

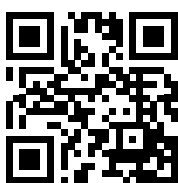


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Moscow
2023



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¹ 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 2022	Q2 2022	Q3 2022	Q4 2022	2022	Q1 2023	Q2 2023
CURRENT ACCOUNT	71,039	77,012	47,913	41,919	237,883	14,742	9,562
Goods	84,798	95,082	72,844	62,830	315,554	30,166	27,445
<i>Exports</i>	154,559	151,824	141,666	144,016	592,064	104,856	103,682
<i>Imports</i>	69,761	56,741	68,822	81,186	276,510	74,690	76,237
Services	-3,534	-3,623	-6,952	-8,133	-22,242	-7,264	-8,537
<i>Exports</i>	13,878	11,075	11,368	12,302	48,623	9,812	10,365
Transport	4,219	3,647	3,551	3,509	14,926	3,690	3,804
Travel	1,058	1,387	1,580	1,573	5,598	1,548	1,912
Other services	8,601	6,041	6,237	7,220	28,100	4,575	4,649
<i>Imports</i>	17,411	14,699	18,320	20,435	70,865	17,076	18,901
Transport	3,526	3,149	3,598	3,809	14,082	3,847	4,009
Travel	2,634	3,474	6,861	7,549	20,517	7,141	8,153
Other services	11,251	8,076	7,861	9,078	36,266	6,088	6,739
Compensation of employees	82	-420	-889	-1,276	-2,503	-1,223	-1,297
Investment income	-8,975	-11,388	-15,045	-9,241	-44,650	-4,836	-6,924
Receivable	9,027	8,427	8,663	9,724	35,840	7,934	9,205
Payable	18,002	19,815	23,708	18,965	80,490	12,770	16,129
<i>Direct investment</i>	-9,930	-8,487	-8,231	-4,959	-31,607	-6,774	-2,849
Receivable	5,967	5,638	5,555	6,521	23,681	4,294	6,120
Payable	15,896	14,126	13,786	11,480	55,288	11,068	8,970
<i>Portfolio investment</i>	-423	-3,754	-8,398	-6,117	-18,694	-568	-5,697
Receivable	703	509	517	494	2,223	351	345
Payable	1,126	4,264	8,915	6,611	20,916	918	6,043
<i>Other investment</i>	1,378	854	1,584	1,835	5,651	2,506	1,623
Receivable	2,357	2,279	2,591	2,709	9,937	3,289	2,739
Payable	979	1,426	1,007	873	4,286	783	1,116
Rent	18	4	2	4	28	1	23
Secondary income	-1,349	-2,643	-2,047	-2,266	-8,305	-2,103	-1,148
CAPITAL ACCOUNT	-22	-1,147	-1,929	-1,482	-4,580	-58	-47

Table 1.1 (end)
(millions of US dollars)

	Q1 2022	Q2 2022	Q3 2022	Q4 2022	2022	Q1 2023	Q2 2023
Net lending (+) / net borrowing (-) (balance from current and capital accounts)	71,017	75,865	45,985	40,436	233,303	14,684	9,515
Net lending (+) / net borrowing (-) (balance from financial account)	67,325	76,294	44,414	41,575	229,608	12,009	6,463
Direct investment	256	10,838	9,792	6,082	26,968	8,202	4,549
<i>Net acquisition of financial assets</i>	-21,654	-4,631	6,803	6,396	-13,086	97	3,903
Equity and investment fund shares	-17,123	-4,933	11,032	12,902	1,878	7,825	5,829
Debt instruments	-4,531	302	-4,229	-6,506	-14,964	-7,728	-1,926
<i>Net incurrence of liabilities</i>	-21,910	-15,469	-2,989	314	-40,054	-8,104	-646
Equity and investment fund shares	-13,647	-8,368	2,032	7,660	-12,323	2,696	1,478
Debt instruments	-8,263	-7,101	-5,021	-7,346	-27,731	-10,800	-2,124
Portfolio investment	7,442	188	990	12,592	21,211	2,678	-94
<i>Net acquisition of financial assets</i>	-3,091	-1,626	-2,328	-3,765	-10,809	-1,391	-1,559
Equity and investment fund shares	-2,148	-371	-306	-604	-3,429	343	526
Debt securities	-943	-1,254	-2,022	-3,161	-7,380	-1,734	-2,085
<i>Net incurrence of liabilities</i>	-10,533	-1,814	-3,318	-16,356	-32,021	-4,068	-1,464
Equity and investment fund shares	-5,155	-1,066	-1,803	-8,494	-16,519	-128	-446
Debt securities	-5,378	-748	-1,515	-7,862	-15,501	-3,941	-1,018
Financial derivatives (other than reserves) and employee stock options	-2,836	-65	-407	-161	-3,469	-772	-87
<i>Net acquisition of financial assets</i>	-13,392	-2,471	-1,320	-737	-17,920	-942	-461
<i>Net incurrence of liabilities</i>	-10,556	-2,406	-913	-577	-14,451	-169	-374
Other investment	73,081	64,177	32,244	22,649	192,151	7,025	3,527
<i>Net acquisition of financial assets</i>	81,004	33,777	25,581	11,905	152,266	10,163	12,207
Other equity	5	-3	-2	56	56	2	1
Loans, currency and deposits	44,254	28,728	18,300	-9,378	81,904	3,051	76
Other accounts receivable	36,745	5,052	7,282	21,227	70,306	7,111	12,129
<i>Net incurrence of liabilities</i>	7,924	-30,400	-6,664	-10,744	-39,884	3,138	8,680
Other equity	10	0	0	-2	8	-4	0
Loans, currency and deposits	-7	-11,845	-2,077	-5,582	-19,511	1,402	2,100
Other accounts payable	7,915	-18,573	-4,625	-5,205	-20,489	1,720	6,560
Special drawing rights	6	19	38	45	108	21	20
Reserve assets	-10,617	1,156	1,795	414	-7,253	-5,123	-1,431
Net errors and omissions	-3,692	429	-1,571	1,139	-3,695	-2,675	-3,052

Note. 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)

	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023
Total	482,400	453,103	478,680	440,526	383,604	359,509	343,350
General Government	63,353	53,266	74,568	66,899	46,104	40,435	36,851
Federal Government	63,268	53,192	74,533	66,868	46,087	40,420	36,842
New Russian Debt	62,967	52,891	74,232	66,569	45,855	40,188	36,610
Loans	1,501	1,384	2,094	1,886	1,412	1,238	1,099
Foreign currency bonds	19,959	18,550	18,035	16,943	16,307	16,144	16,083
<i>Eurobonds</i>	19,686	18,324	17,810	16,849	16,222	16,084	16,029
<i>Eurobonds (related to the second London Club debt restructuring)</i>	274	226	225	94	85	60	54
Ruble denominated bonds	41,483	32,938	54,085	47,722	28,119	22,797	19,418
<i>OFZ</i>	41,483	32,938	54,085	47,722	28,119	22,797	19,418
<i>Eurobonds</i>	0	0	0	0	0	0	0
Other	24	19	18	18	17	10	10
Debt of the former USSR	301	301	301	300	231	231	232
Local Government	84	74	36	31	17	16	9
Loans	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0
Ruble denominated bonds	84	74	36	31	17	16	9

Table 1.2 (end)

(millions of US dollars)

	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023
Central bank and banks	114,685	118,622	113,470	105,409	94,431	92,703	93,526
Debt liabilities to direct investors and to direct investment enterprises	4,764	6,556	4,176	4,079	3,908	4,008	3,936
Debt securities	3,552	3,562	5,104	4,407	1,788	1,289	1,233
Loans, currency and deposits	78,122	71,837	74,365	69,891	61,173	60,094	60,074
Other	28,249	36,667	29,825	27,032	27,562	27,312	28,283
Other sectors	304,362	281,215	290,642	268,217	243,069	226,371	212,973
Debt liabilities to direct investors and to direct investment enterprises	130,624	115,552	121,462	108,926	96,958	82,654	72,897
Debt securities	8,631	6,368	9,430	7,572	7,033	6,813	5,943
Loans, currency and deposits	141,152	135,524	140,610	128,746	119,997	116,823	111,326
Other	23,955	23,771	19,139	22,973	19,082	20,081	22,807

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)

	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023
Total	482,400	453,103	478,680	440,526	383,604	359,509	343,350
Foreign Currency	349,696	340,266	302,244	278,514	261,466	251,134	237,881
Domestic Currency	132,704	112,837	176,436	162,012	122,138	108,375	105,469
General Government	63,353	53,266	74,568	66,899	46,104	40,435	36,851
Foreign Currency	21,786	20,254	20,448	19,147	17,968	17,623	17,424
<i>Short-term</i>	24	19	18	18	17	10	10
<i>Long-term</i>	21,762	20,235	20,430	19,129	17,951	17,613	17,415
Domestic Currency	41,567	33,012	54,120	47,753	28,136	22,812	19,426
<i>Short-term</i>	0	0	0	0	0	0	0
<i>Long-term</i>	41,567	33,012	54,120	47,753	28,136	22,812	19,426
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	109,922	112,067	109,294	101,330	90,523	88,695	89,590
Foreign Currency	87,489	88,340	72,832	65,826	59,860	58,368	56,493
<i>Short-term</i>	29,887	33,580	19,186	16,600	14,394	13,550	13,684
<i>Long-term</i>	57,601	54,760	53,646	49,227	45,467	44,818	42,810
Domestic Currency	22,433	23,726	36,462	35,504	30,662	30,327	33,097
<i>Short-term</i>	16,875	18,796	29,943	29,053	26,855	27,193	30,549
<i>Long-term</i>	5,558	4,930	6,519	6,451	3,808	3,133	2,548

Table 1.3 (end)
(millions of US dollars)

	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	173,738	165,663	169,179	159,291	146,112	143,716	140,076
Foreign Currency	133,825	134,321	119,586	109,340	105,751	106,887	104,639
<i>Short-term</i>	20,236	22,291	16,413	14,570	12,447	15,149	16,452
<i>Long-term</i>	113,589	112,031	103,174	94,770	93,304	91,739	88,188
Domestic Currency	39,913	31,342	49,593	49,951	40,360	36,829	35,437
<i>Short-term</i>	10,205	7,395	10,752	17,133	15,097	15,080	16,556
<i>Long-term</i>	29,709	23,947	38,841	32,818	25,263	21,749	18,881
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	135,387	122,107	125,638	113,005	100,866	86,662	76,833
Foreign Currency	106,597	97,350	89,378	84,201	77,886	68,256	59,324
Domestic Currency	28,790	24,757	36,260	28,804	22,979	18,407	17,509

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)

	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023
Total Liabilities	482,400	453,103	478,680	440,526	383,604	359,509	343,350
Short-term	86,486	88,623	82,069	81,038	72,413	72,792	80,193
Long-term	395,913	364,480	396,611	359,487	311,191	286,717	263,157
General Government	63,353	53,266	74,568	66,899	46,104	40,435	36,851
Short-term	24	19	18	18	17	10	10
Debt securities	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0
Other liabilities	24	19	18	18	17	10	10
Long-term	63,329	53,247	74,550	66,882	46,087	40,425	36,841
Debt securities	61,526	51,562	72,156	64,695	44,443	38,956	35,510
Loans, currency and deposits	1,803	1,685	2,395	2,186	1,644	1,469	1,331
Other liabilities	0	0	0	0	0	0	0
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	109,922	112,067	109,294	101,330	90,523	88,695	89,590
Short-term	46,763	52,376	49,129	45,653	41,248	40,743	44,232
Debt securities	589	522	559	388	180	2	1
Loans, currency and deposits	43,352	40,296	42,965	41,658	37,772	38,001	39,900
Other liabilities	2,822	11,558	5,605	3,606	3,296	2,741	4,332
Long-term	63,159	59,691	60,165	55,678	49,274	47,952	45,357
Debt securities	2,962	3,040	4,544	4,019	1,608	1,287	1,232
Loans, currency and deposits	34,770	31,541	31,400	28,233	23,401	22,094	19,833
Other liabilities	25,427	25,109	24,220	23,426	24,265	24,571	24,292

Table 1.4 (end)
(millions of US dollars)

	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	173,738	165,663	169,179	159,291	146,112	143,716	140,076
Short-term	30,440	29,686	27,165	31,703	27,544	30,228	33,007
Debt securities	17	11	17	15	55	1,340	1,221
Loans, currency and deposits	6,469	5,904	8,008	8,715	8,408	8,808	8,980
Other liabilities	23,955	23,771	19,139	22,973	19,082	20,081	22,807
Long-term	143,298	135,978	142,015	127,588	118,567	113,488	107,069
Debt securities	8,614	6,357	9,413	7,557	6,979	5,473	4,722
Loans, currency and deposits	134,683	129,620	132,602	120,031	111,588	108,015	102,347
Other liabilities	1	1	0	0	0	0	0
Direct investment	135,387	122,107	125,638	113,005	100,866	86,662	76,833
<i>Banks</i>	4,764	6,556	4,176	4,079	3,908	4,008	3,936
Direct investor in direct investment enterprises	48	46	45	44	42	41	37
Direct investment enterprises in direct investor (reverse investment)	18	11	12	27	14	71	65
Between fellow enterprises	4,698	6,499	4,119	4,008	3,852	3,897	3,834
<i>Other sectors</i>	130,624	115,552	121,462	108,926	96,958	82,654	72,897
Direct investor in direct investment enterprises	34,743	29,800	36,975	30,177	27,770	24,984	24,348
Direct investment enterprises in direct investor (reverse investment)	72,164	65,441	61,567	58,070	51,903	42,482	38,031
Between fellow enterprises	23,717	20,311	22,920	20,679	17,285	15,189	10,518

Notes.

Included is the indebtedness in domestic and foreign currencies.

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

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

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

Table 1.5

International Investment Position of the Russian Federation.¹

Main Components

(millions of US dollars)

	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023
Net International Investment Position	484,993	605,868	491,415	587,556	761,370	809,481	816,568
Assets	1,651,900	1,590,391	1,700,706	1,589,582	1,593,908	1,594,868	1,551,736
Direct investment	487,004	389,758	481,148	414,655	381,194	371,922	337,589
Equity and investment fund shares	392,802	306,316	375,222	321,764	298,317	292,732	266,746
Debt instruments	94,202	83,442	105,925	92,891	82,877	79,189	70,843
Portfolio investment	117,413	93,742	90,114	86,018	80,641	73,944	74,773
Equity and investment fund shares	34,473	27,045	24,224	21,580	21,847	24,091	26,575
Debt securities	82,940	66,696	65,890	64,438	58,794	49,854	48,198
Financial derivatives (other than reserves) and employee stock options	6,444	7,618	3,014	1,829	1,282	1,002	1,033
Other investment	410,412	492,865	542,308	546,392	548,801	554,121	555,924
Other equity	8,559	8,553	8,517	8,485	8,575	8,587	8,579
Loans, currency and deposits	347,710	394,523	424,994	427,474	416,232	418,149	411,822
Other accounts receivable	54,143	89,789	108,797	110,433	123,994	127,385	135,523
Reserve assets	630,627	606,409	584,121	540,688	581,989	593,879	582,418
Liabilities	1,166,907	984,523	1,209,291	1,002,027	832,538	785,388	735,168
Direct investment	610,083	513,519	677,217	541,044	442,276	403,539	362,005
Equity and investment fund shares	474,695	391,412	551,579	428,039	341,411	316,877	285,172
Debt instruments	135,387	122,107	125,638	113,005	100,866	86,662	76,833
Portfolio investment	273,636	191,978	257,129	202,848	155,097	151,012	144,736
Equity and investment fund shares	197,807	134,291	171,832	131,044	104,129	106,828	105,604
Debt securities	75,828	57,686	85,297	71,804	50,968	44,184	39,132
Financial derivatives (other than reserves) and employee stock options	5,757	5,864	2,575	1,921	1,282	1,018	1,014
Other investment	277,431	273,162	272,369	256,213	233,883	229,819	227,413
Other equity	4,128	3,658	6,017	5,368	4,410	4,030	3,582
Loans, currency and deposits	221,076	209,047	217,370	200,823	182,813	178,386	172,390
Other accounts payable	26,978	35,511	25,004	26,870	22,542	23,002	27,294
Special drawing rights (Net incurrence of liabilities)	25,250	24,946	23,979	23,152	24,118	24,401	24,147

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

Notes.

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

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

Table 1.6

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

(millions of US dollars)

	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
1	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	592,064	119.8	x	x	x	x	276,510	91.0	x	x	x	x	315,554	x	x
2022															
Q1	154,559	165.6	x	x	x	x	69,761	108.0	x	x	x	x	84,798	x	x
Q2	151,824	132.1	x	x	x	x	56,741	74.6	x	x	x	x	95,082	x	x
Q3	141,666	107.2	x	x	x	x	68,822	88.4	x	x	x	x	72,844	x	x
Q4	144,016	93.5	x	x	x	x	81,186	94.9	x	x	x	x	62,830	x	x
2023															
Q1	104,856	67.8	x	x	x	x	74,690	107.1	x	x	x	x	30,166	x	x
Q2	103,682	68.3	x	x	x	x	76,237	134.4	x	x	x	x	27,445	x	x
January	33,507	71.3	x	x	x	x	24,111	100.1	x	x	x	x	9,395	x	x
February	30,508	59.3	x	x	x	x	22,537	83.2	x	x	x	x	7,971	x	x
March	40,842	72.9	x	x	x	x	28,041	150.8	x	x	x	x	12,801	x	x
April	31,789	65.8	x	x	x	x	24,694	147.9	x	x	x	x	7,095	x	x
May	37,528	75.6	x	x	x	x	26,218	139.0	x	x	x	x	11,310	x	x
June	34,365	63.8	x	x	x	x	25,325	119.6	x	x	x	x	9,040	x	x
July	31,547	68.6	x	x	x	x	25,451	117.5	x	x	x	x	6,096	x	x
August	36,366	74.3	x	x	x	x	25,369	107.9	x	x	x	x	10,997	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 Federation¹

(millions of US dollars)

Date	International reserves	Of which				gold
		foreign exchange reserves	of which			
			foreign exchange	SDRs	reserve position in IMF	
1	2	3	4	5	6	7
2021						
31.12	630,627	497,557	468,075	24,218	5,264	133,070
2022						
31.01	630,207	497,951	468,631	24,085	5,235	132,256
28.02	617,133	475,898	446,537	24,138	5,224	141,235
31.03	606,409	464,328	435,224	23,927	5,178	142,081
30.04	593,052	452,066	423,754	23,274	5,037	140,986
31.05	587,423	449,268	420,884	23,366	5,018	138,155
30.06	584,121	448,221	420,279	23,002	4,940	135,900
31.07	576,904	445,749	417,868	22,953	4,929	131,155
31.08	565,660	434,604	407,207	22,555	4,842	131,056
30.09	540,688	416,938	389,952	22,216	4,769	123,750
31.10	547,194	422,772	395,685	22,318	4,768	124,423
30.11	567,289	436,291	408,590	22,827	4,874	130,998
31.12	581,989	445,912	417,806	23,161	4,945	136,077
2023						
31.01	597,035	453,093	424,541	23,529	5,023	143,942
28.02	574,247	438,683	410,650	23,105	4,928	135,564
31.03	593,879	446,868	418,406	23,459	5,003	147,011
30.04	595,787	447,187	418,628	23,559	5,000	148,599
31.05	584,175	438,344	410,313	23,127	4,903	145,832
30.06	582,418	439,503	411,329	23,246	4,928	142,915
31.07	589,966	444,183	415,640	23,552	4,991	145,783
31.08	581,659	436,921	408,794	23,213	4,914	144,738
30.09	569,021	428,522	400,619	23,029	4,874	140,499

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

Table 1.8

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars, end of period)

	30.09.2023
A. Official reserves assets	569,021.1
(1) foreign currency reserves (in convertible foreign currencies)	400,086.4
(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	4,873.6
(3) SDRs	23,029.1
(4) gold	140,499.0
— volume in millions of fine troy ounces	75.0
(5) other reserve assets (specify)	533.1
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	533.1
B. Other foreign currency assets (specify)	—
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	—
— loans not included in official reserve assets	—
— financial derivatives not included in official reserve assets	—
— gold not included in official reserve assets	—
— other	—

Table 1.8 (cont.)

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

	30.09.2023			
	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits ¹	0.0	0.0	0.0	0.0
— outflows (-), principal	0.0	0.0	0.0	0.0
— outflows (-), interest	0.0	0.0	0.0	0.0
— inflows (+), principal	0.0	0.0	0.0	0.0
— inflows (+), interest	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (-)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	-330.6	-330.6	—	—
— outflows related to repos (-)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (-)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (-)	-330.6	-330.6	—	—
— other accounts receivable (+)	—	—	—	—

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

Table 1.8 (cont.)

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

(millions of US dollars)

	30.09.2023			
	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)

	30.09.2023
(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	-1,256.2
— lent or repoed and included in Section I	-1.2
— lent or repoed but not included in Section I	-1,458.7
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	203.7
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (-)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed at least once a year:	
(a) currency composition of reserves (by groups of currencies) ¹	569,021.1
— currencies in SDR basket ²	x
— currencies not in SDR basket	x
— by individual currencies (optional)	—

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

Table 1.9

International Reserves Adequacy (International Reserves in Months of Import)

Period	Actual amount of the international reserves expressed in months of import ¹
1	2
Q1 2012	14.6
Q2 2012	14.5
Q3 2012	14.7
Q4 2012	14.5
Q1 2013	14.0
Q2 2013	13.4
Q3 2013	13.4
Q4 2013	13.0
Q1 2014	12.5
Q2 2014	12.4
Q3 2014	12.0
Q4 2014	10.8
Q1 2015	10.8
Q2 2015	12.3
Q3 2015	14.3
Q4 2015	15.7
Q1 2016	17.2
Q2 2016	17.8
Q3 2016	18.2
Q4 2016	17.0
Q1 2017	17.2
Q2 2017	16.7
Q3 2017	16.4
Q4 2017	15.9
Q1 2018	16.2
Q2 2018	15.8
Q3 2018	15.9
Q4 2018	16.4
Q1 2019	17.2
Q2 2019	18.3
Q3 2019	18.5
Q4 2019	18.9
Q1 2020	19.2
Q2 2020	20.5
Q3 2020	22.3
Q4 2020	23.5
Q1 2021	22.3
Q2 2021	21.2
Q3 2021	20.5
Q4 2021	19.9
Q1 2022	18.8
Q2 2022	19.1
Q3 2022	18.3
Q4 2022	20.1
Q1 2023	20.2
Q2 2023	18.6
Q3 2023 ²	17.8

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

Central Bank Survey

Table 1.10

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
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	Mar, 2023	Apr, 2023	May, 2023	June, 2023	July, 2023	Aug, 2023	Sep, 2023
NET FOREIGN ASSETS	38,875,112	39,475,879	41,110,028	43,505,685	45,521,456	44,616,652	47,897,567	50,796,144	52,801,672	52,421,411
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	4,681,908	5,234,338	5,525,303	4,953,238	4,905,555	4,863,988	4,814,112	4,931,757	5,257,537	4,939,882
NET CLAIMS ON GENERAL GOVERNMENT	-6,891,839	-7,855,415	-8,351,253	-7,763,776	-9,573,244	-7,878,746	-7,365,512	-7,825,750	-7,679,650	-8,238,788
CLAIMS ON OTHER SECTORS	1,172,854	1,313,428	1,318,895	1,303,400	1,291,737	1,280,309	1,254,698	1,306,697	1,383,795	1,344,898
MONETARY BASE	24,428,576	24,195,036	23,985,888	23,788,725	22,836,149	24,201,344	24,929,172	25,078,784	25,800,961	24,782,853
Currency in circulation	16,347,658	16,167,790	16,421,526	16,661,022	17,154,839	17,338,366	17,797,425	18,194,483	18,358,779	18,349,678
Liabilities to other depository corporations	8,080,917	8,027,247	7,564,361	7,127,704	5,681,310	6,862,977	7,131,747	6,884,301	7,442,182	6,433,174
Deposits, of which	8,080,917	8,027,247	7,564,361	7,127,704	5,681,310	6,862,977	7,131,747	6,884,301	7,442,182	6,433,174
Required reserves	145,932	145,929	265,379	265,379	265,339	271,330	271,330	271,316	271,721	271,712
Debt securities	—	—	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	42,242	37,830	265,691	791,279	56,373	98,396	69,865	69,356	109,285	84,661
Transferable deposits	30,992	30,540	30,440	30,624	31,773	30,536	31,465	30,476	30,090	30,511
Other financial institutions	19,968	19,788	19,788	20,065	20,979	21,057	20,954	20,091	19,777	19,551
Nonfinancial organizations	11,025	10,752	10,653	10,559	10,794	9,480	10,511	10,385	10,313	10,960
Households	0	0	0	0	0	0	0	0	0	0
Other deposits	11,250	7,290	235,250	760,655	24,600	67,860	38,400	38,880	79,195	54,150
Other financial institutions	11,250	7,290	235,250	760,655	24,600	67,860	38,400	38,880	79,195	54,150
Nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0
OTHER ITEMS (NET)	13,367,217	13,935,365	15,351,394	17,418,542	19,252,982	18,582,463	21,601,827	24,060,707	25,853,107	25,599,889

Note. 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)	16,538,771	16,898,857	18,849,266	19,072,446	18,444,077	18,480,304
Escrow accounts of households ¹	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
NET FOREIGN ASSETS	9,182,937	10,767,014	10,625,111	9,488,235	9,098,268	8,844,118
CLAIMS ON NONRESIDENTS	13,267,738	15,335,019	14,972,795	13,774,318	13,438,413	13,008,399
LIABILITIES TO NONRESIDENTS	4,084,800	4,568,005	4,347,684	4,286,083	4,340,144	4,164,281
CLAIMS ON CENTRAL BANK	5,874,773	5,746,029	6,348,470	6,920,657	6,145,185	6,651,219
NET CLAIMS ON GENERAL GOVERNMENT	-131,466	581,818	1,080,768	1,350,606	1,013,709	1,298,639
Claims on federal government	9,801,539	9,673,043	9,708,265	9,563,141	9,763,971	10,743,289
Debt securities	9,740,168	9,611,613	9,646,821	9,501,735	9,702,553	10,681,870
<i>in rubles</i>	9,239,199	9,016,533	9,023,620	8,925,541	9,086,117	10,056,667
<i>in foreign currency</i>	500,969	595,080	623,202	576,193	616,435	625,203
Loans	61,371	61,430	61,443	61,406	61,418	61,420
<i>in rubles</i>	61,339	61,387	61,397	61,370	61,378	61,379
<i>in foreign currency</i>	32	43	46	36	40	41
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	609,867	538,063	522,429	514,645	498,564	478,457
Debt securities	403,952	399,902	396,513	389,994	374,892	355,762
<i>in rubles</i>	403,952	399,902	396,513	389,994	374,892	355,762
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	205,915	138,161	125,916	124,650	123,672	122,696
<i>in rubles</i>	205,821	138,055	125,811	124,551	123,565	122,589
<i>in foreign currency</i>	94	107	105	100	107	106
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	8,361,357	7,296,882	6,761,374	6,509,360	6,960,834	7,782,852
Deposits	5,637,328	4,748,794	4,761,333	4,517,322	5,035,816	6,063,305
<i>in rubles</i>	5,486,107	4,570,607	4,587,261	4,354,660	4,875,021	5,907,381
<i>in foreign currency</i>	151,221	178,187	174,072	162,662	160,795	155,924
Other liabilities	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
<i>in rubles</i>	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
Deposits	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
<i>in rubles</i>	2,181,514	2,332,402	2,388,549	2,217,818	2,287,990	2,140,255
<i>in foreign currency</i>	—	4	3	1	1	1
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	88,001,232	89,923,776	91,435,516	91,989,452	94,129,084	95,058,029
<i>in rubles</i>	80,860,361	81,919,855	84,167,646	85,534,254	87,462,687	88,510,247
<i>in foreign currency</i>	7,140,871	8,003,921	7,267,870	6,455,198	6,666,397	6,547,782
Claims on other financial institutions	11,999,405	12,271,356	12,293,896	11,803,858	11,930,727	11,798,173
<i>in rubles</i>	9,506,370	9,495,015	10,002,307	10,117,122	10,219,010	10,227,112
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	1,850,630	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	3,893,904	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	11,946,853	11,839,655	12,665,710
OTHER ITEMS (NET)	17,953,055	18,467,884	18,243,999	17,453,959	18,213,562	17,428,730
Escrow accounts of households ¹	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
NET FOREIGN ASSETS	8,595,929	9,247,551	9,441,835	9,006,600	8,779,480	8,731,687
CLAIMS ON NONRESIDENTS	13,609,648	14,090,465	14,586,843	14,102,722	14,162,224	14,008,428
LIABILITIES TO NONRESIDENTS	5,013,719	4,842,914	5,145,008	5,096,122	5,382,745	5,276,741
CLAIMS ON CENTRAL BANK	8,993,037	8,834,002	8,409,449	7,969,324	6,594,439	7,716,086
NET CLAIMS ON GENERAL GOVERNMENT	2,637,288	3,458,825	4,592,697	2,752,271	3,151,665	2,239,632
Claims on federal government	12,266,764	12,546,745	12,734,451	13,033,826	13,170,773	13,257,645
Debt securities	12,205,526	12,485,624	12,672,351	12,972,718	13,109,666	13,191,174
<i>in rubles</i>	11,494,466	11,775,720	11,906,855	12,188,446	12,281,798	12,404,320
<i>in foreign currency</i>	711,059	709,904	765,496	784,272	827,869	786,855
Loans	61,239	61,121	62,101	61,108	61,106	66,471
<i>in rubles</i>	61,194	61,076	62,051	61,059	61,053	66,420
<i>in foreign currency</i>	45	46	50	49	54	51
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	578,345	533,681	539,408	507,967	513,661	470,800
Debt securities	338,586	338,453	335,744	331,487	333,538	330,781
<i>in rubles</i>	338,586	338,453	335,744	331,487	333,538	330,781
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	239,759	195,228	203,664	176,480	180,123	140,019
<i>in rubles</i>	239,637	195,107	203,533	176,346	179,983	139,879
<i>in foreign currency</i>	122	121	131	134	140	140
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	8,788,607	8,096,970	7,532,371	8,804,561	8,866,395	9,207,375
Deposits	6,458,607	5,482,922	5,784,314	5,133,322	5,908,337	5,829,838
<i>in rubles</i>	6,311,197	5,326,852	5,643,961	4,987,629	5,759,352	5,684,366
<i>in foreign currency</i>	147,410	156,070	140,354	145,692	148,985	145,473
Other liabilities	2,330,000	2,614,047	1,748,056	3,671,240	2,958,058	3,377,536
<i>in rubles</i>	2,330,000	2,614,047	1,748,056	3,671,240	2,958,058	3,377,536
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	1,419,215	1,524,632	1,148,791	1,984,960	1,666,374	2,281,439
Deposits	1,419,215	1,524,632	1,148,791	1,984,960	1,666,374	2,281,439
<i>in rubles</i>	1,419,215	1,524,631	1,148,790	1,984,960	1,666,372	2,281,438
<i>in foreign currency</i>	—	—	1	1	2	1
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	98,019,238	97,746,853	99,838,230	101,256,732	103,419,723	105,590,910
<i>in rubles</i>	90,392,243	89,986,404	91,449,379	92,809,245	94,616,117	96,734,141
<i>in foreign currency</i>	7,626,995	7,760,449	8,388,851	8,447,486	8,803,606	8,856,770
Claims on other financial institutions	12,640,976	12,137,676	12,484,528	12,442,326	12,655,061	13,427,818
<i>in rubles</i>	10,957,387	10,296,479	10,505,023	10,567,487	10,683,837	11,378,340
Debt securities	1,609,075	1,590,638	1,615,594	1,580,802	1,423,141	1,345,751
Loans	7,184,780	6,774,243	6,827,280	6,929,682	7,115,833	7,210,388
Other claims	2,163,532	1,931,598	2,062,149	2,057,002	2,144,863	2,822,201

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
<i>in foreign currency</i>	1,683,589	1,841,197	1,979,505	1,874,840	1,971,225	2,049,478
Debt securities	359,118	404,217	476,625	557,659	632,344	616,759
Loans	1,133,780	1,172,492	1,087,704	1,121,806	1,180,591	1,178,009
Other claims	190,692	264,489	415,176	195,374	158,289	254,709
Claims on nonfinancial organizations	56,567,331	56,666,271	58,144,123	59,060,183	60,483,079	61,270,481
<i>in rubles</i>	50,677,930	50,800,153	51,789,915	52,543,490	53,707,047	54,517,466
Debt securities	1,999,364	1,952,382	1,895,734	1,956,909	2,188,649	2,267,263
Loans	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921	48,307,809
Other claims	3,860,560	3,862,785	3,889,934	3,809,297	3,855,477	3,942,395
<i>in foreign currency</i>	5,889,401	5,866,118	6,354,208	6,516,693	6,776,032	6,753,015
Debt securities	410,787	416,242	403,099	426,259	450,330	461,312
Loans	5,313,607	5,285,241	5,778,946	5,911,914	6,142,459	6,120,138
Other claims	165,007	164,635	172,164	178,520	183,243	171,565
Claims on households	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582	30,892,612
<i>in rubles</i>	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
Debt securities	—	—	—	—	—	—
Loans	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	54,005	53,134	55,137	55,954	56,349	54,277
Debt securities	—	—	—	—	—	—
Loans	54,005	53,134	55,137	55,954	56,349	54,277
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,658,226	5,210,959	5,502,058	4,935,727	4,881,895	4,839,425
DEPOSITS INCLUDED IN BROAD MONEY	79,232,793	79,091,888	81,207,778	81,159,669	81,547,617	82,650,243
<i>in rubles</i>	66,910,048	66,822,630	68,113,583	68,202,476	68,337,657	69,613,452
Transferable deposits	28,551,772	29,572,800	30,013,970	29,500,287	29,485,086	31,003,348
Other financial institutions	902,038	1,042,565	952,020	871,809	884,512	1,028,981
Nonfinancial organizations	13,634,249	15,619,383	15,499,402	14,721,775	14,321,289	15,216,379
Households	14,015,484	12,910,852	13,562,548	13,906,703	14,279,284	14,757,987
Other deposits	38,358,276	37,249,830	38,099,613	38,702,189	38,852,571	38,610,105
Other financial institutions	2,848,310	3,107,323	3,194,884	3,262,044	3,289,301	3,029,831
Nonfinancial organizations	15,233,228	13,729,920	14,302,472	14,638,482	14,369,146	14,231,300
Households	20,276,739	20,412,587	20,602,257	20,801,663	21,194,125	21,348,974
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Other financial institutions	318,438	325,171	328,239	408,931	422,922	469,104
Nonfinancial organizations	8,197,439	8,208,974	8,840,220	8,783,708	9,035,102	8,887,422
Households	3,806,868	3,735,114	3,925,736	3,764,554	3,751,936	3,680,265
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496	4,459	4,426	4,500
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,569,492	1,593,126	1,532,600	1,539,261	1,591,881
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163	2,705,203	2,713,051	2,769,745	2,810,242
SHARES AND OTHER EQUITY	12,978,777	13,433,558	13,411,343	13,399,370	13,415,879	14,113,001
OTHER ITEMS (NET)	17,318,713	17,422,517	17,858,208	17,240,068	17,786,484	18,269,024
Escrow accounts of households ¹	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851	4,303,040

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023
NET FOREIGN ASSETS	8,902,929	8,765,026	9,230,141	8,975,114
CLAIMS ON NONRESIDENTS	14,391,692	14,657,084	15,500,506	15,498,341
LIABILITIES TO NONRESIDENTS	5,488,763	5,892,058	6,270,365	6,523,226
CLAIMS ON CENTRAL BANK	8,008,872	7,833,056	8,423,747	7,433,531
NET CLAIMS ON GENERAL GOVERNMENT	1,299,607	761,097	793,317	958,033
Claims on federal government	13,527,687	13,981,036	14,137,843	14,053,341
Debt securities	13,461,213	13,914,681	14,071,532	13,999,513
<i>in rubles</i>	12,624,381	13,040,848	13,152,081	13,206,620
<i>in foreign currency</i>	836,832	873,833	919,451	792,893
Loans	66,475	66,354	66,311	53,828
<i>in rubles</i>	66,420	66,297	66,250	53,766
<i>in foreign currency</i>	55	58	61	62
Other claims	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Claims on state and local government	456,900	458,106	438,692	436,663
Debt securities	316,624	314,654	311,074	305,272
<i>in rubles</i>	316,624	314,654	311,074	305,272
<i>in foreign currency</i>	—	—	—	—
Loans	140,276	143,452	127,619	131,391
<i>in rubles</i>	140,126	143,295	127,453	131,223
<i>in foreign currency</i>	150	157	166	168
Other claims	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Liabilities to federal government	10,454,662	11,365,780	11,193,749	11,044,962
Deposits	6,358,628	6,759,761	7,548,914	7,001,023
<i>in rubles</i>	6,201,380	6,598,940	7,386,664	6,830,225
<i>in foreign currency</i>	157,247	160,821	162,250	170,798
Other liabilities	4,096,034	4,606,019	3,644,835	4,043,939
<i>in rubles</i>	4,096,034	4,606,019	3,644,835	4,043,939
<i>in foreign currency</i>	—	—	—	—
Liabilities to state and local government	2,230,318	2,312,265	2,589,470	2,487,010
Deposits	2,230,318	2,312,265	2,589,470	2,487,010
<i>in rubles</i>	2,230,317	2,312,263	2,589,469	2,487,009
<i>in foreign currency</i>	1	2	1	1
Other liabilities	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
CLAIMS ON OTHER SECTORS	107,709,373	110,921,892	114,045,626	116,470,426
<i>in rubles</i>	98,460,372	100,876,998	103,487,339	105,764,748
<i>in foreign currency</i>	9,249,001	10,044,894	10,558,287	10,705,678
Claims on other financial institutions	13,769,802	14,480,419	15,223,891	15,659,956
<i>in rubles</i>	11,698,990	12,358,585	12,951,630	13,257,638
Debt securities	1,356,014	1,535,766	1,550,403	1,473,506
Loans	7,394,402	7,580,701	7,975,563	8,283,266
Other claims	2,948,574	3,242,118	3,425,664	3,500,866

Table 1.11 (end)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023
<i>in foreign currency</i>	2,070,812	2,121,835	2,272,261	2,402,318
Debt securities	698,524	686,455	726,077	760,130
Loans	1,187,640	1,206,144	1,293,378	1,335,652
Other claims	184,648	229,235	252,806	306,536
Claims on nonfinancial organizations	62,415,971	64,346,831	65,716,056	66,737,997
<i>in rubles</i>	55,293,557	56,479,369	57,485,772	58,488,684
Debt securities	2,329,370	2,255,198	2,248,683	2,246,639
Loans	48,930,531	50,119,216	51,088,493	52,175,512
Other claims	4,033,656	4,104,955	4,148,596	4,066,533
<i>in foreign currency</i>	7,122,414	7,867,462	8,230,284	8,249,314
Debt securities	483,458	525,201	548,878	553,085
Loans	6,461,504	7,160,578	7,495,504	7,508,900
Other claims	177,453	181,683	185,902	187,329
Claims on households	31,523,600	32,094,641	33,105,679	34,072,473
<i>in rubles</i>	31,467,826	32,039,044	33,049,937	34,018,427
Debt securities	—	—	—	—
Loans	31,467,826	32,039,044	33,049,937	34,018,427
Other claims	—	—	—	—
<i>in foreign currency</i>	55,775	55,597	55,742	54,047
Debt securities	—	—	—	—
Loans	55,775	55,597	55,742	54,047
Other claims	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,789,513	4,906,924	5,232,452	5,259,954
DEPOSITS INCLUDED IN BROAD MONEY	83,923,814	85,367,113	87,955,190	88,710,766
<i>in rubles</i>	70,286,376	70,978,719	72,624,162	73,163,088
Transferable deposits	31,495,583	32,240,687	32,303,228	31,604,533
Other financial institutions	1,130,011	1,123,098	1,186,638	1,162,285
Nonfinancial organizations	14,750,917	15,038,745	15,400,311	15,187,487
Households	15,614,655	16,078,844	15,716,279	15,254,761
Other deposits	38,790,793	38,738,031	40,320,934	41,558,555
Other financial institutions	3,229,766	3,236,682	3,299,319	3,213,802
Nonfinancial organizations	14,129,073	13,955,775	14,542,698	14,834,570
Households	21,431,953	21,545,575	22,478,917	23,510,183
<i>in foreign currency</i>	13,637,438	14,388,394	15,331,028	15,547,679
Transferable deposits	—	—	—	—
Other financial institutions	—	—	—	—
Nonfinancial organizations	—	—	—	—
Households	—	—	—	—
Other deposits	13,637,438	14,388,394	15,331,028	15,547,679
Other financial institutions	341,439	367,730	395,490	483,693
Nonfinancial organizations	9,423,345	10,051,352	10,876,835	11,015,145
Households	3,872,655	3,969,312	4,058,703	4,048,841
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,370	4,340	4,316	4,288
DEPOSITS EXCLUDED FROM BROAD MONEY	1,571,596	1,600,865	1,576,667	1,569,937
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,896,943	3,000,304	2,965,554	2,986,864
SHARES AND OTHER EQUITY	14,551,644	14,919,002	15,422,835	15,412,733
OTHER ITEMS (NET)	18,182,900	18,482,522	19,335,818	19,892,562
Escrow accounts of households ¹	4,402,909	4,536,088	4,855,557	5,259,161

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

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

Table 1.12

Banking System Survey

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
NET FOREIGN ASSETS	53,257,017	55,666,039	60,670,836	61,574,828	51,473,304	46,617,875
NET CLAIMS ON GENERAL GOVERNMENT	-9,002,712	-11,382,071	-13,177,045	-14,366,103	-12,466,233	-11,105,396
CLAIMS ON OTHER SECTORS	88,937,343	89,583,835	92,658,896	93,261,510	91,901,226	90,735,969
<i>in rubles</i>	79,769,612	79,820,773	81,445,147	81,523,661	81,918,087	81,872,584
<i>in foreign currency</i>	9,167,731	9,763,062	11,213,749	11,737,849	9,983,140	8,863,385
Claims on other financial institutions	14,116,345	14,046,009	14,993,377	15,193,280	14,294,234	13,819,717
<i>in rubles</i>	11,774,858	11,436,130	11,490,656	11,156,651	10,934,445	10,766,253
of which: Loans	8,144,489	8,137,058	8,323,639	8,138,833	7,909,885	7,594,930
<i>in foreign currency</i>	2,341,488	2,609,879	3,502,722	4,036,630	3,359,789	3,053,464
of which: Loans	1,780,752	1,709,086	1,809,642	1,627,127	1,526,193	1,481,229
Claims on nonfinancial organizations	48,474,261	48,951,165	50,644,564	51,020,316	50,792,125	50,149,277
<i>in rubles</i>	41,737,126	41,890,261	43,037,709	43,421,723	44,257,368	44,419,678
of which: Loans	36,023,524	36,095,324	37,061,656	37,456,066	38,274,324	38,613,210
<i>in foreign currency</i>	6,737,135	7,060,903	7,606,855	7,598,593	6,534,757	5,729,599
of which: Loans	6,453,217	6,769,766	7,298,619	7,298,321	6,264,605	5,478,848
Claims on households	26,346,737	26,586,661	27,020,955	27,047,914	26,814,867	26,766,975
<i>in rubles</i>	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
<i>in foreign currency</i>	89,108	92,279	104,172	102,626	88,594	80,321
of which: Loans	89,108	92,279	104,172	102,626	88,594	80,321
BROAD MONEY LIABILITIES	83,761,495	83,994,776	85,635,181	85,495,275	83,694,767	82,926,630
MONEY SUPPLY (National Definition)	66,252,865	65,310,289	66,659,714	68,203,535	68,475,281	68,993,415
<i>in rubles</i>						
Currency outside bankikg system	13,200,359	13,026,861	13,913,356	13,834,330	13,518,440	13,233,478
Transferable deposits	22,808,307	22,870,149	23,334,994	21,038,431	20,750,991	21,486,898
Other financial institutions	651,070	716,867	852,298	776,865	700,034	714,985
Nonfinancial organizations	10,275,210	11,157,451	11,766,045	11,712,100	11,210,480	11,929,421
Households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491
Other deposits	30,244,199	29,413,278	29,411,364	33,330,774	34,205,850	34,273,039
Other financial institutions	2,295,937	2,169,037	2,169,184	2,258,932	2,258,926	2,250,890
Nonfinancial organizations	10,779,355	9,884,878	10,181,529	11,252,910	11,120,499	10,941,667
Households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483
<i>in foreign currency</i>	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Other financial institutions	482,156	455,336	555,149	393,695	461,488	406,917
Nonfinancial organizations	10,304,891	11,355,632	11,757,112	10,976,179	9,759,714	8,934,869
Households	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,768	5,723	5,652	5,345	5,133	5,065
DEPOSITS EXCLUDED FROM BROAD MONEY	1,307,642	1,313,066	1,382,623	1,494,229	1,310,618	1,274,252
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,737,193	2,704,408	2,656,866	2,637,742	2,616,045	2,619,118
OTHER ITEMS (NET)	45,385,317	45,855,552	50,478,017	50,842,989	43,286,867	39,428,449
Escrow accounts of households ¹	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.12 (cont.)

(millions of rubles, end of period)

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

Table 1.12 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
NET FOREIGN ASSETS	47,471,041	48,723,430	50,551,862	52,512,285	54,300,936	53,348,339
NET CLAIMS ON GENERAL GOVERNMENT	-4,254,551	-4,396,590	-3,758,555	-5,011,505	-6,421,579	-5,639,114
CLAIMS ON OTHER SECTORS	99,192,092	99,060,281	101,157,125	102,560,132	104,711,460	106,871,220
<i>in rubles</i>	91,565,096	91,165,413	92,631,095	93,989,294	95,776,696	97,896,630
<i>in foreign currency</i>	7,626,996	7,894,868	8,526,030	8,570,838	8,934,764	8,974,590
Claims on other financial institutions	13,811,187	13,445,640	13,798,031	13,740,282	13,941,441	14,702,877
<i>in rubles</i>	12,127,598	11,470,026	11,681,347	11,742,092	11,839,059	12,535,581
of which: Loans	8,283,944	7,873,472	7,926,980	8,028,408	8,195,883	8,290,902
<i>in foreign currency</i>	1,683,589	1,975,615	2,116,683	1,998,190	2,102,382	2,167,297
of which: Loans	1,133,780	1,172,492	1,087,704	1,121,806	1,180,591	1,178,009
Claims on nonfinancial organizations	56,569,974	56,671,734	58,149,515	59,065,627	60,488,437	61,275,731
<i>in rubles</i>	50,680,572	50,805,616	51,795,305	52,548,933	53,712,403	54,522,715
of which: Loans	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921	48,307,809
<i>in foreign currency</i>	5,889,402	5,866,119	6,354,210	6,516,694	6,776,034	6,753,016
of which: Loans	5,313,607	5,285,241	5,778,946	5,911,914	6,142,459	6,120,138
Claims on households	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582	30,892,612
<i>in rubles</i>	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
of which: Loans	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
<i>in foreign currency</i>	54,005	53,134	55,137	55,954	56,349	54,277
of which: Loans	54,005	53,134	55,137	55,954	56,349	54,277
BROAD MONEY LIABILITIES	94,715,449	94,495,615	97,054,599	97,775,018	97,850,378	99,238,609
MONEY SUPPLY (National Definition)	82,388,014	82,221,702	83,955,908	84,813,366	84,635,992	86,197,318
<i>in rubles</i>						
Currency outside bankikg system	15,435,724	15,361,243	15,576,634	15,819,611	16,241,962	16,485,469
Transferable deposits	28,582,764	29,603,340	30,044,411	29,530,911	29,516,858	31,033,884
Other financial institutions	922,006	1,062,353	971,808	891,874	905,491	1,050,038
Nonfinancial organizations	13,645,274	15,630,135	15,510,055	14,732,334	14,332,083	15,225,859
Households	14,015,484	12,910,852	13,562,548	13,906,703	14,279,284	14,757,987
Other deposits	38,369,526	37,257,120	38,334,863	39,462,844	38,877,171	38,677,965
Other financial institutions	2,859,560	3,114,613	3,430,134	4,022,699	3,313,901	3,097,691
Nonfinancial organizations	15,233,228	13,729,920	14,302,472	14,638,482	14,369,146	14,231,300
Households	20,276,739	20,412,587	20,602,257	20,801,663	21,194,125	21,348,974
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Other financial institutions	318,438	325,171	328,239	408,931	422,922	469,104
Nonfinancial organizations	8,197,439	8,208,974	8,840,220	8,783,708	9,035,102	8,887,422
Households	3,806,868	3,735,114	3,925,736	3,764,554	3,751,936	3,680,265
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496	4,459	4,426	4,500
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,569,492	1,593,126	1,532,600	1,539,261	1,591,881
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163	2,705,203	2,713,051	2,769,745	2,810,242
OTHER ITEMS (NET)	43,640,840	44,767,851	46,597,505	48,040,243	50,431,433	50,939,713
Escrow accounts of households ¹	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851	4,303,040

Table 1.12 (end)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023
NET FOREIGN ASSETS	56,800,496	59,561,170	62,031,813	61,396,525
NET CLAIMS ON GENERAL GOVERNMENT	-6,065,905	-7,064,653	-6,886,333	-7,280,755
CLAIMS ON OTHER SECTORS	108,964,071	112,228,588	115,429,420	117,815,325
<i>in rubles</i>	99,637,245	102,050,914	104,674,383	106,963,073
<i>in foreign currency</i>	9,326,825	10,177,674	10,755,038	10,852,252
Claims on other financial institutions	15,019,446	15,782,223	16,600,634	16,997,191
<i>in rubles</i>	12,870,811	13,527,609	14,131,625	14,448,302
of which: Loans	8,481,714	8,668,396	9,063,791	9,380,476
<i>in foreign currency</i>	2,148,635	2,254,613	2,469,008	2,548,889
of which: Loans	1,187,640	1,206,144	1,293,378	1,335,652
Claims on nonfinancial organizations	62,421,024	64,351,725	65,723,108	66,745,661
<i>in rubles</i>	55,298,609	56,484,261	57,492,821	58,496,344
of which: Loans	48,930,531	50,119,216	51,088,493	52,175,512
<i>in foreign currency</i>	7,122,416	7,867,463	8,230,287	8,249,316
of which: Loans	6,461,504	7,160,578	7,495,504	7,508,900
Claims on households	31,523,600	32,094,641	33,105,679	34,072,473
<i>in rubles</i>	31,467,826	32,039,044	33,049,937	34,018,427
of which: Loans	31,467,826	32,039,044	33,049,937	34,018,427
<i>in foreign currency</i>	55,775	55,597	55,742	54,047
of which: Loans	55,775	55,597	55,742	54,047
BROAD MONEY LIABILITIES	100,918,588	102,686,774	105,446,247	106,149,278
MONEY SUPPLY (National Definition)	87,276,779	88,294,039	90,110,902	90,597,312
<i>in rubles</i>				
Currency outside bankikg system	16,920,538	17,245,965	17,377,456	17,349,562
Transferable deposits	31,527,048	32,271,163	32,333,318	31,635,045
Other financial institutions	1,150,965	1,143,189	1,206,415	1,181,836
Nonfinancial organizations	14,761,428	15,049,130	15,410,624	15,198,447
Households	15,614,655	16,078,844	15,716,279	15,254,761
Other deposits	38,829,193	38,776,911	40,400,129	41,612,705
Other financial institutions	3,268,166	3,275,562	3,378,514	3,267,952
Nonfinancial organizations	14,129,073	13,955,775	14,542,698	14,834,570
Households	21,431,953	21,545,575	22,478,917	23,510,183
<i>in foreign currency</i>	13,637,438	14,388,394	15,331,028	15,547,679
Transferable deposits	—	—	—	—
Other financial institutions	—	—	—	—
Nonfinancial organizations	—	—	—	—
Households	—	—	—	—
Other deposits	13,637,438	14,388,394	15,331,028	15,547,679
Other financial institutions	341,439	367,730	395,490	483,693
Nonfinancial organizations	9,423,345	10,051,352	10,876,835	11,015,145
Households	3,872,655	3,969,312	4,058,703	4,048,841
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,370	4,340	4,316	4,288
DEPOSITS EXCLUDED FROM BROAD MONEY	1,571,596	1,600,865	1,576,667	1,569,937
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,896,943	3,000,304	2,965,554	2,986,864
OTHER ITEMS (NET)	54,311,534	57,437,163	60,586,433	61,225,015
Escrow accounts of households ¹	4,402,909	4,536,088	4,855,557	5,259,161

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

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

Table 1.13

Money Supply (National Definition)

(billions of rubles)

Date	Cash (M0 monetary aggregate)	Transferable deposits	Including		Monetary aggregate M1 (1+2)	Other deposits	Including	
			households	nonfinancial organizations, financial institutions (except for credit ones)			households	nonfinancial organizations, financial institutions (except for credit ones)
2021								
31.12	13,200.4	22,808.3	11,882.0	10,926.3	36,008.7	30,244.2	17,168.9	13,075.3
2022								
31.01	13,026.9	22,870.1	10,995.8	11,874.3	35,897.0	29,413.3	17,359.4	12,053.9
28.02	13,913.4	23,335.0	10,716.7	12,618.3	37,248.3	29,411.4	17,060.7	12,350.7
31.03	13,834.3	21,038.4	8,549.5	12,489.0	34,872.8	33,330.8	19,818.9	13,511.8
30.04	13,518.4	20,751.0	8,840.5	11,910.5	34,269.4	34,205.9	20,826.4	13,379.4
31.05	13,233.5	21,486.9	8,842.5	12,644.4	34,720.4	34,273.0	21,080.5	13,192.6
30.06	13,293.1	23,164.8	10,208.9	12,955.8	36,457.9	33,165.4	20,198.0	12,967.4
31.07	13,390.8	24,254.9	10,495.0	13,759.9	37,645.8	33,179.6	20,286.8	12,892.8
31.08	13,481.8	25,533.8	10,913.9	14,619.9	39,015.6	34,317.7	20,210.8	14,106.9
30.09	14,175.0	26,426.6	11,432.1	14,994.6	40,601.7	34,495.2	19,571.0	14,924.2
31.10	14,669.8	26,653.1	11,575.9	15,077.3	41,323.0	34,313.5	19,516.2	14,797.3
30.11	14,740.3	26,744.3	11,953.5	14,790.8	41,484.6	35,388.6	19,580.1	15,808.5
31.12	15,435.7	28,582.8	14,015.5	14,567.3	44,018.5	38,369.5	20,276.7	18,092.8
2023								
31.01	15,361.2	29,603.3	12,910.9	16,692.5	44,964.6	37,257.1	20,412.6	16,844.5
28.02	15,576.6	30,044.4	13,562.5	16,481.9	45,621.0	38,334.9	20,602.3	17,732.6
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
30.04	16,242.0	29,516.9	14,279.3	15,237.6	45,758.8	38,877.2	21,194.1	17,683.0
31.05	16,485.5	31,033.9	14,758.0	16,275.9	47,519.4	38,678.0	21,349.0	17,329.0
30.06	16,920.5	31,527.0	15,614.7	15,912.4	48,447.6	38,829.2	21,432.0	17,397.2
31.07	17,246.0	32,271.2	16,078.8	16,192.3	49,517.1	38,776.9	21,545.6	17,231.3
31.08	17,377.5	32,333.3	15,716.3	16,617.0	49,710.8	40,400.1	22,478.9	17,921.2
30.09	17,349.6	31,635.0	15,254.8	16,380.3	48,984.6	41,612.7	23,510.2	18,102.5

Table 1.13 (end)

Date	M2 Money supply, billions of rubles (5+6) 9	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
		10	11	12
2021				
31.12	66,252.9	6.3	13.0	13.0
2022				
31.01	65,310.3	-1.4	-1.4	13.4
28.02	66,659.7	2.1	0.6	14.6
31.03	68,203.5	2.3	2.9	17.1
30.04	68,475.3	0.4	3.4	15.7
31.05	68,993.4	0.8	4.1	16.6
30.06	69,623.2	0.9	5.1	16.8
31.07	70,825.4	1.7	6.9	19.3
31.08	73,333.3	3.5	10.7	22.6
30.09	75,096.8	2.4	13.3	23.9
31.10	75,636.5	0.7	14.2	24.4
30.11	76,873.3	1.6	16.0	23.4
31.12	82,388.0	7.2	24.4	24.4
2023				
31.01	82,221.7	-0.2	-0.2	25.9
28.02	83,955.9	2.1	1.9	25.9
31.03	84,813.4	1.0	2.9	24.4
30.04	84,636.0	-0.2	2.7	23.6
31.05	86,197.3	1.8	4.6	24.9
30.06	87,276.5	1.3	5.9	25.4
31.07	88,294.0	1.2	7.2	24.7
31.08	90,110.9	2.1	9.4	22.9
30.09	90,597.3	0.5	10.0	20.6

Table 1.14

Monetary Base (Broad Definition)

(billions of rubles)

Date	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
31.12.2015	11,043.8	8,522.2	1,594.0	369.8	557.8	—
31.12.2016	11,882.7	8,789.8	1,822.7	484.7	785.5	—
31.12.2017	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4
31.12.2018	16,063.4	10,312.5	1,898.2	575.3	1,903.5	1,373.9
31.12.2019	16,822.1	10,616.1	2,625.5	617.4	1,026.4	1,936.7
31.12.2020	18,472.4	13,419.6	2,548.5	713.6	1,220.7	570.0
31.12.2021	20,338.9	14,068.1	2,650.6	815.3	2,805.0	0.0
2022						
31.01	19,802.8	13,784.1	3,762.4	825.4	1,430.8	0.0
28.02	22,376.9	15,815.1	2,847.1	843.3	2,871.4	0.0
31.03	19,186.6	14,842.3	1,086.4	150.0	3,107.8	0.0
30.04	18,344.8	14,347.5	1,019.9	162.2	2,815.2	0.0
31.05	18,663.7	13,970.6	1,796.5	145.9	2,750.7	0.0
30.06	19,167.7	14,033.3	1,808.5	145.9	3,180.0	0.0
31.07	19,136.5	14,141.8	2,022.8	146.0	2,825.9	0.0
31.08	19,830.1	14,228.5	2,042.1	146.0	3,413.6	0.0
30.09	21,095.5	15,158.4	2,835.6	145.9	2,955.6	0.0
31.10	20,814.8	15,489.4	2,720.4	145.9	2,459.1	0.0
30.11	21,391.3	15,558.9	2,056.8	145.9	3,629.6	0.0
31.12	24,428.6	16,347.7	2,983.6	145.9	4,951.4	0.0
2023						
31.01	24,195.0	16,167.8	2,074.5	145.9	5,806.9	0.0
28.02	23,985.9	16,421.5	2,238.4	265.4	5,060.6	0.0
31.03	23,788.7	16,661.0	3,317.0	265.4	3,545.3	0.0
30.04	22,836.1	17,154.8	2,407.3	265.3	3,008.6	0.0
31.05	24,201.3	17,338.4	3,345.5	271.3	3,246.2	0.0
30.06	24,929.2	17,797.4	4,105.3	271.3	2,755.1	0.0
31.07	25,078.8	18,194.5	3,966.7	271.3	2,646.3	0.0
31.08	25,801.0	18,358.8	4,563.3	271.7	2,607.2	0.0
30.09	24,782.9	18,349.7	3,269.4	271.7	2,892.1	0.0

Table 1.14 (end)

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

Date	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
2023						
01.09	25,801.0	18,358.8	4,563.3	271.7	2,607.2	0.0
04.09	25,827.7	18,386.2	4,451.4	271.7	2,718.4	0.0
05.09	25,893.0	18,370.7	4,638.1	271.7	2,612.5	0.0
06.09	25,796.6	18,392.0	4,490.6	271.7	2,642.3	0.0
07.09	25,952.4	18,410.7	4,934.9	271.7	2,335.1	0.0
08.09	25,642.9	18,440.3	4,563.8	271.7	2,367.1	0.0
11.09	25,972.6	18,467.1	4,886.7	271.7	2,347.0	0.0
12.09	25,848.7	18,453.6	4,460.8	271.7	2,662.6	0.0
13.09	25,502.6	18,469.4	3,379.1	271.7	3,382.5	0.0
14.09	32,392.2	18,493.7	11,867.2	271.7	1,759.7	0.0
15.09	32,663.5	18,521.8	12,127.5	271.7	1,742.5	0.0
18.09	32,516.3	18,537.6	11,836.3	271.7	1,870.6	0.0
19.09	24,916.1	18,509.1	3,976.1	271.7	2,159.2	0.0
20.09	24,989.9	18,504.9	3,537.5	271.7	2,675.7	0.0
21.09	24,712.3	18,498.6	3,183.2	271.7	2,758.7	0.0
22.09	24,668.9	18,481.1	3,082.2	271.7	2,834.0	0.0
25.09	24,590.7	18,468.6	2,900.8	271.7	2,949.5	0.0
26.09	24,529.5	18,424.5	2,912.7	271.7	2,920.5	0.0
27.09	24,473.3	18,398.8	2,874.0	271.7	2,928.8	0.0
28.09	24,522.2	18,373.7	2,936.6	271.7	2,940.2	0.0
29.09	24,413.0	18,355.4	2,784.8	271.7	3,001.0	0.0

¹ At market value.

Table 1.15

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
Net foreign assets	3,952,958	4,605,130	4,437,108	5,457,400	5,046,698	5,270,847	5,102,065	5,060,247
Claims on banking system	8,568,875	8,420,157	8,539,805	8,722,569	9,047,016	9,282,066	9,532,775	9,981,274
Net claims on general government	2,213,853	2,208,630	2,248,073	2,398,993	3,306,473	3,116,240	3,423,993	3,387,339
Claims on other sectors	28,897,343	27,312,635	27,306,113	28,900,025	32,293,638	32,757,322	33,858,224	35,242,745
Nonfinancial organizations	27,656,849	26,089,831	26,150,753	27,775,034	30,907,535	31,414,335	32,527,255	33,940,808
Households	1,240,494	1,222,804	1,155,360	1,124,991	1,386,103	1,342,986	1,330,969	1,301,937
Securities other than shares	1,165,724	1,239,118	1,322,705	1,252,788	1,615,115	1,594,420	1,572,921	1,611,434
Loans	12,502,311	13,544,925	13,932,757	14,137,412	15,977,065	16,101,895	16,466,423	17,202,887
Credit institutions	6,635,702	6,989,105	7,206,090	8,129,200	8,378,820	8,675,222	8,827,958	9,157,349
Insurance technical reserves	5,955,574	6,084,444	6,097,369	6,220,839	6,485,109	6,634,109	6,699,327	6,772,548
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
Net equity of households in pension funds	4,032,253	4,042,767	4,044,432	4,043,017	4,240,398	4,247,308	4,253,753	4,251,115
Prepaid premiums/reserves against outstanding claims	813,931	879,538	861,579	893,567	907,262	1,017,283	1,037,231	1,075,426
of which: credit institutions	79,298	71,318	68,023	63,453	65,178	61,387	60,625	56,928
Other items (net)	24,009,420	21,678,065	21,178,268	23,867,947	25,616,536	26,096,051	27,178,386	28,084,737

Table 1.15 (end)

(millions of rubles, end of period)

	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
Net foreign assets	6,348,843	6,316,832	4,472,775	4,516,197	5,554,248	4,786,041
Claims on banking system	10,313,673	9,226,933	9,241,835	9,355,115	10,148,480	11,753,772
Net claims on general government	3,765,234	3,870,533	3,545,702	3,459,867	3,782,619	3,894,264
Claims on other sectors	33,779,994	37,272,594	39,789,733	41,928,630	46,677,014	47,267,824
Nonfinancial organizations	32,119,928	35,687,323	38,190,230	40,167,322	44,773,341	45,360,956
Households	1,660,067	1,585,271	1,599,503	1,761,308	1,903,673	1,906,868
Securities other than shares	2,057,520	1,925,165	1,985,833	2,267,834	3,479,230	3,517,344
Loans	17,816,045	18,509,449	17,451,550	18,625,028	19,797,598	19,587,194
Credit institutions	9,372,153	9,282,278	8,279,729	8,721,687	9,084,341	8,818,779
Insurance technical reserves	6,975,608	7,051,722	6,874,049	6,932,007	7,165,078	7,183,710
Net equity of households in life insurance reserves	1,480,624	1,483,673	1,354,529	1,395,931	1,432,816	1,455,074
Net equity of households in pension funds	4,382,646	4,388,254	4,381,527	4,370,959	4,540,171	4,527,594
Prepaid premiums/reserves against outstanding claims	1,112,338	1,179,796	1,137,993	1,165,117	1,192,092	1,201,042
of which: credit institutions	58,487	54,270	47,332	47,270	43,073	36,926
Other items (net)	27,358,571	29,200,556	30,738,613	31,434,941	35,720,454	37,413,652

Note. 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

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
Net foreign assets	44,758,629	56,924,398	52,168,477	60,451,850	57,014,181	56,889,213	55,335,500	56,340,000
Domestic claims	78,131,432	76,646,080	80,479,743	84,194,384	92,919,868	93,868,109	97,292,597	100,266,439
Net claims on general government	-9,092,999	-12,254,601	-8,189,563	-8,346,564	-4,276,684	-5,419,973	-5,842,813	-7,424,428
Claims on other sectors	87,224,431	88,900,681	88,669,306	92,540,948	97,196,552	99,288,083	103,135,409	107,690,867
Nonfinancial organizations	66,883,530	67,866,930	67,604,107	70,459,456	74,221,931	75,456,985	77,834,954	81,096,734
Households	20,340,901	21,033,751	21,065,199	22,081,492	22,974,621	23,831,097	25,300,455	26,594,133
Currency outside financial sector	9,646,474	10,229,492	11,502,601	12,059,325	12,512,631	12,558,582	12,775,068	13,075,315
Deposits	53,545,281	56,605,564	55,774,511	58,754,162	61,069,366	60,994,361	61,386,773	63,110,532
Securities other than shares	1,373,009	1,367,898	1,380,587	1,514,455	1,558,542	1,576,914	1,729,872	1,744,679
Loans	4,157,602	4,903,286	5,122,268	4,464,439	6,106,537	5,991,836	6,221,701	6,661,526
Insurance technical reserves	5,876,276	6,013,126	6,029,346	6,157,387	6,419,930	6,572,722	6,638,702	6,715,620
Other items (net)	48,291,421	54,451,112	52,838,907	61,696,465	62,267,043	63,062,908	63,875,981	65,298,767

Table 1.16 (end)

(millions of rubles, end of period)

	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
Net foreign assets	59,605,860	67,891,660	42,077,259	43,455,906	53,025,289	57,298,326
Domestic claims	103,363,514	104,845,255	111,091,139	118,898,406	131,585,987	134,970,432
Net claims on general government	-5,237,478	-10,495,570	-4,704,364	-3,219,799	-471,932	-1,117,241
Claims on other sectors	108,600,992	115,340,824	115,795,503	122,118,205	132,057,919	136,087,674
Nonfinancial organizations	80,594,189	86,707,639	87,331,820	92,510,643	101,343,315	104,426,583
Households	28,006,804	28,633,185	28,463,683	29,607,562	30,714,604	31,661,091
Currency outside financial sector	13,188,451	13,821,895	13,280,943	14,161,609	15,422,809	15,805,479
Deposits	68,176,987	69,467,969	65,232,983	69,330,139	75,691,041	77,969,569
Securities other than shares	1,946,142	1,711,475	1,675,711	1,426,193	1,819,117	2,222,726
Loans	7,116,618	7,967,467	7,974,288	8,763,621	9,614,094	9,669,688
Insurance technical reserves	6,917,121	6,997,451	6,826,717	6,884,737	7,122,005	7,146,784
Other items (net)	65,624,055	72,770,656	58,177,756	61,788,013	74,942,210	79,454,512

Note. 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 28.02.2023	For 31.03.2023	For 30.04.2023	For 31.05.2023	For 30.06.2023	For 31.07.2023	For 31.08.2023	For 30.09.2023
ASSETS								
Foreign currency-denominated assets and precious metals	41,244,739	43,621,443	45,701,883	44,885,907	48,241,582	51,074,566	53,062,427	52,673,268
Credits and deposits	5,607,914	5,050,614	5,005,128	4,964,258	4,973,356	5,117,266	5,476,516	5,187,848
Securities	438,703	436,139	437,259	439,586	439,582	437,751	435,230	438,830
Claims on IMF	3,039,001	3,153,192	3,311,978	3,262,173	3,535,595	3,742,878	3,866,036	3,891,509
Other assets	332,738	298,280	302,563	287,433	249,439	293,429	359,221	308,272
Total assets	50,663,095	52,559,668	54,758,811	53,839,357	57,439,554	60,665,890	63,199,430	62,499,727
LIABILITIES								
Cash in circulation	16,422,018	16,661,513	17,155,339	17,338,871	17,797,937	18,195,004	18,359,304	18,350,206
Funds in accounts with the Bank of Russia	16,485,508	15,941,576	15,609,401	15,214,745	15,017,204	15,128,454	15,564,812	15,093,906
Liabilities to IMF	2,732,893	2,844,353	2,942,007	2,939,968	3,197,999	3,374,451	3,488,766	3,506,167
Other liabilities	2,279,959	4,369,509	6,309,439	5,603,148	8,683,789	11,225,356	13,043,923	12,806,823
Total liabilities	37,920,378	39,816,951	42,016,186	41,096,732	44,696,929	47,923,265	50,456,805	49,757,102
CAPITAL								
Capital	12,742,717	12,742,717	12,742,625	12,742,625	12,742,625	12,742,625	12,742,625	12,742,625
Total liabilities and capital	50,663,095	52,559,668	54,758,811	53,839,357	57,439,554	60,665,890	63,199,430	62,499,727

Table 2.2

The Bank of Russia Key Rate¹

(% p.a.)

Period	Rate
05.11.2014	9.50
12.12.2014	10.50
16.12.2014	17.00
02.02.2015	15.00
16.03.2015	14.00
05.05.2015	12.50
16.06.2015	11.50
03.08.2015	11.00
14.06.2016	10.50
19.09.2016	10.00
27.03.2017	9.75
02.05.2017	9.25
19.06.2017	9.00
18.09.2017	8.50
30.10.2017	8.25
18.12.2017	7.75
12.02.2018	7.50
26.03.2018	7.25
17.09.2018	7.50
17.12.2018	7.75
17.06.2019	7.50
29.07.2019	7.25
09.09.2019	7.00
28.10.2019	6.50
16.12.2019	6.25
10.02.2020	6.00
27.04.2020	5.50
22.06.2020	4.50
27.07.2020	4.25
22.03.2021	4.50
26.04.2021	5.00
15.06.2021	5.50
26.07.2021	6.50
13.09.2021	6.75
25.10.2021	7.50
20.12.2021	8.50
14.02.2022	9.50
28.02.2022	20.00
11.04.2022	17.00
04.05.2022	14.00
27.05.2022	11.00
14.06.2022	9.50
25.07.2022	8.00
19.09.2022	7.50
24.07.2023	8.50
15.08.2023	12.00
18.09.2023	13.00
30.10.2023	15.00

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

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 — 31.05.2023	4.00	5.50	7.50	4.00	5.50	7.50	4.00	5.50	7.50
01.06.2023 ¹ —	4.50	6.00	8.50	4.50	6.00	8.50	4.50	6.00	8.50
	To nonbanking credit institutions								
01.04.2023 — 31.05.2023	4.00	5.50	7.50	4.00	5.50	7.50	4.00	5.50	7.50
01.06.2023 ¹ —	4.50	6.00	8.50	4.50	6.00	8.50	4.50	6.00	8.50
	To banks with base licence								
01.04.2023 — 31.05.2023	1.00	5.50	7.50	1.00	5.50	7.50	1.00	5.50	7.50
01.06.2023 ¹ —	1.00	6.00	8.50	1.00	6.00	8.50	1.00	6.00	8.50

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

Table 2.4

Required Reserve Averaging Ratios Set by the Bank of Russia

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

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

Table 2.5

Adjustment Ratios for Reservable Liabilities and Required Reserves

Adjustment ratio to credit institutions' liabilities on debt securities issued				
Effective period	Amount			
01.11.2009 — 31.03.2022	0.2			
01.04.2022 —	0.2			
Ratio for operations involving a credit institution — central counterparty				
Effective period	Amount			
	for liabilities in Russian rubles	for liabilities in foreign currencies	for liabilities in foreign currencies	
			except liabilities in unfriendly states' currencies	for liabilities in unfriendly states' currencies
01.04.2022 — 30.06.2022 (for calculating required reserves from April through June 2022)	0.1	0.1	—	—
01.07.2022 — 31.03.2023 (for calculating required reserves from July 2022 through March 2023)	0.2	0.2	—	—
01.04.2023 — (for calculating required reserves from 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 credit institutions' vaults for a reporting period, but no more than 25% of the amount of required reserves in Russian rubles			
01.04.2022 —	Actual balances in Russian rubles as of a reporting date in the vaults of credit institutions with a basic licence and actual average balances in Russian rubles for a reporting period in the vaults of credit institutions with a universal licence and non-bank credit institutions, but no more than 25% of the amount of required reserves 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
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
17.05.2023 — 13.06.2023	3,611.6
14.06.2023 — 11.07.2023	3,621.4
12.07.2023 — 08.08.2023	4,255.8
09.08.2023 — 12.09.2023	4,385.3
13.09.2023 — 10.10.2023	4,503.9
11.10.2023 — 14.11.2023	4,562.5

Table 2.7

Interest Rates on Monetary Policy Instruments of the Bank of Russia

(% p.a.)

Start date	Interest rate on standing deposit facilities	Maximum rate submitted at deposit auctions	Minimum rate submitted at repo auctions			Minimum rate submitted at loan auctions	Interest rate on standing overnight loans, repos and FX swaps	Interest rate on standing lending facilities for more than 1 day	
			main and fine-tuning	1 month	1 year			lombard loans ¹ and loans secured by non-marketable assets for 2 to 90 days	loans secured by non-marketable assets for more than 90 days
1	2	3	4	5	6	7	8	9	10
28.10.2019	5.50	6.50	6.50	—	—	6.75	7.50	8.25	8.25
16.12.2019	5.25	6.25	6.25	—	—	6.50	7.25	8.00	8.00
10.02.2020	5.00	6.00	6.00	—	—	6.25	7.00	7.75	7.75
27.04.2020	4.50	5.50	5.50	—	—	5.75	6.50	7.25	7.25
14.05.2020	4.50	5.50	5.50	5.60	5.75	5.75	6.50	7.25	7.25
22.06.2020	3.50	4.50	4.50	4.60	4.75	4.75	5.50	6.25	6.25
27.07.2020	3.25	4.25	4.25	4.35	4.50	4.50	5.25	6.00	6.00
22.03.2021	3.50	4.50	4.50	4.60	4.75	4.75	5.50	6.25	6.25
26.04.2021	4.00	5.00	5.00	5.10	5.25	5.25	6.00	6.75	6.75
15.06.2021	4.50	5.50	5.50	5.60	5.75	5.75	6.50	7.25	7.25
26.07.2021	5.50	6.50	6.50	6.60	6.75	6.75	7.50	8.25	8.25
13.09.2021	5.75	6.75	6.75	6.85	7.00	7.00	7.75	8.50	8.50
25.10.2021	6.50	7.50	7.50	7.60	7.75	7.75	8.50	9.25	9.25
20.12.2021	7.50	8.50	8.50	8.60	8.75	8.75	9.50	10.25	10.25
14.02.2022	8.50	9.50	9.50	9.60	9.75	9.75	10.50	11.25	11.25
28.02.2022	19.00	20.00	20.00	20.10	20.25	20.25	21.00	21.00	21.75
11.04.2022	16.00	17.00	17.00	17.10	17.25	17.25	18.00	18.00	18.75
04.05.2022	13.00	14.00	14.00	14.10	14.25	14.25	15.00	15.00	15.75
27.05.2022	10.00	11.00	11.00	11.10	11.25	11.25	12.00	12.00	12.75
14.06.2022	8.50	9.50	9.50	9.60	9.75	9.75	10.50	10.50	11.25
25.07.2022	7.00	8.00	8.00	8.10	8.25	8.25	9.00	9.00	9.75
19.09.2022	6.50	7.50	7.50	7.60	7.75	7.75	8.50	8.50	9.25
24.07.2023	7.50	8.50	8.50	8.60	8.75	8.75	9.50	9.50	10.25
15.08.2023	11.00	12.00	12.00	12.10	12.25	12.25	13.00	13.00	13.75
18.09.2023	12.00	13.00	13.00	13.10	13.25	13.25	14.00	14.00	14.75

¹ Since 25 March 2022.

Table 2.8

Interest Rates on the Bank of Russia's Special Facilities

(% p.a.)

Start date	SME Support ¹	Non-Commodity Export Support (EXIAR) ²	Support of Large Investment Projects ³	Leasing Development Support ⁴	Economy Support Amid the COVID-19 Pandemic ⁵	SME Support (unsecured loans) ⁶
1	2	3	4	5	6	7
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
24.07.2023	7.00	6.50	7.50	—	—	—
15.08.2023	10.50	6.50	9.00	—	—	—
18.09.2023	11.50	6.50	9.00	—	—	—

¹ The interest rates on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation and from 20 June 2023 on Bank of Russia loans secured by federal government bonds. 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.

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

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

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

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

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

Table 2.9

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

(millions of rubles)

Date	Intraday loans (in a day)	Standing facilities (start of business)												special facilities
		overnight loans	repos	FX swaps	lombard loans			loans secured by non-marketable assets						
					1 day	2–30 days	31–90 days	1 day	2–30 days	31–90 days	91–180 days	181–365 days	366–549 days	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2023														
01.09	205,919.06	—	—	—	—	860.80	12,444.92	400,000.00	500,000.00	175,505.24	—	28.73	—	342,998.32
04.09	416,601.65	—	—	—	—	910.80	12,744.92	375,000.00	500,000.00	145,505.24	—	28.73	—	342,844.18
05.09	238,149.68	—	510.84	—	—	1,910.80	11,525.72	450,000.00	500,000.00	127,505.24	—	28.73	—	342,756.02
06.09	456,508.16	—	1,844.58	—	—	1,910.80	12,025.72	290,000.00	500,000.00	155,505.24	—	28.73	—	340,431.00
07.09	533,131.78	—	1,862.36	—	50,000.00	1,910.80	12,992.02	400,000.00	500,000.00	185,505.24	—	28.73	—	340,429.66
08.09	576,917.50	—	892.70	—	—	1,910.80	13,749.62	100,000.00	500,000.00	190,505.24	—	28.73	—	339,480.83
11.09	487,599.75	—	416.76	—	—	2,110.80	12,549.62	1,000,000.00	—	115,505.24	—	28.73	—	338,604.90
12.09	476,499.43	—	—	—	—	—	10,645.02	950,000.00	—	85,474.74	—	—	—	338,061.80
13.09	658,032.22	—	—	—	—	—	9,795.52	642,500.00	—	82,474.74	—	—	—	339,947.86
14.09	573,795.16	—	240,832.79	—	—	—	8,343.52	7,400,000.00	—	55,474.74	—	—	—	347,052.84
15.09	737,600.32	—	232,303.09	—	—	—	8,343.52	7,710,000.00	—	85,474.74	—	—	—	346,031.15
18.09	968,372.93	—	296,637.32	—	—	500.00	8,343.52	7,310,000.00	—	300,474.74	—	—	—	345,360.27
19.09	376,511.61	—	513.35	—	—	—	8,343.52	50,000.00	250,000.00	180,474.62	—	—	—	344,899.38
20.09	675,377.42	—	513.49	—	—	1,000.00	7,343.52	—	250,000.00	235,474.62	—	—	—	344,886.88
21.09	236,295.65	23.14	388.60	—	—	1,000.00	7,343.52	80,000.00	—	155,427.11	—	—	—	345,190.03
22.09	198,436.83	—	—	—	—	—	7,343.52	110,000.00	—	95,332.11	114.00	—	—	345,465.39
25.09	379,993.70	—	—	—	—	—	7,343.52	30,000.00	—	75,332.11	114.00	—	—	345,584.20
26.09	1,008,168.58	—	—	—	—	—	6,987.92	140,000.00	—	35,332.11	114.00	—	—	343,969.68
27.09	1,953,349.06	—	—	—	—	—	6,287.92	30,000.00	—	20,201.20	224.00	—	—	346,620.57
28.09	3,321,930.36	—	—	—	—	—	6,787.92	75,000.00	—	60,201.20	224.00	—	—	344,334.45
29.09	1,556,718.99	—	—	—	—	—	7,487.92	872,000.00	—	45,201.20	224.00	—	—	344,347.65

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
2023				
01.09	—	—	1,200,000.00	—
04.09	—	—	1,200,000.00	—
05.09	—	—	1,200,000.00	—
06.09	—	—	1,200,000.00	—
07.09	—	—	1,200,000.00	—
08.09	—	—	1,200,000.00	—
11.09	—	—	1,200,000.00	—
12.09	—	—	1,200,000.00	—
13.09	—	—	1,200,000.00	—
14.09	—	—	1,100,000.00	—
15.09	—	—	1,100,000.00	—
18.09	—	—	1,100,000.00	—
19.09	—	—	1,100,000.00	—
20.09	—	—	1,100,000.00	—
21.09	—	—	1,100,000.00	—
22.09	—	—	1,100,000.00	—
25.09	—	—	1,100,000.00	—
26.09	—	—	1,100,000.00	—
27.09	—	—	1,100,000.00	—
28.09	—	—	1,100,000.00	—
29.09	—	—	1,100,000.00	—

Table 2.10

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

(billions of rubles, start of business)

Date	Deposits with the Bank of Russia			Bank of Russia bonds
	overnight standing deposit facilities	at auction		
		fine-tuning operations	1 week	
1	2	3	4	5
2023				
01.09	1,176.82	—	1,429.91	—
04.09	1,288.00	—	1,429.91	—
05.09	1,182.14	—	1,429.91	—
06.09	1,211.91	—	1,429.91	—
07.09	938.64	—	1,396.50	—
08.09	970.61	—	1,396.50	—
11.09	950.55	—	1,396.50	—
12.09	1,266.14	—	1,396.50	—
13.09	882.78	1,103.22	1,396.50	—
14.09	639.66	—	1,120.00	—
15.09	622.47	—	1,120.00	—
18.09	750.62	—	1,120.00	—
19.09	1,039.23	—	1,120.00	—
20.09	1,555.74	—	1,120.00	—
21.09	773.01	—	1,985.67	—
22.09	848.28	—	1,985.67	—
25.09	963.87	—	1,985.67	—
26.09	934.85	—	1,985.67	—
27.09	943.12	—	1,985.67	—
28.09	964.66	—	1,975.57	—
29.09	1,025.45	—	1,975.57	—

Table 2.11

Results of Main Bank of Russia Auctions

Auction date	Auction type	Settlement date / date of the first leg	Maturity date / date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5	6
05.09.2023	depository	06.09.2023	13.09.2023	11.46	1,400.00
12.09.2023	depository	13.09.2023	20.09.2023	11.47	1,120.00
19.09.2023	depository	20.09.2023	27.09.2023	12.73	1,985.67
26.09.2023	depository	27.09.2023	04.10.2023	12.85	1,975.57

Table 2.12

Results of Bank of Russia Fine-Tuning Auctions

Auction date	Auction type depositary	Maturity (days)	Weighted average rate (% p.a.)	Amount (billions of rubles)
1	2	3	4	5
12.09.2023	depositary	1	11.72	1,103.22

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
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
17.04.2023	19.04.2023	17.04.2024	7.75	100.00
17.04.2023	19.04.2023	17.05.2023	7.60	851.48
15.05.2023	17.05.2023	21.06.2023	7.60	500.00
15.05.2023	17.05.2023	15.05.2024	7.75	100.00
19.06.2023	21.06.2023	19.07.2023	7.60	300.00
19.06.2023	21.06.2023	19.06.2024	7.75	100.00
17.07.2023	19.07.2023	17.07.2024	7.75	100.00
17.07.2023	19.07.2023	16.08.2023	7.63	100.00
14.08.2023	16.08.2023	13.09.2023	8.69	100.00
11.09.2023	13.09.2023	11.10.2023	12.26	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.)

1	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
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
2023																		
January	7.00	7.60	—	—	—	—	7.00	—	—	—	—	—	6.91	—	—	—	—	—
February	7.11	7.60	—	—	—	—	7.12	7.60	—	—	—	—	7.07	—	—	—	—	—
March	7.35	7.51	8.40	—	—	—	7.36	—	—	—	—	—	7.30	—	—	—	—	—
April	7.16	7.72	8.10	—	—	—	7.13	—	—	—	—	—	7.11	—	—	—	—	—
May	7.25	7.60	8.70	—	—	—	7.27	7.61	7.87	—	—	—	7.12	—	—	—	—	—
June	7.33	7.76	8.81	—	—	—	7.36	7.85	—	—	—	—	7.26	—	—	—	—	—
July	7.83	7.83	9.03	9.71	—	11.81	7.85	—	8.81	—	—	—	7.71	—	—	—	—	—
August	10.33	10.62	—	9.34	—	—	10.35	10.17	—	9.34	—	—	10.27	—	—	—	—	—
September	12.28	12.73	12.73	—	—	—	12.31	—	12.92	—	—	—	12.11	—	—	—	—	—
October	13.08	13.33	14.16	—	—	—	13.13	14.19	—	—	—	—	12.87	—	—	—	—	—

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
2023						
January	—	—	—	—	—	—
February	4.55	—	—	—	—	—
March	—	—	—	—	—	—
April	—	—	—	—	—	—
May	—	—	4.95	—	—	—
June	—	—	—	—	—	—
July	—	—	—	—	—	—
August	—	—	—	—	—	—
September	—	5.44	—	—	—	—
October	—	—	—	—	—	—

Table 3.1.3

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

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2023																		
02.10	12.63	—	—	—	—	—	12.68	—	—	—	—	—	12.53	—	—	—	—	—
03.10	12.55	—	—	—	—	—	12.56	—	—	—	—	—	12.43	—	—	—	—	—
04.10	12.52	13.10	—	—	—	—	12.51	—	—	—	—	—	12.52	—	—	—	—	—
05.10	12.52	—	—	—	—	—	12.51	—	—	—	—	—	12.48	—	—	—	—	—
06.10	12.52	—	13.75	—	—	—	12.53	—	—	—	—	—	12.38	—	—	—	—	—
09.10	13.00	—	12.85	—	—	—	13.03	—	—	—	—	—	12.83	—	—	—	—	—
10.10	13.09	—	—	—	—	—	13.14	—	—	—	—	—	12.92	—	—	—	—	—
11.10	13.24	13.21	—	—	—	—	13.99	—	—	—	—	—	12.60	—	—	—	—	—
12.10	13.26	—	—	—	—	—	13.69	—	—	—	—	—	13.15	—	—	—	—	—
13.10	13.13	—	—	—	—	—	13.07	—	—	—	—	—	13.11	—	—	—	—	—
16.10	13.12	14.15	13.91	—	—	—	13.10	14.19	—	—	—	—	13.20	—	—	—	—	—
17.10	13.15	—	—	—	—	—	13.11	—	—	—	—	—	13.19	—	—	—	—	—
18.10	13.18	13.15	—	—	—	—	13.18	—	—	—	—	—	12.93	—	—	—	—	—
19.10	13.14	—	—	—	—	—	13.14	—	—	—	—	—	12.97	—	—	—	—	—
20.10	13.12	13.27	—	—	—	—	13.12	—	—	—	—	—	12.94	—	—	—	—	—
23.10	13.06	13.05	—	—	—	—	13.06	—	—	—	—	—	12.86	—	—	—	—	—
24.10	13.07	—	—	—	—	—	13.07	—	—	—	—	—	12.86	—	—	—	—	—
25.10	12.86	13.05	—	—	—	—	12.85	—	—	—	—	—	—	—	—	—	—	—
26.10	12.63	12.47	—	—	—	—	12.63	—	—	—	—	—	12.46	—	—	—	—	—
27.10	12.80	—	—	—	—	—	12.73	—	—	—	—	—	12.78	—	—	—	—	—
30.10	14.60	—	15.57	—	—	—	14.67	—	—	—	—	—	—	—	—	—	—	—
31.10	14.50	14.56	14.72	—	—	—	14.49	—	—	—	—	—	14.30	—	—	—	—	—

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
2023						
02.10	—	—	—	—	—	—
03.10	—	—	—	—	—	—
04.10	—	—	—	—	—	—
05.10	—	—	—	—	—	—
06.10	—	—	—	—	—	—
09.10	—	—	—	—	—	—
10.10	—	—	—	—	—	—
11.10	—	—	—	—	—	—
12.10	—	—	—	—	—	—
13.10	—	—	—	—	—	—
16.10	—	—	—	—	—	—
17.10	—	—	—	—	—	—
18.10	—	—	—	—	—	—
19.10	—	—	—	—	—	—
20.10	—	—	—	—	—	—
23.10	—	—	—	—	—	—
24.10	—	—	—	—	—	—
25.10	—	—	—	—	—	—
26.10	—	—	—	—	—	—
27.10	—	—	—	—	—	—
30.10	—	—	—	—	—	—
31.10	—	—	—	—	—	—

Table 3.1.5

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

Period	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
1	2	3	4	5	6	7	8	9
2023								
January	902,329	1,189,139	29,122	15,461	16,413	5,299	5,416	26,791
February	955,877	1,064,640	20,309	29,644	20,132	1,663	33,792	28,538
March	1,062,054	1,252,892	18,777	38,711	20,742	1,085	6,436	45,002
April	1,034,478	1,220,073	21,316	104,118	15,648	3,021	9,001	58,244
May	1,191,104	1,254,018	21,475	30,658	20,347	1,171	19,878	42,802
June	1,285,753	1,330,504	23,376	33,601	18,378	1,172	23,332	42,763
July	1,153,421	1,529,282	18,052	52,193	19,397	1,066	42,720	40,212
August	1,157,938	1,773,959	26,469	68,238	16,351	1,648	35,797	39,897
September	1,140,147	1,962,971	38,998	46,057	17,790	1,798	21,879	46,704

Table 3.1.6

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

(millions of rubles)

Maturity	September 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	808,186	1,578,554	954	32,580	9,419	1,798	355	37,545
1 week ¹	263,686	332,075	34,066	—	6,150	—	3,873	2,032
2 weeks ¹	3,879	13,690	451	—	295	—	5,732	1,090
1 month ²	37,337	15,619	1,017	13,474	—	—	6,230	3,469
2 months ²	2,676	381	7	—	—	—	—	—
3 months ³	5,137	5,827	—	—	1,219	—	645	1,789
6 months ³	695	22	82	—	24	—	1,252	472
Over 6 months	4,545	—	46	—	682	—	140	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	14,006	16,803	2,376	2	—	—	3,654	307

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

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

3.2. Exchange Rates and Reference Prices of Precious Metals

Table 3.2.1

Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2022															
January	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	75.1315	74.8355	74.5277	74.5686	75.7668
February	77.4702	77.1302	76.4849	76.6501	76.0509	76.0509	76.0509	75.6806	75.3042	74.8015	74.7241	74.9867	74.9867	74.9867	76.5762
March	93.5589	91.7457	103.2487	111.7564	105.8124	105.8124	105.8124	105.8124	105.8124	116.0847	120.3785	116.7517	116.7517	116.7517	115.1963
April	83.4097	83.4285	83.4285	83.4285	83.5932	83.3520	82.5962	76.2547	74.8501	74.8501	74.8501	79.1596	79.6274	79.8471	81.2880
May	71.0237	71.0237	71.0237	71.0237	69.4160	66.2378	67.3843	67.3843	67.3843	67.3843	67.3843	68.8389	65.7916	63.7799	63.7799
June	61.6069	61.4733	61.5750	61.9659	61.9659	61.9659	61.1094	60.9565	60.2282	58.3895	57.7780	57.7780	57.7780	57.7780	57.0926
July	52.5123	53.7676	53.7676	53.7676	55.0858	58.5118	62.9110	63.1427	61.2664	61.2664	61.2664	61.3045	58.8541	58.5322	58.2568
August	61.3101	62.0506	60.1595	60.2374	60.2580	60.3696	60.3696	60.3696	60.3164	60.3814	60.4542	60.6229	60.8993	60.8993	60.8993
September	60.2386	60.2370	60.3713	60.3713	60.3713	60.9033	60.8544	61.1814	60.8010	60.4696	60.4696	60.4696	60.4568	60.0676	59.7751
October	55.2987	55.2987	55.2987	57.5664	58.7913	59.4043	60.2534	61.2475	61.2475	61.2475	62.3126	63.6840	63.7559	63.4917	63.0558
November	61.6229	61.4275	61.6175	62.0955	62.0955	62.0955	62.0955	61.2367	60.9774	61.0611	61.2434	60.2179	60.2179	60.2179	60.3982
December	60.8803	61.1479	61.7749	61.7749	61.7749	62.1849	62.9103	62.9372	62.5722	62.3813	62.3813	62.3813	62.7674	63.2120	63.3590
2023															
January	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3002	69.6094	69.0202	67.7775	67.5744	67.5744
February	70.5174	70.1217	70.0414	70.3847	70.3847	70.3847	70.5991	70.8924	71.5763	72.8949	72.7923	72.7923	72.7923	73.6307	73.8645
March	74.8932	75.2513	75.4729	75.4592	75.4592	75.4592	75.4728	75.4577	75.4577	75.9028	75.9406	75.9406	75.9406	75.4609	75.1927
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
May	80.5093	80.5093	79.9609	79.3071	78.6139	76.8207	76.8207	76.8207	76.8207	76.8207	76.6929	75.8846	77.2041	77.2041	77.2041
June	80.9942	80.9657	80.8756	80.8756	80.8756	81.3294	81.2502	81.4581	82.0930	82.6417	82.6417	82.6417	82.6417	83.6405	84.3249
July	88.3844	88.3844	88.3844	89.3255	89.5450	90.3380	92.5695	91.6879	91.6879	91.6879	91.4931	90.5045	90.6253	90.1757	90.1190
August	91.5923	91.7755	92.8410	93.7792	94.8076	94.8076	94.8076	96.5668	96.0755	97.3999	97.2794	98.2066	98.2066	98.2066	101.0399
September	96.3344	96.3411	96.3411	96.3411	96.6199	97.5383	97.8439	98.1961	97.9241	97.9241	97.9241	96.5083	94.7035	95.9794	96.1609
October	97.4147	97.4147	98.4785	99.2677	99.4555	99.6762	100.4911	100.4911	100.4911	101.3598	99.9349	99.9808	96.9948	97.3075	97.3075

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
2022																
January	75.7668	75.7668	76.0404	76.3347	76.8697	76.4408	76.6903	76.6903	76.6903	77.3649	78.6422	78.9437	78.9470	77.8174	77.8174	77.8174
February	76.1660	75.0141	75.7527	75.7619	75.7619	75.7619	76.7671	80.4194	80.4194	86.9288	83.5485	83.5485	83.5485	—	—	—
March	111.4823	108.0521	104.8012	103.9524	103.9524	103.9524	104.6819	104.0741	103.1618	96.0458	95.6618	95.6618	95.6618	93.7125	86.2843	84.0851
April	80.0437	80.0437	80.0437	79.4529	79.0287	77.0809	74.9990	73.5050	73.5050	73.5050	73.3611	72.7089	72.8764	72.2953	71.0237	—
May	63.7799	63.4445	63.5428	63.5643	62.4031	58.8862	58.8862	58.8862	58.2087	56.9690	56.2996	62.0495	66.4029	66.4029	66.4029	63.0975
June	56.6624	56.8691	56.7101	56.7101	56.7101	56.1727	54.7081	53.2788	53.3578	53.3234	53.3234	53.3234	53.3641	52.9699	51.1580	—
July	57.8323	57.8323	57.8323	56.5616	55.4370	54.8491	56.4783	57.3917	57.3917	57.3917	57.7821	58.6605	60.2198	60.2031	61.3101	61.3101
August	61.3747	61.4247	60.7552	59.9570	59.1321	59.1321	59.1321	59.7419	59.8963	59.9974	59.7699	60.0924	60.0924	60.0924	60.3636	60.3677
September	59.6663	60.0316	60.0316	60.0316	60.1662	60.0158	60.8685	59.8318	58.1006	58.1006	58.1006	57.9990	58.1756	58.4485	57.4130	—
October	63.0558	63.0558	61.7634	61.7032	61.5905	61.5018	61.1958	61.1958	61.1958	61.1629	61.3326	61.4277	61.3589	61.5343	61.5343	61.5343
November	60.3116	60.3484	60.3894	60.3741	60.3741	60.3741	60.7379	60.6566	60.5043	60.3866	60.4797	60.4797	60.4797	60.7520	61.0742	—
December	64.3015	64.6078	64.6078	64.6078	66.3474	69.0037	70.5256	72.1306	68.6760	68.6760	68.6760	68.4487	69.9346	71.3261	71.9778	70.3375
2023																
January	67.5744	68.2892	68.6644	68.8728	68.8467	68.6656	68.6656	68.6656	68.6288	68.7529	68.9573	69.1263	69.3372	69.3372	69.3372	69.5927
February	74.2077	74.7638	74.7588	74.7588	74.7588	74.0432	74.8596	74.7087	74.7087	74.7087	74.7087	74.7087	75.4323	—	—	—
March	75.7457	76.4095	76.6044	76.6044	76.6044	77.2422	76.8373	76.9561	76.3072	76.4479	76.4479	76.4479	76.5662	76.5939	76.9781	77.0863
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	—
May	79.1004	79.9798	80.7642	80.0366	79.9093	79.9093	79.9093	79.9379	80.1665	79.9669	79.9841	79.9667	79.9667	79.9667	80.0555	80.6872
June	83.9611	83.6498	83.6498	83.6498	83.9866	84.2336	84.2467	83.6077	84.0793	84.0793	84.0793	84.6642	85.0504	85.6192	87.0341	—
July	90.1190	90.1190	90.4217	90.6906	91.2046	90.8545	90.3846	90.3846	90.3846	90.4890	90.0945	90.0468	90.0225	90.9783	90.9783	90.9783
August	97.4217	96.7045	93.7460	93.4047	93.4047	93.4047	94.1424	94.1185	94.4421	94.4007	94.7117	94.7117	94.7117	95.4717	95.7070	95.9283
September	96.6338	96.6338	96.6338	96.6472	96.2236	96.6172	96.0762	96.0419	96.0419	96.0419	96.1456	96.2378	96.5000	97.0018	97.4147	—
October	97.3075	97.2865	97.3458	97.3724	97.3074	95.9053	95.9053	95.9053	94.7081	93.5224	93.1507	93.5616	93.2174	93.2174	93.2174	93.2435

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
2022															
January	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	85.1315	84.8784	84.6709	85.4556	86.8894
February	86.5032	86.7869	86.2826	86.5610	87.1163	87.1163	87.1163	86.5181	85.8920	85.3784	85.3798	85.3574	85.3574	85.3574	86.8451
March	104.4772	102.9112	114.5544	124.0161	116.5312	115.6212	115.6212	115.6212	115.6212	126.4395	132.9581	128.9523	128.9523	128.9523	127.2343
April	92.4930	92.1468	92.1468	92.1468	92.3872	91.7289	90.5998	83.2930	81.7064	81.7064	81.7064	85.9752	86.7939	86.7219	88.0024
May	74.5589	74.5589	74.5589	74.5589	72.7815	70.0662	71.0963	71.0963	71.0963	71.0963	71.0963	72.6314	68.7835	65.7939	65.7939
June	62.7397	63.6629	64.9053	65.9191	65.9191	65.9191	64.8669	64.5699	63.9380	62.0934	60.9656	60.9656	60.9656	60.9656	59.2481
July	54.6405	56.3584	56.3584	56.3584	57.1836	60.1618	64.3260	64.1349	62.0499	62.0499	62.0499	61.8056	58.7643	58.9002	58.3432
August	62.5695	63.2468	61.2656	61.1243	61.0872	61.3610	61.3610	61.3610	61.1615	61.5542	61.7040	62.5156	62.5355	62.5355	62.5355
September	60.2141	60.2842	60.2187	60.2187	60.2187	60.1408	60.4929	60.5458	60.6952	60.8571	60.8571	60.8571	61.3127	60.9364	59.8368
October	52.7379	52.7379	52.7379	54.3947	56.1725	58.0613	58.2392	59.9756	59.9756	59.9756	60.8019	62.3481	62.5867	62.5903	62.4695
November	61.1196	60.9668	60.9216	60.6071	60.6071	60.6071	60.6071	60.6071	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
2023															
January	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.0785	74.5438	74.1361	72.7908	73.1131
February	76.3004	76.2245	76.9564	76.7344	76.7344	76.7344	76.0347	75.9087	76.8344	78.3223	78.0542	78.0542	78.0542	78.6710	79.3355
March	79.5134	80.1008	80.1897	80.0469	80.0469	80.0469	80.2353	80.5496	80.5496	80.1372	80.4009	80.4009	80.4009	80.6102	80.5192
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
May	88.3712	88.3712	87.6556	87.5750	86.9986	84.9073	84.9073	84.9073	84.9073	84.9073	84.1498	82.8877	84.2500	84.2500	84.2500
June	86.5009	86.5764	87.1010	87.1010	87.1010	87.0318	86.9519	87.1651	88.0379	89.0057	89.0057	89.0057	89.0057	90.3899	91.0668
July	96.0195	96.0195	96.0195	97.2582	97.7382	98.4144	100.7163	99.8189	99.8189	99.8189	100.4155	99.6775	99.8890	100.6788	101.1992
August	100.9428	100.6988	101.9268	102.5310	103.8379	103.8379	103.8379	106.0543	105.4352	106.8897	107.1563	107.9723	107.9723	107.9723	110.6847
September	104.9407	104.6108	104.6108	104.6108	104.4171	104.9043	105.0789	105.2776	104.8872	104.8872	104.8872	103.5332	101.5646	103.1066	103.2289
October	103.1631	103.1631	103.8680	104.0621	104.3024	104.7877	106.0100	106.0100	106.0100	107.0322	105.6864	105.9544	103.0350	102.5523	102.5523

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
2022																
January	86.8894	86.8894	86.8609	87.0216	87.1318	86.8215	86.9054	86.9054	86.9054	87.5925	88.9286	89.1511	88.4680	86.6419	86.6419	86.6419
February	86.2656	85.3060	86.1308	86.1489	86.1489	86.1489	87.3379	90.8820	90.8820	97.7688	93.5994	93.5994	93.5994	—	—	—
March	122.4522	118.7601	115.9311	114.3996	114.3996	114.3996	115.6002	114.7833	113.2613	105.4679	105.2662	105.2662	105.2662	102.6714	96.0085	93.6960
April	87.0715	87.0715	87.0715	86.4289	85.9674	83.2705	81.2239	80.0249	80.0249	80.0249	77.4651	76.6670	75.9224	75.3117	74.5589	—
May	65.7939	65.8166	66.3644	66.6135	64.9358	60.8953	60.8953	60.8953	60.3851	58.8705	57.9210	64.4392	69.4353	69.4353	69.4353	64.7170
June	59.1204	58.9568	59.3299	59.3299	59.3299	58.8003	57.4566	55.8307	55.9886	55.9640	55.9640	55.9640	56.0535	55.8886	53.8580	—
July	57.8851	57.8851	57.8851	57.1526	56.4463	55.8260	57.1133	57.7608	57.7608	57.7608	58.6741	59.4068	61.0032	61.2171	62.5695	62.5695
August	62.5056	62.3551	61.8322	60.8957	59.3934	59.3934	59.3934	59.5344	59.3304	59.5082	59.5983	59.8784	59.8784	59.8784	59.9608	60.5752
September	59.6196	59.8740	59.8740	59.8740	60.0426	60.0507	60.2110	58.9388	56.4751	56.4751	56.4751	55.9278	55.9953	55.7232	55.4064	—
October	62.4695	62.4695	60.5608	60.5300	60.1086	60.4371	59.8378	59.8378	59.8378	60.1575	60.4648	61.5682	61.5718	61.1328	61.1328	61.1328
November	62.6297	62.6675	62.5712	62.4484	62.4484	62.4484	62.1245	62.1774	62.2850	62.7814	62.8762	62.8762	62.8762	63.3008	63.3882	—
December	68.4470	68.7798	68.7798	68.7798	70.6196	73.3389	75.0914	76.6446	73.0407	73.0407	73.0407	72.6226	74.1829	75.6600	76.0765	75.6553
2023																
January	73.1131	73.8298	74.2646	74.5882	74.4058	74.3434	74.3434	74.3434	74.7307	74.6948	74.9564	75.3348	75.4062	75.4062	75.4062	75.7799
February	79.5654	79.9764	79.6104	79.6104	79.6104	79.1330	79.7588	79.5716	79.5716	79.5716	79.5716	79.5716	79.6230	—	—	—
March	80.8763	81.1418	81.4635	81.4635	81.4635	82.3736	82.5428	82.9670	83.1452	82.3923	82.3923	82.3923	82.2913	82.7750	83.4859	83.7639
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	—
May	86.0862	87.1619	87.5749	86.4964	86.2770	86.2770	86.2770	86.4963	86.5502	86.1995	85.8767	85.9190	85.9190	85.9190	85.9013	86.5119
June	90.9665	91.6329	91.6329	91.6329	91.7966	92.0745	92.0014	91.9430	91.4933	91.4933	91.4933	92.2969	93.1373	93.8644	95.1052	—
July	101.1992	101.1992	101.6496	102.0271	102.4441	101.8330	100.6562	100.6562	100.6562	100.3614	99.6918	99.7156	100.2173	99.9586	99.9586	99.9586
August	106.5736	105.6591	102.1810	101.4802	101.4802	101.4802	102.5719	102.7530	102.2452	102.4719	102.2586	102.2586	102.2586	103.2434	103.4765	104.4496
September	103.0358	103.0358	103.0358	103.0945	102.9211	103.3699	102.3606	102.2485	102.2485	102.2485	102.2453	101.9888	101.9780	102.0979	103.1631	—
October	102.5523	102.5200	102.7527	102.9059	102.6255	101.4257	101.4257	101.4257	100.3030	99.5534	98.6543	98.7376	98.3504	98.3504	98.3504	98.6164

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	80.5093	80.6872	87.0341	90.9783	95.9283	97.4147	93.2435		

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	80.88	78.94	83.15	90.42	95.26	96.65	97.01		

Table 3.2.5

Reference Prices of Refined Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
2023				
03.10	5,922.29	73.06	2,922.36	4,081.17
04.10	5,850.23	69.00	2,875.57	3,874.52
05.10	5,827.40	67.32	2,817.06	3,782.72
06.10	5,829.12	67.63	2,800.87	3,771.89
07.10	5,878.39	68.27	2,791.46	3,738.11
10.10	5,929.70	68.81	2,796.04	3,734.57
11.10	5,929.55	69.56	2,827.42	3,637.09
12.10	5,969.24	69.80	2,848.01	3,629.12
13.10	5,835.41	68.82	2,744.24	3,623.64
14.10	5,862.82	69.27	2,762.47	3,641.58
17.10	5,971.66	69.06	2,755.62	3,568.86
18.10	6,002.99	70.72	2,763.56	3,552.25
19.10	6,036.41	71.00	2,801.88	3,553.22
20.10	6,118.41	72.61	2,809.40	3,535.21
21.10	6,023.62	70.56	2,738.08	3,413.35
24.10	6,054.85	70.69	2,725.22	3,352.47
25.10	5,932.44	69.71	2,700.12	3,346.58
26.10	5,880.86	68.10	2,656.44	3,354.25
27.10	5,965.91	68.61	2,695.23	3,417.17
28.10	5,919.09	68.84	2,733.27	3,365.64
31.10	5,944.43	68.22	2,707.05	3,414.55

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
2020												
Q1	90,943,684.1	19,535,529.7	60,986,770.6	69,728.0	9,243,208.6	1,221,470.3	8,021,738.3	1,108,447.2	1,100,002.3	8,445.0	...	...
Q2	91,766,552.6	18,613,213.0	64,690,473.2	90,451.3	7,672,620.9	792,132.5	6,880,488.4	699,794.2	694,509.2	5,285.1	...	...
Q3	99,206,570.2	20,680,174.0	69,824,585.7	103,350.9	7,856,519.8	816,862.7	7,039,657.1	741,939.9	735,596.1	6,343.8	...	...
Q4	103,855,918.4	23,112,433.8	70,629,248.9	290,858.7	9,000,256.2	1,131,663.6	7,868,592.6	823,121.0	812,946.3	10,174.7	...	...
2021												
Q1	92,984,173.7	25,952,969.4	54,955,570.0	329,280.4	10,800,645.3	1,278,774.0	9,521,871.2	945,708.6	932,706.0	13,002.6	...	...
Q2	102,708,345.4	29,185,881.0	62,639,796.5	320,611.7	9,691,241.4	1,215,966.5	8,475,274.9	870,814.8	855,486.4	15,328.4	...	...
Q3	109,403,124.6	29,868,400.4	67,882,715.1	315,615.7	10,297,042.3	1,630,658.1	8,666,384.3	1,039,351.1	1,019,941.8	19,409.2	...	...
Q4	121,901,373.5	35,293,454.8	69,424,477.6	408,938.1	15,197,206.5	2,956,310.2	12,240,896.3	1,577,296.5	1,550,419.8	26,876.7	...	...
2022												
Q1	125,032,074.0	28,958,529.1	82,494,985.4	519,653.0	12,361,956.9	2,471,697.0	9,890,259.8	696,949.6	685,227.9	11,721.8	...	...
Q2	89,864,405.9	12,650,941.4	74,063,248.4	541,704.9	2,484,207.3	855,473.1	1,628,734.2	124,304.0	117,618.6	6,685.4	...	...
Q3	83,826,236.5	11,521,418.3	69,365,359.1	317,860.2	2,465,615.3	627,442.2	1,838,173.1	155,983.6	147,174.2	8,809.3	...	...
Q4	98,979,114.1	8,714,812.0	87,467,844.0	590,988.5	2,059,965.2	619,739.8	1,440,225.4	145,504.4	135,712.1	9,792.3	...	...
2023												
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	...
Q2	94,135,996.2	11,900,768.4	78,503,359.8	454,601.7	3,043,915.3	1,121,983.6	1,921,931.7	233,350.9	208,867.1	22,037.8	2,446.0	...
Q3	130,923,737.5	17,459,284.7	108,493,496.3	844,792.7	3,878,104.4	1,145,873.2	2,732,231.2	248,059.4	214,763.7	29,691.9	3,603.9	...

Table 3.4

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles ¹
1	2	3	4
2023			
01.09	3,231.35	1,055.43	115.38
04.09	3,268.97	1,063.41	149.67
05.09	3,264.43	1,050.99	158.53
06.09	3,245.47	1,038.58	141.67
07.09	3,169.07	1,014.05	194.41
08.09	3,142.88	1,012.40	123.04
11.09	3,122.37	1,033.50	124.14
12.09	3,165.92	1,049.65	117.16
13.09	3,148.32	1,030.65	99.33
14.09	3,139.49	1,018.31	154.63
15.09	3,152.53	1,029.15	98.77
18.09	3,135.18	1,024.52	105.89
19.09	3,083.85	1,003.35	142.49
20.09	3,068.15	1,002.54	144.65
21.09	3,019.22	988.12	116.50
22.09	3,049.07	999.99	102.68
25.09	3,045.39	997.09	74.79
26.09	3,051.91	998.49	81.92
27.09	3,067.61	999.22	79.09
28.09	3,108.07	1,011.04	95.25
29.09	3,133.26	1,007.58	113.08

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

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Quantitative Characteristics of Operating Credit Institutions

	2022				2023								
	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09
Credit institutions authorised to carry out banking operations (operating) — total	362	361	361	361	361	362	362	361	360	361	360	360	360
of which:													
— banks, of which	328	327	326	326	326	327	327	326	325	325	324	324	324
— with a universal licence	225	225	226	225	225	226	226	226	225	225	225	225	224
— with a basic licence	103	102	100	101	101	101	101	100	100	100	99	99	100
— nonbanking credit institutions	34	34	35	35	35	35	35	35	35	36	36	36	36
Credit institutions licensed to perform the following:													
— to attract funds of individuals	300	299	300	300	300	301	301	300	299	299	298	298	298
— to conduct operations in foreign currency	359	358	358	359	359	360	360	359	358	359	358	358	358
— to conduct operations with precious metals	166	166	167	170	170	172	172	172	171	173	173	173	173
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	303	302	303	303	303	304	304	303	302	302	301	301	301
Registered authorized capital of operating credit institutions (billions of rubles)	2,963	2,964	2,964	2,964	2,981	3,004	3,006	3,139	3,099	3,099	3,150	3,150	3,408
Branches of operating credit institutions in Russia — total	459	461	459	449	448	446	443	442	437	434	434	433	430
of which Sberbank branches	86	86	86	86	86	86	86	86	86	86	86	86	86
Branches of credit institutions operating abroad	6	4	4	4	4	4	4	4	4	4	4	4	4
Representative offices of operating Russian credit institutions — total	170	167	163	162	158	155	152	151	151	150	151	150	150
of which:													
— in Russia	151	148	144	143	139	137	134	133	133	132	133	132	132
— in foreign countries	19	19	19	19	19	18	18	18	18	18	18	18	18

Table 4.11 (end)

	2022				2023								
	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09
Internal structural units of credit institutions (branches) — total	24,789	24,659	24,578	24,519	24,490	24,510	24,478	24,455	24,266	24,327	24,206	24,168	24,150
of which:													
— additional offices	24,501	24,368	24,284	24,221	24,192	24,212	24,180	24,157	23,966	24,017	23,893	23,855	23,842
of which Sberbank	12,410	12,350	12,302	12,256	12,209	12,157	12,110	12,070	12,014	11,975	11,916	11,860	11,812
— mobile offices ¹	288	291	294	298	298	298	298	298	300	310	313	313	308
of which Sberbank	283	283	284	288	288	288	288	288	290	300	303	303	298
Credit institutions under liquidation — total	349	345	343	339	338	337	332	325	322	322	320	319	319
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	8	9	9	9	9	9	7	7	6	6	6	6	5
— compulsory liquidation	24	22	21	20	19	18	18	17	15	15	15	14	14
— bankruptcy	317	314	313	310	310	310	307	301	301	301	299	299	300

¹ In accordance with Bank of Russia Ordinance No. 6242-U, dated 21 September 2022, 'On the Procedure for Banks (Their Branches) to Open Mobile Offices, on the Procedure for Entering Information Thereon in the State Register of Credit Institutions, and on the List of Banking Operations Allowed to Mobile Offices', mobile banking offices become mobile offices starting from 1 October 2023.

Table 4.1.2

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

No.	30.09.2022			
	Name of credit institution	Registration number of credit institution	Date of Bank of Russia order on revocation of licence	Date of Bank of Russia order on assignment of provisional administration
1	2	3	4	5
1	JSC "Crosna-Bank"	2607	12.08.2022	12.08.2022

Table 4.1.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia ¹				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
2018						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
2019						
31.03	139 (12)	115 (11)	100 (10)	16	14	8 (1)
30.06	138 (12)	114 (11)	99 (10)	16	14	8 (1)
30.09	137 (11)	112 (10)	97 (9)	17	15	8 (1)
31.12	133 (11)	110 (10)	95 (9)	15	13	8 (1)
2020						
31.03	132 (10)	109 (9)	94 (8)	15	13	8 (1)
30.06	132 (11)	108 (9)	94 (8)	15	13	9 (2)
30.09	130 (10)	107 (9)	93 (8)	15	13	8 (1)
31.12	124 (9)	104 (8)	90 (7)	12	11	8 (1)
2021						
31.03	120 (7)	102 (7)	89 (6)	11	10	7
30.09	118 (6)	98 (6)	85 (5)	11	10	9
31.12	115 (6)	96 (6)	84 (5)	10	9	9
2022						
30.09	112 (5)	93 (5)	81 (4)	10	9	9
31.12	108 (5)	91 (5)	79 (4)	8	8	9

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

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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

1	Nonresidents equity										
	up to including 1%		more than 1% up to including 20%		more than 20% up to including 50%		more than 50%, but less than 100%		100%		total
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
2	3	4	5	6	7	8	9	10	11	12	
2017											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
2018											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17 (9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
2019											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)
2020											
31.03	23	17.4	22	16.7	14	10.6	14 (7)	10.6	59 (3)	44.7	132 (10)
30.06	22	16.7	22	16.7	13	9.8	17 (8)	12.9	58 (3)	43.9	132 (11)
30.09	21	16.2	22	16.9	13	10.0	15 (6)	11.5	59 (4)	45.4	130 (10)
31.12	21	16.9	19	15.3	12	9.7	15 (6)	12.1	57 (3)	46.0	124 (9)
2021											
31.03	22	18.3	19	15.8	12	10.0	14 (5)	11.7	53 (2)	44.2	120 (7)
30.09	24	20.3	18 ¹	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)
31.12	21	18.3	18	15.6	10	8.7	12 (4)	10.4	54 (2)	47.0	115 (6)
2022											
30.09	22	19.7	17	15.2	10	8.9	11 (3)	9.8	52 (2)	46.4	112 (5)
31.12	21	19.4	17	15.7	10	9.3	11 (3)	10.2	49 (2)	45.4	108 (5)

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

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

Table 4.1.5

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

(units)

	2023				
	31.05	30.06	31.07	31.08	30.09
Insurance agents	209	209	211	210	211
of which:					
Insurance companies	135	135	134	133	133
of which national reinsurance company	1	1	1	1	1
mutual insurance companies	17	18	21	21	21
insurance brokers	57	56	56	56	57
Associations of insurance agents	18	18	18	18	18
Professional securities market participants	513	513	513	514	510
of which:					
brokers	253	252	253	253	253
of which					
customer's brokers	3	3	3	3	3
commodities brokers	1	1	1	1	1
forex dealers	4	4	4	4	4
dealers	280	279	281	282	282
trustees	179	181	182	184	183
depositories	250	250	252	252	251
registrars	31	31	31	31	31
investment advisers	179	179	177	175	173
Infrastructures	100	104	107	106	108
of which:					
clearing houses	6	6	6	6	6
trade organisers	7	7	7	7	7
of which					
exchanges	6	6	6	6	6
trading systems	1	1	1	1	1
commodity delivery operators	4	4	4	4	4
repositories	2	2	2	2	2
central depository	1	1	1	1	1
central counterparties	3	3	3	3	3
information agencies	5	5	5	5	5
investment platform operators	70	71	73	72	74
financial platform operators	8	9	9	9	9
operators of information systems issuing digital financial assets	5	8	9	10	10
digital financial asset exchange operators	—	—	—	1	1
National Payment System Entities	26	26	26	27	27
of which:					
payment system operators	24	24	24	25	25
nationally important payment system operators ¹	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—
Collective investment market entities	342	342	342	345	342
of which:					
non-governmental pension funds	38	37	37	37	37
joint-stock investment funds	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	275	276	275	278	277
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	27	27	28	28	26

Table 4.1.5 (end)

(units)

	2023				
	31.05	30.06	31.07	31.08	30.09
Microfinance agents and cooperatives	5,141	5,115	5,087	5,074	5,041
of which:					
microfinance organizations	1,079	1,070	1,056	1,055	1,046
of which:					
microfinance companies	34	34	34	34	34
microcredit companies	1,045	1,036	1,022	1,021	1,012
housing savings cooperatives	41	41	41	42	41
consumer credit cooperatives	1,475	1,462	1,454	1,449	1,437
agricultural consumer credit cooperatives	630	629	626	620	613
pawnshops	1,916	1,913	1,910	1,908	1,904
Self-regulatory organizations	15	15	15	15	15
of which:					
financial market self-regulatory organizations	13	13	13	13	13
of which:					
brokers	1	1	1	1	1
dealers	1	1	1	1	1
managers	1	1	1	1	1
depositories	1	1	1	1	1
registrars	—	—	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1	1
specialised depositories	1	1	1	1	1
non-governmental pension funds	1	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1	1
insurance brokers	1	1	1	1	1
mutual insurance companies	—	—	—	—	—
microfinance organizations	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2
housing savings cooperatives	—	—	—	—	—
agricultural consumer credit cooperatives	3	3	3	3	3
forex dealers	1	1	1	1	1
investment advisers	2	2	2	2	2
self-regulatory organizations of actuaries	2	2	2	2	2
Persons providing professional services in the financial market²	119	120	125	125	126
of which:					
audit organizations providing auditing services to socially important organizations in the financial market	10	11	15	15	15
credit history bureaus	6	6	6	6	6
of which qualified credit history bureau	4	4	4	4	4
responsible actuaries	98	98	100	100	101
credit rating agencies	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	1	1	—	—	—
Management companies of special-purpose vehicles	79	80	85	86	87
Participants in the partnership financing experiment³	—	—	—	—	1

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

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

³ In accordance with Federal Law No. 417-FZ, dated 4 August 2023, 'On Conducting an Experiment for Establishing a Special Regulation in Order to Create Necessary Conditions for Providing Partnership Financing in Individual Constituent Territories of the Russian Federation and on Amending Certain Laws of the Russian Federation'.

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

No.	30.09.2023		
	Name of institution	Date of Bank of Russia order on revocation (cancellation) of licence	Date of Bank of Russia order on assignment/change of provisional administration
1	2	3	4
Provisional administrations assigned to insurance companies after revocation of licences			
1	"NIG – "ROSENERGO", LTD	03.12.2020	14.02.2022

Table 4.1.7

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

	Breakdown of credit institutions by value of assets (descending) as 31.08.2023						
	1–5	6–10	11–20	21–50	51–100	101–360	total
Assets							
Net assets (net of loss provisions and profit tax), millions of rubles	100,308,255	22,698,177	15,871,616	10,739,880	4,901,264	2,819,133	157,338,325
Corporate loans ¹ (to non-financial and financial (other than credit) institutions), millions of rubles	48,832,870	9,982,696	4,683,537	2,366,474	1,840,294	666,452	68,372,322
Loans to individuals ¹ , millions of rubles	22,727,918	2,435,557	2,846,341	2,561,926	665,467	278,975	31,516,184
Capital and financial performance							
Equity capital, millions of rubles	9,528,491	1,910,404	2,036,832	1,192,847	-776,214	662,154	14,554,514
Capital adequacy N1.0, %	11.6	14.9	19.2	14.4	-19.4	30.6	12.1
Provisions for possible losses, including adjustment, millions of rubles	6,054,294	962,423	703,908	825,793	1,601,729	194,599	10,342,746
Provisions for possible losses, excluding adjustment, millions of rubles	6,735,341	998,764	658,594	886,298	1,857,042	240,096	11,376,135
Current year net profit (after tax), millions of rubles	1,470,202	194,783	267,554	210,924	143,038	85,071	2,371,571
Return on assets, %	2.7	1.3	3.0	3.1	4.4	4.6	2.6
Return on balance sheet capital, %	27.8	18.0	25.3	30.8	-27.4	19.8	29.6
Liabilities							
Individuals' funds (deposits) ² , millions of rubles	29,061,349	3,840,235	3,135,716	2,496,715	1,155,898	724,877	40,414,790
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	31,525,041	6,517,960	6,516,664	4,029,205	1,730,205	891,828	51,210,903
Loans received from the Bank of Russia, millions of rubles	2,593,160	159,105	128,699	120,749	1,570,187	8,703	4,580,604

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

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

Table 4.1.8

Financial Performance of Credit Institutions

	Total profit ¹ "+" / 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
2021					
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
2022					
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
2023					
January	257,986	284,637	78.9	26,651	21.1
February	551,212	569,232	79.2	18,021	20.8
March	881,202	904,032	81.0	22,831	19.0
April	1,104,863	1,120,741	80.5	15,878	19.5
May	1,377,604	1,396,125	80.8	18,522	19.2
June	1,691,672	1,713,552	80.9	21,879	19.1
July	2,018,202	2,041,683	83.1	23,482	16.9
August	2,371,571	2,401,683	83.4	30,112	16.6

¹ Net profit (after tax).

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

4.2. Borrowings

Table 4.2.1

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

(millions of rubles)

Date	Total	of which			
		federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
1	2	3	4	5	6
2021					
31.12	33,307	5,463	2,432	24,572	839
2022					
31.01	71,378	43,095	2,812	24,986	485
28.02	59,052	39,704	3,456	14,755	1,137
31.03	114,477	96,792	2,661	14,811	213
30.04	223,626	205,740	4,267	13,186	433
31.05	198,623	181,797	4,702	12,051	72
30.06	163,875	145,353	7,820	9,796	907
31.07	195,095	172,497	11,404	10,538	656
31.08	195,363	168,706	15,841	10,059	756
30.09	181,259	159,008	11,377	10,230	645
31.10	182,879	158,904	12,452	10,917	605
30.11	177,941	155,055	12,067	10,531	288
31.12	241,474	195,618	20,673	25,175	8
2023					
31.01	240,602	197,490	18,889	23,397	826
28.02	214,675	180,522	21,180	12,704	269
31.03	217,313	179,445	24,312	13,090	466
30.04	212,035	172,988	24,562	14,205	280
31.05	207,788	166,462	24,437	16,551	338
30.06	217,465	174,179	27,587	14,825	874
31.07	224,469	176,332	32,429	15,248	460
31.08	228,953	175,251	37,200	16,351	150
30.09	228,622	183,306	29,230	15,833	253

Table 4.2.2

Funds (Deposits) of Individuals Accepted by Credit Institutions

(millions of rubles)

Date	Individuals' funds (deposits) ¹																
	total	in rubles								in foreign currency							
		total	by maturity							total	by maturity						
			demand deposits ¹	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		demand deposits ¹	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2022																	
31.12	36,619,202	32,747,603	13,006,787	40,069	760,703	4,081,961	8,118,112	5,959,679	780,292	3,871,599	1,556,206	555	9,585	578,048	551,905	835,514	339,785
2023																	
31.01	35,582,075	31,786,818	11,852,189	35,051	803,190	3,989,121	8,193,685	6,148,862	764,721	3,795,257	1,527,117	329	10,963	564,016	543,163	826,730	322,940
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
31.03	36,955,755	33,124,272	12,856,246	37,989	792,097	3,576,666	8,435,632	6,545,740	879,902	3,831,483	1,602,181	651	16,644	495,814	595,894	768,793	351,506
30.04	37,722,157	33,904,533	13,282,291	131,775	622,486	3,692,411	8,501,425	6,750,263	923,882	3,817,623	1,583,413	833	15,029	477,562	598,758	790,254	351,773
31.05	38,172,995	34,425,672	13,670,069	40,866	581,381	3,789,013	8,438,851	6,935,278	970,214	3,747,323	1,500,096	658	14,993	479,865	593,647	826,236	331,828
30.06	39,276,814	35,333,032	14,503,063	135,051	453,378	3,682,315	8,428,440	7,118,325	1,012,461	3,943,782	1,552,389	824	13,689	515,702	696,780	803,954	360,442
31.07	39,894,676	35,851,328	14,936,283	42,638	534,897	3,845,638	8,523,507	6,963,656	1,004,709	4,043,348	1,544,318	1,282	19,937	545,382	763,422	826,910	342,096
31.08	40,414,790	36,282,173	14,511,467	32,365	1,309,725	4,965,114	8,052,117	6,476,528	934,855	4,132,618	1,544,575	851	25,306	561,222	785,576	865,965	349,123

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

Table 4.2.3

Funds of Legal Entities Accepted by Credit Institutions¹

(millions of rubles)

Date	Deposits and other funds raised from legal entities ²								
	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 to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10
2022									
31.12	34,976,384	28,785,200	601,332	11,469,669	6,986,267	2,406,260	3,798,439	1,386,951	2,136,281
2023									
31.01	31,655,815	26,424,364	179,203	10,279,286	6,847,887	2,334,014	3,840,857	1,454,340	1,488,776
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
31.03	35,002,611	28,639,762	135,002	11,190,855	7,340,597	3,216,169	4,035,010	1,095,126	1,627,003
30.04	35,088,523	28,322,712	534,529	8,457,490	9,150,527	3,411,205	4,051,901	1,111,356	1,605,703
31.05	35,927,764	29,054,678	638,598	8,629,325	9,530,875	3,392,537	4,172,539	1,112,878	1,577,926
30.06	37,501,775	30,207,601	1,221,178	8,941,621	9,890,339	3,552,125	3,836,979	1,158,759	1,606,600
31.07	39,135,058	31,210,152	1,221,044	9,512,811	10,532,345	3,437,292	3,743,254	1,136,819	1,626,588
31.08	40,711,955	32,154,726	1,172,553	10,445,899	10,873,155	3,455,377	3,520,128	1,073,912	1,613,702

Table 4.2.3 (end)
(millions of rubles)

Date	Deposits and other funds raised from legal entities ²								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 to 3 years	over 3 years	19	20	21	22
2022												
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
2023												
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
31.03	6,362,849	66,083	498,647	469,441	359,146	868,534	148,567	3,952,430	334,304	925	10,706,430	1,497,218
30.04	6,765,812	64,815	680,957	496,074	323,139	839,364	226,986	4,134,477	342,343	1,061	10,712,089	1,594,472
31.05	6,873,086	65,494	690,587	477,645	385,845	821,715	276,330	4,155,468	341,825	1,005	11,307,920	1,656,133
30.06	7,294,174	63,592	753,534	452,140	300,872	932,984	273,240	4,517,812	356,478	1,218	11,382,033	1,646,180
31.07	7,924,906	66,815	803,732	534,807	416,141	1,017,532	290,483	4,795,395	346,733	1,479	12,230,928	1,921,796
31.08	8,557,229	66,410	809,455	699,094	514,515	1,043,257	303,602	5,120,895	395,026	1,501	13,520,859	1,890,056

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

Table 4.2.4

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 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 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2022																			
January	5.45	5.95	6.82	5.03	5.16	4.98	5.11	5.08	7.67	7.65	7.67	7.26	8.19	9.00	9.20	7.32	8.09	7.30	8.09
February	5.47	6.08	6.76	7.05	6.27	6.20	6.31	6.37	8.12	8.35	8.13	8.33	9.34	9.87	9.51	8.38	8.63	8.07	8.63
March	10.21	12.65	16.92	19.69	19.76	16.00	18.67	18.79	9.74	8.50	9.63	17.60	19.31	18.95	11.80	17.65	16.14	16.08	16.14
April	7.55	14.38	16.37	14.30	15.84	9.93	13.87	14.03	9.41	8.46	9.31	14.84	15.99	16.02	13.21	14.88	12.71	13.58	12.84
May	4.23	7.59	8.29	8.38	9.81	6.05	7.99	8.06	8.19	8.45	8.20	11.08	12.06	12.03	10.96	11.12	10.16	14.41	10.36
June	2.08	6.33	7.64	7.82	6.76	7.30	6.92	6.97	8.53	8.44	8.52	7.88	8.60	8.87	8.58	7.91	8.56	7.82	8.54
July	2.04	4.61	5.35	6.45	6.24	6.21	6.11	6.21	7.40	7.71	7.44	7.37	7.68	8.45	8.10	7.39	8.21	8.02	8.21
August	2.42	3.47	4.20	4.77	4.78	5.92	5.00	5.06	6.76	6.74	6.75	6.52	7.25	7.58	7.84	6.56	7.76	7.38	7.76
September	1.90	3.45	4.50	5.09	5.29	6.12	5.49	5.55	7.07	6.35	7.05	6.30	7.03	7.50	7.80	6.34	7.99	5.67	7.99
October	3.18	3.09	3.02	4.60	4.98	5.89	5.12	5.17	7.29	6.08	7.25	6.42	7.30	7.53	8.20	6.48	8.34	4.87	8.29
November	3.38	3.69	4.06	4.78	5.05	6.17	5.25	5.35	7.31	6.08	7.27	6.35	7.42	7.63	8.27	6.40	7.79	5.96	7.78
December	3.46	3.37	3.22	5.40	5.33	5.93	5.38	5.48	7.31	6.91	7.28	6.26	7.23	8.07	7.87	6.33	8.47	5.91	8.45
2023																			
January	3.47	3.67	4.19	4.57	5.50	5.64	5.27	5.35	7.13	6.77	7.12	6.21	7.25	7.88	7.52	6.27	6.71	—	6.71
February	3.59	4.03	4.38	5.01	5.08	6.06	5.36	5.42	7.05	7.40	7.06	6.14	7.24	8.01	8.05	6.21	7.33	5.97	7.33
March	4.46	4.16	3.31	4.85	5.48	6.68	5.72	5.81	7.34	7.79	7.38	6.42	7.35	8.03	8.26	6.48	7.51	5.00	7.51
April	3.77	4.20	4.40	4.10	5.75	6.31	5.63	5.68	7.39	7.94	7.44	6.29	7.21	7.77	7.96	6.35	7.50	7.57	7.50
May	3.39	3.30	3.21	4.64	5.56	6.03	5.44	5.52	7.29	7.40	7.29	6.16	7.23	7.60	8.31	6.23	7.26	5.62	7.26
June	3.05	3.82	4.24	4.58	5.00	6.05	5.35	5.40	7.31	7.55	7.33	6.24	7.23	7.97	8.07	6.31	7.54	6.91	7.54
July	3.38	3.32	3.28	4.70	5.71	6.41	5.69	5.75	7.45	7.53	7.46	6.75	7.68	8.57	8.68	6.81	6.82	7.89	6.90
August	3.75	4.55	5.72	8.90	9.03	7.65	8.58	8.64	8.38	8.13	8.36	9.14	9.81	10.15	10.91	9.17	8.74	9.59	8.79

Table 4.2.5

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 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 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
in US dollars																			
2023																			
January	0.01	0.01	0.43	0.30	1.87	0.94	1.20	1.68	0.84	—	0.84	0.69	1.07	2.50	0.66	0.95	—	—	—
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	—	—	—
March	0.01	0.01	—	0.71	0.52	0.92	0.72	0.72	0.83	—	0.83	0.69	0.98	0.96	0.71	0.79	—	—	—
April	0.01	0.01	—	0.54	1.14	1.22	1.14	1.18	1.13	—	1.13	0.56	1.19	0.79	0.38	0.72	—	—	—
May	0.18	0.18	—	0.98	1.38	2.09	1.68	1.73	1.37	—	1.37	1.40	1.38	2.30	0.35	1.41	0.42	—	0.42
June	0.01	0.07	0.93	0.92	1.30	1.59	1.35	1.42	1.19	—	1.19	0.68	1.10	1.90	0.36	0.78	0.13	—	0.13
July	0.01	0.12	0.92	1.00	1.96	0.92	1.27	1.40	1.38	—	1.38	0.51	1.75	1.28	1.53	0.74	—	—	—
August	0.01	0.67	1.03	2.36	1.22	1.27	1.33	1.34	1.25	—	1.25	0.65	1.43	1.53	1.75	0.84	—	—	—
in euros																			
2023																			
January	0.01	0.01	—	0.38	2.19	1.14	1.38	1.66	0.98	—	0.98	0.38	—	—	0.54	0.53	—	—	—
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	—	—	—
March	0.01	0.01	—	—	0.28	0.74	0.30	0.31	0.45	—	0.45	—	0.39	0.49	0.37	0.42	—	—	—
April	0.01	0.01	—	—	0.32	0.70	0.48	0.51	0.62	—	0.62	0.96	0.37	—	—	0.48	—	—	—
May	0.01	0.01	—	—	1.03	1.19	1.02	1.05	1.93	—	1.93	0.41	0.33	0.10	—	0.35	—	—	—
June	0.01	0.01	—	1.90	0.80	0.75	0.76	0.78	1.36	—	1.36	0.36	0.42	—	—	0.38	0.91	—	0.91
July	0.01	0.01	—	1.34	0.76	1.30	0.76	0.98	2.16	—	2.16	—	0.30	0.51	0.76	0.39	—	—	—
August	0.01	0.01	—	1.67	1.12	2.44	1.81	2.08	1.38	—	1.38	0.64	1.61	0.48	0.69	1.55	—	—	—

Table 4.2.6

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

(millions of rubles)

Date	Deposit certificates							Savings certificates							
	total	of which by maturity						total ¹	of which by maturity						
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 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 to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2022															
31.12	5	0	0	0	0	0	0	4,303	4,271	0	0	0	0	0	32
2023															
31.01	0	0	0	0	0	0	0	4,274	4,242	0	0	0	0	0	32
28.02	0	0	0	0	0	0	0	4,145	4,113	0	0	0	0	0	32
31.03	0	0	0	0	0	0	0	4,111	4,080	0	0	0	0	0	32
30.04	0	0	0	0	0	0	0	4,081	4,049	0	0	0	0	0	32
31.05	100	0	100	0	0	0	0	4,057	4,025	0	0	0	0	0	32
30.06	0	0	0	0	0	0	0	4,029	3,998	0	0	0	0	0	31
31.07	0	0	0	0	0	0	0	4,001	3,970	0	0	0	0	0	31
31.08	0	0	0	0	0	0	0	3,979	3,948	0	0	0	0	0	31

Table 4.2.6 (end)
(millions of rubles)

Date	Bonds					Banking bill and bank acceptance
	total	of which by maturity				
		up to 180 days	181 days to 1 year	1 to 3 years	over 3 years	
1	17	18	19	20	21	22
2022						
31.12	2,481,487	7,313	16,367	505,691	1,945,312	444,781
2023						
31.01	1,745,419	12,116	17,856	503,843	1,197,739	378,186
28.02	1,864,909	9,556	20,296	593,724	1,227,661	429,584
31.03	1,861,344	9,438	24,840	599,056	1,183,854	396,545
30.04	1,844,421	10,128	27,533	613,535	1,174,966	392,449
31.05	1,946,544	11,592	31,543	715,136	1,140,559	396,114
30.06	1,901,693	12,811	32,555	700,132	1,115,582	386,975
31.07	1,954,198	13,157	32,982	700,115	1,109,902	404,512
31.08	1,896,591	17,016	38,701	671,535	1,089,210	400,760

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

4.3. Lending

Table 4.3.1

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

(millions of rubles)

Date	Loans and other funds provided to corporate clients and individuals in rubles										Loans, deposits, and other funds provided to credit institutions in rubles
	total	of which									
		individuals	corporate clients								
			total	of which by maturity							
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		
1	2	3	4	5	6	7	8	9	10	11	
2022											
31.12	76,575,014	27,409,610	49,165,404	3,716,900	808,393	1,784,897	6,059,263	11,542,342	22,696,555	9,860,263	
2023											
31.01	76,559,784	27,543,816	49,015,968	3,649,847	828,517	1,722,446	5,756,190	11,577,182	22,924,904	9,830,221	
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	
31.03	79,604,156	28,300,015	51,304,141	3,703,952	832,192	1,957,532	6,232,136	12,070,931	23,929,712	10,858,450	
30.04	81,139,256	28,786,250	52,353,007	3,821,903	869,006	2,084,990	6,050,174	12,545,545	24,371,204	10,870,620	
31.05	82,438,423	29,371,594	53,066,829	3,804,085	832,027	2,216,846	5,944,858	12,796,441	24,863,731	11,480,317	
30.06	83,998,648	29,971,707	54,026,941	4,001,113	807,760	2,272,250	5,955,983	12,802,933	25,592,851	11,615,391	
31.07	85,947,143	30,500,292	55,446,851	3,858,589	908,566	2,299,541	6,137,886	13,405,657	26,263,115	12,205,302	
31.08	88,141,344	31,479,160	56,662,184	3,862,164	937,599	2,477,633	6,426,793	13,410,888	26,984,404	13,360,956	

Table 4.3.1 (end)
(millions of rubles)

Date	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 to 3 years	over 3 years			
1	12	13	14	15	16	17	18	19	20	21	
2022											
31.12	9,565,678	28,197	9,511,367	1,622,756	23,666	91,355	263,336	923,778	6,222,377	2,125,814	
2023											
31.01	9,494,906	27,639	9,440,754	1,606,487	17,840	87,440	248,553	1,023,013	6,081,443	1,827,747	
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	
31.03	9,959,438	30,218	9,900,189	1,721,706	33,855	115,742	250,974	1,144,121	6,217,051	1,953,204	
30.04	10,360,421	31,175	10,299,203	1,777,155	50,724	119,711	240,690	1,197,955	6,471,365	1,953,234	
31.05	10,220,114	29,216	10,162,395	1,595,324	47,252	124,111	245,708	1,168,671	6,533,007	1,924,305	
30.06	10,824,598	35,838	10,760,859	1,644,056	46,085	140,983	266,311	1,208,888	6,994,799	2,016,272	
31.07	11,241,653	36,481	11,178,428	1,698,295	57,652	161,443	278,792	1,199,688	7,314,948	2,402,536	
31.08	11,771,858	37,023	11,710,138	1,670,154	35,835	252,365	307,482	1,267,158	7,676,268	2,589,832	

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

Table 4.3.2

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

Date	Outstanding amounts of loans and other funds provided to corporate clients ²		Outstanding amounts of loans and other funds granted to individuals	
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
1	2	3	4	5
2022				
31.12	58,676,772	2,921,154	27,437,807	1,151,748
2023				
31.01	58,456,722	2,932,860	27,571,456	1,169,925
28.02	60,086,175	3,023,304	27,836,410	1,182,379
31.03	61,204,331	2,994,425	28,330,232	1,187,167
30.04	62,652,209	3,051,787	28,817,425	1,191,383
31.05	63,229,225	3,057,166	29,400,810	1,208,309
30.06	64,787,801	3,053,788	30,007,545	1,211,148
31.07	66,625,279	3,041,108	30,536,773	1,222,387
31.08	68,372,322	3,063,577	31,516,184	1,225,422

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

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in Rubles

(% p.a.)

	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 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 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2022																
January	21.64	21.12	16.14	14.68	15.33	13.92	11.23	11.50	—	15.36	14.72	12.60	12.98	13.00	14.48	14.36
February	22.14	18.03	15.37	14.93	15.48	14.16	11.13	11.39	—	15.83	15.39	13.68	13.89	13.72	15.00	14.88
March	27.21	27.11	19.00	24.35	24.32	19.64	10.93	11.41	—	28.04	27.05	21.35	21.68	21.17	25.20	24.90
April	30.47	19.46	20.77	26.11	25.79	21.38	14.40	15.20	—	14.70	18.02	21.34	21.08	20.63	23.85	23.64
May	25.82	26.54	20.77	24.79	24.65	20.63	14.39	15.14	—	20.48	21.64	20.57	20.61	18.49	20.53	20.42
June	32.82	15.02	18.89	20.83	21.23	18.85	13.30	13.90	—	16.00	—	18.00	17.99	14.23	17.46	17.29
July	14.94	21.10	18.38	17.46	18.08	16.41	12.13	12.56	—	—	18.70	18.18	18.20	14.95	16.28	16.22
August	23.50	27.65	18.67	17.11	18.48	16.22	11.85	12.26	—	20.41	18.35	18.19	18.20	14.82	15.89	15.84
September	30.67	14.22	18.63	16.47	18.35	16.05	11.42	11.80	—	—	17.69	17.31	17.32	14.30	15.33	15.28
October	27.65	28.66	20.42	16.14	17.98	15.83	11.70	12.06	—	17.04	16.42	16.14	16.18	12.81	14.89	14.78
November	30.96	13.99	20.18	17.12	19.11	16.47	11.72	12.14	—	14.54	19.01	16.20	16.33	13.00	14.60	14.53
December	14.15	19.02	18.92	16.63	17.43	15.94	11.22	11.56	—	—	17.81	17.02	17.04	13.13	14.52	14.48
2023																
January	31.00	30.35	19.90	16.37	19.53	15.73	12.93	13.18	—	16.27	18.76	16.75	17.28	12.85	14.39	14.33
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
March	29.74	30.37	18.81	15.81	18.96	15.55	12.19	12.43	—	—	14.40	16.34	16.20	13.26	14.35	14.33
April	31.10	14.57	18.29	16.42	19.48	15.68	12.22	12.45	—	—	18.14	16.44	16.51	14.15	14.10	14.11
May	29.24	30.67	18.74	16.60	19.69	15.59	12.46	12.68	—	—	17.41	12.51	12.62	13.96	14.01	14.01
June	31.15	15.13	18.45	16.47	19.42	15.48	12.30	12.51	—	—	16.32	11.24	11.33	13.13	13.91	13.89
July	18.54	30.49	16.98	16.44	19.04	15.21	12.12	12.33	—	—	17.44	11.01	11.10	12.95	13.88	13.86
August	28.95	32.25	19.07	16.86	19.89	15.55	11.87	12.12	—	—	16.03	12.74	12.83	12.95	14.69	14.65

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 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 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2022																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	5.10	—	5.10	—	—	—	—	—	—	—	—
March	—	—	—	12.26	12.26	10.98	5.62	5.65	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	10.39	10.39	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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 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 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2022																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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 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 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2022																
January	9.70	10.41	10.52	9.09	9.84	10.78	8.60	9.77	11.95	11.04	10.07	10.36	11.10	10.27	9.81	10.04
February	11.72	11.69	11.13	10.89	11.46	10.56	10.45	10.53	12.01	11.58	10.61	10.81	11.53	11.03	11.36	11.18
March	18.39	21.72	20.45	16.13	18.70	14.08	11.98	13.15	12.12	17.99	16.81	12.19	13.33	12.46	13.29	12.91
April	16.78	19.54	18.38	11.93	15.20	11.82	14.08	12.90	12.13	18.94	16.91	13.08	13.64	12.15	14.35	13.11
May	13.92	16.21	16.28	11.52	13.60	12.78	10.98	11.97	12.09	16.70	16.11	12.65	13.24	12.79	12.23	12.51
June	11.43	13.10	12.80	10.25	11.43	9.55	9.94	9.71	11.48	14.45	13.23	11.01	11.92	11.05	10.95	11.01
July	10.42	11.65	11.76	9.49	10.57	10.18	9.20	9.75	10.11	13.89	12.62	10.25	11.03	10.86	9.88	10.44
August	9.78	10.32	10.88	8.51	9.81	8.92	8.01	8.46	11.54	10.43	11.65	9.77	10.58	10.16	9.74	9.96
September	9.44	10.32	10.74	7.78	9.46	8.84	8.72	8.79	10.01	10.46	11.30	9.67	10.44	10.26	9.68	9.95
October	9.45	10.27	10.42	7.31	9.18	9.03	9.10	9.07	11.06	10.28	11.18	9.19	10.23	10.22	10.64	10.48
November	8.43	10.43	10.29	7.83	9.33	9.41	7.96	8.62	9.53	10.38	10.68	9.14	10.16	10.24	9.83	10.05
December	8.93	9.80	10.41	7.50	8.93	8.62	8.51	8.56	10.04	11.54	10.63	8.71	9.91	10.38	9.49	9.89
2023																
January	9.53	9.99	10.85	9.03	9.79	9.22	7.42	8.23	9.86	11.32	10.80	10.29	10.29	9.69	8.29	8.88
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
March	9.27	10.32	10.70	8.68	9.59	9.55	8.08	8.88	10.03	11.16	11.03	9.27	10.14	10.57	10.11	10.33
April	9.42	10.20	10.62	9.37	9.86	9.38	8.88	9.11	10.30	10.62	11.01	10.25	10.49	10.26	9.74	9.98
May	9.33	10.10	10.88	9.18	9.83	9.75	8.60	9.09	9.75	11.46	11.30	11.50	10.84	11.02	10.23	10.62
June	9.16	10.10	10.40	8.34	9.46	9.70	9.30	9.47	9.87	10.99	10.99	11.28	10.72	10.90	11.07	11.01
July	9.36	10.63	10.70	8.55	9.71	9.94	8.98	9.37	10.64	11.59	11.00	11.76	11.42	10.13	10.38	10.23
August	10.80	11.72	12.72	12.79	12.24	11.34	11.15	11.24	9.01	12.72	12.14	15.18	13.98	12.63	11.79	12.18

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 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 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2022																
January	1.21	2.59	3.71	2.89	2.61	4.51	4.60	4.58	—	3.20	3.32	3.88	3.62	4.69	—	4.69
February	1.60	2.73	3.50	2.91	2.87	4.34	4.59	4.47	—	2.50	6.44	4.81	4.41	5.30	—	5.30
March	1.99	10.58	7.76	12.71	7.61	7.40	7.54	7.41	—	—	—	6.10	6.10	7.39	—	7.39
April	2.56	4.08	6.57	4.35	4.70	4.80	4.73	4.73	—	—	—	3.59	3.59	9.37	—	9.37
May	2.34	4.89	6.57	5.31	5.48	5.71	9.09	6.47	—	—	—	—	—	8.98	—	8.98
June	3.44	4.13	5.83	6.05	4.89	4.53	9.21	5.86	—	—	—	—	—	5.50	—	5.50
July	3.71	—	7.64	7.12	6.78	5.96	5.51	5.51	—	—	—	—	—	—	—	—
August	4.55	—	6.31	7.37	6.95	4.18	5.46	5.41	—	—	—	—	—	5.57	—	5.57
September	—	—	5.62	6.90	6.64	4.40	5.22	5.21	—	—	5.51	—	5.51	6.22	—	6.22
October	4.96	—	6.20	6.10	5.23	5.17	—	5.17	—	—	5.59	3.89	5.02	—	—	—
November	5.51	—	5.01	—	5.34	5.55	—	5.55	—	—	—	—	—	—	—	—
December	—	5.37	—	6.56	5.41	6.63	—	6.63	—	—	—	6.56	6.56	7.76	—	7.76
2023																
January	5.40	—	6.55	6.25	5.70	5.92	—	5.92	—	—	—	—	—	6.23	—	6.23
February	5.72	7.03	—	6.20	6.89	6.03	—	6.03	—	—	—	—	—	—	—	—
March	—	—	—	5.02	5.02	5.82	—	5.82	—	—	—	—	—	—	—	—
April	—	—	—	—	—	5.91	—	5.91	—	—	—	—	—	5.57	—	5.57
May	—	—	—	7.16	7.16	—	—	—	—	—	—	7.16	7.16	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	8.15	8.15	—	—	—	—	—	—	—	—	—	—	—

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 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 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2022																
January	0.13	0.38	3.56	3.20	0.94	2.79	3.45	3.01	—	3.76	3.27	—	3.45	—	—	—
February	0.78	1.61	3.99	2.40	1.72	2.90	3.58	2.95	—	3.38	2.70	—	2.89	2.72	—	2.72
March	—	5.56	12.46	—	7.93	—	—	—	—	—	—	—	—	—	—	—
April	1.91	4.63	4.85	4.63	4.18	—	—	—	—	—	—	—	—	—	—	—
May	1.72	1.34	2.70	—	1.52	—	—	—	—	—	—	—	—	—	—	—
June	1.70	1.05	1.99	3.30	1.27	—	—	—	—	—	—	—	—	—	—	—
July	—	—	4.64	4.80	4.71	—	—	—	—	—	—	—	—	—	—	—
August	—	—	4.04	5.75	4.72	—	—	—	—	—	—	—	—	—	—	—
September	1.95	—	—	6.15	2.19	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	2.40	—	5.48	—	2.42	—	—	—	—	—	—	—	—	—	—	—
December	—	2.97	—	—	2.97	—	—	—	—	—	—	—	—	—	—	—
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	3.44	—	—	—	3.44	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.9

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

Date	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
2021												
31.12	1,328,458	108,441	7,899	7	7,142,823	655,342	267,667	723	584,333	27,306	25,617	19
2022												
31.01	798,524	56,686	2,006	0	7,326,317	653,957	279,533	748	589,963	28,627	25,971	19
28.02	960,168	74,173	4,471	0	7,642,436	668,572	284,219	795	591,141	29,299	26,218	20
31.03	815,581	61,061	450	0	7,785,369	661,941	282,794	792	588,661	29,516	18,342	20
30.04	784,373	58,736	24,539	1	8,004,524	667,211	231,929	664	594,288	29,542	14,662	42
31.05	663,850	54,264	12,433	0	8,172,252	667,431	219,523	251	600,247	29,794	11,772	38
30.06	944,318	66,647	182	1	8,410,564	678,073	170,652	81	583,067	29,704	9,076	33
31.07	836,025	66,544	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	1,029,413	79,348	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	962,620	90,441	172	0	9,115,833	734,575	188,742	66	540,812	28,601	1,706	17
31.12	1,354,300	107,339	1,430	0	9,391,864	759,815	218,774	62	531,304	28,725	6,652	5
2023												
31.01	695,265	64,169	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
31.03	1,246,559	116,904	1,554	0	10,085,632	823,685	186,069	44	533,618	32,023	11,652	6
30.04	1,162,215	112,037	1,008	0	10,495,734	862,757	204,783	46	537,700	32,918	11,371	6
31.05	1,198,116	112,790	6,435	0	10,904,984	894,392	207,801	45	543,792	34,603	10,867	6
30.06	1,366,552	118,262	9,480	0	11,227,404	930,301	217,097	49	540,928	35,693	12,008	7
31.07	1,291,865	119,421	6,892	0	10,209,168	949,292	98,374	49	547,620	33,822	28,776	7
31.08	1,535,277	126,217	1,012	0	10,728,250	985,885	103,080	49	544,883	34,330	30,167	7

Note. The data do not include statistics on the Donetsk People's Republic, the Lugansk People's Republic, the Zaporozhye Region and the Kherson Region.

Table 4.3.10

Housing Loans Granted to Resident Individuals

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, millions rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue debt		
1	2	3	4	5	6	7
2021						
31.12	192,692	641,585	11,765,807	61,816	257.0	7.81
2022						
31.01	95,122	327,061	11,903,853	61,875	262.2	7.87
28.02	135,881	477,189	12,175,992	61,522	264.3	8.10
31.03	163,078	521,528	12,447,133	59,390	266.0	8.05
30.04	49,636	161,926	12,436,289	58,465	263.0	7.65
31.05	36,820	140,186	12,424,644	58,413	271.5	6.17
30.06	65,718	253,805	12,514,054	57,901	269.6	6.36
31.07	91,864	341,888	12,686,975	57,230	274.7	6.67
31.08	122,148	458,214	12,798,727	58,171	277.5	6.68
30.09	136,874	518,376	13,098,567	58,481	281.2	6.71
31.10	127,561	448,533	13,326,562	58,517	279.6	7.38
30.11	129,023	470,962	13,533,292	58,630	283.4	7.12
31.12	176,449	697,251	13,848,612	57,536	289.3	6.65
2023						
31.01	77,366	281,744	13,930,343	58,479	284.8	7.86
28.02	114,865	422,559	14,147,170	59,359	287.4	8.05
31.03	154,240	569,644	14,447,971	58,147	287.3	8.18
30.04	153,581	566,457	14,755,312	58,215	286.1	8.52
31.05	158,063	580,619	15,087,428	58,845	288.9	8.40
30.06	168,043	627,013	15,451,210	58,436	288.8	8.45
31.07	170,762	646,776	15,655,105	58,567	291.0	8.25
31.08	216,259	849,297	16,237,499	59,002	294.0	8.04
30.09	238,342	955,313	16,906,304	59,002	298.6	7.92

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
2021						
31.12	3	3,719,830	16,045	4,928	61.9	5.00
2022						
31.01	2	70,239	16,669	5,134	115.6	8.95
28.02	2	11,738	17,414	5,244	79.0	7.55
31.03	1	1,261	16,662	5,123	24.0	5.00
30.04	2	10,710	13,749	4,250	63.1	10.01
31.05	1	2,912	11,724	3,838	171.8	4.50
30.06	0	0	6,573	3,114	0.0	0.00
31.07	0	0	7,321	3,532	0.0	0.00
31.08	0	0	6,988	3,429	0.0	0.00
30.09	0	0	6,321	3,092	0.0	0.00
31.10	0	0	6,556	3,239	0.0	0.00
30.11	0	0	6,407	3,204	0.0	0.00
31.12	0	0	7,065	3,621	0.0	0.00
2023						
31.01	0	0	6,906	3,565	0.0	0.00
28.02	0	0	7,293	3,778	0.0	0.00
31.03	0	0	7,334	3,803	0.0	0.00
30.04	0	0	7,551	3,910	0.0	0.00
31.05	0	0	7,163	3,628	0.0	0.00
30.06	0	0	7,556	3,816	0.0	0.00
31.07	0	0	7,564	3,767	0.0	0.00
31.08	0	0	7,805	3,871	0.0	0.00
30.09	0	0	7,742	3,924	0.0	0.00

Table 4.3.11

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

Date	In rubles						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	2	3	4	5	6	7	8
2021							
31.12	192,410	641,337	11,752,902	59,471	257.1	7.81	250,806
2022							
31.01	94,982	326,952	11,891,395	59,552	262.2	7.87	247,950
28.02	135,663	476,900	12,163,639	59,216	264.5	8.10	246,102
31.03	162,766	521,283	12,435,067	57,090	266.1	8.05	241,349
30.04	49,371	161,604	12,424,527	56,241	263.4	7.64	238,509
31.05	36,603	139,688	12,412,689	56,206	272.3	6.17	235,112
30.06	65,439	253,458	12,502,252	55,694	269.9	6.36	231,570
31.07	91,602	341,657	12,675,271	55,008	274.8	6.67	228,844
31.08	121,868	457,702	12,787,081	55,974	277.8	6.67	224,991
30.09	136,599	518,113	13,087,640	56,287	281.3	6.71	221,684
31.10	127,336	448,354	13,315,685	56,339	279.7	7.38	216,547
30.11	128,813	470,681	13,522,514	56,490	283.6	7.11	217,669
31.12	176,247	696,876	13,838,288	55,432	289.4	6.65	219,621
2023							
31.01	77,309	281,648	13,920,286	56,401	284.9	7.86	216,021
28.02	114,644	422,392	14,137,214	57,269	287.5	8.05	212,917
31.03	153,984	569,416	14,438,267	56,085	287.4	8.18	210,541
30.04	153,343	566,257	14,746,054	56,191	286.2	8.52	207,645
31.05	157,841	580,470	15,078,364	56,813	288.9	8.40	203,982
30.06	167,819	626,742	15,442,345	56,543	288.8	8.45	201,947
31.07	170,538	646,509	15,646,424	56,681	291.1	8.25	199,767
31.08	216,073	849,113	16,228,975	57,149	294.0	8.04	196,397
30.09	238,176	955,157	16,897,845	57,150	298.7	7.92	194,506

Table 4.3.11 (end)

Date	In foreign currency						memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	
			total	of which overdue loans			
1	9	10	11	12	13	14	15
2021							
31.12	1	3,714,630	15,506	4,505	62.0	5.00	4,328
2022							
31.01	1	66,348	16,111	4,693	121.0	9.00	4,482
28.02	0	0	16,823	4,787	0.0	0.00	4,639
31.03	0	0	16,089	4,684	0.0	0.00	4,504
30.04	2	10,710	13,307	3,880	63.1	10.01	3,667
31.05	0	0	11,335	3,509	0.0	0.00	3,035
30.06	0	0	6,275	2,853	0.0	0.00	2,324
31.07	0	0	6,979	3,231	0.0	0.00	2,547
31.08	0	0	6,653	3,134	0.0	0.00	2,398
30.09	0	0	6,004	2,811	0.0	0.00	2,142
31.10	0	0	6,217	2,937	0.0	0.00	2,362
30.11	0	0	6,071	2,904	0.0	0.00	2,267
31.12	0	0	6,689	3,284	0.0	0.00	2,440
2023							
31.01	0	0	6,535	3,232	0.0	0.00	2,356
28.02	0	0	6,893	3,418	0.0	0.00	2,505
31.03	0	0	6,926	3,436	0.0	0.00	2,522
30.04	0	0	7,140	3,541	0.0	0.00	2,594
31.05	0	0	6,758	3,265	0.0	0.00	2,540
30.06	0	0	7,155	3,458	0.0	0.00	2,716
31.07	0	0	7,145	3,393	0.0	0.00	2,751
31.08	0	0	7,366	3,479	0.0	0.00	2,845
30.09	0	0	7,341	3,571	0.0	0.00	2,828

Table 4.3.12

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

Date	In rubles					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	2	3	4	5	6	7	
2021							
31.12	54,644	227,947	2,816,529	5,398	262.8	5.88	
2022							
31.01	31,470	133,068	2,857,661	5,365	267.4	5.93	
28.02	43,399	187,978	2,935,554	5,356	270.3	5.94	
31.03	62,337	229,430	3,014,137	5,185	271.0	5.54	
30.04	20,353	89,713	2,970,433	4,982	279.1	5.59	
31.05	15,192	86,860	2,957,593	4,817	291.8	3.81	
30.06	21,976	133,524	2,954,682	4,790	294.1	3.74	
31.07	26,669	158,292	2,996,970	4,740	297.9	3.73	
31.08	32,665	193,294	3,082,219	4,879	302.7	3.59	
30.09	36,305	213,433	3,177,405	4,888	305.8	3.49	
31.10	27,471	144,025	3,211,644	4,925	305.9	3.68	
30.11	34,688	181,883	3,283,653	4,890	306.9	3.55	
31.12	57,354	311,822	3,389,313	4,719	311.3	3.50	
2023							
31.01	20,117	104,650	3,380,497	4,863	308.8	4.82	
28.02	32,286	164,986	3,433,524	4,944	308.1	5.21	
31.03	45,324	219,800	3,525,702	4,922	307.9	5.57	
30.04	41,597	200,407	3,575,938	4,890	304.9	6.04	
31.05	43,422	209,975	3,654,449	4,981	307.6	6.06	
30.06	45,135	221,848	3,710,917	5,031	307.9	6.12	
31.07	51,152	248,871	3,810,429	5,059	308.3	6.06	
31.08	75,836	369,204	3,991,936	5,249	309.2	5.92	
30.09	93,022	464,453	4,284,145	5,213	312.7	5.83	

Table 4.3.12 (end)

Date	In foreign currency					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	8	9	10	11	12	13	
2021							
31.12	0	0	274	165	0.0	0.00	
2022							
31.01	0	0	270	167	0.0	0.00	
28.02	0	0	290	179	0.0	0.00	
31.03	0	0	278	181	0.0	0.00	
30.04	0	0	212	143	0.0	0.00	
31.05	0	0	178	127	0.0	0.00	
30.06	0	0	140	103	0.0	0.00	
31.07	0	0	122	78	0.0	0.00	
31.08	0	0	95	51	0.0	0.00	
30.09	0	0	90	49	0.0	0.00	
31.10	0	0	86	42	0.0	0.00	
30.11	0	0	85	41	0.0	0.00	
31.12	0	0	84	40	0.0	0.00	
2023							
31.01	0	0	83	39	0.0	0.00	
28.02	0	0	90	43	0.0	0.00	
31.03	0	0	88	40	0.0	0.00	
30.04	0	0	92	42	0.0	0.00	
31.05	0	0	64	42	0.0	0.00	
30.06	0	0	67	43	0.0	0.00	
31.07	0	0	69	45	0.0	0.00	
31.08	0	0	72	48	0.0	0.00	
30.09	0	0	73	48	0.0	0.00	

Table 4.3.13

Investment Portfolio of Credit Institutions

(millions of rubles)

1	Gross investments in debt securities (including loss provisions, revaluation and cost adjustment)			Gross investments in equity securities (including loss provisions, revaluation and cost adjustment)
	total	of which		
		debt securities transferred that do not qualify for the derecognition	investments in unpledged debt securities at balance-sheet value (excluding revaluation and cost adjustment)		4
2	3	4	5	
2022				
31.12	19,058,345	6,201,350	13,231,793	361,616
2023				
31.01	19,304,930	7,092,721	12,593,965	351,001
28.02	19,521,801	5,613,088	14,338,755	361,143
31.03	19,404,393	7,775,118	12,077,875	386,475
30.04	19,722,295	7,122,678	13,049,612	395,685
31.05	19,868,167	7,434,425	12,881,833	399,680
30.06	20,257,225	8,179,282	12,563,654	407,841
31.07	20,944,449	9,007,692	12,494,509	427,787
31.08	21,067,565	8,166,562	13,546,312	374,120

Table 4.4

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

	Derivatives (claims, at fair value)	Derivatives (liabilities, at fair value)
1	2	3
2022		
31.12	602,869	504,839
2023		
31.01	554,486	447,222
28.02	556,351	471,316
31.03	546,136	459,612
30.04	615,725	518,044
31.05	618,761	520,197
30.06	806,643	700,943
31.07	805,238	693,328
31.08	812,834	691,088

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	
2021										
Q1	1,495,531.87	6,185,732	1,560,326	18,764.52	2,961,686.53	37,031,756	97,928	44,562	3,577.40	3,236.83
Q2	1,517,743.50	6,191,837	1,553,017	37,836.38	2,996,764.39	36,976,116	100,595	88,605	7,690.56	6,978.30
Q3	1,541,650.99	6,202,536	1,544,775	57,344.43	3,027,813.92	36,912,914	103,411	325,698	12,712.54	11,602.28
Q4	1,543,149.10	6,161,242	1,484,414	75,088.32	3,004,970.29	36,808,018	105,444	382,496	17,149.90	15,602.46
2022										
Q1	1,556,887.28	6,208,514	1,512,114	19,485.21	2,985,359.78	36,733,143	108,117	53,765	5,208.57	4,816.81
Q2	1,603,168.27	6,216,695	1,506,929	38,779.61	3,039,497.82	36,680,863	114,208	128,922	13,124.43	12,283.24
Q3	1,628,730.41	6,226,595	1,505,488	58,819.04	3,075,751.05	36,628,104	118,948	390,206	23,435.60	22,113.74
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
2023										
Q1	1,710,075.06	6,245,947	1,501,279	20,351.75	3,158,637.49	36,442,815	129,467	77,178	9,392.62	8,914.78
Q2	1,767,133.64	6,261,903	1,492,927	40,221.23	3,247,287.18	36,384,578	135,520	164,674	20,483.01	19,454.15

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 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
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	of which				total	of which			
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings				funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
1	14	15	16	17	18	19	20	21	22	23
2017	66,593.75	10.58	713.34	334.84	82,454.58	11,181.98	278.99	84.07	7,775.26	3,043.66
2018	90,942.65	16.46	955.38	444.86	-21,735.04	14,910.82	472.67	152.39	10,847.80	3,437.96
2019	72,382.20	14.65	1,180.56	465.53	270,057.86	18,704.72	721.81	257.78	4,305.42	13,419.71
2020	16,539.74	5.11	326.97	153.36	179,627.15	20,995.72	902.84	365.65	14,915.39	4,811.84
2021	4,824.64	1.45	139.20	64.67	128,733.28	23,508.31	1,066.96	480.48	15,602.46	6,358.41
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
2019										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4
Q2	1,693.1	16.3	591.6	1,074.3	11.0	3,622,865.4	6,228.0	337,000.2	48,869.1	3,230,768.1
Q3	1,756.1	28.7	641.4	1,074.2	11.8	3,944,250.9	11,141.4	373,888.1	49,612.0	3,509,609.4
Q4	1,897.9	70.7	741.9	1,073.8	11.5	4,469,685.6	16,893.1	454,705.8	52,054.1	3,946,032.6
2020										
Q1	2,038.0	130.3	821.6	1,073.7	12.4	4,190,495.4	23,647.2	477,686.7	52,524.7	3,636,636.8
Q2	2,247.9	266.8	891.8	1,073.9	15.5	4,399,038.6	31,648.7	532,320.8	54,529.3	3,780,539.8
Q3	2,893.3	772.4	1,008.7	1,073.9	38.3	4,811,698.9	47,996.3	601,118.7	59,988.9	4,102,595.0
Q4	3,638.0	1,358.5	1,144.1	1,074.0	61.3	5,040,083.3	85,841.4	667,297.6	66,449.2	4,220,495.2
2021										
Q1	4,701.3	2,184.2	1,337.6	1,075.2	104.3	5,556,746.8	111,819.3	757,738.8	74,232.2	4,612,956.6
Q2	5,566.7	2,884.7	1,506.5	1,076.2	99.3	6,153,631.4	132,798.6	833,142.7	93,508.1	5,094,182.1
Q3	6,745.9	3,848.7	1,707.6	1,077.3	112.3	6,901,039.3	161,197.4	899,717.4	92,842.7	5,747,281.7
Q4	8,735.6	5,626.0	1,913.9	1,078.8	116.9	7,129,893.1	212,655.3	920,832.4	97,927.2	5,898,478.2
2022										
Q1'	8,971.0	5,798.0	1,976.5	1,078.0	118.5	6,368,158.8	112,747.4	475,029.5	34,527.1	5,745,854.8
Q2'	9,067.0	5,875.9	1,985.0	1,078.0	128.1	6,717,517.4	125,007.4	535,998.5	46,910.5	6,009,600.9
Q3'	9,170.7	5,916.3	2,041.0	1,078.5	134.9	6,443,485.9	120,030.8	515,203.4	42,340.9	5,765,910.8
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
2023										
Q1'	9,650.7	6,249.4	2,162.9	1,078.2	160.2	8,130,503.6	154,515.1	630,521.2	64,820.1	7,280,647.2
Q2'	10,069.9	6,583.2	2,261.2	1,078.2	147.3	8,900,910.0	172,756.4	717,323.7	100,677.8	7,910,152.1

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
2019										
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2
Q2	105,745.7	2,307.2	31,395.5	3,830.5	68,212.5	36,037.2	0.3	25,670.7	360.6	10,005.6
Q3	314,970.4	4,638.2	49,664.5	806.7	259,861.0	36,924.3	48.3	21,606.0	170.9	15,099.1
Q4	270,485.8	5,310.0	85,873.4	1,905.3	177,397.2	53,273.6	251.3	23,419.7	578.9	29,023.7
2020										
Q1	234,478.0	7,633.9	82,835.7	446.1	143,562.2	52,077.5	829.2	39,032.9	2,983.8	9,231.5
Q2	119,021.8	6,169.1	47,910.0	2,878.3	62,064.5	44,322.6	87.4	22,721.2	1,692.9	19,821.0
Q3	220,353.3	13,399.1	76,185.1	3,163.3	127,605.9	58,252.2	117.7	38,068.7	736.2	19,329.7
Q4	281,166.0	35,647.4	96,235.0	6,845.3	142,438.3	98,541.0	496.3	56,119.0	653.9	41,271.9
2021										
Q1	487,506.6	26,857.7	115,246.0	7,730.3	337,672.6	62,253.5	1,176.5	45,630.5	200.2	15,246.3
Q2	261,684.7	23,383.4	105,951.4	26,597.2	105,752.7	74,294.0	5,537.2	49,183.5	4,696.2	14,877.0
Q3	292,913.6	28,926.5	105,772.4	9,398.2	148,816.5	119,702.4	1,999.5	62,530.8	11,038.6	44,133.6
Q4	462,126.9	51,013.2	111,827.5	8,127.1	291,159.0	108,237.3	1,366.2	76,118.0	2,812.3	27,940.8
2022										
Q1 ¹	239,440.2	14,299.1	24,910.8	1,468.2	198,762.1	54,489.9	8,049.0	34,543.9	1,977.6	9,919.4
Q2 ¹	447,517.3	5,408.7	24,217.6	2,431.7	415,459.4	88,912.9	9,737.2	42,556.5	1,121.2	35,498.0
Q3 ¹	274,798.2	12,896.2	51,356.8	7,937.8	202,607.4	267,901.6	15,858.2	40,410.7	3,092.3	208,540.3
Q4 ¹	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
2023										
Q1 ¹	273,906.3	11,552.7	51,449.2	504.4	210,400.0	92,305.9	9,054.5	50,063.1	1,811.0	31,377.2
Q2 ¹	388,536.6	16,389.0	101,172.0	30,617.2	240,358.4	146,348.7	11,830.6	84,287.8	4,190.3	46,040.1

¹ Data on the indicator 'Net Asset Values of Unit Investment Funds' are given for assessed assets exclusive of blocked assets. For a number of funds, net asset value estimate is used due to the fact that some unit investment funds did not calculate a number of indicators (due to the relaxation measures introduced by the Bank of Russia) 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)'. The figures presented cannot be fully compared with the figures for historical periods.

Table 4.5.5

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

Insurance type	H1 2023	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) — total	341,313.6	224,342.1
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	258,774.1	111,412.2
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	219,850.1	102,949.8
of which:		
investment life insurance — total	36,484.9	60,382.4
of which:		
for up to 1 year, inclusive	18,745.0	176.9
for 1 through 3 years	4,352.0	38,764.8
for 3 through 5 years	11,796.2	20,997.2
for 5 through 10 years	1,396.0	410.0
for over 10 years or for an indefinite period	195.8	33.5
credit life insurance — total	99,076.6	6,838.2
of which:		
for up to 1 year, inclusive	5,132.3	653.7
for 1 through 3 years	15,502.0	453.1
for 3 through 5 years	73,119.8	4,675.6
for 5 through 10 years	5,260.2	993.5
for over 10 years or for an indefinite period	62.4	62.3
endowment life insurance — total	82,439.7	35,644.7
of which:		
for up to 1 year, inclusive	15,683.0	21,276.7
for 1 through 3 years	20,800.6	3,080.2
for 3 through 5 years	23,319.9	6,480.0
for 5 through 10 years	21,077.1	4,604.0
for over 10 years or for an indefinite period	1,559.1	203.7
high risk life insurance — total	1,749.3	68.7
of which:		
for up to 1 year, inclusive	367.1	27.8
for 1 through 3 years	202.2	7.8
for 3 through 5 years	1,153.3	27.4
for 5 through 10 years	23.7	4.3
for over 10 years or for an indefinite period	3.0	1.4
other life insurance — total	99.5	16.0
of which:		
for up to 1 year, inclusive	21.2	1.3
for 1 through 3 years	50.2	1.8
for 3 through 5 years	1.6	0.6
for 5 through 10 years	0.3	0.0
for over 10 years or for an indefinite period	26.2	12.3

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	38,924.0	8,462.4
of which:		
investment life insurance — total	0.1	0.4
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.1	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.4
credit life insurance — total	7,987.3	2,734.6
of which:		
for up to 1 year, inclusive	170.7	16.1
for 1 through 3 years	117.5	56.2
for 3 through 5 years	361.2	137.9
for 5 through 10 years	1,526.5	624.4
for over 10 years or for an indefinite period	5,811.5	1,899.9
endowment life insurance — total	29,096.6	5,243.2
of which:		
for up to 1 year, inclusive	86.1	70.8
for 1 through 3 years	891.2	47.0
for 3 through 5 years	13,904.0	1,547.0
for 5 through 10 years	7,701.8	1,634.6
for over 10 years or for an indefinite period	6,513.5	1,943.7
risk life insurance — total	858.7	197.2
of which:		
for up to 1 year, inclusive	39.6	26.4
for 1 through 3 years	18.2	104.6
for 3 through 5 years	579.6	21.6
for 5 through 10 years	12.9	0.2
for over 10 years or for an indefinite period	208.6	44.4
other life insurance — total	981.4	286.9
of which:		
for up to 1 year, inclusive	0.4	0.3
for 1 through 3 years	1.2	9.6
for 3 through 5 years	1.1	0.0
for 5 through 10 years	1.8	1.8
for over 10 years or for an indefinite period	976.9	275.2
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	82,539.5	112,929.9
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	59,752.1	94,493.4
of which:		
investment life insurance — total	42,519.1	83,003.7
of which:		
for up to 1 year, inclusive	1,601.3	991.8
for 1 through 3 years	7,226.0	12,288.2
for 3 through 5 years	19,800.7	56,510.2
for 5 through 10 years	3,067.6	12,144.9
for over 10 years or for an indefinite period	10,823.5	1,068.7
credit life insurance — total	0.2	0.0
of which:		
for up to 1 year, inclusive	0.2	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	17,127.9	11,480.5
of which:		
for up to 1 year, inclusive	743.2	354.0
for 1 through 3 years	6,389.7	614.2
for 3 through 5 years	8,077.8	7,115.0
for 5 through 10 years	1,747.4	2,855.4
for over 10 years or for an indefinite period	169.8	542.0
risk life insurance — total	98.4	2.2
of which:		
for up to 1 year, inclusive	98.0	0.0
for 1 through 3 years	0.4	1.8
for 3 through 5 years	0.0	0.1
for 5 through 10 years	0.0	0.3
for over 10 years or for an indefinite period	0.0	0.0
other life insurance — total	6.5	7.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	3.4	3.5
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	1.5
for over 10 years or for an indefinite period	3.0	2.0
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	22,787.4	18,436.4
of which:		
investment life insurance — total	1,334.2	362.8
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	141.7	2.7
for 3 through 5 years	1,178.6	291.1
for 5 through 10 years	13.3	65.9
for over 10 years or for an indefinite period	0.6	3.1
credit life insurance — total	74.3	4.5
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	74.3	4.5
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	21,179.0	18,038.9
of which:		
for up to 1 year, inclusive	6.0	2.5
for 1 through 3 years	105.6	31.2
for 3 through 5 years	5,755.3	7,190.5
for 5 through 10 years	7,295.8	5,487.7
for over 10 years or for an indefinite period	8,016.4	5,327.0
risk life insurance — total	16.9	5.1
of which:		
for up to 1 year, inclusive	1.9	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	0.5	0.3
for 5 through 10 years	1.0	0.2
for over 10 years or for an indefinite period	13.4	4.6
other life insurance — total	183.0	25.2
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	0.1	0.0
for 5 through 10 years	0.6	0.3
for over 10 years or for an indefinite period	182.2	25.0
Voluntary pension insurance — total	1,422.8	797.7
of which:		
voluntary pension insurance with with a lump-sum payment of an insurance premium— total	721.4	243.2
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	0.1
for 5 through 10 years	0.3	5.6
for over 10 years or for an indefinite period	721.1	237.6
voluntary pension insurance with the payment of an insurance premium in instalments — total	701.4	554.5
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.7	0.3
for 3 through 5 years	2.0	12.4
for 5 through 10 years	28.2	76.6
for over 10 years or for an indefinite period	670.6	465.2
Voluntary personal insurance (excluding life insurance) — total	236,784.7	94,883.0
of which:		
voluntary accident and sickness insurance — total	111,688.9	15,084.0
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	1,925.0	882.7
voluntary accident and sickness insurance of passengers	1,145.4	19.8
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	41.9	1.0
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	8,183.9	2,882.4
voluntary accident and sickness insurance of tax officials	0.7	4.0
voluntary accident and sickness insurance of other citizens	100,392.0	11,294.1
voluntary medical insurance — total	125,095.8	79,799.0
of which:		
voluntary medical insurance of individuals travelling abroad	2,327.4	811.2
voluntary medical insurance by employers of their employees	103,027.8	69,694.3
voluntary medical insurance of other citizens	19,740.6	9,293.5
Voluntary general property insurance — total	330,574.3	93,483.8
of which:		
voluntary insurance of property — total	279,224.2	86,470.2
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) — total	120,490.0	62,144.2
of which:		
voluntary insurance of motor vehicles	119,232.9	61,766.9
voluntary insurance of other land vehicles (excluding railway vehicles)	1,257.1	377.3
voluntary insurance of railway vehicles	1,224.8	435.4

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of aircraft	6,272.3	2,406.5
voluntary insurance of vessels — total	5,346.3	1,370.7
of which:		
voluntary insurance of sea vessels	4,811.5	1,178.5
voluntary insurance of inland vessels	534.8	192.1
voluntary insurance of cargo	17,527.9	3,608.9
voluntary agricultural insurance — total	5,799.8	941.0
of which:		
voluntary government agricultural insurance — total	5,063.1	721.9
of which:		
voluntary agricultural crop insurance	3,501.9	666.3
voluntary agricultural insurance of perennial plantings	208.7	6.2
voluntary agricultural insurance of livestock	1,316.1	49.4
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	36.3	0.0
voluntary non-government agricultural insurance — total	736.7	219.1
of which:		
voluntary agricultural crop insurance	121.7	165.1
voluntary agricultural insurance of perennial plantings	11.4	0.0
voluntary agricultural insurance of livestock	512.2	54.0
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	91.4	0.0
voluntary insurance of other assets of legal entities — total	71,601.2	10,433.9
of which:		
voluntary insurance of goods in storage	912.6	56.3
voluntary insurance of assets used in construction and installation works	21,035.1	1,392.8
voluntary insurance of other assets of legal entities	49,653.4	8,984.8
voluntary insurance of other assets of individuals — total	50,962.0	5,129.7
of which:		
voluntary insurance of individuals' houses	20,449.6	3,180.8
voluntary insurance of household assets	5,637.5	755.6
voluntary insurance of other assets of individuals	24,874.8	1,193.2
voluntary insurance of third party liability insurance — total	25,086.5	3,732.7
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	2,257.5	701.1
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	1,501.8	534.1
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	755.2	167.0
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.5	0.0
voluntary third party liability insurance of owners of railway vehicles	62.9	9.5
voluntary third party liability insurance of owners of aircraft	1,668.1	85.1
voluntary third party liability insurance of owners of vessels — total	4,331.8	479.9
of which:		
voluntary third party liability insurance of owners of sea vessels	3,857.1	379.9

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	474.7	100.0
voluntary third party liability insurance of operators of hazardous facilities — total	1,266.4	44.0
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	192.4	8.8
voluntary third party liability insurance of operators of hydraulic structures	2.2	0.0
voluntary third party liability insurance of operators of other hazardous facilities	1,071.8	35.2
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	2,074.6	330.8
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	831.9	17.0
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	1,242.6	313.8
voluntary third party liability insurance for damage caused — total	12,387.8	1,929.7
of which:		
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	910.9	74.8
voluntary third party liability insurance of public notaries for damage caused	57.4	17.1
voluntary third party liability insurance of appraisers for damage caused	49.0	73.3
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	13.5	0.0
voluntary third party liability insurance of other persons for damage caused	11,356.9	1,764.5
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	1,037.3	152.7
of which:		
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	–0.1	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	4.8	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	2.0	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.2	0.0
voluntary third party liability insurance of audit organizations and individual auditors for failure to perform or improper performance of contractual obligations	0.2	0.0
voluntary third party liability insurance of borrowers under credit/loan agreements for failure to perform or improper performance of contractual obligations	–0.1	0.0
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	0.0	0.0
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	77.7	10.3
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	952.5	142.4
voluntary business risk insurance	9,985.3	1,702.6

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance — total	16,278.4	1,578.2
of which:		
voluntary insurance of financial risks of individuals travelling abroad	1,792.0	606.1
voluntary insurance of creditors' financial risks	106.8	0.5
voluntary insurance of other persons' financial risks	14,379.6	971.6
Mandatory government life and health insurance of servicemen and similar categories — total	8,693.3	1,070.6
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	4,678.6	925.7
mandatory government life and health insurance of internal affairs personnel	3,000.3	25.4
mandatory government life and health insurance of the State Fire Service personnel	656.4	0.1
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	0.0
mandatory government life and health insurance of the personnel of the institutions and bodies of the penal system	358.0	11.2
mandatory government life and health insurance of the national guard personnel	0.0	107.3
mandatory government life and health insurance of the personnel of enforcement agencies	0.0	1.0
Mandatory third party liability insurance of owners of vehicles	151,928.9	79,795.2
Mandatory third party liability insurance of the owner of a hazardous facility for causing damage as a result of an accident at the hazardous facility — total	1,390.0	119.7
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	1,096.9	119.3
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	176.9	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	24.1	0.0
mandatory third party liability insurance of the owner of a lift, lift platform for the disabled, escalator (excluding escalators in metro stations), a passenger conveyor (moving walkway) for causing damage as a result of an accident thereon	92.0	0.4
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	1,015.9	399.1
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	72.4	16.3
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	51.7	10.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	20.7	6.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	21.9	18.6
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	6.2	8.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	15.7	9.9

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	7.9	0.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels — total	23.6	4.3
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	19.5	4.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets on tourist travel routes	4.1	0.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by motor vehicles — total	842.1	331.8
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	347.7	103.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	188.9	60.0
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	67.2	14.0
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	238.3	154.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	32.6	16.7
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	11.1	8.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during off-street transportation	4.2	2.4
Collection of funds based on court judgements.	0.0	-305.6

Note. Following the entry into force of Bank of Russia Ordinance No. 6315-U, dated 14 November 2022, 'On the Forms, Timeframe and Procedure for Compiling and Submitting Insurance Companies' Reporting to the Bank of Russia', amendments were introduced into the methodology for compiling indicators in reporting form 0420162 'Data on the Activity of Insurers'. In particular, starting from the data for the first quarter of 2023, reporting form 0420162 shows the amount of insurance premiums under insurance contracts subject to payment over the reporting period in accordance with the terms of insurance contracts. Starting from 2023 Q1 data, in certain cases, the amount of insurance premiums may be not fully comparable with the indicators for the corresponding periods of the previous year due to the specified changes.

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

Table 5.1

Selected Indicators on Payment Card Transactions¹

Period	Individuals						Legal entities					
	the number of payment cards ² , thousands of units	the number of payment cards in use ³ , thousands of units	total value of operations conducted using payment cards, millions of rubles	of which			the number of payment cards ² , thousands of units	the number of payment cards in use ³ , thousands of units	total value of operations conducted using payment cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles				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	8	9	10	11	12	13
2023												
Q1	400,985	245,308	35,845,142	6,934,618	11,714,250	17,196,273	7,142	2,458	1,026,465	423,436	520,176	82,853
Q2	410,772	252,464	41,169,731	8,298,033	13,062,276	19,809,422	7,246	2,964	1,099,804	479,986	518,604	101,214

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

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

³ Including data on the number of payment 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 5.2

Funds Transfers Carried Out Through the BRPS, Transfer Services

Period	By transfer services ¹							
	total funds transfers		including carried out through:					
			urgent transfer service		non-urgent transfer service		fast payment service	
	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles
1	2	3	4	5	6	7	8	9
2023								
Q1	1,648.0	759,229.8	1.5	685,579.4	402.5	68,268.0	1,244.0	5,382.3
Q2	2,091.2	762,034.3	1.7	678,258.9	448.9	76,828.5	1,640.6	6,946.9

¹ In accordance with the Bank of Russia Regulation No. 732-P, dated 24 September 2020, 'On the Bank of Russia Payment System'.

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

6. REGIONAL SECTION

6.1. Institutional Characteristics

Table 6.1.1

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia ¹				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
THE RUSSIAN FEDERATION						
30.09.2021	118 (6)	98 (6)	85 (5)	11	10	9
31.12.2021	115 (6)	96 (6)	84 (5)	10	9	9
30.09.2022	112 (5)	93 (5)	81 (4)	10	9	9
31.12.2022	108 (5)	91 (5)	79 (4)	8	8	9
CENTRAL FEDERAL DISTRICT						
30.09.2021	83 (5)	72 (5)	59 (4)	3	2	8
31.12.2021	82 (5)	71 (5)	59 (4)	3	2	8
30.09.2022	80 (5)	69 (5)	57 (4)	3	2	8
31.12.2022	77 (5)	67 (5)	55 (4)	2	2	8
Moscow and Moscow Region						
30.09.2021	82 (5)	71 (5)	58 (4)	3	2	8
31.12.2021	81 (5)	70 (5)	58 (4)	3	2	8
30.09.2022	78 (5)	68 (5)	56 (4)	3	2	7
31.12.2022	75 (5)	66 (5)	54 (4)	2	2	7
NORTH-WESTERN FEDERAL DISTRICT						
30.09.2021	8	7	7	1	1	—
31.12.2021	8	7	7	1	1	—
30.09.2022	8	7	7	1	1	—
31.12.2022	7	7	7	—	—	—
SOUTHERN FEDERAL DISTRICT						
30.09.2021	3	1	1	2	2	—
31.12.2021	3	1	1	2	2	—
30.09.2022	3	1	1	2	2	—
31.12.2022	3	1	1	2	2	—
NORTH CAUCASIAN FEDERAL DISTRICT						
30.09.2021	1	—	—	1	1	—
31.12.2021	1	—	—	1	1	—
30.09.2022	1	—	—	1	1	—
31.12.2022	1	—	—	1	1	—
VOLGA FEDERAL DISTRICT						
30.09.2021	11 (1)	8 (1)	8 (1)	2	2	1
31.12.2021	10 (1)	8 (1)	8 (1)	1	1	1
30.09.2022	9	7	7	1	1	1
31.12.2022	9	7	7	1	1	1
URALS FEDERAL DISTRICT						
30.09.2021	5	5	5	—	—	—
31.12.2021	5	5	5	—	—	—
30.09.2022	4	4	4	—	—	—
31.12.2022	4	4	4	—	—	—
SIBERIAN FEDERAL DISTRICT						
30.09.2021	3	2	2	1	1	—
31.12.2021	3	2	2	1	1	—
30.09.2022	3	2	2	1	1	—
31.12.2022	3	2	2	1	1	—
FAR-EASTERN FEDERAL DISTRICT						
30.09.2021	4	3	3	1	1	—
31.12.2021	4	3	3	1	1	—
30.09.2022	4	3	3	1	1	—
31.12.2022	4	3	3	1	1	—

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

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

Table 6.1.2

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to including 1%	More than 1% up to including 20%	More than 20% up to including 50%	More than 50%, but less than 100%	100%
THE RUSSIAN FEDERATION					
30.09.2021	24	18 ¹	11	12 (4)	53 (2)
31.12.2021	21	18	10	12 (4)	54 (2)
30.09.2022	22	17	10	11 (3)	52 (2)
31.12.2022	21	17	10	11 (3)	49 (2)
CENTRAL FEDERAL DISTRICT					
30.09.2021	12	7	5	8 (3)	51 (2)
31.12.2021	11	8	4	8 (3)	51 (2)
30.09.2022	12	7	4	8 (3)	49 (2)
31.12.2022	12	7	4	8 (3)	46 (2)
Moscow and Moscow Region					
30.09.2021	12	6	5	8 (3)	51 (2)
31.12.2021	11	6	4	8 (3)	51 (2)
30.09.2022	12	5	4	8 (3)	49 (2)
31.12.2022	12	5	4	8 (3)	46 (2)
NORTH-WESTERN FEDERAL DISTRICT					
30.09.2021	4	1	1	—	2
31.12.2021	4	1	1	—	2
30.09.2022	4	1	1	—	2
31.12.2022	3	1	1	—	2
SOUTHERN FEDERAL DISTRICT					
30.09.2021	—	1	1	1	—
31.12.2021	—	1	1	1	—
30.09.2022	—	1	1	1	—
31.12.2022	—	1	1	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
30.09.2021	1	—	—	—	—
31.12.2021	1	—	—	—	—
30.09.2022	1	—	—	—	—
31.12.2022	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
30.09.2021	3	5	1	2 (1)	—
31.12.2021	3	4	1	2 (1)	—
30.09.2022	3	4	1	1	—
31.12.2022	3	4	1	1	—
URALS FEDERAL DISTRICT					
30.09.2021	2	1	2	—	—
31.12.2021	1	1	2	—	—
30.09.2022	1	1	2	—	—
31.12.2022	1	1	2	—	—
SIBIRIAN FEDERAL DISTRICT					
30.09.2021	1	2	—	—	—
31.12.2021	1	2	—	—	—
30.09.2022	1	2	—	—	—
31.12.2022	1	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
30.09.2021	1	1	1	1	—
31.12.2021	—	1	1	1	1
30.09.2022	—	1	1	1	1
31.12.2022	—	1	1	1	1

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

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

Table 6.1.3

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

	Q3 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	659	1,428,977.32	293	372,057.42	366	1,056,919.90
CENTRAL FEDERAL DISTRICT	353	1,154,623.94	121	291,159.94	232	863,464.00
Belgorod Region	2	1.43	2	1.43	—	—
Bryansk Region	—	—	—	—	—	—
Vladimir Region	1	0.01	1	0.01	—	—
Voronezh Region	4	247.63	4	247.63	—	—
Ivanovo Region	1	29.52	1	29.52	—	—
Kaluga Region	1	—	1	—	—	—
Kostroma Region	—	—	—	—	—	—
Kursk Region	1	236.19	1	236.19	—	—
Lipetsk Region	1	0.10	1	0.10	—	—
Moscow Region	14	3,018.19	14	3,018.19	—	—
Orel Region	—	—	—	—	—	—
Ryazan Region	—	—	—	—	—	—
Smolensk Region	1	81.60	1	81.60	—	—
Tambov Region	—	—	—	—	—	—
Tver Region	5	3,921.90	5	3,921.90	—	—
Tula Region	4	530.00	4	530.00	—	—
Yaroslavl Region	4	110.36	4	110.36	—	—
Moscow	314	1,146,447.00	82	282,983.00	232	863,464.00
NORTH-WESTERN FEDERAL DISTRICT	180	199,249.54	48	5,893.64	132	193,355.90
Republic of Karelia	—	—	—	—	—	—
Republic of Komi	2	20.01	2	20.01	—	—
Arkhangelsk Region	1	49.31	1	49.31	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	1	49.31	1	49.31	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	—	—	—	—	—	—
Kaliningrad Region	6	928.15	6	928.15	—	—
Leningrad Region	1	0.84	1	0.84	—	—
Murmansk Region	3	50.20	3	50.20	—	—
Novgorod Region	—	—	—	—	—	—
Pskov Region	—	—	—	—	—	—
Saint Petersburg	167	198,201.03	35	4,845.13	132	193,355.90
SOUTHERN FEDERAL DISTRICT	22	17,802.55	22	17,802.55	—	—
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	6	11,504.73	6	11,504.73	—	—
Krasnodar Territory	5	3,728.62	5	3,728.62	—	—
Astrakhan Region	2	777.79	2	777.79	—	—
Volgograd Region	1	0.30	1	0.30	—	—
Rostov Region	6	1,775.27	6	1,775.27	—	—
Sevastopol	2	15.84	2	15.84	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	6	18,295.61	6	18,295.61	—	—
Republic of Daghestan	1	1,000.00	1	1,000.00	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	1	0.10	1	0.10	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	2	11,005.83	2	11,005.83	—	—
Stavropol Territory	2	6,289.68	2	6,289.68	—	—
VOLGA FEDERAL DISTRICT	54	7,978.89	54	7,978.89	—	—
Republic of Bashkortostan	8	1,888.51	8	1,888.51	—	—
Mari El Republic	1	5.05	1	5.05	—	—
Republic of Mordovia	2	1.02	2	1.02	—	—
Republic of Tatarstan (Tatarstan)	13	1,255.39	13	1,255.39	—	—
Udmurt Republic	1	360.98	1	360.98	—	—
Chuvash Republic — Chuvashia	2	37.73	2	37.73	—	—
Perm Territory	3	12.91	3	12.91	—	—
Kirov Region	1	18.50	1	18.50	—	—
Nizhny Novgorod Region	5	1,620.78	5	1,620.78	—	—
Orenburg Region	—	—	—	—	—	—
Penza Region	4	416.79	4	416.79	—	—
Samara Region	8	847.07	8	847.07	—	—
Saratov Region	4	14.15	4	14.15	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	2	1,500.01	2	1,500.01	—	—
URALS FEDERAL DISTRICT	13	6,095.96	11	5,995.96	2	100.00
Kurgan Region	—	—	—	—	—	—
Sverdlovsk Region	5	4,949.07	5	4,949.07	—	—
Tyumen Region	6	973.33	5	973.33	1	—
Khanty-Mansi Autonomous Area — Yugra	4	841.89	4	841.89	—	—
Yamal-Nenets Autonomous Area	2	131.44	1	131.44	1	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	—	—	—	—	—	—
Chelyabinsk Region	2	173.56	1	73.56	1	100.00
SIBERIAN FEDERAL DISTRICT	18	4,496.69	18	4,496.69	—	—
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	2	7.20	2	7.20	—	—
Altai Territory	2	15.76	2	15.76	—	—
Krasnoyarsk Territory	4	22.29	4	22.29	—	—
Irkutsk Region	—	—	—	—	—	—
Kemerovo Region — Kuzbass	—	—	—	—	—	—
Novosibirsk Region	6	1,431.88	6	1,431.88	—	—
Omsk Region	2	3,018.55	2	3,018.55	—	—
Tomsk Region	2	1.01	2	1.01	—	—
FAR-EASTERN FEDERAL DISTRICT	13	20,434.14	13	20,434.14	—	—
Republic of Buryatia	1	34.12	1	34.12	—	—
Republic of Sakha (Yakutia)	5	8,458.23	5	8,458.23	—	—
Trans-Baikal Territory	—	—	—	—	—	—
Kamchatka Territory	1	1,000.00	1	1,000.00	—	—
Primorye Territory	1	1.20	1	1.20	—	—
Khabarovsk Territory	2	9,971.51	2	9,971.51	—	—
Amur Region	—	—	—	—	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	—	—	—	—	—	—
Jewish Autonomous Region	2	4.45	2	4.45	—	—
Chukotka Autonomous Area	1	964.63	1	964.63	—	—

Table 6.1.4

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

1	Q3 2023		
	2	3	4
	currency type	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of foreign currency
1	2	3	4
THE RUSSIAN FEDERATION	US dollar	2	528.95
	Euro	6	3,309.90
	Chinese yuan	36	4,321.00
CENTRAL FEDERAL DISTRICT	US dollar	2	528.95
	Euro	2	1,560.00
	Chinese yuan	11	1,821.00
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	2	528.95
	Euro	2	1,560.00
	Chinese yuan	11	1,821.00
NORTH-WESTERN FEDERAL DISTRICT	Euro	4	1,749.90
	Chinese yuan	25	2,500.00
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	Euro	4	1,749.90
	Chinese yuan	25	2,500.00

Table 6.1.4 (cont.)

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

Table 6.1.4 (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 Individuals¹

(millions of rubles)

	30.09.2023									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities ²		deposits and other funds of individuals ³		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	94,033,989	17,377,191	17,169,372	3,020,696	24,734,741	8,562,142	36,705,843	4,398,770	5,259,003	0
CENTRAL FEDERAL DISTRICT	56,931,295	13,801,073	10,727,266	2,165,050	17,737,896	7,464,705	17,030,520	2,875,387	2,841,606	0
Belgorod Region	467,417	29,569	50,174	5,404	71,424	10,802	307,865	12,603	20,569	0
Bryansk Region	247,031	10,762	35,274	2,687	21,143	1,293	165,751	6,489	14,477	0
Vladimir Region	397,272	12,905	71,150	1,225	28,821	541	265,640	10,723	17,546	0
Voronezh Region	811,412	43,266	97,357	5,123	156,338	7,101	485,372	30,454	39,931	0
Ivanovo Region	231,221	10,318	24,502	1,115	12,255	302	171,903	8,578	9,609	0
Kaluga Region	380,504	22,617	60,616	8,131	68,318	4,398	208,370	9,770	12,606	0
Kostroma Region	507,584	5,783	15,978	1,132	333,818	740	104,800	3,802	5,906	0
Kursk Region	251,804	14,592	24,095	1,129	38,936	380	164,194	12,826	12,645	0
Lipetsk Region	287,093	13,953	32,663	2,934	42,230	2,419	188,561	8,290	12,243	0
Moscow Region	3,415,165	247,821	511,839	42,615	397,399	76,401	2,145,783	123,827	253,974	0
Orel Region	168,561	12,704	17,490	773	15,192	7,849	117,299	3,905	11,694	0
Ryazan Region	339,943	20,947	58,875	3,726	25,424	7,995	218,586	8,659	25,621	0
Smolensk Region	243,596	12,619	57,962	3,914	21,742	661	143,611	7,806	11,410	0
Tambov Region	195,581	5,140	27,388	455	16,030	70	134,622	4,480	7,402	0
Tver Region	321,713	11,472	45,220	1,047	33,387	592	218,350	9,579	14,948	0
Tula Region	503,422	24,393	129,600	6,758	47,031	5,767	281,721	11,137	28,521	0
Yaroslavl Region	468,712	23,722	98,888	4,663	49,289	243	288,807	18,251	18,953	0
Moscow	47,693,265	13,278,492	9,368,195	2,072,219	16,359,119	7,337,152	11,419,283	2,584,210	2,323,552	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	9,296,390	1,215,137	1,972,265	468,930	2,014,330	236,207	4,443,547	478,028	544,164	0
Republic of Karelia	161,162	7,225	16,025	1,486	11,810	271	117,408	5,080	9,770	0
Republic of Komi	241,331	16,687	16,906	7,634	32,016	0	172,534	8,768	13,058	0
Arkhangelsk Region	368,422	11,366	47,882	1,551	30,039	0	251,316	9,523	29,515	0
Nenets Autonomous Area	29,967	578	1,602	0	205	0	21,867	576	5,718	0
Arkhangelsk Region, excluding Nenets Autonomous Area	338,455	10,788	46,280	1,551	29,833	0	229,449	8,947	23,797	0
Vologda Region	406,932	314,283	60,331	159,648	96,657	143,048	220,538	11,128	14,802	0
Kaliningrad Region	389,969	40,369	60,300	8,675	37,227	2,470	255,226	27,170	20,224	0
Leningrad Region	367,298	14,163	31,017	4,018	59,793	755	249,845	8,946	16,795	0
Murmansk Region	309,623	40,450	26,270	11,103	25,636	1,886	233,214	14,451	13,832	0
Novgorod Region	134,110	5,857	18,341	376	13,687	260	93,160	5,084	3,881	0
Pskov Region	131,568	4,348	15,964	371	13,452	129	90,296	3,725	7,146	0
Saint Petersburg	6,785,975	760,389	1,679,230	274,069	1,694,012	87,387	2,760,011	384,154	415,141	0
SOUTHERN FEDERAL DISTRICT	4,449,701	362,734	644,839	69,580	544,015	127,797	2,623,919	154,945	322,046	0
Republic of Adygeya (Adygeya)	49,507	1,352	3,442	4	2,136	0	34,825	1,272	5,893	0
Republic of Kalmykia	23,446	507	1,622	9	720	0	16,386	475	2,927	0
Republic of Crimea	299,288	2,870	45,660	1,007	26,867	0	167,860	1,758	19,075	0
Krasnodar Territory	1,999,930	247,520	224,092	41,799	337,997	125,828	1,118,694	73,797	158,130	0
Astrakhan Region	174,741	5,442	26,798	506	5,085	0	118,335	4,734	17,044	0
Volgograd Region	511,509	27,306	74,560	8,745	24,853	175	356,821	17,818	31,410	0
Rostov Region	1,316,689	76,956	257,895	17,460	143,277	1,794	760,372	54,386	82,967	0
Sevastopol	74,591	780	10,770	50	3,081	0	50,627	704	4,601	0
NORTH CAUCASIAN FEDERAL DISTRICT	996,550	30,506	156,931	5,197	63,275	954	647,512	22,155	73,824	0
Republic of Dagestan	155,994	2,290	17,791	472	3,649	86	116,374	1,533	10,329	0
Republic of Ingushetia	10,851	392	2,369	19	189	0	7,384	364	663	0
Kabardino-Balkar Republic	69,045	2,192	7,879	380	6,622	0	48,600	1,737	3,061	0
Karachay-Cherkess Republic	28,945	573	2,720	19	603	0	21,632	531	1,938	0
Republic of North Ossetia — Alania	83,395	1,753	8,336	21	2,161	0	61,359	1,687	8,420	0
Chechen Republic	56,432	1,150	15,651	208	5,337	30	29,779	301	2,959	0
Stavropol Territory	591,889	22,156	102,184	4,078	44,715	838	362,383	16,002	46,454	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	9,202,257	542,852	1,754,794	92,471	1,515,608	104,967	5,004,322	316,984	559,280	0
Republic of Bashkortostan	828,268	33,229	117,815	5,570	64,274	2,178	534,107	24,528	80,233	0
Mari El Republic	132,110	2,771	12,561	331	11,926	162	93,342	2,140	9,377	0
Republic of Mordovia	142,386	7,117	14,993	1,900	15,612	1,463	97,048	3,530	10,059	0
Republic of Tatarstan (Tatarstan)	2,124,709	119,706	448,621	17,218	704,254	23,925	778,319	66,098	97,616	0
Udmurt Republic	435,282	16,636	121,064	4,293	42,667	1,162	217,363	10,700	38,622	0
Chuvash Republic — Chuvashia	340,795	9,616	58,445	1,075	33,451	1,048	198,885	7,219	38,703	0
Perm Territory	849,204	50,540	151,710	12,906	172,015	6,763	445,933	29,535	49,834	0
Kirov Region	301,908	7,715	46,676	1,150	27,238	776	190,926	5,506	17,033	0
Nizhny Novgorod Region	1,336,650	91,055	340,164	19,579	167,942	25,472	730,066	42,067	61,538	0
Orenburg Region	413,932	11,711	67,259	1,104	37,468	1,471	271,383	8,940	21,056	0
Penza Region	314,692	7,807	42,295	316	20,183	108	194,090	6,084	42,597	0
Samara Region	1,141,348	148,504	184,591	20,668	164,513	38,194	698,994	87,577	56,932	0
Saratov Region	541,882	24,130	78,513	5,297	38,132	2,246	365,889	16,011	22,525	0
Ulyanovsk Region	299,090	12,314	70,087	1,065	15,934	0	187,977	7,047	13,154	0
URALS FEDERAL DISTRICT	5,821,302	499,319	783,667	48,898	1,911,336	97,054	2,546,591	343,231	384,718	0
Kurgan Region	123,713	3,640	13,566	1,033	8,624	244	84,503	2,212	11,501	0
Sverdlovsk Region	1,864,188	150,912	335,532	27,704	322,961	65,658	956,194	52,795	154,524	0
Tyumen Region	2,785,321	267,650	223,995	2,730	1,432,683	7,783	905,824	255,037	170,084	0
Khanty-Mansi Autonomous Area — Yugra	1,750,229	238,993	78,192	621	1,246,589	4,627	364,980	232,509	40,778	0
Yamal-Nenets Autonomous Area	406,441	7,335	33,231	39	81,845	31	232,223	6,900	49,084	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	628,652	21,323	112,572	2,070	104,249	3,125	308,621	15,629	80,222	0
Chelyabinsk Region	1,048,080	77,117	210,574	17,431	147,068	23,369	600,070	33,186	48,608	0
SIBERIAN FEDERAL DISTRICT	4,645,408	327,346	754,200	95,584	653,373	99,381	2,739,040	123,966	309,305	0
Altai Republic	26,628	403	2,143	38	5,389	0	15,496	338	1,921	0
Republic of Tuva	24,664	297	1,814	0	1,165	0	14,507	277	5,504	0
Republic of Khakassia	88,344	5,674	9,075	543	4,051	348	60,144	4,698	9,597	0
Altai Territory	474,220	21,283	73,299	3,941	73,277	5,451	271,740	11,543	32,653	0

Table 6.2.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	852,875	35,762	137,754	11,353	128,257	5,301	487,333	18,026	66,584	0
Irkutsk Region	601,157	86,496	70,563	19,669	62,361	47,834	409,596	17,131	31,720	0
Kemerovo Region — Kuzbass	698,856	46,544	103,723	12,561	136,384	14,925	406,907	18,361	34,950	0
Novosibirsk Region	1,156,659	91,727	225,417	34,659	182,889	20,545	598,096	33,430	100,052	0
Omsk Region	440,961	25,292	85,345	11,807	29,795	1,273	288,272	11,374	16,873	0
Tomsk Region	281,044	13,868	45,068	1,012	29,805	3,705	186,950	8,788	9,451	0
FAR-EASTERN FEDERAL DISTRICT	2,691,086	598,224	375,410	74,986	294,908	431,077	1,670,392	84,074	224,060	0
Republic of Buryatia	146,409	4,506	13,566	1,400	5,014	458	103,784	2,326	15,535	0
Republic of Sakha (Yakutia)	283,239	15,408	49,863	717	30,908	10,027	162,635	4,492	22,259	0
Trans-Baikal Territory	180,375	6,322	27,806	448	11,192	2,824	117,951	2,920	14,077	0
Kamchatka Territory	155,986	11,933	21,117	4,997	13,505	1,948	105,144	4,619	7,808	0
Primorye Territory	785,978	477,532	112,546	37,970	90,768	398,562	464,254	38,197	87,883	0
Khabarovsk Territory	470,138	23,419	60,347	5,996	38,715	2,289	314,192	14,528	38,007	0
Amur Region	231,077	17,679	31,748	5,929	17,301	4,754	150,458	3,574	18,773	0
Magadan Region	108,520	10,760	10,093	529	30,803	6,759	59,813	3,451	3,712	0
Sakhalin Region	279,091	29,182	42,496	16,922	54,480	3,083	155,510	8,951	12,910	0
Jewish Autonomous Region	26,495	529	1,137	15	1,343	29	21,150	474	1,614	0
Chukotka Autonomous Area	23,776	954	4,690	62	879	345	15,501	544	1,483	0
OUTSIDE THE RUSSIAN FEDERATION	15,302	32,963	9,906	27,648	0	546	4,124	3,562	0	0

¹ Including the State Development Corporation VEB.RF.

² Excluding funds of individual entrepreneurs.

³ Excluding escrow account funds.

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

Table 6.2.2

Funds of Individual Entrepreneurs

(millions of rubles)

1	30.09.2023		
	2	3	4
	Total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	1,931,908	1,899,879	32,029
CENTRAL FEDERAL DISTRICT	750,664	735,027	15,637
Belgorod Region	15,561	15,467	93
Bryansk Region	9,860	9,733	128
Vladimir Region	13,422	13,268	154
Voronezh Region	28,603	28,490	113
Ivanovo Region	12,447	12,331	116
Kaluga Region	9,858	9,777	82
Kostroma Region	7,982	7,956	26
Kursk Region	11,547	11,461	86
Lipetsk Region	10,667	10,552	115
Moscow Region	95,411	94,442	969
Orel Region	6,575	6,497	78
Ryazan Region	10,804	10,688	116
Smolensk Region	8,513	8,418	95
Tambov Region	9,712	9,689	23
Tver Region	9,108	9,044	65
Tula Region	13,788	13,746	42
Yaroslavl Region	11,499	11,351	148
Moscow	465,307	452,118	13,189
NORTH-WESTERN FEDERAL DISTRICT	190,842	187,026	3,816
Republic of Karelia	5,863	5,778	85
Republic of Komi	6,381	6,238	142
Arkhangelsk Region	9,023	9,001	21
Nenets Autonomous Area	570	570	0
Arkhangelsk Region, excluding Nenets Autonomous Area	8,453	8,431	21
Vologda Region	11,840	11,770	70
Kaliningrad Region	15,311	15,127	184
Leningrad Region	9,249	9,205	44
Murmansk Region	6,894	6,808	86
Novgorod Region	4,398	4,373	25
Pskov Region	4,398	4,357	42
Saint Petersburg	117,484	114,368	3,116
SOUTHERN FEDERAL DISTRICT	242,213	239,091	3,122
Republic of Adygeya (Adygeya)	3,158	3,121	37
Republic of Kalmykia	1,746	1,746	0
Republic of Crimea	17,302	17,302	1
Krasnodar Territory	120,605	118,792	1,813
Astrakhan Region	7,101	7,096	6
Volgograd Region	22,588	22,376	212
Rostov Region	65,058	64,005	1,053
Sevastopol	4,655	4,654	1
NORTH CAUCASIAN FEDERAL DISTRICT	52,150	51,330	819
Republic of Dagestan	7,391	7,385	6
Republic of Ingushetia	210	210	0
Kabardino-Balkar Republic	2,787	2,760	27
Karachay-Cherkess Republic	1,993	1,991	1
Republic of North Ossetia — Alania	2,942	2,942	0

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	2,434	2,432	2
Stavropol Territory	34,393	33,609	783
VOLGA FEDERAL DISTRICT	272,833	269,854	2,979
Republic of Bashkortostan	28,197	28,056	141
Mari El Republic	4,650	4,617	33
Republic of Mordovia	4,383	4,342	42
Republic of Tatarstan (Tatarstan)	38,577	38,114	463
Udmurt Republic	14,472	14,280	192
Chuvash Republic — Chuvashia	10,425	10,374	51
Perm Territory	27,926	27,810	116
Kirov Region	17,968	17,864	104
Nizhny Novgorod Region	33,275	32,509	766
Orenburg Region	15,631	15,612	19
Penza Region	15,570	14,969	601
Samara Region	27,676	27,443	233
Saratov Region	22,856	22,693	163
Ulyanovsk Region	11,228	11,170	57
URALS FEDERAL DISTRICT	140,306	137,880	2,426
Kurgan Region	5,127	5,030	96
Sverdlovsk Region	51,507	50,137	1,370
Tyumen Region	44,628	44,297	331
Khanty-Mansi Autonomous Area — Yugra	16,651	16,591	60
Yamal-Nenets Autonomous Area	8,827	8,659	168
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	19,149	19,047	102
Chelyabinsk Region	39,044	38,415	629
SIBERIAN FEDERAL DISTRICT	163,893	161,973	1,920
Altai Republic	1,625	1,615	10
Republic of Tuva	1,598	1,584	13
Republic of Khakassia	5,315	5,280	36
Altai Territory	20,858	20,760	98
Krasnoyarsk Territory	29,186	29,065	121
Irkutsk Region	24,921	24,757	165
Kemerovo Region — Kuzbass	15,644	15,566	78
Novosibirsk Region	37,446	36,461	985
Omsk Region	19,234	18,890	343
Tomsk Region	8,065	7,994	71
FAR-EASTERN FEDERAL DISTRICT	119,008	117,699	1,309
Republic of Buryatia	8,356	8,171	185
Republic of Sakha (Yakutia)	16,788	16,720	68
Trans-Baikal Territory	8,977	8,933	44
Kamchatka Territory	8,363	8,140	223
Primorye Territory	27,796	27,385	411
Khabarovsk Territory	17,278	17,063	215
Amur Region	12,495	12,404	91
Magadan Region	3,745	3,743	2
Sakhalin Region	12,958	12,893	65
Jewish Autonomous Region	1,033	1,029	4
Chukotka Autonomous Area	1,220	1,218	2
OUTSIDE THE RUSSIAN FEDERATION	41	41	0

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

6.3. Funds Allocations

Table 6.3.1

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

(millions of rubles)

1	Volume loans for August 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	6,668,543	340,651	298,478	1,040,823	98,587	126,058	287,846	289,675	1,247,791	933,187	1,609,193	694,732
CENTRAL FEDERAL DISTRICT	3,589,537	37,909	26,004	396,059	59,955	40,503	138,548	132,485	653,593	606,117	1,233,430	290,937
Belgorod Region	27,201	5,721	0	6,392	104	3,534	2,111	831	4,379	464	168	3,497
Bryansk Region	18,031	9	0	9,794	1	1,524	483	156	1,820	227	919	3,098
Vladimir Region	25,569	0	0	17,835	279	309	954	234	1,766	890	62	3,240
Voronezh Region	48,207	3	0	10,378	166	6,000	2,290	1,116	18,328	3,654	345	5,927
Ivanovo Region	9,250	0	0	2,989	32	157	1,281	119	1,832	627	154	2,060
Kaluga Region	18,013	23	0	9,651	60	611	805	351	2,612	657	92	3,151
Kostroma Region	4,519	3	0	1,746	23	71	323	246	801	154	107	1,046
Kursk Region	10,573	0	0	2,485	12	3,759	490	151	1,830	123	142	1,582
Lipetsk Region	37,762	0	0	5,842	0	13,691	816	296	8,338	6,672	126	1,980
Moscow Region	613,499	90	0	106,508	6,281	1,222	18,959	17,757	167,748	52,473	190,949	51,511
Orel Region	9,825	0	0	4,812	94	794	772	295	1,652	277	17	1,113
Ryazan Region	17,222	7	0	4,337	267	2,210	1,697	414	3,917	916	196	3,262
Smolensk Region	22,368	2	0	3,487	145	162	490	935	6,796	428	81	9,841
Tambov Region	15,762	0	0	3,890	312	4,298	286	132	4,191	63	62	2,528
Tver Region	24,446	0	0	10,899	77	999	1,078	304	7,974	445	664	2,006
Tula Region	47,830	106	0	34,701	443	317	1,734	228	5,231	1,143	175	3,753
Yaroslavl Region	25,680	35	0	7,048	76	214	4,865	677	6,186	1,115	607	4,857
Moscow	2,613,781	31,909	26,004	153,265	51,583	631	99,114	108,243	408,194	535,790	1,038,564	186,486

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	985,889	53,204	52,848	144,375	4,023	4,118	38,889	98,148	103,964	113,041	306,991	119,135
Republic of Karelia	48,271	171	0	2,079	429	139	542	114	486	230	596	43,484
Republic of Komi	6,118	1,848	1,846	1,502	13	22	224	141	1,071	232	185	879
Arkhangelsk Region	11,012	24	0	5,078	176	68	1,543	415	1,684	470	351	1,202
Nenets Autonomous Area	406	0	0	1	0	3	55	5	17	67	231	27
Arkhangelsk Region, excluding Nenets Autonomous Area	10,606	24	0	5,077	176	65	1,488	410	1,667	403	119	1,175
Vologda Region	12,854	0	0	4,650	283	259	720	254	2,421	773	371	3,124
Kaliningrad Region	65,405	45	0	8,466	335	1,092	1,657	254	9,565	1,802	38,409	3,781
Leningrad Region	113,037	18	0	23,085	166	913	3,430	4,040	6,648	70,184	566	3,988
Murmansk Region	7,411	0	0	131	2,219	0	583	356	715	839	1,649	917
Novgorod Region	16,482	13	0	12,684	118	429	430	93	1,013	61	58	1,582
Pskov Region	3,740	0	0	424	14	1,064	409	115	876	147	87	604
Saint Petersburg	701,560	51,086	51,002	86,275	271	133	29,351	92,365	79,485	38,303	264,719	59,572
SOUTHERN FEDERAL DISTRICT	448,280	1,102	892	91,061	3,924	21,446	18,517	7,187	174,792	69,577	12,092	48,582
Republic of Adygeya (Adygeya)	2,479	23	0	922	0	319	196	53	384	192	64	326
Republic of Kalmykia	919	0	0	38	0	51	53	47	289	96	35	310
Republic of Crimea	18,330	590	590	1,629	781	388	1,668	338	4,395	3,526	1,071	3,946
Krasnodar Territory	248,179	182	0	42,001	882	11,983	11,290	4,154	90,091	54,378	7,995	25,223
Astrakhan Region	6,092	0	0	242	2	343	1,011	55	1,023	3,058	45	313
Volgograd Region	19,265	191	191	8,313	9	1,606	1,134	248	2,678	1,395	410	3,280
Rostov Region	149,319	115	110	37,845	1,987	6,489	3,060	2,263	75,500	6,584	2,321	13,156
Sevastopol	3,697	0	0	72	264	267	105	30	432	348	151	2,028
NORTH CAUCASIAN FEDERAL DISTRICT	41,051	3	2	7,027	50	9,799	3,188	769	8,468	3,950	713	7,084
Republic of Dagestan	1,728	3	2	381	0	132	107	83	434	128	89	370
Republic of Ingushetia	253	0	0	0	0	218	0	1	23	0	1	10
Kabardino-Balkar Republic	2,432	0	0	351	0	1,089	96	39	666	31	14	146
Karachay-Cherkess Republic	1,578	0	0	427	0	77	228	9	669	28	87	53
Republic of North Ossetia — Alania	4,472	0	0	238	0	3,346	366	36	169	48	134	136
Chechen Republic	1,029	0	0	9	1	139	49	37	446	113	51	183
Stavropol Territory	29,559	0	0	5,621	49	4,797	2,342	564	6,061	3,601	337	6,186

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	546,899	69,332	61,411	155,543	3,200	19,761	36,684	12,820	100,099	41,383	13,495	94,582
Republic of Bashkortostan	59,076	2,292	886	22,566	62	1,801	6,132	593	9,229	4,845	979	10,577
Mari El Republic	5,289	0	0	1,313	50	607	652	123	1,395	286	70	794
Republic of Mordovia	9,030	0	0	5,068	81	669	167	355	890	178	81	1,540
Republic of Tatarstan (Tatarstan)	99,892	489	466	20,400	392	4,125	10,823	2,394	22,441	8,111	5,700	25,016
Udmurt Republic	18,737	52	52	8,035	71	393	458	756	2,127	2,713	251	3,881
Chuvash Republic — Chuvashia	9,960	0	0	3,234	41	341	1,263	192	2,759	890	180	1,061
Perm Territory	64,215	2,343	2,016	40,637	239	408	2,458	705	6,210	3,675	2,877	4,665
Kirov Region	9,600	1	0	2,079	5	864	721	423	2,345	840	196	2,126
Nizhny Novgorod Region	91,788	35	0	23,198	937	1,913	3,994	2,626	21,435	14,285	1,258	22,108
Orenburg Region	56,946	38,098	32,015	6,030	317	1,130	1,121	680	5,082	518	241	3,728
Penza Region	16,972	24	0	3,383	131	2,889	1,101	211	5,004	2,184	170	1,875
Samara Region	69,866	25,318	25,301	9,840	442	2,006	5,283	3,000	11,512	1,723	769	9,972
Saratov Region	23,513	675	674	5,758	255	2,247	1,855	389	7,691	483	514	3,646
Ulyanovsk Region	12,015	6	0	4,002	178	367	657	374	1,979	651	209	3,591
URALS FEDERAL DISTRICT	512,628	99,443	97,337	167,953	3,730	21,407	21,770	6,536	65,602	56,683	21,219	48,285
Kurgan Region	6,926	3	0	3,768	24	320	725	103	659	356	45	924
Sverdlovsk Region	160,001	83	20	66,670	728	782	9,240	2,037	34,409	18,673	2,861	24,518
Tyumen Region	242,173	97,371	97,317	66,546	2,396	19,454	9,252	3,385	6,845	12,468	14,710	9,745
Khanty-Mansi Autonomous Area — Yugra	65,128	54,518	54,467	252	708	5	2,313	1,133	2,883	508	322	2,486
Yamal-Nenets Autonomous Area	45,813	27,830	27,827	155	340	16	637	1,638	534	484	13,530	649
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	131,232	15,023	15,023	66,139	1,348	19,434	6,302	614	3,428	11,476	859	6,609
Chelyabinsk Region	103,527	1,986	0	30,970	583	850	2,553	1,011	23,689	25,186	3,603	13,098
SIBERIAN FEDERAL DISTRICT	324,103	39,343	36,933	60,416	12,097	6,332	16,129	9,804	88,681	21,900	6,183	63,218
Altai Republic	4,637	0	0	265	8	18	77	76	3,390	28	21	755
Republic of Tuva	585	0	0	28	0	16	48	31	255	16	18	173
Republic of Khakassia	3,133	332	80	168	25	54	479	230	579	250	42	973
Altai Territory	22,768	353	0	5,665	83	1,589	962	504	5,687	1,610	171	6,144
Krasnoyarsk Territory	85,257	26,091	26,015	10,252	5,826	1,066	4,943	1,154	17,511	5,816	1,701	10,898
Irkutsk Region	46,137	1,574	9	6,085	4,092	607	2,855	620	17,927	3,052	748	8,577
Kemerovo Region — Kuzbass	53,072	3,867	3,758	19,023	531	646	529	4,035	16,620	1,786	1,298	4,737

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	63,831	6,600	6,600	11,972	1,218	612	4,092	2,044	13,542	7,541	1,708	14,502
Omsk Region	20,305	1	0	4,723	217	1,090	1,122	746	5,110	861	117	6,319
Tomsk Region	24,378	525	471	2,236	98	634	1,024	363	8,058	939	360	10,141
FAR-EASTERN FEDERAL DISTRICT	220,157	40,316	23,050	18,388	11,608	2,693	14,120	21,926	52,593	20,536	15,070	22,909
Republic of Buryatia	10,725	6	6	1,504	0	106	1,220	372	1,856	4,434	181	1,046
Republic of Sakha (Yakutia)	20,601	4,182	2,968	339	3,780	34	1,731	827	2,848	264	219	6,379
Trans-Baikal Territory	12,311	6,611	0	117	150	38	906	261	1,421	1,394	66	1,346
Kamchatka Territory	9,078	0	0	804	784	55	195	2,312	2,007	403	1,970	548
Primorye Territory	73,153	19	0	12,151	114	810	2,104	3,732	30,885	4,323	10,979	8,037
Khabarovsk Territory	37,259	2,181	0	1,910	2,471	145	3,175	9,225	8,722	4,810	1,237	3,383
Amur Region	12,892	216	0	821	1,088	1,467	2,429	253	1,055	3,999	100	1,464
Magadan Region	9,827	6,822	0	365	743	5	12	266	1,493	28	6	87
Sakhalin Region	32,123	20,084	20,075	351	1,851	13	2,277	4,637	1,622	715	235	337
Jewish Autonomous Region	688	157	0	2	0	17	7	8	62	165	0	270
Chukotka Autonomous Area	1,501	39	0	25	627	4	62	33	621	1	76	13

Table 6.3.2

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

(millions of rubles)

	Volume loans for August 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	398,843	0	0	192,430	0	0	34	2,100	14,382	13,890	176,005	0
CENTRAL FEDERAL DISTRICT	269,704	0	0	145,834	0	0	34	0	6,005	2,392	115,440	0
Belgorod Region	2,836	0	0	0	0	0	0	0	2,836	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	2,223	0	0	2,223	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	2,664	0	0	2,664	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	67,656	0	0	0	0	0	0	0	2	0	67,654	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	194,325	0	0	140,947	0	0	34	0	3,167	2,392	47,785	0

Table 6.3.3

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

(millions of rubles)

	Outstanding loans as 31.08.2023											
	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	53,066,477	2,537,767	1,619,574	12,122,818	1,473,100	2,685,821	3,277,947	2,807,030	6,186,767	11,195,117	10,421,805	358,305
CENTRAL FEDERAL DISTRICT	28,545,098	488,956	179,037	4,575,896	695,089	1,086,087	1,759,132	1,545,823	2,749,461	7,018,676	8,441,012	184,966
Belgorod Region	300,067	31,401	0	142,750	472	68,568	9,901	5,692	29,987	7,055	2,823	1,418
Bryansk Region	188,109	8	0	36,197	686	116,251	4,217	1,308	8,864	16,706	2,100	1,773
Vladimir Region	147,164	375	0	87,211	2,950	8,347	6,800	3,924	14,636	17,861	3,653	1,407
Voronezh Region	456,581	699	0	93,155	2,596	165,711	29,187	9,351	68,945	79,569	4,612	2,755
Ivanovo Region	57,499	0	0	22,771	157	5,433	4,497	1,175	9,298	12,194	1,015	957
Kaluga Region	196,251	349	0	91,314	292	40,233	15,475	2,590	23,360	17,177	2,754	2,707
Kostroma Region	76,674	9	0	26,719	216	3,548	2,762	2,591	5,135	34,122	1,159	414
Kursk Region	369,377	88,704	0	150,356	165	109,892	3,940	2,117	7,540	3,904	1,877	881
Lipetsk Region	270,644	6	0	74,059	133	141,787	5,722	3,394	20,910	22,451	1,204	979
Moscow Region	3,917,334	405	24	593,192	206,255	63,593	350,361	255,113	524,260	778,173	1,120,862	25,120
Orel Region	98,583	33	0	28,831	164	44,266	8,178	1,277	12,025	2,419	679	712
Ryazan Region	296,515	102,021	0	77,587	1,542	47,977	22,676	2,566	24,526	14,151	1,712	1,755
Smolensk Region	50,813	24	0	13,871	888	5,500	4,769	4,144	15,109	3,420	813	2,276
Tambov Region	187,001	4	0	34,259	1,218	106,124	3,481	1,783	36,568	2,025	604	934
Tver Region	167,418	0	0	71,282	165	38,143	9,787	2,151	25,331	9,000	10,694	867
Tula Region	520,002	4,692	0	406,174	1,966	47,992	14,222	2,185	22,649	15,248	2,818	2,056
Yaroslavl Region	281,676	41	0	148,914	7,209	18,841	19,427	8,934	19,590	19,958	37,175	1,587
Moscow	20,963,392	260,186	179,014	2,477,254	468,013	53,882	1,243,732	1,235,530	1,880,726	5,963,245	7,244,458	136,367

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	6,968,809	301,709	292,641	2,247,675	99,457	126,783	429,700	355,413	1,249,206	1,358,255	754,660	45,952
Republic of Karelia	50,873	553	0	15,139	1,996	2,093	4,644	1,230	3,490	4,778	6,438	10,511
Republic of Komi	56,532	24,946	24,909	13,010	24	1,698	1,349	3,620	6,041	4,024	1,019	800
Arkhangelsk Region	303,663	12,546	12,092	243,593	3,356	3,219	14,238	5,091	7,772	5,071	7,966	812
Nenets Autonomous Area	17,789	12,092	12,092	5	480	3	142	181	259	402	4,200	26
Arkhangelsk Region, excluding Nenets Autonomous Area	285,874	454	0	243,588	2,876	3,216	14,096	4,910	7,513	4,669	3,766	786
Vologda Region	189,038	27	0	137,979	2,108	6,999	4,322	2,245	11,317	17,051	5,659	1,331
Kaliningrad Region	494,541	4,438	619	99,144	1,268	37,076	18,910	5,866	31,555	26,650	267,764	1,870
Leningrad Region	1,405,862	384	11	741,986	15,459	34,091	47,427	23,999	27,185	503,393	9,557	2,380
Murmansk Region	121,677	3,264	0	1,095	22,521	103	24,779	10,132	6,386	3,738	49,055	605
Novgorod Region	69,628	19	0	46,250	1,299	6,687	1,139	638	11,910	577	617	492
Pskov Region	67,002	1	0	21,033	409	34,356	4,298	830	2,509	2,091	1,112	364
Saint Petersburg	4,209,993	255,532	255,010	928,446	51,016	459	308,594	301,762	1,141,041	790,882	405,474	26,787
SOUTHERN FEDERAL DISTRICT	3,190,837	10,768	7,999	726,087	68,446	395,843	200,266	208,754	786,030	622,810	150,805	21,027
Republic of Adygeya (Adygeya)	22,551	144	0	6,155	3	4,621	2,844	401	1,520	6,222	445	195
Republic of Kalmykia	6,254	0	0	556	4	1,328	987	359	1,821	741	332	126
Republic of Crimea	145,461	1,864	1,857	19,551	2,059	7,867	16,697	25,188	34,207	22,303	13,412	2,312
Krasnodar Territory	1,863,841	488	95	244,345	36,307	219,838	119,930	144,561	548,382	456,640	83,007	10,343
Astrakhan Region	57,556	1,991	4	4,929	2,246	10,221	11,869	2,575	8,596	13,127	1,718	286
Volgograd Region	217,142	2,791	2,761	106,086	435	40,951	16,048	4,221	19,991	14,906	10,241	1,472
Rostov Region	862,947	3,489	3,282	343,627	26,920	109,015	31,215	31,020	167,306	104,351	40,620	5,384
Sevastopol	15,084	0	0	839	471	2,002	676	431	4,206	4,518	1,030	910
NORTH CAUCASIAN FEDERAL DISTRICT	542,629	1,389	39	163,907	2,818	170,343	42,978	12,428	96,525	38,016	11,094	3,131
Republic of Dagestan	34,711	58	8	13,664	0	4,853	6,707	1,582	5,426	1,310	910	201
Republic of Ingushetia	4,997	0	0	1,817	0	2,540	310	35	261	12	21	1
Kabardino-Balkar Republic	32,142	18	0	9,241	35	14,050	1,135	708	4,636	1,442	694	184
Karachay-Cherkess Republic	34,623	255	0	9,491	2	6,089	4,014	1,431	4,588	7,929	756	69
Republic of North Ossetia — Alania	28,253	827	0	1,935	39	17,217	2,572	1,683	1,926	691	1,268	95
Chechen Republic	16,171	157	0	3,210	8	6,869	1,238	162	2,275	1,728	456	68
Stavropol Territory	391,732	74	31	124,550	2,734	118,726	27,002	6,827	77,413	24,905	6,990	2,512

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	4,396,816	133,506	100,006	1,694,545	87,430	494,915	355,932	195,033	451,978	767,722	173,593	42,163
Republic of Bashkortostan	409,481	16,338	2,053	156,008	4,464	37,643	59,066	8,692	37,141	78,581	6,642	4,904
Mari El Republic	81,546	1	0	17,260	225	50,274	4,436	948	5,704	1,705	574	420
Republic of Mordovia	67,122	168	0	24,567	335	25,865	3,378	1,626	4,031	3,590	2,969	594
Republic of Tatarstan (Tatarstan)	852,035	5,161	5,078	263,806	12,649	68,496	103,772	24,363	91,856	214,274	57,078	10,582
Udmurt Republic	218,577	10,403	10,056	86,459	678	21,081	5,434	7,065	12,835	68,549	4,411	1,663
Chuvash Republic — Chuvashia	77,779	0	0	27,003	763	9,453	16,031	1,790	9,041	10,989	2,178	530
Perm Territory	754,987	6,181	3,572	358,393	1,313	14,827	29,066	87,073	29,173	172,936	52,755	3,269
Kirov Region	70,666	50	0	22,741	498	22,499	4,668	2,187	9,172	6,223	1,596	1,032
Nizhny Novgorod Region	649,564	258	4	271,497	32,678	34,558	34,885	19,608	138,881	95,976	11,852	9,372
Orenburg Region	263,596	60,582	45,267	90,905	21,317	32,796	16,146	8,114	15,953	12,044	4,021	1,717
Penza Region	189,357	275	0	27,186	750	86,835	19,457	2,864	14,910	33,672	2,421	988
Samara Region	478,584	21,693	21,608	232,458	3,789	43,106	41,399	19,794	47,993	45,515	18,568	4,269
Saratov Region	206,586	12,372	12,368	84,318	7,431	36,813	11,291	8,428	26,153	11,018	7,242	1,520
Ulyanovsk Region	76,936	25	0	31,944	541	10,668	6,906	2,479	9,136	12,649	1,286	1,302
URALS FEDERAL DISTRICT	4,244,463	688,315	609,560	1,644,368	69,725	113,399	163,613	103,645	247,062	582,223	610,467	21,647
Kurgan Region	57,900	11	0	23,954	6,110	10,143	4,017	1,085	4,449	5,957	1,568	605
Sverdlovsk Region	1,697,017	4,183	54	992,236	22,374	17,612	57,348	28,256	130,551	335,121	98,562	10,775
Tyumen Region	1,890,584	608,980	608,863	359,360	30,352	58,343	79,588	63,673	43,118	167,282	475,066	4,822
Khanty-Mansi Autonomous Area — Yugra	366,528	236,405	236,294	3,175	9,597	263	26,413	41,695	12,404	23,738	11,480	1,358
Yamal-Nenets Autonomous Area	940,864	357,469	357,462	86,355	4,888	73	13,110	15,273	5,962	3,444	453,807	482
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	583,191	15,107	15,107	269,830	15,867	58,007	40,064	6,705	24,752	140,100	9,780	2,981
Chelyabinsk Region	598,963	75,140	643	268,818	10,889	27,301	22,661	10,631	68,944	73,863	35,270	5,446
SIBERIAN FEDERAL DISTRICT	2,585,646	291,418	244,004	642,296	300,738	200,321	197,707	99,297	386,449	360,809	77,143	29,467
Altai Republic	12,337	0	0	1,842	43	412	325	384	7,808	272	786	466
Republic of Tuva	4,696	496	495	209	0	182	673	262	2,271	146	339	118
Republic of Khakassia	21,750	1,741	800	1,258	38	1,005	9,807	1,008	3,965	1,715	591	621
Altai Territory	175,615	19,339	0	41,280	904	53,433	6,536	4,638	21,109	23,819	1,864	2,693
Krasnoyarsk Territory	739,385	45,691	38,701	276,929	175,534	26,983	42,040	12,560	47,629	87,569	19,632	4,817
Irkutsk Region	346,759	37,473	18,340	41,601	118,991	9,756	26,476	7,760	44,929	43,682	12,650	3,440
Kemerovo Region — Kuzbass	449,582	110,324	109,671	130,244	1,041	21,701	15,631	15,456	100,728	37,275	14,802	2,380

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	543,950	74,759	74,527	72,724	2,312	37,421	69,147	49,006	70,949	141,334	20,328	5,969
Omsk Region	142,244	7	1	54,561	1,037	21,318	21,090	4,336	20,787	13,746	2,408	2,953
Tomsk Region	149,327	1,588	1,469	21,648	837	28,111	5,982	3,886	66,274	11,249	3,742	6,010
FAR-EASTERN FEDERAL DISTRICT	2,592,180	621,708	186,289	428,043	149,398	98,131	128,619	286,637	220,057	446,605	203,030	9,952
Republic of Buryatia	120,582	884	19	19,323	32	3,431	7,054	1,787	16,034	69,400	2,034	602
Republic of Sakha (Yakutia)	309,636	179,565	154,040	4,927	50,482	732	22,069	16,313	26,487	3,044	3,991	2,029
Trans-Baikal Territory	255,538	196,952	0	1,825	827	1,271	7,957	1,693	7,906	35,053	1,269	786
Kamchatka Territory	103,832	962	0	5,737	5,416	2,196	1,905	6,936	10,290	12,386	57,655	348
Primorye Territory	680,095	888	0	167,108	3,096	38,735	35,177	112,936	92,526	106,333	120,004	3,292
Khabarovsk Territory	509,086	34,280	3	96,889	23,824	25,836	20,433	112,295	33,962	150,956	9,068	1,542
Amur Region	284,213	7,819	0	126,085	49,141	24,941	8,726	3,329	6,836	54,813	1,753	769
Magadan Region	160,836	143,980	0	1,082	5,976	21	477	2,364	5,989	188	680	78
Sakhalin Region	128,393	31,811	31,727	4,784	7,537	737	24,464	28,418	9,830	14,137	6,308	367
Jewish Autonomous Region	5,733	4,027	0	90	7	183	247	91	638	284	52	114
Chukotka Autonomous Area	34,237	20,541	500	195	3,060	47	109	473	9,559	10	217	24

Table 6.3.4

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

(millions of rubles)

	Outstanding loans as 31.08.2023											
	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	7,210,740	1,547,266	1,182,445	2,852,234	336	4,039	1,279	98,502	292,921	900,261	1,513,902	0
CENTRAL FEDERAL DISTRICT	3,039,498	53,586	10,433	1,242,625	0	1,991	1,240	10,351	56,338	453,771	1,219,596	0
Belgorod Region	48,156	36,169	0	7,182	0	0	0	0	4,806	0	0	0
Bryansk Region	19	0	0	0	0	0	0	19	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	122,804	0	0	122,804	0	0	0	0	0	0	0	0
Ivanovo Region	78	0	0	0	0	78	0	0	0	0	0	0
Kaluga Region	10,433	0	0	4,205	0	0	0	0	0	6,228	0	0
Kostroma Region	132	0	0	132	0	0	0	0	0	0	0	0
Kursk Region	31,406	1,431	0	29,975	0	0	0	0	0	0	0	0
Lipetsk Region	1,075	0	0	1,075	0	0	0	0	0	0	0	0
Moscow Region	364,324	2,835	2,835	23,700	0	1,834	0	6,710	1,359	25,847	302,038	0
Orel Region	30	0	0	30	0	0	0	0	0	0	0	0
Ryazan Region	1,880	0	0	0	0	0	0	0	0	1,880	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	643	0	0	643	0	0	0	0	0	0	0	0
Tver Region	2,092	0	0	2,092	0	0	0	0	0	0	0	0
Tula Region	2,224	0	0	2,224	0	0	0	0	0	0	0	0
Yaroslavl Region	4,987	0	0	0	0	78	0	0	0	0	4,909	0
Moscow	2,449,213	13,151	7,598	1,048,563	0	0	1,240	3,621	50,172	419,816	912,649	0

Table 6.3.5

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

(millions of rubles)

1	Overdue loans as 31.08.2023											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	3,122,763	52,773	47,191	860,053	18,822	102,176	204,879	36,287	349,263	508,755	973,369	16,385
CENTRAL FEDERAL DISTRICT	1,852,574	14,933	14,159	164,512	5,786	23,844	102,881	15,612	196,027	398,363	924,433	6,183
Belgorod Region	10,076	0	0	5,843	0	1,128	135	164	1,277	854	611	63
Bryansk Region	6,680	0	0	5,121	0	80	40	68	327	917	71	56
Vladimir Region	10,582	0	0	6,664	3	1,857	107	198	594	375	762	24
Voronezh Region	16,261	0	0	3,018	0	81	289	285	11,591	662	71	265
Ivanovo Region	3,001	0	0	313	2	164	130	65	778	1,489	42	20
Kaluga Region	39,085	236	0	32,604	9	189	1,376	76	515	2,901	1,124	55
Kostroma Region	727	0	0	71	2	12	43	39	532	11	7	10
Kursk Region	2,885	0	0	438	0	1,024	375	53	756	68	79	91
Lipetsk Region	2,792	3	0	148	5	8	258	162	1,775	134	171	127
Moscow Region	156,444	24	0	14,645	599	9,670	29,753	7,179	19,597	51,646	22,457	873
Orel Region	5,857	0	0	3,995	0	20	459	66	894	194	158	71
Ryazan Region	4,491	3	0	965	1	907	664	205	1,153	445	68	80
Smolensk Region	2,624	0	0	1,005	1	335	211	237	557	109	54	115
Tambov Region	3,898	0	0	1,773	25	204	581	39	1,027	36	20	192
Tver Region	2,682	0	0	1,589	5	40	48	84	771	30	37	77
Tula Region	4,249	18	0	909	2	1,043	245	142	1,354	62	369	106
Yaroslavl Region	13,468	13	0	194	2,108	5,631	2,004	1,742	549	868	272	86
Moscow	1,566,773	14,636	14,159	85,217	3,025	1,448	66,163	4,807	151,981	337,564	898,060	3,873

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	660,484	12,394	12,156	519,408	941	7,228	21,397	3,310	58,543	25,534	9,554	2,174
Republic of Karelia	1,672	29	0	167	0	1,114	45	52	190	27	13	34
Republic of Komi	3,721	54	54	579	1	47	99	38	1,570	1,241	31	59
Arkhangelsk Region	17,242	12,092	12,092	3,046	0	81	37	46	148	86	1,636	71
Nenets Autonomous Area	12,115	12,092	12,092	0	0	0	3	1	6	9	2	3
Arkhangelsk Region, excluding Nenets Autonomous Area	5,127	0	0	3,046	0	81	34	44	142	77	1,634	68
Vologda Region	5,843	2	0	863	0	296	172	183	1,670	2,488	84	86
Kaliningrad Region	12,984	0	0	5,827	0	2,550	629	482	2,016	387	1,034	58
Leningrad Region	483,118	0	0	472,978	0	1,806	1,833	280	4,523	1,527	76	96
Murmansk Region	923	0	0	67	0	3	193	39	476	33	32	80
Novgorod Region	2,450	0	0	1,019	0	1,111	20	47	129	38	70	17
Pskov Region	1,715	0	0	688	0	203	387	60	299	41	13	24
Saint Petersburg	130,816	216	10	34,176	940	17	17,982	2,083	47,521	19,667	6,564	1,650
SOUTHERN FEDERAL DISTRICT	113,818	2,098	66	30,957	9,230	12,663	12,354	8,746	14,565	16,620	5,005	1,579
Republic of Adygeya (Adygeya)	650	0	0	25	0	28	106	15	69	277	110	19
Republic of Kalmykia	743	0	0	18	0	367	86	43	146	16	48	18
Republic of Crimea	3,223	0	0	546	0	166	91	688	559	1,002	62	109
Krasnodar Territory	42,098	106	66	8,881	7,016	8,660	3,762	464	5,784	4,588	1,958	881
Astrakhan Region	15,865	1,988	0	2,450	2,213	397	2,898	21	617	5,185	65	32
Volgograd Region	10,602	0	0	286	1	2,469	3,394	88	1,130	683	2,407	143
Rostov Region	40,018	4	0	18,736	0	573	1,782	7,427	6,144	4,689	320	342
Sevastopol	619	0	0	15	0	2	235	2	115	180	36	35
NORTH CAUCASIAN FEDERAL DISTRICT	66,223	917	21	24,470	30	8,990	7,771	597	12,328	8,272	2,556	293
Republic of Dagestan	19,651	48	0	11,059	0	2,456	3,897	107	1,800	116	132	37
Republic of Ingushetia	675	0	0	53	0	358	136	0	120	0	6	1
Kabardino-Balkar Republic	7,076	18	0	3,442	30	1,697	197	218	1,278	32	118	46
Karachay-Cherkess Republic	13,046	0	0	1,767	0	1,070	1,878	18	897	7,358	44	14
Republic of North Ossetia — Alania	1,704	807	0	128	0	110	247	20	285	60	32	15
Chechen Republic	5,201	24	0	80	0	3,078	646	10	1,249	104	8	3
Stavropol Territory	18,871	21	21	7,940	0	222	770	224	6,701	602	2,215	177

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	156,688	557	553	38,623	1,008	13,863	19,773	3,275	29,704	29,355	17,472	3,058
Republic of Bashkortostan	21,888	79	78	2,341	436	1,056	3,419	300	2,892	10,444	419	501
Mari El Republic	4,367	0	0	1,549	0	21	273	58	2,388	23	26	28
Republic of Mordovia	1,853	0	0	408	0	768	17	14	447	147	11	41
Republic of Tatarstan (Tatarstan)	22,433	2	0	6,698	4	497	2,114	1,026	3,022	7,842	345	885
Udmurt Republic	2,194	10	10	287	18	19	120	167	396	37	1,041	98
Chuvash Republic — Chuvashia	4,050	0	0	356	372	114	98	139	177	2,665	53	77
Perm Territory	6,773	261	260	898	3	472	419	227	2,487	1,516	268	224
Kirov Region	1,869	0	0	730	91	145	254	76	424	40	55	53
Nizhny Novgorod Region	7,898	0	0	1,194	0	172	956	153	4,371	395	305	352
Orenburg Region	28,506	1	0	13,091	0	3,545	9,585	174	769	676	335	330
Penza Region	5,264	0	0	295	0	3,447	408	51	365	612	32	53
Samara Region	29,819	2	2	4,889	0	528	1,385	663	6,800	2,854	12,492	206
Saratov Region	15,544	204	204	5,032	0	3,065	418	172	4,043	437	2,013	160
Ulyanovsk Region	4,231	0	0	853	83	16	306	55	1,124	1,667	76	51
URALS FEDERAL DISTRICT	113,115	19,219	19,214	46,847	122	1,502	13,041	1,032	17,023	5,692	7,513	1,123
Kurgan Region	3,281	0	0	1,576	0	120	1,113	38	187	154	63	30
Sverdlovsk Region	14,185	5	0	1,328	2	209	2,414	273	3,459	3,148	2,927	421
Tyumen Region	71,469	19,214	19,214	28,428	16	52	7,946	560	9,217	1,373	4,422	241
Khanty-Mansi Autonomous Area — Yugra	27,951	19,192	19,192	396	5	8	2,466	250	759	1,099	3,688	88
Yamal-Nenets Autonomous Area	4,930	6	6	20	5	4	3,887	192	155	41	562	58
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	38,588	16	16	28,012	6	40	1,594	118	8,303	232	172	95
Chelyabinsk Region	24,180	0	0	15,514	105	1,122	1,567	162	4,160	1,017	101	431
SIBERIAN FEDERAL DISTRICT	109,145	1,184	1,023	26,271	1,642	9,673	21,331	2,716	15,511	23,671	5,635	1,510
Altai Republic	1,032	0	0	7	0	41	39	6	907	0	19	12
Republic of Tuva	228	0	0	9	0	17	16	30	117	2	26	12
Republic of Khakassia	522	0	0	33	0	137	45	46	206	24	14	18
Altai Territory	19,436	0	0	9,961	7	7,667	228	118	888	364	80	124
Krasnoyarsk Territory	17,916	4	0	5,538	9	1,126	1,713	1,680	2,296	5,216	108	225
Irkutsk Region	9,991	158	6	560	1,257	216	1,207	114	1,389	132	4,819	139
Kemerovo Region — Kuzbass	18,319	1,018	1,016	214	8	62	601	92	1,299	14,821	57	149

Table 6.3.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	18,707	4	0	4,779	4	227	4,852	205	5,006	2,746	430	455
Omsk Region	21,145	0	0	4,549	357	171	12,459	126	2,933	194	28	329
Tomsk Region	1,848	0	0	622	0	10	173	299	469	174	53	48
FAR-EASTERN FEDERAL DISTRICT	50,716	1,471	0	8,965	63	24,412	6,330	998	5,563	1,247	1,201	465
Republic of Buryatia	1,623	0	0	487	3	53	190	43	310	407	101	28
Republic of Sakha (Yakutia)	2,139	341	0	382	7	42	686	79	357	104	66	75
Trans-Baikal Territory	860	0	0	104	0	56	81	59	492	21	24	23
Kamchatka Territory	248	3	0	25	0	0	27	23	90	6	61	13
Primorye Territory	8,333	122	0	2,139	4	2,497	127	476	2,466	134	300	69
Khabarovsk Territory	34,008	664	0	5,596	1	21,659	4,141	172	814	488	374	99
Amur Region	970	259	0	7	49	74	75	63	248	41	119	36
Magadan Region	332	4	0	0	0	4	152	16	92	0	46	16
Sakhalin Region	2,007	0	0	208	0	24	846	58	641	27	100	103
Jewish Autonomous Region	98	0	0	14	0	2	3	10	42	16	9	2
Chukotka Autonomous Area	98	78	0	3	0	0	0	0	12	2	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 31.08.2023											
	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	199,022	37,124	37,124	42,285	23	0	87	232	18,952	95,610	4,711	0
CENTRAL FEDERAL DISTRICT	119,068	7,827	7,827	41	0	0	48	0	11,523	94,918	4,710	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	4,615	230	230	0	0	0	0	0	1,009	3,374	2	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	114,453	7,598	7,598	41	0	0	48	0	10,514	91,543	4,709	0

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.08.2023											
	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	1,535,277	126,217	1,012	0	10,728,250	985,885	103,080	49	544,883	34,330	30,167	7
CENTRAL FEDERAL DISTRICT	724,966	33,430	223	0	4,570,480	261,633	72,901	41	295,058	8,553	27,797	0
Belgorod Region	8,477	1,360	0	0	58,715	11,031	0	0	3,049	365	0	0
Bryansk Region	5,193	784	0	0	46,685	13,487	19	0	610	269	0	0
Vladimir Region	6,371	1,111	0	0	55,188	8,765	0	0	2,345	645	0	0
Voronezh Region	14,808	2,164	0	0	176,833	26,111	0	0	14,126	394	0	0
Ivanovo Region	6,195	865	0	0	35,311	6,347	78	0	711	174	0	0
Kaluga Region	6,255	939	0	0	52,096	5,931	6,228	0	7,602	229	0	0
Kostroma Region	2,966	607	0	0	21,370	4,896	0	0	460	96	0	0
Kursk Region	5,025	922	0	0	46,057	8,621	0	0	1,367	170	0	0
Lipetsk Region	5,719	676	0	0	56,352	6,680	0	0	1,358	259	0	0
Moscow Region	92,275	7,378	2	0	696,041	52,124	3,539	0	50,165	2,073	203	0
Orel Region	3,884	565	0	0	33,095	6,151	0	0	4,714	155	0	0
Ryazan Region	9,197	1,120	0	0	72,841	6,440	1,880	0	1,837	270	0	0
Smolensk Region	5,920	905	0	0	26,208	5,286	0	0	1,588	159	0	0
Tambov Region	3,113	593	0	0	33,800	6,988	0	0	1,572	176	0	0
Tver Region	6,587	964	0	0	46,289	4,886	0	0	614	221	0	0
Tula Region	8,967	1,198	0	0	62,001	8,429	0	0	1,883	314	0	0
Yaroslavl Region	10,624	701	0	0	51,909	5,754	4,987	0	1,699	147	0	0
Moscow	523,390	10,578	221	0	2,999,689	73,707	56,169	41	199,355	2,439	27,594	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	149,259	12,759	0	0	1,178,012	75,263	13,925	0	48,730	2,589	82	0
Republic of Karelia	3,015	328	0	0	24,375	3,204	762	0	438	77	0	0
Republic of Komi	2,551	1,009	0	0	16,188	4,774	0	0	2,413	170	0	0
Arkhangelsk Region	4,429	1,120	0	0	34,172	6,819	713	0	324	195	0	0
Nenets Autonomous Area	406	86	0	0	5,015	415	0	0	13	12	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	4,023	1,034	0	0	29,157	6,405	713	0	311	183	0	0
Vologda Region	6,192	1,083	0	0	43,353	8,307	0	0	2,378	313	0	0
Kaliningrad Region	14,384	1,346	0	0	94,593	7,100	218	0	3,704	348	82	0
Leningrad Region	13,335	1,552	0	0	156,828	8,664	0	0	2,942	301	0	0
Murmansk Region	2,519	626	0	0	23,628	3,842	1,966	0	466	107	0	0
Novgorod Region	1,860	306	0	0	8,953	2,428	0	0	893	73	0	0
Pskov Region	1,976	274	0	0	25,070	2,718	0	0	855	124	0	0
Saint Petersburg	98,997	5,114	0	0	750,853	27,406	10,265	0	34,318	882	0	0
SOUTHERN FEDERAL DISTRICT	144,192	17,446	0	0	1,153,786	156,191	2,084	0	43,972	4,912	2,084	0
Republic of Adygeya (Adygeya)	1,674	401	0	0	17,687	3,030	0	0	508	84	0	0
Republic of Kalmykia	915	484	0	0	5,703	2,778	0	0	379	213	0	0
Republic of Crimea	9,117	1,315	0	0	63,910	6,803	0	0	2,292	236	0	0
Krasnodar Territory	88,754	7,660	0	0	702,755	72,361	0	0	17,020	2,216	0	0
Astrakhan Region	2,958	715	0	0	36,383	6,397	0	0	5,936	504	0	0
Volgograd Region	8,726	1,351	0	0	87,729	15,987	0	0	7,559	449	0	0
Rostov Region	29,756	5,103	0	0	229,376	46,850	2,084	0	9,730	1,147	2,084	0
Sevastopol	2,292	417	0	0	10,243	1,985	0	0	547	61	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	25,724	4,623	0	0	234,423	39,060	0	0	20,056	2,550	0	0
Republic of Dagestan	1,447	623	0	0	12,696	3,960	0	0	1,547	545	0	0
Republic of Ingushetia	253	9	0	0	3,152	181	0	0	122	83	0	0
Kabardino-Balkar Republic	1,597	446	0	0	22,208	4,791	0	0	1,860	407	0	0
Karachay-Cherkess Republic	817	125	0	0	18,420	1,490	0	0	5,568	164	0	0
Republic of North Ossetia — Alania	4,160	221	0	0	19,822	2,365	0	0	1,145	196	0	0
Chechen Republic	590	315	0	0	5,103	2,051	0	0	146	76	0	0
Stavropol Territory	16,861	2,884	0	0	153,021	24,223	0	0	9,669	1,079	0	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	203,378	22,310	668	0	1,417,686	176,751	848	0	52,830	5,914	196	0
Republic of Bashkortostan	22,298	2,610	0	0	159,434	20,681	0	0	6,454	990	0	0
Mari El Republic	2,658	633	0	0	16,015	3,473	0	0	2,786	102	0	0
Republic of Mordovia	3,797	500	0	0	23,851	3,517	0	0	1,084	247	0	0
Republic of Tatarstan (Tatarstan)	40,211	3,255	0	0	278,373	23,454	0	0	7,385	530	0	0
Udmurt Republic	10,889	1,511	0	0	108,992	9,248	0	0	745	253	0	0
Chuvash Republic — Chuvashia	6,760	1,075	0	0	49,429	8,752	0	0	565	193	0	0
Perm Territory	16,464	2,388	0	0	118,408	20,451	196	0	2,429	649	196	0
Kirov Region	6,205	1,030	0	0	34,006	7,026	0	0	1,093	224	0	0
Nizhny Novgorod Region	33,812	2,506	668	0	208,313	19,252	651	0	3,245	470	0	0
Orenburg Region	7,765	1,254	0	0	74,547	16,047	0	0	12,596	592	0	0
Penza Region	8,939	1,050	0	0	83,268	10,525	0	0	783	290	0	0
Samara Region	25,547	1,773	0	0	150,598	12,890	0	0	6,797	400	0	0
Saratov Region	11,652	1,704	0	0	70,700	15,672	0	0	5,577	785	0	0
Ulyanovsk Region	6,381	1,021	0	0	41,752	5,761	0	0	1,293	189	0	0
URALS FEDERAL DISTRICT	121,326	12,003	0	0	833,743	84,828	959	0	27,300	2,726	0	0
Kurgan Region	3,165	634	0	0	27,484	5,485	0	0	3,093	223	0	0
Sverdlovsk Region	49,295	4,150	0	0	397,485	25,101	959	0	4,608	753	0	0
Tyumen Region	30,359	4,125	0	0	255,558	31,904	0	0	14,542	1,193	0	0
Khanty-Mansi Autonomous Area — Yugra	7,818	1,360	0	0	59,247	13,519	0	0	2,459	568	0	0
Yamal-Nenets Autonomous Area	2,917	1,009	0	0	21,857	7,751	0	0	3,081	317	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	19,625	1,755	0	0	174,454	10,634	0	0	9,002	308	0	0
Chelyabinsk Region	38,506	3,095	0	0	153,216	22,338	0	0	5,057	557	0	0
SIBERIAN FEDERAL DISTRICT	112,556	14,980	54	0	823,141	119,149	68	7	45,214	4,620	7	7
Altai Republic	912	130	0	0	5,089	1,024	0	0	177	58	0	0
Republic of Tuva	529	338	0	0	3,954	2,855	0	0	174	160	0	0
Republic of Khakassia	1,769	563	0	0	17,553	4,545	0	0	420	219	0	0
Altai Territory	14,194	1,803	0	0	108,839	18,586	0	0	16,414	370	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	18,952	2,945	54	0	145,832	20,053	54	0	3,992	797	0	0
Irkutsk Region	15,210	2,767	0	0	90,082	17,573	0	0	2,166	675	0	0
Kemerovo Region — Kuzbass	9,621	1,305	0	0	59,282	10,972	0	0	2,112	305	0	0
Novosibirsk Region	34,793	2,429	0	0	289,678	20,030	7	0	11,702	1,421	0	0
Omsk Region	10,995	1,916	0	0	68,873	16,448	7	7	6,630	285	7	7
Tomsk Region	5,580	785	0	0	33,957	7,063	0	0	1,427	329	0	0
FAR-EASTERN FEDERAL DISTRICT	53,876	8,666	68	0	516,979	73,009	12,295	0	11,723	2,465	0	0
Republic of Buryatia	3,040	846	0	0	22,036	7,000	0	0	736	398	0	0
Republic of Sakha (Yakutia)	3,940	1,200	0	0	38,874	10,005	25	0	570	300	0	0
Trans-Baikal Territory	2,748	925	7	0	21,330	7,002	7	0	540	286	0	0
Kamchatka Territory	2,704	408	0	0	39,588	5,583	4,094	0	158	96	0	0
Primorye Territory	18,383	1,940	61	0	202,642	17,340	2,430	0	4,016	483	0	0
Khabarovsk Territory	11,082	1,113	0	0	83,076	9,960	2,079	0	3,233	275	0	0
Amur Region	3,367	801	0	0	29,774	7,235	0	0	507	231	0	0
Magadan Region	575	160	0	0	16,950	1,436	3,410	0	274	115	0	0
Sakhalin Region	7,289	870	0	0	55,755	5,807	0	0	1,546	229	0	0
Jewish Autonomous Region	435	256	0	0	5,513	986	0	0	50	39	0	0
Chukotka Autonomous Area	313	147	0	0	1,439	654	249	0	92	13	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	30.09.2023														
	Rubles						Foreign currency								
	2	3	including				8	9	including						
			4	5	of which: mortgage loans				10	11	of which: mortgage loans				
					total	including overdue loans					of which: against the pledge of claims under share construction participation agreements		total	including overdue loans	of which: against the pledge of claims under share construction participation agreements
total											including overdue loans	total			including overdue loans
6	7	12	13												
THE RUSSIAN FEDERATION	31,912,104	16,906,304	16,897,845	57,150	4,284,145	5,213	23,911	7,742	7,341	3,571	73	48			
CENTRAL FEDERAL DISTRICT	9,713,655	5,295,099	5,292,354	21,302	1,496,782	1,841	19,327	6,233	5,874	2,933	36	17			
Belgorod Region	261,357	123,932	123,851	357	29,262	21	26	19	19	17	0	0			
Bryansk Region	173,353	86,389	86,348	246	21,156	9	21	9	8	6	0	0			
Vladimir Region	217,110	106,131	106,071	300	25,593	24	26	20	19	14	0	0			
Voronezh Region	395,404	204,274	204,207	885	45,789	167	36	5	5	5	0	0			
Ivanovo Region	132,656	63,660	63,643	244	14,255	52	11	3	3	3	0	0			
Kaluga Region	228,371	123,161	123,141	466	23,985	41	43	32	31	30	0	0			
Kostroma Region	96,035	48,981	48,949	85	9,571	5	5	0	0	0	0	0			
Kursk Region	179,427	86,468	86,420	197	17,731	5	10	3	3	0	0	0			
Lipetsk Region	181,773	84,321	84,303	273	16,581	15	3	0	0	0	0	0			
Moscow Region	2,608,082	1,433,482	1,432,918	6,043	383,854	506	2,802	1,850	1,744	1,047	7	2			
Orel Region	121,481	59,989	59,964	147	13,409	30	12	5	5	0	0	0			
Ryazan Region	203,701	108,917	108,901	294	30,034	37	17	7	7	7	0	0			
Smolensk Region	150,683	73,553	73,530	301	15,609	16	66	9	0	0	0	0			
Tambov Region	144,249	67,279	67,250	294	13,649	18	13	0	0	0	0	0			
Tver Region	233,034	119,206	119,200	327	23,954	33	30	11	11	11	0	0			
Tula Region	286,526	142,129	142,093	431	37,193	32	71	55	34	0	0	0			
Yaroslavl Region	200,882	99,741	99,680	417	21,813	41	32	17	17	9	0	0			
Moscow	3,899,531	2,263,486	2,261,885	9,994	753,343	789	16,105	4,189	3,968	1,783	29	15			

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	3,643,301	1,986,199	1,985,718	6,361	536,914	678	1,962	752	728	264	5	0
Republic of Karelia	128,974	59,736	59,716	120	12,016	17	5	1	1	0	0	0
Republic of Komi	191,779	94,939	94,862	253	19,920	13	17	1	1	0	0	0
Arkhangelsk Region	253,048	132,351	132,312	209	33,315	16	26	5	5	0	0	0
Nenets Autonomous Area	12,472	5,906	5,905	11	1,179	2	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	240,576	126,445	126,407	198	32,136	14	26	5	5	0	0	0
Vologda Region	216,260	104,370	104,321	286	20,179	30	9	7	7	7	0	0
Kaliningrad Region	208,138	104,289	104,276	1,159	20,868	27	144	44	44	20	0	0
Leningrad Region	510,437	272,832	272,802	933	75,708	108	206	99	99	48	2	0
Murmansk Region	189,423	81,659	81,649	164	22,023	15	18	10	10	4	0	0
Novgorod Region	97,575	45,689	45,673	106	9,732	22	5	0	0	0	0	0
Pskov Region	94,090	42,493	42,483	128	10,759	15	5	2	2	0	0	0
Saint Petersburg	1,753,576	1,047,840	1,047,625	3,004	312,394	414	1,527	583	559	185	3	0
SOUTHERN FEDERAL DISTRICT	2,928,870	1,471,522	1,470,690	5,472	424,182	860	457	177	176	70	0	0
Republic of Adygeya (Adygeya)	82,414	34,583	34,569	166	10,484	26	5	0	0	0	0	0
Republic of Kalmykia	68,939	36,617	36,609	138	10,688	18	5	0	0	0	0	0
Republic of Crimea	125,408	61,813	61,807	43	16,724	3	25	2	2	0	0	0
Krasnodar Territory	1,268,407	655,686	655,370	2,833	212,241	577	206	91	90	29	0	0
Astrakhan Region	186,102	88,029	88,000	300	21,127	18	15	8	8	6	0	0
Volgograd Region	384,380	182,719	182,622	517	44,067	46	52	7	7	0	0	0
Rostov Region	771,091	388,446	388,085	1,404	103,360	158	148	69	69	35	0	0
Sevastopol	42,130	23,628	23,627	70	5,490	14	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	955,867	450,425	450,125	2,933	98,819	126	205	35	29	10	0	0
Republic of Dagestan	162,276	82,920	82,914	802	20,895	7	8	0	0	0	0	0
Republic of Ingushetia	14,283	3,749	3,749	73	801	0	0	0	0	0	0	0
Kabardino-Balkar Republic	88,542	40,370	40,295	227	7,078	7	111	0	0	0	0	0
Karachay-Cherkess Republic	65,924	31,063	31,027	251	4,130	3	0	0	0	0	0	0
Republic of North Ossetia — Alania	102,806	48,261	48,226	504	12,403	24	10	3	0	0	0	0
Chechen Republic	70,556	30,401	30,399	281	4,278	10	1	0	0	0	0	0
Stavropol Territory	451,481	213,661	213,515	796	49,233	75	76	32	29	10	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	5,701,739	3,016,363	3,013,897	8,155	679,962	644	547	209	207	119	15	15
Republic of Bashkortostan	915,860	501,988	501,699	1,288	112,706	115	30	4	4	0	0	0
Mari El Republic	105,562	55,314	55,302	89	11,505	2	3	1	1	1	1	1
Republic of Mordovia	116,578	63,746	63,698	105	16,568	11	11	7	7	0	0	0
Republic of Tatarstan (Tatarstan)	955,788	540,311	539,731	1,183	121,278	95	21	4	4	2	0	0
Udmurt Republic	335,249	188,037	187,862	453	47,791	20	20	1	1	0	0	0
Chuvash Republic — Chuvashia	232,160	138,579	138,524	260	41,119	4	15	3	3	0	0	0
Perm Territory	542,348	277,663	277,311	998	68,407	117	130	85	84	81	14	14
Kirov Region	211,020	110,983	110,913	353	21,271	25	8	0	0	0	0	0
Nizhny Novgorod Region	548,811	274,171	273,889	763	60,906	42	94	25	25	12	0	0
Orenburg Region	387,179	196,056	196,001	569	31,278	28	19	8	8	8	0	0
Penza Region	214,273	116,606	116,448	209	36,840	19	14	8	8	0	0	0
Samara Region	558,858	267,185	266,897	1,109	54,904	102	130	36	36	15	0	0
Saratov Region	375,466	180,436	180,372	582	32,955	55	45	22	22	0	0	0
Ulyanovsk Region	202,586	105,287	105,249	193	22,435	11	8	3	3	0	0	0
URALS FEDERAL DISTRICT	3,171,296	1,698,604	1,698,043	4,585	396,691	303	490	111	111	47	0	0
Kurgan Region	143,325	70,294	70,257	159	14,638	8	1	0	0	0	0	0
Sverdlovsk Region	971,442	525,141	525,014	1,652	138,905	115	147	82	82	30	0	0
Tyumen Region	1,400,270	785,205	785,030	1,696	186,915	118	291	20	20	14	0	0
Khanty-Mansi Autonomous Area — Yugra	676,473	390,328	390,283	887	79,105	70	6	5	5	0	0	0
Yamal-Nenets Autonomous Area	248,336	134,375	134,355	209	36,113	1	9	9	9	9	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	475,461	260,502	260,392	600	71,697	47	275	5	5	5	0	0
Chelyabinsk Region	656,258	317,965	317,742	1,078	56,233	62	51	10	10	2	0	0
SIBERIAN FEDERAL DISTRICT	3,660,465	1,826,077	1,825,227	5,628	378,978	521	368	169	163	107	17	17
Altai Republic	36,951	11,475	11,471	43	2,308	0	1	0	0	0	0	0
Republic of Tuva	92,538	46,832	46,827	101	10,966	6	0	0	0	0	0	0
Republic of Khakassia	108,300	52,531	52,496	140	11,486	27	0	0	0	0	0	0
Altai Territory	383,722	188,799	188,751	451	37,569	34	12	0	0	0	0	0

Table 6.3.8 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	701,436	360,148	359,909	1,450	85,507	91	60	31	31	31	17	17
Irkutsk Region	546,812	253,543	253,442	887	40,989	61	93	51	51	26	0	0
Kemerovo Region — Kuzbass	494,252	216,196	216,070	549	45,432	50	50	23	23	5	0	0
Novosibirsk Region	718,643	411,233	411,073	1,341	98,453	228	89	41	39	35	0	0
Omsk Region	360,998	179,034	178,953	417	28,483	11	54	21	18	9	0	0
Tomsk Region	216,813	106,286	106,236	248	17,785	11	10	2	1	1	0	0
FAR-EASTERN FEDERAL DISTRICT	2,136,911	1,162,017	1,161,790	2,714	271,817	242	553	54	52	21	0	0
Republic of Buryatia	193,023	92,698	92,668	286	22,742	13	3	2	2	2	0	0
Republic of Sakha (Yakutia)	366,063	225,942	225,894	621	48,659	86	5	2	2	0	0	0
Trans-Baikal Territory	217,353	103,683	103,641	269	20,110	7	7	5	5	0	0	0
Kamchatka Territory	93,356	44,977	44,964	75	9,511	3	4	2	2	0	0	0
Primorye Territory	474,070	262,810	262,782	525	73,384	43	475	27	24	4	0	0
Khabarovsk Territory	335,717	187,697	187,662	394	47,136	41	32	8	8	6	0	0
Amur Region	201,742	112,921	112,902	230	20,950	17	0	0	0	0	0	0
Magadan Region	51,347	26,625	26,623	65	5,547	1	0	0	0	0	0	0
Sakhalin Region	157,847	82,320	82,312	178	18,704	20	27	9	9	9	0	0
Jewish Autonomous Region	27,518	12,452	12,450	54	2,736	5	0	0	0	0	0	0
Chukotka Autonomous Area	18,876	9,893	9,892	17	2,338	6	0	0	0	0	0	0

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	September 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, %		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	2,577,005	238,342	955,313	298.6	7.92	238,176	955,157	298.7	7.92	93,022	464,453	312.7	5.83
CENTRAL FEDERAL DISTRICT	775,704	53,970	272,428	301.1	8.01	53,965	272,406	301.1	8.01	22,003	136,276	315.1	5.99
Belgorod Region	23,387	2,324	8,731	297.1	8.05	2,324	8,731	297.1	8.05	883	4,251	308.7	5.99
Bryansk Region	14,206	1,460	4,769	294.6	8.03	1,460	4,769	294.6	8.03	514	2,267	303.8	5.90
Vladimir Region	17,873	1,736	5,766	291.7	8.72	1,735	5,765	291.8	8.72	522	2,376	311.4	6.19
Voronezh Region	33,772	3,588	12,530	296.8	7.90	3,588	12,530	296.8	7.90	1,547	6,022	305.6	6.05
Ivanovo Region	11,838	1,161	3,717	285.0	8.50	1,161	3,717	285.0	8.50	348	1,551	298.0	6.18
Kaluga Region	17,484	1,569	6,204	302.4	8.30	1,569	6,204	302.4	8.30	410	2,109	322.1	5.77
Kostroma Region	8,209	961	3,006	299.3	8.31	960	3,006	299.3	8.31	296	1,246	307.9	5.89
Kursk Region	15,240	1,525	5,478	298.2	7.52	1,525	5,478	298.2	7.52	521	2,417	309.1	5.59
Lipetsk Region	15,185	1,437	4,805	294.4	8.43	1,437	4,805	294.4	8.43	471	2,046	311.3	6.16
Moscow Region	194,448	12,410	68,928	306.1	7.95	12,410	68,928	306.1	7.95	4,912	33,304	320.5	5.76
Orel Region	9,816	985	3,322	296.9	7.95	985	3,322	296.9	7.95	371	1,773	312.5	5.97
Ryazan Region	16,312	1,721	6,295	310.9	7.64	1,720	6,293	311.0	7.64	833	3,708	323.7	5.95
Smolensk Region	12,380	1,179	3,837	296.7	8.26	1,179	3,837	296.7	8.26	393	1,649	315.0	5.91
Tambov Region	11,053	1,015	3,395	298.0	8.21	1,015	3,395	298.0	8.21	324	1,504	316.4	5.74
Tver Region	18,038	1,738	6,125	299.3	8.01	1,738	6,125	299.3	8.01	519	2,531	318.5	5.78
Tula Region	22,595	2,222	8,054	306.3	7.98	2,222	8,054	306.3	7.98	945	4,216	324.8	6.12
Yaroslavl Region	17,527	1,759	6,019	293.9	7.72	1,759	6,019	293.9	7.72	560	2,554	305.9	6.02
Moscow	316,343	15,180	111,447	300.4	8.01	15,178	111,428	300.5	8.01	7,634	60,751	313.9	6.13

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	278,720	21,911	96,844	299.9	7.68	21,904	96,839	299.9	7.68	9,252	48,867	315.6	5.66
Republic of Karelia	10,062	846	3,153	287.7	8.32	845	3,151	287.7	8.32	305	1,355	299.0	5.75
Republic of Komi	14,057	1,335	4,418	290.1	8.49	1,335	4,418	290.1	8.49	469	2,084	309.8	5.87
Arkhangelsk Region	18,495	1,721	6,044	287.3	8.31	1,721	6,044	287.3	8.31	672	2,913	296.4	5.98
Nenets Autonomous Area	730	38	160	290.9	9.15	38	160	290.9	9.15	12	62	295.7	5.11
Arkhangelsk Region, excluding Nenets Autonomous Area	17,765	1,683	5,884	287.2	8.29	1,683	5,884	287.2	8.29	660	2,851	296.4	5.99
Vologda Region	17,733	1,945	6,137	287.0	8.16	1,945	6,137	287.0	8.16	665	2,694	299.5	5.92
Kaliningrad Region	17,986	1,672	6,147	292.3	7.79	1,672	6,147	292.3	7.79	657	2,706	299.0	6.09
Leningrad Region	37,234	2,887	13,255	304.7	7.51	2,887	13,255	304.7	7.51	1,242	6,764	325.2	5.59
Murmansk Region	15,118	1,082	4,058	275.6	8.36	1,082	4,058	275.6	8.36	361	1,885	296.3	5.88
Novgorod Region	7,781	750	2,305	292.4	7.94	750	2,305	292.4	7.94	246	1,022	307.5	5.71
Pskov Region	7,754	744	2,420	295.3	7.38	739	2,417	295.7	7.38	331	1,346	311.5	5.73
Saint Petersburg	132,499	8,929	48,906	306.9	7.43	8,928	48,906	306.9	7.43	4,304	26,098	321.9	5.54
SOUTHERN FEDERAL DISTRICT	249,239	23,404	92,470	311.0	7.56	23,385	92,455	311.1	7.56	10,412	48,890	326.3	5.71
Republic of Adygeya (Adygeya)	6,762	583	2,335	320.5	7.83	583	2,335	320.5	7.83	281	1,218	334.9	6.24
Republic of Kalmykia	5,883	558	2,642	304.4	8.42	558	2,642	304.4	8.42	202	1,202	328.9	6.08
Republic of Crimea	11,807	950	3,946	302.7	7.30	949	3,939	303.2	7.30	479	2,266	313.2	5.44
Krasnodar Territory	106,354	9,288	41,094	321.3	7.22	9,283	41,091	321.4	7.22	4,489	22,960	336.5	5.45
Astrakhan Region	16,145	1,737	6,042	309.0	7.84	1,737	6,042	309.0	7.84	643	2,830	325.3	5.70
Volgograd Region	31,956	3,255	10,640	293.1	8.11	3,250	10,637	293.1	8.11	1,331	5,420	311.1	5.91
Rostov Region	66,798	6,752	24,608	303.4	7.82	6,744	24,604	303.4	7.82	2,849	12,329	316.5	6.12
Sevastopol	3,533	281	1,164	306.4	7.29	281	1,164	306.4	7.29	138	666	313.8	5.49
NORTH CAUCASIAN FEDERAL DISTRICT	80,587	9,727	29,512	308.5	8.79	9,726	29,511	308.5	8.79	2,591	11,932	322.8	5.77
Republic of Dagestan	14,474	1,817	5,313	320.3	9.30	1,817	5,313	320.3	9.30	366	2,099	337.0	5.75
Republic of Ingushetia	1,287	106	232	313.7	9.95	106	232	313.7	9.95	18	91	310.8	5.85
Kabardino-Balkar Republic	7,142	720	2,350	296.3	8.89	720	2,350	296.3	8.89	195	890	316.8	5.84
Karachay-Cherkess Republic	4,945	533	1,806	308.0	9.91	533	1,806	308.0	9.91	96	446	322.4	5.95
Republic of North Ossetia — Alania	8,718	794	3,173	311.1	8.42	794	3,173	311.1	8.42	284	1,324	326.1	5.48
Chechen Republic	6,076	1,786	2,215	306.6	11.81	1,786	2,215	306.6	11.81	59	389	328.0	6.23
Stavropol Territory	37,944	3,971	14,422	305.8	8.03	3,970	14,421	305.8	8.03	1,573	6,692	318.3	5.79

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	475,130	54,899	188,648	298.7	8.00	54,870	188,610	298.7	8.00	20,044	88,116	313.3	5.84
Republic of Bashkortostan	75,838	10,139	34,172	302.4	8.06	10,139	34,172	302.4	8.06	3,466	15,226	318.6	6.07
Mari El Republic	8,667	1,007	3,147	296.3	8.23	1,007	3,147	296.3	8.23	382	1,508	314.6	5.87
Republic of Mordovia	9,781	1,038	3,698	296.4	7.76	1,038	3,698	296.4	7.76	507	2,206	307.9	5.77
Republic of Tatarstan (Tatarstan)	79,737	9,435	37,230	306.2	7.66	9,414	37,205	306.3	7.66	3,354	16,430	324.2	5.61
Udmurt Republic	26,287	3,545	11,175	302.6	7.35	3,543	11,173	302.6	7.35	1,619	6,038	312.5	5.65
Chuvash Republic — Chuvashia	19,955	2,349	8,527	305.4	7.56	2,349	8,527	305.4	7.56	1,163	5,142	317.5	5.78
Perm Territory	45,309	5,134	16,586	293.4	7.86	5,134	16,586	293.4	7.86	2,022	8,900	306.8	5.92
Kirov Region	16,782	1,920	6,137	299.9	8.22	1,920	6,137	299.9	8.22	623	2,725	318.0	5.66
Nizhny Novgorod Region	47,178	4,401	16,282	285.8	8.19	4,400	16,281	285.8	8.19	1,563	7,821	300.0	6.06
Orenburg Region	31,736	3,958	12,064	295.3	8.42	3,958	12,064	295.3	8.42	1,251	4,700	307.0	5.83
Penza Region	17,022	1,993	6,699	303.3	7.55	1,992	6,697	303.3	7.55	968	3,928	310.4	5.79
Samara Region	49,007	4,939	16,873	289.0	8.54	4,935	16,864	289.2	8.54	1,738	7,460	301.4	5.79
Saratov Region	31,118	3,106	10,002	296.2	9.02	3,106	10,002	296.2	9.02	697	3,393	315.3	6.06
Ulyanovsk Region	16,714	1,935	6,056	298.6	7.98	1,935	6,056	298.6	7.98	691	2,638	315.9	5.84
URALS FEDERAL DISTRICT	262,019	29,535	102,755	294.1	8.04	29,435	102,686	294.3	8.04	12,526	52,420	306.3	6.07
Kurgan Region	11,853	1,619	4,468	296.4	8.42	1,619	4,468	296.4	8.42	642	2,205	312.1	6.18
Sverdlovsk Region	84,993	9,546	32,971	292.5	7.78	9,544	32,970	292.5	7.78	4,561	18,666	303.3	6.11
Tyumen Region	107,468	11,077	44,218	303.4	8.03	11,075	44,217	303.3	8.03	4,994	22,585	312.7	5.97
Khanty-Mansi Autonomous Area — Yugra	48,789	4,911	20,336	297.4	8.22	4,911	20,336	297.4	8.22	2,087	9,852	305.2	5.98
Yamal-Nenets Autonomous Area	17,976	1,535	6,868	290.6	8.57	1,535	6,868	290.6	8.57	711	3,547	300.4	6.05
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	40,702	4,631	17,014	315.6	7.62	4,629	17,012	315.6	7.62	2,196	9,185	325.6	5.94
Chelyabinsk Region	57,705	7,293	21,098	276.7	8.43	7,197	21,032	277.5	8.43	2,329	8,965	294.6	6.19
SIBERIAN FEDERAL DISTRICT	298,245	30,565	109,351	295.8	8.33	30,562	109,350	295.8	8.33	11,002	50,418	309.9	6.06
Altai Republic	3,039	303	899	290.8	8.31	303	899	290.8	8.31	81	354	304.6	6.24
Republic of Tuva	8,020	1,406	4,338	309.3	7.71	1,406	4,338	309.3	7.71	357	1,783	317.8	5.35
Republic of Khakassia	9,431	1,087	3,706	297.7	7.94	1,087	3,706	297.7	7.94	420	1,835	315.3	5.73
Altai Territory	30,034	3,405	11,037	298.8	8.56	3,402	11,036	298.8	8.56	1,186	5,106	312.1	6.33
Krasnoyarsk Territory	55,097	5,414	20,612	291.1	8.52	5,414	20,612	291.1	8.52	2,218	10,770	303.7	6.33

Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	43,683	4,111	14,468	293.2	8.42	4,111	14,468	293.2	8.42	1,289	5,530	308.3	6.05
Kemerovo Region — Kuzbass	41,617	3,831	13,211	283.3	8.85	3,831	13,211	283.3	8.85	1,277	5,736	297.5	6.02
Novosibirsk Region	58,934	6,420	24,406	302.6	7.83	6,420	24,406	302.6	7.83	2,905	12,940	315.3	5.99
Omsk Region	30,609	3,033	10,554	295.6	8.84	3,033	10,554	295.6	8.84	769	3,683	314.5	6.00
Tomsk Region	17,781	1,555	6,122	302.8	7.87	1,555	6,122	302.8	7.87	500	2,681	320.1	5.65
FAR-EASTERN FEDERAL DISTRICT	157,361	14,331	63,306	275.6	6.75	14,329	63,300	275.6	6.75	5,192	27,533	283.0	4.66
Republic of Buryatia	15,563	1,480	5,799	279.5	7.20	1,480	5,799	279.5	7.20	407	2,113	297.2	4.73
Republic of Sakha (Yakutia)	24,686	2,574	12,114	268.6	6.01	2,574	12,114	268.6	6.01	841	4,834	278.4	4.43
Trans-Baikal Territory	16,264	1,439	6,062	271.2	6.84	1,439	6,062	271.2	6.84	483	2,585	277.0	4.76
Kamchatka Territory	7,478	477	2,252	284.3	8.17	476	2,250	284.5	8.17	161	902	301.8	5.26
Primorye Territory	35,597	3,295	14,770	278.3	6.76	3,295	14,770	278.3	6.76	1,344	6,768	281.1	4.54
Khabarovsk Territory	25,611	2,444	10,318	278.1	7.01	2,444	10,318	278.1	7.01	1,048	5,444	279.3	4.47
Amur Region	14,639	1,304	5,874	279.6	6.39	1,303	5,871	279.6	6.39	463	2,371	288.4	4.94
Magadan Region	3,620	266	1,218	288.2	6.88	266	1,218	288.2	6.88	95	549	320.1	6.10
Sakhalin Region	10,338	774	3,694	267.7	6.86	774	3,694	267.7	6.86	247	1,397	274.3	4.88
Jewish Autonomous Region	2,056	167	633	269.1	6.76	167	633	269.1	6.76	66	338	273.3	4.12
Chukotka Autonomous Area	1,509	111	572	275.1	8.47	111	572	275.1	8.47	37	231	306.0	5.90

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	September 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	145	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	128	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	4	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	123	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	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
NORTH CAUCASIAN FEDERAL DISTRICT	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Daghestan	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia — Alania	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	0	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	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	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	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region — Kuzbass	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	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
FAR-EASTERN FEDERAL DISTRICT	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	1	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	0	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	2023			
	Q1		H1	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
2	3	4	5	
THE RUSSIAN FEDERATION	548,258.1	245,171.1	1,072,705.3	494,772.8
CENTRAL FEDERAL DISTRICT¹	354,625.9	133,829.7	684,036.2	269,942.4
Belgorod Region	1,727.0	1,351.1	3,802.8	2,680.9
Bryansk Region	1,094.4	766.9	2,575.1	1,380.2
Vladimir Region	1,681.1	1,004.0	3,870.4	2,086.5
Voronezh Region	3,351.6	2,116.6	7,493.3	4,482.2
Ivanovo Region	1,105.4	643.4	2,311.9	1,264.7
Kaluga Region	1,421.0	956.6	3,067.2	2,009.9
Kostroma Region	654.7	499.9	1,583.7	921.1
Kursk Region	1,043.4	653.7	2,266.9	1,393.4
Lipetsk Region	1,435.8	1,003.2	2,884.1	2,032.8
Moscow Region	15,717.6	9,916.5	38,273.4	18,084.0
Orel Region	710.5	415.8	1,707.1	976.0
Ryazan Region	1,506.1	837.3	3,194.7	1,659.5
Smolensk Region	1,514.9	1,070.8	3,717.4	2,035.6
Tambov Region	835.3	603.1	1,933.5	1,214.6
Tver Region	1,457.6	983.9	3,209.2	1,835.7
Tula Region	1,947.6	1,251.7	4,066.2	2,351.6
Yaroslavl Region	1,823.8	1,393.9	4,002.9	2,675.9
Moscow	315,576.2	108,344.4	594,021.7	220,820.3
NORTH-WESTERN FEDERAL DISTRICT	57,669.5	29,611.9	107,878.4	58,960.5
Republic of Karelia	787.2	419.0	1,854.4	915.2
Republic of Komi	1,411.8	879.6	2,651.4	1,699.3
Arkhangelsk Region	1,979.5	1,158.1	4,052.4	2,416.2
Nenets Autonomous Area	30.0	14.8	63.2	29.0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,949.5	1,143.3	3,989.2	2,387.2
Vologda Region	2,029.0	1,595.2	4,223.1	2,835.8
Kaliningrad Region	1,759.9	1,136.7	3,784.9	2,305.1
Leningrad Region	2,069.2	1,000.5	3,637.9	1,837.7
Murmansk Region	1,288.2	909.0	2,612.8	1,979.2
Novgorod Region	696.5	445.4	1,478.0	821.7
Pskov Region	582.8	411.6	1,211.2	781.4
Saint Petersburg	45,065.3	21,656.8	82,372.2	43,368.8
SOUTHERN FEDERAL DISTRICT	19,269.2	11,307.7	39,123.7	22,649.4
Republic of Adygeya (Adygeya)	273.6	146.9	548.7	282.2
Republic of Kalmykia	132.0	52.9	260.9	116.4
Republic of Crimea	1,069.3	408.2	2,187.1	877.9
Krasnodar Territory	8,396.1	4,361.3	16,948.3	9,422.5
Astrakhan Region	1,166.1	901.2	2,263.2	1,663.8
Volgograd Region	2,989.5	2,112.5	6,012.3	4,142.2
Rostov Region	5,133.0	3,267.6	10,557.8	5,993.6
Sevastopol	109.5	57.1	345.4	150.8
NORTH CAUCASIAN FEDERAL DISTRICT	4,664.4	3,293.6	9,334.2	6,748.6
Republic of Daghestan	832.1	868.0	1,534.3	1,599.2
Republic of Ingushetia	46.5	54.6	84.8	114.8
Kabardino-Balkar Republic	412.2	240.7	764.6	504.7
Karachay-Cherkess Republic	210.2	152.8	377.4	326.7

Table 6.4.1 (end)

(millions of rubles)

1	2	3	4	5
Republic of North Ossetia — Alania	252.0	163.6	478.1	331.7
Chechen Republic	132.2	162.9	265.4	340.7
Stavropol Territory	2,779.2	1,651.0	5,829.6	3,530.9
VOLGA FEDERAL DISTRICT	46,589.0	27,474.2	96,608.5	55,855.8
Republic of Bashkortostan	6,180.9	3,225.9	12,880.0	6,723.4
Mari El Republic	680.5	552.1	1,453.3	961.4
Republic of Mordovia	817.3	521.2	1,821.6	964.8
Republic of Tatarstan (Tatarstan)	9,110.4	4,418.9	18,272.5	9,658.5
Udmurt Republic	2,197.0	1,366.5	4,663.2	2,653.1
Chuvash Republic — Chuvashia	1,586.2	833.0	3,156.2	1,658.4
Perm Territory	4,644.0	2,851.0	8,846.2	5,957.5
Kirov Region	1,804.3	892.0	3,716.6	1,936.0
Nizhny Novgorod Region	5,809.0	3,163.2	12,281.5	6,576.0
Orenburg Region	2,334.0	1,725.0	4,839.9	3,254.0
Penza Region	1,361.4	956.1	2,953.5	1,767.1
Samara Region	6,020.9	4,011.6	13,057.7	7,802.8
Saratov Region	2,514.5	1,765.3	5,508.5	3,320.4
Ulyanovsk Region	1,528.4	1,192.2	3,157.7	2,622.4
URALS FEDERAL DISTRICT	27,603.7	14,233.5	55,114.9	29,446.1
Kurgan Region	778.9	441.8	3,220.8	968.1
Sverdlovsk Region	8,246.7	4,840.8	16,586.5	10,011.7
Tyumen Region	12,954.2	5,769.8	23,354.8	11,880.9
Khanty-Mansi Autonomous Area — Yugra	4,217.0	2,741.2	7,616.1	5,598.4
Yamal-Nenets Autonomous Area	4,216.8	642.1	5,890.4	1,457.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	4,520.4	2,386.5	9,848.3	4,825.3
Chelyabinsk Region	5,623.9	3,181.1	11,952.7	6,585.5
SIBERIAN FEDERAL DISTRICT	25,884.5	17,208.4	54,778.8	34,370.2
Altai Republic	128.8	76.1	271.2	151.4
Republic of Tuva	191.4	91.2	419.7	193.2
Republic of Khakassia	585.8	325.8	1,260.2	647.4
Altai Territory	2,540.6	1,772.9	5,404.8	3,348.6
Krasnoyarsk Territory	4,379.4	2,735.2	9,355.9	5,606.6
Irkutsk Region	3,966.2	2,808.8	8,430.0	5,457.2
Kemerovo Region — Kuzbass	3,867.6	2,679.9	8,325.0	5,338.4
Novosibirsk Region	5,855.4	4,046.1	12,593.5	8,276.7
Omsk Region	2,569.3	1,407.0	5,213.0	2,831.6
Tomsk Region	1,800.1	1,265.5	3,505.5	2,519.1
FAR-EASTERN FEDERAL DISTRICT	11,920.3	8,211.8	25,733.0	16,797.7
Republic of Buryatia	850.2	536.6	1,769.7	1,086.9
Republic of Sakha (Yakutia)	815.5	423.9	2,466.1	1,377.8
Trans-Baikal Territory	1,115.0	630.8	1,838.3	1,015.3
Kamchatka Territory	470.5	303.5	1,399.6	539.4
Primorye Territory	3,669.6	2,623.9	7,782.3	5,360.5
Khabarovsk Territory	2,642.9	2,239.2	5,656.7	4,521.2
Amur Region	875.9	671.1	1,775.0	1,261.6
Magadan Region	437.5	257.7	736.3	434.8
Sakhalin Region	942.6	468.3	2,063.7	1,082.3
Jewish Autonomous Region	75.7	51.9	171.2	108.6
Chukotka Autonomous Area	25.0	4.7	74.2	9.3
OUTSIDE THE RUSSIAN FEDERATION	134.2	65.0	418.2	118.9

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

Note. Following the entry into force of Bank of Russia Ordinance No. 6315-U, dated 14 November 2022, 'On the Forms, Timeframe and Procedure for Compiling and Submitting Insurance Companies' Reporting to the Bank of Russia', amendments were introduced into the methodology for compiling indicators in reporting form 0420162 'Data on the Activity of Insurers'. In particular, starting from the data for the first quarter of 2023, reporting form 0420162 shows the amount of insurance premiums under insurance contracts subject to payment over the reporting period in accordance with the terms of insurance contracts. Starting from 2023 Q1 data, in certain cases, the amount of insurance premiums may be not fully comparable with the indicators for the corresponding periods of the previous year due to the specified changes.

Table 6.4.2

Private Pension Funds' Performance

	Q2 2023						
	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	1,444,222.6	6,684,833	63,221.9	53,992.1	1,560,419	2,930,692.7	36,383,077
CENTRAL FEDERAL DISTRICT	524,416.9	1,901,043	20,049.6	17,879.2	334,307	792,537.4	8,059,804
Belgorod Region	3,309.5	60,606	228.2	170.1	5,896	33,080.4	454,624
Bryansk Region	8,872.2	40,430	445.7	242.1	6,628	17,612.4	287,117
Vladimir Region	4,088.8	35,956	327.0	224.5	4,947	26,925.0	372,318
Voronezh Region	7,231.7	83,382	476.2	347.5	12,464	35,562.0	570,127
Ivanovo Region	1,086.8	13,428	87.0	50.2	1,615	14,605.9	255,631
Kaluga Region	2,718.1	24,829	197.0	106.2	3,532	20,804.0	244,128
Kostroma Region	1,651.4	14,069	89.9	70.0	2,511	12,131.7	199,665
Kursk Region	2,956.3	47,957	182.2	125.2	7,047	19,123.3	310,759
Lipetsk Region	5,439.7	55,156	275.3	226.1	9,038	22,194.0	322,277
Moscow Region	81,037.9	223,842	3,707.3	3,579.3	46,249	188,833.6	1,445,964
Orel Region	2,045.6	20,901	135.5	75.4	2,144	12,556.8	198,305
Ryazan Region	5,459.5	34,148	339.3	196.0	7,389	20,003.0	266,184
Smolensk Region	3,765.5	27,064	221.9	145.4	4,967	16,482.3	233,317
Tambov Region	2,620.8	28,003	146.5	114.6	4,469	14,087.1	256,198
Tver Region	3,978.1	31,098	285.1	135.7	4,125	23,715.8	291,074
Tula Region	5,118.1	51,639	323.1	231.1	8,426	31,025.2	393,394
Yaroslavl Region	6,529.8	36,268	411.4	286.5	7,542	27,917.0	360,530
Moscow	376,507.1	1,072,267	12,170.9	11,553.2	195,318	255,878.0	1,598,192
NORTH-WESTERN FEDERAL DISTRICT	120,711.4	626,279	6,723.6	5,136.7	146,080	335,645.8	3,535,874
Republic of Karelia	5,671.0	29,904	339.4	225.1	8,737	14,614.0	186,452
Republic of Komi	26,969.4	70,267	919.9	917.9	25,020	29,967.4	313,856
Arkhangelsk Region	9,721.2	51,800	521.4	365.5	10,578	31,919.7	387,668
Nenets Autonomous Area	9,482.0	49,950	503.5	355.6	10,453	30,145.7	377,186
Arkhangelsk Region, excluding Nenets Autonomous Area	239.2	1,850	17.9	9.9	125	1,774.0	10,482
Vologda Region	6,118.5	72,907	294.6	355.5	24,915	31,806.7	385,430
Kaliningrad Region	3,073.8	24,469	191.8	150.0	4,369	18,953.9	281,658
Leningrad Region	13,150.9	72,202	874.3	502.6	12,656	41,213.0	413,807

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	7,154.0	46,599	401.4	283.3	6,490	25,192.5	258,828
Novgorod Region	1,811.2	14,353	119.8	67.9	1,871	13,468.7	168,618
Pskov Region	2,259.4	19,036	141.8	92.5	2,923	12,523.9	184,731
Saint Petersburg	44,781.9	224,742	2,919.3	2,176.4	48,521	115,986.2	954,826
SOUTHERN FEDERAL DISTRICT	71,196.4	406,585	2,977.4	2,901.1	77,861	231,925.3	3,667,927
Republic of Adygeya (Adygeya)	329.7	6,405	20.7	17.9	420	5,100.8	94,954
Republic of Kalmykia	184.6	6,532	11.5	8.6	281	2,881.9	61,803
Republic of Crimea	194.5	2,714	59.2	12.5	87	116.6	8,733
Krasnodar Territory	33,392.1	158,551	1,418.3	1,269.1	37,228	90,581.6	1,331,814
Astrakhan Region	12,247.1	39,742	274.0	461.9	9,624	18,364.6	328,118
Volgograd Region	12,027.2	69,270	506.8	532.0	13,149	47,364.8	771,183
Rostov Region	12,725.1	122,846	669.9	597.6	17,045	67,158.8	1,064,963
Sevastopol	96.0	525	16.8	1.4	27	356.2	6,359
NORTH CAUCASIAN FEDERAL DISTRICT	17,839.3	140,403	714.9	690.6	17,466	52,671.6	1,109,114
Republic of Dagestan	3,220.1	23,713	103.7	112.7	2,861	5,926.1	181,880
Republic of Ingushetia	46.2	1,123	2.6	2.3	48	365.5	15,218
Kabardino-Balkar Republic	714.1	10,133	40.6	34.3	872	4,463.0	126,786
Karachay-Cherkess Republic	321.7	5,347	19.5	15.0	394	2,690.4	59,041
Republic of North Ossetia — Alania	534.2	10,218	32.0	24.8	674	3,712.6	105,001
Chechen Republic	1,403.8	9,273	115.7	46.3	1,690	1,760.3	55,995
Stavropol Territory	11,599.3	80,596	400.8	455.3	10,927	33,753.8	565,193
VOLGA FEDERAL DISTRICT	208,866.5	1,513,149	10,436.8	8,737.7	354,656	611,201.0	9,061,331
Republic of Bashkortostan	31,795.1	151,400	2,026.5	1,084.1	29,037	89,873.9	1,286,870
Mari El Republic	581.7	11,298	45.4	29.6	673	11,013.4	215,971
Republic of Mordovia	1,874.1	16,742	99.5	96.5	3,057	13,164.6	206,375
Republic of Tatarstan (Tatarstan)	38,609.9	298,534	1,855.4	1,602.4	111,284	87,357.1	1,225,357
Udmurt Republic	5,500.3	49,707	333.6	298.2	11,968	35,108.5	561,467
Chuvash Republic — Chuvashia	1,865.4	38,076	136.3	92.9	3,017	22,449.3	403,232
Perm Territory	17,698.7	131,702	858.7	835.9	26,918	63,048.3	860,020
Kirov Region	3,655.8	34,248	206.4	159.6	5,165	25,118.8	398,080
Nizhny Novgorod Region	32,794.6	293,153	1,305.5	1,545.1	69,470	72,175.6	961,033
Orenburg Region	19,983.9	110,318	783.9	751.0	23,299	40,859.7	650,786
Penza Region	2,977.9	29,607	189.3	157.1	4,307	21,223.5	366,642
Samara Region	31,944.7	212,786	1,638.5	1,288.9	39,465	68,705.6	855,888
Saratov Region	16,733.8	105,923	736.0	642.9	22,105	40,538.4	713,791
Ulyanovsk Region	2,850.6	29,655	222.0	153.5	4,891	20,564.2	355,819

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	268,847.4	983,918	10,638.0	10,214.8	409,476	350,732.1	3,724,789
Kurgan Region	3,491.7	25,123	213.4	132.2	4,568	14,975.3	285,200
Sverdlovsk Region	28,592.2	222,210	1,269.7	1,238.1	46,396	106,180.1	1,257,102
Tyumen Region	221,170.5	619,871	8,168.5	8,222.5	336,919	160,487.3	1,216,143
Khanty-Mansi Autonomous Area — Yugra	27,180.6	65,398	1,335.2	659.3	10,941	41,856.1	462,685
Yamal-Nenets Autonomous Area	115,605.0	496,126	4,697.7	4,938.3	292,953	88,296.0	580,896
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	78,384.8	58,347	2,135.5	2,624.9	33,025	30,335.1	172,562
Chelyabinsk Region	15,592.9	116,714	986.4	621.9	21,593	69,089.4	966,344
SIBERIAN FEDERAL DISTRICT	117,217.5	696,859	6,402.6	4,405.7	131,815	357,647.1	4,937,779
Altai Republic	59.0	2,522	9.4	4.8	74	2,347.9	50,323
Republic of Tuva	35.3	2,081	7.5	1.7	11	2,736.9	65,177
Republic of Khakassia	2,794.6	13,227	164.9	99.3	2,409	8,678.4	124,998
Altai Territory	4,591.4	51,246	309.5	229.6	7,013	32,984.6	677,802
Krasnoyarsk Territory	36,704.6	203,184	1,875.8	1,310.3	30,049	72,966.2	824,728
Irkutsk Region	28,572.7	122,159	1,786.0	1,055.5	27,659	54,963.7	720,871
Kemerovo Region — Kuzbass	10,345.2	122,079	606.6	429.4	26,382	60,870.6	783,652
Novosibirsk Region	13,416.5	89,027	662.1	622.3	23,089	55,163.1	749,296
Omsk Region	10,039.4	59,127	602.8	288.1	7,972	40,111.7	625,789
Tomsk Region	10,658.8	32,207	377.9	364.8	7,157	26,823.8	315,143
FAR-EASTERN FEDERAL DISTRICT	115,119.0	416,451	5,274.0	4,026.3	88,755	198,058.1	2,284,598
Republic of Buryatia	7,586.3	43,985	441.9	260.9	6,915	18,648.7	306,708
Republic of Sakha (Yakutia)	35,563.0	50,075	665.0	1,107.7	25,246	24,923.6	245,573
Trans-Baikal Territory	15,892.0	71,439	944.8	494.1	12,119	21,508.2	308,245
Kamchatka Territory	685.5	6,056	44.4	43.0	567	9,026.0	77,144
Primorye Territory	12,339.5	72,019	697.8	525.4	12,396	36,001.1	450,972
Khabarovsk Territory	19,227.7	76,507	1,139.0	695.8	12,259	35,494.0	363,905
Amur Region	12,930.7	57,274	752.1	473.1	10,282	19,277.8	230,179
Magadan Region	620.8	5,000	50.7	18.3	452	4,833.8	37,451
Sakhalin Region	8,096.6	22,751	407.0	330.5	6,879	23,633.4	208,965
Jewish Autonomous Region	2,126.5	10,668	126.8	75.8	1,546	3,514.6	47,953
Chukotka Autonomous Area	50.5	677	4.5	1.7	94	1,196.8	7,503
THE CITY OF BAIKONUR ¹	2.6	19	0.0	0.0	1	273.3	1,836
FOREIGN STATES (MEMO)	2,643.5	5,137	103.0	74.2	1,255	116.1	1,501

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

7. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
Balance of Payments of the Russian Federation

General Provisions

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 merchanting abroad.

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

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

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

Merchandise exports and imports are presented in f.o.b. prices (under the f.o.b. terms of goods' sale, the merchandise price includes its cost and expenses on insurance, delivery and

loading of the goods aboard the means of transport at the border of the exporter's country).

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

Table 1.7
International Reserves of the Russian Federation

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

Securities received as collateral under reverse repos or under securities' lending agreements (received in exchange for other securities), are not included in international reserves. Securities provided to counterparties under securities' lending transactions are recorded in international reserves, whereas securities that serve as collateral under repurchase agreements are excluded therefrom.

Part of resources of the sovereign funds of the Russian Federation, which is denominated in foreign exchange, deposited with the Bank of Russia and further invested by the Bank of Russia in foreign financial assets, is included in the international reserves of the Russian Federation.

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

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

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

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

Table 1.8
International Reserves and Foreign Currency
Liquidity – Russia

General Provisions

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

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

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

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

Individual Indicators Highlights

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

Section II **Preetermined 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 institutions¹ and nonfinancial organizations²,

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

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

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 O409711 'Report on securities' data, reporting form O409316 'Information on housing loans', reporting form O409110 '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 O420502 '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.

¹ 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

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 1.16
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 intersec-

toral 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 Rate¹

General Provisions

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

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

General Provisions

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

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-

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

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 auc-

tions 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 rates on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation and from 20 June 2023 on Bank of Russia loans secured by federal government bonds. 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 depositary receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

More detailed information on the calculation of the above indicators is available at the website: 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, mobile offices of credit institutions having the right to conduct banking operations – 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. Information on a professional securities market participant is subject to being entered into the register of professional securities market participants pursuant to Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3–5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

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 that are subject to being entered into the said register in accordance with Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3–5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

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 Regulation No. 805-P, dated 22 September 2022, 'On the Procedure for the Bank of Russia to License Exchanges, Trading Systems and Clearing Houses, to Maintain the Register of Exchange and

Trading System Licences, the Register of Clearing Licences and the Procedure to Provide Extracts from the Said Registers' 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 Regulation No. 805-P, dated 22 September 2022, 'On the Procedure for the Bank of Russia to License Exchanges, Trading Systems and Clearing Houses, to Maintain the Register of Exchange and Trading System Licences, the Register of Clearing Licences and the Procedure to Provide Extracts from the Said Registers' 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 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', Bank of Russia Regulation No. 742-P, dated 3 December 2020, 'On Information Protection Requirements to Be Observed by a Legal Entity Applying for the Status of a Financial Platform Operator, on the Maintenance of the Register of Financial Platform Operators by the Bank of Russia, and on Requirements for the Registration of Amendments to Financial Platform Rules by the Bank of Russia' and under a respective entry on their 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 Ope-

rators 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.

Digital Financial Asset Exchange Operators 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 their inclusion in the register of digital financial asset exchange 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 perform their activities pursuant to Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds' and under a respective licence. Information is subject to being entered into a respective licence register pursuant to Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3–5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment

Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

Management companies and specialized depositories perform their activities pursuant to Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds', Federal Law No. 75-FZ, dated 7 May 1998, 'On Non-governmental Pension Funds', Federal Law No. 111-FZ, dated 24 July 2002, 'On Investing Funds to Finance the Funded Pension in the Russian Federation', Federal Law No. 152-FZ, dated 11 November 2003, 'On Mortgage Securities' and under a respective licence. Information is subject to being entered into a respective licence register pursuant to Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3–5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

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 and foreign 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 Bank of Russia maintains the Unified Register of Self-regulatory Organizations in the Financial Market pursuant to Bank of Russia Ordinance No. 5561-U, dated 24 September 2020, 'On Maintaining the Unified Register of Self-regulatory Organizations in the Financial Market by the Bank of Russia'.

The State Register of Self-regulatory Organizations of Actuaries.

A self-regulatory organization of actuaries shall be a non-profit organization complying with the requirements established by Federal Law No. 315-FZ, dated 1 December 2007, 'On Self-regulatory Organizations', and Federal Law No. 293-FZ, dated 2 November 2013, 'On Actuarial Activities in the Russian Federation'. The purpose of its activities is to advance and regulate actuarial activities. Information about it is subject to being entered into the Unified State Register of Self-regulatory Organizations of Actuaries. It unites actuaries on a membership basis.

A non-profit organization acquires the status of a self-regulatory organization of actuaries from the date of its inclusion in the State Register of Self-regulatory Organizations of Actuaries 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 the 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. 748-P, dated 25 December 2020, 'On Requirements for Financial Standing and Business Reputation of Shareholders (Participants) in Credit History Bureaus and Persons Controlling or Exerting Material Influence on Shareholders (Participants) in Credit History Bureaus, and on the Maintenance by the Bank of Russia of the State Register of Credit History Bureaus' and under a respective entry on their inclusion in the register of credit history bureaus.

Authorized actuaries perform their activities pursuant to Federal Law No. 293-FZ, dated 2 November 2013, 'On Actuarial Activities in the Russian Federation', 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', and

under a respective entry on their inclusion in the unified register of authorized actuaries.

Credit rating agencies, branches and representative offices of foreign credit rating agencies perform their activities 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', 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', and under a respective entry on their inclusion in the register of credit rating agencies/ register of branches and representative offices of foreign credit rating agencies.

Management companies of special-purpose vehicles perform their activities pursuant to Federal Law No. FZ-39, dated 22 April 1996, 'On the Securities Market', 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', and under a respective entry on their inclusion in the register of management companies of special-purpose vehicles.

Participants in the partnership financing experiment perform their activities pursuant to Federal Law No. 417-FZ, dated 4 August 2023, 'On Conducting an Experiment for Establishing a Special Regulation in Order to Create Necessary Conditions for Providing Partnership Financing in Individual Constituent Territories of the Russian Federation and on Amending Certain Laws of the Russian Federation' and Bank of Russia Ordinance No. 6503-U, dated 11 August 2023, 'On Maintaining by the Bank of Russia of the Register of Participants in Experiment to Set up Special Regulation to Create Special Conditions for Partnership Financing'.

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

General Provisions

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

Provisional administrations were assigned to **insurance companies** in compliance with sub-clause 1 of Clause 6.1 of Article 184.1 of Federal Law No. 127-FZ, dated 26 October 2002, 'On Insolvency (Bankruptcy)'.

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

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

Provisional administrations were assigned to **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
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.

Table 4.2.2
Funds (Deposits) of Individuals
Accepted by Credit Institutions
Table 4.2.3
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 4.2.2 and 4.2.3 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 4.2.4
Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Rubles
Table 4.2.5
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 4.2.6
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 promissor in terms of the specific amount, time and place.

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

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

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

Subsection 4.3. Lending

Table 4.3.1
Loans, Deposits, and Other Funds 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*¹ is the Reporting Form 0409128 'Weighted Average Interest Rates on Loans Granted by Credit Institutions', for *credits of nonfinancial organizations* — the Reporting Form 0409303 'Granted Funds to Legal Entities' compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Weighted average interest rates on loans to individuals / nonfinancial organizations are weighted average annual rates on loans in the reporting month and are calculated by the formula:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — weighted average loan interest rate;

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

$V1...n$ — amount of loan as included in an agreement.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

Car loans include loans extended to purchase of vehicles against the collateral of them.

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated 24 July 2007, 'On the Development of Small and Medium-Sized Businesses in the Russian Federation' according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

Table 4.3.9
Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on ruble and foreign currency funds granted by credit institutions to the small and medium-sized businesses including individual entrepreneurs.

The source of information on credit to legal entities and entrepreneurs is report compiled by Russian credit institutions (including the State Development Corporation VEB.RF and non-bank credit institutions) (hereinafter, credit institutions), in form 0409303 'Information on Granted Funds To Legal Entities' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated 24 July 2007, 'On the Development of Small and Medium-Sized Businesses in the Russian Federation' according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

Volume of extended loans is the value of loans granted by credit institutions to small and medium-sized business on monthly basis.

Outstanding amount of loans — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue loans — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

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

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. 6315-U, dated 14 November 2022, ‘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 the amount of insurance premiums specified in insurance contracts over the reporting period (as amended, including the refund of insurance premiums).

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
Selected Indicators
on Payment Card
Transactions

General Provisions

The table shows the dynamics of transactions with payment cards issued by credit institutions and the Bank of Russia, which are made by customers in and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by credit institutions to the Bank of Russia, and the information the Bank of Russia.

Individual Indicator Highlights

Payment card is a card issued by a credit institution / the Bank of Russia.

The number of payment cards means the actual number of payment cards handed by credit institutions and the Bank of Russia to their customers.

The number of payment cards in use is the number of payment cards used in transactions during a quarter.

Payments for goods, works and services are the payments for goods, works and services made with payment cards in and outside the territory of the Russian Federation and also customs payments made with payment cards in the territory of the Russian Federation.

Other transactions include payment cards transactions not related to payments for goods, works and services (e.g. card to card and card to bank account funds transfers, e-money uploads, fund transfers for charity purposes etc.).

Data on the number of payment cards issued are given as of the first day of the month following the reporting quarter.

Data on the value and volume of payment card transactions are given for the reporting quarter.

Table 5.2
Funds Transfers Carried Out Through the BRPS,
Transfer Services

General Provisions

The table contains data on the number and value of funds transfers effected through the BRPS decomposed by speedy transfer, non-speedy transfer and faster payments service in accordance with Bank of Russia Regulation No. 732-P, dated 24 September 2020, 'On the Bank of Russia Payment System'. The speedy and non-speedy transfer services have been provided since 2 July 2018, the faster payments service has been provided since 28 January 2019.

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

Individual Indicator Highlights

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

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

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

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

Section 6. Regional Section

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

Subsection 6.1. Institutional Characteristics

Table 6.1.1
Number of Credit Institutions
with Nonresidents Equity

General Provisions

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

Individual Indicators Highlights

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

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

Table 6.1.2
Credit Institutions Grouped by the Share
of Nonresidents Equity

General Provisions

The table shows the breakdown of operating credit institutions grouped by the share of nonresidents equity and constituent territory of the Russian Federation.

Individual Indicators Highlights

See commentary for table ‘Number of Credit Institutions with Nonresidents Equity’.

Table 6.1.3
Number and Volume of Issues
(Additional Issues) of Russian Currency-Denominated
Issue-Grade Securities of Russian Issuers
(Including Credit Institutions)

General Provisions

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

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

Information is provided by quarter.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

Table 6.1.4
Number and Volume of Issues
(Additional Issues) of Foreign Currency-Denominated
Bonds of Russian Issuers
(Including Bonds of Credit Institutions)

General Provisions

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

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

Information is provided by quarter.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

Subsection 6.2. Borrowings

Table 6.2.1

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

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals borrowed by credit institutions as of the reporting date from customers other than credit institutions, broken down by federal district and constituent entity of the Russian Federation.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (hereinafter, credit institutions) in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Customer funds are balances of funds in rubles, foreign currency and precious metals of customers – residents and nonresidents other than credit institutions raised by credit institutions, their branches and operational offices. The balances of funds do not include funds raised as subordinated debt (deposit, loan, bonded loan).

Funds of organizations are balances of current accounts of state owned public organizations and private owned organizations – residents and nonresidents in rubles and foreign currency.

Deposits of legal entities (excluding funds of individual entrepreneurs) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits and funds raised with deposit certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Deposits and other funds of individuals (including escrow account funds) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of current accounts including escrow accounts and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Deposits and other funds of individuals (excluding escrow account funds) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of current accounts (excluding escrow accounts) and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Escrow account funds are funds of resident and nonresident individuals opened for settlements under agreements of in share construction of apartment houses and other real estate objects in accordance with the legislation of the Russian Federation.

Table 6.2.2

Funds of Individual Entrepreneurs

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles and foreign currency of individual entrepreneurs raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions) (hereinafter, credit institutions), in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Funds of individual entrepreneurs are rubles and foreign currency-denominated funds and deposits of individual entrepreneurs operating without setting up legal entities.

Subsection 6.3. Funds Allocations

Table 6.3.1

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

Table 6.3.2

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

Table 6.3.3

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

Table 6.3.4

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

Table 6.3.5

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

Table 6.3.6

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

General Provisions

These tables contain data on funds lent by credit institutions to legal entities – residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities and fund use. Regional data are grouped by borrowers' residence.

The source of information on credit to legal entities and entrepreneurs is report compiled by Russian credit institutions (including the State Development Corporation VEB.RF) and non-bank credit institutions (hereinafter, credit institutions), in form 0409303 'Information on Granted Funds To Legal Entities' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for

Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation’.

Borrower activities correspond to the Russian Classification of Economic Activities (RCEA). In order to define borrower’s economic activity, primary occupation is used, according to data from general aggregate of the Statistical register of Federal Agency of the State’s Statistics.

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Volume of loans to legal entities and entrepreneurs is the volume of loans granted by credit institutions to legal entities – residents and individual entrepreneurs on monthly basis broken down by type of economic activity and fund use.

Outstanding amount of loans to legal entities and entrepreneurs reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

Overdue loans to legal entities and entrepreneurs reflects data on the balance of overdue debt on loans extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation. Regional data are grouped by borrowers’ residence.

The source of information on credit to small and medium-sized business is report compiled by Russian credit institutions (including the State Development Corporation VEB.RF and non-bank credit institutions) (hereinafter, credit institutions), in form 0409303 ‘Information on Granted Funds To Legal Entities’ in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, ‘On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation’.

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated 24 July 2007, ‘On the Development of Small and Medium-Sized Businesses in the Russian Federation’ according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

Volume of extended loans is value of loans granted by credit institutions to small and medium-sized business on monthly basis.

Outstanding amount of loans – balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue loans – balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

General Provisions

These tables show data on loans, including housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by

credit institutions to resident individuals in rubles and foreign currency.

Loans to resident individuals are loans granted for purchasing goods (works, services) for personal, family, home or other needs not connected with any entrepreneurial activities.

The category of housing loans granted to individuals comprises the following loans:

- loans granted for the purchase and development of land for housing construction;
- loans granted to finance construction;
- loans granted to buy housing.

The category of mortgage loans comprises housing loans granted to resident individuals against a collateral of real estate according to the procedure established by the Federal Law No. 102-FZ, dated 16 July 1998, ‘On Mortgage (real estate mortgage)’.

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law, No. 214-FZ, dated 30 December 2004, ‘About participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation’.

The source of information has been the reports compiled by credit institutions in the form 0409316 ‘Information on Granted Funds to Individuals’, established by Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, ‘On the List, Forms and Procedure for Compiling and Presenting Credit Institutions’ Reporting Forms to the Central Bank of the Russian Federation’.

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Volume of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted to resident individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled for the reporting period (month).

Debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements is the balance of the debt on loans, including overdue debt as of the reporting date.

Overdue debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements is the balance of overdue debt on loans as of the reporting date.

Weighted average maturity of loans granted since the beginning of the year characterizes average maturity of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions during the reporting period (month) and is calculated using the following formula:

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

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

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

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

Weighted average interest rate on loans characterizes average interest rates on housing loans / mortgage loans extended by credit institutions during the reporting period (month) and is calculated using the following formula:

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

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

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

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

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

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

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

Table 6.4.1
Insurers' Premiums and Payoffs

General Provisions

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

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

Sources of the insurers' indicators are data from quarterly statistical reporting form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 6315-U, dated 14 November 2022, '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 the amount of insurance premiums specified in insurance contracts over the reporting period (as amended, including the refund of insurance premiums).

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).