

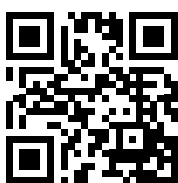


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No. 2

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Moscow
2024



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

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

Symbols and notes:

– nil

... not available

0.0 and 0.00 – nonsignificant volume

X – data are not published

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

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

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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Balance of Payments of the Russian Federation (Analytical Presentation)

(millions of US dollars)

	Q1 2022	Q2 2022	Q3 2022	Q4 2022	2022	Q1 2023	Q2 2023	Q3 2023
CURRENT ACCOUNT	71,039	77,066	48,197	41,735	238,036	15,760	7,523	16,261
Goods	84,798	95,082	72,844	62,830	315,554	30,697	26,336	33,269
<i>Exports</i>	154,559	151,824	141,666	144,016	592,064	105,214	103,439	108,929
<i>Imports</i>	69,761	56,741	68,822	81,186	276,510	74,518	77,103	75,659
Services	-3,534	-3,623	-6,713	-8,360	-22,230	-7,608	-8,923	-9,707
<i>Exports</i>	13,878	11,075	11,368	12,302	48,623	9,814	10,367	9,677
Transport	4,219	3,647	3,551	3,509	14,926	3,690	3,804	3,668
Travel	1,058	1,387	1,580	1,573	5,598	1,548	1,912	1,665
Other services	8,601	6,041	6,237	7,220	28,100	4,576	4,651	4,344
<i>Imports</i>	17,411	14,699	18,081	20,662	70,853	17,422	19,290	19,383
Transport	3,526	3,149	3,598	3,809	14,082	3,847	4,009	3,922
Travel	2,634	3,474	6,862	7,828	20,798	7,515	8,561	9,882
Other services	11,251	8,076	7,621	9,025	35,973	6,061	6,720	5,579
Compensation of employees	82	-420	-889	-1,276	-2,503	-1,223	-1,297	-1,221
Investment income	-8,975	-11,334	-15,000	-9,198	-44,508	-3,997	-7,308	-4,427
Receivable	9,027	8,434	8,707	9,820	35,988	8,589	9,032	7,249
Payable	18,002	19,767	23,708	19,019	80,496	12,586	16,341	11,677
<i>Direct investment</i>	-9,930	-8,481	-8,187	-4,861	-31,459	-5,936	-3,338	-5,650
Receivable	5,967	5,645	5,599	6,618	23,829	4,948	5,950	3,996
Payable	15,896	14,126	13,786	11,480	55,288	10,884	9,288	9,647
<i>Portfolio investment</i>	-423	-3,706	-8,398	-6,172	-18,700	-567	-5,602	-916
Receivable	703	509	517	493	2,222	351	345	310
Payable	1,126	4,216	8,915	6,665	20,922	918	5,947	1,226
<i>Other investment</i>	1,378	854	1,584	1,835	5,651	2,506	1,631	2,139
Receivable	2,357	2,279	2,591	2,709	9,937	3,289	2,737	2,943
Payable	979	1,426	1,007	873	4,286	783	1,106	804
Rent	18	4	2	4	28	1	23	11
Secondary income	-1,349	-2,643	-2,047	-2,266	-8,305	-2,109	-1,307	-1,664
CAPITAL ACCOUNT	-22	-1,147	-1,929	-1,482	-4,580	-58	-47	-144

Table 1.1 (end)
(millions of US dollars)

	Q1 2022	Q2 2022	Q3 2022	Q4 2022	2022	Q1 2023	Q2 2023	Q3 2023
Net lending (+) / net borrowing (-) (balance from current and capital accounts)	71,017	75,920	46,268	40,252	233,457	15,702	7,476	16,118
Net lending (+) / net borrowing (-) (balance from financial account)	67,395	75,672	44,252	40,260	227,578	14,151	4,021	12,754
Direct investment	256	10,838	9,792	5,827	26,713	8,842	3,822	4,024
<i>Net acquisition of financial assets</i>	-21,654	-4,631	6,803	6,396	-13,086	554	3,234	4,912
Equity and investment fund shares	-17,123	-4,933	11,032	12,902	1,878	8,282	5,696	5,825
Debt instruments	-4,531	302	-4,229	-6,506	-14,964	-7,728	-2,462	-912
<i>Net incurrence of liabilities</i>	-21,910	-15,469	-2,989	569	-39,800	-8,288	-588	888
Equity and investment fund shares	-13,647	-8,368	2,032	7,915	-12,069	2,513	1,535	4,450
Debt instruments	-8,263	-7,101	-5,021	-7,346	-27,731	-10,800	-2,123	-3,562
Portfolio investment	7,442	188	990	12,592	21,211	2,678	-86	3,212
<i>Net acquisition of financial assets</i>	-3,091	-1,626	-2,328	-3,765	-10,809	-1,391	-1,559	527
Equity and investment fund shares	-2,148	-371	-306	-604	-3,429	343	526	415
Debt securities	-943	-1,254	-2,022	-3,161	-7,380	-1,734	-2,085	112
<i>Net incurrence of liabilities</i>	-10,533	-1,814	-3,318	-16,356	-32,021	-4,068	-1,473	-2,686
Equity and investment fund shares	-5,155	-1,066	-1,803	-8,494	-16,519	-128	-446	-1,377
Debt securities	-5,378	-748	-1,515	-7,862	-15,501	-3,941	-1,027	-1,309
Financial derivatives (other than reserves) and employee stock options	-2,836	-65	-407	-161	-3,469	-772	-87	-176
<i>Net acquisition of financial assets</i>	-13,392	-2,471	-1,320	-737	-17,920	-942	-461	-466
<i>Net incurrence of liabilities</i>	-10,556	-2,406	-913	-577	-14,451	-169	-374	-290
Other investment	73,151	63,554	32,082	21,588	190,375	8,527	1,801	7,964
<i>Net acquisition of financial assets</i>	81,074	33,154	25,418	10,877	150,524	9,873	8,371	18,240
Other equity	5	-3	-2	56	56	2	1	2
Loans, currency and deposits	44,324	28,106	18,138	-10,406	80,162	2,402	-267	10,833
Other accounts receivable	36,745	5,052	7,282	21,227	70,306	7,469	8,637	7,405
<i>Net incurrence of liabilities</i>	7,924	-30,400	-6,664	-10,711	-39,851	1,346	6,570	10,276
Other equity	10	0	0	-2	8	-4	0	0
Loans, currency and deposits	-7	-11,845	-2,077	-5,549	-19,478	142	1,317	3,515
Other accounts payable	7,915	-18,573	-4,625	-5,205	-20,489	1,188	5,233	6,752
Special drawing rights	6	19	38	45	108	21	20	9
Reserve assets	-10,617	1,156	1,795	414	-7,253	-5,123	-1,431	-2,271
Net errors and omissions	-3,622	-248	-2,016	8	-5,878	-1,551	-3,455	-3,364

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	30.09.2023
Total	482,400	453,103	478,680	440,526	383,634	357,803	339,279	322,313
General Government	63,353	53,266	74,568	66,899	46,104	40,435	36,851	31,798
Federal Government	63,268	53,192	74,533	66,868	46,087	40,420	36,842	31,790
New Russian Debt	62,967	52,891	74,232	66,569	45,855	40,188	36,610	31,559
Loans	1,501	1,384	2,094	1,886	1,412	1,238	1,099	1,124
Foreign currency bonds	19,959	18,550	18,035	16,943	16,307	16,144	16,083	14,980
<i>Eurobonds</i>	19,686	18,324	17,810	16,849	16,222	16,084	16,029	14,939
<i>Eurobonds (related to the second London Club debt restructuring)</i>	274	226	225	94	85	60	54	41
Ruble denominated bonds	41,483	32,938	54,085	47,722	28,119	22,797	19,418	15,445
<i>OFZ</i>	41,483	32,938	54,085	47,722	28,119	22,797	19,418	15,445
<i>Eurobonds</i>	0	0	0	0	0	0	0	0
Other	24	19	18	18	17	10	10	10
Debt of the former USSR	301	301	301	300	231	231	232	232
Local Government	84	74	36	31	17	16	9	8
Loans	0	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0	0
Ruble denominated bonds	84	74	36	31	17	16	9	8

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	30.09.2023
Central bank and banks	114,685	118,622	113,470	105,409	94,460	92,723	93,426	93,799
Debt liabilities to direct investors and to direct investment enterprises	4,764	6,556	4,176	4,079	3,908	4,008	3,936	3,838
Debt securities	3,552	3,562	5,104	4,407	1,788	1,289	1,233	1,196
Loans, currency and deposits	78,122	71,837	74,365	69,891	61,203	60,114	59,974	61,192
Other	28,249	36,667	29,825	27,032	27,562	27,312	28,282	27,572
Other sectors	304,362	281,215	290,642	268,217	243,069	224,645	209,002	196,716
Debt liabilities to direct investors and to direct investment enterprises	130,624	115,552	121,462	108,926	96,958	82,654	74,296	67,621
Debt securities	8,631	6,368	9,430	7,572	7,033	6,813	5,943	5,256
Loans, currency and deposits	141,152	135,524	140,610	128,746	119,997	115,577	108,090	99,943
Other	23,955	23,771	19,139	22,973	19,082	19,600	20,673	23,896

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	30.09.2023
Total	482,400	453,103	478,680	440,526	383,634	357,803	339,279	322,313
Foreign Currency	349,696	340,266	302,244	278,514	261,466	249,481	234,163	226,285
Domestic Currency	132,704	112,837	176,436	162,012	122,168	108,322	105,115	96,028
General Government	63,353	53,266	74,568	66,899	46,104	40,435	36,851	31,798
Foreign Currency	21,786	20,254	20,448	19,147	17,968	17,623	17,424	16,345
<i>Short-term</i>	24	19	18	18	17	10	10	10
<i>Long-term</i>	21,762	20,235	20,430	19,129	17,951	17,613	17,415	16,335
Domestic Currency	41,567	33,012	54,120	47,753	28,136	22,812	19,426	15,453
<i>Short-term</i>	0	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	15,453
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	109,922	112,067	109,294	101,330	90,552	88,715	89,489	89,961
Foreign Currency	87,489	88,340	72,832	65,826	59,860	58,368	56,493	54,978
<i>Short-term</i>	29,887	33,580	19,186	16,600	14,394	13,550	13,684	12,927
<i>Long-term</i>	57,601	54,760	53,646	49,227	45,467	44,818	42,810	42,051
Domestic Currency	22,433	23,726	36,462	35,504	30,692	30,347	32,996	34,983
<i>Short-term</i>	16,875	18,796	29,943	29,053	26,884	27,214	30,448	32,686
<i>Long-term</i>	5,558	4,930	6,519	6,451	3,808	3,133	2,548	2,297

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	30.09.2023
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	173,738	165,663	169,179	159,291	146,112	141,990	134,706	129,095
Foreign Currency	133,825	134,321	119,586	109,340	105,751	105,234	99,716	97,686
<i>Short-term</i>	20,236	22,291	16,413	14,570	12,447	14,704	14,679	19,000
<i>Long-term</i>	113,589	112,031	103,174	94,770	93,304	90,530	85,036	78,686
Domestic Currency	39,913	31,342	49,593	49,951	40,360	36,756	34,990	31,409
<i>Short-term</i>	10,205	7,395	10,752	17,133	15,097	13,762	15,304	14,305
<i>Long-term</i>	29,709	23,947	38,841	32,818	25,263	22,994	19,686	17,104
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	78,232	71,459
Foreign Currency	106,597	97,350	89,378	84,201	77,886	68,256	60,530	57,276
Domestic Currency	28,790	24,757	36,260	28,804	22,979	18,407	17,702	14,184

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	30.09.2023
Total Liabilities	482,400	453,103	478,680	440,526	383,634	357,803	339,279	322,313
Short-term	86,486	88,623	82,069	81,038	72,442	71,050	77,070	81,431
Long-term	395,913	364,480	396,611	359,487	311,191	286,753	262,209	240,881
General Government	63,353	53,266	74,568	66,899	46,104	40,435	36,851	31,798
Short-term	24	19	18	18	17	10	10	10
Debt securities	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0
Other liabilities	24	19	18	18	17	10	10	10
Long-term	63,329	53,247	74,550	66,882	46,087	40,425	36,841	31,788
Debt securities	61,526	51,562	72,156	64,695	44,443	38,956	35,510	30,432
Loans, currency and deposits	1,803	1,685	2,395	2,186	1,644	1,469	1,331	1,356
Other liabilities	0	0	0	0	0	0	0	0
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	109,922	112,067	109,294	101,330	90,552	88,715	89,489	89,961
Short-term	46,763	52,376	49,129	45,653	41,278	40,763	44,132	45,613
Debt securities	589	522	559	388	180	2	1	1
Loans, currency and deposits	43,352	40,296	42,965	41,658	37,802	38,021	39,799	41,685
Other liabilities	2,822	11,558	5,605	3,606	3,296	2,741	4,332	3,927
Long-term	63,159	59,691	60,165	55,678	49,274	47,952	45,357	44,348
Debt securities	2,962	3,040	4,544	4,019	1,608	1,287	1,232	1,196
Loans, currency and deposits	34,770	31,541	31,400	28,233	23,401	22,094	19,833	19,177
Other liabilities	25,427	25,109	24,220	23,426	24,265	24,571	24,292	23,975

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	30.09.2023
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	173,738	165,663	169,179	159,291	146,112	141,990	134,706	129,095
Short-term	30,440	29,686	27,165	31,703	27,544	28,467	29,983	33,305
Debt securities	17	11	17	15	55	59	193	182
Loans, currency and deposits	6,469	5,904	8,008	8,715	8,408	8,808	9,117	9,227
Other liabilities	23,955	23,771	19,139	22,973	19,082	19,600	20,673	23,896
Long-term	143,298	135,978	142,015	127,588	118,567	113,523	104,723	95,790
Debt securities	8,614	6,357	9,413	7,557	6,979	6,754	5,750	5,074
Loans, currency and deposits	134,683	129,620	132,602	120,031	111,588	106,769	98,973	90,716
Other liabilities	1	1	0	0	0	0	0	0
Direct investment	135,387	122,107	125,638	113,005	100,866	86,662	78,232	71,459
<i>Banks</i>	4,764	6,556	4,176	4,079	3,908	4,008	3,936	3,838
Direct investor in direct investment enterprises	48	46	45	44	42	41	37	35
Direct investment enterprises in direct investor (reverse investment)	18	11	12	27	14	71	65	14
Between fellow enterprises	4,698	6,499	4,119	4,008	3,852	3,897	3,834	3,789
<i>Other sectors</i>	130,624	115,552	121,462	108,926	96,958	82,654	74,296	67,621
Direct investor in direct investment enterprises	34,743	29,800	36,975	30,177	27,770	24,984	24,559	22,609
Direct investment enterprises in direct investor (reverse investment)	72,164	65,441	61,567	58,070	51,903	42,482	38,031	36,627
Between fellow enterprises	23,717	20,311	22,920	20,679	17,285	15,189	11,705	8,385

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	30.09.2023
Net International Investment Position	484,993	605,938	489,359	586,841	759,597	805,912	806,556	828,779
Assets	1,651,900	1,590,461	1,698,649	1,588,868	1,592,164	1,590,776	1,538,699	1,502,557
Direct investment	487,004	389,758	479,644	414,655	381,194	369,873	334,333	307,762
Equity and investment fund shares	392,802	306,316	373,718	321,764	298,317	290,684	263,916	241,652
Debt instruments	94,202	83,442	105,925	92,891	82,877	79,189	70,418	66,110
Portfolio investment	117,413	93,742	90,114	86,018	80,641	73,944	73,807	70,467
Equity and investment fund shares	34,473	27,045	24,224	21,580	21,847	24,091	26,575	26,975
Debt securities	82,940	66,696	65,890	64,438	58,794	49,854	47,232	43,493
Financial derivatives (other than reserves) and employee stock options	6,444	7,618	3,014	1,829	1,282	1,002	1,033	725
Other investment	410,412	492,935	541,756	545,677	547,058	552,077	547,109	554,581
Other equity	8,559	8,553	8,517	8,485	8,575	8,587	8,579	8,570
Loans, currency and deposits	347,710	394,593	424,441	426,759	414,489	415,756	409,325	414,051
Other accounts receivable	54,143	89,789	108,797	110,433	123,994	127,735	129,205	131,960
Reserve assets	630,627	606,409	584,121	540,688	581,989	593,879	582,418	569,021
Liabilities	1,166,907	984,523	1,209,291	1,002,027	832,568	784,864	732,143	673,777
Direct investment	610,083	513,519	677,217	541,044	442,276	404,721	363,705	315,838
Equity and investment fund shares	474,695	391,412	551,579	428,039	341,411	318,059	285,472	244,378
Debt instruments	135,387	122,107	125,638	113,005	100,866	86,662	78,232	71,459
Portfolio investment	273,636	191,978	257,129	202,848	155,097	151,012	145,463	139,807
Equity and investment fund shares	197,807	134,291	171,832	131,044	104,129	106,828	106,331	106,562
Debt securities	75,828	57,686	85,297	71,804	50,968	44,184	39,131	33,244
Financial derivatives (other than reserves) and employee stock options	5,757	5,864	2,575	1,921	1,282	1,018	1,014	944
Other investment	277,431	273,162	272,369	256,213	233,913	228,113	221,962	217,189
Other equity	4,128	3,658	6,017	5,368	4,410	4,030	3,601	3,220
Loans, currency and deposits	221,076	209,047	217,370	200,823	182,843	177,161	169,054	162,160
Other accounts payable	26,978	35,511	25,004	26,870	22,542	22,521	25,160	27,925
Special drawing rights (Net incurrence of liabilities)	25,250	24,946	23,979	23,152	24,118	24,401	24,147	23,883

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
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	423,916	71.6	x	x	x	x	303,787	109.9	x	x	x	x	120,128	x	x
2023															
Q1	105,214	68.1	x	x	x	x	74,518	106.8	x	x	x	x	30,697	x	x
Q2	103,439	68.1	x	x	x	x	77,103	135.9	x	x	x	x	26,336	x	x
Q3	108,929	76.9	x	x	x	x	75,659	109.9	x	x	x	x	33,269	x	x
Q4	106,333	73.8	x	x	x	x	76,507	94.2	x	x	x	x	29,826	x	x
January	33,606	71.5	x	x	x	x	24,072	99.9	x	x	x	x	9,535	x	x
February	30,652	59.5	x	x	x	x	22,501	83.1	x	x	x	x	8,150	x	x
March	40,957	73.1	x	x	x	x	27,945	150.3	x	x	x	x	13,012	x	x
April	31,583	65.4	x	x	x	x	24,749	148.2	x	x	x	x	6,833	x	x
May	37,368	75.3	x	x	x	x	26,910	142.7	x	x	x	x	10,458	x	x
June	34,488	64.0	x	x	x	x	25,443	120.1	x	x	x	x	9,045	x	x
July	31,610	68.8	x	x	x	x	25,495	117.7	x	x	x	x	6,114	x	x
August	36,936	75.5	x	x	x	x	25,439	108.2	x	x	x	x	11,497	x	x
September	40,382	86.3	x	x	x	x	24,725	104.5	x	x	x	x	15,657	x	x
October	34,316	77.8	x	x	x	x	23,712	94.2	x	x	x	x	10,604	x	x
November	33,594	74.5	x	x	x	x	24,591	93.6	x	x	x	x	9,003	x	x
December	38,423	70.1	x	x	x	x	28,204	94.9	x	x	x	x	10,219	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
30.11	592,352	440,475	412,261	23,310	4,904	151,878
31.12	598,592	442,734	414,244	23,539	4,951	155,858
2024						
31.01	585,448	433,931	405,596	23,412	4,923	151,516

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

Table 1.8

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars, end of period)

	31.01.2024
A. Official reserves assets	585,447.9
(1) foreign currency reserves (in convertible foreign currencies)	405,050.4
(a) securities	x
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits with:	x
(i) other national central banks, BIS and IMF	x
(ii) banks headquartered in the reporting country	—
of which: located abroad	—
(iii) banks headquartered outside the reporting country	x
of which: located in the reporting country	—
(2) IMF reserve position	4,923.0
(3) SDRs	23,412.3
(4) gold	151,516.5
— volume in millions of fine troy ounces	74.9
(5) other reserve assets (specify)	545.7
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	545.7
B. Other foreign currency assets (specify)	—
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	—
— loans not included in official reserve assets	—
— financial derivatives not included in official reserve assets	—
— gold not included in official reserve assets	—
— other	—

Table 1.8 (cont.)

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

	31.01.2024			
	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)	-338.4	-338.4	—	—
— outflows related to repos (-)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (-)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (-)	-338.4	-338.4	—	—
— other accounts receivable (+)	—	—	—	—

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

Table 1.8 (cont.)

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

(millions of US dollars)

	31.01.2024			
	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options (puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (–)	—	—	—	—
— BIS (–)	—	—	—	—
— IMF (–)	—	—	—	—
— other international organizations (–)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (–)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (–)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—	—	—	—
(a) short positions	—	—	—	—
(i) bought puts	—	—	—	—
(ii) written calls	—	—	—	—
(b) long positions	—	—	—	—
(i) bought calls	—	—	—	—
(ii) written puts	—	—	—	—
PRO MEMORIA: In-the-money options	—	—	—	—
(1) At current exchange rate	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(2) +5% (depreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(3) –5% (appreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(4) +10% (depreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(5) –10% (appreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(6) Other (specify)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—

Table 1.8 (end)

IV. Memo items

(millions of US dollars)

	31.01.2024
(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	57.5
— lent or repoed and included in Section I	-1.2
— lent or repoed but not included in Section I	-149.9
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	208.6
(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 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	18.5
Q3 2023	17.7
Q4 2023 ²	19.0

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

Table 1.10

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
2022								
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
30.11	16,873.0	31,010.3	14,486.1	16,524.3	47,883.4	44,663.5	25,855.1	18,808.4
31.12	17,134.0	32,551.8	16,053.9	16,497.9	49,685.7	48,699.6	27,385.8	21,313.8
2024								
31.01	16,756.4	31,838.8	15,078.7	16,760.1	48,595.1	49,221.5	28,042.9	21,178.6

Table 1.10 (end)

Date	M2 Money supply, billions of rubles (5+6)	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
		9	10	11	12
2022				
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
30.11	92,546.9	1.5	12.3	20.4
31.12	98,385.4	6.3	19.4	19.4
2024				
31.01	97,816.7	-0.6	18.7	19.0

Table 1.11

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
31.12.2022	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
30.11	24,960.9	17,911.9	5,020.5	271.7	1,756.7	0.0
31.12	26,506.8	18,320.7	4,530.5	271.7	3,383.9	0.0
2024						
31.01	25,632.9	17,754.8	4,821.2	273.2	2,783.7	0.0

Table 1.11 (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
2024						
09.01	26,506.8	18,320.7	4,530.5	271.7	3,383.9	0.0
10.01	26,299.6	18,075.9	3,994.0	271.7	3,958.0	0.0
11.01	25,881.6	18,060.3	3,928.5	271.7	3,621.1	0.0
12.01	25,238.1	18,052.4	3,205.0	271.7	3,709.0	0.0
15.01	25,675.6	18,054.8	2,563.3	271.7	4,785.8	0.0
16.01	25,854.2	18,024.7	2,720.6	271.7	4,837.2	0.0
17.01	25,910.8	18,010.3	1,957.5	271.7	5,671.3	0.0
18.01	25,712.8	18,004.8	4,475.1	271.7	2,961.2	0.0
19.01	25,769.3	17,997.8	4,538.9	271.7	2,960.9	0.0
22.01	25,748.0	17,978.2	4,556.1	271.7	2,942.0	0.0
23.01	25,684.2	17,923.2	4,548.6	271.7	2,940.7	0.0
24.01	25,639.8	17,896.1	4,447.9	271.7	3,024.1	0.0
25.01	25,753.1	17,875.0	4,865.3	273.2	2,739.6	0.0
26.01	25,635.3	17,857.7	4,729.9	273.2	2,774.4	0.0
29.01	25,512.2	17,829.4	4,685.2	273.2	2,724.4	0.0
30.01	25,328.6	17,775.5	4,600.7	273.2	2,679.2	0.0
31.01	25,558.4	17,756.2	4,876.1	273.2	2,652.9	0.0

¹ At market value.

Central Bank Survey

Table 1.12

(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	Nov, 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	49,856,103
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	5,811,589
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	-8,621,958
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	1,472,100
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	24,960,896
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	17,911,927
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	7,048,969
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	7,048,969
Required reserves	145,932	145,929	265,379	265,379	265,339	271,330	271,330	271,316	271,721	271,712	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	147,288
Transferable deposits	30,992	30,540	30,440	30,624	31,773	30,536	31,465	30,476	30,090	30,511	29,860	29,658
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	19,632
Nonfinancial organizations	11,025	10,752	10,653	10,559	10,794	9,480	10,511	10,385	10,313	10,960	10,212	10,026
Households	0	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	117,630
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	117,630
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)	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	23,409,650

Table 1.12 (end)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024
NET FOREIGN ASSETS	50,787,527	49,453,387
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	5,879,364	3,724,247
NET CLAIMS ON GENERAL GOVERNMENT	-6,792,202	-5,545,496
CLAIMS ON OTHER SECTORS	1,559,460	1,535,431
MONETARY BASE	26,506,798	25,632,912
Currency in circulation	18,320,696	17,754,782
Liabilities to other depository corporations	8,186,103	7,878,130
Deposits, of which	8,186,103	7,878,130
Required reserves	271,712	273,228
Debt securities	—	—
DEPOSITS INCLUDED IN BROAD MONEY	147,895	156,510
Transferable deposits	33,510	33,960
Other financial institutions	22,592	23,555
Nonfinancial organizations	10,919	10,406
Households	0	0
Other deposits	114,385	122,550
Other financial institutions	114,385	122,550
Nonfinancial organizations	0	0
Households	0	0
OTHER ITEMS (NET)	24,779,455	23,378,147

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

Table 1.13

Other Depository Corporations Survey

(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 corporations	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 1.13 (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 corporations	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 corporations	902,038	1,042,565	952,020	871,809	884,512	1,028,981
Nonfinancial corporations	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 corporations	2,848,310	3,107,323	3,194,884	3,262,044	3,289,301	3,029,831
Nonfinancial corporations	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 corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Other financial corporations	318,438	325,171	328,239	408,931	422,922	469,104
Nonfinancial corporations	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 1.13 (cont.)

(millions of rubles, end of period)

MEMO ITEM

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
HOUSEHOLDS LOANS	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
mortgages	14,057,908	14,136,306	14,350,131	14,648,808	14,953,699	15,282,346
car loans	1,211,285	1,221,099	1,232,204	1,251,609	1,283,763	1,321,914
consumer loans	12,277,777	12,323,837	12,383,608	12,555,949	12,708,203	12,917,989
other loans	759,110	758,362	754,285	792,263	820,535	855,849
accrued interest claims ²	450,846	450,167	434,214	449,639	459,034	460,235
<i>in foreign currency</i>	54,005	53,134	55,137	55,954	56,349	54,277
mortgages	9,129	8,891	9,397	9,447	9,734	9,298
other loans	37,439	36,866	37,955	38,606	38,583	37,042
accrued interest claims ²	7,437	7,377	7,785	7,901	8,032	7,937

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
NET FOREIGN ASSETS	8,902,929	8,765,026	9,230,141	8,975,114	8,822,469	8,141,502
CLAIMS ON NONRESIDENTS	14,391,692	14,657,084	15,500,506	15,498,341	14,984,185	14,247,099
LIABILITIES TO NONRESIDENTS	5,488,763	5,892,058	6,270,365	6,523,226	6,161,717	6,105,597
CLAIMS ON CENTRAL BANK	8,008,872	7,833,056	8,423,747	7,433,531	7,623,544	8,088,096
NET CLAIMS ON GENERAL GOVERNMENT	1,299,607	761,097	793,317	958,033	-370,915	-431,767
Claims on federal government	13,527,687	13,981,036	14,137,843	14,053,341	14,052,915	14,130,263
Debt securities	13,461,213	13,914,681	14,071,532	13,999,513	13,999,089	14,076,434
<i>in rubles</i>	12,624,381	13,040,848	13,152,081	13,206,620	13,242,840	13,352,158
<i>in foreign currency</i>	836,832	873,833	919,451	792,893	756,249	724,276
Loans	66,475	66,354	66,311	53,828	53,826	53,829
<i>in rubles</i>	66,420	66,297	66,250	53,766	53,767	53,772
<i>in foreign currency</i>	55	58	61	62	59	56
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	420,096
Debt securities	316,624	314,654	311,074	305,272	290,511	274,133
<i>in rubles</i>	316,624	314,654	311,074	305,272	290,511	274,133
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	140,276	143,452	127,619	131,391	154,503	145,964
<i>in rubles</i>	140,126	143,295	127,453	131,223	154,343	145,811
<i>in foreign currency</i>	150	157	166	168	160	153
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	12,346,486
Deposits	6,358,628	6,759,761	7,548,914	7,001,023	7,938,402	7,962,803
<i>in rubles</i>	6,201,380	6,598,940	7,386,664	6,830,225	7,768,326	7,789,894
<i>in foreign currency</i>	157,247	160,821	162,250	170,798	170,076	172,910
Other liabilities	4,096,034	4,606,019	3,644,835	4,043,939	4,492,132	4,383,683
<i>in rubles</i>	4,096,034	4,606,019	3,644,835	4,043,939	4,492,132	4,383,683
<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	2,635,640
Deposits	2,230,318	2,312,265	2,589,470	2,487,010	2,438,310	2,635,640
<i>in rubles</i>	2,230,317	2,312,263	2,589,469	2,487,009	2,438,309	2,635,640
<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	120,518,670
<i>in rubles</i>	98,460,372	100,876,998	103,487,339	105,764,748	108,000,772	110,220,783
<i>in foreign currency</i>	9,249,001	10,044,894	10,558,287	10,705,678	10,327,610	10,297,887
Claims on other financial corporations	13,769,802	14,480,419	15,223,891	15,659,956	15,901,653	16,614,443
<i>in rubles</i>	11,698,990	12,358,585	12,951,630	13,257,638	13,481,274	14,106,017
Debt securities	1,356,014	1,535,766	1,550,403	1,473,506	1,533,078	1,452,696
Loans	7,394,402	7,580,701	7,975,563	8,283,266	8,441,577	8,887,799
Other claims	2,948,574	3,242,118	3,425,664	3,500,866	3,506,619	3,765,521

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
<i>in foreign currency</i>	2,070,812	2,121,835	2,272,261	2,402,318	2,420,379	2,508,427
Debt securities	698,524	686,455	726,077	760,130	746,180	711,830
Loans	1,187,640	1,206,144	1,293,378	1,335,652	1,433,311	1,525,216
Other claims	184,648	229,235	252,806	306,536	240,888	271,381
Claims on nonfinancial corporations	62,415,971	64,346,831	65,716,056	66,737,997	67,612,830	68,545,541
<i>in rubles</i>	55,293,557	56,479,369	57,485,772	58,488,684	59,756,134	60,803,433
Debt securities	2,329,370	2,255,198	2,248,683	2,246,639	2,225,224	2,335,824
Loans	48,930,531	50,119,216	51,088,493	52,175,512	53,525,251	54,313,369
Other claims	4,033,656	4,104,955	4,148,596	4,066,533	4,005,659	4,154,239
<i>in foreign currency</i>	7,122,414	7,867,462	8,230,284	8,249,314	7,856,697	7,742,108
Debt securities	483,458	525,201	548,878	553,085	474,363	506,164
Loans	6,461,504	7,160,578	7,495,504	7,508,900	7,243,738	7,102,945
Other claims	177,453	181,683	185,902	187,329	138,595	132,999
Claims on households	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898	35,358,687
<i>in rubles</i>	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
Debt securities	—	—	—	—	—	—
Loans	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	55,775	55,597	55,742	54,047	50,534	47,352
Debt securities	—	—	—	—	—	—
Loans	55,775	55,597	55,742	54,047	50,534	47,352
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,789,513	4,906,924	5,232,452	4,914,314	5,253,757	5,783,806
DEPOSITS INCLUDED IN BROAD MONEY	83,923,814	85,367,113	87,955,190	88,710,766	88,696,601	89,803,272
<i>in rubles</i>	70,286,376	70,978,719	72,624,162	73,163,088	73,830,483	75,526,568
Transferable deposits	31,495,583	32,240,687	32,303,228	31,604,533	31,386,031	30,980,664
Other financial corporations	1,130,011	1,123,098	1,186,638	1,162,285	1,208,824	1,270,417
Nonfinancial corporations	14,750,917	15,038,745	15,400,311	15,187,487	15,222,185	15,224,193
Households	15,614,655	16,078,844	15,716,279	15,254,761	14,955,022	14,486,054
Other deposits	38,790,793	38,738,031	40,320,934	41,558,555	42,444,452	44,545,904
Other financial corporations	3,229,766	3,236,682	3,299,319	3,213,802	3,306,453	3,492,655
Nonfinancial corporations	14,129,073	13,955,775	14,542,698	14,834,570	14,658,321	15,198,124
Households	21,431,953	21,545,575	22,478,917	23,510,183	24,479,678	25,855,125
<i>in foreign currency</i>	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117	14,276,704
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117	14,276,704
Other financial corporations	341,439	367,730	395,490	483,693	403,758	366,538
Nonfinancial corporations	9,423,345	10,051,352	10,876,835	11,015,145	10,643,454	10,258,719
Households	3,872,655	3,969,312	4,058,703	4,048,841	3,818,905	3,651,447
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,370	4,340	4,316	4,288	4,243	4,198
DEPOSITS EXCLUDED FROM BROAD MONEY	1,571,596	1,600,865	1,576,667	1,569,937	1,522,043	1,542,163
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,896,943	3,000,304	2,965,554	2,986,864	3,044,897	2,925,902
SHARES AND OTHER EQUITY	14,551,644	14,919,002	15,422,835	15,758,373	16,077,709	16,334,929
OTHER ITEMS (NET)	18,182,900	18,482,522	19,335,818	19,892,562	19,804,229	19,922,230
Escrow accounts of households ¹	4,402,909	4,536,088	4,855,557	5,259,161	5,457,873	5,710,630

Table 1.13 (cont.)

(millions of rubles, end of period)

MEMO ITEM

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
HOUSEHOLDS LOANS	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898	35,358,687
<i>in rubles</i>	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
mortgages	15,644,292	15,846,191	16,425,372	17,092,351	17,582,937	17,910,290
car loans	1,361,732	1,431,854	1,493,483	1,541,516	1,607,190	1,657,761
consumer loans	13,117,501	13,372,004	13,704,060	13,902,869	14,057,087	14,192,585
other loans	889,012	922,211	955,138	1,003,196	1,033,447	1,071,203
accrued interest claims ²	455,289	466,784	471,883	478,495	482,703	479,495
<i>in foreign currency</i>	55,775	55,597	55,742	54,047	50,534	47,352
mortgages	9,871	9,896	10,210	10,168	9,274	8,721
other loans	37,680	37,379	36,952	35,343	33,253	30,348
accrued interest claims ²	8,224	8,322	8,580	8,536	8,007	8,283

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024
NET FOREIGN ASSETS	7,815,603	7,639,970
CLAIMS ON NONRESIDENTS	13,829,407	13,729,730
LIABILITIES TO NONRESIDENTS	6,013,804	6,089,760
CLAIMS ON CENTRAL BANK	9,373,077	8,876,784
NET CLAIMS ON GENERAL GOVERNMENT	2,214,413	-17,561
Claims on federal government	14,053,468	14,140,540
Debt securities	13,999,691	14,086,890
<i>in rubles</i>	13,280,841	13,363,761
<i>in foreign currency</i>	718,850	723,129
Loans	53,777	53,650
<i>in rubles</i>	53,721	53,594
<i>in foreign currency</i>	57	57
Other claims	—	—
<i>in rubles</i>	—	—
<i>in foreign currency</i>	—	—
Claims on state and local government	518,544	468,941
Debt securities	255,816	254,987
<i>in rubles</i>	255,816	254,987
<i>in foreign currency</i>	—	—
Loans	262,728	213,954
<i>in rubles</i>	262,574	213,800
<i>in foreign currency</i>	154	153
Other claims	—	—
<i>in rubles</i>	—	—
<i>in foreign currency</i>	—	—
Liabilities to federal government	10,895,719	12,761,084
Deposits	6,859,609	8,694,431
<i>in rubles</i>	6,720,969	8,539,346
<i>in foreign currency</i>	138,640	155,085
Other liabilities	4,036,110	4,066,653
<i>in rubles</i>	4,036,110	4,066,653
<i>in foreign currency</i>	—	—
Liabilities to state and local government	1,461,879	1,865,959
Deposits	1,461,879	1,865,959
<i>in rubles</i>	1,461,878	1,865,957
<i>in foreign currency</i>	1	3
Other liabilities	—	—
<i>in rubles</i>	—	—
<i>in foreign currency</i>	—	—
CLAIMS ON OTHER SECTORS	122,382,875	122,700,004
<i>in rubles</i>	111,621,406	112,022,673
<i>in foreign currency</i>	10,761,469	10,677,331
Claims on other financial corporations	17,660,543	17,140,470
<i>in rubles</i>	15,024,645	14,635,658
Debt securities	2,035,583	1,826,350
Loans	9,206,051	9,038,272
Other claims	3,783,011	3,771,036

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024
<i>in foreign currency</i>	2,635,898	2,504,813
Debt securities	758,242	730,154
Loans	1,665,871	1,635,141
Other claims	211,785	139,517
Claims on nonfinancial corporations	69,264,882	69,875,695
<i>in rubles</i>	61,185,369	61,748,415
Debt securities	2,631,803	2,787,536
Loans	54,481,287	54,794,435
Other claims	4,072,279	4,166,444
<i>in foreign currency</i>	8,079,513	8,127,280
Debt securities	544,172	574,888
Loans	7,402,429	7,479,243
Other claims	132,912	73,148
Claims on households	35,457,451	35,683,839
<i>in rubles</i>	35,411,392	35,638,600
Debt securities	—	—
Loans	35,411,392	35,638,600
Other claims	—	—
<i>in foreign currency</i>	46,058	45,239
Debt securities	—	—
Loans	46,058	45,239
Other claims	—	—
LIABILITIES TO CENTRAL BANK	5,850,771	3,693,707
DEPOSITS INCLUDED IN BROAD MONEY	95,197,053	94,860,071
<i>in rubles</i>	81,103,509	80,903,784
Transferable deposits	32,518,258	31,804,807
Other financial corporations	1,231,041	1,360,836
Nonfinancial corporations	15,233,332	15,365,319
Households	16,053,885	15,078,652
Other deposits	48,585,251	49,098,976
Other financial corporations	3,668,785	4,028,486
Nonfinancial corporations	17,530,678	17,027,608
Households	27,385,788	28,042,882
<i>in foreign currency</i>	14,093,544	13,956,287
Transferable deposits	—	—
Other financial corporations	—	—
Nonfinancial corporations	—	—
Households	—	—
Other deposits	14,093,544	13,956,287
Other financial corporations	450,934	394,187
Nonfinancial corporations	9,644,383	9,618,718
Households	3,998,226	3,943,383
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,163	4,149
DEPOSITS EXCLUDED FROM BROAD MONEY	1,543,622	1,493,302
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,785,942	2,988,195
SHARES AND OTHER EQUITY	16,269,866	16,506,119
OTHER ITEMS (NET)	20,134,551	19,653,655
Escrow accounts of households ¹	5,573,817	5,511,373

Table 1.13 (end)

(millions of rubles, end of period)

MEMO ITEM

	Dec, 2023	Jan, 2024
HOUSEHOLDS LOANS	35,457,451	35,683,839
<i>in rubles</i>	35,411,392	35,638,600
mortgages	18,198,262	18,331,722
car loans	1,714,878	1,754,425
consumer loans	13,908,540	14,028,647
other loans	1,099,732	1,031,713
accrued interest claims ²	489,980	492,093
<i>in foreign currency</i>	46,058	45,239
mortgages	8,635	8,108
other loans	30,062	29,887
accrued interest claims ²	7,361	7,244

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

² Balances of accrued, not received interest on loans.

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

Table 1.14

Depository Corporations Survey

(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 corporations	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 corporations	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 corporations	922,006	1,062,353	971,808	891,874	905,491	1,050,038
Nonfinancial corporations	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 corporations	2,859,560	3,114,613	3,430,134	4,022,699	3,313,901	3,097,691
Nonfinancial corporations	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 corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Other financial corporations	318,438	325,171	328,239	408,931	422,922	469,104
Nonfinancial corporations	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 1.14 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
NET FOREIGN ASSETS	56,800,496	59,561,170	62,031,813	61,396,525	59,656,831	57,997,605
NET CLAIMS ON GENERAL GOVERNMENT	-6,065,905	-7,064,653	-6,886,333	-7,280,755	-8,688,734	-9,053,725
CLAIMS ON OTHER SECTORS	108,964,071	112,228,588	115,429,420	117,815,325	119,642,303	121,990,770
<i>in rubles</i>	99,637,245	102,050,914	104,674,383	106,963,073	109,202,258	111,572,011
<i>in foreign currency</i>	9,326,825	10,177,674	10,755,038	10,852,252	10,440,045	10,418,759
Claims on other financial corporations	15,019,446	15,782,223	16,600,634	16,997,191	17,208,573	18,079,121
<i>in rubles</i>	12,870,811	13,527,609	14,131,625	14,448,302	14,675,762	15,449,825
of which: Loans	8,481,714	8,668,396	9,063,791	9,380,476	9,539,423	10,132,396
<i>in foreign currency</i>	2,148,635	2,254,613	2,469,008	2,548,889	2,532,812	2,629,296
of which: Loans	1,187,640	1,206,144	1,293,378	1,335,652	1,433,311	1,525,216
Claims on nonfinancial corporations	62,421,024	64,351,725	65,723,108	66,745,661	67,619,831	68,552,963
<i>in rubles</i>	55,298,609	56,484,261	57,492,821	58,496,344	59,763,132	60,810,852
of which: Loans	48,930,531	50,119,216	51,088,493	52,175,512	53,525,251	54,313,369
<i>in foreign currency</i>	7,122,416	7,867,463	8,230,287	8,249,316	7,856,699	7,742,111
of which: Loans	6,461,504	7,160,578	7,495,504	7,508,900	7,243,738	7,102,945
Claims on households	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898	35,358,687
<i>in rubles</i>	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
of which: Loans	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
<i>in foreign currency</i>	55,775	55,597	55,742	54,047	50,534	47,352
of which: Loans	55,775	55,597	55,742	54,047	50,534	47,352
BROAD MONEY LIABILITIES	100,918,588	102,686,774	105,446,247	106,149,278	106,005,110	106,827,792
MONEY SUPPLY (National Definition)	87,276,779	88,294,039	90,110,902	90,597,312	91,134,749	92,546,889
<i>in rubles</i>						
Currency outside bankikg system	16,920,538	17,245,965	17,377,456	17,349,562	17,214,146	16,873,033
Transferable deposits	31,527,048	32,271,163	32,333,318	31,635,045	31,415,892	31,010,322
Other financial corporations	1,150,965	1,143,189	1,206,415	1,181,836	1,228,472	1,290,049
Nonfinancial corporations	14,761,428	15,049,130	15,410,624	15,198,447	15,232,398	15,234,219
Households	15,614,655	16,078,844	15,716,279	15,254,761	14,955,022	14,486,054
Other deposits	38,829,193	38,776,911	40,400,129	41,612,705	42,504,712	44,663,534
Other financial corporations	3,268,166	3,275,562	3,378,514	3,267,952	3,366,713	3,610,285
Nonfinancial corporations	14,129,073	13,955,775	14,542,698	14,834,570	14,658,321	15,198,124
Households	21,431,953	21,545,575	22,478,917	23,510,183	24,479,678	25,855,125
<i>in foreign currency</i>	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117	14,276,705
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117	14,276,705
Other financial corporations	341,439	367,730	395,490	483,693	403,758	366,538
Nonfinancial corporations	9,423,345	10,051,352	10,876,835	11,015,145	10,643,454	10,258,719
Households	3,872,655	3,969,312	4,058,703	4,048,841	3,818,905	3,651,447
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,370	4,340	4,316	4,288	4,243	4,198
DEPOSITS EXCLUDED FROM BROAD MONEY	1,571,596	1,600,865	1,576,667	1,569,937	1,522,043	1,542,163
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,896,943	3,000,304	2,965,554	2,986,864	3,044,897	2,925,902
OTHER ITEMS (NET)	54,311,534	57,437,163	60,586,433	61,225,015	60,038,350	59,638,792
Escrow accounts of households ¹	4,402,909	4,536,088	4,855,557	5,259,161	5,457,873	5,710,630

Table 1.14 (end)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024
NET FOREIGN ASSETS	58,603,130	57,093,357
NET CLAIMS ON GENERAL GOVERNMENT	-4,577,789	-5,563,057
CLAIMS ON OTHER SECTORS	123,942,335	124,235,435
<i>in rubles</i>	113,097,646	113,506,113
<i>in foreign currency</i>	10,844,689	10,729,323
Claims on other financial corporations	19,214,246	18,666,151
<i>in rubles</i>	16,495,131	16,109,350
of which: Loans	10,580,061	10,411,973
<i>in foreign currency</i>	2,719,115	2,556,801
of which: Loans	1,665,871	1,635,141
Claims on nonfinancial corporations	69,270,639	69,885,445
<i>in rubles</i>	61,191,123	61,758,163
of which: Loans	54,481,287	54,794,435
<i>in foreign currency</i>	8,079,516	8,127,282
of which: Loans	7,402,429	7,479,243
Claims on households	35,457,451	35,683,839
<i>in rubles</i>	35,411,392	35,638,600
of which: Loans	35,411,392	35,638,600
<i>in foreign currency</i>	46,058	45,239
of which: Loans	46,058	45,239
BROAD MONEY LIABILITIES	112,483,068	111,777,102
MONEY SUPPLY (National Definition)	98,385,362	97,816,666
<i>in rubles</i>		
Currency outside bankikg system	17,133,957	16,756,372
Transferable deposits	32,551,769	31,838,768
Other financial corporations	1,253,632	1,384,391
Nonfinancial corporations	15,244,251	15,375,725
Households	16,053,885	15,078,652
Other deposits	48,699,636	49,221,526
Other financial corporations	3,783,170	4,151,036
Nonfinancial corporations	17,530,678	17,027,608
Households	27,385,788	28,042,882
<i>in foreign currency</i>	14,093,544	13,956,287
Transferable deposits	—	—
Other financial corporations	—	—
Nonfinancial corporations	—	—
Households	—	—
Other deposits	14,093,544	13,956,287
Other financial corporations	450,934	394,187
Nonfinancial corporations	9,644,383	9,618,718
Households	3,998,226	3,943,383
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,163	4,149
DEPOSITS EXCLUDED FROM BROAD MONEY	1,543,622	1,493,302
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,785,942	2,988,195
OTHER ITEMS (NET)	61,155,043	59,507,136
Escrow accounts of households ¹	5,573,817	5,511,373

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 1.15

Other Financial Corporations Survey

(millions of rubles, end of period)

	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Net foreign assets	5,046,698	5,270,847	5,102,065	5,060,247	6,348,843	6,316,832	4,472,775	4,516,197	5,554,248	6,670,530	7,674,414
Claims on banking system	9,047,016	9,282,066	9,532,775	9,981,274	10,313,673	9,226,933	9,241,835	9,355,115	10,148,480	11,121,715	11,152,669
Net claims on general government	3,306,473	3,116,240	3,423,993	3,387,339	3,765,234	3,870,533	3,545,702	3,459,867	3,782,619	3,571,094	4,226,255
Claims on other sectors	32,293,638	32,757,322	33,858,224	35,242,745	33,779,994	37,272,594	39,789,733	41,928,630	46,677,014	47,748,950	49,973,913
Nonfinancial organizations	30,907,535	31,414,335	32,527,255	33,940,808	32,119,928	35,687,323	38,190,230	40,167,322	44,773,341	45,842,081	48,064,214
Households	1,386,103	1,342,986	1,330,969	1,301,937	1,660,067	1,585,271	1,599,503	1,761,308	1,903,673	1,906,868	1,909,699
Securities other than shares	1,615,115	1,594,420	1,572,921	1,611,434	2,057,520	1,925,165	1,985,833	2,267,834	3,479,230	3,519,149	3,899,352
Loans	15,977,065	16,101,895	16,466,423	17,202,887	17,816,045	18,509,449	17,451,550	18,625,028	19,797,598	19,362,138	20,376,547
Credit institutions	8,378,820	8,675,222	8,827,958	9,157,349	9,372,153	9,282,278	8,279,729	8,721,687	9,084,341	8,818,779	9,350,861
Insurance technical reserves	6,485,109	6,634,109	6,699,327	6,772,548	6,975,608	7,051,722	6,874,049	6,932,007	7,165,078	7,183,710	7,212,252
Net equity of households in life insurance reserves	1,337,448	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673	1,354,529	1,395,931	1,432,816	1,455,074	1,487,571
Net equity of households in pension funds	4,240,398	4,247,308	4,253,753	4,251,115	4,382,646	4,388,254	4,381,527	4,370,959	4,540,171	4,527,594	4,520,782
Prepaid premiums/reserves against outstanding claims	907,262	1,017,283	1,037,231	1,075,426	1,112,338	1,179,796	1,137,993	1,165,117	1,192,092	1,201,042	1,203,899
of which: credit institutions	65,178	61,387	60,625	56,928	58,487	54,270	47,332	47,270	43,073	36,926	36,794
Other items (net)	25,616,536	26,096,051	27,178,386	28,084,737	27,358,571	29,200,556	30,738,613	31,434,941	35,720,454	39,047,292	41,539,098

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

Financial Sector Survey

Table 1.16

(millions of rubles, end of period)

	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Net foreign assets	57,014,181	56,889,213	55,335,500	56,340,000	59,605,860	67,891,660	42,077,259	43,455,906	53,025,289	59,182,815	64,474,909
Domestic claims	92,919,868	93,868,109	97,292,597	100,266,439	103,363,514	104,845,255	111,091,139	118,898,406	131,585,987	135,128,388	142,078,887
Net claims on general government	-4,276,684	-5,419,973	-5,842,813	-7,424,428	-5,237,478	-10,495,570	-4,704,364	-3,219,799	-471,932	-1,440,411	-1,839,650
Claims on other sectors	97,196,552	99,288,083	103,135,409	107,690,867	108,600,992	115,340,824	115,795,503	122,118,205	132,057,919	136,568,799	143,918,538
Nonfinancial organizations	74,221,931	75,456,985	77,834,954	81,096,734	80,594,189	86,707,639	87,331,820	92,510,643	101,343,315	104,907,708	110,485,238
Households	22,974,621	23,831,097	25,300,455	26,594,133	28,006,804	28,633,185	28,463,683	29,607,562	30,714,604	31,661,091	33,433,299
Currency outside financial sector	12,512,631	12,558,582	12,775,068	13,075,315	13,188,451	13,821,895	13,280,943	14,161,609	15,422,809	15,805,479	16,906,424
Deposits	61,069,366	60,994,361	61,386,773	63,110,532	68,176,987	69,467,969	65,232,983	69,330,139	75,691,041	77,969,569	80,617,610
Securities other than shares	1,558,542	1,576,914	1,729,872	1,744,679	1,946,142	1,711,475	1,675,711	1,426,193	1,819,117	2,224,549	2,504,092
Loans	6,106,537	5,991,836	6,221,701	6,661,526	7,116,618	7,967,467	7,974,288	8,763,621	9,614,094	9,444,632	9,938,373
Insurance technical reserves	6,419,930	6,572,722	6,638,702	6,715,620	6,917,121	6,997,451	6,826,717	6,884,737	7,122,005	7,146,784	7,175,458
Other items (net)	62,267,043	63,062,908	63,875,981	65,298,767	65,624,055	72,770,656	58,177,756	61,788,013	74,942,210	81,720,190	89,411,839

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. MONETARY POLICY INSTRUMENTS

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	For 30.11.2023	For 31.01.2024
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	50,068,578	49,592,200
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	6,126,978	4,140,022
Securities	438,703	436,139	437,259	439,586	439,582	437,751	435,230	438,830	429,134	433,745	408,540
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	3,603,908	3,625,868
Other assets	332,738	298,280	302,563	287,433	249,439	293,429	359,221	308,272	273,173	283,516	1,235,074
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	60,516,725	59,001,704
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	17,912,460	17,755,322
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	16,151,761	13,893,001
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	3,239,049	3,267,361
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	10,470,830	397,382
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	47,774,100	35,313,066
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	12,742,625	23,688,638
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	60,516,725	59,001,704

Table 2.2

The Bank of Russia Key Rate¹

(% p.a.)

Period	Rate
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
18.12.2023	16.00

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
13.12.2023 — 16.01.2024	4,564.6
17.01.2024 — 13.02.2024	4,647.3
14.02.2024 — 12.03.2024	4,712.3

Table 2.7

Interest Rates on Monetary Policy Instruments¹

(% 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
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	—	—	—
18.12.2023	15.00	16.00	16.00	16.10	16.25	16.25	17.00	17.75	—	—	—

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
27.07.2020	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
03.01.2023	6.00	6.50	6.50	—	—	—
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	—	—	—
18.12.2023	14.50	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
2024												
03.01	—	—	800,000.00	41,137.43	136.62	11,168.69	—	34,325.36	—	1,100,000.00	790,000.00	149,000.00
04.01	—	—	800,000.00	42,547.43	136.62	11,168.69	—	34,325.36	—	1,100,000.00	790,000.00	149,000.00
05.01	—	—	800,000.00	5.02	136.62	11,168.69	—	34,325.36	—	1,100,000.00	790,000.00	149,000.00
09.01	—	—	800,000.00	1,339,639.93	136.62	11,168.69	—	34,325.36	—	1,100,000.00	790,000.00	149,000.00
10.01	—	—	800,000.00	1,016,671.59	47.52	12,486.09	—	24,272.19	—	—	150,000.00	99,000.00
11.01	—	—	800,000.00	145,739.09	—	10,499.93	—	25,972.19	—	—	150,000.00	—
12.01	—	—	800,000.00	375,125.25	—	8,553.87	—	27,972.19	—	10,000.00	100,000.00	—
14.01	—	—	800,000.00	125.03	31.86	8,553.87	—	28,772.19	—	—	—	—
15.01	—	—	800,000.00	486,447.12	118.99	8,549.99	—	28,772.19	—	—	—	—
16.01	—	—	800,000.00	296,603.08	—	8,553.80	—	6,500.10	—	—	—	—
17.01	—	—	800,000.00	1,022,038.65	—	6,549.46	—	8,300.10	—	—	—	—
18.01	—	—	600,000.00	102,265.92	—	6,545.81	—	6,500.10	—	—	—	—
19.01	—	—	600,000.00	101,536.41	—	6,550.52	—	6,500.10	—	—	—	—
22.01	—	—	600,000.00	137,773.27	—	5,975.07	—	6,500.10	—	—	—	—
23.01	—	—	600,000.00	902,133.06	—	5,939.35	—	6,500.10	—	—	—	—
24.01	—	—	600,000.00	150,053.06	—	4,957.09	—	6,500.10	—	—	—	—
25.01	—	—	600,000.00	194,446.79	—	4,951.01	—	6,500.10	—	—	—	—
26.01	—	—	600,000.00	145,356.86	—	4,618.67	—	6,500.00	—	40,000.00	—	—
29.01	—	—	600,000.00	993,435.40	—	4,617.48	—	6,500.00	—	20,000.00	—	—
30.01	—	—	600,000.00	332,748.75	—	4,622.60	—	6,500.00	—	250,000.00	—	—
31.01	—	—	600,000.00	384,738.45	—	4,504.31	—	6,500.00	—	205,000.00	—	—

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	
2024										
03.01	—	—	—	—	105,000.00	85,410.50	—	—	325,453.32	
04.01	—	—	—	—	105,000.00	85,410.50	—	—	325,453.32	
05.01	—	—	—	—	105,000.00	85,410.50	—	—	325,453.32	
09.01	—	—	—	—	105,000.00	85,410.50	—	—	325,453.32	
10.01	1.00	—	—	—	105,000.00	85,410.36	—	—	325,360.40	
11.01	—	—	—	—	105,000.00	60,386.36	—	—	324,671.98	
12.01	—	—	—	—	105,000.00	60,386.36	—	—	324,640.40	
14.01	—	—	—	—	105,000.00	60,374.56	—	—	324,379.83	
15.01	—	—	—	—	105,000.00	60,374.56	—	—	324,379.83	
16.01	—	—	—	—	105,000.00	60,374.56	—	—	323,531.44	
17.01	—	—	—	—	55,000.00	374.56	—	—	321,646.05	
18.01	—	—	—	—	55,000.00	374.56	—	—	320,912.44	
19.01	—	—	—	—	55,000.00	374.56	—	—	320,530.85	
22.01	—	—	—	—	55,000.00	374.56	—	—	320,222.28	
23.01	—	—	—	—	55,000.00	369.00	—	—	320,063.67	
24.01	—	—	—	—	55,000.00	369.00	—	—	312,485.00	
25.01	—	—	—	—	55,000.00	369.00	—	—	312,439.43	
26.01	—	—	—	—	55,000.00	369.00	—	—	312,139.33	
29.01	—	—	—	—	55,000.00	369.00	—	—	311,836.15	
30.01	—	—	—	—	95,000.00	369.00	—	—	312,513.18	
31.01	—	—	—	—	95,000.00	369.00	—	—	310,083.62	

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
2024				
03.01	1,038.43	868.64	1,472.67	—
04.01	1,353.64	868.64	1,472.67	—
05.01	1,377.23	868.64	1,472.67	—
08.01	1,408.97	868.64	1,472.67	—
09.01	1,415.54	868.64	1,472.67	—
10.01	1,242.72	1,240.00	1,472.67	—
11.01	1,760.14	—	1,860.98	—
12.01	1,847.99	—	1,860.98	—
15.01	2,924.78	—	1,860.98	—
16.01	897.27	2,078.95	1,860.98	—
17.01	1,602.03	2,208.25	1,860.98	—
18.01	959.30	—	2,001.88	—
19.01	959.02	—	2,001.88	—
22.01	940.10	—	2,001.88	—
23.01	938.83	—	2,001.88	—
24.01	1,022.21	—	2,001.88	—
25.01	979.62	—	1,760.00	—
26.01	1,014.44	—	1,760.00	—
29.01	964.37	—	1,760.00	—
30.01	919.21	—	1,760.00	—
31.01	892.90	—	1,760.00	—

Table 2.11

Results of Main Bank of Russia Auctions

Auction date	Auction type	Settlement date / date of the first leg	Maturity date / date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5	6
09.01.2024	depository	10.01.2024	17.01.2024	15.96	1,860.98
16.01.2024	depository	17.01.2024	24.01.2024	15.90	2,002.00
23.01.2024	depository	24.01.2024	31.01.2024	15.84	1,760.00
30.01.2024	depository	31.01.2024	07.02.2024	15.87	1,840.00

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
09.01.2024	depositary	1	15.81	1,240.00
15.01.2024	depositary	1	15.91	2,078.95
16.01.2024	depositary	1	15.93	2,208.25

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
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
13.11.2023	15.11.2023	13.12.2023	15.16	100.00
11.12.2023	13.12.2023	17.01.2024	15.15	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	—	—	—	—	—
December	15.18	15.32	15.94	16.59	—	—	15.16	16.09	16.17	16.59	—	—	15.13	—	—	—	—	—
2024																		
January	15.68	15.74	17.38	17.47	—	—	15.66	16.47	16.79	17.47	—	—	15.74	—	—	—	—	—
February	15.79	15.75	17.05	—	—	—	15.76	16.20	—	—	—	—	15.93	—	—	—	—	—

Table 3.1.2

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

(% p.a.)

1	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	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	—	—	—
December	5.16	—	—	—	—	—
2024						
January	4.62	—	—	—	—	—
February	3.98	—	—	—	—	—

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
2024																		
01.02	15.80	15.96	—	—	—	—	15.77	—	—	—	—	—	15.81	—	—	—	—	—
02.02	15.95	—	—	—	—	—	15.95	—	—	—	—	—	15.88	—	—	—	—	—
05.02	15.99	—	—	—	—	—	15.98	—	—	—	—	—	16.06	—	—	—	—	—
06.02	15.98	16.16	—	—	—	—	15.97	—	—	—	—	—	16.13	—	—	—	—	—
07.02	15.91	16.08	—	—	—	—	15.88	16.20	—	—	—	—	16.09	—	—	—	—	—
08.02	15.84	15.75	—	—	—	—	15.79	—	—	—	—	—	—	—	—	—	—	—
09.02	15.95	—	—	—	—	—	15.90	—	—	—	—	—	—	—	—	—	—	—
12.02	15.97	15.89	—	—	—	—	15.93	—	—	—	—	—	—	—	—	—	—	—
13.02	15.83	15.92	—	—	—	—	15.78	—	—	—	—	—	15.95	—	—	—	—	—
14.02	15.72	15.96	—	—	—	—	15.63	—	—	—	—	—	15.94	—	—	—	—	—
15.02	15.71	15.05	—	—	—	—	15.68	—	—	—	—	—	15.91	—	—	—	—	—
16.02	15.67	—	—	—	—	—	15.66	—	—	—	—	—	15.92	—	—	—	—	—
19.02	15.69	—	17.24	—	—	—	15.66	—	—	—	—	—	15.88	—	—	—	—	—
20.02	15.72	15.50	—	—	—	—	15.71	—	—	—	—	—	16.02	—	—	—	—	—
21.02	15.71	15.66	—	—	—	—	15.70	—	—	—	—	—	15.84	—	—	—	—	—
22.02	15.71	15.45	—	—	—	—	15.69	—	—	—	—	—	16.00	—	—	—	—	—
26.02	15.68	15.52	16.97	—	—	—	15.65	—	—	—	—	—	—	—	—	—	—	—
27.02	15.65	—	—	—	—	—	15.62	—	—	—	—	—	—	—	—	—	—	—
28.02	15.65	15.70	—	—	—	—	15.62	—	—	—	—	—	15.65	—	—	—	—	—
29.02	15.73	15.89	16.93	—	—	—	15.72	—	—	—	—	—	—	—	—	—	—	—

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
2024						
01.02	3.27	—	—	—	—	—
02.02	2.66	—	—	—	—	—
05.02	2.05	—	—	—	—	—
06.02	2.57	—	—	—	—	—
07.02	4.00	—	—	—	—	—
08.02	4.00	—	—	—	—	—
09.02	4.00	—	—	—	—	—
12.02	4.00	—	—	—	—	—
13.02	4.00	—	—	—	—	—
14.02	4.00	—	—	—	—	—
15.02	4.00	—	—	—	—	—
16.02	3.89	—	—	—	—	—
19.02	4.00	—	—	—	—	—
20.02	4.00	—	—	—	—	—
21.02	5.25	—	—	—	—	—
22.02	5.50	—	—	—	—	—
26.02	5.50	—	—	—	—	—
27.02	—	—	—	—	—	—
28.02	—	—	—	—	—	—
29.02	5.00	—	—	—	—	—

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	1,191,136	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	1,416,021	1,952,058	37,100	45,423	16,957	2,424	16,767	30,801
November	1,326,525	1,810,448	33,410	37,006	13,972	2,206	9,596	48,678
December	1,500,299	1,848,935	23,224	43,256	21,209	1,795	27,749	38,825
2024								
January	1,454,144	1,718,987	25,134	41,690	30,504	41	29,895	46,902

Table 3.1.6

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

(millions of rubles)

Maturity	January 2024							
	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	898,843	1,384,889	1,952	26,477	3,715	41	8,176	29,970
1 week ¹	443,996	257,190	13,574	19	26,451	—	10,789	8,401
2 weeks ¹	1,627	7,859	3,290	4,768	—	—	3,354	1,311
1 month ²	78,834	14,690	1,121	10,381	317	—	4,122	1,498
2 months ²	1,405	—	777	—	—	—	973	466
3 months ³	11,324	7,273	317	—	—	—	1,948	1,716
6 months ³	863	1,272	—	—	—	—	—	1,631
Over 6 months	7,031	4,272	—	—	—	—	454	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	10,219	41,542	4,105	45	21	—	79	1,909

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
December	88.5819	89.7619	89.7619	89.7619	90.6728	91.5823	92.7826	92.5654	91.6402	91.6402	91.6402	90.9846	90.2158	89.8926	89.6741
2024															
January	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	90.4040	89.3939	88.7818	88.1324	88.1324	88.1324
February	89.6678	90.2299	90.6626	90.6626	90.6626	91.2434	90.6842	91.1514	91.2561	90.8901	90.8901	90.8901	91.0758	91.2057	91.4316

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	—
December	89.6966	89.6966	89.6966	90.4162	90.0870	90.4056	91.7062	91.9389	91.9389	91.9389	91.9690	91.7069	91.7051	90.3041	89.6883	89.6883
2024																
January	87.6772	87.6457	88.3540	88.6610	88.5896	88.5896	88.5896	87.9724	87.9199	88.2829	88.6562	89.5159	89.5159	89.5159	89.6090	89.2887
February	91.8237	92.5492	92.5492	92.5492	92.4102	92.3490	92.4387	92.7519	92.7519	92.7519	92.7519	92.6321	92.0425	91.8692	—	—

Table 3.2.2

(rubles/euro)

Official Exchange Rate of Euro Against Ruble

	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	60.9013	60.8231	61.2445	61.0037	61.5416	61.5416	61.5416	62.1554
December	63.0504	63.8279	64.9868	64.9868	64.9868	65.5205	66.1087	65.8966	65.6762	65.8407	65.8407	65.8407	66.2700	66.7017	67.4478
2023															
January	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.0785	74.5438	74.1361	72.7908	73.1131	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	98.7863	98.4403	98.4076	98.3155	98.3155	98.3155	98.5314	97.7781
December	96.8827	97.9126	97.9126	97.9126	98.5768	99.1340	100.1353	99.8131	98.8409	98.8409	98.8409	98.0769	97.4030	96.9500	97.7377
2024															
January	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	98.9825	97.8745	97.5401	96.7517	96.7517
February	97.1149	97.4009	98.6437	98.6437	98.6437	98.2279	97.4440	98.0936	98.3543	97.9364	97.9364	97.9364	98.1512	98.1917	97.8133

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	—
December	98.4186	98.4186	98.4186	98.7578	98.5764	99.0480	100.5113	101.2863	101.2863	101.2863	101.5781	101.1178	101.3451	100.5506	99.1919	99.1919
2024																
January	96.0682	95.6007	96.0531	96.5882	96.3835	96.3835	96.3835	95.8854	95.8266	96.1657	96.6365	97.0945	97.0945	97.0945	96.9777	96.7895
February	98.4099	99.3523	99.3523	99.3523	99.4889	99.5589	99.8968	100.4425	100.4425	100.4425	100.4425	100.1776	99.9214	99.4500	—	—

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	89.6883
2024	89.2887	91.8692										

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
2024				
01.02	5,889.88	66.52	2,666.67	2,825.23
02.02	5,956.39	66.98	2,680.48	2,819.73
03.02	5,963.38	66.08	2,643.79	2,774.95
06.02	5,967.26	68.15	2,654.85	2,798.60
07.02	5,883.61	65.61	2,624.01	2,755.21
08.02	5,951.43	65.37	2,658.04	2,786.98
09.02	5,989.95	65.40	2,611.22	2,740.31
10.02	5,928.09	65.31	2,565.68	2,574.44
13.02	5,925.12	66.34	2,573.85	2,562.13
14.02	5,909.23	67.19	2,598.04	2,630.30
15.02	5,867.72	67.23	2,592.72	2,575.08
16.02	5,860.41	65.20	2,618.60	2,656.98
17.02	5,963.10	67.32	2,666.07	2,862.45
20.02	5,935.87	68.36	2,659.09	2,807.65
21.02	5,988.80	68.54	2,687.02	2,838.45
22.02	6,030.43	68.53	2,701.52	2,924.42
23.02	6,043.85	68.81	2,689.80	2,901.53
27.02	6,038.13	67.65	2,692.28	2,897.78
28.02	5,998.96	66.61	2,621.88	2,846.78
29.02	6,010.85	66.96	2,637.62	2,853.24

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	...
Q4	138,736,106.3	17,300,472.1	116,560,222.9	1,484,141.6	3,184,120.3	1,205,768.7	1,978,351.5	207,149.4	184,387.3	16,419.8	6,342.4	0.2

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
2024			
03.01	3,130.23	1,073.14	43.19
04.01	3,136.07	1,082.11	45.60
05.01	3,136.37	1,087.35	41.03
08.01	3,158.58	1,089.72	62.21
09.01	3,155.55	1,106.12	80.81
10.01	3,164.70	1,115.51	83.23
11.01	3,181.25	1,131.92	123.27
12.01	3,185.22	1,136.06	92.53
15.01	3,184.88	1,145.27	87.79
16.01	3,179.45	1,141.33	88.93
17.01	3,185.23	1,129.77	76.20
18.01	3,178.85	1,124.98	74.88
19.01	3,166.37	1,130.05	72.99
22.01	3,172.15	1,136.91	69.97
23.01	3,175.74	1,130.09	77.38
24.01	3,162.41	1,124.09	79.79
25.01	3,157.74	1,119.39	77.11
26.01	3,163.21	1,109.95	71.39
29.01	3,176.61	1,125.22	80.40
30.01	3,196.08	1,122.53	105.73
31.01	3,214.19	1,125.63	92.33

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

	2023												2024
	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01
Credit institutions authorised to carry out banking operations (operating) — total	361	362	362	361	360	361	360	360	360	360	360	361	360
of which:													
— banks, of which	326	327	327	326	325	325	324	324	324	324	324	324	323
— with a universal licence	225	226	226	226	225	225	225	225	224	224	224	224	223
— with a basic licence	101	101	101	100	100	100	99	99	100	100	100	100	100
— nonbanking credit institutions	35	35	35	35	35	36	36	36	36	36	36	37	37
Credit institutions licensed to perform the following:													
— to attract funds of individuals	300	301	301	300	299	299	298	298	298	298	298	298	297
— to conduct operations in foreign currency	359	360	360	359	358	359	358	358	358	358	358	359	358
— to conduct operations with precious metals	170	172	172	172	171	173	173	173	173	173	174	176	175
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	303	304	304	303	302	302	301	301	301	301	301	301	300
Registered authorized capital of operating credit institutions (billions of rubles)	2,981	3,004	3,006	3,139	3,099	3,099	3,150	3,150	3,408	3,409	3,410	3,410	3,397
Branches of operating credit institutions in Russia — total	448	446	443	442	437	434	434	433	430	424	421	417	410
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	158	155	152	151	151	150	151	150	150	150	151	150	147
of which:													
— in Russia	139	137	134	133	133	132	133	132	132	132	132	131	130
— in foreign countries	19	18	18	18	18	18	18	18	18	18	19	19	17

Table 4.11 (end)

	2023												2024
	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01
Internal structural units of credit institutions (branches) — total	24,490	24,510	24,478	24,455	24,266	24,327	24,206	24,168	24,150	24,227	24,546	24,829	24,750
of which:													
— additional offices	24,192	24,212	24,180	24,157	23,966	24,017	23,893	23,855	23,842	23,917	24,235	24,518	24,439
of which Sberbank	12,209	12,157	12,110	12,070	12,014	11,975	11,916	11,860	11,812	11,764	11,713	11,665	11,666
— mobile offices ¹	298	298	298	298	300	310	313	313	308	310	311	311	311
of which Sberbank	288	288	288	288	290	300	303	303	298	300	301	301	301
Credit institutions under liquidation — total	338	337	332	325	322	322	320	319	319	318	318	318	317
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	9	9	7	7	6	6	6	6	5	4	3	3	3
— compulsory liquidation	19	18	18	17	15	15	15	14	14	14	14	14	14
— bankruptcy	310	310	307	301	301	301	299	299	300	300	301	301	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.	31.12.2023			
	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
—	—	—	—	—

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
31.12	96 (2)	81 (2)	71 (1)	8	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)
31.12	20	20.8	16	16.7	9	9.4	7	7.3	44 (2)	45.8	96 (2)

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						2024
	31.07	31.08	30.09	31.10	30.11	31.12	31.01
Insurance agents	211	210	211	210	210	211	211
of which:							
Insurance companies	134	133	133	132	132	132	132
of which national reinsurance company	1	1	1	1	1	1	1
mutual insurance companies	21	21	21	21	20	21	21
insurance brokers	56	56	57	57	58	58	58
Associations of insurance agents	18	18	18	18	18	18	18
Professional securities market participants	513	514	510	512	512	513	509
of which:							
brokers	253	253	253	254	255	254	253
of which:							
customer's brokers	3	3	3	3	3	3	3
commodities brokers	1	1	1	1	1	1	1
forex dealers	4	4	4	4	4	4	4
dealers	281	282	282	283	283	282	281
trustees	182	184	183	184	183	183	184
depositories	252	252	251	253	253	255	254
registrars	31	31	31	31	31	31	31
investment advisers	177	175	173	174	175	175	172
Infrastructures	107	106	108	110	110	113	115
of which:							
clearing houses	6	6	6	6	6	7	7
trade organisers	7	7	7	7	7	7	7
of which:							
exchanges	6	6	6	6	6	6	6
trading systems	1	1	1	1	1	1	1
commodity delivery operators	4	4	4	4	4	4	4
repositories	2	2	2	2	2	2	2
central depository	1	1	1	1	1	1	1
central counterparties	3	3	3	3	3	4	4
information agencies	5	5	5	5	5	5	5
investment platform operators	73	72	74	76	76	78	80
financial platform operators	9	9	9	9	9	9	9
operators of information systems issuing digital financial assets	9	10	10	10	10	10	10
digital financial asset exchange operators	—	1	1	1	1	1	1
National Payment System Entities	26	27	27	27	27	27	27
of which:							
payment system operators	24	25	25	25	25	25	25
nationally important payment system operators ¹	2	2	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—	—	—
payment acceptance operators	—	—	—	—	—	—	—
Collective investment market entities	342	345	342	345	344	347	347
of which:							
non-governmental pension funds	37	37	37	37	37	37	37
joint-stock investment funds	2	2	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	275	278	277	280	279	282	282
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	28	28	26	26	26	26	26

Table 4.1.5 (end)

(units)

	2023						2024
	31.07	31.08	30.09	31.10	30.11	31.12	31.01
Microfinance agents and cooperatives	5,087	5,074	5,041	4,993	4,959	4,941	4,937
of which:							
microfinance organizations	1,056	1,055	1,046	1,035	1,022	1,009	1,005
of which:							
microfinance companies	34	34	34	35	35	37	37
microcredit companies	1,022	1,021	1,012	1,000	987	972	968
housing savings cooperatives	41	42	41	41	39	39	39
consumer credit cooperatives	1,454	1,449	1,437	1,419	1,417	1,410	1,407
agricultural consumer credit cooperatives	626	620	613	604	599	595	594
pawnshops	1,910	1,908	1,904	1,894	1,882	1,888	1,892
Self-regulatory organizations	15	15	15	15	15	15	15
of which:							
financial market self-regulatory organizations	13	13	13	13	13	13	13
of which:							
brokers	1	1	1	1	1	1	1
dealers	1	1	1	1	1	1	1
managers	1	1	1	1	1	1	1
depositories	1	1	1	1	1	1	1
registrars	1	1	1	1	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1	1	1	1
specialised depositories	1	1	1	1	1	1	1
non-governmental pension funds	1	1	1	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1	1	1	1
insurance brokers	1	1	1	1	1	1	1
mutual insurance companies	—	—	—	—	—	—	—
microfinance organizations	2	2	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2	2	2
housing savings cooperatives	—	—	—	—	—	—	—
agricultural consumer credit cooperatives	3	3	3	3	3	3	3
forex dealers	1	1	1	1	1	1	1
investment advisers	2	2	2	2	2	2	2
self-regulatory organizations of actuaries	2	2	2	2	2	2	2
Persons providing professional services in the financial market²	125	125	126	129	133	135	136
of which:							
audit organizations providing auditing services to socially important organizations in the financial market	15	15	15	18	21	22	23
credit history bureaus	6	6	6	6	6	6	6
of which qualified credit history bureau	4	4	4	4	4	4	4
responsible actuaries	100	100	101	101	102	103	103
credit rating agencies	4	4	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	—	—	—	—	—	—	—
Management companies of special-purpose vehicles	85	86	87	91	96	97	100
Participants in the partnership financing experiment³	—	—	1	3	4	7	8

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'.

Table 4.1.6

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

No.	31.12.2023		
	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
2	"INSURANCE COMPANY "ARSENAL" LLC	21.12.2023	21.12.2023

Table 4.1.7

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

	Breakdown of credit institutions by value of assets (descending) as 31.12.2023						
	1–5	6–10	11–20	21–50	51–100	101–361	total
Assets							
Net assets (net of loss provisions and profit tax), millions of rubles	107,792,321	23,595,022	17,162,981	11,278,366	4,915,033	2,902,994	167,646,716
Corporate loans ¹ (to non-financial and financial (other than credit) institutions), millions of rubles	50,694,255	12,140,917	5,576,185	2,499,787	1,640,567	646,449	73,198,160
Loans to individuals ¹ , millions of rubles	23,896,481	3,091,727	2,921,083	2,861,763	694,747	293,203	33,759,004
Capital and financial performance							
Equity capital, millions of rubles	10,241,183	2,246,623	1,746,298	1,582,619	–698,084	683,029	15,801,669
Capital adequacy N1.0, %	12.1	12.7	14.1	18.2	–17.8	30.3	12.2
Provisions for possible losses, including adjustment, millions of rubles	5,321,273	1,768,993	643,068	872,442	1,434,155	202,803	10,242,734
Provisions for possible losses, excluding adjustment, millions of rubles	5,651,131	1,823,234	646,841	908,849	1,600,306	243,853	10,874,213
Current year net profit (after tax), millions of rubles	2,066,845	320,500	395,322	258,030	211,508	116,296	3,368,500
Return on assets, %	2.2	1.5	2.7	2.4	4.4	4.2	2.3
Return on balance sheet capital, %	24.6	17.2	26.8	19.1	–30.1	17.9	25.9
Liabilities							
Individuals' funds (deposits) ² , millions of rubles	31,572,845	5,112,198	3,600,512	2,724,235	1,185,112	725,956	44,920,859
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	31,621,564	9,531,925	6,536,765	4,640,268	1,670,199	937,254	54,937,975
Loans received from the Bank of Russia, millions of rubles	3,122,692	305,736	205,290	132,644	1,474,074	6,526	5,246,962

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	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
October	2,923,227	2,959,714	86.5	36,487	13.5
November	3,191,915	3,238,378	87.0	46,463	13.0
December	3,368,500	3,428,982	88.9	60,482	11.1

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 Institutions¹

(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
2022					
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
30.11	225,017	184,092	25,411	15,309	204
31.12	184,170	147,464	21,574	14,949	183
2024					
31.01	208,548	162,750	21,144	23,597	1,057

¹ Including the State Development Corporation VEB.RF.

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

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
31.10	41,297,735	37,420,367	13,746,386	53,310	1,866,223	6,781,958	8,301,642	5,913,870	756,978	3,877,368	1,459,489	751	19,500	471,461	741,147	853,210	331,810
30.11	41,977,469	38,271,192	13,271,351	81,908	1,265,625	6,965,609	10,037,946	5,915,732	733,020	3,706,277	1,377,807	4,210	17,163	448,127	728,882	814,626	315,462
31.12	44,920,859	41,160,809	14,817,299	59,063	1,075,212	7,117,010	11,556,846	5,807,119	728,260	3,760,050	1,398,181	1,253	22,878	449,897	748,521	639,258	500,063

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
31.10	42,002,828	33,630,448	1,163,713	10,778,273	13,176,133	2,857,104	3,102,271	971,132	1,581,823
30.11	42,893,543	34,690,802	1,166,685	13,448,239	11,539,172	2,584,488	3,270,690	1,107,474	1,574,054
31.12	43,461,872	35,262,963	662,680	11,005,884	14,057,005	2,690,664	3,941,833	1,314,115	1,590,782

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
	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	11	12	13	14	15	16	17	18	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
31.10	8,372,381	63,990	800,951	635,366	561,686	951,500	295,253	5,063,635	456,021	2,042	14,840,190	1,857,502
30.11	8,202,741	61,061	782,840	651,921	577,943	925,727	289,309	4,913,940	507,678	2,369	14,597,720	2,007,772
31.12	8,198,909	61,872	647,963	657,261	665,447	554,048	301,464	5,310,853	659,130	2,555	14,991,222	2,152,024

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
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
October	3.84	6.31	8.55	9.19	10.46	10.19	9.96	10.06	10.18	9.61	10.14	11.95	13.13	13.35	14.48	12.01	13.61	12.66	13.60
November	4.11	6.83	8.91	9.46	12.15	12.30	11.64	11.73	12.56	10.70	12.40	13.65	14.77	14.82	15.94	13.71	15.07	14.84	15.07
December	4.69	8.07	11.01	10.76	12.84	13.57	12.78	12.89	12.01	10.34	11.90	14.35	15.42	16.10	16.60	14.43	15.41	15.03	15.41

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	—	—	—
October	0.01	0.44	1.10	1.89	1.97	2.88	2.28	2.31	1.63	—	1.63	0.51	1.69	1.28	1.25	0.68	—	—	—
November	0.01	0.92	1.01	1.73	1.92	0.86	1.27	1.30	1.92	—	1.92	0.54	2.10	1.61	0.59	0.71	1.04	—	1.04
December	0.00	0.40	1.08	1.66	1.37	2.13	1.96	2.00	1.70	—	1.70	0.57	1.41	1.59	1.71	0.76	—	—	—
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	—	—	—
October	0.01	0.01	—	0.18	0.88	1.90	1.18	1.39	0.85	—	0.85	0.22	0.43	0.70	0.78	0.43	—	—	—
November	0.01	0.01	—	1.75	1.25	1.24	1.10	1.25	1.06	—	1.06	0.65	0.35	0.68	0.93	0.46	—	—	—
December	0.01	0.01	—	—	1.10	1.42	1.21	1.24	1.64	—	1.64	0.97	0.31	—	0.33	0.38	—	—	—

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
31.10	0	0	0	0	0	0	0	3,912	3,881	0	0	0	0	0	31
30.11	0	0	0	0	0	0	0	3,871	3,840	0	0	0	0	0	31
31.12	0	0	0	0	0	0	0	3,840	3,808	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
31.10	1,817,955	24,665	39,052	631,104	976,780	398,793
30.11	1,721,914	26,761	38,621	629,327	976,122	407,815
31.12	1,713,250	65,675	42,476	648,416	955,429	351,462

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	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	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	
31.10	92,640,563	33,121,305	59,519,258	3,990,134	953,585	2,756,860	6,884,341	14,016,774	28,469,025	14,797,094	
30.11	94,259,454	33,653,065	60,606,388	4,175,072	937,633	2,671,378	6,963,389	14,373,520	29,003,345	14,546,636	
31.12	95,086,607	33,726,769	61,359,838	4,551,522	840,875	2,430,654	7,093,380	14,417,236	29,683,548	15,099,722	

Table 4.3.1 (end)
(millions of rubles)

Date	Loans and other funds provided to corporate clients and individuals in foreign currency									Loans, deposits, and other funds provided to credit institutions in foreign currency	
	total	individuals	of which						total		of which by maturity
			corporate clients								
			up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years			
1	12	13	14	15	16	17	18	19	20	21	
2022											
31.12	9,565,678	28,197	9,511,367	1,622,756	23,666	91,355	263,336	923,778	6,222,377	2,125,814	
2023											
31.01	9,494,906	27,639	9,440,754	1,606,487	17,840	87,440	248,553	1,023,013	6,081,443	1,827,747	
28.02	9,887,489	29,555	9,831,261	1,710,132	31,457	100,943	238,614	1,097,953	6,239,785	1,854,554	
31.03	9,959,438	30,218	9,900,189	1,721,706	33,855	115,742	250,974	1,144,121	6,217,051	1,953,204	
30.04	10,360,421	31,175	10,299,203	1,777,155	50,724	119,711	240,690	1,197,955	6,471,365	1,953,234	
31.05	10,220,114	29,216	10,162,395	1,595,324	47,252	124,111	245,708	1,168,671	6,533,007	1,924,305	
30.06	10,824,598	35,838	10,760,859	1,644,056	46,085	140,983	266,311	1,208,888	6,994,799	2,016,272	
31.07	11,241,653	36,481	11,178,428	1,698,295	57,652	161,443	278,792	1,199,688	7,314,948	2,402,536	
31.08	11,771,858	37,023	11,710,138	1,670,154	35,835	252,365	307,482	1,267,158	7,676,268	2,589,832	
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	
31.10	11,568,283	34,776	11,513,941	1,698,335	87,866	290,880	383,266	1,340,942	7,259,127	2,466,673	
30.11	11,389,504	32,865	11,339,096	1,749,297	85,576	261,193	435,589	1,330,611	7,063,286	2,494,321	
31.12	11,887,746	32,235	11,838,321	1,922,909	100,632	372,562	583,976	1,353,625	7,112,179	2,576,845	

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
31.10	71,033,199	2,902,064	33,156,081	1,232,799
30.11	71,945,485	2,895,595	33,685,930	1,229,726
31.12	73,198,160	2,735,062	33,759,004	1,197,651

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
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
October	31.55	30.96	19.45	17.69	20.94	18.07	13.06	13.37	—	—	18.11	10.31	10.55	13.52	16.37	16.30
November	36.72	18.30	21.74	18.38	21.29	18.92	13.19	13.50	—	13.23	20.14	9.65	9.80	13.92	17.61	17.51
December	18.02	34.71	20.32	19.15	21.03	17.69	13.37	13.62	—	12.17	11.82	10.34	10.55	11.58	18.11	17.81

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

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

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
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
October	14.48	13.78	15.36	14.09	14.45	12.61	12.35	12.48	14.04	13.35	14.13	13.94	13.90	13.69	13.24	13.43
November	15.44	15.36	16.59	13.42	15.25	12.84	11.85	12.46	17.10	15.76	15.24	12.36	13.98	14.68	13.49	14.10
December	16.02	17.50	17.42	14.25	16.11	14.40	13.86	14.09	13.79	16.32	16.76	12.46	14.62	16.57	14.55	15.54

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
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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	6.46	6.46	7.18	—	7.18	—	—	—	—	—	—	—	—

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
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	3.44	—	—	—	3.44	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
2022												
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
31.10	1,731,066	135,882	3,205	0	11,740,119	1,053,598	100,474	45	540,272	36,886	28,488	7
30.11	1,368,725	131,005	10,612	0	12,150,491	1,078,110	105,476	45	593,677	39,104	28,141	7
31.12	1,841,161	144,424	13,313	0	12,316,913	1,099,043	116,146	45	602,352	41,126	17,648	7

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

Table 4.3.10

Housing Loans Granted to Resident Individuals

Date	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, millions rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue debt		
1	2	3	4	5	6	7
2022						
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	238,363	955,352	16,906,304	59,002	298.6	7.92
31.10	200,503	769,865	17,399,539	60,279	296.2	8.35
30.11	189,258	726,323	17,728,848	61,451	299.2	8.18
31.12	196,988	785,588	18,017,344	60,084	302.2	7.91
2024						
31.01	76,002	271,907	18,214,466	62,296	296.2	8.45

Table 4.3.10 (end)

Date	In foreign currency					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	8	9	10	11	12	13	
2022							
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	
30.11	0	0	6,636	3,261	0.0	0.00	
31.12	0	0	6,577	3,226	0.0	0.00	
2024							
31.01	0	0	6,146	2,858	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
2022							
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	238,197	955,195	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	191,334
30.11	189,084	726,080	17,720,944	59,672	299.3	8.18	189,347
31.12	196,868	785,457	18,009,664	58,346	302.3	7.91	188,598
2024							
31.01	75,939	271,712	18,145,645	60,083	296.6	8.43	186,078

Table 4.3.11 (end)

Date	In foreign currency						memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	
			total	of which overdue loans			
1	9	10	11	12	13	14	15
2022							
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
30.11	0	0	6,272	2,940	0.0	0.00	2,449
31.12	0	0	6,219	2,910	0.0	0.00	2,416
2024							
31.01	0	0	5,795	2,549	0.0	0.00	2,313

Table 4.3.12

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

Date	In rubles					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	2	3	4	5	6	7	
2022							
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	93,048	464,655	4,284,393	5,213	312.7	5.83	
31.10	72,959	360,791	4,483,350	5,422	311.4	6.14	
30.11	76,790	374,363	4,669,672	5,618	313.9	6.12	
31.12	86,482	435,484	4,917,826	5,581	316.0	6.12	
2024							
31.01	25,899	128,530	4,873,913	5,862	313.8	6.11	

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	
2022							
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	
30.11	0	0	69	47	0.0	0.00	
31.12	0	0	68	46	0.0	0.00	
2024							
31.01	0	0	46	24	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
31.10	20,673,244	8,609,013	12,869,965	462,869
30.11	20,837,617	8,719,790	12,861,713	468,916
31.12	21,668,573	8,464,409	13,877,061	475,543

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
31.10	724,469	605,986
30.11	649,146	515,362
31.12	620,473	487,125

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
Q3	1,801,765.14	6,241,797	1,484,443	61,200.44	3,288,314.95	36,325,285	141,617	535,824	32,630.15	30,994.72

Table 4.5.2

Private Pension Funds' Pension Reserves Generation

(millions of rubles)

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

Table 4.5.3

Private Pension Funds' Pension Accruals Flows

(millions of rubles)

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

Table 4.5.3 (end)
(millions of rubles)

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

Table 4.5.4

Main Indicators of Unit Investment Funds' Performance

Period	Number of holders of investment shares in unit investment funds, thousands of units					Value of net assets of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of unit investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	2	3	4	5	6	7	8	9	10	11
2019										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4
Q2	1,693.1	16.3	591.6	1,074.3	11.0	3,622,865.4	6,228.0	337,000.2	48,869.1	3,230,768.1
Q3	1,756.1	28.7	641.4	1,074.2	11.8	3,944,250.9	11,141.4	373,888.1	49,612.0	3,509,609.4
Q4	1,897.9	70.7	741.9	1,073.8	11.5	4,469,685.6	16,893.1	454,705.8	52,054.1	3,946,032.6
2020										
Q1	2,038.0	130.3	821.6	1,073.7	12.4	4,190,495.4	23,647.2	477,686.7	52,524.7	3,636,636.8
Q2	2,247.9	266.8	891.8	1,073.9	15.5	4,399,038.6	31,648.7	532,320.8	54,529.3	3,780,539.8
Q3	2,893.3	772.4	1,008.7	1,073.9	38.3	4,811,698.9	47,996.3	601,118.7	59,988.9	4,102,595.0
Q4	3,638.0	1,358.5	1,144.1	1,074.0	61.3	5,040,083.3	85,841.4	667,297.6	66,449.2	4,220,495.2
2021										
Q1	4,701.3	2,184.2	1,337.6	1,075.2	104.3	5,556,746.8	111,819.3	757,738.8	74,232.2	4,612,956.6
Q2	5,566.7	2,884.7	1,506.5	1,076.2	99.3	6,153,631.4	132,798.6	833,142.7	93,508.1	5,094,182.1
Q3	6,745.9	3,848.7	1,707.6	1,077.3	112.3	6,901,039.3	161,197.4	899,717.4	92,842.7	5,747,281.7
Q4	8,735.6	5,626.0	1,913.9	1,078.8	116.9	7,129,893.1	212,655.3	920,832.4	97,927.2	5,898,478.2
2022										
Q1'	8,971.0	5,798.0	1,976.5	1,078.0	118.5	6,368,158.8	112,747.4	475,029.5	34,527.1	5,745,854.8
Q2'	9,067.0	5,875.9	1,985.0	1,078.0	128.1	6,717,517.4	125,007.4	535,998.5	46,910.5	6,009,600.9
Q3'	9,170.7	5,916.3	2,041.0	1,078.5	134.9	6,443,485.9	120,030.8	515,203.4	42,340.9	5,765,910.8
Q4'	9,261.7	5,956.8	2,079.0	1,078.3	147.6	7,660,489.1	141,338.6	581,363.8	60,932.3	6,876,854.3
2023										
Q1'	9,650.7	6,249.4	2,162.9	1,078.2	160.2	8,130,503.6	154,515.1	630,521.2	64,820.1	7,280,647.2
Q2'	10,069.9	6,583.2	2,261.2	1,078.2	147.3	8,900,910.0	172,756.4	717,323.7	100,677.8	7,910,152.1
Q3'	11,026.7	7,304.9	2,147.6	1,078.7	495.5	10,162,652.6	216,087.6	745,185.9	153,330.2	9,048,049.0

Table 4.5.4 (end)

Period	Issue of investment shares of unit investment funds, millions of rubles					Redemption of investment shares of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	12	13	14	15	16	17	18	19	20	21
2019										
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2
Q2	105,745.7	2,307.2	31,395.5	3,830.5	68,212.5	36,037.2	0.3	25,670.7	360.6	10,005.6
Q3	314,970.4	4,638.2	49,664.5	806.7	259,861.0	36,924.3	48.3	21,606.0	170.9	15,099.1
Q4	270,485.8	5,310.0	85,873.4	1,905.3	177,397.2	53,273.6	251.3	23,419.7	578.9	29,023.7
2020										
Q1	234,478.0	7,633.9	82,835.7	446.1	143,562.2	52,077.5	829.2	39,032.9	2,983.8	9,231.5
Q2	119,021.8	6,169.1	47,910.0	2,878.3	62,064.5	44,322.6	87.4	22,721.2	1,692.9	19,821.0
Q3	220,353.3	13,399.1	76,185.1	3,163.3	127,605.9	58,252.2	117.7	38,068.7	736.2	19,329.7
Q4	281,166.0	35,647.4	96,235.0	6,845.3	142,438.3	98,541.0	496.3	56,119.0	653.9	41,271.9
2021										
Q1	487,506.6	26,857.7	115,246.0	7,730.3	337,672.6	62,253.5	1,176.5	45,630.5	200.2	15,246.3
Q2	261,684.7	23,383.4	105,951.4	26,597.2	105,752.7	74,294.0	5,537.2	49,183.5	4,696.2	14,877.0
Q3	292,913.6	28,926.5	105,772.4	9,398.2	148,816.5	119,702.4	1,999.5	62,530.8	11,038.6	44,133.6
Q4	462,126.9	51,013.2	111,827.5	8,127.1	291,159.0	108,237.3	1,366.2	76,118.0	2,812.3	27,940.8
2022										
Q1 ¹	239,440.2	14,299.1	24,910.8	1,468.2	198,762.1	54,489.9	8,049.0	34,543.9	1,977.6	9,919.4
Q2 ¹	447,517.3	5,408.7	24,217.6	2,431.7	415,459.4	88,912.9	9,737.2	42,556.5	1,121.2	35,498.0
Q3 ¹	274,798.2	12,896.2	51,356.8	7,937.8	202,607.4	267,901.6	15,858.2	40,410.7	3,092.3	208,540.3
Q4 ¹	850,978.8	14,714.9	36,384.8	5,428.8	794,450.3	86,880.8	10,343.7	44,768.1	2,339.0	29,430.1
2023										
Q1 ¹	273,906.3	11,552.7	51,449.2	504.4	210,400.0	92,305.9	9,054.5	50,063.1	1,811.0	31,377.2
Q2 ¹	388,536.6	16,389.0	101,172.0	30,617.2	240,358.4	146,348.7	11,830.6	84,287.8	4,190.3	46,040.1
Q3 ¹	1,029,090.2	56,515.7	124,590.9	72,296.9	775,686.7	260,192.2	13,955.1	121,803.1	1,595.1	122,838.9

¹ Data on the indicator 'Net Asset Values of Unit Investment Funds' are given for assessed assets exclusive of blocked assets due to the fact that some unit investment funds did not calculate a number of indicators from Forms 0420502/0420872 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)' and 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)'. The data presented cannot be fully compared with the data 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	442,378	—	166,962,943	33,309,635	54,389,291	79,264,016	6,904	—	4,729,862	1,924,121	2,398,174	407,567
2023												
Q1	400,988	245,309	35,845,787	6,934,618	11,714,258	17,196,911	7,142	2,458	1,026,465	423,436	520,176	82,853
Q2	410,774	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	424,921	259,813	44,311,678	8,854,762	14,376,399	21,080,517	7,202	2,817	1,252,929	525,697	626,197	101,036
Q4	442,378	270,083	45,635,746	9,222,222	15,236,358	21,177,166	6,904	2,874	1,350,664	495,002	733,198	122,464

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	8,909.4	3,532,532.8	7.2	3,176,790.4	1,776.0	324,825.3	7,126.2	30,917.1
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
Q4	2,824.9	1,068,900.9	2.1	961,247.7	475.3	97,317.4	2,347.4	10,335.8

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

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

6. REGIONAL SECTION

6.1. Institutional Characteristics

Table 6.1.1

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia ¹				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
THE RUSSIAN FEDERATION						
30.09.2022	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
31.12.2023	96 (2)	81 (2)	71 (1)	8	7	7
CENTRAL FEDERAL DISTRICT						
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
31.12.2023	69 (2)	61 (2)	51 (1)	2	1	6
Moscow and Moscow Region						
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
31.12.2023	67 (2)	60 (2)	50 (1)	2	1	5
NORTH-WESTERN FEDERAL DISTRICT						
30.09.2022	8	7	7	1	1	—
31.12.2022	7	7	7	—	—	—
30.09.2023	7	7	7	—	—	—
31.12.2023	6	6	6	—	—	—
SOUTHERN FEDERAL DISTRICT						
30.09.2022	3	1	1	2	2	—
31.12.2022	3	1	1	2	2	—
30.09.2023	3	1	1	2	2	—
31.12.2023	3	1	1	2	2	—
NORTH CAUCASIAN FEDERAL DISTRICT						
30.09.2022	1	—	—	1	1	—
31.12.2022	1	—	—	1	1	—
30.09.2023	1	—	—	1	1	—
31.12.2023	1	—	—	1	1	—
VOLGA FEDERAL DISTRICT						
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
31.12.2023	7	5	5	1	1	1
URALS FEDERAL DISTRICT						
30.09.2022	4	4	4	—	—	—
31.12.2022	4	4	4	—	—	—
30.09.2023	4	4	4	—	—	—
31.12.2023	3	3	3	—	—	—
SIBERIAN FEDERAL DISTRICT						
30.09.2022	3	2	2	1	1	—
31.12.2022	3	2	2	1	1	—
30.09.2023	3	2	2	1	1	—
31.12.2023	3	2	2	1	1	—
FAR-EASTERN FEDERAL DISTRICT						
30.09.2022	4	3	3	1	1	—
31.12.2022	4	3	3	1	1	—
30.09.2023	4	3	3	1	1	—
31.12.2023	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					
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)
31.12.2023	20	16	9	7	44 (2)
CENTRAL FEDERAL DISTRICT					
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)
31.12.2023	11	7	4	4	41 (2)
Moscow and Moscow Region					
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)
31.12.2023	11	5	4	4	41 (2)
NORTH-WESTERN FEDERAL DISTRICT					
30.09.2022	4	1	1	—	2
31.12.2022	3	1	1	—	2
30.09.2023	3	1	1	—	2
31.12.2023	3	1	1	—	2
SOUTHERN FEDERAL DISTRICT					
30.09.2022	—	1	1	1	—
31.12.2022	—	1	1	1	—
30.09.2023	—	1	1	1	—
31.12.2023	—	1	1	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
30.09.2022	1	—	—	—	—
31.12.2022	1	—	—	—	—
30.09.2023	1	—	—	—	—
31.12.2023	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
30.09.2022	3	4	1	1	—
31.12.2022	3	4	1	1	—
30.09.2023	3	3	1	1	—
31.12.2023	3	3	1	1	—
URALS FEDERAL DISTRICT					
30.09.2022	1	1	2	—	—
31.12.2022	1	1	2	—	—
30.09.2023	2	1	1	—	—
31.12.2023	1	1	1	—	—
SIBIRIAN FEDERAL DISTRICT					
30.09.2022	1	2	—	—	—
31.12.2022	1	2	—	—	—
30.09.2023	1	2	—	—	—
31.12.2023	1	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
30.09.2022	—	1	1	1	1
31.12.2022	—	1	1	1	1
30.09.2023	—	1	1	1	1
31.12.2023	—	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)

	Q4 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	650	2,180,586.50	342	904,621.26	308	1,275,965.24
CENTRAL FEDERAL DISTRICT	320	1,424,780.76	142	573,038.84	178	851,741.92
Belgorod Region	1	2.25	1	2.25	—	—
Bryansk Region	2	456.11	2	456.11	—	—
Vladimir Region	1	0.25	1	0.25	—	—
Voronezh Region	3	3.73	3	3.73	—	—
Ivanovo Region	1	300.00	—	—	1	300.00
Kaluga Region	1	0.83	1	0.83	—	—
Kostroma Region	3	500.03	3	500.03	—	—
Kursk Region	1	95.00	1	95.00	—	—
Lipetsk Region	1	1,308.84	1	1,308.84	—	—
Moscow Region	19	40,917.97	19	40,917.97	—	—
Orel Region	4	466.52	4	466.52	—	—
Ryazan Region	2	2.65	2	2.65	—	—
Smolensk Region	1	100.00	1	100.00	—	—
Tambov Region	—	—	—	—	—	—
Tver Region	1	50.71	1	50.71	—	—
Tula Region	2	0.11	2	0.11	—	—
Yaroslavl Region	5	466.87	5	466.87	—	—
Moscow	272	1,380,108.89	95	528,666.97	177	851,441.92
NORTH-WESTERN FEDERAL DISTRICT	184	641,027.96	67	261,827.96	117	379,200.00
Republic of Karelia	—	—	—	—	—	—
Republic of Komi	—	—	—	—	—	—
Arkhangelsk Region	4	26,401.80	4	26,401.80	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	4	26,401.80	4	26,401.80	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	2	16.16	2	16.16	—	—
Kaliningrad Region	17	2,576.78	17	2,576.78	—	—
Leningrad Region	3	110.41	3	110.41	—	—
Murmansk Region	2	0.81	2	0.81	—	—
Novgorod Region	3	45.58	3	45.58	—	—
Pskov Region	—	—	—	—	—	—
Saint Petersburg	153	611,876.42	36	232,676.42	117	379,200.00
SOUTHERN FEDERAL DISTRICT	28	4,449.64	28	4,449.64	—	—
Republic of Adygeya (Adygeya)	1	0.43	1	0.43	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	11	3,232.00	11	3,232.00	—	—
Krasnodar Territory	8	968.14	8	968.14	—	—
Astrakhan Region	1	20.52	1	20.52	—	—
Volgograd Region	2	1.98	2	1.98	—	—
Rostov Region	5	226.57	5	226.57	—	—
Sevastopol	—	—	—	—	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	4	265.86	4	265.86	—	—
Republic of Daghestan	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	1	0.30	1	0.30	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	1	253.45	1	253.45	—	—
Stavropol Territory	2	12.11	2	12.11	—	—
VOLGA FEDERAL DISTRICT	37	25,684.67	37	25,684.67	—	—
Republic of Bashkortostan	7	1,345.20	7	1,345.20	—	—
Mari El Republic	1	2,059.50	1	2,059.50	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	12	19,386.60	12	19,386.60	—	—
Udmurt Republic	—	—	—	—	—	—
Chuvash Republic — Chuvashia	—	—	—	—	—	—
Perm Territory	4	457.05	4	457.05	—	—
Kirov Region	—	—	—	—	—	—
Nizhny Novgorod Region	4	15.11	4	15.11	—	—
Orenburg Region	—	—	—	—	—	—
Penza Region	2	21.10	2	21.10	—	—
Samara Region	4	2,240.33	4	2,240.33	—	—
Saratov Region	2	150.05	2	150.05	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	1	9.73	1	9.73	—	—
URALS FEDERAL DISTRICT	37	62,354.81	24	17,331.49	13	45,023.32
Kurgan Region	1	541.91	1	541.91	—	—
Sverdlovsk Region	3	7,720.63	3	7,720.63	—	—
Tyumen Region	26	37,483.31	14	3,459.99	12	34,023.32
Khanty-Mansi Autonomous Area — Yugra	5	2,963.99	5	2,963.99	—	—
Yamal-Nenets Autonomous Area	19	34,517.30	7	493.98	12	34,023.32
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	2	2.02	2	2.02	—	—
Chelyabinsk Region	7	16,608.96	6	5,608.96	1	11,000.00
SIBERIAN FEDERAL DISTRICT	20	6,712.03	20	6,712.03	—	—
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	—	—	—	—	—	—
Krasnoyarsk Territory	2	218.06	2	218.06	—	—
Irkutsk Region	6	166.83	6	166.83	—	—
Kemerovo Region — Kuzbass	—	—	—	—	—	—
Novosibirsk Region	10	6,292.09	10	6,292.09	—	—
Omsk Region	2	35.05	2	35.05	—	—
Tomsk Region	—	—	—	—	—	—
FAR-EASTERN FEDERAL DISTRICT	20	15,310.77	20	15,310.77	—	—
Republic of Buryatia	2	20.62	2	20.62	—	—
Republic of Sakha (Yakutia)	5	4,680.58	5	4,680.58	—	—
Trans-Baikal Territory	1	3.69	1	3.69	—	—
Kamchatka Territory	1	13.22	1	13.22	—	—
Primorye Territory	6	5,084.66	6	5,084.66	—	—
Khabarovsk Territory	2	10.00	2	10.00	—	—
Amur Region	—	—	—	—	—	—
Magadan Region	1	498.00	1	498.00	—	—
Sakhalin Region	2	5,000.00	2	5,000.00	—	—
Jewish Autonomous Region	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—

Table 6.1.4

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

1	Q4 2023		
	2	3	4
	currency type	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of foreign currency
1	2	3	4
THE RUSSIAN FEDERATION	US dollar	29	11,111.67
	Euro	4	1,757.22
	Chinese yuan	34	9,500.00
CENTRAL FEDERAL DISTRICT	US dollar	13	4,286.29
	Euro	3	1,427.23
	Chinese yuan	34	9,500.00
Belgorod Region		—	—
Bryansk Region		—	—
Vladimir Region		—	—
Voronezh Region		—	—
Ivanovo Region		—	—
Kaluga Region		—	—
Kostroma Region	US dollar	4	911.17
Kursk Region		—	—
Lipetsk Region	US dollar	1	500.00
	Euro	1	500.00
Moscow Region		—	—
Orel Region		—	—
Ryazan Region		—	—
Smolensk Region		—	—
Tambov Region		—	—
Tver Region		—	—
Tula Region		—	—
Yaroslavl Region		—	—
Moscow	US dollar	8	2,875.12
	Euro	2	927.23
	Chinese yuan	34	9,500.00
NORTH-WESTERN FEDERAL DISTRICT	Euro	1	329.99
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	1	329.99

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	US dollar	13	5,425.38
Kurgan Region		—	—
Sverdlovsk Region		—	—
Tyumen Region	US dollar	12	5,125.38
Khanty-Mansi Autonomous Area — Yugra		—	—
Yamal-Nenets Autonomous Area	US dollar	12	5,125.38
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area		—	—
Chelyabinsk Region	US dollar	1	300.00
SIBERIAN FEDERAL DISTRICT	US dollar	2	1,000.00
Altai Republic		—	—
Republic of Tuva		—	—
Republic of Khakassia		—	—
Altai Territory		—	—
Krasnoyarsk Territory	US dollar	2	1,000.00
Irkutsk Region		—	—
Kemerovo Region — Kuzbass		—	—
Novosibirsk Region		—	—
Omsk Region		—	—
Tomsk Region		—	—

Table 6.1.4 (end)

1	2	3	4
FAR-EASTERN FEDERAL DISTRICT	US dollar	1	400.00
Republic of Buryatia		—	—
Republic of Sakha (Yakutia)	US dollar	1	400.00
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)

	31.01.2024									
	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	103,605,097	15,499,734	17,626,346	2,672,149	29,060,776	7,701,660	40,755,955	3,995,884	5,510,733	0
CENTRAL FEDERAL DISTRICT	63,536,801	12,536,610	11,250,483	1,777,088	21,144,143	7,072,138	19,171,789	2,637,064	2,898,120	0
Belgorod Region	536,382	25,562	45,427	4,100	109,213	9,485	340,594	11,140	22,789	0
Bryansk Region	269,264	9,784	34,774	2,389	23,466	1,092	184,239	5,693	15,406	0
Vladimir Region	415,438	11,965	64,721	1,361	27,185	520	290,051	9,742	18,366	0
Voronezh Region	857,121	43,615	106,614	7,298	143,314	8,090	535,343	27,622	40,117	0
Ivanovo Region	258,383	8,859	27,525	919	16,157	105	190,692	7,570	10,258	0
Kaluga Region	382,592	19,685	65,560	6,706	45,814	4,079	229,363	8,631	13,877	0
Kostroma Region	564,776	5,322	16,421	1,148	378,842	581	116,659	3,497	5,730	0
Kursk Region	282,463	14,114	24,949	375	44,440	369	185,904	11,697	12,410	0
Lipetsk Region	321,048	66,601	37,224	5,026	49,114	53,652	206,954	7,482	15,877	0
Moscow Region	3,815,174	203,414	559,095	36,908	527,029	52,191	2,358,127	109,811	260,627	0
Orel Region	181,006	4,828	16,421	1,027	16,454	46	129,817	3,604	11,193	0
Ryazan Region	377,328	18,411	60,054	2,308	32,329	8,208	242,936	7,519	29,639	0
Smolensk Region	252,649	10,666	48,643	3,043	22,494	642	158,550	6,710	11,761	0
Tambov Region	225,958	5,128	33,056	824	23,662	291	149,667	3,889	8,286	0
Tver Region	359,343	10,684	46,631	794	45,858	944	240,762	8,711	16,316	0
Tula Region	554,585	20,458	151,984	2,852	50,395	6,925	305,695	9,926	31,195	0
Yaroslavl Region	490,176	21,532	86,320	3,487	51,938	787	316,044	16,332	21,215	0
Moscow	53,393,116	12,035,983	9,825,064	1,696,523	19,536,441	6,924,133	12,990,392	2,377,490	2,353,057	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	9,720,011	1,063,698	1,826,493	478,025	2,167,507	135,068	4,880,231	418,778	533,494	0
Republic of Karelia	174,524	6,933	16,021	1,747	14,070	204	127,942	4,601	10,368	0
Republic of Komi	248,682	14,791	19,195	7,026	25,394	0	185,074	7,572	12,098	0
Arkhangelsk Region	403,689	9,460	61,457	590	29,869	0	271,672	8,601	29,591	0
Nenets Autonomous Area	29,553	522	1,630	0	327	0	21,610	520	5,268	0
Arkhangelsk Region, excluding Nenets Autonomous Area	374,136	8,938	59,827	590	29,542	0	250,062	8,082	24,323	0
Vologda Region	417,644	178,907	50,968	103,541	95,630	63,968	241,973	10,272	13,584	0
Kaliningrad Region	431,208	33,648	68,247	10,480	45,982	689	278,798	21,572	20,832	0
Leningrad Region	406,474	12,683	40,586	3,443	66,027	702	272,002	8,170	16,947	0
Murmansk Region	331,036	35,175	30,068	9,313	24,092	1,862	251,350	11,809	14,156	0
Novgorod Region	143,438	5,147	17,440	533	14,293	22	101,331	4,481	5,643	0
Pskov Region	140,646	3,818	15,773	316	13,557	100	98,756	3,304	7,867	0
Saint Petersburg	7,022,669	763,138	1,506,738	341,037	1,838,593	67,520	3,051,333	338,396	402,407	0
SOUTHERN FEDERAL DISTRICT	4,969,999	350,151	685,245	75,439	649,207	127,107	2,932,145	140,410	398,918	0
Republic of Adygeya (Adygeya)	55,448	1,155	3,676	7	2,331	0	37,819	1,110	8,407	0
Republic of Kalmykia	25,782	463	1,410	5	942	4	17,535	432	4,230	0
Republic of Crimea	327,672	2,541	49,215	482	22,868	443	192,062	1,533	23,512	0
Krasnodar Territory	2,271,205	240,108	245,833	49,377	429,682	121,403	1,246,820	65,728	199,042	0
Astrakhan Region	193,581	7,275	29,870	2,748	5,531	0	128,531	4,339	21,777	0
Volgograd Region	558,671	26,481	75,470	7,090	33,249	2,632	388,926	16,135	38,669	0
Rostov Region	1,449,000	71,449	268,762	15,728	150,363	2,625	860,193	50,483	96,314	0
Sevastopol	88,640	678	11,010	2	4,242	0	60,259	649	6,969	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,069,476	27,697	150,258	5,617	77,425	68	702,488	19,877	82,593	0
Republic of Dagestan	163,064	2,066	18,486	524	3,707	0	121,594	1,352	11,551	0
Republic of Ingushetia	11,993	343	2,358	17	486	0	8,095	319	743	0
Kabardino-Balkar Republic	75,490	1,962	8,606	350	7,642	0	52,551	1,544	3,394	0
Karachay-Cherkess Republic	32,931	501	3,539	0	663	0	23,795	482	2,515	0
Republic of North Ossetia — Alania	91,395	1,574	8,712	39	3,097	0	66,803	1,491	9,602	0
Chechen Republic	62,820	877	21,563	39	4,208	0	30,948	268	3,346	0
Stavropol Territory	631,783	20,372	86,993	4,647	57,621	68	398,701	14,421	51,443	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	9,833,306	448,930	1,748,880	73,998	1,545,182	80,954	5,537,935	279,081	611,646	0
Republic of Bashkortostan	900,571	30,040	116,791	4,106	81,778	2,652	583,453	22,182	86,758	0
Mari El Republic	144,800	2,589	11,857	254	14,989	43	103,354	2,177	9,212	0
Republic of Mordovia	159,719	6,415	17,519	1,611	21,302	1,369	107,295	3,240	8,734	0
Republic of Tatarstan (Tatarstan)	2,231,052	92,861	455,840	15,522	693,664	23,515	855,859	51,958	121,960	0
Udmurt Republic	474,531	14,966	100,125	4,437	40,138	657	279,850	9,471	37,557	0
Chuvash Republic — Chuvashia	371,654	8,491	60,766	988	35,694	715	219,294	6,560	43,985	0
Perm Territory	888,753	41,961	149,070	6,048	158,933	8,551	489,088	26,697	57,348	0
Kirov Region	330,540	7,319	48,675	1,106	36,455	920	210,213	5,005	16,048	0
Nizhny Novgorod Region	1,442,260	78,789	346,505	20,834	183,625	17,517	802,874	37,709	67,591	0
Orenburg Region	447,682	10,665	58,765	1,937	53,490	292	296,334	8,077	21,531	0
Penza Region	337,788	6,681	41,535	431	25,587	29	213,601	5,564	39,682	0
Samara Region	1,196,963	115,543	195,027	10,748	128,789	23,455	769,558	79,699	66,527	0
Saratov Region	590,354	21,223	81,287	4,846	50,759	1,233	401,154	14,330	21,599	0
Ulyanovsk Region	316,639	11,387	65,117	1,129	19,979	5	206,008	6,413	13,114	0
URALS FEDERAL DISTRICT	6,276,370	440,761	806,382	86,527	2,135,055	31,338	2,719,415	315,435	423,362	0
Kurgan Region	131,931	3,758	11,482	284	8,136	1,253	93,322	2,040	13,395	0
Sverdlovsk Region	2,042,350	131,678	354,746	71,603	407,091	6,324	1,022,826	50,207	174,217	0
Tyumen Region	2,957,423	244,230	233,152	4,484	1,524,255	5,176	964,148	233,439	181,165	0
Khanty-Mansi Autonomous Area — Yugra	1,983,043	219,324	79,227	2,271	1,392,425	2,069	433,419	214,399	54,967	0
Yamal-Nenets Autonomous Area	301,755	5,320	34,308	24	27,688	0	190,200	5,161	40,570	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	672,625	19,587	119,617	2,189	104,142	3,107	340,529	13,879	85,629	0
Chelyabinsk Region	1,144,666	61,095	207,001	10,156	195,573	18,584	639,119	29,749	54,584	0
SIBERIAN FEDERAL DISTRICT	4,957,614	278,698	756,278	86,039	696,138	73,178	2,990,699	109,290	325,270	0
Altai Republic	28,518	365	1,752	41	6,602	0	16,836	293	2,090	0
Republic of Tuva	30,958	248	2,087	0	581	0	16,401	234	10,469	0
Republic of Khakassia	95,696	4,652	9,170	215	4,400	0	65,814	4,372	10,694	0
Altai Territory	496,618	16,561	69,138	3,502	75,409	4,615	297,977	8,070	32,581	0

Table 6.2.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	879,375	40,342	139,368	11,425	113,035	11,482	532,329	16,698	59,967	0
Irkutsk Region	647,091	56,144	84,354	19,685	70,812	20,511	431,660	15,207	32,539	0
Kemerovo Region — Kuzbass	722,516	53,110	110,649	20,727	111,505	15,956	442,246	15,811	40,401	0
Novosibirsk Region	1,271,949	80,938	211,483	26,789	243,945	17,411	663,900	30,322	105,849	0
Omsk Region	472,481	14,113	78,643	2,858	35,469	76	318,329	10,284	18,924	0
Tomsk Region	312,411	12,226	49,632	797	34,380	3,126	205,206	7,999	11,758	0
FAR-EASTERN FEDERAL DISTRICT	3,241,520	353,189	402,328	89,416	646,119	181,810	1,821,254	75,948	237,330	0
Republic of Buryatia	165,755	3,152	18,320	579	7,224	29	112,728	2,258	19,242	0
Republic of Sakha (Yakutia)	298,756	7,806	52,083	3,210	28,682	383	173,878	4,065	25,797	0
Trans-Baikal Territory	194,326	11,749	27,025	8,858	10,952	67	130,576	2,724	16,043	0
Kamchatka Territory	171,123	10,443	22,279	4,427	19,242	1,793	111,539	4,004	9,490	0
Primorye Territory	1,187,710	248,681	124,852	34,723	424,973	176,968	513,042	34,727	91,329	0
Khabarovsk Territory	516,215	22,203	62,189	8,037	47,436	789	345,425	12,943	41,551	0
Amur Region	250,149	14,024	32,087	7,117	25,790	1,272	161,944	3,259	15,836	0
Magadan Region	111,386	9,383	8,599	6,296	32,786	0	61,539	3,069	3,688	0
Sakhalin Region	291,748	24,732	48,516	16,075	46,634	508	171,009	7,988	11,244	0
Jewish Autonomous Region	28,311	460	1,300	32	1,017	0	23,127	419	1,700	0
Chukotka Autonomous Area	26,042	557	5,077	61	1,381	0	16,447	492	1,409	0
OUTSIDE THE RUSSIAN FEDERATION	17,411	33,204	9,983	27,230	0	500	4,397	3,576	12	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	31.01.2024		
	2	3	4
	Total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	2,083,934	2,053,756	30,177
CENTRAL FEDERAL DISTRICT	838,592	824,166	14,426
Belgorod Region	17,736	17,593	143
Bryansk Region	10,807	10,686	121
Vladimir Region	14,415	14,274	141
Voronezh Region	29,399	29,268	131
Ivanovo Region	13,456	13,373	84
Kaluga Region	9,682	9,612	70
Kostroma Region	8,696	8,670	26
Kursk Region	13,562	13,478	84
Lipetsk Region	11,145	11,052	94
Moscow Region	103,304	102,653	651
Orel Region	6,905	6,855	50
Ryazan Region	11,714	11,603	111
Smolensk Region	8,959	8,907	53
Tambov Region	10,774	10,745	29
Tver Region	9,414	9,347	67
Tula Region	13,767	13,719	48
Yaroslavl Region	13,236	13,065	171
Moscow	531,619	519,267	12,352
NORTH-WESTERN FEDERAL DISTRICT	202,519	199,167	3,353
Republic of Karelia	5,891	5,817	74
Republic of Komi	6,605	6,525	79
Arkhangelsk Region	10,608	10,593	15
Nenets Autonomous Area	714	714	0
Arkhangelsk Region, excluding Nenets Autonomous Area	9,893	9,879	15
Vologda Region	12,471	12,392	79
Kaliningrad Region	15,946	15,787	158
Leningrad Region	9,335	9,317	18
Murmansk Region	7,693	7,649	43
Novgorod Region	4,402	4,382	20
Pskov Region	4,411	4,378	33
Saint Petersburg	125,159	122,325	2,833
SOUTHERN FEDERAL DISTRICT	240,446	237,699	2,747
Republic of Adygeya (Adygeya)	3,083	3,083	1
Republic of Kalmykia	1,609	1,609	0
Republic of Crimea	17,649	17,649	0
Krasnodar Territory	117,289	115,890	1,399
Astrakhan Region	7,409	7,396	13
Volgograd Region	20,992	20,711	281
Rostov Region	67,106	66,054	1,052
Sevastopol	5,309	5,308	1
NORTH CAUCASIAN FEDERAL DISTRICT	54,405	53,513	893
Republic of Dagestan	7,413	7,406	6
Republic of Ingushetia	260	260	0
Kabardino-Balkar Republic	3,175	3,151	24
Karachay-Cherkess Republic	2,310	2,310	1
Republic of North Ossetia — Alania	3,008	3,007	0

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	2,571	2,571	0
Stavropol Territory	35,669	34,808	861
VOLGA FEDERAL DISTRICT	292,598	289,813	2,785
Republic of Bashkortostan	29,174	28,865	309
Mari El Republic	5,085	5,056	28
Republic of Mordovia	4,675	4,647	28
Republic of Tatarstan (Tatarstan)	41,690	41,275	415
Udmurt Republic	16,075	15,932	143
Chuvash Republic — Chuvashia	11,136	11,098	38
Perm Territory	32,028	31,897	131
Kirov Region	18,554	18,444	109
Nizhny Novgorod Region	36,293	35,586	707
Orenburg Region	16,708	16,500	208
Penza Region	16,991	16,947	44
Samara Region	29,149	28,942	206
Saratov Region	23,235	22,865	370
Ulyanovsk Region	11,806	11,758	49
URALS FEDERAL DISTRICT	153,130	150,902	2,228
Kurgan Region	5,157	5,022	135
Sverdlovsk Region	55,452	54,350	1,101
Tyumen Region	49,255	49,151	104
Khanty-Mansi Autonomous Area — Yugra	21,029	20,987	42
Yamal-Nenets Autonomous Area	7,994	7,991	3
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	20,231	20,172	59
Chelyabinsk Region	43,267	42,379	888
SIBERIAN FEDERAL DISTRICT	173,616	170,917	2,699
Altai Republic	1,222	1,204	18
Republic of Tuva	1,318	1,310	7
Republic of Khakassia	5,400	5,381	19
Altai Territory	21,164	20,998	167
Krasnoyarsk Territory	32,128	31,980	148
Irkutsk Region	26,169	25,828	341
Kemerovo Region — Kuzbass	16,310	16,253	57
Novosibirsk Region	39,776	38,321	1,455
Omsk Region	20,059	19,643	416
Tomsk Region	10,069	9,998	71
FAR-EASTERN FEDERAL DISTRICT	128,627	127,580	1,047
Republic of Buryatia	8,050	7,891	159
Republic of Sakha (Yakutia)	17,881	17,836	45
Trans-Baikal Territory	9,375	9,342	33
Kamchatka Territory	8,520	8,414	106
Primorye Territory	31,825	31,417	408
Khabarovsk Territory	18,556	18,430	125
Amur Region	14,148	14,038	110
Magadan Region	3,664	3,662	1
Sakhalin Region	13,745	13,689	56
Jewish Autonomous Region	1,143	1,141	2
Chukotka Autonomous Area	1,721	1,720	1
OUTSIDE THE RUSSIAN FEDERATION	75	75	0

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 December 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	8,015,725	271,901	201,463	1,486,729	147,454	191,445	507,143	413,826	1,323,659	895,989	2,027,865	749,715
CENTRAL FEDERAL DISTRICT	4,732,993	40,970	14,068	518,273	33,174	64,419	350,972	221,996	782,785	551,016	1,831,429	337,959
Belgorod Region	32,672	4,235	0	6,832	124	3,833	1,885	2,306	9,404	365	219	3,469
Bryansk Region	23,398	2	0	7,728	0	8,660	558	208	2,828	753	63	2,599
Vladimir Region	13,612	39	0	6,550	267	539	449	160	1,785	741	41	3,040
Voronezh Region	51,254	8	0	10,012	554	13,492	3,448	1,423	9,419	6,393	243	6,262
Ivanovo Region	8,044	0	0	1,835	26	331	474	217	2,146	432	48	2,535
Kaluga Region	105,294	25	0	95,905	0	755	988	448	3,356	436	161	3,220
Kostroma Region	5,025	30	0	1,211	31	161	600	207	735	196	515	1,339
Kursk Region	26,309	10,000	0	6,156	1	5,518	312	154	2,090	186	110	1,781
Lipetsk Region	25,670	0	0	6,129	30	7,592	969	892	4,967	3,245	63	1,784
Moscow Region	736,734	118	25	113,196	17,994	2,005	155,150	7,732	166,206	68,732	152,591	53,010
Orel Region	16,187	0	0	3,946	0	6,063	1,215	182	3,220	262	41	1,258
Ryazan Region	18,275	0	0	4,659	222	3,336	2,011	233	4,144	989	108	2,572
Smolensk Region	19,510	0	0	3,127	1	954	906	886	5,102	362	440	7,732
Tambov Region	15,649	0	0	5,028	94	4,311	300	86	2,757	114	226	2,731
Tver Region	27,506	0	0	5,144	114	1,809	805	194	6,453	9,535	1,242	2,210
Tula Region	56,545	1,678	0	34,671	427	3,287	1,774	378	8,641	1,669	271	3,750
Yaroslavl Region	25,467	7	0	7,671	1,655	643	1,394	483	7,511	1,600	790	3,713
Moscow	3,525,843	24,827	14,044	198,472	11,634	1,130	177,735	205,806	542,021	455,005	1,674,258	234,954

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	1,066,040	23,468	21,606	427,388	33,067	8,621	40,707	124,852	132,785	70,211	87,881	117,061
Republic of Karelia	28,841	141	0	3,350	837	137	594	124	499	317	381	22,460
Republic of Komi	25,618	21,606	21,606	1,076	6	96	160	260	1,093	212	203	907
Arkhangelsk Region	21,422	0	0	14,434	747	147	1,556	431	2,188	379	419	1,121
Nenets Autonomous Area	317	0	0	5	0	0	29	9	13	4	228	29
Arkhangelsk Region, excluding Nenets Autonomous Area	21,106	0	0	14,429	747	147	1,527	422	2,175	375	191	1,092
Vologda Region	14,465	8	0	4,380	553	472	828	270	2,432	981	447	4,094
Kaliningrad Region	63,868	59	0	17,347	713	2,641	1,379	4,409	4,735	1,204	26,749	4,633
Leningrad Region	69,566	17	0	22,773	130	1,956	6,437	3,732	5,103	23,443	1,165	4,811
Murmansk Region	13,652	1,454	0	242	640	6	4,099	2,443	800	710	2,203	1,054
Novgorod Region	19,656	17	0	13,567	495	377	360	126	2,907	179	57	1,569
Pskov Region	6,190	0	0	614	0	2,662	252	137	828	295	307	1,095
Saint Petersburg	802,763	166	0	349,604	28,946	127	25,043	112,919	112,201	42,492	55,949	75,316
SOUTHERN FEDERAL DISTRICT	450,726	697	610	79,562	6,696	38,771	18,916	11,566	130,630	103,197	15,864	44,825
Republic of Adygeya (Adygeya)	2,844	31	0	1,039	0	502	269	21	357	344	28	253
Republic of Kalmykia	2,048	0	0	68	811	160	80	143	267	155	34	330
Republic of Crimea	26,065	217	217	4,438	1,066	854	1,942	839	6,584	3,861	2,085	4,179
Krasnodar Territory	236,788	79	30	18,005	3,046	16,650	9,664	4,928	65,983	85,099	10,971	22,362
Astrakhan Region	6,173	1	1	1,446	0	791	709	1,231	1,213	414	59	307
Volgograd Region	38,705	0	0	20,934	20	7,513	1,472	292	2,974	1,326	215	3,958
Rostov Region	133,806	369	361	33,477	1,518	12,155	4,437	3,997	52,466	11,713	2,124	11,551
Sevastopol	4,297	0	0	155	236	145	342	114	787	285	348	1,885
NORTH CAUCASIAN FEDERAL DISTRICT	38,516	1	0	6,898	193	9,415	3,858	882	7,521	2,002	1,347	6,398
Republic of Dagestan	1,917	1	0	135	0	151	209	45	579	336	136	327
Republic of Ingushetia	95	0	0	17	0	30	1	0	35	0	0	12
Kabardino-Balkar Republic	2,245	0	0	604	0	528	79	16	568	179	123	147
Karachay-Cherkess Republic	1,609	0	0	512	0	203	340	15	339	55	100	44
Republic of North Ossetia — Alania	1,828	0	0	129	0	527	369	21	420	54	165	143
Chechen Republic	752	0	0	16	0	33	207	38	200	47	5	206
Stavropol Territory	30,069	0	0	5,485	193	7,943	2,653	746	5,380	1,332	818	5,518

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	695,915	33,177	31,316	238,036	7,895	38,147	37,543	12,673	118,838	87,531	23,184	98,892
Republic of Bashkortostan	53,703	1,995	463	13,981	66	3,983	4,347	747	10,564	6,604	1,614	9,802
Mari El Republic	6,035	0	0	2,323	0	411	796	73	718	577	129	1,007
Republic of Mordovia	7,935	0	0	3,641	108	1,040	257	243	1,026	114	181	1,324
Republic of Tatarstan (Tatarstan)	205,209	8,518	8,508	79,649	650	7,022	12,194	1,583	24,548	37,072	9,070	24,901
Udmurt Republic	37,949	1,047	1,047	21,978	5	1,113	505	532	2,954	6,161	312	3,343
Chuvash Republic — Chuvashia	13,075	0	0	5,646	46	666	1,761	166	2,512	735	442	1,101
Perm Territory	52,327	2,580	2,502	19,625	444	1,105	2,662	3,475	6,803	6,566	3,948	5,119
Kirov Region	16,505	1	1	6,966	15	871	490	253	4,015	890	214	2,789
Nizhny Novgorod Region	122,988	59	0	26,307	3,207	2,502	4,792	2,664	30,377	20,972	5,257	26,852
Orenburg Region	35,126	12,123	11,990	7,005	374	2,261	772	684	6,062	1,110	259	4,476
Penza Region	20,681	0	0	5,183	139	5,551	1,740	288	4,314	1,566	122	1,778
Samara Region	73,231	6,249	6,241	25,014	752	4,995	4,781	980	15,944	3,599	998	9,919
Saratov Region	32,394	594	563	12,710	1,818	3,383	1,708	426	7,153	797	484	3,321
Ulyanovsk Region	18,758	9	0	8,009	272	3,244	736	558	1,848	769	153	3,160
URALS FEDERAL DISTRICT	427,025	101,780	101,070	98,549	11,951	6,010	23,016	8,751	46,887	36,829	41,293	51,959
Kurgan Region	10,786	3	0	6,366	360	946	436	187	794	576	64	1,054
Sverdlovsk Region	159,471	599	6	62,670	6,924	2,143	8,693	4,017	25,128	15,313	12,382	21,602
Tyumen Region	180,015	101,135	101,065	6,036	3,190	1,224	9,285	3,322	7,291	14,179	23,807	10,544
Khanty-Mansi Autonomous Area — Yugra	73,385	59,726	59,662	201	1,728	17	3,777	970	2,563	774	312	3,315
Yamal-Nenets Autonomous Area	68,384	41,396	41,396	277	312	21	687	1,832	554	319	22,084	902
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	38,246	13	7	5,558	1,150	1,186	4,821	520	4,173	13,086	1,412	6,327
Chelyabinsk Region	76,753	43	0	23,477	1,477	1,697	4,601	1,225	13,674	6,760	5,040	18,759
SIBERIAN FEDERAL DISTRICT	384,309	36,183	30,427	84,622	45,213	18,357	19,415	9,025	63,857	22,359	12,963	72,313
Altai Republic	3,885	0	0	123	4	28	41	34	3,193	25	52	385
Republic of Tuva	561	86	0	31	0	5	18	25	157	13	16	212
Republic of Khakassia	3,007	176	0	163	20	51	480	62	587	293	50	1,126
Altai Territory	28,016	690	0	5,358	73	5,110	1,471	973	5,331	2,610	215	6,185
Krasnoyarsk Territory	122,499	26,024	26,005	25,757	38,966	2,479	4,821	1,726	7,758	3,314	2,109	9,545
Irkutsk Region	37,929	7,809	3,197	3,100	2,500	1,102	2,420	1,265	8,154	3,673	719	7,185
Kemerovo Region — Kuzbass	52,395	765	625	27,149	371	3,934	1,700	1,047	9,207	1,830	1,606	4,786

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	76,951	14	0	14,218	1,031	1,718	6,340	2,667	20,222	8,530	7,748	14,462
Omsk Region	24,072	2	0	6,460	62	2,185	1,360	620	6,211	766	284	6,121
Tomsk Region	34,995	617	600	2,264	2,185	1,745	764	607	3,038	1,305	163	22,306
FAR-EASTERN FEDERAL DISTRICT	220,202	35,625	2,367	33,399	9,264	7,705	12,717	24,080	40,356	22,844	13,904	20,309
Republic of Buryatia	8,307	5	0	462	7	178	554	234	1,593	3,730	304	1,240
Republic of Sakha (Yakutia)	28,261	11,889	1,163	456	5,123	27	2,129	2,027	3,768	713	169	1,961
Trans-Baikal Territory	19,755	15,187	0	338	194	18	917	494	1,065	377	168	996
Kamchatka Territory	11,113	0	0	618	2,492	158	401	3,575	2,597	92	654	526
Primorye Territory	74,165	2	0	20,830	122	1,215	2,564	9,139	15,159	5,511	10,738	8,884
Khabarovsk Territory	35,106	712	0	4,781	803	227	3,135	7,101	7,456	6,964	519	3,409
Amur Region	20,487	1,339	0	3,503	163	5,727	1,213	518	1,366	5,103	44	1,511
Magadan Region	10,699	4,134	0	328	68	16	41	177	5,627	65	12	230
Sakhalin Region	10,379	969	969	2,058	294	103	1,762	682	1,662	250	1,288	1,312
Jewish Autonomous Region	965	618	0	23	0	33	0	2	56	1	6	227
Chukotka Autonomous Area	965	770	236	0	0	3	0	131	8	38	1	13

Table 6.3.2

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

(millions of rubles)

	Volume loans for December 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	561,594	19,600	2,343	211,442	0	0	11	0	153,941	78,512	98,088	0
CENTRAL FEDERAL DISTRICT	213,897	7,507	0	28,592	0	0	11	0	10,592	70,721	96,473	0
Belgorod Region	9,084	0	0	6,317	0	0	0	0	2,767	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	2,878	0	0	2,878	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	855	0	0	855	0	0	0	0	0	0	0	0
Lipetsk Region	1,006	0	0	0	0	0	0	0	1,006	0	0	0
Moscow Region	22,168	0	0	6,451	0	0	0	0	0	0	15,717	0
Orel Region	140	0	0	0	0	0	0	0	140	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	57	0	0	57	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	177,710	7,507	0	12,035	0	0	11	0	6,680	70,721	80,756	0

Table 6.3.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	27,993	0	0	27,248	0	0	0	0	745	0	0	0
Republic of Bashkortostan	433	0	0	433	0	0	0	0	0	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	120	0	0	0	0	0	0	0	120	0	0	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	19,298	0	0	19,298	0	0	0	0	0	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	1,133	0	0	509	0	0	0	0	625	0	0	0
Orenburg Region	0	0	0	0	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	6,288	0	0	6,288	0	0	0	0	0	0	0	0
Saratov Region	720	0	0	720	0	0	0	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	65,384	2,012	0	63,176	0	0	0	0	196	0	0	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	12,438	0	0	12,242	0	0	0	0	196	0	0	0
Tyumen Region	50,934	0	0	50,934	0	0	0	0	0	0	0	0
Khanty-Mansi Autonomous Area — Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	50,934	0	0	50,934	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	2,012	2,012	0	0	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	47,196	1,615	1,615	1,756	0	0	0	0	43,824	0	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	43,895	0	0	403	0	0	0	0	43,493	0	0	0
Irkutsk Region	960	0	0	960	0	0	0	0	0	0	0	0
Kemerovo Region — Kuzbass	1,930	1,615	1,615	0	0	0	0	0	314	0	0	0

Table 6.3.3

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

(millions of rubles)

	Outstanding loans as 31.12.2023											
	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	57,531,056	2,625,434	1,692,446	12,753,420	1,548,659	2,691,768	3,637,217	3,165,220	6,817,178	11,529,101	12,373,033	390,026
CENTRAL FEDERAL DISTRICT	30,823,309	481,068	182,814	4,398,728	700,137	1,062,782	2,057,628	1,729,444	3,168,512	6,985,171	10,030,698	209,141
Belgorod Region	289,532	35,281	0	122,574	550	67,229	8,115	8,788	36,377	6,142	3,012	1,464
Bryansk Region	197,990	13	0	50,737	669	109,986	3,619	1,495	11,881	15,753	2,076	1,762
Vladimir Region	139,758	361	0	80,505	2,868	8,814	6,113	4,431	14,194	17,215	3,660	1,597
Voronezh Region	481,238	761	0	105,790	3,239	172,582	29,791	10,465	67,889	82,343	5,181	3,197
Ivanovo Region	63,745	0	0	25,166	218	5,804	4,484	1,391	11,946	12,101	1,275	1,361
Kaluga Region	193,582	423	0	88,753	170	39,940	16,633	2,898	24,435	15,723	2,875	1,733
Kostroma Region	54,545	33	0	25,344	358	3,625	2,649	2,918	5,474	11,805	1,855	485
Kursk Region	334,064	55,997	0	150,769	53	105,467	3,745	2,379	8,416	4,077	2,037	1,122
Lipetsk Region	278,528	25	0	79,978	143	138,722	7,714	4,153	21,028	24,413	1,375	976
Moscow Region	4,381,176	341	28	644,749	229,275	58,623	467,019	261,880	586,454	825,285	1,285,911	21,639
Orel Region	103,960	60	0	33,437	153	42,678	7,380	1,394	14,264	2,981	760	854
Ryazan Region	315,812	96,052	0	76,003	1,744	48,880	20,628	2,369	50,674	16,034	1,945	1,483
Smolensk Region	55,281	40	0	14,806	825	5,833	3,999	6,315	16,037	4,515	1,264	1,647
Tambov Region	181,289	14	0	37,648	1,057	96,261	3,832	1,719	36,694	2,291	733	1,040
Tver Region	189,904	0	0	72,140	89	40,391	14,378	2,529	27,499	16,869	15,078	931
Tula Region	566,755	5,918	0	449,825	2,298	46,114	11,180	2,467	28,369	16,008	2,723	1,852
Yaroslavl Region	286,737	35	0	148,260	2,809	19,998	14,156	8,867	23,049	21,548	46,518	1,497
Moscow	22,709,411	285,714	182,786	2,192,244	453,616	51,838	1,432,194	1,402,986	2,183,831	5,890,068	8,652,419	164,503

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	7,891,928	370,662	361,640	2,738,479	131,018	133,394	468,913	426,388	1,319,662	1,424,222	839,395	39,796
Republic of Karelia	53,606	898	0	22,771	3,496	2,047	5,663	1,302	3,995	4,226	5,707	3,500
Republic of Komi	61,330	29,017	28,974	13,271	24	1,795	1,439	3,420	6,426	4,052	1,065	822
Arkhangelsk Region	325,463	12,435	12,092	257,481	4,427	3,237	18,723	4,719	8,293	6,148	9,129	873
Nenets Autonomous Area	18,770	12,092	12,092	13	704	5	114	132	189	414	5,084	22
Arkhangelsk Region, excluding Nenets Autonomous Area	306,694	343	0	257,468	3,723	3,232	18,608	4,587	8,104	5,734	4,045	851
Vologda Region	147,232	37	0	94,199	2,215	6,726	3,373	2,500	10,947	19,657	5,790	1,787
Kaliningrad Region	549,818	4,406	564	120,160	1,586	36,438	20,966	6,459	26,644	23,784	307,066	2,307
Leningrad Region	1,566,801	304	0	847,786	13,299	35,192	43,255	32,431	28,369	557,821	5,171	3,173
Murmansk Region	151,872	2,883	0	3,740	23,578	95	31,963	16,770	7,288	3,982	60,932	641
Novgorod Region	80,881	32	0	55,881	1,307	6,699	1,435	1,073	11,547	1,611	647	649
Pskov Region	69,382	1	0	18,878	394	38,552	3,776	981	2,767	1,873	1,586	575
Saint Petersburg	4,885,543	320,650	320,010	1,304,311	80,691	2,613	338,321	356,732	1,213,386	801,068	442,303	25,469
SOUTHERN FEDERAL DISTRICT	3,352,449	9,965	7,181	668,836	72,977	412,245	206,576	239,408	786,223	756,835	176,709	22,675
Republic of Adygeya (Adygeya)	25,773	191	0	5,995	3	5,066	3,776	407	2,011	7,633	515	177
Republic of Kalmykia	10,214	0	0	663	2,611	1,415	863	721	2,694	660	447	140
Republic of Crimea	162,897	8	0	23,183	983	8,480	19,940	27,912	38,779	25,376	15,932	2,304
Krasnodar Territory	2,034,636	557	100	235,828	38,863	231,143	123,591	157,381	552,758	577,713	105,374	11,429
Astrakhan Region	70,317	1,993	5	6,154	2,213	9,962	12,827	12,456	9,340	13,332	1,761	277
Volgograd Region	241,669	2,566	2,540	122,603	476	42,271	15,612	4,431	25,821	15,269	10,536	2,084
Rostov Region	785,984	4,648	4,536	273,141	25,257	111,795	28,910	35,602	148,729	112,249	40,570	5,082
Sevastopol	20,958	0	0	1,268	2,571	2,114	1,056	498	6,094	4,604	1,573	1,181
NORTH CAUCASIAN FEDERAL DISTRICT	535,443	1,324	37	144,821	2,840	175,013	41,197	13,296	97,738	41,741	13,784	3,689
Republic of Dagestan	36,056	55	7	14,184	0	5,495	6,871	729	5,796	1,665	1,027	235
Republic of Ingushetia	5,414	0	0	1,985	0	2,791	202	27	371	11	24	3
Kabardino-Balkar Republic	30,371	20	0	8,981	31	13,281	714	523	4,319	1,578	720	204
Karachay-Cherkess Republic	35,066	275	0	9,831	1	5,933	4,093	1,460	4,403	7,985	1,016	70
Republic of North Ossetia — Alania	31,398	826	0	2,598	32	18,376	2,831	1,729	2,556	752	1,619	79
Chechen Republic	18,699	78	0	3,123	6	6,878	1,357	187	2,638	3,865	476	91
Stavropol Territory	378,438	70	30	104,120	2,770	122,260	25,129	8,641	77,655	25,885	8,901	3,007

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	4,754,664	137,084	103,662	1,893,653	88,937	500,167	343,407	209,085	498,362	841,813	196,953	45,203
Republic of Bashkortostan	504,438	16,034	2,373	234,798	4,139	40,889	56,760	9,670	42,768	85,228	8,955	5,198
Mari El Republic	82,481	2	0	16,987	288	50,532	4,602	1,093	5,607	1,960	866	545
Republic of Mordovia	73,659	321	0	31,433	483	27,049	2,844	1,561	4,097	3,476	1,744	650
Republic of Tatarstan (Tatarstan)	967,602	5,401	5,322	304,284	13,003	70,467	96,823	21,957	101,257	274,080	69,016	11,316
Udmurt Republic	261,249	7,268	7,250	123,214	622	23,229	6,031	8,001	15,247	70,079	5,860	1,699
Chuvash Republic — Chuvashia	86,004	1	0	27,857	803	10,716	17,255	2,036	9,157	14,659	2,931	588
Perm Territory	789,425	8,663	5,552	369,477	1,801	15,752	30,335	98,306	32,977	175,403	53,274	3,436
Kirov Region	78,549	49	10	29,367	371	22,610	3,431	2,168	10,790	6,981	1,587	1,196
Nizhny Novgorod Region	657,861	297	3	272,153	32,798	32,432	30,796	22,124	147,814	92,521	18,002	8,922
Orenburg Region	296,515	60,827	45,192	120,041	20,846	32,292	15,272	8,238	18,476	13,470	4,052	3,000
Penza Region	188,084	100	0	29,369	850	86,710	18,966	3,326	16,070	28,903	2,733	1,056
Samara Region	505,449	24,911	24,859	238,998	5,140	40,852	44,546	19,129	57,679	50,199	19,354	4,641
Saratov Region	186,476	13,178	13,101	64,593	6,906	35,695	9,345	8,857	26,759	12,531	7,130	1,480
Ulyanovsk Region	76,873	31	0	31,081	885	10,942	6,401	2,619	9,663	12,324	1,450	1,477
URALS FEDERAL DISTRICT	4,455,141	711,153	641,852	1,753,238	72,414	113,046	193,844	110,162	283,907	522,222	669,402	25,753
Kurgan Region	71,220	7	0	37,984	5,775	10,153	3,530	1,209	5,097	5,123	1,629	714
Sverdlovsk Region	1,707,826	4,342	87	1,033,474	26,547	18,007	63,442	32,418	153,106	262,937	102,744	10,810
Tyumen Region	1,967,876	641,298	641,162	333,917	31,452	57,883	85,862	64,501	49,489	173,020	525,282	5,172
Khanty-Mansi Autonomous Area — Yugra	413,702	276,468	276,344	3,127	10,350	292	29,611	41,977	14,154	24,396	11,766	1,561
Yamal-Nenets Autonomous Area	980,007	349,701	349,694	86,040	3,794	92	11,034	16,385	6,092	4,252	502,086	533
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	574,166	15,129	15,123	244,750	17,309	57,499	45,217	6,139	29,243	144,372	11,430	3,078
Chelyabinsk Region	708,219	65,507	604	347,864	8,639	27,004	41,010	12,033	76,215	81,143	39,748	9,058
SIBERIAN FEDERAL DISTRICT	2,756,778	286,013	232,874	705,970	345,438	202,386	196,934	104,307	425,045	369,813	86,611	34,259
Altai Republic	10,935	0	0	867	49	346	430	399	7,287	363	887	308
Republic of Tuva	5,163	251	0	277	0	181	855	302	2,585	175	380	158
Republic of Khakassia	22,910	1,691	800	1,566	89	1,040	9,776	849	4,257	2,382	601	658
Altai Territory	190,438	20,720	0	43,762	1,050	54,191	5,874	5,490	25,298	28,615	2,275	3,163
Krasnoyarsk Territory	762,734	40,831	35,222	266,309	218,326	28,876	36,473	13,779	50,074	82,699	20,562	4,806
Irkutsk Region	362,202	39,485	15,184	46,557	118,396	9,398	22,723	8,622	51,132	48,256	14,126	3,506
Kemerovo Region — Kuzbass	469,654	95,528	94,599	159,926	620	21,717	15,628	15,337	101,974	40,245	16,097	2,581

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	580,441	85,158	84,904	80,400	2,868	36,213	76,847	50,805	78,758	138,161	25,096	6,135
Omsk Region	170,029	14	1	75,805	1,136	21,495	22,522	4,442	23,395	15,541	2,738	2,941
Tomsk Region	182,271	2,335	2,164	30,501	2,905	28,930	5,805	4,282	80,285	13,375	3,849	10,003
FAR-EASTERN FEDERAL DISTRICT	2,961,343	628,166	162,387	449,695	134,899	92,733	128,717	333,131	237,728	587,284	359,481	9,509
Republic of Buryatia	131,026	768	10	21,605	39	3,580	8,103	2,174	17,434	74,183	2,603	535
Republic of Sakha (Yakutia)	332,960	182,049	150,078	5,009	47,966	800	22,486	17,975	28,287	21,883	4,704	1,799
Trans-Baikal Territory	284,185	225,442	0	1,188	814	867	6,057	2,503	8,681	36,681	1,318	633
Kamchatka Territory	158,009	84	0	7,175	10,122	2,547	2,265	13,447	11,874	13,902	96,352	241
Primorye Territory	815,643	789	0	178,151	3,811	34,374	35,451	117,098	91,735	153,402	197,498	3,334
Khabarovsk Territory	549,650	31,437	3	103,909	6,193	25,814	22,198	142,264	33,216	174,846	8,309	1,464
Amur Region	322,732	6,715	0	125,414	47,443	23,801	6,987	4,134	8,237	98,214	1,134	653
Magadan Region	177,585	139,956	0	1,585	7,522	32	378	3,858	17,166	530	6,447	109
Sakhalin Region	144,680	12,068	12,061	5,000	7,677	636	24,424	29,139	11,153	13,082	40,903	598
Jewish Autonomous Region	7,682	5,467	0	174	7	237	243	105	758	513	61	118
Chukotka Autonomous Area	37,193	23,390	236	484	3,304	45	126	432	9,187	48	152	24

Table 6.3.4

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

(millions of rubles)

	Outstanding loans as 31.12.2023											
	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	7,281,182	1,468,754	1,097,193	2,800,611	271	3,323	205	93,030	444,918	928,804	1,541,265	0
CENTRAL FEDERAL DISTRICT	3,007,314	61,032	9,754	1,154,800	0	1,816	166	8,982	66,956	484,656	1,228,903	0
Belgorod Region	59,190	33,832	0	13,463	0	0	0	0	11,894	0	0	0
Bryansk Region	10	0	0	0	0	0	0	10	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	114,604	0	0	114,604	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	9,476	0	0	3,741	0	0	0	0	0	5,735	0	0
Kostroma Region	111	0	0	111	0	0	0	0	0	0	0	0
Kursk Region	33,128	1,338	0	31,790	0	0	0	0	0	0	0	0
Lipetsk Region	1,969	0	0	964	0	0	0	0	1,006	0	0	0
Moscow Region	365,095	2,650	2,650	40,879	0	1,742	0	6,267	987	20,681	291,888	0
Orel Region	523	0	0	20	0	0	0	0	503	0	0	0
Ryazan Region	1,707	0	0	0	0	0	0	0	0	1,707	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	765	0	0	765	0	0	0	0	0	0	0	0
Tver Region	1,357	0	0	1,357	0	0	0	0	0	0	0	0
Tula Region	1,882	0	0	1,882	0	0	0	0	0	0	0	0
Yaroslavl Region	4,664	0	0	0	0	74	0	0	0	0	4,590	0
Moscow	2,412,832	23,212	7,103	945,224	0	0	166	2,705	52,566	456,533	932,425	0

Table 6.3.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	642,640	332,491	332,491	278,431	23	0	0	5,616	2,273	23,805	0	0
Republic of Bashkortostan	430	0	0	430	0	0	0	0	0	0	0	0
Mari El Republic	1,345	0	0	1,345	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	936	0	0	795	0	0	0	0	141	0	0	0
Udmurt Republic	332,491	332,491	332,491	0	0	0	0	0	0	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	127,913	0	0	127,716	0	0	0	0	0	196	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	33,057	0	0	1,933	0	0	0	5,616	1,899	23,609	0	0
Orenburg Region	85,152	0	0	85,129	23	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	42,035	0	0	42,035	0	0	0	0	0	0	0	0
Saratov Region	19,282	0	0	19,048	0	0	0	0	234	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	944,922	680,326	631,732	234,963	0	0	0	0	196	0	29,437	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	107,533	0	0	106,906	0	0	0	0	196	0	431	0
Tyumen Region	761,140	631,732	631,732	100,401	0	0	0	0	0	0	29,006	0
Khanty-Mansi Autonomous Area — Yugra	8,123	8,123	8,123	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	703,549	623,609	623,609	50,934	0	0	0	0	0	0	29,006	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	49,467	0	0	49,467	0	0	0	0	0	0	0	0
Chelyabinsk Region	76,249	48,594	0	27,655	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	724,844	133,767	111,393	534,715	0	0	38	0	56,322	0	1	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	587,938	16,187	0	516,260	0	0	0	0	55,492	0	0	0
Irkutsk Region	23,945	6,188	0	17,757	0	0	0	0	0	0	0	0
Kemerovo Region— Kuzbass	17,580	17,266	17,266	0	0	0	0	0	314	0	0	0

Table 6.3.5

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

(millions of rubles)

1	Overdue loans as 31.12.2023											
	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	2,541,350	33,008	27,110	376,511	18,693	92,093	203,066	37,242	340,895	465,516	957,408	16,919
CENTRAL FEDERAL DISTRICT	1,782,640	14,099	13,359	162,275	5,765	22,306	101,848	16,051	189,454	356,356	908,075	6,411
Belgorod Region	10,000	0	0	5,736	0	1,129	141	190	1,284	804	642	74
Bryansk Region	4,315	0	0	2,803	0	78	32	68	294	932	70	38
Vladimir Region	9,889	0	0	6,676	3	1,662	110	49	468	120	773	26
Voronezh Region	15,873	0	0	2,672	0	73	667	218	11,255	622	152	214
Ivanovo Region	3,092	0	0	337	0	164	170	99	804	1,449	43	25
Kaluga Region	38,916	218	0	32,513	6	191	1,320	97	529	2,853	1,125	64
Kostroma Region	519	0	0	73	0	16	44	49	307	12	10	8
Kursk Region	7,160	0	0	4,648	0	1,015	385	53	772	83	107	97
Lipetsk Region	2,803	3	0	152	5	10	264	189	1,712	136	201	132
Moscow Region	152,636	28	0	12,598	595	9,658	29,676	7,227	18,159	51,329	22,446	921
Orel Region	5,557	0	0	3,735	0	12	442	69	876	180	168	74
Ryazan Region	4,275	3	0	895	1	919	629	214	1,173	290	70	80
Smolensk Region	2,563	1	0	1,001	1	298	227	224	524	114	50	124
Tambov Region	3,244	0	0	1,105	15	209	580	42	1,047	36	18	193
Tver Region	2,624	0	0	1,467	5	34	65	97	787	39	65	66
Tula Region	4,022	0	0	922	1	1,047	264	129	753	395	387	125
Yaroslavl Region	13,513	13	0	208	2,108	5,628	2,020	1,744	571	850	285	87
Moscow	1,501,638	13,834	13,359	84,734	3,025	161	64,812	5,293	148,139	296,113	881,463	4,064

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	195,806	12,346	12,126	52,669	925	6,828	20,732	3,236	57,182	30,018	9,708	2,161
Republic of Karelia	1,422	14	0	167	0	894	45	44	180	28	14	36
Republic of Komi	4,397	34	34	561	1	44	92	52	2,281	1,244	28	59
Arkhangelsk Region	14,229	12,092	12,092	36	0	58	40	54	141	89	1,642	75
Nenets Autonomous Area	12,113	12,092	12,092	0	0	0	3	1	9	1	5	2
Arkhangelsk Region, excluding Nenets Autonomous Area	2,116	0	0	36	0	58	37	53	133	88	1,637	73
Vologda Region	5,200	0	0	886	0	68	180	180	1,351	2,370	84	81
Kaliningrad Region	10,790	0	0	5,434	0	2,557	663	374	1,221	441	58	42
Leningrad Region	19,959	0	0	9,698	0	1,836	1,799	332	4,567	1,568	89	72
Murmansk Region	687	0	0	64	0	3	37	23	410	36	34	80
Novgorod Region	2,166	0	0	770	0	1,105	27	47	133	50	17	18
Pskov Region	1,324	0	0	443	0	240	169	62	323	43	13	31
Saint Petersburg	135,632	206	0	34,611	924	21	17,679	2,069	46,574	24,149	7,730	1,668
SOUTHERN FEDERAL DISTRICT	109,797	2,084	51	29,415	9,236	12,566	12,597	8,730	13,460	15,077	5,091	1,540
Republic of Adygeya (Adygeya)	662	0	0	26	0	7	122	17	77	285	108	20
Republic of Kalmykia	660	0	0	19	0	299	82	35	133	23	53	15
Republic of Crimea	3,307	0	0	613	0	169	103	676	554	1,009	64	119
Krasnodar Territory	40,828	92	51	8,454	7,021	8,793	4,194	496	5,308	3,610	2,037	823
Astrakhan Region	15,051	1,988	0	2,443	2,213	246	2,878	33	609	4,557	52	33
Volgograd Region	10,669	0	0	293	1	2,608	3,191	109	1,246	672	2,392	156
Rostov Region	37,946	4	0	17,552	0	443	1,778	7,359	5,407	4,737	329	337
Sevastopol	674	0	0	16	0	1	249	6	127	184	55	37
NORTH CAUCASIAN FEDERAL DISTRICT	66,196	917	21	26,111	26	7,469	7,524	525	12,198	8,564	2,566	297
Republic of Dagestan	19,438	47	0	11,013	0	2,399	3,824	107	1,800	64	143	42
Republic of Ingushetia	665	0	0	53	0	357	127	0	116	3	7	1
Kabardino-Balkar Republic	5,318	18	0	3,376	26	453	171	67	1,081	24	63	39
Karachay-Cherkess Republic	12,725	0	0	1,726	0	936	1,876	17	758	7,356	43	13
Republic of North Ossetia — Alania	1,709	807	0	117	0	132	202	28	307	68	35	13
Chechen Republic	5,765	24	0	345	0	3,023	650	8	1,284	419	7	4
Stavropol Territory	20,577	21	21	9,479	0	170	674	299	6,852	629	2,268	185

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	149,189	541	532	35,422	1,001	10,378	20,783	3,394	30,437	26,390	17,590	3,252
Republic of Bashkortostan	21,568	80	75	2,308	380	857	3,424	377	2,873	10,341	420	506
Mari El Republic	4,536	0	0	1,720	0	1	289	60	2,390	21	26	29
Republic of Mordovia	2,490	0	0	1,192	0	684	17	21	315	141	27	93
Republic of Tatarstan (Tatarstan)	20,246	2	0	6,275	4	515	1,962	1,036	3,503	5,711	359	878
Udmurt Republic	2,301	10	10	221	18	35	126	187	525	39	1,034	105
Chuvash Republic — Chuvashia	3,897	0	0	355	303	23	118	114	158	2,674	69	83
Perm Territory	6,456	223	222	805	3	380	319	196	2,520	1,515	227	268
Kirov Region	1,841	0	0	696	226	144	167	63	406	33	48	58
Nizhny Novgorod Region	8,036	0	0	1,110	0	171	1,168	152	4,356	399	326	352
Orenburg Region	27,483	1	0	11,316	0	3,338	10,467	192	743	750	344	332
Penza Region	2,929	0	0	319	0	709	429	80	554	628	41	167
Samara Region	28,317	22	22	3,316	1	462	1,427	694	6,893	2,790	12,529	183
Saratov Region	15,247	204	204	4,941	0	3,020	450	152	4,079	195	2,063	144
Ulyanovsk Region	3,842	0	0	848	66	37	419	72	1,121	1,150	76	55
URALS FEDERAL DISTRICT	93,719	27	21	47,171	22	1,464	11,787	1,405	17,742	5,331	7,560	1,211
Kurgan Region	2,090	0	0	1,572	0	90	95	37	186	17	64	29
Sverdlovsk Region	14,389	5	0	1,387	2	175	2,396	342	3,551	3,114	2,970	448
Tyumen Region	53,062	21	21	28,429	16	75	7,823	805	9,954	1,289	4,390	260
Khanty-Mansi Autonomous Area — Yugra	8,814	0	0	391	5	26	2,320	337	932	998	3,702	102
Yamal-Nenets Autonomous Area	5,394	6	6	19	5	3	3,879	196	623	54	558	51
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	38,854	16	16	28,020	6	45	1,624	271	8,400	236	130	107
Chelyabinsk Region	24,178	0	0	15,783	4	1,124	1,473	221	4,051	911	137	474
SIBERIAN FEDERAL DISTRICT	93,789	1,119	1,000	14,333	1,652	7,930	21,377	2,782	14,883	22,511	5,662	1,540
Altai Republic	1,059	0	0	6	0	40	39	7	924	7	19	17
Republic of Tuva	245	0	0	9	0	15	18	31	121	2	36	13
Republic of Khakassia	535	0	0	56	0	104	43	56	219	17	21	19
Altai Territory	8,104	0	0	423	7	6,265	176	96	550	397	86	104
Krasnoyarsk Territory	19,160	1	0	6,960	21	835	1,886	1,652	2,163	5,278	127	238
Irkutsk Region	9,910	113	0	397	1,257	196	1,166	136	1,415	286	4,780	164
Kemerovo Region — Kuzbass	18,274	1,001	1,000	223	8	49	598	139	1,193	14,809	83	171

Table 6.3.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	17,350	4	0	4,610	4	230	4,820	326	5,110	1,389	423	434
Omsk Region	17,721	0	0	1,204	355	180	12,461	139	2,823	193	32	334
Tomsk Region	1,433	0	0	446	0	16	170	199	366	133	56	47
FAR-EASTERN FEDERAL DISTRICT	50,213	1,875	0	9,114	66	23,153	6,417	1,119	5,539	1,269	1,155	506
Republic of Buryatia	1,245	0	0	145	3	14	167	73	309	405	100	29
Republic of Sakha (Yakutia)	2,222	340	0	284	4	40	748	85	455	108	74	83
Trans-Baikal Territory	889	3	0	105	0	56	95	70	505	6	23	27
Kamchatka Territory	347	3	0	22	0	0	84	25	117	6	79	11
Primorye Territory	7,678	1	0	2,732	4	1,356	196	479	2,299	243	284	84
Khabarovsk Territory	34,597	1,340	0	5,599	7	21,664	4,085	243	764	427	364	104
Amur Region	729	109	0	7	49	3	75	57	247	39	103	39
Magadan Region	307	0	0	0	0	4	152	15	92	0	27	16
Sakhalin Region	2,010	0	0	205	0	13	804	67	701	28	90	103
Jewish Autonomous Region	91	0	0	11	0	3	11	5	39	4	8	9
Chukotka Autonomous Area	99	78	0	3	0	0	0	0	11	2	3	1

Table 6.3.6

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

(millions of rubles)

	Overdue loans as 31.12.2023											
	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	129,967	35,618	35,618	22,977	23	0	87	218	17,723	48,774	4,548	0
CENTRAL FEDERAL DISTRICT	71,131	7,605	7,605	39	0	0	48	0	10,778	48,114	4,548	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	1,441	502	502	0	0	0	0	0	939	0	0	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	69,690	7,103	7,103	39	0	0	48	0	9,838	48,114	4,548	0

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.12.2023											
	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	1,841,161	144,424	13,313	0	12,316,913	1,099,043	116,146	45	602,352	41,126	17,648	7
CENTRAL FEDERAL DISTRICT	874,919	39,969	11,744	0	5,413,072	287,841	71,556	38	358,903	10,680	15,418	0
Belgorod Region	10,896	2,284	0	0	64,241	12,048	0	0	3,005	449	0	0
Bryansk Region	6,849	1,691	0	0	49,767	11,597	10	0	1,327	276	0	0
Vladimir Region	5,952	1,049	0	0	56,569	9,693	0	0	2,137	615	0	0
Voronezh Region	32,692	2,365	0	0	198,774	27,088	0	0	13,911	528	0	0
Ivanovo Region	6,761	961	0	0	39,377	7,422	0	0	840	228	0	0
Kaluga Region	6,382	889	0	0	56,559	6,924	5,735	0	7,687	339	0	0
Kostroma Region	3,107	908	0	0	22,393	6,000	0	0	268	122	0	0
Kursk Region	6,639	1,120	0	0	49,131	8,948	0	0	1,457	212	0	0
Lipetsk Region	7,957	1,076	0	0	63,378	7,135	0	0	1,393	309	0	0
Moscow Region	190,784	7,844	0	0	966,221	59,889	3,126	0	49,448	2,606	186	0
Orel Region	4,843	977	0	0	33,789	6,705	0	0	4,442	170	0	0
Ryazan Region	9,743	1,452	0	0	76,341	7,235	1,707	0	1,923	311	0	0
Smolensk Region	7,231	784	0	0	29,496	5,903	0	0	1,587	240	0	0
Tambov Region	5,647	1,012	0	0	35,745	7,212	0	0	1,588	200	0	0
Tver Region	10,592	1,101	0	0	60,666	5,477	0	0	757	312	0	0
Tula Region	11,560	1,628	0	0	64,109	9,565	0	0	1,731	388	0	0
Yaroslavl Region	9,940	955	0	0	65,540	6,449	4,664	0	1,793	207	0	0
Moscow	537,345	11,877	11,744	0	3,480,976	82,549	56,313	38	263,607	3,168	15,232	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	154,893	13,211	5	0	1,293,056	85,372	12,402	0	55,781	3,143	78	0
Republic of Karelia	3,280	445	0	0	26,919	3,340	0	0	416	86	0	0
Republic of Komi	2,518	991	0	0	17,036	5,348	0	0	3,124	216	0	0
Arkhangelsk Region	4,471	1,177	0	0	59,227	7,642	677	0	272	218	0	0
Nenets Autonomous Area	316	58	0	0	5,927	437	0	0	14	9	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	4,155	1,119	0	0	53,300	7,206	677	0	258	209	0	0
Vologda Region	7,215	1,168	0	0	46,655	8,979	0	0	1,998	323	0	0
Kaliningrad Region	11,926	1,417	0	0	104,936	8,045	194	0	2,738	425	78	0
Leningrad Region	17,506	1,481	0	0	144,524	9,880	0	0	3,877	422	0	0
Murmansk Region	2,225	647	0	0	25,455	4,631	1,867	0	299	96	0	0
Novgorod Region	2,053	386	0	0	10,471	2,818	0	0	919	83	0	0
Pskov Region	2,451	400	0	0	26,809	3,050	0	0	700	149	0	0
Saint Petersburg	101,250	5,100	5	0	831,023	31,638	9,664	0	41,438	1,126	0	0
SOUTHERN FEDERAL DISTRICT	212,876	22,937	0	0	1,355,874	174,008	1,949	0	42,645	5,874	1,949	0
Republic of Adygeya (Adygeya)	1,804	436	0	0	21,274	3,321	0	0	527	119	0	0
Republic of Kalmykia	1,924	453	0	0	9,618	3,860	0	0	336	200	0	0
Republic of Crimea	13,361	1,303	0	0	79,476	8,490	0	0	2,330	295	0	0
Krasnodar Territory	127,756	10,304	0	0	846,739	80,937	0	0	17,326	2,657	0	0
Astrakhan Region	5,474	888	0	0	41,499	6,998	0	0	5,189	402	0	0
Volgograd Region	15,994	2,035	0	0	95,274	16,611	0	0	7,854	789	0	0
Rostov Region	43,704	6,995	0	0	249,672	51,282	1,949	0	8,482	1,331	1,949	0
Sevastopol	2,858	523	0	0	12,322	2,510	0	0	601	82	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	24,978	5,606	0	0	249,695	43,851	0	0	19,871	3,142	0	0
Republic of Dagestan	1,736	636	0	0	14,997	4,447	0	0	1,568	629	0	0
Republic of Ingushetia	95	13	0	0	3,609	205	0	0	137	82	0	0
Kabardino-Balkar Republic	1,994	604	0	0	21,295	4,952	0	0	792	473	0	0
Karachay-Cherkess Republic	963	233	0	0	19,580	1,625	0	0	5,467	146	0	0
Republic of North Ossetia — Alania	1,645	329	0	0	22,970	2,633	0	0	1,234	216	0	0
Chechen Republic	591	206	0	0	5,814	2,396	0	0	176	108	0	0
Stavropol Territory	17,953	3,586	0	0	161,431	27,594	0	0	10,497	1,489	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	244,593	24,507	625	0	1,656,908	198,238	2,095	0	53,421	6,959	196	0
Republic of Bashkortostan	27,094	3,268	0	0	268,250	24,438	0	0	6,769	1,144	0	0
Mari El Republic	3,275	605	0	0	17,475	3,973	0	0	2,793	109	0	0
Republic of Mordovia	3,623	465	0	0	24,937	4,008	0	0	941	258	0	0
Republic of Tatarstan (Tatarstan)	43,529	2,955	0	0	304,099	26,521	0	0	6,381	669	0	0
Udmurt Republic	15,644	1,535	0	0	120,137	10,820	0	0	976	352	0	0
Chuvash Republic — Chuvashia	8,501	790	0	0	59,179	9,523	0	0	500	217	0	0
Perm Territory	20,842	2,714	0	0	131,163	22,828	196	0	2,504	675	196	0
Kirov Region	7,222	1,205	0	0	36,599	8,349	0	0	1,109	230	0	0
Nizhny Novgorod Region	37,621	2,797	625	0	237,248	21,726	1,899	0	3,486	543	0	0
Orenburg Region	10,303	1,678	0	0	79,368	17,202	0	0	12,700	610	0	0
Penza Region	9,514	1,462	0	0	83,055	11,720	0	0	1,217	382	0	0
Samara Region	36,860	2,087	0	0	174,680	14,008	0	0	6,762	569	0	0
Saratov Region	13,264	2,074	0	0	75,267	16,395	0	0	5,738	1,003	0	0
Ulyanovsk Region	7,300	871	0	0	45,452	6,725	0	0	1,544	198	0	0
URALS FEDERAL DISTRICT	120,235	12,159	176	0	843,892	95,677	607	0	28,028	3,473	0	0
Kurgan Region	4,151	736	0	0	27,424	5,996	0	0	1,919	194	0	0
Sverdlovsk Region	48,941	4,127	176	0	368,736	28,543	607	0	4,910	957	0	0
Tyumen Region	34,122	3,819	0	0	276,123	35,537	0	0	15,640	1,630	0	0
Khanty-Mansi Autonomous Area — Yugra	8,628	1,456	0	0	67,391	14,818	0	0	2,719	909	0	0
Yamal-Nenets Autonomous Area	3,165	905	0	0	23,922	8,799	0	0	3,586	335	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	22,329	1,458	0	0	184,809	11,921	0	0	9,335	386	0	0
Chelyabinsk Region	33,021	3,478	0	0	171,609	25,601	0	0	5,559	692	0	0
SIBERIAN FEDERAL DISTRICT	135,395	16,519	418	0	883,597	131,960	789	7	32,139	5,197	7	7
Altai Republic	908	151	0	0	5,265	1,616	0	0	211	84	0	0
Republic of Tuva	410	256	0	0	4,838	3,218	0	0	194	182	0	0
Republic of Khakassia	1,983	675	0	0	18,855	4,984	0	0	439	262	0	0
Altai Territory	19,240	2,534	0	0	114,554	20,059	0	0	7,432	373	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	20,571	3,081	8	0	141,457	22,429	66	0	4,529	997	0	0
Irkutsk Region	15,215	2,090	0	0	97,590	19,010	0	0	2,190	696	0	0
Kemerovo Region — Kuzbass	10,808	1,580	0	0	68,063	12,590	0	0	2,110	399	0	0
Novosibirsk Region	47,660	2,436	410	0	322,412	22,602	716	0	10,564	1,603	0	0
Omsk Region	12,680	2,906	0	0	72,108	17,989	7	7	3,448	354	7	7
Tomsk Region	5,919	809	0	0	38,456	7,464	0	0	1,022	248	0	0
FAR-EASTERN FEDERAL DISTRICT	73,273	9,516	345	0	620,819	82,098	26,749	0	11,564	2,658	0	0
Republic of Buryatia	2,635	788	0	0	24,127	7,749	0	0	522	325	0	0
Republic of Sakha (Yakutia)	7,393	1,141	0	0	46,338	11,021	23	0	726	358	0	0
Trans-Baikal Territory	7,076	895	12	0	26,376	7,796	12	0	580	311	0	0
Kamchatka Territory	2,113	592	0	0	41,361	6,295	3,678	0	223	130	0	0
Primorye Territory	30,109	2,537	333	0	282,666	19,547	12,208	0	3,163	608	0	0
Khabarovsk Territory	11,536	1,300	0	0	89,062	11,477	8,814	0	3,957	295	0	0
Amur Region	5,976	1,039	0	0	29,953	7,945	0	0	418	222	0	0
Magadan Region	1,196	177	0	0	16,691	1,779	2,014	0	250	95	0	0
Sakhalin Region	4,235	757	0	0	55,334	6,504	0	0	1,575	264	0	0
Jewish Autonomous Region	885	227	0	0	7,227	1,239	0	0	57	36	0	0
Chukotka Autonomous Area	120	62	0	0	1,684	746	0	0	93	14	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	31.01.2024														
	Rubles						Foreign currency								
	2	3	including				8	9	including						
			4	5	of which: mortgage loans				10	11	of which: mortgage loans				
					total	including overdue loans					of which: against the pledge of claims under share construction participation agreements		total	including overdue loans	of which: against the pledge of claims under share construction participation agreements
total											including overdue loans	total			including overdue loans
6	7	12	13												
THE RUSSIAN FEDERATION	33,380,495	18,214,466	18,145,645	60,083	4,873,913	5,862	20,443	6,146	5,795	2,549	46	24			
CENTRAL FEDERAL DISTRICT	10,083,261	5,664,054	5,620,270	22,081	1,641,594	1,881	16,519	4,976	4,648	2,090	26	9			
Belgorod Region	273,431	134,899	134,478	400	34,585	19	22	2	2	0	0	0			
Bryansk Region	180,621	92,461	92,170	296	23,538	9	15	9	8	8	0	0			
Vladimir Region	224,830	111,914	111,518	298	28,065	28	23	18	17	13	0	0			
Voronezh Region	416,625	221,098	220,666	876	53,881	170	29	5	5	5	0	0			
Ivanovo Region	137,638	67,362	67,158	261	15,618	50	9	2	2	2	0	0			
Kaluga Region	237,878	130,330	130,007	435	26,083	33	39	29	28	27	0	0			
Kostroma Region	100,987	51,796	51,654	112	10,953	8	4	0	0	0	0	0			
Kursk Region	186,738	92,393	92,107	247	20,510	5	9	2	2	0	0	0			
Lipetsk Region	188,449	89,301	89,115	272	19,621	20	2	0	0	0	0	0			
Moscow Region	2,692,578	1,516,585	1,508,917	6,509	415,230	463	2,405	1,492	1,395	812	6	2			
Orel Region	125,685	63,713	63,506	159	15,311	20	7	1	1	0	0	0			
Ryazan Region	214,910	117,822	117,614	376	36,274	47	14	7	7	7	0	0			
Smolensk Region	155,720	78,107	77,880	293	17,944	17	58	7	0	0	0	0			
Tambov Region	149,201	70,913	70,754	284	15,384	16	9	0	0	0	0	0			
Tver Region	242,578	127,598	127,333	405	26,964	28	25	10	10	10	0	0			
Tula Region	302,594	156,211	155,919	480	46,237	45	62	49	30	0	0	0			
Yaroslavl Region	210,378	107,358	107,049	438	24,502	42	18	12	12	5	0	0			
Moscow	4,042,418	2,434,194	2,402,426	9,940	810,894	861	13,769	3,332	3,130	1,200	20	7			

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	3,768,293	2,114,250	2,110,304	6,436	582,705	774	1,661	616	607	217	4	0
Republic of Karelia	131,050	63,352	63,294	113	13,828	20	5	1	1	0	0	0
Republic of Komi	193,897	97,589	97,349	238	20,922	17	16	1	1	0	0	0
Arkhangelsk Region	259,556	138,936	138,740	221	35,303	18	23	3	3	0	0	0
Nenets Autonomous Area	12,282	6,047	6,009	7	1,336	2	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	247,275	132,889	132,731	214	33,967	16	23	3	3	0	0	0
Vologda Region	222,853	111,002	110,834	308	23,412	60	7	1	1	1	0	0
Kaliningrad Region	218,833	114,131	113,876	1,111	24,829	18	116	32	32	14	0	0
Leningrad Region	527,146	287,281	286,982	992	79,942	133	170	82	82	38	2	0
Murmansk Region	192,278	85,842	85,609	154	23,795	16	25	5	5	0	0	0
Novgorod Region	101,570	48,942	48,881	105	11,356	22	4	0	0	0	0	0
Pskov Region	97,572	45,158	45,122	137	12,027	26	4	1	1	0	0	0
Saint Petersburg	1,823,535	1,122,018	1,119,618	3,057	337,290	445	1,292	489	481	165	2	0
SOUTHERN FEDERAL DISTRICT	3,155,375	1,642,832	1,639,740	6,099	509,018	1,168	379	134	133	49	0	0
Republic of Adygeya (Adygeya)	90,520	40,159	40,102	178	13,580	46	4	0	0	0	0	0
Republic of Kalmykia	76,353	41,931	41,736	133	13,143	24	0	0	0	0	0	0
Republic of Crimea	136,713	71,596	71,499	68	20,995	6	23	2	2	0	0	0
Krasnodar Territory	1,385,229	740,096	738,934	3,330	254,494	827	183	71	70	18	0	0
Astrakhan Region	194,651	97,937	97,756	300	26,738	24	14	7	7	5	0	0
Volgograd Region	400,359	194,428	193,890	557	51,433	43	41	6	6	0	0	0
Rostov Region	825,754	429,710	428,876	1,449	121,405	185	114	48	48	25	0	0
Sevastopol	45,797	26,974	26,948	84	7,231	13	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,030,415	498,895	497,800	3,432	121,585	155	181	31	27	9	0	0
Republic of Dagestan	179,893	92,521	92,402	1,009	25,219	25	7	0	0	0	0	0
Republic of Ingushetia	15,662	4,153	4,149	88	971	0	0	0	0	0	0	0
Kabardino-Balkar Republic	93,341	43,305	43,166	251	8,434	7	103	0	0	0	0	0
Karachay-Cherkess Republic	70,084	33,842	33,763	302	5,143	15	0	0	0	0	0	0
Republic of North Ossetia — Alania	110,836	54,303	54,161	580	15,112	17	8	2	0	0	0	0
Chechen Republic	77,697	34,078	34,058	446	5,507	9	1	0	0	0	0	0
Stavropol Territory	482,904	236,693	236,101	755	61,199	82	62	29	27	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	6,006,481	3,257,440	3,249,309	8,672	794,343	688	466	175	174	109	0	0
Republic of Bashkortostan	977,735	551,476	550,538	1,417	137,811	113	24	4	4	0	0	0
Mari El Republic	109,879	59,272	59,129	106	13,570	8	3	0	0	0	0	0
Republic of Mordovia	121,712	67,747	67,537	122	18,673	10	9	7	7	0	0	0
Republic of Tatarstan (Tatarstan)	1,024,037	594,777	593,627	1,193	143,212	112	19	4	4	2	0	0
Udmurt Republic	357,083	206,090	205,637	515	56,759	24	18	1	1	0	0	0
Chuvash Republic — Chuvashia	243,714	147,555	147,107	310	46,227	25	14	3	3	0	0	0
Perm Territory	566,297	296,991	296,202	999	78,042	94	111	72	70	68	0	0
Kirov Region	218,265	116,222	115,870	324	23,625	19	6	0	0	0	0	0
Nizhny Novgorod Region	575,249	293,897	292,873	747	69,106	40	80	21	21	11	0	0
Orenburg Region	404,361	209,010	208,638	593	36,072	37	15	7	7	7	0	0
Penza Region	225,795	126,745	126,286	251	42,344	19	9	7	7	0	0	0
Samara Region	582,236	284,239	283,243	1,207	65,704	120	117	28	28	10	0	0
Saratov Region	389,192	190,269	189,679	616	36,849	48	35	20	20	10	0	0
Ulyanovsk Region	210,924	113,151	112,943	271	26,349	19	7	3	3	0	0	0
URALS FEDERAL DISTRICT	3,295,310	1,813,356	1,810,475	4,867	462,558	370	446	61	61	4	0	0
Kurgan Region	150,189	75,880	75,751	207	18,091	18	1	0	0	0	0	0
Sverdlovsk Region	1,024,587	568,590	567,721	1,795	164,706	147	133	50	50	4	0	0
Tyumen Region	1,429,549	825,700	824,640	1,710	211,694	134	269	5	5	0	0	0
Khanty-Mansi Autonomous Area — Yugra	676,937	404,533	404,139	820	89,356	65	6	5	5	0	0	0
Yamal-Nenets Autonomous Area	249,845	137,904	137,677	235	38,873	13	10	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	502,767	283,263	282,824	655	83,464	56	254	0	0	0	0	0
Chelyabinsk Region	690,985	343,186	342,363	1,155	68,067	72	43	6	6	0	0	0
SIBERIAN FEDERAL DISTRICT	3,808,500	1,958,297	1,954,196	5,684	447,108	549	286	106	100	52	16	16
Altai Republic	38,716	12,936	12,921	37	3,131	0	1	0	0	0	0	0
Republic of Tuva	110,192	62,973	62,920	117	17,685	13	0	0	0	0	0	0
Republic of Khakassia	113,228	56,632	56,500	128	13,324	20	0	0	0	0	0	0
Altai Territory	402,106	200,922	200,602	460	45,293	39	10	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	722,952	380,949	380,042	1,458	94,222	128	53	28	28	28	16	16
Irkutsk Region	565,319	271,723	271,277	928	49,118	59	59	23	23	0	0	0
Kemerovo Region — Kuzbass	507,601	228,311	227,747	520	53,637	35	43	17	17	1	0	0
Novosibirsk Region	749,203	441,533	440,650	1,321	114,904	217	67	20	17	14	0	0
Omsk Region	374,101	188,727	188,230	447	33,999	15	44	18	15	8	0	0
Tomsk Region	225,081	113,592	113,306	269	21,796	22	7	2	1	1	0	0
FAR-EASTERN FEDERAL DISTRICT	2,232,860	1,265,341	1,263,550	2,811	315,000	277	504	47	45	19	0	0
Republic of Buryatia	204,556	105,026	104,845	275	27,866	7	4	2	2	2	0	0
Republic of Sakha (Yakutia)	384,634	246,865	246,506	556	57,403	111	4	1	1	0	0	0
Trans-Baikal Territory	225,367	112,934	112,781	254	23,834	13	6	4	4	0	0	0
Kamchatka Territory	95,653	48,011	47,901	76	10,933	0	3	2	2	0	0	0
Primorye Territory	500,693	287,370	287,078	605	84,299	50	432	22	20	4	0	0
Khabarovsk Territory	348,681	201,972	201,722	405	55,558	28	28	8	8	6	0	0
Amur Region	211,413	124,515	124,263	249	23,693	21	0	0	0	0	0	0
Magadan Region	52,371	27,771	27,721	53	5,575	1	0	0	0	0	0	0
Sakhalin Region	162,319	87,612	87,515	258	20,238	32	25	8	8	8	0	0
Jewish Autonomous Region	28,128	13,195	13,180	54	3,216	6	0	0	0	0	0	0
Chukotka Autonomous Area	19,046	10,071	10,039	28	2,386	7	0	0	0	0	0	0

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

1	January 2024												
	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, %	11	12					13	14		
THE RUSSIAN FEDERATION	1,714,505	76,002	271,907	296.2	8.45	75,939	271,712	296.6	8.43	25,899	128,530	313.8	6.11
CENTRAL FEDERAL DISTRICT	523,262	16,846	75,602	298.5	8.76	16,835	75,517	299.3	8.72	6,213	37,632	316.5	6.35
Belgorod Region	14,276	619	2,083	286.6	8.17	619	2,083	286.7	8.17	181	834	316.7	6.06
Bryansk Region	9,877	459	1,379	292.2	8.48	459	1,379	292.3	8.47	142	665	312.7	6.29
Vladimir Region	12,262	552	1,659	292.4	9.31	552	1,659	292.5	9.31	166	771	309.7	6.26
Voronezh Region	22,044	918	3,026	292.8	8.75	917	3,019	293.7	8.72	291	1,264	309.9	6.30
Ivanovo Region	7,998	356	1,045	273.0	9.86	356	1,045	273.0	9.86	90	412	287.5	6.86
Kaluga Region	11,615	510	1,735	293.8	9.11	510	1,735	293.9	9.11	130	651	313.7	5.91
Kostroma Region	5,381	264	772	288.5	8.85	264	772	289.0	8.84	77	320	308.9	6.09
Kursk Region	9,879	394	1,190	285.3	9.43	394	1,190	285.6	9.42	107	427	306.6	6.34
Lipetsk Region	10,541	421	1,232	290.7	9.04	421	1,232	290.9	9.04	143	568	311.8	6.06
Moscow Region	126,382	4,025	18,928	301.7	8.69	4,024	18,920	302.1	8.68	1,387	8,836	316.4	6.16
Orel Region	6,618	291	840	291.2	8.74	291	840	291.3	8.74	103	410	307.5	6.45
Ryazan Region	17,502	550	1,945	313.3	8.07	550	1,945	313.3	8.07	288	1,251	328.8	6.37
Smolensk Region	8,607	391	1,101	285.0	8.76	391	1,101	285.0	8.76	138	534	304.4	6.32
Tambov Region	7,874	337	1,066	286.8	9.88	337	1,066	287.0	9.87	77	391	309.7	6.08
Tver Region	11,947	552	1,622	299.3	8.92	552	1,622	300.2	8.90	126	619	315.6	6.07
Tula Region	15,264	811	2,679	303.6	8.65	811	2,679	304.1	8.64	353	1,479	319.3	6.58
Yaroslavl Region	11,875	531	1,640	293.3	8.85	531	1,640	293.5	8.85	128	604	311.6	6.25
Moscow	213,317	4,865	31,660	300.6	8.74	4,856	31,589	302.1	8.67	2,286	17,595	318.7	6.48

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	184,648	7,328	28,461	294.0	8.11	7,323	28,414	294.2	8.08	2,704	13,562	312.5	6.02
Republic of Karelia	6,549	272	851	274.7	8.23	271	842	274.9	8.23	100	416	291.2	6.56
Republic of Komi	9,146	397	1,109	281.9	9.52	397	1,109	281.9	9.52	101	436	309.4	6.15
Arkhangelsk Region	12,996	761	2,434	262.3	6.50	761	2,434	262.4	6.49	186	785	294.2	5.82
Nenets Autonomous Area	572	21	82	253.7	8.55	21	82	253.7	8.55	5	30	272.2	5.36
Arkhangelsk Region, excluding Nenets Autonomous Area	12,424	740	2,352	262.6	6.43	740	2,352	262.7	6.43	181	755	295.1	5.84
Vologda Region	11,285	597	1,566	280.8	8.72	597	1,566	280.8	8.72	206	762	292.2	6.28
Kaliningrad Region	12,550	550	1,677	285.4	8.20	550	1,677	286.2	8.19	160	624	290.6	6.23
Leningrad Region	24,214	886	3,630	308.9	7.91	885	3,625	309.1	7.91	331	1,789	323.6	5.84
Murmansk Region	10,118	393	1,363	264.1	9.72	392	1,357	263.7	9.73	110	600	291.4	7.57
Novgorod Region	5,461	233	718	301.4	8.39	233	718	301.8	8.39	71	317	321.0	6.04
Pskov Region	5,497	242	630	270.7	8.93	242	630	270.7	8.93	91	300	288.9	6.23
Saint Petersburg	86,831	2,997	14,485	303.4	8.03	2,995	14,457	303.8	7.98	1,348	7,533	319.2	5.89
SOUTHERN FEDERAL DISTRICT	190,278	8,456	30,639	310.2	7.97	8,450	30,634	310.5	7.96	3,730	17,279	324.8	5.93
Republic of Adygeya (Adygeya)	5,159	263	978	317.8	6.97	263	978	317.8	6.97	138	591	333.5	5.82
Republic of Kalmykia	3,612	174	679	301.5	8.93	174	679	302.1	8.88	80	391	309.4	6.72
Republic of Crimea	8,669	497	1,955	306.9	7.33	497	1,955	307.6	7.29	273	1,305	314.3	5.80
Krasnodar Territory	74,678	3,428	14,051	319.4	7.69	3,427	14,050	319.7	7.69	1,567	8,104	335.8	5.69
Astrakhan Region	10,234	692	2,145	313.3	7.95	692	2,145	313.3	7.95	288	1,205	332.5	6.22
Volgograd Region	21,687	925	2,621	295.2	9.03	924	2,621	295.2	9.03	372	1,333	308.0	6.40
Rostov Region	63,482	2,291	7,516	298.9	8.42	2,287	7,512	299.5	8.41	924	3,938	309.9	6.25
Sevastopol	2,757	186	693	301.4	7.76	186	693	301.4	7.76	88	411	318.3	5.56
NORTH CAUCASIAN FEDERAL DISTRICT	58,682	4,365	9,763	310.3	10.06	4,357	9,756	310.4	10.06	911	4,203	325.6	6.23
Republic of Dagestan	11,529	995	1,863	322.2	10.55	995	1,863	322.2	10.55	151	826	333.4	5.98
Republic of Ingushetia	1,200	119	105	342.9	14.35	119	105	342.9	14.35	2	10	310.1	5.90
Kabardino-Balkar Republic	5,122	237	609	304.3	10.87	237	609	304.3	10.87	48	245	330.9	6.47
Karachay-Cherkess Republic	3,499	233	635	311.7	10.30	233	635	311.7	10.30	36	181	337.3	5.87
Republic of North Ossetia — Alania	5,988	307	1,103	315.5	9.00	307	1,103	315.5	9.00	107	513	322.6	5.66
Chechen Republic	5,383	1,114	1,045	307.3	15.09	1,108	1,042	308.2	15.09	24	169	337.1	7.61
Stavropol Territory	25,961	1,360	4,402	304.5	8.65	1,358	4,399	304.6	8.65	543	2,260	321.1	6.35

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	300,408	16,158	51,480	300.4	8.59	16,150	51,458	300.7	8.58	4,948	22,523	317.3	6.22
Republic of Bashkortostan	46,341	3,258	10,137	308.5	8.37	3,256	10,132	308.7	8.35	986	4,543	328.3	6.38
Mari El Republic	5,707	310	855	287.7	8.82	310	855	288.0	8.81	108	406	297.6	6.20
Republic of Mordovia	6,132	258	878	299.1	9.56	258	878	299.1	9.56	83	438	310.0	6.13
Republic of Tatarstan (Tatarstan)	47,238	2,749	10,440	310.2	7.96	2,746	10,435	310.5	7.95	766	4,172	325.7	6.05
Udmurt Republic	15,893	1,144	3,244	295.7	8.02	1,143	3,244	295.9	8.02	402	1,498	307.5	6.20
Chuvash Republic — Chuvashia	11,886	613	1,970	304.7	8.74	613	1,970	304.9	8.74	249	1,111	316.5	6.15
Perm Territory	29,613	1,573	4,608	298.6	8.48	1,573	4,608	299.1	8.47	553	2,481	315.2	6.05
Kirov Region	10,665	500	1,340	292.9	8.99	500	1,340	293.0	8.98	118	526	313.1	5.90
Nizhny Novgorod Region	31,459	1,290	4,442	282.8	8.91	1,290	4,442	283.7	8.88	364	1,775	302.6	6.43
Orenburg Region	19,986	1,036	2,944	296.9	9.60	1,036	2,944	297.1	9.59	238	888	312.0	6.26
Penza Region	11,248	625	1,986	305.9	8.00	624	1,985	307.2	7.97	288	1,160	320.9	6.16
Samara Region	32,414	1,322	4,296	288.9	9.36	1,321	4,286	289.4	9.36	424	1,912	307.0	6.34
Saratov Region	21,084	897	2,575	295.9	9.52	897	2,575	296.5	9.51	166	828	319.9	5.88
Ulyanovsk Region	10,742	583	1,763	294.3	9.07	583	1,763	294.3	9.07	203	785	308.4	6.71
URALS FEDERAL DISTRICT	161,094	8,266	25,498	291.3	8.76	8,242	25,476	291.9	8.76	2,964	12,224	309.3	6.36
Kurgan Region	7,494	454	1,009	285.1	9.22	454	1,009	285.1	9.22	141	473	311.0	6.26
Sverdlovsk Region	52,958	2,640	8,359	288.1	8.63	2,639	8,358	288.4	8.62	1,068	4,358	305.5	6.43
Tyumen Region	62,873	3,023	10,750	303.5	8.38	3,023	10,750	304.0	8.37	1,286	5,529	314.9	6.28
Khanty-Mansi Autonomous Area — Yugra	26,781	1,122	4,095	294.4	8.82	1,122	4,095	294.7	8.81	451	2,048	308.5	6.41
Yamal-Nenets Autonomous Area	10,263	436	1,833	292.8	8.77	436	1,833	292.8	8.76	198	954	303.3	6.31
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	25,829	1,465	4,822	315.4	7.89	1,465	4,822	316.1	7.88	637	2,527	324.5	6.18
Chelyabinsk Region	37,768	2,149	5,380	272.9	9.76	2,126	5,358	274.2	9.75	469	1,864	301.5	6.44
SIBERIAN FEDERAL DISTRICT	193,366	9,419	29,171	293.3	8.78	9,419	29,171	293.6	8.75	2,775	12,392	312.2	6.22
Altai Republic	2,186	119	260	292.9	9.46	119	260	292.9	9.46	15	69	312.1	6.42
Republic of Tuva	6,047	1,102	2,717	294.7	7.42	1,102	2,717	294.7	7.41	190	873	286.1	4.43
Republic of Khakassia	5,629	263	728	309.4	9.03	263	728	309.8	9.02	67	291	327.3	6.31
Altai Territory	20,429	963	2,635	292.0	9.35	963	2,635	292.1	9.32	288	1,147	314.1	6.28
Krasnoyarsk Territory	34,923	1,559	5,186	284.4	8.94	1,559	5,186	284.9	8.93	429	2,166	316.7	6.77

Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	28,823	1,284	3,888	291.3	9.14	1,284	3,888	291.6	9.12	328	1,380	312.8	6.20
Kemerovo Region — Kuzbass	27,061	1,050	3,172	282.6	8.96	1,050	3,172	282.6	8.95	380	1,641	306.2	5.83
Novosibirsk Region	35,928	1,698	5,889	302.4	8.53	1,698	5,889	303.3	8.46	737	3,215	315.1	6.37
Omsk Region	20,627	898	3,031	299.2	9.03	898	3,031	299.3	9.03	203	973	319.4	6.44
Tomsk Region	11,713	483	1,664	295.9	8.62	483	1,664	295.9	8.61	138	636	311.2	6.29
FAR-EASTERN FEDERAL DISTRICT	102,767	5,164	21,292	263.8	6.39	5,163	21,285	263.9	6.38	1,654	8,714	275.5	4.56
Republic of Buryatia	10,878	709	2,403	262.5	6.36	709	2,403	262.5	6.36	196	894	274.8	4.62
Republic of Sakha (Yakutia)	13,987	833	3,747	259.9	5.31	833	3,747	259.9	5.31	264	1,445	274.1	4.47
Trans-Baikal Territory	10,727	552	2,001	270.3	7.22	552	2,001	270.3	7.22	165	813	289.2	4.89
Kamchatka Territory	5,102	203	874	267.5	8.26	202	867	266.8	8.16	47	267	290.2	5.40
Primorye Territory	23,566	1,136	4,832	265.5	6.19	1,136	4,832	265.8	6.19	421	2,168	270.0	4.17
Khabarovsk Territory	17,152	812	3,410	263.6	6.74	812	3,410	263.7	6.74	369	2,067	269.2	4.59
Amur Region	9,960	500	2,242	261.7	5.88	500	2,242	261.7	5.88	94	502	285.9	4.74
Magadan Region	2,490	81	319	262.3	7.57	81	319	262.3	7.57	17	93	330.5	5.82
Sakhalin Region	6,656	270	1,224	263.0	6.93	270	1,224	263.0	6.93	65	385	275.1	4.56
Jewish Autonomous Region	1,510	49	178	268.2	7.85	49	178	268.2	7.85	14	74	299.2	5.17
Chukotka Autonomous Area	741	19	61	264.1	9.94	19	61	264.1	9.94	2	6	360.0	8.00

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	January 2024												
	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	284	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	271	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	266	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	6	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	6	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Daghestan	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia — Alania	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

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

Table 6.3.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region — Kuzbass	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	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

	Q3 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	1,448,233.5	6,744,589	94,144.4	80,699.0	1,551,878	2,915,354.6	36,323,756
CENTRAL FEDERAL DISTRICT	528,182.8	1,915,341	30,613.0	25,988.8	334,562	789,799.2	8,052,086
Belgorod Region	3,338.6	60,714	345.4	247.8	5,831	32,879.2	454,070
Bryansk Region	8,899.3	41,301	620.4	362.7	6,669	17,510.7	286,721
Vladimir Region	4,085.5	35,541	483.2	318.1	4,878	26,779.0	371,754
Voronezh Region	7,287.9	83,871	731.2	533.3	12,367	35,387.0	569,399
Ivanovo Region	1,092.1	13,479	128.0	71.4	1,581	14,534.0	255,274
Kaluga Region	2,737.7	25,697	293.2	161.5	3,448	20,708.9	243,799
Kostroma Region	1,658.4	14,289	137.2	106.6	2,491	12,047.8	199,296
Kursk Region	2,967.1	49,992	270.0	183.5	6,895	19,001.3	310,330
Lipetsk Region	5,450.3	54,772	412.5	318.4	8,798	22,048.1	321,684
Moscow Region	81,066.7	232,171	5,232.6	5,211.5	46,608	186,951.6	1,430,547
Orel Region	2,075.6	21,071	206.3	111.1	2,136	12,461.6	197,912
Ryazan Region	5,497.3	33,779	498.1	298.2	7,279	19,621.9	262,422
Smolensk Region	3,785.2	28,232	337.6	220.2	4,920	16,438.0	233,406
Tambov Region	2,641.1	28,029	225.8	167.7	4,418	14,196.3	259,790
Tver Region	4,017.8	31,049	424.6	210.3	4,083	23,593.7	290,543
Tula Region	5,161.0	51,325	489.3	333.6	8,346	31,095.2	398,383
Yaroslavl Region	6,594.6	36,651	616.0	422.7	7,535	27,752.2	360,067
Moscow	379,826.4	1,073,378	19,161.6	16,710.4	196,279	256,792.6	1,606,689
NORTH-WESTERN FEDERAL DISTRICT	121,018.2	628,916	9,608.8	7,631.2	145,328	332,172.4	3,514,932
Republic of Karelia	5,685.2	31,201	485.1	334.6	8,665	14,476.7	186,128
Republic of Komi	26,948.6	70,179	1,365.0	1,370.2	24,960	29,692.0	313,191
Arkhangelsk Region	9,788.5	50,909	799.2	543.3	10,548	31,616.6	387,018
Nenets Autonomous Area	246.5	1,940	26.9	15.5	127	1,761.7	10,464
Arkhangelsk Region, excluding Nenets Autonomous Area	9,542.0	48,969	772.2	527.8	10,421	29,854.9	376,554
Vologda Region	6,079.3	72,705	429.1	515.6	24,691	31,608.0	384,890
Kaliningrad Region	3,093.2	25,191	274.8	223.0	4,372	18,894.1	281,487
Leningrad Region	13,264.0	72,670	1,321.7	775.3	12,531	41,332.3	416,275

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	7,207.8	46,747	604.7	413.5	6,447	24,810.9	257,977
Novgorod Region	1,826.1	14,367	172.7	97.0	1,858	13,414.3	168,430
Pskov Region	2,264.9	18,218	209.6	134.7	2,883	10,888.7	168,232
Saint Petersburg	44,860.7	226,729	3,947.0	3,224.2	48,373	115,438.7	951,304
SOUTHERN FEDERAL DISTRICT	71,074.6	409,284	4,429.4	4,338.7	77,203	232,012.4	3,673,051
Republic of Adygeya (Adygeya)	331.1	6,430	31.1	27.0	410	5,082.7	94,923
Republic of Kalmykia	185.5	6,374	17.5	10.8	274	2,864.7	61,712
Republic of Crimea	205.5	2,949	78.8	16.7	86	116.9	8,740
Krasnodar Territory	33,387.0	160,945	2,071.1	1,901.8	36,976	90,286.9	1,330,499
Astrakhan Region	12,113.4	40,133	394.6	689.6	9,556	18,259.2	327,584
Volgograd Region	11,988.9	69,159	753.0	782.2	13,065	47,094.3	769,760
Rostov Region	12,763.0	122,654	1,062.2	907.5	16,807	68,218.0	1,078,019
Sevastopol	100.1	640	21.1	3.1	29	89.6	1,814
NORTH CAUCASIAN FEDERAL DISTRICT	17,846.0	139,759	1,070.1	1,023.0	17,334	52,455.5	1,107,816
Republic of Dagestan	3,215.5	23,451	157.2	165.4	2,810	5,910.5	181,591
Republic of Ingushetia	46.6	1,144	4.3	3.4	49	365.5	15,326
Kabardino-Balkar Republic	725.0	9,959	67.5	47.7	870	4,451.1	126,674
Karachay-Cherkess Republic	322.8	5,289	28.9	21.5	392	2,677.7	58,978
Republic of North Ossetia — Alania	537.7	10,213	47.7	32.8	668	3,699.4	104,777
Chechen Republic	1,415.3	9,089	157.9	73.1	1,683	1,753.3	55,932
Stavropol Territory	11,583.1	80,614	606.7	679.1	10,862	33,597.8	564,538
VOLGA FEDERAL DISTRICT	209,153.5	1,562,148	15,370.1	13,024.1	353,144	607,800.0	9,052,985
Republic of Bashkortostan	32,147.5	153,146	2,994.9	1,638.2	29,265	89,290.9	1,284,954
Mari El Republic	584.2	11,299	66.0	42.2	672	10,944.7	215,660
Republic of Mordovia	1,859.0	16,259	152.5	141.0	2,985	13,086.6	206,022
Republic of Tatarstan (Tatarstan)	38,707.7	353,349	2,684.6	2,435.8	111,893	86,841.5	1,223,520
Udmurt Republic	5,525.1	49,102	511.6	429.5	11,830	34,884.9	560,474
Chuvash Republic — Chuvashia	1,868.6	37,837	200.4	132.9	2,952	22,298.0	402,640
Perm Territory	17,656.7	129,910	1,245.5	1,221.7	26,571	64,028.6	873,881
Kirov Region	3,662.2	33,594	317.5	233.7	5,091	24,990.8	397,576
Nizhny Novgorod Region	32,809.3	293,330	2,032.3	2,272.5	69,319	71,772.4	959,577
Orenburg Region	19,860.7	107,285	1,098.4	1,131.1	22,601	40,628.1	649,757
Penza Region	2,974.9	30,236	280.8	248.8	4,249	19,800.8	351,445
Samara Region	31,912.9	213,228	2,371.7	1,899.9	39,013	68,358.8	854,561
Saratov Region	16,751.9	104,220	1,115.4	962.3	21,871	40,846.4	717,804
Ulyanovsk Region	2,832.9	29,353	298.6	234.4	4,832	20,027.5	355,114

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	268,084.3	973,544	15,452.9	15,489.6	405,665	357,872.0	3,801,843
Kurgan Region	3,505.5	24,680	323.4	198.8	4,520	14,868.1	284,471
Sverdlovsk Region	28,608.0	220,098	1,928.3	1,849.9	45,717	114,309.5	1,336,173
Tyumen Region	220,242.9	611,580	11,736.4	12,509.9	334,006	159,234.1	1,209,515
Khanty-Mansi Autonomous Area — Yugra	115,145.1	485,643	7,003.1	7,532.4	289,791	88,350.0	585,602
Yamal-Nenets Autonomous Area	77,933.3	59,048	3,078.3	3,982.6	33,115	29,968.1	167,053
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	27,164.4	66,889	1,655.0	995.0	11,100	40,915.9	456,860
Chelyabinsk Region	15,727.9	117,186	1,464.9	931.0	21,422	69,460.3	971,684
SIBERIAN FEDERAL DISTRICT	118,017.0	695,942	9,694.5	6,639.5	130,521	355,111.7	4,921,711
Altai Republic	57.9	2,276	12.3	5.6	74	2,337.0	50,246
Republic of Tuva	37.9	2,069	11.3	2.0	10	2,679.7	65,081
Republic of Khakassia	2,824.7	13,294	252.9	148.7	2,390	8,617.3	124,633
Altai Territory	4,629.0	51,571	478.4	344.9	6,911	32,829.0	676,738
Krasnoyarsk Territory	37,002.7	202,655	2,879.7	1,967.5	29,522	72,483.7	823,189
Irkutsk Region	28,892.6	120,745	2,727.7	1,615.0	27,552	54,630.6	719,638
Kemerovo Region — Kuzbass	10,397.7	121,759	922.7	641.6	26,133	60,434.1	781,561
Novosibirsk Region	13,470.0	89,052	1,039.0	921.8	22,841	54,928.2	748,031
Omsk Region	10,035.2	59,513	822.2	433.0	7,882	39,918.9	624,826
Tomsk Region	10,669.2	33,008	548.2	559.2	7,206	26,253.2	307,768
FAR-EASTERN FEDERAL DISTRICT	114,837.6	419,281	7,891.1	6,563.6	88,117	187,962.2	2,198,205
Republic of Buryatia	7,637.5	43,997	656.7	401.2	6,870	18,545.8	306,107
Republic of Sakha (Yakutia)	34,840.9	50,179	965.0	2,117.5	25,312	24,642.2	244,940
Trans-Baikal Territory	16,023.4	71,757	1,426.2	758.6	11,935	21,388.3	307,537
Kamchatka Territory	676.3	6,083	71.1	74.8	574	8,942.9	76,992
Primorye Territory	12,375.6	72,254	1,053.5	783.7	12,145	35,832.5	450,226
Khabarovsk Territory	19,366.6	77,627	1,681.8	1,046.5	12,231	35,268.0	363,269
Amur Region	12,976.1	57,383	1,114.4	706.6	10,161	19,162.2	229,644
Magadan Region	632.8	5,023	77.9	33.6	437	4,790.6	37,358
Sakhalin Region	8,114.4	23,316	640.2	525.7	6,833	14,701.8	126,790
Jewish Autonomous Region	2,142.4	10,701	196.6	113.1	1,524	3,500.9	47,855
Chukotka Autonomous Area	51.6	961	7.7	2.4	95	1,187.0	7,487
THE CITY OF BAIKONUR ¹	2.8	54	0.3	0.2	1	168.2	1,102
FOREIGN STATES (MEMO)	2,641.8	5,099	152.8	122.5	1,251	121.3	1,529

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 Federation on 1 April 2016 to the average monthly import of goods and services for the period Q2–Q4 2015 – Q1 2016.

The indicator is disclosed on a quarterly basis no later than four months after the end of the reporting quarter.

Table 1.10
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 corporations and financial corporations (except for credit ones) and households.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents), reporting form 0409110 'Breakdowns of certain indicators of the credit institutions activity', reporting form 0420867 'Report on Performing Operations, Types and Cost of Securities Recorded in Accordance With Contracts for Providing Services of a Specialized Depository to a Management Company Engaged in Trust Management of Pension Savings that the Pension and Social Insurance Fund of the Russian Federation Transferred to it, and on Transactions That the Said Management Company Conducts Using Pension Savings'. 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 corporations – residents of the Russian Federation (RF), financial corporations (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 corporations – residents of the RF, financial corporations (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 corporations, the RF resident financial corporations (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 corporations – residents of the RF, financial corporations (except for credit ones) – residents of the RF and households – residents of the RF.

Other deposits include time deposits and interest accrued of nonfinancial corporations – residents of the RF, financial corporations (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 licenses.

Table 1.11
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.

Central Bank Survey, Other Depository Corporations Survey, Depository Corporations Survey, Other Financial Corporations Survey, Financial Sector Survey

Central Bank Survey, Other Depository Corporations Survey, Depository Corporations Survey, Other Financial Corporations Survey, Financial Sector Survey are formed in accordance with the requirements of international statistical standards for compilation macroeconomic financial indicators.

The methodological basis for compilation data in Central Bank Survey, Other Depository Corporations Survey, Depository Corporations Survey, Other Financial Corporations Survey, Financial Sector Survey are *Monetary and Financial Statistics Manual and Compilation Guide (IMF, 2016)* and *System of National Accounts Manual (European Commission, United Nations, Organization for Economic Cooperation and Development, International Monetary Fund, World Bank, 2008)*. In accordance with international standards, monetary indicators are broken down by financial instruments and economic sectors in rubles and foreign currency.

Institutional sectors¹ include:

Nonresidents are institutional units that have their centre of predominant economic interest outside the Russian Federation.

Nonfinancial corporations are organizations manufacturing products and rendering nonfinancial services at market prices irrespective of their ownership form and organizational and legal structure. The sector of nonfinancial corporations also includes

unitary enterprises and agricultural consumer and production cooperatives (excluding credit and insurance) with the participation of legal entities.

Other financial corporations include investment companies, management companies, depositories, specialized depositories, stock exchanges and commodity exchanges, brokerage houses, insurance companies, mutual insurance companies, pension funds, consumer credit cooperatives, microfinance organizations, leasing companies, factoring companies, pawnshops, financial market self-regulatory organizations, insurance agents and insurance brokers which are legal entities, and other financial corporations provided other financial services.

General government comprises ministries, agencies, extra-budgetary funds, institutions, non-profit organizations involved in public administration and local administration, finance, regulation and planning of the economy, research, defense, environmental protection, internal order maintenance, provision of free or subsidized services in education, healthcare, arts and social security to households.

Households are individuals and individual entrepreneurs.

Central Bank Survey, Other Depository Corporations Survey and Depository Corporations Survey are published by the Bank of Russia on a monthly basis while Other Financial Corporations Survey and Financial Sector Survey are published quarterly.

The data in Central Bank Survey, Other Depository Corporations Survey, Depository Corporations Survey, Other Financial Corporations Survey and Financial Sector Survey may be adjusted due to changes in reporting data, new sources of information, and methodological changes.

Table 1.12
Central Bank Survey

General Provisions

The main source of data Central Bank Survey is the Bank of Russia² balance sheet. Other sources comprise: details of balance sheet accounts of the Bank of Russia, data on the international reserves of the Russian Federation, nonreserve assets and liabilities, the structure of foreign assets and liabilities of monetary authorities; data on current and deposit accounts of state corporations; data on the market value of shares in the Bank of Russia's portfolio; information on credit institutions' debt to the Bank of Russia under repurchase agreements (according to data on the Bank of Russia's operations); IMF data on financial relations with the Russian Federation.

Individual Indicators Highlights

Net foreign assets are net transactions with claims on nonresidents and liabilities to nonresidents made by monetary authorities (the Central Bank of the Russian Federation and the Government of the Russian Federation) in foreign currency, national currency and precious metals.

Claims on other depository corporations³ comprise loans, including claims for accrued interest, extended by the Bank of Russia to other depository corporations (including banks with revoked licenses), as well as overdue loans and overdue interest claims, funds extended by the Bank of Russia to other depository corporations under repo operations, deposits made by the Bank of Russia with other depository corporations, the Bank of Russia's investment in debt securities of other depository corporations and debt securities of the State Development Corporation VEB.RF, as well as the Bank of Russia's participation in other depository corporations' capital.

Net claims on general government are the Bank of Russia's claims on federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments, government extra-budgetary

¹ Institutional Sectors are classified in accordance with the System of National Accounts Manual (2008) and the Monetary and Financial Statistics Manual and Compilation Guide (2016). The classification of sectors of the economy used in compiling SNA accounts corresponds to Appendix B 'Classification of institutional sectors of the economy' to the All-Russian Classification of Forms of Incorporation OK 028-2012 (approved by Rosstandart Order No. 505-st, dated 16 October 2012).

² Bank of Russia — Central Bank of the Russian Federation.

³ Other Depository Corporations — Credit Institutions.

funds and extra-budgetary funds of the constituent entities of the Russian Federation and local governments less the Bank of Russia's liabilities to general government.

Claims on other sectors are the Bank of Russia's claims on other financial corporations and nonfinancial corporations debt securities, loans (as well as overdue debt, including overdue interest claims) to other financial corporations and nonfinancial corporations, shares of other financial corporations and nonfinancial corporations and other receivables of the Bank of Russia.

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

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

Liabilities to other depository corporations: *deposits* (including required reserves accounts deposited by other depository corporations with the Bank of Russia, correspondent accounts, as well as other transactions of *other depository corporations* (including banks with revoked licenses) with the Bank of Russia) and debt securities (the Bank of Russia bonds in other depository corporations portfolio).

Deposits included in broad money are all funds of the organizations — residents of the Russian Federation deposited 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 used immediately as means of payment and other deposits that include resident organizations' deposits that cannot be used immediately as means of payment.

Transferable deposits are funds of organizations — residents of the Russian Federation in settlement, current and other demand accounts opened with the Bank of Russia in rubles.

Other deposits are funds of organizations — residents of the Russian Federation with the Bank of Russia in time deposit and other funds attracted for a fixed term in rubles, also all types of deposits in foreign currency, as well as accrued interest liabilities on deposit transactions.

Data on transferable and other deposits are presented across the economic sectors. Transferable and other deposits include deposits of other financial corporations and nonfinancial corporations.

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

Table 1.13
Other Depository Corporations Survey

General Provisions

The main source of data for Other Depository Corporations¹ Survey is the monthly-consolidated balance sheets for credit institutions (excluding Russian credit institutions' foreign branches) and credit institutions with revoked licenses — reporting form 0409101 'Trial Balance Sheet on the Accounting Records of a Credit Institutions'.

Other sources of information:

- the balance sheet of State Development Corporation VEB.RF;
- reporting form 0420867 'Report on Performing Operations, Types and Cost of Securities Recorded in Accordance With Contracts for Providing Services of a Specialized Depository to a Management Company Engaged in Trust Management of Pension Savings that the Pension and Social Insurance Fund of the Russian Federation Transferred to it, and on Transactions That the Said Management Company Conducts Using Pension Savings';
- reporting form 0409711 'Report on Securities and Digital Rights';
- reporting form 0409303 'Information on Loans Granted to Legal Entities';
- reporting form 0409110 'Details on Individual Indicators of a Credit Institution's Activity';
- reporting form 0409316 'Information on Loans Granted to Individuals';

- reporting form 0409115 'Information on the Quality of Assets of a Credit Institutions (Banking Group)';
- data of the Moscow exchange on trading results;
- data from the register of issues (additional issues) of securities of credit institutions, registered and cancelled by the Bank of Russia, as well as issues (additional issues) of securities earlier suspended and then renewed.

Individual Indicators Highlights

Net foreign assets are net transactions with claims on nonresidents and liabilities to nonresidents made by credit institutions in foreign currency, national currency of the Russian Federation and precious metals.

Claims on nonresidents are credit institutions' asset with nonresidents, including foreign currency — foreign cash in credit institutions' cash vaults; deposits — deposits and other funds, including correspondent accounts with nonresident banks in foreign currency, rubles and precious metals; debt securities — debt securities and bills issued by foreign governments, banks and other nonresidents; loans to nonresident legal entities and nonresident households; shares and other equity — securities of nonresidents, including investment funds shares and other forms of institutional units equity participation; other claims — investment in shares of foreign companies and banks, settlements with nonresident organizations and households, and other transactions with nonresidents.

Liabilities to nonresidents are credit institutions' liabilities with nonresidents: deposits — LORO accounts and other funds received from nonresident banks, deposits and other funds attracted from nonresident households and legal entities in foreign and national currency and precious metals, including interest accrued; debt securities — nonresident' investment in debt securities of Russian credit institutions; loans — funds received under repo operations and other funds raised from nonresident legal entities and households; other liabilities — other transactions with nonresidents, including liabilities under letters of credit and other settlements with nonresident organizations and households.

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

Net claims on general government are credit institutions' claims on federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments, government extra-budgetary funds and extra-budgetary funds of the constituent entities of the Russian Federation and local governments less credit institutions' liabilities to the general government.

Claims on general government are debt securities of federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments; loans granted to federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments, government extra-budgetary funds of the Russian Federation and extra-budgetary funds of the constituent entities of the Russian Federation; other claims — credit institutions' other accounts receivables to general government.

Liabilities to general government are deposits and funds of federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments, government extra-budgetary funds, extra-budgetary funds of the constituent entities of the Russian Federation and local governments, including funds on federal accounts, government authorities of the constituent entities of the Russian Federation and local governments accounts; other liabilities — credit institutions' other payables with general government.

Claims on other sectors are credit institutions' claims in rubles and foreign currency on other financial corporations, nonfinancial corporations and households.

¹ Other Depository Corporations — Credit Institutions.

Claims on other financial corporations are loans granted to other financial corporations in rubles, foreign currency and precious metals, including claims on accrued interest, overdue debt (including claims on overdue interest), credit institutions' investments in debt and equity securities of other financial corporations, as well as other forms of equity of other financial corporation and other receivables on settlement transactions with other financial corporations.

Claims on nonfinancial corporations are loans granted to nonfinancial corporations in rubles, foreign currency and precious metals, including claims on accrued interest, overdue debt (including claims on overdue interest), credit institutions' investments in debt and equity securities of nonfinancial corporations, as well as other forms of equity of nonfinancial corporation and other receivables on settlement transactions with nonfinancial corporations.

Claims on households are loans granted to households in rubles, foreign currency and precious metals, claims on interest accrued, and overdue debt (including claim on overdue interest)

Liabilities to central bank are credit institutions' amount outstanding on debt securities, amount outstanding of loans provided by the Bank of Russia, including accrued interest (as well as overdue debt and accrued overdue interest), as well as funds granted by the Bank of Russia to credit institutions under repo and other contacts to raise funds.

Deposits included in broad money are all funds held by the Russian Federation residents (legal entities and households) on operating credit institutions' accounts and deposits. Deposits are classified by level of liquidity as transferable deposits, including funds, which can be used immediately as means of payment, and other deposits that are not used directly as means of payment.

Transferable deposits are Russian Federation residents' funds (legal entities and households) in settlement, current and other demand accounts (including banks' card payment accounts) opened with operating credit institutions in rubles.

Other deposits are Russian Federation residents' funds (legal entities and households) in term deposits and other funds held in national currency, deposits in foreign-currency and in precious metals, including accrued interest on the deposits opened with operating credit institutions in rubles.

Transferable and other deposits include deposits of **other financial corporations, nonfinancial corporations** and **households**.

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

Deposits excluded from broad money are Russian Federation residents' funds with credit institutions which cannot be used during a certain period of time according to contractual terms or current terms of the credit institution's activities (e.g., clients' funds reserved for conducting FX buy/sell transactions, clients' funds in incomplete settlement transactions, and also all deposits of Russian residents held with credit institutions with revoked licenses).

Debt securities excluded from broad money are bonds issued by credit institutions.

Shares and other equity are own funds of credit institutions. They include authorized capital and supplementary capital, reserve and other funds formed from profit, current year financial results and profits and losses of previous years.

Other items (net) are assets and liabilities of credit institutions (which are not included in the above-mentioned items) and consolidation adjustment.

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

The **MEMO ITEM** section provides details on the item Loans to households in rubles and foreign currency with a breakdown by the lending purpose:

- mortgages;
- car loans;
- consumer loans;
- other loans;
- claims for accrued interest.

Mortgages involves housing loans, housing mortgage loans and housing mortgage loans secured by claims under equity construction contracts granted by credit institutions to households-residents of the Russian Federation in rubles and foreign currency.

Housing loans include loans granted to households-residents in order to:

- purchase and land development for upcoming housing construction (land loans);
- finance construction (including repair) works (construction loans);
- purchase housing (loans to purchase housing).

Housing mortgage loans include housing loans secured by real estate granted to households- residents in accordance with the procedure established by the law on mortgages.

Housing mortgage loans secured by claims under equity construction contracts include housing mortgage loans granted to households in accordance with the procedure established by the law on participation in shared equity construction.

Car loans are loans for purchase of motor vehicles secured by a pledge of these motor vehicles.

Consumer loans are loans for purposes not related to business activity.

Other loans are other funds granted by credit institutions for other purposes.

Claims for accrued interest are accrued (accumulated) interest on granted loans (funds) that are to be received within the time frames set in contracts or when the circumstances provided for by the contract occur.

Table 1.14
Depository Corporations Survey

General Provisions

The Depository Corporations Survey consolidates data provided in the Central Bank Survey and the Other Depository Corporations Survey (data are consolidated by netting of all mutual claims and liabilities between credit institutions and the Bank of Russia, and by adding their operations with other economic sectors and nonresidents).

Individual Indicators Highlights

Net foreign assets are net transactions with claims on nonresidents and liabilities to nonresidents made by monetary authorities (the Central Bank of the Russian Federation and the Government of the Russian Federation) and credit institutions in foreign currency, national currency and precious metals.

Net claims on general government are DCs claims on federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments, government extra-budgetary funds and extra-budgetary funds of the constituent entities of the Russian Federation and local governments less DCs liabilities to the general government.

Claims on other sectors are claims of DCs on other financial corporations, nonfinancial corporations and households, debt securities, loans, as well as accrued interest, overdue loans, (including overdue interest), and other claims.

Claims on other financial corporations are DCs loans, granted to other financial corporations in rubles, foreign currency and precious metals, including claims on accrued interest, overdue debt (including claims on overdue interest), DCs investments in debt and equity securities of other financial corporations, and other receivables.

Claims on nonfinancial corporations are DCs loans, granted to nonfinancial corporations including accrued interest, overdue loans (including accrued overdue interest), in rubles, foreign currency and precious metals, DCs investments in debt and equity securities of nonfinancial corporations, and other receivables.

Claims on households are loans, accrued interest, overdue loans (including accrued overdue interest), provided by DCs to households in national and foreign currency, and precious metals.

Broad money liabilities¹ are currency outside the banking system, all deposits of Russian Federation residents (legal entities and households) in national and foreign currencies classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits of Russian Federation residents (comprising funds that cannot be immediately used as means of payment), and also debt securities such as certificates of deposit and savings certificates issued by credit institutions.

Money supply (national definition) is the total amount of currency outside the banking system and deposits of Russian Federation residents (nonfinancial corporations, other financial corporations, households) with the banking system of the Russian Federation in rubles (see comments to the table 'Money Supply (National Definition)').

Currency outside banking system is currency in circulation issued by the Bank of Russia less currency held in cash vaults of the Bank of Russia and credit institutions.

Transferable deposits are Russian Federation residents' funds (legal entities and households) in settlement, current and other demand accounts (including banks' card payment accounts) opened with the Bank of Russia and operating credit institutions in rubles.

Other deposits are Russian Federation residents' funds (legal entities and households) in term deposits and other funds held in national currency, deposits in foreign-currency and in precious metals, including accrued interest on the deposits opened with the Bank of Russia and operating credit institutions.

Transferable and other deposits include **deposits of other financial corporations, nonfinancial corporations and households**.

Debt securities included in broad money are Russian Federation residents' funds (legal entities and households) invested in certificates of deposit and savings certificates issued by credit institutions.

Deposits excluded from broad money are Russian Federation residents' funds in credit institutions which cannot be used during a certain period of time according to contractual terms or current terms of credit institution's activities (e.g., clients' funds reserved for conducting FX buy/sell transactions, clients' funds in incomplete settlement transactions, and also all deposits of Russian residents held with credit institutions with revoked licenses).

Debt securities excluded from broad money are bonds issued by credit institutions.

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

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

Table 1.15
Other Financial Corporations Survey

General Provisions

Other financial corporations in the table include all organizations of financial sector except of the Bank of Russia and credit institutions (i.e. except of depository corporations). The table is published since 1 January 2018 and illustrates the relations between the other financial corporations and the other sectors of the economy and nonresidents. Other Financial Corporations Survey contains data of public financial corporations, insurance companies, private pension funds, securities market participants, stock (share) investments funds, microfinance organizations, credit consumer cooperatives, pawnshops and other organizations of financial sector. The sources of information include the data of quarterly reporting forms of insurers and pension funds according to federal statistical survey No. 1-FS (SK) 'Information of financial investments and liabilities of insurance companies' and No. 1-FS (NPF) 'Information of financial transactions of private pension funds', quarterly reporting of state financial corporations submitted by reporting institutions to the Bank

of Russia, reporting forms of federal statistical survey No. P-3 'Information on financial position of organizations' and No. P-6 'Information on financial investments and liabilities', reporting form of non-bank financial institutions 0420001 'Statements on operations with monetary funds carried out by non-bank financial institutions being microfinance organizations, consumer credit cooperatives, agricultural consumer credit cooperatives, pawnshops', reporting form 0420410 'Balance sheet data', reporting form 0420412 'Receivable accounts and payable accounts', reporting form 0420414 'Information on loans', reporting form 0420502 'Information on net asset value including the value of assets (property) of a stock (share) investment fund', reporting form 0420801 'Compliance with the standards on financial sustainability assessment of housing founded cooperative activity', reporting form 0420816 'Report on an agricultural consumer credit cooperative activity', reporting form 0420820 'Report on a consumer credit cooperative activity', reporting form 0420840 'Report on microfinance activity of a microfinance company', reporting form 0420846 'Report on microfinance activity of a microcredit company', form 0420890 'Report on pawnshop activity', reporting form 0420105 'Balance sheet data of an insurance broker', reporting form 0420880 'Report on credit rating agency activity'.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by the other financial corporations with nonresidents (except the Bank of Russia and credit institutions).

Claims on depository corporations include cash — cash in the currency of the Russian Federation held by the other financial corporations; other instruments — funds on current accounts, deposits and other accounts with credit institutions, investments in the shares and debt securities of credit institutions, investments in certificates of deposit, and also loans extended to credit institutions.

Net claims on general government include claims of the other financial corporations on the Russian Federation government, constituent entities and local authorities, government and other extra-budgetary funds less the liabilities of the other financial corporations to general government.

Claims on other sectors — claims of the other financial corporations on nonfinancial corporations and households.

Claims on nonfinancial corporations include the other financial corporations in debt securities and shares of nonfinancial corporations, loans extended to nonfinancial corporations, other financial corporations' receivables from nonfinancial corporations, and other claims of other financial corporations on nonfinancial corporations.

Claims on households include loans extended by the other financial corporations to households and other claims.

Securities other than shares comprise bonds and bills issued by the other financial corporations.

Loans include credits and loans received by other financial corporations from general government, credit institutions, non-financial corporations and households.

Insurance technical reserves comprise insurance reserves of the other financial corporations, accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial corporations, with nonfinancial corporations 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.

¹ Equivalent to the indicator 'Broad money'.

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 corporations Survey. The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, other financial corporations 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 corporations with nonresidents in foreign and national currency.

Domestic claims comprise claims of the banking system and other financial corporations on nonfinancial corporations and households, and also net claims on general government.

Net claims on general government include claims of the banking system and other financial corporations on the Russian Federation government, fiscal authorities of the Russian Feder-

ation constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking system and other financial corporations to the general government.

Claims on other sectors include claims of banking system and other financial corporations on nonfinancial corporations and households.

Claims on nonfinancial corporations comprise investments by the banking system and other financial corporations in debt securities and shares issued by nonfinancial corporations, credits and loans extended to nonfinancial corporations and other accounts receivable.

Claims on households include loans and credit extended by the banking system and other financial corporations 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 corporations.

Deposits include funds held by the Russian Federation residents (nonfinancial corporations 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 corporations.

Loans are the loans extended to credit institutions and other financial corporations by nonfinancial corporations and households.

Insurance technical reserves comprise total funds of other financial corporations to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial corporations 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 corporations.

Section 2. The Bank of Russia Balance Sheet. Monetary Policy Instruments

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

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 facilities 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 / rouble 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.

Payment acceptance operators perform their activities pursuant to Federal Law No. 103-FZ, dated 3 June 2009, 'On Accepting Payments of Individuals by Payment Agents' and Bank of Russia Ordinance No. 6589-U, dated 30 October 2023, 'On the Procedure for the Bank of Russia to Maintain the Register of Payment Acceptance Operators and Assess Compliance by the Persons Specified in Part 1 of Article 3.2 of Federal Law No. 103-FZ, dated 3 June 2009, 'On Accepting Payments of Individuals by Payment Agents' with Qualification and Business Reputation Requirements, and the Persons Specified in Part 3 of Article 3.3 of Federal Law No. 103-FZ, dated 3 June 2009, 'On Accepting Payments of Individuals by Payment Agents' with the Requirements Set Forth in Part 1 of Article 3.3 of the Said Federal Law'.

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'.

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.

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

Individual Indicators Highlights

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

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

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

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

Table 4.3.10

Housing Loans Granted to Resident Individuals

Table 4.3.11

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

Table 4.3.12

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

General Provisions

These tables show data on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions to resident individuals in rubles and foreign currency.

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

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

The category of mortgage loans comprises housing loans granted to resident individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law about participation in share construction of apartment houses and other real 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 O409316 'Information on Granted Funds to Individuals', established by Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

\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 O409101 'The Trial Balance of a Credit Institution' and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

Starting from data as of 1 February 2019, the indicators provided including revaluation also include value adjustment according to the Chart of Accounts for Credit Institutions (Bank of Russia Regulation No. 579-P, dated 27 February 2017).

Individual Indicators Highlights

Gross investments in debt securities (including loss provisions, revaluation and cost adjustment) are credit institutions' investments in debt obligations that are classified as securities under Russian law (debt securities of the Russian Government, the Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; securities that are backed to repurchase agreements (repos) and not qualify for derecognition; and non-residents' securities, other than bills of exchange, that are considered securities under the law of the issuer's country). These investments include securities that are booked at their fair value through profit or loss, or through other comprehensive income, booked at 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 O409101 'The Trial Balance of a Credit Institution' and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and 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 O420254 'Statement of Private Pension Provision' and Form O420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-Governmental Pension Funds'.

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 O420254 'Statement of Private Pension Provision' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-Governmental Pension Funds'.

Individual Indicators Highlights

Pension reserves as of the beginning of the year mean total assets held by the fund to deliver on its obligations to participants under the terms of pension agreements as of the beginning of the reporting period.

Pension contributions are funds paid by the contributor for the account of the participant under the terms of the pension agreement.

Earmarked receipts are funds used according to the purpose specified by their originator. Individuals and legal entities that are shareholders, founders, contributors and third parties, can serve as the originator of these receipts. These funds are not expected to be repaid.

Pension reserve investment returns are pension reserve investment performance – dividends and yields on securities, income (interest) on bank deposits, other types of income from invested pension reserves, net financial result from the sale of assets and net financial result from pension reserves' revaluation as of the reporting date.

Payouts made in the reporting year are payments of private pension benefits, payments of surrender values under terminated agreements and payments to legal successors.

Pension reserves as of the end of the year mean total assets held by the fund to deliver on its obligations to participants under the terms of pension agreements as of the end of the reporting period.

Table 4.5.3

Private Pension Funds' Generation and Distribution of Pension Savings**General Provisions**

The table presents information about accrual and disposal of pension savings by private pension funds.

The data are drawn from OKUD Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-Governmental Pension Funds'.

Table 4.5.4

Main Indicators of Unit Investment Funds' Performance**General Provisions**

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

The indicators are compiled on the basis of aggregated data from Form 0420502 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)', Form 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)', Form 0420504 'Statement of Shareholders of Joint-stock Investment Funds (Holders of Investment Shares in Unit Investment Funds)', submitted to the Bank of Russia by asset management companies of unit investment funds as prescribed in Bank of Russia Ordinance No. 4715-U, dated 8 February 2018, 'On the Forms, Procedure and Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-Governmental Pension Funds' (until 2016 – Federal Securities Commission Resolution No. 03-41/ps, dated 22 October 2003, 'On Statements of Joint-stock Investment Funds and Management Companies of Unit Investment Funds'; for 2016 – 2017 Q2 – Bank of Russia Ordinance No. 3901-U, dated 16 December 2015, 'On Terms of and Procedure for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and by the Management Company of Investment Funds, Unit Investment Funds, and Non-Governmental Pension Funds'; for 2017 Q3 – 2018 Q1 – Bank of Russia Ordinance No. 4323-U, dated 24 March 2017, 'On the Forms, Procedure and Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-Governmental Pension Funds').

Individual Indicators Highlights

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

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

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

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

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

Table 4.5.5

Insurers' Premiums and Payoffs by Type of Insurance**General Provisions**

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

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

Sources of the insurers' indicators are data from quarterly statistical reporting form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 6315-U, dated 14 November 2022, 'On the Forms, Timeframe and Procedure for Compiling and Submitting Insurance Companies' Reporting to the Bank of Russia'.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract. It includes the amount of insurance premiums specified in insurance contracts over the reporting period (as amended, including the refund of insurance premiums).

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

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

Table 5.1
Selected Indicators
on Payment Card
Transactions

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

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

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

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

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

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

Section 6. Regional Section

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

Subsection 6.1. Institutional Characteristics

Table 6.1.1
Number of Credit Institutions
with Nonresidents Equity

General Provisions

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

Individual Indicators Highlights

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

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

Table 6.1.2
Credit Institutions Grouped by the Share
of Nonresidents Equity

General Provisions

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

Individual Indicators Highlights

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

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

General Provisions

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

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

Information is provided by quarter.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

General Provisions

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

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

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 by constituent territory of the Russian Federation and by type of foreign currency.

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).