

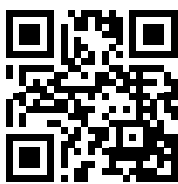


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No. 4

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Moscow  
2023



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**No. 4 (359)**  
**2023**

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<sup>1</sup> The data do not include statistics on the Donetsk People's Republic, the Lugansk People's Republic, the Zaporozhye Region, and the Kherson Region.

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	Q4 2022	2022
<b>CURRENT ACCOUNT</b>	22,432	17,300	35,528	47,002	122,263	69,810	77,229	48,451	37,528	233,019
Goods	28,726	38,839	54,248	68,524	190,337	82,993	94,118	72,623	58,243	307,978
<i>Exports</i>	93,312	114,894	132,113	154,031	494,350	154,540	151,780	141,418	140,590	588,329
<i>Imports</i>	64,587	76,055	77,864	85,507	304,013	71,547	57,662	68,796	82,347	280,351
Services	-3,014	-4,059	-6,869	-6,291	-20,234	-3,598	-3,494	-6,900	-8,209	-22,200
<i>Exports</i>	11,518	13,044	14,119	17,019	55,700	13,859	11,050	11,335	12,269	48,514
Transport	3,724	4,323	4,709	5,334	18,091	4,218	3,644	3,548	3,507	14,917
Travel	762	1,013	1,036	1,176	3,986	1,046	1,373	1,562	1,562	5,543
Other services	7,032	7,708	8,374	10,510	33,623	8,595	6,033	6,226	7,200	28,054
<i>Imports</i>	14,532	17,103	20,989	23,310	75,934	17,457	14,544	18,236	20,477	70,714
Transport	3,586	4,063	4,103	4,434	16,186	3,671	3,196	3,597	3,867	14,330
Travel	1,311	2,048	4,578	3,470	11,407	2,558	3,411	6,801	7,499	20,269
Other services	9,634	10,992	12,308	15,407	48,341	11,228	7,938	7,838	9,112	36,116
Compensation of employees	115	76	33	-46	178	82	-420	-889	-1,276	-2,503
Investment income	-1,573	-16,948	-10,468	-14,273	-43,262	-8,337	-10,326	-14,278	-8,957	-41,898
Receivable	13,350	14,506	22,739	27,238	77,834	9,052	7,542	7,904	9,968	34,465
Payable	14,923	31,454	33,207	41,511	121,096	17,389	17,868	22,181	18,925	76,364
<i>Direct investment</i>	-1,992	-9,194	-8,564	-9,869	-29,619	-9,291	-7,426	-7,464	-4,640	-28,820
Receivable	10,635	11,506	19,682	24,170	65,994	5,993	4,753	4,796	6,807	22,349
Payable	12,628	20,700	28,247	34,038	95,613	15,284	12,179	12,259	11,447	51,169
<i>Portfolio investment</i>	-415	-8,202	-2,674	-5,118	-16,408	-423	-3,754	-8,398	-6,115	-18,691
Receivable	756	1,172	1,116	1,030	4,074	703	509	517	497	2,225
Payable	1,170	9,374	3,790	6,147	20,482	1,126	4,264	8,915	6,611	20,916
<i>Other investment</i>	834	448	770	713	2,765	1,378	854	1,584	1,798	5,613
Receivable	1,959	1,828	1,941	2,038	7,766	2,357	2,279	2,591	2,664	9,891
Payable	1,125	1,380	1,171	1,326	5,001	979	1,426	1,007	866	4,278
Rent	17	21	11	20	68	18	4	2	4	28
Secondary income	-1,839	-629	-1,427	-930	-4,825	-1,348	-2,653	-2,107	-2,277	-8,386
<b>CAPITAL ACCOUNT</b>	221	-28	-48	-20	125	-22	-1,147	-1,929	-1,482	-4,580

Table 1.1 (end)  
(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	2022
<b>Net lending (+) / net borrowing (-) (balance from current and capital accounts)</b>	22,653	17,272	35,480	46,983	122,388	69,788	76,082	46,523	36,046	228,439
<b>Net lending (+) / net borrowing (-) (balance from financial account)</b>	22,674	18,322	33,681	47,813	122,490	66,578	79,896	44,232	36,098	226,805
<b>Direct investment</b>	3,183	3,279	4,254	14,717	25,433	796	11,851	10,181	6,261	29,088
<i>Net acquisition of financial assets</i>	9,094	8,706	20,246	27,837	65,883	-21,628	-5,516	6,044	7,056	-14,045
Equity and investment fund shares	5,875	8,268	19,382	34,460	67,985	-17,098	-5,818	10,273	13,518	876
Debt instruments	3,219	437	864	-6,622	-2,103	-4,531	302	-4,229	-6,463	-14,921
<i>Net incurrence of liabilities</i>	5,911	5,427	15,992	13,120	40,450	-22,424	-17,367	-4,137	795	-43,133
Equity and investment fund shares	6,720	4,459	13,597	14,606	39,383	-14,161	-10,267	839	7,700	-15,888
Debt instruments	-809	968	2,395	-1,486	1,067	-8,263	-7,101	-4,976	-6,905	-27,245
<b>Portfolio investment</b>	11,251	5,284	630	14,919	32,084	7,357	2,825	1,097	11,926	23,205
<i>Net acquisition of financial assets</i>	4,687	4,033	3,447	5,788	17,954	-3,091	-1,626	-2,328	-3,765	-10,809
Equity and investment fund shares	3,654	2,173	2,445	3,281	11,553	-2,148	-371	-306	-604	-3,429
Debt securities	1,033	1,860	1,001	2,507	6,401	-943	-1,254	-2,022	-3,161	-7,380
<i>Net incurrence of liabilities</i>	-6,563	-1,252	2,816	-9,131	-14,130	-10,449	-4,451	-3,425	-15,691	-34,015
Equity and investment fund shares	-3,333	-528	-2,842	-4,333	-11,036	-5,155	-3,704	-1,915	-7,817	-18,591
Debt securities	-3,231	-724	5,658	-4,798	-3,094	-5,293	-747	-1,510	-7,873	-15,423
<b>Financial derivatives (other than reserves) and employee stock options</b>	328	152	-724	-451	-696	-2,836	-65	-242	-72	-3,215
<i>Net acquisition of financial assets</i>	-4,355	-4,727	-5,790	-8,810	-23,683	-13,392	-2,471	-1,320	-737	-17,920
<i>Net incurrence of liabilities</i>	-4,683	-4,879	-5,066	-8,359	-22,988	-10,556	-2,406	-1,078	-666	-14,705
<b>Other investment</b>	4,201	1,095	-103	-3,050	2,143	71,878	64,129	31,402	17,569	184,979
<i>Net acquisition of financial assets</i>	9,269	4,652	18,366	4,245	36,533	80,707	33,666	24,111	8,497	146,981
Other equity	15	236	4	63	318	5	-3	-2	56	56
Loans, currency and deposits	9,633	-666	12,929	2,514	24,410	44,269	28,475	17,133	-10,918	78,959
Other accounts receivable	-378	5,082	5,433	1,667	11,804	36,433	5,194	6,980	19,359	67,966
<i>Net incurrence of liabilities</i>	5,069	3,557	18,469	7,295	34,390	8,829	-30,463	-7,291	-9,073	-37,998
Other equity	1	8	4,113	-3	4,120	10	0	0	-2	8
Loans, currency and deposits	2,254	-1,624	1,277	2,534	4,440	-41	-11,909	-2,193	-5,626	-19,769
Other accounts payable	2,814	5,174	-4,465	4,763	8,286	8,854	-18,572	-5,137	-3,489	-18,345
Special drawing rights	-1	0	17,544	1	17,544	6	19	38	45	108
<b>Reserve assets</b>	3,712	8,512	29,623	21,678	63,525	-10,617	1,156	1,795	414	-7,253
<b>Net errors and omissions</b>	22	1,050	-1,799	830	102	-3,210	3,814	-2,291	52	-1,634

Notes.

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



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	31.12.2022
<b>Total</b>	467,605	<b>462,227</b>	<b>473,074</b>	<b>490,271</b>	<b>482,354</b>	<b>453,539</b>	<b>479,173</b>	<b>434,899</b>	380,545
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104
Federal Government	65,163	61,222	62,707	67,912	63,268	53,192	74,533	66,868	46,087
<b>New Russian Debt</b>	64,791	60,851	62,371	67,576	62,967	52,891	74,232	66,569	45,855
Loans	485	520	501	527	1,501	1,384	2,094	1,886	1,412
Foreign currency bonds	21,071	20,415	20,587	20,531	19,959	18,550	18,035	16,943	16,307
<i>Eurobonds</i>	20,919	20,138	20,276	20,267	19,686	18,324	17,810	16,849	16,222
<i>Eurobonds (related to the second London Club debt restructuring)</i>	152	277	310	265	274	226	225	94	85
Ruble denominated bonds	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119
<i>OFZ</i>	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119
<i>Eurobonds</i>	0	0	0	0	0	0	0	0	0
Other	44	39	34	29	24	19	18	18	17
<b>Debt of the former USSR</b>	372	371	336	336	301	301	301	300	231
Local Government	93	89	99	94	84	74	36	31	17
Loans	0	0	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0	0	0
Ruble denominated bonds	93	89	99	94	84	74	36	31	17

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	31.12.2022
<b>Central bank and banks</b>	84,930	<b>89,236</b>	<b>90,104</b>	<b>110,088</b>	<b>114,685</b>	<b>118,008</b>	<b>112,540</b>	<b>104,551</b>	93,450
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	3,908
Debt securities	3,599	3,555	3,761	3,833	3,552	2,982	4,312	3,792	1,119
Loans, currency and deposits	65,157	<b>69,208</b>	<b>71,278</b>	<b>73,450</b>	<b>78,122</b>	<b>71,804</b>	<b>74,227</b>	<b>69,648</b>	60,862
Other	11,590	10,848	10,974	28,184	28,249	36,667	29,825	27,032	27,562
<b>Other sectors</b>	317,418	<b>311,680</b>	<b>320,164</b>	<b>312,178</b>	<b>304,316</b>	<b>282,265</b>	<b>292,064</b>	<b>263,449</b>	240,992
Debt liabilities to direct investors and to direct investment enterprises	138,200	129,296	132,536	133,138	130,624	115,552	121,462	<b>108,926</b>	97,644
Debt securities	8,563	8,498	9,171	8,984	8,631	6,368	9,430	<b>7,572</b>	6,969
Loans, currency and deposits	153,259	153,852	152,908	149,548	141,152	135,524	140,610	<b>128,746</b>	120,230
Other	17,396	<b>20,033</b>	<b>25,549</b>	<b>20,507</b>	<b>23,910</b>	<b>24,822</b>	<b>20,562</b>	<b>18,204</b>	16,149

## 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	31.12.2022
<b>Total</b>	467,605	<b>462,227</b>	<b>473,074</b>	<b>490,271</b>	<b>482,354</b>	<b>453,539</b>	<b>479,173</b>	<b>434,899</b>	380,545
Foreign Currency	339,448	<b>338,187</b>	<b>339,864</b>	<b>352,962</b>	<b>348,797</b>	<b>340,111</b>	<b>301,907</b>	<b>273,691</b>	258,473
Domestic Currency	128,156	<b>124,040</b>	<b>133,210</b>	<b>137,310</b>	<b>133,557</b>	<b>113,428</b>	<b>177,265</b>	<b>161,208</b>	122,073
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104
Foreign Currency	21,973	21,344	21,457	21,423	21,786	20,254	20,448	19,147	17,968
<i>Short-term</i>	44	39	34	29	24	19	18	18	17
<i>Long-term</i>	21,928	21,306	21,424	21,395	21,762	20,235	20,430	19,129	17,951
Domestic Currency	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753	28,136
<i>Short-term</i>	0	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	28,136
<b>Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	80,346	<b>83,610</b>	<b>86,013</b>	<b>105,467</b>	<b>109,922</b>	<b>111,452</b>	<b>108,364</b>	<b>100,472</b>	89,542
Foreign Currency	59,628	63,525	66,488	84,663	87,489	88,340	72,832	65,826	59,860
<i>Short-term</i>	20,089	23,056	25,481	26,945	29,887	33,580	19,186	16,600	14,394
<i>Long-term</i>	39,539	40,468	41,007	57,718	57,601	54,760	53,646	49,227	45,467
Domestic Currency	20,718	<b>20,086</b>	<b>19,525</b>	<b>20,804</b>	<b>22,433</b>	<b>23,112</b>	<b>35,532</b>	<b>34,646</b>	29,682
<i>Short-term</i>	14,247	<b>13,902</b>	<b>13,550</b>	<b>14,991</b>	<b>16,875</b>	<b>18,762</b>	<b>29,805</b>	<b>28,810</b>	26,543
<i>Long-term</i>	6,471	6,184	5,974	5,813	5,558	4,350	5,727	5,836	3,138

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	31.12.2022
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	179,218	<b>182,383</b>	<b>187,628</b>	<b>179,040</b>	<b>173,693</b>	<b>166,713</b>	<b>170,602</b>	<b>154,522</b>	143,348
Foreign Currency	142,602	<b>145,048</b>	<b>144,395</b>	<b>138,826</b>	<b>132,926</b>	<b>134,166</b>	<b>119,249</b>	<b>104,517</b>	102,166
<i>Short-term</i>	16,697	<b>18,541</b>	<b>19,849</b>	<b>17,800</b>	<b>19,337</b>	<b>22,135</b>	<b>16,076</b>	<b>9,747</b>	8,859
<i>Long-term</i>	125,905	126,506	124,546	121,027	113,589	<b>112,031</b>	<b>103,174</b>	<b>94,770</b>	93,307
Domestic Currency	36,616	<b>37,336</b>	<b>43,233</b>	<b>40,213</b>	<b>40,767</b>	<b>32,548</b>	<b>51,353</b>	<b>50,006</b>	41,182
<i>Short-term</i>	6,348	<b>7,269</b>	<b>11,571</b>	<b>8,607</b>	<b>11,058</b>	<b>8,601</b>	<b>12,512</b>	<b>17,188</b>	15,752
<i>Long-term</i>	30,268	30,066	31,662	31,607	29,709	<b>23,947</b>	<b>38,841</b>	<b>32,818</b>	25,430
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	142,784	134,922	136,627	137,759	135,387	122,107	125,638	<b>113,005</b>	101,551
Foreign Currency	115,245	108,271	107,524	108,049	106,597	97,350	89,378	<b>84,201</b>	78,479
Domestic Currency	27,539	26,652	29,104	29,710	28,790	24,757	36,260	<b>28,804</b>	23,073

## 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	31.12.2022
<b>Total Liabilities</b>	467,605	<b>462,227</b>	<b>473,074</b>	<b>490,271</b>	<b>482,354</b>	<b>453,539</b>	<b>479,173</b>	<b>434,899</b>	380,545
<b>Short-term</b>	61,854	<b>67,879</b>	<b>76,573</b>	<b>76,443</b>	<b>86,441</b>	<b>89,639</b>	<b>83,354</b>	<b>76,027</b>	69,192
<b>Long-term</b>	405,751	394,348	396,501	413,829	395,913	363,900	395,819	<b>358,872</b>	311,354
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104
Short-term	44	39	34	29	24	19	18	18	17
Debt securities	0	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0	0
Other liabilities	44	39	34	29	24	19	18	18	17
Long-term	65,212	61,272	62,773	67,977	63,329	53,247	74,550	66,882	46,087
Debt securities	64,355	60,382	61,935	67,114	61,526	51,562	72,156	64,695	44,443
Loans, currency and deposits	857	891	837	863	1,803	1,685	2,395	2,186	1,644
Other liabilities	0	0	0	0	0	0	0	0	0
<b>Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	80,346	<b>83,610</b>	<b>86,013</b>	<b>105,467</b>	<b>109,922</b>	<b>111,452</b>	<b>108,364</b>	<b>100,472</b>	89,542
Short-term	34,336	<b>36,958</b>	<b>39,031</b>	<b>41,937</b>	<b>46,763</b>	<b>52,342</b>	<b>48,991</b>	<b>45,410</b>	40,937
Debt securities	607	602	598	606	589	522	559	388	180
Loans, currency and deposits	30,766	<b>34,009</b>	<b>35,707</b>	<b>38,729</b>	<b>43,352</b>	<b>40,262</b>	<b>42,827</b>	<b>41,416</b>	37,461
Other liabilities	2,963	<b>2,346</b>	<b>2,726</b>	2,601	2,822	11,558	<b>5,605</b>	<b>3,606</b>	3,296
Long-term	46,010	46,653	46,982	63,530	63,159	59,110	59,373	55,062	48,605
Debt securities	2,992	2,952	3,164	3,226	2,962	2,460	3,752	3,404	939
Loans, currency and deposits	34,391	35,199	35,570	34,721	34,770	31,541	31,400	28,233	23,401
Other liabilities	8,627	8,501	8,248	25,583	25,427	25,109	24,220	23,426	24,265

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	31.12.2022
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	179,218	<b>182,383</b>	<b>187,628</b>	<b>179,040</b>	<b>173,693</b>	<b>166,713</b>	<b>170,602</b>	<b>154,522</b>	143,348
Short-term	23,045	<b>25,811</b>	<b>31,420</b>	<b>26,406</b>	<b>30,395</b>	<b>30,736</b>	<b>28,587</b>	<b>26,935</b>	24,612
Debt securities	17	18	55	59	17	11	17	15	54
Loans, currency and deposits	5,633	5,759	5,816	5,841	6,469	5,904	8,008	<b>8,715</b>	8,409
Other liabilities	17,395	<b>20,033</b>	<b>25,548</b>	<b>20,507</b>	<b>23,909</b>	<b>24,821</b>	<b>20,562</b>	<b>18,204</b>	16,149
Long-term	156,173	156,573	156,208	152,633	143,298	135,978	142,015	<b>127,588</b>	118,736
Debt securities	8,546	8,480	9,115	8,925	8,614	6,357	9,413	<b>7,557</b>	6,915
Loans, currency and deposits	147,626	148,092	147,092	143,708	134,683	129,620	<b>132,602</b>	<b>120,031</b>	111,821
Other liabilities	1	1	1	1	1	1	0	0	0
<b>Direct investment</b>	142,784	134,922	136,627	137,759	135,387	122,107	125,638	<b>113,005</b>	101,551
<i>Banks</i>	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079	3,908
Direct investor in direct investment enterprises	41	33	55	32	48	46	45	44	42
Direct investment enterprises in direct investor (reverse investment)	23	17	16	13	18	11	12	27	14
Between fellow enterprises	4,519	5,576	4,020	4,575	4,698	6,499	4,119	4,008	3,852
<i>Other sectors</i>	138,200	129,296	132,536	133,138	130,624	115,552	121,462	<b>108,926</b>	97,644
Direct investor in direct investment enterprises	36,480	33,969	36,572	37,244	34,743	29,800	36,975	<b>30,516</b>	27,932
Direct investment enterprises in direct investor (reverse investment)	74,400	72,320	73,421	74,340	72,164	65,441	61,567	<b>57,731</b>	52,135
Between fellow enterprises	27,320	23,008	22,543	21,555	23,717	20,311	22,920	<b>20,679</b>	17,576

## 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.<sup>1</sup>

### 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	31.12.2022
<b>Net International Investment Position</b>	516,731	<b>459,374</b>	<b>461,774</b>	<b>443,389</b>	<b>485,038</b>	<b>598,433</b>	<b>481,685</b>	<b>601,309</b>	770,363
<b>Assets</b>	1,569,086	<b>1,528,672</b>	<b>1,582,837</b>	<b>1,623,402</b>	<b>1,651,900</b>	<b>1,590,615</b>	<b>1,701,585</b>	<b>1,604,705</b>	1,613,202
<b>Direct investment</b>	471,840	446,884	467,172	479,346	487,004	<b>390,272</b>	<b>482,450</b>	<b>430,695</b>	397,789
Equity and investment fund shares	371,129	345,323	363,734	376,250	392,802	<b>306,830</b>	<b>376,525</b>	<b>337,804</b>	312,906
Debt instruments	100,711	101,560	103,438	103,097	94,202	83,442	<b>105,925</b>	<b>92,891</b>	84,884
<b>Portfolio investment</b>	107,874	111,954	120,952	112,455	117,413	<b>93,742</b>	<b>90,114</b>	<b>86,018</b>	80,641
Equity and investment fund shares	22,222	27,203	32,870	31,602	34,473	<b>27,045</b>	<b>24,224</b>	<b>21,580</b>	21,847
Debt securities	85,651	84,751	88,082	80,853	82,940	<b>66,696</b>	<b>65,890</b>	<b>64,438</b>	58,794
<b>Financial derivatives (other than reserves) and employee stock options</b>	6,736	6,829	7,341	7,677	6,444	7,618	3,014	1,829	1,282
<b>Other investment</b>	386,863	<b>389,683</b>	<b>395,627</b>	<b>409,801</b>	<b>410,412</b>	<b>492,574</b>	<b>541,885</b>	<b>545,474</b>	551,501
Other equity	8,266	8,265	8,508	8,502	8,559	8,553	8,517	8,485	8,575
Loans, currency and deposits	334,032	<b>338,178</b>	<b>338,572</b>	<b>348,449</b>	<b>347,710</b>	<b>394,538</b>	<b>424,756</b>	<b>425,988</b>	408,009
Other accounts receivable	44,565	43,240	48,547	52,851	54,143	<b>89,483</b>	<b>108,612</b>	<b>111,001</b>	134,916
<b>Reserve assets</b>	595,774	573,322	591,745	614,122	630,627	606,409	584,121	540,688	581,989
<b>Liabilities</b>	1,052,355	<b>1,069,297</b>	<b>1,121,063</b>	<b>1,180,013</b>	<b>1,166,862</b>	<b>992,182</b>	<b>1,219,900</b>	<b>1,003,396</b>	842,839
<b>Direct investment</b>	539,747	547,653	568,495	594,851	610,083	<b>523,541</b>	<b>694,592</b>	<b>553,783</b>	461,596
Equity and investment fund shares	396,962	412,731	431,868	457,092	474,695	<b>401,434</b>	<b>568,954</b>	<b>440,778</b>	360,045
Debt instruments	142,784	134,922	136,627	137,759	135,387	122,107	125,638	<b>113,005</b>	101,551
<b>Portfolio investment</b>	255,925	261,023	284,829	302,717	273,636	188,598	249,079	<b>196,489</b>	149,089
Equity and investment fund shares	169,351	183,483	204,848	218,064	197,807	131,492	164,574	125,301	98,855
Debt securities	86,574	77,540	79,980	84,654	75,828	57,106	84,505	<b>71,189</b>	50,234
<b>Financial derivatives (other than reserves) and employee stock options</b>	8,265	5,655	6,048	5,648	5,757	5,864	2,575	1,921	1,282
<b>Other investment</b>	248,418	<b>254,966</b>	<b>261,691</b>	<b>276,797</b>	<b>277,386</b>	<b>274,178</b>	<b>273,654</b>	<b>251,202</b>	230,872
Other equity	115	96	111	4,215	4,128	3,658	6,017	5,368	4,410
Loans, currency and deposits	219,273	<b>223,951</b>	<b>225,022</b>	<b>223,862</b>	<b>221,076</b>	<b>209,013</b>	<b>217,232</b>	<b>200,580</b>	182,736
Other accounts payable	20,860	<b>22,881</b>	<b>28,466</b>	<b>23,303</b>	<b>26,932</b>	<b>36,561</b>	<b>26,426</b>	<b>22,102</b>	19,609
Special drawing rights (Net incurrence of liabilities)	8,170	8,039	8,091	25,417	25,250	24,946	23,979	23,152	24,118

<sup>1</sup> The International Investment Position of Russia is compiled on the basis of the methodology set out in the 6<sup>th</sup> 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		
	total	% of the corresponding period of the previous year	of which				total	% of the corresponding period of the previous year	of which				total	of which	
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
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
<b>2022</b>															
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
<b>2023</b>															
January	<b>32,626</b>	<b>69.6</b>	x	x	x	x	<b>23,400</b>	<b>94.7</b>	x	x	x	x	<b>9,226</b>	x	x
February	29,516	57.4	x	x	x	x	22,010	79.4	x	x	x	x	7,506	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.

'x' — the publication of statistics by group of countries has been suspended.



Table 1.7

International Reserves of the Russian Federation<sup>1</sup>*(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
<b>2021</b>						
31.12	630,627	497,557	468,075	24,218	5,264	133,070
<b>2022</b>						
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
<b>2023</b>						
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
31.03	593,879	446,868	418,406	23,459	5,003	147,011

<sup>1</sup> International Reserves are compiled on the basis of the methodology set out in the 6<sup>th</sup> 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)*

	31.03.2023
<b>A. Official reserves assets</b>	<b>593,879.4</b>
(1) foreign currency reserves (in convertible foreign currencies)	417,859.4
(a) securities	x
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits with:	x
(i) other national central banks, BIS and IMF	x
(ii) banks headquartered in the reporting country	—
of which: located abroad	—
(iii) banks headquartered outside the reporting country	x
of which: located in the reporting country	—
(2) IMF reserve position	5,002.5
(3) SDRs	23,459.4
(4) gold	147,011.0
— volume in millions of fine troy ounces	74.8
(5) other reserve assets (specify)	547.0
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	547.0
<b>B. Other foreign currency assets (specify)</b>	<b>—</b>
— 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)*

	31.03.2023			
	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 <sup>1</sup>	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 (+)	—	—	—	—

<sup>1</sup> 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)

	31.03.2023			
	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)

	31.03.2023
(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	-934.9
— lent or repoed and included in Section I	-1.2
— lent or repoed but not included in Section I	-1,481.9
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	548.2
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-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) <sup>1</sup>	593,879.4
— currencies in SDR basket <sup>2</sup>	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

<sup>1</sup> Data is presented at the end of the quarter.<sup>2</sup> 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 <sup>1</sup>
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	<b>19.9</b>
Q1 2023 <sup>2</sup>	20.5

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

Table 1.10 (end)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023
NET FOREIGN ASSETS	38,875,112	39,475,879	41,110,028
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	4,681,908	5,234,338	5,525,303
NET CLAIMS ON GENERAL GOVERNMENT	-6,891,839	-7,855,415	-8,351,253
CLAIMS ON OTHER SECTORS	1,172,854	1,313,428	1,318,895
MONETARY BASE	24,428,576	24,195,036	23,985,888
Currency in circulation	16,347,658	16,167,790	16,421,526
Liabilities to other depository corporations	8,080,917	8,027,247	7,564,361
Deposits, of which	8,080,917	8,027,247	7,564,361
Required reserves	145,932	145,929	265,379
Debt securities	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	42,242	37,830	265,691
Transferable deposits	30,992	30,540	30,440
Other financial institutions	19,968	19,788	19,788
Nonfinancial organizations	11,025	10,752	10,653
Households	0	0	0
Other deposits	11,250	7,290	235,250
Other financial institutions	11,250	7,290	235,250
Nonfinancial organizations	0	0	0
Households	0	0	0
OTHER ITEMS (NET)	13,367,217	13,935,365	15,351,394

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 NONRESIDENTS	14,680,498	15,255,673	18,242,538	19,512,356	16,740,482	16,121,928
LIABILITIES TO NONRESIDENTS	6,014,245	6,276,849	6,546,628	6,389,249	5,318,284	4,728,470
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
Debt securities	1,441,039	1,260,680	1,050,052	1,142,521	1,047,705	1,268,074
Loans	6,817,216	6,822,510	7,020,600	6,879,130	6,655,971	6,355,570
Other claims	2,102,657	1,953,792	2,032,364	1,803,452	1,905,976	1,833,886

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
<i>in foreign currency</i>	2,341,488	2,609,879	3,469,672	3,613,714	3,359,789	3,053,464
Debt securities	43,066	45,147	47,319	48,302	40,777	36,172
Loans	1,780,752	1,709,086	1,809,642	1,627,127	1,526,193	1,481,229
Other claims	517,671	855,647	1,612,711	1,938,285	1,792,819	1,536,063
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
Debt securities	2,146,206	2,132,975	2,290,370	2,164,323	2,158,542	1,920,057
Loans	36,023,524	36,095,324	37,061,656	37,456,066	38,274,324	38,613,210
Other claims	3,566,165	3,657,877	3,681,500	3,797,074	3,820,689	3,882,191
<i>in foreign currency</i>	6,737,135	7,060,903	7,606,854	7,598,592	6,534,757	5,729,599
Debt securities	57,177	58,213	65,334	65,161	56,515	49,576
Loans	6,453,217	6,769,766	7,298,619	7,298,321	6,264,605	5,478,848
Other claims	226,740	232,924	242,901	235,110	213,637	201,175
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
Debt securities	—	—	—	—	—	—
Loans	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	89,108	92,279	104,172	102,626	88,594	80,321
Debt securities	—	—	—	—	—	—
Loans	89,108	92,279	104,172	102,626	88,594	80,321
Other claims	—	—	—	—	—	—
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
SHARES AND OTHER EQUITY	12,316,289	11,108,809	11,485,799	11,098,908	10,442,017	10,136,989
OTHER ITEMS (NET)	<b>16,538,771</b>	<b>16,898,857</b>	<b>18,849,266</b>	<b>19,072,446</b>	<b>18,444,077</b>	<b>18,480,304</b>
Escrow accounts of households <sup>1</sup>	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
<b>NET FOREIGN ASSETS</b>	9,182,937	10,767,014	10,625,111	9,488,235	9,098,268	8,844,118
<b>CLAIMS ON NONRESIDENTS</b>	13,267,738	15,335,019	14,972,795	13,774,318	13,438,413	13,008,399
<b>LIABILITIES TO NONRESIDENTS</b>	4,084,800	4,568,005	4,347,684	4,286,083	4,340,144	4,164,281
<b>CLAIMS ON CENTRAL BANK</b>	5,874,773	5,746,029	6,348,470	6,920,657	6,145,185	6,651,219
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	-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>	—	—	—	—	—	—
<b>CLAIMS ON OTHER SECTORS</b>	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
Debt securities	1,387,894	1,168,372	1,332,085	1,418,253	1,364,266	1,386,793
Loans	6,260,181	6,388,381	6,838,701	6,848,239	6,903,644	6,914,889
Other claims	1,858,295	1,938,262	1,831,522	1,850,791	1,951,101	1,925,431

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
<i>in foreign currency</i>	2,493,035	2,776,341	2,291,589	1,686,736	1,711,717	1,571,061
Debt securities	25,683	30,631	39,024	39,274	82,112	194,111
Loans	1,240,581	1,473,949	1,147,920	1,103,806	1,154,627	1,158,720
Other claims	1,226,771	1,271,761	1,104,645	543,656	474,978	218,230
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
Debt securities	1,898,682	2,088,566	2,081,975	1,990,999	1,950,738	1,963,833
Loans	38,866,731	39,469,552	40,907,280	41,821,740	43,336,868	44,080,106
Other claims	3,788,734	3,784,546	3,807,152	3,810,241	3,893,905	3,849,763
<i>in foreign currency</i>	4,583,501	5,167,640	4,921,445	4,716,359	4,901,979	4,924,166
Debt securities	28,052	32,881	54,863	149,364	224,609	258,456
Loans	4,373,598	4,937,507	4,670,807	4,373,587	4,514,931	4,508,559
Other claims	181,851	197,253	195,775	193,407	162,439	157,152
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
Debt securities	—	—	—	—	—	—
Loans	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	64,335	59,940	54,836	52,103	52,702	52,554
Debt securities	—	—	—	—	—	—
Loans	64,335	59,940	54,836	52,103	52,702	52,554
Other claims	—	—	—	—	—	—
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
SHARES AND OTHER EQUITY	10,409,050	11,274,157	11,836,067	12,131,720	12,025,644	12,665,710
OTHER ITEMS (NET)	<b>17,953,055</b>	<b>18,467,884</b>	<b>18,243,999</b>	<b>17,453,959</b>	<b>18,213,562</b>	<b>17,428,730</b>
Escrow accounts of households <sup>1</sup>	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	Feb, 2023
<b>NET FOREIGN ASSETS</b>	8,595,929	8,685,460	8,901,208
CLAIMS ON NONRESIDENTS	13,609,648	14,090,465	14,586,843
LIABILITIES TO NONRESIDENTS	5,013,719	5,405,005	5,685,634
CLAIMS ON CENTRAL BANK	8,993,037	8,834,002	8,409,449
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	2,637,288	4,065,234	5,199,107
Claims on federal government	12,266,764	12,546,745	12,734,451
Debt securities	12,205,526	12,485,624	12,672,351
<i>in rubles</i>	11,494,466	11,775,720	11,906,855
<i>in foreign currency</i>	711,059	709,904	765,496
Loans	61,239	61,121	62,101
<i>in rubles</i>	61,194	61,076	62,051
<i>in foreign currency</i>	45	46	50
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Claims on state and local government	578,345	533,681	539,408
Debt securities	338,586	338,453	335,744
<i>in rubles</i>	338,586	338,453	335,744
<i>in foreign currency</i>	—	—	—
Loans	239,759	195,228	203,664
<i>in rubles</i>	239,637	195,107	203,533
<i>in foreign currency</i>	122	121	131
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Liabilities to federal government	8,788,607	7,490,560	6,925,961
Deposits	6,458,607	4,876,513	5,177,905
<i>in rubles</i>	6,311,197	4,720,443	5,037,551
<i>in foreign currency</i>	147,410	156,070	140,354
Other liabilities	2,330,000	2,614,047	1,748,056
<i>in rubles</i>	2,330,000	2,614,047	1,748,056
<i>in foreign currency</i>	—	—	—
Liabilities to state and local government	1,419,215	1,524,632	1,148,791
Deposits	1,419,215	1,524,632	1,148,791
<i>in rubles</i>	1,419,215	1,524,631	1,148,790
<i>in foreign currency</i>	—	—	1
Other liabilities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
<b>CLAIMS ON OTHER SECTORS</b>	98,019,238	97,746,853	99,838,230
<i>in rubles</i>	90,392,243	89,986,404	91,449,379
<i>in foreign currency</i>	7,626,995	7,760,449	8,388,851
Claims on other financial institutions	12,640,976	12,137,676	12,484,528
<i>in rubles</i>	10,957,387	10,296,479	10,505,023
Debt securities	1,609,075	1,590,638	1,615,594
Loans	7,184,780	6,774,243	6,827,280
Other claims	2,163,532	1,931,598	2,062,149

Table 1.11 (end)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023
<i>in foreign currency</i>	1,683,589	1,841,197	1,979,505
Debt securities	359,118	404,217	476,625
Loans	1,133,780	1,172,492	1,087,704
Other claims	190,692	264,489	415,176
Claims on nonfinancial organizations	56,567,331	56,666,271	58,144,123
<i>in rubles</i>	50,677,930	50,800,153	51,789,915
Debt securities	1,999,364	1,952,382	1,895,734
Loans	44,818,007	44,984,986	46,004,247
Other claims	3,860,560	3,862,785	3,889,934
<i>in foreign currency</i>	5,889,401	5,866,118	6,354,208
Debt securities	410,787	416,242	403,099
Loans	5,313,607	5,285,241	5,778,946
Other claims	165,007	164,635	172,164
Claims on households	28,810,931	28,942,906	29,209,579
<i>in rubles</i>	28,756,926	28,889,771	29,154,442
Debt securities	—	—	—
Loans	28,756,926	28,889,771	29,154,442
Other claims	—	—	—
<i>in foreign currency</i>	54,005	53,134	55,137
Debt securities	—	—	—
Loans	54,005	53,134	55,137
Other claims	—	—	—
LIABILITIES TO CENTRAL BANK	4,658,226	5,210,959	5,502,058
DEPOSITS INCLUDED IN BROAD MONEY	79,232,793	79,091,888	81,207,778
<i>in rubles</i>	66,910,048	66,822,630	68,113,583
Transferable deposits	28,551,772	29,572,800	30,013,970
Other financial institutions	902,038	1,042,565	952,020
Nonfinancial organizations	13,634,249	15,619,383	15,499,402
Households	14,015,484	12,910,852	13,562,548
Other deposits	38,358,276	37,249,830	38,099,613
Other financial institutions	2,848,310	3,107,323	3,194,884
Nonfinancial organizations	15,233,228	13,729,920	14,302,472
Households	20,276,739	20,412,587	20,602,257
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195
Transferable deposits	—	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195
Other financial institutions	318,438	325,171	328,239
Nonfinancial organizations	8,197,439	8,208,974	8,840,220
Households	3,806,868	3,735,114	3,925,736
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,913,361	1,953,433
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163	2,705,203
SHARES AND OTHER EQUITY	12,978,777	13,134,008	13,116,819
OTHER ITEMS (NET)	<b>17,318,713</b>	<b>17,422,517</b>	17,858,208
Escrow accounts of households <sup>1</sup>	4,027,774	3,860,090	3,898,793

<sup>1</sup> 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 <sup>1</sup>	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 <sup>1</sup>	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	Feb, 2023
<b>NET FOREIGN ASSETS</b>	47,471,041	48,161,339	50,011,236
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	-4,254,551	-3,790,180	-3,152,146
<b>CLAIMS ON OTHER SECTORS</b>	99,192,092	99,060,281	101,157,125
<i>in rubles</i>	91,565,096	91,165,413	92,631,095
<i>in foreign currency</i>	7,626,996	7,894,868	8,526,030
Claims on other financial institutions	13,811,187	13,445,640	13,798,031
<i>in rubles</i>	12,127,598	11,470,026	11,681,347
of which: Loans	8,283,944	7,873,472	7,926,980
<i>in foreign currency</i>	1,683,589	1,975,615	2,116,683
of which: Loans	1,133,780	1,172,492	1,087,704
Claims on nonfinancial organizations	56,569,974	56,671,734	58,149,515
<i>in rubles</i>	50,680,572	50,805,616	51,795,305
of which: Loans	44,818,007	44,984,986	46,004,247
<i>in foreign currency</i>	5,889,402	5,866,119	6,354,210
of which: Loans	5,313,607	5,285,241	5,778,946
Claims on households	28,810,931	28,942,906	29,209,579
<i>in rubles</i>	28,756,926	28,889,771	29,154,442
of which: Loans	28,756,926	28,889,771	29,154,442
<i>in foreign currency</i>	54,005	53,134	55,137
of which: Loans	54,005	53,134	55,137
<b>BROAD MONEY LIABILITIES</b>	94,715,449	94,495,615	97,054,599
<b>MONEY SUPPLY (National Definition)</b>	82,388,014	82,221,702	83,955,908
<i>in rubles</i>			
Currency outside bankikg system	15,435,724	15,361,243	15,576,634
Transferable deposits	28,582,764	29,603,340	30,044,411
Other financial institutions	922,006	1,062,353	971,808
Nonfinancial organizations	13,645,274	15,630,135	15,510,055
Households	14,015,484	12,910,852	13,562,548
Other deposits	38,369,526	37,257,120	38,334,863
Other financial institutions	2,859,560	3,114,613	3,430,134
Nonfinancial organizations	15,233,228	13,729,920	14,302,472
Households	20,276,739	20,412,587	20,602,257
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195
Transferable deposits	—	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195
Other financial institutions	318,438	325,171	328,239
Nonfinancial organizations	8,197,439	8,208,974	8,840,220
Households	3,806,868	3,735,114	3,925,736
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	4,690	4,655	4,496
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	1,403,464	1,913,361	1,953,433
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	2,648,829	2,554,163	2,705,203
<b>OTHER ITEMS (NET)</b>	43,640,840	44,468,301	46,302,981
Escrow accounts of households <sup>1</sup>	4,027,774	3,860,090	3,898,793

<sup>1</sup> 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)
	1	2	3	4	5	6	7	8
<b>2021</b>								
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
<b>2022</b>								
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
<b>2023</b>								
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
31.03	15,819.6	29,530.9	13,906.7	15,624.2	45,350.5	39,462.8	20,801.7	18,661.2

Table 1.13 (end)

Date	M2 Money supply, billions of rubles (5+6)	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
		9	10	11
<b>2021</b>				
31.12	66,252.9	6.3	13.0	13.0
<b>2022</b>				
31.01	65,310.3	-1.4	-1.4	13.4
28.02	66,659.7	2.1	0.6	14.6
31.03	68,203.5	2.3	2.9	17.1
30.04	68,475.3	0.4	3.4	15.7
31.05	68,993.4	0.8	4.1	16.6
30.06	69,623.2	0.9	5.1	16.8
31.07	70,825.4	1.7	6.9	19.3
31.08	73,333.3	3.5	10.7	22.6
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
<b>2023</b>				
31.01	82,221.7	-0.2	-0.2	25.9
28.02	83,955.9	2.1	1.9	25.9
31.03	84,813.4	1.0	2.9	24.4

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 <sup>1</sup>
31.12.2015	11,043.8	8,522.2	1,594.0	369.8	557.8	—
31.12.2016	11,882.7	8,789.8	1,822.7	484.7	785.5	—
31.12.2017	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4
31.12.2018	16,063.4	10,312.5	1,898.2	575.3	1,903.5	1,373.9
31.12.2019	16,822.1	10,616.1	2,625.5	617.4	1,026.4	1,936.7
31.12.2020	18,472.4	13,419.6	2,548.5	713.6	1,220.7	570.0
31.12.2021	20,338.9	14,068.1	2,650.6	815.3	2,805.0	0.0
<b>2022</b>						
31.01	19,802.8	13,784.1	3,762.4	825.4	1,430.8	0.0
28.02	22,376.9	15,815.1	2,847.1	843.3	2,871.4	0.0
31.03	19,186.6	14,842.3	1,086.4	150.0	3,107.8	0.0
30.04	18,344.8	14,347.5	1,019.9	162.2	2,815.2	0.0
31.05	18,663.7	13,970.6	1,796.5	145.9	2,750.7	0.0
30.06	19,167.7	14,033.3	1,808.5	145.9	3,180.0	0.0
31.07	19,136.5	14,141.8	2,022.8	146.0	2,825.9	0.0
31.08	19,830.1	14,228.5	2,042.1	146.0	3,413.6	0.0
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
<b>2023</b>						
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
31.03	23,788.7	16,661.0	3,317.0	265.4	3,545.3	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 <sup>1</sup>
<b>2023</b>						
01.03	23,985.9	16,421.5	2,238.4	265.4	5,060.6	0.0
02.03	24,010.4	16,434.0	2,600.6	265.4	4,710.4	0.0
03.03	24,335.9	16,474.0	2,879.0	265.4	4,717.6	0.0
06.03	24,337.5	16,526.3	3,222.6	265.4	4,323.2	0.0
07.03	23,765.0	16,552.5	2,533.8	265.4	4,413.3	0.0
09.03	24,046.2	16,594.4	2,608.3	265.4	4,578.1	0.0
10.03	24,375.9	16,606.8	3,414.5	265.4	4,089.3	0.0
13.03	24,032.2	16,638.9	3,007.3	265.4	4,120.6	0.0
14.03	24,026.5	16,640.0	2,721.6	265.4	4,399.6	0.0
15.03	23,964.6	16,661.4	874.6	265.4	6,163.2	0.0
16.03	23,914.2	16,693.3	2,734.1	265.4	4,221.4	0.0
17.03	24,041.1	16,719.9	2,834.8	265.4	4,221.0	0.0
20.03	24,147.4	16,743.4	2,869.2	265.4	4,269.4	0.0
21.03	23,893.6	16,711.8	2,526.2	265.4	4,390.1	0.0
22.03	23,849.4	16,702.2	2,554.6	265.4	4,327.2	0.0
23.03	23,840.1	16,691.1	2,643.3	265.4	4,240.4	0.0
24.03	23,791.3	16,680.4	2,675.1	265.4	4,170.5	0.0
27.03	23,687.7	16,684.1	2,518.3	265.4	4,219.9	0.0
28.03	23,219.0	16,651.9	2,186.1	265.4	4,115.7	0.0
29.03	22,035.5	16,649.8	1,107.5	265.4	4,012.8	0.0
30.03	23,464.6	16,632.5	3,131.0	265.4	3,435.8	0.0
31.03	24,060.9	16,637.5	3,668.8	265.4	3,489.2	0.0

<sup>1</sup> 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	For 31.03.2023
<b>ASSETS</b>			
Foreign currency-denominated assets and precious metals	39,618,898	41,244,739	43,621,443
Credits and deposits	5,166,800	5,607,914	5,050,614
Securities	440,406	438,703	436,139
Claims on IMF	2,860,284	3,039,001	3,153,192
Other assets	393,077	332,738	298,280
<b>Total assets</b>	<b>48,479,465</b>	<b>50,663,095</b>	<b>52,559,668</b>
<b>LIABILITIES</b>			
Cash in circulation	16,168,281	16,422,018	16,661,513
Funds in accounts with the Bank of Russia	16,228,451	16,485,508	15,941,576
Liabilities to IMF	2,588,977	2,732,893	2,844,353
Other liabilities	733,559	2,279,959	4,369,509
<b>Total liabilities</b>	<b>35,719,268</b>	<b>37,920,378</b>	<b>39,816,951</b>
<b>CAPITAL</b>			
Capital	12,760,197	12,742,717	12,742,717
<b>Total liabilities and capital</b>	<b>48,479,465</b>	<b>50,663,095</b>	<b>52,559,668</b>

Table 2.2

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

(% p.a.)

Period	Rate
05.11.2014	9.50
12.12.2014	10.50
16.12.2014	17.00
02.02.2015	15.00
16.03.2015	14.00
05.05.2015	12.50
16.06.2015	11.50
03.08.2015	11.00
14.06.2016	10.50
19.09.2016	10.00
27.03.2017	9.75
02.05.2017	9.25
19.06.2017	9.00
18.09.2017	8.50
30.10.2017	8.25
18.12.2017	7.75
12.02.2018	7.50
26.03.2018	7.25
17.09.2018	7.50
17.12.2018	7.75
17.06.2019	7.50
29.07.2019	7.25
09.09.2019	7.00
28.10.2019	6.50
16.12.2019	6.25
10.02.2020	6.00
27.04.2020	5.50
22.06.2020	4.50
27.07.2020	4.25
22.03.2021	4.50
26.04.2021	5.00
15.06.2021	5.50
26.07.2021	6.50
13.09.2021	6.75
25.10.2021	7.50
20.12.2021	8.50
14.02.2022	9.50
28.02.2022	20.00
11.04.2022	17.00
04.05.2022	14.00
27.05.2022	11.00
14.06.2022	9.50
25.07.2022	8.00
19.09.2022	7.50

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

## 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 <sup>1</sup> —	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 <sup>1</sup> —	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 <sup>1</sup> —	1.00	5.50	7.50	1.00	5.50	7.50	1.00	5.50	7.50

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

<sup>1</sup> For banks with a universal licence and banks with a basic licence beginning on 1 December 2017.

Table 2.5

## Adjustment Ratios for Reservable Liabilities and Required Reserves

Adjustment ratio to credit institutions' liabilities on debt securities issued			
Effective period	Amount		
01.11.2009 — 31.03.2022	0.2		
01.04.2022 —	0.2		
Ratio for operations involving a credit institution — central counterparty			
Procedure	For liabilities in Russian rubles	For liabilities in foreign 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
12.04.2023 — 16.05.2023	3,547.9

Table 2.7

## Interest Rates on Monetary Policy Instruments of the Bank of Russia

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	
		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	9.25
29.07.2019	6.25	7.25	7.25	—	—	—	7.50	8.25	9.00	9.00	9.00
09.09.2019	6.00	7.00	7.00	—	—	—	7.25	8.00	8.75	8.75	8.75
28.10.2019	5.50	6.50	6.50	—	—	—	6.75	7.50	8.25	8.25	8.25
16.12.2019	5.25	6.25	6.25	—	—	—	6.50	7.25	8.00	8.00	8.00
10.02.2020	5.00	6.00	6.00	—	—	—	6.25	7.00	7.75	7.75	7.75
27.04.2020	4.50	5.50	5.50	—	—	—	5.75	6.50	7.25	7.25	7.25
14.05.2020	4.50	5.50	5.50	5.60	5.50	5.75	5.75	6.50	7.25	7.25	7.25
22.06.2020	3.50	4.50	4.50	4.60	4.50	4.75	4.75	5.50	6.25	6.25	6.25
27.07.2020	3.25	4.25	4.25	4.35	4.25	4.50	4.50	5.25	6.00	6.00	6.00
22.03.2021	3.50	4.50	4.50	4.60	4.50	4.75	4.75	5.50	6.25	6.25	6.25
26.04.2021	4.00	5.00	5.00	5.10	5.00	5.25	5.25	6.00	6.75	6.75	6.75
15.06.2021	4.50	5.50	5.50	5.60	5.50	5.75	5.75	6.50	7.25	7.25	7.25
26.07.2021	5.50	6.50	6.50	6.60	6.50	6.75	6.75	7.50	8.25	8.25	8.25
13.09.2021	5.75	6.75	6.75	6.85	6.75	7.00	7.00	7.75	8.50	8.50	8.50
25.10.2021	6.50	7.50	7.50	7.60	7.50	7.75	7.75	8.50	9.25	9.25	9.25
20.12.2021	7.50	8.50	8.50	8.60	8.50	8.75	8.75	9.50	10.25	10.25	10.25
14.02.2022	8.50	9.50	9.50	9.60	9.50	9.75	9.75	10.50	11.25	11.25	11.25
28.02.2022	19.00	20.00	20.00	20.10	20.00	20.25	20.25	21.00	21.00	21.00	21.75
11.04.2022	16.00	17.00	17.00	17.10	17.00	17.25	17.25	18.00	18.00	18.00	18.75
04.05.2022	13.00	14.00	14.00	14.10	14.00	14.25	14.25	15.00	15.00	15.00	15.75
27.05.2022	10.00	11.00	11.00	11.10	11.00	11.25	11.25	12.00	12.00	12.00	12.75
14.06.2022	8.50	9.50	9.50	9.60	9.50	9.75	9.75	10.50	10.50	10.50	11.25
25.07.2022	7.00	8.00	8.00	8.10	8.00	8.25	8.25	9.00	9.00	9.00	9.75
19.09.2022	6.50	7.50	7.50	7.60	7.50	7.75	7.75	8.50	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 <sup>1</sup>	Non-Commodity Export Support (EXIAR) <sup>2</sup>	Support of Large Investment Projects <sup>3</sup>	Leasing Development Support <sup>4</sup>	Economy Support Amid the COVID-19 Pandemic <sup>5</sup>	SME Support (unsecured loans) <sup>6</sup>
1	2	3	4	5	6	7
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

<sup>1</sup> The interest rates on loans secured by guarantees of JSC Russian Small and Medium Business Corporation. Also, before 22 August 2021 the interest rate on loans secured by credit claims of JSC SME Bank on banks and microfinance 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.

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

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

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

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

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

Table 2.9

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

(millions of rubles)

Date	Intraday loans (in a day)	Standing facilities (start of business)												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
<b>2023</b>														
01.03	1,025,029.79	—	0.00	—	—	9,580.00	15,943.50	620,000.00	—	310,810.04	348.00	744.00	10.00	365,074.37
02.03	1,110,740.07	—	0.00	—	—	7,830.00	14,746.10	250,000.00	—	260,810.04	348.00	744.00	10.00	365,096.51
03.03	775,972.77	4.68	0.00	—	—	7,030.00	13,925.10	—	—	295,810.04	348.00	744.00	10.00	364,031.02
06.03	631,104.95	—	0.00	—	—	7,030.00	13,925.10	—	—	265,810.04	348.00	744.00	10.00	368,662.34
07.03	735,731.52	—	0.00	—	—	7,000.00	14,398.80	—	—	240,810.04	348.00	744.00	10.00	368,646.82
09.03	623,005.12	420.16	0.00	—	—	7,630.00	14,096.80	—	—	330,810.04	348.00	744.00	10.00	368,169.06
10.03	216,486.83	—	0.00	—	—	7,650.00	12,896.80	500,000.00	—	245,783.54	348.00	744.00	10.00	368,005.62
13.03	424,826.91	—	0.00	—	—	3,900.00	12,896.80	—	—	280,783.54	348.00	744.00	10.00	366,235.14
14.03	807,670.16	—	0.00	—	—	5,900.00	12,796.80	—	—	265,783.54	348.00	744.00	10.00	365,985.76
15.03	160,312.25	—	0.00	—	—	5,900.00	10,916.80	—	—	195,783.54	348.00	744.00	10.00	361,330.45
16.03	364,064.93	—	0.00	—	—	6,650.00	10,036.80	—	—	250,783.54	348.00	744.00	10.00	360,489.88
17.03	189,138.37	—	0.00	—	—	6,650.00	10,436.80	—	—	240,783.54	348.00	744.00	10.00	360,419.81
20.03	869,566.87	—	0.00	—	—	5,700.00	9,536.80	—	—	250,783.54	348.00	744.00	10.00	359,326.27
21.03	372,892.59	—	0.00	—	—	5,700.00	6,268.80	—	—	230,290.00	348.00	744.00	10.00	357,201.17
22.03	800,391.58	—	0.00	—	—	6,150.00	6,786.08	—	—	234,290.00	348.00	744.00	10.00	356,424.28
23.03	178,531.00	—	0.00	—	—	6,200.00	6,786.08	—	—	230,290.00	348.00	744.00	10.00	356,677.74
24.03	446,464.58	—	0.00	—	—	6,720.00	6,486.08	—	—	220,290.00	348.00	744.00	10.00	355,780.45
27.03	594,351.72	—	0.00	—	—	7,720.00	6,500.83	—	—	170,290.00	348.00	744.00	10.00	355,325.14
28.03	2,887,475.70	98.68	0.00	—	—	8,070.00	6,354.40	—	—	175,290.00	348.00	744.00	10.00	352,853.24
29.03	1,097,858.73	1316	100.00	—	—	9,120.00	6,354.40	325,000.00	—	260,290.00	348.00	744.00	10.00	353,133.23
30.03	581,680.39	—	2,222.63	—	50.00	10,970.00	6,354.40	50.00	—	200,290.00	223.00	744.00	10.00	350,311.29
31.03	755,416.85	—	6,812.63	—	—	12,360.00	6,354.40	—	—	200,460.00	223.00	744.00	10.00	355,265.96

**Table 2.9 (end)**  
(millions of rubles)

Date	At auction (start of business)			
	repo auctions			loan auctions
	fine-tuning operations	1 week	long-term	
1	16	17	18	19
<b>2023</b>				
01.03	0,00	0,00	1 619 464,07	—
02.03	0,00	0,00	1 619 464,07	—
03.03	0,00	0,00	1 619 464,07	—
06.03	0,00	0,00	1 619 464,07	—
07.03	0,00	0,00	1 619 464,07	—
09.03	0,00	0,00	1 619 464,07	—
10.03	0,00	0,00	1 619 464,07	—
13.03	0,00	0,00	1 619 464,07	—
14.03	0,00	0,00	1 619 464,07	—
15.03	0,00	0,00	1 619 464,07	—
16.03	0,00	0,00	1 619 464,07	—
17.03	0,00	0,00	1 619 464,07	—
20.03	0,00	0,00	1 619 464,07	—
21.03	0,00	0,00	1 619 464,07	—
22.03	0,00	0,00	1 619 464,07	—
23.03	0,00	0,00	1 709 296,66	—
24.03	0,00	0,00	1 709 296,66	—
27.03	0,00	0,00	1 709 296,66	—
28.03	0,00	0,00	1 709 296,66	—
29.03	0,00	0,00	1 709 296,66	—
30.03	0,00	0,00	1 709 296,66	—
31.03	0,00	0,00	1 709 296,66	—

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
<b>2023</b>				
01.03	1,326.02	—	3,730.00	—
02.03	1,379.28	—	3,331.16	—
03.03	1,386.39	—	3,331.16	—
06.03	992.08	—	3,331.16	—
07.03	1,082.16	—	3,331.16	—
09.03	1,246.97	—	3,331.16	—
10.03	1,038.93	—	3,050.37	—
13.03	1,070.25	—	3,050.37	—
14.03	1,349.20	—	3,050.37	—
15.03	1,698.77	1,414.04	3,050.37	—
16.03	978.01	—	3,243.37	—
17.03	977.67	—	3,243.37	—
20.03	1,026.03	—	3,243.37	—
21.03	1,146.78	—	3,243.37	—
22.03	1,083.87	—	3,243.37	—
23.03	1,190.78	—	3,049.58	—
24.03	1,120.92	—	3,049.58	—
27.03	1,170.36	—	3,049.58	—
28.03	1,066.08	—	3,049.58	—
29.03	963.26	—	3,049.58	—
30.03	985.76	—	2,450.01	—
31.03	1,039.17	—	2,450.01	—

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
07.03.2023	depository	09.03.2023	15.03.2023	7.46	3,050.77
14.03.2023	depository	15.03.2023	22.03.2023	7.47	3,243.37
21.03.2023	depository	22.03.2023	29.03.2023	7.47	3,049.58
28.03.2023	depository	29.03.2023	05.04.2023	7.47	2,450.78

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
14.03.2023	depositary	1	7.41	1,715.33

Table 2.13

## Results of Bank of Russia Long-Term Repo Auctions

Auction date	Date of the first leg	Date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5
21.03.2022	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
20.03.2023	22.03.2023	19.04.2023	7.60	1,000.00
20.03.2023	22.03.2023	20.03.2024	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
<b>2022</b>																		
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	—	—	—	—	—
<b>2023</b>																		
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	—	—	—	—	—
April	7.16	7.72	8.10	—	—	—	7.13	—	—	—	—	—	7.11	—	—	—	—	—



Table 3.1.2

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
<b>2022</b>						
January	0.10	0.26	0.22	—	—	—
February	0.12	0.15	0.44	—	—	—
March	0.27	—	—	—	—	—
April	0.35	—	—	—	—	—
May	0.77	—	—	—	—	—
June	1.22	—	—	—	—	—
July	1.58	—	1.64	—	—	3.44
August	2.33	2.15	2.18	—	—	—
September	—	0.91	2.66	—	—	—
October	—	2.27	—	—	—	—
November	3.47	2.97	—	—	—	—
December	4.29	—	3.79	—	—	—
<b>2023</b>						
January	—	—	—	—	—	—
February	4.55	—	—	—	—	—
March	—	—	—	—	—	—
April	—	—	—	—	—	—

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
<b>2023</b>																		
03.04	7.15	7.70	—	—	—	—	7.13	—	—	—	—	—	7.15	—	—	—	—	—
04.04	7.02	—	—	—	—	—	6.95	—	—	—	—	—	—	—	—	—	—	—
05.04	6.98	—	—	—	—	—	6.83	—	—	—	—	—	7.02	—	—	—	—	—
06.04	6.95	—	—	—	—	—	6.82	—	—	—	—	—	6.97	—	—	—	—	—
07.04	7.15	7.50	—	—	—	—	7.14	—	—	—	—	—	7.01	—	—	—	—	—
10.04	7.10	—	8.10	—	—	—	7.09	—	—	—	—	—	6.99	—	—	—	—	—
11.04	7.36	7.81	—	—	—	—	7.36	—	—	—	—	—	—	—	—	—	—	—
12.04	7.18	—	—	—	—	—	7.18	—	—	—	—	—	7.09	—	—	—	—	—
13.04	7.20	—	—	—	—	—	7.19	—	—	—	—	—	7.06	—	—	—	—	—
14.04	7.31	—	—	—	—	—	7.32	—	—	—	—	—	7.18	—	—	—	—	—
17.04	7.38	7.54	—	—	—	—	7.40	—	—	—	—	—	7.23	—	—	—	—	—
18.04	7.42	—	—	—	—	—	7.41	—	—	—	—	—	7.33	—	—	—	—	—
19.04	7.30	7.81	—	—	—	—	7.28	—	—	—	—	—	7.27	—	—	—	—	—
20.04	7.27	—	—	—	—	—	7.28	—	—	—	—	—	7.16	—	—	—	—	—
21.04	7.21	8.14	—	—	—	—	7.22	—	—	—	—	—	7.14	—	—	—	—	—
24.04	7.01	7.47	—	—	—	—	6.96	—	—	—	—	—	7.07	—	—	—	—	—
25.04	6.96	—	—	—	—	—	6.92	—	—	—	—	—	7.08	—	—	—	—	—
26.04	6.86	7.78	—	—	—	—	6.77	—	—	—	—	—	7.00	—	—	—	—	—
27.04	6.83	—	—	—	—	—	6.79	—	—	—	—	—	6.93	—	—	—	—	—
28.04	7.55	—	—	—	—	—	7.65	—	—	—	—	—	7.30	—	—	—	—	—

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
<b>2023</b>						
03.04	—	—	—	—	—	—
04.04	—	—	—	—	—	—
05.04	—	—	—	—	—	—
06.04	—	—	—	—	—	—
07.04	—	—	—	—	—	—
10.04	—	—	—	—	—	—
11.04	—	—	—	—	—	—
12.04	—	—	—	—	—	—
13.04	—	—	—	—	—	—
14.04	—	—	—	—	—	—
17.04	—	—	—	—	—	—
18.04	—	—	—	—	—	—
19.04	—	—	—	—	—	—
20.04	—	—	—	—	—	—
21.04	—	—	—	—	—	—
24.04	—	—	—	—	—	—
25.04	—	—	—	—	—	—
26.04	—	—	—	—	—	—
27.04	—	—	—	—	—	—
28.04	—	—	—	—	—	—

Table 3.1.5

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

1	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
2	3	4	5	6	7	8	9	
<b>2023</b>								
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
March	1,062,054	1,252,763	18,777	38,711	20,742	1,085	6,436	45,002

Table 3.1.6

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

*(millions of rubles)*

	March 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	825,215	980,003	4,520	30,142	13,099	1,085	2,459	38,097
1 week <sup>1</sup>	182,275	223,063	4,615	—	5,070	—	859	1,493
2 weeks <sup>1</sup>	4,732	3,669	2,826	—	146	—	36	428
1 month <sup>2</sup>	7,999	13,339	3,074	8,541	708	—	484	3,043
2 months <sup>2</sup>	333	143	—	—	—	—	1,263	273
3 months <sup>3</sup>	9,557	7,917	172	9	932	—	888	1,403
6 months <sup>3</sup>	1,096	25	—	—	19	—	—	—
Over 6 months	10,070	—	—	—	539	—	56	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	20,775	24,605	3,571	18	228	—	391	266

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

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

## 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
<b>2022</b>															
January	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	75.1315	74.8355	74.5277	74.5686	75.7668
February	77.4702	77.1302	76.4849	76.6501	76.0509	76.0509	76.0509	75.6806	75.3042	74.8015	74.7241	74.9867	74.9867	74.9867	76.5762
March	93.5589	91.7457	103.2487	111.7564	105.8124	105.8124	105.8124	105.8124	105.8124	116.0847	120.3785	116.7517	116.7517	116.7517	115.1963
April	83.4097	83.4285	83.4285	83.4285	83.5932	83.3520	82.5962	76.2547	74.8501	74.8501	74.8501	79.1596	79.6274	79.8471	81.2880
May	71.0237	71.0237	71.0237	71.0237	69.4160	66.2378	67.3843	67.3843	67.3843	67.3843	67.3843	68.8389	65.7916	63.7799	63.7799
June	61.6069	61.4733	61.5750	61.9659	61.9659	61.9659	61.1094	60.9565	60.2282	58.3895	57.7780	57.7780	57.7780	57.7780	57.0926
July	52.5123	53.7676	53.7676	53.7676	55.0858	58.5118	62.9110	63.1427	61.2664	61.2664	61.2664	61.3045	58.8541	58.5322	58.2568
August	61.3101	62.0506	60.1595	60.2374	60.2580	60.3696	60.3696	60.3696	60.3164	60.3814	60.4542	60.6229	60.8993	60.8993	60.8993
September	60.2386	60.2370	60.3713	60.3713	60.3713	60.9033	60.8544	61.1814	60.8010	60.4696	60.4696	60.4696	60.4568	60.0676	59.7751
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
<b>2023</b>															
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
April	77.3233	77.3233	77.3233	77.9510	79.3563	79.4961	80.6713	82.3988	82.3988	82.3988	81.7441	82.1799	82.0934	81.6758	81.5045

**Table 3.2.1 (end)**  
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2022</b>																
January	75.7668	75.7668	76.0404	76.3347	76.8697	76.4408	76.6903	76.6903	76.6903	77.3649	78.6422	78.9437	78.9470	77.8174	77.8174	77.8174
February	76.1660	75.0141	75.7527	75.7619	75.7619	75.7619	76.7671	80.4194	80.4194	86.9288	83.5485	83.5485	83.5485	—	—	—
March	111.4823	108.0521	104.8012	103.9524	103.9524	103.9524	104.6819	104.0741	103.1618	96.0458	95.6618	95.6618	95.6618	93.7125	86.2843	84.0851
April	80.0437	80.0437	80.0437	79.4529	79.0287	77.0809	74.9990	73.5050	73.5050	73.5050	73.3611	72.7089	72.8764	72.2953	71.0237	—
May	63.7799	63.4445	63.5428	63.5643	62.4031	58.8862	58.8862	58.8862	58.2087	56.9690	56.2996	62.0495	66.4029	66.4029	66.4029	63.0975
June	56.6624	56.8691	56.7101	56.7101	56.7101	56.1727	54.7081	53.2788	53.3578	53.3234	53.3234	53.3234	53.3641	52.9699	51.1580	—
July	57.8323	57.8323	57.8323	56.5616	55.4370	54.8491	56.4783	57.3917	57.3917	57.3917	57.7821	58.6605	60.2198	60.2031	61.3101	61.3101
August	61.3747	61.4247	60.7552	59.9570	59.1321	59.1321	59.1321	59.7419	59.8963	59.9974	59.7699	60.0924	60.0924	60.0924	60.3636	60.3677
September	59.6663	60.0316	60.0316	60.0316	60.1662	60.0158	60.8685	59.8318	58.1006	58.1006	58.1006	57.9990	58.1756	58.4485	57.4130	—
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
<b>2023</b>																
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
April	81.5045	81.5045	81.6279	81.6028	81.6549	81.6188	81.4863	81.4863	81.4863	81.2745	81.5499	81.6274	81.5601	80.5093	80.5093	—

## Official Exchange Rate of Euro Against Ruble

Table 3.2.2

(rubles/euro)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2022</b>															
January	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	85.1315	84.8784	84.6709	85.4556	86.8894
February	86.5032	86.7869	86.2826	86.5610	87.1163	87.1163	87.1163	86.5181	85.8920	85.3784	85.3798	85.3574	85.3574	85.3574	86.8451
March	104.4772	102.9112	114.5544	124.0161	116.5312	115.6212	115.6212	115.6212	115.6212	126.4395	132.9581	128.9523	128.9523	128.9523	127.2343
April	92.4930	92.1468	92.1468	92.1468	92.3872	91.7289	90.5998	83.2930	81.7064	81.7064	81.7064	85.9752	86.7939	86.7219	88.0024
May	74.5589	74.5589	74.5589	74.5589	72.7815	70.0662	71.0963	71.0963	71.0963	71.0963	71.0963	72.6314	68.7835	65.7939	65.7939
June	62.7397	63.6629	64.9053	65.9191	65.9191	65.9191	64.8669	64.5699	63.9380	62.0934	60.9656	60.9656	60.9656	60.9656	59.2481
July	54.6405	56.3584	56.3584	56.3584	57.1836	60.1618	64.3260	64.1349	62.0499	62.0499	62.0499	61.8056	58.7643	58.9002	58.3432
August	62.5695	63.2468	61.2656	61.1243	61.0872	61.3610	61.3610	61.3610	61.1615	61.5542	61.7040	62.5156	62.5355	62.5355	62.5355
September	60.2141	60.2842	60.2187	60.2187	60.2187	60.1408	60.4929	60.5458	60.6952	60.8571	60.8571	60.8571	61.3127	60.9364	59.8368
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	60.6071	60.9013	60.8231	61.2445	61.0037	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
<b>2023</b>															
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
April	84.1116	84.1116	84.1116	84.6185	86.7207	87.0954	88.1294	90.2892	90.2892	90.2892	89.1737	89.7271	89.7599	90.0035	90.1637



Table 3.2.2 (end)

(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2022</b>																
January	86.8894	86.8894	86.8609	87.0216	87.1318	86.8215	86.9054	86.9054	86.9054	87.5925	88.9286	89.1511	88.4680	86.6419	86.6419	86.6419
February	86.2656	85.3060	86.1308	86.1489	86.1489	86.1489	87.3379	90.8820	90.8820	97.7688	93.5994	93.5994	93.5994	—	—	—
March	122.4522	118.7601	115.9311	114.3996	114.3996	114.3996	115.6002	114.7833	113.2613	105.4679	105.2662	105.2662	105.2662	102.6714	96.0085	93.6960
April	87.0715	87.0715	87.0715	86.4289	85.9674	83.2705	81.2239	80.0249	80.0249	80.0249	77.4651	76.6670	75.9224	75.3117	74.5589	—
May	65.7939	65.8166	66.3644	66.6135	64.9358	60.8953	60.8953	60.8953	60.3851	58.8705	57.9210	64.4392	69.4353	69.4353	69.4353	64.7170
June	59.1204	58.9568	59.3299	59.3299	59.3299	58.8003	57.4566	55.8307	55.9886	55.9640	55.9640	55.9640	56.0535	55.8886	53.8580	—
July	57.8851	57.8851	57.8851	57.1526	56.4463	55.8260	57.1133	57.7608	57.7608	57.7608	58.6741	59.4068	61.0032	61.2171	62.5695	62.5695
August	62.5056	62.3551	61.8322	60.8957	59.3934	59.3934	59.3934	59.5344	59.3304	59.5082	59.5983	59.8784	59.8784	59.8784	59.9608	60.5752
September	59.6196	59.8740	59.8740	59.8740	60.0426	60.0507	60.2110	58.9388	56.4751	56.4751	56.4751	55.9278	55.9953	55.7232	55.4064	—
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
<b>2023</b>																
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
April	90.1637	90.1637	89.6590	89.5713	89.3736	89.4638	89.3495	89.3495	89.3495	89.4589	90.0332	90.1436	90.2023	88.3712	88.3712	—

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	77.0863									

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	76.08									

Table 3.2.5

## Reference Prices of Refined Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
<b>2023</b>				
01.04	4,886.98	58.94	2,428.82	3,716.57
04.04	4,961.49	59.86	2,458.56	3,734.21
05.04	5,060.12	61.04	2,525.85	3,781.12
06.04	5,136.25	61.38	2,583.97	3,787.78
07.04	5,267.29	64.17	2,635.14	3,804.87
08.04	5,303.40	66.06	2,646.53	3,828.07
11.04	5,261.26	65.53	2,625.50	3,797.65
12.04	5,289.31	65.88	2,639.50	3,817.90
13.04	5,285.85	66.13	2,642.00	3,779.57
14.04	5,273.40	66.03	2,678.45	3,812.86
15.04	5,367.82	67.14	2,714.76	3,883.48
18.04	5,299.71	68.30	2,737.24	3,894.60
19.04	5,235.50	66.61	2,767.89	3,987.86
20.04	5,248.95	65.87	2,816.91	4,273.93
21.04	5,223.41	64.95	2,820.91	4,222.18
22.04	5,258.42	66.54	2,866.11	4,238.91
25.04	5,157.21	65.73	2,947.50	4,254.02
26.04	5,186.62	65.63	2,860.48	4,050.82
27.04	5,215.69	65.33	2,834.33	3,920.82
28.04	5,252.30	65.16	2,866.08	3,956.92
29.04	5,139.72	65.09	2,808.45	3,872.29

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
<b>2019</b>												
Q1	72,211,931.4	11,302,483.7	55,593,281.9	9,367.4	4,629,127.6	896,242.4	3,732,885.2	677,670.8	670,818.6	6,852.2	...	...
Q2	75,390,936.2	13,427,583.5	56,034,204.9	15,724.1	5,154,575.8	1,270,053.6	3,884,522.2	758,847.9	743,069.4	15,778.5	...	...
Q3	74,359,016.7	16,019,523.2	51,827,041.2	33,932.1	5,601,503.1	1,089,968.0	4,511,535.1	877,017.1	862,094.2	14,922.9	...	...
Q4	82,510,019.0	18,728,995.2	57,322,712.9	138,608.8	5,475,101.2	1,100,343.4	4,374,757.8	844,600.9	831,417.1	13,183.8	...	...
<b>2020</b>												
Q1	90,943,684.1	19,535,529.7	60,986,770.6	69,728.0	9,243,208.6	1,221,470.3	8,021,738.3	1,108,447.2	1,100,002.3	8,445.0	...	...
Q2	91,766,552.6	18,613,213.0	64,690,473.2	90,451.3	7,672,620.9	792,132.5	6,880,488.4	699,794.2	694,509.2	5,285.1	...	...
Q3	99,206,570.2	20,680,174.0	69,824,585.7	103,350.9	7,856,519.8	816,862.7	7,039,657.1	741,939.9	735,596.1	6,343.8	...	...
Q4	103,855,918.4	23,112,433.8	70,629,248.9	290,858.7	9,000,256.2	1,131,663.6	7,868,592.6	823,121.0	812,946.3	10,174.7	...	...
<b>2021</b>												
Q1	92,984,173.7	25,952,969.4	54,955,570.0	329,280.4	10,800,645.3	1,278,774.0	9,521,871.2	945,708.6	932,706.0	13,002.6	...	...
Q2	102,708,345.4	29,185,881.0	62,639,796.5	320,611.7	9,691,241.4	1,215,966.5	8,475,274.9	870,814.8	855,486.4	15,328.4	...	...
Q3	109,403,124.6	29,868,400.4	67,882,715.1	315,615.7	10,297,042.3	1,630,658.1	8,666,384.3	1,039,351.1	1,019,941.8	19,409.2	...	...
Q4	121,901,373.5	35,293,454.8	69,424,477.6	408,938.1	15,197,206.5	2,956,310.2	12,240,896.3	1,577,296.5	1,550,419.8	26,876.7	...	...
<b>2022</b>												
Q1	125,032,074.0	28,958,529.1	82,494,985.4	519,653.0	12,361,956.9	2,471,697.0	9,890,259.8	696,949.6	685,227.9	11,721.8	...	...
Q2	89,864,405.9	12,650,941.4	74,063,248.4	541,704.9	2,484,207.3	855,473.1	1,628,734.2	124,304.0	117,618.6	6,685.4	...	...
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	...	...
<b>2023</b>												
Q1	80,328,971.6	9,645,913.0	68,019,807.1	531,858.1	1,980,688.7	777,388.0	1,203,300.7	150,704.8	138,217.8	10,954.0	1,533.0	...

Table 3.4

## Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles <sup>1</sup>
1	2	3	4
<b>2023</b>			
01.03	2,279.65	955.81	56.85
02.03	2,254.30	942.61	68.45
03.03	2,272.20	945.41	42.65
06.03	2,294.12	958.26	51.61
07.03	2,295.60	951.38	40.78
09.03	2,290.14	950.93	44.70
10.03	2,276.25	942.75	42.06
13.03	2,269.47	954.00	58.68
14.03	2,290.32	957.88	54.72
15.03	2,262.07	936.95	58.06
16.03	2,258.22	927.30	48.72
17.03	2,322.78	948.97	131.99
20.03	2,397.16	979.83	120.84
21.03	2,398.15	983.95	100.84
22.03	2,393.88	980.02	58.22
23.03	2,388.35	989.43	43.62
24.03	2,391.53	977.75	38.83
27.03	2,440.68	1,001.94	75.85
28.03	2,442.19	999.83	58.01
29.03	2,460.87	1,004.56	65.37
30.03	2,465.93	1,006.43	53.91
31.03	2,450.67	996.76	77.05

<sup>1</sup> Excluding transactions in the trading mode 'Performance of obligations under futures contracts'.

## 4. FINANCIAL INSTITUTIONS' PERFORMANCE

### 4.1. General Description

Table 4.1.1

#### Quantitative Characteristics of Operating Credit Institutions

	2022										2023		
	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03
Credit institutions authorised to carry out banking operations (operating), — total	365	364	363	363	363	361	362	361	361	361	361	362	362
of which:													
— banks, of which	331	331	330	329	329	328	328	327	326	326	326	327	327
— with a universal licence	229	229	228	227	227	225	225	225	226	225	225	226	226
— with a basic licence	102	102	102	102	102	103	103	102	100	101	101	101	101
— nonbanking credit institutions	34	33	33	34	34	33	34	34	35	35	35	35	35
Credit institutions licensed to perform the following:													
— to attract funds of individuals	303	303	302	301	301	300	300	299	300	300	300	301	301
— to conduct operations in foreign currency	360	359	358	358	358	357	359	358	358	359	359	360	360
— to conduct operations with precious metals	164	165	164	164	164	164	166	166	167	170	170	172	172
Credit institutions included in the register of banks participating in the compulsory deposit insurance system, — total	307	306	305	304	304	303	303	302	303	303	303	304	304
Registered authorized capital of operating credit institutions (billions of rubles)	2,877	2,877	2,863	2,861	2,896	2,960	2,963	2,964	2,964	2,964	2,981	3,004	3,006
Branches of operating credit institutions in Russia — total	467	466	456	454	455	456	459	461	459	449	448	446	443
of which Sberbank branches	87	87	86	86	86	86	86	86	86	86	86	86	86
Branches of credit institutions operating abroad	4	4	4	6	6	6	6	4	4	4	4	4	4
Representative offices of operating Russian credit institutions — total	181	182	181	181	178	171	170	167	163	162	158	155	152
of which:													
— in Russia	161	161	161	161	158	152	151	148	144	143	139	137	134
— in foreign countries	20	21	20	20	20	19	19	19	19	19	19	18	18

Table 4.11 (end)

	2022										2023		
	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03
Internal structural units of credit institutions (branches) — total	25,773	25,669	25,533	25,435	25,404	25,274	24,789	24,659	24,578	24,519	24,490	24,510	24,478
of which:													
— additional offices	25,486	25,382	25,245	25,147	25,116	24,986	24,501	24,368	24,284	24,221	24,192	24,212	24,180
of which Sberbank	13,212	13,189	13,119	13,039	12,989	12,937	12,410	12,350	12,302	12,256	12,209	12,157	12,110
— mobile banking vehicles	287	287	288	288	288	288	288	291	294	298	298	298	298
of which Sberbank	282	282	283	283	283	283	283	283	284	288	288	288	288
Credit institutions under liquidation — total	369	370	369	360	354	350	349	345	343	339	338	337	332
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	8	8	8	7	7	8	8	9	9	9	9	9	7
— compulsory liquidation	30	32	30	26	24	24	24	22	21	20	19	18	18
— bankruptcy	331	330	331	327	323	318	317	314	313	310	310	310	307



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 <sup>1</sup>				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
<b>2018</b>						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
<b>2019</b>						
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)
<b>2020</b>						
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)
<b>2021</b>						
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
<b>2022</b>						
30.09	112 (5)	93 (5)	81 (4)	10	9	9
31.12	108 (5)	91 (5)	79 (4)	8	8	9

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

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	
<b>2017</b>											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
<b>2018</b>											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17 (9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
<b>2019</b>											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)
<b>2020</b>											
31.03	23	17.4	22	16.7	14	10.6	14 (7)	10.6	59 (3)	44.7	132 (10)
30.06	22	16.7	22	16.7	13	9.8	17 (8)	12.9	58 (3)	43.9	132 (11)
30.09	21	16.2	22	16.9	13	10.0	15 (6)	11.5	59 (4)	45.4	130 (10)
31.12	21	16.9	19	15.3	12	9.7	15 (6)	12.1	57 (3)	46.0	124 (9)
<b>2021</b>											
31.03	22	18.3	19	15.8	12	10.0	14 (5)	11.7	53 (2)	44.2	120 (7)
30.09	24	20.3	18 <sup>1</sup>	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)
31.12	21	18.3	18	15.6	10	8.7	12 (4)	10.4	54 (2)	47.0	115 (6)
<b>2022</b>											
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)

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

Note. Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are controlled by residents of the Russian Federation.

Table 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		
	30.09	31.10	30.11	31.12	31.01	28.02	31.03
<b>Insurance agents</b>	219	219	216	215	215	214	211
of which:							
Insurance companies	143	143	141	140	140	139	136
of which national reinsurance company	1	1	1	1	1	1	1
mutual insurance companies	19	19	19	18	18	18	18
insurance brokers	57	57	56	57	57	57	57
<b>Associations of insurance agents</b>	20	20	20	20	20	20	20
<b>Professional securities market participants</b>	524	521	522	515	514	514	512
of which:							
brokers	254	256	253	253	254	253	253
of which							
customer's brokers	3	3	3	3	3	3	3
commodities brokers	—	—	—	1	1	1	1
forex dealers	4	4	4	4	4	4	4
dealers	276	279	278	277	277	277	278
trustees	182	183	181	179	179	178	177
depositories	252	254	254	252	252	251	252
registrars	31	31	31	31	31	31	31
investment advisers	188	185	185	179	179	180	178
<b>Infrastructures</b>	88	89	89	90	91	94	99
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	63	63	64	65	67	70
financial platform operators	6	6	6	6	6	6	7
operators of information systems issuing digital financial assets	3	3	3	3	3	4	5
<b>National Payment System Entities</b>	24	25	25	25	25	25	25
of which:							
payment system operators	22	23	23	23	23	23	23
nationally important payment system operators <sup>1</sup>	2	2	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—	—	—
<b>Collective investment market entities</b>	334	333	334	338	338	337	336
of which:							
non-governmental pension funds	40	40	39	39	39	39	38
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	263	264	268	268	268	268
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	28	28	29	29	29	28	28

Table 4.1.5 (end)

(units)

	2022				2023		
	30.09	31.10	30.11	31.12	31.01	28.02	31.03
<b>Microfinance agents and cooperatives</b>	5,506	5,466	5,416	5,341	5,306	5,247	5,212
of which:							
microfinance organizations	1,220	1,199	1,185	1,162	1,154	1,127	1,109
of which:							
microfinance companies	36	35	34	34	34	34	34
microcredit companies	1,184	1,164	1,151	1,128	1,120	1,093	1,075
housing savings cooperatives	44	44	44	44	43	43	43
consumer credit cooperatives	1,557	1,544	1,532	1,517	1,508	1,496	1,489
agricultural consumer credit cooperatives	649	646	644	638	638	636	634
pawnshops	2,036	2,033	2,011	1,980	1,963	1,945	1,937
<b>Self-regulatory organizations</b>	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	2	2	2	2
self-regulatory organizations of actuaries	2	2	2	2	2	2	2
<b>Persons providing professional services in the financial market<sup>2</sup></b>	108	110	110	112	113	114	117
of which:							
audit organizations providing auditing services to socially important organizations in the financial market	—	—	—	2	3	4	7
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	98	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
<b>Management companies of special-purpose vehicles</b>	68	70	71	71	73	73	76

<sup>1</sup> The Bank of Russia and National Payment Card System Joint Stock Company (NSPK JSC) are operators of the Bank of Russia payment system and the Mir payment system respectively based on Federal Law No. 161-FZ, dated 27 June 2011, 'On the National Payment System'. The procedure for registering these operators and entering them into the register of payment system operators has not been specified.

<sup>2</sup> In accordance with Article 76.9-5 of Federal Law No. 86-FZ, dated 10 July 2002, 'On the Central Bank of the Russian Federation (Bank of Russia)'.

Table 4.1.6

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

No.	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 28.02.2023						
	1–5	6–10	11–20	21–50	51–100	101–362	total
<b>Assets</b>							
Net assets (net of loss provisions and profit tax), millions of rubles	86,477,574	19,829,176	14,093,662	9,902,384	4,622,623	2,628,466	137,553,885
Corporate loans <sup>1</sup> (to non-financial and financial (other than credit) institutions), millions of rubles	40,551,976	10,195,757	4,933,134	2,752,113	1,021,038	632,157	60,086,175
Loans to individuals <sup>1</sup> , millions of rubles	18,133,191	3,473,626	2,718,742	2,482,454	760,776	267,620	27,836,410
<b>Capital and financial performance</b>							
Equity capital, millions of rubles	8,791,541	2,408,207	1,721,673	–446,449	626,488	612,519	13,713,979
Capital adequacy N1.0, %	13.1	15.9	16.2	–5.1	19.3	29.9	12.8
Provisions for possible losses, including adjustment, millions of rubles	5,164,354	1,218,768	707,801	2,340,198	376,820	192,762	10,000,703
Provisions for possible losses, excluding adjustment, millions of rubles	5,504,120	1,095,844	687,715	2,597,271	413,919	243,477	10,542,346
Current year net profit (after tax), millions of rubles	335,547	61,124	77,297	29,397	33,014	14,832	551,212
Return on assets, %	0.0	0.8	2.3	0.6	1.8	3.5	0.5
Return on balance sheet capital, %	0.0	8.1	21.3	–12.4	13.9	16.5	6.1
<b>Liabilities</b>							
Individuals' funds (deposits) <sup>2</sup> , millions of rubles	23,635,578	5,417,981	3,010,252	2,649,907	1,225,396	662,008	36,601,123
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	27,849,440	7,413,618	6,084,589	3,635,880	1,741,836	896,586	47,621,951
Loans received from the Bank of Russia, millions of rubles	2,720,359	359,968	119,017	1,624,376	119,959	6,175	4,949,854

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

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

Table 4.1.8

## Financial Performance of Credit Institutions

	Total profit <sup>1</sup> "+" / loss "-", millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions, millions of rubles	Share of loss-making credit institutions, %
1	2	3	4	5	6
2019	1,715,087	1,869,609	83.0	154,521	17.0
2020	1,608,062	1,641,369	79.1	33,307	20.9
<b>2021</b>					
January	204,735	212,728	74.9	7,993	25.1
February	372,998	385,060	70.7	12,062	29.3
March	577,636	590,770	74.4	13,134	25.6
April	778,661	792,160	70.3	13,499	29.7
May	994,646	1,010,275	70.5	15,629	29.5
June	1,198,724	1,219,166	75.7	20,442	24.3
July	1,427,996	1,448,043	75.9	20,047	24.1
August	1,672,506	1,691,516	78.8	19,010	21.2
September	1,868,839	1,890,962	79.5	22,123	20.5
October	2,099,987	2,127,179	78.4	27,192	21.6
November	2,251,426	2,284,154	79.6	32,728	20.4
December	2,362,850	2,404,100	83.4	41,250	16.6
<b>2022</b>					
January	163,644	184,023	76.8	20,379	23.2
February	69,557	206,606	74.0	137,050	26.0
March	-278,629	301,503	82.0	580,132	18.0
April	-1,176,502	282,602	78.5	1,459,103	21.5
May	-1,474,522	375,110	75.4	1,849,632	24.6
June	-1,517,527	385,306	75.4	1,902,833	24.6
July	-1,251,181	477,506	78.7	1,728,687	21.3
August	-1,032,383	571,100	78.9	1,603,483	21.1
September	-826,207	674,707	78.0	1,500,914	22.0
October	-431,889	879,269	81.4	1,311,158	18.6
November	-139,048	1,061,745	82.5	1,200,793	17.5
December	203,198	1,241,778	82.5	1,038,580	17.5
<b>2023</b>					
January	257,986	284,637	78.9	26,651	21.1
February	551,212	569,232	79.2	18,021	20.8

<sup>1</sup> Net profit (after tax).

Note. Profit (loss) of Banks is accumulated through the year.



## 4.2. Borrowings

Table 4.2.1

### Funds (Deposits) of Individuals Accepted by Credit Institutions

(millions of rubles)

1	Individuals' funds (deposits) <sup>1</sup>																
	total	in rubles								in foreign currency							
		total	by maturity							total	by maturity						
			demand deposits <sup>1</sup>	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		demand deposits <sup>1</sup>	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
<b>2022</b>																	
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
<b>2023</b>																	
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
28.02	36,601,123	32,613,902	12,521,887	111,456	837,453	3,640,241	8,548,852	6,160,317	793,695	3,987,221	1,598,887	2,760	9,196	525,579	578,380	924,722	347,697

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

Table 4.2.2

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

(millions of rubles)

1	Deposits and other funds raised from legal entities <sup>2</sup>								
	total	in rubles							
		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
2	3	4	5	6	7	8	9	10	
<b>2022</b>									
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
<b>2023</b>									
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
28.02	31,917,456	26,157,757	141,468	10,107,235	6,161,213	2,900,081	3,937,264	1,436,913	1,473,583

**Table 4.2.2 (end)**  
(millions of rubles)

	Deposits and other funds raised from legal entities <sup>2</sup>								Memo: deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions	
	in foreign currency											
	total	by maturity							in rubles	in foreign currency	in rubles	in foreign currency
1	11	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	19	20	21	22
<b>2022</b>												
31.12	6,191,185	54,656	318,474	351,505	163,496	669,267	267,914	4,365,873	343,798	1,961	9,858,061	1,561,923
<b>2023</b>												
31.01	5,231,452	52,024	252,682	362,030	196,769	687,724	277,615	3,402,608	311,892	857	9,901,244	1,327,344
28.02	5,759,699	56,466	311,304	430,269	210,684	787,881	143,968	3,819,126	318,360	788	10,203,446	1,440,173

<sup>1</sup> Except funds on accounts, float and debts on factoring, forfaiting operations.

<sup>2</sup> Corporate clients and government authorities.

Table 4.2.3

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>2022</b>																			
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
<b>2023</b>																			
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
February	3.59	4.03	4.38	5.01	5.08	6.06	5.36	5.42	7.05	7.4	7.06	6.14	7.24	8.01	8.05	6.21	7.33	5.97	7.33

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	
<b>in US dollars</b>																			
<b>2023</b>																			
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	—	—	—
February	0.01	0.01	0.49	0.64	0.30	1.02	0.36	0.38	0.85	—	0.85	0.32	0.36	0.88	0.41	0.33	—	—	—
<b>in euros</b>																			
<b>2023</b>																			
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	—	—	—
February	0.01	0.01	—	—	0.25	0.80	0.27	0.29	0.92	—	0.92	0.48	0.29	0.40	—	0.37	—	—	—

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 <sup>1</sup>	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	
<b>2022</b>															
31.12	5	0	0	0	0	0	0	4,303	4,271	0	0	0	0	0	32
<b>2023</b>															
31.01	0	0	0	0	0	0	0	4,274	4,242	0	0	0	0	0	32
28.02	0	0	0	0	0	0	0	4,145	4,113	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
<b>2022</b>						
31.12	2,481,487	7,313	16,367	505,691	1,945,312	444,781
<b>2023</b>						
31.01	1,745,419	12,116	17,856	503,843	1,197,739	378,186
28.02	1,864,909	9,556	20,296	593,724	1,227,661	429,584

<sup>1</sup> 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	
<b>2021</b>					
31.12	33,307	5,463	2,432	24,572	839
<b>2022</b>					
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
<b>2023</b>					
31.01	240,602	197,490	18,889	23,397	826
28.02	214,675	180,522	21,180	12,704	269
31.03	217,313	179,445	24,312	13,090	466



## 4.3. Lending

Table 4.3.1

### Loans, Deposits, and Other Funds<sup>1</sup> Provided to Corporate Clients, Individuals and Credit Institutions

(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		
<b>2022</b>											
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	
<b>2023</b>											
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	
28.02	78,061,769	27,806,855	50,254,914	3,691,154	821,808	1,809,761	6,029,683	11,779,685	23,511,897	10,403,420	

**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		of which by maturity
			corporate clients								
			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			
12	13	14	15	16	17	18	19	20	21		
<b>2022</b>											
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	
<b>2023</b>											
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	
28.02	9,887,489	29,555	9,831,261	1,710,132	31,457	100,943	238,614	1,097,953	6,239,785	1,854,554	

<sup>1</sup> 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 Institutions<sup>1</sup>*(millions of rubles)*

1	Outstanding amounts of loans and other funds provided to corporate clients <sup>2</sup>		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	
<b>2022</b>				
31.12	58,676,772	2,921,154	27,437,807	1,151,748
<b>2023</b>				
31.01	58,456,722	2,932,860	27,571,456	1,169,925
28.02	60,086,175	3,023,304	27,836,410	1,182,379

<sup>1</sup> Beginning on 1 February 2021 — takes into account acquired claims.<sup>2</sup> 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.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2022</b>																
January	21.64	21.12	16.14	14.68	15.33	13.92	11.23	11.50	—	15.36	14.72	12.60	12.98	13.00	14.48	14.36
February	22.14	18.03	15.37	14.93	15.48	14.16	11.13	11.39	—	15.83	15.39	13.68	13.89	13.72	15.00	14.88
March	27.21	27.11	19.00	24.35	24.32	19.64	10.93	11.41	—	28.04	27.05	21.35	21.68	21.17	25.20	24.90
April	30.47	19.46	20.77	26.11	25.79	21.38	14.40	15.20	—	14.70	18.02	21.34	21.08	20.63	23.85	23.64
May	25.82	26.54	20.77	24.79	24.65	20.63	14.39	15.14	—	20.48	21.64	20.57	20.61	18.49	20.53	20.42
June	32.82	15.02	18.89	20.83	21.23	18.85	13.30	13.90	—	16.00	—	18.00	17.99	14.23	17.46	17.29
July	14.94	21.10	18.38	17.46	18.08	16.41	12.13	12.56	—	—	18.70	18.18	18.20	14.95	16.28	16.22
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
<b>2023</b>																
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
February	31.21	18.21	18.99	16.08	19.13	15.47	12.19	12.45	—	—	17.38	15.36	15.45	12.97	14.45	14.40

Table 4.3.4

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

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2022</b>																
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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
<b>2022</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
<b>2022</b>																
January	9.70	10.41	10.52	9.09	9.84	10.78	8.60	9.77	11.95	11.04	10.07	10.36	11.10	10.27	9.81	10.04
February	11.72	11.69	11.13	10.89	11.46	10.56	10.45	10.53	12.01	11.58	10.61	10.81	11.53	11.03	11.36	11.18
March	18.39	21.72	20.45	16.13	18.70	14.08	11.98	13.15	12.12	17.99	16.81	12.19	13.33	12.46	13.29	12.91
April	16.78	19.54	18.38	11.93	15.20	11.82	14.08	12.90	12.13	18.94	16.91	13.08	13.64	12.15	14.35	13.11
May	13.92	16.21	16.28	11.52	13.60	12.78	10.98	11.97	12.09	16.70	16.11	12.65	13.24	12.79	12.23	12.51
June	11.43	13.10	12.80	10.25	11.43	9.55	9.94	9.71	11.48	14.45	13.23	11.01	11.92	11.05	10.95	11.01
July	10.42	11.65	11.76	9.49	10.57	10.18	9.20	9.75	10.11	13.89	12.62	10.25	11.03	10.86	9.88	10.44
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
<b>2023</b>																
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
February	9.19	10.15	10.85	8.59	9.54	9.59	7.64	8.95	10.06	11.73	10.92	9.79	10.36	10.21	9.60	9.87

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
<b>2022</b>																
January	1.21	2.59	3.71	2.89	2.61	4.51	4.60	4.58	—	3.20	3.32	3.88	3.62	4.69	—	4.69
February	1.60	2.73	3.50	2.91	2.87	4.34	4.59	4.47	—	2.50	6.44	4.81	4.41	5.30	—	5.30
March	1.99	10.58	7.76	12.71	7.61	7.40	7.54	7.41	—	—	—	6.10	6.10	7.39	—	7.39
April	2.56	4.08	6.57	4.35	4.70	4.80	4.73	4.73	—	—	—	3.59	3.59	9.37	—	9.37
May	2.34	4.89	6.57	5.31	5.48	5.71	9.09	6.47	—	—	—	—	—	8.98	—	8.98
June	3.44	4.13	5.83	6.05	4.89	4.53	9.21	5.86	—	—	—	—	—	5.50	—	5.50
July	3.71	—	7.64	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
<b>2023</b>																
January	5.40	—	6.55	6.25	5.70	5.92	—	5.92	—	—	—	—	—	6.23	—	6.23
February	5.72	7.03	—	6.20	6.89	6.03	—	6.03	—	—	—	—	—	—	—	—



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
<b>2022</b>																
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	—	—	—	—	—	—	—	—	—	—	—
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	3.44	—	—	—	3.44	—	—	—	—	—	—	—	—	—	—	—

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
<b>2021</b>												
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
<b>2022</b>												
31.01	798,524	56,686	2,006	0	7,326,317	653,957	279,533	748	589,963	28,627	25,971	19
28.02	960,168	74,173	4,471	0	7,642,436	668,572	284,219	795	591,141	29,299	26,218	20
31.03	815,581	61,061	450	0	7,785,369	661,941	282,794	792	588,661	29,516	18,342	20
30.04	784,373	58,736	24,539	1	8,004,524	667,211	231,929	664	594,288	29,542	14,662	42
31.05	663,850	54,264	12,433	0	8,172,252	667,431	219,523	251	600,247	29,794	11,772	38
30.06	944,318	66,647	182	1	8,410,564	678,073	170,652	81	583,067	29,704	9,076	33
31.07	836,025	66,544	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
<b>2023</b>												
31.01	695,288	64,185	8,032	0	9,425,828	762,592	193,719	62	540,489	30,016	6,654	5
28.02	848,087	83,034	1,962	0	9,654,047	783,791	203,566	66	538,187	31,420	14,604	6

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	
<b>2021</b>							
31.12	192,692	641,585	11,765,807	61,816	257.0	7.81	
<b>2022</b>							
31.01	95,122	327,061	11,903,742	61,849	262.2	7.87	
28.02	135,881	477,189	12,175,865	61,494	264.3	8.10	
31.03	163,078	521,528	12,447,019	59,372	266.0	8.05	
30.04	49,636	161,926	12,436,181	58,450	263.0	7.65	
31.05	36,820	140,186	12,424,531	58,397	271.5	6.17	
30.06	65,718	253,805	12,513,941	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	
<b>2023</b>							
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	
31.03	154,240	569,644	14,444,490	58,133	287.3	8.18	

Table 4.3.10 (end)

Date	In foreign currency					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
<b>2021</b>						
31.12	3	3,719,830	16,045	4,928	61.9	5.00
<b>2022</b>						
31.01	2	70,239	16,636	5,102	115.6	8.95
28.02	2	11,738	17,379	5,209	79.0	7.55
31.03	1	1,261	16,626	5,088	24.0	5.00
30.04	2	10,710	13,719	4,220	63.1	10.01
31.05	1	2,912	11,697	3,811	171.8	4.50
30.06	0	0	6,573	3,114	0.0	0.00
31.07	0	0	7,321	3,532	0.0	0.00
31.08	0	0	6,988	3,429	0.0	0.00
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
<b>2023</b>						
31.01	0	0	6,906	3,565	0.0	0.00
28.02	0	0	7,293	3,778	0.0	0.00
31.03	0	0	7,334	3,803	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
<b>2021</b>							
31.12	192,410	641,337	11,752,902	59,471	257.1	7.81	250,806
<b>2022</b>							
31.01	94,978	326,917	11,891,298	59,529	262.2	7.87	247,464
28.02	135,656	476,852	12,163,516	59,195	264.5	8.10	245,631
31.03	162,763	521,273	12,434,955	57,078	266.1	8.05	240,889
30.04	49,370	161,602	12,424,416	56,232	263.4	7.64	238,052
31.05	36,603	139,688	12,412,577	56,196	272.3	6.17	234,821
30.06	65,439	253,458	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
<b>2023</b>							
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
31.03	153,983	569,401	14,434,792	56,076	287.4	8.18	210,318

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
<b>2021</b>							
31.12	1	3,714,630	15,506	4,505	62.0	5.00	4,328
<b>2022</b>							
31.01	1	66,348	16,078	4,660	121.0	9.00	4,482
28.02	0	0	16,788	4,752	0.0	0.00	4,639
31.03	0	0	16,054	4,648	0.0	0.00	4,504
30.04	2	10,710	13,277	3,850	63.1	10.01	3,667
31.05	0	0	11,308	3,482	0.0	0.00	3,035
30.06	0	0	6,275	2,853	0.0	0.00	2,324
31.07	0	0	6,979	3,231	0.0	0.00	2,547
31.08	0	0	6,653	3,134	0.0	0.00	2,398
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
<b>2023</b>							
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
31.03	0	0	6,926	3,436	0.0	0.00	2,522

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	
<b>2021</b>							
31.12	54,644	227,947	2,816,529	5,398	262.8	5.88	
<b>2022</b>							
31.01	31,469	133,065	2,857,667	5,365	267.4	5.93	
28.02	43,397	187,968	2,935,573	5,356	270.3	5.94	
31.03	62,337	229,430	3,014,141	5,185	271.0	5.54	
30.04	20,353	89,713	2,970,435	4,982	279.1	5.59	
31.05	15,195	86,874	2,957,608	4,817	291.8	3.81	
30.06	21,976	133,524	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	
<b>2023</b>							
31.01	20,117	104,650	3,377,609	4,863	308.8	4.82	
28.02	<b>32,286</b>	<b>164,986</b>	<b>3,430,513</b>	4,944	308.1	5.21	
31.03	45,324	219,800	3,522,661	4,922	307.9	5.57	

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	
<b>2021</b>							
31.12	0	0	274	165	0.0	0.00	
<b>2022</b>							
31.01	0	0	270	167	0.0	0.00	
28.02	0	0	290	179	0.0	0.00	
31.03	0	0	278	181	0.0	0.00	
30.04	0	0	212	143	0.0	0.00	
31.05	0	0	178	127	0.0	0.00	
30.06	0	0	140	103	0.0	0.00	
31.07	0	0	122	78	0.0	0.00	
31.08	0	0	95	51	0.0	0.00	
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	
<b>2023</b>							
31.01	0	0	83	39	0.0	0.00	
28.02	0	0	90	43	0.0	0.00	
31.03	0	0	88	40	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)	
2	3	4	5	
<b>2022</b>				
31.12	19,058,345	6,201,350	13,231,793	361,616
<b>2023</b>				
31.01	19,304,930	7,092,721	12,593,965	351,001
28.02	19,521,801	5,613,088	14,338,755	361,143

Table 4.4

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

	Derivatives (claims, at fair value)	Derivatives (liabilities, at fair value)
1	2	3
<b>2022</b>		
31.12	602,869	504,839
<b>2023</b>		
31.01	554,486	447,222
28.02	556,351	471,316

## 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	of which one-off benefit, persons
2	3	4	5	6	7	8	9	10	11	
<b>2021</b>										
Q1	1,495,531.87	6,185,732	1,560,326	18,764.52	2,961,686.53	37,031,756	97,928	44,562	3,577.40	3,236.83
Q2	1,517,743.50	6,191,837	1,553,017	37,836.38	2,996,764.39	36,976,116	100,595	88,605	7,690.56	6,978.30
Q3	1,541,650.99	6,202,536	1,544,775	57,344.43	3,027,813.92	36,912,914	103,411	325,698	12,712.54	11,602.28
Q4	1,543,149.10	6,161,242	1,484,414	75,088.32	3,004,970.29	36,808,018	105,444	382,496	17,149.90	15,602.46
<b>2022</b>										
Q1	1,556,887.28	6,208,514	1,512,114	19,485.21	2,985,359.78	36,733,143	108,117	53,765	5,208.57	4,816.81
Q2	1,603,168.27	6,216,695	1,506,929	38,779.61	3,039,497.82	36,680,863	114,208	128,922	13,124.43	12,283.24
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
Q4	1,666,867.53	6,245,830	1,501,254	78,258.76	3,090,923.74	36,574,017	124,736	473,573	33,365.30	31,495.09

Table 4.5.2

## Private Pension Funds' Pension Reserves Generation

*(millions of rubles)*

	Pension reserves at the beginning of the year	Pension contributions, acted in reporting year	Earmarked receipts in reporting year	Pension reserves investment returns	Payouts made in the reporting year	Pension reserves at of the end of the year
1	2	3	4	5	6	7
2017	1,062,685.25	103,251.44	187.84	55,902.97	69,380.55	1,184,069.01
2018	1,080,077.97	97,411.68	5,859.55	52,128.00	69,698.31	1,267,959.20
2019	1,264,008.18	111,735.55	2,022.49	102,800.77	93,490.93	1,386,694.94
2020	1,377,782.35	110,033.21	2,690.43	81,011.00	85,910.47	1,474,036.09
2021	1,452,556.52	131,547.68	2,795.49	57,363.26	89,840.67	1,543,149.10
2022	1,565,282.24	130,141.83	3,295.59	85,470.70	100,930.99	1,666,867.53

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		
		3	funds of instalments contributions towards co-financing of pension savings			7	funds of instalments contributions towards co-financing of pension savings			11	funds of instalments contributions towards co-financing of pension savings	
			4	5			8	9			12	13
total	maternity capital (a portion of maternity (family) capital), including investment returns	total	including contributions disbursed from the National Welfare Fund	total	maternity capital (a portion of maternity (family) capital), including investment returns	total	including contributions disbursed from the National Welfare Fund	total	maternity capital (a portion of maternity (family) capital), including investment returns	total	including contributions disbursed from the National Welfare Fund	
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
2022	5,392.28	238.50	2,377.54	975.00	4,904.27	4.12	143.05	67.36	5,995.38	21.03	326.05	155.44

**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	maternity capital (a portion of maternity (family) capital), including investment returns	of which			total	of which			
			total	including contributions disbursed from the National Welfare Fund			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
2022	4,904.10	4.12	143.05	67.36	137,287.20	40,653.17	1,264.98	605.23	31,495.09	7,287.87

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
<b>2018</b>										
Q1	1,555.8	—	469.0	1,077.6	9.3	3,015,944.3	—	259,294.7	22,246.8	2,734,402.8
Q2	1,610.1	—	523.3	1,077.4	9.4	3,107,103.3	—	303,714.7	25,211.6	2,778,177.0
Q3	1,646.8	0.3	558.8	1,078.0	9.7	3,189,556.9	212.8	317,469.3	29,455.1	2,842,419.7
Q4	1,660.3	3.2	570.8	1,076.2	10.2	3,341,756.8	1,018.0	315,353.5	31,234.6	2,994,150.7
<b>2019</b>										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4
Q2	1,693.1	16.3	591.6	1,074.3	11.0	3,622,865.4	6,228.0	337,000.2	48,869.1	3,230,768.1
Q3	1,756.1	28.7	641.4	1,074.2	11.8	3,944,250.9	11,141.4	373,888.1	49,612.0	3,509,609.4
Q4	1,897.9	70.7	741.9	1,073.8	11.5	4,469,685.6	16,893.1	454,705.8	52,054.1	3,946,032.6
<b>2020</b>										
Q1	2,038.0	130.3	821.6	1,073.7	12.4	4,190,495.4	23,647.2	477,686.7	52,524.7	3,636,636.8
Q2	2,247.9	266.8	891.8	1,073.9	15.5	4,399,038.6	31,648.7	532,320.8	54,529.3	3,780,539.8
Q3	2,893.3	772.4	1,008.7	1,073.9	38.3	4,811,698.9	47,996.3	601,118.7	59,988.9	4,102,595.0
Q4	3,638.0	1,358.5	1,144.1	1,074.0	61.3	5,040,083.3	85,841.4	667,297.6	66,449.2	4,220,495.2
<b>2021</b>										
Q1	4,701.3	2,184.2	1,337.6	1,075.2	104.3	5,556,746.8	111,819.3	757,738.8	74,232.2	4,612,956.6
Q2	5,566.7	2,884.7	1,506.5	1,076.2	99.3	6,153,631.4	132,798.6	833,142.7	93,508.1	5,094,182.1
Q3	6,745.9	3,848.7	1,707.6	1,077.3	112.3	6,901,039.3	161,197.4	899,717.4	92,842.7	5,747,281.7
Q4	8,735.6	5,626.0	1,913.9	1,078.8	116.9	7,129,893.1	212,655.3	920,832.4	97,927.2	5,898,478.2
<b>2022</b>										
Q1'	8,971.0	5,798.0	1,976.5	1,078.0	118.5	6,368,158.8	112,747.4	475,029.5	34,527.1	5,745,854.8
Q2'	9,067.0	5,875.9	1,985.0	1,078.0	128.1	6,717,517.4	125,007.4	535,998.5	46,910.5	6,009,600.9
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
Q4'	9,261.7	5,956.8	2,079.0	1,078.3	147.6	7,660,489.1	141,338.6	581,363.8	60,932.3	6,876,854.3

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
<b>2018</b>										
Q1	119,530.0	—	47,862.3	1,611.2	70,056.5	33,651.6	—	11,639.3	35.5	21,976.8
Q2	116,322.5	—	54,511.2	3,618.5	58,192.8	23,820.1	—	13,823.1	808.4	9,188.5
Q3	56,282.7	200.0	35,319.1	1,772.0	18,991.6	42,123.3	0.0	25,234.2	123.2	16,765.9
Q4	105,384.0	830.8	26,796.8	2,740.5	75,016.0	61,640.6	0.0	29,469.6	223.6	31,947.4
<b>2019</b>										
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2
Q2	105,745.7	2,307.2	31,395.5	3,830.5	68,212.5	36,037.2	0.3	25,670.7	360.6	10,005.6
Q3	314,970.4	4,638.2	49,664.5	806.7	259,861.0	36,924.3	48.3	21,606.0	170.9	15,099.1
Q4	270,485.8	5,310.0	85,873.4	1,905.3	177,397.2	53,273.6	251.3	23,419.7	578.9	29,023.7
<b>2020</b>										
Q1	234,478.0	7,633.9	82,835.7	446.1	143,562.2	52,077.5	829.2	39,032.9	2,983.8	9,231.5
Q2	119,021.8	6,169.1	47,910.0	2,878.3	62,064.5	44,322.6	87.4	22,721.2	1,692.9	19,821.0
Q3	220,353.3	13,399.1	76,185.1	3,163.3	127,605.9	58,252.2	117.7	38,068.7	736.2	19,329.7
Q4	281,166.0	35,647.4	96,235.0	6,845.3	142,438.3	98,541.0	496.3	56,119.0	653.9	41,271.9
<b>2021</b>										
Q1	487,506.6	26,857.7	115,246.0	7,730.3	337,672.6	62,253.5	1,176.5	45,630.5	200.2	15,246.3
Q2	261,684.7	23,383.4	105,951.4	26,597.2	105,752.7	74,294.0	5,537.2	49,183.5	4,696.2	14,877.0
Q3	292,913.6	28,926.5	105,772.4	9,398.2	148,816.5	119,702.4	1,999.5	62,530.8	11,038.6	44,133.6
Q4	462,126.9	51,013.2	111,827.5	8,127.1	291,159.0	108,237.3	1,366.2	76,118.0	2,812.3	27,940.8
<b>2022</b>										
Q1 <sup>1</sup>	239,440.2	14,299.1	24,910.8	1,468.2	198,762.1	54,489.9	8,049.0	34,543.9	1,977.6	9,919.4
Q2 <sup>1</sup>	447,517.3	5,408.7	24,217.6	2,431.7	415,459.4	88,912.9	9,737.2	42,556.5	1,121.2	35,498.0
Q3 <sup>1</sup>	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
Q4 <sup>1</sup>	850,978.8	14,714.9	36,384.8	5,428.8	794,450.3	86,880.8	10,343.7	44,768.1	2,339.0	29,430.1

<sup>1</sup> Data on the indicator 'Net Asset Values of Unit Investment Funds' are given for assessed assets exclusive of blocked assets. For a number of funds, net asset value estimate is used due to the fact that in the first—fourth 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 <sup>1</sup>		by credit institutions <sup>2</sup>		of which							
	by non-bank settlement credit institutions						by credit institutions through correspondent accounts opened with other credit institutions <sup>3</sup>		between various divisions of one credit institution <sup>3</sup>		within one division of a credit institution <sup>3</sup>			
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
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
<b>2020</b>														
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
<b>2021</b>														
Q1	1,388,779.6	513,899.5	487,611.5	404,227.7	901,168.1	109,671.8	2,841.7	688.2	36,868.1	4,048.5	228,879.6	58,015.0	632,578.7	46,920.1
Q2	1,599,013.7	593,073.0	607,145.6	463,771.5	991,868.1	129,301.5	2,568.0	938.1	42,477.8	5,434.4	261,266.4	70,666.7	685,555.9	52,262.3
Q3	1,735,821.6	661,632.8	680,693.6	517,395.3	1,055,127.9	144,237.5	2,667.5	884.6	48,237.9	5,587.8	274,077.4	81,414.6	730,145.1	56,350.5
Q4	2,037,943.0	809,806.0	868,475.3	632,784.2	1,169,467.7	177,021.9	2,821.5	1,475.3	54,351.0	9,040.9	310,499.9	93,852.2	801,795.3	72,653.5

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

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

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

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

Table 5.2

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

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

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

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

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

Table 5.3

Selected Indicators on Bank Card Transactions<sup>1</sup>

	Individuals					
	the number of bank cards <sup>2</sup> , thousands of units	the number of bank cards in use <sup>3</sup> , thousands of units	total value of operations conducted using bank cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	2	3	4	5	6	7
2020	301,055	—	102,792,525	26,791,676	31,193,370	44,807,480
2021	329,107	—	129,133,835	28,010,720	41,367,070	59,756,044
2022	389,661	—	149,684,196	29,596,542	46,780,763	73,306,891
<b>2020</b>						
Q1	284,298	194,845	23,065,644	6,428,680	7,050,443	9,586,521
Q2	284,768	190,304	22,146,751	5,881,009	6,559,992	9,705,750
Q3	293,095	201,396	27,125,086	7,145,853	8,343,933	11,635,301
Q4	301,055	209,459	30,455,044	7,336,134	9,239,002	13,879,909
<b>2021</b>						
Q1	307,730	209,313	27,053,350	6,035,065	8,794,819	12,223,467
Q2	314,808	216,385	31,555,071	7,054,014	9,954,742	14,546,315
Q3	319,813	224,300	33,941,798	7,413,260	10,812,750	15,715,788
Q4	329,107	231,461	36,583,616	7,508,382	11,804,759	17,270,474
<b>2022</b>						
Q1	341,148	237,299	35,350,553	7,079,171	11,238,884	17,032,499
Q2	367,997	241,720	35,540,215	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 <sup>2</sup> , thousands of units	the number of bank cards in use <sup>3</sup> , thousands of units	total value of operations conducted using bank cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	8	9	10	11	12	13
2020	4,568	—	3,904,783	1,624,687	2,180,667	99,430
2021	5,597	—	5,732,492	1,802,741	3,710,047	219,704
2022	6,974	—	5,611,395	1,899,648	3,400,757	310,991
<b>2020</b>						
Q1	4,117	1,897	893,428	372,573	507,183	13,672
Q2	4,140	1,769	776,892	343,549	415,784	17,559
Q3	4,273	2,040	989,578	423,882	536,717	28,980
Q4	4,568	2,209	1,244,885	484,684	720,983	39,218
<b>2021</b>						
Q1	4,699	2,252	1,131,590	372,685	721,360	37,545
Q2	4,936	2,239	1,259,413	434,274	775,157	49,981
Q3	5,267	2,386	1,461,839	471,238	931,445	59,156
Q4	5,597	2,565	1,879,651	524,544	1,282,085	73,022
<b>2022</b>						
Q1	5,977	2,538	1,586,572	401,947	1,120,054	64,572
Q2	6,255	2,492	1,516,974	449,968	997,119	69,887
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

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

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

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

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

Table 5.4

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

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

Table 5.4 (end)

	by transfer services <sup>2</sup>							
	total funds transfers		including carried out through					
			urgent transfer service		non-urgent transfer service		fast payment service	
	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles
1	10	11	12	13	14	15	16	17
2 <sup>nd</sup> 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

<sup>1</sup> 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'.

<sup>2</sup> 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 <sup>1</sup>				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
<b>THE RUSSIAN FEDERATION</b>						
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
<b>CENTRAL FEDERAL DISTRICT</b>						
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
<b>Moscow and Moscow Region</b>						
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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>						
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	—	—	—
<b>SOUTHERN FEDERAL DISTRICT</b>						
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	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>						
30.09.2021	1	—	—	1	1	—
31.12.2021	1	—	—	1	1	—
30.09.2022	1	—	—	1	1	—
31.12.2022	1	—	—	1	1	—
<b>VOLGA FEDERAL DISTRICT</b>						
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
<b>URALS FEDERAL DISTRICT</b>						
30.09.2021	5	5	5	—	—	—
31.12.2021	5	5	5	—	—	—
30.09.2022	4	4	4	—	—	—
31.12.2022	4	4	4	—	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>						
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	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>						
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	—

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

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

Table 6.1.2

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to including 1%	More than 1% up to including 20%	More than 20% up to including 50%	More than 50%, but less than 100%	100%
<b>THE RUSSIAN FEDERATION</b>					
30.09.2021	24	18 <sup>1</sup>	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)
<b>CENTRAL FEDERAL DISTRICT</b>					
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)
<b>Moscow and Moscow Region</b>					
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)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
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
<b>SOUTHERN FEDERAL DISTRICT</b>					
30.09.2021	—	1	1	1	—
31.12.2021	—	1	1	1	—
30.09.2022	—	1	1	1	—
31.12.2022	—	1	1	1	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
30.09.2021	1	—	—	—	—
31.12.2021	1	—	—	—	—
30.09.2022	1	—	—	—	—
31.12.2022	1	—	—	—	—
<b>VOLGA FEDERAL DISTRICT</b>					
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	—
<b>URALS FEDERAL DISTRICT</b>					
30.09.2021	2	1	2	—	—
31.12.2021	1	1	2	—	—
30.09.2022	1	1	2	—	—
31.12.2022	1	1	2	—	—
<b>SIBIRIAN FEDERAL DISTRICT</b>					
30.09.2021	1	2	—	—	—
31.12.2021	1	2	—	—	—
30.09.2022	1	2	—	—	—
31.12.2022	1	2	—	—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
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

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

Note. Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are controlled by residents of the Russian Federation.



Table 6.1.3

## Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets <sup>1</sup> , millions of rubles	Number of credit institutions covering 80% of assets, units
1	2	3	4
THE RUSSIAN FEDERATION			
01.03.2023	362	137,553,885	12
CENTRAL FEDERAL DISTRICT			
01.03.2023	209	110,041,045	11
Moscow			
01.03.2023	188	107,490,044	10
Moscow Region			
01.03.2023	3	17,590	2
NORTH-WESTERN FEDERAL DISTRICT			
01.03.2023	33	23,425,990	1
SOUTHERN FEDERAL DISTRICT			
01.03.2023	17	727,720	3
NORTH CAUCASIAN FEDERAL DISTRICT			
01.03.2023	7	12,999	3
VOLGA FEDERAL DISTRICT			
01.03.2023	43	1,497,571	8
URALS FEDERAL DISTRICT			
01.03.2023	20	1,098,931	6
SIBERIA FEDERAL DISTRICT			
01.03.2023	19	251,087	5
FAR-EASTERN FEDERAL DISTRICT			
01.03.2023	14	498,543	4

<sup>1</sup> Net assets (net of loss provisions and profit tax).

Table 6.1.4

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

	Q1 2023					
	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	359	1,436,617.09	210	626,868.28	149	809,748.81
CENTRAL FEDERAL DISTRICT	177	800,550.93	112	87,677.91	65	712,873.02
Belgorod Region	—	—	—	—	—	—
Bryansk Region	2	51.97	1	1.97	1	50.00
Vladimir Region	1	3.48	1	3.48	—	—
Voronezh Region	2	0.21	2	0.21	—	—
Ivanovo Region	2	20.24	2	20.24	—	—
Kaluga Region	4	2,520.00	4	2,520.00	—	—
Kostroma Region	3	239.43	3	239.43	—	—
Kursk Region	2	3.66	2	3.66	—	—
Lipetsk Region	2	1,330.35	2	1,330.35	—	—
Moscow Region	26	12,353.06	26	12,353.06	—	—
Orel Region	—	—	—	—	—	—
Ryazan Region	2	103.40	2	103.40	—	—
Smolensk Region	1	52.59	1	52.59	—	—
Tambov Region	—	—	—	—	—	—
Tver Region	2	300.03	2	300.03	—	—
Tula Region	3	302.18	3	302.18	—	—
Yaroslavl Region	4	40.80	4	40.80	—	—
Moscow	121	783,229.53	57	70,406.51	64	712,823.02
NORTH-WESTERN FEDERAL DISTRICT	110	406,878.89	29	325,878.89	81	81,000.00
Republic of Karelia	1	45.87	1	45.87	—	—
Republic of Komi	2	200.91	2	200.91	—	—
Arkhangelsk Region	1	42.80	1	42.80	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	1	42.80	1	42.80	—	—

Table 6.1.4 (cont.)

1	2	3	4	5	6	7
Vologda Region	2	28.52	2	28.52	—	—
Kaliningrad Region	2	80.15	2	80.15	—	—
Leningrad Region	6	1,972.77	6	1,972.77	—	—
Murmansk Region	—	—	—	—	—	—
Novgorod Region	1	0.50	1	0.50	—	—
Pskov Region	—	—	—	—	—	—
Saint Petersburg	95	404,507.37	14	323,507.37	81	81,000.00
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>17</b>	<b>93,896.39</b>	<b>17</b>	<b>93,896.39</b>	<b>—</b>	<b>—</b>
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	—	—	—	—	—	—
Krasnodar Territory	4	83,582.64	4	83,582.64	—	—
Astrakhan Region	2	189.33	2	189.33	—	—
Volgograd Region	1	553.91	1	553.91	—	—
Rostov Region	8	9,552.51	8	9,552.51	—	—
Sevastopol	2	18.00	2	18.00	—	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>2</b>	<b>2,100.37</b>	<b>2</b>	<b>2,100.37</b>	<b>—</b>	<b>—</b>
Republic of Daghestan	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	1	300.37	1	300.37	—	—
Stavropol Territory	1	1,800.00	1	1,800.00	—	—
<b>VOLGA FEDERAL DISTRICT</b>	<b>19</b>	<b>2,241.81</b>	<b>17</b>	<b>1,121.81</b>	<b>2</b>	<b>1,120.00</b>
Republic of Bashkortostan	2	1,371.59	1	381.59	1	990.00
Mari El Republic	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	4	464.17	4	464.17	—	—
Udmurt Republic	1	1.10	1	1.10	—	—
Chuvash Republic — Chuvashia	3	186.27	3	186.27	—	—
Perm Territory	1	7.42	1	7.42	—	—
Kirov Region	—	—	—	—	—	—
Nizhny Novgorod Region	3	154.08	2	24.08	1	130.00
Orenburg Region	—	—	—	—	—	—
Penza Region	1	26.01	1	26.01	—	—
Samara Region	3	30.21	3	30.21	—	—
Saratov Region	1	0.96	1	0.96	—	—

Table 6.1.4 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	—	—	—	—	—	—
<b>URALS FEDERAL DISTRICT</b>	<b>12</b>	<b>81,412.80</b>	<b>12</b>	<b>81,412.80</b>	<b>—</b>	<b>—</b>
Kurgan Region	—	—	—	—	—	—
Sverdlovsk Region	3	2,510.96	3	2,510.96	—	—
Tyumen Region	3	8,507.24	3	8,507.24	—	—
Khanty-Mansi Autonomous Area — Yugra	1	2,866.23	1	2,866.23	—	—
Yamal-Nenets Autonomous Area	—	—	—	—	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	2	5,641.01	2	5,641.01	—	—
Chelyabinsk Region	6	70,394.60	6	70,394.60	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>5</b>	<b>278.82</b>	<b>5</b>	<b>278.82</b>	<b>—</b>	<b>—</b>
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	—	—	—
Irkutsk Region	1	275.30	1	275.30	—	—
Kemerovo Region — Kuzbass	—	—	—	—	—	—
Novosibirsk Region	3	3.51	3	3.51	—	—
Omsk Region	—	—	—	—	—	—
Tomsk Region	1	0.01	1	0.01	—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>17</b>	<b>49,257.08</b>	<b>16</b>	<b>34,501.29</b>	<b>1</b>	<b>14,755.79</b>
Republic of Buryatia	1	61.39	1	61.39	—	—
Republic of Sakha (Yakutia)	4	15,717.36	3	961.57	1	14,755.79
Trans-Baikal Territory	4	1.60	4	1.60	—	—
Kamchatka Territory	2	1,396.60	2	1,396.60	—	—
Primorye Territory	4	1,994.72	4	1,994.72	—	—
Khabarovsk Territory	2	30,085.41	2	30,085.41	—	—
Amur Region	—	—	—	—	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	—	—	—	—	—	—
Jewish Autonomous Region	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—

Table 6.1.5

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

1	Q1 2023		
	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	8	6,860.45
	Euro	9	6,106.15
	British pound sterling	1	556.40
	Chinese yuan	49	10,900.00
	Swiss franc	1	500.00
CENTRAL FEDERAL DISTRICT	US dollar	1	232.18
	Chinese yuan	44	5,900.00
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	1	232.18
	Chinese yuan	44	5,900.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	7	6,628.27
	Euro	9	6,106.15
	British pound sterling	1	556.40
	Chinese yuan	5	5,000.00
	Swiss franc	1	500.00
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	7	6,628.27
	Euro	9	6,106.15
	British pound sterling	1	556.40
	Chinese yuan	5	5,000.00
	Swiss franc	1	500.00

Table 6.1.5 (end)

1	2	3	4
<b>SOUTHERN FEDERAL DISTRICT</b>		—	—
Republic of Adygeya (Adygeya)		—	—
Republic of Kalmykia		—	—
Republic of Crimea		—	—
Krasnodar Territory		—	—
Astrakhan Region		—	—
Volgograd Region		—	—
Rostov Region		—	—
Sevastopol		—	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>		—	—
Republic of Daghestan		—	—
Republic of Ingushetia		—	—
Kabardino-Balkar Republic		—	—
Karachay-Cherkess Republic		—	—
Republic of North Ossetia — Alania		—	—
Chechen Republic		—	—
Stavropol Territory		—	—
<b>VOLGA FEDERAL DISTRICT</b>		—	—
Republic of Bashkortostan		—	—
Mari El Republic		—	—
Republic of Mordovia		—	—
Republic of Tatarstan (Tatarstan)		—	—
Udmurt Republic		—	—
Chuvash Republic — Chuvashia		—	—
Perm Territory		—	—
Kirov Region		—	—
Nizhny Novgorod Region		—	—
Orenburg Region		—	—
Penza Region		—	—
Samara Region		—	—
Saratov Region		—	—
Ulyanovsk Region		—	—
<b>URALS FEDERAL DISTRICT</b>		—	—
Kurgan Region		—	—
Sverdlovsk Region		—	—
Tyumen Region		—	—
Khanty-Mansi Autonomous Area — Yugra		—	—
Yamal-Nenets Autonomous Area		—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area		—	—
Chelyabinsk Region		—	—
<b>SIBERIAN FEDERAL DISTRICT</b>		—	—
Altai Republic		—	—
Republic of Tuva		—	—
Republic of Khakassia		—	—
Altai Territory		—	—
Krasnoyarsk Territory		—	—
Irkutsk Region		—	—
Kemerovo Region — Kuzbass		—	—
Novosibirsk Region		—	—
Omsk Region		—	—
Tomsk Region		—	—

Table 6.1.5 (end)

1	2	3	4
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 Individuals<sup>1</sup>

(millions of rubles)

	31.03.2023									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities <sup>2</sup>		deposits and other funds of individuals <sup>3</sup>		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	84,682,079	14,383,306	16,389,994	2,896,182	22,884,946	6,236,256	33,105,581	4,077,724	4,062,693	0
CENTRAL FEDERAL DISTRICT	51,310,758	10,999,928	9,966,827	1,961,513	16,736,177	5,357,206	15,355,407	2,632,086	2,332,015	0
Belgorod Region	432,052	29,428	41,974	7,108	93,866	8,483	268,377	13,142	13,642	0
Bryansk Region	225,910	12,871	37,401	5,308	20,966	1,069	148,404	6,194	10,699	0
Vladimir Region	371,866	15,295	67,794	1,588	39,095	31	241,482	10,811	11,970	0
Voronezh Region	715,642	46,700	99,451	8,816	115,759	9,351	441,348	27,677	33,612	0
Ivanovo Region	209,903	9,568	23,193	1,217	10,700	216	157,287	7,755	7,133	0
Kaluga Region	395,214	15,700	86,059	4,721	81,122	1,177	190,018	9,410	9,701	0
Kostroma Region	390,078	5,477	15,273	701	228,844	685	95,234	3,954	4,468	0
Kursk Region	234,459	13,687	23,774	1,671	42,072	301	150,040	11,398	8,101	0
Lipetsk Region	281,812	15,209	34,643	5,583	55,841	1,634	174,772	7,717	7,076	0
Moscow Region	3,059,961	258,389	540,164	54,463	265,939	77,342	1,956,274	120,739	209,964	0
Orel Region	153,966	10,063	16,582	1,027	14,614	4,928	108,146	3,880	8,852	0
Ryazan Region	315,347	20,239	66,621	10,908	21,699	513	199,652	8,429	17,704	0
Smolensk Region	243,525	12,920	86,965	4,289	11,807	430	130,691	7,953	7,570	0
Tambov Region	188,753	4,773	32,996	554	15,492	20	124,398	4,077	6,916	0
Tver Region	300,223	11,751	45,111	1,122	37,234	1,256	198,758	9,141	11,243	0
Tula Region	517,556	29,127	166,880	8,081	61,629	8,945	254,319	11,450	21,175	0
Yaroslavl Region	456,255	25,021	110,870	4,920	55,622	1,085	264,866	18,256	14,738	0
Moscow	42,818,236	10,463,710	8,471,077	1,839,437	15,563,874	5,239,738	10,251,340	2,350,102	1,927,450	0



Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	8,175,254	1,111,405	1,776,331	361,281	1,641,116	229,064	4,050,851	459,265	432,090	0
Republic of Karelia	148,734	8,190	15,730	2,126	12,663	180	108,329	5,206	7,199	0
Republic of Komi	210,827	13,083	15,831	4,880	17,413	0	162,896	7,817	8,955	0
Arkhangelsk Region	367,725	10,776	69,323	1,384	32,994	162	233,949	8,973	22,487	0
Nenets Autonomous Area	28,503	536	1,357	0	939	0	21,162	533	4,541	0
Arkhangelsk Region, excluding Nenets Autonomous Area	339,221	10,241	67,967	1,384	32,054	162	212,787	8,440	17,947	0
Vologda Region	397,936	272,044	80,169	83,470	92,216	149,263	204,584	10,527	10,078	0
Kaliningrad Region	345,694	36,914	53,928	8,092	38,035	2,824	222,777	25,358	18,565	0
Leningrad Region	306,374	13,531	24,771	3,897	36,135	593	225,472	8,514	12,528	0
Murmansk Region	288,282	35,445	31,645	12,292	16,532	96	219,317	12,697	11,088	0
Novgorod Region	126,363	5,433	21,552	542	12,668	215	84,950	4,486	3,585	0
Pskov Region	116,422	4,038	13,023	375	12,241	117	82,478	3,412	5,086	0
Saint Petersburg	5,866,897	711,950	1,450,356	244,224	1,370,219	75,614	2,506,099	372,275	332,518	0
<b>SOUTHERN FEDERAL DISTRICT</b>	3,870,760	358,799	617,786	104,392	522,854	92,951	2,267,510	153,854	209,471	0
Republic of Adygeya (Adygeya)	43,702	1,197	3,245	3	1,689	0	32,142	1,147	3,846	0
Republic of Kalmykia	19,921	507	1,364	7	658	0	14,427	472	2,208	0
Republic of Crimea	249,326	2,793	42,067	915	15,209	0	142,341	1,768	12,741	0
Krasnodar Territory	1,758,385	247,233	224,629	75,621	357,082	92,438	948,341	74,810	106,043	0
Astrakhan Region	147,050	5,646	19,897	721	3,726	0	106,648	4,739	10,462	0
Volgograd Region	457,974	27,676	69,126	9,125	26,301	79	322,386	17,909	19,762	0
Rostov Region	1,132,549	72,974	246,213	17,890	116,094	434	659,505	52,383	51,848	0
Sevastopol	61,852	773	11,245	109	2,096	0	41,721	626	2,563	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	874,501	29,188	133,678	5,174	68,932	734	578,299	21,171	47,131	0
Republic of Dagestan	139,338	2,029	16,494	204	4,716	0	104,728	1,541	7,430	0
Republic of Ingushetia	10,044	405	2,174	15	93	0	7,048	378	456	0
Kabardino-Balkar Republic	62,353	1,905	7,452	166	6,151	0	44,274	1,665	2,127	0
Karachay-Cherkess Republic	26,927	554	3,465	16	570	0	19,719	496	1,275	0
Republic of North Ossetia — Alania	71,950	1,767	7,426	37	1,186	0	55,611	1,665	5,222	0
Chechen Republic	52,204	1,001	16,378	164	4,603	0	26,444	304	2,226	0
Stavropol Territory	511,685	21,527	80,288	4,572	51,613	734	320,475	15,123	28,395	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>VOLGA FEDERAL DISTRICT</b>	8,562,237	636,282	1,974,569	150,579	1,343,505	141,278	4,526,277	315,571	400,668	0
Republic of Bashkortostan	764,611	38,047	118,743	7,184	83,722	5,368	479,735	24,327	56,731	0
Mari El Republic	120,436	3,167	10,338	418	15,331	382	85,050	2,203	5,889	0
Republic of Mordovia	121,954	6,649	10,984	1,570	13,728	1,591	87,916	3,249	5,738	0
Republic of Tatarstan (Tatarstan)	1,997,441	207,852	490,845	29,328	646,631	85,428	700,702	79,201	67,425	0
Udmurt Republic	404,317	15,295	130,794	4,274	37,232	294	196,091	10,225	27,989	0
Chuvash Republic — Chuvashia	287,759	8,838	52,021	1,554	24,117	394	178,223	6,515	24,743	0
Perm Territory	736,383	48,292	180,278	12,183	88,458	7,423	409,235	27,767	36,016	0
Kirov Region	301,428	7,962	75,084	1,505	24,447	640	174,512	5,259	10,206	0
Nizhny Novgorod Region	1,257,754	84,548	369,627	28,303	143,009	12,082	664,633	41,443	52,135	0
Orenburg Region	379,502	11,322	67,318	1,509	37,205	326	246,420	9,218	13,701	0
Penza Region	289,861	12,617	46,593	3,630	20,757	1,916	175,673	5,726	34,075	0
Samara Region	1,139,252	155,928	290,282	50,388	154,420	24,012	622,534	78,896	39,857	0
Saratov Region	492,140	24,914	69,960	7,581	37,369	1,423	334,565	15,204	16,492	0
Ulyanovsk Region	269,396	10,852	61,701	1,152	17,078	0	170,986	6,337	9,671	0
<b>URALS FEDERAL DISTRICT</b>	5,242,322	448,394	792,674	69,709	1,713,021	79,235	2,321,905	291,039	260,882	0
Kurgan Region	110,766	4,378	13,456	1,737	8,331	331	77,383	2,103	6,452	0
Sverdlovsk Region	1,626,576	147,921	338,557	40,745	237,864	54,012	868,968	49,905	112,237	0
Tyumen Region	2,492,048	222,971	225,061	5,863	1,281,348	6,237	825,302	208,576	112,737	0
Khanty-Mansi Autonomous Area — Yugra	1,533,156	193,082	75,010	3,070	1,078,721	2,502	333,538	186,340	27,060	0
Yamal-Nenets Autonomous Area	436,446	7,013	35,504	99	137,659	26	215,888	6,548	37,652	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	522,445	22,876	114,548	2,695	64,967	3,709	275,876	15,688	48,025	0
Chelyabinsk Region	1,012,932	73,125	215,601	21,364	185,478	18,656	550,253	30,455	29,455	0
<b>SIBERIAN FEDERAL DISTRICT</b>	4,258,026	343,308	751,863	126,127	625,077	84,850	2,502,760	123,446	212,635	0
Altai Republic	21,215	396	2,646	30	3,049	0	13,219	341	1,220	0
Republic of Tuva	20,600	285	2,352	1	494	0	13,988	261	2,407	0
Republic of Khakassia	75,594	5,577	6,732	852	5,519	0	53,610	4,113	5,154	0
Altai Territory	447,918	19,926	81,941	4,011	76,770	7,066	249,803	8,359	21,511	0

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

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	791,122	75,296	134,450	31,263	118,332	21,876	458,103	21,016	46,954	0
Irkutsk Region	550,020	84,944	76,575	26,741	55,628	41,167	370,323	15,915	23,496	0
Kemerovo Region — Kuzbass	655,356	34,366	104,561	13,179	141,691	1,464	371,732	18,945	23,488	0
Novosibirsk Region	1,008,283	88,454	199,923	39,972	159,007	9,948	537,387	34,962	69,563	0
Omsk Region	430,604	20,510	103,984	7,900	33,738	613	263,769	11,236	10,948	0
Tomsk Region	257,315	13,554	38,699	2,178	30,848	2,715	170,826	8,298	7,894	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2,388,220</b>	<b>456,002</b>	<b>376,266</b>	<b>117,408</b>	<b>234,264</b>	<b>250,939</b>	<b>1,502,571</b>	<b>81,291</b>	<b>167,801</b>	<b>0</b>
Republic of Buryatia	133,348	3,856	22,398	305	4,940	374	88,734	2,708	10,675	0
Republic of Sakha (Yakutia)	246,473	7,588	43,007	521	22,553	2,256	148,459	4,623	17,037	0
Trans-Baikal Territory	158,860	5,447	27,895	287	6,733	2,436	106,968	2,577	9,699	0
Kamchatka Territory	144,493	12,129	20,892	6,927	13,085	629	98,094	4,124	5,818	0
Primorye Territory	701,931	305,471	113,733	32,224	88,409	234,447	407,942	36,872	64,927	0
Khabarovsk Territory	421,661	21,008	57,679	5,260	33,069	1,511	285,762	13,810	29,419	0
Amur Region	197,700	13,125	27,460	2,849	14,487	4,209	132,697	3,555	11,898	0
Magadan Region	93,359	7,855	8,466	699	22,362	3,631	55,614	3,496	3,219	0
Sakhalin Region	240,200	77,343	48,532	68,271	25,980	362	142,532	8,508	12,685	0
Jewish Autonomous Region	24,766	483	1,435	10	1,125	12	20,018	450	1,111	0
Chukotka Autonomous Area	25,430	1,698	4,769	56	1,521	1,072	15,751	566	1,314	0
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>14,850</b>	<b>41,818</b>	<b>10,670</b>	<b>34,725</b>	<b>0</b>	<b>477</b>	<b>3,999</b>	<b>4,624</b>	<b>0</b>	<b>0</b>

<sup>1</sup> Including the State Development Corporation VEB.RF.

<sup>2</sup> Excluding funds of individual entrepreneurs.

<sup>3</sup> Excluding escrow account funds.

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

Table 6.2.2

## Funds of Individual Entrepreneurs

(millions of rubles)

1	31.03.2023		
	2	3	4
	Total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	1,590,144	1,557,525	32,619
<b>CENTRAL FEDERAL DISTRICT</b>	<b>616,051</b>	<b>599,634</b>	<b>16,417</b>
Belgorod Region	13,639	13,540	99
Bryansk Region	8,288	8,171	118
Vladimir Region	11,030	10,935	95
Voronezh Region	23,332	23,104	228
Ivanovo Region	11,277	11,139	137
Kaluga Region	7,469	7,321	148
Kostroma Region	7,267	7,253	14
Kursk Region	10,186	10,052	134
Lipetsk Region	8,938	8,824	114
Moscow Region	75,756	74,564	1,191
Orel Region	5,551	5,429	122
Ryazan Region	9,325	9,231	94
Smolensk Region	6,189	6,106	83
Tambov Region	8,260	8,251	9
Tver Region	7,402	7,378	24
Tula Region	11,290	11,232	58
Yaroslavl Region	9,322	9,128	194
Moscow	381,530	367,976	13,554
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>161,111</b>	<b>157,646</b>	<b>3,465</b>
Republic of Karelia	4,721	4,608	113
Republic of Komi	5,611	5,398	213
Arkhangelsk Region	8,471	8,448	23
Nenets Autonomous Area	502	502	0
Arkhangelsk Region, excluding Nenets Autonomous Area	7,969	7,946	23
Vologda Region	10,104	10,042	62
Kaliningrad Region	11,470	11,316	154
Leningrad Region	7,101	7,005	97
Murmansk Region	6,070	5,989	82
Novgorod Region	3,437	3,363	74
Pskov Region	3,199	3,157	42
Saint Petersburg	100,926	98,320	2,606
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>187,291</b>	<b>184,203</b>	<b>3,088</b>
Republic of Adygeya (Adygeya)	2,735	2,729	6
Republic of Kalmykia	1,218	1,216	2
Republic of Crimea	12,291	12,290	1
Krasnodar Territory	89,293	87,264	2,029
Astrakhan Region	5,710	5,678	31
Volgograd Region	19,251	19,120	132
Rostov Region	53,400	52,516	885
Sevastopol	3,393	3,391	3
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>42,493</b>	<b>41,803</b>	<b>690</b>
Republic of Dagestan	5,693	5,686	7
Republic of Ingushetia	226	226	0
Kabardino-Balkar Republic	2,281	2,257	23
Karachay-Cherkess Republic	1,861	1,853	8
Republic of North Ossetia — Alania	2,406	2,396	11

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	2,403	2,398	5
Stavropol Territory	27,622	26,986	636
<b>VOLGA FEDERAL DISTRICT</b>	<b>222,969</b>	<b>219,728</b>	<b>3,241</b>
Republic of Bashkortostan	23,182	23,024	159
Mari El Republic	3,648	3,611	37
Republic of Mordovia	3,466	3,412	55
Republic of Tatarstan (Tatarstan)	29,714	29,204	509
Udmurt Republic	11,721	11,550	172
Chuvash Republic — Chuvashia	8,136	8,051	85
Perm Territory	21,036	20,875	161
Kirov Region	15,558	15,219	339
Nizhny Novgorod Region	25,258	24,719	539
Orenburg Region	14,118	14,064	54
Penza Region	12,625	11,942	683
Samara Region	23,372	23,125	247
Saratov Region	21,885	21,717	168
Ulyanovsk Region	9,250	9,216	34
<b>URALS FEDERAL DISTRICT</b>	<b>117,099</b>	<b>114,960</b>	<b>2,139</b>
Kurgan Region	5,171	5,021	150
Sverdlovsk Region	42,801	41,941	861
Tyumen Region	38,430	38,035	395
Khanty-Mansi Autonomous Area — Yugra	15,008	14,856	152
Yamal-Nenets Autonomous Area	8,196	8,061	134
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	15,226	15,118	108
Chelyabinsk Region	30,697	29,964	733
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>142,176</b>	<b>140,054</b>	<b>2,122</b>
Altai Republic	1,054	1,049	5
Republic of Tuva	1,324	1,309	15
Republic of Khakassia	4,526	4,427	99
Altai Territory	17,141	16,979	162
Krasnoyarsk Territory	28,533	28,375	159
Irkutsk Region	21,053	20,869	185
Kemerovo Region — Kuzbass	13,041	12,971	71
Novosibirsk Region	31,348	30,285	1,063
Omsk Region	16,900	16,585	315
Tomsk Region	7,256	7,207	50
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>100,954</b>	<b>99,497</b>	<b>1,457</b>
Republic of Buryatia	6,626	6,272	354
Republic of Sakha (Yakutia)	14,847	14,772	75
Trans-Baikal Territory	7,343	7,299	44
Kamchatka Territory	6,715	6,425	290
Primorye Territory	24,201	23,754	447
Khabarovsk Territory	14,194	14,105	89
Amur Region	10,838	10,766	72
Magadan Region	3,170	3,163	6
Sakhalin Region	10,080	10,003	77
Jewish Autonomous Region	874	872	2
Chukotka Autonomous Area	2,067	2,066	2
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>45</b>	<b>45</b>	<b>0</b>

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

## 6.3. Funds Allocations

Table 6.3.1

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

(millions of rubles)

1	Volume loans for February 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	5,087,947	93,504	71,213	648,143	56,010	105,987	180,634	572,692	997,357	383,057	1,567,452	483,111
CENTRAL FEDERAL DISTRICT	3,245,974	12,948	9,484	264,717	20,477	36,168	100,793	404,775	517,838	216,722	1,459,455	212,081
Belgorod Region	21,094	2	0	5,761	36	4,436	1,289	245	7,250	126	81	1,869
Bryansk Region	9,645	0	0	3,163	0	2,749	322	65	1,177	218	31	1,919
Vladimir Region	9,820	0	0	4,349	232	245	795	123	1,380	498	139	2,061
Voronezh Region	54,521	28	0	7,841	43	6,758	1,149	525	29,624	4,044	74	4,436
Ivanovo Region	4,379	0	0	1,374	75	77	161	63	711	360	36	1,522
Kaluga Region	14,701	31	0	4,439	59	705	2,509	196	4,322	152	46	2,241
Kostroma Region	3,445	0	0	1,459	10	52	329	116	720	137	25	596
Kursk Region	12,027	2,000	0	3,066	54	3,754	140	241	1,657	79	99	938
Lipetsk Region	15,997	0	0	4,617	14	4,531	396	344	3,719	801	50	1,526
Moscow Region	336,436	115	0	49,102	4,886	1,352	11,833	3,238	120,588	29,716	77,170	38,437
Orel Region	8,210	0	0	625	39	3,103	579	215	2,795	325	46	481
Ryazan Region	10,827	6	0	2,922	66	2,021	1,356	285	1,871	306	85	1,910
Smolensk Region	13,481	1	0	2,156	359	43	447	369	3,273	115	32	6,685
Tambov Region	10,578	0	0	1,511	379	3,001	300	70	3,144	455	45	1,673
Tver Region	11,726	0	0	5,011	118	713	250	83	3,783	123	285	1,361
Tula Region	43,442	84	0	28,110	3,696	1,974	808	118	3,243	795	87	4,528
Yaroslavl Region	27,275	10	0	15,348	2,058	407	1,233	108	3,972	552	487	3,101
Moscow	2,638,370	10,673	9,484	123,865	8,353	247	76,895	398,372	324,610	177,922	1,380,636	136,798

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>460,497</b>	<b>608</b>	<b>23</b>	<b>117,931</b>	<b>14,294</b>	<b>4,689</b>	<b>18,124</b>	<b>37,753</b>	<b>107,379</b>	<b>33,309</b>	<b>65,332</b>	<b>61,076</b>
Republic of Karelia	13,467	88	0	1,900	47	37	302	38	512	128	187	10,228
Republic of Komi	2,410	37	23	858	0	54	89	196	462	111	52	551
Arkhangelsk Region	7,765	0	0	4,253	484	65	548	250	953	215	359	638
Nenets Autonomous Area	387	0	0	0	0	0	1	6	101	3	254	22
Arkhangelsk Region, excluding Nenets Autonomous Area	7,379	0	0	4,253	484	65	547	244	852	212	105	616
Vologda Region	12,776	0	0	5,921	629	304	440	273	1,448	488	183	3,091
Kaliningrad Region	35,281	54	0	3,764	552	783	685	87	6,921	905	18,522	3,008
Leningrad Region	33,854	130	0	9,293	1,144	1,434	2,087	1,197	3,843	11,605	440	2,681
Murmansk Region	3,635	293	0	106	930	3	31	53	431	37	966	785
Novgorod Region	5,768	0	0	875	479	544	263	43	2,517	19	28	999
Pskov Region	3,908	1	0	605	1	1,419	135	65	818	390	51	424
Saint Petersburg	341,633	5	0	90,357	10,029	45	13,544	35,553	89,474	19,411	44,544	38,671
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>378,032</b>	<b>938</b>	<b>740</b>	<b>34,764</b>	<b>3,993</b>	<b>19,146</b>	<b>9,583</b>	<b>105,617</b>	<b>132,563</b>	<b>30,905</b>	<b>7,948</b>	<b>32,575</b>
Republic of Adygeya (Adygeya)	1,791	10	0	1,131	0	152	59	29	139	66	3	202
Republic of Kalmykia	466	0	0	4	0	67	68	19	102	37	12	158
Republic of Crimea	13,313	531	531	1,687	1,863	290	869	827	2,490	733	884	3,139
Krasnodar Territory	264,113	162	15	12,045	1,245	6,703	5,966	102,543	90,184	27,351	2,470	15,444
Astrakhan Region	6,316	0	0	65	3	4,375	317	43	1,164	48	41	260
Volgograd Region	13,736	38	33	5,707	20	1,019	672	201	2,316	889	66	2,808
Rostov Region	75,829	197	160	14,074	663	6,380	1,560	1,922	35,939	1,479	4,413	9,202
Sevastopol	2,468	0	0	52	199	159	73	34	228	301	59	1,362
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>27,495</b>	<b>4</b>	<b>0</b>	<b>8,304</b>	<b>31</b>	<b>4,843</b>	<b>1,163</b>	<b>497</b>	<b>5,973</b>	<b>957</b>	<b>261</b>	<b>5,462</b>
Republic of Dagestan	1,142	0	0	95	0	58	232	30	300	56	47	324
Republic of Ingushetia	260	0	0	0	0	205	45	0	2	1	0	6
Kabardino-Balkar Republic	868	0	0	100	0	277	26	20	235	7	14	188
Karachay-Cherkess Republic	1,695	0	0	281	0	191	192	7	931	50	9	34
Republic of North Ossetia — Alania	1,045	0	0	219	0	256	150	82	242	2	21	72
Chechen Republic	170	0	0	9	0	10	0	0	61	2	22	65
Stavropol Territory	22,316	4	0	7,600	31	3,846	517	357	4,202	840	147	4,773

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	<b>324,023</b>	<b>3,803</b>	<b>3,315</b>	<b>81,560</b>	<b>4,800</b>	<b>25,843</b>	<b>23,712</b>	<b>5,514</b>	<b>67,264</b>	<b>30,262</b>	<b>10,372</b>	<b>70,894</b>
Republic of Bashkortostan	38,233	953	631	11,647	64	3,742	2,771	682	8,648	3,756	251	5,720
Mari El Republic	3,648	0	0	970	0	786	307	93	916	24	24	528
Republic of Mordovia	5,592	15	0	2,538	96	691	90	200	745	121	7	1,086
Republic of Tatarstan (Tatarstan)	71,523	1,342	1,342	12,422	523	3,515	7,902	911	14,917	10,966	3,316	15,709
Udmurt Republic	14,258	197	182	5,128	57	710	442	288	1,261	2,772	574	2,830
Chuvash Republic — Chuvashia	5,501	0	0	2,018	13	186	675	85	1,197	432	116	778
Perm Territory	26,823	414	414	9,445	98	209	3,239	473	4,084	1,999	3,794	3,067
Kirov Region	7,770	0	0	2,424	1	1,046	391	202	1,810	213	79	1,605
Nizhny Novgorod Region	72,734	99	0	15,610	742	5,215	2,683	645	14,731	6,947	423	25,640
Orenburg Region	14,804	6	3	3,023	2,524	1,300	394	562	3,722	210	145	2,920
Penza Region	12,050	0	0	2,322	118	2,406	1,240	276	3,349	915	245	1,179
Samara Region	25,161	295	273	6,343	167	2,746	1,968	522	6,260	1,151	372	5,338
Saratov Region	17,337	482	469	5,237	234	2,259	557	244	4,571	503	982	2,267
Ulyanovsk Region	8,589	0	0	2,433	165	1,029	1,053	331	1,053	254	45	2,226
<b>URALS FEDERAL DISTRICT</b>	<b>243,660</b>	<b>40,827</b>	<b>40,181</b>	<b>62,047</b>	<b>4,154</b>	<b>3,670</b>	<b>12,919</b>	<b>5,196</b>	<b>27,228</b>	<b>36,779</b>	<b>17,215</b>	<b>33,624</b>
Kurgan Region	3,070	1	0	980	250	602	134	113	294	193	35	468
Sverdlovsk Region	107,850	490	21	42,086	611	579	3,626	2,326	14,996	23,690	1,897	17,550
Tyumen Region	89,521	40,187	40,160	9,047	1,295	1,327	7,691	2,082	4,923	6,579	10,079	6,310
Khanty-Mansi Autonomous Area — Yugra	45,176	38,420	38,393	123	409	18	1,545	906	1,441	275	112	1,926
Yamal-Nenets Autonomous Area	14,132	1,747	1,747	99	127	4	453	700	525	546	9,377	553
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	30,214	20	20	8,824	760	1,305	5,694	476	2,957	5,758	590	3,831
Chelyabinsk Region	43,218	150	0	9,934	1,997	1,161	1,469	676	7,015	6,317	5,204	9,295
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>295,522</b>	<b>17,652</b>	<b>13,571</b>	<b>67,105</b>	<b>2,539</b>	<b>8,629</b>	<b>9,502</b>	<b>5,373</b>	<b>115,498</b>	<b>17,124</b>	<b>3,101</b>	<b>48,997</b>
Altai Republic	3,647	0	0	100	5	23	36	46	2,576	12	7	843
Republic of Tuva	1,140	786	165	10	0	16	38	8	149	2	7	123
Republic of Khakassia	1,417	16	0	53	67	51	97	59	379	107	30	559
Altai Territory	16,401	709	0	3,333	40	2,635	413	429	3,415	1,216	77	4,133
Krasnoyarsk Territory	80,384	246	105	32,710	1,260	1,186	1,215	904	30,271	3,638	1,036	7,919
Irkutsk Region	49,744	3,896	1,399	2,467	261	674	2,378	454	32,852	1,255	319	5,186
Kemerovo Region — Kuzbass	48,003	11,842	11,752	12,836	387	776	395	1,516	13,474	3,260	786	2,731



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

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	47,817	82	82	9,754	359	1,467	3,548	781	14,392	6,248	640	10,547
Omsk Region	15,490	1	0	4,662	74	1,155	590	841	3,536	328	123	4,181
Tomsk Region	31,480	74	68	1,180	87	645	794	335	14,455	1,057	77	12,776
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>112,745</b>	<b>16,724</b>	<b>3,900</b>	<b>11,714</b>	<b>5,722</b>	<b>3,000</b>	<b>4,838</b>	<b>7,966</b>	<b>23,614</b>	<b>16,999</b>	<b>3,768</b>	<b>18,401</b>
Republic of Buryatia	4,979	45	4	437	0	44	167	26	1,897	1,243	88	1,032
Republic of Sakha (Yakutia)	14,685	3,630	2,824	236	1,431	45	879	780	1,592	131	87	5,872
Trans-Baikal Territory	12,574	7,639	0	274	19	15	420	121	1,272	1,834	28	953
Kamchatka Territory	4,438	0	0	291	385	5	84	58	2,259	342	724	290
Primorye Territory	28,924	0	0	8,613	8	617	779	1,453	7,423	1,956	2,441	5,634
Khabarovsk Territory	25,204	303	0	1,085	1,488	140	1,475	4,163	6,374	6,823	264	3,090
Amur Region	11,934	581	0	400	1,200	2,090	754	130	1,265	4,412	62	1,040
Magadan Region	4,383	3,437	0	1	195	2	10	24	584	2	2	123
Sakhalin Region	5,292	1,071	1,071	369	995	13	256	1,141	918	252	69	208
Jewish Autonomous Region	227	0	0	3	0	28	14	3	23	3	1	152
Chukotka Autonomous Area	104	17	0	5	0	0	0	67	7	1	0	7

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 February 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	341,358	1,073	0	208,936	0	0	17	1,832	5,535	9,370	114,199	395
CENTRAL FEDERAL DISTRICT	321,074	0	0	201,622	0	0	17	0	3,697	1,186	114,157	395
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	3,701	0	0	3,701	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	16,405	0	0	16,405	0	0	0	0	0	0	0	0
Lipetsk Region	584	0	0	584	0	0	0	0	0	0	0	0
Moscow Region	272	0	0	88	0	0	0	0	12	0	0	171
Orel Region	51	0	0	0	0	0	0	0	51	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	101	0	0	101	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	224	0	0	0	0	0	0	0	0	0	0	224
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	299,735	0	0	180,742	0	0	17	0	3,634	1,186	114,157	0







Table 6.3.3

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

(millions of rubles)

	Outstanding loans as 28.02.2023											
	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	46,939,236	2,148,620	1,389,444	11,253,061	1,496,716	2,660,981	2,731,672	2,485,613	5,465,675	9,449,804	8,939,455	307,640
CENTRAL FEDERAL DISTRICT	25,340,697	381,342	142,275	4,409,425	693,419	1,123,062	1,505,951	1,394,146	2,346,647	6,085,505	7,242,799	158,401
Belgorod Region	349,517	24,297	0	179,229	178	81,701	8,139	3,551	41,505	7,250	2,491	1,178
Bryansk Region	179,658	0	0	38,637	776	108,227	4,378	937	7,598	16,556	1,072	1,477
Vladimir Region	129,750	449	0	74,934	2,899	11,172	5,093	2,849	11,766	16,014	3,159	1,417
Voronezh Region	456,907	728	0	92,382	2,205	174,773	27,770	6,750	75,806	69,722	4,167	2,605
Ivanovo Region	45,271	0	0	21,206	70	2,309	2,767	866	6,424	9,857	731	1,041
Kaluga Region	188,847	326	0	89,200	302	42,616	13,694	2,029	20,689	15,931	2,669	1,393
Kostroma Region	104,909	8	0	24,038	96	3,364	1,895	1,207	4,772	68,282	890	357
Kursk Region	317,522	36,996	0	144,199	116	118,188	3,243	1,186	7,434	3,738	1,600	821
Lipetsk Region	280,480	3	0	91,601	227	150,768	3,375	2,180	12,892	17,537	1,033	864
Moscow Region	3,401,675	254	6	548,095	203,919	62,184	294,123	206,766	460,920	691,408	911,196	22,811
Orel Region	97,344	1	0	31,233	128	44,288	6,982	845	10,591	2,187	559	529
Ryazan Region	274,467	112,051	0	61,809	1,184	43,260	21,897	1,785	17,467	12,425	1,414	1,174
Smolensk Region	45,571	19	0	12,834	888	6,294	4,980	2,617	12,426	2,511	737	2,265
Tambov Region	204,844	0	0	43,363	1,156	116,844	4,034	1,062	34,507	2,652	476	750
Tver Region	139,194	0	0	55,582	87	34,304	8,423	1,777	21,921	8,806	7,446	846
Tula Region	500,451	4,671	0	364,680	24,938	50,346	12,201	3,872	20,588	12,925	2,574	3,656
Yaroslavl Region	259,220	79	0	139,595	9,612	20,633	9,169	4,755	17,171	20,348	36,418	1,441
Moscow	18,365,070	201,463	142,269	2,396,809	444,640	51,790	1,073,787	1,149,113	1,562,169	5,107,358	6,264,166	113,776

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	6,092,543	253,231	237,847	2,016,336	97,998	122,791	334,334	335,610	1,197,106	1,083,079	625,888	26,170
Republic of Karelia	45,301	685	0	22,583	992	1,877	3,384	939	2,671	6,360	4,515	1,294
Republic of Komi	63,625	35,043	35,021	10,379	11	1,898	1,828	3,891	4,858	3,676	862	1,180
Arkhangelsk Region	257,345	12,257	12,092	204,553	4,034	3,237	8,628	4,570	6,475	6,034	6,988	569
Nenets Autonomous Area	16,715	12,092	12,092	4	1,200	0	33	43	322	297	2,696	29
Arkhangelsk Region, excluding Nenets Autonomous Area	240,630	166	0	204,549	2,834	3,237	8,595	4,527	6,153	5,737	4,292	540
Vologda Region	114,136	11	0	71,661	1,757	6,397	2,645	1,640	8,551	15,510	4,548	1,416
Kaliningrad Region	378,229	4,460	697	78,809	1,409	38,182	14,654	5,790	40,964	26,896	165,336	1,728
Leningrad Region	1,118,545	676	26	651,149	15,900	35,361	33,746	15,403	22,645	334,654	7,159	1,852
Murmansk Region	116,376	9,827	0	889	23,668	106	20,682	3,494	5,338	2,468	49,382	524
Novgorod Region	40,519	9	0	20,229	1,415	7,355	1,005	517	8,360	572	645	412
Pskov Region	57,847	1	0	19,988	406	28,112	3,458	692	2,397	1,685	771	336
Saint Petersburg	3,900,620	190,262	190,011	936,096	48,406	266	244,303	298,674	1,094,848	685,226	385,682	16,858
<b>SOUTHERN FEDERAL DISTRICT</b>	2,850,075	9,679	6,792	618,933	71,937	380,431	165,629	200,557	727,805	494,904	158,701	21,498
Republic of Adygeya (Adygeya)	18,825	69	0	6,665	0	4,138	2,235	281	1,127	3,796	340	174
Republic of Kalmykia	4,297	0	0	471	3	1,137	873	154	911	342	302	103
Republic of Crimea	123,253	1,137	1,131	19,223	3,245	6,760	11,764	24,162	31,716	14,760	8,451	2,033
Krasnodar Territory	1,681,973	861	259	187,194	41,504	216,373	102,917	141,469	522,314	346,132	112,714	10,496
Astrakhan Region	53,547	1,989	0	5,388	2,217	10,163	9,785	1,977	7,427	12,572	1,731	299
Volgograd Region	198,811	2,607	2,573	91,742	456	38,711	14,560	4,224	27,606	12,060	4,521	2,324
Rostov Region	755,599	3,016	2,828	307,273	24,229	101,446	22,635	27,788	132,726	101,454	29,861	5,170
Sevastopol	13,769	0	0	977	283	1,703	858	501	3,979	3,787	780	899
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	515,227	1,375	24	179,468	2,987	155,641	36,116	9,440	87,743	30,993	8,049	3,415
Republic of Dagestan	30,105	52	0	12,956	0	3,673	5,608	1,694	4,603	718	574	229
Republic of Ingushetia	3,507	0	0	1,578	0	1,268	394	46	196	5	18	2
Kabardino-Balkar Republic	26,880	18	0	8,059	30	11,390	821	438	3,822	1,554	582	166
Karachay-Cherkess Republic	32,546	250	0	8,799	3	5,066	3,581	1,426	5,181	7,674	492	74
Republic of North Ossetia — Alania	21,538	829	0	1,942	39	13,063	1,429	992	1,570	704	888	83
Chechen Republic	15,713	173	0	3,309	20	6,805	1,023	68	1,820	2,096	317	83
Stavropol Territory	384,937	53	24	142,825	2,895	114,377	23,261	4,776	70,550	18,241	5,180	2,778

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	3,823,636	77,114	46,523	1,534,247	84,438	486,777	288,102	163,580	353,556	657,033	141,278	37,514
Republic of Bashkortostan	401,622	14,459	1,792	166,950	4,616	37,363	49,230	7,584	34,878	76,775	5,171	4,596
Mari El Republic	80,812	2	0	17,717	38	50,568	4,554	697	5,121	1,265	489	359
Republic of Mordovia	62,378	241	0	22,090	346	26,873	2,187	962	3,159	3,510	2,441	571
Republic of Tatarstan (Tatarstan)	747,425	6,917	6,901	269,247	14,102	68,494	76,666	17,123	61,437	185,376	39,584	8,478
Udmurt Republic	176,052	10,192	9,817	73,856	586	22,166	3,834	6,396	10,010	43,479	4,119	1,416
Chuvash Republic — Chuvashia	69,478	0	0	23,516	425	9,020	14,086	1,400	9,729	8,846	1,998	458
Perm Territory	563,720	3,337	2,237	207,555	1,351	14,250	25,504	73,454	23,531	165,846	46,322	2,570
Kirov Region	70,465	17	0	23,873	542	24,995	3,575	1,597	7,561	6,055	1,370	879
Nizhny Novgorod Region	538,457	248	2	246,614	25,146	34,767	34,185	18,338	106,533	54,404	8,227	9,995
Orenburg Region	195,254	28,788	13,194	64,528	21,867	29,025	14,708	6,733	13,681	10,372	3,379	2,172
Penza Region	182,767	177	0	30,135	607	90,751	15,103	2,150	12,159	28,784	2,063	838
Samara Region	441,552	1,203	1,132	247,698	3,657	37,376	28,839	17,901	37,600	46,021	18,350	2,907
Saratov Region	217,030	11,478	11,448	110,138	10,495	31,270	8,244	7,332	20,339	10,007	6,521	1,206
Ulyanovsk Region	76,625	54	0	30,329	659	9,859	7,386	1,913	7,819	16,293	1,243	1,069
<b>URALS FEDERAL DISTRICT</b>	3,722,542	663,976	593,990	1,494,720	80,399	95,226	132,154	91,755	194,758	417,216	532,357	19,982
Kurgan Region	50,279	5	0	23,026	6,125	9,181	2,443	750	3,242	3,798	1,360	350
Sverdlovsk Region	1,311,224	3,453	70	776,706	30,544	18,197	40,902	24,562	97,637	220,262	88,582	10,379
Tyumen Region	1,800,048	593,276	593,239	421,049	29,816	37,883	66,077	57,535	36,534	141,828	411,747	4,304
Khanty-Mansi Autonomous Area — Yugra	342,303	222,001	221,966	2,046	10,034	202	20,186	41,222	10,313	24,174	10,963	1,160
Yamal-Nenets Autonomous Area	887,108	371,189	371,187	85,956	4,887	33	11,398	13,100	4,889	2,691	392,424	542
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	570,638	86	86	333,046	14,895	37,648	34,493	3,214	21,331	114,963	8,360	2,601
Chelyabinsk Region	560,992	67,242	682	273,940	13,913	29,965	22,732	8,908	57,345	51,329	30,668	4,950
<b>SIBERIAN FEDERAL DISTRICT</b>	2,438,159	216,351	176,815	624,857	319,648	198,367	174,844	81,901	369,050	363,338	60,719	29,083
Altai Republic	10,729	6	0	2,012	43	280	373	294	6,515	185	623	398
Republic of Tuva	4,220	1,539	195	162	0	140	142	202	1,566	71	234	163
Republic of Khakassia	28,985	1,180	800	11,143	81	1,015	9,513	865	3,283	1,008	446	450
Altai Territory	164,398	15,868	0	40,374	773	56,276	5,171	3,682	18,092	20,169	1,687	2,308
Krasnoyarsk Territory	728,348	45,515	37,664	266,384	180,052	28,295	34,405	11,413	59,048	84,020	14,161	5,055
Irkutsk Region	389,730	32,556	19,539	35,697	133,859	9,492	26,588	5,711	56,020	74,967	11,912	2,928
Kemerovo Region — Kuzbass	422,717	113,842	112,967	120,649	1,368	20,866	15,305	12,424	92,263	30,639	13,675	1,685



**Table 6.3.3 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	416,052	5,485	5,310	65,809	1,311	38,469	58,113	40,669	57,992	129,652	12,615	5,936
Omsk Region	133,655	8	0	57,701	1,029	18,532	18,183	2,912	19,034	11,618	2,130	2,508
Tomsk Region	139,324	353	339	24,925	1,132	25,003	7,051	3,729	55,235	11,008	3,236	7,652
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2,156,356</b>	<b>545,553</b>	<b>185,178</b>	<b>375,076</b>	<b>145,890</b>	<b>98,685</b>	<b>94,542</b>	<b>208,624</b>	<b>189,010</b>	<b>317,736</b>	<b>169,663</b>	<b>11,577</b>
Republic of Buryatia	73,391	202	10	6,112	45	3,910	4,706	725	14,143	40,629	1,853	1,067
Republic of Sakha (Yakutia)	299,375	187,039	158,407	4,381	39,545	850	16,804	13,502	22,137	1,957	8,801	4,358
Trans-Baikal Territory	191,872	143,876	0	1,664	1,315	1,275	4,165	828	7,455	29,716	992	587
Kamchatka Territory	85,950	1,046	0	6,349	6,704	931	1,133	4,754	9,137	7,374	48,264	259
Primorye Territory	558,982	555	0	126,285	2,486	41,888	29,633	95,026	69,498	94,449	96,636	2,526
Khabarovsk Territory	413,268	11,233	0	89,149	35,041	25,822	12,414	78,328	32,216	118,917	8,521	1,627
Amur Region	236,506	7,792	0	127,926	50,334	23,026	5,164	1,808	6,263	12,182	1,418	593
Magadan Region	157,410	140,417	0	1,035	4,029	20	419	662	9,839	122	733	132
Sakhalin Region	100,535	26,856	26,759	11,997	4,802	759	19,849	12,633	8,732	12,224	2,364	318
Jewish Autonomous Region	4,718	3,421	0	118	9	160	211	60	432	155	55	96
Chukotka Autonomous Area	34,349	23,115	2	60	1,581	43	43	298	9,157	11	26	13

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 28.02.2023											
	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	5,274,860	1,221,660	907,935	1,943,700	300	3,386	1,670	105,510	63,893	723,830	1,210,687	224
CENTRAL FEDERAL DISTRICT	2,370,111	39,689	8,430	920,525	28	1,518	1,631	9,251	40,048	371,305	985,892	224
Belgorod Region	27,100	23,850	0	1,676	0	0	0	0	1,575	0	0	0
Bryansk Region	25	0	0	0	0	0	0	25	0	0	0	0
Vladimir Region	158	0	0	158	0	0	0	0	0	0	0	0
Voronezh Region	95,718	0	0	95,718	0	0	0	0	0	0	0	0
Ivanovo Region	60	0	0	0	0	60	0	0	0	0	0	0
Kaluga Region	8,799	0	0	3,788	0	0	0	0	0	5,011	0	0
Kostroma Region	135	0	0	135	0	0	0	0	0	0	0	0
Kursk Region	19,488	3,035	0	16,454	0	0	0	0	0	0	0	0
Lipetsk Region	8,443	0	0	8,443	0	0	0	0	0	0	0	0
Moscow Region	248,609	2,456	2,456	11,814	0	1,398	0	5,284	1,211	24,590	201,856	0
Orel Region	1,205	0	0	1,102	0	0	0	0	103	0	0	0
Ryazan Region	1,433	0	0	0	0	0	0	0	0	1,433	0	0
Smolensk Region	2	0	0	2	0	0	0	0	0	0	0	0
Tambov Region	94	0	0	94	0	0	0	0	0	0	0	0
Tver Region	3,667	0	0	3,667	0	0	0	0	0	0	0	0
Tula Region	2,091	0	0	1,867	0	0	0	0	0	0	0	224
Yaroslavl Region	67	0	0	0	0	60	0	0	8	0	0	0
Moscow	1,953,015	10,349	5,974	775,606	28	0	1,631	3,942	37,151	340,271	784,037	0





**Table 6.3.4 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	81,454	79,909	79,909	0	0	0	38	0	0	1,507	0	0
Omsk Region	6	0	0	0	0	0	0	0	6	0	1	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>606,118</b>	<b>194,439</b>	<b>2,473</b>	<b>64,402</b>	<b>0</b>	<b>1,311</b>	<b>0</b>	<b>20,663</b>	<b>1,941</b>	<b>200,997</b>	<b>122,366</b>	<b>0</b>
Republic of Buryatia	9,732	0	0	0	0	0	0	0	0	9,732	0	0
Republic of Sakha (Yakutia)	29,965	29,919	0	45	0	0	0	0	0	0	0	0
Trans-Baikal Territory	22,145	22,145	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	74,136	22,988	0	3,523	0	0	0	0	0	0	47,624	0
Primorye Territory	134,530	0	0	11,346	0	1,311	0	12,002	1,941	61,656	46,274	0
Khabarovsk Territory	77,220	27,650	0	0	0	0	0	0	0	30,158	19,413	0
Amur Region	148,105	0	0	48,654	0	0	0	0	0	99,451	0	0
Magadan Region	3,179	2,953	0	0	0	0	0	0	0	0	226	0
Sakhalin Region	20,796	2,473	2,473	833	0	0	0	8,662	0	0	8,828	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	86,310	86,310	0	0	0	0	0	0	0	0	0	0

Table 6.3.5

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

(millions of rubles)

1	Overdue loans as 28.02.2023											
	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	2,694,535	53,778	48,274	397,468	19,346	108,163	200,301	35,187	357,672	530,136	975,988	16,495
CENTRAL FEDERAL DISTRICT	1,864,561	15,861	15,007	162,048	5,895	24,272	100,378	15,632	201,109	406,340	926,870	6,156
Belgorod Region	9,591	0	0	5,070	0	1,479	155	156	1,267	787	613	64
Bryansk Region	4,405	0	0	2,815	0	79	57	56	335	907	80	75
Vladimir Region	10,985	0	0	6,939	11	1,878	141	208	639	375	760	34
Voronezh Region	19,651	0	0	3,233	0	91	293	252	14,689	781	55	257
Ivanovo Region	3,596	0	0	664	0	463	25	62	755	1,525	44	58
Kaluga Region	33,370	203	0	26,943	9	195	1,427	65	477	2,880	1,113	58
Kostroma Region	756	0	0	81	3	23	47	42	536	10	6	8
Kursk Region	3,542	0	0	478	0	1,109	438	48	1,281	61	34	92
Lipetsk Region	2,903	3	0	154	5	7	274	149	1,766	224	174	146
Moscow Region	162,124	24	0	16,820	601	9,684	29,278	7,087	18,816	56,369	22,436	1,009
Orel Region	5,721	0	0	3,852	0	23	453	57	907	221	144	65
Ryazan Region	4,076	33	0	1,035	1	482	609	181	1,177	432	53	73
Smolensk Region	2,710	0	0	988	1	353	223	235	613	119	58	120
Tambov Region	3,874	0	0	2,194	114	231	639	33	546	17	13	88
Tver Region	2,639	0	0	1,604	13	40	27	65	725	44	44	76
Tula Region	4,241	61	0	910	2	1,050	237	91	1,374	66	347	104
Yaroslavl Region	13,479	52	0	177	2,108	5,642	2,015	1,738	498	876	282	89
Moscow	1,576,900	15,485	15,007	88,092	3,025	1,443	64,039	5,108	154,706	340,645	900,615	3,742

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	197,096	12,673	12,236	55,055	947	8,040	20,383	3,054	58,472	26,820	9,415	2,236
Republic of Karelia	1,911	232	0	187	0	1,149	42	52	181	17	21	30
Republic of Komi	3,077	134	134	490	0	32	107	38	1,108	1,075	38	53
Arkhangelsk Region	14,300	12,092	12,092	150	0	55	39	33	133	82	1,644	71
Nenets Autonomous Area	12,113	12,092	12,092	0	0	0	3	0	4	9	2	3
Arkhangelsk Region, excluding Nenets Autonomous Area	2,187	0	0	150	0	55	36	33	129	73	1,642	68
Vologda Region	6,133	2	0	1,066	0	293	168	165	1,678	2,568	103	89
Kaliningrad Region	12,934	0	0	5,942	0	2,547	615	377	1,924	482	1,012	33
Leningrad Region	20,529	0	0	9,716	0	2,609	1,801	260	4,482	1,495	59	107
Murmansk Region	740	0	0	69	0	0	27	32	496	16	17	83
Novgorod Region	2,504	0	0	1,014	0	1,146	31	38	126	49	83	17
Pskov Region	970	0	0	74	0	200	333	50	242	41	11	21
Saint Petersburg	133,999	214	10	36,347	946	9	17,219	2,009	48,101	20,996	6,426	1,732
<b>SOUTHERN FEDERAL DISTRICT</b>	123,491	2,258	223	34,095	9,551	12,896	12,364	8,523	16,703	20,134	5,337	1,630
Republic of Adygeya (Adygeya)	677	2	0	30	0	48	114	16	64	274	111	17
Republic of Kalmykia	723	0	0	20	0	437	83	47	78	7	34	18
Republic of Crimea	2,416	0	0	22	0	265	86	683	370	839	41	109
Krasnodar Territory	44,904	264	223	8,948	7,334	8,537	3,331	370	6,752	6,163	2,349	857
Astrakhan Region	16,288	1,988	0	2,462	2,215	451	2,894	17	637	5,548	49	28
Volgograd Region	10,762	0	0	310	2	2,511	3,437	121	1,099	664	2,419	199
Rostov Region	46,900	4	0	22,126	0	645	2,181	7,268	7,541	6,458	322	355
Sevastopol	821	0	0	177	0	2	238	1	163	181	13	47
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	67,725	919	21	24,972	30	9,124	7,741	518	12,555	9,072	2,535	260
Republic of Dagestan	19,867	49	0	11,249	0	2,531	3,778	80	1,887	120	140	33
Republic of Ingushetia	702	0	0	53	0	369	154	0	117	0	7	1
Kabardino-Balkar Republic	7,399	18	0	3,568	30	1,785	201	205	1,394	64	116	18
Karachay-Cherkess Republic	13,362	0	0	1,823	0	1,131	1,877	16	978	7,482	43	13
Republic of North Ossetia — Alania	1,854	807	0	233	0	79	299	15	304	61	44	11
Chechen Republic	5,840	24	0	64	0	3,080	645	11	1,246	764	4	3
Stavropol Territory	18,700	21	21	7,982	0	147	787	190	6,629	582	2,181	180

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	162,743	561	557	38,117	1,116	16,397	19,058	3,016	30,384	33,514	17,489	3,091
Republic of Bashkortostan	23,450	75	75	2,179	436	1,128	2,742	272	2,730	12,987	387	515
Mari El Republic	3,816	0	0	1,020	0	26	317	17	2,374	23	15	25
Republic of Mordovia	2,097	0	0	441	0	973	19	15	458	149	7	34
Republic of Tatarstan (Tatarstan)	25,385	2	0	7,124	5	2,546	2,210	1,011	3,198	7,849	561	878
Udmurt Republic	2,069	10	10	183	20	18	100	193	352	43	1,038	113
Chuvash Republic — Chuvashia	3,976	0	0	368	377	65	90	98	180	2,660	53	84
Perm Territory	6,986	262	261	1,005	2	511	526	167	2,530	1,479	277	226
Kirov Region	2,103	0	0	809	171	253	232	78	419	28	54	58
Nizhny Novgorod Region	9,303	0	0	1,371	0	347	988	141	4,582	1,208	294	372
Orenburg Region	27,283	1	0	12,925	0	3,371	9,511	145	661	225	110	335
Penza Region	5,411	0	0	336	0	3,600	415	40	329	623	34	33
Samara Region	30,871	3	3	4,099	0	592	1,194	637	7,450	4,101	12,592	202
Saratov Region	15,482	208	208	5,394	0	2,940	478	163	3,702	427	2,009	162
Ulyanovsk Region	4,512	0	0	863	105	27	235	38	1,419	1,712	60	53
<b>URALS FEDERAL DISTRICT</b>	113,639	19,270	19,214	48,069	136	1,627	12,601	921	16,772	5,627	7,500	1,116
Kurgan Region	3,461	0	0	1,696	0	128	1,141	38	211	154	64	29
Sverdlovsk Region	14,214	12	0	1,542	2	237	2,481	246	3,250	3,100	2,930	415
Tyumen Region	71,476	19,214	19,214	29,169	7	60	7,479	518	9,070	1,302	4,421	237
Khanty-Mansi Autonomous Area — Yugra	27,543	19,192	19,192	587	1	9	2,047	212	680	1,026	3,706	83
Yamal-Nenets Autonomous Area	4,837	6	6	17	5	3	3,826	189	139	24	568	61
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	39,096	16	16	28,565	1	49	1,607	117	8,251	251	147	92
Chelyabinsk Region	24,487	44	0	15,662	127	1,202	1,500	120	4,240	1,072	86	435
<b>SIBERIAN FEDERAL DISTRICT</b>	112,652	1,181	1,017	26,458	1,649	11,399	21,448	2,640	16,245	24,466	5,585	1,579
Altai Republic	1,043	0	0	9	0	40	39	6	921	0	20	9
Republic of Tuva	187	0	0	10	0	16	15	20	91	2	25	10
Republic of Khakassia	479	0	0	31	0	140	30	42	188	20	12	16
Altai Territory	21,928	0	0	10,237	6	9,353	241	109	1,402	357	64	158
Krasnoyarsk Territory	18,222	1	0	5,467	7	1,116	1,638	1,628	2,272	5,766	98	230
Irkutsk Region	9,900	158	0	406	1,257	209	1,231	168	1,368	187	4,770	146
Kemerovo Region — Kuzbass	18,458	1,018	1,016	244	17	66	582	112	1,341	14,857	78	143



**Table 6.3.5 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	18,985	4	0	4,794	5	246	4,900	200	4,990	2,930	434	482
Omsk Region	21,615	0	0	4,645	357	199	12,620	59	3,164	189	44	338
Tomsk Region	1,833	0	0	614	0	15	152	296	508	159	40	49
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>52,628</b>	<b>1,056</b>	<b>0</b>	<b>8,653</b>	<b>22</b>	<b>24,407</b>	<b>6,329</b>	<b>883</b>	<b>5,433</b>	<b>4,163</b>	<b>1,256</b>	<b>426</b>
Republic of Buryatia	1,867	0	0	702	7	48	264	38	279	405	102	22
Republic of Sakha (Yakutia)	1,895	343	0	375	6	15	506	66	353	105	63	64
Trans-Baikal Territory	914	9	0	114	0	61	93	60	501	16	36	24
Kamchatka Territory	301	4	0	114	0	1	15	6	79	4	66	12
Primorye Territory	10,250	8	0	1,254	4	2,483	345	436	2,322	3,015	322	62
Khabarovsk Territory	33,638	36	0	5,819	4	21,693	4,162	83	856	492	405	88
Amur Region	932	259	0	15	1	80	95	101	262	44	37	37
Magadan Region	544	319	0	3	0	4	6	22	98	0	75	18
Sakhalin Region	2,054	0	0	214	0	23	841	64	632	42	140	98
Jewish Autonomous Region	136	0	0	40	0	0	1	8	39	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)

1	Overdue loans as 28.02.2023											
	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	121,929	34,063	34,063	18,444	23	0	323	180	18,414	50,100	382	0
CENTRAL FEDERAL DISTRICT	65,290	6,027	6,027	33	0	0	284	0	9,051	49,514	381	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	769	53	53	0	0	0	0	0	715	0	1	0
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	64,521	5,974	5,974	33	0	0	284	0	8,336	49,514	380	0





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

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	38	0	0	0	0	0	38	0	0	0	0	0
Omsk Region	6	0	0	0	0	0	0	0	6	0	1	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	45	0	0	45	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	0	0	0	0	0	0	0	0	0	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0

Table 6.3.7

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	28.02.2023											
	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	848,087	83,034	1,962	0	9,654,047	783,791	203,566	66	538,187	31,420	14,604	6
CENTRAL FEDERAL DISTRICT	332,359	20,947	1,807	0	4,418,426	208,770	177,450	60	292,757	9,072	9,136	0
Belgorod Region	6,165	1,147	0	0	53,540	8,918	38	0	3,672	296	0	0
Bryansk Region	3,533	1,100	0	0	38,746	12,143	25	0	613	205	0	0
Vladimir Region	4,283	587	0	0	51,022	7,249	0	0	2,546	646	0	0
Voronezh Region	13,681	1,559	0	0	193,104	22,660	0	0	10,157	325	0	0
Ivanovo Region	2,976	499	0	0	31,381	5,075	60	0	1,327	137	0	0
Kaluga Region	5,038	375	0	0	50,698	4,542	0	0	7,415	202	0	0
Kostroma Region	1,724	586	0	0	81,130	4,402	0	0	519	99	0	0
Kursk Region	3,843	566	0	0	48,756	7,110	0	0	1,430	147	0	0
Lipetsk Region	5,095	613	0	0	54,104	5,245	0	0	1,380	230	0	0
Moscow Region	51,000	4,281	14	0	707,416	39,909	6,093	0	55,532	2,651	82	0
Orel Region	2,491	460	0	0	26,681	4,905	0	0	4,616	130	0	0
Ryazan Region	6,476	671	0	0	58,467	5,168	1,433	0	2,032	206	0	0
Smolensk Region	3,823	375	0	0	24,871	3,958	2	0	1,861	165	0	0
Tambov Region	3,740	598	0	0	33,192	5,705	0	0	737	128	0	0
Tver Region	3,552	457	0	0	37,435	3,918	0	0	563	204	0	0
Tula Region	5,684	876	0	0	54,106	6,727	0	0	1,269	269	0	0
Yaroslavl Region	6,188	421	0	0	45,978	4,651	67	0	1,744	133	0	0
Moscow	203,067	5,777	1,793	0	2,827,799	56,486	169,732	60	195,345	2,899	9,054	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	89,133	8,160	56	0	974,144	59,136	10,913	0	46,935	2,136	62	0
Republic of Karelia	1,811	239	0	0	17,528	2,116	0	0	773	70	0	0
Republic of Komi	1,386	534	0	0	12,742	3,798	0	0	1,708	124	0	0
Arkhangelsk Region	2,276	600	0	0	25,970	5,246	724	0	288	155	0	0
Nenets Autonomous Area	309	49	0	0	3,248	251	0	0	13	10	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,967	550	0	0	22,722	4,994	724	0	275	145	0	0
Vologda Region	3,487	703	0	0	36,498	6,868	0	0	2,544	299	0	0
Kaliningrad Region	5,523	867	0	0	73,046	5,895	193	0	3,560	283	62	0
Leningrad Region	10,680	993	0	0	97,708	6,440	0	0	3,078	264	0	0
Murmansk Region	1,335	567	0	0	11,658	3,061	955	0	294	91	0	0
Novgorod Region	1,481	242	0	0	7,871	1,799	0	0	912	69	0	0
Pskov Region	1,292	273	0	0	21,878	2,148	0	0	859	112	0	0
Saint Petersburg	59,862	3,144	56	0	669,245	21,765	9,040	0	32,919	669	0	0
<b>SOUTHERN FEDERAL DISTRICT</b>	86,110	12,208	0	0	932,199	126,719	5,123	0	46,215	4,287	5,123	0
Republic of Adygeya (Adygeya)	756	191	0	0	13,995	2,138	0	0	526	75	0	0
Republic of Kalmykia	463	189	0	0	3,734	1,747	0	0	330	201	0	0
Republic of Crimea	5,180	612	0	0	47,016	5,404	0	0	1,864	201	0	0
Krasnodar Territory	48,015	5,613	0	0	556,105	59,577	0	0	19,329	1,739	0	0
Astrakhan Region	1,468	581	0	0	32,564	5,672	0	0	6,195	477	0	0
Volgograd Region	6,067	1,097	0	0	72,555	12,460	0	0	7,471	425	0	0
Rostov Region	22,389	3,651	0	0	197,374	38,090	5,123	0	10,084	1,119	5,123	0
Sevastopol	1,773	274	0	0	8,855	1,631	0	0	416	49	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	13,562	3,104	0	0	203,397	31,305	0	0	21,450	2,393	0	0
Republic of Dagestan	760	341	0	0	9,243	3,064	0	0	2,389	557	0	0
Republic of Ingushetia	260	6	0	0	2,736	154	0	0	122	81	0	0
Kabardino-Balkar Republic	821	354	0	0	19,898	3,745	0	0	2,004	410	0	0
Karachay-Cherkess Republic	861	66	0	0	15,443	1,267	0	0	5,550	150	0	0
Republic of North Ossetia — Alania	894	217	0	0	15,225	1,777	0	0	1,244	204	0	0
Chechen Republic	141	97	0	0	4,497	1,427	0	0	782	69	0	0
Stavropol Territory	9,827	2,022	0	0	136,356	19,872	0	0	9,360	922	0	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	135,094	14,283	0	0	1,217,820	138,027	196	0	61,621	4,754	196	0
Republic of Bashkortostan	15,801	2,075	0	0	151,710	16,012	0	0	10,514	820	0	0
Mari El Republic	1,395	383	0	0	14,640	2,679	0	0	2,764	39	0	0
Republic of Mordovia	1,532	267	0	0	18,452	2,678	0	0	990	258	0	0
Republic of Tatarstan (Tatarstan)	29,875	1,949	0	0	260,122	18,518	0	0	12,383	426	0	0
Udmurt Republic	8,327	733	0	0	69,361	6,727	0	0	769	242	0	0
Chuvash Republic — Chuvashia	3,816	599	0	0	40,899	6,851	0	0	483	170	0	0
Perm Territory	10,690	1,603	0	0	96,423	16,537	196	0	2,511	607	196	0
Kirov Region	3,878	648	0	0	32,555	5,737	0	0	1,205	187	0	0
Nizhny Novgorod Region	21,971	1,293	0	0	173,854	15,725	0	0	3,818	398	0	0
Orenburg Region	5,038	1,008	0	0	64,997	12,401	0	0	11,924	470	0	0
Penza Region	5,910	779	0	0	67,862	8,504	0	0	752	278	0	0
Samara Region	14,468	972	0	0	124,684	9,542	0	0	6,526	349	0	0
Saratov Region	7,859	1,354	0	0	58,641	11,658	0	0	5,563	333	0	0
Ulyanovsk Region	4,532	622	0	0	43,619	4,460	0	0	1,418	176	0	0
<b>URALS FEDERAL DISTRICT</b>	72,537	7,548	0	0	631,860	65,041	35	0	21,908	2,356	35	0
Kurgan Region	1,746	494	0	0	22,104	4,464	0	0	3,281	210	0	0
Sverdlovsk Region	33,292	2,241	0	0	256,893	18,840	0	0	6,750	633	0	0
Tyumen Region	20,712	2,949	0	0	236,843	24,544	0	0	6,997	1,006	0	0
Khanty-Mansi Autonomous Area — Yugra	3,988	1,058	0	0	50,059	10,997	0	0	2,760	456	0	0
Yamal-Nenets Autonomous Area	2,776	937	0	0	27,829	5,711	0	0	3,006	297	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	13,948	955	0	0	158,955	7,836	0	0	1,230	253	0	0
Chelyabinsk Region	16,788	1,864	0	0	116,020	17,192	35	0	4,880	507	35	0
<b>SIBERIAN FEDERAL DISTRICT</b>	81,801	10,951	0	0	749,934	95,944	6	6	33,387	4,186	6	6
Altai Republic	572	67	0	0	4,170	724	0	0	195	69	0	0
Republic of Tuva	333	178	0	0	2,599	1,930	0	0	141	126	0	0
Republic of Khakassia	1,036	472	0	0	15,999	3,761	0	0	397	197	0	0
Altai Territory	10,201	1,788	0	0	89,184	15,483	0	0	7,897	321	0	0



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

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	12,576	2,192	0	0	149,937	16,735	0	0	4,044	673	0	0
Irkutsk Region	9,265	1,451	0	0	81,005	13,865	0	0	2,196	601	0	0
Kemerovo Region — Kuzbass	9,829	954	0	0	53,890	8,598	0	0	2,812	283	0	0
Novosibirsk Region	27,165	1,627	0	0	259,653	15,482	0	0	11,054	1,357	0	0
Omsk Region	7,325	1,608	0	0	56,669	13,433	6	6	3,257	229	6	6
Tomsk Region	3,499	614	0	0	36,828	5,934	0	0	1,394	332	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>37,490</b>	<b>5,833</b>	<b>100</b>	<b>0</b>	<b>526,267</b>	<b>58,848</b>	<b>9,843</b>	<b>0</b>	<b>13,913</b>	<b>2,236</b>	<b>45</b>	<b>0</b>
Republic of Buryatia	1,598	392	0	0	18,196	5,721	0	0	1,124	396	0	0
Republic of Sakha (Yakutia)	2,438	762	0	0	32,727	7,952	65	0	889	287	45	0
Trans-Baikal Territory	3,407	654	0	0	38,485	5,569	3,021	0	541	231	0	0
Kamchatka Territory	1,446	301	0	0	30,854	3,713	566	0	211	75	0	0
Primorye Territory	11,538	1,370	66	0	188,562	14,310	2,147	0	7,078	396	0	0
Khabarovsk Territory	10,735	825	0	0	123,354	8,247	943	0	2,071	300	0	0
Amur Region	3,612	827	0	0	30,892	6,156	0	0	390	132	0	0
Magadan Region	525	129	0	0	15,550	1,208	2,953	0	486	160	0	0
Sakhalin Region	1,960	401	0	0	42,081	4,891	0	0	974	217	0	0
Jewish Autonomous Region	190	140	0	0	4,629	730	0	0	56	33	0	0
Chukotka Autonomous Area	40	31	34	0	938	351	148	0	93	10	0	0

Table 6.3.8

## Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	31.03.2023											
	Rubles						Foreign currency					
	total	housing loans	including				total	housing loans	including			
			total	including overdue loans	of which: mortgage loans				total	including overdue loans	of which: mortgage loans	
					total	including against the pledge of claims under share construction participation agreements					total	including against the pledge of claims under share construction participation agreements
2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	27,784,619	14,444,490	14,434,792	56,076	3,522,661	4,922	23,657	7,334	6,926	3,436	88	40
CENTRAL FEDERAL DISTRICT	8,554,835	4,625,950	4,622,532	20,230	1,320,306	1,865	19,199	5,938	5,611	2,920	56	13
Belgorod Region	227,211	103,347	103,247	271	21,717	21	27	18	18	15	0	0
Bryansk Region	151,959	74,434	74,390	180	17,899	11	17	8	7	5	0	0
Vladimir Region	190,090	91,852	91,788	357	21,913	26	20	16	15	11	0	0
Voronezh Region	342,430	173,221	173,146	916	35,757	180	33	5	5	4	0	0
Ivanovo Region	114,761	54,186	54,172	254	12,486	95	9	2	2	2	0	0
Kaluga Region	200,826	107,224	107,200	417	20,680	44	35	26	24	23	0	0
Kostroma Region	83,091	41,658	41,624	102	7,572	9	5	0	0	0	0	0
Kursk Region	156,133	73,005	72,946	175	14,554	7	8	2	2	0	0	0
Lipetsk Region	159,624	72,646	72,624	228	13,529	16	4	0	0	0	0	0
Moscow Region	2,304,809	1,260,478	1,259,649	5,577	345,529	429	2,604	1,743	1,651	938	32	1
Orel Region	107,350	52,187	52,158	140	11,253	27	10	5	5	0	0	0
Ryazan Region	178,001	93,671	93,655	281	24,661	59	17	6	6	6	0	0
Smolensk Region	133,129	64,205	64,177	271	13,572	36	55	7	0	0	0	0
Tambov Region	127,689	58,963	58,929	212	11,529	21	12	0	0	0	0	0
Tver Region	205,704	103,524	103,516	306	20,343	40	28	11	11	7	0	0
Tula Region	249,631	120,703	120,662	392	29,069	27	61	47	30	0	0	0
Yaroslavl Region	174,811	84,621	84,556	421	18,378	57	27	14	14	7	0	0
Moscow	3,447,587	1,996,026	1,994,093	9,730	679,864	759	16,229	4,030	3,821	1,900	23	11

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>3,246,329</b>	<b>1,757,179</b>	<b>1,756,679</b>	<b>6,395</b>	<b>487,443</b>	<b>651</b>	<b>1,744</b>	<b>711</b>	<b>683</b>	<b>211</b>	<b>5</b>	<b>0</b>
Republic of Karelia	115,178	52,511	52,492	98	10,558	8	4	1	1	0	0	0
Republic of Komi	173,583	85,522	85,437	295	17,478	30	25	9	9	8	0	0
Arkhangelsk Region	227,682	118,068	118,034	201	29,288	22	22	5	5	0	0	0
Nenets Autonomous Area	11,601	5,535	5,534	10	1,096	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	216,081	112,533	112,500	192	28,192	22	22	5	5	0	0	0
Vologda Region	189,918	89,809	89,749	310	16,373	21	8	6	6	4	0	0
Kaliningrad Region	184,681	89,292	89,278	1,500	16,385	17	119	37	36	16	0	0
Leningrad Region	453,300	240,193	240,155	829	68,194	113	172	85	84	41	2	0
Murmansk Region	168,646	71,683	71,671	186	20,066	25	17	9	9	3	0	0
Novgorod Region	86,442	39,863	39,843	89	8,410	23	4	0	0	0	0	0
Pskov Region	83,729	37,174	37,165	116	9,051	7	4	2	2	0	0	0
Saint Petersburg	1,563,171	933,065	932,855	2,771	291,638	385	1,369	558	531	139	3	0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2,504,334</b>	<b>1,205,051</b>	<b>1,204,142</b>	<b>5,141</b>	<b>320,117</b>	<b>688</b>	<b>414</b>	<b>158</b>	<b>152</b>	<b>58</b>	<b>0</b>	<b>0</b>
Republic of Adygeya (Adygeya)	70,255	27,667	27,654	157	7,548	19	4	0	0	0	0	0
Republic of Kalmykia	57,119	28,818	28,809	112	8,085	5	1	0	0	0	0	0
Republic of Crimea	105,097	49,538	49,538	57	11,622	5	20	2	2	0	0	0
Krasnodar Territory	1,084,376	534,331	533,935	2,598	165,746	469	189	75	74	23	0	0
Astrakhan Region	155,974	71,013	70,980	274	15,385	15	14	6	6	5	0	0
Volgograd Region	337,158	155,352	155,247	509	34,614	32	42	6	6	0	0	0
Rostov Region	658,681	318,446	318,094	1,415	73,158	134	143	69	64	30	0	0
Sevastopol	35,674	19,886	19,885	18	3,959	10	0	0	0	0	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>810,443</b>	<b>366,712</b>	<b>366,381</b>	<b>2,777</b>	<b>74,310</b>	<b>135</b>	<b>199</b>	<b>33</b>	<b>26</b>	<b>9</b>	<b>0</b>	<b>0</b>
Republic of Dagestan	133,021	66,942	66,937	564	16,357	11	6	0	0	0	0	0
Republic of Ingushetia	12,013	3,142	3,141	61	598	0	0	0	0	0	0	0
Kabardino-Balkar Republic	75,581	33,899	33,811	204	5,568	7	117	0	0	0	0	0
Karachay-Cherkess Republic	56,580	25,566	25,525	423	3,139	3	0	0	0	0	0	0
Republic of North Ossetia — Alania	86,529	38,492	38,452	516	9,265	39	9	3	0	0	0	0
Chechen Republic	58,333	23,513	23,510	212	3,115	2	1	0	0	0	0	0
Stavropol Territory	388,386	175,158	175,005	798	36,268	73	66	30	26	9	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	4,910,632	2,535,643	2,532,937	8,258	521,679	593	799	175	169	97	14	14
Republic of Bashkortostan	775,726	411,521	411,172	1,340	82,266	116	30	7	7	0	0	0
Mari El Republic	91,611	47,074	47,060	88	8,302	2	5	0	0	0	0	0
Republic of Mordovia	100,418	54,556	54,501	111	12,983	7	4	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	805,674	442,966	442,288	1,184	92,565	48	339	3	3	2	0	0
Udmurt Republic	289,808	159,332	159,132	475	38,206	15	20	1	1	0	0	0
Chuvash Republic — Chuvashia	198,747	117,032	116,970	270	31,231	45	12	3	3	0	0	0
Perm Territory	469,899	235,123	234,738	974	51,738	96	114	74	68	66	11	11
Kirov Region	184,216	95,422	95,339	345	16,200	27	6	0	0	0	0	0
Nizhny Novgorod Region	475,133	232,726	232,390	764	47,150	45	79	20	20	9	0	0
Orenburg Region	337,393	167,108	167,039	549	23,357	30	19	8	8	8	0	0
Penza Region	185,817	98,357	98,215	217	29,908	14	16	6	6	0	0	0
Samara Region	487,783	227,677	227,456	1,118	41,616	62	108	32	32	12	2	2
Saratov Region	331,012	156,162	156,094	649	26,567	73	39	18	18	0	0	0
Ulyanovsk Region	177,396	90,586	90,543	174	19,589	12	6	3	3	0	0	0
<b>URALS FEDERAL DISTRICT</b>	2,734,885	1,434,187	1,433,555	4,619	295,003	272	492	91	91	37	0	0
Kurgan Region	122,678	58,109	58,083	163	10,023	16	2	0	0	0	0	0
Sverdlovsk Region	834,634	441,125	440,983	1,644	103,659	117	209	67	67	24	0	0
Tyumen Region	1,214,109	670,176	669,983	1,724	141,725	92	237	16	16	11	0	0
Khanty-Mansi Autonomous Area — Yugra	595,475	340,810	340,763	897	62,937	64	5	4	4	0	0	0
Yamal-Nenets Autonomous Area	217,511	115,993	115,971	260	27,149	8	7	7	7	7	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	401,124	213,373	213,248	567	51,638	20	225	4	4	4	0	0
Chelyabinsk Region	563,464	264,777	264,507	1,088	39,597	47	44	8	8	2	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	3,165,814	1,538,869	1,537,901	5,878	283,001	500	350	171	137	87	14	14
Altai Republic	31,904	9,125	9,121	59	1,620	0	1	0	0	0	0	0
Republic of Tuva	71,533	32,082	32,077	94	5,030	8	0	0	0	0	0	0
Republic of Khakassia	91,895	42,539	42,507	140	7,856	22	0	0	0	0	0	0
Altai Territory	336,819	159,269	159,206	464	28,015	35	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	607,740	306,469	306,200	1,656	64,330	100	48	24	24	24	14	14
Irkutsk Region	476,153	214,092	213,976	916	31,536	56	76	41	41	21	0	0
Kemerovo Region — Kuzbass	429,842	184,563	184,454	526	35,007	27	72	50	21	4	0	0
Novosibirsk Region	619,576	348,172	347,983	1,381	73,784	206	83	33	31	28	0	0
Omsk Region	310,865	151,024	150,909	401	21,937	21	48	21	18	9	0	0
Tomsk Region	189,488	91,533	91,470	242	13,887	26	8	1	1	1	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,857,345</b>	<b>980,899</b>	<b>980,666</b>	<b>2,779</b>	<b>220,802</b>	<b>218</b>	<b>459</b>	<b>58</b>	<b>56</b>	<b>17</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	165,145	75,042	75,007	279	18,479	13	2	1	1	1	0	0
Republic of Sakha (Yakutia)	314,647	190,177	190,131	698	40,664	92	4	2	2	0	0	0
Trans-Baikal Territory	187,659	85,646	85,599	251	14,781	8	6	5	5	0	0	0
Kamchatka Territory	83,143	39,944	39,931	73	8,288	4	5	3	3	0	0	0
Primorye Territory	412,767	220,893	220,861	525	60,274	29	392	32	30	3	0	0
Khabarovsk Territory	293,735	160,620	160,594	444	37,601	37	27	8	8	5	0	0
Amur Region	173,742	94,429	94,405	215	15,306	16	0	0	0	0	0	0
Magadan Region	46,005	23,709	23,707	54	4,946	0	0	0	0	0	0	0
Sakhalin Region	140,679	71,815	71,808	170	16,606	11	21	7	7	7	0	0
Jewish Autonomous Region	24,065	10,489	10,486	57	1,950	2	0	0	0	0	0	0
Chukotka Autonomous Area	15,758	8,138	8,137	12	1,906	6	0	0	0	0	0	0

Table 6.3.9

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

	March 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	2,059,876	154,240	569,644	287.3	8.18
CENTRAL FEDERAL DISTRICT	631,629	34,916	168,628	288.1	8.34
Belgorod Region	17,817	1,317	4,436	284.6	8.71
Bryansk Region	11,657	992	2,968	291.7	8.11
Vladimir Region	15,019	1,235	3,911	286.1	8.73
Voronezh Region	26,827	2,248	7,142	286.7	7.98
Ivanovo Region	9,592	830	2,332	271.9	8.70
Kaluga Region	14,301	1,118	3,944	294.7	8.59
Kostroma Region	6,282	620	1,645	292.1	8.45
Kursk Region	12,312	1,006	3,193	285.2	8.09
Lipetsk Region	12,660	940	2,829	290.1	8.41
Moscow Region	160,759	8,049	43,550	293.0	8.29
Orel Region	8,164	683	2,031	289.2	8.14
Ryazan Region	12,981	1,073	3,572	297.4	8.01
Smolensk Region	10,140	840	2,387	286.0	8.37
Tambov Region	9,603	721	2,135	295.8	8.69
Tver Region	14,856	1,184	3,852	288.7	8.44
Tula Region	18,264	1,457	4,906	293.4	8.67
Yaroslavl Region	14,503	1,213	3,759	277.5	8.11
Moscow	255,894	9,390	70,036	284.9	8.34

Table 6.3.9 (cont.)

1	2	3	4	5	6
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>225,253</b>	<b>14,372</b>	<b>57,969</b>	<b>289.6</b>	<b>7.85</b>
Republic of Karelia	8,218	547	1,876	276.7	8.25
Republic of Komi	11,570	1,039	2,864	275.4	8.46
Arkhangelsk Region	15,941	1,336	4,199	279.2	8.47
Nenets Autonomous Area	768	56	215	263.5	8.62
Arkhangelsk Region, excluding Nenets Autonomous Area	15,173	1,280	3,984	280.0	8.46
Vologda Region	14,364	1,332	3,594	274.8	8.54
Kaliningrad Region	14,336	931	3,183	282.8	8.14
Leningrad Region	29,999	1,803	7,598	302.3	7.42
Murmansk Region	12,575	835	2,835	264.7	8.53
Novgorod Region	6,455	480	1,387	289.7	7.97
Pskov Region	6,432	491	1,443	287.8	8.52
Saint Petersburg	105,364	5,578	28,989	295.1	7.59
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>199,301</b>	<b>14,765</b>	<b>55,785</b>	<b>305.9</b>	<b>7.49</b>
Republic of Adygeya (Adygeya)	5,414	357	1,316	316.8	6.63
Republic of Kalmykia	4,024	291	1,154	298.8	8.26
Republic of Crimea	8,908	506	2,018	289.4	8.18
Krasnodar Territory	88,055	6,113	27,372	318.2	6.87
Astrakhan Region	11,932	1,042	3,404	296.7	7.99
Volgograd Region	26,583	2,145	6,404	289.1	8.40
Rostov Region	51,540	4,142	13,451	294.2	8.15
Sevastopol	2,845	169	666	286.8	8.71
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>62,870</b>	<b>6,619</b>	<b>17,716</b>	<b>299.2</b>	<b>9.11</b>
Republic of Dagestan	10,799	1,094	3,361	302.0	8.99
Republic of Ingushetia	1,049	53	135	318.1	8.91
Kabardino-Balkar Republic	5,451	549	1,498	283.7	9.08
Karachay-Cherkess Republic	4,075	344	1,067	300.7	9.85
Republic of North Ossetia — Alania	6,539	543	1,865	309.8	8.65
Chechen Republic	5,479	1,701	2,090	301.9	11.46
Stavropol Territory	29,478	2,335	7,699	297.1	8.55

Table 6.3.9 (cont.)

1	2	3	4	5	6
<b>VOLGA FEDERAL DISTRICT</b>	<b>367,533</b>	<b>34,904</b>	<b>105,749</b>	<b>287.6</b>	<b>8.37</b>
Republic of Bashkortostan	56,851	6,327	18,953	291.2	8.41
Mari El Republic	7,120	740	2,079	284.2	8.49
Republic of Mordovia	7,611	642	2,166	267.3	8.11
Republic of Tatarstan (Tatarstan)	58,373	5,471	19,518	295.4	7.92
Udmurt Republic	19,542	2,248	5,834	288.3	7.62
Chuvash Republic — Chuvashia	15,249	1,605	5,109	292.3	7.80
Perm Territory	36,212	3,488	9,866	285.9	8.43
Kirov Region	13,593	1,468	3,858	291.0	8.46
Nizhny Novgorod Region	37,410	2,811	9,222	276.5	8.53
Orenburg Region	24,440	2,357	6,263	283.4	8.95
Penza Region	13,452	1,315	4,026	290.6	7.91
Samara Region	38,703	2,949	9,103	279.9	9.11
Saratov Region	25,848	2,200	6,237	287.4	9.21
Ulyanovsk Region	13,130	1,283	3,515	285.5	8.53
<b>URALS FEDERAL DISTRICT</b>	<b>203,583</b>	<b>19,256</b>	<b>59,018</b>	<b>282.1</b>	<b>8.47</b>
Kurgan Region	9,250	1,064	2,407	278.6	8.44
Sverdlovsk Region	66,192	5,955	18,308	281.1	8.30
Tyumen Region	82,667	6,982	25,925	294.5	8.44
Khanty-Mansi Autonomous Area — Yugra	37,538	3,160	12,174	286.9	8.77
Yamal-Nenets Autonomous Area	14,073	1,031	4,290	284.8	8.93
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	31,056	2,791	9,461	308.7	7.84
Chelyabinsk Region	45,474	5,255	12,378	258.4	8.80
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>241,896</b>	<b>19,933</b>	<b>65,873</b>	<b>282.0</b>	<b>8.67</b>
Altai Republic	2,656	182	490	289.4	8.62
Republic of Tuva	5,300	545	1,954	300.9	8.90
Republic of Khakassia	7,368	719	2,119	295.7	7.78
Altai Territory	26,438	2,497	7,143	282.8	8.61
Krasnoyarsk Territory	45,370	3,681	13,057	278.8	8.73



Table 6.3.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	35,594	2,868	9,198	276.1	8.89
Kemerovo Region — Kuzbass	33,739	2,537	7,455	268.4	9.12
Novosibirsk Region	45,874	3,703	13,835	287.1	8.25
Omsk Region	25,128	2,131	7,011	287.9	9.02
Tomsk Region	14,428	1,070	3,611	284.8	8.43
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>127,811</b>	<b>9,475</b>	<b>38,906</b>	<b>264.4</b>	<b>6.74</b>
Republic of Buryatia	12,222	1,002	3,286	258.0	6.95
Republic of Sakha (Yakutia)	18,446	1,388	6,508	261.2	6.19
Trans-Baikal Territory	13,322	987	3,652	261.9	6.98
Kamchatka Territory	5,821	321	1,422	277.2	8.79
Primorye Territory	29,910	2,165	9,443	263.3	6.16
Khabarovsk Territory	20,437	1,628	6,062	272.2	7.62
Amur Region	12,507	1,027	4,422	264.3	6.13
Magadan Region	3,036	200	803	255.6	7.14
Sakhalin Region	9,221	563	2,533	264.9	6.97
Jewish Autonomous Region	1,885	138	503	272.6	7.73
Chukotka Autonomous Area	1,004	56	273	262.2	6.98

Table 6.3.9 (cont.)

	March 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	153,983	569,401	287.4	8.18	45,324	219,800	307.9	5.57
CENTRAL FEDERAL DISTRICT	34,911	168,601	288.1	8.34	11,229	67,464	308.4	5.77
Belgorod Region	1,317	4,436	284.6	8.71	309	1,525	300.7	5.90
Bryansk Region	992	2,968	291.7	8.11	260	1,200	309.9	5.57
Vladimir Region	1,235	3,911	286.1	8.73	288	1,247	307.3	5.50
Voronezh Region	2,248	7,142	286.7	7.98	768	2,917	297.3	5.76
Ivanovo Region	830	2,332	271.9	8.70	186	777	288.0	5.70
Kaluga Region	1,118	3,944	294.7	8.59	286	1,355	305.5	5.76
Kostroma Region	619	1,643	292.3	8.45	145	559	304.9	5.66
Kursk Region	1,006	3,193	285.2	8.09	205	956	301.5	5.76
Lipetsk Region	940	2,829	290.1	8.41	187	879	313.0	5.55
Moscow Region	8,049	43,550	293.0	8.29	2,599	17,173	312.4	5.54
Orel Region	683	2,031	289.2	8.14	207	865	302.0	5.75
Ryazan Region	1,073	3,572	297.4	8.01	396	1,687	317.4	5.64
Smolensk Region	840	2,387	286.0	8.37	246	956	299.4	5.77
Tambov Region	721	2,135	295.8	8.69	168	669	318.3	5.55
Tver Region	1,184	3,852	288.7	8.44	266	1,192	310.2	5.64
Tula Region	1,457	4,906	293.4	8.67	426	1,883	311.4	6.10
Yaroslavl Region	1,212	3,758	277.6	8.11	324	1,414	307.1	5.91
Moscow	9,387	70,012	285.0	8.34	3,963	30,207	308.0	5.93

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	14,365	57,965	289.6	7.85	4,922	24,373	311.8	5.33
Republic of Karelia	547	1,876	276.7	8.25	159	747	309.8	6.16
Republic of Komi	1,037	2,863	275.4	8.46	310	1,126	291.8	5.76
Arkhangelsk Region	1,336	4,199	279.2	8.47	424	1,749	300.5	6.04
Nenets Autonomous Area	56	215	263.5	8.62	14	66	296.0	6.26
Arkhangelsk Region, excluding Nenets Autonomous Area	1,280	3,984	280.0	8.46	410	1,683	300.6	6.04
Vologda Region	1,332	3,594	274.8	8.54	371	1,322	287.1	5.70
Kaliningrad Region	931	3,183	282.8	8.14	266	1,059	295.8	5.89
Leningrad Region	1,803	7,598	302.3	7.42	624	3,405	324.7	4.95
Murmansk Region	835	2,835	264.7	8.53	216	1,071	303.3	5.34
Novgorod Region	480	1,387	289.7	7.97	127	505	320.1	5.03
Pskov Region	489	1,442	288.0	8.52	147	525	303.4	5.86
Saint Petersburg	5,575	28,986	295.1	7.59	2,278	12,865	316.4	5.17
<b>SOUTHERN FEDERAL DISTRICT</b>	14,741	55,727	306.2	7.49	5,753	26,722	329.6	5.17
Republic of Adygeya (Adygeya)	356	1,315	316.9	6.63	171	769	337.1	4.71
Republic of Kalmykia	291	1,154	298.8	8.26	84	424	321.6	5.16
Republic of Crimea	506	2,018	289.4	8.18	165	752	311.9	5.48
Krasnodar Territory	6,109	27,325	318.6	6.87	2,847	15,034	339.4	4.84
Astrakhan Region	1,042	3,404	296.7	7.99	300	1,439	321.7	5.46
Volgograd Region	2,143	6,403	289.2	8.40	624	2,501	312.1	5.47
Rostov Region	4,125	13,441	294.4	8.15	1,516	5,572	316.1	5.92
Sevastopol	169	666	286.8	8.71	46	232	308.9	5.86
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	6,618	17,715	299.2	9.11	1,228	5,500	318.4	5.64
Republic of Dagestan	1,094	3,361	302.0	8.99	194	1,078	325.4	5.01
Republic of Ingushetia	53	135	318.1	8.91	4	42	337.8	3.80
Kabardino-Balkar Republic	549	1,498	283.7	9.08	82	410	324.3	4.91
Karachay-Cherkess Republic	344	1,067	300.7	9.85	44	209	344.0	5.60
Republic of North Ossetia — Alania	543	1,865	309.8	8.65	185	789	323.1	5.98
Chechen Republic	1,701	2,090	301.9	11.46	32	213	332.0	5.95
Stavropol Territory	2,334	7,699	297.1	8.55	687	2,760	310.3	5.92

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
<b>VOLGA FEDERAL DISTRICT</b>	<b>34,833</b>	<b>105,703</b>	<b>287.7</b>	<b>8.37</b>	<b>9,005</b>	<b>37,877</b>	<b>308.6</b>	<b>5.63</b>
Republic of Bashkortostan	6,325	18,952	291.2	8.41	1,622	6,811	314.0	5.79
Mari El Republic	740	2,079	284.2	8.49	224	820	294.8	6.11
Republic of Mordovia	642	2,166	267.3	8.11	179	843	308.0	5.73
Republic of Tatarstan (Tatarstan)	5,405	19,475	296.0	7.91	1,421	7,037	317.9	5.26
Udmurt Republic	2,245	5,833	288.4	7.62	731	2,426	306.5	5.18
Chuvash Republic — Chuvashia	1,605	5,109	292.3	7.80	651	2,686	312.5	5.68
Perm Territory	3,488	9,866	285.9	8.43	881	3,611	305.7	5.76
Kirov Region	1,468	3,858	291.0	8.46	319	1,236	316.5	5.65
Nizhny Novgorod Region	2,811	9,222	276.5	8.53	683	3,151	296.5	5.96
Orenburg Region	2,357	6,263	283.4	8.95	483	1,740	296.2	5.98
Penza Region	1,315	4,026	290.6	7.91	485	1,880	307.8	5.56
Samara Region	2,949	9,103	279.9	9.11	621	2,673	295.4	5.71
Saratov Region	2,200	6,237	287.4	9.21	362	1,678	311.2	5.55
Ulyanovsk Region	1,283	3,515	285.5	8.53	343	1,285	306.7	5.66
<b>URALS FEDERAL DISTRICT</b>	<b>19,111</b>	<b>58,913</b>	<b>282.6</b>	<b>8.46</b>	<b>5,263</b>	<b>20,983</b>	<b>301.1</b>	<b>6.00</b>
Kurgan Region	1,064	2,407	278.6	8.44	268	872	304.9	5.87
Sverdlovsk Region	5,955	18,308	281.1	8.30	1,946	7,493	297.0	6.11
Tyumen Region	6,981	25,923	294.5	8.44	2,235	9,605	307.4	5.90
Khanty-Mansi Autonomous Area — Yugra	3,160	12,174	286.9	8.77	872	4,062	299.8	6.10
Yamal-Nenets Autonomous Area	1,031	4,290	284.8	8.93	338	1,519	289.8	5.87
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	2,790	9,459	308.7	7.84	1,025	4,024	321.8	5.71
Chelyabinsk Region	5,111	12,276	260.3	8.80	814	3,012	290.4	6.10
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>19,930</b>	<b>65,871</b>	<b>282.0</b>	<b>8.67</b>	<b>5,226</b>	<b>22,732</b>	<b>301.3</b>	<b>5.91</b>
Altai Republic	182	490	289.4	8.62	39	150	296.3	5.40
Republic of Tuva	545	1,954	300.9	8.90	156	728	313.9	5.45
Republic of Khakassia	719	2,119	295.7	7.78	203	859	322.6	5.10
Altai Territory	2,496	7,143	282.8	8.61	766	2,819	296.3	6.11
Krasnoyarsk Territory	3,681	13,057	278.8	8.73	1,046	5,011	298.7	6.11

Table 6.3.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	2,866	9,197	276.1	8.89	664	2,566	298.8	5.94
Kemerovo Region — Kuzbass	2,537	7,455	268.5	9.12	524	2,240	295.0	5.76
Novosibirsk Region	3,703	13,835	287.1	8.25	1,332	5,870	302.8	5.83
Omsk Region	2,131	7,011	287.9	9.02	291	1,523	308.5	6.05
Tomsk Region	1,070	3,611	284.8	8.43	205	966	301.1	5.95
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>9,474</b>	<b>38,906</b>	<b>264.4</b>	<b>6.74</b>	<b>2,698</b>	<b>14,149</b>	<b>271.5</b>	<b>4.41</b>
Republic of Buryatia	1,002	3,286	258.0	6.95	268	1,216	275.6	4.24
Republic of Sakha (Yakutia)	1,388	6,508	261.2	6.19	387	2,200	266.8	4.45
Trans-Baikal Territory	986	3,652	261.9	6.98	262	1,293	273.0	4.53
Kamchatka Territory	321	1,422	277.2	8.79	59	374	291.9	5.43
Primorye Territory	2,165	9,443	263.3	6.16	755	3,866	266.4	3.93
Khabarovsk Territory	1,628	6,062	272.2	7.62	450	2,347	271.8	4.21
Amur Region	1,027	4,422	264.3	6.13	263	1,478	271.0	4.92
Magadan Region	200	803	255.6	7.14	44	227	291.3	6.71
Sakhalin Region	563	2,533	264.9	6.97	166	917	274.4	4.78
Jewish Autonomous Region	138	503	272.6	7.73	33	171	304.1	4.53
Chukotka Autonomous Area	56	273	262.2	6.98	11	60	316.4	5.80

Table 6.3.10

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

	March 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	325	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	73	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	15	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	58	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Karelia	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	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Adygeya (Adygeya)	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	1	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	1	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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Daghestan	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	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>VOLGA FEDERAL DISTRICT</b>	237	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)	232	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	4	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	1	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
<b>URALS FEDERAL DISTRICT</b>	0	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	0	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
<b>SIBERIAN FEDERAL DISTRICT</b>	1	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	0	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
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of 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	2	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	0	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)

1	2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
2	3	
THE RUSSIAN FEDERATION	1,816,934.1	893,962.3
<b>CENTRAL FEDERAL DISTRICT<sup>1</sup></b>	<b>1,129,131.0</b>	<b>482,538.4</b>
Belgorod Region	6,788.7	4,072.1
Bryansk Region	4,496.0	2,347.9
Vladimir Region	7,021.3	3,489.5
Voronezh Region	12,792.3	8,159.9
Ivanovo Region	4,593.2	2,558.0
Kaluga Region	5,454.7	3,247.3
Kostroma Region	2,680.2	1,447.1
Kursk Region	4,221.6	2,827.3
Lipetsk Region	6,277.4	4,053.0
Moscow Region	57,635.9	29,535.5
Orel Region	2,970.6	1,940.6
Ryazan Region	6,140.1	3,174.1
Smolensk Region	5,394.4	2,831.7
Tambov Region	3,592.4	2,298.1
Tver Region	5,916.9	3,316.6
Tula Region	7,634.3	4,923.6
Yaroslavl Region	7,163.5	4,680.2
Moscow	978,278.5	397,558.6
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>195,477.2</b>	<b>119,671.1</b>
Republic of Karelia	3,505.9	1,732.1
Republic of Komi	5,219.8	3,603.9
Arkhangelsk Region	7,415.1	3,935.9
Nenets Autonomous Area	103.2	32.6
Arkhangelsk Region, excluding Nenets Autonomous Area	7,312.0	3,903.3
Vologda Region	7,812.9	4,326.8
Kaliningrad Region	7,068.5	4,722.6
Leningrad Region	7,375.8	3,878.7
Murmansk Region	5,394.8	4,069.6
Novgorod Region	2,731.4	1,625.2
Pskov Region	2,298.6	1,372.3
Saint Petersburg	146,654.5	90,403.8
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>71,013.3</b>	<b>40,893.0</b>
Republic of Adygeya (Adygeya)	931.8	553.1
Republic of Kalmykia	453.1	224.5
Republic of Crimea	4,006.4	1,680.4
Krasnodar Territory	31,224.1	17,272.5
Astrakhan Region	4,442.3	2,929.2
Volgograd Region	10,491.9	7,022.9
Rostov Region	18,892.7	10,899.0
Sevastopol	571.0	311.6
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>17,537.7</b>	<b>12,988.2</b>
Republic of Dagestan	2,762.5	3,303.2
Republic of Ingushetia	166.1	256.0
Kabardino-Balkar Republic	1,480.4	871.9
Karachay-Cherkess Republic	713.0	592.4

Table 6.4.1 (end)

(millions of rubles)

1	2	3
Republic of North Ossetia — Alania	849.2	808.7
Chechen Republic	641.4	703.3
Stavropol Territory	10,925.1	6,452.7
<b>VOLGA FEDERAL DISTRICT</b>	<b>169,663.5</b>	<b>101,250.0</b>
Republic of Bashkortostan	21,247.4	11,950.8
Mari El Republic	2,763.3	1,756.2
Republic of Mordovia	3,158.7	1,844.6
Republic of Tatarstan (Tatarstan)	31,489.7	17,546.6
Udmurt Republic	8,227.7	4,920.3
Chuvash Republic — Chuvashia	5,563.0	3,191.8
Perm Territory	16,127.5	9,960.2
Kirov Region	7,286.6	3,174.9
Nizhny Novgorod Region	22,725.3	12,745.7
Orenburg Region	8,807.0	5,257.9
Penza Region	5,420.8	3,341.6
Samara Region	20,675.2	14,805.8
Saratov Region	9,658.5	6,480.2
Ulyanovsk Region	6,512.7	4,273.5
<b>URALS FEDERAL DISTRICT</b>	<b>92,900.4</b>	<b>52,754.7</b>
Kurgan Region	2,945.0	1,652.4
Sverdlovsk Region	30,503.8	16,516.7
Tyumen Region	37,665.2	22,542.0
Khanty-Mansi Autonomous Area — Yugra	16,045.7	10,430.5
Yamal-Nenets Autonomous Area	5,316.3	3,283.9
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	16,303.2	8,827.6
Chelyabinsk Region	21,786.4	12,043.6
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>96,230.4</b>	<b>56,100.0</b>
Altai Republic	472.3	258.6
Republic of Tuva	643.9	314.9
Republic of Khakassia	1,835.7	971.8
Altai Territory	8,930.3	5,034.8
Krasnoyarsk Territory	16,918.1	10,400.6
Irkutsk Region	14,948.9	10,322.1
Kemerovo Region — Kuzbass	14,576.8	8,108.9
Novosibirsk Region	21,310.3	12,431.2
Omsk Region	9,987.4	4,782.7
Tomsk Region	6,606.6	3,474.3
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>44,980.5</b>	<b>27,766.9</b>
Republic of Buryatia	3,141.8	1,947.0
Republic of Sakha (Yakutia)	4,799.7	2,169.3
Trans-Baikal Territory	2,907.1	1,711.9
Kamchatka Territory	1,844.3	1,261.6
Primorye Territory	14,023.2	9,931.8
Khabarovsk Territory	10,227.3	6,154.7
Amur Region	2,981.8	1,807.6
Magadan Region	1,331.7	604.2
Sakhalin Region	3,322.6	1,899.4
Jewish Autonomous Region	296.6	210.2
Chukotka Autonomous Area	104.6	69.1
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>760.7</b>	<b>289.5</b>

<sup>1</sup> The Central Federal District indicators include data on the city of Baikonur, that is regarded as the city of federal importance, according to the 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

	Q4 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	1,434,999.9	6,727,573	129,298.0	100,755.6	1,602,724	2,962,490.6	36,572,515
<b>CENTRAL FEDERAL DISTRICT</b>	<b>473,008.3</b>	<b>1,893,782</b>	<b>47,784.0</b>	<b>31,730.7</b>	<b>337,600</b>	<b>799,287.3</b>	<b>8,092,853</b>
Belgorod Region	3,697.3	60,451	441.7	297.1	5,966	33,474.9	456,808
Bryansk Region	9,250.9	40,310	845.1	465.1	6,595	17,854.0	289,112
Vladimir Region	4,609.6	36,536	553.7	358.8	5,218	27,244.3	374,620
Voronezh Region	8,226.1	82,975	837.8	727.1	12,613	35,930.1	573,080
Ivanovo Region	1,174.2	13,300	179.8	92.7	1,628	14,780.7	257,437
Kaluga Region	2,983.7	24,705	316.9	204.8	3,576	21,001.1	245,482
Kostroma Region	1,930.6	14,009	180.3	146.4	2,533	12,281.0	200,904
Kursk Region	3,255.7	47,799	333.2	218.1	7,151	19,345.2	312,423
Lipetsk Region	5,786.6	55,589	681.3	390.0	9,051	22,481.2	324,094
Moscow Region	83,367.7	222,057	7,353.5	6,228.6	46,336	189,851.8	1,437,325
Orel Region	2,276.4	20,679	236.0	157.0	2,149	12,682.8	199,245
Ryazan Region	5,772.1	34,204	583.6	375.6	7,522	19,954.5	264,342
Smolensk Region	4,162.4	26,904	381.1	289.2	5,021	16,727.4	235,116
Tambov Region	3,011.4	28,022	338.5	225.7	4,522	14,466.8	262,119
Tver Region	4,291.2	30,565	452.4	286.0	4,193	23,966.2	292,880
Tula Region	5,488.9	50,653	654.5	398.2	8,430	31,662.6	401,349
Yaroslavl Region	7,199.7	36,035	726.6	505.4	7,595	28,263.6	362,364
Moscow	316,523.8	1,068,989	32,688.0	20,365.1	197,501	257,319.2	1,604,153
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>126,912.8</b>	<b>625,180</b>	<b>11,876.9</b>	<b>9,656.6</b>	<b>148,452</b>	<b>337,950.4</b>	<b>3,537,877</b>
Republic of Karelia	6,508.9	29,749	549.4	436.5	8,834	14,912.2	187,876
Republic of Komi	27,826.2	71,105	1,658.3	1,835.2	26,028	30,564.1	316,477
Arkhangelsk Region	10,901.6	51,429	973.9	727.5	10,653	32,502.1	389,874
Nenets Autonomous Area	230.8	1,817	36.2	12.3	121	1,796.0	10,524
Arkhangelsk Region, excluding Nenets Autonomous Area	10,670.8	49,612	937.8	715.1	10,532	30,706.0	379,350
Vologda Region	6,809.5	73,079	522.1	620.0	25,227	32,209.8	387,538
Kaliningrad Region	3,297.0	23,994	331.3	266.6	4,370	19,131.2	283,052
Leningrad Region	13,723.5	71,836	1,456.9	1,046.6	12,907	41,835.5	418,511

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	7,764.7	46,439	702.1	500.5	6,601	25,679.7	259,967
Novgorod Region	1,973.7	14,306	226.8	133.0	1,902	13,667.5	169,872
Pskov Region	2,526.7	19,117	235.0	184.3	3,040	11,092.5	169,583
Saint Petersburg	45,580.9	224,126	5,220.8	3,906.3	48,890	116,355.8	955,127
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>75,207.0</b>	<b>404,672</b>	<b>5,688.0</b>	<b>5,493.9</b>	<b>79,280</b>	<b>234,877.0</b>	<b>3,695,011</b>
Republic of Adygeya (Adygeya)	360.8	6,355	37.6	31.5	425	5,145.5	95,398
Republic of Kalmykia	200.1	6,580	23.5	14.8	279	2,911.3	62,102
Republic of Crimea	160.0	2,190	35.4	17.2	81	113.0	8,722
Krasnodar Territory	34,967.5	157,895	2,843.1	2,543.6	38,121	91,228.5	1,337,509
Astrakhan Region	12,774.3	39,698	498.9	909.2	9,673	18,557.8	330,085
Volgograd Region	12,723.5	69,036	915.4	886.1	13,250	47,887.8	775,653
Rostov Region	13,939.2	122,510	1,316.2	1,088.8	17,425	68,945.3	1,083,730
Sevastopol	81.6	408	17.9	2.8	26	87.8	1,812
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>18,622.1</b>	<b>139,544</b>	<b>1,318.2</b>	<b>1,398.3</b>	<b>17,684</b>	<b>53,165.9</b>	<b>1,114,329</b>
Republic of Dagestan	3,356.0	23,540	224.3	226.9	2,901	5,977.7	182,586
Republic of Ingushetia	49.3	1,113	6.9	3.5	36	372.1	15,461
Kabardino-Balkar Republic	792.7	10,088	80.6	42.6	871	4,502.1	127,308
Karachay-Cherkess Republic	326.8	5,353	28.7	22.7	394	2,720.6	59,385
Republic of North Ossetia — Alania	595.0	10,200	51.0	39.4	701	3,738.9	105,284
Chechen Republic	1,383.8	9,139	135.6	97.4	1,728	1,790.9	56,572
Stavropol Territory	12,118.5	80,111	791.1	965.8	11,053	34,063.7	567,733
<b>VOLGA FEDERAL DISTRICT</b>	<b>216,038.7</b>	<b>1,575,190</b>	<b>20,117.9</b>	<b>16,253.3</b>	<b>384,158</b>	<b>618,819.8</b>	<b>9,120,932</b>
Republic of Bashkortostan	31,672.6	153,966	4,036.5	2,073.1	29,014	91,046.3	1,293,907
Mari El Republic	595.5	11,218	78.7	56.4	662	11,145.8	217,152
Republic of Mordovia	2,151.0	16,736	200.6	179.5	3,085	13,353.7	207,834
Republic of Tatarstan (Tatarstan)	39,074.2	349,882	3,527.2	3,061.1	137,493	88,312.2	1,231,036
Udmurt Republic	5,758.8	50,213	644.4	537.2	12,518	35,533.6	564,587
Chuvash Republic — Chuvashia	1,986.9	37,887	251.1	159.6	3,042	22,738.6	405,887
Perm Territory	18,709.4	132,173	1,623.6	1,575.4	27,316	65,238.6	880,711
Kirov Region	4,256.2	34,330	401.7	304.7	5,205	25,470.4	401,108
Nizhny Novgorod Region	33,958.9	297,684	2,712.6	2,613.3	70,172	72,981.4	966,667
Orenburg Region	20,921.3	110,636	1,249.6	1,552.5	23,950	41,421.6	655,033
Penza Region	3,307.9	29,366	410.2	204.6	4,337	20,174.0	354,310
Samara Region	32,723.1	215,282	3,189.5	2,471.3	40,376	69,465.6	861,105
Saratov Region	17,806.4	106,285	1,315.7	1,217.5	22,256	41,501.3	723,625
Ulyanovsk Region	3,116.3	29,532	476.5	247.1	4,732	20,436.9	357,970

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
<b>URALS FEDERAL DISTRICT</b>	275,546.1	985,717	21,071.5	19,766.7	412,667	364,751.4	3,829,380
Kurgan Region	3,995.7	25,281	361.7	292.0	4,719	15,157.9	287,086
Sverdlovsk Region	30,986.0	222,653	2,429.8	2,418.9	47,539	116,263.3	1,346,374
Tyumen Region	222,983.8	621,468	16,556.6	15,835.4	338,859	162,577.8	1,217,133
Khanty-Mansi Autonomous Area — Yugra	116,716.5	499,517	9,202.5	9,686.2	295,165	90,580.2	589,324
Yamal-Nenets Autonomous Area	79,072.7	57,618	4,984.8	4,981.6	32,915	30,637.5	168,330
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	27,194.6	64,333	2,369.4	1,167.7	10,779	41,360.1	459,479
Chelyabinsk Region	17,580.7	116,315	1,723.4	1,220.4	21,550	70,752.4	978,787
<b>SIBERIAN FEDERAL DISTRICT</b>	125,647.1	691,476	11,952.5	8,606.9	132,783	361,667.0	4,963,878
Altai Republic	59.3	2,512	13.6	7.3	77	2,380.1	50,672
Republic of Tuva	30.2	2,060	6.4	1.8	12	2,810.9	65,669
Republic of Khakassia	3,150.2	13,083	280.8	211.1	2,435	8,796.0	126,021
Altai Territory	5,291.7	50,928	525.2	406.2	7,176	33,379.4	682,543
Krasnoyarsk Territory	38,039.4	200,967	3,564.0	2,709.1	31,002	73,981.7	829,878
Irkutsk Region	30,607.7	121,507	3,496.4	2,031.9	28,010	55,764.4	726,254
Kemerovo Region — Kuzbass	11,750.4	121,381	1,092.8	826.1	25,643	61,625.6	789,713
Novosibirsk Region	15,384.2	88,381	1,250.6	1,188.6	23,317	55,660.8	753,422
Omsk Region	10,514.6	58,545	991.3	540.9	8,028	40,538.8	629,431
Tomsk Region	10,819.6	32,112	731.4	684.0	7,083	26,729.3	310,275
<b>FAR-EASTERN FEDERAL DISTRICT</b>	124,015.2	411,994	9,488.4	7,849.2	90,099	191,795.8	2,217,106
Republic of Buryatia	8,602.1	43,421	766.7	500.1	6,988	18,890.7	308,332
Republic of Sakha (Yakutia)	36,106.2	49,702	1,253.4	2,159.5	25,224	25,357.6	246,076
Trans-Baikal Territory	17,793.2	70,663	1,649.3	1,003.3	12,378	21,813.5	311,521
Kamchatka Territory	686.3	5,971	95.7	45.9	576	9,185.7	77,697
Primorye Territory	13,788.4	71,567	1,305.0	964.4	12,656	36,374.5	453,901
Khabarovsk Territory	20,963.7	74,890	2,074.9	1,358.9	12,399	35,914.8	365,909
Amur Region	14,529.1	57,132	1,337.6	931.5	10,456	19,505.3	231,762
Magadan Region	590.6	4,885	80.1	30.3	439	4,923.6	37,843
Sakhalin Region	8,514.2	22,758	660.2	707.7	7,319	15,056.1	128,072
Jewish Autonomous Region	2,394.2	10,353	255.2	143.5	1,573	3,553.3	48,359
Chukotka Autonomous Area	47.3	652	10.3	4.2	91	1,220.8	7,634
THE CITY OF BAIKONUR <sup>1</sup>	2.6	18	0.8	0.2	1	176.0	1,149
FOREIGN STATES (MEMO)	2,728.8	5,118	167.2	221.2	1,255	114.0	1,482

<sup>1</sup> 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

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

The 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.

The balance of payments is compiled by the Bank of Russia based on its competence embedded in Federal Law No. 86-FZ, dated 10 July 2002, 'On the Central Bank of the Russian Federation (Bank of Russia)' (as amended), Federal Law No. 282-FZ, dated 29 November 2007, 'On Official Statistical Accounting and State Statistics System in the Russian Federation' (as amended), and provisions under Russian Federation Government Resolution No. 1226, dated 26 September 1997, 'On the Russian Federation's Adherence to the Special Data Dissemination Standard of the International Monetary Fund (IMF)', Russian Federation Government Resolution No. 849, dated 18 July 1994, 'On Procedure for Compiling and Submitting the Balance of Payments of the Russian Federation', and Russian Federation Government Directive No. 671-r, dated 6 May 2008, 'On Approving the Federal Plan of Statistical Activities'.

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 official statistics and administrative data 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 Service for State Statistics (Rosstat), Ministry of the Interior of the Russian Federation (MVD), Ministry of Civil Defence, Emergencies and Disaster Relief of the Russian Federation (MChS), Frontier Service of the Federal Security Service, Ministry of Energy (Minenergo), Ministry of Transport (Mintrans); reporting forms of credit institutions and other financial corporations; primary statistical data of non-financial corporations; Russia's trading partner country statistics; as well as the Bank of Russia's administrative data, own data and estimation system.

An exhaustive list of reporting forms used to compile the balance of payments and other information of reference are available on the Bank of Russia website in the section *Statistics. Macroeconomic Financial Statistics. External Sector Statistics*.

The table 'Balance of Payments of the Russian Federation' is the analytical presentation of the balance of payments, the template of which meets international standards and reflects the national-specific features of the formation of cross-border flows of goods, services and capital. The focus of this presentation is on the disclosure of capital flows by functional category. The presentation by functional category helps identify different economic behavior models of residents and non-residents and provide a statistical pattern of international economic interaction that is most relevant for the purposes of analysis and government regulation.

Balance of payments data for previous periods are revised mainly because of the updating of reports for previous periods, emergence of 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 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 net value of exports and imports of goods whose ownership rights were transferred within a reporting period from residents to non-residents (exports) and from non-residents to residents (imports), as well as the net value of services exports and imports which were provided by residents to non-residents (exports) and received by residents from non-residents (imports) within a reporting period.

The item 'Goods' aggregates are compiled using merchandise exports/imports transactions' data recorded by the FCS of Russia, as supplemented and adjusted, and used by the Bank of Russia in accordance with the aggregate compilation methodology.

**1.2. Primary income** represents a balance on 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 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's residents, and reduce the disposable income and potential consumption power of a donor country's residents.

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

Acquisition/disposal of non-produced non-financial assets reflects the 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, payment and receiving of 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 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 functional category: direct investment, portfolio investment, financial derivatives, other investment, and international reserves.

*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 or indirectly equity assuring him/her 10% or more of the votes in managing the direct investment enterprise. Direct investment also includes transactions of a 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, other debt instruments), 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.

*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.

**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 the *Central bank and banks*, and *Other sectors* are reflected within respective qualification groups.

For each qualification group, 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).

Data on debt liabilities to direct investors and direct investment enterprises of the *Central bank and 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 liabilities (with original maturity of one year or less) and long-term ones (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 the 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 non-residents, 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 categorized 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 official statistics and administrative data from Russia's Ministry of Finance, FCS of Russia, other ministries and agencies, local governments; reporting from credit institutions, non-credit financial corporations, depositories; primary statistical data from non-financial organizations; data of international financial organizations; and administrative data (and estimates) of the Bank of Russia.

Data for previous reporting dates are revised mainly due to the following reasons: updating of reports for previous periods,



emergence of new information sources, methodological improvements and (or) changes in the methods of compilation of certain aggregates as well as reclassification of financial instruments (aggregates).

External debt statistics of the Russian Federation are available on the 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 the Russian Federation as the legal successor 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 the IBRD, EBRD, other international organizations and governments of foreign states, indebtedness to non-residents under Eurobonds issued by the Government of the Russian Federation, and also the debt owed 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 non-residents on securities issued by Russia's Ministry of Finance and local governments and denominated in foreign currencies and rubles. Government securities are estimated at face value.

**Loans, currency and deposits** include data on indebtedness under loans drawn from non-residents by the Government of the Russian Federation, 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 credit institutions (except non-bank credit institutions which are covered within *Other sectors*) and of the 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 the 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 the liabilities of the 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' and the central bank's 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 a resident to a non-resident, and liabilities of the Bank of Russia which have accumulated in the course of SDR allocations to the Russian Federation.

**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 financial corporations (excluding banks) 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 financial corporations (excluding banks). Debt securities are recorded at face value. They include bonds, notes, non-voting preferred stocks which do not give the right to participate in the 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, other financial corporations (excluding banks) and non-financial 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 merchandising 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 Fed-

eration 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 institutions<sup>1</sup> and nonfinancial organizations<sup>2</sup>,

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

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

including debt securities of mentioned organizations, credits (including overdue debt and overdue interest) provided to other financial institutions and nonfinancial organizations, other accounts receivable of mentioned organizations and shares of other financial institutions and nonfinancial organizations.

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

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

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

**Deposits included in broad money** comprise all deposits of the organizations — residents of the Russian Federation with the Bank of Russia under the current legislation. 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 nonresidents** — all transactions in assets made by credit institutions with nonresidents: foreign currency and deposits — cash in foreign currency in credit institutions' vaults and deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national currency and precious metals; since December 2011 — also loans to nonresident banks; debt securities — debt securities and bills issued by foreign governments, banks and other nonresidents;

loans — loans extended to non-banks — nonresidents (till December 2011 — also included loans extended to nonresident banks); equity and investment fund shares — securities of non-residents including investment funds shares and other forms of institutional units equity participation; other claims — investments in shares of foreign companies and banks, funds in settlements with nonresident legal entities and other transactions with nonresidents.

**Liabilities to nonresidents** include all transactions in liabilities made by credit institutions with nonresidents: deposits — balances on LORO accounts and other funds attracted from nonresident banks, deposits and other funds attracted from nonresident individuals and legal entities in foreign and national currency and precious metals, including interest accrued; since December 2011 — also loans from nonresident banks; debt securities — nonresident investments in Russian credit institutions debt securities; credit and loans — funds attracted as REPO and other funds from non-banks — nonresidents (till December 2011 — also included loans from nonresident banks); other liabilities — other transactions with nonresidents, including liabilities on letters of credit and other settlements with nonresident legal entities.

**Claims on the central bank:** 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' extra-budgetary 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.

**Shares and other equity** are the own funds of credit institutions. They include authorized and supplementary capital, special, reserve and other funds formed through profits, results of revaluation of securities, precious metals and funds in foreign currency, current year financial results and profits and losses of previous years.

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

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

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

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

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

Data on transferable and other deposits include **deposits of other financial institutions, 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.

<sup>1</sup> Equivalent to the indicator 'Broad money'.

**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.

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 compa-

nies 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 O420001 'Money transactions of noncredit financial organizations', O420410 'Balance sheet data', O420412 'Receivable accounts and payable accounts of securities market participant', O420414 'Information on loans', O420502 'Information on net asset value including the value of assets (property) of the stock (share) investment fund', O420801 'Compliance with the standards on financial sustainability assessment of housing founded cooperative activity', O420816 'Report on agricultural credit consumer cooperative activity', O420820 'Report on credit consumer cooperative activity', O420846 'Report on microfinance activity of microcredit company', O420890 '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** mainly include foreign currency claims on foreign financial institutions and foreign issuers of securities, as well as precious metals in physical form, coins and commemorative medals.

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

**Securities** represent 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 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** include Bank of Russia fixed assets, Bank of Russia claims on credit institutions with revoked licenses, claims acquired as a result of compensation to the Pension and Social Insurance Fund of the Russian Federation for a shortfall in pension savings with non-governmental pension funds not registered in the guarantee system for insured persons' rights, Bank of Russia claims on other operations, economic activity settlements and other Bank of Russia transactions, and also the excess of negative unrealized differences, which arise from the revaluation of foreign currency, securities or precious metals during a year, over positive ones. If during the year, there arises an excess of positive unrealized differences, these amounts are posted as part of **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** mainly include 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, payment system operators' funds, as well as funds of other clients of 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** mainly represent complementary Bank of Russia employee pension scheme funds, liabilities on other operations and balances of some other accounts. Other liabilities reflect the excess of positive unrealized differences, which arise from the revaluation of foreign currency, securities or precious metals during a year, over negative ones. If during the year, there arises an excess of negative unrealized differences, these amounts are posted as part of **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 Rate<sup>1</sup>**

### General Provisions

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

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

### General Provisions

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

The table 'Required Reserve Averaging Ratios Set by the Bank of Russia' presents changes in the required reserve averaging ratios.

The table 'Adjustment Ratios for Reservable Liabilities and Required Reserves' shows changes in the adjustment ratios for reservable liabilities and required reserves.

The table 'Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subac-

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

counts) 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](http://rts.micex.ru).



## Section 4. Financial Institutions' Performance

### Subsection 4.1. General Description

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

#### General Provisions

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

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

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

Data on the establishment, reorganization and liquidation of credit institutions and other data stipulated by federal laws are entered into a single state register of legal entities by an authorized registering body on the basis of the Bank of Russia decision on corresponding state registration. The Bank of Russia interacts with the registration authority on issues relating to the state registration of credit institutions in accordance with the procedure agreed by the Bank of Russia with the registration authority.

For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated 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'.

**Table 4.1.8**

**Financial Performance of Credit Institutions**

**General Provisions**

The table includes indicators characterizing the financial performance of operating credit institutions for a period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

Beginning on 1 November 2020, these indicators are calculated based on net profit (profit after tax).

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form 0409101 'The 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**

**Total profit (+) / loss (-)** is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions over the period under review. Profit (loss) is accumulated through the year.

**Profit made by profit-making credit institutions** is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions that had profit in the period under review. Profit is accumulated through the year.

**Share of profit-making credit institutions** is the share of credit institutions that made profit or posted a zero result from their activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in the Russian Federation.

**Loss of loss-making credit institutions** is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions that incurred losses in the period under review. Loss is accumulated through the year.

**Share of loss-making credit institutions** is the share of credit institutions that incurred net loss in the period from the beginning of the year under review in the total number of operating credit institutions registered in the Russian Federation.

### **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 promisor to a bill holder and gives the latter the unconditional right to make claims to the promisor in terms of the specific amount, time and place.

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

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

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

**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 Provided to**  
**Corporate Clients, Individuals and Credit Institutions**

**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 provided 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 provided 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 provided 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).

**Loans, deposits and other funds provided in rubles and foreign currency to credit institutions** are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

**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*<sup>1</sup> is the Reporting Form 0409128 'Weighted Average Interest Rates on Loans Granted by Credit Institutions', for *credits of nonfinancial organizations* – the Reporting Form 0409303 'Granted Funds to Legal Entities' compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated 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'

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

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 estate objects and about modification of some legal acts of the Russian Federation.

The source of information has been the reports compiled by credit institutions in form 0409316 'Information on Granted Funds to Individuals', established by Bank of Russia Ordinance No. 4927-U, dated 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 Federation<sup>1</sup>, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree 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**  
**Concentration of Assets of Credit Institutions**

#### General Provisions

The table shows the number of credit institutions registered in the given federal district and their total net assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is monthly reporting form O409101 ‘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’, including data of the branches of credit institutions.

#### Individual Indicators Highlights

**The number of credit institutions** signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

**Assets** – aggregate net assets (net of loss provisions and profit tax) of operating credit institutions (balances in accounts

showing credit institutions’ intrabank transactions were included in assets on net basis) registered in a given region.

**The number of credit institutions covering 80% of assets** signifies the number of credit institutions that cover 80% of total assets of credit institutions registered in the given federal district.

**Table 6.1.4**  
**Number and Volume of Issues**  
**(Additional Issues) of Russian Currency-Denominated**  
**Issue-Grade Securities of Russian Issuers**  
**(Including Credit Institutions)**

#### General Provisions

Pursuant to its functions, the Bank of Russia performs state registration of issues (additional issues) of issue-grade securities of issuers, including credit institutions.

The table shows the number and volume of issues (additional issues) of Russian currency-denominated shares and bonds, registered by the Bank of Russia, by constituent territory of the Russian Federation where the issuers of the above issue-grade securities are located.

Information is provided by quarter.

#### Individual Indicators Highlights

**Number of registered issues (additional issues) of issue-grade securities** is the sum total of all registered issues and additional issues of ordinary and preferred shares, issues of bonds, including convertible bonds.

**Issue of issue-grade securities** means all securities of one issuer, which provide their holders with equal scope and duration of rights and have equal par value if the par value is provided for by Russian law. An issue of issue-grade securities shall be assigned with a registration number applicable to all securities of the issue.

**Additional issue of issue-grade securities** means securities placed additionally to previously placed securities of the same issue of issue-grade securities.

**Volume of registered issues (additional issues) of issue-grade securities** is the volume of issues (additional issues) of issue-grade securities by each constituent territory of the Russian Federation at par value in the Russian currency. It is calculated using the following formula:

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

V is volume of issues (additional issues) of issue-grade securities, in rubles;

n is the total number of all registered issues (additional issues) of securities by constituent territory of the Russian Federation; K<sub>i</sub> is the number of securities in the issue (additional issue) of securities ‘i’ subject to placement, in pieces;

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

**Table 6.1.5**  
**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

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

Bank of Russia, by constituent territory of the Russian Federation where the issuers of the above issue-grade securities are located. Information is provided by quarter.

#### **Individual Indicators Highlights**

**Number of registered issues (additional issues) of bonds** is the sum total of all registered issues and additional issues of bonds.

**Issue of issue-grade securities** means all securities of one issuer, which provide their holders with equal scope and duration of rights and have equal par value if the par value is provided for by Russian law. An issue of issue-grade securities shall be assigned with a registration number applicable to all securities of the issue.

**Additional issue of issue-grade securities** means securities placed additionally to previously placed securities of the same issue of issue-grade securities.

**Volume of registered issues (additional issues) of bonds** is the volume of issues (additional issues) of bonds by each constituent territory of the Russian Federation at par value in foreign currency.

**Volume of registered issues (additional issues) of issue-grade securities** is the volume of issues (additional issues) of issue-grade securities by each constituent territory of the Russian Federation at par value in foreign currency.

The calculation is made separately for each foreign currency using the following formula:

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

V is volume of issues (additional issues) of issue-grade securities, in foreign currency;

n is the total number of all registered issues (additional issues) of securities in one foreign currency by constituent territory of the Russian Federation;

$K_i$  is the number of securities in the issue (additional issue) of securities 'i' subject to placement in one foreign currency, in pieces;  $N_i$  is the par value of one security in the issue (additional issue) of securities 'i' subject to placement, in foreign currency.

## **Subsection 6.2. 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;

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

$V_{1...n}$  is the value of loans granted by a credit institution No. 1...n.

**Weighted average interest rate on loans** characterizes average interest rates on housing 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;

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

$V_{1...n}$  is the value of loans granted by a credit institution No. 1...n;  
 $T_{1...n}$  is the weighted average maturity of loans granted by a credit institution No. 1...n.

The regional breakdown is compiled by grouping data by the borrowers' residence.

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

**Table 6.4.1  
Insurers' Premiums and Payoffs**

#### **General Provisions**

The table reflects volumes of insurance premiums and benefits broken down by federal district and Russian region over the reporting period.

The indicators of insurers are compiled on the basis of regular statistical reporting provided by insurance companies to the Bank of Russia in accordance with Law of the Russian Federation No. 4015-1, 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).