7	7.07	
31.07	151,700	433,339	10,782,019	69,360	242.8	7.67	
31.08	151,052	439,334	10,968,749	68,971	244.5	7.78	
30.09	158,007	477,431	11,208,347	67,154	246.6	7.73	
31.10	162,041	501,482	11,433,941	65,602	250.5	7.70	
30.11	157,820	510,760	11,455,360	64,608	254.1	7.59	
31.12	192,692	641,585	11,765,807	61,816	257.0	7.81	
2022							
31.01	95,122	327,061	11,903,742	61,849	262.2	7.87	
28.02	135,881	477,189	12,175,865	61,494	264.3	8.10	
31.03	163,078	521,528	12,447,019	59,372	266.0	8.05	
30.04	49,636	161,926	12,436,181	58,450	263.0	7.65	
31.05	36,820	140,186	12,424,531	58,397	271.5	6.17	
30.06	65,718	253,805	12,514,146	57,891	269.6	6.36	
31.07	91,853	341,811	12,686,657	57,219	274.7	6.67	
31.08	122,148	458,214	12,798,344	58,158	277.5	6.68	
30.09	136,874	518,376	13,097,525	58,468	281.2	6.71	

Table 4.3.9 (end)

Date	In foreign currency					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
2020						
31.12	1	295,503	17,327	6,976	6.0	2.00
2021						
31.01	0	0	17,607	7,202	0.0	0.00
28.02	1	7,444	16,258	6,874	23.9	12.00
31.03	0	0	15,909	6,732	0.0	0.00
30.04	1	64,561	14,978	6,162	179.8	5.00
31.05	1	0	14,627	6,059	10.8	11.00
30.06	3	161,338	13,961	5,779	63.1	6.12
31.07	0	0	13,796	5,740	0.0	0.00
31.08	1	3,710	13,482	5,618	24.0	4.50
30.09	3	425,505	13,325	5,422	123.7	4.80
31.10	2	56,377	12,598	5,166	183.4	1.52
30.11	2	39,391	12,885	5,189	145.9	5.21
31.12	3	3,719,830	16,045	4,928	61.9	5.00
2022						
31.01	2	70,239	16,636	5,102	115.6	8.95
28.02	2	11,738	17,379	5,209	79.0	7.55
31.03	1	1,261	16,626	5,088	24.0	5.00
30.04	2	10,710	13,719	4,220	63.1	10.01
31.05	1	2,912	11,697	3,811	171.8	4.50
30.06	0	0	6,573	3,114	0.0	0.00
31.07	0	0	7,321	3,532	0.0	0.00
31.08	0	0	6,988	3,429	0.0	0.00
30.09	0	0	6,321	3,092	0.0	0.00

Table 4.3.10

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

Date	In rubles						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	2	3	4	5	6	7	8
2020							
31.12	211,564	560,284	9,274,488	71,826	225.1	7.36	211,988
2021							
31.01	95,100	259,707	9,359,084	72,428	227.7	7.23	218,209
28.02	144,983	403,303	9,543,403	71,657	229.8	7.26	214,516
31.03	178,113	501,004	9,774,503	71,057	233.8	7.23	217,757
30.04	191,426	550,907	10,054,588	69,709	237.9	7.30	222,558
31.05	148,464	433,830	10,268,330	69,485	240.4	7.30	227,008
30.06	178,720	544,951	10,561,380	67,398	243.9	7.07	249,831
31.07	151,422	433,085	10,767,828	66,400	242.9	7.67	250,234
31.08	150,792	439,015	10,954,970	66,128	244.6	7.78	265,429
30.09	157,723	476,775	11,194,726	64,508	246.8	7.73	263,848
31.10	161,784	500,588	11,419,177	62,970	250.9	7.70	258,613
30.11	157,595	510,573	11,441,782	62,050	254.2	7.59	253,372
31.12	192,410	641,337	11,752,902	59,471	257.1	7.81	250,806
2022							
31.01	94,978	326,917	11,891,298	59,529	262.2	7.87	247,464
28.02	135,656	476,852	12,163,516	59,195	264.5	8.10	245,631
31.03	162,763	521,273	12,434,955	57,078	266.1	8.05	240,889
30.04	49,370	161,602	12,424,416	56,232	263.4	7.64	238,052
31.05	36,603	139,688	12,412,577	56,196	272.3	6.17	234,821
30.06	65,439	253,458	12,502,338	55,692	269.9	6.36	231,296
31.07	91,591	341,580	12,674,934	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
30.09	136,599	518,113	13,086,606	56,279	281.3	6.71	221,422

Table 4.3.10 (end)

Date	In foreign currency						memo: receivables on housing mortgage loans acquired by credit institutions, total, millions 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, %	
			total	of which overdue loans			
1	9	10	11	12	13	14	15
2020							
31.12	0	0	16,326	6,429	0.0	0.00	7,178
2021							
31.01	0	0	16,582	6,622	0.0	0.00	7,261
28.02	0	0	15,559	6,317	0.0	0.00	6,649
31.03	0	0	15,259	6,169	0.0	0.00	6,252
30.04	1	64,561	14,350	5,610	179.8	5.00	5,998
31.05	1	0	13,925	5,513	10.8	11.00	5,742
30.06	3	161,338	13,305	5,271	63.1	6.12	5,468
31.07	0	0	13,134	5,225	0.0	0.00	5,387
31.08	0	0	12,868	5,109	0.0	0.00	5,224
30.09	2	425,496	12,744	4,943	123.7	4.80	4,868
31.10	1	52,851	12,047	4,712	194.0	1.50	4,451
30.11	1	22,495	12,289	4,708	121.3	6.00	4,548
31.12	1	3,714,630	15,506	4,505	62.0	5.00	4,328
2022							
31.01	1	66,348	16,078	4,660	121.0	9.00	4,482
28.02	0	0	16,788	4,752	0.0	0.00	4,639
31.03	0	0	16,054	4,648	0.0	0.00	4,504
30.04	2	10,710	13,277	3,850	63.1	10.01	3,667
31.05	0	0	11,308	3,482	0.0	0.00	3,035
30.06	0	0	6,275	2,853	0.0	0.00	2,324
31.07	0	0	6,979	3,231	0.0	0.00	2,547
31.08	0	0	6,653	3,134	0.0	0.00	2,398
30.09	0	0	6,004	2,811	0.0	0.00	2,142

Table 4.3.11

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

Date	In rubles					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	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				
			total	of which overdue loans			
1	2	3	4	5	6	7	
2020							
31.12	50,074	168,010	2,145,941	6,555	229.0	5.83	
2021							
31.01	25,812	91,382	2,172,072	6,772	232.2	5.86	
28.02	36,553	135,131	2,222,028	6,764	236.1	5.92	
31.03	42,493	159,602	2,273,480	6,823	244.1	5.91	
30.04	46,184	177,946	2,346,496	6,677	247.5	5.83	
31.05	36,818	144,413	2,400,269	6,656	250.9	5.62	
30.06	52,891	214,640	2,495,812	6,344	252.5	5.48	
31.07	28,229	109,218	2,516,160	6,228	250.8	6.23	
31.08	32,572	127,118	2,541,217	6,231	251.4	6.39	
30.09	37,269	151,108	2,582,941	6,044	252.9	6.24	
31.10	39,204	160,983	2,640,212	5,836	257.2	6.00	
30.11	43,329	181,310	2,715,060	5,741	261.5	5.83	
31.12	54,644	227,947	2,816,529	5,398	262.8	5.88	
2022							
31.01	31,469	133,065	2,857,667	5,365	267.4	5.93	
28.02	43,397	187,968	2,935,573	5,356	270.3	5.94	
31.03	62,337	229,430	3,014,141	5,185	271.0	5.54	
30.04	20,353	89,713	2,970,435	4,982	279.1	5.59	
31.05	15,195	86,874	2,957,608	4,817	291.8	3.81	
30.06	21,976	133,524	2,953,390	4,783	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	
30.09	36,303	213,429	3,173,259	4,871	305.8	3.49	

Table 4.3.11 (end)

Date	In foreign currency					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	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				
			total	of which overdue loans			
1	8	9	10	11	12	13	
2020							
31.12	0	0	418	344	0.0	0.00	
2021							
31.01	0	0	431	355	0.0	0.00	
28.02	0	0	402	329	0.0	0.00	
31.03	0	0	402	329	0.0	0.00	
30.04	0	0	377	309	0.0	0.00	
31.05	0	0	372	305	0.0	0.00	
30.06	2	130,942	492	298	36.1	1.64	
31.07	0	0	358	293	0.0	0.00	
31.08	0	0	293	229	0.0	0.00	
30.09	0	0	286	225	0.0	0.00	
31.10	1	52,851	330	218	194.0	1.50	
30.11	0	0	300	187	0.0	0.00	
31.12	0	0	274	165	0.0	0.00	
2022							
31.01	0	0	270	167	0.0	0.00	
28.02	0	0	290	179	0.0	0.00	
31.03	0	0	278	181	0.0	0.00	
30.04	0	0	212	143	0.0	0.00	
31.05	0	0	178	127	0.0	0.00	
30.06	0	0	140	103	0.0	0.00	
31.07	0	0	122	78	0.0	0.00	
31.08	0	0	95	51	0.0	0.00	
30.09	0	0	90	49	0.0	0.00	

Table 4.3.12

Investment Portfolio of Credit Institutions

(millions of rubles)

1	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)		4
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
31.08	15,636,743	4,356,925	11,680,153	406,906

Table 4.4

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

	Derivatives (claims, at fair value)	Derivatives (liabilities, at fair value)
1	2	3
2021		
31.12	1,008,389	989,454
2022		
31.01	1,389,800	1,240,141
28.02	3,990,627	3,577,505
31.03	2,095,511	1,554,588
30.04	1,192,025	952,094
31.05	991,030	845,353
30.06	1,016,302	939,897
31.07	823,846	674,621
31.08	679,111	651,233

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

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

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

1	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 reporting year	Pension reserves at the end of the year
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)

1	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			
	2	of which			6	of which			10	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 contributions 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
3	4	5	7	8	9	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
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

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

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

¹ 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	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 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	271	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 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	0.0	0.0
for 3 through 5 years	0.0	0.0
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:		0.0
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 organizations 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 organizations and individual auditors for damage caused	171	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 organizations 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

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

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

Table 5.1

Payments Effected by the Payment System of Russia

	Total payments		Of which payments effected											
			by the payment system of the Bank of Russia ¹		by credit institutions ²		of which							
							by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions ³		between various divisions of one credit institution ³		within one division of a credit institution ³	
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2020	5,454,946.9	2,080,214.6	1,844,046.0	1,657,584.6	3,610,900.9	422,630.0	13,403.3	3,734.6	165,493.1	14,804.0	907,343.3	211,630.1	2,524,661.2	192,461.3
2021	6,761,557.9	2,578,411.1	2,643,926.0	2,018,178.6	4,117,631.9	560,232.5	10,898.7	3,986.2	181,934.8	24,111.5	1,074,723.4	303,948.5	2,850,075.0	228,186.4
2020														
Q1	1,273,278.9	486,659.6	401,145.8	392,954.2	872,133.1	93,705.4	3,390.1	569.3	35,953.3	3,285.6	221,331.5	48,448.3	611,458.2	41,402.2
Q2	1,203,350.3	477,644.7	383,204.4	388,346.5	820,145.9	89,298.2	2,970.1	1,135.9	34,683.6	2,695.8	199,799.0	44,359.6	582,693.2	41,106.9
Q3	1,405,589.3	511,670.5	471,010.3	405,497.7	934,579.0	106,172.8	3,226.6	945.8	46,597.7	3,630.4	229,276.0	53,151.9	655,478.7	48,444.7
Q4	1,572,728.4	604,239.8	588,685.5	470,786.2	984,042.9	133,453.6	3,816.5	1,083.6	48,258.5	5,192.2	256,936.8	65,670.3	675,031.1	61,507.5
2021														
Q1	1,388,779.6	513,899.5	487,611.5	404,227.7	901,168.1	109,671.8	2,841.7	688.2	36,868.1	4,048.5	228,879.6	58,015.0	632,578.7	46,920.1
Q2	1,599,013.7	593,073.0	607,145.6	463,771.5	991,868.1	129,301.5	2,568.0	938.1	42,477.8	5,434.4	261,266.4	70,666.7	685,555.9	52,262.3
Q3	1,735,821.6	661,632.8	680,693.6	517,395.3	1,055,127.9	144,237.5	2,667.5	884.6	48,237.9	5,587.8	274,077.4	81,444.6	730,145.1	56,350.5
Q4	2,037,943.0	809,806.0	868,475.3	632,784.2	1,169,467.7	177,021.9	2,821.5	1,475.3	54,351.0	9,040.9	310,499.9	93,852.2	801,795.3	72,653.5

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

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

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

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

Table 5.2

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

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

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

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

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

Table 5.3

Selected Indicators on Bank Card Transactions¹

	Individuals					
	the number of bank cards ² , thousands of units	the number of bank cards in use ³ , thousands of units	total value of operations conducted using bank cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	2	3	4	5	6	7
2020	301,055	—	102,792,525	26,791,676	31,193,370	44,807,480
2021	329,107	—	129,133,835	28,010,720	41,367,070	59,756,044
2020						
Q1	284,298	194,845	23,065,644	6,428,680	7,050,443	9,586,521
Q2	284,768	190,304	22,146,751	5,881,009	6,559,992	9,705,750
Q3	293,095	201,396	27,125,086	7,145,853	8,343,933	11,635,301
Q4	301,055	209,459	30,455,044	7,336,134	9,239,002	13,879,909
2021						
Q1	307,730	209,313	27,053,350	6,035,065	8,794,819	12,223,467
Q2	314,808	216,385	31,555,071	7,054,014	9,954,742	14,546,315
Q3	319,813	224,300	33,941,798	7,413,260	10,812,750	15,715,788
Q4	329,107	231,461	36,583,616	7,508,382	11,804,759	17,270,474
2022						
Q1	341,148	237,299	35,350,553	7,079,171	11,238,884	17,032,499
Q2	367,997	241,720	35,540,214	6,669,538	11,093,419	17,777,257

Table 5.3 (end)

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

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

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

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

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

Table 5.4

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

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

Table 5.4 (end)

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

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

² In accordance with the Bank of Russia Regulation No. 732-P, dated 24 September 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 6.1.1

Number of Credit Institutions with Nonresidents Equity

(units)

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

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

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

Table 6.1.2

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	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%
THE RUSSIAN FEDERATION					
31.03.2021	22	19	12	14 (5)	53 (2)
30.09.2021	24	18 ¹	11	12(4)	53 (2)
31.12.2021	21	18	10	12 (4)	54 (2)
CENTRAL FEDERAL DISTRICT					
31.03.2021	11	8	5	9 (4)	51 (2)
30.09.2021	12	7	5	8 (3)	51 (2)
31.12.2021	11	8	4	8 (3)	51 (2)
Moscow and Moscow Region					
31.03.2021	11	8	5	8 (3)	51 (2)
30.09.2021	12	6	5	8 (3)	51 (2)
31.12.2021	11	6	4	8 (3)	51 (2)
NORTH-WESTERN FEDERAL DISTRICT					
31.03.2021	4	1	1	1	2
30.09.2021	4	1	1	—	2
31.12.2021	4	1	1	—	2
SOUTHERN FEDERAL DISTRICT					
31.03.2021	—	1	1	1	—
30.09.2021	—	1	1	1	—
31.12.2021	—	1	1	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
31.03.2021	1	—	—	—	—
30.09.2021	1	—	—	—	—
31.12.2021	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
31.03.2021	3	5	1	2 (1)	—
30.09.2021	3	5	1	2 (1)	—
31.12.2021	3	4	1	2 (1)	—
URALS FEDERAL DISTRICT					
31.03.2021	2	1	2	—	—
30.09.2021	2	1	2	—	—
31.12.2021	1	1	2	—	—
SIBIRIAN FEDERAL DISTRICT					
31.03.2021	1	2	—	—	—
30.09.2021	1	2	—	—	—
31.12.2021	1	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
31.03.2021	—	1	2	1	—
30.09.2021	1	1	1	1	—
31.12.2021	—	1	1	1	1

¹ 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)

	Q3 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	515	646,573.15	313	170,399.25	202	476,173.90
CENTRAL FEDERAL DISTRICT	253	461,995.29	135	81,623.69	118	380,371.60
Belgorod Region	2	16.79	2	16.79	—	—
Bryansk Region	—	—	—	—	—	—
Vladimir Region	2	5.01	2	5.01	—	—
Voronezh Region	4	4,242.07	4	4,242.07	—	—
Ivanovo Region	1	500.00	1	500.00	—	—
Kaluga Region	4	1,008.07	4	1,008.07	—	—
Kostroma Region	—	—	—	—	—	—
Kursk Region	2	8.16	2	8.16	—	—
Lipetsk Region	1	2.00	1	2.00	—	—
Moscow Region	17	1,967.52	17	1,967.52	—	—
Orel Region	1	247.00	1	247.00	—	—
Ryazan Region	2	157.13	2	157.13	—	—
Smolensk Region	—	—	—	—	—	—
Tambov Region	1	5.22	1	5.22	—	—
Tver Region	3	33.08	3	33.08	—	—
Tula Region	3	1,218.51	3	1,218.51	—	—
Yaroslavl Region	3	117.89	3	117.89	—	—
Moscow	207	452,466.84	89	72,095.24	118	380,371.60
NORTH-WESTERN FEDERAL DISTRICT	107	81,717.43	27	2,617.43	80	79,100.00
Republic of Karelia	—	—	—	—	—	—
Republic of Komi	2	84.83	2	84.83	—	—
Arkhangelsk Region	5	371.67	5	371.67	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	5	371.67	5	371.67	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	2	177.16	1	77.16	1	100.00
Kaliningrad Region	—	—	—	—	—	—
Leningrad Region	4	741.75	4	741.75	—	—
Murmansk Region	—	—	—	—	—	—
Novgorod Region	1	512.00	1	512.00	—	—
Pskov Region	—	—	—	—	—	—
Saint Petersburg	93	79,830.02	14	830.02	79	79,000.00
SOUTHERN FEDERAL DISTRICT	22	2,138.47	22	2,138.47	—	—
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	4	1,449.35	4	1,449.35	—	—
Krasnodar Territory	4	121.07	4	121.07	—	—
Astrakhan Region	3	343.33	3	343.33	—	—
Volgograd Region	4	102.27	4	102.27	—	—
Rostov Region	5	99.08	5	99.08	—	—
Sevastopol	2	23.37	2	23.37	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	45	1,257.43	45	1,257.43	—	—
Republic of Daghestan	41	312.60	41	312.60	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	1	253.25	1	253.25	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	1	638.39	1	638.39	—	—
Stavropol Territory	2	53.19	2	53.19	—	—
VOLGA FEDERAL DISTRICT	37	37,725.69	37	37,725.69	—	—
Republic of Bashkortostan	2	12.69	2	12.69	—	—
Mari El Republic	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	6	6,248.30	6	6,248.30	—	—
Udmurt Republic	1	250.00	1	250.00	—	—
Chuvash Republic — Chuvashia	3	157.54	3	157.54	—	—
Perm Territory	2	1,372.54	2	1,372.54	—	—
Kirov Region	1	429.19	1	429.19	—	—
Nizhny Novgorod Region	4	8,256.10	4	8,256.10	—	—
Orenburg Region	5	0.12	5	0.12	—	—
Penza Region	4	859.27	4	859.27	—	—
Samara Region	3	1.10	3	1.10	—	—
Saratov Region	4	38.84	4	38.84	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	2	20,100.00	2	20,100.00	—	—
URALS FEDERAL DISTRICT	19	30,327.17	17	28,027.17	2	2,300.00
Kurgan Region	—	—	—	—	—	—
Sverdlovsk Region	9	2,871.94	7	571.94	2	2,300.00
Tyumen Region	8	413.95	8	413.95	—	—
Khanty-Mansi Autonomous Area — Yugra	2	359.26	2	359.26	—	—
Yamal-Nenets Autonomous Area	1	13.87	1	13.87	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	5	40.82	5	40.82	—	—
Chelyabinsk Region	2	27,041.28	2	27,041.28	—	—
SIBERIAN FEDERAL DISTRICT	17	25,623.07	15	11,220.77	2	14,402.30
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	—	—	—	—	—	—
Krasnoyarsk Territory	4	10,002.90	4	10,002.90	—	—
Irkutsk Region	4	634.35	4	634.35	—	—
Kemerovo Region — Kuzbass	—	—	—	—	—	—
Novosibirsk Region	4	14,902.39	2	500.09	2	14,402.30
Omsk Region	4	82.43	4	82.43	—	—
Tomsk Region	1	1.00	1	1.00	—	—
FAR-EASTERN FEDERAL DISTRICT	15	5,788.60	15	5,788.60	—	—
Republic of Buryatia	—	—	—	—	—	—
Republic of Sakha (Yakutia)	6	1,479.47	6	1,479.47	—	—
Trans-Baikal Territory	1	1.50	1	1.50	—	—
Kamchatka Territory	2	2,560.64	2	2,560.64	—	—
Primorye Territory	3	1,680.45	3	1,680.45	—	—
Khabarovsk Territory	2	17.99	2	17.99	—	—
Amur Region	1	48.56	1	48.56	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	—	—	—	—	—	—
Jewish Autonomous Region	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—

Table 6.1.4

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

1	Q3 2022		
	2 currency type	3 number of registered issues (additional issues) of bonds, units	4 volume of registered issues (additional issues) of bonds, millions of foreign currency
THE RUSSIAN FEDERATION	US dollar	11	12,842.00
	euro	1	100.00
	pound sterling	1	850.00
CENTRAL FEDERAL DISTRICT	US dollar	10	12,092.00
	euro	1	100.00
Belgorod Region		—	—
Bryansk Region		—	—
Vladimir Region		—	—
Voronezh Region		—	—
Ivanovo Region		—	—
Kaluga Region		—	—
Kostroma Region		—	—
Kursk Region		—	—
Lipetsk Region		—	—
Moscow Region		—	—
Orel Region		—	—
Ryazan Region		—	—
Smolensk Region		—	—
Tambov Region		—	—
Tver Region		—	—
Tula Region		—	—
Yaroslavl Region		—	—
Moscow	US dollar	10	12,092.00
	euro	1	100.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	1	750.00
	pound sterling	1	850.00
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	US dollar	1	750.00
	pound sterling	1	850.00
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
NORTH CAUCASIAN FEDERAL DISTRICT		—	—
Republic of Daghestan		—	—
Republic of Ingushetia		—	—
Kabardino-Balkar Republic		—	—
Karachay-Cherkess Republic		—	—
Republic of North Ossetia — Alania		—	—
Chechen Republic		—	—
Stavropol Territory		—	—
VOLGA FEDERAL DISTRICT		—	—
Republic of Bashkortostan		—	—
Mari El Republic		—	—
Republic of Mordovia		—	—
Republic of Tatarstan (Tatarstan)		—	—
Udmurt Republic		—	—
Chuvash Republic — Chuvashia		—	—
Perm Territory		—	—
Kirov Region		—	—
Nizhny Novgorod Region		—	—
Orenburg Region		—	—
Penza Region		—	—
Samara Region		—	—
Saratov Region		—	—
Ulyanovsk Region		—	—
URALS FEDERAL DISTRICT		—	—
Kurgan Region		—	—
Sverdlovsk Region		—	—
Tyumen Region		—	—
Khanty-Mansi Autonomous Area — Yugra		—	—
Yamal-Nenets Autonomous Area		—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area		—	—
Chelyabinsk Region		—	—
SIBERIAN FEDERAL DISTRICT		—	—
Altai Republic		—	—
Republic of Tuva		—	—
Republic of Khakassia		—	—
Altai Territory		—	—
Krasnoyarsk Territory		—	—
Irkutsk Region		—	—
Kemerovo Region — Kuzbass		—	—
Novosibirsk Region		—	—
Omsk Region		—	—
Tomsk Region		—	—
FAR-EASTERN FEDERAL DISTRICT		—	—
Republic of Buryatia		—	—
Republic of Sakha (Yakutia)		—	—
Trans-Baikal Territory		—	—
Kamchatka Territory		—	—
Primorye Territory		—	—
Khabarovsk Territory		—	—
Amur Region		—	—
Magadan Region		—	—
Sakhalin Region		—	—
Jewish Autonomous Region		—	—
Chukotka Autonomous Area		—	—

6.2. Borrowings

Table 6.2.1

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

(millions of rubles)

	30.09.2022									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities ²		deposits and other funds of individuals ³		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	75,578,859	12,213,985	15,399,987	3,893,510	19,807,216	3,722,477	33,690,698	3,640,013	4,046,364	0
CENTRAL FEDERAL DISTRICT	45,261,372	9,292,925	9,560,335	2,434,974	14,324,018	3,568,334	13,574,709	2,419,548	2,264,151	0
Belgorod Region	427,505	31,364	38,530	12,646	96,967	3,984	268,587	14,207	11,713	0
Bryansk Region	205,235	9,761	31,378	4,261	19,881	132	135,204	5,068	11,787	0
Vladimir Region	320,384	12,748	48,714	2,273	26,293	35	223,929	8,186	11,313	0
Voronezh Region	624,478	38,716	84,814	12,175	85,078	1,205	396,717	24,446	35,201	0
Ivanovo Region	195,815	10,256	20,536	2,229	15,573	95	143,780	7,574	6,869	0
Kaluga Region	316,057	11,307	62,055	2,806	40,827	516	175,655	7,584	12,110	0
Kostroma Region	379,432	4,580	16,162	999	226,849	287	86,623	3,166	4,216	0
Kursk Region	208,293	11,526	21,922	2,147	32,067	51	135,908	9,063	9,203	0
Lipetsk Region	253,979	23,610	43,368	16,948	31,691	122	160,976	6,237	8,993	0
Moscow Region	2,681,667	204,841	420,014	59,375	180,634	32,623	1,790,553	106,129	213,448	0
Orel Region	142,539	4,927	13,137	1,204	13,741	177	100,409	3,247	10,068	0
Ryazan Region	273,350	19,200	45,772	11,495	21,356	497	182,686	6,867	15,348	0
Smolensk Region	203,280	11,144	55,799	3,448	13,602	83	119,438	7,363	7,473	0
Tambov Region	169,092	5,304	20,032	1,895	20,242	33	115,509	3,241	5,834	0
Tver Region	274,810	10,122	38,176	2,483	35,129	25	183,250	7,378	11,024	0
Tula Region	423,666	22,982	119,539	12,013	40,921	60	229,222	10,170	22,004	0
Yaroslavl Region	378,066	24,993	78,946	6,543	35,377	114	238,292	17,829	15,743	0
Moscow	37,783,721	8,835,544	8,401,442	2,280,034	13,387,787	3,528,296	8,887,969	2,171,793	1,851,803	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	7,736,582	1,042,348	1,901,032	580,460	1,467,088	32,032	3,653,478	400,782	466,141	0
Republic of Karelia	137,305	6,666	16,213	1,924	8,674	1	100,026	4,439	7,855	0
Republic of Komi	194,652	8,783	15,342	2,111	16,700	0	149,050	6,263	8,424	0
Arkhangelsk Region	324,691	10,410	54,895	2,831	23,780	0	215,885	7,281	21,404	0
Nenets Autonomous Area	23,045	406	1,193	0	582	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	301,646	10,004	53,702	2,831	23,198	0	215,885	7,281	21,404	0
Vologda Region	437,068	141,227	95,814	130,773	131,930	11	186,853	9,233	12,627	0
Kaliningrad Region	314,661	36,172	48,320	12,912	34,311	1,407	200,414	21,298	19,902	0
Leningrad Region	286,729	12,087	22,760	2,275	35,975	2,125	209,090	7,131	12,134	0
Murmansk Region	255,080	29,158	28,254	11,617	9,479	64	197,577	10,355	11,144	0
Novgorod Region	120,461	5,010	22,146	987	14,395	491	77,632	3,359	2,798	0
Pskov Region	107,372	3,567	12,622	658	11,371	0	75,662	2,782	4,661	0
Saint Petersburg	5,558,563	789,268	1,584,667	414,373	1,180,473	27,934	2,241,289	328,640	365,190	0
SOUTHERN FEDERAL DISTRICT	3,565,378	282,288	641,489	139,858	423,768	2,578	2,076,782	131,037	186,369	0
Republic of Adygeya (Adygeya)	38,446	962	2,819	6	1,933	0	29,118	906	1,974	0
Republic of Kalmykia	18,673	444	1,689	7	783	0	12,956	409	2,056	0
Republic of Crimea	247,373	2,427	44,479	671	18,799	0	130,947	1,611	17,639	0
Krasnodar Territory	1,652,763	176,013	318,253	103,726	272,155	2,180	867,779	65,515	78,033	0
Astrakhan Region	131,260	5,097	14,167	709	2,997	3	98,384	4,155	8,876	0
Volgograd Region	405,240	24,540	56,212	7,470	20,269	29	292,449	16,310	18,412	0
Rostov Region	1,014,015	72,095	193,534	27,191	105,015	366	606,294	41,543	57,155	0
Sevastopol	57,609	712	10,336	80	1,817	0	38,855	588	2,224	0
NORTH CAUCASIAN FEDERAL DISTRICT	778,472	27,077	122,642	6,686	50,702	515	521,764	17,914	44,698	0
Republic of Dagestan	125,132	3,388	15,698	1,775	3,354	0	93,346	1,310	6,994	0
Republic of Ingushetia	9,632	361	2,565	12	55	0	6,376	331	437	0
Kabardino-Balkar Republic	57,299	1,664	8,506	168	4,977	0	40,070	1,414	1,641	0
Karachay-Cherkess Republic	23,348	464	2,321	19	662	0	17,838	398	1,007	0
Republic of North Ossetia — Alania	63,180	1,424	6,117	44	1,105	0	49,439	1,328	4,353	0
Chechen Republic	50,378	1,370	18,164	713	5,185	0	22,357	267	2,263	0
Stavropol Territory	449,503	18,405	69,271	3,954	35,365	515	292,336	12,866	28,002	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	7,667,189	493,936	1,504,924	186,105	1,341,673	27,389	4,129,800	261,162	431,106	0
Republic of Bashkortostan	714,367	32,522	114,166	7,789	89,551	2,221	433,771	21,156	55,734	0
Mari El Republic	107,896	3,036	10,543	799	14,066	270	75,504	1,824	4,679	0
Republic of Mordovia	118,047	5,049	11,941	881	16,105	1,295	80,298	2,621	6,434	0
Republic of Tatarstan (Tatarstan)	1,768,966	136,925	362,010	69,976	605,417	4,852	646,146	58,058	79,511	0
Udmurt Republic	368,190	12,647	103,190	3,454	48,143	106	179,722	8,556	26,894	0
Chuvash Republic — Chuvashia	249,785	8,408	39,305	1,122	19,087	595	160,362	6,344	23,414	0
Perm Territory	637,953	55,724	124,987	28,685	82,183	665	372,323	24,559	38,630	0
Kirov Region	249,465	7,581	44,330	2,118	23,009	447	159,342	4,358	9,105	0
Nizhny Novgorod Region	1,106,287	69,432	282,088	29,801	123,768	851	610,147	36,141	64,591	0
Orenburg Region	329,865	11,020	41,498	2,894	39,032	230	223,048	7,623	14,049	0
Penza Region	257,053	10,337	35,886	4,221	15,707	58	160,239	4,994	34,165	0
Samara Region	1,053,212	108,514	233,609	24,306	186,494	15,695	568,466	65,673	41,895	0
Saratov Region	473,022	23,033	59,882	8,337	64,260	104	304,807	13,883	19,086	0
Ulyanovsk Region	233,081	9,708	41,489	1,721	14,853	0	155,625	5,372	12,920	0
URALS FEDERAL DISTRICT	4,571,324	397,733	677,108	101,395	1,396,811	53,339	2,095,628	233,807	280,422	0
Kurgan Region	98,812	3,617	11,596	1,588	5,792	160	69,343	1,716	8,216	0
Sverdlovsk Region	1,422,776	132,029	253,787	38,739	215,418	43,024	787,977	46,858	113,286	0
Tyumen Region	2,173,565	197,670	248,800	35,086	1,027,189	2,457	737,199	157,989	122,305	0
Khanty-Mansi Autonomous Area — Yugra	1,131,139	173,572	63,089	32,510	722,156	374	0	0	0	0
Yamal-Nenets Autonomous Area	496,892	5,670	104,308	100	159,687	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	545,533	18,427	81,403	2,475	145,346	2,083	737,199	157,989	122,305	0
Chelyabinsk Region	876,171	64,417	162,925	25,982	148,412	7,699	501,109	27,244	36,616	0
SIBERIAN FEDERAL DISTRICT	3,797,002	302,001	649,194	166,578	568,619	16,907	2,235,962	107,397	202,002	0
Altai Republic	16,164	353	1,501	22	895	6	11,972	289	707	0
Republic of Tuva	16,899	283	2,036	3	535	0	11,732	257	1,452	0
Republic of Khakassia	67,478	4,254	5,785	848	3,369	0	49,243	2,953	4,464	0
Altai Territory	383,371	19,045	52,706	5,798	70,019	5,633	224,960	7,056	19,505	0

Table 6.2.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	728,629	38,084	122,050	18,430	124,057	2,013	410,403	16,397	43,992	0
Irkutsk Region	512,615	75,847	72,425	56,912	63,843	3,531	332,190	14,372	23,462	0
Kemerovo Region — Kuzbass	585,432	38,858	95,390	20,213	122,742	115	331,449	17,931	24,114	0
Novosibirsk Region	880,189	95,549	181,565	56,036	126,540	3,341	473,848	30,451	64,070	0
Omsk Region	369,021	16,061	77,484	4,374	29,664	246	235,062	10,339	11,145	0
Tomsk Region	237,204	13,668	38,252	3,943	26,954	2,022	155,103	7,353	9,092	0
FAR-EASTERN FEDERAL DISTRICT	2,201,538	375,676	343,263	277,455	234,536	21,382	1,356,212	68,366	171,475	0
Republic of Buryatia	106,076	4,000	9,391	511	3,743	859	75,435	2,241	11,290	0
Republic of Sakha (Yakutia)	229,055	8,699	39,659	1,220	22,794	3,395	134,142	3,865	18,808	0
Trans-Baikal Territory	134,873	5,686	20,297	1,182	6,246	2,202	93,602	2,175	8,396	0
Kamchatka Territory	140,614	10,860	24,334	6,744	11,743	378	91,875	3,437	5,895	0
Primorye Territory	675,056	67,206	113,602	31,108	99,797	1,282	368,595	29,969	67,834	0
Khabarovsk Territory	388,823	18,641	52,471	4,820	33,689	1,590	259,780	11,769	28,832	0
Amur Region	172,032	13,721	22,723	3,879	12,150	4,563	116,108	3,469	11,969	0
Magadan Region	79,513	10,916	7,140	1,657	6,945	6,423	58,456	2,790	3,303	0
Sakhalin Region	232,301	234,275	47,927	226,059	35,974	144	126,275	7,818	12,979	0
Jewish Autonomous Region	22,115	461	1,320	9	881	31	18,072	405	1,111	0
Chukotka Autonomous Area	21,079	1,211	4,399	266	574	515	13,871	426	1,058	0
OUTSIDE THE RUSSIAN FEDERATION	17,533	9,356	11,166	8,846	2	415	0	0	0	0

¹ Including the State Development Corporation VEB.RF.

² Excluding funds of individual entrepreneurs.

³ Excluding escrow account funds.

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

Table 6.2.2

Funds of Individual Entrepreneurs

(millions of rubles)

1	30.09.2022		
	2	3	4
	total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	1,355,784	1,324,939	30,845
CENTRAL FEDERAL DISTRICT	509,598	495,095	14,503
Belgorod Region	11,462	11,273	189
Bryansk Region	6,771	6,671	100
Vladimir Region	9,732	9,631	101
Voronezh Region	21,105	20,770	335
Ivanovo Region	8,951	8,830	122
Kaluga Region	7,335	7,201	134
Kostroma Region	6,258	6,234	24
Kursk Region	8,802	8,718	84
Lipetsk Region	7,946	7,830	116
Moscow Region	65,185	64,032	1,153
Orel Region	5,080	4,898	182
Ryazan Region	7,788	7,713	75
Smolensk Region	5,750	5,668	83
Tambov Region	7,230	7,216	14
Tver Region	6,867	6,835	32
Tula Region	9,649	9,540	109
Yaroslavl Region	8,395	8,225	170
Moscow	305,292	293,810	11,482
NORTH-WESTERN FEDERAL DISTRICT	141,467	137,461	4,006
Republic of Karelia	4,475	4,346	130
Republic of Komi	5,051	4,845	206
Arkhangelsk Region	8,311	8,253	58
Nenets Autonomous Area	496	496	0
Arkhangelsk Region, excluding Nenets Autonomous Area	7,815	7,757	58
Vologda Region	9,308	9,204	104
Kaliningrad Region	11,158	10,986	172
Leningrad Region	6,548	6,451	97
Murmansk Region	5,114	5,038	75
Novgorod Region	3,315	3,267	48
Pskov Region	2,877	2,836	41
Saint Petersburg	85,309	82,234	3,075
SOUTHERN FEDERAL DISTRICT	170,608	167,794	2,814
Republic of Adygeya (Adygeya)	2,532	2,526	6
Republic of Kalmykia	1,165	1,163	2
Republic of Crimea	13,235	13,234	2
Krasnodar Territory	81,663	80,208	1,455
Astrakhan Region	5,523	5,476	47
Volgograd Region	16,560	16,267	293
Rostov Region	46,357	45,353	1,004
Sevastopol	3,573	3,567	6
NORTH CAUCASIAN FEDERAL DISTRICT	36,920	36,259	661
Republic of Dagestan	5,585	5,563	22
Republic of Ingushetia	187	187	0
Kabardino-Balkar Republic	2,046	2,028	17
Karachay-Cherkess Republic	1,492	1,484	8
Republic of North Ossetia — Alania	2,092	2,090	2

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	1,992	1,983	9
Stavropol Territory	23,527	22,924	603
VOLGA FEDERAL DISTRICT	186,811	183,918	2,892
Republic of Bashkortostan	18,789	18,587	202
Mari El Republic	2,995	2,957	39
Republic of Mordovia	3,088	3,046	42
Republic of Tatarstan (Tatarstan)	24,056	23,716	340
Udmurt Republic	9,866	9,726	140
Chuvash Republic — Chuvashia	7,140	7,091	49
Perm Territory	18,807	18,566	242
Kirov Region	13,667	13,254	414
Nizhny Novgorod Region	22,475	22,092	383
Orenburg Region	11,296	11,226	71
Penza Region	10,852	10,315	537
Samara Region	19,051	18,831	220
Saratov Region	16,859	16,705	154
Ulyanovsk Region	7,869	7,809	60
URALS FEDERAL DISTRICT	100,810	98,789	2,021
Kurgan Region	3,865	3,779	86
Sverdlovsk Region	38,179	37,388	791
Tyumen Region	33,104	32,658	446
Khanty-Mansi Autonomous Area — Yugra	12,941	12,859	82
Yamal-Nenets Autonomous Area	6,813	6,710	103
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	13,351	13,089	261
Chelyabinsk Region	25,661	24,963	698
SIBERIAN FEDERAL DISTRICT	121,293	118,739	2,554
Altai Republic	1,078	1,057	21
Republic of Tuva	1,092	1,077	15
Republic of Khakassia	4,597	4,502	96
Altai Territory	15,791	15,624	168
Krasnoyarsk Territory	21,168	20,933	235
Irkutsk Region	18,648	18,400	248
Kemerovo Region — Kuzbass	11,241	11,192	48
Novosibirsk Region	26,974	25,977	997
Omsk Region	14,230	13,559	670
Tomsk Region	6,474	6,417	57
FAR-EASTERN FEDERAL DISTRICT	88,277	86,884	1,393
Republic of Buryatia	6,169	5,916	253
Republic of Sakha (Yakutia)	13,030	12,940	90
Trans-Baikal Territory	6,099	6,074	25
Kamchatka Territory	6,758	6,534	224
Primorye Territory	21,502	21,007	496
Khabarovsk Territory	12,615	12,501	114
Amur Region	8,723	8,619	104
Magadan Region	2,991	2,976	15
Sakhalin Region	8,526	8,455	71
Jewish Autonomous Region	716	714	1
Chukotka Autonomous Area	1,148	1,147	1
OUTSIDE THE RUSSIAN FEDERATION	40	40	0

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

	Volume loans for August 2022 (millions of rubles)												
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	5,377,297	665,474	638,531	737,094	52,470	119,648	293,718	315,581	798,885	409,069	1,439,246	546,113	
CENTRAL FEDERAL DISTRICT	3,481,623	440,611	437,288	317,515	10,175	47,109	158,655	247,821	442,764	215,769	1,354,795	246,410	
Belgorod Region	20,170	286	0	4,153	24	7,941	1,871	297	1,757	962	60	2,819	
Bryansk Region	12,469	0	0	5,208	0	3,145	344	46	824	400	11	2,490	
Vladimir Region	12,028	0	0	7,083	352	279	522	524	1,113	548	93	1,514	
Voronezh Region	29,874	38	0	6,097	46	5,162	1,606	493	8,004	3,183	377	4,868	
Ivanovo Region	5,735	0	0	2,534	69	135	98	47	915	300	39	1,599	
Kaluga Region	12,287	3	0	4,983	0	946	1,010	133	2,896	221	28	2,067	
Kostroma Region	3,531	0	0	1,344	55	57	217	62	574	254	22	945	
Kursk Region	14,414	0	0	3,133	76	8,129	426	90	880	124	60	1,495	
Lipetsk Region	19,320	0	0	3,780	98	7,038	256	126	4,651	1,668	47	1,656	
Moscow Region	387,722	28	3	56,979	4,345	1,318	14,356	27,411	94,894	27,555	120,622	40,214	
Orel Region	8,235	0	0	2,341	23	3,002	1,089	102	875	77	16	709	
Ryazan Region	15,491	8	0	7,602	83	2,336	1,711	147	1,139	399	43	2,023	
Smolensk Region	13,243	10	0	1,780	59	87	1,183	43	3,034	186	24	6,836	
Tambov Region	11,591	0	0	1,861	61	4,834	611	88	2,314	19	10	1,793	
Tver Region	11,642	1	0	4,174	79	388	278	153	3,729	809	353	1,678	
Tula Region	75,446	10	0	65,537	209	1,308	1,679	103	2,556	1,121	80	2,841	
Yaroslavl Region	25,661	0	0	12,634	1,132	613	2,075	364	3,567	408	867	4,002	
Moscow	2,802,765	440,227	437,285	126,290	3,463	392	129,321	217,592	309,041	177,535	1,232,043	166,861	

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	385,194	4,594	3,653	53,357	13,169	4,952	42,603	37,076	77,131	38,625	50,243	63,443
Republic of Karelia	14,393	85	0	2,730	86	94	368	78	380	33	467	10,073
Republic of Komi	6,986	3,451	3,441	1,416	2	41	198	162	748	129	32	807
Arkhangelsk Region	8,712	0	0	4,791	57	73	818	265	927	294	626	862
Nenets Autonomous Area	649	0	0	0	0	0	14	4	21	58	519	33
Arkhangelsk Region, excluding Nenets Autonomous Area	8,064	0	0	4,791	57	73	804	261	906	236	107	829
Vologda Region	9,368	0	0	2,716	219	158	498	155	1,827	519	255	3,021
Kaliningrad Region	38,519	291	182	2,458	29	1,067	1,191	322	13,728	1,184	14,484	3,765
Leningrad Region	30,705	14	0	13,045	67	2,170	2,185	575	4,120	5,613	477	2,439
Murmansk Region	6,069	704	0	100	32	3	1,477	87	811	287	1,881	688
Novgorod Region	4,613	0	0	479	141	574	143	21	1,917	100	15	1,222
Pskov Region	3,511	2	0	1,273	32	645	176	21	624	17	29	691
Saint Petersburg	262,317	48	30	24,350	12,504	127	35,548	35,391	52,049	30,449	31,978	39,874
SOUTHERN FEDERAL DISTRICT	274,698	976	842	39,985	6,848	19,493	17,209	3,286	103,897	38,552	9,379	35,072
Republic of Adygeya (Adygeya)	2,315	1	0	1,468	0	270	18	13	164	164	8	211
Republic of Kalmykia	395	0	0	0	0	59	48	2	33	10	33	209
Republic of Crimea	12,819	0	0	1,054	2,330	237	1,319	195	1,879	1,475	467	3,862
Krasnodar Territory	145,331	134	1	22,275	3,219	8,353	8,140	932	56,845	27,999	1,415	16,018
Astrakhan Region	5,406	0	0	68	4	688	1,426	53	615	2,043	12	497
Volgograd Region	16,816	815	815	4,302	78	1,894	2,173	197	3,560	1,200	49	2,548
Rostov Region	89,456	26	26	10,754	1,146	7,693	3,955	1,878	40,569	5,624	7,347	10,464
Sevastopol	2,159	0	0	64	70	300	129	16	233	37	47	1,263
NORTH CAUCASIAN FEDERAL DISTRICT	31,942	33	0	4,336	53	8,167	5,638	754	5,649	654	384	6,273
Republic of Dagestan	1,562	0	0	148	0	60	887	15	227	17	15	194
Republic of Ingushetia	43	0	0	33	0	0	0	0	3	0	1	5
Kabardino-Balkar Republic	2,928	0	0	366	0	1,750	15	12	483	157	35	110
Karachay-Cherkess Republic	1,327	0	0	118	2	705	106	13	354	11	1	16
Republic of North Ossetia — Alania	1,008	3	0	84	10	154	73	216	149	3	218	97
Chechen Republic	677	31	0	115	0	92	1	1	110	53	3	270
Stavropol Territory	24,397	0	0	3,471	41	5,405	4,556	496	4,323	413	111	5,581

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	387,507	14,279	6,422	113,001	2,568	23,772	31,793	5,705	69,940	39,358	5,061	82,031
Republic of Bashkortostan	49,514	2,390	641	19,753	47	2,344	5,041	360	5,342	5,644	255	8,337
Mari El Republic	3,980	0	0	1,398	20	313	362	65	1,062	101	14	644
Republic of Mordovia	6,123	10	0	3,081	103	796	312	12	654	51	9	1,095
Republic of Tatarstan (Tatarstan)	87,483	1,637	1,622	18,763	799	4,846	11,446	793	11,104	20,837	1,230	16,028
Udmurt Republic	17,341	3,164	3,164	4,307	59	1,897	360	172	1,252	3,234	76	2,821
Chuvash Republic — Chuvasia	8,745	0	0	4,204	55	288	735	93	1,344	694	62	1,270
Perm Territory	28,174	29	29	10,650	394	642	2,953	323	3,386	2,703	2,198	4,896
Kirov Region	8,635	2	0	3,115	31	1,342	476	123	1,323	529	57	1,639
Nizhny Novgorod Region	85,042	29	17	25,395	421	1,599	3,079	2,405	21,308	1,804	200	28,800
Orenburg Region	19,841	6,006	3	2,344	154	1,372	528	470	5,460	318	211	2,979
Penza Region	12,121	0	0	2,391	93	3,775	781	201	2,271	1,193	119	1,297
Samara Region	30,143	280	275	7,784	131	1,693	3,779	274	7,759	1,496	364	6,583
Saratov Region	20,632	731	671	6,679	153	1,853	1,122	296	6,187	123	193	3,295
Ulyanovsk Region	9,734	0	0	3,136	107	1,013	818	119	1,487	630	75	2,347
URALS FEDERAL DISTRICT	328,582	132,647	132,148	70,401	4,257	3,031	15,012	3,381	22,475	33,589	8,791	34,996
Kurgan Region	7,911	0	0	5,045	711	432	282	61	415	273	28	664
Sverdlovsk Region	110,227	83	2	45,516	292	737	6,855	1,489	12,350	23,885	1,304	17,714
Tyumen Region	163,147	132,146	132,146	820	2,041	789	5,813	1,368	3,717	6,369	3,244	6,841
Khanty-Mansi Autonomous Area — Yugra	78,555	70,383	70,383	136	584	8	1,930	512	1,471	915	238	2,376
Yamal-Nenets Autonomous Area	57,356	52,132	52,132	38	497	1	658	129	361	244	2,425	871
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	27,237	9,631	9,631	645	960	780	3,225	727	1,885	5,210	581	3,594
Chelyabinsk Region	47,296	418	0	19,019	1,213	1,073	2,062	463	5,993	3,062	4,215	9,777
SIBERIAN FEDERAL DISTRICT	345,877	57,282	56,052	127,039	2,013	11,386	15,315	7,760	46,595	25,001	3,507	49,980
Altai Republic	3,861	70	0	284	0	9	20	50	2,626	4	7	792
Republic of Tuva	393	79	79	5	0	2	58	8	137	6	10	88
Republic of Khakassia	4,967	0	0	3,564	21	41	111	197	235	19	37	741
Altai Territory	23,004	641	0	7,054	65	3,435	481	610	3,783	1,839	96	4,999
Krasnoyarsk Territory	166,221	52,064	52,050	83,794	208	2,254	2,798	1,174	6,855	7,255	813	9,006
Irkutsk Region	26,728	3,588	3,087	2,382	166	844	3,325	392	6,557	1,989	387	7,099
Kemerovo Region — Kuzbass	38,541	792	792	20,014	489	756	2,178	2,048	7,394	907	480	3,483

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	47,508	4	0	5,169	778	1,038	4,022	1,960	10,764	11,451	1,422	10,900
Omsk Region	16,407	0	0	3,722	156	1,221	1,618	747	3,700	693	86	4,464
Tomsk Region	18,249	44	44	1,052	129	1,786	706	574	4,544	839	167	8,408
FAR-EASTERN FEDERAL DISTRICT	141,875	15,051	2,127	11,460	13,388	1,738	7,493	9,797	30,434	17,520	7,086	27,908
Republic of Buryatia	11,147	0	0	3,248	1	57	1,292	36	3,124	2,154	60	1,174
Republic of Sakha (Yakutia)	26,742	2,089	1,340	580	4,882	85	779	1,354	2,787	338	142	13,707
Trans-Baikal Territory	4,770	1,279	0	27	117	64	395	42	818	1,020	36	972
Kamchatka Territory	5,407	0	0	581	759	20	152	12	1,963	53	1,523	344
Primorye Territory	39,464	79	79	4,471	288	527	2,331	944	13,315	6,609	4,770	6,131
Khabarovsk Territory	32,974	6,529	0	1,051	3,088	295	487	7,013	4,458	6,828	198	3,027
Amur Region	9,370	8	0	1,147	3,508	648	1,161	103	1,023	230	13	1,530
Magadan Region	5,109	4,132	0	6	369	4	132	121	154	15	10	166
Sakhalin Region	4,377	724	708	339	75	26	740	128	1,075	266	327	677
Jewish Autonomous Region	235	0	0	0	0	11	21	4	17	1	2	179
Chukotka Autonomous Area	2,278	211	0	10	300	0	4	40	1,700	6	5	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 August 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	466,207	54,649	54,331	23,177	0	0	27	5,106	7,952	30,288	343,420	1,587
CENTRAL FEDERAL DISTRICT	388,474	0	0	6,398	0	0	27	0	6,769	30,288	343,405	1,587
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	1,928	0	0	1,928	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	707	0	0	707	0	0	0	0	0	0	0	0
Moscow Region	253	0	0	135	0	0	0	0	19	0	0	99
Orel Region	70	0	0	0	0	0	0	0	70	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	1,487	0	0	0	0	0	0	0	0	0	0	1,487
Yaroslavl Region	12	0	0	0	0	0	0	0	12	0	0	0
Moscow	384,018	0	0	3,628	0	0	27	0	6,668	30,288	343,405	1

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)

1	Outstanding loans as 31.08.2022											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	41,663,948	2,506,766	1,868,457	9,543,589	1,585,302	2,710,031	2,722,214	2,159,154	4,273,043	7,431,885	8,447,463	284,501
CENTRAL FEDERAL DISTRICT	22,940,323	840,369	587,088	3,741,585	577,301	1,179,389	1,474,430	1,258,111	2,090,678	4,701,359	6,929,464	147,638
Belgorod Region	362,523	30,364	0	198,049	108	81,210	6,334	2,930	33,409	6,345	2,471	1,302
Bryansk Region	174,090	0	0	35,831	717	110,172	2,694	833	6,627	15,186	774	1,255
Vladimir Region	117,724	511	1	69,956	2,993	11,963	5,753	2,852	9,508	10,094	3,066	1,028
Voronezh Region	415,722	655	0	93,357	3,005	166,576	25,732	5,898	47,877	65,337	4,694	2,590
Ivanovo Region	42,601	0	0	19,422	197	2,396	2,705	780	5,985	9,241	864	1,012
Kaluga Region	185,014	271	0	85,007	405	42,736	10,553	1,821	23,869	16,307	2,830	1,216
Kostroma Region	106,791	14	0	16,587	129	2,596	2,158	813	4,249	79,380	548	317
Kursk Region	329,962	42,051	0	44,380	512	226,062	3,498	1,207	7,210	2,632	1,379	1,031
Lipetsk Region	234,624	3	0	65,621	538	133,175	2,892	1,454	15,508	13,543	1,053	838
Moscow Region	3,059,198	286	11	563,258	128,705	64,769	270,479	187,449	378,175	588,117	860,995	16,965
Orel Region	90,847	1	0	33,648	121	40,234	6,829	819	5,661	2,367	551	616
Ryazan Region	294,484	126,731	0	72,605	669	42,421	18,306	2,169	17,511	11,701	1,291	1,079
Smolensk Region	44,484	20	0	14,762	1,235	6,356	4,228	2,806	9,613	2,029	732	2,703
Tambov Region	200,675	0	0	45,733	376	113,356	3,605	841	34,046	1,447	481	788
Tver Region	146,841	76	68	70,265	47	31,764	8,902	1,506	20,035	8,388	4,960	898
Tula Region	450,265	4,706	0	322,444	24,595	47,872	12,329	4,412	16,673	11,543	3,934	1,755
Yaroslavl Region	218,540	73	0	111,800	4,157	21,649	16,200	4,479	12,821	18,373	27,407	1,580
Moscow	16,465,938	634,606	587,008	1,878,857	408,792	34,080	1,071,232	1,035,042	1,441,902	3,839,331	6,011,433	110,663

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	4,734,600	47,180	33,287	1,834,508	104,100	116,046	332,439	315,086	645,729	733,524	578,116	27,874
Republic of Karelia	46,622	741	0	20,950	1,309	2,238	3,491	938	2,576	5,957	5,115	3,308
Republic of Komi	46,680	20,290	20,271	8,749	11	2,026	1,892	1,443	4,366	5,740	1,030	1,133
Arkhangelsk Region	211,857	12,333	12,092	167,274	2,746	3,278	8,625	4,171	3,999	4,741	4,094	595
Nenets Autonomous Area	13,526	12,092	12,092	8	249	0	81	59	130	253	562	91
Arkhangelsk Region, excluding Nenets Autonomous Area	198,331	242	0	167,266	2,498	3,278	8,544	4,112	3,869	4,487	3,531	503
Vologda Region	81,974	2	0	44,031	2,010	5,924	4,027	1,319	8,753	9,897	4,504	1,507
Kaliningrad Region	314,779	4,063	732	68,887	1,268	40,282	13,555	6,444	30,425	25,038	123,190	1,627
Leningrad Region	976,416	807	35	771,248	16,896	30,255	24,481	12,872	22,338	90,888	4,798	1,833
Murmansk Region	106,016	8,486	0	1,094	27,110	17	13,283	3,275	5,236	3,339	43,710	467
Novgorod Region	33,512	7	0	10,824	1,502	8,096	798	445	7,847	2,905	673	415
Pskov Region	48,563	33	0	16,681	386	23,581	3,907	597	2,018	488	568	305
Saint Petersburg	2,868,180	417	159	724,770	50,861	348	258,381	283,582	558,171	584,531	390,435	16,685
SOUTHERN FEDERAL DISTRICT	2,387,129	6,818	4,364	558,033	68,445	376,696	158,392	93,761	521,167	434,148	151,676	17,993
Republic of Adygeya (Adygeya)	17,042	34	0	6,504	0	4,156	1,958	230	781	2,882	337	160
Republic of Kalmykia	11,167	0	0	461	0	1,053	602	137	572	8,021	222	99
Republic of Crimea	108,925	1,007	1,000	6,146	8,709	7,053	10,391	21,420	33,689	13,947	4,828	1,735
Krasnodar Territory	1,282,013	755	412	171,705	31,274	222,844	87,884	37,695	328,656	273,221	119,147	8,831
Astrakhan Region	49,425	1,988	0	7,204	2,223	7,818	9,565	1,059	5,174	12,496	1,547	352
Volgograd Region	177,944	908	866	62,461	407	35,665	16,664	4,539	22,588	29,107	4,210	1,396
Rostov Region	728,189	2,126	2,086	302,552	25,506	96,608	30,053	28,148	125,870	91,853	20,691	4,782
Sevastopol	12,424	0	0	1,000	327	1,499	1,277	533	3,837	2,620	694	638
NORTH CAUCASIAN FEDERAL DISTRICT	443,084	1,330	22	139,756	2,897	167,396	37,763	8,177	48,638	27,317	6,911	2,901
Republic of Dagestan	29,507	54	1	13,346	0	2,918	5,713	1,970	4,310	501	430	265
Republic of Ingushetia	2,871	0	0	1,682	0	484	442	32	206	1	17	6
Kabardino-Balkar Republic	28,036	18	0	9,914	30	10,548	646	485	4,150	1,471	646	128
Karachay-Cherkess Republic	30,939	250	0	8,999	3	5,048	3,931	894	4,003	7,599	159	53
Republic of North Ossetia — Alania	16,420	815	0	1,790	25	7,370	1,934	848	1,686	987	877	87
Chechen Republic	15,558	114	0	4,030	12	6,493	936	20	2,923	930	65	35
Stavropol Territory	319,755	79	21	99,995	2,827	134,534	24,161	3,927	31,360	15,828	4,717	2,327

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	3,605,418	71,285	43,399	1,402,837	91,108	484,800	310,372	159,027	311,760	611,651	125,145	37,434
Republic of Bashkortostan	375,830	11,721	2,032	154,391	6,630	42,644	53,079	6,770	26,658	64,177	5,672	4,088
Mari El Republic	79,487	5	0	14,845	97	52,265	4,374	582	4,952	1,487	547	333
Republic of Mordovia	65,596	165	0	22,889	384	28,197	4,510	717	2,699	3,199	2,413	423
Republic of Tatarstan (Tatarstan)	687,654	8,007	7,964	241,063	23,569	67,333	86,292	19,410	52,687	149,599	32,551	7,142
Udmurt Republic	145,197	8,314	8,303	55,451	547	21,588	2,462	6,162	8,933	36,245	4,275	1,219
Chuvash Republic — Chuvashia	72,121	0	0	23,833	808	8,902	11,038	1,059	10,306	13,320	2,254	599
Perm Territory	525,074	2,884	2,269	171,068	2,060	13,143	26,053	70,420	24,432	174,221	37,787	3,005
Kirov Region	63,539	16	0	19,627	532	23,713	3,321	1,472	7,836	4,938	1,287	797
Nizhny Novgorod Region	507,114	91	18	250,974	20,907	31,413	33,573	18,722	83,753	49,864	5,785	12,032
Orenburg Region	199,963	30,246	13,509	62,101	20,141	29,271	16,621	5,461	11,722	18,561	3,684	2,156
Penza Region	184,578	75	0	32,510	888	94,280	14,292	1,853	9,831	28,472	1,579	796
Samara Region	439,304	1,064	871	244,597	3,124	31,252	37,982	18,227	41,383	38,939	20,213	2,524
Saratov Region	189,419	8,619	8,432	85,170	10,930	31,213	9,450	6,944	19,211	10,677	5,783	1,422
Ulyanovsk Region	70,541	77	0	24,317	491	9,586	7,323	1,228	7,358	17,950	1,313	898
URALS FEDERAL DISTRICT	3,347,484	927,097	842,034	1,016,299	76,432	96,301	143,929	78,695	166,967	375,906	448,394	17,464
Kurgan Region	50,067	13	0	23,466	5,786	8,764	4,999	586	3,278	1,936	743	497
Sverdlovsk Region	1,122,267	3,549	764	681,750	18,816	18,091	51,262	21,039	76,484	197,771	44,736	8,767
Tyumen Region	1,615,680	841,338	841,270	52,819	33,282	36,224	68,920	49,206	36,975	125,337	368,167	3,411
Khanty-Mansi Autonomous Area — Yugra	349,072	223,555	223,488	1,284	12,236	470	22,797	39,840	10,381	26,843	10,523	1,142
Yamal-Nenets Autonomous Area	767,105	384,468	384,467	2,031	5,791	24	17,394	5,885	3,475	2,668	344,788	580
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	499,502	233,315	233,314	49,504	15,255	35,729	28,729	3,481	23,119	95,826	12,856	1,689
Chelyabinsk Region	559,470	82,196	0	258,264	18,549	33,222	18,747	7,864	50,230	50,862	34,748	4,789
SIBERIAN FEDERAL DISTRICT	2,396,769	235,967	204,553	641,739	364,275	191,453	171,693	73,962	301,206	320,260	73,569	22,646
Altai Republic	18,981	109	0	2,388	11	360	605	340	6,927	7,649	194	398
Republic of Tuva	2,950	425	425	116	0	101	202	161	1,300	88	441	115
Republic of Khakassia	22,528	1,160	801	7,349	121	1,047	6,590	581	2,829	1,887	481	483
Altai Territory	153,909	12,006	0	41,714	769	50,427	4,765	3,343	16,225	21,234	1,379	2,046
Krasnoyarsk Territory	730,976	62,794	53,410	305,531	140,044	25,708	40,102	8,928	35,393	87,343	20,761	4,371
Irkutsk Region	394,610	27,126	19,140	27,633	214,972	9,274	28,858	5,183	29,251	32,757	16,302	3,255
Kemerovo Region — Kuzbass	419,963	125,906	124,419	116,303	1,160	18,354	19,614	12,292	76,619	29,381	18,765	1,570

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	381,929	6,184	6,112	58,344	3,697	40,743	46,873	37,399	53,924	119,565	10,012	5,189
Omsk Region	133,688	10	0	59,473	1,243	19,508	18,613	2,353	17,620	10,715	2,102	2,050
Tomsk Region	137,234	246	245	22,887	2,258	25,931	5,470	3,382	61,118	9,641	3,132	3,169
FAR-EASTERN FEDERAL DISTRICT	1,809,140	376,721	153,710	208,833	300,744	97,951	93,197	172,335	186,898	227,721	134,188	10,552
Republic of Buryatia	61,744	160	0	15,929	52	3,757	6,965	497	12,571	18,998	1,662	1,153
Republic of Sakha (Yakutia)	285,474	162,490	146,408	5,201	37,953	770	15,483	14,189	20,749	21,745	3,058	3,835
Trans-Baikal Territory	126,825	108,054	1	805	1,487	1,230	2,718	664	6,491	3,681	1,032	664
Kamchatka Territory	74,850	1,188	0	6,847	5,175	1,003	1,356	1,566	8,485	3,139	45,836	253
Primorye Territory	493,166	630	449	94,156	3,146	43,742	26,865	90,241	79,008	81,754	71,215	2,409
Khabarovsk Territory	379,238	21,522	0	60,255	81,603	25,183	11,316	60,268	28,302	83,145	6,506	1,139
Amur Region	225,151	5,818	0	12,157	166,750	21,450	7,733	1,800	5,417	2,587	854	587
Magadan Region	73,098	61,603	0	82	2,678	17	1,283	631	6,088	235	352	129
Sakhalin Region	69,640	9,045	6,851	13,011	540	605	19,393	2,039	8,885	12,250	3,570	303
Jewish Autonomous Region	4,766	3,530	0	182	11	142	65	61	466	166	73	69
Chukotka Autonomous Area	15,188	2,681	0	208	1,348	50	20	380	10,437	21	32	10

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)

1	Outstanding loans as 31.08.2022											
	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
2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	4,310,483	977,442	746,825	1,637,874	37,287	3,033	8,114	110,176	61,795	604,830	869,906	27
CENTRAL FEDERAL DISTRICT	1,806,092	34,190	7,040	730,979	51	1,397	8,013	8,307	45,061	327,952	650,118	27
Belgorod Region	23,634	19,414	0	1,202	0	0	0	0	3,018	0	0	0
Bryansk Region	26	0	0	0	0	0	0	26	0	0	0	0
Vladimir Region	926	0	0	926	0	0	0	0	0	0	0	0
Voronezh Region	78,744	0	0	78,744	0	0	0	0	0	0	0	0
Ivanovo Region	45	0	0	0	0	45	0	0	0	0	0	0
Kaluga Region	7,407	0	0	3,080	0	0	0	0	224	4,103	0	0
Kostroma Region	216	0	0	216	0	0	0	0	0	0	0	0
Kursk Region	4,302	4,139	0	162	0	0	0	0	0	0	0	0
Lipetsk Region	24,264	0	0	24,258	0	6	0	0	0	0	0	0
Moscow Region	232,207	2,259	2,259	9,426	0	1,135	30	4,163	823	19,828	194,542	1
Orel Region	2,006	0	0	1,841	0	0	0	0	165	0	0	0
Ryazan Region	1,450	0	0	0	0	166	0	0	0	1,284	0	0
Smolensk Region	2	0	0	2	0	0	0	0	0	0	0	0
Tambov Region	2	0	0	2	0	0	0	0	0	0	0	0
Tver Region	3,579	0	0	3,579	0	0	0	0	0	0	0	0
Tula Region	2,910	0	0	2,910	0	0	0	0	0	0	0	0
Yaroslavl Region	732	0	0	0	0	45	0	0	14	0	673	0
Moscow	1,423,638	8,378	4,781	604,628	51	0	7,982	4,117	40,816	302,736	454,903	26

Table 6.3.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	460,469	236,176	236,176	196,777	23	0	0	10,832	167	16,493	0	0
Republic of Bashkortostan	20,791	0	0	20,791	0	0	0	0	0	0	0	0
Mari El Republic	951	0	0	951	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)	9,851	0	0	9,851	0	0	0	0	0	0	0	0
Udmurt Republic	234,121	234,121	234,121	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	72,102	0	0	71,589	0	0	0	0	10	503	0	0
Kirov Region	2,599	0	0	2,599	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	41,831	0	0	15,009	0	0	0	10,832	0	15,990	0	0
Orenburg Region	63,119	1,328	1,328	61,767	23	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	4,535	0	0	4,535	0	0	0	0	0	0	0	0
Saratov Region	10,570	726	726	9,686	0	0	0	0	158	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	806,227	486,649	430,383	293,101	0	0	0	0	56	2	26,419	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	135,377	1,398	0	133,974	0	0	0	0	5	0	0	0
Tyumen Region	546,291	430,383	430,383	89,446	0	0	0	0	43	0	26,419	0
Khanty-Mansi Autonomous Area — Yugra	10,058	10,015	10,015	0	0	0	0	0	43	0	0	0
Yamal-Nenets Autonomous Area	500,506	389,282	389,282	84,805	0	0	0	0	0	0	26,419	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	35,727	31,087	31,087	4,641	0	0	0	0	0	0	0	0
Chelyabinsk Region	124,559	54,868	0	69,681	0	0	0	0	8	2	0	0
SIBERIAN FEDERAL DISTRICT	236,238	90,567	65,756	142,864	0	0	38	0	1,603	1,166	1	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	696	696	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	149,813	16,801	0	132,789	0	0	0	0	223	0	0	0
Irkutsk Region	14,370	7,313	0	7,057	0	0	0	0	0	0	0	0
Kemerovo Region— Kuzbass	15,816	11,422	11,422	3,018	0	0	0	0	1,375	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)

1	Overdue loans as 31.08.2022											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	2,699,089	45,660	40,743	426,249	19,508	120,973	219,016	39,208	383,179	476,523	953,091	15,681
CENTRAL FEDERAL DISTRICT	1,835,480	7,953	7,132	176,507	5,916	24,896	115,322	21,014	224,271	353,365	900,286	5,950
Belgorod Region	13,017	0	0	8,596	0	1,497	134	171	1,224	739	598	58
Bryansk Region	4,447	0	0	2,823	0	80	48	43	440	906	54	52
Vladimir Region	11,643	0	0	6,887	11	2,536	133	210	631	446	756	31
Voronezh Region	16,685	0	0	2,957	0	417	286	257	11,343	1,114	50	261
Ivanovo Region	3,163	0	0	616	0	178	64	48	691	1,490	51	25
Kaluga Region	33,980	208	0	27,472	9	195	1,350	85	533	2,963	1,113	54
Kostroma Region	796	0	0	123	3	17	50	42	539	10	3	8
Kursk Region	3,885	0	0	696	0	1,308	221	34	1,436	86	16	88
Lipetsk Region	3,217	3	0	155	5	8	388	105	1,998	224	191	139
Moscow Region	163,502	14	0	19,452	626	8,817	28,201	8,066	20,065	53,289	24,063	909
Orel Region	5,713	0	0	3,874	0	16	458	51	896	220	141	56
Ryazan Region	4,369	33	0	1,235	1	461	619	164	1,247	432	76	102
Smolensk Region	3,284	0	0	1,626	1	359	212	200	641	127	52	65
Tambov Region	3,776	0	0	2,364	115	224	536	24	440	11	22	40
Tver Region	3,162	0	0	2,123	0	44	31	60	768	38	31	67
Tula Region	5,012	27	0	1,070	2	1,616	225	93	1,439	46	401	93
Yaroslavl Region	13,829	52	0	217	2,108	5,735	2,047	1,746	541	1,031	268	83
Moscow	1,542,001	7,616	7,132	94,220	3,034	1,389	80,318	9,615	179,399	290,195	872,399	3,818

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	199,310	12,684	12,236	51,893	1,127	9,501	20,249	2,073	59,590	30,996	9,125	2,072
Republic of Karelia	2,112	241	0	138	16	1,430	36	52	148	7	10	35
Republic of Komi	3,051	134	134	490	0	29	104	33	1,112	1,072	21	55
Arkhangelsk Region	12,664	12,092	12,092	130	0	54	54	25	127	77	31	74
Nenets Autonomous Area	12,115	12,092	12,092	1	0	0	5	3	4	6	2	3
Arkhangelsk Region, excluding Nenets Autonomous Area	549	0	0	130	0	54	49	22	123	71	30	70
Vologda Region	7,481	0	0	1,606	0	444	158	149	2,259	2,691	101	73
Kaliningrad Region	12,410	0	0	5,810	0	2,550	600	358	1,896	162	1,013	22
Leningrad Region	21,532	0	0	7,840	0	3,442	1,681	248	4,783	3,381	64	93
Murmansk Region	855	0	0	96	0	0	34	33	494	11	116	70
Novgorod Region	3,499	0	0	1,015	0	1,152	65	36	134	992	86	18
Pskov Region	1,292	0	0	279	0	359	335	36	201	40	23	18
Saint Petersburg	134,413	217	10	34,489	1,111	41	17,181	1,102	48,434	22,563	7,661	1,614
SOUTHERN FEDERAL DISTRICT	127,318	2,414	375	37,068	9,550	15,353	12,060	8,335	16,633	18,982	5,339	1,584
Republic of Adygeya (Adygeya)	1,831	2	0	1,133	0	89	28	15	107	278	139	40
Republic of Kalmykia	760	0	0	6	0	482	85	44	78	19	30	15
Republic of Crimea	1,615	0	0	66	0	250	67	684	324	82	47	95
Krasnodar Territory	48,719	415	375	9,990	7,333	10,868	3,225	329	7,909	5,409	2,435	806
Astrakhan Region	16,321	1,988	0	2,467	2,215	480	2,893	24	648	5,523	56	27
Volgograd Region	10,996	5	0	385	2	2,486	3,428	113	1,090	874	2,403	210
Rostov Region	46,220	4	0	22,842	0	697	2,024	7,126	6,332	6,620	222	354
Sevastopol	855	0	0	179	0	1	308	0	145	177	7	37
NORTH CAUCASIAN FEDERAL DISTRICT	70,743	918	21	27,070	30	9,642	8,320	479	12,970	8,502	2,582	231
Republic of Dagestan	20,533	49	0	11,706	0	2,618	3,899	66	1,895	126	146	28
Republic of Ingushetia	830	0	0	58	0	434	167	0	163	0	6	1
Kabardino-Balkar Republic	8,922	18	0	3,993	30	2,118	450	215	1,778	152	148	20
Karachay-Cherkess Republic	13,523	0	0	1,871	0	1,181	1,965	16	940	7,476	61	13
Republic of North Ossetia — Alania	1,813	807	0	80	0	71	363	23	347	63	48	11
Chechen Republic	5,252	24	0	41	0	3,073	745	4	1,260	99	3	3
Stavropol Territory	19,870	21	21	9,319	0	148	730	155	6,587	586	2,168	156

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	175,324	567	565	43,644	1,061	22,701	21,291	2,708	29,756	31,861	18,714	3,021
Republic of Bashkortostan	25,415	75	75	2,271	441	7,468	2,533	260	2,753	8,812	340	463
Mari El Republic	6,474	0	0	3,024	0	642	314	21	2,422	28	7	16
Republic of Mordovia	2,735	0	0	510	0	1,422	133	17	436	144	39	35
Republic of Tatarstan (Tatarstan)	22,478	0	0	6,345	52	511	2,288	928	2,691	7,813	969	880
Udmurt Republic	2,043	10	10	112	20	120	73	170	353	49	1,037	100
Chuvash Republic — Chuvashia	4,893	0	0	393	389	16	131	46	147	3,648	39	83
Perm Territory	7,390	275	274	1,157	2	643	452	153	2,600	1,580	300	227
Kirov Region	1,945	0	0	812	0	269	225	77	439	19	50	55
Nizhny Novgorod Region	11,402	0	0	2,039	0	376	937	155	4,725	2,494	289	387
Orenburg Region	27,140	4	4	12,933	0	3,090	9,610	69	657	337	107	332
Penza Region	6,312	0	0	263	0	4,326	455	35	353	804	33	43
Samara Region	36,794	2	2	7,259	4	520	3,436	588	7,249	4,135	13,398	203
Saratov Region	16,208	200	200	6,115	0	3,288	508	161	3,476	310	2,003	147
Ulyanovsk Region	4,096	0	0	410	152	11	195	28	1,455	1,689	104	51
URALS FEDERAL DISTRICT	120,309	19,435	19,397	49,237	142	1,738	12,792	933	16,417	8,224	10,356	1,034
Kurgan Region	3,346	0	0	1,588	0	149	1,122	28	215	168	51	27
Sverdlovsk Region	17,156	7	0	2,249	6	251	2,469	220	2,709	3,132	5,722	390
Tyumen Region	74,491	19,398	19,397	29,212	13	91	7,574	575	9,133	3,792	4,493	210
Khanty-Mansi Autonomous Area — Yugra	27,923	19,391	19,391	460	1	19	2,208	222	757	1,046	3,744	75
Yamal-Nenets Autonomous Area	5,009	6	6	35	5	2	3,864	220	196	47	573	61
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	41,559	2	1	28,717	7	69	1,503	134	8,179	2,699	176	73
Chelyabinsk Region	25,315	29	0	16,189	123	1,247	1,627	111	4,360	1,132	90	407
SIBERIAN FEDERAL DISTRICT	120,187	1,135	1,016	32,023	1,672	12,752	22,505	2,528	17,723	22,940	5,490	1,419
Altai Republic	1,456	0	0	10	0	47	413	7	931	0	29	19
Republic of Tuva	188	0	0	10	0	15	12	18	94	3	27	10
Republic of Khakassia	425	0	0	24	0	138	35	36	110	52	8	22
Altai Territory	25,096	0	0	12,152	7	10,616	234	94	1,453	351	53	137
Krasnoyarsk Territory	18,919	0	0	5,452	1	1,121	1,832	1,634	2,813	5,755	93	219
Irkutsk Region	11,027	113	0	1,595	1,302	212	1,234	170	1,467	73	4,734	127
Kemerovo Region — Kuzbass	18,631	1,018	1,016	319	1	60	569	82	1,347	15,095	30	110

Table 6.3.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	21,533	4	0	6,943	5	320	5,214	125	6,720	1,367	435	400
Omsk Region	21,043	0	0	5,101	357	206	12,566	62	2,341	45	45	320
Tomsk Region	1,870	0	0	417	0	16	397	300	446	201	37	55
FAR-EASTERN FEDERAL DISTRICT	50,418	554	0	8,806	9	24,391	6,478	1,138	5,820	1,653	1,199	372
Republic of Buryatia	1,825	0	0	725	3	49	258	33	259	406	70	22
Republic of Sakha (Yakutia)	1,949	343	0	524	0	13	485	55	318	85	67	59
Trans-Baikal Territory	999	7	0	125	0	58	42	36	656	15	44	16
Kamchatka Territory	194	0	0	28	0	1	16	9	69	4	59	9
Primorye Territory	8,283	2	0	1,270	2	2,487	158	854	2,532	648	276	53
Khabarovsk Territory	34,077	8	0	5,842	4	21,658	4,603	36	963	402	486	75
Amur Region	744	109	0	13	0	100	91	39	296	38	23	35
Magadan Region	223	0	0	0	0	4	6	25	99	0	72	16
Sakhalin Region	1,863	0	0	208	0	21	815	43	586	12	92	86
Jewish Autonomous Region	162	0	0	66	0	0	3	7	33	42	10	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 31.08.2022											
	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	67,262	18,242	18,242	13,185	23	0	326	58	13,982	20,948	498	0
CENTRAL FEDERAL DISTRICT	33,517	4,781	4,781	45	0	0	287	0	7,896	20,313	196	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	507	0	0	0	0	0	0	0	506	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	33,009	4,781	4,781	45	0	0	287	0	7,390	20,313	195	0

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.08.2022											
	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	921,728	75,671	37,384	0	8,127,871	692,786	197,992	65	518,008	27,926	9,452	37
CENTRAL FEDERAL DISTRICT	344,711	18,329	37,197	0	3,508,656	186,998	172,417	47	282,204	8,261	9,105	20
Belgorod Region	6,596	1,097	0	0	52,162	8,664	0	0	6,100	259	0	0
Bryansk Region	3,695	646	0	0	33,694	11,146	26	0	524	202	0	0
Vladimir Region	4,072	583	0	0	42,099	6,588	0	0	2,587	658	0	0
Voronezh Region	12,524	1,143	0	0	178,603	21,510	0	0	9,702	278	0	0
Ivanovo Region	3,379	457	0	0	28,366	4,149	45	0	860	116	0	0
Kaluga Region	4,095	343	0	0	46,866	4,233	23	0	7,761	176	0	0
Kostroma Region	1,596	389	0	0	90,451	3,210	0	0	489	95	0	0
Kursk Region	3,851	739	0	0	42,509	7,320	0	0	1,263	193	0	0
Lipetsk Region	5,757	466	0	0	44,409	4,742	0	0	1,380	185	0	0
Moscow Region	55,210	3,513	21	0	577,608	32,370	5,126	0	54,220	2,330	0	0
Orel Region	2,441	338	0	0	26,580	4,742	0	0	4,653	94	0	0
Ryazan Region	5,812	727	0	0	52,501	4,732	1,450	0	1,952	167	0	0
Smolensk Region	3,946	412	0	0	22,922	3,443	2	0	2,190	173	0	0
Tambov Region	2,918	328	0	0	28,713	5,277	0	0	838	93	0	0
Tver Region	3,906	620	0	0	29,816	3,233	0	0	530	162	0	0
Tula Region	5,851	567	0	0	49,583	6,034	0	0	1,283	206	0	0
Yaroslavl Region	6,356	439	0	0	40,634	4,397	65	0	1,717	155	0	0
Moscow	212,707	5,521	37,177	0	2,121,140	51,208	165,680	47	184,154	2,720	9,105	20

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	95,357	7,558	2	0	859,890	51,394	12,133	0	47,324	1,720	53	0
Republic of Karelia	1,888	325	0	0	16,802	2,123	0	0	692	52	0	0
Republic of Komi	1,776	522	0	0	11,624	3,300	0	0	1,665	107	0	0
Arkhangelsk Region	2,776	509	0	0	20,359	4,541	620	0	271	136	0	0
Nenets Autonomous Area	637	43	0	0	1,181	258	0	0	15	10	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,139	465	0	0	19,178	4,283	620	0	256	126	0	0
Vologda Region	4,263	679	0	0	35,784	6,214	2,027	0	3,401	298	0	0
Kaliningrad Region	6,656	719	2	0	68,974	5,554	243	0	2,905	190	47	0
Leningrad Region	7,177	740	0	0	78,811	5,359	0	0	2,667	179	0	0
Murmansk Region	1,505	425	0	0	11,276	2,343	1,393	0	281	78	0	0
Novgorod Region	916	177	0	0	7,618	1,609	0	0	1,338	60	0	0
Pskov Region	1,421	126	0	0	19,391	1,741	0	0	790	72	0	0
Saint Petersburg	66,980	3,334	0	0	589,252	18,610	7,849	0	33,314	548	6	0
SOUTHERN FEDERAL DISTRICT	106,298	12,419	0	0	791,963	113,024	4,289	1	45,433	3,753	11	0
Republic of Adygeya (Adygeya)	886	126	0	0	13,137	1,916	0	0	1,597	92	0	0
Republic of Kalmykia	365	118	0	0	2,767	1,308	0	0	328	208	0	0
Republic of Crimea	6,005	1,058	0	0	36,816	4,896	11	0	1,010	125	11	0
Krasnodar Territory	52,274	5,701	0	0	458,868	52,214	221	1	20,188	1,417	0	0
Astrakhan Region	3,035	450	0	0	28,366	4,612	0	0	6,180	410	0	0
Volgograd Region	8,807	1,010	0	0	64,189	11,552	0	0	7,526	368	0	0
Rostov Region	33,501	3,672	0	0	180,211	35,071	4,058	0	8,173	1,101	0	0
Sevastopol	1,425	286	0	0	7,609	1,455	0	0	430	31	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	20,393	2,874	0	0	179,651	27,055	0	0	20,875	2,338	0	0
Republic of Dagestan	1,444	256	0	0	8,379	2,523	0	0	2,563	512	0	0
Republic of Ingushetia	43	5	0	0	1,901	139	0	0	118	80	0	0
Kabardino-Balkar Republic	2,657	360	0	0	18,376	3,297	0	0	2,311	562	0	0
Karachay-Cherkess Republic	322	84	0	0	13,786	1,221	0	0	5,633	140	0	0
Republic of North Ossetia — Alania	538	115	0	0	10,482	1,739	0	0	1,071	201	0	0
Chechen Republic	308	68	0	0	3,181	926	0	0	73	56	0	0
Stavropol Territory	15,082	1,985	0	0	123,544	17,211	0	0	9,107	787	0	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	138,032	12,891	0	0	1,114,577	121,396	207	0	60,490	4,167	197	0
Republic of Bashkortostan	17,165	1,614	0	0	137,774	13,359	0	0	12,407	708	0	0
Mari El Republic	1,595	453	0	0	13,438	2,331	0	0	2,769	63	0	0
Republic of Mordovia	1,870	176	0	0	19,732	2,124	0	0	1,168	189	0	0
Republic of Tatarstan (Tatarstan)	31,861	1,674	0	0	240,365	16,207	0	0	9,778	373	0	0
Udmurt Republic	7,717	742	0	0	57,663	5,714	0	0	639	187	0	0
Chuvash Republic — Chuvashia	4,351	519	0	0	40,393	6,019	0	0	344	127	0	0
Perm Territory	10,126	1,378	0	0	90,302	14,200	206	0	2,625	565	196	0
Kirov Region	4,015	515	0	0	29,836	5,092	0	0	1,186	197	0	0
Nizhny Novgorod Region	20,669	1,369	0	0	145,723	14,238	0	0	3,503	355	0	0
Orenburg Region	5,548	944	0	0	63,291	11,840	0	0	11,811	417	0	0
Penza Region	6,043	665	0	0	61,711	7,236	0	0	671	206	0	0
Samara Region	15,009	998	0	0	115,093	8,297	0	0	6,522	263	0	0
Saratov Region	7,194	1,235	0	0	56,723	10,925	0	0	5,898	410	0	0
Ulyanovsk Region	4,870	610	0	0	42,533	3,813	0	0	1,169	105	0	0
URALS FEDERAL DISTRICT	70,479	6,496	0	0	540,983	55,297	711	12	21,488	2,052	44	12
Kurgan Region	2,230	418	0	0	20,442	4,073	0	0	3,104	164	0	0
Sverdlovsk Region	31,606	2,013	0	0	214,171	15,429	630	12	5,909	531	15	12
Tyumen Region	19,156	2,364	0	0	202,893	20,319	43	0	7,120	922	0	0
Khanty-Mansi Autonomous Area — Yugra	5,276	924	0	0	55,236	9,180	43	0	2,936	413	0	0
Yamal-Nenets Autonomous Area	2,530	480	0	0	25,364	4,578	0	0	3,083	310	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	11,350	959	0	0	122,293	6,560	0	0	1,101	199	0	0
Chelyabinsk Region	17,487	1,701	0	0	103,477	15,477	38	0	5,355	435	29	0
SIBERIAN FEDERAL DISTRICT	97,998	9,681	0	0	686,880	84,850	5	5	30,772	3,774	5	5
Altai Republic	1,044	93	0	0	4,829	674	0	0	196	70	0	0
Republic of Tuva	272	158	0	0	2,364	1,516	0	0	122	101	0	0
Republic of Khakassia	1,005	398	0	0	13,712	3,377	0	0	305	109	0	0
Altai Territory	12,092	1,332	0	0	82,169	13,699	0	0	7,570	321	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	17,185	2,251	0	0	141,566	14,556	0	0	4,214	612	0	0
Irkutsk Region	10,988	1,413	0	0	76,808	12,027	0	0	2,098	512	0	0
Kemerovo Region — Kuzbass	9,524	716	0	0	52,930	7,345	0	0	2,953	234	0	0
Novosibirsk Region	32,714	1,303	0	0	223,957	13,819	0	0	8,606	1,115	0	0
Omsk Region	8,956	1,520	0	0	54,581	12,670	5	5	3,301	395	5	5
Tomsk Region	4,218	496	0	0	33,964	5,167	0	0	1,406	306	0	0
FAR-EASTERN FEDERAL DISTRICT	48,459	5,423	184	0	445,272	52,772	8,231	0	9,422	1,861	36	0
Republic of Buryatia	2,303	338	0	0	18,385	5,406	0	0	1,067	385	0	0
Republic of Sakha (Yakutia)	2,755	892	0	0	34,190	7,015	52	0	794	231	36	0
Trans-Baikal Territory	1,797	643	0	0	13,174	4,934	2,434	0	482	206	0	0
Kamchatka Territory	1,604	364	0	0	28,314	3,044	543	0	100	66	0	0
Primorye Territory	19,068	1,078	184	0	168,529	12,662	2,213	0	3,704	336	0	0
Khabarovsk Territory	12,950	462	0	0	93,443	7,444	153	0	1,906	224	0	0
Amur Region	3,243	852	0	0	29,113	5,518	0	0	324	116	0	0
Magadan Region	2,247	89	0	0	13,438	982	2,717	0	154	135	0	0
Sakhalin Region	2,051	426	0	0	40,417	4,572	0	0	744	124	0	0
Jewish Autonomous Region	232	191	0	0	4,651	720	0	0	50	32	0	0
Chukotka Autonomous Area	209	88	0	0	1,616	476	119	0	95	5	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	30.09.2022											
	Rubles						Foreign currency					
	total	housing loans	including				total	housing loans	including			
			total	including overdue loans	of which: mortgage loans				total	including overdue loans	of which: mortgage loans	
					of which: against the pledge of claims under share construction participation agreements						of which: against the pledge of claims under share construction participation agreements	
total					including overdue loans	total					including overdue loans	
2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	25,925,540	13,097,525	13,086,606	56,279	3,173,259	4,871	20,796	6,321	6,004	2,811	90	49
CENTRAL FEDERAL DISTRICT	8,054,629	4,269,071	4,265,141	19,991	1,241,956	1,836	16,442	5,030	4,777	2,316	52	19
Belgorod Region	212,173	91,289	91,175	246	17,717	23	28	14	14	10	0	0
Bryansk Region	142,655	67,956	67,906	186	16,221	8	22	6	5	3	0	0
Vladimir Region	177,691	83,437	83,362	362	20,208	23	34	12	11	9	0	0
Voronezh Region	320,919	158,870	158,781	1,026	33,546	216	42	4	4	3	0	0
Ivanovo Region	108,783	48,799	48,783	227	10,726	76	31	20	20	20	0	0
Kaluga Region	188,452	98,234	98,207	396	19,530	51	38	19	18	11	0	0
Kostroma Region	78,154	38,038	38,000	107	6,777	10	6	0	0	0	0	0
Kursk Region	145,277	65,116	65,048	193	12,338	8	11	4	4	2	0	0
Lipetsk Region	149,784	66,257	66,231	224	12,745	16	4	0	0	0	0	0
Moscow Region	2,158,628	1,156,483	1,155,647	5,458	320,380	408	2,354	1,406	1,338	734	25	1
Orel Region	100,556	47,911	47,876	149	10,294	29	11	4	4	0	0	0
Ryazan Region	165,300	84,278	84,255	310	22,111	59	18	4	4	4	0	0
Smolensk Region	125,740	59,131	59,096	282	12,233	28	47	10	5	0	0	0
Tambov Region	120,542	54,393	54,354	168	10,195	24	13	0	0	0	0	0
Tver Region	191,856	94,999	94,992	371	18,544	34	30	8	8	6	0	0
Tula Region	233,617	108,725	108,677	366	25,422	22	54	35	23	0	0	0
Yaroslavl Region	162,842	76,200	76,126	432	16,707	63	28	12	12	7	0	0
Moscow	3,271,660	1,868,957	1,866,624	9,488	656,261	738	13,672	3,472	3,307	1,507	28	18

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	3,071,746	1,629,693	1,629,096	6,149	456,654	614	1,717	660	636	236	9	0
Republic of Karelia	108,364	48,444	48,425	94	9,739	8	5	1	1	0	0	0
Republic of Komi	167,104	80,684	80,584	312	16,286	33	43	7	7	6	0	0
Arkhangelsk Region	213,830	107,375	107,336	208	24,248	14	21	4	4	0	0	0
Nenets Autonomous Area	11,082	5,236	5,234	6	996	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	202,748	102,139	102,102	202	23,252	14	21	4	4	0	0	0
Vologda Region	179,538	82,464	82,391	277	15,672	17	17	10	10	3	5	0
Kaliningrad Region	173,792	82,413	82,395	1,518	16,351	15	119	40	38	22	0	0
Leningrad Region	423,356	218,223	218,180	756	61,208	115	187	72	72	31	2	0
Murmansk Region	160,996	65,470	65,455	158	18,461	15	32	23	23	18	0	0
Novgorod Region	81,503	36,550	36,525	75	7,516	20	5	1	1	1	0	0
Pskov Region	78,907	34,240	34,227	109	7,752	2	8	2	2	0	0	0
Saint Petersburg	1,484,356	873,830	873,577	2,643	279,419	375	1,281	500	479	155	2	0
SOUTHERN FEDERAL DISTRICT	2,259,969	1,029,085	1,028,145	4,983	247,819	669	466	139	135	48	0	0
Republic of Adygeya (Adygeya)	62,392	22,368	22,355	154	4,574	13	4	0	0	0	0	0
Republic of Kalmykia	51,555	24,961	24,951	104	6,884	6	4	0	0	0	0	0
Republic of Crimea	95,820	44,220	44,217	67	11,267	4	18	0	0	0	0	0
Krasnodar Territory	952,059	436,788	436,389	2,337	115,488	436	203	68	68	17	0	0
Astrakhan Region	143,833	62,542	62,504	322	12,495	24	19	5	5	3	0	0
Volgograd Region	315,214	139,694	139,577	525	29,365	42	50	10	10	4	0	0
Rostov Region	607,649	281,623	281,263	1,456	64,352	137	162	56	53	23	0	0
Sevastopol	31,448	16,889	16,889	17	3,395	7	5	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	732,800	313,684	313,301	2,700	59,511	133	169	25	20	7	0	0
Republic of Dagestan	116,148	56,461	56,455	471	12,839	12	14	0	0	0	0	0
Republic of Ingushetia	10,657	2,672	2,671	63	528	0	0	0	0	0	0	0
Kabardino-Balkar Republic	69,134	29,869	29,767	211	4,638	10	80	0	0	0	0	0
Karachay-Cherkess Republic	50,350	21,081	21,036	448	2,359	4	1	0	0	0	0	0
Republic of North Ossetia — Alania	77,124	32,219	32,172	504	6,794	41	8	2	0	0	0	0
Chechen Republic	51,713	18,297	18,295	193	2,330	2	2	0	0	0	0	0
Stavropol Territory	357,675	153,085	152,906	812	30,023	64	64	23	20	7	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	4,579,201	2,290,254	2,287,221	8,483	459,680	646	670	144	140	80	13	13
Republic of Bashkortostan	714,701	364,474	364,066	1,336	69,088	104	51	4	4	2	0	0
Mari El Republic	85,911	42,797	42,780	102	7,180	3	11	0	0	0	0	0
Republic of Mordovia	93,544	49,900	49,835	106	11,102	6	6	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	742,285	396,163	395,370	1,289	82,803	65	115	3	3	1	0	0
Udmurt Republic	267,147	141,790	141,551	447	33,836	13	38	0	0	0	0	0
Chuvash Republic — Chuvashia	184,173	106,656	106,594	303	27,470	57	30	2	2	0	0	0
Perm Territory	437,941	211,043	210,571	987	45,951	104	109	59	55	50	11	11
Kirov Region	172,223	86,435	86,337	304	13,222	36	10	0	0	0	0	0
Nizhny Novgorod Region	447,491	213,657	213,276	800	42,613	49	94	19	19	8	0	0
Orenburg Region	316,726	152,083	152,003	588	21,805	41	20	6	6	6	0	0
Penza Region	173,529	88,762	88,600	240	26,307	23	26	8	8	3	0	0
Samara Region	463,776	210,776	210,648	1,134	37,216	66	107	26	26	9	1	1
Saratov Region	312,004	142,752	142,674	643	23,530	65	42	14	14	0	0	0
Ulyanovsk Region	167,748	82,967	82,915	206	17,557	15	11	2	2	0	0	0
URALS FEDERAL DISTRICT	2,559,842	1,301,597	1,300,941	4,952	261,039	253	439	74	74	26	0	0
Kurgan Region	114,860	52,587	52,556	179	9,061	10	4	0	0	0	0	0
Sverdlovsk Region	781,067	399,969	399,794	1,756	91,371	95	196	56	56	17	0	0
Tyumen Region	1,136,906	610,435	610,212	1,864	125,215	87	187	11	11	8	0	0
Khanty-Mansi Autonomous Area — Yugra	562,255	313,458	313,412	965	56,364	56	16	4	4	0	0	0
Yamal-Nenets Autonomous Area	209,394	109,691	109,667	252	25,288	11	11	5	5	5	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	365,257	187,286	187,133	647	43,563	20	160	3	3	3	0	0
Chelyabinsk Region	527,009	238,606	238,379	1,153	35,392	61	53	6	6	2	0	0
SIBERIAN FEDERAL DISTRICT	2,946,859	1,387,627	1,386,500	6,059	247,171	495	460	200	174	86	16	16
Altai Republic	29,367	7,791	7,787	63	1,054	2	1	0	0	0	0	0
Republic of Tuva	61,897	25,210	25,203	100	2,809	4	0	0	0	0	0	0
Republic of Khakassia	83,600	36,737	36,694	140	5,659	10	3	0	0	0	0	0
Altai Territory	314,070	144,202	144,140	460	24,140	30	14	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	565,404	276,078	275,758	1,798	57,863	109	77	18	18	18	10	10
Irkutsk Region	443,446	190,534	190,389	942	27,082	45	65	32	32	16	0	0
Kemerovo Region — Kuzbass	400,846	167,323	167,195	584	30,803	19	122	94	73	13	0	0
Novosibirsk Region	578,596	317,930	317,716	1,364	67,090	231	87	32	31	26	0	0
Omsk Region	291,278	137,159	137,022	378	19,070	24	69	22	20	13	6	6
Tomsk Region	178,354	84,663	84,597	231	11,600	22	22	1	1	0	0	0
FAR-EASTERN FEDERAL DISTRICT	1,720,493	876,515	876,262	2,963	199,431	225	434	50	49	12	0	0
Republic of Buryatia	153,083	65,725	65,682	305	15,754	12	35	1	1	1	0	0
Republic of Sakha (Yakutia)	292,712	172,111	172,059	773	38,418	106	5	1	1	0	0	0
Trans-Baikal Territory	173,832	75,983	75,948	309	13,247	7	7	4	4	0	0	0
Kamchatka Territory	77,388	36,023	36,007	84	7,532	1	11	3	3	0	0	0
Primorye Territory	379,112	195,768	195,737	525	54,749	26	314	30	28	2	0	0
Khabarovsk Territory	272,912	144,937	144,899	434	33,449	38	23	6	6	4	0	0
Amur Region	158,048	81,582	81,557	221	12,880	11	23	0	0	0	0	0
Magadan Region	43,288	21,758	21,756	52	4,705	3	0	0	0	0	0	0
Sakhalin Region	132,668	65,876	65,870	178	15,358	16	16	5	5	5	0	0
Jewish Autonomous Region	22,509	9,416	9,412	71	1,641	2	0	0	0	0	0	0
Chukotka Autonomous Area	14,941	7,336	7,335	9	1,698	2	0	0	0	0	0	0

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	September 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	1,734,341	136,874	518,376	281.2	6.71
CENTRAL FEDERAL DISTRICT	550,096	30,982	160,334	285.9	6.36
Belgorod Region	14,093	1,175	3,821	279.2	6.88
Bryansk Region	9,338	861	2,576	276.2	6.81
Vladimir Region	12,062	1,151	3,523	280.2	6.75
Voronezh Region	21,173	1,937	5,856	277.8	7.45
Ivanovo Region	8,119	747	2,295	276.7	7.10
Kaluga Region	12,116	984	3,648	291.4	6.76
Kostroma Region	5,223	539	1,469	282.9	7.39
Kursk Region	9,442	763	2,405	283.0	6.72
Lipetsk Region	10,399	789	2,537	286.5	7.07
Moscow Region	139,145	7,157	41,967	291.5	6.18
Orel Region	6,537	572	1,663	271.5	7.38
Ryazan Region	10,422	938	3,140	286.3	6.49
Smolensk Region	8,166	683	2,084	283.0	6.58
Tambov Region	7,688	674	2,061	284.1	6.91
Tver Region	12,664	1,122	3,872	282.5	7.05
Tula Region	14,815	1,222	4,340	291.2	6.49
Yaroslavl Region	11,850	1,020	3,357	276.7	6.83
Moscow	236,846	8,648	69,721	285.2	6.11

Table 6.3.9 (cont.)

1	2	3	4	5	6
NORTH-WESTERN FEDERAL DISTRICT	200,802	12,606	56,623	288.4	5.83
Republic of Karelia	7,394	482	1,608	270.1	7.00
Republic of Komi	10,298	952	2,927	263.1	7.38
Arkhangelsk Region	13,862	1,286	4,158	266.6	6.83
Nenets Autonomous Area	641	39	148	241.9	6.73
Arkhangelsk Region, excluding Nenets Autonomous Area	13,221	1,247	4,010	267.5	6.83
Vologda Region	11,396	1,132	2,991	265.9	7.76
Kaliningrad Region	11,772	736	2,530	272.9	7.34
Leningrad Region	26,379	1,615	7,915	302.0	5.27
Murmansk Region	11,849	799	2,933	269.0	6.69
Novgorod Region	5,466	488	1,394	285.8	5.69
Pskov Region	5,416	429	1,377	283.3	6.16
Saint Petersburg	96,969	4,687	28,790	297.5	5.28
SOUTHERN FEDERAL DISTRICT	156,403	12,519	46,216	295.5	6.33
Republic of Adygeya (Adygeya)	4,319	303	1,152	295.1	5.92
Republic of Kalmykia	3,603	301	1,246	285.8	6.39
Republic of Crimea	7,353	529	1,944	278.2	7.00
Krasnodar Territory	67,039	4,879	21,045	310.2	5.76
Astrakhan Region	9,791	992	3,257	286.5	6.86
Volgograd Region	21,728	1,933	6,045	284.9	6.55
Rostov Region	40,169	3,417	10,818	280.3	7.15
Sevastopol	2,402	165	710	287.7	6.68
NORTH CAUCASIAN FEDERAL DISTRICT	50,130	5,864	15,258	290.9	7.83
Republic of Dagestan	8,395	1,019	2,908	301.1	7.71
Republic of Ingushetia	841	61	115	317.0	8.76
Kabardino-Balkar Republic	4,319	448	1,197	279.6	7.73
Karachay-Cherkess Republic	3,502	369	1,156	296.1	8.72
Republic of North Ossetia — Alania	5,180	427	1,421	280.2	7.67
Chechen Republic	4,342	1,544	1,930	286.9	9.71
Stavropol Territory	23,552	1,996	6,531	290.6	7.22

Table 6.3.9 (cont.)

1	2	3	4	5	6
VOLGA FEDERAL DISTRICT	299,701	30,791	92,079	279.9	7.16
Republic of Bashkortostan	46,013	5,566	15,933	279.4	7.40
Mari El Republic	5,479	567	1,441	274.6	7.30
Republic of Mordovia	5,925	549	1,792	286.0	5.94
Republic of Tatarstan (Tatarstan)	48,090	4,872	17,159	285.0	6.94
Udmurt Republic	16,869	2,078	5,789	283.7	5.98
Chuvash Republic — Chuvashia	11,733	1,285	3,933	288.6	6.39
Perm Territory	29,072	3,097	8,409	272.1	7.48
Kirov Region	11,169	1,260	3,388	286.4	6.92
Nizhny Novgorod Region	29,996	2,289	7,738	274.0	7.43
Orenburg Region	20,565	2,330	6,197	278.8	7.85
Penza Region	11,319	1,182	3,785	291.1	6.21
Samara Region	31,575	2,624	7,615	269.5	8.05
Saratov Region	21,003	1,947	5,687	279.8	7.55
Ulyanovsk Region	10,893	1,145	3,211	278.1	6.91
URALS FEDERAL DISTRICT	169,133	16,911	52,779	272.4	7.46
Kurgan Region	7,558	961	2,274	274.9	7.54
Sverdlovsk Region	54,527	5,209	16,097	271.5	7.47
Tyumen Region	70,695	6,399	23,850	280.4	7.37
Khanty-Mansi Autonomous Area — Yugra	32,562	2,927	11,103	274.7	7.73
Yamal-Nenets Autonomous Area	13,062	1,042	4,570	272.2	7.60
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	25,072	2,430	8,178	292.8	6.80
Chelyabinsk Region	36,352	4,342	10,558	255.1	7.65
SIBERIAN FEDERAL DISTRICT	198,169	18,160	58,032	270.7	7.71
Altai Republic	1,786	137	316	253.6	8.03
Republic of Tuva	4,100	503	1,405	276.1	8.75
Republic of Khakassia	5,686	521	1,517	276.5	6.50
Altai Territory	20,718	2,115	5,752	272.4	7.71
Krasnoyarsk Territory	37,997	3,553	12,162	263.4	7.75

Table 6.3.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	29,601	2,638	8,390	265.4	8.25
Kemerovo Region — Kuzbass	27,899	2,456	7,022	261.3	7.69
Novosibirsk Region	37,501	3,284	12,126	279.9	7.58
Omsk Region	20,642	1,917	5,842	278.7	7.60
Tomsk Region	12,238	1,036	3,499	276.5	7.11
FAR-EASTERN FEDERAL DISTRICT	109,908	9,041	37,056	260.4	5.98
Republic of Buryatia	10,164	909	2,995	258.5	5.78
Republic of Sakha (Yakutia)	16,553	1,562	6,894	254.8	5.51
Trans-Baikal Territory	10,713	906	3,257	262.6	6.69
Kamchatka Territory	5,026	335	1,455	272.0	7.28
Primorye Territory	25,322	1,951	8,295	257.2	5.70
Khabarovsk Territory	18,378	1,528	6,175	270.8	6.53
Amur Region	10,213	917	3,801	257.1	5.61
Magadan Region	3,009	220	927	256.8	5.91
Sakhalin Region	8,009	515	2,501	259.6	5.84
Jewish Autonomous Region	1,532	125	418	267.2	6.23
Chukotka Autonomous Area	989	73	339	252.4	6.29

Table 6.3.9 (cont.)

	September 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	136,599	518,113	281.3	6.71	36,303	213,429	305.8	3.49
CENTRAL FEDERAL DISTRICT	30,968	160,316	285.9	6.36	10,075	75,279	308.8	3.32
Belgorod Region	1,175	3,821	279.2	6.88	265	1,482	301.4	3.57
Bryansk Region	861	2,576	276.2	6.81	188	1,022	308.6	2.99
Vladimir Region	1,149	3,521	280.3	6.75	254	1,426	310.2	3.21
Voronezh Region	1,935	5,855	277.8	7.45	558	2,195	291.2	4.81
Ivanovo Region	746	2,295	276.8	7.10	155	806	303.8	3.05
Kaluga Region	984	3,648	291.4	6.76	232	1,384	317.5	2.87
Kostroma Region	536	1,467	283.3	7.39	92	439	299.1	3.66
Kursk Region	763	2,405	283.0	6.72	140	830	297.4	3.05
Lipetsk Region	789	2,537	286.5	7.07	141	860	315.8	3.33
Moscow Region	7,157	41,967	291.5	6.18	2,525	20,032	315.1	2.94
Orel Region	572	1,663	271.5	7.38	149	672	276.4	4.32
Ryazan Region	938	3,140	286.3	6.49	270	1,444	309.8	3.24
Smolensk Region	683	2,084	283.0	6.58	146	842	313.2	2.87
Tambov Region	674	2,061	284.1	6.91	146	832	302.0	3.47
Tver Region	1,122	3,872	282.5	7.05	236	1,426	308.9	3.37
Tula Region	1,222	4,340	291.2	6.49	323	1,850	312.1	2.78
Yaroslavl Region	1,020	3,357	276.7	6.83	255	1,383	302.2	3.97
Moscow	8,642	69,707	285.2	6.11	4,000	36,356	307.4	3.47

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	12,599	56,612	288.4	5.83	4,409	27,862	316.4	2.90
Republic of Karelia	482	1,608	270.1	7.00	110	607	296.8	3.59
Republic of Komi	952	2,927	263.1	7.38	213	1,085	283.6	4.08
Arkhangelsk Region	1,286	4,158	266.6	6.83	363	1,806	291.2	3.73
Nenets Autonomous Area	39	148	241.9	6.73	9	63	269.3	3.71
Arkhangelsk Region, excluding Nenets Autonomous Area	1,247	4,010	267.5	6.83	354	1,742	292.0	3.73
Vologda Region	1,131	2,989	265.9	7.76	238	983	287.0	4.54
Kaliningrad Region	736	2,530	272.9	7.34	197	868	299.1	4.56
Leningrad Region	1,615	7,915	302.0	5.27	617	4,261	327.5	2.48
Murmansk Region	799	2,933	269.0	6.69	221	1,332	290.6	3.50
Novgorod Region	488	1,394	285.8	5.69	123	627	324.2	2.64
Pskov Region	424	1,373	283.9	6.16	118	600	325.9	3.09
Saint Petersburg	4,686	28,784	297.5	5.27	2,209	15,692	323.6	2.61
SOUTHERN FEDERAL DISTRICT	12,500	46,195	295.6	6.32	3,895	20,241	321.0	3.18
Republic of Adygeya (Adygeya)	302	1,152	295.2	5.92	96	525	324.0	2.78
Republic of Kalmykia	301	1,246	285.8	6.39	84	598	301.2	3.14
Republic of Crimea	529	1,944	278.2	7.00	137	725	297.5	3.99
Krasnodar Territory	4,875	21,034	310.4	5.76	2,001	10,636	329.2	2.93
Astrakhan Region	992	3,257	286.5	6.86	207	1,208	319.3	3.31
Volgograd Region	1,929	6,042	285.0	6.55	501	2,581	314.6	3.21
Rostov Region	3,407	10,812	280.4	7.15	811	3,698	310.2	3.78
Sevastopol	165	710	287.7	6.68	58	270	315.1	3.12
NORTH CAUCASIAN FEDERAL DISTRICT	5,862	15,255	290.9	7.83	772	4,368	319.7	2.95
Republic of Dagestan	1,019	2,908	301.1	7.71	136	901	330.0	3.04
Republic of Ingushetia	61	115	317.0	8.76	3	24	306.7	1.20
Kabardino-Balkar Republic	448	1,197	279.6	7.73	42	283	335.1	2.21
Karachay-Cherkess Republic	369	1,156	296.1	8.72	44	269	319.7	2.73
Republic of North Ossetia — Alania	427	1,421	280.2	7.67	94	453	310.0	3.65
Chechen Republic	1,544	1,930	286.9	9.71	31	244	316.2	1.94
Stavropol Territory	1,994	6,528	290.7	7.21	422	2,194	316.0	3.03

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	30,687	91,987	280.1	7.16	6,507	32,491	307.4	3.60
Republic of Bashkortostan	5,561	15,930	279.4	7.40	1,036	4,999	311.3	3.66
Mari El Republic	567	1,441	274.6	7.30	113	494	314.9	4.32
Republic of Mordovia	549	1,792	286.0	5.94	130	789	319.2	2.86
Republic of Tatarstan (Tatarstan)	4,804	17,117	285.6	6.93	1,005	5,706	315.9	3.18
Udmurt Republic	2,054	5,767	284.6	5.98	582	2,504	308.0	3.02
Chuvash Republic — Chuvashia	1,285	3,933	288.6	6.39	432	2,004	308.8	3.50
Perm Territory	3,093	8,400	272.2	7.47	730	3,308	294.7	4.48
Kirov Region	1,260	3,388	286.4	6.92	255	1,251	318.2	3.11
Nizhny Novgorod Region	2,287	7,735	274.1	7.43	489	2,802	298.2	4.42
Orenburg Region	2,330	6,197	278.8	7.85	341	1,598	303.9	3.74
Penza Region	1,181	3,784	291.2	6.20	391	1,842	305.3	3.14
Samara Region	2,624	7,605	269.6	8.04	437	2,166	293.9	4.08
Saratov Region	1,947	5,687	279.8	7.55	288	1,743	312.2	3.18
Ulyanovsk Region	1,145	3,211	278.1	6.91	278	1,286	307.0	3.52
URALS FEDERAL DISTRICT	16,794	52,699	272.7	7.46	4,296	19,752	292.1	4.59
Kurgan Region	958	2,273	275.1	7.54	222	853	305.9	4.53
Sverdlovsk Region	5,209	16,097	271.5	7.47	1,528	6,864	289.1	5.20
Tyumen Region	6,397	23,836	280.4	7.37	1,850	8,877	293.4	4.35
Khanty-Mansi Autonomous Area — Yugra	2,926	11,102	274.7	7.73	711	3,563	288.9	4.38
Yamal-Nenets Autonomous Area	1,042	4,570	272.2	7.60	360	1,905	273.3	4.77
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	2,429	8,165	292.8	6.80	779	3,408	309.4	4.11
Chelyabinsk Region	4,230	10,493	256.6	7.65	696	3,159	290.9	4.00
SIBERIAN FEDERAL DISTRICT	18,149	57,994	270.8	7.71	3,932	19,423	295.5	4.43
Altai Republic	137	316	253.6	8.03	22	86	286.9	4.58
Republic of Tuva	502	1,404	276.1	8.75	74	368	292.0	4.46
Republic of Khakassia	519	1,502	278.6	6.49	135	601	320.2	3.03
Altai Territory	2,111	5,750	272.5	7.71	443	1,960	294.6	4.27
Krasnoyarsk Territory	3,551	12,148	263.5	7.75	903	4,618	281.8	4.70

Table 6.3.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	2,637	8,387	265.5	8.25	411	1,956	287.3	4.87
Kemerovo Region — Kuzbass	2,456	7,022	261.3	7.69	440	2,277	299.4	3.67
Novosibirsk Region	3,284	12,126	279.9	7.58	1,049	5,022	300.0	5.13
Omsk Region	1,916	5,840	278.7	7.60	256	1,451	310.0	3.26
Tomsk Region	1,036	3,499	276.5	7.11	199	1,083	310.5	3.71
FAR-EASTERN FEDERAL DISTRICT	9,040	37,055	260.4	5.98	2,417	14,013	271.4	3.33
Republic of Buryatia	908	2,995	258.6	5.78	236	1,156	274.7	2.68
Republic of Sakha (Yakutia)	1,562	6,894	254.8	5.51	407	2,425	273.2	3.60
Trans-Baikal Territory	906	3,257	262.6	6.69	177	995	288.5	3.71
Kamchatka Territory	335	1,455	272.0	7.28	78	522	293.0	3.47
Primorye Territory	1,951	8,295	257.2	5.70	635	3,516	262.0	2.83
Khabarovsk Territory	1,528	6,175	270.8	6.53	453	2,850	272.2	3.68
Amur Region	917	3,801	257.1	5.61	156	923	270.0	3.51
Magadan Region	220	927	256.8	5.91	49	288	287.6	3.82
Sakhalin Region	515	2,501	259.6	5.84	172	1,027	259.8	3.25
Jewish Autonomous Region	125	418	267.2	6.23	34	193	288.6	3.50
Chukotka Autonomous Area	73	339	252.4	6.29	20	118	265.9	3.77

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	September 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, %	number of granted loans, units	volume, millions of rubles					weighted average maturity, months	weighted average interest rate, %		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	16,404	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	9,938	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Belgorod Region	100	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	44	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	88	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	82	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	72	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	65	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	32	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	19	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	1,613	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ryazan Region	43	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Smolensk Region	29	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	33	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	95	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	39	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	97	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	7,463	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
NORTH-WESTERN FEDERAL DISTRICT	1,764	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	46	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	63	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	94	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	93	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	22	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	45	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	119	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	32	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	17	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	1,321	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	964	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	70	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	412	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	65	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	51	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	315	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	251	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Daghestan	67	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	26	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia — Alania	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	50	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	88	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.310 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	1,303	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	95	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	333	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	125	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic — Chuvashia	79	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	115	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	28	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	194	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	44	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	44	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	131	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	60	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	29	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	687	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	288	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	101	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area — Yugra	37	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	30	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	34	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	290	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	731	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	52	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	24	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	108	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	72	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region — Kuzbass	30	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	193	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	76	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	175	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	767	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	128	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	175	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	222	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	50	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	133	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	31	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	18	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)

1	H1 2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
2	3	
THE RUSSIAN FEDERATION	863,599.8	422,831.6
CENTRAL FEDERAL DISTRICT¹	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 Dagestan	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
VOLGA FEDERAL DISTRICT	78,469.8	50,221.1
Republic of Bashkortostan	10,250.7	6,061.3
Mari El Republic	1,228.0	885.4
Republic of Mordovia	1,441.1	904.5
Republic of Tatarstan (Tatarstan)	15,336.2	8,941.9
Udmurt Republic	3,808.7	2,529.6
Chuvash Republic — Chuvashia	2,580.7	1,659.2
Perm Territory	7,412.2	4,851.4
Kirov Region	3,488.3	1,484.0
Nizhny Novgorod Region	10,343.3	6,163.9
Orenburg Region	3,887.5	2,431.1
Penza Region	2,348.7	1,582.0
Samara Region	9,327.4	7,862.2
Saratov Region	4,287.7	2,930.0
Ulyanovsk Region	2,729.3	1,934.6
URALS FEDERAL DISTRICT	46,419.8	25,459.1
Kurgan Region	1,412.5	824.3
Sverdlovsk Region	13,797.0	7,691.0
Tyumen Region	20,444.0	10,742.3
Khanty-Mansi Autonomous Area — Yugra	9,783.8	5,264.0
Yamal-Nenets Autonomous Area	2,923.3	1,331.3
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	7,737.0	4,146.9
Chelyabinsk Region	10,766.2	6,201.5
SIBERIAN FEDERAL DISTRICT	43,886.6	26,880.2
Altai Republic	193.5	112.3
Republic of Tuva	237.9	154.9
Republic of Khakassia	847.5	453.2
Altai Territory	4,122.7	2,418.6
Krasnoyarsk Territory	8,006.7	5,014.9
Irkutsk Region	6,910.6	5,099.0
Kemerovo Region — Kuzbass	6,549.7	3,827.3
Novosibirsk Region	9,444.2	5,808.9
Omsk Region	4,790.7	2,376.8
Tomsk Region	2,783.2	1,614.3
FAR-EASTERN FEDERAL DISTRICT	20,784.3	13,023.5
Republic of Buryatia	1,448.8	944.7
Republic of Sakha (Yakutia)	2,175.2	901.7
Trans-Baikal Territory	1,341.1	895.1
Kamchatka Territory	848.3	581.5
Primorye Territory	6,488.7	4,565.7
Khabarovsk Territory	4,750.8	2,913.0
Amur Region	1,420.6	769.2
Magadan Region	522.9	263.5
Sakhalin Region	1,608.9	1,058.5
Jewish Autonomous Region	133.8	110.8
Chukotka Autonomous Area	45.0	19.8
OUTSIDE THE RUSSIAN FEDERATION	376.3	156.7

¹ The Central Federal District indicators include data on the city of Baikonur, that is regarded as the city of federal importance, according to the Article 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
SOUTHERN FEDERAL DISTRICT	68,628.8	399,392	2,681.9	2,695.8	79,924	228,359.0	3,703,130
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
NORTH CAUCASIAN FEDERAL DISTRICT	17,370.7	138,550	709.7	742.6	17,833	51,792.8	1,116,311
Republic of Dagestan	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
VOLGA FEDERAL DISTRICT	197,190.4	1,513,347	9,804.9	7,951.1	359,235	602,871.1	9,145,637
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		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
URALS FEDERAL DISTRICT	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
SIBERIAN FEDERAL DISTRICT	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
FAR-EASTERN FEDERAL DISTRICT	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 ¹	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

¹ The city of Baikonur is regarded as the city of federal importance, according to the Article 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, dated 10 July 2002 (as amended), 'On the Central Bank of the Russian Federation (Bank of Russia)', Federal Law No. 282-FZ, dated 29 November 2007 (as amended), 'On Official Statistical Accounting and State Statistics System in the Russian Federation', and Order of the Government of the Russian Federation No. 1226, dated 26 September 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).

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% 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 1.5 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 and 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 and banks*, and *Other sectors* broadly correspond with these indicators' characteristics set out in the comments to table 1.5.

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

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 and 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 and 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 non-residents 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 and 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, depositories, 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.

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 non-residents 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, currency and deposits include data on indebtedness under loans drawn from non-residents 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' credit and interest on arrears which are classified as other indebtedness.

Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises). This category includes external debt liabilities of the Bank of Russia and liabilities of credit institutions (except non-bank credit institutions which are covered within Other sectors) and of State Development Corporation VEB.RF (for the part of its commercial activity) to non-residents. External indebtedness under state credits, which is maintained on the books of State Development Corporation VEB.RF due to its fulfilment 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 non-residents on debt securities issued by banks. Securities are recorded at fair value.

Loans, currency and deposits include data on the Bank of Russia's and banks' indebtedness to non-residents under securities' repurchase agreements conducted without change of ownership (direct repo). The aggregate also includes banks' indebtedness to non-residents on current accounts, short- and long-term deposits, other borrowed funds drawn from non-resident banks and the Bank of Russia's indebtedness to non-residents on current accounts, and also the Bank of Russia' estimate of non-residents' cumulative holdings of cash Russian rubles (commentary to compilation of this component is available on the Bank of Russia website under directory *Statistics. IMF Special Data Dissemination Standard. Metadata*).

Other liabilities represent banks' indebtedness to non-residents 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 non-resident, and liabilities of the Bank of Russia which have accumulated in the course of SDR allocations made by the IMF.

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

Debt securities represent indebtedness to non-residents on debt securities issued by non-financial corporations and other (non-bank) financial corporations. Debt securities are recorded at face value. They include bonds, notes, non-voting preferred stocks which do not give the right to participate in distribution of the residual value of an enterprise at its liquidation, and also mortgage claims on individuals owned by non-residents.

Loans and deposits include indebtedness under credits received from non-residents, including under direct repos, non-residents' current accounts with non-bank credit institutions, and financial leases.

Other liabilities cover indebtedness to non-residents 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 non-resident, and accounts payable to non-residents associated with goods' supplies and provision of services.

Debt liabilities to direct investors and to direct investment enterprises. The item includes debt liabilities vis-à-vis non-residents 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 sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*, and the IMF's *International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012)*.

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

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

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia's website, in the *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 1 April 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 State Development Corporation 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' and nonfinancial organizations², including debt securities of mentioned organizations, credits (including overdue debt and overdue interest) provided to other financial institutions and nonfinancial organizations, other accounts receivable of mentioned organizations and shares of other financial institutions and nonfinancial organizations.

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

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

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

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

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

Table 1.10
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 State Development Corporation 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.

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

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

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 include currency outside the banking system and deposits of the Russian Federation residents (organizations and individuals) in rubles and foreign currency classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits (comprising resident organizations' deposits that are not directly used as means of payment), and also debt securities such as certificates of deposit and saving certificates issued by credit institutions.

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

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

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

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

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

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

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

Table 1.12
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

¹ Equivalent to the indicator 'Broad money'.

payment for goods, work and services and for the accumulation of savings by resident nonfinancial organizations and financial institutions (except for credit ones) and households.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents), reporting form 0409110 'Breakdowns of certain indicators of the credit institutions activity', report of the management companies 'The calculation of market value and net value of assets in which pension savings are invested'. In addition to being published in the *Bank of Russia Statistical Bulletin*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia's website.

Individual Indicators Highlights

Cash in circulation (M0 monetary aggregate) is the most liquid part of the money supply, accessible for immediate use as a mean of payment. It includes banknotes and coins in 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.

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

Pursuant to Article 25 of the Federal Law 'On the Central Bank of the Russian Federation (Bank of Russia)', the Bank of Russia publishes its balance sheet every month.

In addition to being published in the *Bank of Russia Statistical Bulletin*, the Bank of Russia financial statements are included in the Bank of Russia's *Annual Report*.

Individual Indicators Highlights

Assets

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

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

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

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

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

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

unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to a indicator Other liabilities).

Liabilities

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

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

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

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

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

Capital

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

Table 2.2
The Bank of Russia Key Rate¹

General Provisions

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

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.

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

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 organizations 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 actions. 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 8 October 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 *Bank of Russia Bulletin* 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 8 October 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 28 May 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 28 May 2003, 'On Invalidating Some Bank of Russia Regulations' repealed Bank of Russia Ordinance No. 652-U, dated 30 September 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 9 April 2008, 'On Amending Point 2 of Bank of Russia Ordinance No. 1283-U, dated 28 May 2003, 'On the Procedure for Fixing Reference Prices of Refined Precious Metals', cancelled since 1 July 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 22 April 1996, 'On the Securities Market', Fed-

eral Law No. 65-FZ, dated 22 April 2010, 'On Investment Funds', and Bank of Russia Ordinance No. 3565-U, dated 16 February 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 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 22 September 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 1 September 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: 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 2 April 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 7 February 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 1 July 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 1 January 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 ‘non-residents’ used for calculating the indicators of this table are defined in accordance with the Federal Law No. 173-FZ, dated 10 December 2003, ‘On Foreign Exchange Regulation and Foreign Exchange Control’.

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 Organizations, 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 organizations in the financial market and the self-regulatory organizations of actuaries.

Individual Indicators Highlights

The Bank of Russia issues licences to insurance agents, professional securities market participants (other than investment advisers), trade organisers (a stock exchange, trading system),

clearing houses, repositories, non-governmental pension funds, joint-stock investment funds, management companies, and specialised depositories.

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

Professional securities market participants:

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

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

Infrastructures:

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

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

Commodity pool operators perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 194-I, dated 17 December 2018, 'On the Procedure and Conditions for the Bank of Russia to Accredit Organizations 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 Organizations as Payment System Operators, on the Inclusion of Foreign Organizations 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 Organizations as Payment System Operators, on the Inclusion of Foreign Organizations 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 Organizations pursuant to Federal Law No. 151-FZ, dated 2 July 2010, 'On Microfinance

Activities and Microfinance Organizations' and Bank of Russia Ordinance No. 5627-U, dated 19 November 2020, 'On Maintaining the State Register of Microfinance Organizations 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 Organizations 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 Organizations 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 organizations:

The Unified Register of Self-Regulatory Organizations in the Financial Market.

A self-regulatory organization in the financial market shall be a non-profit organization comprising financial organizations 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 organizations, consumer credit cooperatives, housing savings cooperatives, agricultural consumer credit cooperatives, forex-dealers, and investment advisers.

A non-profit organization acquires the status of a self-regulatory organization in the financial market from the date of its inclusion by the Bank of Russia in the unified register of self-regulatory organizations in the financial market based on its application pursuant to Federal Law No. 223-FZ, dated 13 July 2015, 'On Self-Regulatory Organizations in the Financial Market' and ceases to be a self-regulatory organization from the date of its exclusion from the said register.

The State Register of Self-Regulatory Organizations 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 Organizations 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 8 October 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 (hereinafter, 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 8 October 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 8 October 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 Organizations 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 31 August 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 organizations' 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 promissor to a bill holder and gives the latter the unconditional right to make claims to the promissor 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 8 October 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 organizations corresponds to the concepts 'other financial institutions' and 'non-financial organizations' 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 (hereinafter, credit institutions), non-financial organizations and individuals (excluding individual entrepreneurs) to residents as well as non-residents.

The source of information for *credits of individuals*¹ is the Reporting Form 0409128 'Weighted Average Interest Rates on Loans Granted by Credit Institutions', for *credits of nonfinancial organizations* — the Reporting Form 0409303 'Granted Funds to Legal Entities' compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 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.

¹ The source of information for loans granted to individuals and non-financial organizations was the Reporting Form of financial organizations (excluding national corporation the State Corporation 'Bank for development and foreign economic affairs (Vnesheconombank)' and non-bank credit institutions) 0409128 'Weighted Average Interest Rates on Loans Granted by Credit Institutions' until 2019. Starting from January 2019 reporting date non-bank credit institutions started reporting by the Form 0409128.

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 24 July 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) (hereinafter, credit institutions), in form O409303 'Information on Granted Funds To Legal Entities' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 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 24 July 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 es-

tate 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 O409316 'Information on Granted Funds to Individuals', established by Bank of Russia Ordinance No. 4927-U, dated 8 October 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;

$T1...n$ 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.

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;

$P1...n$ is the weighted average interest rate on loans granted by a credit institution No. 1...n;

$V1...n$ is the value of loans granted by a credit institution No. 1...n;

$T1...n$ 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 organizations.

The source of information is reports compiled by operating credit institutions of the Russian Federation according to Form O409101 'The Trial Balance of a Credit Institution' and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 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 1 February 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 27 February 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 organizations 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 organization'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 de-recognition 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 8 October 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 O420255 '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 O420502 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)', Form O420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)', Form O420504 '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 O420162 '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 Indicator 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 Indicator 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 1 July 2018, decomposed by payment systems (intra-regional 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, dated 25 April 2007, 'On the Bank of Russia Real Time Gross Settlement System' and the Bank of Russia Regulation No. 384-P, dated 29 June 2012, 'On the Bank of Russia Payment System'.

From 2 July 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, dated 24 September 2020, 'On the Bank of Russia Payment System'. The urgent and non-urgent transfer services have been provided since 2 July 2018, the fast payment service has been provided since 28 January 2019.

The data sources are the reports of the Bank of Russia branches on the effected payments.

Individual Indicator Highlights

The Bank of Russia is acting as a payment infrastructure service provider in the BRPS and a funds transfer operator. It carries out funds transfers of the BRPS participants and providing them operational, payment clearing and a settlement services for the urgent transfer service, non-urgent transfer service and settlement services for the fast payment service.

In the urgent transfer service the funds transfer instructions are accepted and processed immediately upon their arrival to the Bank of Russia.

In the non-urgent transfer service the funds transfer instructions are accepted and processed at the times determined by the BRPS schedule in accordance with the Chapter 6 of the Bank of Russia Regulation No. 732-P.

In the fast payment service the funds transfer instructions to the amounts of less than 600 thousand rubles are accepted daily on a twenty-four hour real time basis and routed immediately upon their arrival by the operations centre / payment clearing centre (National System of Payment Cards) to the BRPS where these instructions are immediately processed by the Bank of Russia.

Section 6. Regional Section

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

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 ‘non-residents’ used for calculating the indicators of this table are defined in accordance with the Federal Law No. 173-FZ, dated 10 December 2003, ‘On Foreign Exchange Regulation and Foreign Exchange Control’.

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_i is the number of securities in the issue (additional issue) of securities ‘i’ subject to placement, in pieces;

N_i is the par value of one security in the issue (additional issue) of securities ‘i’ subject to placement, in rubles.

Table 6.1.4
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:

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

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

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) (hereinafter, credit institutions) in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 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) (hereinafter, credit institutions), in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 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 (hereinafter, credit institutions), in form 0409303 'Information on Granted Funds To Legal Entities' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 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) (hereinafter, credit institutions), in form 0409303 ‘Information on Granted Funds To Legal Entities’ in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 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 24 July 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

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

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 16 July 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 30 December 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 8 October 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:

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

\bar{T} is the weighted average term of credit;

$T1...n$ is the weighted average maturity of loans granted by a credit institution No. 1...n;

$V1...n$ 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 loans / mortgage loans extended by credit institutions during the reporting period (month) and is calculated using the following formula:

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

\bar{P} is the weighted average interest rate;

$P1...n$ is the weighted average interest rate on loans granted by a credit institution No. 1...n;

$V1...n$ is the value of loans granted by a credit institution No. 1...n;

$T1...n$ 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. 4015-1, 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.

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).