



Bank of Russia

No. 11

**BANK OF RUSSIA
STATISTICAL
BULLETIN**

Moscow
2023



Bank of Russia Statistical Bulletin
No. 11 (366)
2023

The founder –

The Central Bank of the Russian Federation
107016, Moscow, Neglinnaya str., 12, Bldg C

The Central Bank of the Russian Federation Internet address:
<http://www.cbr.ru>

Tel. 8 (495) 771-45-42,
e-mail: bbs@cbr.ru

Publisher and distributor:

Business news agency PRIME

119021, Moscow, Zubovsky blvd., 4

Tel. 8 (495) 645-37-00,

fax 8 (495) 637-45-60,

e-mail: sales01@1prime.ru, www.1prime.ru

CONTENTS

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

1.1. Balance of Payments of the Russian Federation*	5
1.2. External Debt of the Russian Federation*	7
1.3. External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity*	9
1.4. External Debt of the Russian Federation by Maturity and Financial Instruments*	11
1.5. International Investment Position of the Russian Federation. Main Components*	13
1.6. Merchandise Trade of the Russian Federation (per Balance of Payments Methodology)	14
1.7. International Reserves of the Russian Federation*	15
1.8. International Reserves and Foreign Currency Liquidity – Russia	16
1.9. International Reserves Adequacy (International Reserves in Months of Import)	20
1.10. Central Bank Survey*	21
1.11. Credit Institutions Survey	23
1.12. Banking System Survey*	31
1.13. Money Supply (National Definition)	35
1.14. Monetary Base (Broad Definition)	37
1.15. Other Financial Institutions Survey	39
1.16. Financial Sector Survey	41

2. THE BANK OF RUSSIA BALANCE SHEET. INSTRUMENTS OF THE BANK OF RUSSIA MONETARY POLICY

2.1. The Bank of Russia Balance Sheet	43
2.2. The Bank of Russia Key Rate*	44
2.3. Required Reserves Ratios	45
2.4. Required Reserve Averaging Ratios set by the Bank of Russia	47
2.5. Adjustment Ratios for Reservable Liabilities and Required Reserves	48
2.6. Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia	49
2.7. Interest Rates on Monetary Policy Instruments of the Bank of Russia	50
2.8. Interest Rates on the Bank of Russia's Special Facilities	51
2.9. Liquidity Provided by the Bank of Russia through Lending and Repo Operations	52
2.10. Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds	54
2.11. Results of Main Bank of Russia Auctions	55
2.12. Results of Bank of Russia Fine-Tuning Auctions	56
2.13. Results of Bank of Russia Long-Term Repo Auctions	57

3. FINANCIAL MARKETS

3.1. Interbank Money Market	
3.1.1. Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)	58
3.1.2. Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)	59
3.1.3. Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)*	60
3.1.4. Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)*	61
3.1.5. Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations	62
3.1.6. Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity	63
3.2. Exchange Rates and Reference Prices of Precious Metals	
3.2.1. Official Exchange Rate of US Dollar Against Ruble*	64
3.2.2. Official Exchange Rate of Euro Against Ruble*	66
3.2.3. Official Exchange Rate: Rubles per US Dollar (as of end of month)	68
3.2.4. Monthly Average Official Rates: Rubles per US Dollar	69
3.2.5. Reference Prices of Refined Precious Metals	70
3.3. Stock Exchange Trade by Types of Securities and Financial Derivatives	71
3.4. Main Stock Market Indicators*	72

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description	
4.1.1. Quantitative Characteristics of Operating Credit Institutions	73
4.1.2. Data on Provisional Administrations Assigned to Credit Institutions Whose Banking Licences Have Been Revoked	75
4.1.3. Number of Credit Institutions with Nonresidents Equity	76
4.1.4. Credit Institutions Grouped by the Share of Nonresidents Equity	77
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	78
4.1.6. Data on Provisional Administrations Assigned to Non-Bank Financial Institutions Whose Licences Have Been Revoked (Cancelled)	80
4.1.7. Selected Performance Indicators of Credit Institutions (Credit Institutions Ranked by Size of Assets)	81
4.1.8. Financial Performance of Credit Institutions	82
4.2. Borrowings	
4.2.1. Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions	83
4.2.2. Funds (Deposits) of Individuals Accepted by Credit Institutions	84
4.2.3. Funds of Legal Entities Accepted by Credit Institutions	85
4.2.4. Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Rubles	87
4.2.5. Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in US Dollars and Euros	88
4.2.6. Savings (Deposit) Certificates, Bonds and Bills of Exchange Issued by Credit Institutions	89
4.3. Lending	
4.3.1. Loans, Deposits, and Other Funds Provided to Corporate Clients, Individuals and Credit Institutions	91
4.3.2. Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions	93
4.3.3. Weighted Average Interest Rates on Loans to Individuals in Rubles	94
4.3.4. Weighted Average Interest Rates on Loans to Individuals in US Dollars	95
4.3.5. Weighted Average Interest Rates on Loans to Individuals in Euros	96
4.3.6. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles	97
4.3.7. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars	98
4.3.8. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros	99
4.3.9. Loans Extended to Small, Medium-Sized Businesses	100
4.3.10. Housing Loans Granted to Resident Individuals	101
4.3.11. Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon	103
4.3.12. Mortgage Loans Granted to Resident Individuals Against the Pledge of Claims Under Share Construction Participation Agreements	105
4.3.13. Investment Portfolio of Credit Institutions	107
4.4. Credit Institutions' Claims and Liabilities on Financial Derivatives	108
4.5. Main Indicators of Subjects of Collective Investment and Insurance Business Performance	
4.5.1. Main Indicators of Private Pension Funds' Performance	109
4.5.2. Private Pension Funds' Pension Reserves Generation	110
4.5.3. Private Pension Funds' Pension Accruals Flows	111
4.5.4. Main Indicators of Unit Investment Funds' Performance	113
4.5.5. Insurers' Premiums and Payoffs by Types of Insurance	115

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

5.1. Selected Indicators on Payment Card Transactions.....	123
5.2. Funds Transfers Carried Out Through the BRPS, Transfer Services.....	124

6. REGIONAL SECTION¹

6.1. Institutional Characteristics	
6.1.1. Number of Credit Institutions with Nonresidents Equity.....	125
6.1.2. Credit Institutions Grouped by the Share of Nonresidents Equity	126
6.1.3. Number and Volume of Issues (Additional Issues) of Russian Currency-Denominated Issue-Grade Securities of Russian Issuers (Including Credit Institutions)	127
6.1.4. Number and Volume of Issues (Additional Issues) of Foreign Currency-Denominated Bonds of Russian Issuers (Including Bonds of Credit Institutions)	130
6.2. Borrowings	
6.2.1. Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals	133
6.2.2. Funds of Individual Entrepreneurs	137
6.3. Funds Allocations	
6.3.1. Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	139
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	143
6.3.3. Outstanding Amount of Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	147
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	151
6.3.5. Overdue Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	155
6.3.6. Overdue Loans on Foreign Currency-Denominated Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	159
6.3.7. Loans Extended to Small, Medium-Sized Businesses	163
6.3.8. Outstanding Amount of Loans Granted to Resident Individuals	167
6.3.9. Selected Indicators of Loans in Rubles Granted to Resident Individuals	171
6.3.10. Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals	175
6.4. Data on the Activity of Insurers and Private Pension Funds	
6.4.1. Insurers' Premiums and Payoffs.....	179
6.4.2. Private Pension Funds' Performance.....	181

7. SUMMARY METHODOLOGY 184

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
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
Q3	107,710	76.0	x	x	x	x	75,705	110.0	x	x	x	x	32,005	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	12,800	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	31,605	68.8	x	x	x	x	25,521	117.8	x	x	x	x	6,084	x	x
August	36,078	73.7	x	x	x	x	25,451	108.3	x	x	x	x	10,626	x	x
September	40,027	85.6	x	x	x	x	24,733	104.5	x	x	x	x	15,294	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
31.10	576,083	427,402	399,420	23,095	4,886	148,680

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

Table 1.8

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars, end of period)

	31.10.2023
A. Official reserves assets	576,082.6
(1) foreign currency reserves (in convertible foreign currencies)	398,888.0
(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	4,886.5
(3) SDRs	23,095.3
(4) gold	148,680.5
— volume in millions of fine troy ounces	75.0
(5) other reserve assets (specify)	532.4
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	532.4
B. Other foreign currency assets (specify)	—
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	—
— loans not included in official reserve assets	—
— financial derivatives not included in official reserve assets	—
— gold not included in official reserve assets	—
— other	—

Table 1.8 (cont.)

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

	31.10.2023			
	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)	-330.1	-330.1	—	—
— outflows related to repos (-)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (-)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (-)	-330.1	-330.1	—	—
— other accounts receivable (+)	—	—	—	—

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

Table 1.8 (cont.)

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

(millions of US dollars)

	31.10.2023			
	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options (puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (–)	—	—	—	—
— BIS (–)	—	—	—	—
— IMF (–)	—	—	—	—
— other international organizations (–)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (–)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (–)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—	—	—	—
(a) short positions	—	—	—	—
(i) bought puts	—	—	—	—
(ii) written calls	—	—	—	—
(b) long positions	—	—	—	—
(i) bought calls	—	—	—	—
(ii) written puts	—	—	—	—
PRO MEMORIA: In-the-money options	—	—	—	—
(1) At current exchange rate	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(2) +5% (depreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(3) –5% (appreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(4) +10% (depreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(5) –10% (appreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(6) Other (specify)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—

Table 1.8 (end)

IV. Memo items

(millions of US dollars)

	31.10.2023
(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	-1,258.9
— lent or repoed and included in Section I	-1.2
— lent or repoed but not included in Section I	-1,461.2
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	203.5
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (–)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed at least once a year:	
(a) currency composition of reserves (by groups of currencies) ¹	—
— currencies in SDR basket ²	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

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

Table 1.9

International Reserves Adequacy (International Reserves in Months of Import)

Period	Actual amount of the international reserves expressed in months of import ¹
1	2
Q1 2012	14.6
Q2 2012	14.5
Q3 2012	14.7
Q4 2012	14.5
Q1 2013	14.0
Q2 2013	13.4
Q3 2013	13.4
Q4 2013	13.0
Q1 2014	12.5
Q2 2014	12.4
Q3 2014	12.0
Q4 2014	10.8
Q1 2015	10.8
Q2 2015	12.3
Q3 2015	14.3
Q4 2015	15.7
Q1 2016	17.2
Q2 2016	17.8
Q3 2016	18.2
Q4 2016	17.0
Q1 2017	17.2
Q2 2017	16.7
Q3 2017	16.4
Q4 2017	15.9
Q1 2018	16.2
Q2 2018	15.8
Q3 2018	15.9
Q4 2018	16.4
Q1 2019	17.2
Q2 2019	18.3
Q3 2019	18.5
Q4 2019	18.9
Q1 2020	19.2
Q2 2020	20.5
Q3 2020	22.3
Q4 2020	23.5
Q1 2021	22.3
Q2 2021	21.2
Q3 2021	20.5
Q4 2021	19.9
Q1 2022	18.8
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	Oct, 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	50,834,362
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	5,280,020
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	-8,317,819
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	1,313,921
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	24,837,440
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	18,216,768
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	6,620,672
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	6,620,672
Required reserves	145,932	145,929	265,379	265,379	265,339	271,330	271,330	271,316	271,721	271,712	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	90,120
Transferable deposits	30,992	30,540	30,440	30,624	31,773	30,536	31,465	30,476	30,090	30,511	29,860
Other financial institutions	19,968	19,788	19,788	20,065	20,979	21,057	20,954	20,091	19,777	19,551	19,648
Nonfinancial organizations	11,025	10,752	10,653	10,559	10,794	9,480	10,511	10,385	10,313	10,960	10,212
Households	0	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	60,260
Other financial institutions	11,250	7,290	235,250	760,655	24,600	67,860	38,400	38,880	79,195	54,150	60,260
Nonfinancial organizations	0	0	0	0	0	0	0	0	0	0	0
Households	0	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	24,182,924

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	Oct, 2023
NET FOREIGN ASSETS	8,902,929	8,765,026	9,230,141	8,975,114	8,822,469
CLAIMS ON NONRESIDENTS	14,391,692	14,657,084	15,500,506	15,498,341	14,984,185
LIABILITIES TO NONRESIDENTS	5,488,763	5,892,058	6,270,365	6,523,226	6,161,717
CLAIMS ON CENTRAL BANK	8,008,872	7,833,056	8,423,747	7,433,531	7,623,544
NET CLAIMS ON GENERAL GOVERNMENT	1,299,607	761,097	793,317	958,033	-370,915
Claims on federal government	13,527,687	13,981,036	14,137,843	14,053,341	14,052,915
Debt securities	13,461,213	13,914,681	14,071,532	13,999,513	13,999,089
<i>in rubles</i>	12,624,381	13,040,848	13,152,081	13,206,620	13,242,840
<i>in foreign currency</i>	836,832	873,833	919,451	792,893	756,249
Loans	66,475	66,354	66,311	53,828	53,826
<i>in rubles</i>	66,420	66,297	66,250	53,766	53,767
<i>in foreign currency</i>	55	58	61	62	59
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	445,014
Debt securities	316,624	314,654	311,074	305,272	290,511
<i>in rubles</i>	316,624	314,654	311,074	305,272	290,511
<i>in foreign currency</i>	—	—	—	—	—
Loans	140,276	143,452	127,619	131,391	154,503
<i>in rubles</i>	140,126	143,295	127,453	131,223	154,343
<i>in foreign currency</i>	150	157	166	168	160
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	12,430,534
Deposits	6,358,628	6,759,761	7,548,914	7,001,023	7,938,402
<i>in rubles</i>	6,201,380	6,598,940	7,386,664	6,830,225	7,768,326
<i>in foreign currency</i>	157,247	160,821	162,250	170,798	170,076
Other liabilities	4,096,034	4,606,019	3,644,835	4,043,939	4,492,132
<i>in rubles</i>	4,096,034	4,606,019	3,644,835	4,043,939	4,492,132
<i>in foreign currency</i>	—	—	—	—	—
Liabilities to state and local government	2,230,318	2,312,265	2,589,470	2,487,010	2,438,310
Deposits	2,230,318	2,312,265	2,589,470	2,487,010	2,438,310
<i>in rubles</i>	2,230,317	2,312,263	2,589,469	2,487,009	2,438,309
<i>in foreign currency</i>	1	2	1	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	118,328,381
<i>in rubles</i>	98,460,372	100,876,998	103,487,339	105,764,748	108,000,772
<i>in foreign currency</i>	9,249,001	10,044,894	10,558,287	10,705,678	10,327,610
Claims on other financial institutions	13,769,802	14,480,419	15,223,891	15,659,956	15,901,653
<i>in rubles</i>	11,698,990	12,358,585	12,951,630	13,257,638	13,481,274
Debt securities	1,356,014	1,535,766	1,550,403	1,473,506	1,533,078
Loans	7,394,402	7,580,701	7,975,563	8,283,266	8,441,577
Other claims	2,948,574	3,242,118	3,425,664	3,500,866	3,506,619

Table 1.11 (end)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023
<i>in foreign currency</i>	2,070,812	2,121,835	2,272,261	2,402,318	2,420,379
Debt securities	698,524	686,455	726,077	760,130	746,180
Loans	1,187,640	1,206,144	1,293,378	1,335,652	1,433,311
Other claims	184,648	229,235	252,806	306,536	240,888
Claims on nonfinancial organizations	62,415,971	64,346,831	65,716,056	66,737,997	67,612,830
<i>in rubles</i>	55,293,557	56,479,369	57,485,772	58,488,684	59,756,134
Debt securities	2,329,370	2,255,198	2,248,683	2,246,639	2,225,224
Loans	48,930,531	50,119,216	51,088,493	52,175,512	53,525,251
Other claims	4,033,656	4,104,955	4,148,596	4,066,533	4,005,659
<i>in foreign currency</i>	7,122,414	7,867,462	8,230,284	8,249,314	7,856,697
Debt securities	483,458	525,201	548,878	553,085	474,363
Loans	6,461,504	7,160,578	7,495,504	7,508,900	7,243,738
Other claims	177,453	181,683	185,902	187,329	138,595
Claims on households	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898
<i>in rubles</i>	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364
Debt securities	—	—	—	—	—
Loans	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364
Other claims	—	—	—	—	—
<i>in foreign currency</i>	55,775	55,597	55,742	54,047	50,534
Debt securities	—	—	—	—	—
Loans	55,775	55,597	55,742	54,047	50,534
Other claims	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,789,513	4,906,924	5,232,452	5,259,954	5,599,397
DEPOSITS INCLUDED IN BROAD MONEY	83,923,814	85,367,113	87,955,190	88,710,766	88,696,601
<i>in rubles</i>	70,286,376	70,978,719	72,624,162	73,163,088	73,830,483
Transferable deposits	31,495,583	32,240,687	32,303,228	31,604,533	31,386,031
Other financial institutions	1,130,011	1,123,098	1,186,638	1,162,285	1,208,824
Nonfinancial organizations	14,750,917	15,038,745	15,400,311	15,187,487	15,222,185
Households	15,614,655	16,078,844	15,716,279	15,254,761	14,955,022
Other deposits	38,790,793	38,738,031	40,320,934	41,558,555	42,444,452
Other financial institutions	3,229,766	3,236,682	3,299,319	3,213,802	3,306,453
Nonfinancial organizations	14,129,073	13,955,775	14,542,698	14,834,570	14,658,321
Households	21,431,953	21,545,575	22,478,917	23,510,183	24,479,678
<i>in foreign currency</i>	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117
Transferable deposits	—	—	—	—	—
Other financial institutions	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—
Households	—	—	—	—	—
Other deposits	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117
Other financial institutions	341,439	367,730	395,490	483,693	403,758
Nonfinancial organizations	9,423,345	10,051,352	10,876,835	11,015,145	10,643,454
Households	3,872,655	3,969,312	4,058,703	4,048,841	3,818,905
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,370	4,340	4,316	4,288	4,243
DEPOSITS EXCLUDED FROM BROAD MONEY	1,571,596	1,600,865	1,576,667	1,569,937	1,522,043
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,896,943	3,000,304	2,965,554	2,986,864	3,044,897
SHARES AND OTHER EQUITY	14,551,644	14,919,002	15,422,835	15,412,733	15,732,070
OTHER ITEMS (NET)	18,182,900	18,482,522	19,335,818	19,892,562	19,804,229
Escrow accounts of households ¹	4,402,909	4,536,088	4,855,557	5,259,161	5,457,873

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	Oct, 2023
NET FOREIGN ASSETS	56,800,496	59,561,170	62,031,813	61,396,525	59,656,831
NET CLAIMS ON GENERAL GOVERNMENT	-6,065,905	-7,064,653	-6,886,333	-7,280,755	-8,688,734
CLAIMS ON OTHER SECTORS	108,964,071	112,228,588	115,429,420	117,815,325	119,642,303
<i>in rubles</i>	99,637,245	102,050,914	104,674,383	106,963,073	109,202,258
<i>in foreign currency</i>	9,326,825	10,177,674	10,755,038	10,852,252	10,440,045
Claims on other financial institutions	15,019,446	15,782,223	16,600,634	16,997,191	17,208,573
<i>in rubles</i>	12,870,811	13,527,609	14,131,625	14,448,302	14,675,762
of which: Loans	8,481,714	8,668,396	9,063,791	9,380,476	9,539,423
<i>in foreign currency</i>	2,148,635	2,254,613	2,469,008	2,548,889	2,532,812
of which: Loans	1,187,640	1,206,144	1,293,378	1,335,652	1,433,311
Claims on nonfinancial organizations	62,421,024	64,351,725	65,723,108	66,745,661	67,619,831
<i>in rubles</i>	55,298,609	56,484,261	57,492,821	58,496,344	59,763,132
of which: Loans	48,930,531	50,119,216	51,088,493	52,175,512	53,525,251
<i>in foreign currency</i>	7,122,416	7,867,463	8,230,287	8,249,316	7,856,699
of which: Loans	6,461,504	7,160,578	7,495,504	7,508,900	7,243,738
Claims on households	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898
<i>in rubles</i>	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364
of which: Loans	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364
<i>in foreign currency</i>	55,775	55,597	55,742	54,047	50,534
of which: Loans	55,775	55,597	55,742	54,047	50,534
BROAD MONEY LIABILITIES	100,918,588	102,686,774	105,446,247	106,149,278	106,005,110
MONEY SUPPLY (National Definition)	87,276,779	88,294,039	90,110,902	90,597,312	91,134,749
<i>in rubles</i>					
Currency outside bankikg system	16,920,538	17,245,965	17,377,456	17,349,562	17,214,146
Transferable deposits	31,527,048	32,271,163	32,333,318	31,635,045	31,415,892
Other financial institutions	1,150,965	1,143,189	1,206,415	1,181,836	1,228,472
Nonfinancial organizations	14,761,428	15,049,130	15,410,624	15,198,447	15,232,398
Households	15,614,655	16,078,844	15,716,279	15,254,761	14,955,022
Other deposits	38,829,193	38,776,911	40,400,129	41,612,705	42,504,712
Other financial institutions	3,268,166	3,275,562	3,378,514	3,267,952	3,366,713
Nonfinancial organizations	14,129,073	13,955,775	14,542,698	14,834,570	14,658,321
Households	21,431,953	21,545,575	22,478,917	23,510,183	24,479,678
<i>in foreign currency</i>	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117
Transferable deposits	—	—	—	—	—
Other financial institutions	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—
Households	—	—	—	—	—
Other deposits	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117
Other financial institutions	341,439	367,730	395,490	483,693	403,758
Nonfinancial organizations	9,423,345	10,051,352	10,876,835	11,015,145	10,643,454
Households	3,872,655	3,969,312	4,058,703	4,048,841	3,818,905
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,370	4,340	4,316	4,288	4,243
DEPOSITS EXCLUDED FROM BROAD MONEY	1,571,596	1,600,865	1,576,667	1,569,937	1,522,043
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,896,943	3,000,304	2,965,554	2,986,864	3,044,897
OTHER ITEMS (NET)	54,311,534	57,437,163	60,586,433	61,225,015	60,038,350
Escrow accounts of households ¹	4,402,909	4,536,088	4,855,557	5,259,161	5,457,873

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)
	1	2	3	4	5	6	7	8
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
31.10	17,214.1	31,415.9	14,955.0	16,460.9	48,630.0	42,504.7	24,479.7	18,025.0

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
31.10	91,134.7	0.6	10.6	20.5

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
31.10	24,837.4	18,216.8	3,009.6	271.7	3,339.4	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						
02.10	24,782.9	18,349.7	3,269.4	271.7	2,892.1	0.0
03.10	24,597.2	18,327.4	2,725.3	271.7	3,272.8	0.0
04.10	24,842.4	18,336.8	2,788.2	271.7	3,445.7	0.0
05.10	24,509.7	18,338.0	2,803.1	271.7	3,096.8	0.0
06.10	24,677.3	18,356.6	2,700.4	271.7	3,348.5	0.0
09.10	24,883.1	18,375.7	3,041.2	271.7	3,194.5	0.0
10.10	25,139.8	18,359.4	2,496.7	271.7	4,012.0	0.0
11.10	25,223.2	18,370.3	2,252.8	271.7	4,328.4	0.0
12.10	31,103.4	18,386.1	9,679.9	271.7	2,765.7	0.0
13.10	31,439.3	18,417.3	9,995.4	271.7	2,754.9	0.0
16.10	31,239.5	18,440.2	9,789.0	271.7	2,738.6	0.0
17.10	27,297.7	18,427.2	5,783.1	271.7	2,815.7	0.0
18.10	27,170.5	18,426.0	5,297.2	271.7	3,175.6	0.0
19.10	27,216.6	18,418.3	6,036.2	271.7	2,490.3	0.0
20.10	26,667.5	18,419.0	5,039.7	271.7	2,937.1	0.0
23.10	26,546.4	18,394.1	5,218.0	271.7	2,662.5	0.0
24.10	26,747.2	18,346.4	5,202.6	271.7	2,926.5	0.0
25.10	26,631.3	18,326.8	5,240.8	271.7	2,792.0	0.0
26.10	26,026.1	18,307.9	4,811.9	271.7	2,634.7	0.0
27.10	25,802.0	18,291.5	4,323.5	271.7	2,915.2	0.0
30.10	25,629.3	18,269.5	4,754.8	271.7	2,333.3	0.0
31.10	23,890.8	18,222.5	2,486.6	271.7	2,910.0	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	For 31.10.2023
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	51,032,172
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	5,487,405
Securities	438,703	436,139	437,259	439,586	439,582	437,751	435,230	438,830	429,134
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	3,730,958
Other assets	332,738	298,280	302,563	287,433	249,439	293,429	359,221	308,272	273,173
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	60,952,842
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	18,217,298
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	15,332,902
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	3,346,506
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	11,313,511
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	48,210,217
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	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	60,952,842

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.

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
15.11.2023 — 12.12.2023	4,595.6

Table 2.7

Interest Rates on Monetary Policy Instruments of the Bank of Russia¹

(% p.a.)

Start date	Interest rate on Deposit standing facilities	Max Bid Rate on Deposit auctions	Min Bid Rate on Repo auctions			Min Bid Rate on Loan auctions (non-marketable assets)	Interest rates on Lending standing facilities				
			main and fine-tuning	for 1 month	for 1 year		Primary mechanism ²	Supplementary mechanism ³	loans, repos and FX swaps for 1 day	Lombard loans ⁴ and loans secured by non-marketable assets for terms from 2 to 90 days	loans secured by non-marketable assets for terms over 90 days
1	2	3	4	5	6	7	8	9	10	11	12
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
16.10.2023	12.00	13.00	13.00	13.10	13.25	13.25	14.00	14.75	—	—	—
30.10.2023	14.00	15.00	15.00	15.10	15.25	15.25	16.00	16.75	—	—	—

¹ And interest rates on the Supplementary mechanism of liquidity provision. Set by the Board of Directors of the Bank of Russia.

² Repos for 1 day, loans for terms from 1 to 30 days. And interest rate on FX swaps for 1 day.

³ Repos for terms from 1 to 180 days, loans secured by non-marketable assets for terms from 1 to 180 days.

⁴ From 25 March 2022.

Note. Interest rates on auction-based longer-term repos and loans are floating; on one-year repos — from 14.05.2020, on one-month repos — from 09.01.2023. Interest rates on standing facilities for terms over 1 day are floating.

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	—	—	—
30.10.2023	13.50	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 and Repo Operations

(millions of rubles)

Date	Repo auctions			Intraday loans (in a day)	Primary mechanism standing facilities							
	fine-tuning	1 week	longer-terms		overnight loans	repos PM	Lombard loans ¹			loans secured by non-marketable assets PM ²		
						1 day	1 day	2–30 days	31–90 days	1 day	2–30 days	31–90 days
1	2	3	4	5	6	7	8	9	10	11	12	13
2023												
02.10	—	—	1,100,000.00	1,488,622.43	—	250.77	—	—	24,105.02	860,000.00	—	20,201.20
03.10	—	—	1,100,000.00	1,890,487.49	—	—	—	—	6,294.22	600,000.00	—	40,199.70
04.10	—	—	1,100,000.00	1,778,964.89	14.73	—	—	—	6,681.92	460,000.00	—	27,199.70
05.10	—	—	1,100,000.00	1,784,043.90	—	—	—	—	6,681.92	290,000.00	—	199.70
06.10	—	—	1,100,000.00	1,822,751.19	—	—	—	—	6,681.92	300,000.00	—	71,112.00
09.10	—	—	1,100,000.00	1,870,303.50	—	—	—	—	7,181.92	380,000.00	—	90,081.00
10.10	—	—	1,100,000.00	2,214,648.87	1,318.81	—	—	—	7,681.92	720,600.00	—	90,081.00
11.10	—	—	1,100,000.00	2,808,061.52	—	—	—	—	9,681.92	825,000.00	—	30,000.00
12.10	—	—	1,000,000.00	875,536.12	—	—	—	—	9,681.92	1,888,000.00	4,300,000.00	780,000.00
13.10	—	—	1,000,000.00	689,341.03	—	229,460.15	—	—	9,681.92	1,896,000.00	4,300,000.00	935,000.00
16.10	—	—	1,000,000.00	355,453.72	—	116,239.12	—	—	8,681.92	—	5,410,000.00	1,655,000.00
17.10	—	—	1,000,000.00	142,541.65	—	59,560.97	—	800.00	7,181.92	1.50	1,610,000.00	1,605,000.00
18.10	—	—	1,000,000.00	161,634.18	—	260.01	—	1,300.00	7,181.92	—	1,610,000.00	1,604,000.00
19.10	—	—	1,000,000.00	322,788.66	—	1,137.60	—	1,300.00	7,181.92	31,000.00	1,610,000.00	1,604,000.00
20.10	—	—	1,000,000.00	309,216.80	—	—	—	1,300.00	7,181.92	290,000.00	800,000.00	1,604,000.00
23.10	—	—	1,000,000.00	358,774.47	—	—	—	1,300.00	7,181.92	130,000.00	800,000.00	1,604,000.00
24.10	—	—	1,000,000.00	503,213.75	—	741.09	—	1,300.00	7,181.92	365,000.00	800,000.00	1,604,000.00
25.10	—	—	1,000,000.00	1,248,032.01	—	759.33	—	4,500.00	7,181.92	395,000.00	800,000.00	1,604,000.00
26.10	—	—	1,000,000.00	683,803.02	—	760.29	—	4,500.00	7,181.92	420,000.00	—	1,604,000.00
27.10	—	—	1,000,000.00	636,445.63	—	—	1.00	5,500.00	7,181.92	338,000.00	—	1,604,000.00
30.10	—	—	1,000,000.00	3,383,912.90	—	829.24	—	6,100.00	7,181.92	558,000.00	50,000.00	1,604,000.00
31.10	—	—	1,000,000.00	1,602,028.75	—	2,512.09	—	7,632.85	7,181.92	420,000.00	25,000.00	904,000.00

Table 2.9 (end)
(millions of rubles)

Date	Supplementary mechanism standing facilities and Special facilities								
	repos SM			loans secured by non-marketable assets SM ³					Special facilities
	1 day	2–90 days	91–180 days	1 day	2–90 days	91–180 days	181–365 days	366–549 days	
1	14	15	16	17	18	19	20	21	22
2023									
02.10	—	—	—	—	—	224.00	—	—	344,152.71
03.10	—	—	—	—	—	224.00	—	—	345,165.32
04.10	—	—	—	—	—	224.00	—	—	345,326.20
05.10	—	—	—	—	—	224.00	—	—	341,730.04
06.10	—	—	—	—	—	281.00	—	—	344,730.41
09.10	—	—	—	—	—	311.00	—	—	340,150.27
10.10	—	—	—	—	—	311.00	—	—	339,354.78
11.10	—	—	—	—	—	362.00	—	—	339,348.75
12.10	—	—	—	—	—	362.00	—	—	339,212.95
13.10	—	—	—	—	—	369.00	—	—	338,809.65
16.10	—	—	—	—	—	369.00	—	—	337,113.58
17.10	—	—	—	1.00	45,000.00	369.00	—	—	336,940.51
18.10	—	—	—	—	—	369.00	—	—	336,918.10
19.10	—	—	—	—	—	369.00	—	—	337,130.42
20.10	—	—	—	100.00	70,000.00	369.00	—	—	342,113.44
23.10	—	—	—	—	65,000.00	369.00	—	—	342,340.22
24.10	—	—	—	—	140,000.00	369.00	—	—	342,896.71
25.10	4.00	—	—	10.00	120,000.00	369.00	—	—	342,245.86
26.10	—	—	—	—	105,000.00	369.00	—	—	343,282.67
27.10	—	—	—	—	120,000.00	369.00	—	—	344,064.73
30.10	—	—	—	—	80,000.00	369.00	—	—	344,142.88
31.10	—	—	—	31,000.00	255,000.00	369.00	—	—	343,672.09

¹ From October 16, 2023 Lombard loans can be provided for terms from 1 to 30 days.
The series also includes Lombard loans which were provided before this date.

² Loans PM secured by non-marketable assets can be provided for terms from 1 to 30 days.
The series also includes loans secured by non-marketable assets which were provided before 16 October 2023 at the key rate + 100 bps.

³ Loans SM secured by non-marketable assets can be provided for terms from 1 to 180 days.
The series also includes loans secured by non-marketable assets which were provided before 16 October 2023 at the key rate + 175 bps.

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				
02.10	914.12	—	1,975.57	—
03.10	1,295.13	—	1,975.57	—
04.10	1,468.02	—	1,975.57	—
05.10	790.29	—	2,306.48	—
06.10	1,042.05	—	2,306.48	—
09.10	887.99	—	2,306.48	—
10.10	885.01	820.51	2,306.48	—
11.10	990.59	1,031.34	2,306.48	—
12.10	645.70	—	2,120.00	—
13.10	634.87	—	2,120.00	—
16.10	618.58	—	2,120.00	—
17.10	695.74	—	2,120.00	—
18.10	1,055.59	—	2,120.00	—
19.10	773.94	—	1,716.38	—
20.10	1,220.72	—	1,716.38	—
23.10	946.17	—	1,716.38	—
24.10	1,210.11	—	1,716.38	—
25.10	1,075.60	—	1,716.38	—
26.10	1,072.27	—	1,562.40	—
27.10	1,352.84	—	1,562.40	—
30.10	770.88	—	1,562.40	—
31.10	1,347.58	—	1,562.40	—

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
03.10.2023	depository	04.10.2023	11.10.2023	12.89	2,306.48
10.10.2023	depository	11.10.2023	18.10.2023	12.87	2,120.00
17.10.2023	depository	18.10.2023	25.10.2023	12.92	1,717.04
24.10.2023	depository	25.10.2023	01.11.2023	12.91	1,562.40
31.10.2023	depository	01.11.2023	08.11.2023	14.86	1,950.00

Table 2.12

Results of Bank of Russia Fine-Tuning Auctions

Auction date	Auction type depositary	Maturity (days)	Weighted average rate (% p.a.)	Amount (billions of rubles)
1	2	3	4	5
09.10.2023	depositary	1	12.76	820.51
10.10.2023	depositary	1	12.83	1,031.34

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
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
09.10.2023	11.10.2023	15.11.2023	13.15	100.00

3. FINANCIAL MARKETS

3.1. Interbank Money Market

Table 3.1.1

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
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	—	—	—	—	—
November	14.79	15.19	15.24	—	—	—	14.78	—	16.04	—	—	—	14.81	—	—	—	—	—

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	—	—	—	—	—	—
November	2.19	5.27	5.29	—	—	—

Table 3.1.3

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

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2023																		
01.11	14.40	15.26	—	—	—	—	14.39	—	—	—	—	—	—	—	—	—	—	—
02.11	14.33	—	—	—	—	—	14.33	—	—	—	—	—	14.15	—	—	—	—	—
03.11	14.27	—	14.65	—	—	—	14.24	—	—	—	—	—	—	—	—	—	—	—
07.11	14.21	—	—	—	—	—	14.18	—	—	—	—	—	—	—	—	—	—	—
08.11	14.24	15.10	—	—	—	—	14.24	—	—	—	—	—	14.10	—	—	—	—	—
09.11	14.51	—	—	—	—	—	14.46	—	—	—	—	—	—	—	—	—	—	—
10.11	14.69	—	14.62	—	—	—	14.69	—	—	—	—	—	—	—	—	—	—	—
13.11	14.74	—	—	—	—	—	14.78	—	—	—	—	—	—	—	—	—	—	—
14.11	14.87	15.25	—	—	—	—	14.85	—	—	—	—	—	14.63	—	—	—	—	—
15.11	14.72	15.13	—	—	—	—	14.72	—	—	—	—	—	14.71	—	—	—	—	—
16.11	14.97	—	—	—	—	—	14.99	—	—	—	—	—	14.86	—	—	—	—	—
17.11	14.99	—	—	—	—	—	14.98	—	—	—	—	—	14.93	—	—	—	—	—
20.11	14.98	—	—	—	—	—	14.99	—	—	—	—	—	14.93	—	—	—	—	—
21.11	15.06	14.84	—	—	—	—	15.09	—	—	—	—	—	15.00	—	—	—	—	—
22.11	15.11	15.36	—	—	—	—	15.12	—	—	—	—	—	14.94	—	—	—	—	—
23.11	15.01	—	—	—	—	—	15.00	—	—	—	—	—	14.83	—	—	—	—	—
24.11	15.15	—	—	—	—	—	15.17	—	—	—	—	—	14.96	—	—	—	—	—
27.11	15.15	—	—	—	—	—	15.16	—	—	—	—	—	15.04	—	—	—	—	—
28.11	15.14	15.42	16.04	—	—	—	15.15	—	16.04	—	—	—	15.11	—	—	—	—	—
29.11	15.06	—	—	—	—	—	15.04	—	—	—	—	—	15.03	—	—	—	—	—
30.11	14.92	—	15.64	—	—	—	14.89	—	—	—	—	—	14.86	—	—	—	—	—

Table 3.1.4

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

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
2023						
01.11	—	—	—	—	—	—
02.11	—	—	—	—	—	—
03.11	—	—	—	—	—	—
07.11	—	—	—	—	—	—
08.11	—	—	—	—	—	—
09.11	—	—	—	—	—	—
10.11	—	—	—	—	—	—
13.11	—	—	—	—	—	—
14.11	—	—	—	—	—	—
15.11	—	—	5.29	—	—	—
16.11	—	—	—	—	—	—
17.11	—	—	—	—	—	—
20.11	—	—	—	—	—	—
21.11	—	—	—	—	—	—
22.11	—	—	—	—	—	—
23.11	—	—	—	—	—	—
24.11	—	5.27	—	—	—	—
27.11	—	—	—	—	—	—
28.11	1.00	—	—	—	—	—
29.11	1.21	—	—	—	—	—
30.11	4.36	—	—	—	—	—

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
October	1,416,008	1,952,058	37,100	45,423	16,957	2,424	16,767	30,801

Table 3.1.6

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

(millions of rubles)

Maturity	October 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	919,249	1,595,671	631	28,743	9,403	2,424	1,184	22,192
1 week ¹	358,792	284,998	35,118	—	6,986	—	1,320	2,415
2 weeks ¹	21,336	26,504	343	—	286	—	4,625	88
1 month ²	48,624	11,986	627	16,636	237	—	6,093	4,188
2 months ²	274	105	257	—	—	—	239	188
3 months ³	7,249	11,551	—	—	—	—	82	830
6 months ³	145	802	—	—	—	—	99	429
Over 6 months	6,875	2,773	—	—	—	—	142	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	53,464	17,668	125	44	46	—	2,984	472

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
November	92.0226	93.2801	93.1730	93.0351	93.0351	93.0351	93.0351	92.4151	92.1973	91.9266	92.0535	92.0535	92.0535	92.1185	91.2570

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
November	89.4565	88.9466	89.1237	89.1237	89.1237	88.4954	87.8701	88.1648	88.1206	88.8133	88.8133	88.8133	88.7045	88.6102	88.8841	—

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
November	97.9345	98.4365	98.9995	99.0111	99.0111	99.0111	99.0111	99.0111	98.7863	98.4403	98.4076	98.3155	98.3155	98.3155	97.7781

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
November	97.1334	96.5921	96.7692	96.7692	96.7692	96.6597	96.2561	96.1475	96.2273	96.9187	96.9187	96.9187	97.1594	97.0659	97.6503	—

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	88.8841	

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	90.57	

Table 3.2.5

Reference Prices of Refined Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
2023				
01.11	5,910.09	68.49	2,742.62	3,390.55
02.11	5,988.75	69.58	2,819.08	3,406.89
03.11	5,950.27	67.91	2,782.89	3,382.01
04.11	5,933.24	68.90	2,754.85	3,341.11
08.11	5,896.67	68.96	2,754.31	3,336.67
09.11	5,811.93	66.80	2,664.82	3,171.70
10.11	5,790.87	66.32	2,600.85	3,002.79
11.11	5,793.24	66.74	2,568.92	3,033.58
14.11	5,750.54	66.62	2,570.74	3,035.72
15.11	5,665.95	64.77	2,493.88	2,825.42
16.11	5,663.17	64.28	2,522.33	2,876.09
17.11	5,599.86	66.95	2,565.15	2,919.75
18.11	5,673.76	67.82	2,578.85	2,954.22
21.11	5,636.47	68.27	2,563.52	2,959.00
22.11	5,561.75	66.06	2,539.75	3,031.32
23.11	5,687.83	66.70	2,638.98	3,047.15
24.11	5,659.34	67.53	2,637.65	3,020.13
25.11	5,690.41	67.54	2,629.83	3,018.17
28.11	5,706.25	67.60	2,612.35	2,988.81
29.11	5,736.79	70.52	2,632.37	3,031.21
30.11	5,788.68	70.44	2,651.93	3,026.29

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

Period	Volume of trade — total (3+4+5+6+9)	Of which										
		share	bonds	investment units	futures			options				
					total (7+8)	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
1	2	3	4	5	6	7	8	9	10	11	12	13
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			
02.10	3,132.33	992.18	99.55
03.10	3,143.88	993.74	79.85
04.10	3,134.25	991.35	76.50
05.10	3,131.76	982.60	64.60
06.10	3,144.89	987.14	72.39
09.10	3,174.02	1,006.92	87.63
10.10	3,177.03	996.56	72.20
11.10	3,194.12	1,005.24	122.51
12.10	3,174.66	1,026.42	88.48
13.10	3,192.33	1,034.11	79.68
16.10	3,234.78	1,047.00	107.68
17.10	3,247.15	1,046.79	110.35
18.10	3,249.21	1,051.17	115.67
19.10	3,255.16	1,056.54	93.72
20.10	3,269.27	1,081.29	107.60
23.10	3,263.68	1,091.16	97.26
24.10	3,265.01	1,102.37	90.96
25.10	3,265.28	1,103.60	100.53
26.10	3,223.89	1,084.78	135.89
27.10	3,224.18	1,079.07	111.94
30.10	3,227.07	1,094.37	72.99
31.10	3,200.97	1,079.88	83.47

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									
	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10
Credit institutions authorised to carry out banking operations (operating) — total	361	361	361	361	362	362	361	360	361	360	360	360	360
of which:													
— banks, of which	327	326	326	326	327	327	326	325	325	324	324	324	324
— with a universal licence	225	226	225	225	226	226	226	225	225	225	225	224	224
— with a basic licence	102	100	101	101	101	101	100	100	100	99	99	100	100
— nonbanking credit institutions	34	35	35	35	35	35	35	35	36	36	36	36	36
Credit institutions licensed to perform the following:													
— to attract funds of individuals	299	300	300	300	301	301	300	299	299	298	298	298	298
— to conduct operations in foreign currency	358	358	359	359	360	360	359	358	359	358	358	358	358
— to conduct operations with precious metals	166	167	170	170	172	172	172	171	173	173	173	173	173
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	302	303	303	303	304	304	303	302	302	301	301	301	301
Registered authorized capital of operating credit institutions (billions of rubles)	2,964	2,964	2,964	2,981	3,004	3,006	3,139	3,099	3,099	3,150	3,150	3,408	3,409
Branches of operating credit institutions in Russia — total	461	459	449	448	446	443	442	437	434	434	433	430	424
of which Sberbank branches	86	86	86	86	86	86	86	86	86	86	86	86	86
Branches of credit institutions operating abroad	4	4	4	4	4	4	4	4	4	4	4	4	4
Representative offices of operating Russian credit institutions — total	167	163	162	158	155	152	151	151	150	151	150	150	150
of which:													
— in Russia	148	144	143	139	137	134	133	133	132	133	132	132	132
— in foreign countries	19	19	19	19	18	18	18	18	18	18	18	18	18

Table 4.11 (end)

	2022			2023									
	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10
Internal structural units of credit institutions (branches) — total	24,659	24,578	24,519	24,490	24,510	24,478	24,455	24,266	24,327	24,206	24,168	24,150	24,227
of which:													
— additional offices	24,368	24,284	24,221	24,192	24,212	24,180	24,157	23,966	24,017	23,893	23,855	23,842	23,917
of which Sberbank	12,350	12,302	12,256	12,209	12,157	12,110	12,070	12,014	11,975	11,916	11,860	11,812	11,764
— mobile offices ¹	291	294	298	298	298	298	298	300	310	313	313	308	310
of which Sberbank	283	284	288	288	288	288	288	290	300	303	303	298	300
Credit institutions under liquidation — total	345	343	339	338	337	332	325	322	322	320	319	319	318
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	9	9	9	9	9	7	7	6	6	6	6	5	4
— compulsory liquidation	22	21	20	19	18	18	17	15	15	15	14	14	14
— bankruptcy	314	313	310	310	310	307	301	301	301	299	299	300	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
2023						
30.09	99 (3)	85 (3)	74 (2)	7	7	7

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

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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity										
	up to including 1%		more than 1% up to including 20%		more than 20% up to including 50%		more than 50%, but less than 100%		100%		total
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
1	2	3	4	5	6	7	8	9	10	11	12
2017											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
2018											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17 (9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
2019											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)
2020											
31.03	23	17.4	22	16.7	14	10.6	14 (7)	10.6	59 (3)	44.7	132 (10)
30.06	22	16.7	22	16.7	13	9.8	17 (8)	12.9	58 (3)	43.9	132 (11)
30.09	21	16.2	22	16.9	13	10.0	15 (6)	11.5	59 (4)	45.4	130 (10)
31.12	21	16.9	19	15.3	12	9.7	15 (6)	12.1	57 (3)	46.0	124 (9)
2021											
31.03	22	18.3	19	15.8	12	10.0	14 (5)	11.7	53 (2)	44.2	120 (7)
30.09	24	20.3	18 ¹	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)
31.12	21	18.3	18	15.6	10	8.7	12 (4)	10.4	54 (2)	47.0	115 (6)
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)
2023											
30.09	21	21.2	16	16.2	9	9.1	8 (1)	8.1	45 (2)	45.4	99 (3)

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	31.10
Insurance agents	209	209	211	210	211	210
of which:						
Insurance companies	135	135	134	133	133	132
of which national reinsurance company	1	1	1	1	1	1
mutual insurance companies	17	18	21	21	21	21
insurance brokers	57	56	56	56	57	57
Associations of insurance agents	18	18	18	18	18	18
Professional securities market participants	513	513	513	514	510	512
of which:						
brokers	253	252	253	253	253	254
of which:						
customer's brokers	3	3	3	3	3	3
commodities brokers	1	1	1	1	1	1
forex dealers	4	4	4	4	4	4
dealers	280	279	281	282	282	283
trustees	179	181	182	184	183	184
depositories	250	250	252	252	251	253
registrars	31	31	31	31	31	31
investment advisers	179	179	177	175	173	174
Infrastructures	100	104	107	106	108	110
of which:						
clearing houses	6	6	6	6	6	6
trade organisers	7	7	7	7	7	7
of which:						
exchanges	6	6	6	6	6	6
trading systems	1	1	1	1	1	1
commodity delivery operators	4	4	4	4	4	4
repositories	2	2	2	2	2	2
central depository	1	1	1	1	1	1
central counterparties	3	3	3	3	3	3
information agencies	5	5	5	5	5	5
investment platform operators	70	71	73	72	74	76
financial platform operators	8	9	9	9	9	9
operators of information systems issuing digital financial assets	5	8	9	10	10	10
digital financial asset exchange operators	—	—	—	1	1	1
National Payment System Entities	26	26	26	27	27	27
of which:						
payment system operators	24	24	24	25	25	25
nationally important payment system operators ¹	2	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—	—
Collective investment market entities	342	342	342	345	342	345
of which:						
non-governmental pension funds	38	37	37	37	37	37
joint-stock investment funds	2	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	275	276	275	278	277	280
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	27	27	28	28	26	26

Table 4.1.5 (end)

(units)

	2023					
	31.05	30.06	31.07	31.08	30.09	31.10
Microfinance agents and cooperatives	5,141	5,115	5,087	5,074	5,041	4,993
of which:						
microfinance organizations	1,079	1,070	1,056	1,055	1,046	1,035
of which:						
microfinance companies	34	34	34	34	34	35
microcredit companies	1,045	1,036	1,022	1,021	1,012	1,000
housing savings cooperatives	41	41	41	42	41	41
consumer credit cooperatives	1,475	1,462	1,454	1,449	1,437	1,419
agricultural consumer credit cooperatives	630	629	626	620	613	604
pawnshops	1,916	1,913	1,910	1,908	1,904	1,894
Self-regulatory organizations	15	15	15	15	15	15
of which:						
financial market self-regulatory organizations	13	13	13	13	13	13
of which:						
brokers	1	1	1	1	1	1
dealers	1	1	1	1	1	1
managers	1	1	1	1	1	1
depositories	1	1	1	1	1	1
registrars	—	—	1	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1	1	1
specialised depositories	1	1	1	1	1	1
non-governmental pension funds	1	1	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1	1	1
insurance brokers	1	1	1	1	1	1
mutual insurance companies	—	—	—	—	—	—
microfinance organizations	2	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2	2
housing savings cooperatives	—	—	—	—	—	—
agricultural consumer credit cooperatives	3	3	3	3	3	3
forex dealers	1	1	1	1	1	1
investment advisers	2	2	2	2	2	2
self-regulatory organizations of actuaries	2	2	2	2	2	2
Persons providing professional services in the financial market²	119	120	125	125	126	129
of which:						
audit organizations providing auditing services to socially important organizations in the financial market	10	11	15	15	15	18
credit history bureaus	6	6	6	6	6	6
of which qualified credit history bureau	4	4	4	4	4	4
responsible actuaries	98	98	100	100	101	101
credit rating agencies	4	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	91
Participants in the partnership financing experiment³	—	—	—	—	1	3

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 30.09.2023						
	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	101,107,517	23,012,870	16,040,781	10,945,271	5,040,272	2,847,400	158,994,111
Corporate loans ¹ (to non-financial and financial (other than credit) institutions), millions of rubles	50,147,595	10,159,722	4,820,703	2,371,173	1,798,802	678,872	69,976,866
Loans to individuals ¹ , millions of rubles	23,495,682	2,478,143	2,919,438	2,604,100	665,579	280,857	32,443,798
Capital and financial performance							
Equity capital, millions of rubles	9,763,813	1,892,345	2,055,834	1,200,798	–740,671	664,837	14,836,956
Capital adequacy N1.0, %	11.5	14.7	19.1	14.1	–18.2	30.5	12.0
Provisions for possible losses, including adjustment, millions of rubles	6,064,386	953,490	707,300	819,272	1,563,351	201,017	10,308,816
Provisions for possible losses, excluding adjustment, millions of rubles	6,728,360	1,017,138	665,748	880,895	1,821,093	245,107	11,358,341
Current year net profit (after tax), millions of rubles	1,626,856	233,016	307,232	239,876	169,386	91,066	2,667,432
Return on assets, %	2.7	1.4	2.8	3.3	4.6	4.4	2.6
Return on balance sheet capital, %	27.8	20.6	24.3	33.1	–30.1	19.1	29.9
Liabilities							
Individuals' funds (deposits) ² , millions of rubles	29,441,864	3,871,306	3,165,228	2,532,593	1,123,470	744,525	40,878,986
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	31,647,840	6,766,799	6,594,953	4,106,393	1,758,900	918,581	51,793,466
Loans received from the Bank of Russia, millions of rubles	2,449,370	107,427	34,148	129,023	1,556,832	7,952	4,284,751

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
September	2,667,432	2,701,084	86.0	33,652	14.0

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
31.10	223,934	181,507	27,335	14,952	140

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
30.09	40,878,986	36,770,170	14,039,228	58,313	2,077,810	5,894,051	7,819,241	6,067,974	813,553	4,108,816	1,545,608	1,362	22,912	508,469	786,039	889,122	355,304

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
30.09	40,928,954	32,214,221	1,169,322	10,507,670	11,240,205	3,392,119	3,279,359	1,043,863	1,581,683

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
30.09	8,714,732	68,139	901,616	555,356	573,737	1,029,110	316,779	5,269,994	447,595	1,767	13,730,634	1,858,816

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
September	4.06	5.52	6.85	9.92	9.80	8.76	9.40	9.47	9.32	10.83	9.46	11.19	12.37	12.43	13.17	11.25	12.57	12.46	12.57

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	—	—	—
September	0.01	0.40	1.00	2.52	1.03	1.30	1.37	1.39	1.28	—	1.28	0.66	2.15	1.27	1.34	0.82	—	—	—
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	—	—	—
September	0.01	0.01	—	1.53	0.69	1.50	0.92	1.12	1.17	—	1.17	—	0.45	0.43	0.81	0.47	—	—	—

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
30.09	0	0	0	0	0	0	0	3,953	3,922	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
30.09	1,927,682	17,193	39,744	674,391	1,064,572	403,796

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	
30.09	90,546,256	32,406,819	58,139,437	4,042,346	813,770	2,623,215	6,781,125	13,566,324	27,814,090	13,484,707	

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	
			corporate clients							
			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	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
30.09	11,898,754	36,979	11,837,429	1,654,753	59,195	284,302	347,810	1,343,952	7,663,877	2,576,947

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
30.09	69,976,866	2,982,106	32,443,798	1,225,556

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
September	34.69	17.22	19.47	17.22	20.60	17.03	11.97	12.25	—	—	18.86	14.47	14.58	14.21	15.97	15.93

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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
September	13.62	13.30	13.75	13.84	13.64	12.03	11.99	12.01	15.11	13.15	12.89	15.18	14.07	13.74	13.18	13.45

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	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
30.09	1,574,799	128,275	1,242	0	11,403,057	1,024,089	103,623	48	545,410	35,160	29,856	8

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					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, millions rubles				
			total	of which overdue debt			
1	2	3	4	5	6	7	
2021							
31.12	192,692	641,585	11,765,807	61,816	257.0	7.81	
2022							
31.01	95,122	327,061	11,903,853	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	
31.10	200,503	769,865	17,399,539	60,279	296.2	8.35	

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
31.10	0	0	7,013	3,413	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
31.10	200,364	769,637	17,391,606	58,485	296.3	8.35	191,331

Table 4.3.11 (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, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	9	10	11	12	13	14	15
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
31.10	0	0	6,629	3,075	0.0	0.00	2,645

Table 4.3.12

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

Date	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	2	3	4	5	6	7
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	4,284,167	5,213	312.7	5.83
31.10	72,918	360,465	4,482,810	5,422	311.4	6.14

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	
31.10	0	0	72	49	0.0	0.00	

Table 4.3.13

Investment Portfolio of Credit Institutions

(millions of rubles)

Date	Gross investments in debt securities (including loss provisions, revaluation and cost adjustment)			Gross investments in equity securities (including loss provisions, revaluation and cost adjustment)
	total	of which		
		debt securities transferred that do not qualify for the derecognition	investments in unpledged debt securities at balance-sheet value (excluding revaluation and cost adjustment)	
1	2	3	4	5
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
30.09	20,806,725	8,552,631	13,015,105	463,717

Table 4.4

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

Date	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
30.09	821,328	674,091

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

Table 4.5.3

Private Pension Funds' Pension Accruals Flows

(millions of rubles)

1	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds				Pension accruals transferred to the Pension Fund of the Russian Federation			
	2	of which			6	of which			10	of which		
		3	funds of instalments contributions towards co-financing of pension savings			7	funds of instalments contributions towards co-financing of pension savings			11	funds of instalments contributions towards co-financing of pension savings	
			4	5			8	9			12	13
2017	222,835.65	79.44	6,921.24	3,358.28	322,890.73	57.20	4,357.42	2,013.72	3,245.44	31.00	193.86	90.34
2018	130,189.70	107.96	5,495.33	2,640.22	106,967.88	18.44	1,061.67	495.28	3,401.35	33.60	225.94	106.23
2019	45,334.06	104.18	4,699.97	2,329.70	72,473.94	14.96	1,345.63	467.78	4,818.48	18.76	319.19	147.02
2020	16,244.26	62.59	3,481.08	1,654.81	17,103.12	5.60	338.28	158.64	8,201.10	14.81	429.32	204.57
2021	4,708.35	144.66	2,690.99	1,235.54	4,717.03	0.94	136.60	63.87	5,472.80	17.83	338.98	161.61
2022	5,392.28	238.50	2,377.54	975.00	4,904.27	4.12	143.05	67.36	5,995.38	21.03	326.05	155.44

Table 4.5.3 (end)
(millions of rubles)

	Pension accruals transferred to other private pension funds				Pension savings investment returns	Payouts from pension savings				
	total	maternity capital (a portion of maternity (family) capital), including investment returns	of which			total	of which			
			total	including contributions disbursed from the National Welfare Fund			funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
1	14	15	16	17	18	19	20	21	22	23
2017	66,593.75	10.58	713.34	334.84	82,454.58	11,181.98	278.99	84.07	7,775.26	3,043.66
2018	90,942.65	16.46	955.38	444.86	-21,735.04	14,910.82	472.67	152.39	10,847.80	3,437.96
2019	72,382.20	14.65	1,180.56	465.53	270,057.86	18,704.72	721.81	257.78	4,305.42	13,419.71
2020	16,539.74	5.11	326.97	153.36	179,627.15	20,995.72	902.84	365.65	14,915.39	4,811.84
2021	4,824.64	1.45	139.20	64.67	128,733.28	23,508.31	1,066.96	480.48	15,602.46	6,358.41
2022	4,904.10	4.12	143.05	67.36	137,287.20	40,653.17	1,264.98	605.23	31,495.09	7,287.87

Table 4.5.4

Main Indicators of Unit Investment Funds' Performance

Period	Number of holders of investment shares in unit investment funds, thousands of units					Value of net assets of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of unit investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	2	3	4	5	6	7	8	9	10	11
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'	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'	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'	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'	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'	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'	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		9 months 2023	
	insurance premiums under insurance contracts	payouts under insurance contracts	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3	4	5
Voluntary life insurance (excluding pension insurance) — total	341,313.6	224,342.1	541,134.1	340,846.2
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	397,569.7	171,103.3
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	333,848.6	156,751.2
of which:				
investment life insurance — total	36,484.9	60,382.4	53,742.8	92,406.6
of which:				
for up to 1 year, inclusive	18,745.0	176.9	27,223.9	440.2
for 1 through 3 years	4,352.0	38,764.8	6,219.3	54,625.1
for 3 through 5 years	11,796.2	20,997.2	18,293.3	36,540.7
for 5 through 10 years	1,396.0	410.0	1,613.2	684.1
for over 10 years or for an indefinite period	195.8	33.5	393.1	116.5
credit life insurance — total	99,076.6	6,838.2	149,644.2	10,533.4
of which:				
for up to 1 year, inclusive	5,132.3	653.7	11,425.3	1,001.6
for 1 through 3 years	15,502.0	453.1	21,736.6	707.6
for 3 through 5 years	73,119.8	4,675.6	109,102.0	7,163.9
for 5 through 10 years	5,260.2	993.5	7,267.7	1,558.0
for over 10 years or for an indefinite period	62.4	62.3	112.5	102.3
endowment life insurance — total	82,439.7	35,644.7	127,580.9	53,685.5
of which:				
for up to 1 year, inclusive	15,683.0	21,276.7	27,036.2	28,609.7
for 1 through 3 years	20,800.6	3,080.2	34,989.6	6,836.8
for 3 through 5 years	23,319.9	6,480.0	34,492.7	9,898.4
for 5 through 10 years	21,077.1	4,604.0	28,008.7	7,985.3
for over 10 years or for an indefinite period	1,559.1	203.7	3,053.8	355.4
high risk life insurance — total	1,749.3	68.7	2,735.6	102.1
of which:				
for up to 1 year, inclusive	367.1	27.8	617.8	40.0
for 1 through 3 years	202.2	7.8	290.4	9.9
for 3 through 5 years	1,153.3	27.4	1,794.6	43.1
for 5 through 10 years	23.7	4.3	28.0	7.3
for over 10 years or for an indefinite period	3.0	1.4	4.8	1.9
other life insurance — total	99.5	16.0	145.1	23.5
of which:				
for up to 1 year, inclusive	21.2	1.3	33.7	1.6
for 1 through 3 years	50.2	1.8	72.7	3.5
for 3 through 5 years	1.6	0.6	1.6	0.8
for 5 through 10 years	0.3	0.0	0.3	0.0
for over 10 years or for an indefinite period	26.2	12.3	36.8	17.6

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
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	63,721.1	14,352.1
of which:				
investment life insurance — total	0.1	0.4	0.1	0.0
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	0.0	0.0	0.0	0.0
for 3 through 5 years	0.1	0.0	0.1	0.0
for 5 through 10 years	0.0	0.0	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.4	0.0	0.0
credit life insurance — total	7,987.3	2,734.6	12,355.0	4,173.3
of which:				
for up to 1 year, inclusive	170.7	16.1	194.0	26.1
for 1 through 3 years	117.5	56.2	216.6	84.5
for 3 through 5 years	361.2	137.9	581.6	185.8
for 5 through 10 years	1,526.5	624.4	2,322.1	930.6
for over 10 years or for an indefinite period	5,811.5	1,899.9	9,040.7	2,946.2
endowment life insurance — total	29,096.6	5,243.2	48,505.8	9,462.9
of which:				
for up to 1 year, inclusive	86.1	70.8	122.2	130.1
for 1 through 3 years	891.2	47.0	1,706.7	70.0
for 3 through 5 years	13,904.0	1,547.0	24,589.1	3,225.8
for 5 through 10 years	7,701.8	1,634.6	12,389.9	2,897.1
for over 10 years or for an indefinite period	6,513.5	1,943.7	9,697.9	3,139.9
risk life insurance — total	858.7	197.2	1,355.4	279.4
of which:				
for up to 1 year, inclusive	39.6	26.4	56.7	30.6
for 1 through 3 years	18.2	104.6	25.5	136.3
for 3 through 5 years	579.6	21.6	923.3	33.3
for 5 through 10 years	12.9	0.2	33.5	0.2
for over 10 years or for an indefinite period	208.6	44.4	316.3	79.0
other life insurance — total	981.4	286.9	1,504.8	436.5
of which:				
for up to 1 year, inclusive	0.4	0.3	1.8	0.3
for 1 through 3 years	1.2	9.6	1.8	11.4
for 3 through 5 years	1.1	0.0	1.3	0.0
for 5 through 10 years	1.8	1.8	2.3	1.8
for over 10 years or for an indefinite period	976.9	275.2	1,497.5	422.9
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	143,564.5	169,742.9
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	109,159.1	141,204.5
of which:				
investment life insurance — total	42,519.1	83,003.7	81,984.8	123,887.6
of which:				
for up to 1 year, inclusive	1,601.3	991.8	6,095.6	4,316.6
for 1 through 3 years	7,226.0	12,288.2	10,241.6	16,336.6
for 3 through 5 years	19,800.7	56,510.2	45,046.4	84,042.0
for 5 through 10 years	3,067.6	12,144.9	3,073.5	16,062.1
for over 10 years or for an indefinite period	10,823.5	1,068.7	17,527.7	3,130.3
credit life insurance — total	0.2	0.0	0.3	0.0
of which:				
for up to 1 year, inclusive	0.2	0.0	0.3	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
for 1 through 3 years	0.0	0.0	0.0	0.0
for 3 through 5 years	0.0	0.0	0.0	0.0
for 5 through 10 years	0.0	0.0	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0	0.0	0.0
endowment life insurance — total	17,127.9	11,480.5	26,969.2	17,300.9
of which:				
for up to 1 year, inclusive	743.2	354.0	2,385.4	1,563.8
for 1 through 3 years	6,389.7	614.2	11,234.8	1,803.3
for 3 through 5 years	8,077.8	7,115.0	10,841.9	9,667.7
for 5 through 10 years	1,747.4	2,855.4	2,199.9	3,679.8
for over 10 years or for an indefinite period	169.8	542.0	307.2	586.3
risk life insurance — total	98.4	2.2	193.5	2.4
of which:				
for up to 1 year, inclusive	98.0	0.0	193.0	0.1
for 1 through 3 years	0.4	1.8	0.5	2.0
for 3 through 5 years	0.0	0.1	0.0	0.1
for 5 through 10 years	0.0	0.3	0.0	0.3
for over 10 years or for an indefinite period	0.0	0.0	0.0	0.0
other life insurance — total	6.5	7.0	11.3	13.7
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	3.4	3.5	6.9	8.6
for 3 through 5 years	0.0	0.0	0.0	0.0
for 5 through 10 years	0.0	1.5	0.0	2.3
for over 10 years or for an indefinite period	3.0	2.0	4.4	2.8
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	34,405.4	28,538.4
of which:				
investment life insurance — total	1,334.2	362.8	2,251.3	546.7
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	141.7	2.7	-0.3	2.9
for 3 through 5 years	1,178.6	291.1	1,404.3	398.3
for 5 through 10 years	13.3	65.9	826.2	135.6
for over 10 years or for an indefinite period	0.6	3.1	21.1	9.9
credit life insurance — total	74.3	4.5	77.8	6.0
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	0.0	0.0	0.0	0.0
for 3 through 5 years	0.0	0.0	0.0	0.0
for 5 through 10 years	74.3	4.5	77.8	6.0
for over 10 years or for an indefinite period	0.0	0.0	0.0	0.0
endowment life insurance — total	21,179.0	18,038.9	31,775.7	27,939.5
of which:				
for up to 1 year, inclusive	6.0	2.5	9.3	5,230.5
for 1 through 3 years	105.6	31.2	213.4	45.8
for 3 through 5 years	5,755.3	7,190.5	8,814.9	10,439.4
for 5 through 10 years	7,295.8	5,487.7	10,541.1	7,066.3
for over 10 years or for an indefinite period	8,016.4	5,327.0	12,197.0	5,157.4
risk life insurance — total	16.9	5.1	25.4	8.3
of which:				
for up to 1 year, inclusive	1.9	0.0	2.6	0.0
for 1 through 3 years	0.0	0.0	0.0	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
for 3 through 5 years	0.5	0.3	0.9	0.4
for 5 through 10 years	1.0	0.2	1.6	0.6
for over 10 years or for an indefinite period	13.4	4.6	20.3	7.3
other life insurance — total	183.0	25.2	275.1	38.0
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	0.0	0.0	0.0	0.0
for 3 through 5 years	0.1	0.0	0.1	0.0
for 5 through 10 years	0.6	0.3	1.0	0.3
for over 10 years or for an indefinite period	182.2	25.0	274.0	37.7
Voluntary pension insurance — total	1,422.8	797.7	1,820.8	1,172.7
of which:				
voluntary pension insurance with a lump-sum payment of an insurance premium— total	721.4	243.2	728.1	364.6
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	0.0	0.0	0.0	0.0
for 3 through 5 years	0.0	0.1	0.0	0.1
for 5 through 10 years	0.3	5.6	0.9	7.7
for over 10 years or for an indefinite period	721.1	237.6	727.2	356.8
voluntary pension insurance with the payment of an insurance premium in instalments — total	701.4	554.5	1,092.7	808.1
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.3
for 1 through 3 years	0.7	0.3	1.2	0.3
for 3 through 5 years	2.0	12.4	2.0	14.7
for 5 through 10 years	28.2	76.6	42.5	76.0
for over 10 years or for an indefinite period	670.6	465.2	1,047.0	716.8
Voluntary personal insurance (excluding life insurance) — total	236,784.7	94,883.0	337,351.4	145,855.1
of which:				
voluntary accident and sickness insurance — total	111,688.9	15,084.0	161,219.8	23,302.6
of which:				
voluntary accident and sickness insurance of individuals travelling abroad	1,925.0	882.7	3,179.4	1,461.6
voluntary accident and sickness insurance of passengers	1,145.4	19.8	1,985.1	23.0
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	41.9	1.0	67.3	2.4
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	8,183.9	2,882.4	12,151.5	4,488.0
voluntary accident and sickness insurance of tax officials	0.7	4.0	1.1	5.4
voluntary accident and sickness insurance of other citizens	100,392.0	11,294.1	143,835.5	17,322.2
voluntary medical insurance — total	125,095.8	79,799.0	176,131.6	122,552.5
of which:				
voluntary medical insurance of individuals travelling abroad	2,327.4	811.2	3,818.4	1,333.4
voluntary medical insurance by employers of their employees	103,027.8	69,694.3	138,674.2	106,195.5
voluntary medical insurance of other citizens	19,740.6	9,293.5	33,638.9	15,023.6
Voluntary general property insurance — total	330,574.3	93,483.8	515,748.6	146,476.6
of which:				
voluntary insurance of property — total	279,224.2	86,470.2	436,384.3	134,006.3
of which:				
voluntary insurance of land vehicles (excluding railway vehicles) — total	120,490.0	62,144.2	192,624.8	94,477.1
of which:				
voluntary insurance of motor vehicles	119,232.9	61,766.9	190,754.0	93,790.1
voluntary insurance of other land vehicles (excluding railway vehicles)	1,257.1	377.3	1,870.8	687.0
voluntary insurance of railway vehicles	1,224.8	435.4	1,591.0	641.3

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
voluntary insurance of aircraft	6,272.3	2,406.5	9,654.4	3,541.0
voluntary insurance of vessels — total	5,346.3	1,370.7	9,244.0	2,208.4
of which:				
voluntary insurance of sea vessels	4,811.5	1,178.5	8,368.5	1,886.4
voluntary insurance of inland vessels	534.8	192.1	875.5	321.9
voluntary insurance of cargo	17,527.9	3,608.9	28,144.7	5,090.9
voluntary agricultural insurance — total	5,799.8	941.0	9,236.8	2,502.4
of which:				
voluntary government agricultural insurance — total	5,063.1	721.9	8,147.4	1,181.7
of which:				
voluntary agricultural crop insurance	3,501.9	666.3	5,744.3	1,007.9
voluntary agricultural insurance of perennial plantings	208.7	6.2	249.8	16.7
voluntary agricultural insurance of livestock	1,316.1	49.4	2,098.4	157.2
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	36.3	0.0	55.0	0.0
voluntary non-government agricultural insurance — total	736.7	219.1	1,089.4	1,320.7
of which:				
voluntary agricultural crop insurance	121.7	165.1	172.6	195.2
voluntary agricultural insurance of perennial plantings	11.4	0.0	18.9	0.0
voluntary agricultural insurance of livestock	512.2	54.0	795.6	1,125.4
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	91.4	0.0	102.3	0.0
voluntary insurance of other assets of legal entities — total	71,601.2	10,433.9	102,697.7	17,644.2
of which:				
voluntary insurance of goods in storage	912.6	56.3	1,542.1	219.9
voluntary insurance of assets used in construction and installation works	21,035.1	1,392.8	26,946.6	1,768.2
voluntary insurance of other assets of legal entities	49,653.4	8,984.8	74,209.0	15,656.2
voluntary insurance of other assets of individuals — total	50,962.0	5,129.7	83,190.9	7,901.1
of which:				
voluntary insurance of individuals' houses	20,449.6	3,180.8	34,604.5	4,807.2
voluntary insurance of household assets	5,637.5	755.6	8,855.9	1,181.5
voluntary insurance of other assets of individuals	24,874.8	1,193.2	39,730.5	1,912.5
voluntary insurance of third party liability insurance — total	25,086.5	3,732.7	38,472.9	5,817.6
of which:				
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	2,257.5	701.1	3,692.6	1,064.2
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	2,642.6	838.8
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	1,049.4	225.4
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.5	0.0	0.6	0.0
voluntary third party liability insurance of owners of railway vehicles	62.9	9.5	85.6	22.6
voluntary third party liability insurance of owners of aircraft	1,668.1	85.1	2,701.7	132.9
voluntary third party liability insurance of owners of vessels — total	4,331.8	479.9	7,253.4	858.9
of which:				
voluntary third party liability insurance of owners of sea vessels	3,857.1	379.9	6,453.5	733.5

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
voluntary third party liability insurance of owners of inland vessels	474.7	100.0	799.9	125.3
voluntary third party liability insurance of operators of hazardous facilities — total	1,266.4	44.0	2,029.4	68.9
of which:				
voluntary third party liability insurance of operators of hazardous production facilities	192.4	8.8	335.4	13.1
voluntary third party liability insurance of operators of hydraulic structures	2.2	0.0	2.5	0.0
voluntary third party liability insurance of operators of other hazardous facilities	1,071.8	35.2	1,691.5	55.7
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	2,074.6	330.8	2,738.2	494.5
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	988.5	20.8
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	1,242.6	313.8	1,749.7	473.7
voluntary third party liability insurance for damage caused — total	12,387.8	1,929.7	18,507.3	2,818.2
of which:				
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	910.9	74.8	1,380.4	110.4
voluntary third party liability insurance of public notaries for damage caused	57.4	17.1	114.2	27.2
voluntary third party liability insurance of appraisers for damage caused	49.0	73.3	75.8	12.6
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	13.5	0.0	29.9	0.0
voluntary third party liability insurance of other persons for damage caused	11,356.9	1,764.5	16,907.0	2,667.9
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	1,037.3	152.7	1,464.7	357.5
of which:				
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	-0.1	0.0	-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	5.7	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	2.0	0.0	3.2	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.2	0.0	0.4	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	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	-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	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	115.3	21.3
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	952.5	142.4	1,340.1	336.2
voluntary business risk insurance	9,985.3	1,702.6	13,530.1	3,690.3

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
voluntary financial risk insurance — total	16,278.4	1,578.2	27,361.4	2,962.5
of which:				
voluntary insurance of financial risks of individuals travelling abroad	1,792.0	606.1	3,144.0	1,038.3
voluntary insurance of creditors' financial risks	106.8	0.5	171.6	20.6
voluntary insurance of other persons' financial risks	14,379.6	971.6	24,045.8	1,903.5
Mandatory government life and health insurance of servicemen and similar categories — total	8,693.3	1,070.6	12,145.6	1,615.0
of which:				
mandatory government life and health insurance of servicemen and citizens called up for military training	4,678.6	925.7	5,944.5	1,450.0
mandatory government life and health insurance of internal affairs personnel	3,000.3	25.4	4,500.5	28.8
mandatory government life and health insurance of the State Fire Service personnel	656.4	0.1	984.6	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	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	716.0	15.7
mandatory government life and health insurance of the national guard personnel	0.0	107.3	0.0	119.2
mandatory government life and health insurance of the personnel of enforcement agencies	0.0	1.0	0.0	1.3
Mandatory third party liability insurance of owners of vehicles	151,928.9	79,795.2	235,236.2	121,219.4
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	1,817.9	203.2
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	1,404.3	202.4
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	248.7	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	29.9	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	135.0	0.8
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	1,015.9	399.1	1,482.2	579.6
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	75.7	24.4
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	51.9	15.2
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	23.8	9.2
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	43.1	20.6
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	15.2	10.1
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	27.9	10.5

Table 4.5.5 (end)

(millions of rubles)

1	2	3	4	5
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	15.8	12.3
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	31.1	4.9
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	26.3	4.7
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	4.8	0.3
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	1,243.8	477.9
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	542.4	135.6
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	258.1	82.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during urban bus services in accordance with orders and regular bus services in urban traffic with passenger pick-up and drop-off in any places not prohibited by traffic regulations on regular transportation routes	67.2	14.0	101.9	26.9
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets in regular urban bus services with passenger pick-up and drop-off only at established stopping points along regular transportation routes	238.3	154.6	341.4	233.1
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	47.3	26.1
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	25.4	13.3
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	0.0	0.0
Collection of funds based on court judgements.	0.0	-305.6	0.0	900.2

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	35,845,154	6,934,618	11,714,258	17,196,277	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
Q3	424,920	259,813	44,311,591	8,854,744	14,376,393	21,080,453	7,202	2,817	1,252,929	525,697	626,197	101,036

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
Q3	2,345.3	942,367.8	1.8	851,704.3	449.3	82,411.4	1,894.2	8,252.0

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						
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
30.09.2023	99 (3)	85 (3)	74 (2)	7	7	7
CENTRAL FEDERAL DISTRICT						
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
30.09.2023	69 (3)	62 (3)	51 (2)	1	1	6
Moscow and Moscow Region						
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
30.09.2023	67 (3)	61 (3)	50 (2)	1	1	5
NORTH-WESTERN FEDERAL DISTRICT						
31.12.2021	8	7	7	1	1	—
30.09.2022	8	7	7	1	1	—
31.12.2022	7	7	7	—	—	—
30.09.2023	7	7	7	—	—	—
SOUTHERN FEDERAL DISTRICT						
31.12.2021	3	1	1	2	2	—
30.09.2022	3	1	1	2	2	—
31.12.2022	3	1	1	2	2	—
30.09.2023	3	1	1	2	2	—
NORTH CAUCASIAN FEDERAL DISTRICT						
31.12.2021	1	—	—	1	1	—
30.09.2022	1	—	—	1	1	—
31.12.2022	1	—	—	1	1	—
30.09.2023	1	—	—	1	1	—
VOLGA FEDERAL DISTRICT						
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
30.09.2023	8	6	6	1	1	1
URALS FEDERAL DISTRICT						
31.12.2021	4	4	4	—	—	—
30.09.2022	4	4	4	—	—	—
31.12.2022	4	4	4	—	—	—
30.09.2023	4	4	4	—	—	—
SIBERIAN FEDERAL DISTRICT						
31.12.2021	3	2	2	1	1	—
30.09.2022	3	2	2	1	1	—
31.12.2022	3	2	2	1	1	—
30.09.2023	3	2	2	1	1	—
FAR-EASTERN FEDERAL DISTRICT						
31.12.2021	4	3	3	1	1	—
30.09.2022	4	3	3	1	1	—
31.12.2022	4	3	3	1	1	—
30.09.2023	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					
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)
30.09.2023	21	16	9	8 (1)	45 (2)
CENTRAL FEDERAL DISTRICT					
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)
30.09.2023	11	7	4	5 (1)	42 (2)
Moscow and Moscow Region					
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)
30.09.2023	11	5	4	5 (1)	42 (2)
NORTH-WESTERN FEDERAL DISTRICT					
31.12.2021	4	1	1	—	2
30.09.2022	4	1	1	—	2
31.12.2022	3	1	1	—	2
30.09.2023	3	1	1	—	2
SOUTHERN FEDERAL DISTRICT					
31.12.2021	—	1	1	1	—
30.09.2022	—	1	1	1	—
31.12.2022	—	1	1	1	—
30.09.2023	—	1	1	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
31.12.2021	1	—	—	—	—
30.09.2022	1	—	—	—	—
31.12.2022	1	—	—	—	—
30.09.2023	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
31.12.2021	3	4	1	2 (1)	—
30.09.2022	3	4	1	1	—
31.12.2022	3	4	1	1	—
30.09.2023	3	3	1	1	—
URALS FEDERAL DISTRICT					
31.12.2021	1	1	2	—	—
30.09.2022	1	1	2	—	—
31.12.2022	1	1	2	—	—
30.09.2023	2	1	1	—	—
SIBIRIAN FEDERAL DISTRICT					
31.12.2021	1	2	—	—	—
30.09.2022	1	2	—	—	—
31.12.2022	1	2	—	—	—
30.09.2023	1	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
31.12.2021	—	1	1	1	1
30.09.2022	—	1	1	1	1
31.12.2022	—	1	1	1	1
30.09.2023	—	1	1	1	1

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
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)

	31.10.2023									
	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	96,402,522	16,538,640	17,251,423	2,821,730	25,577,889	8,212,625	37,350,056	4,167,253	5,457,691	0
CENTRAL FEDERAL DISTRICT	58,972,573	13,159,688	10,801,177	1,998,183	18,678,936	7,185,752	17,380,199	2,721,252	2,894,256	0
Belgorod Region	492,530	27,736	49,260	4,771	89,732	10,357	315,358	11,805	20,543	0
Bryansk Region	251,551	9,894	34,735	2,228	21,102	1,237	169,021	6,124	16,291	0
Vladimir Region	396,500	13,036	65,575	1,907	28,527	511	270,189	10,251	18,339	0
Voronezh Region	777,616	55,914	101,519	5,653	109,492	20,715	492,380	28,978	42,972	0
Ivanovo Region	235,361	10,280	23,599	1,843	12,394	299	176,734	7,799	9,606	0
Kaluga Region	352,989	21,097	59,337	7,318	39,613	4,273	212,173	9,193	12,174	0
Kostroma Region	584,529	5,396	16,040	998	409,041	649	106,904	3,649	5,785	0
Kursk Region	259,058	15,112	26,685	2,200	38,306	400	166,867	12,277	14,108	0
Lipetsk Region	290,103	19,712	33,899	10,008	40,385	1,480	190,583	7,885	13,538	0
Moscow Region	3,465,904	232,556	513,883	43,406	398,831	67,632	2,183,316	116,659	263,484	0
Orel Region	172,310	4,747	18,182	778	14,956	53	119,925	3,760	11,742	0
Ryazan Region	342,560	20,840	58,844	4,770	24,952	7,401	221,755	8,268	25,663	0
Smolensk Region	243,896	12,104	54,338	3,912	23,322	635	146,291	7,355	11,085	0
Tambov Region	203,748	6,819	28,132	2,537	18,966	68	137,527	4,085	8,205	0
Tver Region	323,356	11,722	42,714	2,289	34,305	56	222,166	9,132	14,785	0
Tula Region	508,743	24,962	134,689	8,545	45,671	5,194	285,220	10,518	27,620	0
Yaroslavl Region	466,329	22,548	96,739	4,321	44,202	444	293,128	17,221	18,841	0
Moscow	49,605,490	12,645,210	9,443,005	1,890,699	17,285,138	7,064,347	11,670,664	2,446,292	2,359,475	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	9,245,385	1,137,539	1,902,382	407,849	1,937,277	242,346	4,518,949	456,794	572,885	0
Republic of Karelia	162,500	7,162	15,889	1,722	11,404	210	118,564	4,757	10,705	0
Republic of Komi	243,415	15,043	17,463	6,700	33,062	0	173,385	7,920	12,791	0
Arkhangelsk Region	384,679	9,896	64,116	562	28,060	0	254,295	9,049	28,694	0
Nenets Autonomous Area	29,117	556	1,153	0	313	0	21,265	554	5,824	0
Arkhangelsk Region, excluding Nenets Autonomous Area	355,563	9,340	62,963	562	27,747	0	233,029	8,495	22,870	0
Vologda Region	419,207	298,882	54,035	140,247	112,680	147,581	221,265	10,680	15,486	0
Kaliningrad Region	396,782	37,335	59,962	8,412	39,513	2,295	260,099	25,830	20,555	0
Leningrad Region	375,783	13,448	33,493	3,726	63,228	806	252,499	8,506	17,056	0
Murmansk Region	320,426	37,790	27,709	10,290	32,928	1,334	234,550	13,714	14,503	0
Novgorod Region	138,229	5,441	19,632	356	14,556	262	94,682	4,709	4,363	0
Pskov Region	131,973	4,122	15,012	345	13,010	125	91,705	3,541	7,718	0
Saint Petersburg	6,672,391	708,420	1,595,072	235,489	1,588,836	89,733	2,817,906	368,088	441,014	0
SOUTHERN FEDERAL DISTRICT	4,574,261	359,752	669,062	73,876	581,885	130,219	2,678,014	147,254	341,542	0
Republic of Adygeya (Adygeya)	51,231	1,160	3,728	6	2,108	0	35,217	1,114	6,812	0
Republic of Kalmykia	23,881	489	1,527	16	758	0	16,564	450	3,265	0
Republic of Crimea	299,378	2,736	47,914	968	24,483	0	169,208	1,664	18,656	0
Krasnodar Territory	2,066,467	242,220	211,148	40,456	380,389	128,406	1,151,336	69,606	171,865	0
Astrakhan Region	176,538	5,656	27,149	522	4,608	0	119,256	4,479	18,017	0
Volgograd Region	522,585	26,385	79,893	8,392	24,903	195	361,402	17,257	34,124	0
Rostov Region	1,356,694	80,370	286,021	23,466	141,999	1,618	772,731	52,025	83,443	0
Sevastopol	77,488	737	11,681	50	2,637	0	52,300	660	5,360	0
NORTH CAUCASIAN FEDERAL DISTRICT	986,699	29,274	133,696	5,197	63,749	913	655,227	20,962	79,460	0
Republic of Dagestan	156,560	2,267	17,409	548	3,553	81	116,805	1,441	10,904	0
Republic of Ingushetia	11,479	368	2,539	18	453	0	7,514	343	728	0
Kabardino-Balkar Republic	70,301	2,055	9,846	353	4,944	0	48,922	1,629	3,359	0
Karachay-Cherkess Republic	30,035	550	2,775	18	657	0	22,301	506	2,120	0
Republic of North Ossetia — Alania	85,649	1,672	8,871	43	2,156	0	62,423	1,584	9,259	0
Chechen Republic	58,810	1,032	16,004	193	6,410	0	30,131	253	3,248	0
Stavropol Territory	573,865	21,330	76,252	4,025	45,576	832	367,132	15,206	49,841	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	9,334,936	500,857	1,794,417	89,236	1,489,876	95,890	5,085,757	298,844	595,066	0
Republic of Bashkortostan	848,395	32,705	119,150	6,083	67,934	2,298	541,547	23,181	88,721	0
Mari El Republic	132,800	2,860	12,038	346	11,372	109	94,627	2,283	9,827	0
Republic of Mordovia	146,227	6,784	15,049	1,759	16,946	1,399	99,384	3,401	10,285	0
Republic of Tatarstan (Tatarstan)	2,107,557	99,384	449,804	14,736	653,281	22,219	803,544	59,977	105,923	0
Udmurt Republic	428,257	16,147	111,188	4,727	39,757	796	220,080	10,148	38,723	0
Chuvash Republic — Chuvashia	342,041	9,057	61,188	979	26,530	957	201,922	6,861	40,953	0
Perm Territory	833,233	51,213	149,713	14,971	149,428	6,884	450,520	28,087	54,144	0
Kirov Region	302,549	7,739	46,864	1,482	26,647	714	192,649	5,265	16,824	0
Nizhny Novgorod Region	1,344,373	86,498	348,172	19,002	155,379	24,341	740,742	39,983	63,919	0
Orenburg Region	448,492	10,790	73,463	882	63,752	1,095	272,620	8,583	21,366	0
Penza Region	324,066	7,065	42,628	475	23,379	107	197,245	5,817	44,145	0
Samara Region	1,218,502	134,950	209,207	17,052	200,275	32,689	709,716	83,370	63,426	0
Saratov Region	547,762	23,207	77,726	5,075	39,056	2,280	370,912	15,114	22,655	0
Ulyanovsk Region	310,682	12,457	78,226	1,667	16,139	0	190,250	6,773	14,154	0
URALS FEDERAL DISTRICT	5,804,568	500,746	792,995	73,485	1,827,916	89,310	2,574,780	328,728	409,643	0
Kurgan Region	123,765	4,095	12,532	1,111	7,843	729	85,546	2,109	12,420	0
Sverdlovsk Region	1,897,465	149,933	338,038	29,256	326,662	66,076	974,865	50,526	158,564	0
Tyumen Region	2,742,415	280,458	229,526	26,624	1,364,214	7,744	910,222	243,981	184,660	0
Khanty-Mansi Autonomous Area — Yugra	1,781,365	252,647	91,074	24,450	1,204,191	3,175	412,693	223,685	51,366	0
Yamal-Nenets Autonomous Area	329,729	5,922	28,328	28	61,062	0	185,234	5,579	46,777	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	631,322	21,889	110,125	2,145	98,962	4,568	312,295	14,717	86,517	0
Chelyabinsk Region	1,040,921	66,259	212,898	16,494	129,197	14,762	604,147	32,112	53,998	0
SIBERIAN FEDERAL DISTRICT	4,728,498	316,607	769,696	102,623	686,380	91,625	2,763,574	114,235	326,040	0
Altai Republic	27,573	390	3,026	51	5,192	0	15,640	306	2,174	0
Republic of Tuva	25,788	279	1,806	0	899	0	14,502	258	7,014	0
Republic of Khakassia	89,990	5,238	9,241	380	3,743	285	60,450	4,486	10,757	0
Altai Territory	485,719	17,186	81,173	3,296	71,168	5,137	274,820	8,383	36,416	0

Table 6.2.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	846,890	49,515	140,154	8,618	120,180	22,760	490,969	17,267	63,389	0
Irkutsk Region	609,939	53,370	78,249	13,860	63,996	21,831	407,578	16,117	33,866	0
Kemerovo Region — Kuzbass	764,066	51,211	115,011	19,060	184,575	14,968	411,463	16,519	36,571	0
Novosibirsk Region	1,150,444	105,680	213,247	47,970	176,816	22,819	607,182	31,761	106,582	0
Omsk Region	440,901	20,609	81,691	8,503	28,146	248	291,999	10,812	18,463	0
Tomsk Region	287,189	13,129	46,098	884	31,666	3,577	188,972	8,327	10,808	0
FAR-EASTERN FEDERAL DISTRICT	2,755,603	534,176	387,998	71,281	311,871	376,569	1,693,555	79,183	238,800	0
Republic of Buryatia	152,725	3,877	17,907	638	4,930	670	105,592	2,252	16,626	0
Republic of Sakha (Yakutia)	287,970	10,284	51,759	571	29,502	5,287	163,989	4,258	24,493	0
Trans-Baikal Territory	183,814	6,152	28,218	327	11,578	2,892	119,364	2,798	15,864	0
Kamchatka Territory	156,066	12,140	20,645	5,513	12,253	1,823	106,216	4,384	8,807	0
Primorye Territory	799,368	424,458	112,209	36,147	93,998	349,205	471,870	36,022	91,038	0
Khabarovsk Territory	484,547	22,103	61,252	5,879	45,481	2,069	317,224	13,700	42,163	0
Amur Region	244,468	15,191	31,664	4,705	27,766	4,770	152,980	3,410	19,260	0
Magadan Region	102,845	10,239	8,846	434	25,486	6,531	60,844	3,254	3,885	0
Sakhalin Region	292,881	28,166	49,505	16,989	58,699	2,816	158,454	8,137	13,384	0
Jewish Autonomous Region	27,293	547	1,375	19	1,348	70	21,583	448	1,765	0
Chukotka Autonomous Area	23,625	1,021	4,618	59	830	438	15,438	520	1,515	0
OUTSIDE THE RUSSIAN FEDERATION	15,480	34,081	10,248	29,294	0	521	4,124	3,407	6	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	31.10.2023		
	2	3	4
	Total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	1,931,780	1,900,375	31,405
CENTRAL FEDERAL DISTRICT	756,026	740,636	15,390
Belgorod Region	16,389	16,223	165
Bryansk Region	9,835	9,694	141
Vladimir Region	13,227	13,086	141
Voronezh Region	28,729	28,606	122
Ivanovo Region	12,725	12,587	138
Kaluga Region	9,723	9,646	77
Kostroma Region	7,766	7,752	14
Kursk Region	12,774	12,693	81
Lipetsk Region	11,167	11,062	105
Moscow Region	96,546	95,519	1,027
Orel Region	7,068	7,009	58
Ryazan Region	10,789	10,677	112
Smolensk Region	8,503	8,442	61
Tambov Region	10,631	10,609	22
Tver Region	8,747	8,682	65
Tula Region	13,577	13,523	54
Yaroslavl Region	12,068	11,955	113
Moscow	465,762	452,868	12,893
NORTH-WESTERN FEDERAL DISTRICT	188,770	185,582	3,188
Republic of Karelia	5,631	5,558	74
Republic of Komi	6,210	6,079	132
Arkhangelsk Region	8,878	8,863	15
Nenets Autonomous Area	557	557	0
Arkhangelsk Region, excluding Nenets Autonomous Area	8,321	8,306	15
Vologda Region	12,659	12,604	55
Kaliningrad Region	15,180	15,010	170
Leningrad Region	8,987	8,944	42
Murmansk Region	7,026	6,945	80
Novgorod Region	4,298	4,275	22
Pskov Region	4,213	4,176	37
Saint Petersburg	115,688	113,128	2,560
SOUTHERN FEDERAL DISTRICT	237,497	234,702	2,795
Republic of Adygeya (Adygeya)	3,277	3,273	4
Republic of Kalmykia	1,726	1,725	0
Republic of Crimea	16,745	16,745	0
Krasnodar Territory	118,098	116,534	1,564
Astrakhan Region	7,104	7,091	12
Volgograd Region	21,002	20,833	170
Rostov Region	64,908	63,865	1,043
Sevastopol	4,637	4,635	1
NORTH CAUCASIAN FEDERAL DISTRICT	52,249	51,429	820
Republic of Dagestan	7,529	7,524	5
Republic of Ingushetia	229	229	0
Kabardino-Balkar Republic	3,143	3,118	25
Karachay-Cherkess Republic	2,129	2,128	1
Republic of North Ossetia — Alania	2,809	2,809	0

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	2,653	2,651	2
Stavropol Territory	33,756	32,970	786
VOLGA FEDERAL DISTRICT	275,259	272,333	2,926
Republic of Bashkortostan	28,160	27,761	399
Mari El Republic	4,696	4,666	31
Republic of Mordovia	4,378	4,329	49
Republic of Tatarstan (Tatarstan)	38,529	38,042	487
Udmurt Republic	15,481	15,295	187
Chuvash Republic — Chuvashia	10,633	10,594	39
Perm Territory	27,737	27,640	98
Kirov Region	17,496	17,383	113
Nizhny Novgorod Region	33,127	32,391	736
Orenburg Region	16,370	16,315	55
Penza Region	16,234	16,185	48
Samara Region	27,329	27,048	281
Saratov Region	23,768	23,426	342
Ulyanovsk Region	11,319	11,258	61
URALS FEDERAL DISTRICT	141,619	139,284	2,334
Kurgan Region	5,031	4,935	96
Sverdlovsk Region	53,140	51,995	1,146
Tyumen Region	45,061	44,765	295
Khanty-Mansi Autonomous Area — Yugra	18,230	18,174	57
Yamal-Nenets Autonomous Area	7,402	7,242	160
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	19,428	19,349	78
Chelyabinsk Region	38,387	37,589	797
SIBERIAN FEDERAL DISTRICT	162,806	160,035	2,771
Altai Republic	1,513	1,496	17
Republic of Tuva	1,464	1,451	13
Republic of Khakassia	5,616	5,575	40
Altai Territory	21,284	21,158	126
Krasnoyarsk Territory	28,606	28,418	188
Irkutsk Region	24,395	24,044	351
Kemerovo Region — Kuzbass	15,125	15,060	65
Novosibirsk Region	37,275	35,950	1,325
Omsk Region	19,507	18,934	573
Tomsk Region	8,020	7,947	72
FAR-EASTERN FEDERAL DISTRICT	117,555	116,374	1,181
Republic of Buryatia	7,536	7,358	177
Republic of Sakha (Yakutia)	17,652	17,588	63
Trans-Baikal Territory	8,570	8,513	57
Kamchatka Territory	8,148	7,955	193
Primorye Territory	27,837	27,422	415
Khabarovsk Territory	17,102	16,973	129
Amur Region	12,518	12,443	75
Magadan Region	3,582	3,581	1
Sakhalin Region	12,377	12,313	65
Jewish Autonomous Region	1,013	1,009	4
Chukotka Autonomous Area	1,221	1,220	1
OUTSIDE THE RUSSIAN FEDERATION	40	40	0

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

6.3. Funds Allocations

Table 6.3.1

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

(millions of rubles)

	Volume loans for September 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	6,377,635	110,892	81,347	912,783	109,167	133,958	301,255	242,024	1,401,463	776,765	1,744,789	644,539
CENTRAL FEDERAL DISTRICT	3,778,860	24,701	13,767	368,950	10,437	56,334	143,356	128,211	763,417	461,582	1,561,526	260,346
Belgorod Region	21,411	807	0	3,491	40	2,446	2,101	936	7,824	718	164	2,884
Bryansk Region	20,007	8	0	10,876	0	1,297	497	193	3,751	235	52	3,098
Vladimir Region	13,714	1	0	7,141	272	214	470	254	1,862	758	148	2,595
Voronezh Region	41,631	23	0	9,404	459	8,200	4,087	1,123	8,773	3,076	415	6,070
Ivanovo Region	9,090	0	0	2,968	6	102	727	148	2,166	634	179	2,159
Kaluga Region	19,474	78	0	4,917	32	914	1,675	500	7,215	511	160	3,473
Kostroma Region	5,373	0	0	2,875	44	80	239	183	639	179	89	1,045
Kursk Region	13,224	2	0	3,857	13	5,458	189	150	2,011	109	136	1,299
Lipetsk Region	38,903	0	0	6,034	1	19,963	920	439	5,434	4,099	136	1,877
Moscow Region	662,461	42	1	120,199	5,026	9,136	20,962	5,115	166,131	38,843	251,833	45,174
Orel Region	10,738	0	0	5,205	95	662	905	135	2,231	212	67	1,227
Ryazan Region	46,520	4	0	9,069	123	1,661	2,050	457	29,421	647	167	2,920
Smolensk Region	22,600	24	0	2,319	101	183	534	1,263	6,872	568	67	10,670
Tambov Region	13,335	10	0	1,301	92	3,562	707	141	4,790	134	60	2,537
Tver Region	18,568	0	0	8,390	86	532	412	251	5,745	510	950	1,692
Tula Region	63,521	857	0	46,987	275	1,199	1,527	332	7,693	1,021	232	3,399
Yaroslavl Region	33,287	0	0	5,925	1,001	228	3,679	765	6,440	540	10,138	4,571
Moscow	2,725,002	22,846	13,766	117,993	2,772	496	101,675	115,827	494,420	408,787	1,296,532	163,654

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	737,461	1,366	889	79,728	5,499	6,475	38,781	61,408	260,217	100,380	74,598	109,007
Republic of Karelia	44,585	277	0	6,952	411	115	578	169	553	240	720	34,569
Republic of Komi	4,683	884	876	1,203	12	37	213	312	870	124	72	956
Arkhangelsk Region	22,086	0	0	12,374	231	40	5,449	403	1,609	390	515	1,074
Nenets Autonomous Area	323	0	0	5	0	1	14	3	16	24	233	27
Arkhangelsk Region, excluding Nenets Autonomous Area	21,763	0	0	12,369	231	39	5,435	400	1,593	366	282	1,047
Vologda Region	12,970	0	0	4,350	374	209	699	296	2,859	812	322	3,049
Kaliningrad Region	43,451	40	0	3,258	291	3,509	1,171	217	5,783	1,023	23,866	4,292
Leningrad Region	48,303	45	0	16,159	281	1,127	3,626	2,006	6,300	14,110	783	3,865
Murmansk Region	22,757	0	0	2,278	259	0	3,494	1,212	693	638	13,196	987
Novgorod Region	5,935	17	0	1,847	151	553	432	168	516	57	53	2,143
Pskov Region	3,388	0	0	516	28	759	250	71	760	120	90	795
Saint Petersburg	529,302	104	13	30,791	3,460	127	22,869	56,554	240,273	82,865	34,982	57,278
SOUTHERN FEDERAL DISTRICT	334,968	1,402	1,300	53,707	5,093	20,450	13,377	10,136	122,222	52,225	11,879	44,476
Republic of Adygeya (Adygeya)	2,467	15	0	933	0	100	268	26	381	493	64	187
Republic of Kalmykia	1,125	0	0	41	0	65	57	97	435	120	32	280
Republic of Crimea	19,725	1,083	1,083	2,464	1,061	274	1,285	1,761	5,517	1,406	1,030	3,844
Krasnodar Territory	172,245	83	6	25,089	1,334	8,598	6,562	5,066	52,547	43,830	6,585	22,550
Astrakhan Region	3,067	2	2	189	1	289	718	112	1,213	146	140	258
Volgograd Region	23,703	0	0	10,663	2	2,282	1,205	290	4,774	1,303	109	3,076
Rostov Region	108,702	220	210	13,917	2,533	8,630	3,205	2,735	56,757	4,582	3,719	12,405
Sevastopol	3,934	0	0	411	162	212	76	51	599	347	201	1,875
NORTH CAUCASIAN FEDERAL DISTRICT	48,475	4	0	10,290	119	15,118	3,621	762	8,268	2,126	1,326	6,841
Republic of Dagestan	1,731	0	0	379	0	295	146	37	336	42	131	366
Republic of Ingushetia	235	0	0	7	0	166	0	1	47	0	5	9
Kabardino-Balkar Republic	2,462	0	0	1,311	4	358	82	25	398	139	15	131
Karachay-Cherkess Republic	981	4	0	326	0	233	72	19	195	7	69	56
Republic of North Ossetia — Alania	5,114	0	0	312	1	3,975	181	48	254	110	92	140
Chechen Republic	1,020	0	0	9	0	89	55	23	435	156	11	242
Stavropol Territory	36,931	0	0	7,945	114	10,002	3,085	608	6,603	1,671	1,005	5,897

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	497,877	7,478	6,597	158,029	6,280	16,236	36,065	10,783	97,242	54,579	14,259	96,926
Republic of Bashkortostan	49,965	860	484	13,863	82	1,353	5,121	873	10,954	5,697	1,218	9,945
Mari El Republic	5,017	0	0	1,597	43	456	846	113	680	247	94	941
Republic of Mordovia	7,982	167	0	3,903	250	582	229	305	911	135	85	1,416
Republic of Tatarstan (Tatarstan)	114,431	1,150	1,084	26,092	2,747	1,947	10,815	2,007	20,915	19,682	5,596	23,480
Udmurt Republic	20,669	258	258	9,297	10	849	538	596	2,114	2,390	530	4,086
Chuvash Republic — Chuvashia	14,292	0	0	4,310	115	331	1,392	172	2,536	4,199	339	899
Perm Territory	39,729	3,395	3,387	11,660	231	426	3,854	678	6,195	5,414	2,957	4,920
Kirov Region	10,373	0	0	1,932	11	920	628	506	3,216	728	126	2,306
Nizhny Novgorod Region	105,248	34	0	33,351	1,348	1,270	4,152	2,561	24,291	9,995	1,424	26,822
Orenburg Region	33,766	222	4	21,708	508	919	894	863	4,133	555	228	3,736
Penza Region	15,259	0	0	4,158	88	3,164	1,123	281	2,586	1,504	210	2,146
Samara Region	46,871	376	373	15,233	353	1,770	4,306	923	10,898	2,734	726	9,552
Saratov Region	20,594	1,007	1,006	4,306	194	1,913	1,728	421	6,202	529	598	3,696
Ulyanovsk Region	13,681	10	0	6,619	300	338	439	485	1,612	769	127	2,982
URALS FEDERAL DISTRICT	426,466	43,419	43,255	162,549	4,806	9,347	36,445	6,266	44,390	29,950	40,902	48,391
Kurgan Region	6,635	0	0	3,205	149	408	830	122	644	357	86	835
Sverdlovsk Region	189,594	87	20	107,508	1,401	902	6,872	2,328	25,211	13,341	7,920	24,024
Tyumen Region	123,208	43,273	43,235	1,563	2,433	7,038	8,473	2,987	7,069	11,193	29,803	9,376
Khanty-Mansi Autonomous Area — Yugra	51,399	39,663	39,625	380	960	7	3,011	1,022	2,457	1,131	274	2,493
Yamal-Nenets Autonomous Area	36,570	3,605	3,605	158	501	11	955	1,226	692	620	28,044	760
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	35,238	5	5	1,025	972	7,020	4,507	739	3,920	9,442	1,485	6,123
Chelyabinsk Region	107,030	60	0	50,272	823	999	20,270	830	11,466	5,060	3,094	14,157
SIBERIAN FEDERAL DISTRICT	335,150	15,934	13,208	64,934	64,972	7,901	18,982	7,812	65,513	23,405	5,527	60,170
Altai Republic	3,956	0	0	113	13	10	42	58	2,950	17	36	719
Republic of Tuva	620	15	0	24	0	2	52	34	257	14	28	194
Republic of Khakassia	2,976	378	0	138	14	23	480	145	627	180	48	942
Altai Territory	26,295	1,043	0	5,706	231	2,109	745	571	7,192	2,536	294	5,869
Krasnoyarsk Territory	77,599	76	62	4,271	43,950	1,101	4,183	1,243	8,037	2,910	2,158	9,670
Irkutsk Region	47,408	1,209	24	2,839	19,312	653	2,732	818	7,625	4,321	721	7,177
Kemerovo Region — Kuzbass	48,032	1,663	1,626	26,406	520	496	603	979	10,279	1,470	891	4,726

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	73,778	10,900	10,900	8,910	721	606	7,983	2,356	17,677	9,311	991	14,324
Omsk Region	30,936	6	0	14,333	94	876	1,214	1,164	6,085	1,212	187	5,765
Tomsk Region	23,549	644	596	2,195	117	2,024	948	443	4,785	1,435	173	10,783
FAR-EASTERN FEDERAL DISTRICT	218,378	16,587	2,332	14,597	11,959	2,097	10,628	16,646	40,193	52,518	34,772	18,382
Republic of Buryatia	8,214	5	0	1,733	0	73	888	183	2,542	1,325	85	1,380
Republic of Sakha (Yakutia)	17,933	6,573	2,332	516	1,771	86	2,284	578	1,666	984	511	2,963
Trans-Baikal Territory	35,712	6,930	0	58	114	14	889	337	1,652	24,457	70	1,190
Kamchatka Territory	33,260	0	0	613	1,044	159	197	134	3,453	622	26,481	556
Primorye Territory	45,070	104	0	6,911	71	640	1,558	5,252	11,679	4,902	6,250	7,704
Khabarovsk Territory	38,627	164	0	3,620	4,565	395	1,470	7,074	10,050	7,493	1,044	2,752
Amur Region	20,191	31	0	497	1,759	691	1,974	409	1,689	11,840	59	1,243
Magadan Region	7,757	1,177	0	441	677	0	5	1,090	4,035	223	7	102
Sakhalin Region	6,529	7	0	207	1,186	39	1,312	1,559	1,306	423	198	291
Jewish Autonomous Region	926	419	0	2	0	1	14	10	38	247	6	189
Chukotka Autonomous Area	4,161	1,176	0	0	772	0	37	18	2,083	2	61	11

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 September 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	178,932	6,488	0	65,060	0	0	0	0	44,592	2,177	60,614	0
CENTRAL FEDERAL DISTRICT	98,481	0	0	46,491	0	0	0	0	18,721	1,974	31,295	0
Belgorod Region	3,983	0	0	0	0	0	0	0	3,983	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	1,783	0	0	1,783	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	1,396	0	0	1,396	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	0	0	0	0	0	0	0	0	0	0	0	0
Orel Region	107	0	0	0	0	0	0	0	107	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	91,213	0	0	43,313	0	0	0	0	14,632	1,974	31,295	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)

1	Outstanding loans as 30.09.2023											
	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	54,559,539	2,536,944	1,616,703	12,094,458	1,485,669	2,693,877	3,393,693	2,863,100	6,607,351	11,539,742	10,980,214	364,490
CENTRAL FEDERAL DISTRICT	29,350,131	489,843	180,880	4,468,874	691,755	1,082,148	1,819,567	1,563,404	2,973,007	7,166,608	8,909,128	185,797
Belgorod Region	305,585	32,207	0	143,207	483	67,356	9,782	6,216	35,150	6,939	2,861	1,384
Bryansk Region	191,762	9	0	44,224	671	109,621	4,270	1,377	10,879	16,614	2,120	1,978
Vladimir Region	144,464	373	0	86,089	2,915	8,291	5,686	4,101	13,736	17,929	3,749	1,596
Voronezh Region	465,589	705	0	95,928	2,668	169,294	30,273	9,074	68,051	81,053	4,815	3,728
Ivanovo Region	60,146	0	0	23,577	143	5,412	4,920	1,242	10,348	12,198	1,164	1,144
Kaluga Region	198,085	415	0	89,856	304	40,054	16,617	2,671	25,362	17,458	2,836	2,512
Kostroma Region	66,591	3	0	28,430	257	3,490	2,649	2,647	5,051	22,473	1,204	386
Kursk Region	364,594	81,706	0	151,447	73	110,590	4,006	2,160	7,793	3,936	1,953	930
Lipetsk Region	279,460	6	0	73,426	90	148,549	6,343	3,563	20,797	24,339	1,289	1,058
Moscow Region	4,100,553	373	5	622,688	209,508	62,980	351,392	254,094	554,751	791,063	1,228,857	24,847
Orel Region	103,160	32	0	33,077	164	43,215	8,716	1,332	12,548	2,537	718	821
Ryazan Region	322,931	99,396	0	79,716	1,583	47,761	23,068	2,693	50,382	14,415	1,810	2,108
Smolensk Region	53,963	46	0	13,886	909	5,550	4,885	5,164	16,022	3,875	848	2,778
Tambov Region	184,225	14	0	34,177	1,167	101,987	3,862	1,798	37,497	2,094	639	991
Tver Region	169,608	0	0	71,496	132	37,911	10,000	2,161	25,997	9,381	11,587	943
Tula Region	531,521	5,259	0	413,979	2,124	47,582	14,282	2,289	25,368	15,858	2,855	1,925
Yaroslavl Region	292,712	36	0	150,765	8,191	18,740	17,992	9,183	19,006	19,957	46,849	1,994
Moscow	21,515,183	269,263	180,875	2,312,907	460,372	53,766	1,300,826	1,251,642	2,034,269	6,104,490	7,592,975	134,673

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	7,305,399	300,533	291,439	2,276,828	99,580	128,496	454,338	375,516	1,420,771	1,423,017	787,774	38,546
Republic of Karelia	54,036	634	0	20,650	2,310	2,187	5,113	1,315	3,803	4,954	6,863	6,206
Republic of Komi	55,571	23,745	23,702	13,116	29	1,714	1,428	3,615	6,069	4,061	1,030	762
Arkhangelsk Region	321,219	12,492	12,092	255,147	3,374	3,175	19,379	5,010	8,065	5,350	8,381	846
Nenets Autonomous Area	18,021	12,092	12,092	9	480	0	140	179	243	420	4,430	27
Arkhangelsk Region, excluding Nenets Autonomous Area	303,199	401	0	255,138	2,894	3,175	19,239	4,830	7,822	4,929	3,952	819
Vologda Region	192,838	24	0	139,960	2,302	6,588	4,331	2,142	12,175	17,693	5,749	1,875
Kaliningrad Region	500,117	4,439	619	95,226	1,319	38,755	19,659	5,712	24,485	26,605	281,717	2,199
Leningrad Region	1,424,568	412	9	749,164	15,328	34,110	50,045	25,449	28,791	508,728	10,105	2,437
Murmansk Region	140,030	3,189	0	3,263	22,102	100	28,166	11,126	6,531	4,272	60,652	630
Novgorod Region	70,018	18	0	46,935	1,284	6,869	1,276	751	10,863	591	641	789
Pskov Region	66,280	1	0	20,357	402	34,503	3,857	854	2,474	2,177	1,168	489
Saint Petersburg	4,480,722	255,579	255,017	933,010	51,130	495	321,083	319,542	1,317,515	848,588	411,467	22,312
SOUTHERN FEDERAL DISTRICT	3,175,200	11,507	8,769	682,030	65,611	396,401	205,362	212,039	766,411	655,143	157,674	23,021
Republic of Adygeya (Adygeya)	23,514	155	0	6,277	3	4,546	3,097	401	1,723	6,645	491	175
Republic of Kalmykia	6,446	0	0	575	4	1,283	743	436	2,083	842	357	123
Republic of Crimea	151,618	2,548	2,540	20,995	658	7,858	17,893	26,698	34,698	23,557	14,141	2,571
Krasnodar Territory	1,894,863	488	93	247,993	36,897	217,631	121,369	145,730	541,180	484,230	87,793	11,553
Astrakhan Region	58,492	1,993	5	4,901	2,240	10,174	12,394	2,617	8,877	13,228	1,793	276
Volgograd Region	224,418	2,736	2,706	113,143	437	40,539	16,088	4,212	20,575	14,632	10,270	1,787
Rostov Region	799,417	3,588	3,425	286,979	24,819	112,331	33,104	31,497	152,832	107,147	41,674	5,446
Sevastopol	16,433	0	0	1,167	553	2,040	674	448	4,444	4,860	1,157	1,090
NORTH CAUCASIAN FEDERAL DISTRICT	546,492	1,375	38	151,495	2,794	181,255	44,117	12,618	97,326	39,509	12,213	3,791
Republic of Dagestan	35,232	57	8	14,010	0	5,034	6,730	1,399	5,489	1,279	1,023	210
Republic of Ingushetia	5,165	0	0	1,824	0	2,706	259	33	304	12	26	2
Kabardino-Balkar Republic	32,068	18	0	9,279	34	14,225	753	694	4,660	1,520	688	197
Karachay-Cherkess Republic	34,202	258	0	9,414	2	5,903	4,036	1,442	4,329	7,929	820	69
Republic of North Ossetia — Alania	32,498	827	0	2,094	40	20,927	2,675	1,716	2,055	720	1,351	93
Chechen Republic	16,294	143	0	3,165	8	6,911	1,239	162	2,382	1,751	449	87
Stavropol Territory	391,033	72	30	111,711	2,710	125,548	28,424	7,173	78,107	26,299	7,855	3,132

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	4,476,293	123,255	89,303	1,728,907	88,399	493,015	356,585	196,403	463,699	800,283	179,269	46,478
Republic of Bashkortostan	408,952	16,853	2,243	147,349	4,324	37,499	59,860	8,955	38,598	82,616	7,605	5,294
Mari El Republic	82,078	1	0	16,915	267	50,272	5,017	989	5,724	1,739	643	512
Republic of Mordovia	68,214	328	0	25,850	453	25,534	3,375	1,670	3,970	3,449	2,997	588
Republic of Tatarstan (Tatarstan)	878,336	5,686	5,568	273,499	14,463	68,315	103,730	24,298	92,328	225,721	60,096	10,201
Udmurt Republic	226,988	8,594	8,247	92,270	657	21,320	5,743	7,388	13,433	70,255	5,403	1,925
Chuvash Republic — Chuvashia	84,232	0	0	28,280	857	9,612	16,955	1,867	8,915	14,811	2,407	527
Perm Territory	760,158	8,390	5,975	357,603	1,379	14,870	30,353	87,063	30,499	174,277	52,117	3,608
Kirov Region	70,970	48	0	22,661	478	21,678	4,930	2,202	9,407	6,850	1,617	1,101
Nizhny Novgorod Region	665,126	263	4	276,767	32,666	33,986	30,084	20,164	143,763	103,510	12,927	10,997
Orenburg Region	272,729	48,789	33,257	110,484	20,885	32,843	15,898	8,111	16,263	12,493	3,970	2,993
Penza Region	190,637	226	0	28,487	802	87,276	19,097	2,850	14,045	34,075	2,539	1,239
Samara Region	485,067	21,630	21,598	233,663	4,000	42,282	43,000	19,959	50,004	47,363	18,845	4,321
Saratov Region	208,094	12,415	12,411	85,440	6,526	37,265	11,502	8,467	27,344	10,679	6,763	1,692
Ulyanovsk Region	74,712	32	0	29,640	643	10,263	7,042	2,419	9,406	12,446	1,341	1,480
URALS FEDERAL DISTRICT	4,364,351	704,408	629,207	1,680,262	66,949	117,750	181,562	105,060	259,257	597,111	626,735	25,258
Kurgan Region	59,657	8	0	25,772	5,590	10,149	4,375	1,141	4,554	5,880	1,582	606
Sverdlovsk Region	1,707,729	3,735	49	985,957	19,572	17,211	59,703	29,071	137,369	339,874	102,151	13,087
Tyumen Region	1,941,933	628,637	628,516	359,893	31,238	64,256	81,730	63,999	46,035	174,506	486,912	4,726
Khanty-Mansi Autonomous Area — Yugra	399,720	265,873	265,758	3,168	10,098	262	28,193	42,116	13,024	23,987	11,549	1,450
Yamal-Nenets Autonomous Area	941,671	347,659	347,652	86,474	5,139	83	11,844	15,258	6,274	3,785	464,667	488
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	600,541	15,106	15,106	270,251	16,000	63,911	41,693	6,624	26,737	146,735	10,696	2,788
Chelyabinsk Region	655,033	72,028	642	308,639	10,549	26,134	35,754	10,849	71,300	76,851	36,090	6,838
SIBERIAN FEDERAL DISTRICT	2,658,550	286,590	238,479	672,602	315,988	198,711	201,072	100,438	399,484	374,375	78,450	30,840
Altai Republic	11,984	0	0	916	49	409	346	389	8,421	282	813	359
Republic of Tuva	4,822	384	383	225	0	177	721	280	2,386	154	352	143
Republic of Khakassia	22,623	1,789	800	1,294	46	997	10,204	1,037	4,158	1,825	611	662
Altai Territory	181,836	20,279	0	40,854	1,060	53,032	6,785	4,879	23,898	26,007	1,986	3,057
Krasnoyarsk Territory	756,391	45,395	38,733	277,548	188,133	26,999	41,103	12,618	50,190	88,633	20,608	5,163
Irkutsk Region	349,808	32,405	13,312	42,625	121,304	9,206	26,386	7,995	46,437	46,528	13,036	3,886
Kemerovo Region — Kuzbass	454,127	98,847	98,158	147,738	1,030	21,290	15,041	14,789	100,180	37,990	14,615	2,607

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	567,382	85,512	85,292	72,594	2,389	36,662	72,901	49,670	74,903	145,955	20,151	6,646
Omsk Region	156,642	13	1	66,838	1,108	21,045	21,568	4,872	21,047	14,719	2,497	2,936
Tomsk Region	152,934	1,967	1,799	21,972	869	28,895	6,016	3,908	67,863	12,282	3,780	5,381
FAR-EASTERN FEDERAL DISTRICT	2,683,122	619,434	178,587	433,461	154,592	96,101	131,089	297,621	227,396	483,695	228,972	10,760
Republic of Buryatia	124,597	822	19	20,415	31	3,478	7,828	1,870	16,665	70,252	2,074	1,162
Republic of Sakha (Yakutia)	325,410	176,147	147,336	5,193	50,553	792	23,703	16,165	26,484	19,955	4,398	2,020
Trans-Baikal Territory	261,918	203,309	0	1,848	702	1,106	6,759	1,985	8,507	35,636	1,290	776
Kamchatka Territory	131,873	730	0	5,967	6,175	2,299	1,972	6,947	11,270	12,939	83,196	378
Primorye Territory	688,707	985	0	170,163	3,051	37,151	36,045	116,229	93,254	107,372	120,799	3,659
Khabarovsk Territory	524,166	33,397	3	98,753	27,336	25,880	21,321	118,218	33,895	155,848	8,058	1,459
Amur Region	294,578	7,391	0	125,174	48,125	24,414	9,102	3,545	7,808	66,505	1,786	728
Magadan Region	160,861	140,594	0	1,297	6,640	21	465	3,359	7,338	383	679	85
Sakhalin Region	127,529	30,783	30,730	4,393	8,140	732	23,500	28,812	10,181	14,266	6,367	357
Jewish Autonomous Region	6,288	4,311	0	89	7	182	250	98	655	527	55	113
Chukotka Autonomous Area	37,196	20,967	500	170	3,831	46	145	394	11,338	11	271	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 30.09.2023											
	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	7,251,054	1,549,735	1,180,929	2,828,502	329	3,804	232	96,657	321,452	904,471	1,545,873	0
CENTRAL FEDERAL DISTRICT	3,071,619	54,397	10,594	1,267,403	0	1,967	194	9,864	62,075	451,825	1,223,896	0
Belgorod Region	48,043	36,700	0	2,471	0	0	0	0	8,872	0	0	0
Bryansk Region	17	0	0	0	0	0	0	17	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	124,397	0	0	124,397	0	0	0	0	0	0	0	0
Ivanovo Region	77	0	0	0	0	77	0	0	0	0	0	0
Kaluga Region	10,461	0	0	4,161	0	0	0	0	0	6,301	0	0
Kostroma Region	130	0	0	130	0	0	0	0	0	0	0	0
Kursk Region	33,336	1,453	0	31,883	0	0	0	0	0	0	0	0
Lipetsk Region	1,092	0	0	1,092	0	0	0	0	0	0	0	0
Moscow Region	363,986	2,879	2,879	23,916	0	1,812	0	6,628	1,132	25,742	301,878	0
Orel Region	135	0	0	28	0	0	0	0	107	0	0	0
Ryazan Region	1,857	0	0	0	0	0	0	0	0	1,857	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	655	0	0	655	0	0	0	0	0	0	0	0
Tver Region	2,118	0	0	2,118	0	0	0	0	0	0	0	0
Tula Region	2,163	0	0	2,163	0	0	0	0	0	0	0	0
Yaroslavl Region	5,062	0	0	0	0	77	0	0	0	0	4,985	0
Moscow	2,478,090	13,365	7,715	1,074,389	0	0	194	3,219	51,963	417,926	917,033	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 30.09.2023											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	2,627,850	51,962	46,276	395,675	18,844	99,815	203,197	36,321	341,413	496,224	968,008	16,391
CENTRAL FEDERAL DISTRICT	1,831,040	14,932	14,159	162,821	5,788	23,815	101,953	15,679	191,280	387,386	921,179	6,208
Belgorod Region	10,037	0	0	5,835	0	1,131	147	175	1,283	790	612	64
Bryansk Region	6,644	0	0	5,120	0	77	33	68	298	916	74	58
Vladimir Region	10,201	0	0	6,670	3	1,856	106	198	480	100	766	24
Voronezh Region	16,293	0	0	3,021	0	75	288	291	11,617	659	76	267
Ivanovo Region	2,987	0	0	316	2	164	139	54	775	1,476	41	20
Kaluga Region	39,060	236	0	32,579	6	188	1,377	77	516	2,902	1,122	58
Kostroma Region	501	0	0	72	0	11	43	39	308	11	7	9
Kursk Region	2,879	0	0	429	0	1,033	376	49	750	68	82	93
Lipetsk Region	2,802	3	0	152	5	8	255	164	1,777	136	174	127
Moscow Region	152,536	25	0	13,508	595	9,669	29,949	7,184	19,471	48,857	22,375	902
Orel Region	5,853	0	0	3,990	0	23	456	68	895	195	156	71
Ryazan Region	4,299	3	0	959	1	919	662	204	1,146	253	70	81
Smolensk Region	2,570	0	0	1,002	1	294	204	214	579	109	54	113
Tambov Region	3,892	0	0	1,771	25	204	575	38	1,031	36	19	192
Tver Region	2,531	0	0	1,434	5	34	52	87	781	25	38	75
Tula Region	5,572	18	0	909	2	1,043	241	153	1,327	1,394	376	109
Yaroslavl Region	13,471	13	0	195	2,108	5,634	2,008	1,743	545	866	271	89
Moscow	1,548,910	14,635	14,159	84,858	3,036	1,452	65,042	4,872	147,701	328,594	894,864	3,857

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	190,424	12,392	12,156	54,649	941	7,213	20,809	3,266	56,073	25,475	7,466	2,141
Republic of Karelia	1,700	29	0	167	0	1,131	47	52	196	29	14	35
Republic of Komi	3,967	54	54	586	1	55	97	41	1,817	1,228	30	57
Arkhangelsk Region	17,213	12,092	12,092	3,029	0	54	41	46	147	93	1,640	72
Nenets Autonomous Area	12,113	12,092	12,092	0	0	0	3	1	7	6	2	3
Arkhangelsk Region, excluding Nenets Autonomous Area	5,100	0	0	3,029	0	54	38	45	140	88	1,638	69
Vologda Region	5,524	0	0	864	0	288	173	179	1,360	2,489	84	87
Kaliningrad Region	10,965	0	0	5,654	0	2,551	632	482	1,147	390	49	59
Leningrad Region	19,011	0	0	8,903	0	1,786	1,831	285	4,534	1,529	75	68
Murmansk Region	887	0	0	66	0	3	192	21	461	34	31	79
Novgorod Region	2,456	0	0	1,018	0	1,110	20	47	134	37	73	17
Pskov Region	1,030	0	0	210	0	216	182	60	285	41	13	24
Saint Petersburg	127,670	216	10	34,152	939	19	17,593	2,053	45,991	19,605	5,457	1,644
SOUTHERN FEDERAL DISTRICT	112,520	2,098	65	29,736	9,231	12,780	12,378	8,734	14,313	16,638	5,013	1,599
Republic of Adygeya (Adygeya)	660	0	0	26	0	36	106	16	69	278	110	19
Republic of Kalmykia	720	0	0	18	0	353	81	43	139	17	52	18
Republic of Crimea	3,197	0	0	546	0	173	93	687	524	988	81	104
Krasnodar Territory	42,714	106	65	8,857	7,017	8,991	4,020	459	5,839	4,582	1,956	888
Astrakhan Region	15,666	1,988	0	2,450	2,213	261	2,896	20	566	5,183	57	32
Volgograd Region	10,375	0	0	286	1	2,474	3,160	90	1,128	684	2,407	145
Rostov Region	38,557	4	0	17,539	0	492	1,786	7,417	5,931	4,721	311	357
Sevastopol	631	0	0	15	0	1	236	2	117	185	40	37
NORTH CAUCASIAN FEDERAL DISTRICT	66,065	916	21	24,693	27	8,808	7,605	580	12,074	8,487	2,587	289
Republic of Dagestan	19,448	47	0	11,053	0	2,404	3,807	89	1,795	62	154	37
Republic of Ingushetia	657	0	0	53	0	358	118	0	121	0	6	1
Kabardino-Balkar Republic	6,999	18	0	3,442	27	1,680	196	204	1,234	36	120	42
Karachay-Cherkess Republic	12,825	0	0	1,718	0	1,023	1,876	18	773	7,358	44	14
Republic of North Ossetia — Alania	1,641	807	0	119	0	94	199	27	282	66	32	15
Chechen Republic	5,195	24	0	87	0	3,059	645	10	1,255	104	8	3
Stavropol Territory	19,298	21	21	8,219	0	190	764	232	6,614	861	2,221	176

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	156,019	557	553	38,982	1,032	13,462	19,886	3,276	29,526	28,791	17,457	3,049
Republic of Bashkortostan	21,461	76	75	2,321	436	981	3,350	306	2,787	10,314	393	497
Mari El Republic	4,816	0	0	1,990	0	21	281	60	2,387	23	26	27
Republic of Mordovia	1,687	0	0	399	0	737	19	18	310	148	12	44
Republic of Tatarstan (Tatarstan)	22,320	2	0	6,683	4	488	2,102	1,019	3,065	7,735	340	882
Udmurt Republic	2,205	10	10	288	18	19	120	160	414	33	1,041	102
Chuvash Republic — Chuvashia	4,041	0	0	350	371	111	98	140	174	2,666	54	77
Perm Territory	6,723	261	260	912	3	389	420	216	2,508	1,522	267	224
Kirov Region	1,785	0	0	729	117	147	165	75	398	40	60	54
Nizhny Novgorod Region	8,165	0	0	1,263	0	172	1,150	150	4,382	394	307	348
Orenburg Region	28,275	1	0	13,062	0	3,411	9,572	180	710	678	333	329
Penza Region	5,287	0	0	291	0	3,410	412	53	399	610	34	77
Samara Region	29,834	4	4	4,882	0	489	1,436	665	6,809	2,869	12,503	177
Saratov Region	15,602	204	204	5,036	0	3,071	457	175	4,058	428	2,013	161
Ulyanovsk Region	3,818	0	0	776	82	17	304	58	1,124	1,332	74	51
URALS FEDERAL DISTRICT	112,342	18,311	18,306	46,870	122	1,496	13,019	1,099	17,118	5,708	7,465	1,134
Kurgan Region	3,289	0	0	1,577	0	120	1,112	38	205	145	63	30
Sverdlovsk Region	14,212	5	0	1,329	2	208	2,393	273	3,502	3,141	2,935	424
Tyumen Region	70,621	18,306	18,306	28,413	16	53	7,941	616	9,290	1,403	4,361	223
Khanty-Mansi Autonomous Area — Yugra	27,117	18,284	18,284	379	5	9	2,463	306	791	1,131	3,671	79
Yamal-Nenets Autonomous Area	4,932	6	6	19	5	4	3,882	190	173	42	562	49
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	38,573	16	16	28,015	6	40	1,596	121	8,326	230	128	95
Chelyabinsk Region	24,220	0	0	15,551	105	1,115	1,574	172	4,122	1,018	106	457
SIBERIAN FEDERAL DISTRICT	109,488	1,175	1,017	28,667	1,643	9,014	21,244	2,665	15,487	22,460	5,627	1,506
Altai Republic	1,032	0	0	7	0	41	38	6	907	1	19	12
Republic of Tuva	224	0	0	9	0	17	19	30	107	2	29	12
Republic of Khakassia	515	0	0	32	0	137	41	47	207	17	14	19
Altai Territory	18,629	0	0	9,799	7	7,058	216	106	860	377	78	128
Krasnoyarsk Territory	18,393	1	0	6,135	10	1,110	1,758	1,603	2,290	5,160	100	226
Irkutsk Region	9,904	152	0	531	1,257	183	1,203	121	1,353	147	4,818	138
Kemerovo Region — Kuzbass	18,328	1,018	1,016	213	8	59	601	93	1,304	14,817	64	152

Table 6.3.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	17,482	4	0	4,773	4	221	4,745	262	5,027	1,573	430	443
Omsk Region	23,163	0	0	6,544	357	173	12,457	123	2,963	190	26	330
Tomsk Region	1,818	0	0	624	0	15	167	275	468	175	48	46
FAR-EASTERN FEDERAL DISTRICT	49,952	1,581	0	9,258	60	23,227	6,302	1,023	5,542	1,279	1,215	464
Republic of Buryatia	1,434	0	0	293	3	51	191	43	315	407	105	26
Republic of Sakha (Yakutia)	2,124	341	0	382	4	43	653	81	369	113	64	75
Trans-Baikal Territory	863	0	0	104	0	56	86	60	490	20	23	24
Kamchatka Territory	258	3	0	27	0	0	26	23	95	6	65	13
Primorye Territory	7,701	122	0	2,636	4	1,358	131	476	2,444	159	304	68
Khabarovsk Territory	34,081	775	0	5,593	1	21,659	4,120	172	797	488	380	97
Amur Region	948	260	0	7	49	29	74	75	255	39	120	41
Magadan Region	326	2	0	0	0	4	152	17	88	0	46	16
Sakhalin Region	2,018	0	0	199	0	24	867	67	633	28	98	101
Jewish Autonomous Region	99	0	0	14	0	2	4	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 30.09.2023											
	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	183,049	37,825	37,777	25,579	23	0	87	233	19,247	95,272	4,784	0
CENTRAL FEDERAL DISTRICT	119,175	8,027	8,027	42	0	0	48	0	11,704	94,572	4,783	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	4,778	311	311	0	0	0	0	0	1,038	3,427	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	114,397	7,715	7,715	42	0	0	48	0	10,665	91,145	4,781	0

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.09.2023											
	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	1,574,799	128,275	1,242	0	11,403,057	1,024,089	103,623	48	545,410	35,160	29,856	8
CENTRAL FEDERAL DISTRICT	729,419	33,832	319	0	4,962,352	271,200	73,017	40	299,847	8,789	27,407	0
Belgorod Region	9,051	1,472	0	0	59,145	11,286	0	0	3,014	380	0	0
Bryansk Region	5,754	754	0	0	48,463	13,205	17	0	576	253	0	0
Vladimir Region	5,521	1,080	0	0	55,331	9,181	0	0	2,256	646	0	0
Voronezh Region	20,908	1,690	0	0	184,266	26,413	0	0	14,170	412	0	0
Ivanovo Region	5,666	1,026	0	0	36,616	6,747	77	0	705	161	0	0
Kaluga Region	5,645	865	0	0	54,158	6,269	6,301	0	7,603	235	0	0
Kostroma Region	2,712	901	0	0	21,453	5,284	0	0	238	98	0	0
Kursk Region	4,630	1,031	0	0	46,166	8,773	0	0	1,373	180	0	0
Lipetsk Region	6,017	660	0	0	58,126	6,799	0	0	1,363	270	0	0
Moscow Region	85,717	7,654	0	0	733,992	54,787	3,482	0	49,736	2,119	221	0
Orel Region	3,924	603	0	0	34,243	6,292	0	0	4,722	158	0	0
Ryazan Region	8,814	1,017	0	0	74,768	6,458	1,857	0	1,846	285	0	0
Smolensk Region	6,166	891	0	0	27,597	5,569	0	0	1,574	166	0	0
Tambov Region	3,761	509	0	0	35,214	7,007	0	0	1,572	177	0	0
Tver Region	6,690	857	0	0	49,012	5,086	0	0	626	221	0	0
Tula Region	8,900	1,255	0	0	63,133	8,773	0	0	3,243	332	0	0
Yaroslavl Region	18,084	693	0	0	61,752	5,945	5,062	0	1,711	148	0	0
Moscow	521,460	10,875	319	0	3,318,919	77,326	56,221	40	203,519	2,549	27,187	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	190,720	12,815	282	0	1,265,845	79,264	14,214	0	47,181	2,661	81	0
Republic of Karelia	3,664	449	0	0	26,392	3,431	753	0	465	81	0	0
Republic of Komi	2,410	1,008	0	0	16,655	5,092	0	0	2,664	184	0	0
Arkhangelsk Region	3,983	1,018	0	0	36,055	7,060	704	0	310	204	0	0
Nenets Autonomous Area	323	64	0	0	5,267	439	0	0	11	10	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	3,660	954	0	0	30,788	6,621	704	0	299	194	0	0
Vologda Region	6,108	1,109	0	0	44,303	8,567	0	0	2,063	316	0	0
Kaliningrad Region	11,549	1,369	0	0	97,637	7,447	214	0	2,807	346	81	0
Leningrad Region	13,684	1,731	0	0	155,588	9,321	0	0	2,946	319	0	0
Murmansk Region	2,163	605	0	0	24,170	4,124	1,942	0	438	99	0	0
Novgorod Region	1,924	345	0	0	9,427	2,541	0	0	904	78	0	0
Pskov Region	1,826	292	0	0	25,022	2,795	0	0	658	133	0	0
Saint Petersburg	143,410	4,891	282	0	830,596	28,887	10,601	0	33,926	900	0	0
SOUTHERN FEDERAL DISTRICT	140,440	18,576	0	0	1,202,771	159,980	2,117	0	42,983	4,899	2,117	0
Republic of Adygeya (Adygeya)	1,628	372	0	0	18,563	3,090	0	0	519	95	0	0
Republic of Kalmykia	1,124	533	0	0	5,919	3,041	0	0	371	213	0	0
Republic of Crimea	9,753	1,393	0	0	69,064	7,280	0	0	2,268	232	0	0
Krasnodar Territory	76,667	8,384	0	0	732,568	74,111	0	0	17,411	2,299	0	0
Astrakhan Region	2,917	739	0	0	37,560	6,396	0	0	5,790	374	0	0
Volgograd Region	11,130	1,530	0	0	89,172	16,209	0	0	7,500	459	0	0
Rostov Region	34,592	5,197	0	0	238,707	47,761	2,117	0	8,564	1,158	2,117	0
Sevastopol	2,629	427	0	0	11,218	2,091	0	0	560	69	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	24,951	4,698	0	0	245,078	40,698	0	0	20,320	2,619	0	0
Republic of Dagestan	1,255	520	0	0	13,298	4,210	0	0	1,470	558	0	0
Republic of Ingushetia	235	10	0	0	3,352	185	0	0	123	83	0	0
Kabardino-Balkar Republic	1,075	410	0	0	22,102	4,908	0	0	1,857	408	0	0
Karachay-Cherkess Republic	546	135	0	0	19,035	1,515	0	0	5,550	163	0	0
Republic of North Ossetia — Alania	4,758	215	0	0	23,963	2,451	0	0	1,158	209	0	0
Chechen Republic	577	211	0	0	5,322	2,180	0	0	158	87	0	0
Stavropol Territory	16,505	3,197	0	0	158,006	25,249	0	0	10,003	1,111	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	209,003	22,877	279	0	1,468,864	184,939	951	0	52,848	6,085	196	0
Republic of Bashkortostan	23,472	3,446	0	0	166,942	22,316	0	0	6,176	1,025	0	0
Mari El Republic	2,612	492	0	0	16,676	3,666	0	0	2,796	106	0	0
Republic of Mordovia	3,004	478	0	0	24,062	3,702	0	0	936	254	0	0
Republic of Tatarstan (Tatarstan)	41,547	3,337	0	0	289,735	24,850	0	0	7,295	553	0	0
Udmurt Republic	10,948	1,253	0	0	114,446	9,740	0	0	770	277	0	0
Chuvash Republic — Chuvashia	10,074	914	0	0	55,356	9,132	0	0	563	188	0	0
Perm Territory	18,708	2,790	0	0	121,993	21,545	196	0	2,500	686	196	0
Kirov Region	6,021	1,143	0	0	34,896	7,460	0	0	1,095	232	0	0
Nizhny Novgorod Region	32,832	2,441	279	0	212,846	19,832	754	0	3,538	473	0	0
Orenburg Region	7,269	1,223	0	0	75,589	16,403	0	0	12,545	587	0	0
Penza Region	8,043	1,059	0	0	84,544	10,816	0	0	845	300	0	0
Samara Region	25,313	1,871	0	0	155,812	13,339	0	0	6,840	421	0	0
Saratov Region	11,317	1,532	0	0	71,584	16,074	0	0	5,654	800	0	0
Ulyanovsk Region	7,844	897	0	0	44,383	6,063	0	0	1,294	183	0	0
URALS FEDERAL DISTRICT	104,485	11,142	0	0	867,343	88,490	974	0	27,597	2,912	0	0
Kurgan Region	3,349	697	0	0	28,250	5,627	0	0	3,099	226	0	0
Sverdlovsk Region	45,585	3,728	0	0	412,210	26,189	974	0	4,644	838	0	0
Tyumen Region	29,430	3,918	0	0	267,596	33,417	0	0	14,716	1,285	0	0
Khanty-Mansi Autonomous Area — Yugra	7,960	1,298	0	0	61,908	13,963	0	0	2,591	629	0	0
Yamal-Nenets Autonomous Area	2,976	1,058	0	0	22,056	8,233	0	0	3,096	329	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	18,494	1,562	0	0	183,631	11,221	0	0	9,029	328	0	0
Chelyabinsk Region	26,121	2,799	0	0	159,288	23,256	0	0	5,138	562	0	0
SIBERIAN FEDERAL DISTRICT	124,536	15,582	324	0	862,322	123,445	394	8	44,114	4,676	8	8
Altai Republic	1,241	490	0	0	4,809	1,419	0	0	178	59	0	0
Republic of Tuva	577	326	0	0	4,201	2,979	0	0	170	156	0	0
Republic of Khakassia	1,695	624	0	0	18,263	4,736	0	0	412	216	0	0
Altai Territory	16,473	1,924	0	0	114,140	18,868	0	0	16,385	356	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	20,253	3,578	0	0	149,123	20,823	55	0	4,068	827	0	0
Irkutsk Region	16,324	2,068	0	0	95,953	17,993	0	0	2,126	637	0	0
Kemerovo Region — Kuzbass	9,002	1,366	0	0	61,463	11,502	0	0	2,125	329	0	0
Novosibirsk Region	41,199	2,526	324	0	307,019	21,033	331	0	10,594	1,488	0	0
Omsk Region	11,597	1,992	0	0	71,168	16,867	8	8	6,657	292	8	8
Tomsk Region	6,176	689	0	0	36,183	7,226	0	0	1,398	316	0	0
FAR-EASTERN FEDERAL DISTRICT	51,244	8,752	38	0	528,482	76,074	11,956	0	10,520	2,520	48	0
Republic of Buryatia	2,478	634	0	0	22,307	7,195	0	0	569	398	0	0
Republic of Sakha (Yakutia)	5,232	1,110	0	0	41,924	10,399	25	0	566	314	0	0
Trans-Baikal Territory	3,482	833	0	0	22,375	7,185	7	0	547	286	0	0
Kamchatka Territory	2,333	524	0	0	40,094	5,722	4,064	0	167	99	0	0
Primorye Territory	19,370	2,116	38	0	207,129	17,988	2,473	0	2,901	508	0	0
Khabarovsk Territory	9,236	1,209	0	0	84,304	10,587	2,115	0	3,319	270	0	0
Amur Region	3,497	838	0	0	30,687	7,467	0	0	486	241	0	0
Magadan Region	737	346	0	0	16,632	1,679	3,069	0	270	113	0	0
Sakhalin Region	3,914	795	0	0	55,524	6,070	0	0	1,561	246	0	0
Jewish Autonomous Region	644	203	0	0	5,827	1,014	0	0	43	32	0	0
Chukotka Autonomous Area	320	145	0	0	1,680	768	204	0	93	13	48	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	31.10.2023											
	Rubles						Foreign currency					
	total	housing loans	including				total	housing loans	including			
			of which: mortgage loans						of which: mortgage loans			
			total	including overdue loans	of which: against the pledge of claims under share construction participation agreements				total	including overdue loans	of which: against the pledge of claims under share construction participation agreements	
total					including overdue loans	total					including overdue loans	
2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	32,631,422	17,399,539	17,391,606	58,485	4,482,810	5,422	22,353	7,013	6,629	3,075	72	49
CENTRAL FEDERAL DISTRICT	9,914,818	5,427,937	5,425,403	21,847	1,546,981	1,852	18,027	5,599	5,256	2,472	37	18
Belgorod Region	267,480	127,863	127,783	364	31,072	22	25	18	18	16	0	0
Bryansk Region	177,289	89,071	89,031	250	22,089	9	20	9	8	6	0	0
Vladimir Region	221,560	108,723	108,665	290	26,463	23	24	19	18	14	0	0
Voronezh Region	405,119	210,924	210,860	885	48,141	167	34	5	5	5	0	0
Ivanovo Region	135,016	65,027	65,016	250	14,494	45	10	3	3	3	0	0
Kaluga Region	232,740	125,808	125,790	482	24,494	42	41	31	29	28	0	0
Kostroma Region	98,226	50,238	50,200	89	10,044	5	4	0	0	0	0	0
Kursk Region	183,572	89,114	89,067	225	18,988	8	10	3	3	0	0	0
Lipetsk Region	185,395	86,481	86,463	278	17,286	16	3	0	0	0	0	0
Moscow Region	2,658,074	1,465,046	1,464,544	6,314	394,256	477	2,649	1,743	1,643	989	6	2
Orel Region	124,032	61,680	61,656	156	14,239	25	11	5	5	0	0	0
Ryazan Region	208,250	111,913	111,898	330	31,655	44	16	7	7	7	0	0
Smolensk Region	153,347	75,196	75,174	291	16,035	17	63	8	0	0	0	0
Tambov Region	147,176	69,073	69,045	294	14,066	18	13	0	0	0	0	0
Tver Region	238,145	122,579	122,573	342	25,046	32	29	11	11	11	0	0
Tula Region	293,777	147,307	147,284	457	39,859	35	65	52	32	0	0	0
Yaroslavl Region	205,300	102,564	102,505	415	22,544	41	26	12	12	5	0	0
Moscow	3,980,319	2,319,329	2,317,850	10,134	776,212	826	14,983	3,674	3,462	1,389	30	16

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	3,712,697	2,033,734	2,033,313	6,460	552,769	717	1,841	705	683	253	5	0
Republic of Karelia	131,363	61,295	61,283	122	12,540	23	5	1	1	0	0	0
Republic of Komi	194,603	96,917	96,841	256	20,634	14	17	1	1	0	0	0
Arkhangelsk Region	257,297	135,071	135,029	208	34,076	20	25	4	4	0	0	0
Nenets Autonomous Area	12,546	6,002	6,001	8	1,210	2	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	244,751	129,068	129,028	200	32,866	18	25	4	4	0	0	0
Vologda Region	220,917	107,456	107,408	278	21,236	39	8	7	7	7	0	0
Kaliningrad Region	213,104	108,030	108,021	1,167	22,321	28	137	42	42	19	0	0
Leningrad Region	519,364	278,591	278,576	964	77,479	133	194	94	94	46	2	0
Murmansk Region	192,722	83,664	83,655	166	22,670	15	32	10	9	4	0	0
Novgorod Region	99,498	46,827	46,812	104	10,178	22	4	0	0	0	0	0
Pskov Region	95,835	43,506	43,500	127	11,163	15	4	1	1	0	0	0
Saint Petersburg	1,787,994	1,072,378	1,072,187	3,069	320,473	409	1,414	544	522	177	2	0
SOUTHERN FEDERAL DISTRICT	3,010,065	1,530,333	1,529,514	5,586	451,563	926	429	165	164	67	0	0
Republic of Adygeya (Adygeya)	85,013	36,351	36,338	164	11,505	30	5	0	0	0	0	0
Republic of Kalmykia	71,431	38,357	38,349	139	11,156	18	1	0	0	0	0	0
Republic of Crimea	128,975	64,387	64,380	47	17,931	6	24	2	2	0	0	0
Krasnodar Territory	1,309,033	683,867	683,560	2,948	226,608	638	195	85	84	28	0	0
Astrakhan Region	187,404	91,573	91,545	291	22,582	18	15	8	8	6	0	0
Volgograd Region	392,407	187,975	187,876	496	46,422	35	49	6	6	0	0	0
Rostov Region	792,506	403,290	402,932	1,431	109,457	167	139	64	64	34	0	0
Sevastopol	43,295	24,534	24,534	71	5,904	14	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	983,479	468,347	468,065	3,127	105,554	133	198	34	28	9	0	0
Republic of Dagestan	167,505	85,905	85,900	846	21,794	20	7	0	0	0	0	0
Republic of Ingushetia	14,727	3,940	3,939	78	866	0	0	0	0	0	0	0
Kabardino-Balkar Republic	90,776	41,602	41,531	228	7,535	7	106	0	0	0	0	0
Karachay-Cherkess Republic	67,571	32,319	32,285	262	4,387	3	0	0	0	0	0	0
Republic of North Ossetia — Alania	106,093	50,604	50,570	530	13,365	21	10	3	0	0	0	0
Chechen Republic	72,840	31,788	31,787	350	4,776	10	4	0	0	0	0	0
Stavropol Territory	463,967	222,190	222,053	833	52,830	73	71	31	28	9	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	5,844,764	3,114,606	3,112,186	8,380	718,978	681	521	199	198	114	14	14
Republic of Bashkortostan	941,467	520,847	520,590	1,341	120,374	115	29	4	4	0	0	0
Mari El Republic	108,009	57,165	57,153	89	12,148	2	3	1	1	1	1	1
Republic of Mordovia	119,394	65,410	65,355	98	17,321	6	11	7	7	0	0	0
Republic of Tatarstan (Tatarstan)	984,521	561,147	560,597	1,235	129,510	111	20	4	4	2	0	0
Udmurt Republic	343,906	193,925	193,748	468	50,184	20	19	1	1	0	0	0
Chuvash Republic — Chuvashia	237,758	142,576	142,530	275	43,280	13	14	3	3	0	0	0
Perm Territory	553,873	285,072	284,742	1,029	71,759	128	123	82	80	78	14	14
Kirov Region	214,928	113,473	113,404	348	22,094	26	7	0	0	0	0	0
Nizhny Novgorod Region	562,137	282,541	282,273	759	64,118	46	90	24	24	11	0	0
Orenburg Region	396,180	202,050	201,998	580	32,945	26	18	8	8	8	0	0
Penza Region	219,340	120,287	120,069	208	38,471	18	13	7	7	0	0	0
Samara Region	572,027	275,707	275,412	1,171	58,564	103	124	34	34	14	0	0
Saratov Region	383,979	185,806	185,745	589	34,393	55	43	21	21	0	0	0
Ulyanovsk Region	207,244	108,600	108,572	191	23,816	11	8	3	3	0	0	0
URALS FEDERAL DISTRICT	3,240,698	1,745,131	1,744,612	4,668	419,470	342	469	107	107	45	0	0
Kurgan Region	146,727	72,534	72,514	159	15,732	8	1	0	0	0	0	0
Sverdlovsk Region	994,492	540,384	540,235	1,678	147,102	141	141	79	79	29	0	0
Tyumen Region	1,426,946	804,274	804,127	1,718	196,081	120	278	19	19	14	0	0
Khanty-Mansi Autonomous Area — Yugra	687,823	398,444	398,400	894	82,968	69	6	5	5	0	0	0
Yamal-Nenets Autonomous Area	252,701	137,426	137,410	219	37,330	1	9	9	9	9	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	486,423	268,404	268,317	605	75,783	49	263	5	5	5	0	0
Chelyabinsk Region	672,533	327,939	327,737	1,113	60,556	73	48	9	9	2	0	0
SIBERIAN FEDERAL DISTRICT	3,743,327	1,880,666	1,879,908	5,675	402,719	517	341	153	146	94	16	16
Altai Republic	37,637	12,012	12,011	43	2,561	0	1	0	0	0	0	0
Republic of Tuva	97,378	51,103	51,099	107	12,870	7	0	0	0	0	0	0
Republic of Khakassia	110,787	54,293	54,263	148	12,098	27	0	0	0	0	0	0
Altai Territory	396,044	194,521	194,481	453	40,106	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	714,621	368,952	368,733	1,480	89,546	109	57	29	29	29	16	16
Irkutsk Region	558,090	261,504	261,422	897	43,559	61	88	49	49	25	0	0
Kemerovo Region — Kuzbass	505,069	222,742	222,628	538	48,283	43	47	22	22	5	0	0
Novosibirsk Region	733,648	422,295	422,153	1,317	104,363	213	76	30	28	24	0	0
Omsk Region	368,345	183,578	183,500	448	30,110	11	52	20	17	9	0	0
Tomsk Region	221,708	109,666	109,617	244	19,224	11	9	2	1	1	0	0
FAR-EASTERN FEDERAL DISTRICT	2,181,574	1,198,786	1,198,604	2,742	284,775	252	528	52	49	20	0	0
Republic of Buryatia	197,627	96,433	96,410	292	23,772	13	3	2	2	2	0	0
Republic of Sakha (Yakutia)	374,655	233,513	233,479	610	51,318	95	5	2	2	0	0	0
Trans-Baikal Territory	221,781	107,154	107,113	262	21,364	7	7	5	5	0	0	0
Kamchatka Territory	94,506	46,270	46,257	73	10,035	3	4	2	2	0	0	0
Primorye Territory	484,882	271,064	271,039	539	76,635	44	455	25	23	4	0	0
Khabarovsk Territory	342,857	193,270	193,249	388	49,672	39	29	8	8	6	0	0
Amur Region	205,410	116,589	116,574	244	22,095	15	0	0	0	0	0	0
Magadan Region	52,293	27,357	27,355	61	5,618	1	0	0	0	0	0	0
Sakhalin Region	160,420	84,292	84,287	198	19,041	24	25	8	8	8	0	0
Jewish Autonomous Region	27,913	12,709	12,706	57	2,845	5	0	0	0	0	0	0
Chukotka Autonomous Area	19,231	10,135	10,135	17	2,379	6	0	0	0	0	0	0

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	October 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	2,435,202	200,503	769,865	296.2	8.35	200,364	769,637	296.3	8.35	72,918	360,465	311.4	6.14
CENTRAL FEDERAL DISTRICT	736,606	45,197	220,328	297.9	8.44	45,190	220,272	297.9	8.44	17,607	108,250	313.2	6.32
Belgorod Region	21,239	1,775	6,193	289.1	8.46	1,775	6,193	289.1	8.46	596	2,820	306.4	6.35
Bryansk Region	13,951	1,294	4,207	293.4	8.91	1,294	4,207	293.4	8.91	463	2,000	307.1	6.50
Vladimir Region	16,901	1,491	4,490	288.4	9.17	1,490	4,490	288.4	9.17	431	1,892	308.6	6.45
Voronezh Region	31,955	2,956	10,080	291.2	8.33	2,956	10,080	291.2	8.33	1,233	4,689	301.6	6.40
Ivanovo Region	11,036	1,006	3,032	275.9	9.52	1,006	3,032	275.9	9.52	255	1,053	296.7	6.36
Kaluga Region	16,165	1,229	4,471	291.2	8.52	1,229	4,471	291.2	8.52	350	1,652	307.3	6.18
Kostroma Region	7,641	712	2,174	298.3	8.65	710	2,166	299.2	8.65	211	878	300.2	6.30
Kursk Region	14,301	1,242	4,184	298.2	7.90	1,242	4,184	298.2	7.90	430	1,910	312.1	5.86
Lipetsk Region	14,429	1,188	3,592	289.4	8.73	1,188	3,592	289.4	8.73	339	1,399	302.4	6.35
Moscow Region	183,205	10,193	54,049	302.0	8.51	10,193	54,049	302.0	8.51	3,694	24,738	318.2	6.25
Orel Region	9,547	835	2,772	291.5	8.68	835	2,772	291.5	8.68	333	1,433	304.5	6.30
Ryazan Region	15,215	1,408	4,839	306.4	8.12	1,408	4,839	306.4	8.12	622	2,701	319.0	6.15
Smolensk Region	11,433	975	2,843	291.1	9.13	975	2,843	291.1	9.13	284	1,117	311.4	6.12
Tambov Region	10,903	901	2,876	289.7	9.29	901	2,876	289.7	9.29	277	1,122	306.3	6.46
Tver Region	17,636	1,540	5,336	301.0	8.32	1,540	5,336	301.0	8.32	446	2,251	323.8	6.11
Tula Region	22,649	2,118	7,523	302.3	8.40	2,118	7,523	302.3	8.40	933	4,011	322.3	6.41
Yaroslavl Region	16,354	1,408	4,435	295.0	8.42	1,408	4,435	295.0	8.42	407	1,743	309.0	6.19
Moscow	302,046	12,926	93,231	298.6	8.31	12,922	93,184	298.7	8.31	6,303	50,840	312.8	6.38

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	266,564	18,973	78,484	296.5	8.26	18,969	78,479	296.5	8.26	7,559	38,539	313.2	6.26
Republic of Karelia	9,507	753	2,507	283.2	8.80	753	2,507	283.2	8.80	247	1,125	297.1	6.13
Republic of Komi	13,289	1,206	3,786	287.4	9.49	1,206	3,786	287.4	9.49	369	1,619	312.6	6.52
Arkhangelsk Region	17,476	1,456	4,914	282.3	8.80	1,454	4,910	282.5	8.80	472	2,118	296.7	6.10
Nenets Autonomous Area	747	35	175	312.0	9.32	35	175	312.0	9.32	16	84	299.6	6.28
Arkhangelsk Region, excluding Nenets Autonomous Area	16,729	1,421	4,739	281.2	8.78	1,419	4,735	281.4	8.78	456	2,034	296.5	6.10
Vologda Region	16,748	1,649	4,792	284.7	8.53	1,649	4,792	284.7	8.53	479	1,921	304.3	6.05
Kaliningrad Region	17,796	1,580	5,441	290.7	7.75	1,580	5,441	290.7	7.75	631	2,455	293.4	6.26
Leningrad Region	34,939	2,363	10,101	305.4	8.07	2,363	10,101	305.4	8.07	935	4,965	322.9	6.00
Murmansk Region	14,606	1,052	3,638	267.9	9.71	1,052	3,638	267.9	9.71	316	1,518	284.1	6.66
Novgorod Region	7,582	576	1,902	294.5	8.81	576	1,902	294.5	8.81	184	877	319.0	6.44
Pskov Region	7,279	597	1,751	285.5	8.12	596	1,751	285.6	8.12	272	945	301.9	6.05
Saint Petersburg	127,340	7,741	39,650	303.1	7.99	7,740	39,650	303.1	7.99	3,654	20,995	319.1	6.31
SOUTHERN FEDERAL DISTRICT	242,823	21,097	80,790	311.1	7.88	21,073	80,762	311.2	7.88	9,036	41,999	327.1	5.92
Republic of Adygeya (Adygeya)	6,817	564	2,146	319.1	7.27	564	2,146	319.1	7.27	302	1,292	327.6	5.97
Republic of Kalmykia	5,497	490	2,151	310.1	9.00	490	2,151	310.1	9.00	162	941	315.3	6.67
Republic of Crimea	11,654	929	3,643	294.3	7.70	929	3,643	294.3	7.70	438	1,988	302.8	5.82
Krasnodar Territory	106,454	8,606	37,394	322.8	7.46	8,599	37,376	322.9	7.46	4,098	21,156	340.0	5.64
Astrakhan Region	14,052	1,480	5,044	305.3	8.27	1,480	5,044	305.3	8.27	478	2,152	321.3	6.09
Volgograd Region	30,415	2,625	8,414	293.2	8.70	2,618	8,410	293.3	8.70	995	4,063	308.2	6.14
Rostov Region	64,255	6,098	20,805	302.1	8.25	6,088	20,800	302.1	8.25	2,436	9,779	316.0	6.42
Sevastopol	3,679	305	1,191	293.1	7.77	305	1,191	293.1	7.77	127	627	302.5	5.70
NORTH CAUCASIAN FEDERAL DISTRICT	78,217	9,151	25,658	306.3	9.34	9,151	25,658	306.3	9.34	2,167	9,925	322.9	6.03
Republic of Dagestan	13,952	1,785	4,516	315.4	10.06	1,785	4,516	315.4	10.06	279	1,524	328.5	5.74
Republic of Ingushetia	1,341	127	246	298.2	10.23	127	246	298.2	10.23	9	55	310.5	5.28
Kabardino-Balkar Republic	6,825	636	1,856	300.4	9.81	636	1,856	300.4	9.81	142	677	331.4	6.24
Karachay-Cherkess Republic	4,792	559	1,725	305.2	9.90	559	1,725	305.2	9.90	95	436	330.3	5.63
Republic of North Ossetia — Alania	8,501	755	3,008	309.7	8.85	755	3,008	309.7	8.85	278	1,313	323.5	5.72
Chechen Republic	6,311	1,836	2,370	303.7	12.27	1,836	2,370	303.7	12.27	72	517	328.5	6.80
Stavropol Territory	36,495	3,453	11,937	303.8	8.44	3,453	11,937	303.8	8.44	1,292	5,403	319.1	6.13

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	448,202	45,501	150,799	297.6	8.51	45,482	150,714	297.7	8.50	15,159	65,778	313.0	6.16
Republic of Bashkortostan	70,891	8,470	27,738	303.8	8.40	8,468	27,737	303.8	8.40	2,843	12,197	321.4	6.43
Mari El Republic	8,446	904	2,790	304.9	9.13	904	2,790	304.9	9.13	321	1,161	311.4	6.19
Republic of Mordovia	8,942	799	2,657	294.2	8.31	799	2,657	294.2	8.31	335	1,401	305.7	6.25
Republic of Tatarstan (Tatarstan)	75,430	7,911	30,574	306.2	7.93	7,898	30,565	306.3	7.93	2,509	12,697	323.6	5.91
Udmurt Republic	24,517	2,975	8,658	294.7	7.78	2,974	8,658	294.7	7.78	1,133	4,102	309.8	6.02
Chuvash Republic — Chuvashia	18,175	1,836	6,447	301.5	8.32	1,836	6,447	301.5	8.32	837	3,671	310.9	6.32
Perm Territory	41,974	4,181	12,297	292.9	8.50	4,181	12,297	292.9	8.50	1,420	5,924	311.4	6.00
Kirov Region	15,297	1,480	4,330	296.1	9.05	1,480	4,330	296.1	9.05	408	1,713	313.5	5.83
Nizhny Novgorod Region	45,339	3,641	13,227	280.4	8.82	3,641	13,227	280.4	8.82	1,221	5,908	296.0	6.34
Orenburg Region	29,336	3,236	9,227	293.4	9.12	3,236	9,227	293.4	9.12	838	3,050	301.5	6.19
Penza Region	16,312	1,654	5,635	299.9	7.93	1,653	5,571	299.9	7.88	757	3,071	311.2	6.10
Samara Region	47,192	4,096	13,492	288.6	9.11	4,094	13,482	288.8	9.11	1,338	5,642	303.9	6.09
Saratov Region	30,345	2,663	8,526	296.2	9.73	2,663	8,526	296.2	9.73	564	2,864	315.7	6.19
Ulyanovsk Region	16,009	1,655	5,201	299.5	8.65	1,655	5,201	299.5	8.65	635	2,376	309.6	6.33
URALS FEDERAL DISTRICT	237,207	22,954	75,709	290.5	8.57	22,871	75,656	290.7	8.57	8,783	36,082	303.7	6.38
Kurgan Region	10,939	1,230	3,313	288.6	8.95	1,230	3,313	288.6	8.95	443	1,535	299.5	6.42
Sverdlovsk Region	77,398	7,370	24,190	288.1	8.38	7,369	24,190	288.1	8.38	3,218	12,848	299.3	6.45
Tyumen Region	94,793	8,441	32,100	300.7	8.49	8,439	32,099	300.8	8.49	3,523	15,444	310.8	6.29
Khanty-Mansi Autonomous Area — Yugra	42,268	3,650	14,366	293.8	8.71	3,649	14,366	293.8	8.71	1,468	6,764	303.8	6.41
Yamal-Nenets Autonomous Area	15,740	1,229	5,273	290.7	9.38	1,229	5,273	290.7	9.38	498	2,345	298.4	6.38
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	36,785	3,562	12,461	313.1	7.88	3,561	12,460	313.1	7.88	1,557	6,335	322.8	6.13
Chelyabinsk Region	54,077	5,913	16,107	274.3	8.95	5,833	16,054	275.2	8.95	1,599	6,254	296.4	6.47
SIBERIAN FEDERAL DISTRICT	278,315	25,009	84,906	293.1	8.73	25,008	84,906	293.1	8.73	8,275	37,630	307.4	6.24
Altai Republic	2,975	267	763	283.8	9.16	267	763	283.8	9.16	75	319	278.5	6.60
Republic of Tuva	8,669	1,803	4,924	288.3	6.92	1,803	4,924	288.3	6.92	422	2,115	267.8	3.51
Republic of Khakassia	8,436	861	2,650	300.6	8.37	861	2,650	300.6	8.37	260	1,148	318.7	6.05
Altai Territory	29,402	2,826	8,759	295.8	8.97	2,825	8,758	295.9	8.97	891	3,813	309.7	6.45
Krasnoyarsk Territory	49,780	4,238	14,960	289.9	8.95	4,238	14,960	289.9	8.95	1,478	7,155	305.4	6.57

Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	41,431	3,524	11,881	289.0	9.16	3,524	11,881	289.0	9.16	944	4,130	305.1	6.47
Kemerovo Region — Kuzbass	39,259	3,081	10,279	281.8	9.17	3,081	10,279	281.8	9.17	1,057	4,709	302.5	6.26
Novosibirsk Region	53,056	4,822	18,049	301.1	8.21	4,822	18,049	301.1	8.21	2,132	9,504	314.7	6.32
Omsk Region	28,298	2,237	7,556	298.1	9.60	2,237	7,556	298.1	9.60	586	2,585	317.3	6.42
Tomsk Region	17,010	1,350	5,085	296.8	8.34	1,350	5,085	296.8	8.34	430	2,151	318.7	6.04
FAR-EASTERN FEDERAL DISTRICT	147,267	12,621	53,191	270.9	6.84	12,620	53,190	270.9	6.84	4,332	22,263	279.1	4.85
Republic of Buryatia	15,072	1,414	5,170	273.7	7.02	1,414	5,170	273.7	7.02	417	1,980	292.5	5.04
Republic of Sakha (Yakutia)	22,777	2,310	10,598	266.9	6.01	2,310	10,598	266.9	6.01	742	4,199	274.0	4.41
Trans-Baikal Territory	15,141	1,319	5,111	274.5	7.34	1,319	5,111	274.5	7.34	423	2,054	281.4	4.95
Kamchatka Territory	7,045	498	2,105	269.2	8.51	497	2,104	269.3	8.51	163	849	281.1	5.39
Primorye Territory	33,444	2,726	11,817	270.2	6.66	2,726	11,817	270.2	6.66	1,084	5,474	276.9	4.87
Khabarovsk Territory	23,685	2,005	8,180	275.3	7.46	2,005	8,180	275.3	7.46	849	4,329	277.2	4.75
Amur Region	13,566	1,185	5,193	270.3	6.16	1,185	5,193	270.3	6.16	336	1,739	278.6	5.07
Magadan Region	3,511	244	1,058	273.4	7.38	244	1,058	273.4	7.38	54	300	322.2	6.40
Sakhalin Region	9,951	702	3,091	267.7	6.89	702	3,091	267.7	6.89	201	1,009	276.7	4.95
Jewish Autonomous Region	1,890	133	454	271.7	8.09	133	454	271.7	8.09	36	186	286.2	3.93
Chukotka Autonomous Area	1,186	85	415	255.9	9.46	85	415	255.9	9.46	27	144	257.9	6.31

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	October 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	82	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	66	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	61	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	7	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	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	3	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	3	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	1	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)	1	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area — Yugra	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region — Kuzbass	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	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			
	H1		9 months	
	insurance premiums under insurance contracts	payouts under insurance contracts	insurance premiums under insurance contracts	payouts under insurance contracts
2	3	4	5	
THE RUSSIAN FEDERATION	1,072,705.3	494,772.8	1,646,012.7	757,780.9
CENTRAL FEDERAL DISTRICT ¹	684,036.2	269,942.4	1,050,870.1	412,346.1
Belgorod Region	3,802.8	2,680.9	5,902.4	4,071.8
Bryansk Region	2,575.1	1,380.2	3,972.7	2,160.2
Vladimir Region	3,870.4	2,086.5	6,045.0	3,143.4
Voronezh Region	7,493.3	4,482.2	11,970.7	6,745.7
Ivanovo Region	2,311.9	1,264.7	3,567.3	1,949.9
Kaluga Region	3,067.2	2,009.9	4,940.2	2,890.5
Kostroma Region	1,583.7	921.1	2,451.5	1,427.8
Kursk Region	2,266.9	1,393.4	3,515.7	2,086.1
Lipetsk Region	2,884.1	2,032.8	4,340.7	3,162.8
Moscow Region	38,273.4	18,084.0	56,500.8	27,555.8
Orel Region	1,707.1	976.0	2,654.7	1,403.5
Ryazan Region	3,194.7	1,659.5	5,267.5	2,591.3
Smolensk Region	3,717.4	2,035.6	4,681.7	2,873.0
Tambov Region	1,933.5	1,214.6	3,021.6	1,771.3
Tver Region	3,209.2	1,835.7	4,976.6	2,823.8
Tula Region	4,066.2	2,351.6	7,182.8	3,604.6
Yaroslavl Region	4,002.9	2,675.9	6,552.6	4,076.4
Moscow	594,021.7	220,820.3	913,233.6	337,959.0
NORTH-WESTERN FEDERAL DISTRICT	107,878.4	58,960.5	159,905.5	89,118.9
Republic of Karelia	1,854.4	915.2	2,814.1	1,375.6
Republic of Komi	2,651.4	1,699.3	3,933.0	2,444.2
Arkhangelsk Region	4,052.4	2,416.2	6,095.8	3,434.7
Nenets Autonomous Area	63.2	29.0	89.4	42.9
Arkhangelsk Region, excluding Nenets Autonomous Area	3,989.2	2,387.2	6,006.4	3,391.8
Vologda Region	4,223.1	2,835.8	6,517.6	3,988.5
Kaliningrad Region	3,784.9	2,305.1	6,182.7	4,140.5
Leningrad Region	3,637.9	1,837.7	5,838.3	3,681.1
Murmansk Region	2,612.8	1,979.2	4,019.8	2,865.7
Novgorod Region	1,478.0	821.7	2,325.2	1,300.3
Pskov Region	1,211.2	781.4	1,921.6	1,221.9
Saint Petersburg	82,372.2	43,368.8	120,257.3	64,666.4
SOUTHERN FEDERAL DISTRICT	39,123.7	22,649.4	63,337.5	35,391.3
Republic of Adygeya (Adygeya)	548.7	282.2	880.3	449.2
Republic of Kalmykia	260.9	116.4	431.3	186.7
Republic of Crimea	2,187.1	877.9	3,589.9	1,383.4
Krasnodar Territory	16,948.3	9,422.5	27,831.4	14,662.7
Astrakhan Region	2,263.2	1,663.8	3,535.2	2,381.7
Volgograd Region	6,012.3	4,142.2	9,174.6	6,121.3
Rostov Region	10,557.8	5,993.6	17,291.0	9,952.9
Sevastopol	345.4	150.8	603.9	253.5
NORTH CAUCASIAN FEDERAL DISTRICT	9,334.2	6,748.6	15,138.0	10,634.1
Republic of Dagestan	1,534.3	1,599.2	2,659.8	2,401.0
Republic of Ingushetia	84.8	114.8	144.2	175.2
Kabardino-Balkar Republic	764.6	504.7	1,212.0	757.1
Karachay-Cherkess Republic	377.4	326.7	599.9	512.6

Table 6.4.1 (end)

(millions of rubles)

1	2	3	4	5
Republic of North Ossetia — Alania	478.1	331.7	811.3	500.5
Chechen Republic	265.4	340.7	571.9	578.3
Stavropol Territory	5,829.6	3,530.9	9,138.9	5,709.4
VOLGA FEDERAL DISTRICT	96,608.5	55,855.8	151,182.2	88,047.2
Republic of Bashkortostan	12,880.0	6,723.4	20,483.1	10,734.7
Mari El Republic	1,453.3	961.4	2,234.0	1,445.0
Republic of Mordovia	1,821.6	964.8	2,845.1	1,446.0
Republic of Tatarstan (Tatarstan)	18,272.5	9,658.5	29,144.9	15,744.7
Udmurt Republic	4,663.2	2,653.1	7,409.1	4,153.6
Chuvash Republic — Chuvashia	3,156.2	1,658.4	4,830.9	2,500.2
Perm Territory	8,846.2	5,957.5	13,412.9	8,665.5
Kirov Region	3,716.6	1,936.0	5,778.9	2,999.1
Nizhny Novgorod Region	12,281.5	6,576.0	19,105.6	10,502.2
Orenburg Region	4,839.9	3,254.0	7,590.6	4,845.5
Penza Region	2,953.5	1,767.1	4,744.3	2,784.8
Samara Region	13,057.7	7,802.8	19,829.0	13,412.0
Saratov Region	5,508.5	3,320.4	8,563.2	4,883.4
Ulyanovsk Region	3,157.7	2,622.4	5,210.8	3,930.5
URALS FEDERAL DISTRICT	55,114.9	29,446.1	80,271.7	45,359.8
Kurgan Region	3,220.8	968.1	2,555.9	1,386.6
Sverdlovsk Region	16,586.5	10,011.7	25,743.8	14,926.0
Tyumen Region	23,354.8	11,880.9	33,472.6	18,781.1
Khanty-Mansi Autonomous Area — Yugra	7,616.1	5,598.4	10,731.4	8,552.7
Yamal-Nenets Autonomous Area	5,890.4	1,457.1	6,787.8	2,438.4
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	9,848.3	4,825.3	15,953.4	7,790.0
Chelyabinsk Region	11,952.7	6,585.5	18,499.4	10,266.0
SIBERIAN FEDERAL DISTRICT	54,778.8	34,370.2	84,394.6	51,700.9
Altai Republic	271.2	151.4	413.7	234.4
Republic of Tuva	419.7	193.2	632.8	314.3
Republic of Khakassia	1,260.2	647.4	1,791.0	939.0
Altai Territory	5,404.8	3,348.6	8,258.7	5,287.7
Krasnoyarsk Territory	9,355.9	5,606.6	15,035.3	8,441.2
Irkutsk Region	8,430.0	5,457.2	12,908.5	8,085.3
Kemerovo Region — Kuzbass	8,325.0	5,338.4	12,313.3	7,641.5
Novosibirsk Region	12,593.5	8,276.7	19,624.6	12,633.3
Omsk Region	5,213.0	2,831.6	8,230.7	4,407.0
Tomsk Region	3,505.5	2,519.1	5,186.0	3,717.1
FAR-EASTERN FEDERAL DISTRICT	25,733.0	16,797.7	40,715.6	25,169.6
Republic of Buryatia	1,769.7	1,086.9	2,708.5	1,677.7
Republic of Sakha (Yakutia)	2,466.1	1,377.8	3,766.5	2,066.3
Trans-Baikal Territory	1,838.3	1,015.3	2,741.7	1,717.9
Kamchatka Territory	1,399.6	539.4	1,972.0	786.2
Primorye Territory	7,782.3	5,360.5	13,034.7	8,207.0
Khabarovsk Territory	5,656.7	4,521.2	8,923.9	6,398.5
Amur Region	1,775.0	1,261.6	2,767.7	1,909.0
Magadan Region	736.3	434.8	1,114.5	623.5
Sakhalin Region	2,063.7	1,082.3	3,233.3	1,601.4
Jewish Autonomous Region	171.2	108.6	267.5	153.7
Chukotka Autonomous Area	74.2	9.3	185.2	28.5
OUTSIDE THE RUSSIAN FEDERATION	418.2	118.9	724.1	187.0

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 merchandising abroad.

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

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

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

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

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

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

Table 1.7
International Reserves of the Russian Federation

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

Table 1.8
International Reserves and Foreign Currency
Liquidity – Russia

General Provisions

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

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

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

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

Individual Indicators Highlights

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

Section II **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 0409711 'Report on securities' data, reporting form 0409316 'Information on housing loans', reporting form 0409110 'Breakdowns of certain indicators of the credit institutions activity', Moscow Exchange, C-bonds and RU Data information on tradings, data from the Bank of Russia registry of registered and revoked issues (additional issues) of credit institutions securities and securities with stopped and restarted issue, reporting form 0420502 'Information on net asset value including the value of assets (property) of the stock (share) investment fund'.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by credit institutions with nonresidents in foreign and national currency and precious metals. As opposed to the balance of payments statistics nonresidents' equity in Russian credit institutions capital, reinvested earnings in nonresidents' equity and dividends are not included in 'Net foreign assets'.

Claims on nonresidents — all transactions in assets made by credit institutions with nonresidents: foreign currency and deposits — cash in foreign currency in credit institutions' vaults and deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national currency and precious metals; since December 2011 — also loans to nonresident banks; debt securities — debt securities and bills issued by foreign governments, banks and other nonresidents;

loans — loans extended to non-banks — nonresidents (till December 2011 — also included loans extended to nonresident banks); equity and investment fund shares — securities of non-residents including investment funds shares and other forms of institutional units equity participation; other claims — investments in shares of foreign companies and banks, funds in settlements with non-resident 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) and interest rates on the Supplementary mechanism of liquidity provision. Interest rates on monetary policy instruments are linked to the key rate in percent per annum.

The Bank of Russia Board of Directors sets maximum rates submitted at main deposit auctions and fine-tuning deposit auctions as well as minimum rates submitted at main repo auctions

and fine-tuning repo auctions at the key rate level. Interest rates on funds extended or attracted at these auctions are fixed (they do not change if the key rate changes).

Interest rates on overnight standing facilities form the Bank of Russia interest rate corridor that helps restrict the volatility of overnight interbank rates and keep them closer to the key rate. The Bank of Russia forms its interest rate corridor symmetrically relative to the key rate by setting interest rates on overnight standing lending facilities (the Primary mechanism) at 100 bps above the key rate, and the interest rate on standing overnight deposit facilities at 100 bps below the key rate.

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 bps 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 bps above the key rate and at 1-year repo auctions – at 25 bps above the key rate. Interest rates on 1-month and 1-year repos are floating, i.e. they follow changes in the key rate (with a fixed spread determined at auction).

From 16 October 2023 the interest rates on standing lending facilities of the Primary mechanism are set by the Bank of Russia Board of Directors at 100 bps above the key rate and those of the Supplementary mechanism – at 175 bps above the key rate. The rates for terms more than 1 day 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 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 bps below the key rate.

Maximum rate submitted at deposit auctions is the highest interest rate that can be submitted by deposit auction participants. Maximum interest rates submitted at main deposit auctions (1 week) and at fine-tuning deposit auctions are set by the Bank of Russia Board of Directors equal to the key rate.

Minimum rate submitted at repo auctions is the lowest interest rate that can be submitted by repo auction participants. Minimum interest rates submitted at main repo auctions (1 week) and at fine-tuning repo auctions are set by the Bank of Russia Board of Directors equal to the key rate, while minimum interest rates submitted at 1-month repo auctions are set at 10 bps above the key rate and those at 1-year repo auctions – at 25 bps 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. Minimum interest rates submitted at loan auctions are set by the Bank of Russia Board of Directors at 25 bps above the key rate.

Interest rate on the Primary mechanism is the interest rate on overnight loans, repos for 1 day, Lombard loans and loans secured by non-marketable assets for terms from 1 to 30 days that represents the lower bound of the interest rate corridor and set by the Bank of Russia Board of Directors at 100 bps above the key rate. In addition, interest rate on FX swaps for 1 day equals interest rate on the Primary mechanism.

Interest rate on the Supplementary mechanism is the interest rate on repos and loans secured by non-marketable assets for terms from 1 to 180 days, set by the Bank of Russia Board of Directors at 175 bps above the key rate.

Interest rate on loans, repos and FX swaps for 1 day before 16 October 2023 was 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 represented the upper bound of the interest rate corridor and was set by the Bank of Russia Board of Directors at 100 bps above the key rate.

Interest rate on Lombard loans and loans secured by non-marketable assets for terms from 2 to 90 days before 16 October 2023 was the interest rate on standing lending facili-

ties secured by non-marketable assets, and from 25 March 2022 the rate on Lombard loan facilities for terms from 2 to 90 days set by the Bank of Russia Board of Directors at 100 bps above the key rate.

Interest rate on loans secured by non-marketable assets for terms over 90 days before 16 October 2023 was the interest rate on standing lending facilities secured by non-marketable assets for terms from 91 to 549 days set by the Bank of Russia Board of Directors at 175 bps 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 and Repo 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 and repo operations broken down by instruments. The information is provided on a daily basis (business days) in millions of rubles.

Individual Indicators Highlights

Repo auctions means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions as a result of repo auctions including main repo auctions (1 week), fine-tuning repo auctions, and longer-term repo auctions, at start of business.

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.

Primary mechanism standing facilities means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions after they use Primary mechanism standing facilities broken down by repos, Lombard loans and loans secured by non-marketable assets, at start of business. In addition, the amount of funds that credit institutions borrowed through loans secured by non-marketable assets at a rate with a spread of 100 bps to the key rate before the launch of the Primary mechanism and the Supplementary mechanism of liquidity provision.

Supplementary mechanism standing facilities and Special facilities means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions after they use Supplementary mechanism standing facilities as well as Special facilities, at start of business. In addition, the amount of funds that credit institutions borrowed through loans secured by non-marketable assets at a rate with a spread of 175 bps to the key rate before the launch of the Primary mechanism and the Supplementary mechanism of liquidity provision.

Table 2.10
Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds

General Provisions

The table contains information for the last full calendar month on credit institutions' funds (liquidity) placed in Bank of Russia instruments. The information is provided on a daily basis (business days) in billions of rubles.

Individual Indicators Highlights

Deposits with the Bank of Russia means credit institutions' funds, excluding interest, in deposit accounts with the Bank of Russia as a result of using overnight standing deposit facilities (by submitting a corresponding payment order at any time during the operating day) or as a result of deposit auctions, including main deposit auctions (1 week) and fine-tuning deposit auctions.

Bank of Russia bonds means the amount of credit institutions' funds that were actually transferred for the purchase of Bank of Russia bonds in circulation as a result of auctions.

Table 2.11
Results of Main Bank of Russia Auctions

General Provisions

The table contains information for the last full calendar month on the results of main Bank of Russia auctions with raising credit institutions' funds via deposit auctions or providing funds to credit institutions via repo auctions for one week. In the context of a structural liquidity surplus, the Bank of Russia holds main deposit auctions on a weekly basis; in the context of a structural liquidity deficit, the Bank of Russia holds main repo auctions on a weekly basis.

Individual Indicators Highlights

Auction date is the day when a one-week main deposit auction is held and its results are announced, usually, Tuesday.

Auction type is the specific type of the main auction held: a main deposit auction or a main repo auction.

Settlement date / date of the first leg is the day when funds are transferred to deposit accounts by credit institutions or to correspondent accounts of the credit institutions whose orders were satisfied at auction; usually, the next business day after the auction date.

Maturity date / date of the second leg is the day when funds are to be repaid to credit institutions or by credit institutions.

Weighted average rate is the average interest rate calculated as a result of the main auction and weighted by the amount of satisfied orders, in percent per annum.

Amount of extended funds is the amount of funds to be transferred by credit institutions to deposit accounts as a result of a deposit auction or to be provided by the Bank of Russia under repo transactions as a result of a repo auction (this indicator is not adjusted if the amount of actually transferred funds differs due to failure to execute deals), in billions of rubles.

Table 2.12

Results of Bank of Russia Fine-Tuning Auctions

General Provisions

The table contains information for the last full calendar month on the results of Bank of Russia fine-tuning auctions. The Bank of Russia holds fine-tuning auctions to prevent substantial fluctuations of interest rates on overnight interbank loans in case of an imbalance of supply and demand for liquidity in the money market. The Bank of Russia holds repo auctions if supply exceeds demand, and deposit auctions if demand exceeds supply. If necessary, the Bank of Russia holds fine-tuning auctions between main weekly actions. This means that funds at fine-tuning auctions are provided or attracted for shorter periods (usually, no longer than for six calendar days).

Individual Indicators Highlights

Auction date is the day when a fine-tuning auction is held and its results are announced; also the day when the Bank of Russia provides funds to credit institutions in the case of a repo auction or when credit institutions transfer funds to deposit accounts in the case of a deposit auction.

Auction type is the type of the fine-tuning auction held: a repo auction or a deposit auction.

Maturity is the number of days for which the Bank of Russia provided funds in the case of a repo auction or credit institutions transferred funds to deposit accounts in the case of a deposit auction.

Weighted average rate is the average interest rate calculated as a result of the auction and weighted by the amount of satisfied orders, in percent per annum.

Amount is the amount of funds to be transferred by the Bank of Russia through entering into repo transactions as a result of a repo auction or to be transferred by credit institutions to deposit accounts as a result of a deposit auction (this indicator is not adjusted if the amount of actually provided or attracted funds differs due to failure to execute deals), billions of rubles.

Table 2.13

Results of Bank of Russia Long-Term Repo Auctions

General Provisions

The table contains information for the last three full calendar months on the results of Bank of Russia 1-month and 1-year repo auctions. The Bank of Russia holds these auctions monthly in line with an approved schedule.

Individual Indicators Highlights

Auction date is the day when a long-term repo auction is held and its results are announced.

Date of the first leg is the day when funds are transferred under repo transactions to the credit institutions whose orders were satisfied at auction; usually, the next business day after the auction date.

Date of the second leg is the day when credit institutions need to repay the funds to the Bank of Russia under the repo transactions.

Weighted average rate is the average interest rate calculated as a result of the auction on funds provided under repo transactions and weighted by the amount of satisfied orders, in percent per annum.

Amount of extended funds is the amount of funds to be transferred to credit institutions as a result of the auction (this indicator is not adjusted if the amount of actually transferred funds differs due to failure to execute deals), billions of rubles.

Section 3. Financial Markets

Subsection 3.1. Interbank Credit Market

Table 3.1.1

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

Table 3.1.2

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

Table 3.1.3

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

Table 3.1.4

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

General Provisions

These tables contain the data on bid and offered rates and interbank lending rates with breakdown by maturity bands (1 day, 2 to 7 days, 8 to 30 days, 31 to 90 days, 91 to 180 days and 181 days to 1 year) in rubles and in US dollars.

The source of data is the daily reporting form 0409701 'The foreign exchange and money markets transactions report' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation' presented by the panel banks in the Moscow region.

Information on the interbank money market rates is also published in the *Bank of Russia Bulletin* and on the Bank of Russia's official website.

Individual Indicators Highlights

Monthly Average Actual Rates on Moscow Banks' Credits (MIACR, MIACR-IG, MIACR-B) are calculated as simple averages of daily MIACR, MIACR-IG and MIACR-B rates for the corresponding period with breakdown by maturity bands.

Weighted Average Actual Rates on Credits (MIACR, MIACR-IG, MIACR-B) are calculated as weighted averages of the interest rates applied to the actual interbank lending transactions conducted by Moscow banks with breakdown by maturity bands. Transactions with maximal rates (10% of overall volume of transactions) and transactions with minimal rates (10% of overall volume of transactions) are excluded from calculation.

Since January 2015, transactions with volume 10 times above the maximum total daily volume of the bank's similar transactions (with regard to maturity and currency) for the latest six months are excluded from calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B. Furthermore, rates and corresponding turnover volumes are not published in case of calculation on the basis of less than three transactions.

Since August 2015, bank's transactions with one counterparty at the similar rate (with regard to maturity and currency) are considered as one transaction for calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B.

Since February 2016, transactions between banks involved in measures aimed at preventing bank bankruptcy and corresponding investor banks are excluded from calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B.

Weighted Average Actual Rates on Moscow banks' credits (MIACR) include rates in lending transactions with resident and non-resident banks.

Weighted Average Actual Rates on Moscow banks' credits to Russian banks with high credit rating (MIACR-IG) include rates in lending transactions with Russian banks with credit rating from Baa3 on Moody's scale or BBB- on Fitch and Standard & Poor's scales and higher.

Weighted Average Actual Rates on Moscow banks' credits to Russian banks with speculative credit rating (MIACR-B) include rates in lending transactions with Russian banks with credit rating from B3 to B1 on Moody's scale or from B- to B+ on Fitch and Standard & Poor's scales.

Table 3.1.5

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

Table 3.1.6

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

General Provisions

These tables are formed on the basis of the daily reporting form 0409701 'The foreign exchange and money markets transactions report' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation' presented by the panel banks. The data include average daily interbank credits (deposits) turnover and repo operations with breakdown by maturity bands, instruments and currencies applied in the interbank money market.

Information is also published on the Bank of Russia's official website.

Individual Indicators Highlights

Interbank lending (deposits) turnover and repo operations include interbank lending transactions and deposits without any collateral or obligations and repo operations, conducted with residents of the Russian Federation (excluding double counting) and non-residents of the Russian Federation (banks and international financial institutions).

Data exclude transactions with the Bank of Russia, on-demand operations, intraday operations, subordinate loans and syndicated loans.

Subsection 3.2. Exchange Rates and Reference Prices of Precious Metals

Table 3.2.1

Official Exchange Rate of US Dollar Against Ruble

Table 3.2.2

Official Exchange Rate of Euro Against Ruble

General Provisions

Official exchange rates of foreign currencies against ruble are set and published by the Bank of Russia according to Article 53 of Federal Law 'On the Central Bank of Russian Federation (Bank of Russia)'.

Data on official exchange rates are disseminated on the day of their setting on the Bank of Russia's website and are published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Official exchange rate of US dollar against ruble is calculated and set by the Bank of Russia each business day on the basis of USD/RUB quotations in the domestic interbank foreign exchange market.

Official exchange rate of euro against ruble is calculated and set by the Bank of Russia on the basis of the official exchange rate of the US dollar against ruble and EUR/USD quotations in the international interbank foreign exchange market.

Table 3.2.5

Reference Prices of Refined Precious Metals

General Provisions

To promote further development of the precious metals market in Russia, the Bank of Russia, pursuant to its Ordinance No. 1283-U, dated 28 May 2003, 'On the Procedure for Fixing Reference Prices of Refined Precious Metals', sets book prices of precious metals every business day at 2 p.m. Moscow time. They are calculated on the basis of real time spot prices of gold, silver, platinum and palladium from London Fixings and recalculated in

rubles at an official US dollar / ruble rate effective on the day following the day on which book prices were fixed.

The table shows daily book prices of above precious metals for the accounting month.

To enable credit institutions to account for precious metals (gold, silver, platinum and palladium), it is established that reference prices of refined gold, silver, platinum and palladium come into effect on the business day following the day on which they were fixed and remain effective until the Bank of Russia sets new reference prices.

Bank of Russia Ordinance No. 1284-U, dated 28 May 2003, 'On Invalidating Some Bank of Russia Regulations' repealed Bank of Russia Ordinance No. 652-U, dated 30 September 1999, 'On the Procedure for Calculating the Bank of Russia Buying and Selling Prices of Refined Precious Metals in Operations with Credit Institutions' (with amendments), which set the procedure for fixing prices for the Bank of Russia buying and selling precious metals on the domestic market.

Bank of Russia Ordinance No. 1993-U, dated 9 April 2008, 'On Amending Point 2 of Bank of Russia Ordinance No. 1283-U, dated 28 May 2003, 'On the Procedure for Fixing Reference Prices of Refined Precious Metals', cancelled since 1 July 2008, discounts for fixings equaling 'the average cost of delivery of each precious metal to the international market'.

The reference prices of precious metals fixed by the Bank of Russia are published in the *Bank of Russia Bulletin*, reported by Interfax, PRIME, Reuters, Associated Press and other news agencies and are available on the Bank of Russia's website.

Table 3.3
Stock Exchange Trade by Types of Securities
and Financial Derivatives

General Provisions

The table 'Stock Exchange Trade by Type of Securities and Financial Derivatives' shows volumes of stock exchange trade in securities and financial derivatives (including repos) broken down by type of securities and financial derivatives.

Volumes of trade in futures on securities and futures on stock indices are calculated separately for futures. Volumes of trade in options on futures, an underlying asset of which are securities, and options on futures, an underlying asset of which are stock indices, are calculated separately for options.

Individual Indicators Highlights

The terms 'share', 'bond', 'investment unit', 'financial derivative', 'futures', and 'option' are defined in line with Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Federal Law No. 65-FZ, dated 22 April 2010, 'On Investment Funds', and Bank of Russia Ordinance No. 3565-U, dated 16 February 2015, 'On Types of Financial Derivatives'.

Share is an issued security that fixes the rights of its owner (shareholder) to receive part of the profit of a corporation in the form of dividends, to participate in the management of the corporation and to receive part of the property that remains after its liquidation. Shares are inscribed (registered) securities.

Bond is an issued security that fixes the right of its holder to receive its nominal value from the bond issuer, in the period of time provided for by such bond, or other property equivalent. A bond may likewise provide for the right of its holder to receive the interest fixed in it, on the nominal value thereof or for other property rights. The income on a bond is interest and (or) discount.

Russian depository receipt (RDR) is a registered security that does not have a par value, confers ownership rights to a certain number of securities (shares or bonds of a foreign issuer (underlying securities) or securities of other foreign issuer certifying the rights to shares or bonds of a foreign issuer) and carries the RDR holder's right to receive from the RDR issuer the relevant number

of underlying securities in exchange for the depository receipts and to be provided with services in relation to the exercise of rights attached to the underlying securities by the RDR holder.

Investment Share (Unit) is an inscribed security that certifies the right of its holder for a share in the property of a unit investment fund, the right to demand appropriate trust (fiduciary) management of the unit investment fund from its management company, and the right to get cash compensation upon termination of a trust management contract of the unit investment fund with all the holders of its investment shares (termination of the unit investment fund).

Derivative Financial Instrument (Derivative) is an agreement (contract), excluding repo contracts, which provides for one or several of the following obligations:

- 1) the obligation of the parties or a party to the agreement to pay on a periodical basis or as a lump sum, including if a claim is made by the other party, amounts of money depending on changes in the price of commodities, securities, exchange rate of a respective currency, interest rates, inflation rate, derivatives' prices, official statistical information, physical, biological and (or) chemical indices of environmental conditions, occurrence of circumstances which give evidence of a failure to discharge or of improper discharge by one or several legal entities, governments or municipal entities of their obligations (excluding the surety agreement and the insurance agreement), or any other circumstance provided for federal laws or Bank of Russia regulations, and in respect of which it is not known whether they will occur or not, and also depending on changes in values calculated on the basis of a single value or an aggregate of several values of indices cited in this clause. This agreement may also provide for the obligation of the parties or a party to the agreement to transfer securities, commodities or currency to the other party or the obligation to make a contract that is a derivative;
- 2) the obligation of the parties or a party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell securities, currency or commodities or to make a contract which is a derivative;
- 3) the obligation of the parties or a party to the agreement to transfer the securities, currency or commodities to the other party for ownership at the earliest on the third day after making the agreement and the obligation of the other party thereto to accept and pay for the cited property, and contains an indication that such agreement is a derivative.

Futures Agreement (Contract) shall be deemed a contract made in the course of exchange trade which provides for the obligation of either party to the agreement to make periodical monetary payments depending on changes in the price and (or) the value of the underlying asset and (or) the occurrence of the circumstance which constitutes an underlying asset.

Option Agreement (Contract) shall be deemed the following:

- 1) an agreement providing for the obligation of either party to the agreement, if a claim is made by the other party, to pay on a periodical basis and (or) as a lump sum amounts of money depending on changes in the price (value) of the underlying asset or occurrence of the circumstance which is deemed to be an underlying asset;
- 2) an agreement providing for the following:
 - the obligation of either party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell the underlying securities, currency or commodity, including by way of making by a party (parties) thereto and (or) by the person (persons) in whose interests the option agreement has been made, a contract of securities purchase and sale, a contract of foreign currency purchase and sale or a contract of commodities delivery; or
 - the obligation of either party to an agreement if the other party thereto makes a claim, to make a contract that is a derivative and constitutes an underlying asset.

Table 3.4
Main Stock
Market Indicators

General Provisions

The table presents data on the MICEX index, the RTS index and the Moscow Exchange trade turnover.

The MICEX index has been calculated since 22 September 1997 (its initial value was set at 100 points) on the basis of ruble stock prices. The sample of stocks included into the calculation basis is the expert evaluation.

The RTS index has been calculated since 1 September 1995 (its initial value was set at 100 points). Stock prices are denominated in US dollars. The sample of stocks used for the RTS index calculation basis is the expert evaluation.

The Moscow Exchange reviews the MICEX and the RTS Indices' List of constituent Stocks four times a year.

Individual Indicators Highlights

The Moscow Exchange trade turnover is the value of transactions with stocks, conducted in secondary trading on the Moscow Exchange in ruble equivalent.

The **MICEX Index** and the **RTS Index** are capitalization-weighted composite indices calculated based on prices of 50 most liquid stocks of Russian issuers. Russian depository receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

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

Section 4. Financial Institutions' Performance

Subsection 4.1. General Description

Table 4.1.1
Quantitative Characteristics
of Operating Credit Institutions

General Provisions

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

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

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

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

For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated 2 April 2010, 'On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licences'.

To fulfill its controlling and supervisory functions, the Bank of Russia keeps the State Register of Credit Institutions in accordance with the procedure established by federal laws and the Bank of Russia rules and regulations issued in pursuance of these laws.

The register of licences granted to credit institutions must be published by the Bank of Russia in the *Bank of Russia Bulletin* at least once a year. Any change or addition to the register is published by the Bank of Russia within one month from the day it was entered into the register.

Information on official registration of credit institutions, granting them licences, changes in their names, location, restructuring and liquidation are reported in the *Bank of Russia Bulletin* and placed on the Bank of Russia' website.

Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking credit institutions are determined by the Federal Law 'On Banks and Banking Activities' (Article 1).

Credit institution – legal entity authorized by a special the Bank of Russia permission (licence) to make its profits from banking activities within the framework of the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

Bank – credit institution having an exclusive authority for complex banking operations, namely: to accept deposits of legal entities and individuals, to invest raised funds on its behalf and at its cost on terms of repayability, chargeability, and maturity, and also to open and keep banking accounts of individuals and legal entities.

Nonbanking credit institution:

- 1) credit institution authorized exclusively for banking operations, mentioned in points 3 and 4 (only in the part of banking accounts of legal entities connected with money transfers without opening banking accounts), and also in point 5 (only in the part of money transfers without opening banking accounts) and in point 9 part one Article 5 Federal Law 'On Banks and Banking Activities' (nonbanking credit

institutions authorized for money transfers without opening banking accounts and other banking operations connected with them);

- 2) credit institution authorized for selected banking operations, established by Federal Law 'On Banks and Banking Activities'. The permissible combination of banking operations for such nonbanking institutions are specified by the Bank of Russia.
- 3) credit institution – central counterparty operating in compliance with Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activity and Central Counterparty'. The Bank of Russia establishes admissible combinations of banking operations for a non-bank credit institution – central counterparty.

Operating credit institutions – credit institutions registered by the Bank of Russia before 1 July 2002, or by the registration authority, and entitled to conduct banking operations.

The Bank of Russia licence is a special permission of the Central Bank of the Russian Federation (the Bank of Russia) on whose basis a credit institution has the right to conduct banking operations. The banking licence spells out the banking operations the given credit institution has the right to carry out, and also the currency in which these banking operations can be performed.

The following types of licences may be issued to newly created credit institutions:

- universal licence to conduct banking operations in rubles (without the right to accept individual deposits and accept and invest precious metals);
- universal licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles (without the right to accept individual deposits, accept and invest precious metals, and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- universal licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles (without the right to accept individual deposits and accept and invest precious metals);
- basic licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- basic licence to conduct banking operations in rubles (without the right to accept individual deposits, accept and invest precious metals, and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank settlement credit institutions;
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank credit institutions carrying out credit and deposit operations;
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank credit institutions authorized for money transfers without opening accounts and other banking operations connected with them;
- licence to conduct banking operations for nonbank credit institutions, which are central counterparties.

The following types of banking licences may be issued to an operating bank for expansion of its activities:

- universal licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- basic licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals.

Bank with a universal licence – bank entitled to perform banking operations specified in Part 1 of Article 5 of the Federal Law ‘On Banks and Banking Activities’.

Bank with a basic licence – bank entitled to perform banking operations specified in Part 1 of Article 5 of the Federal Law ‘On Banks and Banking Activities’ subject to the restrictions established by Article 5.1 of the Federal Law ‘On Banks and Banking Activities’.

The authorized capital of a credit institution is based on funds contributed by owners (shares and other equity) and determines the minimum amount of assets serving as a guarantee to creditors.

As of the date of application for the state registration and a licence to conduct banking operations the minimum amount of the share capital for newly created credit institution complies with Article 11 of the Federal Law ‘On Banks and Banking Activities’.

Registered authorized capital of credit institutions – aggregate value of credit institutions’ authorized capitals as registered in the State Register of Credit Institutions.

Branches of credit institutions having the right to conduct banking operations – structural units of credit institutions located separately from headquarters, which perform on their behalf a full range or selected banking transactions specified by the Bank of Russia licence.

The line ‘PJSC Sberbank branches’ shows branches of PJSC Sberbank that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before 1 January 1998, the line provided the total number of PJSC Sberbank branches as part of monthly information on credit institutions.

Representative offices of operating credit institutions – autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

Additional offices, 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 months, 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).