

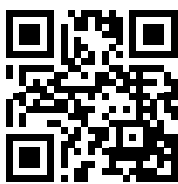


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2023



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

Symbols and notes:

– nil

... not available

0.0 and 0.00 – nonsignificant volume

X – data are not published

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

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

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	Q3 2022
CURRENT ACCOUNT	22,427	17,311	35,537	46,994	122,270	69,480	78,473	48,044
Goods and services	25,694	34,780	47,394	62,220	170,088	79,072	91,801	65,591
<i>Exports</i>	104,812	127,939	146,246	171,037	550,035	168,161	163,188	152,048
<i>Imports</i>	79,118	93,159	98,853	108,817	379,947	89,090	71,388	86,457
Primary income	-1,442	-16,851	-10,424	-14,300	-43,016	-8,275	-10,774	-15,228
<i>Receivable</i>	14,236	15,522	23,753	28,280	81,791	9,951	8,313	8,424
<i>Payable</i>	15,678	32,372	34,177	42,580	124,807	18,226	19,087	23,652
Secondary income	-1,825	-618	-1,432	-926	-4,802	-1,317	-2,554	-2,318
<i>Receivable</i>	2,312	4,109	3,600	4,458	14,478	2,595	2,643	3,395
<i>Payable</i>	4,137	4,727	5,032	5,383	19,279	3,912	5,197	5,713
CAPITAL ACCOUNT	221	-28	-48	-20	125	-22	739	619
Net lending (+) / net borrowing (-) (Balance from current and capital accounts)	22,648	17,283	35,489	46,975	122,395	69,458	79,212	48,663
Net lending (+) / net borrowing (-) (Balance from financial account)	22,637	18,292	33,631	47,759	122,319	66,441	82,061	45,145

Table 1.1 (end)
(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022	Q3 2022
NET INCURRENCE OF LIABILITIES ('+' – INCREASE, '-' – DECREASE)	-297	2,779	32,117	2,853	37,451	-34,605	-55,539	-3,291
General government	-3,267	-799	5,186	-3,791	-2,672	-5,214	-647	-1,384
Central bank and banks	2,411	-4,512	16,634	-2,778	11,756	-2,145	-22,872	-1,589
Direct investment	1,575	-1,144	1,391	1,005	2,827	2,388	-2,530	1,036
Loans, currency and deposits	5,089	949	2,330	5,273	13,640	-1,357	-8,450	-46
Other liabilities	-4,253	-4,317	12,913	-9,056	-4,712	-3,176	-11,892	-2,580
Other sectors	559	8,090	10,297	9,422	28,368	-27,246	-32,020	-318
Direct investment	4,337	6,570	14,600	12,115	37,623	-24,813	-14,837	-4,726
Portfolio investment	-3,704	-927	-2,246	-2,734	-9,611	-3,250	-578	-1,444
Loans, currency and deposits	-2,878	-2,586	-1,152	-3,907	-10,523	1,080	-4,932	-3,978
Other liabilities	2,804	5,033	-905	3,948	10,879	-264	-11,672	9,831
NET ACQUISITION OF FINANCIAL ASSETS ('+' – INCREASE, '-' – DECREASE)	22,340	21,071	65,747	50,612	159,770	31,836	26,522	41,854
General government	441	1,770	-171	1,601	3,642	739	1,165	2,057
Central bank and banks ¹	6,953	620	33,445	18,476	59,494	-5,374	14,111	4,864
Direct investment	107	-199	465	261	634	678	-1,043	-34
Loans, currency and deposits	4,952	-5,747	9,691	-919	7,977	276	26,411	4,862
Other assets ¹	1,893	6,567	23,288	19,134	50,883	-6,327	-11,257	35
Other sectors	14,946	18,680	32,473	30,535	96,634	36,471	11,246	34,933
Direct investment	8,987	8,905	19,781	27,576	65,248	-23,229	-9,457	601
Portfolio investment	3,299	3,200	3,470	4,011	13,980	-3,153	33	-861
Other assets	2,661	6,576	9,223	-1,053	17,406	62,853	20,670	35,194
Net errors and omissions	-10	1,008	-1,859	785	-76	-3,017	2,849	-3,519

¹ Including reserve assets.

Table 1.2

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	30.09.2022
Total	467,605	462,222	472,936	490,064	482,131	451,413	469,268	434,123
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899
Federal Government	65,163	61,222	62,707	67,912	63,268	53,192	74,533	66,868
New Russian Debt	64,791	60,851	62,371	67,576	62,967	52,891	74,232	66,569
Loans	485	520	501	527	1,501	1,384	2,094	1,886
Foreign currency bonds	21,071	20,415	20,587	20,531	19,959	18,550	18,035	16,943
<i>Eurobonds</i>	20,919	20,138	20,276	20,267	19,686	18,324	17,810	16,849
<i>Eurobonds (related to the second London Club debt restructuring)</i>	152	277	310	265	274	226	225	94
Ruble denominated bonds	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722
<i>OFZ</i>	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722
<i>Eurobonds</i>	0	0	0	0	0	0	0	0
Other	44	39	34	29	24	19	18	18
Debt of the former USSR	372	371	336	336	301	301	301	300
Local Government	93	89	99	94	84	74	36	31
Loans	0	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0	0
Ruble denominated bonds	93	89	99	94	84	74	36	31

Table 1.2 (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	30.09.2022
Central bank and banks	84,930	89,206	89,996	109,885	114,417	117,764	111,718	103,746
Debt liabilities to direct investors and to direct investment enterprises	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079
Debt securities	3,599	3,555	3,761	3,833	3,552	2,982	4,312	3,792
Loans, currency and deposits	65,157	69,178	71,169	73,248	77,853	71,560	73,405	68,843
Other	11,590	10,848	10,974	28,184	28,249	36,667	29,825	27,032
Other sectors	317,418	311,705	320,134	312,173	304,362	280,383	282,982	263,477
Debt liabilities to direct investors and to direct investment enterprises	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,396
Debt securities	8,563	8,498	9,171	8,984	8,631	6,368	9,430	7,568
Loans, currency and deposits	153,259	153,852	152,908	149,548	141,152	135,524	140,610	129,307
Other	17,396	20,059	25,519	20,503	23,955	22,939	11,479	18,206

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 1.3

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	30.09.2022
Total	467,605	462,222	472,936	490,064	482,131	451,413	469,268	434,123
Foreign Currency	339,448	339,038	340,727	353,847	349,696	339,747	296,747	274,638
Domestic Currency	128,156	123,184	132,210	136,217	132,436	111,666	172,521	159,485
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899
Foreign Currency	21,973	21,344	21,457	21,423	21,786	20,254	20,448	19,147
<i>Short-term</i>	44	39	34	29	24	19	18	18
<i>Long-term</i>	21,928	21,306	21,424	21,395	21,762	20,235	20,430	19,129
Domestic Currency	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753
<i>Short-term</i>	0	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	47,753
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	111,209	107,542	99,667
Foreign Currency	59,628	63,525	66,488	84,663	87,489	88,340	72,832	65,826
<i>Short-term</i>	20,089	23,056	25,481	26,945	29,887	33,580	19,186	16,600
<i>Long-term</i>	39,539	40,468	41,007	57,718	57,601	54,760	53,646	49,227
Domestic Currency	20,718	20,055	19,417	20,601	22,165	22,868	34,710	33,840
<i>Short-term</i>	14,247	13,871	13,442	14,789	16,607	18,518	28,983	28,005
<i>Long-term</i>	6,471	6,184	5,974	5,813	5,558	4,350	5,727	5,836

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	30.09.2022
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	179,218	182,408	187,598	179,035	173,738	164,831	161,519	155,081
Foreign Currency	142,602	145,898	145,257	139,712	133,825	133,802	114,089	106,065
<i>Short-term</i>	16,697	19,392	20,712	18,685	20,236	21,607	10,515	10,829
<i>Long-term</i>	125,905	126,506	124,546	121,027	113,589	112,196	103,574	95,236
Domestic Currency	36,616	36,510	42,341	39,323	39,913	31,029	47,431	49,016
<i>Short-term</i>	6,348	6,444	10,678	7,717	10,205	7,247	8,990	16,269
<i>Long-term</i>	30,268	30,066	31,662	31,607	29,709	23,782	38,441	32,747
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	125,638	112,475
Foreign Currency	115,245	108,271	107,524	108,049	106,597	97,350	89,378	83,600
Domestic Currency	27,539	26,652	29,104	29,710	28,790	24,757	36,260	28,876

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 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	30.09.2022
Total Liabilities	467,605	462,222	472,936	490,064	482,131	451,413	469,268	434,123
Short-term	61,854	67,873	76,435	76,235	86,218	87,514	73,449	75,413
Long-term	405,751	394,348	396,501	413,829	395,913	363,900	395,819	358,710
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899
Short-term	44	39	34	29	24	19	18	18
Debt securities	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0
Other liabilities	44	39	34	29	24	19	18	18
Long-term	65,212	61,272	62,773	67,977	63,329	53,247	74,550	66,882
Debt securities	64,355	60,382	61,935	67,114	61,526	51,562	72,156	64,695
Loans, currency and deposits	857	891	837	863	1,803	1,685	2,395	2,186
Other liabilities	0	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	111,209	107,542	99,667
Short-term	34,336	36,927	38,923	41,734	46,494	52,099	48,169	44,604
Debt securities	607	602	598	606	589	522	559	388
Loans, currency and deposits	30,766	33,979	35,599	38,527	43,084	40,019	42,005	40,610
Other liabilities	2,963	2,346	2,726	2,601	2,822	11,558	5,605	3,606
Long-term	46,010	46,653	46,982	63,530	63,159	59,110	59,373	55,062
Debt securities	2,992	2,952	3,164	3,226	2,962	2,460	3,752	3,404
Loans, currency and deposits	34,391	35,199	35,570	34,721	34,770	31,541	31,400	28,233
Other liabilities	8,627	8,501	8,248	25,583	25,427	25,109	24,220	23,426

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	30.09.2022
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	179,218	182,408	187,598	179,035	173,738	164,831	161,519	155,081
Short-term	23,045	25,836	31,390	26,401	30,440	28,854	19,505	27,098
Debt securities	17	18	55	59	17	11	17	15
Loans, currency and deposits	5,633	5,759	5,816	5,841	6,469	5,904	8,008	8,877
Other liabilities	17,395	20,058	25,519	20,502	23,955	22,939	11,479	18,206
Long-term	156,173	156,573	156,208	152,633	143,298	135,978	142,015	127,983
Debt securities	8,546	8,480	9,115	8,925	8,614	6,357	9,413	7,553
Loans, currency and deposits	147,626	148,092	147,092	143,708	134,683	129,620	132,602	120,430
Other liabilities	1	1	1	1	1	1	0	0
Direct investment	142,784	134,922	136,627	137,759	135,387	122,107	125,638	112,475
<i>Banks</i>	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079
Direct investor in direct investment enterprises	41	33	55	32	48	46	45	44
Direct investment enterprises in direct investor (reverse investment)	23	17	16	13	18	11	12	27
Between fellow enterprises	4,519	5,576	4,020	4,575	4,698	6,499	4,119	4,008
<i>Other sectors</i>	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,396
Direct investor in direct investment enterprises	36,480	33,969	36,572	37,244	34,743	29,800	36,975	30,377
Direct investment enterprises in direct investor (reverse investment)	74,400	72,320	73,421	74,340	72,164	65,441	61,567	57,564
Between fellow enterprises	27,320	23,008	22,543	21,555	23,717	20,311	22,920	20,455

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

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	30.09.2022
Net International Investment Position	516,731	459,313	461,740	443,283	484,828	600,384	491,802	619,231
Assets	1,569,086	1,528,605	1,582,665	1,623,089	1,651,467	1,589,660	1,699,292	1,618,257
Direct investment	471,840	446,884	467,172	479,346	487,004	388,829	474,935	418,128
Equity and investment fund shares	371,129	345,323	363,734	376,250	392,802	305,387	369,380	324,561
Debt instruments	100,711	101,560	103,438	103,097	94,202	83,442	105,555	93,567
Portfolio investment	107,874	111,954	120,952	112,455	117,413	93,742	88,598	86,407
Equity and investment fund shares	22,222	27,203	32,870	31,602	34,473	27,075	24,120	21,580
Debt securities	85,651	84,751	88,082	80,853	82,940	66,667	64,477	64,827
Financial derivatives (other than reserves) and employee stock options	6,736	6,829	7,341	7,677	6,444	7,618	3,014	1,829
Other investment	386,863	389,616	395,455	409,488	409,979	493,062	548,624	571,205
Other equity	8,266	8,265	8,508	8,502	8,559	8,553	8,517	8,485
Loans, currency and deposits	334,032	338,111	338,400	348,136	347,277	395,340	432,628	441,915
Other accounts receivable	44,565	43,240	48,547	52,851	54,143	89,169	107,479	120,805
Reserve assets	595,774	573,322	591,745	614,122	630,627	606,409	584,121	540,688
Liabilities	1,052,355	1,069,292	1,120,925	1,179,806	1,166,638	989,275	1,207,490	999,027
Direct investment	539,747	547,653	568,495	594,851	610,083	522,761	692,087	549,661
Equity and investment fund shares	396,962	412,731	431,868	457,092	474,695	400,653	566,449	437,185
Debt instruments	142,784	134,922	136,627	137,759	135,387	122,107	125,638	112,475
Portfolio investment	255,925	261,023	284,829	302,717	273,636	188,598	249,079	196,485
Equity and investment fund shares	169,351	183,483	204,848	218,064	197,807	131,492	164,574	125,301
Debt securities	86,574	77,540	79,980	84,654	75,828	57,106	84,505	71,185
Financial derivatives (other than reserves) and employee stock options	8,265	5,655	6,048	5,648	5,757	5,864	2,575	1,921
Other investment	248,418	254,960	261,553	276,590	277,163	272,053	263,749	250,959
Other equity	115	96	111	4,215	4,128	3,658	6,017	5,368
Loans, currency and deposits	219,273	223,920	224,914	223,659	220,808	208,769	216,410	200,336
Other accounts payable	20,860	22,906	28,436	23,298	26,978	34,679	17,344	22,104
Special drawing rights (Net incurrence of liabilities)	8,170	8,039	8,091	25,417	25,250	24,946	23,979	23,152

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).

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 1.6

Merchandise Trade of the Russian Federation (per Balance of Payments Methodology)

(millions of US dollars)

1	Exports (FOB)						Imports (FOB)						Trade balance		
	2	3	of which				8	9	of which				14	of which	
			4	5	6	7			10	11	12	13		15	16
	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year	total	with non-CIS countries	with CIS countries
2019	419,721	94.5	363,319	93.8	56,402	99.5	253,877	102.0	225,971	101.6	27,906	105.1	165,845	137,348	28,496
2020	333,530	79.5	282,656	77.8	50,873	90.2	240,089	94.6	214,587	95.0	25,502	91.4	93,441	68,069	25,372
2021	494,350	148.2	426,991	151.1	67,359	132.4	304,014	126.6	271,680	126.6	32,332	126.8	190,336	155,311	35,027
2022	588,329	119.0	x	x	x	x	280,351	92.2	x	x	x	x	307,978	x	x
2022															
Q1	154,540	165.6	x	x	x	x	71,547	110.8	x	x	x	x	82,993	x	x
Q2	151,780	132.1	x	x	x	x	57,662	75.8	x	x	x	x	94,118	x	x
Q3	141,418	107.0	x	x	x	x	68,796	88.4	x	x	x	x	72,623	x	x
Q4	140,590	91.3	x	x	x	x	82,347	96.3	x	x	x	x	58,243	x	x
January	46,873	175.6	x	x	x	x	24,709	139.7	x	x	x	x	22,164	x	x
February	51,452	169.7	x	x	x	x	27,723	131.6	x	x	x	x	23,730	x	x
March	56,215	154.9	x	x	x	x	19,115	74.0	x	x	x	x	37,100	x	x
April	48,398	131.9	x	x	x	x	17,692	67.3	x	x	x	x	30,706	x	x
May	49,433	141.7	x	x	x	x	18,798	76.9	x	x	x	x	30,635	x	x
June	53,949	124.5	x	x	x	x	21,172	83.6	x	x	x	x	32,777	x	x
July	45,868	105.6	x	x	x	x	21,652	82.4	x	x	x	x	24,216	x	x
August	48,858	112.9	x	x	x	x	23,489	90.2	x	x	x	x	25,370	x	x
September	46,692	102.8	x	x	x	x	23,655	92.6	x	x	x	x	23,037	x	x
October	43,413	92.3	x	x	x	x	25,227	93.9	x	x	x	x	18,187	x	x
November	43,933	89.5	x	x	x	x	26,600	95.5	x	x	x	x	17,334	x	x
December	53,244	92.0	x	x	x	x	30,521	99.2	x	x	x	x	22,723	x	x
2023															
January	32,307	68.8	x	x	x	x	23,165	93.5	x	x	x	x	9,142	x	x

Notes.

Data on merchandise trade can be updated (mainly during one year after its first release).

Certain 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)*

Date	International reserves	Of which				gold
		foreign exchange reserves	of which			
			foreign exchange	SDRs	reserve position in IMF	
1	2	3	4	5	6	7
2021						
31.12	630,627	497,557	468,075	24,218	5,264	133,070
2022						
31.01	630,207	497,951	468,631	24,085	5,235	132,256
28.02	617,133	475,898	446,537	24,138	5,224	141,235
31.03	606,409	464,328	435,224	23,927	5,178	142,081
30.04	593,052	452,066	423,754	23,274	5,037	140,986
31.05	587,423	449,268	420,884	23,366	5,018	138,155
30.06	584,121	448,221	420,279	23,002	4,940	135,900
31.07	576,904	445,749	417,868	22,953	4,929	131,155
31.08	565,660	434,604	407,207	22,555	4,842	131,056
30.09	540,688	416,938	389,952	22,216	4,769	123,750
31.10	547,194	422,772	395,685	22,318	4,768	124,423
30.11	567,289	436,291	408,590	22,827	4,874	130,998
31.12	581,989	445,912	417,806	23,161	4,945	136,077
2023						
31.01	597,035	453,093	424,541	23,529	5,023	143,942
28.02	574,247	438,683	410,650	23,105	4,928	135,564

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 and Foreign Currency Liquidity – Russia

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

(millions of US dollars, end of period)

	31.01.2023	28.02.2023
A. Official reserves assets	597,035.4	574,246.7
(1) foreign currency reserves (in convertible foreign currencies)	423,993.1	410,094.6
(a) securities	x	x
of which: issuer headquartered in reporting country but located abroad	—	—
(b) total currency and deposits with:	x	x
(i) other national central banks, BIS and IMF	x	x
(ii) banks headquartered in the reporting country	—	—
of which: located abroad	—	—
(iii) banks headquartered outside the reporting country	x	x
of which: located in the reporting country	—	—
(2) IMF reserve position	5,022.6	4,927.8
(3) SDRs	23,529.2	23,104.7
(4) gold	143,942.3	135,564.1
— volume in millions of fine troy ounces	74.9	74.9
(5) other reserve assets (specify)	548.2	555.5
— financial derivatives	—	—
— loans to nonbank nonresidents	—	—
— other (assets in the form of reverse repo and other accounts receivable)	548.2	555.5
B. Other foreign currency assets (specify)	—	—
— securities not included in official reserve assets	—	—
— deposits not included in official reserve assets	—	—
— loans not included in official reserve assets	—	—
— financial derivatives not included in official reserve assets	—	—
— gold not included in official reserve assets	—	—
— other	—	—

Table 1.8 (cont.)

II. Predetermined short-term net drains on foreign currency assets (nominal value)*(millions of US dollars)*

	31.01.2023			
	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits ¹	0.0	0.0	0.0	0.0
— outflows (-), principal	0.0	0.0	0.0	0.0
— outflows (-), interest	0.0	0.0	0.0	0.0
— inflows (+), principal	0.0	0.0	0.0	0.0
— inflows (+), interest	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (-)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (-)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (-)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (-)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

(millions of US dollars)

	28.02.2023			
	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits ¹	0.0	0.0	0.0	0.0
— outflows (-), principal	0.0	0.0	0.0	0.0
— outflows (-), interest	0.0	0.0	0.0	0.0
— inflows (+), principal	0.0	0.0	0.0	0.0
— inflows (+), interest	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (-)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (-)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (-)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (-)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

¹ Starting from 01.07.2022 zero values are indicated, as no outflow of funds in foreign currency is expected (Order of the Ministry of Finance of 22.06.2022 No. 240 'On the Temporary Procedure for the Execution of State Debt Obligations of the Russian Federation on State Securities of the Russian Federation, the denominated value of which is indicated in foreign currency').

Table 1.8 (cont.)

III. Contingent short-term net drains on foreign currency assets (nominal value)

(millions of US dollars)

	31.01.2023			
	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options (puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (–)	—	—	—	—
— BIS (–)	—	—	—	—
— IMF (–)	—	—	—	—
— other international organizations (–)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (–)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (–)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—	—	—	—
(a) short positions	—	—	—	—
(i) bought puts	—	—	—	—
(ii) written calls	—	—	—	—
(b) long positions	—	—	—	—
(i) bought calls	—	—	—	—
(ii) written puts	—	—	—	—
PRO MEMORIA: In-the-money options	—	—	—	—
(1) At current exchange rate	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(2) +5% (depreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(3) –5% (appreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(4) +10% (depreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(5) –10% (appreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(6) Other (specify)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—

Table 1.8 (cont.)

III. Contingent short-term net drains on foreign currency assets (nominal value)

(millions of US dollars)

	28.02.2023			
	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options (puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (–)	—	—	—	—
— BIS (–)	—	—	—	—
— IMF (–)	—	—	—	—
— other international organizations (–)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (–)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (–)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—	—	—	—
(a) short positions	—	—	—	—
(i) bought puts	—	—	—	—
(ii) written calls	—	—	—	—
(b) long positions	—	—	—	—
(i) bought calls	—	—	—	—
(ii) written puts	—	—	—	—
PRO MEMORIA: In-the-money options	—	—	—	—
(1) At current exchange rate	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(2) +5% (depreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(3) –5% (appreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(4) +10% (depreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(5) –10% (appreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(6) Other (specify)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—

Table 1.8 (end)

IV. Memo items

(millions of US dollars)

	31.01.2023	28.02.2023
(1) To be reported with standard periodicity and timeliness:		
(a) short-term domestic currency debt indexed to the exchange rate	—	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—	—
— derivatives (forwards, futures, or options contracts)	—	—
— short positions	—	—
— long positions	—	—
— other instruments	—	—
(c) pledged assets	—	—
— included in reserve assets	—	—
— included in other foreign currency assets	—	—
(d) securities lent and on repo	-932.9	-901.0
— lent or repoed and included in Section I	-1.2	-1.2
— lent or repoed but not included in Section I	-1,481.0	-1,432.4
— borrowed or acquired and included in Section I	—	—
— borrowed or acquired but not included in Section I	549.4	532.5
(e) financial derivative assets (net, marked to market)	—	—
— forwards	—	—
— futures	—	—
— swaps	—	—
— options	—	—
— other	—	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—	—
(a) short positions (-)	—	—
(b) long positions (+)	—	—
— aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—	—
(a) short positions	—	—
(i) bought puts	—	—
(ii) written calls	—	—
(b) long positions	—	—
(i) bought calls	—	—
(ii) written puts	—	—
(2) To be disclosed at least once a year:		
(a) currency composition of reserves (by groups of currencies) ¹	—	—
— currencies in SDR basket ²	—	—
— currencies not in SDR basket	—	—
— by individual currencies (optional)	—	—

¹ Data is presented at the end of the quarter.² Additionally included are gold, SDRs and IMF reserve position.

Table 1.9

International Reserves Adequacy (International Reserves in Months of Import)

Period	Actual amount of the international reserves expressed in months of import ¹
1	2
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	18.2
Q4 2022 ²	20.2

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

Central Bank Survey

Table 1.10

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022	Dec, 2022	Jan, 2023
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	29,451,474	31,949,833	32,911,317	38,875,112	39,475,879
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	4,976,650	5,000,140	5,497,519	4,681,908	5,234,338
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	-8,030,272	-8,876,968	-9,043,437	-6,891,839	-7,855,415
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	1,262,831	1,220,974	1,198,957	1,172,854	1,313,428
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	21,095,547	20,814,819	21,391,334	24,428,576	24,195,036
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	15,158,417	15,489,357	15,558,925	16,347,658	16,167,790
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	5,937,130	5,325,462	5,832,409	8,080,917	8,027,247
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	5,937,130	5,325,462	5,832,409	8,080,917	8,027,247
Required reserves	815,263	825,406	843,263	150,012	162,182	145,929	145,929	145,961	145,961	145,925	145,924	145,934	145,932	145,929
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	37,630	36,493	79,225	42,242	37,830
Transferable deposits	17,423	20,865	20,449	31,004	33,012	33,530	30,523	30,567	31,425	30,190	31,068	62,850	30,992	30,540
Other financial institutions	6,369	10,178	9,882	20,656	21,092	22,933	20,256	20,014	20,863	19,881	20,495	52,268	19,968	19,788
Nonfinancial organizations	11,054	10,687	10,568	10,348	11,919	10,597	10,267	10,553	10,562	10,309	10,572	10,581	11,025	10,752
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other deposits	8,240	6,690	53,970	8,640	10,685	38,665	6,560	11,300	42,180	7,440	5,425	16,375	11,250	7,290
Other financial institutions	8,240	6,690	53,970	8,640	10,685	38,665	6,560	11,300	42,180	7,440	5,425	16,375	11,250	7,290
Nonfinancial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	6,527,506	8,442,667	9,093,797	13,367,217	13,935,365

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

Table 1.11

Credit Institutions Survey

(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 federal government	10,072,168	9,626,058	9,883,135	9,857,117	9,707,685	9,573,823
Debt securities	10,010,780	9,564,789	9,821,864	9,795,744	9,646,280	9,512,413
<i>in rubles</i>	9,261,206	8,841,689	8,835,113	8,904,331	8,912,314	8,869,478
<i>in foreign currency</i>	749,575	723,099	986,751	891,413	733,966	642,935
Loans	61,388	61,270	61,271	61,373	61,406	61,410
<i>in rubles</i>	61,388	61,266	61,262	61,373	61,355	61,360
<i>in foreign currency</i>	—	4	9	—	51	50
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	898,179	849,827	808,331	760,131	751,766	749,876
Debt securities	436,857	436,850	424,077	402,188	406,194	421,293
<i>in rubles</i>	436,857	436,850	424,077	402,188	406,194	421,293
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	461,322	412,977	384,254	357,942	345,572	328,583
<i>in rubles</i>	461,186	412,835	384,101	357,788	345,441	328,467
<i>in foreign currency</i>	136	143	153	154	130	116
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	6,236,259	6,348,679	4,625,108	7,556,788	8,304,519	8,627,330
Deposits	5,093,659	5,401,940	4,017,254	7,185,747	7,296,493	6,634,316
<i>in rubles</i>	5,071,204	5,343,705	3,962,500	7,073,342	7,078,870	6,442,081
<i>in foreign currency</i>	22,455	58,235	54,755	112,405	217,624	192,235
Other liabilities	1,142,600	946,739	607,853	371,041	1,008,026	1,993,014
<i>in rubles</i>	1,142,600	946,739	607,853	371,041	1,008,026	1,993,014
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	1,448,727	1,711,140	1,531,449	1,975,094	1,990,585	2,334,893
Deposits	1,448,727	1,711,140	1,531,449	1,975,094	1,990,585	2,334,893
<i>in rubles</i>	1,448,727	1,711,139	1,531,448	1,975,093	1,990,584	2,334,892
<i>in foreign currency</i>	1	1	1	1	1	—
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	87,522,166	88,180,602	91,234,024	91,502,786	90,572,619	89,423,026
<i>in rubles</i>	78,354,435	78,417,540	80,053,326	80,187,854	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
Claims on other financial institutions	12,702,399	12,646,861	13,572,689	13,438,817	12,969,441	12,510,995
<i>in rubles</i>	10,360,911	10,036,982	10,103,017	9,825,103	9,609,652	9,457,530
of which: Loans	6,817,216	6,822,510	7,020,600	6,879,130	6,655,971	6,355,570
<i>in foreign currency</i>	2,341,488	2,609,879	3,469,672	3,613,714	3,359,789	3,053,464
of which: Loans	1,780,752	1,709,086	1,809,642	1,627,127	1,526,193	1,481,229

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
Claims on nonfinancial organizations	48,473,030	48,947,080	50,640,380	51,016,056	50,788,311	50,145,056
<i>in rubles</i>	41,735,895	41,886,177	43,033,526	43,417,463	44,253,555	44,415,457
of which: Loans	36,023,524	36,095,324	37,061,656	37,456,066	38,274,324	38,613,210
<i>in foreign currency</i>	6,737,135	7,060,903	7,606,854	7,598,592	6,534,757	5,729,599
of which: Loans	6,453,217	6,769,766	7,298,619	7,298,321	6,264,605	5,478,848
Claims on households	26,346,737	26,586,661	27,020,955	27,047,914	26,814,867	26,766,975
<i>in rubles</i>	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,288	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	644,701	706,689	842,416	756,209	678,942	692,053
Nonfinancial organizations	10,264,156	11,146,764	11,755,478	11,701,752	11,198,560	11,918,824
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	2,287,697	2,162,347	2,115,214	2,250,292	2,248,241	2,212,225
Nonfinancial organizations	10,779,355	9,884,878	10,181,529	11,252,910	11,120,499	10,941,667
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	—	—	—	—	—	—
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	482,156	455,336	555,149	393,695	461,488	406,917
Nonfinancial organizations	10,304,891	11,355,632	11,757,112	10,976,179	9,759,714	8,934,869
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
DEPOSITS EXCLUDED FROM BROAD MONEY	1,307,642	1,313,066	1,382,623	1,494,229	1,310,618	1,274,252
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,737,193	2,704,408	2,656,866	2,637,742	2,616,045	2,619,118
OTHER ITEMS (NET)	28,855,060	28,007,666	30,335,065	30,171,354	28,886,093	28,617,293
Escrow accounts of households ¹	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
NET FOREIGN ASSETS	9,182,937	10,767,014	10,625,111	9,488,235	9,098,268	8,844,118
CLAIMS ON CENTRAL BANK	5,874,773	5,746,029	6,348,470	6,920,657	6,145,185	6,651,219
NET CLAIMS ON GENERAL GOVERNMENT	-131,466	581,818	1,080,768	1,350,606	1,013,709	1,298,639
Claims on federal government	9,801,539	9,673,043	9,708,265	9,563,141	9,763,971	10,743,289
Debt securities	9,740,168	9,611,613	9,646,821	9,501,735	9,702,553	10,681,870
<i>in rubles</i>	9,239,199	9,016,533	9,023,620	8,925,541	9,086,117	10,056,667
<i>in foreign currency</i>	500,969	595,080	623,202	576,193	616,435	625,203
Loans	61,371	61,430	61,443	61,406	61,418	61,420
<i>in rubles</i>	61,339	61,387	61,397	61,370	61,378	61,379
<i>in foreign currency</i>	32	43	46	36	40	41
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	609,867	538,063	522,429	514,645	498,564	478,457
Debt securities	403,952	399,902	396,513	389,994	374,892	355,762
<i>in rubles</i>	403,952	399,902	396,513	389,994	374,892	355,762
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	205,915	138,161	125,916	124,650	123,672	122,696
<i>in rubles</i>	205,821	138,055	125,811	124,551	123,565	122,589
<i>in foreign currency</i>	94	107	105	100	107	106
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	8,361,357	7,296,882	6,761,374	6,509,360	6,960,834	7,782,852
Deposits	5,637,328	4,748,794	4,761,333	4,517,322	5,035,816	6,063,305
<i>in rubles</i>	5,486,107	4,570,607	4,587,261	4,354,660	4,875,021	5,907,381
<i>in foreign currency</i>	151,221	178,187	174,072	162,662	160,795	155,924
Other liabilities	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
<i>in rubles</i>	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
Deposits	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
<i>in rubles</i>	2,181,514	2,332,402	2,388,549	2,217,818	2,287,990	2,140,255
<i>in foreign currency</i>	—	4	3	1	1	1
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	88,001,232	89,923,776	91,435,516	91,989,452	94,129,084	95,058,029
<i>in rubles</i>	80,860,361	81,919,855	84,167,646	85,534,254	87,462,687	88,510,247
<i>in foreign currency</i>	7,140,871	8,003,921	7,267,870	6,455,198	6,666,397	6,547,782
Claims on other financial institutions	11,999,405	12,271,356	12,293,896	11,803,858	11,930,727	11,798,173
<i>in rubles</i>	9,506,370	9,495,015	10,002,307	10,117,122	10,219,010	10,227,112
of which: Loans	6,260,181	6,388,381	6,838,701	6,848,239	6,903,644	6,914,889
<i>in foreign currency</i>	2,493,035	2,776,341	2,291,589	1,686,736	1,711,717	1,571,061
of which: Loans	1,240,581	1,473,949	1,147,920	1,103,806	1,154,627	1,158,720

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
Claims on nonfinancial organizations	49,137,647	50,510,303	51,717,852	52,339,339	54,083,488	54,817,868
<i>in rubles</i>	44,554,146	45,342,663	46,796,407	47,622,981	49,181,510	49,893,702
of which: Loans	38,866,731	39,469,552	40,907,280	41,821,740	43,336,868	44,080,106
<i>in foreign currency</i>	4,583,501	5,167,640	4,921,445	4,716,359	4,901,979	4,924,166
of which: Loans	4,373,598	4,937,507	4,670,807	4,373,587	4,514,931	4,508,559
Claims on households	26,864,180	27,142,117	27,423,768	27,846,254	28,114,869	28,441,987
<i>in rubles</i>	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
of which: Loans	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
<i>in foreign currency</i>	64,335	59,940	54,836	52,103	52,702	52,554
of which: Loans	64,335	59,940	54,836	52,103	52,702	52,554
LIABILITIES TO CENTRAL BANK	3,215,437	2,874,259	3,273,963	4,442,070	4,453,129	4,944,346
DEPOSITS INCLUDED IN BROAD MONEY	67,466,502	70,391,298	72,132,546	71,920,324	71,944,398	72,973,333
<i>in rubles</i>	56,293,048	57,392,653	59,777,803	60,884,173	60,930,152	62,053,739
Transferable deposits	23,134,258	24,224,375	25,502,328	26,396,449	26,622,079	26,681,475
Other financial institutions	767,379	745,143	1,010,435	745,957	793,358	870,810
Nonfinancial organizations	12,157,939	12,984,192	13,578,026	14,218,433	14,252,836	13,857,149
Households	10,208,940	10,495,039	10,913,866	11,432,059	11,575,884	11,953,515
Other deposits	33,158,791	33,168,278	34,275,475	34,487,724	34,308,073	35,372,264
Other financial institutions	2,212,519	2,275,040	2,285,202	2,581,974	2,584,875	2,634,809
Nonfinancial organizations	10,748,306	10,606,440	11,779,497	12,334,743	12,206,974	13,157,364
Households	20,197,965	20,286,798	20,210,776	19,571,008	19,516,224	19,580,090
<i>in foreign currency</i>	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Other financial institutions	257,469	320,674	312,291	273,168	268,020	314,280
Nonfinancial organizations	7,208,365	8,411,840	8,022,790	7,342,812	7,300,618	7,226,230
Households	3,707,620	4,266,132	4,019,662	3,420,171	3,445,609	3,379,084
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,046	4,925	5,002	4,797	4,760	4,720
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,428	1,328,979	1,226,005	1,243,735	1,278,127	1,263,256
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,656,960	2,677,136	2,772,282	2,737,213	2,652,617	2,571,911
OTHER ITEMS (NET)	28,362,104	29,742,041	30,080,066	29,400,812	30,053,217	30,094,440
Escrow accounts of households ¹	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023
NET FOREIGN ASSETS	8,595,929	8,685,460
CLAIMS ON CENTRAL BANK	8,993,037	8,834,002
NET CLAIMS ON GENERAL GOVERNMENT	2,637,288	4,065,234
Claims on federal government	12,266,764	12,546,745
Debt securities	12,205,526	12,485,624
<i>in rubles</i>	11,494,466	11,775,720
<i>in foreign currency</i>	711,059	709,904
Loans	61,239	61,121
<i>in rubles</i>	61,194	61,076
<i>in foreign currency</i>	45	46
Other claims	—	—
<i>in rubles</i>	—	—
<i>in foreign currency</i>	—	—
Claims on state and local government	578,345	533,681
Debt securities	338,586	338,453
<i>in rubles</i>	338,586	338,453
<i>in foreign currency</i>	—	—
Loans	239,759	195,228
<i>in rubles</i>	239,637	195,107
<i>in foreign currency</i>	122	121
Other claims	—	—
<i>in rubles</i>	—	—
<i>in foreign currency</i>	—	—
Liabilities to federal government	8,788,607	7,490,560
Deposits	6,458,607	4,876,513
<i>in rubles</i>	6,311,197	4,720,443
<i>in foreign currency</i>	147,410	156,070
Other liabilities	2,330,000	2,614,047
<i>in rubles</i>	2,330,000	2,614,047
<i>in foreign currency</i>	—	—
Liabilities to state and local government	1,419,215	1,524,632
Deposits	1,419,215	1,524,632
<i>in rubles</i>	1,419,215	1,524,631
<i>in foreign currency</i>	—	—
Other liabilities	—	—
<i>in rubles</i>	—	—
<i>in foreign currency</i>	—	—
CLAIMS ON OTHER SECTORS	98,019,238	97,746,853
<i>in rubles</i>	90,392,243	89,986,404
<i>in foreign currency</i>	7,626,995	7,760,449
Claims on other financial institutions	12,640,976	12,137,676
<i>in rubles</i>	10,957,387	10,296,479
of which: Loans	7,184,780	6,774,243
<i>in foreign currency</i>	1,683,589	1,841,197
of which: Loans	1,133,780	1,172,492

Table 1.11 (end)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023
Claims on nonfinancial organizations	56,567,331	56,666,271
<i>in rubles</i>	50,677,930	50,800,153
of which: Loans	44,818,007	44,984,986
<i>in foreign currency</i>	5,889,401	5,866,118
of which: Loans	5,313,607	5,285,241
Claims on households	28,810,931	28,942,906
<i>in rubles</i>	28,756,926	28,889,771
of which: Loans	28,756,926	28,889,771
<i>in foreign currency</i>	54,005	53,134
of which: Loans	54,005	53,134
LIABILITIES TO CENTRAL BANK	4,658,226	5,210,959
DEPOSITS INCLUDED IN BROAD MONEY	79,232,793	79,091,888
<i>in rubles</i>	66,910,048	66,822,630
Transferable deposits	28,551,772	29,572,800
Other financial institutions	902,038	1,042,565
Nonfinancial organizations	13,634,249	15,619,383
Households	14,015,484	12,910,852
Other deposits	38,358,276	37,249,830
Other financial institutions	2,848,310	3,107,323
Nonfinancial organizations	15,233,228	13,729,920
Households	20,276,739	20,412,587
<i>in foreign currency</i>	12,322,745	12,269,258
Transferable deposits	—	—
Other financial institutions	—	—
Nonfinancial organizations	—	—
Households	—	—
Other deposits	12,322,745	12,269,258
Other financial institutions	318,438	325,171
Nonfinancial organizations	8,197,439	8,208,974
Households	3,806,868	3,735,114
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,913,361
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163
OTHER ITEMS (NET)	30,297,489	30,556,525
Escrow accounts of households ¹	4,027,774	3,860,090

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

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

Table 1.12

Banking System Survey

(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	93,261,510	91,901,226	90,735,969
<i>in rubles</i>	79,769,612	79,820,773	81,445,147	81,523,661	81,918,087	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
Claims on other financial institutions	14,116,345	14,046,009	14,993,377	15,193,280	14,294,234	13,819,717
<i>in rubles</i>	11,774,858	11,436,130	11,490,656	11,156,651	10,934,445	10,766,253
of which: Loans	8,144,489	8,137,058	8,323,639	8,138,833	7,909,885	7,594,930
<i>in foreign currency</i>	2,341,488	2,609,879	3,502,722	4,036,630	3,359,789	3,053,464
of which: Loans	1,780,752	1,709,086	1,809,642	1,627,127	1,526,193	1,481,229
Claims on nonfinancial organizations	48,474,261	48,951,165	50,644,564	51,020,316	50,792,125	50,149,277
<i>in rubles</i>	41,737,126	41,890,261	43,037,709	43,421,723	44,257,368	44,419,678
of which: Loans	36,023,524	36,095,324	37,061,656	37,456,066	38,274,324	38,613,210
<i>in foreign currency</i>	6,737,135	7,060,903	7,606,855	7,598,593	6,534,757	5,729,599
of which: Loans	6,453,217	6,769,766	7,298,619	7,298,321	6,264,605	5,478,848
Claims on households	26,346,737	26,586,661	27,020,955	27,047,914	26,814,867	26,766,975
<i>in rubles</i>	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,288	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	651,070	716,867	852,298	776,865	700,034	714,985
Nonfinancial organizations	10,275,210	11,157,451	11,766,045	11,712,100	11,210,480	11,929,421
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	2,295,937	2,169,037	2,169,184	2,258,932	2,258,926	2,250,890
Nonfinancial organizations	10,779,355	9,884,878	10,181,529	11,252,910	11,120,499	10,941,667
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	—	—	—	—	—	—
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	482,156	455,336	555,149	393,695	461,488	406,917
Nonfinancial organizations	10,304,891	11,355,632	11,757,112	10,976,179	9,759,714	8,934,869
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
DEPOSITS EXCLUDED FROM BROAD MONEY	1,307,642	1,313,066	1,382,623	1,494,229	1,310,618	1,274,252
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,737,193	2,704,408	2,656,866	2,637,742	2,616,045	2,619,118
OTHER ITEMS (NET)	45,385,317	45,855,552	50,478,017	50,842,989	43,286,867	39,428,449
Escrow accounts of households ¹	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.12 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
NET FOREIGN ASSETS	37,604,484	44,392,953	43,087,377	38,939,709	41,048,101	41,755,435
NET CLAIMS ON GENERAL GOVERNMENT	-8,250,066	-8,582,590	-7,794,884	-6,679,666	-7,863,259	-7,744,798
CLAIMS ON OTHER SECTORS	89,271,396	91,187,696	92,705,966	93,252,283	95,350,059	96,256,986
<i>in rubles</i>	82,130,524	83,183,774	85,419,176	86,743,864	88,670,199	89,706,796
<i>in foreign currency</i>	7,140,871	8,003,922	7,286,790	6,508,418	6,679,860	6,550,189
Claims on other financial institutions	13,265,626	13,530,470	13,559,812	13,062,708	13,147,777	12,993,938
<i>in rubles</i>	10,772,591	10,754,130	11,249,303	11,322,752	11,422,599	11,420,470
of which: Loans	7,457,714	7,578,677	8,015,446	7,987,960	8,038,580	8,039,200
<i>in foreign currency</i>	2,493,035	2,776,341	2,310,509	1,739,956	1,725,178	1,573,468
of which: Loans	1,240,581	1,473,949	1,147,920	1,103,806	1,154,627	1,158,720
Claims on nonfinancial organizations	49,141,590	50,515,108	51,722,386	52,343,321	54,087,412	54,821,060
<i>in rubles</i>	44,558,089	45,347,468	46,800,940	47,626,961	49,185,433	49,896,893
of which: Loans	38,866,731	39,469,552	40,907,280	41,821,740	43,336,868	44,080,106
<i>in foreign currency</i>	4,583,501	5,167,641	4,921,445	4,716,360	4,901,980	4,924,167
of which: Loans	4,373,598	4,937,507	4,670,807	4,373,587	4,514,931	4,508,559
Claims on households	26,864,180	27,142,117	27,423,768	27,846,254	28,114,869	28,441,987
<i>in rubles</i>	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
of which: Loans	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
<i>in foreign currency</i>	64,335	59,940	54,836	52,103	52,702	52,554
of which: Loans	64,335	59,940	54,836	52,103	52,702	52,554
BROAD MONEY LIABILITIES	80,801,744	83,828,940	85,693,000	86,137,788	86,655,466	87,797,565
MONEY SUPPLY (National Definition)	69,623,245	70,825,370	73,333,255	75,096,840	75,636,460	76,873,251
<i>in rubles</i>						
Currency outside bankikg system	13,293,115	13,390,850	13,481,847	14,175,037	14,669,816	14,740,288
Transferable deposits	23,164,780	24,254,942	25,533,753	26,426,639	26,653,146	26,744,325
Other financial institutions	787,635	765,157	1,031,298	765,837	813,853	923,079
Nonfinancial organizations	12,168,205	12,994,745	13,588,589	14,228,742	14,263,409	13,867,731
Households	10,208,940	10,495,039	10,913,866	11,432,059	11,575,884	11,953,515
Other deposits	33,165,351	33,179,578	34,317,655	34,495,164	34,313,498	35,388,639
Other financial institutions	2,219,079	2,286,340	2,327,382	2,589,414	2,590,300	2,651,184
Nonfinancial organizations	10,748,306	10,606,440	11,779,497	12,334,743	12,206,974	13,157,364
Households	20,197,965	20,286,798	20,210,776	19,571,008	19,516,224	19,580,090
<i>in foreign currency</i>	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Other financial institutions	257,469	320,674	312,291	273,168	268,020	314,280
Nonfinancial organizations	7,208,365	8,411,840	8,022,790	7,342,812	7,300,618	7,226,230
Households	3,707,620	4,266,132	4,019,662	3,420,171	3,445,609	3,379,084
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,046	4,925	5,002	4,797	4,760	4,720
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,428	1,328,979	1,226,005	1,243,735	1,278,127	1,263,256
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,656,960	2,677,136	2,772,282	2,737,213	2,652,617	2,571,911
OTHER ITEMS (NET)	33,945,681	39,163,003	38,307,172	35,393,590	37,948,691	38,634,891
Escrow accounts of households ¹	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709

Table 1.12 (end)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023
NET FOREIGN ASSETS	47,471,041	48,161,339
NET CLAIMS ON GENERAL GOVERNMENT	-4,254,551	-3,790,180
CLAIMS ON OTHER SECTORS	99,192,092	99,060,281
<i>in rubles</i>	91,565,096	91,165,413
<i>in foreign currency</i>	7,626,996	7,894,868
Claims on other financial institutions	13,811,187	13,445,640
<i>in rubles</i>	12,127,598	11,470,026
of which: Loans	8,283,944	7,873,472
<i>in foreign currency</i>	1,683,589	1,975,615
of which: Loans	1,133,780	1,172,492
Claims on nonfinancial organizations	56,569,974	56,671,734
<i>in rubles</i>	50,680,572	50,805,616
of which: Loans	44,818,007	44,984,986
<i>in foreign currency</i>	5,889,402	5,866,119
of which: Loans	5,313,607	5,285,241
Claims on households	28,810,931	28,942,906
<i>in rubles</i>	28,756,926	28,889,771
of which: Loans	28,756,926	28,889,771
<i>in foreign currency</i>	54,005	53,134
of which: Loans	54,005	53,134
BROAD MONEY LIABILITIES	94,715,449	94,495,615
MONEY SUPPLY (National Definition)	82,388,014	82,221,702
<i>in rubles</i>		
Currency outside bankikg system	15,435,724	15,361,243
Transferable deposits	28,582,764	29,603,340
Other financial institutions	922,006	1,062,353
Nonfinancial organizations	13,645,274	15,630,135
Households	14,015,484	12,910,852
Other deposits	38,369,526	37,257,120
Other financial institutions	2,859,560	3,114,613
Nonfinancial organizations	15,233,228	13,729,920
Households	20,276,739	20,412,587
<i>in foreign currency</i>	12,322,745	12,269,258
Transferable deposits	—	—
Other financial institutions	—	—
Nonfinancial organizations	—	—
Households	—	—
Other deposits	12,322,745	12,269,258
Other financial institutions	318,438	325,171
Nonfinancial organizations	8,197,439	8,208,974
Households	3,806,868	3,735,114
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,913,361
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163
OTHER ITEMS (NET)	43,640,840	44,468,301
Escrow accounts of households ¹	4,027,774	3,860,090

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

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

Table 1.13

Money Supply (National Definition)

(billions of rubles)

Date	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)
2021								
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
31.10	14,669.8	26,653.1	11,575.9	15,077.3	41,323.0	34,313.5	19,516.2	14,797.3
30.11	14,740.3	26,744.3	11,953.5	14,790.8	41,484.6	35,388.6	19,580.1	15,808.5
31.12	15,435.7	28,582.8	14,015.5	14,567.3	44,018.5	38,369.5	20,276.7	18,092.8
2023								
31.01	15,361.2	29,603.3	12,910.9	16,692.5	44,964.6	37,257.1	20,412.6	16,844.5
28.02	15,576.6	30,044.4	13,562.5	16,481.9	45,621.0	38,334.9	20,602.3	17,732.6

Table 1.13 (end)

Date	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
2021				
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
31.10	75,636.5	0.7	14.2	24.4
30.11	76,873.3	1.6	16.0	23.4
31.12	82,388.0	7.2	24.4	24.4
2023				
31.01	82,221.7	-0.2	-0.2	25.9
28.02	83,955.9	2.8	1.9	25.9

Table 1.14

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
31.10	20,814.8	15,489.4	2,720.4	145.9	2,459.1	0.0
30.11	21,391.3	15,558.9	2,056.8	145.9	3,629.6	0.0
31.12	24,428.6	16,347.7	2,983.6	145.9	4,951.4	0.0
2023						
31.01	24,195.0	16,167.8	2,074.5	145.9	5,806.9	0.0
28.02	23,985.9	16,421.5	2,238.4	265.4	5,060.6	0.0

Table 1.14 (end)

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

Date	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
2023						
01.02	24,195.0	16,167.8	2,074.5	145.9	5,806.9	0.0
02.02	24,772.5	16,183.8	2,602.1	145.9	5,840.7	0.0
03.02	24,975.7	16,219.6	2,812.6	145.9	5,797.6	0.0
06.02	25,147.2	16,241.6	2,903.9	145.9	5,855.8	0.0
07.02	25,054.3	16,233.7	2,663.5	145.9	6,011.3	0.0
08.02	24,978.8	16,245.2	2,627.6	145.9	5,960.0	0.0
09.02	24,745.2	16,262.8	1,635.6	145.9	6,700.9	0.0
10.02	24,751.2	16,294.2	1,669.6	145.9	6,641.5	0.0
13.02	25,028.6	16,330.2	1,751.8	145.9	6,800.7	0.0
14.02	24,635.1	16,333.3	1,128.4	145.9	7,027.5	0.0
15.02	25,063.9	16,380.9	914.7	145.9	7,622.4	0.0
16.02	24,718.9	16,405.7	2,325.6	145.9	5,841.6	0.0
17.02	24,543.1	16,450.0	2,031.1	161.1	5,900.9	0.0
20.02	24,587.4	16,489.2	2,080.4	236.4	5,781.4	0.0
21.02	24,585.6	16,478.7	2,009.2	265.4	5,832.3	0.0
22.02	24,648.6	16,489.3	2,087.0	265.4	5,807.0	0.0
27.02	24,374.1	16,501.5	2,331.3	265.4	5,275.9	0.0
28.02	24,472.4	16,434.0	2,414.2	265.4	5,358.8	0.0

¹ At market value.

Table 1.15

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

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022
Net foreign assets	352,073	379,612	391,428	462,645	455,997	474,790	441,593	471,830	477,430	430,131	284,627	280,834
Claims on banking system	5,247,676	5,202,433	5,210,406	5,121,894	5,114,859	5,054,964	5,138,458	5,158,967	5,286,846	5,227,021	5,222,256	5,217,786
Net claims on general government	1,734,622	1,779,076	1,734,337	1,882,123	2,030,010	2,188,217	2,280,746	2,253,410	2,232,603	2,292,481	2,326,201	2,355,722
Claims on other sectors	3,226,883	3,362,342	3,588,014	3,661,303	3,574,373	3,658,677	3,635,830	3,771,890	3,771,686	3,857,743	3,876,551	4,065,950
Other financial institutions	1,069,628	1,113,315	1,120,247	1,226,163	1,122,556	1,206,997	1,204,815	1,244,699	1,277,449	1,333,922	1,341,787	1,439,495
Nonfinancial organizations	2,090,107	2,179,834	2,396,597	2,364,504	2,385,928	2,385,652	2,365,124	2,456,387	2,417,834	2,451,904	2,455,036	2,551,859
Households	67,148	69,194	71,170	70,636	65,888	66,028	65,890	70,803	76,402	71,917	79,728	74,596
Securities other than shares	6,445	6,514	6,147	6,217	6,152	6,220	6,154	3,189	66	66	0	0
Loans	1,687,967	1,636,409	1,587,820	1,523,784	1,467,881	1,412,734	1,392,581	1,369,198	1,312,259	1,244,914	1,177,851	1,124,283
Credit institutions	5,313	7,083	7,439	3,543	771	2,510	933	926	3,442	6,421	4,437	8,471
Insurance technical reserves	6,088,915	6,249,442	6,284,103	6,419,699	6,680,334	6,808,685	6,880,983	6,953,272	7,164,125	7,259,920	7,132,371	7,279,744
Net equity of households in life insurance reserves	1,109,389	1,162,139	1,191,358	1,284,255	1,337,448	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673	1,354,529	1,382,263
Net equity of households in pension funds	4,004,851	4,046,529	4,048,777	4,047,361	4,244,935	4,252,340	4,259,471	4,256,834	4,388,364	4,394,479	4,388,473	4,377,905
Prepaid premiums/reserves against outstanding claims	974,675	1,040,774	1,043,969	1,088,082	1,097,951	1,186,828	1,213,169	1,250,432	1,295,137	1,381,768	1,389,370	1,519,576
of which: credit institutions	79,298	56,036	68,023	63,453	65,178	61,387	60,625	56,928	58,487	54,270	47,332	47,257
Other items (net)	2,777,926	2,831,098	3,046,114	3,178,266	3,020,871	3,149,009	3,216,908	3,330,438	3,292,114	3,302,476	3,399,413	3,516,265

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

Table 1.16

Financial Sector Survey (by selected number of financial intermediaries)

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022
Net foreign assets	41,157,744	52,698,879	48,122,797	55,457,095	52,423,479	52,093,157	50,675,028	51,751,583	53,734,447	62,004,959	37,889,112	39,220,543
Domestic claims	59,908,150	60,451,774	64,909,165	67,952,674	73,389,795	74,274,804	76,514,413	78,406,978	83,255,008	82,405,527	84,611,523	90,437,622
Net claims on general government	-9,572,230	-12,684,154	-8,703,299	-8,863,434	-5,553,147	-6,347,996	-6,986,060	-8,558,357	-6,770,109	-12,073,622	-5,923,865	-4,323,944
Claims on other sectors	69,480,380	73,135,929	73,612,464	76,816,108	78,942,942	80,622,799	83,500,474	86,965,335	90,025,118	94,479,149	90,535,389	94,761,566
Other financial institutions	8,996,037	9,298,855	9,781,503	10,740,046	11,588,213	11,640,359	11,792,275	11,990,022	12,709,883	13,887,070	11,994,855	11,945,536
Nonfinancial organizations	41,316,788	43,956,933	43,849,952	45,048,925	45,700,324	46,428,301	47,672,823	49,612,313	50,892,095	53,472,219	51,596,626	54,895,180
Households	19,167,555	19,880,141	19,981,009	21,027,136	21,654,406	22,554,139	24,035,376	25,362,999	26,423,139	27,119,858	26,943,908	27,920,850
Currency outside financial sector	9,657,863	10,240,118	11,515,359	12,071,694	12,523,791	12,569,524	12,786,290	13,087,011	13,200,227	13,834,179	13,292,971	14,174,869
Deposits	55,035,056	58,507,529	57,755,353	60,626,236	63,060,156	63,158,587	63,586,655	65,529,776	70,835,285	72,061,142	67,621,115	72,095,999
Securities other than shares	1,376,400	1,365,838	1,244,139	1,435,793	1,761,693	1,792,116	1,810,389	1,903,145	1,870,629	1,846,499	1,893,622	1,983,950
Loans	14,151	17,031	16,218	16,687	15,616	15,598	15,091	24,467	21,747	18,846	15,898	16,076
Insurance technical reserves	6,009,617	6,193,406	6,216,080	6,356,246	6,615,156	6,747,298	6,820,358	6,896,345	7,105,637	7,205,650	7,085,039	7,232,487
Other items (net)	28,972,807	36,826,731	36,284,813	42,903,113	41,836,863	42,084,837	42,170,659	42,717,817	43,955,930	49,444,170	32,591,991	34,154,784

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

Table 1.17

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022
Net foreign assets	4,611,829	5,649,956	5,032,622	6,091,409	5,571,228	6,126,271	6,003,033	5,968,346	7,310,523	6,918,415	4,675,336	4,730,366
Claims on banking system	7,725,585	8,135,310	8,205,319	8,447,481	8,883,384	9,348,413	9,415,911	9,804,916	10,126,907	10,273,706	9,991,078	10,329,503
Net claims on general government	2,278,887	2,240,258	2,254,609	2,430,938	2,961,891	3,875,676	4,283,601	4,199,080	4,253,090	3,451,239	3,290,506	3,179,929
Claims on other sectors	27,881,211	27,178,434	27,998,283	29,278,329	32,273,840	34,872,381	35,529,635	36,350,508	38,325,547	39,425,962	39,480,226	39,019,556
Nonfinancial organizations	26,629,057	25,947,450	26,833,626	28,159,267	31,009,879	33,529,393	34,198,664	35,048,561	36,665,501	37,840,669	37,883,304	37,258,232
Households	1,252,154	1,230,984	1,164,657	1,119,062	1,263,961	1,342,988	1,330,970	1,301,948	1,660,046	1,585,292	1,596,922	1,761,325
Securities other than shares	1,164,968	1,236,254	1,320,292	1,248,283	1,599,974	1,526,390	1,499,998	1,561,129	2,001,273	1,927,370	1,985,352	2,278,974
Loans	11,725,775	12,593,005	12,666,085	12,994,782	15,000,043	16,508,634	16,824,128	17,283,484	18,361,983	17,995,488	16,747,151	17,314,611
Credit institutions	6,701,164	7,526,679	7,649,378	8,172,069	8,616,386	8,883,216	8,827,958	9,157,349	9,372,153	9,282,278	8,279,729	8,721,687
Insurance technical reserves	5,924,883	6,084,395	6,097,335	6,220,812	6,485,109	6,634,109	6,699,327	6,772,548	6,975,608	7,051,722	6,874,049	6,932,007
Net equity of households in life insurance reserves	1,109,389	1,162,139	1,191,358	1,284,255	1,337,448	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673	1,354,529	1,395,931
Net equity of households in pension funds	4,001,621	4,042,767	4,044,432	4,043,017	4,240,398	4,247,308	4,253,753	4,251,115	4,382,646	4,388,254	4,381,527	4,370,959
Prepaid premiums/reserves against outstanding claims	813,873	879,489	861,545	893,540	907,262	1,017,283	1,037,231	1,075,426	1,112,338	1,179,796	1,137,993	1,165,117
of which: credit institutions	79,298	71,318	68,023	63,453	65,178	61,387	60,625	56,928	58,487	54,270	47,332	47,270
Other items (net)	23,681,885	23,290,303	23,407,120	25,784,279	26,605,217	29,553,609	30,208,726	30,705,690	32,677,204	33,094,742	31,830,594	30,733,762

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

Table 1.18

Financial Sector Survey

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022
Net foreign assets	45,417,501	57,969,224	52,763,991	61,085,859	57,538,711	57,744,637	56,236,468	57,248,100	60,567,539	68,493,243	42,279,821	43,670,075
Domestic claims	77,180,333	76,543,508	81,178,449	84,604,632	92,555,487	96,742,605	99,823,613	102,185,943	108,396,923	106,579,327	110,526,435	115,709,394
Net claims on general government	-9,027,965	-12,222,972	-8,183,027	-8,314,619	-4,621,266	-4,660,536	-4,983,206	-6,612,688	-4,749,622	-10,914,864	-4,959,560	-3,499,737
Claims on other sectors	86,208,298	88,766,481	89,361,476	92,919,251	97,176,753	101,403,142	104,806,819	108,798,630	113,146,545	117,494,191	115,485,995	119,209,131
Nonfinancial organizations	65,855,737	67,724,549	68,286,980	70,843,689	74,324,275	77,572,043	79,506,363	82,204,487	85,139,762	88,860,985	87,024,894	89,601,552
Households	20,352,561	21,041,931	21,074,496	22,075,563	22,852,478	23,831,099	25,300,456	26,594,144	28,006,782	28,633,206	28,461,102	29,607,578
Currency outside financial sector	9,646,474	10,229,502	11,502,601	12,059,325	12,512,042	12,558,582	12,775,068	13,075,315	13,188,451	13,821,895	13,280,943	14,161,609
Deposits	53,684,054	56,859,522	56,167,909	58,754,162	61,069,366	60,994,361	61,386,773	63,110,532	68,176,987	69,467,969	65,232,983	69,330,139
Securities other than shares	1,392,193	1,432,108	1,208,120	1,444,358	1,487,186	1,549,146	1,703,584	1,716,910	1,919,904	1,683,978	1,647,815	1,400,254
Loans	3,315,604	3,413,793	3,412,308	3,278,941	4,891,949	6,190,580	6,579,405	6,742,123	7,662,556	7,453,506	7,269,889	7,453,204
Insurance technical reserves	5,845,585	6,013,077	6,029,311	6,157,360	6,419,930	6,572,722	6,638,702	6,715,620	6,917,121	6,997,451	6,826,717	6,884,737
Other items (net)	48,713,924	56,564,730	55,622,190	63,996,345	63,713,725	66,621,852	66,976,549	68,073,542	71,099,444	75,647,771	58,547,909	60,149,526

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

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 31.01.2023	For 28.02.2023
ASSETS		
Foreign currency-denominated assets and precious metals	39,618,898	41,244,739
Credits and deposits	5,166,800	5,607,914
Securities	440,406	438,703
Claims on IMF	2,860,284	3,039,001
Other assets	393,077	332,738
Total assets	48,479,465	50,663,095
LIABILITIES		
Cash in circulation	16,168,281	16,422,018
Funds in accounts with the Bank of Russia	16,228,451	16,485,508
Liabilities to IMF	2,588,977	2,732,893
Other liabilities	733,559	2,279,959
Total liabilities	35,719,268	37,920,378
CAPITAL		
Capital	12,760,197	12,742,717
Total liabilities and capital	48,479,465	50,663,095

Table 2.1 (end)

(млн руб.)

The Bank of Russia Annual Balance Sheet		
	2022	2021
ASSETS		
Foreign currency-denominated assets and precious metals	39,033,812	45,278,539
Credits and deposits	4,730,797	2,902,894
Securities	469,645	972,249
Claims on IMF	2,842,329	3,151,771
Other assets	146,671	106,939
Total assets	47,223,254	52,412,392
LIABILITIES		
Cash in circulation	16,348,149	14,068,552
Funds in accounts with the Bank of Russia	15,405,486	19,135,035
Liabilities to IMF	2,542,657	2,826,569
Other liabilities	184,245	175,099
Total liabilities	34,480,537	36,205,255
CAPITAL		
Capital, total, of which:	12,742,717	16,207,137
authorized capital	3,000	3,000
provision and funds	14,602,429	17,345,039
loss of previous years	(1,140,995)	(1,114,605)
losses in the reporting year	(721,717)	(26,297)
Total liabilities, capital	47,223,254	52,412,392

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).

Required Reserves Ratios

Table 2.3

(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

(percent)

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 — 28.02.2023	3.00	5.00	3.00	5.00	3.00	5.00
01.03.2023 — 31.03.2023	4.00	7.00	4.00	7.00	4.00	7.00
	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 — 28.02.2023	3.00	5.00	3.00	5.00	3.00	5.00
01.03.2023 — 31.03.2023	4.00	7.00	4.00	7.00	4.00	7.00
	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 — 28.02.2023	1.00	5.00	1.00	5.00	1.00	5.00
01.03.2023 — 31.03.2023	1.00	7.00	1.00	7.00	1.00	7.00

Table 2.3 (end)
(percent)

Effective period	Ratio for liabilities to non-resident legal entities			Ratio for liabilities to individuals			Ratio for other liabilities		
	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies
	To banks with universal licence								
01.04.2023 ¹ —	4.00	5.50	7.50	4.00	5.50	7.50	4.00	5.50	7.50
	To nonbanking credit institutions								
01.04.2023 ¹ —	4.00	5.50	7.50	4.00	5.50	7.50	4.00	5.50	7.50
	To banks with base licence								
01.04.2023 ¹ —	1.00	5.50	7.50	1.00	5.50	7.50	1.00	5.50	7.50

¹ To be first applied to required reserve amounts for April 2023.

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 currencies (except liabilities in unfriendly states' currencies)	For liabilities in unfriendly states' currencies
01.04.2022 — 30.06.2022 (beginning from the time of calculating required reserves for April 2022)	0.1	0.1	—
01.07.2022 — 31.03.2023 (beginning from the time of calculating required reserves for July 2022)	0.2	0.2	—
01.04.2023 — (beginning from the time of calculating required reserves for April 2023)	0.2	0.2	0.05
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
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
16.11.2022 — 13.12.2022	2,305.2
14.12.2022 — 17.01.2023	2,322.1
18.01.2023 — 14.02.2023	2,431.6
15.02.2023 — 14.03.2023	2,402.1
15.03.2023 — 11.04.2023	2,453.2

Table 2.7

Interest Rates on Monetary Policy Instruments of the Bank of Russia

(% p.a.)

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

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)												special facilities
		overnight loans	repos	FX swaps	lombard loans			loans secured by non-marketable assets						
					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
2023														
01.02	156,952.65	—	—	—	—	6,320.00	13,242.75	—	925.00	153,029.11	400.00	744.00	10.00	346,476.27
02.02	382,764.32	—	—	—	—	6,320.00	12,142.75	—	925.00	153,029.11	400.00	744.00	10.00	352,004.91
03.02	222,106.42	3.75	—	—	—	6,270.00	11,242.75	—	925.00	153,012.11	400.00	744.00	10.00	360,517.83
06.02	1,147,042.30	—	429.01	—	—	6,320.00	11,242.75	—	925.00	233,012.11	400.00	744.00	10.00	362,521.96
07.02	243,437.88	—	446.16	—	—	6,070.00	9,742.75	—	925.00	183,012.11	400.00	744.00	10.00	361,804.95
08.02	494,904.67	—	432.66	—	—	6,750.00	10,242.75	—	925.00	163,012.11	400.00	744.00	10.00	359,910.92
09.02	927,013.08	—	447.88	—	—	7,300.00	10,242.75	—	925.00	183,012.11	400.00	744.00	10.00	359,518.19
10.02	545,102.12	42.80	—	—	—	8,150.00	10,242.75	—	925.00	178,012.11	400.00	744.00	10.00	359,406.16
13.02	2,311,180.61	—	—	—	—	9,050.00	10,765.25	—	—	270,701.26	400.00	744.00	10.00	360,249.59
14.02	1,914,969.21	30.84	—	—	—	9,100.00	10,593.10	—	—	170,701.26	400.00	744.00	10.00	361,157.33
15.02	1,806,908.86	—	—	—	—	8,600.00	13,245.40	250,000.00	—	150,701.26	400.00	744.00	10.00	361,072.91
16.02	1,291,179.06	—	—	—	—	9,750.00	13,645.40	250,000.00	—	210,737.26	400.00	744.00	10.00	361,199.11
17.02	1,157,651.91	—	—	—	—	10,200.00	14,145.40	77,000.00	19,300.00	230,692.26	348.00	744.00	10.00	361,153.05
20.02	1,667,215.87	—	—	—	—	12,270.00	16,237.50	100,000.00	19,300.00	185,692.26	348.00	744.00	10.00	360,635.70
21.02	1,874,403.24	—	—	—	—	11,900.00	15,437.50	350,000.00	19,300.00	150,752.26	348.00	744.00	10.00	361,505.68
22.02	1,190,065.88	—	—	—	—	11,950.00	15,133.10	500,000.00	19,300.00	175,752.26	348.00	744.00	10.00	361,470.57
27.02	1,362,164.15	—	—	—	—	11,980.00	15,133.10	250,000.00	—	167,620.16	348.00	744.00	10.00	369,274.32
28.02	3,214,044.96	—	—	—	—	11,280.00	13,196.70	750,000.00	—	170,580.04	348.00	744.00	10.00	367,313.02

Table 2.9 (end)
(millions of rubles)

Date	At auction (start of business)			
	fine-tuning operations	repo auctions		loan auctions
		1 week	long-term	
1	16	17	18	19
2023				
01.02	—	—	2,019,484.07	—
02.02	—	—	2,019,484.07	—
03.02	—	—	2,019,484.07	—
06.02	—	—	2,019,484.07	—
07.02	—	—	2,019,484.07	—
08.02	—	—	2,019,484.07	—
09.02	—	—	2,019,484.07	—
10.02	—	—	2,019,484.07	—
13.02	—	—	2,019,484.07	—
14.02	—	—	2,019,484.07	—
15.02	—	—	2,019,484.07	—
16.02	—	—	1,619,464.07	—
17.02	—	—	1,619,464.07	—
20.02	—	—	1,619,464.07	—
21.02	—	—	1,619,464.07	—
22.02	—	—	1,619,464.07	—
27.02	—	—	1,619,464.07	—
28.02	—	—	1,619,464.07	—

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
2023				
01.02	1,332.43	—	4,468.95	—
02.02	1,469.15	—	4,371.52	—
03.02	1,426.05	—	4,371.52	—
06.02	1,484.24	—	4,371.52	—
07.02	1,639.74	—	4,371.52	—
08.02	1,588.53	—	4,371.52	—
09.02	1,448.28	—	5,252.59	—
10.02	1,388.86	—	5,252.59	—
13.02	1,548.09	—	5,252.59	—
14.02	1,774.93	—	5,252.59	—
15.02	1,330.79	1,039.00	5,252.59	—
16.02	1,292.11	—	4,549.52	—
17.02	1,351.35	—	4,549.52	—
20.02	1,231.90	—	4,549.52	—
21.02	1,282.74	—	4,549.52	—
22.02	1,257.52	—	4,549.52	—
23.02	1,527.32	—	3,730.00	—
27.02	1,545.94	—	3,730.00	—
28.02	1,628.82	—	3,730.00	—

Table 2.11

Results of Main Bank of Russia Auctions

Auction date	Auction type	Settlement date / date of the first leg	Maturity date / date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5	6
07.02.2023	depository	08.02.2023	15.02.2023	7.48	5,252.59
14.02.2023	depository	15.02.2023	22.02.2023	7.42	4,550.00
21.02.2023	depository	22.02.2023	01.03.2023	7.39	3,730.00
28.02.2023	depository	01.03.2023	09.03.2023	7.45	3,331.16

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
14.02.2023	depositary	1	7.31	1,040.00

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
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
10.10.2022	12.10.2022	09.11.2022	7.60	100.00
10.10.2022	12.10.2022	11.10.2023	7.75	100.00
07.11.2022	09.11.2022	07.12.2022	7.60	1,392.00
07.11.2022	09.11.2022	15.11.2023	7.75	100.00
05.12.2022	07.12.2022	13.12.2023	7.75	100.00
05.12.2022	07.12.2022	11.01.2023	7.60	1,000.00
09.01.2023	11.01.2023	17.01.2024	7.75	100.00
09.01.2023	11.01.2023	15.02.2023	7.60	1,500.00
13.02.2023	15.02.2023	22.03.2023	7.60	1,000.00
13.02.2023	15.02.2023	14.02.2024	7.75	100.00

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	—	—	—	—	—
November	7.31	7.82	—	—	—	—	7.31	7.79	—	—	—	—	7.27	—	—	—	—	—
December	7.31	7.63	7.62	—	—	—	7.33	7.59	7.47	—	—	—	7.23	—	—	—	—	—
2023																		
January	7.00	7.60	—	—	—	—	7.00	—	—	—	—	—	6.91	—	—	—	—	—
February	7.11	7.60	—	—	—	—	7.12	7.60	—	—	—	—	7.07	—	—	—	—	—
March	7.35	7.51	8.40	—	—	—	7.36	—	—	—	—	—	7.30	—	—	—	—	—

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	—	—	—	—
November	3.47	2.97	—	—	—	—
December	4.29	—	3.79	—	—	—
2023						
January	—	—	—	—	—	—
February	4.55	—	—	—	—	—
March	—	—	—	—	—	—

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
2023																		
01.03	7.62	—	—	—	—	—	7.66	—	—	—	—	—	7.42	—	—	—	—	—
02.03	7.60	—	—	—	—	—	7.64	—	—	—	—	—	7.42	—	—	—	—	—
03.03	7.61	—	—	—	—	—	7.64	—	—	—	—	—	7.52	—	—	—	—	—
06.03	7.60	—	—	—	—	—	7.61	—	—	—	—	—	7.52	—	—	—	—	—
07.03	7.61	—	—	—	—	—	7.65	—	—	—	—	—	7.42	—	—	—	—	—
09.03	7.55	7.50	—	—	—	—	7.56	—	—	—	—	—	7.45	—	—	—	—	—
10.03	7.33	7.53	—	—	—	—	7.34	—	—	—	—	—	7.37	—	—	—	—	—
13.03	7.06	—	—	—	—	—	7.04	—	—	—	—	—	6.96	—	—	—	—	—
14.03	7.08	—	—	—	—	—	6.97	—	—	—	—	—	7.24	—	—	—	—	—
15.03	7.37	—	—	—	—	—	7.38	—	—	—	—	—	7.33	—	—	—	—	—
16.03	7.33	—	—	—	—	—	7.34	—	—	—	—	—	7.33	—	—	—	—	—
17.03	7.29	—	—	—	—	—	7.29	—	—	—	—	—	7.25	—	—	—	—	—
20.03	7.27	—	—	—	—	—	7.28	—	—	—	—	—	7.21	—	—	—	—	—
21.03	7.31	—	—	—	—	—	7.33	—	—	—	—	—	7.21	—	—	—	—	—
22.03	7.32	—	—	—	—	—	7.33	—	—	—	—	—	7.16	—	—	—	—	—
23.03	7.09	—	—	—	—	—	7.08	—	—	—	—	—	—	—	—	—	—	—
24.03	7.07	—	—	—	—	—	7.02	—	—	—	—	—	7.04	—	—	—	—	—
27.03	7.16	—	—	—	—	—	7.15	—	—	—	—	—	7.10	—	—	—	—	—
28.03	7.45	—	—	—	—	—	7.54	—	—	—	—	—	7.41	—	—	—	—	—
29.03	7.46	—	—	—	—	—	7.48	—	—	—	—	—	7.39	—	—	—	—	—
30.03	7.36	—	8.38	—	—	—	7.39	—	—	—	—	—	7.34	—	—	—	—	—
31.03	7.25	7.5	8.42	—	—	—	7.24	—	—	—	—	—	7.24	—	—	—	—	—

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
1	2	3	4	5	6	7
2023						
01.03	—	—	—	—	—	—
02.03	—	—	—	—	—	—
03.03	—	—	—	—	—	—
06.03	—	—	—	—	—	—
07.03	—	—	—	—	—	—
09.03	—	—	—	—	—	—
10.03	—	—	—	—	—	—
13.03	—	—	—	—	—	—
14.03	—	—	—	—	—	—
15.03	—	—	—	—	—	—
16.03	—	—	—	—	—	—
17.03	—	—	—	—	—	—
20.03	—	—	—	—	—	—
21.03	—	—	—	—	—	—
22.03	—	—	—	—	—	—
23.03	—	—	—	—	—	—
24.03	—	—	—	—	—	—
27.03	—	—	—	—	—	—
28.03	—	—	—	—	—	—
29.03	—	—	—	—	—	—
30.03	—	—	—	—	—	—
31.03	—	—	—	—	—	—

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
1	2	3	4	5	6	7	8	9
2023								
January	902,329	1,189,139	29,122	15,461	16,413	5,299	5,416	26,791
February	955,877	1,064,640	20,309	29,644	20,132	1,663	33,792	28,538

Table 3.1.6

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

(millions of rubles)

	February 2023							
	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
1	2	3	4	5	6	7	8	9
Overnight	789,449	810,276	5,450	19,691	12,994	1,663	27,584	20,948
1 week ¹	118,877	179,910	4,460	—	4,091	—	1,397	3,354
2 weeks ¹	3,626	21,632	3,257	—	126	—	836	90
1 month ²	7,399	15,164	4,239	9,942	937	—	3,089	3,173
2 months ²	400	391	—	—	615	—	14	78
3 months ³	17,364	11,642	797	11	36	—	36	510
6 months ³	1,639	14	—	—	—	—	661	—
Over 6 months	1,386	—	40	—	—	—	132	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	15,739	25,611	2,066	—	1,333	—	42	383

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	71.3975	71.2866	70.6950	71.1964	71.8118	71.8118	71.8118
December	74.8926	73.9746	74.0637	73.7426	73.7426	73.7426	73.6694	74.1399	73.8453	73.5998	73.6059	73.6059	73.6059	73.4107	73.4698
2022															
January	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	75.1315	74.8355	74.5277	74.5686	75.7668
February	77.4702	77.1302	76.4849	76.6501	76.0509	76.0509	76.0509	75.6806	75.3042	74.8015	74.7241	74.9867	74.9867	74.9867	76.5762
March	93.5589	91.7457	103.2487	111.7564	105.8124	105.8124	105.8124	105.8124	105.8124	116.0847	120.3785	116.7517	116.7517	116.7517	115.1963
April	83.4097	83.4285	83.4285	83.4285	83.5932	83.3520	82.5962	76.2547	74.8501	74.8501	74.8501	79.1596	79.6274	79.8471	81.2880
May	71.0237	71.0237	71.0237	71.0237	69.4160	66.2378	67.3843	67.3843	67.3843	67.3843	67.3843	68.8389	65.7916	63.7799	63.7799
June	61.6069	61.4733	61.5750	61.9659	61.9659	61.9659	61.1094	60.9565	60.2282	58.3895	57.7780	57.7780	57.7780	57.7780	57.0926
July	52.5123	53.7676	53.7676	53.7676	55.0858	58.5118	62.9110	63.1427	61.2664	61.2664	61.2664	61.3045	58.8541	58.5322	58.2568
August	61.3101	62.0506	60.1595	60.2374	60.2580	60.3696	60.3696	60.3696	60.3164	60.3814	60.4542	60.6229	60.8993	60.8993	60.8993
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
November	61.6229	61.4275	61.6175	62.0955	62.0955	62.0955	62.0955	61.2367	60.9774	61.0611	61.2434	60.2179	60.2179	60.2179	60.3982
December	60.8803	61.1479	61.7749	61.7749	61.7749	62.1849	62.9103	62.9372	62.5722	62.3813	62.3813	62.3813	62.7674	63.2120	63.3590
2023															
January	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3002	69.6094	69.0202	67.7775	67.5744	67.5744
February	70.5174	70.1217	70.0414	70.3847	70.3847	70.3847	70.5991	70.8924	71.5763	72.8949	72.7923	72.7923	72.7923	73.6307	73.8645
March	74.8932	75.2513	75.4729	75.4592	75.4592	75.4592	75.4728	75.4577	75.4577	75.9028	75.9406	75.9406	75.9406	75.4609	75.1927

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
November	60.3116	60.3484	60.3894	60.3741	60.3741	60.3741	60.7379	60.6566	60.5043	60.3866	60.4797	60.4797	60.4797	60.7520	61.0742	—
December	64.3015	64.6078	64.6078	64.6078	66.3474	69.0037	70.5256	72.1306	68.6760	68.6760	68.6760	68.4487	69.9346	71.3261	71.9778	70.3375
2023																
January	67.5744	68.2892	68.6644	68.8728	68.8467	68.6656	68.6656	68.6656	68.6288	68.7529	68.9573	69.1263	69.3372	69.3372	69.3372	69.5927
February	74.2077	74.7638	74.7588	74.7588	74.7588	74.0432	74.8596	74.7087	74.7087	74.7087	74.7087	74.7087	75.4323	—	—	—
March	75.7457	76.4095	76.6044	76.6044	76.6044	77.2422	76.8373	76.9561	76.3072	76.4479	76.4479	76.4479	76.5662	76.5939	76.9781	77.0863

Table 3.2.2

Official Exchange Rate of Euro Against Ruble

(rubles/euro)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2021															
January	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.8123	90.3227	89.7831	89.6475
February	92.2963	91.5426	91.6250	91.5624	90.9206	89.8850	89.8850	89.8850	89.4019	89.5286	89.5684	89.4388	89.6052	89.6052	89.6052
March	90.3743	89.4461	89.5652	88.8768	88.9421	88.9334	88.9334	88.9334	88.9334	88.1736	87.9587	87.7585	87.7981	87.7981	87.7981
April	88.7452	88.9523	89.5916	89.5916	89.5916	89.9958	90.1821	92.3321	91.6192	91.7809	91.7809	91.7809	92.0669	91.9162	90.5391
May	90.5850	90.5850	90.5850	90.5850	90.4510	89.7742	89.6788	89.5060	89.5060	89.5060	89.5060	90.0040	89.8475	89.9343	89.6249
June	89.3778	89.5958	89.6895	89.2644	88.7545	88.7545	88.7545	88.6530	88.6433	87.8114	87.8065	87.3274	87.3274	87.3274	87.3274
July	86.5118	86.4113	87.0748	87.0748	87.0748	87.0272	87.0034	87.5588	88.7755	88.1397	88.1397	88.1397	88.6050	87.7820	87.3917
August	86.9913	86.9913	86.7717	86.5578	86.4112	86.6529	86.4621	86.4621	86.4621	86.4378	86.3578	86.6257	86.3457	86.2195	86.2195
September	86.6660	86.3949	86.2970	86.5366	86.5366	86.5366	86.5743	86.8922	86.9114	86.4677	86.1478	86.1478	86.1478	86.1150	85.9880
October	84.3050	84.4577	84.4577	84.4577	84.6355	84.1723	83.9251	83.6053	83.1248	83.1248	83.1248	82.9273	83.0934	83.0028	83.3347
November	82.2898	82.1687	82.9577	82.8112	82.8112	82.8112	82.8112	82.8112	82.8112	82.5355	82.6497	81.7870	81.6552	82.2173	82.2173
December	84.8234	83.8354	83.8105	83.2406	83.2406	83.2406	83.1138	83.7114	83.3640	83.3444	83.1158	83.1158	83.1158	82.8660	82.8299
2022															
January	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	85.1315	84.8784	84.6709	85.4556	86.8894
February	86.5032	86.7869	86.2826	86.5610	87.1163	87.1163	87.1163	86.5181	85.8920	85.3784	85.3798	85.3574	85.3574	85.3574	86.8451
March	104.4772	102.9112	114.5544	124.0161	116.5312	115.6212	115.6212	115.6212	115.6212	126.4395	132.9581	128.9523	128.9523	128.9523	127.2343
April	92.4930	92.1468	92.1468	92.1468	92.3872	91.7289	90.5998	83.2930	81.7064	81.7064	81.7064	85.9752	86.7939	86.7219	88.0024
May	74.5589	74.5589	74.5589	74.5589	72.7815	70.0662	71.0963	71.0963	71.0963	71.0963	71.0963	72.6314	68.7835	65.7939	65.7939
June	62.7397	63.6629	64.9053	65.9191	65.9191	65.9191	64.8669	64.5699	63.9380	62.0934	60.9656	60.9656	60.9656	60.9656	59.2481
July	54.6405	56.3584	56.3584	56.3584	57.1836	60.1618	64.3260	64.1349	62.0499	62.0499	62.0499	61.8056	58.7643	58.9002	58.3432
August	62.5695	63.2468	61.2656	61.1243	61.0872	61.3610	61.3610	61.3610	61.1615	61.5542	61.7040	62.5156	62.5355	62.5355	62.5355
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
November	61.1196	60.9668	60.9216	60.6071	60.6071	60.6071	60.6071	60.9013	60.8231	61.2445	61.0037	61.5416	61.5416	61.5416	62.1554
December	63.0504	63.8279	64.9868	64.9868	64.9868	65.5205	66.1087	65.8966	65.6762	65.8407	65.8407	65.8407	66.2700	66.7017	67.4478
2023															
January	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.0785	74.5438	74.1361	72.7908	73.1131
February	76.3004	76.2245	76.9564	76.7344	76.7344	76.7344	76.0347	75.9087	76.8344	78.3223	78.0542	78.0542	78.0542	78.6710	79.3355
March	79.5134	80.1008	80.1897	80.0469	80.0469	80.0469	80.2353	80.5496	80.5496	80.1372	80.4009	80.4009	80.4009	80.6102	80.5192

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
November	62.6297	62.6675	62.5712	62.4484	62.4484	62.4484	62.1245	62.1774	62.2850	62.7814	62.8762	62.8762	62.8762	63.3008	63.3882	—
December	68.4470	68.7798	68.7798	68.7798	70.6196	73.3389	75.0914	76.6446	73.0407	73.0407	73.0407	72.6226	74.1829	75.6600	76.0765	75.6553
2023																
January	73.1131	73.8298	74.2646	74.5882	74.4058	74.3434	74.3434	74.3434	74.7307	74.6948	74.9564	75.3348	75.4062	75.4062	75.4062	75.7799
February	79.5654	79.9764	79.6104	79.6104	79.6104	79.1330	79.7588	79.5716	79.5716	79.5716	79.5716	79.5716	79.6230	—	—	—
March	80.8763	81.1418	81.4635	81.4635	81.4635	82.3736	82.5428	82.9670	83.1452	82.3923	82.3923	82.3923	82.2913	82.7750	83.4859	83.7639

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	61.5343	61.0742	70.3375
2023	69.5927	75.4323										

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	60.86	60.87	65.34
2023	69.23	73.00										

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
2023				
01.03	4,379.07	49.92	2,287.48	3,527.53
02.03	4,414.41	49.66	2,300.83	3,418.59
03.03	4,467.81	50.94	2,329.45	3,435.94
04.03	4,454.75	50.46	2,312.04	3,447.44
07.03	4,467.56	51.17	2,373.12	3,520.86
08.03	4,485.83	51.15	2,341.11	3,444.95
10.03	4,432.37	49.06	2,303.67	3,433.54
11.03	4,471.45	49.12	2,326.79	3,322.94
14.03	4,515.62	48.74	2,312.09	3,369.88
15.03	4,620.57	51.00	2,388.49	3,461.86
16.03	4,645.42	52.70	2,398.75	3,640.74
17.03	4,725.06	54.28	2,370.64	3,530.16
18.03	4,735.52	54.21	2,374.22	3,539.17
21.03	4,872.66	54.35	2,431.24	3,449.43
22.03	4,865.03	55.57	2,433.32	3,453.58
23.03	4,830.86	55.58	2,432.13	3,478.72
24.03	4,782.40	54.82	2,416.53	3,503.36
25.03	4,861.51	56.28	2,430.82	3,527.02
28.03	4,908.06	57.04	2,402.58	3,490.63
29.03	4,792.74	56.37	2,403.45	3,462.34
30.03	4,857.86	57.03	2,390.75	3,504.46
31.03	4,870.02	57.63	2,384.20	3,546.56

Table 3.3

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	...	...
Q4	98,979,114.1	8,714,812.0	87,467,844.0	590,988.5	2,059,965.2	619,739.8	1,440,225.4	145,504.4	135,712.1	9,792.3	...	...

Table 3.4

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles ¹
1	2	3	4
2023			
01.02	2,230.15	1,002.47	59.21
02.02	2,243.54	1,004.08	49.20
03.02	2,248.30	1,002.52	58.26
06.02	2,272.37	1,007.15	61.20
07.02	2,267.69	1,004.37	62.68
08.02	2,251.97	981.82	67.56
09.02	2,262.45	977.98	62.77
10.02	2,261.58	971.95	37.97
13.02	2,264.27	965.86	34.24
14.02	2,232.23	952.85	47.31
15.02	2,166.46	914.94	83.09
16.02	2,153.96	906.71	54.98
17.02	2,168.88	920.19	43.58
20.02	2,183.57	921.51	46.38
21.02	2,212.42	928.98	64.19
22.02	2,212.40	929.43	32.32
24.02	2,208.03	914.16	27.37
27.02	2,241.10	945.29	49.36
28.02	2,253.16	946.23	52.20

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

	2022											2023	
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02
Credit institutions authorised to carry out banking operations (operating), — total	364	365	364	363	363	363	361	362	361	361	361	361	362
of which:													
— banks, of which	330	331	331	330	329	329	328	328	327	326	326	326	327
— with a universal licence	227	229	229	228	227	227	225	225	225	226	225	225	226
— with a basic licence	103	102	102	102	102	102	103	103	102	100	101	101	101
— nonbanking credit institutions	34	34	33	33	34	34	33	34	34	35	35	35	35
Credit institutions licensed to perform the following:													
— to attract funds of individuals	302	303	303	302	301	301	300	300	299	300	300	300	301
— to conduct operations in foreign currency	359	360	359	358	358	358	357	359	358	358	359	359	360
— to conduct operations with precious metals	164	164	165	164	164	164	164	166	166	167	170	170	172
Credit institutions included in the register of banks participating in the compulsory deposit insurance system, — total	306	307	306	305	304	304	303	303	302	303	303	303	304
Registered authorized capital of operating credit institutions (billions of rubles)	2,872	2,877	2,877	2,863	2,861	2,896	2,960	2,963	2,964	2,964	2,964	2,981	3,004
Branches of operating credit institutions in Russia — total	470	467	466	456	454	455	456	459	461	459	449	448	446
of which Sberbank branches	87	87	87	86	86	86	86	86	86	86	86	86	86
Branches of credit institutions operating abroad	4	4	4	4	6	6	6	6	4	4	4	4	4
Representative offices of operating Russian credit institutions — total	181	181	182	181	181	178	171	170	167	163	162	158	155
of which:													
— in Russia	161	161	161	161	161	158	152	151	148	144	143	139	137
— in foreign countries	20	20	21	20	20	20	19	19	19	19	19	19	18

Table 4.11 (end)

	2022											2023	
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02
Internal structural units of credit institutions (branches) — total	25,992	25,773	25,669	25,533	25,435	25,404	25,274	24,789	24,659	24,578	24,519	24,490	24,510
of which:													
— additional offices ¹	18,480	25,486	25,382	25,245	25,147	25,116	24,986	24,501	24,368	24,284	24,221	24,192	24,212
of which Sberbank	12,635	13,212	13,189	13,119	13,039	12,989	12,937	12,410	12,350	12,302	12,256	12,209	12,157
— mobile cash offices	614	—	—	—	—	—	—	—	—	—	—	—	—
of which Sberbank	85	—	—	—	—	—	—	—	—	—	—	—	—
— credit and cash offices	1,970	—	—	—	—	—	—	—	—	—	—	—	—
of which Sberbank	—	—	—	—	—	—	—	—	—	—	—	—	—
— operations offices	4,638	—	—	—	—	—	—	—	—	—	—	—	—
of which Sberbank	524	—	—	—	—	—	—	—	—	—	—	—	—
— mobile banking vehicles	290	287	287	288	288	288	288	288	291	294	298	298	298
of which Sberbank	285	282	282	283	283	283	283	283	283	284	288	288	288
Credit institutions under liquidation — total	371	369	370	369	360	354	350	349	345	343	339	338	337
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	8	8	8	8	7	7	8	8	9	9	9	9	9
— compulsory liquidation	30	30	32	30	26	24	24	24	22	21	20	19	18
— bankruptcy	333	331	330	331	327	323	318	317	314	313	310	310	310

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
2022						
30.09	112 (5)	93 (5)	81 (4)	10	9	9
31.12	108 (5)	91 (5)	79 (4)	8	8	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

1	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
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)
2022											
30.09	22	19.7	17	15.2	10	8.9	11 (3)	9.8	52 (2)	46.4	112 (5)
31.12	21	19.4	17	15.7	10	9.3	11 (3)	10.2	49 (2)	45.4	108 (5)

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					2023	
	31.08	30.09	31.10	30.11	31.12	31.01	28.02
Insurance agents	220	219	219	216	215	215	214
of which:							
Insurance companies	143	143	143	141	140	140	139
of which national reinsurance company	1	1	1	1	1	1	1
mutual insurance companies	18	19	19	19	18	18	18
insurance brokers	59	57	57	56	57	57	57
Associations of insurance agents	20	20	20	20	20	20	20
Professional securities market participants	518	524	521	522	515	514	514
of which:							
brokers	256	254	256	253	253	254	253
of which							
customer's brokers	4	3	3	3	3	3	3
commodities brokers	—	—	—	—	1	1	1
forex dealers	4	4	4	4	4	4	4
dealers	277	276	279	278	277	277	277
trustees	182	182	183	181	179	179	178
depositories	253	252	254	254	252	252	251
registrars	31	31	31	31	31	31	31
investment advisers	184	188	185	185	179	179	180
Infrastructures	88	88	89	89	90	91	94
of which:							
clearing houses	6	6	6	6	6	6	6
trade organisers	7	7	7	7	7	7	7
of which							
exchanges	6	6	6	6	6	6	6
trading systems	1	1	1	1	1	1	1
commodity delivery operators	4	4	4	4	4	4	4
repositories	2	2	2	2	2	2	2
central depository	1	1	1	1	1	1	1
central counterparties	3	3	3	3	3	3	3
information agencies	5	5	5	5	5	5	5
investment platform operators	62	62	63	63	64	65	67
financial platform operators	5	6	6	6	6	6	6
operators of information systems issuing digital financial assets	3	3	3	3	3	3	4
National Payment System Entities	24	24	25	25	25	25	25
of which:							
payment system operators	22	22	23	23	23	23	23
nationally important payment system operators ¹	2	2	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—	—	—
Collective investment market entities	334	334	333	334	338	338	337
of which:							
non-governmental pension funds	40	40	40	39	39	39	39
joint-stock investment funds	2	2	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	264	264	263	264	268	268	268
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	28	28	28	29	29	29	28

Table 4.1.5 (end)

(units)

	2022					2023	
	31.08	30.09	31.10	30.11	31.12	31.01	28.02
Microfinance agents and cooperatives	5,559	5,506	5,466	5,416	5,341	5,306	5,247
of which:							
microfinance organizations	1,238	1,220	1,199	1,185	1,162	1,154	1,127
of which:							
microfinance companies	36	36	35	34	34	34	34
microcredit companies	1,202	1,184	1,164	1,151	1,128	1,120	1,093
housing savings cooperatives	44	44	44	44	44	43	43
consumer credit cooperatives	1,575	1,557	1,544	1,532	1,517	1,508	1,496
agricultural consumer credit cooperatives	652	649	646	644	638	638	636
pawnshops	2,050	2,036	2,033	2,011	1,980	1,963	1,945
Self-regulatory organizations	16	16	16	16	16	16	16
of which:							
financial market self-regulatory organizations	14	14	14	14	14	14	14
of which:							
brokers	2	2	2	2	2	2	2
dealers	2	2	2	2	2	2	2
managers	2	2	2	2	2	2	2
depositories	2	2	2	2	2	2	2
registrars	1	1	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	1	1
specialised depositories	2	2	2	2	2	2	2
non-governmental pension funds	1	1	1	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1	1	1	1
insurance brokers	1	1	1	1	1	1	1
mutual insurance companies	—	—	—	—	—	—	—
microfinance organizations	2	2	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2	2	2
housing savings cooperatives	—	—	—	—	—	—	—
agricultural consumer credit cooperatives	3	3	3	3	3	3	3
forex dealers	1	1	1	1	1	1	1
investment advisers	3	3	3	3	2	2	2
self-regulatory organizations of actuaries	2	2	2	2	2	2	2
Persons providing professional services in the financial market²	108	108	110	110	112	113	114
of which:							
audit organizations providing auditing services to socially important organizations in the financial market	—	—	—	—	2	3	4
credit history bureaus	7	7	7	7	7	7	7
of which qualified credit history bureau	4	4	4	4	4	4	4
responsible actuaries	96	96	98	98	98	98	98
credit rating agencies	4	4	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	1	1	1	1	1	1	1
Management companies of special-purpose vehicles	64	68	70	71	71	73	73

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.	31.03.2023		
	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

Table 4.1.7

Selected Performance Indicators of Credit Institutions (Credit Institutions Ranked by Size of Assets)

	Breakdown of credit institutions by value of assets (descending) as 31.01.2023						
	1–5	6–10	11–20	21–50	51–100	101–361	total
Assets							
Net assets (net of loss provisions and profit tax), millions of rubles	84,935,700	18,828,817	13,765,033	9,871,632	4,507,063	2,574,602	134,482,847
Corporate loans ¹ (to non-financial and financial (other than credit) institutions), millions of rubles	40,645,778	9,259,854	4,161,636	2,689,952	1,083,214	616,289	58,456,722
Loans to individuals ¹ , millions of rubles	19,530,943	2,230,025	2,303,322	2,548,682	686,248	272,235	27,571,456
Capital and financial performance							
Equity capital, millions of rubles	9,285,114	1,683,906	1,762,054	–456,034	610,991	603,170	13,489,201
Capital adequacy N1.0, %	13.3	14.2	19.2	–5.2	19.4	30.1	12.8
Provisions for possible losses, including adjustment, millions of rubles	5,491,303	880,551	581,679	2,356,981	375,868	189,103	9,875,486
Provisions for possible losses, excluding adjustment, millions of rubles	5,774,063	827,294	555,351	2,607,378	415,755	238,925	10,418,767
Current year net profit (after tax), millions of rubles	166,195	24,753	40,267	3,394	12,672	10,706	257,986
Return on assets, %	–0.5	0.7	3.1	0.3	0.5	3.4	0.2
Return on balance sheet capital, %	–4.6	10.3	27.2	–6.1	3.8	16.3	2.7
Liabilities							
Individuals' funds (deposits) ² , millions of rubles	24,763,090	3,550,158	2,784,406	2,651,704	1,191,457	641,261	35,582,075
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	28,553,984	5,664,479	6,010,194	3,505,859	1,714,877	895,738	46,345,131
Loans received from the Bank of Russia, millions of rubles	2,563,659	241,508	6,786	1,630,832	117,178	6,445	4,566,408

¹ Beginning on 1 February 2021, the calculation of issued loans takes into account acquired claims.

² Starting from 1 January 2021, the item 'Funds (Deposits) of individuals' is calculated without individuals' escrow accounts under equity construction agreements.

4.2. Borrowings

Table 4.2.1

Funds (Deposits) of Individuals Accepted by Credit Institutions

(millions of rubles)

1	Individuals' funds (deposits) ¹																
	total	in rubles								in foreign currency							
		total	by maturity							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		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	10	11	12	13	14	15	16	17	18	
2022																	
31.12	36,619,202	32,747,603	13,006,787	40,069	760,703	4,081,961	8,118,112	5,959,679	780,292	3,871,599	1,556,206	555	9,585	578,048	551,905	835,514	339,785
2023																	
31.01	35,582,075	31,786,818	11,852,189	35,051	803,190	3,989,121	8,193,685	6,148,862	764,721	3,795,257	1,527,117	329	10,963	564,016	543,163	826,730	322,940

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																
	total	in rubles								in foreign currency							
		total	by maturity							total	by maturity						
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
2022																	
31.12	34,976,384	28,785,200	601,332	11,469,669	6,986,267	2,406,260	3,798,439	1,386,951	2,136,281	6,191,185	54,656	318,474	351,505	163,496	669,267	267,914	4,365,873
2023																	
31.01	31,655,815	26,424,364	179,203	10,279,286	6,847,887	2,334,014	3,840,857	1,454,340	1,488,776	5,231,452	52,024	252,682	362,030	196,769	687,724	277,615	3,402,608

Table 4.2.2 (end)
(millions of rubles)

	Memo: deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions	
	in rubles	in foreign currency	in rubles	in foreign currency
1	19	20	21	22
2022				
31.12	343,798	1,961	9,858,061	1,561,923
2023				
31.01	311,892	857	9,901,244	1,327,344

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
September	1.90	3.45	4.50	5.09	5.29	6.12	5.49	5.55	7.07	6.35	7.05	6.30	7.03	7.50	7.80	6.34	7.99	5.67	7.99
October	3.18	3.09	3.02	4.60	4.98	5.89	5.12	5.17	7.29	6.08	7.25	6.42	7.30	7.53	8.20	6.48	8.34	4.87	8.29
November	3.38	3.69	4.06	4.78	5.05	6.17	5.25	5.35	7.31	6.08	7.27	6.35	7.42	7.63	8.27	6.4	7.79	5.96	7.78
December	3.46	3.37	3.22	5.40	5.33	5.93	5.38	5.48	7.31	6.91	7.28	6.26	7.23	8.07	7.87	6.33	8.47	5.91	8.45
2023																			
January	3.47	3.67	4.19	4.57	5.50	5.64	5.27	5.35	7.13	6.77	7.12	6.21	7.25	7.88	7.52	6.27	6.71	—	6.71

Table 4.2.4

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

(% p.a.)

1	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
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
in US dollars																			
2023																			
January	0.01	0.01	0.43	0.30	1.87	0.94	1.20	1.68	0.84	—	0.84	0.69	1.07	2.50	0.66	0.95	—	—	—
in euros																			
2023																			
January	0.01	0.01	—	0.38	2.19	1.14	1.38	1.66	0.98	—	0.98	0.38	—	—	0.54	0.53	—	—	—

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 ¹	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		savings certificates issued for redemption	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	16	
2022															
31.12	5	0	0	0	0	0	0	4,303	4,271	0	0	0	0	0	32
2023															
31.01	0	0	0	0	0	0	0	4,274	4,242	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	17	18	19	20	21	22
2022						
31.12	2,481,487	7,313	16,367	505,691	1,945,312	444,781
2023						
31.01	1,745,419	12,116	17,856	503,843	1,197,739	378,186

¹ Includes Account No. 522 'Savings certificates issued' and Account No. 52404 'Savings certificates issued for redemption'.

Table 4.2.6

Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	Total	of which			
		federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	6	
2021					
31.12	33,307	5,463	2,432	24,572	839
2022					
31.01	71,378	43,095	2,812	24,986	485
28.02	59,052	39,704	3,456	14,755	1,137
31.03	114,477	96,792	2,661	14,811	213
30.04	223,626	205,740	4,267	13,186	433
31.05	198,623	181,797	4,702	12,051	72
30.06	163,875	145,353	7,820	9,796	907
31.07	195,095	172,497	11,404	10,538	656
31.08	195,363	168,706	15,841	10,059	756
30.09	181,259	159,008	11,377	10,230	645
31.10	182,879	158,904	12,452	10,917	605
30.11	177,941	155,055	12,067	10,531	288
31.12	241,474	195,618	20,673	25,175	8
2023					
31.01	240,602	197,490	18,889	23,397	826
28.02	214,675	180,522	21,180	12,704	269

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 in rubles										Loans, deposits, and other funds provided to credit institutions in rubles 11
	total 2	individuals 3	of which								
			total 4	corporate clients							
				of which by maturity							
			up to 30 days 5	31 to 90 day 6	91 to 180 days 7	181 days to 1 year 8	1 year to 3 years 9	over 3 years 10			
2022											
31.12	76,575,014	27,409,610	49,165,404	3,716,900	808,393	1,784,897	6,059,263	11,542,342	22,696,555	9,860,263	
2023											
31.01	76,559,784	27,543,816	49,015,968	3,649,847	828,517	1,722,446	5,756,190	11,577,182	22,924,904	9,830,221	

Table 4.3.1 (end)
(millions of rubles)

1	Loans and other funds provided to corporate clients and individuals in foreign currency										Loans, deposits, and other funds provided to credit institutions in foreign currency
	total	individuals	of which								
			total	corporate clients							
				of which by maturity							
12	13	14	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	20	21	
2022											
31.12	9,565,678	28,197	9,511,367	1,622,756	23,666	91,355	263,336	923,778	6,222,377	2,125,814	
2023											
31.01	9,494,906	27,639	9,440,754	1,606,487	17,840	87,440	248,553	1,023,013	6,081,443	1,827,747	

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

Table 4.3.2

Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions¹*(millions of rubles)*

1	Outstanding amounts of loans and other funds provided to corporate clients ²		Outstanding amounts of loans and other funds granted to individuals	
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
2	3	4	5	
2022				
31.12	58,676,772	2,921,154	27,437,807	1,151,748
2023				
31.01	58,456,722	2,932,860	27,571,456	1,169,925

¹ Beginning on 1 February 2021 — takes into account acquired claims.² Non-financial and financial (other than credit) institutions and individual entrepreneurs.

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in Rubles

(% 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	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
September	30.67	14.22	18.63	16.47	18.35	16.05	11.42	11.80	—	—	17.69	17.31	17.32	14.30	15.33	15.28
October	27.65	28.66	20.42	16.14	17.98	15.83	11.70	12.06	—	17.04	16.42	16.14	16.18	12.81	14.89	14.78
November	30.96	13.99	20.18	17.12	19.11	16.47	11.72	12.14	—	14.54	19.01	16.20	16.33	13.00	14.60	14.53
December	14.15	19.02	18.92	16.63	17.43	15.94	11.22	11.56	—	—	17.81	17.02	17.04	13.13	14.52	14.48
2023																
January	31.00	30.35	19.90	16.37	19.53	15.73	12.93	13.18	—	16.27	18.76	16.75	17.28	12.85	14.39	14.33

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% 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	—	—	—	—	—	5.10	—	5.10	—	—	—	—	—	—	—	—
March	—	—	—	12.26	12.26	10.98	5.62	5.65	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	10.39	10.39	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.5

Weighted Average Interest Rates on Loans to Individuals in Euros

(% 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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.6

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	8.01	8.46	11.54	10.43	11.65	9.77	10.58	10.16	9.74	9.96
September	9.44	10.32	10.74	7.78	9.46	8.84	8.72	8.79	10.01	10.46	11.30	9.67	10.44	10.26	9.68	9.95
October	9.45	10.27	10.42	7.31	9.18	9.03	9.10	9.07	11.06	10.28	11.18	9.19	10.23	10.22	10.64	10.48
November	8.43	10.43	10.29	7.83	9.33	9.41	7.96	8.62	9.53	10.38	10.68	9.14	10.16	10.24	9.83	10.05
December	8.93	9.80	10.41	7.50	8.93	8.62	8.51	8.56	10.04	11.54	10.63	8.71	9.91	10.38	9.49	9.89
2023																
January	9.53	9.99	10.85	9.03	9.79	9.22	7.42	8.23	9.86	11.32	10.80	10.29	10.29	9.69	8.29	8.88

Table 4.3.7

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	—	7.64	7.12	6.78	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
September	—	—	5.62	6.90	6.64	4.40	5.22	5.21	—	—	5.51	—	5.51	6.22	—	6.22
October	4.96	—	6.20	6.10	5.23	5.17	—	5.17	—	—	5.59	3.89	5.02	—	—	—
November	5.51	—	5.01	—	5.34	5.55	—	5.55	—	—	—	—	—	—	—	—
December	—	5.37	—	6.56	5.41	6.63	—	6.63	—	—	—	6.56	6.56	7.76	—	7.76
2023																
January	5.40	—	6.55	6.25	5.70	5.92	—	5.92	—	—	—	—	—	6.23	—	6.23

Table 4.3.8

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	—	—	—	—	—	—	—	—	—	—	—
September	1.95	—	—	6.15	2.19	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	2.40	—	5.48	—	2.42	—	—	—	—	—	—	—	—	—	—	—
December	—	2.97	—	—	2.97	—	—	—	—	—	—	—	—	—	—	—
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.9

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
2021												
31.01	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	66,544	90,972	2	7,783,963	678,629	167,495	66	515,371	27,745	9,730	37
31.08	921,727	75,671	37,384	0	8,127,871	692,786	197,992	65	518,008	27,926	9,452	37
30.09	1,034,826	79,392	57,979	0	8,457,484	710,000	240,607	61	514,306	27,987	8,532	35
31.10	1,105,443	71,292	400	0	8,832,449	714,433	189,184	65	527,259	28,298	1,709	17
30.11	962,242	90,441	172	0	9,115,833	734,575	188,742	66	540,812	28,601	1,706	17
31.12	1,354,300	107,339	1,430	0	9,391,864	759,815	218,774	62	531,304	28,725	6,652	5
2023												
31.01	695,288	64,185	8,032	0	9,425,828	762,592	193,719	62	540,489	30,016	6,654	5

Table 4.3.10

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	
2021							
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	12,513,941	57,884	269.6	6.36	
31.07	91,864	341,888	12,686,725	57,217	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	
31.10	127,561	448,533	13,324,994	58,504	279.6	7.38	
30.11	129,023	470,962	13,531,034	58,616	283.4	7.12	
31.12	176,449	697,251	13,845,378	57,521	289.3	6.65	
2023							
31.01	77,366	281,744	13,927,097	58,464	284.8	7.86	
28.02	114,865	422,559	14,143,753	59,344	287.4	8.05	

Table 4.3.10 (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, millions rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	8	9	10	11	12	13	
2021							
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	
31.10	0	0	6,556	3,239	0.0	0.00	
30.11	0	0	6,407	3,204	0.0	0.00	
31.12	0	0	7,065	3,621	0.0	0.00	
2023							
31.01	0	0	6,906	3,565	0.0	0.00	
28.02	0	0	7,293	3,778	0.0	0.00	

Table 4.3.11

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
2021							
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	12,502,133	55,685	269.9	6.36	231,286
31.07	91,602	341,657	12,675,002	55,000	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
31.10	127,336	448,354	13,314,243	56,331	279.7	7.38	216,288
30.11	128,813	470,681	13,520,239	56,482	283.6	7.11	217,420
31.12	176,244	696,871	13,835,068	55,426	289.4	6.65	219,374
2023							
31.01	77,308	281,644	13,917,038	56,392	284.9	7.86	215,785
28.02	114,644	422,392	14,133,809	57,259	287.5	8.05	212,689

Table 4.3.11 (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
2021							
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
31.10	0	0	6,217	2,937	0.0	0.00	2,362
30.11	0	0	6,071	2,904	0.0	0.00	2,267
31.12	0	0	6,689	3,284	0.0	0.00	2,440
2023							
31.01	0	0	6,535	3,232	0.0	0.00	2,356
28.02	0	0	6,893	3,418	0.0	0.00	2,505

Table 4.3.12

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	
2021							
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	2,954,683	4,790	294.1	3.74	
31.07	26,669	158,292	2,996,882	4,740	297.9	3.73	
31.08	32,665	193,294	3,081,952	4,879	302.7	3.59	
30.09	36,305	213,433	3,176,529	4,888	305.8	3.49	
31.10	27,471	144,025	3,210,452	4,925	305.9	3.68	
30.11	34,688	181,883	3,281,691	4,890	306.9	3.55	
31.12	57,353	311,821	3,386,435	4,719	311.3	3.50	
2023							
31.01	20,117	104,650	3,377,609	4,863	308.8	4.82	
28.02	32,285	164,982	3,430,510	4,944	308.1	5.21	

Table 4.3.12 (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	
2021							
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	
31.10	0	0	86	42	0.0	0.00	
30.11	0	0	85	41	0.0	0.00	
31.12	0	0	84	40	0.0	0.00	
2023							
31.01	0	0	83	39	0.0	0.00	
28.02	0	0	90	43	0.0	0.00	

Table 4.3.13

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	
2022				
31.12	19,058,345	6,201,350	13,231,793	361,616
2023				
31.01	19,304,930	7,092,721	12,593,965	351,001

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
2022		
31.12	602,869	504,839
2023		
31.01	554,486	447,222

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
Q3	1,628,730.41	6,226,595	1,505,488	58,819.04	3,075,751.05	36,628,104	118,948	390,206	23,435.60	22,113.74

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
Q3'	9,170.7	5,916.3	2,041.0	1,078.5	134.9	6,443,485.9	120,030.8	515,203.4	42,340.9	5,765,910.8

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
Q3 ¹	274,798.2	12,896.2	51,356.8	7,937.8	202,607.4	267,901.6	15,858.2	40,410.7	3,092.3	208,540.3

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	2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) — total	509,796.4	350,537.9
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	352,222.4	149,551.5
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	303,167.1	133,905.7
of which:		
investment life insurance — total	64,038.3	88,235.0
of which:		
for up to 1 year, inclusive	23,981.5	381.2
for 1 through 3 years	17,876.8	54,472.3
for 3 through 5 years	19,597.4	32,285.4
for 5 through 10 years	1,561.2	888.9
for over 10 years or for an indefinite period	1,021.4	207.2
credit life insurance — total	118,100.6	14,121.8
of which:		
for up to 1 year, inclusive	7,628.2	1,893.6
for 1 through 3 years	18,265.1	1,157.7
for 3 through 5 years	80,980.5	8,489.1
for 5 through 10 years	11,045.8	2,463.4
for over 10 years or for an indefinite period	181.0	118.0
endowment life insurance — total	116,306.9	31,268.1
of which:		
for up to 1 year, inclusive	30,765.5	13,807.3
for 1 through 3 years	36,504.7	6,485.4
for 3 through 5 years	31,299.6	7,215.5
for 5 through 10 years	17,131.5	3,569.5
for over 10 years or for an indefinite period	605.7	190.4
high risk life insurance — total	4,480.9	249.7
of which:		
for up to 1 year, inclusive	801.1	123.0
for 1 through 3 years	958.2	38.5
for 3 through 5 years	1,996.8	75.6
for 5 through 10 years	737.3	10.5
for over 10 years or for an indefinite period	-12.5	2.0
other life insurance — total	240.3	31.1
of which:		
for up to 1 year, inclusive	52.0	2.1
for 1 through 3 years	130.1	3.9
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	58.2	25.2

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	49,055.3	15,645.8
of which:		
investment life insurance — total	0.2	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	0.2	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	17,534.8	4,551.0
of which:		
for up to 1 year, inclusive	163.8	45.9
for 1 through 3 years	444.9	107.2
for 3 through 5 years	842.5	252.7
for 5 through 10 years	3,351.6	1,156.0
for over 10 years or for an indefinite period	12,732.1	2,989.4
endowment life insurance — total	29,255.7	10,334.8
of which:		
for up to 1 year, inclusive	260.4	379.0
for 1 through 3 years	451.4	128.3
for 3 through 5 years	14,826.7	4,790.5
for 5 through 10 years	7,673.2	3,290.2
for over 10 years or for an indefinite period	6,044.0	1,746.9
risk life insurance — total	573.6	250.5
of which:		
for up to 1 year, inclusive	44.2	4.0
for 1 through 3 years	61.6	104.2
for 3 through 5 years	119.4	48.5
for 5 through 10 years	18.7	3.1
for over 10 years or for an indefinite period	329.8	90.8
other life insurance — total	1,690.9	509.3
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.5	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	1,690.3	509.3
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	157,574.0	200,986.5
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	95,712.2	170,001.7
of which:		
investment life insurance — total	51,211.5	156,037.6
of which:		
for up to 1 year, inclusive	757.1	460.1
for 1 through 3 years	23,257.9	34,834.1
for 3 through 5 years	19,100.8	105,725.7
for 5 through 10 years	2,557.3	14,730.5
for over 10 years or for an indefinite period	5,538.4	287.2
credit life insurance — total	62.9	0.0
of which:		
for up to 1 year, inclusive	7.2	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 1 through 3 years	3.4	0.0
for 3 through 5 years	21.2	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	44,055.1	13,648.4
of which:		
for up to 1 year, inclusive	1,956.1	1,679.9
for 1 through 3 years	6,208.0	404.4
for 3 through 5 years	21,959.6	7,685.8
for 5 through 10 years	12,638.0	3,030.2
for over 10 years or for an indefinite period	1,293.4	848.1
risk life insurance — total	365.0	297.8
of which:		
for up to 1 year, inclusive	303.6	196.8
for 1 through 3 years	36.5	25.6
for 3 through 5 years	8.5	3.5
for 5 through 10 years	15.2	6.1
for over 10 years or for an indefinite period	1.2	65.9
other life insurance — total	17.7	17.8
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	10.0	10.8
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	3.0
for over 10 years or for an indefinite period	7.7	3.9
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	61,861.8	30,984.7
of which:		
investment life insurance — total	3,094.0	895.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	1.0	301.2
for 3 through 5 years	2,069.1	439.8
for 5 through 10 years	989.5	149.4
for over 10 years or for an indefinite period	34.5	4.5
credit life insurance — total	75.2	10.0
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	0.0	0.0
for 5 through 10 years	75.2	10.0
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	58,256.0	30,024.9
of which:		
for up to 1 year, inclusive	19.0	17.1
for 1 through 3 years	74.2	15.3
for 3 through 5 years	15,495.1	13,617.2
for 5 through 10 years	21,200.5	8,068.6
for over 10 years or for an indefinite period	21,467.2	8,306.8
risk life insurance — total	102.8	15.4
of which:		
for up to 1 year, inclusive	39.3	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	3.1	0.4
for 5 through 10 years	17.7	4.9
for over 10 years or for an indefinite period	42.7	10.0
other life insurance — total	333.8	39.5
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	0.3	0.0
for 5 through 10 years	1.9	0.0
for over 10 years or for an indefinite period	331.6	39.5
Voluntary pension insurance — total	1,502.8	1,662.6
of which:		
voluntary pension insurance with with a lump-sum payment of an insurance premium— total	457.6	467.7
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.1
for 3 through 5 years	0.0	0.2
for 5 through 10 years	66.2	14.7
for over 10 years or for an indefinite period	391.4	452.7
voluntary pension insurance with the payment of an insurance premium in instalments — total	1,045.2	1,194.9
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.1
for 3 through 5 years	2.0	13.8
for 5 through 10 years	39.7	77.2
for over 10 years or for an indefinite period	1,003.5	1,103.8
Voluntary personal insurance (excluding life insurance) — total	420,884.6	189,144.0
of which:		
voluntary accident and sickness insurance — total	207,182.4	33,092.7
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	3,106.5	1,256.7
voluntary accident and sickness insurance of passengers	2,012.4	40.5
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	150.3	6.7
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	13,858.4	6,502.7
voluntary accident and sickness insurance of tax officials	12.5	17.5
voluntary accident and sickness insurance of other citizens	188,042.3	25,268.5
voluntary medical insurance — total	213,702.2	156,051.3
of which:		
voluntary medical insurance of individuals travelling abroad	5,361.0	1,222.8
voluntary medical insurance by employers of their employees	165,651.1	128,160.0
voluntary medical insurance of other citizens	42,690.1	26,668.5
Voluntary general property insurance — total	590,769.3	189,952.5
of which:		
voluntary insurance of property — total	498,579.5	176,272.6
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) — total	222,845.4	121,548.7
of which:		
voluntary insurance of motor vehicles	220,591.9	120,538.4
voluntary insurance of other land vehicles (excluding railway vehicles)	2,253.5	1,010.3
voluntary insurance of railway vehicles	1,831.6	810.4

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of aircraft	11,913.0	2,668.9
voluntary insurance of vessels — total	8,215.2	2,460.8
of which:		
voluntary insurance of sea vessels	7,339.2	2,123.5
voluntary insurance of inland vessels	876.0	337.3
voluntary insurance of cargo	29,582.0	3,910.5
voluntary agricultural insurance — total	11,298.8	3,830.2
of which:		
voluntary government agricultural insurance — total	9,850.5	2,852.5
of which:		
voluntary agricultural crop insurance	6,973.1	2,576.7
voluntary agricultural insurance of perennial plantings	197.8	0.0
voluntary agricultural insurance of livestock	2,602.8	275.3
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	76.8	0.6
voluntary non-government agricultural insurance — total	1,448.3	977.7
of which:		
voluntary agricultural crop insurance	147.1	245.3
voluntary agricultural insurance of perennial plantings	52.7	0.2
voluntary agricultural insurance of livestock	1,016.8	663.8
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	231.7	68.4
voluntary insurance of other assets of legal entities — total	128,641.8	30,679.1
of which:		
voluntary insurance of goods in storage	1,656.0	5,530.5
voluntary insurance of assets used in construction and installation works	31,669.6	3,839.8
voluntary insurance of other assets of legal entities	95,316.2	21,308.8
voluntary insurance of other assets of individuals — total	84,251.6	10,364.0
of which:		
voluntary insurance of individuals' houses	32,963.5	5,962.9
voluntary insurance of household assets	12,772.0	1,897.7
voluntary insurance of other assets of individuals	38,516.1	2,503.4
voluntary insurance of third party liability insurance — total	43,372.8	6,846.0
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	5,033.0	1,796.5
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	2,645.4	1,225.0
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	2,384.7	571.5
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	3.0	0.0
voluntary third party liability insurance of owners of railway vehicles	3.7	59.6
voluntary third party liability insurance of owners of aircraft	2,610.7	160.6
voluntary third party liability insurance of owners of vessels — total	5,458.8	783.5
of which:		
voluntary third party liability insurance of owners of sea vessels	4,640.9	752.9

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	817.9	30.7
voluntary third party liability insurance of operators of hazardous facilities — total	2,560.4	106.3
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	393.3	25.4
voluntary third party liability insurance of operators of hydraulic structures	16.4	0.0
voluntary third party liability insurance of operators of other hazardous facilities	2,150.7	80.9
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	3,668.4	528.1
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	1,197.5	79.4
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	2,470.9	448.7
voluntary third party liability insurance for damage caused — total	21,681.1	2,862.8
of which:		
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	1,727.1	220.2
voluntary third party liability insurance of public notaries for damage caused	105.7	20.6
voluntary third party liability insurance of appraisers for damage caused	110.5	10.5
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	43.3	3.4
voluntary third party liability insurance of other persons for damage caused	19,694.6	2,608.1
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	2,356.6	548.5
of which:		
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	0.2	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	11.2	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	4.9	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.6	0.0
voluntary third party liability insurance of audit organizations and individual auditors for failure to perform or improper performance of contractual obligations	0.2	0.0
voluntary third party liability insurance of borrowers under credit/loan agreements for failure to perform or improper performance of contractual obligations	-0.4	1.2
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	235.0
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	130.8	2.6
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	2,210.0	309.7
voluntary business risk insurance	17,175.2	3,111.4

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance — total	31,641.9	3,722.5
of which:		
voluntary insurance of financial risks of individuals travelling abroad	3,240.9	1,096.4
voluntary insurance of creditors' financial risks	236.7	0.7
voluntary insurance of other persons' financial risks	28,164.3	2,625.4
Mandatory government life and health insurance of servicemen and similar categories — total	17,312.9	2,109.4
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	6,887.0	1,768.9
mandatory government life and health insurance of internal affairs personnel	6,040.5	104.1
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	55.9
mandatory government life and health insurance of the national guard personnel	2,005.9	171.5
mandatory government life and health insurance of the personnel of enforcement agencies	0.0	8.6
Mandatory third party liability insurance of owners of vehicles	273,103.4	159,834.1
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	2,471.1	332.5
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	1,920.0	331.3
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	370.1	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	38.6	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	142.5	1.2
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	1,854.4	678.7
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	86.4	22.1
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	15.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	25.4	7.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	63.8	2.7
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	25.4	0.7
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	38.5	2.0

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	13.3	22.5
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels — total	31.4	1.3
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	27.8	0.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets on tourist travel routes	3.7	0.7
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by motor vehicles — total	1,579.2	588.8
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	677.8	154.8
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	314.2	107.7
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	125.5	53.4
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	461.7	273.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	54.1	25.9
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	26.0	15.5
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.	-947.3	0.0
Collection of funds based on court judgements.	0.0	-1,033.0

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

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

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

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

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

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

Table 5.2

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

1	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
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
2022	389,661	—	149,684,196	29,596,542	46,780,763	73,306,891
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	35,540,215	6,669,538	11,093,420	17,777,257
Q3	377,382	243,650	38,154,069	7,683,519	11,901,569	18,568,981
Q4	389,661	252,695	40,639,359	8,164,314	12,546,892	19,928,153

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
2022	6,974	—	5,611,395	1,899,648	3,400,757	310,991
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
Q3	6,594	2,563	1,267,729	496,707	689,581	81,441
Q4	6,974	2,726	1,240,120	551,026	594,002	95,091

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 Services

	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
2022	4,958.0	3,342,396.4	5.9	3,041,348.8	1,915.3	286,688.5	3,036.9	14,359.1

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						
30.09.2021	118 (6)	98 (6)	85 (5)	11	10	9
31.12.2021	115 (6)	96 (6)	84 (5)	10	9	9
30.09.2022	112 (5)	93 (5)	81 (4)	10	9	9
31.12.2022	108 (5)	91 (5)	79 (4)	8	8	9
CENTRAL FEDERAL DISTRICT						
30.09.2021	83 (5)	72 (5)	59 (4)	3	2	8
31.12.2021	82 (5)	71 (5)	59 (4)	3	2	8
30.09.2022	80 (5)	69 (5)	57 (4)	3	2	8
31.12.2022	77 (5)	67 (5)	55 (4)	2	2	8
Moscow and Moscow Region						
30.09.2021	82 (5)	71 (5)	58 (4)	3	2	8
31.12.2021	81 (5)	70 (5)	58 (4)	3	2	8
30.09.2022	78 (5)	68 (5)	56 (4)	3	2	7
31.12.2022	75 (5)	66 (5)	54 (4)	2	2	7
NORTH-WESTERN FEDERAL DISTRICT						
30.09.2021	8	7	7	1	1	—
31.12.2021	8	7	7	1	1	—
30.09.2022	8	7	7	1	1	—
31.12.2022	7	7	7	—	—	—
SOUTHERN FEDERAL DISTRICT						
30.09.2021	3	1	1	2	2	—
31.12.2021	3	1	1	2	2	—
30.09.2022	3	1	1	2	2	—
31.12.2022	3	1	1	2	2	—
NORTH CAUCASIAN FEDERAL DISTRICT						
30.09.2021	1	—	—	1	1	—
31.12.2021	1	—	—	1	1	—
30.09.2022	1	—	—	1	1	—
31.12.2022	1	—	—	1	1	—
VOLGA FEDERAL DISTRICT						
30.09.2021	11 (1)	8 (1)	8 (1)	2	2	1
31.12.2021	10 (1)	8 (1)	8 (1)	1	1	1
30.09.2022	9	7	7	1	1	1
31.12.2022	9	7	7	1	1	1
URALS FEDERAL DISTRICT						
30.09.2021	5	5	5	—	—	—
31.12.2021	5	5	5	—	—	—
30.09.2022	4	4	4	—	—	—
31.12.2022	4	4	4	—	—	—
SIBERIAN FEDERAL DISTRICT						
30.09.2021	3	2	2	1	1	—
31.12.2021	3	2	2	1	1	—
30.09.2022	3	2	2	1	1	—
31.12.2022	3	2	2	1	1	—
FAR-EASTERN FEDERAL DISTRICT						
30.09.2021	4	3	3	1	1	—
31.12.2021	4	3	3	1	1	—
30.09.2022	4	3	3	1	1	—
31.12.2022	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 than 1% up to including 20%	More than 20% up to including 50%	More than 50%, but less than 100%	100%
THE RUSSIAN FEDERATION					
30.09.2021	24	18 ¹	11	12 (4)	53 (2)
31.12.2021	21	18	10	12 (4)	54 (2)
30.09.2022	22	17	10	11 (3)	52 (2)
31.12.2022	21	17	10	11 (3)	49 (2)
CENTRAL FEDERAL DISTRICT					
30.09.2021	12	7	5	8 (3)	51 (2)
31.12.2021	11	8	4	8 (3)	51 (2)
30.09.2022	12	7	4	8 (3)	49 (2)
31.12.2022	12	7	4	8 (3)	46 (2)
Moscow and Moscow Region					
30.09.2021	12	6	5	8 (3)	51 (2)
31.12.2021	11	6	4	8 (3)	51 (2)
30.09.2022	12	5	4	8 (3)	49 (2)
31.12.2022	12	5	4	8 (3)	46 (2)
NORTH-WESTERN FEDERAL DISTRICT					
30.09.2021	4	1	1	—	2
31.12.2021	4	1	1	—	2
30.09.2022	4	1	1	—	2
31.12.2022	3	1	1	—	2
SOUTHERN FEDERAL DISTRICT					
30.09.2021	—	1	1	1	—
31.12.2021	—	1	1	1	—
30.09.2022	—	1	1	1	—
31.12.2022	—	1	1	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
30.09.2021	1	—	—	—	—
31.12.2021	1	—	—	—	—
30.09.2022	1	—	—	—	—
31.12.2022	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
30.09.2021	3	5	1	2 (1)	—
31.12.2021	3	4	1	2 (1)	—
30.09.2022	3	4	1	1	—
31.12.2022	3	4	1	1	—
URALS FEDERAL DISTRICT					
30.09.2021	2	1	2	—	—
31.12.2021	1	1	2	—	—
30.09.2022	1	1	2	—	—
31.12.2022	1	1	2	—	—
SIBIRIAN FEDERAL DISTRICT					
30.09.2021	1	2	—	—	—
31.12.2021	1	2	—	—	—
30.09.2022	1	2	—	—	—
31.12.2022	1	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
30.09.2021	1	1	1	1	—
31.12.2021	—	1	1	1	1
30.09.2022	—	1	1	1	1
31.12.2022	—	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)

	Q4 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	556	4,048,107.00	333	2,290,896.82	223	1,757,210.18
CENTRAL FEDERAL DISTRICT	264	3,782,149.69	157	2,140,305.50	107	1,641,844.19
Belgorod Region	6	169.96	6	169.96	—	—
Bryansk Region	5	98.21	5	98.21	—	—
Vladimir Region	1	1.20	1	1.20	—	—
Voronezh Region	4	36,766.05	4	36,766.05	—	—
Ivanovo Region	1	300.00	—	—	1	300.00
Kaluga Region	—	—	—	—	—	—
Kostroma Region	3	24.22	3	24.22	—	—
Kursk Region	—	—	—	—	—	—
Lipetsk Region	—	—	—	—	—	—
Moscow Region	26	18,690.44	23	13,480.44	3	5,210.00
Orel Region	2	15.85	2	15.85	—	—
Ryazan Region	2	7,647.64	2	7,647.64	—	—
Smolensk Region	1	2.67	1	2.67	—	—
Tambov Region	—	—	—	—	—	—
Tver Region	2	939.18	2	939.18	—	—
Tula Region	2	8.18	2	8.18	—	—
Yaroslavl Region	1	0.70	1	0.70	—	—
Moscow	208	3,717,485.39	105	2,081,151.20	103	1,636,334.19
NORTH-WESTERN FEDERAL DISTRICT	165	185,381.36	50	70,381.36	115	115,000.00
Republic of Karelia	2	11.69	2	11.69	—	—
Republic of Komi	1	44.79	1	44.79	—	—
Arkhangelsk Region	5	305.77	5	305.77	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	5	305.77	5	305.77	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	—	—	—	—	—	—
Kaliningrad Region	17	1,072.38	17	1,072.38	—	—
Leningrad Region	4	204.26	4	204.26	—	—
Murmansk Region	2	124.14	2	124.14	—	—
Novgorod Region	—	—	—	—	—	—
Pskov Region	1	30.00	1	30.00	—	—
Saint Petersburg	133	183,588.33	18	68,588.33	115	115,000.00
SOUTHERN FEDERAL DISTRICT	27	19,608.05	27	19,608.05	—	—
Republic of Adygeya (Adygeya)	1	2.86	1	2.86	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	6	7,422.84	6	7,422.84	—	—
Krasnodar Territory	8	11,376.81	8	11,376.81	—	—
Astrakhan Region	1	429.14	1	429.14	—	—
Volgograd Region	4	167.12	4	167.12	—	—
Rostov Region	6	208.28	6	208.28	—	—
Sevastopol	1	1.00	1	1.00	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	4	483.51	4	483.51	—	—
Republic of Daghestan	1	460.00	1	460.00	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	—	—	—	—	—	—
Stavropol Territory	3	23.51	3	23.51	—	—
VOLGA FEDERAL DISTRICT	21	18,002.46	21	18,002.46	—	—
Republic of Bashkortostan	2	1,268.39	2	1,268.39	—	—
Mari El Republic	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	6	2,225.08	6	2,225.08	—	—
Udmurt Republic	—	—	—	—	—	—
Chuvash Republic — Chuvashia	—	—	—	—	—	—
Perm Territory	2	12,000.00	2	12,000.00	—	—
Kirov Region	1	63.13	1	63.13	—	—
Nizhny Novgorod Region	4	1,910.93	4	1,910.93	—	—
Orenburg Region	1	0.01	1	0.01	—	—
Penza Region	1	500.00	1	500.00	—	—
Samara Region	2	31.00	2	31.00	—	—
Saratov Region	1	2.92	1	2.92	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	1	1.00	1	1.00	—	—
URALS FEDERAL DISTRICT	24	9,633.11	24	9,633.11	—	—
Kurgan Region	1	48.00	1	48.00	—	—
Sverdlovsk Region	5	6,825.17	5	6,825.17	—	—
Tyumen Region	18	2,759.94	18	2,759.94	—	—
Khanty-Mansi Autonomous Area — Yugra	9	1,625.13	9	1,625.13	—	—
Yamal-Nenets Autonomous Area	2	420.15	2	420.15	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	7	714.66	7	714.66	—	—
Chelyabinsk Region	—	—	—	—	—	—
SIBERIAN FEDERAL DISTRICT	23	6,502.16	23	6,502.16	—	—
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	2	54.21	2	54.21	—	—
Krasnoyarsk Territory	8	141.97	8	141.97	—	—
Irkutsk Region	2	6.87	2	6.87	—	—
Kemerovo Region — Kuzbass	2	0.04	2	0.04	—	—
Novosibirsk Region	5	157.65	5	157.65	—	—
Omsk Region	2	3,301.11	2	3,301.11	—	—
Tomsk Region	2	2,840.31	2	2,840.31	—	—
FAR-EASTERN FEDERAL DISTRICT	28	26,346.66	27	25,980.67	1	365.99
Republic of Buryatia	—	—	—	—	—	—
Republic of Sakha (Yakutia)	5	4,491.18	5	4,491.18	—	—
Trans-Baikal Territory	3	70.29	3	70.29	—	—
Kamchatka Territory	1	176.50	1	176.50	—	—
Primorye Territory	11	20,761.35	11	20,761.35	—	—
Khabarovsk Territory	—	—	—	—	—	—
Amur Region	1	0.06	1	0.06	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	6	821.58	5	455.59	1	365.99
Jewish Autonomous Region	1	25.70	1	25.70	—	—
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	Q4 2022		
	2	3	4
	currency type	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of foreign currency
	2	3	4
THE RUSSIAN FEDERATION	US dollar	17	13,105.04
	Euro	5	3,700.00
	Chinese yuan	49	9,000.00
CENTRAL FEDERAL DISTRICT	US dollar	6	3,051.61
	Euro	1	450.00
	Chinese yuan	47	7,000.00
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	6	3,051.61
	Euro	1	450.00
	Chinese yuan	47	7,000.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	10	9,553.43
	Euro	4	3,250.00
	Chinese yuan	2	2,000.00
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	10	9,553.43
	Euro	4	3,250.00
	Chinese yuan	2	2,000.00
SOUTHERN FEDERAL DISTRICT		—	—
Republic of Adygeya (Adygeya)		—	—
Republic of Kalmykia		—	—
Republic of Crimea		—	—
Krasnodar Territory		—	—
Astrakhan Region		—	—

Table 6.1.4 (end)

1	2	3	4
Volgograd Region		—	—
Rostov Region		—	—
Sevastopol		—	—
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	US dollar	1	500.00
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	US dollar	1	500.00
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)

	28.02.2023									
	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	82,533,911	14,491,570	17,328,311	3,514,174	22,310,592	5,633,959	32,595,835	4,213,977	3,898,511	0
CENTRAL FEDERAL DISTRICT	49,686,388	11,019,154	10,747,391	2,085,070	16,458,024	5,152,753	15,091,976	2,768,468	2,260,230	0
Belgorod Region	432,991	29,191	43,306	7,128	96,295	7,751	265,519	13,352	13,458	0
Bryansk Region	223,330	12,890	36,568	5,508	20,340	889	148,096	6,168	9,827	0
Vladimir Region	375,214	15,500	72,995	1,886	39,461	14	239,923	10,772	11,350	0
Voronezh Region	702,562	45,385	96,673	12,348	114,271	5,257	436,785	26,798	30,154	0
Ivanovo Region	217,971	10,252	24,438	1,621	14,134	189	157,023	8,039	6,817	0
Kaluga Region	358,328	15,325	81,508	4,474	45,932	1,318	189,565	9,118	9,656	0
Kostroma Region	329,113	5,253	14,718	789	168,929	602	94,650	3,751	4,841	0
Kursk Region	230,982	12,993	25,195	1,366	39,705	139	148,450	11,185	7,265	0
Lipetsk Region	287,414	16,696	46,187	5,268	52,675	3,479	172,493	7,654	6,651	0
Moscow Region	3,011,690	256,853	525,682	55,895	252,719	72,974	1,939,352	121,358	205,750	0
Orel Region	152,548	9,916	15,807	1,009	15,158	4,818	106,757	3,839	9,051	0
Ryazan Region	307,697	20,133	60,658	10,941	22,484	498	198,838	8,294	16,183	0
Smolensk Region	250,837	12,848	94,323	4,243	12,238	402	130,299	7,901	7,514	0
Tambov Region	187,056	4,796	31,140	266	17,721	410	123,338	3,993	6,331	0
Tver Region	299,805	11,828	39,185	1,095	42,590	1,355	197,965	9,138	12,444	0
Tula Region	523,585	29,248	183,508	7,235	52,857	9,975	252,683	11,357	20,852	0
Yaroslavl Region	440,443	28,193	104,771	6,250	48,790	1,134	261,281	19,961	15,595	0
Moscow	41,354,822	10,481,856	9,250,729	1,957,748	15,401,724	5,041,550	10,028,959	2,485,790	1,866,493	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	7,967,815	1,225,543	1,839,832	600,438	1,452,286	105,426	4,003,472	466,472	411,246	0
Republic of Karelia	148,706	8,741	18,262	2,187	12,091	173	107,024	5,227	6,513	0
Republic of Komi	206,042	12,908	18,035	4,726	12,248	0	161,342	7,713	8,853	0
Arkhangelsk Region	365,168	10,600	80,405	1,574	23,863	0	231,460	8,736	20,700	0
Nenets Autonomous Area	26,809	525	1,269	0	481	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	338,358	10,075	79,137	1,574	23,382	0	231,460	8,736	20,700	0
Vologda Region	387,826	239,147	66,230	175,586	100,998	43,220	200,727	10,477	9,035	0
Kaliningrad Region	337,903	38,599	54,494	9,391	35,685	2,703	217,398	25,832	17,505	0
Leningrad Region	299,004	13,852	27,378	4,841	29,769	2	222,371	8,434	12,060	0
Murmansk Region	286,886	33,556	33,317	10,818	16,641	91	216,605	12,498	10,751	0
Novgorod Region	124,818	5,272	20,381	451	13,645	195	84,106	4,385	3,180	0
Pskov Region	115,236	4,085	13,613	449	12,234	118	81,422	3,372	4,571	0
Saint Petersburg	5,696,226	858,781	1,507,716	390,415	1,195,112	58,923	2,481,017	379,797	318,080	0
SOUTHERN FEDERAL DISTRICT	3,892,469	360,498	650,508	121,561	565,678	75,503	2,234,063	154,743	193,372	0
Republic of Adygeya (Adygeya)	42,206	1,175	3,087	5	1,440	0	31,750	1,123	3,269	0
Republic of Kalmykia	19,470	506	1,469	7	613	0	14,079	472	2,054	0
Republic of Crimea	253,304	2,835	43,991	894	23,302	0	139,174	1,825	12,056	0
Krasnodar Territory	1,786,417	242,439	244,649	86,913	395,073	74,906	933,515	75,655	93,057	0
Astrakhan Region	144,106	5,932	19,390	1,050	3,292	0	105,664	4,674	9,347	0
Volgograd Region	452,836	26,242	70,444	7,426	23,993	76	319,588	18,098	18,255	0
Rostov Region	1,133,356	80,583	256,336	25,161	116,044	521	649,315	52,251	52,900	0
Sevastopol	60,774	786	11,143	106	1,920	0	40,978	644	2,434	0
NORTH CAUCASIAN FEDERAL DISTRICT	849,455	30,836	132,038	6,699	60,076	832	568,391	21,025	42,139	0
Republic of Dagestan	134,640	2,166	15,975	193	4,633	144	100,754	1,519	7,056	0
Republic of Ingushetia	9,509	433	1,953	14	88	0	6,830	406	413	0
Kabardino-Balkar Republic	61,803	1,963	7,334	212	6,065	0	43,744	1,667	2,011	0
Karachay-Cherkess Republic	26,742	552	3,464	25	582	0	19,692	478	1,106	0
Republic of North Ossetia — Alania	70,218	1,763	7,359	38	1,104	0	54,430	1,641	4,811	0
Chechen Republic	52,540	994	16,635	167	5,148	0	26,647	328	1,972	0
Stavropol Territory	494,002	22,964	79,319	6,049	42,455	689	316,294	14,986	24,771	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	8,500,661	607,924	1,956,881	144,745	1,381,153	127,434	4,465,968	311,270	386,554	0
Republic of Bashkortostan	763,215	38,533	122,271	7,843	87,416	5,285	474,489	24,091	53,611	0
Mari El Republic	119,670	3,425	10,731	661	15,474	453	84,322	2,143	5,442	0
Republic of Mordovia	124,560	6,522	12,400	1,473	16,426	1,518	86,910	3,206	5,330	0
Republic of Tatarstan (Tatarstan)	1,935,394	188,710	493,197	29,608	594,356	73,391	687,524	77,712	69,447	0
Udmurt Republic	403,837	14,586	132,477	3,753	40,017	205	194,018	10,118	25,528	0
Chuvash Republic — Chuvashia	284,210	8,817	54,750	1,285	22,509	675	175,901	6,470	22,526	0
Perm Territory	716,791	52,354	170,059	15,649	86,085	7,843	405,755	27,686	32,854	0
Kirov Region	309,331	8,278	86,794	2,020	24,370	488	172,571	5,167	9,442	0
Nizhny Novgorod Region	1,270,869	90,694	378,496	36,498	151,777	9,681	656,422	40,870	56,340	0
Orenburg Region	376,365	11,280	71,577	1,543	35,664	312	242,990	9,122	12,224	0
Penza Region	283,013	12,429	44,707	3,624	19,792	1,837	173,693	5,638	31,981	0
Samara Region	1,145,640	136,442	244,230	31,570	220,486	24,469	613,006	77,704	36,629	0
Saratov Region	495,165	25,026	72,528	8,149	44,391	1,277	329,806	14,887	15,626	0
Ulyanovsk Region	272,601	10,828	62,663	1,069	22,390	0	168,560	6,458	9,573	0
URALS FEDERAL DISTRICT	5,084,799	445,408	805,530	61,037	1,594,666	81,451	2,302,531	290,450	243,962	0
Kurgan Region	108,815	4,152	14,028	649	8,242	1,118	76,380	2,086	5,670	0
Sverdlovsk Region	1,584,774	144,123	348,127	33,687	224,220	54,765	853,518	51,614	102,087	0
Tyumen Region	2,390,708	221,319	229,647	7,053	1,190,472	7,683	818,175	204,205	106,041	0
Khanty-Mansi Autonomous Area — Yugra	1,490,629	192,022	76,087	4,102	1,039,895	4,122	0	0	0	0
Yamal-Nenets Autonomous Area	368,224	6,817	32,499	56	76,714	25	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	531,854	22,480	121,061	2,895	73,863	3,537	818,175	204,205	106,041	0
Chelyabinsk Region	1,000,503	75,814	213,728	19,648	171,732	17,884	554,458	32,544	30,164	0
SIBERIAN FEDERAL DISTRICT	4,150,517	358,887	763,757	158,141	574,404	69,724	2,449,707	121,433	201,291	0
Altai Republic	20,256	408	1,752	22	3,634	0	12,703	332	1,145	0
Republic of Tuva	19,121	279	2,214	1	798	0	12,790	254	2,006	0
Republic of Khakassia	72,890	5,137	6,907	597	3,207	0	52,695	3,947	5,121	0
Altai Territory	422,615	20,982	72,950	5,326	68,734	6,746	243,438	8,398	19,983	0

Table 6.2.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	777,690	55,058	137,369	31,281	113,778	1,665	449,056	20,864	44,258	0
Irkutsk Region	547,052	97,735	81,260	31,302	57,243	49,040	363,996	16,077	21,926	0
Kemerovo Region — Kuzbass	614,449	36,255	103,586	18,425	105,440	238	368,725	16,829	22,703	0
Novosibirsk Region	1,001,040	106,874	218,690	61,234	158,023	6,962	519,410	35,218	64,506	0
Omsk Region	418,110	21,904	97,837	7,144	33,831	2,417	258,444	11,156	10,239	0
Tomsk Region	257,293	14,255	41,193	2,810	29,717	2,657	168,452	8,358	9,406	0
FAR-EASTERN FEDERAL DISTRICT	2,401,808	443,320	432,374	336,482	224,306	20,834	1,479,726	80,117	159,717	0
Republic of Buryatia	132,304	4,348	24,325	827	4,963	414	86,482	2,742	10,023	0
Republic of Sakha (Yakutia)	246,369	7,753	44,599	476	22,847	2,457	147,404	4,633	16,712	0
Trans-Baikal Territory	158,636	5,514	30,555	410	6,093	2,463	105,974	2,510	8,765	0
Kamchatka Territory	143,430	12,392	21,344	7,319	12,820	610	96,919	4,089	5,648	0
Primorye Territory	708,738	75,445	136,812	34,032	80,556	3,114	402,533	35,924	61,981	0
Khabarovsk Territory	418,918	23,218	62,720	7,678	32,169	1,490	279,879	13,513	28,436	0
Amur Region	193,041	12,493	29,244	2,984	13,138	4,174	129,409	3,672	10,789	0
Magadan Region	94,258	8,131	9,471	508	22,621	4,145	55,565	3,446	3,069	0
Sakhalin Region	258,004	291,851	67,227	282,183	27,230	885	140,727	8,577	12,013	0
Jewish Autonomous Region	24,313	524	2,227	12	345	28	19,618	471	1,032	0
Chukotka Autonomous Area	23,796	1,653	3,851	54	1,523	1,055	15,216	541	1,252	0
OUTSIDE THE RUSSIAN FEDERATION	17,012	28,257	10,495	24,539	35	464	6,255	2,581	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	28.02.2023		
	2	3	4
	Total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	1,564,338	1,526,521	37,817
CENTRAL FEDERAL DISTRICT	605,766	587,094	18,672
Belgorod Region	13,796	13,705	91
Bryansk Region	8,331	8,211	120
Vladimir Region	11,065	10,937	128
Voronezh Region	22,511	22,178	333
Ivanovo Region	11,153	11,014	140
Kaluga Region	7,463	7,302	161
Kostroma Region	7,050	7,039	11
Kursk Region	10,128	10,015	113
Lipetsk Region	9,000	8,887	113
Moscow Region	76,249	74,820	1,429
Orel Region	5,690	5,558	132
Ryazan Region	9,066	8,967	99
Smolensk Region	6,209	6,102	107
Tambov Region	8,111	8,101	10
Tver Region	7,176	7,156	21
Tula Region	11,325	11,251	74
Yaroslavl Region	9,248	8,999	249
Moscow	372,193	356,852	15,341
NORTH-WESTERN FEDERAL DISTRICT	159,530	155,026	4,504
Republic of Karelia	4,759	4,629	129
Republic of Komi	5,469	5,204	265
Arkhangelsk Region	8,379	8,343	36
Nenets Autonomous Area	489	489	0
Arkhangelsk Region, excluding Nenets Autonomous Area	7,891	7,855	36
Vologda Region	10,037	9,972	65
Kaliningrad Region	11,415	11,230	184
Leningrad Region	6,938	6,839	100
Murmansk Region	6,120	6,040	81
Novgorod Region	3,323	3,246	77
Pskov Region	3,160	3,108	52
Saint Petersburg	99,929	96,414	3,514
SOUTHERN FEDERAL DISTRICT	184,900	181,506	3,394
Republic of Adygeya (Adygeya)	2,593	2,588	5
Republic of Kalmykia	1,213	1,211	2
Republic of Crimea	12,531	12,530	1
Krasnodar Territory	87,429	85,306	2,123
Astrakhan Region	5,835	5,805	31
Volgograd Region	19,404	19,223	181
Rostov Region	52,439	51,389	1,050
Sevastopol	3,457	3,454	3
NORTH CAUCASIAN FEDERAL DISTRICT	42,831	42,056	775
Republic of Dagestan	5,981	5,970	11
Republic of Ingushetia	214	214	0
Kabardino-Balkar Republic	2,587	2,558	29
Karachay-Cherkess Republic	1,852	1,844	8
Republic of North Ossetia — Alania	2,377	2,362	15

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	1,962	1,957	5
Stavropol Territory	27,860	27,152	708
VOLGA FEDERAL DISTRICT	216,579	213,020	3,559
Republic of Bashkortostan	23,022	22,829	193
Mari El Republic	3,463	3,425	38
Republic of Mordovia	3,374	3,312	62
Republic of Tatarstan (Tatarstan)	29,385	28,844	541
Udmurt Republic	11,261	11,100	161
Chuvash Republic — Chuvashia	7,969	7,899	70
Perm Territory	20,883	20,615	269
Kirov Region	14,727	14,380	347
Nizhny Novgorod Region	24,406	23,753	653
Orenburg Region	13,193	13,111	81
Penza Region	12,632	11,958	675
Samara Region	22,628	22,372	256
Saratov Region	20,831	20,657	174
Ulyanovsk Region	8,805	8,765	40
URALS FEDERAL DISTRICT	114,444	111,616	2,829
Kurgan Region	4,590	4,363	227
Sverdlovsk Region	42,033	41,123	910
Tyumen Region	38,294	37,883	411
Khanty-Mansi Autonomous Area — Yugra	15,234	15,042	192
Yamal-Nenets Autonomous Area	8,096	7,965	131
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	14,964	14,876	87
Chelyabinsk Region	29,528	28,247	1,280
SIBERIAN FEDERAL DISTRICT	140,881	138,302	2,579
Altai Republic	1,030	997	34
Republic of Tuva	1,257	1,243	14
Republic of Khakassia	4,852	4,753	99
Altai Territory	16,786	16,595	191
Krasnoyarsk Territory	28,598	28,394	204
Irkutsk Region	20,056	19,798	258
Kemerovo Region — Kuzbass	13,324	13,250	74
Novosibirsk Region	31,240	30,171	1,069
Omsk Region	16,530	15,966	564
Tomsk Region	7,207	7,136	72
FAR-EASTERN FEDERAL DISTRICT	99,406	97,901	1,506
Republic of Buryatia	6,460	6,207	254
Republic of Sakha (Yakutia)	14,176	14,107	70
Trans-Baikal Territory	7,085	7,045	40
Kamchatka Territory	6,792	6,499	293
Primorye Territory	24,000	23,464	536
Khabarovsk Territory	14,390	14,294	96
Amur Region	10,199	10,068	131
Magadan Region	3,126	3,118	8
Sakhalin Region	10,359	10,284	75
Jewish Autonomous Region	873	871	2
Chukotka Autonomous Area	1,946	1,944	2
OUTSIDE THE RUSSIAN FEDERATION	44	44	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

(millions of rubles)

1	Volume loans for January 2023											
	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	3,866,591	85,017	56,345	578,173	62,532	71,521	151,753	134,441	642,587	370,342	1,349,931	420,294
CENTRAL FEDERAL DISTRICT	2,638,407	21,941	10,427	334,734	33,152	29,778	81,983	89,350	359,914	214,904	1,292,880	179,771
Belgorod Region	29,401	8	0	9,977	8	3,255	1,028	264	12,601	131	72	2,057
Bryansk Region	9,039	0	0	4,380	0	783	260	66	1,288	269	24	1,970
Vladimir Region	8,885	10	0	4,551	596	166	169	121	1,031	587	35	1,619
Voronezh Region	21,954	49	0	3,021	56	8,890	835	398	4,039	1,301	139	3,226
Ivanovo Region	4,351	0	0	1,788	78	7	94	47	830	150	30	1,328
Kaluga Region	12,340	34	0	3,374	3	213	424	218	5,603	693	21	1,759
Kostroma Region	1,998	0	0	624	17	48	159	48	406	91	15	590
Kursk Region	14,987	8,000	0	2,717	16	1,600	64	82	1,437	59	58	955
Lipetsk Region	17,832	0	0	5,227	0	7,609	409	151	2,658	631	32	1,115
Moscow Region	334,074	20	1	42,105	26,708	1,004	13,986	2,503	93,516	22,852	103,892	27,487
Orel Region	4,909	0	0	1,334	87	800	552	146	1,355	77	69	491
Ryazan Region	9,660	9	0	3,711	100	1,022	1,202	406	1,556	308	92	1,252
Smolensk Region	9,494	0	0	1,187	302	83	164	137	2,618	91	17	4,896
Tambov Region	7,454	0	0	1,299	191	1,905	390	91	1,915	90	42	1,531
Tver Region	15,646	0	0	7,231	34	332	456	102	5,633	351	281	1,225
Tula Region	31,032	63	0	18,027	3,579	1,787	894	137	2,940	1,020	71	2,515
Yaroslavl Region	23,232	0	0	14,037	22	154	609	82	4,892	373	230	2,834
Moscow	2,082,118	13,748	10,426	210,142	1,356	120	60,288	84,352	215,596	185,832	1,187,761	122,922

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	266,672	223	71	39,009	6,493	4,223	17,151	20,683	63,119	25,008	30,276	60,488
Republic of Karelia	17,965	102	0	1,484	70	22	236	57	371	138	243	15,241
Republic of Komi	3,120	71	71	794	0	29	33	124	843	764	62	399
Arkhangelsk Region	5,804	0	0	1,846	1,270	33	665	99	778	158	349	606
Nenets Autonomous Area	1,464	0	0	0	1,200	0	1	1	7	6	230	20
Arkhangelsk Region, excluding Nenets Autonomous Area	4,340	0	0	1,846	70	33	664	98	772	152	120	586
Vologda Region	10,383	0	0	3,800	571	68	336	195	1,284	634	162	3,334
Kaliningrad Region	30,956	46	0	3,737	603	1,956	497	105	6,419	1,022	12,775	3,797
Leningrad Region	21,905	0	0	8,283	198	554	1,610	353	2,914	5,052	433	2,508
Murmansk Region	3,985	0	0	138	182	0	23	34	1,247	294	1,395	672
Novgorod Region	4,655	0	0	770	297	464	116	47	1,884	118	29	930
Pskov Region	5,021	0	0	2,551	30	1,080	202	72	542	71	53	420
Saint Petersburg	162,878	4	0	15,607	3,272	16	13,433	19,596	46,837	16,757	14,774	32,582
SOUTHERN FEDERAL DISTRICT	200,645	869	798	36,326	5,428	10,044	10,227	4,268	76,377	23,674	4,069	29,364
Republic of Adygeya (Adygeya)	1,575	0	0	943	0	61	69	18	103	201	4	177
Republic of Kalmykia	315	0	0	15	0	9	59	11	76	30	7	109
Republic of Crimea	12,849	406	406	1,039	2,254	300	600	1,173	2,659	766	476	3,176
Krasnodar Territory	96,906	77	7	11,465	501	4,505	6,937	946	35,532	20,426	1,730	14,788
Astrakhan Region	2,287	0	0	81	0	335	556	38	925	40	68	244
Volgograd Region	9,257	4	4	2,860	0	1,381	466	88	1,983	517	78	1,880
Rostov Region	75,566	381	381	19,890	2,503	3,416	1,481	1,915	34,999	1,520	1,662	7,799
Sevastopol	1,890	0	0	32	171	37	60	79	101	176	45	1,190
NORTH CAUCASIAN FEDERAL DISTRICT	27,067	0	0	6,232	1	6,233	1,886	306	5,159	2,323	255	4,672
Republic of Dagestan	820	0	0	171	0	71	96	7	225	5	36	210
Republic of Ingushetia	152	0	0	40	0	89	2	0	14	0	1	5
Kabardino-Balkar Republic	761	0	0	97	0	284	57	16	154	11	8	134
Karachay-Cherkess Republic	1,593	0	0	781	0	211	44	5	427	2	88	33
Republic of North Ossetia — Alania	483	0	0	25	0	196	37	4	149	1	6	64
Chechen Republic	323	0	0	9	0	0	50	0	102	81	26	54
Stavropol Territory	22,936	0	0	5,108	1	5,382	1,599	274	4,088	2,223	90	4,172

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	270,064	4,879	3,870	85,737	3,483	11,736	17,845	5,334	56,353	21,936	7,589	55,172
Republic of Bashkortostan	27,725	815	272	9,669	32	1,789	1,807	415	5,094	2,989	177	4,937
Mari El Republic	2,738	0	0	1,241	0	29	307	59	486	94	44	478
Republic of Mordovia	5,032	44	0	2,661	96	152	41	119	720	34	255	911
Republic of Tatarstan (Tatarstan)	68,123	2,149	2,139	19,170	676	2,678	7,274	1,059	10,110	6,002	4,006	15,000
Udmurt Republic	13,333	633	338	5,278	32	301	388	178	1,353	2,464	47	2,659
Chuvash Republic — Chuvashia	4,198	0	0	1,330	4	119	603	76	1,083	341	58	585
Perm Territory	19,392	92	92	8,360	102	115	1,089	401	3,379	1,595	1,690	2,569
Kirov Region	6,314	0	0	2,175	4	340	564	177	1,534	128	84	1,310
Nizhny Novgorod Region	46,086	22	0	6,253	471	837	1,236	724	17,013	4,917	356	14,256
Orenburg Region	10,733	0	0	2,274	323	529	119	884	3,286	612	49	2,657
Penza Region	9,679	84	0	2,360	89	1,343	755	191	2,731	1,191	102	833
Samara Region	33,217	258	258	17,924	162	2,000	1,644	504	4,750	743	508	4,725
Saratov Region	13,723	781	772	2,664	1,328	1,242	1,646	184	3,454	268	151	2,005
Ulyanovsk Region	9,771	1	0	4,378	165	264	371	365	1,360	559	62	2,246
URALS FEDERAL DISTRICT	171,005	25,661	25,087	35,030	5,103	2,127	10,048	2,432	25,174	28,126	8,396	28,909
Kurgan Region	2,985	0	0	975	1	162	171	60	337	695	60	523
Sverdlovsk Region	77,714	207	20	26,487	468	495	2,530	524	13,789	16,455	1,252	15,506
Tyumen Region	61,207	25,078	25,059	878	2,815	811	6,390	1,416	3,720	8,252	6,004	5,844
Khanty-Mansi Autonomous Area — Yugra	31,502	23,648	23,629	128	1,947	9	1,215	879	805	324	275	2,272
Yamal-Nenets Autonomous Area	9,306	1,429	1,429	53	409	1	518	236	631	334	5,308	387
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	20,399	1	1	697	459	802	4,657	301	2,283	7,594	420	3,185
Chelyabinsk Region	29,099	375	8	6,690	1,819	658	957	431	7,329	2,724	1,079	7,035
SIBERIAN FEDERAL DISTRICT	174,669	2,583	1,371	22,652	3,334	6,203	9,073	6,583	36,545	41,831	2,229	43,637
Altai Republic	2,976	0	0	130	5	14	2	27	2,079	11	13	695
Republic of Tuva	467	65	30	7	0	7	15	15	94	2	32	230
Republic of Khakassia	1,401	312	225	30	27	11	228	28	141	36	26	564
Altai Territory	11,464	222	0	2,266	12	1,258	333	213	2,934	596	90	3,540
Krasnoyarsk Territory	19,496	396	297	1,874	731	839	878	1,186	5,016	982	667	6,927
Irkutsk Region	42,681	858	163	1,806	828	475	1,630	345	3,750	28,019	185	4,785
Kemerovo Region — Kuzbass	20,765	607	562	7,664	430	550	509	766	6,894	601	339	2,406

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	42,374	24	3	3,742	1,132	588	4,103	3,000	9,846	10,564	620	8,755
Omsk Region	14,230	0	0	3,979	116	921	655	688	3,755	334	69	3,713
Tomsk Region	18,815	99	91	1,154	54	1,540	722	315	2,035	686	188	12,021
FAR-EASTERN FEDERAL DISTRICT	118,061	28,862	14,721	18,453	5,539	1,177	3,540	5,485	19,946	12,539	4,238	18,283
Republic of Buryatia	12,025	40	0	8,165	0	41	225	30	790	1,429	39	1,265
Republic of Sakha (Yakutia)	16,114	2,019	1,360	145	2,760	36	273	1,154	3,025	33	41	6,629
Trans-Baikal Territory	8,956	5,701	0	28	3	0	210	82	607	1,524	32	768
Kamchatka Territory	4,403	0	0	299	310	3	105	85	1,531	255	1,517	298
Primorye Territory	27,307	26	0	6,895	39	108	1,580	547	6,967	3,683	1,984	5,479
Khabarovsk Territory	18,960	2,185	0	1,806	1,036	239	203	2,753	5,418	2,672	114	2,534
Amur Region	7,575	1,083	0	517	78	685	627	105	719	2,556	451	753
Magadan Region	5,001	4,346	0	130	187	2	6	6	174	12	13	126
Sakhalin Region	16,797	13,366	13,361	460	665	63	307	637	688	371	44	195
Jewish Autonomous Region	271	0	0	8	0	0	0	5	19	2	3	234
Chukotka Autonomous Area	652	95	0	1	460	0	3	81	8	2	0	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 January 2023											
	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	191,577	27,560	0	90,986	0	0	0	124	6,408	7,734	58,347	419
CENTRAL FEDERAL DISTRICT	160,050	0	0	90,609	0	0	0	0	3,425	7,734	57,877	405
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	5,703	0	0	5,703	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	395	0	0	74	0	0	0	0	9	0	0	312
Orel Region	56	0	0	0	0	0	0	0	56	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	47	0	0	0	0	0	0	0	0	0	0	47
Yaroslavl Region	7	0	0	0	0	0	0	0	7	0	0	0
Moscow	153,842	0	0	84,831	0	0	0	0	3,353	7,734	57,877	46

Table 6.3.3

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

(millions of rubles)

	Outstanding loans as 31.01.2023											
	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	45,889,054	2,113,684	1,367,345	11,099,543	1,519,896	2,641,308	2,681,820	2,200,659	5,215,407	9,291,191	8,855,175	270,371
CENTRAL FEDERAL DISTRICT	24,590,736	383,051	142,421	4,322,716	704,464	1,109,557	1,471,926	1,214,140	2,253,741	5,834,075	7,163,059	134,006
Belgorod Region	348,468	24,295	0	181,152	192	79,087	7,472	3,563	41,866	7,209	2,630	1,001
Bryansk Region	183,540	0	0	42,827	776	107,981	4,196	926	7,691	16,575	1,077	1,491
Vladimir Region	130,404	452	0	76,003	2,941	11,991	4,751	2,781	11,245	15,736	3,080	1,423
Voronezh Region	424,997	729	0	90,721	2,199	172,400	28,104	6,556	50,612	67,395	4,223	2,058
Ivanovo Region	45,773	0	0	21,679	104	2,319	3,012	836	6,237	9,795	740	1,050
Kaluga Region	186,842	297	0	87,211	265	42,913	11,950	1,983	21,820	16,169	2,686	1,549
Kostroma Region	105,744	8	0	23,884	86	3,207	1,769	1,329	4,632	69,604	885	340
Kursk Region	330,170	37,996	0	158,344	109	116,612	3,139	986	7,015	3,695	1,569	704
Lipetsk Region	279,326	3	0	90,925	252	147,762	3,361	1,958	15,958	17,219	1,023	865
Moscow Region	3,326,100	175	26	524,381	200,584	61,779	287,337	212,191	441,034	682,245	898,319	18,055
Orel Region	92,493	1	0	30,478	122	42,405	6,765	780	8,850	2,050	541	502
Ryazan Region	273,024	112,051	0	62,911	1,228	42,483	21,218	1,740	16,836	12,244	1,398	916
Smolensk Region	45,030	18	0	13,750	942	6,377	4,640	2,623	11,180	2,488	736	2,277
Tambov Region	202,684	0	0	42,790	1,149	116,116	3,823	1,048	34,176	2,234	457	891
Tver Region	136,165	0	0	53,326	116	34,358	8,321	1,750	21,483	8,785	7,210	816
Tula Region	500,809	4,658	0	366,374	24,615	49,093	12,496	3,869	21,181	14,010	2,572	1,942
Yaroslavl Region	250,335	72	0	128,781	9,904	20,906	8,701	4,751	16,835	20,598	38,342	1,445
Moscow	17,728,830	202,296	142,395	2,327,179	458,879	51,769	1,050,871	964,471	1,515,089	4,866,023	6,195,571	96,680

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	6,111,540	252,885	237,850	1,931,346	101,877	121,971	337,910	343,647	1,152,093	1,234,123	610,363	25,326
Republic of Karelia	46,473	726	0	22,033	1,172	2,209	3,100	943	2,628	6,296	4,732	2,633
Republic of Komi	62,953	35,038	35,020	10,218	13	1,853	1,759	3,807	4,665	3,657	866	1,076
Arkhangelsk Region	252,728	12,257	12,092	201,168	3,617	3,248	8,199	4,644	6,399	5,913	6,699	585
Nenets Autonomous Area	16,382	12,092	12,092	4	1,200	0	34	40	227	312	2,443	30
Arkhangelsk Region, excluding Nenets Autonomous Area	236,346	166	0	201,163	2,417	3,248	8,165	4,604	6,172	5,600	4,255	555
Vologda Region	260,159	12	0	66,973	1,810	6,427	2,806	1,505	8,633	166,089	4,522	1,382
Kaliningrad Region	366,781	4,463	697	81,257	1,312	37,527	14,092	5,848	37,952	26,202	156,414	1,714
Leningrad Region	1,106,340	550	28	646,763	16,654	35,390	36,437	14,581	22,396	325,108	6,911	1,552
Murmansk Region	116,987	9,565	0	836	23,665	105	20,671	3,484	5,671	2,551	49,978	461
Novgorod Region	39,767	10	0	20,018	1,302	7,898	974	512	7,269	610	650	525
Pskov Region	55,860	0	0	19,698	408	27,076	3,365	670	2,251	1,329	750	313
Saint Petersburg	3,803,492	190,264	190,012	862,383	51,924	239	246,507	307,652	1,054,229	696,369	378,841	15,084
SOUTHERN FEDERAL DISTRICT	2,690,756	9,609	6,863	619,724	72,647	379,486	159,603	99,294	697,165	479,970	154,354	18,903
Republic of Adygeya (Adygeya)	18,996	60	0	7,273	0	4,105	2,181	268	878	3,745	345	141
Republic of Kalmykia	4,106	0	0	473	4	1,122	810	151	848	297	292	110
Republic of Crimea	120,459	1,159	1,152	18,364	3,152	6,779	11,410	23,559	31,215	15,055	7,837	1,929
Krasnodar Territory	1,524,651	764	254	181,629	42,269	216,749	98,624	40,064	492,548	331,322	111,379	9,303
Astrakhan Region	53,040	1,989	1	5,377	2,216	9,998	9,619	1,961	7,274	12,596	1,723	287
Volgograd Region	194,977	2,571	2,542	89,548	469	38,747	14,087	4,142	27,277	11,861	4,627	1,646
Rostov Region	761,084	3,066	2,914	316,097	24,270	100,336	22,024	28,662	133,129	101,580	27,299	4,620
Sevastopol	13,444	0	0	963	266	1,651	848	485	3,996	3,514	853	868
NORTH CAUCASIAN FEDERAL DISTRICT	508,693	1,374	26	174,683	2,974	154,273	37,262	9,277	86,793	30,778	7,988	3,292
Republic of Dagestan	29,687	53	0	13,001	0	3,632	5,426	1,685	4,437	672	556	226
Republic of Ingushetia	3,305	0	0	1,592	0	1,088	354	49	198	4	18	3
Kabardino-Balkar Republic	26,808	18	0	8,199	30	11,253	801	426	3,775	1,574	589	143
Karachay-Cherkess Republic	32,073	250	0	8,730	3	5,099	3,401	1,445	4,959	7,632	498	56
Republic of North Ossetia — Alania	22,152	829	0	1,766	39	13,084	2,306	913	1,497	716	913	87
Chechen Republic	15,771	173	0	3,327	20	6,860	1,052	69	1,824	2,096	279	70
Stavropol Territory	378,896	51	25	138,068	2,882	113,257	23,922	4,690	70,103	18,082	5,136	2,706

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	3,811,493	75,822	45,429	1,558,278	83,628	482,105	281,804	162,112	343,834	650,871	138,204	34,835
Republic of Bashkortostan	397,528	13,964	1,617	165,427	5,129	36,242	47,500	7,174	36,224	76,245	5,212	4,412
Mari El Republic	82,113	2	0	19,720	48	50,329	4,416	642	4,817	1,272	501	366
Republic of Mordovia	62,773	226	0	22,534	343	26,598	2,697	788	3,159	3,446	2,462	520
Republic of Tatarstan (Tatarstan)	736,684	6,602	6,586	272,142	14,031	68,300	73,819	16,913	57,146	181,315	38,230	8,185
Udmurt Republic	172,151	10,374	9,812	73,758	553	21,702	3,551	6,314	9,619	41,326	3,693	1,260
Chuvash Republic — Chuvashia	71,942	0	0	25,066	414	9,084	14,814	1,369	10,254	8,468	2,016	456
Perm Territory	558,279	2,990	1,890	205,980	1,475	14,207	23,269	73,625	22,819	165,858	45,527	2,530
Kirov Region	69,978	18	0	24,819	555	24,517	3,323	1,562	6,983	6,066	1,366	768
Nizhny Novgorod Region	545,563	192	2	261,223	26,149	33,737	33,039	18,398	104,016	52,188	8,153	8,469
Orenburg Region	190,149	28,830	13,210	63,572	19,523	28,978	14,448	6,482	12,558	10,326	3,377	2,055
Penza Region	183,331	181	0	29,607	606	91,455	14,986	2,004	11,829	29,970	1,984	711
Samara Region	447,589	1,134	1,084	252,743	3,662	36,408	31,018	17,833	36,117	47,440	18,369	2,863
Saratov Region	215,887	11,245	11,227	110,596	10,483	31,188	7,901	7,213	20,456	9,647	6,037	1,121
Ulyanovsk Region	77,526	63	0	31,090	657	9,360	7,022	1,796	7,838	17,304	1,278	1,120
URALS FEDERAL DISTRICT	3,684,191	645,902	575,812	1,493,936	82,599	94,789	129,059	88,895	188,855	395,923	546,793	17,441
Kurgan Region	50,752	10	0	23,385	6,301	8,960	2,711	671	3,313	3,629	1,365	406
Sverdlovsk Region	1,313,067	3,871	743	777,980	31,214	18,022	41,794	22,756	95,986	208,527	103,843	9,073
Tyumen Region	1,766,334	575,110	575,062	415,348	31,169	37,719	62,526	56,973	35,255	137,986	410,620	3,629
Khanty-Mansi Autonomous Area — Yugra	330,764	204,817	204,773	2,071	10,564	193	20,714	41,161	9,882	24,393	15,978	992
Yamal-Nenets Autonomous Area	879,574	370,222	370,220	85,894	5,076	30	11,742	12,731	4,571	2,303	386,522	482
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	555,996	70	69	327,382	15,530	37,496	30,070	3,082	20,801	111,290	8,120	2,155
Chelyabinsk Region	554,038	66,912	8	277,222	13,914	30,088	22,029	8,495	54,301	45,781	30,964	4,333
SIBERIAN FEDERAL DISTRICT	2,363,754	213,009	176,846	615,728	323,653	201,423	171,460	80,444	305,550	361,111	63,323	28,051
Altai Republic	10,649	6	0	2,010	47	277	360	283	6,307	179	642	537
Republic of Tuva	3,376	753	30	163	0	124	106	200	1,500	74	238	218
Republic of Khakassia	28,650	1,180	800	11,162	96	1,003	9,451	834	3,100	962	444	417
Altai Territory	161,243	15,171	0	39,328	796	56,570	4,900	3,513	17,085	19,839	1,691	2,350
Krasnoyarsk Territory	691,999	45,605	37,619	257,501	180,007	28,377	34,449	11,270	33,625	82,375	14,234	4,556
Irkutsk Region	363,639	30,231	19,471	36,574	136,556	9,481	25,422	5,508	27,871	77,010	11,921	3,065
Kemerovo Region — Kuzbass	424,464	114,143	113,206	123,363	1,539	20,342	15,267	12,173	88,859	31,458	15,806	1,513

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	403,689	5,608	5,423	62,762	1,710	38,956	56,539	40,334	52,863	126,983	12,487	5,448
Omsk Region	135,356	8	0	57,992	1,140	18,874	17,909	2,742	19,833	11,874	2,611	2,373
Tomsk Region	140,688	304	296	24,872	1,764	27,420	7,056	3,585	54,507	10,358	3,248	7,575
FAR-EASTERN FEDERAL DISTRICT	2,127,891	532,032	182,099	383,131	148,054	97,705	92,796	202,849	187,377	304,339	171,091	8,517
Republic of Buryatia	84,845	157	6	18,898	46	3,915	4,600	718	14,321	39,432	1,807	951
Republic of Sakha (Yakutia)	293,470	184,366	156,018	4,371	39,938	845	16,472	13,069	21,894	1,868	8,860	1,787
Trans-Baikal Territory	182,016	136,674	0	1,446	1,364	1,298	3,804	743	7,206	27,916	1,034	532
Kamchatka Territory	87,401	1,058	0	6,312	6,652	1,028	1,197	4,750	8,884	7,080	50,190	249
Primorye Territory	551,725	556	0	121,905	3,029	41,765	29,184	94,411	68,416	93,693	96,123	2,644
Khabarovsk Territory	401,370	10,953	0	88,261	36,592	25,818	11,100	74,687	31,234	112,854	8,511	1,361
Amur Region	231,167	7,213	0	128,724	50,407	22,046	5,415	1,875	5,720	7,897	1,388	483
Magadan Region	156,103	138,345	0	1,042	3,939	18	414	667	10,737	128	738	75
Sakhalin Region	99,615	26,168	26,069	11,963	3,996	775	20,366	11,632	8,742	13,303	2,353	317
Jewish Autonomous Region	4,729	3,439	0	117	9	151	200	61	427	158	58	109
Chukotka Autonomous Area	35,450	23,103	7	91	2,082	45	44	237	9,796	12	30	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)

	Outstanding loans as 31.01.2023											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	4,800,335	1,163,652	853,591	1,655,936	284	3,253	2,919	97,924	60,292	684,008	1,131,776	291
CENTRAL FEDERAL DISTRICT	2,044,076	39,217	7,826	679,982	31	1,445	2,043	8,836	39,094	355,277	917,860	291
Belgorod Region	25,469	22,440	0	1,575	0	0	0	0	1,454	0	0	0
Bryansk Region	25	0	0	0	0	0	0	25	0	0	0	0
Vladimir Region	150	0	0	150	0	0	0	0	0	0	0	0
Voronezh Region	87,192	0	0	87,192	0	0	0	0	0	0	0	0
Ivanovo Region	57	0	0	0	0	57	0	0	0	0	0	0
Kaluga Region	8,228	0	0	3,588	0	0	0	0	0	4,640	0	0
Kostroma Region	128	0	0	128	0	0	0	0	0	0	0	0
Kursk Region	4,854	4,772	0	82	0	0	0	0	0	0	0	0
Lipetsk Region	7,462	0	0	7,462	0	0	0	0	0	0	0	0
Moscow Region	232,637	2,314	2,314	11,109	0	1,331	0	5,033	1,197	23,054	188,308	291
Orel Region	1,770	0	0	1,667	0	0	0	0	103	0	0	0
Ryazan Region	1,425	0	0	0	0	0	0	0	0	1,425	0	0
Smolensk Region	2	0	0	2	0	0	0	0	0	0	0	0
Tambov Region	3	0	0	3	0	0	0	0	0	0	0	0
Tver Region	4,126	0	0	4,126	0	0	0	0	0	0	0	0
Tula Region	1,929	0	0	1,929	0	0	0	0	0	0	0	0
Yaroslavl Region	83	0	0	0	0	57	0	0	26	0	0	0
Moscow	1,668,535	9,690	5,512	560,969	31	0	2,043	3,778	36,315	326,157	729,552	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 31.01.2023											
	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	2,724,609	53,783	48,402	403,685	19,337	109,462	204,872	35,795	377,979	527,724	975,817	16,155
CENTRAL FEDERAL DISTRICT	1,884,539	15,807	14,962	164,181	5,885	24,237	101,233	16,548	221,735	401,950	926,953	6,010
Belgorod Region	9,517	0	0	5,031	0	1,477	151	159	1,241	786	610	63
Bryansk Region	4,359	0	0	2,810	0	79	52	54	319	907	72	65
Vladimir Region	10,959	0	0	6,921	11	1,879	141	204	633	375	761	34
Voronezh Region	19,264	0	0	3,048	0	92	480	245	14,312	780	51	256
Ivanovo Region	3,479	0	0	631	0	462	25	58	748	1,488	40	26
Kaluga Region	33,305	203	0	26,914	9	193	1,423	63	454	2,879	1,112	56
Kostroma Region	758	0	0	77	3	26	47	41	539	10	6	9
Kursk Region	3,657	0	0	478	0	1,113	438	47	1,401	61	28	91
Lipetsk Region	2,906	3	0	152	5	7	277	144	1,775	224	176	142
Moscow Region	157,394	15	0	18,839	600	9,676	29,164	7,062	18,598	50,044	22,387	1,008
Orel Region	5,963	0	0	4,109	0	16	453	55	902	221	142	64
Ryazan Region	4,173	33	0	1,046	1	478	620	173	1,270	425	53	74
Smolensk Region	2,804	0	0	1,121	1	353	224	231	610	116	57	90
Tambov Region	3,931	0	0	2,409	115	221	537	32	501	15	12	90
Tver Region	2,742	0	0	1,751	5	40	36	61	696	42	38	72
Tula Region	4,227	61	0	902	2	1,050	239	86	1,382	57	347	101
Yaroslavl Region	13,499	52	0	180	2,108	5,642	2,001	1,738	512	884	291	89
Moscow	1,601,605	15,440	14,962	87,762	3,025	1,433	64,926	6,094	175,841	342,637	900,769	3,679

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	196,817	12,673	12,236	55,017	949	8,192	20,396	3,024	58,321	26,792	9,307	2,148
Republic of Karelia	1,832	232	0	141	0	1,159	41	53	136	16	24	30
Republic of Komi	3,060	134	134	489	0	29	108	37	1,105	1,074	31	53
Arkhangelsk Region	14,296	12,092	12,092	154	0	55	41	32	132	80	1,639	70
Nenets Autonomous Area	12,112	12,092	12,092	0	0	0	3	0	4	9	2	2
Arkhangelsk Region, excluding Nenets Autonomous Area	2,184	0	0	154	0	55	38	32	128	71	1,638	68
Vologda Region	6,260	2	0	1,064	0	440	156	165	1,691	2,564	95	81
Kaliningrad Region	12,856	0	0	5,939	0	2,547	612	369	1,916	435	1,011	27
Leningrad Region	20,471	0	0	9,683	0	2,609	1,795	257	4,480	1,489	53	105
Murmansk Region	734	0	0	69	0	0	28	32	492	15	16	81
Novgorod Region	2,506	0	0	1,019	0	1,146	30	37	127	48	81	17
Pskov Region	941	0	0	71	0	198	333	49	220	41	10	21
Saint Petersburg	133,862	214	10	36,387	948	9	17,251	1,991	48,023	21,030	6,347	1,662
SOUTHERN FEDERAL DISTRICT	125,187	2,258	223	35,426	9,551	13,133	12,276	8,471	17,060	20,112	5,288	1,611
Republic of Adygeya (Adygeya)	1,606	2	0	977	0	32	114	16	60	276	111	17
Republic of Kalmykia	732	0	0	20	0	443	83	44	75	19	32	17
Republic of Crimea	2,477	0	0	77	0	257	71	682	401	839	36	113
Krasnodar Territory	45,733	264	223	9,293	7,334	8,788	3,275	336	7,150	6,149	2,312	831
Astrakhan Region	16,259	1,988	0	2,463	2,215	453	2,895	21	611	5,535	51	27
Volgograd Region	10,746	0	0	304	2	2,508	3,433	124	1,096	661	2,416	202
Rostov Region	46,833	4	0	22,112	0	651	2,182	7,247	7,510	6,451	319	358
Sevastopol	802	0	0	179	0	1	224	1	158	181	12	47
NORTH CAUCASIAN FEDERAL DISTRICT	67,578	919	21	24,896	30	9,123	7,729	482	12,531	9,069	2,546	254
Republic of Dagestan	19,867	49	0	11,262	0	2,529	3,777	75	1,870	119	154	33
Republic of Ingushetia	730	0	0	56	0	395	154	0	117	0	7	1
Kabardino-Balkar Republic	7,408	18	0	3,573	30	1,783	201	199	1,405	66	114	19
Karachay-Cherkess Republic	13,384	0	0	1,826	0	1,131	1,876	16	987	7,482	53	13
Republic of North Ossetia — Alania	1,749	807	0	128	0	81	297	15	304	61	44	12
Chechen Republic	5,835	24	0	70	0	3,072	648	5	1,245	764	4	4
Stavropol Territory	18,606	21	21	7,982	0	132	775	172	6,603	578	2,172	172

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	170,115	560	556	40,295	1,123	16,247	22,715	2,937	30,216	35,476	17,466	3,079
Republic of Bashkortostan	25,265	75	75	2,174	436	1,145	2,736	267	2,756	14,784	382	509
Mari El Republic	5,717	0	0	2,914	0	26	316	15	2,379	27	15	25
Republic of Mordovia	2,085	0	0	435	0	971	19	16	457	147	6	34
Republic of Tatarstan (Tatarstan)	25,296	2	0	7,105	5	2,492	2,208	1,000	3,247	7,782	555	899
Udmurt Republic	2,031	10	10	170	20	18	101	194	329	43	1,043	104
Chuvash Republic — Chuvashia	3,943	0	0	364	377	63	89	94	168	2,659	48	81
Perm Territory	6,930	262	261	994	2	512	492	163	2,515	1,476	287	227
Kirov Region	2,098	0	0	812	170	254	229	78	427	27	44	55
Nizhny Novgorod Region	11,112	0	0	1,356	0	350	2,516	137	4,479	1,607	300	368
Orenburg Region	27,102	1	0	12,952	0	3,278	9,406	98	700	222	113	333
Penza Region	5,199	0	0	301	0	3,597	412	37	321	467	31	31
Samara Region	33,296	2	2	4,358	0	581	3,487	635	7,356	4,096	12,578	204
Saratov Region	15,448	208	208	5,414	0	2,931	476	168	3,656	426	2,009	162
Ulyanovsk Region	4,593	0	0	946	113	29	228	36	1,427	1,713	54	47
URALS FEDERAL DISTRICT	113,613	19,400	19,387	47,999	131	1,639	12,673	898	16,669	5,602	7,493	1,110
Kurgan Region	3,369	0	0	1,592	0	126	1,140	34	230	152	65	29
Sverdlovsk Region	14,197	12	0	1,520	2	236	2,553	240	3,215	3,089	2,919	411
Tyumen Region	71,604	19,388	19,387	29,182	6	60	7,495	498	9,035	1,287	4,419	235
Khanty-Mansi Autonomous Area — Yugra	27,650	19,374	19,374	594	1	9	2,010	195	667	1,015	3,706	80
Yamal-Nenets Autonomous Area	4,864	6	6	16	5	2	3,863	186	134	24	565	62
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	39,090	8	7	28,572	0	49	1,621	116	8,234	247	148	94
Chelyabinsk Region	24,444	0	0	15,705	123	1,217	1,485	126	4,189	1,074	90	434
SIBERIAN FEDERAL DISTRICT	114,347	1,136	1,017	27,210	1,648	12,506	21,524	2,605	16,111	24,562	5,517	1,529
Altai Republic	1,044	0	0	8	0	41	39	6	921	0	20	8
Republic of Tuva	174	0	0	10	0	16	15	18	80	3	25	9
Republic of Khakassia	470	0	0	30	0	139	28	41	185	20	10	15
Altai Territory	23,001	0	0	10,235	6	10,478	239	94	1,379	352	66	153
Krasnoyarsk Territory	18,186	1	0	5,460	6	1,080	1,698	1,618	2,270	5,750	93	213
Irkutsk Region	10,638	113	0	1,245	1,257	209	1,227	166	1,342	194	4,758	129
Kemerovo Region — Kuzbass	18,434	1,018	1,016	245	17	67	585	108	1,349	14,853	46	147

Table 6.3.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	18,934	4	0	4,775	5	213	4,907	176	4,917	3,043	423	472
Omsk Region	21,726	0	0	4,669	357	248	12,635	84	3,164	193	41	335
Tomsk Region	1,739	0	0	533	0	16	151	295	505	155	36	48
FAR-EASTERN FEDERAL DISTRICT	52,411	1,031	0	8,662	19	24,385	6,327	829	5,337	4,161	1,247	414
Republic of Buryatia	1,854	0	0	702	7	47	260	36	279	405	97	21
Republic of Sakha (Yakutia)	1,870	343	0	374	5	14	497	65	336	104	68	64
Trans-Baikal Territory	890	9	0	122	0	57	90	44	485	16	41	24
Kamchatka Territory	310	4	0	124	0	1	15	6	79	4	67	10
Primorye Territory	10,213	2	0	1,252	3	2,470	356	434	2,318	3,019	299	62
Khabarovsk Territory	33,582	17	0	5,815	4	21,690	4,177	42	844	491	422	80
Amur Region	935	260	0	14	1	80	91	110	268	41	34	35
Magadan Region	527	319	0	3	0	4	6	20	84	0	72	18
Sakhalin Region	2,001	0	0	212	0	21	833	64	596	42	136	97
Jewish Autonomous Region	133	0	0	39	0	0	0	7	37	39	9	1
Chukotka Autonomous Area	96	78	0	4	0	0	0	0	12	0	1	1

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 31.01.2023											
	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	115,823	31,710	31,710	18,380	23	0	323	168	18,203	46,500	516	0
CENTRAL FEDERAL DISTRICT	62,051	5,561	5,561	427	0	0	284	0	9,506	45,944	329	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	680	49	49	0	0	0	0	0	630	0	1	0
Orel Region	397	0	0	397	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	60,974	5,512	5,512	30	0	0	284	0	8,876	45,944	328	0

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.01.2023											
	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	695,288	64,185	8,032	0	9,425,828	762,592	193,719	62	540,489	30,016	6,654	5
CENTRAL FEDERAL DISTRICT	267,904	16,223	7,813	0	4,145,432	203,300	168,762	57	292,070	8,692	1,525	0
Belgorod Region	4,409	808	0	0	52,179	8,707	36	0	3,622	278	0	0
Bryansk Region	3,095	927	0	0	38,104	11,872	25	0	571	190	0	0
Vladimir Region	3,311	524	0	0	49,735	7,128	0	0	2,518	637	0	0
Voronezh Region	14,367	1,126	0	0	189,883	22,292	0	0	10,049	310	0	0
Ivanovo Region	2,719	348	0	0	31,598	4,953	57	0	1,209	122	0	0
Kaluga Region	3,378	308	0	0	49,017	4,476	0	0	7,350	189	0	0
Kostroma Region	1,292	378	0	0	82,164	4,099	0	0	516	101	0	0
Kursk Region	3,270	479	0	0	47,361	7,000	0	0	1,410	138	0	0
Lipetsk Region	4,333	379	0	0	53,129	5,098	0	0	1,369	225	0	0
Moscow Region	46,534	3,720	12	0	693,170	38,537	5,714	0	55,430	2,575	45	0
Orel Region	1,676	286	0	0	26,471	4,784	0	0	4,600	114	0	0
Ryazan Region	5,196	635	0	0	56,482	5,009	1,425	0	2,128	196	0	0
Smolensk Region	3,037	365	0	0	24,187	3,893	2	0	1,797	154	0	0
Tambov Region	2,361	330	0	0	31,912	5,566	0	0	717	117	0	0
Tver Region	3,599	403	0	0	36,412	3,841	0	0	670	180	0	0
Tula Region	3,949	533	0	0	53,905	6,421	0	0	1,247	257	0	0
Yaroslavl Region	5,379	325	7	0	45,379	4,685	83	0	1,763	131	0	0
Moscow	155,999	4,351	7,795	0	2,584,344	54,940	161,420	57	195,104	2,779	1,480	0

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	75,135	6,396	30	0	1,108,515	57,674	10,543	0	46,383	2,027	59	0
Republic of Karelia	1,410	162	0	0	17,676	2,220	0	0	694	65	0	0
Republic of Komi	1,670	480	0	0	12,303	3,745	0	0	1,690	107	0	0
Arkhangelsk Region	1,838	422	0	0	25,009	5,119	689	0	284	151	0	0
Nenets Autonomous Area	264	27	0	0	2,993	231	0	0	13	10	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,575	395	0	0	22,016	4,887	689	0	272	142	0	0
Vologda Region	2,963	923	0	0	186,913	6,806	0	0	2,507	297	0	0
Kaliningrad Region	6,454	563	0	0	71,766	5,648	185	0	3,485	279	59	0
Leningrad Region	6,565	644	0	0	96,437	6,171	0	0	3,047	246	0	0
Murmansk Region	1,857	603	0	0	11,581	2,963	909	0	285	86	0	0
Novgorod Region	1,073	199	0	0	8,196	1,777	0	0	910	66	0	0
Pskov Region	1,122	200	0	0	21,373	2,043	0	0	832	88	0	0
Saint Petersburg	50,184	2,199	30	0	657,262	21,182	8,759	0	32,649	640	0	0
SOUTHERN FEDERAL DISTRICT	70,701	9,322	0	0	903,982	123,173	4,794	0	47,826	4,090	4,794	0
Republic of Adygeya (Adygeya)	763	120	0	0	14,490	2,086	0	0	1,454	72	0	0
Republic of Kalmykia	314	144	0	0	3,524	1,684	0	0	337	210	0	0
Republic of Crimea	4,846	539	0	0	46,237	5,387	0	0	1,832	171	0	0
Krasnodar Territory	41,767	3,988	0	0	537,050	57,635	0	0	20,205	1,611	0	0
Astrakhan Region	1,627	526	0	0	32,171	5,479	0	0	6,157	470	0	0
Volgograd Region	3,781	1,055	0	0	71,312	12,213	0	0	7,423	418	0	0
Rostov Region	16,358	2,667	0	0	190,819	37,096	4,794	0	10,020	1,093	4,794	0
Sevastopol	1,246	283	0	0	8,379	1,593	0	0	397	46	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	13,075	2,313	0	0	201,352	30,566	0	0	21,278	2,348	0	0
Republic of Dagestan	571	249	0	0	9,048	2,925	0	0	2,386	538	0	0
Republic of Ingushetia	152	3	0	0	2,506	152	0	0	121	80	0	0
Kabardino-Balkar Republic	747	218	0	0	19,774	3,690	0	0	2,054	458	0	0
Karachay-Cherkess Republic	860	68	0	0	15,232	1,279	0	0	5,543	141	0	0
Republic of North Ossetia — Alania	348	83	0	0	15,833	1,718	0	0	1,138	197	0	0
Chechen Republic	213	141	0	0	4,503	1,403	0	0	784	67	0	0
Stavropol Territory	10,184	1,551	0	0	134,456	19,400	0	0	9,251	866	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	103,459	11,245	0	0	1,194,036	134,330	196	0	64,341	4,544	196	0
Republic of Bashkortostan	11,786	1,561	0	0	148,274	15,238	0	0	12,301	787	0	0
Mari El Republic	1,234	319	0	0	14,302	2,571	0	0	2,766	41	0	0
Republic of Mordovia	1,143	253	0	0	18,895	2,614	0	0	974	247	0	0
Republic of Tatarstan (Tatarstan)	22,781	1,462	0	0	255,197	17,885	0	0	12,320	394	0	0
Udmurt Republic	7,072	628	0	0	66,273	6,569	0	0	743	233	0	0
Chuvash Republic — Chuvashia	3,040	397	0	0	40,998	6,636	0	0	449	158	0	0
Perm Territory	8,075	1,433	0	0	93,410	16,139	196	0	2,449	604	196	0
Kirov Region	3,009	443	0	0	31,641	5,530	0	0	1,195	190	0	0
Nizhny Novgorod Region	14,771	1,199	0	0	170,389	15,653	0	0	5,299	386	0	0
Orenburg Region	4,224	754	0	0	63,768	12,249	0	0	11,803	455	0	0
Penza Region	4,939	444	0	0	66,951	8,288	0	0	694	231	0	0
Samara Region	11,753	989	0	0	122,882	9,368	0	0	6,341	334	0	0
Saratov Region	5,426	824	0	0	56,991	11,276	0	0	5,522	315	0	0
Ulyanovsk Region	4,207	537	0	0	44,066	4,315	0	0	1,487	170	0	0
URALS FEDERAL DISTRICT	65,018	6,241	0	0	615,930	62,727	252	0	21,884	2,239	32	0
Kurgan Region	2,123	424	0	0	22,409	4,424	0	0	3,186	208	0	0
Sverdlovsk Region	31,041	2,440	0	0	251,320	18,276	220	0	6,706	605	0	0
Tyumen Region	19,035	2,024	0	0	232,780	23,296	0	0	7,113	947	0	0
Khanty-Mansi Autonomous Area — Yugra	3,175	713	0	0	56,122	10,556	0	0	2,862	421	0	0
Yamal-Nenets Autonomous Area	1,617	667	0	0	26,514	5,218	0	0	3,030	287	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	14,242	644	0	0	150,143	7,522	0	0	1,220	239	0	0
Chelyabinsk Region	12,819	1,353	0	0	109,421	16,732	32	0	4,880	479	32	0
SIBERIAN FEDERAL DISTRICT	70,150	8,173	0	0	740,194	93,347	5	5	32,974	3,967	5	5
Altai Republic	556	58	0	0	4,141	706	0	0	195	70	0	0
Republic of Tuva	266	168	0	0	2,469	1,853	0	0	128	112	0	0
Republic of Khakassia	785	257	0	0	15,681	3,600	0	0	386	190	0	0
Altai Territory	7,448	990	0	0	87,456	15,032	0	0	7,838	281	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	9,844	2,111	0	0	149,030	16,131	0	0	3,940	629	0	0
Irkutsk Region	8,263	1,162	0	0	80,150	13,515	0	0	2,117	579	0	0
Kemerovo Region — Kuzbass	4,936	610	0	0	55,338	8,312	0	0	2,783	271	0	0
Novosibirsk Region	27,508	1,175	0	0	252,701	15,026	0	0	10,995	1,298	0	0
Omsk Region	6,801	1,273	0	0	56,783	13,418	5	5	3,292	216	5	5
Tomsk Region	3,743	370	0	0	36,445	5,754	0	0	1,299	320	0	0
FAR-EASTERN FEDERAL DISTRICT	29,844	4,273	188	0	516,388	57,475	9,166	0	13,733	2,109	42	0
Republic of Buryatia	1,217	269	0	0	17,582	5,637	0	0	1,109	385	0	0
Republic of Sakha (Yakutia)	2,052	522	0	0	32,154	7,740	60	0	863	276	42	0
Trans-Baikal Territory	2,437	459	0	0	36,489	5,482	2,788	0	533	213	0	0
Kamchatka Territory	1,191	277	0	0	30,910	3,679	522	0	218	73	0	0
Primorye Territory	11,238	930	159	0	186,591	14,042	2,066	0	7,028	360	0	0
Khabarovsk Territory	6,781	506	0	0	118,187	7,870	901	0	2,062	284	0	0
Amur Region	2,674	647	0	0	30,188	5,934	0	0	391	137	0	0
Magadan Region	417	85	0	0	15,299	1,166	2,725	0	465	139	0	0
Sakhalin Region	1,666	450	0	0	43,372	4,844	0	0	917	200	0	0
Jewish Autonomous Region	161	117	0	0	4,617	722	0	0	54	33	0	0
Chukotka Autonomous Area	10	10	30	0	1,000	358	105	0	93	10	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	28.02.2023											
	Rubles						Foreign currency					
	2	3	including				8	9	including			
			4	5	of which: mortgage loans				10	11	of which: mortgage loans	
					total	including overdue loans					of which: against the pledge of claims under share construction participation agreements	
total											including overdue loans	total	including overdue loans
6	7	12	13									
THE RUSSIAN FEDERATION	27,288,636	14,143,753	14,133,809	57,259	3,430,510	4,944	23,109	7,293	6,893	3,418	90	43
CENTRAL FEDERAL DISTRICT	8,411,360	4,543,781	4,540,245	20,550	1,295,141	1,868	18,946	5,896	5,577	2,897	55	13
Belgorod Region	223,181	101,010	100,907	272	21,153	21	29	20	20	14	0	0
Bryansk Region	149,432	73,010	72,966	179	17,507	11	16	7	6	5	0	0
Vladimir Region	186,571	89,866	89,801	367	21,418	24	20	15	15	11	0	0
Voronezh Region	335,926	169,547	169,470	913	34,480	165	32	5	5	4	0	0
Ivanovo Region	112,565	53,096	53,082	256	12,126	93	10	2	2	2	0	0
Kaluga Region	197,440	105,233	105,208	429	20,142	47	37	25	24	23	0	0
Kostroma Region	81,694	40,810	40,777	88	7,292	8	5	0	0	0	0	0
Kursk Region	153,184	71,338	71,278	185	13,989	7	8	2	2	0	0	0
Lipetsk Region	157,078	71,381	71,359	243	13,387	16	3	0	0	0	0	0
Moscow Region	2,263,997	1,237,672	1,236,885	5,654	338,005	463	2,603	1,742	1,653	945	32	1
Orel Region	105,503	51,233	51,203	145	10,892	28	10	5	5	0	0	0
Ryazan Region	174,757	91,775	91,759	290	23,914	53	16	6	6	6	0	0
Smolensk Region	131,131	63,120	63,089	277	13,062	31	53	7	0	0	0	0
Tambov Region	125,641	58,041	58,006	196	11,186	21	12	0	0	0	0	0
Tver Region	202,375	101,683	101,675	367	19,732	32	27	11	11	1	0	0
Tula Region	245,290	118,121	118,078	405	28,220	33	61	46	29	0	0	0
Yaroslavl Region	171,294	82,589	82,524	425	17,734	57	26	14	14	7	0	0
Moscow	3,394,303	1,964,257	1,962,178	9,858	670,899	757	15,977	3,990	3,786	1,879	23	11

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	3,199,607	1,728,267	1,727,733	6,429	477,217	657	1,724	713	684	213	5	0
Republic of Karelia	114,664	51,630	51,611	99	10,369	8	4	1	1	0	0	0
Republic of Komi	171,741	84,358	84,272	302	17,103	30	24	9	9	7	0	0
Arkhangelsk Region	224,439	116,131	116,096	213	28,324	23	22	5	5	0	0	0
Nenets Autonomous Area	11,439	5,420	5,418	9	1,062	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	213,000	110,711	110,678	203	27,263	23	22	5	5	0	0	0
Vologda Region	186,919	88,108	88,046	302	16,270	20	14	12	12	4	0	0
Kaliningrad Region	181,581	87,649	87,635	1,500	15,658	15	116	36	36	16	0	0
Leningrad Region	445,858	235,867	235,828	847	66,179	120	169	83	83	40	2	0
Murmansk Region	166,620	70,434	70,421	197	19,118	17	16	9	9	3	0	0
Novgorod Region	85,208	39,257	39,236	92	8,223	23	4	0	0	0	0	0
Pskov Region	82,482	36,502	36,492	108	8,555	7	4	2	2	0	0	0
Saint Petersburg	1,540,094	918,331	918,096	2,769	287,417	394	1,351	557	529	143	3	0
SOUTHERN FEDERAL DISTRICT	2,447,294	1,170,204	1,169,343	5,273	303,541	673	409	156	151	57	0	0
Republic of Adygeya (Adygeya)	68,775	26,815	26,802	158	6,973	19	4	0	0	0	0	0
Republic of Kalmykia	55,871	28,156	28,147	114	7,929	5	2	0	0	0	0	0
Republic of Crimea	102,587	48,584	48,584	97	11,285	5	20	2	2	0	0	0
Krasnodar Territory	1,055,500	515,160	514,791	2,587	154,884	451	186	74	74	22	0	0
Astrakhan Region	152,524	68,956	68,922	285	14,385	15	14	6	6	5	0	0
Volgograd Region	331,399	152,340	152,237	540	33,754	31	41	6	6	0	0	0
Rostov Region	645,693	310,664	310,333	1,465	70,502	136	142	68	63	30	0	0
Sevastopol	34,945	19,529	19,528	27	3,830	10	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	794,010	356,984	356,645	2,842	71,152	117	193	32	25	9	0	0
Republic of Dagestan	129,789	65,110	65,104	575	15,722	10	6	0	0	0	0	0
Republic of Ingushetia	11,727	3,090	3,089	63	572	0	0	0	0	0	0	0
Kabardino-Balkar Republic	74,240	33,118	33,027	214	5,311	7	111	0	0	0	0	0
Karachay-Cherkess Republic	55,430	24,905	24,863	438	2,996	3	0	0	0	0	0	0
Republic of North Ossetia — Alania	84,557	37,289	37,247	519	8,557	35	9	3	0	0	0	0
Chechen Republic	56,807	22,444	22,442	214	2,950	2	1	0	0	0	0	0
Stavropol Territory	381,461	171,028	170,872	820	35,044	61	66	29	25	9	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	4,821,925	2,481,535	2,478,749	8,597	506,453	625	555	172	166	95	13	13
Republic of Bashkortostan	760,200	401,090	400,730	1,375	78,770	134	30	7	7	0	0	0
Mari El Republic	89,994	46,065	46,051	96	7,861	2	5	0	0	0	0	0
Republic of Mordovia	98,604	53,511	53,453	124	12,663	7	4	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	788,330	431,758	431,063	1,238	89,480	54	104	3	3	2	0	0
Udmurt Republic	284,726	156,093	155,881	488	37,637	16	20	1	0	0	0	0
Chuvash Republic — Chuvashia	194,717	114,332	114,268	292	30,282	46	12	3	3	0	0	0
Perm Territory	461,603	230,193	229,790	975	50,768	89	111	72	67	64	11	11
Kirov Region	181,572	93,660	93,575	355	15,772	30	6	0	0	0	0	0
Nizhny Novgorod Region	466,682	228,225	227,882	796	45,794	49	77	20	20	9	0	0
Orenburg Region	332,149	164,188	164,117	553	22,825	27	19	7	7	7	0	0
Penza Region	182,742	96,369	96,225	241	29,057	23	16	6	6	0	0	0
Samara Region	479,906	223,601	223,380	1,175	40,300	59	106	31	31	12	2	2
Saratov Region	325,843	153,424	153,356	691	25,998	75	39	18	18	0	0	0
Ulyanovsk Region	174,857	89,024	88,978	197	19,246	14	6	3	3	0	0	0
URALS FEDERAL DISTRICT	2,686,855	1,403,097	1,402,480	4,800	287,337	291	479	89	89	36	0	0
Kurgan Region	120,840	56,986	56,959	173	9,816	16	2	0	0	0	0	0
Sverdlovsk Region	819,913	431,599	431,440	1,749	100,655	124	205	66	66	23	0	0
Tyumen Region	1,192,846	655,910	655,720	1,756	138,353	95	229	15	15	11	0	0
Khanty-Mansi Autonomous Area — Yugra	586,489	334,777	334,734	928	61,828	65	5	5	5	0	0	0
Yamal-Nenets Autonomous Area	214,499	113,838	113,815	259	26,758	9	7	7	7	7	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	391,858	207,295	207,171	570	49,767	21	217	4	4	4	0	0
Chelyabinsk Region	553,256	258,602	258,361	1,122	38,512	56	43	8	8	2	0	0
SIBERIAN FEDERAL DISTRICT	3,106,342	1,502,652	1,501,644	5,925	272,708	493	353	178	144	95	16	16
Altai Republic	31,135	8,746	8,742	65	1,473	3	1	0	0	0	0	0
Republic of Tuva	69,392	30,608	30,601	97	4,466	8	0	0	0	0	0	0
Republic of Khakassia	89,812	41,203	41,163	144	7,236	17	0	0	0	0	0	0
Altai Territory	330,491	155,506	155,446	464	26,755	27	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	596,111	299,226	298,937	1,625	62,413	94	47	24	24	24	13	13
Irkutsk Region	468,142	208,998	208,876	945	30,223	58	75	41	41	20	0	0
Kemerovo Region — Kuzbass	422,586	181,089	180,977	565	34,256	25	72	48	20	4	0	0
Novosibirsk Region	607,500	340,517	340,324	1,380	71,026	213	84	40	38	34	0	0
Omsk Region	305,110	147,261	147,142	396	21,315	21	51	24	21	12	3	3
Tomsk Region	186,063	89,499	89,434	242	13,545	26	10	1	1	1	0	0
FAR-EASTERN FEDERAL DISTRICT	1,821,244	957,233	956,970	2,842	216,961	220	450	57	55	16	0	0
Republic of Buryatia	162,077	73,147	73,112	292	17,918	13	2	1	1	1	0	0
Republic of Sakha (Yakutia)	308,487	186,126	186,072	692	41,057	89	4	2	2	0	0	0
Trans-Baikal Territory	183,979	83,475	83,428	254	14,033	8	6	5	5	0	0	0
Kamchatka Territory	81,879	39,273	39,254	79	8,169	1	5	3	3	0	0	0
Primorye Territory	403,473	214,518	214,476	541	59,276	29	385	32	30	3	0	0
Khabarovsk Territory	288,830	157,425	157,393	452	37,017	38	27	8	8	5	0	0
Amur Region	169,620	91,433	91,410	228	14,562	16	0	0	0	0	0	0
Magadan Region	45,391	23,352	23,349	61	4,942	0	0	0	0	0	0	0
Sakhalin Region	138,390	70,305	70,297	174	16,207	17	20	7	7	6	0	0
Jewish Autonomous Region	23,585	10,195	10,192	59	1,874	2	0	0	0	0	0	0
Chukotka Autonomous Area	15,533	7,985	7,985	12	1,906	6	0	0	0	0	0	0

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	February 2023				
	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	1,605,601	114,865	422,559	287.4	8.05
CENTRAL FEDERAL DISTRICT	501,301	26,356	128,400	289.9	8.04
Belgorod Region	13,828	1,003	3,405	284.5	8.05
Bryansk Region	8,989	727	2,207	290.2	7.95
Vladimir Region	11,618	927	2,898	287.7	8.57
Voronezh Region	20,165	1,582	5,018	285.5	8.18
Ivanovo Region	7,405	621	1,783	268.2	8.58
Kaluga Region	11,035	800	2,879	294.3	8.43
Kostroma Region	4,985	462	1,319	284.9	8.44
Kursk Region	9,718	778	2,524	281.4	8.00
Lipetsk Region	10,123	758	2,298	291.2	8.46
Moscow Region	128,736	6,128	34,298	294.7	8.07
Orel Region	6,631	528	1,598	288.3	8.04
Ryazan Region	10,238	896	2,916	300.9	7.71
Smolensk Region	7,946	630	1,822	287.1	8.47
Tambov Region	7,352	542	1,584	288.5	8.65
Tver Region	11,504	902	2,868	286.8	8.40
Tula Region	14,347	1,111	3,791	294.1	8.67
Yaroslavl Region	10,991	893	2,648	281.1	8.31
Moscow	205,690	7,068	52,545	288.4	7.83

Table 6.3.9 (cont.)

1	2	3	4	5	6
NORTH-WESTERN FEDERAL DISTRICT	181,510	10,867	43,573	289.6	7.60
Republic of Karelia	6,457	440	1,339	274.5	8.74
Republic of Komi	9,349	800	2,178	278.6	8.45
Arkhangelsk Region	12,277	1,011	3,216	278.5	8.24
Nenets Autonomous Area	555	30	107	262.6	8.74
Arkhangelsk Region, excluding Nenets Autonomous Area	11,721	981	3,109	279.1	8.23
Vologda Region	11,225	1,018	2,809	276.5	8.65
Kaliningrad Region	11,083	690	2,334	286.4	8.17
Leningrad Region	23,850	1,428	6,263	297.8	7.02
Murmansk Region	9,836	622	2,039	268.5	8.89
Novgorod Region	5,282	407	1,171	292.6	7.50
Pskov Region	5,112	384	1,113	282.7	7.39
Saint Petersburg	87,040	4,067	21,111	295.3	7.25
SOUTHERN FEDERAL DISTRICT	151,968	10,972	41,316	304.7	7.32
Republic of Adygeya (Adygeya)	4,206	289	1,070	312.9	6.78
Republic of Kalmykia	3,085	234	942	302.6	7.76
Republic of Crimea	6,706	418	1,486	292.7	7.85
Krasnodar Territory	67,232	4,502	20,279	317.5	6.68
Astrakhan Region	8,787	752	2,305	294.4	8.22
Volgograd Region	20,425	1,636	4,974	286.2	8.49
Rostov Region	39,202	2,987	9,620	291.7	7.91
Sevastopol	2,326	154	640	289.7	7.70
NORTH CAUCASIAN FEDERAL DISTRICT	48,952	5,140	13,896	298.8	8.98
Republic of Dagestan	8,306	865	2,548	304.8	8.78
Republic of Ingushetia	867	57	117	304.7	10.29
Kabardino-Balkar Republic	4,324	434	1,241	287.5	8.51
Karachay-Cherkess Republic	3,226	302	953	311.0	9.75
Republic of North Ossetia — Alania	5,279	459	1,622	298.1	8.78
Chechen Republic	4,184	1,240	1,576	293.1	11.30
Stavropol Territory	22,766	1,783	5,838	298.3	8.45

Table 6.3.9 (cont.)

1	2	3	4	5	6
VOLGA FEDERAL DISTRICT	281,132	26,009	77,189	286.7	8.35
Republic of Bashkortostan	43,358	4,674	13,442	286.2	8.63
Mari El Republic	5,485	566	1,499	286.5	8.31
Republic of Mordovia	5,683	451	1,465	290.6	7.52
Republic of Tatarstan (Tatarstan)	43,674	3,898	13,541	293.1	8.07
Udmurt Republic	15,350	1,767	4,572	287.3	7.66
Chuvash Republic — Chuvashia	11,706	1,161	3,717	293.2	7.68
Perm Territory	28,040	2,654	7,406	282.1	8.31
Kirov Region	10,733	1,104	2,969	293.4	8.03
Nizhny Novgorod Region	28,786	2,114	6,957	277.5	8.48
Orenburg Region	18,158	1,707	4,318	280.0	9.12
Penza Region	10,735	1,035	3,245	295.6	7.54
Samara Region	29,434	2,266	6,695	280.9	8.92
Saratov Region	19,942	1,711	4,820	288.8	9.11
Ulyanovsk Region	10,048	901	2,543	284.6	8.33
URALS FEDERAL DISTRICT	156,810	14,040	42,929	279.2	8.52
Kurgan Region	7,283	804	1,826	280.5	8.59
Sverdlovsk Region	51,014	4,433	13,584	276.6	8.39
Tyumen Region	64,142	5,033	18,840	293.0	8.40
Khanty-Mansi Autonomous Area — Yugra	29,342	2,251	8,753	287.2	8.51
Yamal-Nenets Autonomous Area	11,095	773	3,266	288.4	9.21
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	23,706	2,009	6,821	302.8	7.90
Chelyabinsk Region	34,371	3,770	8,678	252.8	9.01
SIBERIAN FEDERAL DISTRICT	185,592	14,429	46,576	281.3	8.73
Altai Republic	1,961	124	316	270.2	8.86
Republic of Tuva	3,801	432	1,342	292.0	9.61
Republic of Khakassia	5,507	461	1,358	284.1	7.84
Altai Territory	19,758	1,700	4,810	284.8	8.72
Krasnoyarsk Territory	34,365	2,701	9,075	278.1	8.86

Table 6.3.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	27,699	2,052	6,673	279.2	8.99
Kemerovo Region — Kuzbass	27,282	1,928	5,720	265.3	9.24
Novosibirsk Region	34,414	2,660	9,618	288.3	8.29
Omsk Region	19,549	1,576	4,990	288.4	8.71
Tomsk Region	11,255	795	2,674	281.8	8.32
FAR-EASTERN FEDERAL DISTRICT	98,335	7,052	28,680	266.0	6.78
Republic of Buryatia	9,348	730	2,511	260.2	6.95
Republic of Sakha (Yakutia)	13,883	1,039	4,765	264.1	6.07
Trans-Baikal Territory	10,286	752	2,690	268.1	7.23
Kamchatka Territory	4,879	291	1,372	284.0	8.82
Primorye Territory	22,857	1,603	6,767	265.5	6.52
Khabarovsk Territory	16,138	1,191	4,488	269.9	7.48
Amur Region	9,442	750	3,096	265.0	6.16
Magadan Region	2,402	163	651	263.5	7.28
Sakhalin Region	7,010	403	1,876	260.3	6.18
Jewish Autonomous Region	1,339	86	278	250.2	7.36
Chukotka Autonomous Area	750	44	186	259.6	5.54

Table 6.3.9 (cont.)

	February 2023							
	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	114,644	422,392	287.5	8.05	32,285	164,982	308.1	5.21
CENTRAL FEDERAL DISTRICT	26,351	128,388	289.9	8.04	8,347	54,471	309.2	5.41
Belgorod Region	1,003	3,405	284.5	8.05	233	1,246	307.6	5.12
Bryansk Region	727	2,207	290.2	7.95	192	917	318.4	5.12
Vladimir Region	927	2,898	287.7	8.57	195	973	311.1	5.32
Voronezh Region	1,582	5,018	285.5	8.18	436	1,835	303.0	5.74
Ivanovo Region	621	1,783	268.2	8.58	138	598	296.9	5.29
Kaluga Region	800	2,879	294.3	8.43	196	970	301.2	5.06
Kostroma Region	462	1,319	284.9	8.44	123	505	312.3	5.66
Kursk Region	778	2,524	281.4	8.00	159	783	298.8	5.16
Lipetsk Region	758	2,298	291.2	8.46	150	742	312.6	5.37
Moscow Region	6,125	34,291	294.7	8.07	2,039	14,340	309.9	5.30
Orel Region	528	1,598	288.3	8.04	140	630	311.8	5.25
Ryazan Region	896	2,916	300.9	7.71	335	1,428	319.4	5.08
Smolensk Region	630	1,822	287.1	8.47	160	686	307.5	5.49
Tambov Region	542	1,584	288.5	8.65	127	572	315.2	5.71
Tver Region	902	2,868	286.8	8.40	194	905	316.5	5.17
Tula Region	1,111	3,791	294.1	8.67	268	1,298	315.4	5.47
Yaroslavl Region	893	2,648	281.1	8.31	224	989	304.7	5.63
Moscow	7,066	52,540	288.5	7.83	3,038	25,053	308.5	5.51

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	10,863	43,571	289.6	7.60	3,750	19,576	314.0	4.91
Republic of Karelia	440	1,339	274.5	8.74	109	471	298.3	5.61
Republic of Komi	799	2,178	278.6	8.45	261	891	311.5	5.71
Arkhangelsk Region	1,011	3,216	278.5	8.24	305	1,362	294.4	5.66
Nenets Autonomous Area	30	107	262.6	8.74	6	28	244.1	5.37
Arkhangelsk Region, excluding Nenets Autonomous Area	981	3,109	279.1	8.23	299	1,333	295.5	5.67
Vologda Region	1,018	2,809	276.5	8.65	248	974	292.7	5.89
Kaliningrad Region	690	2,334	286.4	8.17	186	755	312.0	5.90
Leningrad Region	1,428	6,263	297.8	7.02	503	2,971	325.1	4.19
Murmansk Region	622	2,039	268.5	8.89	117	625	295.2	5.17
Novgorod Region	407	1,171	292.6	7.50	124	522	320.7	4.87
Pskov Region	382	1,111	283.0	7.39	137	535	308.9	4.90
Saint Petersburg	4,066	21,110	295.3	7.25	1,760	10,471	317.5	4.76
SOUTHERN FEDERAL DISTRICT	10,953	41,303	304.7	7.32	3,869	18,721	329.7	4.47
Republic of Adygeya (Adygeya)	289	1,070	312.9	6.78	130	593	326.0	4.28
Republic of Kalmykia	234	942	302.6	7.76	71	421	315.6	4.82
Republic of Crimea	418	1,486	292.7	7.85	110	515	319.4	4.80
Krasnodar Territory	4,497	20,275	317.6	6.68	1,971	10,591	339.6	4.06
Astrakhan Region	752	2,305	294.4	8.22	166	815	321.2	5.08
Volgograd Region	1,632	4,971	286.3	8.49	418	1,787	308.9	5.31
Rostov Region	2,977	9,614	291.9	7.91	955	3,768	317.0	5.14
Sevastopol	154	640	289.7	7.70	48	232	331.3	4.73
NORTH CAUCASIAN FEDERAL DISTRICT	5,139	13,895	298.8	8.98	883	4,082	319.3	5.07
Republic of Dagestan	865	2,548	304.8	8.78	142	857	320.8	5.12
Republic of Ingushetia	57	117	304.7	10.29	4	14	269.5	5.84
Kabardino-Balkar Republic	434	1,241	287.5	8.51	53	355	339.7	4.04
Karachay-Cherkess Republic	301	952	311.3	9.75	33	162	334.2	5.10
Republic of North Ossetia — Alania	459	1,622	298.1	8.78	127	552	325.0	5.55
Chechen Republic	1,240	1,576	293.1	11.30	19	142	304.0	5.53
Stavropol Territory	1,783	5,838	298.3	8.45	505	2,001	313.6	5.08

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	25,955	77,149	286.8	8.35	6,432	27,695	308.7	5.40
Republic of Bashkortostan	4,674	13,442	286.2	8.63	1,087	4,497	309.6	5.91
Mari El Republic	566	1,499	286.5	8.31	174	602	303.9	5.76
Republic of Mordovia	451	1,465	290.6	7.52	150	690	312.4	4.97
Republic of Tatarstan (Tatarstan)	3,853	13,509	293.7	8.06	958	4,673	318.5	5.17
Udmurt Republic	1,762	4,567	287.6	7.66	520	1,738	310.8	4.75
Chuvash Republic — Chuvashia	1,161	3,717	293.2	7.68	452	1,985	304.3	5.28
Perm Territory	2,652	7,405	282.2	8.31	736	3,133	302.0	5.65
Kirov Region	1,103	2,969	293.4	8.03	238	1,030	317.8	4.86
Nizhny Novgorod Region	2,113	6,956	277.5	8.48	515	2,523	299.1	5.90
Orenburg Region	1,707	4,318	280.0	9.12	248	940	289.6	5.53
Penza Region	1,035	3,245	295.6	7.54	404	1,631	311.6	5.06
Samara Region	2,266	6,695	280.9	8.92	476	2,083	303.4	5.42
Saratov Region	1,711	4,820	288.8	9.11	242	1,189	326.2	5.00
Ulyanovsk Region	901	2,543	284.6	8.33	232	980	304.9	5.25
URALS FEDERAL DISTRICT	13,907	42,835	279.7	8.52	3,600	14,911	297.8	5.85
Kurgan Region	804	1,826	280.5	8.59	210	656	304.2	5.51
Sverdlovsk Region	4,432	13,584	276.6	8.39	1,393	5,619	294.0	6.02
Tyumen Region	5,032	18,839	293.0	8.40	1,554	6,855	302.9	5.82
Khanty-Mansi Autonomous Area — Yugra	2,251	8,753	287.2	8.51	596	2,758	299.1	5.82
Yamal-Nenets Autonomous Area	773	3,266	288.4	9.21	223	1,036	293.6	5.85
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	2,008	6,819	302.8	7.90	735	3,061	309.4	5.81
Chelyabinsk Region	3,639	8,586	255.3	9.01	443	1,781	287.9	5.55
SIBERIAN FEDERAL DISTRICT	14,424	46,572	281.3	8.73	3,393	15,044	300.8	5.69
Altai Republic	124	316	270.2	8.86	23	81	261.6	5.67
Republic of Tuva	431	1,342	292.1	9.61	79	339	321.1	5.82
Republic of Khakassia	461	1,358	284.1	7.84	120	501	314.2	4.96
Altai Territory	1,697	4,807	284.9	8.72	457	1,717	300.7	5.85
Krasnoyarsk Territory	2,701	9,075	278.1	8.86	660	3,128	294.7	5.90

Table 6.3.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	2,052	6,673	279.2	8.99	408	1,822	302.0	5.83
Kemerovo Region — Kuzbass	1,928	5,720	265.3	9.24	381	1,657	287.1	5.66
Novosibirsk Region	2,659	9,617	288.3	8.29	922	4,047	302.2	5.69
Omsk Region	1,576	4,990	288.4	8.71	220	1,080	319.2	5.03
Tomsk Region	795	2,674	281.8	8.32	123	671	305.7	5.56
FAR-EASTERN FEDERAL DISTRICT	7,052	28,680	266.0	6.78	2,011	10,484	271.8	3.93
Republic of Buryatia	730	2,511	260.2	6.95	214	972	272.9	3.68
Republic of Sakha (Yakutia)	1,039	4,765	264.1	6.07	329	1,867	265.4	3.78
Trans-Baikal Territory	752	2,690	268.1	7.23	195	968	279.4	4.45
Kamchatka Territory	291	1,372	284.0	8.82	64	416	299.3	5.96
Primorye Territory	1,603	6,767	265.5	6.52	514	2,640	268.7	3.78
Khabarovsk Territory	1,191	4,488	269.9	7.48	350	1,798	267.9	3.82
Amur Region	750	3,096	265.0	6.16	173	869	272.7	3.71
Magadan Region	163	651	263.5	7.28	25	124	296.5	4.94
Sakhalin Region	403	1,876	260.3	6.18	122	698	272.2	3.54
Jewish Autonomous Region	86	278	250.2	7.36	14	69	294.6	4.45
Chukotka Autonomous Area	44	186	259.6	5.54	11	64	297.8	3.80

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	February 2023												
	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	112	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	88	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Belgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	39	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ryazan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Smolensk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	49	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	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	12	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Daghestan	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia — Alania	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic — Chuvashia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area — Yugra	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	0	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	0	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	0	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region — Kuzbass	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Jewish Autonomous Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chukotka Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

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

Table 6.4.1

Insurers' Premiums and Payoffs

(millions of rubles)

	H1 2022		9 months 2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3	4	5
THE RUSSIAN FEDERATION	863,599.8	422,831.6	1,329,030.9	647,788.1
CENTRAL FEDERAL DISTRICT ¹	525,076.2	226,577.9	823,047.9	349,943.1
Belgorod Region	3,003.6	1,949.2	4,749.1	2,897.4
Bryansk Region	2,180.5	1,130.0	3,439.1	1,706.1
Vladimir Region	3,123.0	1,723.6	5,091.4	2,598.7
Voronezh Region	5,791.8	3,772.6	9,370.6	5,887.0
Ivanovo Region	2,246.7	1,254.1	3,477.3	1,928.2
Kaluga Region	2,492.0	1,594.4	3,974.8	2,416.4
Kostroma Region	1,191.6	695.8	1,905.3	1,060.2
Kursk Region	1,991.0	1,235.5	3,150.2	1,835.7
Lipetsk Region	2,888.6	2,059.0	4,833.3	2,953.5
Moscow Region	26,617.5	14,167.7	42,757.5	21,232.3
Orel Region	1,429.5	703.6	2,259.9	1,063.7
Ryazan Region	2,833.7	1,513.3	4,574.1	2,341.8
Smolensk Region	2,463.4	1,438.9	3,946.9	2,080.4
Tambov Region	1,598.0	1,107.2	2,539.1	1,666.1
Tver Region	2,621.1	1,637.6	4,211.3	2,461.7
Tula Region	3,668.0	2,202.5	5,664.8	3,419.5
Yaroslavl Region	3,313.5	2,288.3	5,236.5	3,459.4
Moscow	455,587.7	186,073.7	711,756.7	288,835.7
NORTH-WESTERN FEDERAL DISTRICT	108,670.0	55,791.9	150,906.8	86,882.5
Republic of Karelia	1,528.9	895.4	2,531.0	1,316.5
Republic of Komi	2,584.9	1,830.0	3,883.1	2,743.2
Arkhangelsk Region	3,420.1	1,948.5	5,217.6	2,902.6
Nenets Autonomous Area	43.8	18.6	73.2	25.2
Arkhangelsk Region, excluding Nenets Autonomous Area	3,376.3	1,929.9	5,144.5	2,877.4
Vologda Region	3,681.8	2,030.8	5,674.8	3,053.9
Kaliningrad Region	3,364.0	1,920.8	5,180.9	3,503.3
Leningrad Region	3,668.0	1,777.3	5,702.0	3,041.4
Murmansk Region	2,952.4	1,472.9	4,070.5	2,190.2
Novgorod Region	1,290.9	821.6	1,969.6	1,187.6
Pskov Region	1,064.7	644.5	1,694.6	994.7
Saint Petersburg	85,114.4	42,450.2	114,982.7	65,949.1
SOUTHERN FEDERAL DISTRICT	32,478.8	18,724.4	50,812.1	29,546.5
Republic of Adygeya (Adygeya)	397.0	260.3	637.2	388.0
Republic of Kalmykia	174.8	113.1	303.2	167.5
Republic of Crimea	1,787.9	693.7	2,850.4	1,174.2
Krasnodar Territory	14,246.3	7,890.3	22,438.2	12,492.2
Astrakhan Region	2,110.4	1,356.8	3,338.4	2,106.3
Volgograd Region	4,841.4	3,263.7	7,301.5	4,949.7
Rostov Region	8,679.2	5,007.2	13,548.2	8,047.6
Sevastopol	241.8	139.3	395.1	220.9
NORTH CAUCASIAN FEDERAL DISTRICT	7,814.4	6,153.5	12,323.2	9,455.5
Republic of Daghestan	1,268.7	1,561.1	1,975.0	2,422.2
Republic of Ingushetia	74.6	138.4	129.5	197.2
Kabardino-Balkar Republic	697.4	394.9	1,081.6	613.7
Karachay-Cherkess Republic	340.8	276.2	506.0	426.2

Table 6.4.1 (end)

(millions of rubles)

1	2	3	4	5
Republic of North Ossetia — Alania	395.1	403.4	622.6	628.8
Chechen Republic	309.1	354.0	500.8	520.5
Stavropol Territory	4,728.7	3,025.5	7,507.7	4,646.9
VOLGA FEDERAL DISTRICT	78,469.8	50,221.1	121,605.9	73,992.2
Republic of Bashkortostan	10,250.7	6,061.3	15,364.6	8,940.6
Mari El Republic	1,228.0	885.4	1,957.7	1,306.4
Republic of Mordovia	1,441.1	904.5	2,329.6	1,349.0
Republic of Tatarstan (Tatarstan)	15,336.2	8,941.9	22,915.8	12,942.6
Udmurt Republic	3,808.7	2,529.6	5,945.0	3,609.6
Chuvash Republic — Chuvashia	2,580.7	1,659.2	4,028.6	2,399.4
Perm Territory	7,412.2	4,851.4	11,707.3	7,258.5
Kirov Region	3,488.3	1,484.0	5,329.5	2,224.4
Nizhny Novgorod Region	10,343.3	6,163.9	15,545.9	9,260.4
Orenburg Region	3,887.5	2,431.1	6,309.4	3,714.2
Penza Region	2,348.7	1,582.0	3,842.4	2,337.6
Samara Region	9,327.4	7,862.2	14,986.0	11,024.0
Saratov Region	4,287.7	2,930.0	6,787.3	4,602.3
Ulyanovsk Region	2,729.3	1,934.6	4,556.8	3,023.1
URALS FEDERAL DISTRICT	46,419.8	25,459.1	68,794.6	38,387.7
Kurgan Region	1,412.5	824.3	2,165.4	1,213.7
Sverdlovsk Region	13,797.0	7,691.0	21,866.1	11,756.6
Tyumen Region	20,444.0	10,742.3	28,973.5	16,513.3
Khanty-Mansi Autonomous Area — Yugra	9,783.8	5,264.0	12,900.3	7,874.9
Yamal-Nenets Autonomous Area	2,923.3	1,331.3	4,148.2	2,184.9
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	7,737.0	4,146.9	11,925.0	6,453.5
Chelyabinsk Region	10,766.2	6,201.5	15,789.6	8,904.2
SIBERIAN FEDERAL DISTRICT	43,886.6	26,880.2	69,004.9	40,158.9
Altai Republic	193.5	112.3	332.2	177.5
Republic of Tuva	237.9	154.9	418.4	222.9
Republic of Khakassia	847.5	453.2	1,309.9	691.5
Altai Territory	4,122.7	2,418.6	6,328.8	3,581.7
Krasnoyarsk Territory	8,006.7	5,014.9	12,261.8	7,290.2
Irkutsk Region	6,910.6	5,099.0	10,450.2	7,680.8
Kemerovo Region — Kuzbass	6,549.7	3,827.3	10,497.6	5,932.3
Novosibirsk Region	9,444.2	5,808.9	15,056.2	8,529.9
Omsk Region	4,790.7	2,376.8	7,339.1	3,540.6
Tomsk Region	2,783.2	1,614.3	5,010.7	2,511.3
FAR-EASTERN FEDERAL DISTRICT	20,784.3	13,023.5	32,590.5	19,471.4
Republic of Buryatia	1,448.8	944.7	2,298.4	1,402.7
Republic of Sakha (Yakutia)	2,175.2	901.7	3,458.8	1,473.9
Trans-Baikal Territory	1,341.1	895.1	2,102.4	1,281.0
Kamchatka Territory	848.3	581.5	1,305.5	936.1
Primorye Territory	6,488.7	4,565.7	10,190.0	6,702.8
Khabarovsk Territory	4,750.8	2,913.0	7,388.2	4,369.1
Amur Region	1,420.6	769.2	2,132.9	1,224.1
Magadan Region	522.9	263.5	987.5	437.4
Sakhalin Region	1,608.9	1,058.5	2,441.5	1,454.8
Jewish Autonomous Region	133.8	110.8	210.4	160.6
Chukotka Autonomous Area	45.0	19.8	74.9	28.7
OUTSIDE THE RUSSIAN FEDERATION	376.3	156.7	593.0	221.1

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

	Q3 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	1,369,997.1	6,654,517	94,117.1	74,449.8	1,583,196	2,872,201.3	36,626,602
CENTRAL FEDERAL DISTRICT	498,452.7	1,875,464	35,610.2	22,781.0	337,693	774,697.4	8,108,823
Belgorod Region	3,069.9	60,414	325.4	216.9	6,081	32,543.2	457,253
Bryansk Region	7,912.3	40,224	447.4	350.2	6,588	17,383.4	289,459
Vladimir Region	3,832.1	36,102	397.2	276.3	5,179	26,384.0	375,209
Voronezh Region	6,763.3	82,813	624.2	555.9	12,822	34,898.9	573,647
Ivanovo Region	991.4	13,364	132.0	67.8	1,742	14,353.7	257,806
Kaluga Region	2,494.4	24,808	231.2	149.3	3,601	20,369.4	245,713
Kostroma Region	1,565.9	13,921	130.1	110.1	2,571	11,915.6	201,157
Kursk Region	2,740.5	47,854	246.3	165.4	7,263	18,794.8	312,788
Lipetsk Region	5,349.8	55,950	542.5	294.5	9,353	21,804.7	324,481
Moscow Region	77,874.8	220,919	5,353.1	4,513.6	46,575	182,904.6	1,440,714
Orel Region	1,925.2	20,577	172.8	115.6	2,170	12,356.4	199,491
Ryazan Region	5,029.0	33,635	436.8	280.3	7,619	19,397.0	264,602
Smolensk Region	3,518.4	26,839	283.4	215.4	5,054	16,259.4	235,395
Tambov Region	2,334.9	27,819	235.6	160.3	4,434	14,041.7	262,474
Tver Region	3,610.1	30,712	334.7	207.3	4,240	23,279.9	293,594
Tula Region	4,684.8	49,952	425.8	290.7	8,450	30,779.7	401,949
Yaroslavl Region	6,049.1	36,031	521.6	356.9	7,606	27,440.5	362,640
Moscow	358,706.9	1,053,530	24,770.0	14,454.5	196,345	249,790.5	1,610,451
NORTH-WESTERN FEDERAL DISTRICT	113,199.8	625,865	8,620.6	7,015.4	149,482	327,819.8	3,541,542
Republic of Karelia	5,304.4	29,673	395.1	329.4	8,863	14,509.6	188,086
Republic of Komi	26,043.2	71,314	1,140.4	1,378.9	26,105	29,720.5	317,099
Arkhangelsk Region	9,106.7	51,342	709.8	534.2	10,684	31,566.0	390,452
Nenets Autonomous Area	218.6	1,817	28.5	9.8	115	1,737.0	10,529
Arkhangelsk Region, excluding Nenets Autonomous Area	8,888.1	49,525	681.3	524.4	10,569	29,829.0	379,923
Vologda Region	5,962.4	72,987	373.5	457.1	25,344	31,282.2	388,074
Kaliningrad Region	2,873.9	23,767	235.8	195.8	4,376	18,495.3	283,208
Leningrad Region	12,003.7	71,780	1,042.1	749.4	13,046	40,178.4	415,665

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	6,769.3	46,378	529.6	370.7	6,639	25,135.5	260,435
Novgorod Region	1,693.1	14,318	179.9	98.2	1,920	13,249.9	170,042
Pskov Region	2,122.9	19,120	171.2	143.2	3,054	10,771.4	169,860
Saint Petersburg	41,320.2	225,186	3,843.2	2,758.3	49,451	112,911.1	958,621
SOUTHERN FEDERAL DISTRICT	68,509.5	402,918	4,049.7	4,060.9	79,859	227,543.1	3,699,016
Republic of Adygeya (Adygeya)	312.5	6,314	27.8	22.9	438	5,008.0	95,582
Republic of Kalmykia	173.5	6,610	17.4	11.3	287	2,834.3	62,193
Republic of Crimea	129.7	1,931	16.0	9.8	82	105.2	8,673
Krasnodar Territory	31,734.1	157,123	1,972.0	1,875.1	38,273	88,442.9	1,338,383
Astrakhan Region	12,309.0	39,635	379.6	682.1	9,789	18,030.3	330,501
Volgograd Region	11,728.9	68,898	696.6	648.0	13,404	46,247.8	776,693
Rostov Region	12,051.5	122,062	929.5	809.5	17,559	66,792.1	1,085,192
Sevastopol	70.2	345	10.8	2.1	27	82.5	1,799
NORTH CAUCASIAN FEDERAL DISTRICT	17,294.7	139,071	991.2	1,069.6	17,788	51,600.1	1,115,159
Republic of Dagestan	3,144.9	23,365	171.9	174.5	2,939	5,781.2	182,718
Republic of Ingushetia	44.5	1,119	5.6	2.6	36	354.3	15,278
Kabardino-Balkar Republic	675.5	10,047	59.8	33.2	874	4,366.6	127,417
Karachay-Cherkess Republic	298.5	5,369	19.2	17.3	401	2,640.5	59,414
Republic of North Ossetia — Alania	503.4	10,209	37.8	26.6	708	3,618.1	105,472
Chechen Republic	1,283.9	8,987	99.2	72.4	1,712	1,742.3	56,586
Stavropol Territory	11,344.1	79,975	597.7	742.8	11,118	33,097.1	568,274
VOLGA FEDERAL DISTRICT	197,295.8	1,515,515	14,436.1	12,093.1	359,332	599,751.9	9,132,828
Republic of Bashkortostan	28,835.3	153,928	2,829.7	1,543.0	28,903	88,368.4	1,295,452
Mari El Republic	534.8	11,215	56.5	41.5	693	10,811.4	217,466
Republic of Mordovia	1,796.1	16,727	144.0	128.0	3,101	12,937.8	208,081
Republic of Tatarstan (Tatarstan)	36,320.2	290,968	2,585.6	2,254.2	108,503	85,287.7	1,232,615
Udmurt Republic	5,212.6	50,463	458.6	395.0	12,779	34,420.7	565,263
Chuvash Republic — Chuvashia	1,706.9	37,988	172.0	114.0	3,059	22,077.3	406,454
Perm Territory	17,050.7	132,414	1,253.6	1,166.8	27,491	63,256.1	882,089
Kirov Region	3,454.0	34,339	301.8	229.2	5,251	24,682.0	401,601
Nizhny Novgorod Region	31,513.4	298,923	1,921.1	1,950.1	71,725	70,746.1	968,022
Orenburg Region	19,525.8	110,997	974.2	1,170.4	24,429	40,068.7	655,892
Penza Region	2,717.1	28,975	249.0	154.5	4,334	19,585.2	354,699
Samara Region	29,871.6	212,474	2,198.7	1,859.2	41,912	67,364.0	862,147
Saratov Region	16,183.2	106,559	981.6	909.6	22,471	40,300.1	724,598
Ulyanovsk Region	2,574.1	29,545	309.5	177.6	4,681	19,846.6	358,449

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	257,983.0	993,045	14,985.8	14,776.8	414,287	353,099.2	3,835,571
Kurgan Region	3,291.2	25,230	257.5	204.3	4,758	14,721.8	287,555
Sverdlovsk Region	27,453.9	222,439	1,825.7	1,810.7	48,045	112,337.5	1,348,273
Tyumen Region	212,740.1	616,054	11,667.4	11,856.6	339,757	157,306.8	1,219,092
Khanty-Mansi Autonomous Area — Yugra	111,520.6	494,486	6,849.8	7,269.0	296,014	87,383.0	590,602
Yamal-Nenets Autonomous Area	77,113.0	57,407	3,467.0	3,735.7	32,962	29,948.4	168,617
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	24,106.5	64,161	1,350.5	851.9	10,781	39,975.4	459,873
Chelyabinsk Region	14,497.7	129,322	1,235.2	905.2	21,727	68,733.0	980,651
SIBERIAN FEDERAL DISTRICT	109,242.4	691,958	8,451.4	6,420.4	134,178	351,185.8	4,971,916
Altai Republic	52.5	2,495	7.6	4.3	76	2,307.2	50,699
Republic of Tuva	28.0	2,042	4.5	1.0	12	2,734.3	65,729
Republic of Khakassia	2,608.7	13,039	199.9	158.1	2,449	8,543.9	126,370
Altai Territory	4,286.7	50,692	362.7	300.6	7,249	32,460.0	683,442
Krasnoyarsk Territory	34,415.7	203,703	2,587.7	2,034.5	31,695	72,051.5	831,358
Irkutsk Region	26,317.9	120,903	2,547.2	1,532.6	28,170	54,022.8	727,167
Kemerovo Region — Kuzbass	9,693.8	120,840	761.1	615.6	25,783	59,784.2	791,491
Novosibirsk Region	12,661.6	88,091	848.7	871.0	23,462	53,931.5	754,722
Omsk Region	8,763.5	57,995	582.9	395.7	8,053	39,330.3	630,299
Tomsk Region	10,414.0	32,158	549.0	506.9	7,229	26,020.1	310,639
FAR-EASTERN FEDERAL DISTRICT	108,016.7	410,663	6,971.0	6,232.5	90,576	186,333.3	2,220,595
Republic of Buryatia	7,093.9	43,306	560.4	373.2	7,007	18,293.4	308,817
Republic of Sakha (Yakutia)	33,582.4	49,423	989.9	1,975.1	25,119	24,557.7	246,466
Trans-Baikal Territory	14,695.8	70,347	1,183.6	759.3	12,649	21,221.1	312,124
Kamchatka Territory	644.0	5,916	72.9	32.2	566	8,935.0	77,832
Primorye Territory	11,632.5	71,525	949.4	711.3	12,764	35,336.8	454,489
Khabarovsk Territory	17,916.3	74,610	1,512.3	1,017.0	12,452	34,930.1	366,523
Amur Region	12,125.5	57,087	974.6	701.9	10,575	18,951.6	232,128
Magadan Region	542.5	4,842	57.5	23.0	433	4,772.5	37,929
Sakhalin Region	7,743.8	22,636	476.6	530.1	7,332	14,690.5	128,216
Jewish Autonomous Region	1,997.5	10,331	187.0	106.0	1,588	3,455.1	48,419
Chukotka Autonomous Area	42.4	640	6.7	3.4	91	1,189.6	7,652
THE CITY OF BAIKONUR ¹	2.4	18	0.8	0.2	1	170.7	1,152
FOREIGN STATES (MEMO)	2,415.2	5,113	79.5	183.6	1,264	111.8	1,502

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
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 1.4 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 1.4.

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

Table 1.3
**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 1.4 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 1.4.

Table 1.4
**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, depositaries, data of international financial organizations, and own data (and estimates) of the Bank of Russia.

Data for previous reporting dates are subject to revision, mainly due to the following reasons: corrections in the reported data, availability of data from new sources of information, improvements of methodology and (or) compilation techniques of certain components, reclassification of instruments (indicators).

External debt statistics of the Russian Federation are available on the official Bank of Russia website.

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 1.5
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, financial derivatives, 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 amortized values.

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

Table 1.6
Merchandise Trade of the Russian Federation
(per Balance of Payments Methodology)

General Provisions

The table includes monthly data on the merchandise trade of the Russian Federation (according to the balance of payments methodology) broken down by the CIS country and non-CIS country before 2021. In 2022, the publication of data by the group of countries was suspended. The information is published in millions of US dollars.

Data provided in the table “Merchandise Trade of the Russian Federation” are included in the current account of the balance of payments and are compiled in accordance with the sixth edition of the International Monetary Fund’s Balance of Payments and International Investment Position Manual (IMF’s BPM6 methodology).

The sources of information are the reporting data regularly received by the Bank of Russia from the FCS of Russia, Rosstat and other ministries and agencies, credit and nonfinancial institutions, partner countries’ data and own Bank of Russia’s system of estimates.

Data on external merchandise trade are published in the Bank of Russia’s weekly publication Bank of Russia Bulletin, and are posted on the Bank of Russia official website.

Individual Indicators Highlights

Exports of goods (per balance of payments methodology) represent movement of (i) goods out of the customs territory of the Russian Federation recorded by the Federal Customs Service in accordance with the general trade system, and (ii) goods not registered by the FCS of Russia — namely, goods procured by foreign carriers in Russian ports; goods exported by individuals; goods sold to nonresidents without crossing Russia’s customs border including fish and marine products caught in the high seas; other goods whose economic ownership is transferred from residents to nonresidents; net exports of goods under merchanting abroad.

Goods sent for processing under special customs procedures are excluded from exports of goods registered by the FCS of Russia.

Imports of goods (per balance of payments methodology) cover (i) goods brought into the Russian customs territory and recorded by the Federal Customs Service in compliance with the general trade system, and (ii) goods not registered by the FCS of Russia — namely, goods procured by Russian carriers in foreign ports; goods undeclared and/or inadequately declared when imported by legal entities; goods imported by individuals; goods acquired by residents without crossing Russia’s customs border; other goods whose economic ownership is transferred from nonresidents to residents.

Goods under processing under special customs procedures are excluded from imports of goods registered by the FCS of Russia.

Merchandise exports and imports are presented in f.o.b. prices (under the f.o.b. terms of goods’ sale, the merchandise price includes its cost and expenses on insurance, delivery and loading of the goods aboard the means of transport at the border of the exporter’s country).

Merchandise trade balance is defined as the difference between exports and imports of goods.

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.

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 of the sovereign funds 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 and Foreign Currency
Liquidity – Russia

General Provisions

The template recommended by the IMF is meant to provide exhaustive information on the official assets of the Russian Federation in foreign currency and movements of these resources related to different claims and obligations of monetary authorities in foreign currency for the 12 months following the reporting date. In the template data is presented on balance and off-balance sheet transactions of monetary authorities in foreign currency, and supplementary information.

Data is published in terms of millions of US dollars. Foreign exchange assets are converted to US dollars using cross exchange rates of foreign currencies for the US dollar as of the given date.

Blank fields in the tables signify the absence of respective financial instruments as of the reporting date.

Data sources for International Reserves and Foreign Currency Liquidity are: balance sheet and off-balance sheet data of the Bank of Russia, operational reports of the Bank of Russia and the Ministry of Finance of the Russian Federation.

Individual Indicators Highlights

Section I **Official Reserves Assets and Other Foreign Currency Assets** provides information on the structure of Russia's international reserves as well as data on the non-reserve foreign exchange assets of monetary authorities. Comprehensive description of international reserves is given in the methodological comments to the table 'International Reserves of the Russian Federation'. Other foreign currency liquidity represents assets of the Bank of Russia and the Ministry of Finance of the Russian Federation that do not meet the requirements for international reserves. Unlike reserve assets, non-reserve assets do not need to be external assets. They can be claims on residents.

Section II **Predetermined Short-term Net Drains on Foreign Currency Assets** describes the main directions of expenditure of foreign currency and sources of inflows of foreign currency.

Section III **Contingent Short-term Net Drains on Foreign Currency Assets** involves information on forthcoming changes in foreign exchange reserves of the Bank of Russia and Ministry of Finance of the Russian Federation as a result of exercising contingent assets and liabilities with remaining maturities of one year and transactions in options.

Reference data in Section IV **Memorandum Items** provides an explanation of the indicators recorded in Section I, reserves' currency composition by groups of currencies being disclosed.

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

General Provisions

Reserves adequacy is determined by comparison of the actual amount of the international reserves in months of imports of goods and services and the international benchmark reserves adequacy.

Individual Indicators Highlights

The international benchmark reserves adequacy is equal to three months.

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

For example, the actual amount of the international reserves in months of imports for the first quarter of 2016 will be the ratio of the amount of the international reserves of the Russian Federation on 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 1.10
Central Bank Survey

General Provisions

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

Individual Indicators Highlights

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

Claims on credit institutions comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions' debts and overdue interest on loans, investments of the Bank of Russia to credit institutions on repurchase agreement, in deposits, in debt securities, in debt securities of 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 institutions¹ and nonfinancial organizations², including debt securities of mentioned organizations, credits (including overdue debt and overdue interest) provided to other financial institutions and nonfinancial organizations, other accounts receivable of mentioned organizations and shares of other financial institutions and nonfinancial organizations.

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

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

Liabilities to credit institutions are presented across deposits (required reserves deposited by credit institutions with the Bank of Russia, correspondent accounts, and account balances of credit institutions' other operations (including banks with

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.

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. Deposits are classified by the level of liquidity as transferable deposits (including funds, which can be immediately used as means of payment) and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Transferable deposits include current and other demand accounts in national currency opened by Russian Federation resident organizations in the Bank of Russia.

Other deposits include time deposits and other funds in national currency of the organizations – residents of the Russian Federation attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

Data on transferable and other deposits are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, and nonfinancial organizations**.

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

Table 1.11
Credit Institutions Survey

General Provisions

The sources of information for compiling the Credit Institutions Survey are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses, the balance sheet of 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 are not included in 'Net foreign assets'.

Claims on the central bank: cash – cash in national currency in credit institutions' vaults; deposits – credit institutions' funds on accounts with the Bank of Russia (balances on correspondent accounts, required reserves, deposits, balances on accounts of other transactions) with the delineation of data on credit institutions' required reserves in the Bank of Russia; debt securities – credit institutions' investments in the Bank of Russia bonds.

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

Claims on general government: debt securities – RF government securities held by credit institutions' portfolio; loans – credits extended to the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government and constituent entities extra-budgetary funds and other claims – credit institutions' other accounts receivable from the budget.

Liabilities to general government: deposits – deposits and other funds attracted from the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government,

constituent entities and local authorities extra-budgetary funds including balances on accounts of the federal budget, budgets of the Russian Federation constituent entities and local authorities; other liabilities – credit institutions' other accounts payable to the budget.

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

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

Deposits excluded from broad money – the Russian Federation residents' funds on credit institutions' accounts, which are excluded from broad money in accordance with the definition. This indicator includes amounts on credit institutions' accounts which cannot be used during a certain period according to terms of contract or current terms of the credit institution's activities (e.g.: clients' accounts reserved for conducting transactions in purchase/sale of hard currency, clients' funds related to incomplete settlement operations, and also all deposits of Russian Federation residents with banks with revoked licenses).

Debt securities excluded from broad money comprise financial instruments issued by credit institutions and representing similar money substitutes, i.e. bonds, bills and bank acceptances circulating outside the banking system.

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

Table 1.12
Banking System Survey

General Provisions

The table presents results of the consolidated data of the banking system (see 'Central Bank Survey' and 'Credit Institutions Survey'). The consolidation is made by subtracting the intersectoral claims and liabilities between credit institutions and the Bank of Russia and summing up their operations with other sectors of the economy and nonresidents.

Individual Indicators Highlights

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

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

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

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

Claims on nonfinancial organizations comprise credits (including arrears and overdue interest) extended by the banking system to nonfinancial organizations in national and foreign currency, investments in securities of 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 liabilities¹ 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, deposits of 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.

Deposits excluded from broad money represent funds of the Russian Federation residents on accounts with credit institutions, which in accordance with the definition are not included in money supply.

Debt securities excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, bills and bank acceptances outside the banking system).

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

Table 1.13
Money Supply (National Definition)

General Provisions

The table contains information on the amount, structure and dynamics of the M2 aggregate, a major monetary aggregate used in elaborating the economic policy and setting quantitative macroeconomic targets. The money supply is defined as the sum total of funds in the Russian Federation currency, intended for use as payment for goods, work and services and for the accumulation of savings by resident nonfinancial organizations and financial institutions (except for credit ones) and households.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents), reporting form O409110 'Breakdowns of certain indicators of the credit institutions activity', report of the management companies 'The calculation of market value and net value of assets in which pension savings are invested'. In addition to being published in the *Bank of Russia Statistical Bulletin*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia's website.

Individual Indicators Highlights

Cash in circulation (M0 monetary aggregate) is the most liquid part of the money supply, accessible for immediate use as a mean of payment. It includes banknotes and coins in circulation (see the indicator 'Currency outside banking system' in the table 'Banking System Survey').

M1 monetary aggregate is a sum of cash in circulation and balances in the domestic currency on current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations – residents of the Russian Federation (RF), financial institutions (except for credit ones) – residents of the RF and the RF resident households in rubles.

Money supply (M2) is a sum of cash in circulation and balances in the domestic currency on current, other demand accounts (including bank card payment accounts), time deposits and interest accrued of nonfinancial organizations – residents of the RF, financial institutions (except for credit ones) – residents of the RF and the RF resident households. The money supply in the national definition includes all cash and deposits of the RF resident nonfinancial organizations, the RF resident financial institutions (except for credit ones) and the RF resident households with the operating credit institutions – residents of the RF in rubles.

Deposits include transferable deposits and other deposits.

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

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

¹ Equivalent to the indicator 'Broad money'.

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

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

Table 1.14
Monetary Base (Broad Definition)

General Provisions

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

The Monetary Base (the table 'Central Bank Survey') is calculated just as the monetary base (broad definition).

The source of information used in calculating the monetary base (broad definition) is data from the Bank of Russia monthly consolidated balance sheet. In addition to the *Bank of Russia Statistical Bulletin*, data on the volume, structure and dynamics of the monetary base (broad definition) are available on the Bank of Russia website.

Individual Indicators Highlights

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

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

Correspondent accounts balances of credit institutions with the Bank of Russia are balances of ruble-denominated correspondent accounts of the RF resident credit institutions with the Bank of Russia, including an averaged amount of the required reserves (see also comments on tables 2.3–2.5).

Required reserves are balances in the required reserve accounts deposited by the RF resident credit institutions with the Bank of Russia on funds raised in rubles and foreign currency (see also comments on tables 2.3–2.5).

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

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

Table 1.15
Other Financial Institutions Survey
(by Selected Number of Financial Intermediaries)

General Provisions

Other Financial Institutions Survey contains data that 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 1.16
Financial Sector Survey
(by Selected Number of Financial Intermediaries)

General Provisions

The table presents the result of consolidated data shown in the Banking System Survey and Other Financial Institutions Survey (by selected number of financial intermediaries). The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds and by adding up their transactions to other resident and nonresident sectors. The Bank of Russia compiles Financial Sector Survey on a quarterly basis.

Individual Indicators Highlights

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

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 1.17
Other Financial Institutions Survey

General Provisions

Other financial institutions in the table include all organizations of financial sector except of the Bank of Russia and credit institutions (i.e. except of banking system). The table is published since 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 1.18
Financial Sector Survey

General Provisions

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

Individual Indicators Highlights

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

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

unrealized revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to an 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 unrealized 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 authorized 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 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 percent 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 that 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 incentivize 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 percent 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 six 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 percent 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 percent 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
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', Federal 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 that 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 that is a derivative and constitutes an underlying asset.

Table 3.4
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 authorized 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 authorized 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 organizers (a stock exchange, trading system),

clearing houses, repositories, non-governmental pension funds, joint-stock investment funds, management companies, and specialized 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 Organization 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 organizers (a stock exchange, trading system) perform their activities pursuant to Federal Law No. 325-FZ, dated 21 November 2011, 'On Organized 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.

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.

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 specialized depositories perform their activities pursuant to Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds' and a respective licence.

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, specialized 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:

Audit organizations providing auditing services to socially important organizations in the financial market perform their activities pursuant to Federal Law No. 307-FZ, dated 30 December 2008, 'On Audit Activities' and Bank of Russia Ordinance No. 6021-U, dated 20 December 2021, 'On Maintaining by the Bank of Russia of the Register of Audit Organizations Providing

Auditing Services to Socially Important Organizations 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 Authorized 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. 6002-U, dated 1 December 2021, 'On the Procedure for the Bank of Russia to Maintain the Unified Register of Authorized Actuaries, and on the Procedure for Authorized Actuaries to Confirm their Compliance with the Requirements for Authorized Actuaries Set Forth by Federal Law No. 293-FZ, Dated 2 November 2013, 'On Actuarial Activities in the Russian Federation'.

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' and Bank of Russia Ordinance No. 6176-U, dated 29 June 2022, 'On the Procedure for the Bank of Russia to Include Companies in the Register of Management Companies of Special-purpose Vehicles and to Exclude Them 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 Ar-

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 **specialized 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.

Table 4.1.7

**Selected Performance Indicators of Credit Institutions
(Credit Institutions Ranked by Size of Assets)**

General Provisions

The table includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is reports of operating credit institutions 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'.

Starting from data as of 1 February 2019, the calculation of assets (liabilities) includes accounts which reflect the adjustment and revaluation of debit (credit) indicators and which have been included in the Chart of Accounts for Credit Institutions (Bank of Russia Regulation No. 579-P, dated 27 February 2017) from 1 January 2019.

Individual Indicators Highlights

Net assets (net of loss provisions and profit tax) — operating credit institutions' aggregate assets (balances in accounts showing credit institutions' intrabank transactions were included in assets on net basis). Beginning from 1 November 2020, this indicator is given net of loss provisions and profit tax — 'Net assets'.

Corporate loans (to non-financial and financial (other than credit) institutions) — outstanding amounts (overdue debt included) of non-financial and financial (other than credit) institutions and individual entrepreneurs, both residents and non-residents, to credit institutions on loans and other placements in rubles and foreign currency. This indicator does not include outstanding amounts on loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extra-budgetary funds.

Loans to individuals — outstanding amounts (overdue debt included) of resident and non-resident individuals (excluding individual entrepreneurs) to credit institutions on all kinds of loans and other funds in rubles and foreign currency.

The data source for the above indicators is Reporting Form 0409101 'The Trial Balance of a Credit Institution'.

Equity capital — credit institutions' unencumbered property. This indicator has been calculated in compliance with Bank of Russia Regulation No. 646-P, dated 4 July 2018, 'On the Methodology for Measuring Credit Institution Capital (Basel III)'. The sources of data are reports filed by Russian operating credit institutions under Form 0409123 'Own Funds (Capital) Calculation (Basel III)'.

Capital adequacy N1.0 is the capital adequacy ratio of banks calculated as a ratio of banks' own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 199-I, dated 29 November 2019, 'On Banks' Required Ratios and Capital Adequacy Buffers for Banks with a Universal Licence' and Bank of Russia Instruction No. 183-I, dated 6 December 2017, 'On the Required Ratios of Banks with a Basic Licence'.

The data source is reports filed by Russian operating credit institutions under Form 0409135 'Information on Credit Institutions' Required Ratios and Other Performance Indicators'.

Loss provisions — provisions created by credit institutions for possible losses on loans, loan and similar debt, which comprise

monetary claims and claims arising from transaction with financial instruments listed in Appendix No. 1 to Bank of Russia Regulation No. 590-P, dated 28 June 2017, 'On the Procedure for Making Loss Provisions by Credit Institutions for Loans, Loan and Similar Debts', provided to legal entities of any form of incorporation and to individuals, both residents and non-residents, as well as loss provisions created on the basis of professional judgement on the risk of operations with balance sheet assets that can entail risk of losses (excluding loans, loan and similar debt), contingent credit liabilities posted to off-balance sheet accounts; interest income claims under credit claims; financial derivatives; other losses, pursuant to Bank of Russia Regulation No. 611-P, dated 23 October 2017, 'On the Procedure for Credit Institutions to Make Loss Provisions'.

Loss provisions are presented both adjusted and unadjusted.

Current year net profit (after taxation) — financial results of operating credit institutions (after taxation) for the period since the start of the current year. Financial results of the past year are not taken into account.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

Return on assets — this indicator is calculated as the ratio of the financial result (after taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' assets for the same period.

Return on balance sheet capital — this indicator is calculated as the ratio of the financial result (after taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' balance sheet capital for the same period.

Individuals' funds (deposits) — deposits and other funds accepted by credit institutions (including savings certificates), outstanding obligations under deposit and other borrowing arrangements, funds in individuals' other accounts (residents' and non-residents' funds in both rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individuals' election funds, transfers from and to the Russian Federation, interest arrears, interest accrued on deposits accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

Corporate clients' funds (deposits and funds in the accounts of non-financial and financial (other than credit) institutions) are deposits and other funds accepted by credit institutions, as well as funds held in settlement and other accounts of non-financial and financial (other than credit) institutions and individual entrepreneurs, including deposit certificates, outstanding obligations under deposits and other borrowing arrangements, funds of individual entrepreneurs (residents' and non-residents' funds in Russian rubles and foreign currency). This indicator does not include the funds of the Federal Treasury, financial bodies and extra-budgetary funds of the Russian Federation, constituent entities of the Russian Federation and local authorities, interest arrears, accrued interest accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

Loans received from the Bank of Russia — debt (overdue debt included) on loans, deposits and other funds received by credit institutions from the Bank of Russia.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

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).

Table 4.2.6

Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions

General Provisions

This table contains data on the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (further — credit institutions) in the form 0409302 'Information on Borrowings' in compliance with 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

Federal budget funds are treasury accounts balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds available for settlements on separate operations.

Regional and local budget funds are treasury accounts balances of the regional budgets and local budgets.

Other budget funds are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

Extra-budgetary funds are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments' extra-budgetary funds.

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 into 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

Outstanding Amounts of Loans and Other Funds **Granted to Corporate Clients and Individuals** **by Credit Institutions**

General Provisions

The table includes indicators characterizing overdue debt on loans and other funds granted by credit institutions to corporate clients and individuals, as well as total outstanding amounts on these funds.

The data source is reports of Russian 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'.

Individual Indicators Highlights

Outstanding amounts of loans and other funds granted to corporate clients are outstanding amounts (including overdue debt) of non-financial and financial (other than credit) institutions and individual entrepreneurs, both residents and non-residents, to credit institutions on all loans and other funds placed in Russian rubles, foreign currency, and precious metals.

Outstanding amounts of loans and other funds granted to individuals are outstanding amounts (including overdue debt) of

resident and non-resident individuals to credit institutions on all loans and other funds in Russian rubles and foreign currency. Loans and other funds granted to individual entrepreneurs are not included in this indicator.

Overdue debt on loans and other funds are outstanding amounts on past due loans, deposits, and other placed funds granted to a relevant category of borrowers (non-financial organizations or individuals) in Russian rubles and foreign currency. Amounts of overdue interest are not included in the calculation of overdue debt indicators.

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in Rubles

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in US Dollars

Table 4.3.5

Weighted Average Interest Rates on Loans to Individuals in Euros

Table 4.3.6

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

Table 4.3.7

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

Table 4.3.8

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.

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 4.3.9

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 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 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 4.3.10

Housing Loans Granted to Resident Individuals

Table 4.3.11

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

Table 4.3.12

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-

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.

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 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, 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 4.3.13
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 authorized 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 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 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 amortized cost, as well as those not redeemed in due time, denominated in Russian rubles or foreign currency. Debt securities booked at fair value are recognized 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 derecognition under repo transactions.

Unpledged debt (equity) securities at balance-sheet value (excluding revaluation and cost adjustment) – credit institutions' investments in debt securities (excluding revaluation and cost adjustment), except securities transferred to counterparties without derecognition under repo transactions.

Table 4.4
Credit Institutions' Liabilities and Claims on Financial Derivatives

General Provisions

The table presents data on the fair value of financial derivatives (claims and liabilities).

Derivative Financial Instrument is a claim, if the overall estimated value of contractual claims on a counterparty exceeds corresponding overall estimated value of contractual liabilities on the same counterparty and a credit institution expects an increase in future economic benefits resulting from the receipt of assets (cash and other property), exchange of assets or liabilities' redemption on the potentially favourable conditions for the credit institution.

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

The data source is reports of operating credit institutions compiled under Form 0409101 'The Trial Balance of a Credit Institution' and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 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 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-Governmental Pension Funds'.

Table 4.5.4
Main Indicators of Unit Investment Funds' Performance

General Provisions

The table presents performance indicators of unit investment funds in the Russian Federation, broken down by types of unit investment funds: number of holders of investment shares in unit investment funds, value of net assets of unit investment funds, volume of issue of investment shares of unit investment funds, and volume of redemption of investment shares of unit investment funds.

The indicators are compiled on the basis of aggregated data from Form 0420502 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)', Form 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)', Form 0420504 'Statement of Shareholders of Joint-stock Investment Funds (Holders of Investment Shares in Unit Investment Funds)', submitted to the Bank of Russia by asset management companies of unit investment funds as prescribed in Bank of Russia Ordinance No. 4715-U, dated 8 February 2018, 'On the Forms, Procedure and Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-Governmental Pension Funds' (until 2016 — Federal Securities Commission Resolution No. 03-41/ps, dated 22 October 2003, 'On Statements of Joint-stock Investment Funds and Management Companies of Unit investment Funds';

for 2016 – 2017 Q2 – Bank of Russia Ordinance No. 3901-U, dated 16 December 2015, ‘On Terms of and Procedure for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and by the Management Company of Investment Funds, Unit Investment Funds, and Non-Governmental Pension Funds’; for 2017 Q3 – 2018 Q1 – Bank of Russia Ordinance No. 4323-U, dated 24 March 2017, ‘On the Forms, Procedure and Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-Governmental Pension Funds’).

Individual Indicators Highlights

Indicator **Number of Holders of Investment Shares in Unit Investment Funds** reflects the aggregate number of holders in the registers of unit investment fund shareholders.

Starting from 2016 Q1, indicator Number of Personal Accounts in the Registers of Investment Fund Shareholders is replaced with indicator Number of Holders of Investment Shares in Unit Investment Funds in order to provide reliable information on the actual number of holders of investment shares in funds (including holders whose rights for investment shares are accounted for in nominal holders’ accounts, and excluding zero personal accounts in the registers of investment fund shareholders).

Indicator **Value of Net Assets of Unit Investment Funds** reflects the aggregate value of net assets of operational unit investment funds.

Indicator Issue of Investment **Shares of Unit Investment Funds** reflects the aggregate amount of issued investment shares of unit investment funds in the reporting period (the first quarter, the first six months, the first nine months and a year). The indicator is shown as accrued year-to-date total.

Indicator **Redemption of Investment Shares of Unit Investment Funds** reflects the aggregate amount of redeemed investment shares of unit investment funds in the reporting

period (the first quarter, the first six month, the first nine months and a year). The indicator is shown as accrued year-to-date total.

Table 4.5.5
Insurers’ Premiums and Payoffs
by Type of Insurance

General Provisions

The table reflects volumes of insurance premiums and benefits by type of insurance over the reporting period.

The indicators of insurers are compiled on the basis of regular statistical reporting provided by insurance companies to the Bank of Russia in accordance with Law of the Russian Federation No. 4015-1, dated 27 November 1992, ‘On the Organization of Insurance Business in the Russian Federation’.

Sources of the insurers’ indicators are data from quarterly statistical reporting form 0420162 ‘Data on the Activity of Insurers’ approved by Bank of Russia Ordinance No. 5724-U, dated 3 February 2021, ‘On the Forms, Timeframe and Procedure for Compiling and Submitting Insurance Companies’ Reporting to the Bank of Russia’.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract. It includes changes in insurance premiums over the reporting period.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in the federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured, insured person or beneficiary upon the occurrence of an insured event (insurance benefit), and other payouts under insurance contracts.

Section 5. Selected Indicators on the Russian Federation's Payment System

Table 5.1

Payments Effected by the Payment System of Russia

General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and Russian credit institutions.

The sources of information are quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected.

Individual 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 inter-affiliate 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 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 (e.g. 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 Organization 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).