

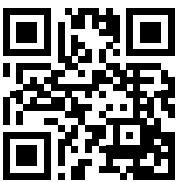


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No. 4

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2024



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**2024**

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

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

**Symbols and notes:**

– nil

... not available

0.0 and 0.00 – nonsignificant volume

X – data are not published

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

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

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

# 1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

## Balance of Payments of the Russian Federation (Analytical Presentation)

(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	2023
<b>CURRENT ACCOUNT</b>	<b>24,111</b>	<b>17,602</b>	<b>35,740</b>	<b>47,500</b>	<b>124,953</b>	<b>71,047</b>	<b>77,095</b>	<b>48,116</b>	<b>41,420</b>	<b>237,678</b>	<b>15,427</b>	<b>7,374</b>	<b>15,923</b>	11,500	50,224
Goods	30,420	39,152	54,477	69,066	193,114	84,798	95,082	72,844	62,842	315,567	30,432	26,204	33,306	30,984	120,926
<i>Exports</i>	93,306	114,628	132,098	154,129	494,161	154,559	151,824	141,666	144,028	592,077	105,092	103,405	109,093	106,633	424,223
<i>Imports</i>	62,886	75,476	77,621	85,063	301,047	69,761	56,741	68,822	81,186	276,510	74,660	77,201	75,787	75,649	303,297
Services	-3,029	-4,070	-6,886	-6,335	-20,320	-3,531	-3,622	-6,715	-8,374	-22,242	-7,628	-8,987	-9,704	-7,790	-34,108
<i>Exports</i>	11,488	13,014	14,091	16,961	55,555	13,880	11,077	11,367	12,309	48,632	9,835	10,360	9,691	11,323	41,209
Transport	3,724	4,323	4,709	5,334	18,091	4,219	3,647	3,551	3,509	14,926	3,691	3,807	3,671	3,813	14,982
Travel	762	1,013	1,038	1,178	3,991	1,060	1,389	1,582	1,574	5,604	1,561	1,892	1,635	1,623	6,711
Other services	7,002	7,678	8,344	10,450	33,473	8,601	6,041	6,234	7,226	28,102	4,583	4,662	4,385	5,886	19,516
<i>Imports</i>	14,517	17,085	20,978	23,296	75,876	17,411	14,699	18,082	20,683	70,874	17,464	19,347	19,394	19,112	75,317
Transport	3,572	4,044	4,092	4,420	16,128	3,526	3,149	3,598	3,809	14,082	3,862	4,032	3,949	3,890	15,733
Travel	1,311	2,048	4,578	3,470	11,407	2,634	3,474	6,863	7,823	20,793	7,523	8,601	9,884	6,970	32,978
Other services	9,634	10,992	12,308	15,407	48,341	11,251	8,076	7,621	9,051	35,999	6,079	6,714	5,562	8,253	26,607
Compensation of employees	115	76	33	-46	178	89	-386	-943	-1,302	-2,542	-1,244	-1,270	-1,153	-1,244	-4,911
Investment income	-1,573	-16,948	-10,468	-14,273	-43,262	-8,975	-11,334	-15,000	-9,198	-44,508	-3,997	-7,285	-4,568	-6,285	-22,136
Receivable	13,350	14,506	22,739	27,238	77,834	9,027	8,434	8,707	9,820	35,988	8,589	9,032	7,040	6,962	31,623
Payable	14,923	31,454	33,207	41,511	121,096	18,002	19,767	23,708	19,019	80,496	12,586	16,318	11,608	13,247	53,759
<i>Direct investment</i>	-1,992	-9,194	-8,564	-9,869	-29,619	-9,930	-8,481	-8,187	-4,861	-31,459	-5,936	-3,338	-5,811	-4,663	-19,748
Receivable	10,635	11,506	19,682	24,170	65,994	5,967	5,645	5,599	6,618	23,829	4,948	5,950	3,786	3,332	18,016
Payable	12,628	20,700	28,247	34,038	95,613	15,896	14,126	13,786	11,480	55,288	10,884	9,288	9,598	7,994	37,765
<i>Portfolio investment</i>	-415	-8,202	-2,674	-5,118	-16,408	-423	-3,706	-8,398	-6,172	-18,700	-567	-5,579	-904	-3,205	-10,256
Receivable	756	1,172	1,116	1,030	4,074	703	509	517	493	2,222	351	345	311	439	1,445
Payable	1,170	9,374	3,790	6,147	20,482	1,126	4,216	8,915	6,665	20,922	918	5,924	1,215	3,644	11,701
<i>Other investment</i>	834	448	770	713	2,765	1,378	854	1,584	1,835	5,651	2,506	1,631	2,147	1,583	7,867
Receivable	1,959	1,828	1,941	2,038	7,766	2,357	2,279	2,591	2,709	9,937	3,289	2,737	2,943	3,192	12,161
Payable	1,125	1,380	1,171	1,326	5,001	979	1,426	1,007	873	4,286	783	1,106	796	1,608	4,294
Rent	17	21	11	20	68	18	4	2	4	28	1	23	11	10	45
Secondary income	-1,839	-629	-1,427	-930	-4,825	-1,351	-2,650	-2,071	-2,553	-8,625	-2,137	-1,311	-1,968	-4,175	-9,591
<b>CAPITAL ACCOUNT</b>	<b>221</b>	<b>-28</b>	<b>-48</b>	<b>-20</b>	<b>125</b>	<b>-22</b>	<b>-1,147</b>	<b>-1,929</b>	<b>-1,482</b>	<b>-4,580</b>	<b>-65</b>	<b>-46</b>	<b>-48</b>	<b>-1,260</b>	<b>-1,420</b>

Table 1.1 (end)  
(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	2023
<b>Balance from current and capital accounts</b>	<b>24,331</b>	<b>17,574</b>	<b>35,692</b>	<b>47,480</b>	<b>125,078</b>	<b>71,025</b>	<b>75,948</b>	<b>46,188</b>	<b>39,937</b>	<b>233,098</b>	<b>15,362</b>	<b>7,328</b>	<b>15,875</b>	10,239	48,805
<b>Balance from financial account</b>	<b>23,948</b>	<b>18,369</b>	<b>33,545</b>	<b>48,192</b>	<b>124,055</b>	<b>68,336</b>	<b>74,988</b>	<b>44,473</b>	<b>39,282</b>	<b>227,079</b>	<b>12,920</b>	<b>4,624</b>	<b>12,793</b>	12,962	43,299
<b>Direct investment</b>	3,183	3,279	4,254	14,717	25,433	<b>263</b>	10,838	<b>9,789</b>	<b>5,824</b>	<b>26,715</b>	<b>8,841</b>	<b>3,821</b>	<b>3,756</b>	4,328	20,747
<i>Net acquisition of financial assets</i>	9,094	8,706	20,246	27,837	65,883	-21,654	-4,631	6,803	6,396	-13,086	554	3,234	<b>4,525</b>	1,253	9,567
Equity and investment fund shares	5,875	8,268	19,382	34,460	67,985	-17,123	-4,933	11,032	12,902	1,878	8,282	5,696	<b>5,636</b>	5,229	24,843
Debt instruments	3,219	437	864	-6,622	-2,103	-4,531	302	-4,229	-6,506	-14,964	-7,728	-2,462	<b>-1,111</b>	-3,976	-15,277
<i>Net incurrence of liabilities</i>	5,911	5,427	15,992	13,120	40,450	<b>-21,918</b>	-15,469	<b>-2,986</b>	<b>572</b>	<b>-39,801</b>	<b>-8,287</b>	<b>-587</b>	<b>769</b>	-3,075	-11,180
Equity and investment fund shares	6,720	4,459	13,597	14,606	39,383	<b>-13,655</b>	-8,368	<b>2,035</b>	<b>7,918</b>	<b>-12,070</b>	<b>2,513</b>	<b>1,535</b>	<b>4,404</b>	-1,827	6,626
Debt instruments	-809	968	2,395	-1,486	1,067	-8,263	-7,101	-5,021	-7,346	-27,731	-10,800	-2,123	<b>-3,635</b>	-1,248	-17,806
<b>Portfolio investment</b>	11,251	5,284	630	14,919	32,084	7,442	188	990	12,592	21,211	<b>2,677</b>	<b>-109</b>	<b>3,614</b>	-1,248	4,934
<i>Net acquisition of financial assets</i>	4,687	4,033	3,447	5,788	17,954	-3,091	-1,626	-2,328	-3,765	-10,809	<b>-1,391</b>	<b>-1,582</b>	<b>928</b>	-2,227	-4,271
Equity and investment fund shares	3,654	2,173	2,445	3,281	11,553	-2,148	-371	-306	-604	-3,429	343	<b>525</b>	<b>816</b>	781	2,465
Debt securities	1,033	1,860	1,001	2,507	6,401	-943	-1,254	-2,022	-3,161	-7,380	<b>-1,734</b>	<b>-2,107</b>	<b>112</b>	-3,007	-6,736
<i>Net incurrence of liabilities</i>	-6,563	-1,252	2,816	-9,131	-14,130	-10,533	-1,814	-3,318	-16,356	-32,021	-4,068	-1,473	-2,686	-978	-9,205
Equity and investment fund shares	-3,333	-528	-2,842	-4,333	-11,036	-5,155	-1,066	-1,803	-8,494	-16,519	-128	-446	-1,377	-476	-2,427
Debt securities	-3,231	-724	5,658	-4,798	-3,094	-5,378	-748	-1,515	-7,862	-15,501	-3,941	-1,027	-1,309	-502	-6,778
<b>Financial derivatives (other than reserves) and employee stock options</b>	328	152	-724	-451	-696	-2,836	-65	-407	-161	-3,469	-772	-87	<b>-176</b>	52	-983
<i>Net acquisition of financial assets</i>	-4,355	-4,727	-5,790	-8,810	-23,683	-13,392	-2,471	-1,320	-737	-17,920	-942	-461	-466	-336	-2,204
<i>Net incurrence of liabilities</i>	-4,683	-4,879	-5,066	-8,359	-22,988	-10,556	-2,406	-913	-577	-14,451	-169	-374	<b>-290</b>	-387	-1,221
<b>Other investment</b>	<b>5,475</b>	<b>1,141</b>	<b>-238</b>	<b>-2,670</b>	<b>3,708</b>	<b>74,084</b>	<b>62,871</b>	<b>32,307</b>	<b>20,613</b>	<b>189,875</b>	<b>7,297</b>	<b>2,428</b>	<b>7,871</b>	11,025	28,622
<i>Net acquisition of financial assets</i>	<b>8,887</b>	<b>7,359</b>	<b>24,007</b>	<b>4,006</b>	<b>44,259</b>	<b>85,262</b>	<b>31,154</b>	<b>24,288</b>	<b>11,524</b>	<b>152,228</b>	<b>8,093</b>	<b>9,614</b>	<b>18,279</b>	6,131	42,117
Other equity	15	236	4	63	318	5	-3	-2	56	56	2	1	2	2	7
Loans, currency and deposits	9,633	-666	12,929	2,514	24,410	<b>44,561</b>	<b>28,211</b>	<b>11,685</b>	<b>-12,027</b>	<b>72,430</b>	<b>679</b>	<b>-2,123</b>	<b>11,588</b>	1,710	11,854
Other accounts receivable	<b>-760</b>	<b>7,789</b>	<b>11,073</b>	<b>1,428</b>	<b>19,530</b>	<b>40,695</b>	<b>2,946</b>	<b>12,605</b>	<b>23,495</b>	<b>79,742</b>	<b>7,412</b>	<b>11,735</b>	<b>6,690</b>	4,419	30,257
<i>Net incurrence of liabilities</i>	<b>3,412</b>	<b>6,218</b>	<b>24,245</b>	<b>6,676</b>	<b>40,551</b>	<b>11,178</b>	<b>-31,716</b>	<b>-8,019</b>	<b>-9,089</b>	<b>-37,647</b>	<b>796</b>	<b>7,186</b>	<b>10,408</b>	-4,895	13,495
Other equity	1	8	4,113	-3	4,120	10	0	0	-2	8	-4	0	0	-4	-9
Loans, currency and deposits	<b>2,253</b>	<b>-1,624</b>	<b>1,276</b>	<b>2,533</b>	<b>4,438</b>	<b>-10</b>	<b>-12,002</b>	<b>-2,156</b>	<b>-5,616</b>	<b>-19,784</b>	<b>-126</b>	<b>1,346</b>	<b>3,704</b>	-7,952	-3,028
Other accounts payable	<b>1,158</b>	<b>7,835</b>	<b>1,311</b>	<b>4,146</b>	<b>14,450</b>	<b>11,172</b>	<b>-19,733</b>	<b>-5,901</b>	<b>-3,517</b>	<b>-17,978</b>	<b>906</b>	<b>5,819</b>	<b>6,695</b>	3,056	16,476
Special drawing rights	-1	0	17,544	1	17,544	6	19	38	45	108	21	20	9	6	56
<b>Reserve assets</b>	3,712	8,512	29,623	21,678	63,525	-10,617	1,156	1,795	414	-7,253	-5,123	-1,431	-2,271	-1,195	-10,020
<b>Net errors and omissions</b>	<b>-383</b>	<b>795</b>	<b>-2,146</b>	<b>712</b>	<b>-1,023</b>	<b>-2,689</b>	<b>-960</b>	<b>-1,714</b>	<b>-656</b>	<b>-6,019</b>	<b>-2,442</b>	<b>-2,704</b>	<b>-3,082</b>	2,722	-5,506

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)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023
<b>Total</b>	467,605	<b>460,604</b>	<b>474,129</b>	<b>497,049</b>	<b>488,415</b>	<b>462,130</b>	<b>486,717</b>	<b>441,258</b>	<b>385,081</b>	<b>358,753</b>	<b>340,800</b>	<b>323,865</b>	316,847
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104	40,435	36,851	31,798	32,710
Federal Government	65,163	61,222	62,707	67,912	63,268	53,192	74,533	66,868	46,087	40,420	36,842	31,790	32,703
<b>New Russian Debt</b>	64,791	60,851	62,371	67,576	62,967	52,891	74,232	66,569	45,855	40,188	36,610	31,559	32,469
Loans	485	520	501	527	1,501	1,384	2,094	1,886	1,412	1,238	1,099	1,124	1,115
Foreign currency bonds	21,071	20,415	20,587	20,531	19,959	18,550	18,035	16,943	16,307	16,144	16,083	14,980	14,808
<i>Eurobonds</i>	20,919	20,138	20,276	20,267	19,686	18,324	17,810	16,849	16,222	16,084	16,029	14,939	14,767
<i>Eurobonds (related to the second London Club debt restructuring)</i>	152	277	310	265	274	226	225	94	85	60	54	41	41
Ruble denominated bonds	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119	22,797	19,418	15,445	16,537
<i>OFZ</i>	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119	22,797	19,418	15,445	16,537
<i>Eurobonds</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	44	39	34	29	24	19	18	18	17	10	10	10	10
<b>Debt of the former USSR</b>	372	371	336	336	301	301	301	300	231	231	232	232	233
Local Government	93	89	99	94	84	74	36	31	17	16	9	8	7
Loans	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0	0	0	0	0	0	0
Ruble denominated bonds	93	89	99	94	84	74	36	31	17	16	9	8	7

Table 1.2 (end)

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023
<b>Central bank and banks</b>	84,930	89,236	90,104	<b>110,086</b>	<b>114,683</b>	<b>118,617</b>	<b>113,259</b>	<b>105,140</b>	<b>94,181</b>	<b>92,216</b>	<b>93,003</b>	<b>93,711</b>	94,746
Debt liabilities to direct investors and to direct investment enterprises	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079	3,908	4,008	3,936	3,838	3,451
Debt securities	3,599	3,555	3,761	3,833	3,552	3,562	5,104	4,407	1,788	1,289	1,233	1,196	1,345
Loans, currency and deposits	65,157	69,208	71,277	<b>73,449</b>	<b>78,119</b>	<b>71,832</b>	<b>74,154</b>	<b>69,621</b>	<b>60,923</b>	<b>59,607</b>	<b>59,551</b>	<b>61,105</b>	62,475
Other	11,590	10,848	10,974	28,184	28,249	36,667	29,825	27,032	27,562	27,312	28,283	27,572	27,475
<b>Other sectors</b>	317,418	<b>310,057</b>	<b>321,219</b>	<b>318,957</b>	<b>310,379</b>	<b>290,247</b>	<b>298,890</b>	<b>269,219</b>	<b>244,796</b>	<b>226,102</b>	<b>210,946</b>	<b>198,356</b>	189,392
Debt liabilities to direct investors and to direct investment enterprises	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,926	96,958	82,654	74,296	<b>67,329</b>	67,386
Debt securities	8,563	8,498	9,171	8,984	8,631	6,368	9,430	7,572	7,033	6,813	5,943	5,256	2,792
Loans, currency and deposits	153,259	153,852	152,908	149,548	141,152	135,524	140,610	128,746	119,997	115,577	108,090	<b>100,022</b>	91,677
Other	17,396	<b>18,410</b>	<b>26,605</b>	<b>27,287</b>	<b>29,973</b>	<b>32,804</b>	<b>27,387</b>	<b>23,975</b>	<b>20,808</b>	<b>21,058</b>	<b>22,618</b>	<b>25,749</b>	27,537

## Notes.

Included is the indebtedness in domestic and foreign currencies.

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

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

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

Table 1.3

## External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023
<b>Total</b>	467,605	<b>460,604</b>	<b>474,129</b>	<b>497,049</b>	<b>488,415</b>	<b>462,130</b>	<b>486,717</b>	<b>441,258</b>	<b>385,081</b>	<b>358,753</b>	<b>340,800</b>	<b>323,865</b>	316,847
Foreign Currency	338,591	<b>337,021</b>	<b>340,623</b>	<b>357,846</b>	<b>353,152</b>	<b>345,865</b>	<b>306,918</b>	<b>277,846</b>	<b>261,287</b>	<b>248,906</b>	<b>233,881</b>	<b>224,814</b>	207,937
Domestic Currency	129,014	<b>123,583</b>	<b>133,506</b>	<b>139,203</b>	<b>135,263</b>	<b>116,265</b>	<b>179,799</b>	<b>163,412</b>	<b>123,794</b>	<b>109,847</b>	<b>106,919</b>	<b>99,051</b>	108,910
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104	40,435	36,851	31,798	32,710
Foreign Currency	21,973	21,344	21,457	21,423	21,786	20,254	20,448	19,147	17,968	17,623	17,424	16,345	16,166
Short-term	44	39	34	29	24	19	18	18	17	10	10	10	10
Long-term	21,928	21,306	21,424	21,395	21,762	20,235	20,430	19,129	17,951	17,613	17,415	16,335	16,156
Domestic Currency	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753	28,136	22,812	19,426	15,453	16,544
Short-term	0	0	0	0	0	0	0	0	0	0	0	0	0
Long-term	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753	28,136	22,812	19,426	15,453	16,544
<b>Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	80,346	<b>83,610</b>	<b>86,012</b>	<b>105,466</b>	<b>109,919</b>	<b>112,061</b>	<b>109,083</b>	<b>101,061</b>	<b>90,273</b>	<b>88,208</b>	<b>89,067</b>	<b>89,873</b>	91,295
Foreign Currency	59,628	63,525	66,488	84,663	87,489	88,340	72,832	65,826	59,860	58,368	56,493	54,978	56,725
Short-term	20,089	23,056	25,480	26,945	29,887	33,580	19,186	16,600	14,394	13,550	13,684	12,927	15,905
Long-term	39,539	40,468	41,007	57,718	57,601	54,760	53,646	49,227	45,467	44,818	42,810	42,051	40,820
Domestic Currency	20,718	<b>20,086</b>	<b>19,525</b>	<b>20,802</b>	<b>22,431</b>	<b>23,721</b>	<b>36,251</b>	<b>35,234</b>	<b>30,412</b>	<b>29,840</b>	<b>32,574</b>	<b>34,895</b>	34,570
Short-term	14,247	<b>13,901</b>	<b>13,550</b>	<b>14,990</b>	<b>16,873</b>	<b>18,791</b>	<b>29,732</b>	<b>28,783</b>	<b>26,605</b>	<b>26,706</b>	<b>30,026</b>	<b>32,598</b>	32,049
Long-term	6,471	6,184	5,974	5,813	5,558	4,930	6,519	6,451	3,808	3,133	2,548	2,297	2,521

Table 1.3 (end)

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	179,218	<b>180,760</b>	<b>188,683</b>	<b>185,819</b>	<b>179,756</b>	<b>174,695</b>	<b>177,427</b>	<b>160,293</b>	<b>147,838</b>	<b>143,448</b>	<b>136,651</b>	<b>131,027</b>	122,006
Foreign Currency	141,745	<b>143,881</b>	<b>145,154</b>	<b>143,711</b>	<b>137,281</b>	<b>139,920</b>	<b>124,260</b>	<b>108,672</b>	<b>105,572</b>	<b>104,660</b>	<b>99,434</b>	<b>96,475</b>	81,093
Short-term	15,840	<b>17,374</b>	<b>20,608</b>	<b>22,684</b>	<b>23,692</b>	<b>27,890</b>	<b>21,086</b>	<b>13,901</b>	<b>12,269</b>	<b>14,130</b>	<b>14,398</b>	<b>17,702</b>	17,675
Long-term	125,905	126,506	124,546	121,027	113,589	112,031	103,174	94,770	93,304	90,530	85,036	<b>78,773</b>	63,418
Domestic Currency	37,473	<b>36,880</b>	<b>43,529</b>	<b>42,108</b>	<b>42,475</b>	<b>34,775</b>	<b>53,167</b>	<b>51,621</b>	<b>42,266</b>	<b>38,788</b>	<b>37,217</b>	<b>34,552</b>	40,913
Short-term	7,205	<b>6,813</b>	<b>11,867</b>	<b>10,501</b>	<b>12,766</b>	<b>10,828</b>	<b>14,326</b>	<b>18,803</b>	<b>17,002</b>	<b>15,794</b>	<b>17,530</b>	<b>17,448</b>	18,311
Long-term	30,268	30,066	31,662	31,607	29,709	23,947	38,841	32,818	25,263	22,994	19,686	<b>17,105</b>	22,601
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	100,866	86,662	78,232	<b>71,167</b>	70,837
Foreign Currency	115,245	108,271	107,524	108,049	106,597	97,350	89,378	84,201	77,886	68,256	60,530	<b>57,017</b>	53,953
Domestic Currency	27,539	26,652	29,104	29,710	28,790	24,757	36,260	28,804	22,979	18,407	17,702	<b>14,150</b>	16,884

## Notes.

Included is the indebtedness in domestic and foreign currencies.

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

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

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

Table 1.4

## External Debt of the Russian Federation by Maturity and Financial Instruments

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023
<b>Total Liabilities</b>	467,605	<b>460,604</b>	<b>474,129</b>	<b>497,049</b>	<b>488,415</b>	<b>462,130</b>	<b>486,717</b>	<b>441,258</b>	<b>385,081</b>	<b>358,753</b>	<b>340,800</b>	<b>323,865</b>	316,847
<b>Short-term</b>	61,854	<b>66,256</b>	<b>77,628</b>	<b>83,220</b>	<b>92,501</b>	<b>97,650</b>	<b>90,106</b>	<b>81,771</b>	<b>73,889</b>	<b>72,001</b>	<b>78,591</b>	<b>82,992</b>	88,887
<b>Long-term</b>	405,751	394,348	396,501	413,829	395,913	364,480	396,611	359,487	311,191	286,753	262,209	<b>240,873</b>	227,961
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104	40,435	36,851	31,798	32,710
Short-term	44	39	34	29	24	19	18	18	17	10	10	10	10
Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Other liabilities	44	39	34	29	24	19	18	18	17	10	10	10	10
Long-term	65,212	61,272	62,773	67,977	63,329	53,247	74,550	66,882	46,087	40,425	36,841	31,788	32,700
Debt securities	64,355	60,382	61,935	67,114	61,526	51,562	72,156	64,695	44,443	38,956	35,510	30,432	31,352
Loans, currency and deposits	857	891	837	863	1,803	1,685	2,395	2,186	1,644	1,469	1,331	1,356	1,348
Other liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	80,346	<b>83,610</b>	<b>86,012</b>	<b>105,466</b>	<b>109,919</b>	<b>112,061</b>	<b>109,083</b>	<b>101,061</b>	<b>90,273</b>	<b>88,208</b>	<b>89,067</b>	<b>89,873</b>	91,295
Short-term	34,336	<b>36,958</b>	<b>39,031</b>	<b>41,935</b>	<b>46,760</b>	<b>52,371</b>	<b>48,918</b>	<b>45,383</b>	<b>40,999</b>	<b>40,256</b>	<b>43,709</b>	<b>45,525</b>	47,954
Debt securities	607	602	598	606	589	522	559	388	180	2	1	1	1
Loans, currency and deposits	30,766	<b>34,009</b>	<b>35,707</b>	<b>38,728</b>	<b>43,349</b>	<b>40,291</b>	<b>42,754</b>	<b>41,389</b>	<b>37,523</b>	<b>37,513</b>	<b>39,377</b>	<b>41,597</b>	44,656
Other liabilities	2,963	2,346	2,726	2,601	2,822	11,558	5,605	3,606	3,296	2,741	4,332	3,927	3,297
Long-term	46,010	46,653	46,982	63,530	63,159	59,691	60,165	55,678	49,274	47,952	45,357	44,348	43,341
Debt securities	2,992	2,952	3,164	3,226	2,962	3,040	4,544	4,019	1,608	1,287	1,232	1,196	1,344
Loans, currency and deposits	34,391	35,199	35,570	34,721	34,770	31,541	31,400	28,233	23,401	22,094	19,833	19,177	17,474
Other liabilities	8,627	8,501	8,248	25,583	25,427	25,109	24,220	23,426	24,265	24,571	24,292	23,975	24,523

Table 1.4 (end)

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	179,218	<b>180,760</b>	<b>188,683</b>	<b>185,819</b>	<b>179,756</b>	<b>174,695</b>	<b>177,427</b>	<b>160,293</b>	<b>147,838</b>	<b>143,448</b>	<b>136,651</b>	<b>131,027</b>	122,006
Short-term	23,045	<b>24,187</b>	<b>32,475</b>	<b>33,185</b>	<b>36,458</b>	<b>38,718</b>	<b>35,413</b>	<b>32,705</b>	<b>29,271</b>	<b>29,925</b>	<b>31,928</b>	<b>35,149</b>	35,987
Debt securities	17	18	55	59	17	11	17	15	55	59	193	182	187
Loans, currency and deposits	5,633	5,759	5,816	5,841	6,469	5,904	8,008	8,715	8,408	8,808	9,117	<b>9,219</b>	8,263
Other liabilities	17,395	<b>18,410</b>	<b>26,604</b>	<b>27,286</b>	<b>29,972</b>	<b>32,803</b>	<b>27,387</b>	<b>23,975</b>	<b>20,808</b>	<b>21,058</b>	<b>22,618</b>	<b>25,749</b>	27,537
Long-term	156,173	156,573	156,208	152,633	143,298	135,978	142,015	127,588	118,567	113,523	104,723	<b>95,878</b>	86,019
Debt securities	8,546	8,480	9,115	8,925	8,614	6,357	9,413	7,557	6,979	6,754	5,750	5,074	2,605
Loans, currency and deposits	147,626	148,092	147,092	143,708	134,683	129,620	132,602	120,031	111,588	106,769	98,973	<b>90,803</b>	83,415
Other liabilities	1	1	1	1	1	1	0	0	0	0	0	0	0
<b>Direct investment</b>	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	100,866	86,662	78,232	<b>71,167</b>	70,837
<i>Banks</i>	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079	3,908	4,008	3,936	3,838	3,451
Direct investor in direct investment enterprises	41	33	55	32	48	46	45	44	42	41	37	35	37
Direct investment enterprises in direct investor (reverse investment)	23	17	16	13	18	11	12	27	14	71	65	14	26
Between fellow enterprises	4,519	5,576	4,020	4,575	4,698	6,499	4,119	4,008	3,852	3,897	3,834	3,789	3,388
<i>Other sectors</i>	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,926	96,958	82,654	74,296	<b>67,329</b>	67,386
Direct investor in direct investment enterprises	36,480	33,969	36,572	37,244	34,743	29,800	36,975	30,177	27,770	24,984	24,559	<b>22,566</b>	24,000
Direct investment enterprises in direct investor (reverse investment)	74,400	72,320	73,421	74,340	72,164	65,441	61,567	58,070	51,903	42,482	38,031	<b>36,482</b>	34,635
Between fellow enterprises	27,320	23,008	22,543	21,555	23,717	20,311	22,920	20,679	17,285	15,189	11,705	<b>8,280</b>	8,752

## Notes.

Included is the indebtedness in domestic and foreign currencies.

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

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

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

Table 1.5

## International Investment Position of the Russian Federation.<sup>1</sup>

### Main Components

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023
<b>Net International Investment Position</b>	516,731	<b>460,621</b>	<b>463,071</b>	<b>444,548</b>	<b>486,585</b>	<b>608,537</b>	<b>491,413</b>	<b>595,296</b>	<b>768,059</b>	<b>810,669</b>	<b>813,167</b>	<b>835,713</b>	857,511
<b>Assets</b>	1,569,086	<b>1,528,295</b>	<b>1,585,189</b>	<b>1,631,339</b>	<b>1,659,508</b>	<b>1,602,144</b>	<b>1,708,829</b>	<b>1,597,834</b>	<b>1,601,843</b>	<b>1,598,327</b>	<b>1,548,839</b>	<b>1,512,841</b>	1,554,258
<b>Direct investment</b>	471,840	446,884	467,172	479,346	487,004	389,758	479,644	414,655	381,194	<b>369,483</b>	<b>335,202</b>	<b>309,136</b>	313,127
Equity and investment fund shares	371,129	345,323	363,734	376,250	392,802	306,316	373,718	321,764	298,317	<b>290,293</b>	<b>264,784</b>	<b>243,484</b>	245,845
Debt instruments	100,711	101,560	103,438	103,097	94,202	83,442	105,925	92,891	82,877	79,189	70,418	<b>65,652</b>	67,282
<b>Portfolio investment</b>	107,874	111,954	120,952	112,455	117,413	93,742	90,114	86,018	80,641	73,944	<b>73,812</b>	<b>70,078</b>	68,712
Equity and investment fund shares	22,222	27,203	32,870	31,602	34,473	27,045	24,224	21,580	21,847	24,091	26,575	<b>26,905</b>	29,779
Debt securities	85,651	84,751	88,082	80,853	82,940	66,696	65,890	64,438	58,794	49,854	<b>47,238</b>	<b>43,173</b>	38,932
<b>Financial derivatives (other than reserves) and employee stock options</b>	6,736	6,829	7,341	7,677	6,444	7,618	3,014	1,829	1,282	1,002	1,033	<b>733</b>	393
<b>Other investment</b>	386,863	<b>389,306</b>	<b>397,980</b>	<b>417,739</b>	<b>418,020</b>	<b>504,617</b>	<b>551,936</b>	<b>554,644</b>	<b>556,736</b>	<b>560,019</b>	<b>556,374</b>	<b>563,872</b>	573,435
Other equity	8,266	8,265	8,508	8,502	8,559	8,553	8,517	8,485	8,575	8,587	8,579	8,570	8,590
Loans, currency and deposits	334,032	338,178	338,572	348,449	347,710	<b>394,830</b>	<b>424,784</b>	<b>420,645</b>	<b>406,757</b>	<b>406,303</b>	<b>398,017</b>	<b>403,476</b>	410,034
Other accounts receivable	44,565	<b>42,863</b>	<b>50,899</b>	<b>60,788</b>	<b>61,751</b>	<b>101,234</b>	<b>118,635</b>	<b>125,514</b>	<b>141,404</b>	<b>145,130</b>	<b>149,778</b>	<b>151,826</b>	154,811
<b>Reserve assets</b>	595,774	573,322	591,745	614,122	630,627	606,409	584,121	540,688	581,989	593,879	582,418	569,021	598,592
<b>Liabilities</b>	1,052,355	<b>1,067,674</b>	<b>1,122,118</b>	<b>1,186,791</b>	<b>1,172,922</b>	<b>993,607</b>	<b>1,217,416</b>	<b>1,002,538</b>	<b>833,783</b>	<b>787,659</b>	<b>735,672</b>	<b>677,128</b>	696,747
<b>Direct investment</b>	539,747	547,653	568,495	594,851	610,083	<b>513,576</b>	<b>677,306</b>	<b>540,823</b>	<b>442,045</b>	<b>406,566</b>	<b>365,712</b>	<b>317,343</b>	333,698
Equity and investment fund shares	396,962	412,731	431,868	457,092	474,695	<b>391,468</b>	<b>551,667</b>	<b>427,818</b>	<b>341,179</b>	<b>319,903</b>	<b>287,479</b>	<b>246,176</b>	262,861
Debt instruments	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	100,866	86,662	78,232	<b>71,167</b>	70,837
<b>Portfolio investment</b>	255,925	261,023	284,829	302,717	273,636	191,978	257,129	202,848	155,097	151,012	145,463	139,807	148,190
Equity and investment fund shares	169,351	183,483	204,848	218,064	197,807	134,291	171,832	131,044	104,129	106,828	106,331	106,562	115,612
Debt securities	86,574	77,540	79,980	84,654	75,828	57,686	85,297	71,804	50,968	44,184	39,131	33,244	32,578
<b>Financial derivatives (other than reserves) and employee stock options</b>	8,265	5,655	6,048	5,648	5,757	5,864	2,575	1,921	1,282	1,018	1,014	<b>945</b>	800
<b>Other investment</b>	248,418	<b>253,343</b>	<b>262,746</b>	<b>283,575</b>	<b>283,446</b>	<b>282,189</b>	<b>280,406</b>	<b>256,945</b>	<b>235,360</b>	<b>229,063</b>	<b>223,483</b>	<b>219,034</b>	214,059
Other equity	115	96	111	4,215	4,128	3,658	6,017	5,368	4,410	4,030	3,601	3,220	3,537
Loans, currency and deposits	219,273	<b>223,951</b>	<b>225,022</b>	<b>223,861</b>	<b>221,073</b>	<b>209,041</b>	<b>217,159</b>	<b>200,553</b>	<b>182,564</b>	<b>176,653</b>	<b>168,631</b>	<b>162,152</b>	155,155
Other accounts payable	20,860	<b>21,257</b>	<b>29,521</b>	<b>30,083</b>	<b>32,995</b>	<b>44,543</b>	<b>33,252</b>	<b>27,873</b>	<b>24,269</b>	<b>23,979</b>	<b>27,104</b>	<b>29,778</b>	30,996
Special drawing rights (Net incurrence of liabilities)	8,170	8,039	8,091	25,417	25,250	24,946	23,979	23,152	24,118	24,401	24,147	23,883	24,371

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

Notes.

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

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

Table 1.6

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

(millions of US dollars)

	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	494,161	148.2	426,416	150.9	67,745	133.2	301,047	125.4	268,604	125.2	32,443	127.2	193,114	157,812	35,303
2022	592,077	119.8	x	x	x	x	276,510	91.8	x	x	x	x	315,567	x	x
2023	424,223	71.7	x	x	x	x	303,297	109.7	x	x	x	x	120,926	x	x
<b>2021</b>															
Q1	93,306	104.6	79,944	103.2	13,362	113.2	62,886	112.3	56,298	112.7	6,588	108.6	30,420	23,646	6,774
Q2	114,628	162.7	98,953	167.3	15,675	138.6	75,477	140.0	67,188	139.6	8,288	143.1	39,152	31,765	7,387
Q3	132,098	167.4	114,403	173.6	17,695	135.9	77,621	128.9	69,326	129.2	8,296	126.4	54,477	45,078	9,400
Q4	154,129	162.4	133,116	166.0	21,013	142.5	85,063	121.6	75,792	120.6	9,271	130.9	69,066	57,324	11,742
January	26,679	87.2	23,027	85.5	3,651	100.1	17,326	101.4	15,456	101.4	1,871	101.6	9,352	7,572	1,781
February	30,318	105.7	25,935	105.4	4,383	107.6	20,639	111.9	18,522	113.1	2,117	101.9	9,679	7,413	2,266
March	36,309	121.2	30,982	119.7	5,328	130.5	24,920	121.6	22,321	121.7	2,600	121.3	11,389	8,661	2,728
April	36,504	146.2	31,174	145.0	5,330	153.3	25,629	146.0	23,005	146.7	2,624	140.7	10,875	8,169	2,706
May	34,858	166.1	29,925	171.9	4,934	137.8	24,524	142.4	21,888	142.2	2,636	144.3	10,334	8,036	2,298
June	43,266	176.7	37,854	187.1	5,411	127.1	25,323	132.3	22,295	130.8	3,028	144.2	17,943	15,559	2,383
July	43,403	176.1	37,743	185.8	5,661	130.7	26,076	132.1	23,312	132.5	2,764	128.6	17,328	14,431	2,897
August	43,271	185.9	37,454	195.8	5,818	140.4	26,029	130.4	23,249	131.1	2,780	125.0	17,242	14,205	3,037
September	45,424	146.5	39,207	148.2	6,217	136.8	25,516	124.3	22,765	124.1	2,752	125.7	19,907	16,442	3,465
October	46,955	164.1	40,607	170.8	6,348	131.2	26,694	121.8	23,830	121.3	2,863	126.7	20,261	16,777	3,485
November	49,026	162.6	42,151	165.5	6,875	146.8	27,553	121.0	24,442	119.4	3,111	135.7	21,473	17,709	3,763
December	58,148	160.8	50,358	162.7	7,790	149.3	30,817	122.1	27,520	121.2	3,297	130.3	27,332	22,838	4,494



**Table 1.6 (cont.)**  
(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
<b>2022</b>															
Q1	154,559	165.6	x	x	x	x	69,761	110.9	x	x	x	x	84,798	x	x
Q2	151,824	132.4	x	x	x	x	56,741	75.2	x	x	x	x	95,082	x	x
Q3	141,666	107.2	x	x	x	x	68,822	88.7	x	x	x	x	72,844	x	x
Q4	144,028	93.4	x	x	x	x	81,186	95.4	x	x	x	x	62,842	x	x
January	47,023	176.3	x	x	x	x	24,087	139.0	x	x	x	x	22,937	x	x
February	51,473	169.8	x	x	x	x	27,076	131.2	x	x	x	x	24,398	x	x
March	56,062	154.4	x	x	x	x	18,598	74.6	x	x	x	x	37,463	x	x
April	48,307	132.3	x	x	x	x	16,700	65.2	x	x	x	x	31,607	x	x
May	49,618	142.3	x	x	x	x	18,861	76.9	x	x	x	x	30,758	x	x
June	53,898	124.6	x	x	x	x	21,181	83.6	x	x	x	x	32,718	x	x
July	45,960	105.9	x	x	x	x	21,658	83.1	x	x	x	x	24,302	x	x
August	48,927	113.1	x	x	x	x	23,504	90.3	x	x	x	x	25,423	x	x
September	46,779	103.0	x	x	x	x	23,661	92.7	x	x	x	x	23,118	x	x
October	44,108	93.9	x	x	x	x	25,179	94.3	x	x	x	x	18,929	x	x
November	45,076	91.9	x	x	x	x	26,272	95.4	x	x	x	x	18,804	x	x
December	54,844	94.3	x	x	x	x	29,734	96.5	x	x	x	x	25,110	x	x

Table 1.6 (end)

(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
<b>2023</b>															
Q1	105,092	68.0	x	x	x	x	74,660	107.0	x	x	x	x	30,432	x	x
Q2	103,405	68.1	x	x	x	x	77,201	136.1	x	x	x	x	26,204	x	x
Q3	109,093	77.0	x	x	x	x	75,787	110.1	x	x	x	x	33,306	x	x
Q4	106,633	74.0	x	x	x	x	75,649	93.2	x	x	x	x	30,984	x	x
January	33,561	71.4	x	x	x	x	24,118	100.1	x	x	x	x	9,444	x	x
February	30,585	59.4	x	x	x	x	22,546	83.3	x	x	x	x	8,039	x	x
March	40,945	73.0	x	x	x	x	27,996	150.5	x	x	x	x	12,949	x	x
April	31,577	65.4	x	x	x	x	24,804	148.5	x	x	x	x	6,773	x	x
May	37,362	75.3	x	x	x	x	26,944	142.9	x	x	x	x	10,418	x	x
June	34,466	63.9	x	x	x	x	25,453	120.2	x	x	x	x	9,013	x	x
July	31,660	68.9	x	x	x	x	25,490	117.7	x	x	x	x	6,170	x	x
August	37,144	75.9	x	x	x	x	25,452	108.3	x	x	x	x	11,691	x	x
September	40,289	86.1	x	x	x	x	24,845	105.0	x	x	x	x	15,444	x	x
October	34,250	77.6	x	x	x	x	23,457	93.2	x	x	x	x	10,793	x	x
November	33,737	74.8	x	x	x	x	24,334	92.6	x	x	x	x	9,402	x	x
December	38,646	70.5	x	x	x	x	27,858	93.7	x	x	x	x	10,788	x	x
<b>2024</b>															
January	<b>28,042</b>	<b>83.6</b>	x	x	x	x	<b>21,283</b>	<b>88.2</b>	x	x	x	x	<b>6,759</b>	x	x
February	30,272	99.0	x	x	x	x	22,621	100.3	x	x	x	x	7,650	x	x

Notes.

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

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

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

Table 1.7

International Reserves of the Russian Federation<sup>1</sup>*(millions of US dollars)*

Date	International reserves	Of which				gold
		foreign exchange reserves	of which			
			foreign exchange	SDRs	reserve position in IMF	
1	2	3	4	5	6	7
<b>2021</b>						
31.12	630,627	497,557	468,075	24,218	5,264	133,070
<b>2022</b>						
31.01	630,207	497,951	468,631	24,085	5,235	132,256
28.02	617,133	475,898	446,537	24,138	5,224	141,235
31.03	606,409	464,328	435,224	23,927	5,178	142,081
30.04	593,052	452,066	423,754	23,274	5,037	140,986
31.05	587,423	449,268	420,884	23,366	5,018	138,155
30.06	584,121	448,221	420,279	23,002	4,940	135,900
31.07	576,904	445,749	417,868	22,953	4,929	131,155
31.08	565,660	434,604	407,207	22,555	4,842	131,056
30.09	540,688	416,938	389,952	22,216	4,769	123,750
31.10	547,194	422,772	395,685	22,318	4,768	124,423
30.11	567,289	436,291	408,590	22,827	4,874	130,998
31.12	581,989	445,912	417,806	23,161	4,945	136,077
<b>2023</b>						
31.01	597,035	453,093	424,541	23,529	5,023	143,942
28.02	574,247	438,683	410,650	23,105	4,928	135,564
31.03	593,879	446,868	418,406	23,459	5,003	147,011
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
<b>2024</b>						
31.01	585,448	433,931	405,596	23,412	4,923	151,516
29.02	582,636	430,115	401,988	23,245	4,882	152,521
31.03	590,374	424,335	396,186	23,264	4,885	166,039

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

Table 1.8

## International Reserves and Foreign Currency Liquidity – Russia

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

*(millions of US dollars, end of period)*

	31.03.2024
<b>A. Official reserves assets</b>	<b>590,373.9</b>
(1) foreign currency reserves (in convertible foreign currencies)	395,642.3
(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	4,884.7
(3) SDRs	23,264.0
(4) gold	166,039.1
— volume in millions of fine troy ounces	75.0
(5) other reserve assets (specify)	543.7
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	543.7
<b>B. Other foreign currency assets (specify)</b>	<b>—</b>
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	—
— loans not included in official reserve assets	—
— financial derivatives not included in official reserve assets	—
— gold not included in official reserve assets	—
— other	—

Table 1.8 (cont.)

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

	31.03.2024			
	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 <sup>1</sup>	0.0	0.0	0.0	0.0
— outflows (-), principal	0.0	0.0	0.0	0.0
— outflows (-), interest	0.0	0.0	0.0	0.0
— inflows (+), principal	0.0	0.0	0.0	0.0
— inflows (+), interest	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (-)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	-336.4	-336.4	—	—
— outflows related to repos (-)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (-)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (-)	-336.4	-336.4	—	—
— other accounts receivable (+)	—	—	—	—

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

Table 1.8 (cont.)

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

(millions of US dollars)

	31.03.2024			
	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)

	31.03.2024
(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	56.2
— lent or repoed and included in Section I	—
— 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	206.1
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (-)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed at least once a year:	
(a) currency composition of reserves (by groups of currencies) <sup>1</sup>	590,373.9
— currencies in SDR basket <sup>2</sup>	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

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

Table 1.9

**International Reserves Adequacy (International Reserves in Months of Import)**

Period	Actual amount of the international reserves expressed in months of import <sup>1</sup>
1	2
Q1 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	<b>22.4</b>
Q2 2021	<b>21.3</b>
Q3 2021	<b>20.6</b>
Q4 2021	<b>20.1</b>
Q1 2022	18.8
Q2 2022	<b>19.2</b>
Q3 2022	18.3
Q4 2022	20.1
Q1 2023	20.2
Q2 2023	18.5
Q3 2023	17.7
Q4 2023	19.0
Q1 2024 <sup>2</sup>	19.2

<sup>1</sup> According to international practice, the minimum reserve adequacy benchmark is three months.<sup>2</sup> 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
<b>2022</b>								
31.12	15,435.7	28,582.8	14,015.5	14,567.3	44,018.5	38,369.5	20,276.7	18,092.8
<b>2023</b>								
31.01	15,361.2	29,603.3	12,910.9	16,692.5	44,964.6	37,257.1	20,412.6	16,844.5
28.02	15,576.6	30,044.4	13,562.5	16,481.9	45,621.0	38,334.9	20,602.3	17,732.6
31.03	15,819.6	29,530.9	13,906.7	15,624.2	45,350.5	39,462.8	20,801.7	18,661.2
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
<b>2024</b>								
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
29.02	16,708.8	32,659.9	15,733.5	16,926.4	49,368.8	50,053.3	28,615.0	21,438.3
31.03	16,622.3	32,715.6	15,937.1	16,778.6	49,338.0	50,257.8	29,394.6	20,863.2

Table 1.10 (end)

Date	M2 Money supply, billions of rubles (5+6) 9	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
		10	11	12
<b>2022</b>				
31.12	82,388.0	7.2	24.4	24.4
<b>2023</b>				
31.01	82,221.7	-0.2	-0.2	25.9
28.02	83,955.9	2.1	1.9	25.9
31.03	84,813.4	1.0	2.9	24.4
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
<b>2024</b>				
31.01	97,816.7	-0.6	18.7	19.0
29.02	99,422.0	1.6	20.7	18.4
31.03	99,595.8	0.2	20.9	17.4

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 <sup>1</sup>
31.12.2015	11,043.8	8,522.2	1,594.0	369.8	557.8	—
31.12.2016	11,882.7	8,789.8	1,822.7	484.7	785.5	—
31.12.2017	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4
31.12.2018	16,063.4	10,312.5	1,898.2	575.3	1,903.5	1,373.9
31.12.2019	16,822.1	10,616.1	2,625.5	617.4	1,026.4	1,936.7
31.12.2020	18,472.4	13,419.6	2,548.5	713.6	1,220.7	570.0
31.12.2021	20,338.9	14,068.1	2,650.6	815.3	2,805.0	0.0
31.12.2022	24,428.6	16,347.7	2,983.6	145.9	4,951.4	0.0
<b>2023</b>						
31.01	24,195.0	16,167.8	2,074.5	145.9	5,806.9	0.0
28.02	23,985.9	16,421.5	2,238.4	265.4	5,060.6	0.0
31.03	23,788.7	16,661.0	3,317.0	265.4	3,545.3	0.0
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
<b>2024</b>						
31.01	25,632.9	17,754.8	4,821.2	273.2	2,783.7	0.0
29.02	24,619.0	17,753.8	4,358.3	273.2	2,233.7	0.0
31.03	26,376.7	17,680.9	4,982.2	504.3	3,209.3	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 <sup>1</sup>
<b>2024</b>						
01.03	24,619.0	17,753.8	4,358.3	273.2	2,233.7	0.0
04.03	27,149.3	17,773.4	6,820.9	273.2	2,281.8	0.0
05.03	26,832.6	17,765.6	6,311.9	273.2	2,481.9	0.0
06.03	26,451.8	17,797.7	5,999.1	273.2	2,381.8	0.0
07.03	26,462.6	17,832.5	4,635.1	273.2	3,721.7	0.0
11.03	26,500.2	17,863.1	4,671.2	273.2	3,692.6	0.0
12.03	27,341.8	17,813.5	5,505.7	273.2	3,749.4	0.0
13.03	26,851.5	17,806.3	4,349.1	273.2	4,422.8	0.0
14.03	26,140.3	17,805.7	5,217.7	273.2	2,843.8	0.0
15.03	26,463.0	17,814.7	5,497.3	273.2	2,877.8	0.0
18.03	26,551.7	17,822.0	5,532.4	273.2	2,924.1	0.0
19.03	26,650.1	17,784.5	5,670.4	273.2	2,921.9	0.0
20.03	26,343.2	17,770.2	5,268.2	380.2	2,924.7	0.0
21.03	26,270.7	17,755.0	5,360.7	475.0	2,679.9	0.0
22.03	26,099.9	17,749.0	5,167.6	504.3	2,678.9	0.0
25.03	26,250.0	17,740.7	5,184.6	504.3	2,820.4	0.0
26.03	26,269.5	17,707.5	5,219.0	504.3	2,838.6	0.0
27.03	26,697.9	17,695.0	4,459.2	504.3	4,039.4	0.0
28.03	26,387.9	17,681.5	4,881.1	504.3	3,320.9	0.0
29.03	25,515.4	17,682.5	4,135.5	504.3	3,193.0	0.0

<sup>1</sup> 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	Feb, 2024	Mar, 2024
NET FOREIGN ASSETS	50,787,527	49,453,387	50,821,869	51,818,929
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	5,879,364	3,724,247	3,719,402	5,425,056
NET CLAIMS ON GENERAL GOVERNMENT	-6,792,202	-5,545,496	-6,680,336	-6,822,589
CLAIMS ON OTHER SECTORS	1,559,460	1,535,431	1,503,714	1,848,225
MONETARY BASE	26,506,798	25,632,912	24,619,018	26,376,668
Currency in circulation	18,320,696	17,754,782	17,753,779	17,680,913
Liabilities to other depository corporations	8,186,103	7,878,130	6,865,239	8,695,756
Deposits, of which	8,186,103	7,878,130	6,865,239	8,695,756
Required reserves	271,712	273,228	273,228	504,337
Debt securities	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	147,895	156,510	216,240	223,064
Transferable deposits	33,510	33,960	33,244	35,508
Other financial institutions	22,592	23,555	22,919	22,736
Nonfinancial organizations	10,919	10,406	10,325	12,771
Households	0	0	0	0
Other deposits	114,385	122,550	182,996	187,556
Other financial institutions	114,385	122,550	182,996	187,556
Nonfinancial organizations	0	0	0	0
Households	0	0	0	0
OTHER ITEMS (NET)	24,779,455	23,378,147	24,529,391	25,669,888

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	—	—	—	—	—	—
<b>LIABILITIES TO CENTRAL BANK</b>	<b>4,658,226</b>	<b>5,210,959</b>	<b>5,502,058</b>	<b>4,935,727</b>	<b>4,881,895</b>	<b>4,839,425</b>
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	<b>79,232,793</b>	<b>79,091,888</b>	<b>81,207,778</b>	<b>81,159,669</b>	<b>81,547,617</b>	<b>82,650,243</b>
<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
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	<b>4,690</b>	<b>4,655</b>	<b>4,496</b>	<b>4,459</b>	<b>4,426</b>	<b>4,500</b>
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	<b>1,403,464</b>	<b>1,569,492</b>	<b>1,593,126</b>	<b>1,532,600</b>	<b>1,539,261</b>	<b>1,591,881</b>
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	<b>2,648,829</b>	<b>2,554,163</b>	<b>2,705,203</b>	<b>2,713,051</b>	<b>2,769,745</b>	<b>2,810,242</b>
<b>SHARES AND OTHER EQUITY</b>	<b>12,978,777</b>	<b>13,433,558</b>	<b>13,411,343</b>	<b>13,399,370</b>	<b>13,415,879</b>	<b>14,113,001</b>
<b>OTHER ITEMS (NET)</b>	<b>17,318,713</b>	<b>17,422,517</b>	<b>17,858,208</b>	<b>17,240,068</b>	<b>17,786,484</b>	<b>18,269,024</b>
Escrow accounts of households <sup>1</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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
<b>NET FOREIGN ASSETS</b>	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
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	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>	—	—	—	—	—	—
<b>CLAIMS ON OTHER SECTORS</b>	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	—	—	—	—	—	—
<b>LIABILITIES TO CENTRAL BANK</b>	<b>4,789,513</b>	<b>4,906,924</b>	<b>5,232,452</b>	<b>4,914,314</b>	<b>5,253,757</b>	<b>5,783,806</b>
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	<b>83,923,814</b>	<b>85,367,113</b>	<b>87,955,190</b>	<b>88,710,766</b>	<b>88,696,601</b>	<b>89,803,272</b>
<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
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	<b>4,370</b>	<b>4,340</b>	<b>4,316</b>	<b>4,288</b>	<b>4,243</b>	<b>4,198</b>
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	<b>1,571,596</b>	<b>1,600,865</b>	<b>1,576,667</b>	<b>1,569,937</b>	<b>1,522,043</b>	<b>1,542,163</b>
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	<b>2,896,943</b>	<b>3,000,304</b>	<b>2,965,554</b>	<b>2,986,864</b>	<b>3,044,897</b>	<b>2,925,902</b>
<b>SHARES AND OTHER EQUITY</b>	<b>14,551,644</b>	<b>14,919,002</b>	<b>15,422,835</b>	<b>15,758,373</b>	<b>16,077,709</b>	<b>16,334,929</b>
<b>OTHER ITEMS (NET)</b>	<b>18,182,900</b>	<b>18,482,522</b>	<b>19,335,818</b>	<b>19,892,562</b>	<b>19,804,229</b>	<b>19,922,230</b>
Escrow accounts of households <sup>1</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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	Feb, 2024	Mar, 2024
<b>NET FOREIGN ASSETS</b>	7,815,603	7,639,970	7,591,712	8,077,644
CLAIMS ON NONRESIDENTS	13,829,407	13,729,730	13,818,027	14,207,510
LIABILITIES TO NONRESIDENTS	6,013,804	6,089,760	6,226,315	6,129,866
CLAIMS ON CENTRAL BANK	9,373,077	8,876,784	7,910,455	9,754,572
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	2,214,413	-17,561	2,173,283	839,765
Claims on federal government	14,053,468	14,140,540	14,334,810	14,432,517
Debt securities	13,999,691	14,086,890	14,281,154	14,383,229
<i>in rubles</i>	13,280,841	13,363,761	13,541,529	13,666,679
<i>in foreign currency</i>	718,850	723,129	739,625	716,550
Loans	53,777	53,650	53,656	49,288
<i>in rubles</i>	53,721	53,594	53,598	49,229
<i>in foreign currency</i>	57	57	58	59
Other claims	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Claims on state and local government	518,544	468,941	439,237	423,389
Debt securities	255,816	254,987	248,777	249,962
<i>in rubles</i>	255,816	254,987	248,777	249,962
<i>in foreign currency</i>	—	—	—	—
Loans	262,728	213,954	190,460	173,427
<i>in rubles</i>	262,574	213,800	190,303	173,270
<i>in foreign currency</i>	154	153	157	158
Other claims	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Liabilities to federal government	10,895,719	12,761,084	10,775,901	11,819,901
Deposits	6,859,609	8,694,431	7,811,677	9,725,752
<i>in rubles</i>	6,720,969	8,539,346	7,666,490	9,584,293
<i>in foreign currency</i>	138,640	155,085	145,187	141,459
Other liabilities	4,036,110	4,066,653	2,964,224	2,094,149
<i>in rubles</i>	4,036,110	4,066,653	2,964,224	2,094,149
<i>in foreign currency</i>	—	—	—	—
Liabilities to state and local government	1,461,879	1,865,959	1,824,863	2,196,240
Deposits	1,461,879	1,865,959	1,824,863	2,196,240
<i>in rubles</i>	1,461,878	1,865,957	1,824,860	2,196,239
<i>in foreign currency</i>	1	3	3	1
Other liabilities	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
<b>CLAIMS ON OTHER SECTORS</b>	122,382,875	122,700,004	124,323,844	126,310,096
<i>in rubles</i>	111,621,406	112,022,673	113,095,227	114,882,944
<i>in foreign currency</i>	10,761,469	10,677,331	11,228,616	11,427,153
Claims on other financial corporations	17,660,543	17,140,470	17,651,889	18,342,418
<i>in rubles</i>	15,024,645	14,635,658	15,133,736	15,867,259
Debt securities	2,035,583	1,826,350	1,850,565	2,145,182
Loans	9,206,051	9,038,272	9,260,395	9,395,732
Other claims	3,783,011	3,771,036	4,022,776	4,326,345

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024
<i>in foreign currency</i>	2,635,898	2,504,813	2,518,154	2,475,159
Debt securities	758,242	730,154	738,970	726,956
Loans	1,665,871	1,635,141	1,668,058	1,600,481
Other claims	211,785	139,517	111,126	147,721
Claims on nonfinancial corporations	69,264,882	69,875,695	70,711,131	71,373,385
<i>in rubles</i>	61,185,369	61,748,415	62,046,159	62,466,193
Debt securities	2,631,803	2,787,536	2,797,336	2,258,104
Loans	54,481,287	54,794,435	54,980,784	55,833,297
Other claims	4,072,279	4,166,444	4,268,039	4,374,793
<i>in foreign currency</i>	8,079,513	8,127,280	8,664,972	8,907,192
Debt securities	544,172	574,888	589,484	583,455
Loans	7,402,429	7,479,243	8,000,809	8,249,279
Other claims	132,912	73,148	74,678	74,458
Claims on households	35,457,451	35,683,839	35,960,824	36,594,293
<i>in rubles</i>	35,411,392	35,638,600	35,915,332	36,549,491
Debt securities	—	—	—	—
Loans	35,411,392	35,638,600	35,915,332	36,549,491
Other claims	—	—	—	—
<i>in foreign currency</i>	46,058	45,239	45,491	44,802
Debt securities	—	—	—	—
Loans	46,058	45,239	45,491	44,802
Other claims	—	—	—	—
LIABILITIES TO CENTRAL BANK	5,850,771	3,693,707	3,688,766	5,393,614
DEPOSITS INCLUDED IN BROAD MONEY	95,197,053	94,860,071	96,915,333	97,256,113
<i>in rubles</i>	81,103,509	80,903,784	82,496,965	82,750,344
Transferable deposits	32,518,258	31,804,807	32,626,705	32,680,134
Other financial corporations	1,231,041	1,360,836	1,327,628	1,297,312
Nonfinancial corporations	15,233,332	15,365,319	15,565,559	15,445,763
Households	16,053,885	15,078,652	15,733,518	15,937,060
Other deposits	48,585,251	49,098,976	49,870,260	50,070,210
Other financial corporations	3,668,785	4,028,486	4,159,694	4,116,955
Nonfinancial corporations	17,530,678	17,027,608	17,095,568	16,558,669
Households	27,385,788	28,042,882	28,614,998	29,394,587
<i>in foreign currency</i>	14,093,544	13,956,287	14,418,368	14,505,769
Transferable deposits	—	—	—	—
Other financial corporations	—	—	—	—
Nonfinancial corporations	—	—	—	—
Households	—	—	—	—
Other deposits	14,093,544	13,956,287	14,418,368	14,505,769
Other financial corporations	450,934	394,187	431,716	455,115
Nonfinancial corporations	9,644,383	9,618,718	9,977,792	10,019,902
Households	3,998,226	3,943,383	4,008,860	4,030,752
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,163	4,149	4,128	4,100
DEPOSITS EXCLUDED FROM BROAD MONEY	1,543,622	1,493,302	1,619,760	1,579,971
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,785,942	2,988,195	2,734,838	2,750,132
SHARES AND OTHER EQUITY	16,269,866	16,506,119	17,179,950	17,392,896
OTHER ITEMS (NET)	20,134,551	19,653,655	19,856,518	20,605,250
Escrow accounts of households <sup>1</sup>	5,573,817	5,511,373	5,500,278	5,591,887

Table 1.13 (end)

(millions of rubles, end of period)

## MEMO ITEM

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024
<b>HOUSEHOLDS LOANS</b>	35,457,451	35,683,839	35,960,824	36,594,293
<i>in rubles</i>	35,411,392	35,638,600	35,915,332	36,549,491
mortgages	18,198,262	<b>18,324,876</b>	<b>18,404,599</b>	18,632,546
car loans	1,714,878	<b>1,751,890</b>	<b>1,819,522</b>	1,911,250
consumer loans	13,908,540	<b>14,031,198</b>	<b>14,165,036</b>	14,414,492
other loans	1,099,732	<b>1,038,543</b>	<b>1,042,329</b>	1,071,370
accrued interest claims <sup>2</sup>	489,980	492,093	483,846	519,833
<i>in foreign currency</i>	46,058	45,239	45,491	44,802
mortgages	8,635	<b>8,187</b>	<b>8,308</b>	8,169
other loans	30,062	<b>29,808</b>	<b>29,743</b>	29,212
accrued interest claims <sup>2</sup>	7,361	7,244	7,440	7,421

<sup>1</sup> Escrow accounts for the contracts for participation in shared-equity construction and for purchases of real estate.<sup>2</sup> 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 <sup>1</sup>	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 <sup>1</sup>	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	Feb, 2024	Mar, 2024
<b>NET FOREIGN ASSETS</b>	58,603,130	57,093,357	58,413,581	59,896,573
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	-4,577,789	-5,563,057	-4,507,053	-5,982,824
<b>CLAIMS ON OTHER SECTORS</b>	123,942,335	124,235,435	125,827,557	128,158,321
<i>in rubles</i>	113,097,646	113,506,113	114,578,639	116,363,488
<i>in foreign currency</i>	10,844,689	10,729,323	11,248,918	11,794,833
Claims on other financial corporations	19,214,246	18,666,151	19,145,231	20,180,178
<i>in rubles</i>	16,495,131	16,109,350	16,606,779	17,337,341
of which: Loans	10,580,061	10,411,973	10,634,224	10,760,838
<i>in foreign currency</i>	2,719,115	2,556,801	2,538,452	2,842,837
of which: Loans	1,665,871	1,635,141	1,668,058	1,600,481
Claims on nonfinancial corporations	69,270,639	69,885,445	70,721,502	71,383,851
<i>in rubles</i>	61,191,123	61,758,163	62,056,528	62,476,657
of which: Loans	54,481,287	54,794,435	54,980,784	55,833,297
<i>in foreign currency</i>	8,079,516	8,127,282	8,664,974	8,907,194
of which: Loans	7,402,429	7,479,243	8,000,809	8,249,279
Claims on households	35,457,451	35,683,839	35,960,824	36,594,293
<i>in rubles</i>	35,411,392	35,638,600	35,915,332	36,549,491
of which: Loans	35,411,392	35,638,600	35,915,332	36,549,491
<i>in foreign currency</i>	46,058	45,239	45,491	44,802
of which: Loans	46,058	45,239	45,491	44,802
<b>BROAD MONEY LIABILITIES</b>	112,483,068	111,777,102	113,844,521	114,105,622
<b>MONEY SUPPLY (National Definition)</b>	98,385,362	97,816,666	99,422,025	99,595,753
<i>in rubles</i>				
Currency outside bankikg system	17,133,957	16,756,372	16,708,821	16,622,345
Transferable deposits	32,551,769	31,838,768	32,659,949	32,715,641
Other financial corporations	1,253,632	1,384,391	1,350,547	1,320,048
Nonfinancial corporations	15,244,251	15,375,725	15,575,884	15,458,534
Households	16,053,885	15,078,652	15,733,518	15,937,060
Other deposits	48,699,636	49,221,526	50,053,256	50,257,766
Other financial corporations	3,783,170	4,151,036	4,342,690	4,304,511
Nonfinancial corporations	17,530,678	17,027,608	17,095,568	16,558,669
Households	27,385,788	28,042,882	28,614,998	29,394,587
<i>in foreign currency</i>	14,093,544	13,956,287	14,418,368	14,505,769
Transferable deposits	—	—	—	—
Other financial corporations	—	—	—	—
Nonfinancial corporations	—	—	—	—
Households	—	—	—	—
Other deposits	14,093,544	13,956,287	14,418,368	14,505,769
Other financial corporations	450,934	394,187	431,716	455,115
Nonfinancial corporations	9,644,383	9,618,718	9,977,792	10,019,902
Households	3,998,226	3,943,383	4,008,860	4,030,752
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	4,163	4,149	4,128	4,100
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	1,543,622	1,493,302	1,619,760	1,641,632
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	2,785,942	2,988,195	2,734,838	2,750,132
<b>OTHER ITEMS (NET)</b>	61,155,043	59,507,136	61,534,966	63,574,684
Escrow accounts of households <sup>1</sup>	5,573,817	5,511,373	5,500,278	5,591,887

<sup>1</sup> 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	Q3 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	7,121,467	7,735,667	8,382,741	8,037,166
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	11,027,061	13,852,570	13,993,152	15,299,180
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	3,494,822	3,426,830	4,157,800	3,935,092
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	43,721,525	45,636,922	48,278,976	50,755,172
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	41,817,816	43,727,675	46,365,220	48,563,372
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	1,903,709	1,909,248	1,913,756	2,191,800
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	3,610,335	3,572,844	3,961,643	4,604,465
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	18,640,028	18,825,847	19,587,997	20,984,841
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	8,318,560	8,051,488	8,582,042	9,618,918
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	7,224,121
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	1,526,314
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	4,511,011
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	1,186,795
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	27,105
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	35,949,434	41,069,587	44,050,776	45,213,183

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	Q3 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	54,592,508	60,247,952	65,183,236	69,433,691
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	128,342,701	132,872,097	140,315,495	148,227,643
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	-759,729	-1,584,675	-1,908,105	-3,345,663
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	129,102,430	134,456,772	142,223,600	151,573,306
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	98,387,790	102,793,302	108,786,244	115,309,032
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	30,714,640	31,663,471	33,437,356	36,264,273
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	15,422,907	15,800,208	16,900,784	17,329,600
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	76,328,914	77,972,723	80,617,610	85,255,786
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	1,817,379	2,224,549	2,503,845	3,375,947
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	9,222,304	9,675,633	9,918,643	10,268,713
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	7,197,015
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	73,021,699	80,300,152	88,382,391	94,234,274

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)

The Bank of Russia Annual Balance Sheet		
	2023	2022
<b>ASSETS</b>		
Foreign currency-denominated assets and precious metals	50,878,106	39,033,812
Credits and deposits	6,290,151	4,730,797
Securities	437,072	469,645
Claims on IMF	3,667,640	2,842,329
Other assets	245,589	146,671
<b>Total assets</b>	<b>61,518,558</b>	<b>47,223,254</b>
<b>LIABILITIES</b>		
Cash in circulation	18,321,231	16,348,149
Funds in accounts with the Bank of Russia	15,819,435	15,405,486
Liabilities to IMF	3,328,299	2,542,657
Other liabilities	220,512	184,245
<b>Total liabilities</b>	<b>37,689,477</b>	<b>34,480,537</b>
<b>CAPITAL AND PROFIT</b>		
Capital, total, of which:	23,688,638	12,742,717
authorized capital	3,000	3,000
provision and funds	25,548,442	14,602,429
loss of previous years	(1,862,804)	(1,140,995)
losses in the reporting year	0	(721,717)
Profit in the reporting year	140,443	0
<b>Total liabilities, capital and profit</b>	<b>61,518,558</b>	<b>47,223,254</b>

**Table 2.1 (end)**  
(millions of rubles)

<b>The Bank of Russia Balance Sheet</b>											
	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	for 29.02.2024	for 31.03.2024
<b>ASSETS</b>											
Foreign currency-denominated assets and precious metals	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	50,773,226	51,719,533
Credits and deposits	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	4,168,432	5,875,398
Securities	437,259	439,586	439,582	437,751	435,230	438,830	429,134	433,745	408,540	407,089	403,961
Claims on IMF	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	3,714,192	3,728,845
Other assets	302,563	287,433	249,439	293,429	359,221	308,272	273,173	283,516	1,235,074	208,732	536,409
<b>Total assets</b>	<b>54,758,811</b>	<b>53,839,357</b>	<b>57,439,554</b>	<b>60,665,890</b>	<b>63,199,430</b>	<b>62,499,727</b>	<b>60,952,842</b>	<b>60,516,725</b>	<b>59,001,704</b>	<b>59,271,671</b>	<b>62,264,146</b>
<b>LIABILITIES</b>											
Cash in circulation	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	17,754,320	17,681,456
Funds in accounts with the Bank of Russia	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	13,885,368	15,814,134
Liabilities to IMF	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	3,325,544	3,352,371
Other liabilities	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	617,801	1,692,461
<b>Total liabilities</b>	<b>42,016,186</b>	<b>41,096,732</b>	<b>44,696,929</b>	<b>47,923,265</b>	<b>50,456,805</b>	<b>49,757,102</b>	<b>48,210,217</b>	<b>47,774,100</b>	<b>35,313,066</b>	<b>35,583,033</b>	<b>38,540,422</b>
<b>CAPITAL</b>											
Capital	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	23,688,638	23,723,724
<b>Total liabilities and capital</b>	<b>54,758,811</b>	<b>53,839,357</b>	<b>57,439,554</b>	<b>60,665,890</b>	<b>63,199,430</b>	<b>62,499,727</b>	<b>60,952,842</b>	<b>60,516,725</b>	<b>59,001,704</b>	<b>59,271,671</b>	<b>62,264,146</b>

Table 2.2

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

(% 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

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

## Required Reserves Ratios

Table 2.3

(percent)

Effective period	Ratio for liabilities to non-resident legal entities				Ratio for liabilities to individuals		Ratio for other liabilities			
	excluding longterm liabilities		on other longterm liabilities		in rubles	in foreign currency	excluding longterm liabilities		on other longterm liabilities	
	in rubles	in foreign currency	in rubles	in foreign currency			in rubles	in foreign currency	in rubles	in foreign currency
01.01.2017 — 30.11.2017	5.00	7.00	5.00	7.00	5.00	6.00	5.00	7.00	5.00	7.00
	To banks with universal licence, to nonbanking credit institutions									
01.12.2017 — 31.07.2018	5.00	7.00	5.00	7.00	5.00	6.00	5.00	7.00	5.00	7.00
01.08.2018 — 31.03.2019	5.00	8.00	5.00	8.00	5.00	7.00	5.00	8.00	5.00	8.00
01.04.2019 — 30.06.2019	4.75	8.00	4.75	8.00	4.75	7.00	4.75	8.00	4.75	8.00
01.07.2019 — 02.03.2022	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00
03.03.2022 — 31.03.2022	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
	To banks with base licence									
01.12.2017 — 31.07.2018	5.00	7.00	5.00	7.00	1.00	6.00	1.00	7.00	1.00	7.00
01.08.2018 — 31.03.2019	5.00	8.00	5.00	8.00	1.00	7.00	1.00	8.00	1.00	8.00
01.04.2019 — 30.06.2019	4.75	8.00	4.75	8.00	1.00	7.00	1.00	8.00	1.00	8.00
01.07.2019 — 02.03.2022	4.75	8.00	4.75	8.00	1.00	8.00	1.00	8.00	1.00	8.00
03.03.2022 — 31.03.2022	2.00	2.00	2.00	2.00	1.00	2.00	1.00	2.00	1.00	2.00

(percent)

Effective period	Ratio for liabilities to non-resident legal entities		Ratio for liabilities to individuals		Ratio for other liabilities	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
	To banks with universal licence					
01.04.2022 — 30.04.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.05.2022 — 31.07.2022	2.00	4.00	2.00	4.00	2.00	4.00
01.08.2022 — 28.02.2023	3.00	5.00	3.00	5.00	3.00	5.00
01.03.2023 — 31.03.2023	4.00	7.00	4.00	7.00	4.00	7.00
	To nonbanking credit institutions					
01.04.2022 — 30.04.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.05.2022 — 31.07.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.08.2022 — 28.02.2023	3.00	5.00	3.00	5.00	3.00	5.00
01.03.2023 — 31.03.2023	4.00	7.00	4.00	7.00	4.00	7.00
	To banks with base licence					
01.04.2022 — 30.04.2022	1.00	2.00	1.00	2.00	1.00	2.00
01.05.2022 — 31.07.2022	1.00	4.00	1.00	4.00	1.00	4.00
01.08.2022 — 28.02.2023	1.00	5.00	1.00	5.00	1.00	5.00
01.03.2023 — 31.03.2023	1.00	7.00	1.00	7.00	1.00	7.00



**Table 2.3 (end)**  
(percent)

Effective period	Ratio for liabilities to non-resident legal entities			Ratio for liabilities to individuals			Ratio for other liabilities		
	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies
	To banks with universal licence								
01.04.2023 — 31.05.2023	4.00	5.50	7.50	4.00	5.50	7.50	4.00	5.50	7.50
01.06.2023 <sup>1</sup> —	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 <sup>1</sup> —	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 <sup>1</sup> —	1.00	6.00	8.50	1.00	6.00	8.50	1.00	6.00	8.50

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

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

Table 2.5

## Adjustment Ratios for Reservable Liabilities and Required Reserves

Adjustment ratio (to credit institutions' liabilities on debt securities issued)				
Effective period	Amount			
01.11.2009 — 31.12.2015	0.2			
01.01.2016 — 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)	0.2	0.2	—	—
01.04.2023 — 31.03.2024 (for calculating required reserves from April 2023)	0.2	—	0.2	0.05
01.04.2024 — (for calculating required reserves from April 2024)	0.25	—	0.4	0.07
Adjustment of required reserves for a credit institution's vault cash				
Effective period	Amount			
01.11.2009 — 31.12.2015	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			
01.01.2016 — 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
13.03.2024 — 09.04.2024	4,571.8
10.04.2024 — 07.05.2024	4,581.9

Table 2.7

Interest Rates on Monetary Policy Instruments<sup>1</sup>

(% 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 <sup>2</sup>	Supplementary mechanism <sup>3</sup>	loans, repos and FX swaps for 1 day	Lombard loans <sup>4</sup> 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	—	—	—

<sup>1</sup> And interest rates on the Supplementary mechanism of liquidity provision. Set by the Board of Directors of the Bank of Russia.<sup>2</sup> Repos for 1 day, loans for terms from 1 to 30 days. And interest rate on FX swaps for 1 day.<sup>3</sup> Repos for terms from 1 to 180 days, loans secured by non-marketable assets for terms from 1 to 180 days.<sup>4</sup> 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 <sup>1</sup>	Non-Commodity Export Support (EXIAR) <sup>2</sup>	Support of Large Investment Projects <sup>3</sup>	Leasing Development Support <sup>4</sup>	Economy Support Amid the COVID-19 Pandemic <sup>5</sup>	SME Support (unsecured loans) <sup>6</sup>
1	2	3	4	5	6	7
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	—	—	—
01.03.2024	14.50	14.50	9.00	—	—	—

<sup>1</sup> 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.

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

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

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

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

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

Table 2.9

## Liquidity Provided by the Bank of Russia through Lending 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 <sup>1</sup>			loans secured by non-marketable assets PM <sup>2</sup>		
						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
<b>2024</b>												
01.03	—	—	500,000.00	1,085,152.10	74.29	17,652.88	—	5,000.00	—	260,000.00	2,300.00	—
03.03	—	—	500,000.00	0.40	62.71	17,652.88	—	5,000.00	—	360,000.00	1,737,300.00	—
04.03	—	—	500,000.00	566,870.80	62.71	17,387.82	—	5,000.00	—	360,000.00	1,737,300.00	—
05.03	—	—	500,000.00	650,789.35	—	17,400.57	—	5,000.00	—	480,000.00	1,737,300.00	—
06.03	—	—	500,000.00	781,671.97	—	17,423.23	—	5,000.00	—	520,000.00	1,102,300.00	—
07.03	—	—	500,000.00	368,534.88	—	17,431.52	—	5,000.00	—	—	1,450,000.00	—
11.03	—	—	500,000.00	372,353.93	—	17,439.06	—	5,000.00	—	480,000.00	800,000.00	—
12.03	—	—	500,000.00	435,154.00	—	17,461.62	—	8,300.00	—	1,387,000.00	800,000.00	—
13.03	—	—	500,000.00	462,907.96	—	17,463.22	—	7,700.00	—	833,000.00	800,000.00	—
14.03	—	—	500,000.00	72,576.37	—	17,445.62	—	1,500.00	—	350,000.00	800,000.00	—
15.03	—	—	500,000.00	142,951.35	1.36	17,451.66	—	1,100.00	—	550,000.00	800,000.00	—
18.03	—	—	500,000.00	152,166.59	—	17,465.73	—	1,100.00	—	750,000.00	800,000.00	—
19.03	—	—	500,000.00	171,984.66	—	17,509.66	5.00	—	—	890,000.00	800,000.00	—
20.03	—	—	500,000.00	148,509.06	1.07	17,534.99	—	—	—	600,000.00	600,000.00	—
21.03	—	—	400,000.00	115,591.16	—	17,540.05	—	—	—	690,000.00	600,000.00	—
22.03	—	—	400,000.00	160,318.02	—	17,445.20	—	—	—	500,000.00	600,000.00	—
25.03	—	—	400,000.00	467,155.41	—	17,007.60	—	—	—	850,000.00	600,000.00	—
26.03	—	—	400,000.00	524,924.96	—	17,253.94	—	—	—	1,005,000.00	600,000.00	—
27.03	—	—	400,000.00	722,780.99	—	17,246.44	—	—	—	1,100,000.00	600,000.00	—
28.03	—	—	400,000.00	2,095,312.60	27.44	17,274.91	—	—	—	830,000.00	600,000.00	—
29.03	—	—	400,000.00	1,776,124.62	—	17,288.41	—	7,000.00	—	935,000.00	936,700.00	—

Table 2.9 (end)  
(millions of rubles)

Date	Supplementary mechanism standing facilities and Special facilities								
	repos SM			loans secured by non-marketable assets SM <sup>3</sup>					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
<b>2024</b>									
01.03	—	—	—	—	124,000.00	35,316.16	—	—	311,099.42
03.03	—	—	—	365,000.00	594,000.00	35,316.16	—	—	310,533.77
04.03	—	—	—	365,000.00	594,000.00	35,316.16	—	—	310,533.77
05.03	—	—	—	—	94,000.00	35,299.16	—	—	310,500.55
06.03	—	—	—	—	59,000.00	35,281.16	—	—	310,309.31
07.03	—	—	—	—	59,000.00	35,281.16	—	—	310,071.81
11.03	—	—	—	—	59,000.00	35,281.16	—	—	309,584.99
12.03	—	—	—	—	59,000.00	35,281.16	—	—	309,241.43
13.03	—	—	—	—	59,000.00	35,281.16	—	—	309,021.69
14.03	—	—	—	—	59,000.00	35,281.16	—	—	308,291.45
15.03	—	—	—	—	59,000.00	35,281.16	—	—	308,245.77
18.03	—	—	—	—	69,000.00	35,281.16	—	—	307,749.95
19.03	—	—	—	—	84,000.00	35,281.16	—	—	307,630.31
20.03	—	—	—	—	84,000.00	54,281.16	—	—	307,368.26
21.03	—	—	—	—	59,000.00	54,281.16	—	—	306,818.59
22.03	—	—	—	—	59,000.00	54,281.16	—	—	298,076.81
25.03	—	—	—	—	59,000.00	54,281.16	—	—	297,800.67
26.03	—	—	—	—	59,000.00	54,281.16	—	—	297,791.49
27.03	—	—	—	—	59,000.00	35,280.86	—	—	297,342.18
28.03	—	—	—	—	59,000.00	35,280.86	—	—	296,008.28
29.03	—	—	—	—	126,000.00	35,280.86	—	—	295,844.69

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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
<b>2024</b>				
01.03	1,333.36	—	900.00	—
04.03	1,381.40	—	900.00	—
05.03	1,581.47	—	900.00	—
06.03	1,481.39	—	900.00	—
07.03	906.75	—	2,814.73	—
11.03	877.84	—	2,814.73	—
12.03	934.69	—	2,814.73	—
13.03	761.93	846.14	2,814.73	—
14.03	851.01	—	1,992.75	—
15.03	885.05	—	1,992.70	—
18.03	931.35	—	1,992.70	—
19.03	929.22	—	1,992.70	—
20.03	931.99	—	1,992.70	—
21.03	1,080.46	1,285.12	314.22	—
22.03	1,079.49	1,285.12	314.20	—
25.03	1,221.03	1,285.12	314.20	—
26.03	1,239.61	1,284.82	314.20	—
27.03	935.17	2,790.00	314.20	—
28.03	1,196.10	—	2,123.38	—
29.03	1,068.17	—	2,123.38	—

Table 2.11

**Results of Main Bank of Russia Auctions**

Auction date	Auction type	Settlement date / date of the first leg	Maturity date / date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5	6
05.03.2024	depository	06.03.2024	13.03.2024	15.86	2,820.00
12.03.2024	depository	13.03.2024	20.03.2024	15.89	2,003.36
19.03.2024	depository	20.03.2024	27.03.2024	15.87	3,210.00
26.03.2024	depository	27.03.2024	03.04.2024	15.81	2,124.95

Table 2.12

## Results of Bank of Russia Fine-Tuning Auctions

Auction date	Auction type depositary	Maturity (days)	Weighted average rate (% p.a.)	Amount (billions of rubles)
1	2	3	4	5
12.03.2024	depositary	1	15.84	846.14
20.03.2024	depositary	6	15.84	1,285.12
26.03.2024	depositary	1	15.87	2,790.00

Table 2.13

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

Auction date	Date of the first leg	Date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5
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
<b>2023</b>																		
January	7.00	7.60	—	—	—	—	7.00	—	—	—	—	—	6.91	—	—	—	—	—
February	7.11	7.60	—	—	—	—	7.12	7.60	—	—	—	—	7.07	—	—	—	—	—
March	7.35	7.51	8.40	—	—	—	7.36	—	—	—	—	—	7.30	—	—	—	—	—
April	7.16	7.72	8.10	—	—	—	7.13	—	—	—	—	—	7.11	—	—	—	—	—
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	—	—	—	—	—
<b>2024</b>																		
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	—	—	—	—	—
March	15.55	15.92	16.49	—	—	—	15.52	—	—	—	—	—	15.69	—	—	—	—	—
April	15.70	16.86	—	—	—	—	15.71	—	—	—	—	—	15.60	—	—	—	—	—

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
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
<b>2023</b>						
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	—	—	—	—	—
<b>2024</b>						
January	4.62	—	—	—	—	—
February	3.98	—	—	—	—	—
March	3.45	—	—	—	—	—
April	4.74	—	—	—	—	—

Table 3.1.3

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

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
<b>2024</b>																		
01.04	15.57	—	—	—	—	—	15.54	—	—	—	—	—	15.78	—	—	—	—	—
02.04	15.49	—	—	—	—	—	15.44	—	—	—	—	—	15.83	—	—	—	—	—
03.04	15.59	—	—	—	—	—	15.61	—	—	—	—	—	—	—	—	—	—	—
04.04	15.65	—	—	—	—	—	15.67	—	—	—	—	—	—	—	—	—	—	—
05.04	15.72	—	—	—	—	—	15.76	—	—	—	—	—	15.17	—	—	—	—	—
08.04	15.86	—	—	—	—	—	15.88	—	—	—	—	—	15.64	—	—	—	—	—
09.04	15.93	17.16	—	—	—	—	15.94	—	—	—	—	—	—	—	—	—	—	—
10.04	15.65	—	—	—	—	—	15.67	—	—	—	—	—	—	—	—	—	—	—
11.04	15.68	—	—	—	—	—	15.70	—	—	—	—	—	—	—	—	—	—	—
12.04	15.75	—	—	—	—	—	15.77	—	—	—	—	—	—	—	—	—	—	—
15.04	15.67	—	—	—	—	—	15.64	—	—	—	—	—	—	—	—	—	—	—
16.04	15.71	—	—	—	—	—	15.70	—	—	—	—	—	—	—	—	—	—	—
17.04	15.73	—	—	—	—	—	15.76	—	—	—	—	—	—	—	—	—	—	—
18.04	15.75	—	—	—	—	—	15.78	—	—	—	—	—	—	—	—	—	—	—
19.04	15.76	—	—	—	—	—	15.79	—	—	—	—	—	—	—	—	—	—	—
22.04	15.69	—	—	—	—	—	15.70	—	—	—	—	—	15.60	—	—	—	—	—
23.04	15.72	—	—	—	—	—	15.75	—	—	—	—	—	—	—	—	—	—	—
24.04	15.62	—	—	—	—	—	15.61	—	—	—	—	—	—	—	—	—	—	—
25.04	15.62	—	—	—	—	—	15.63	—	—	—	—	—	—	—	—	—	—	—
26.04	15.74	16.55	—	—	—	—	15.75	—	—	—	—	—	—	—	—	—	—	—
27.04	15.85	—	—	—	—	—	15.87	—	—	—	—	—	—	—	—	—	—	—

Table 3.1.4

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

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
<b>2024</b>						
01.04	—	—	—	—	—	—
02.04	—	—	—	—	—	—
03.04	—	—	—	—	—	—
04.04	—	—	—	—	—	—
05.04	4.72	—	—	—	—	—
08.04	—	—	—	—	—	—
09.04	—	—	—	—	—	—
10.04	—	—	—	—	—	—
11.04	—	—	—	—	—	—
12.04	—	—	—	—	—	—
15.04	—	—	—	—	—	—
16.04	—	—	—	—	—	—
17.04	4.75	—	—	—	—	—
18.04	4.75	—	—	—	—	—
19.04	—	—	—	—	—	—
22.04	—	—	—	—	—	—
23.04	—	—	—	—	—	—
24.04	—	—	—	—	—	—
25.04	4.75	—	—	—	—	—
26.04	—	—	—	—	—	—
27.04	—	—	—	—	—	—



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
<b>2023</b>								
January	902,329	1,189,139	29,122	15,461	16,413	5,299	5,416	26,791
February	955,877	1,064,640	20,309	29,644	20,132	1,663	33,792	28,538
March	1,062,054	1,252,892	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
<b>2024</b>								
January	1,454,144	1,719,075	25,134	41,690	30,504	41	29,895	46,902
February	<b>1,292,796</b>	1,978,001	31,695	39,986	28,410	230	18,114	38,939
March	1,098,565	1,718,090	21,843	35,277	29,511	344	40,966	69,800

Table 3.1.6

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

*(millions of rubles)*

Maturity	March 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	734,539	1,498,667	1,843	22,075	414	344	16,021	50,157
1 week <sup>1</sup>	262,015	143,703	11,605	—	24,947	—	17,201	11,905
2 weeks <sup>1</sup>	2,278	12,852	3,055	—	1,873	—	2,901	1,876
1 month <sup>2</sup>	58,319	20,540	2,047	13,180	281	—	2,396	2,861
2 months <sup>2</sup>	5,125	5,097	232	—	—	—	36	21
3 months <sup>3</sup>	16,918	20,275	—	19	1,204	—	961	1,092
6 months <sup>3</sup>	425	550	136	—	75	—	16	2
Over 6 months	5,845	—	69	—	15	—	199	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	13,101	16,405	2,856	3	703	—	1,234	1,886

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

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

## 3.2. Exchange Rates and Reference Prices of Precious Metals

Table 3.2.1

### Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2022</b>															
January	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	75.1315	74.8355	74.5277	74.5686	75.7668
February	77.4702	77.1302	76.4849	76.6501	76.0509	76.0509	76.0509	75.6806	75.3042	74.8015	74.7241	74.9867	74.9867	74.9867	76.5762
March	93.5589	91.7457	103.2487	111.7564	105.8124	105.8124	105.8124	105.8124	105.8124	116.0847	120.3785	116.7517	116.7517	116.7517	115.1963
April	83.4097	83.4285	83.4285	83.4285	83.5932	83.3520	82.5962	76.2547	74.8501	74.8501	74.8501	79.1596	79.6274	79.8471	81.2880
May	71.0237	71.0237	71.0237	71.0237	69.4160	66.2378	67.3843	67.3843	67.3843	67.3843	67.3843	68.8389	65.7916	63.7799	63.7799
June	61.6069	61.4733	61.5750	61.9659	61.9659	61.9659	61.1094	60.9565	60.2282	58.3895	57.7780	57.7780	57.7780	57.7780	57.0926
July	52.5123	53.7676	53.7676	53.7676	55.0858	58.5118	62.9110	63.1427	61.2664	61.2664	61.2664	61.3045	58.8541	58.5322	58.2568
August	61.3101	62.0506	60.1595	60.2374	60.2580	60.3696	60.3696	60.3696	60.3164	60.3814	60.4542	60.6229	60.8993	60.8993	60.8993
September	60.2386	60.2370	60.3713	60.3713	60.3713	60.9033	60.8544	61.1814	60.8010	60.4696	60.4696	60.4696	60.4568	60.0676	59.7751
October	55.2987	55.2987	55.2987	57.5664	58.7913	59.4043	60.2534	61.2475	61.2475	61.2475	62.3126	63.6840	63.7559	63.4917	63.0558
November	61.6229	61.4275	61.6175	62.0955	62.0955	62.0955	62.0955	61.2367	60.9774	61.0611	61.2434	60.2179	60.2179	60.2179	60.3982
December	60.8803	61.1479	61.7749	61.7749	61.7749	62.1849	62.9103	62.9372	62.5722	62.3813	62.3813	62.3813	62.7674	63.2120	63.3590
<b>2023</b>															
January	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3002	69.6094	69.0202	67.7775	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
<b>2024</b>															
January	89.6883	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
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
March	90.8423	91.3336	91.3336	91.3336	91.3534	91.1604	90.3412	90.7493	90.7493	90.7493	90.7493	90.6252	90.8818	91.5449	91.6359
April	92.3660	92.2914	92.5254	92.3892	92.3058	92.4155	92.4155	92.4155	92.5810	92.7463	93.2198	93.7196	93.4419	93.4419	93.4419

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

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2022</b>																
January	75.7668	75.7668	76.0404	76.3347	76.8697	76.4408	76.6903	76.6903	76.6903	77.3649	78.6422	78.9437	78.9470	77.8174	77.8174	77.8174
February	76.1660	75.0141	75.7527	75.7619	75.7619	75.7619	76.7671	80.4194	80.4194	86.9288	83.5485	83.5485	83.5485	—	—	—
March	111.4823	108.0521	104.8012	103.9524	103.9524	103.9524	104.6819	104.0741	103.1618	96.0458	95.6618	95.6618	95.6618	93.7125	86.2843	84.0851
April	80.0437	80.0437	80.0437	79.4529	79.0287	77.0809	74.9990	73.5050	73.5050	73.5050	73.3611	72.7089	72.8764	72.2953	71.0237	—
May	63.7799	63.4445	63.5428	63.5643	62.4031	58.8862	58.8862	58.8862	58.2087	56.9690	56.2996	62.0495	66.4029	66.4029	66.4029	63.0975
June	56.6624	56.8691	56.7101	56.7101	56.7101	56.1727	54.7081	53.2788	53.3578	53.3234	53.3234	53.3234	53.3641	52.9699	51.1580	—
July	57.8323	57.8323	57.8323	56.5616	55.4370	54.8491	56.4783	57.3917	57.3917	57.3917	57.7821	58.6605	60.2198	60.2031	61.3101	61.3101
August	61.3747	61.4247	60.7552	59.9570	59.1321	59.1321	59.1321	59.7419	59.8963	59.9974	59.7699	60.0924	60.0924	60.0924	60.3636	60.3677
September	59.6663	60.0316	60.0316	60.0316	60.1662	60.0158	60.8685	59.8318	58.1006	58.1006	58.1006	57.9990	58.1756	58.4485	57.4130	—
October	63.0558	63.0558	61.7634	61.7032	61.5905	61.5018	61.1958	61.1958	61.1958	61.1629	61.3326	61.4277	61.3589	61.5343	61.5343	61.5343
November	60.3116	60.3484	60.3894	60.3741	60.3741	60.3741	60.7379	60.6566	60.5043	60.3866	60.4797	60.4797	60.4797	60.7520	61.0742	—
December	64.3015	64.6078	64.6078	64.6078	66.3474	69.0037	70.5256	72.1306	68.6760	68.6760	68.6760	68.4487	69.9346	71.3261	71.9778	70.3375
<b>2023</b>																
January	67.5744	68.2892	68.6644	68.8728	68.8467	68.6656	68.6656	68.6656	68.6288	68.7529	68.9573	69.1263	69.3372	69.3372	69.3372	69.5927
February	74.2077	74.7638	74.7588	74.7588	74.7588	74.0432	74.8596	74.7087	74.7087	74.7087	74.7087	74.7087	75.4323	—	—	—
March	75.7457	76.4095	76.6044	76.6044	76.6044	77.2422	76.8373	76.9561	76.3072	76.4479	76.4479	76.4479	76.5662	76.5939	76.9781	77.0863
April	81.5045	81.5045	81.6279	81.6028	81.6549	81.6188	81.4863	81.4863	81.4863	81.2745	81.5499	81.6274	81.5601	80.5093	80.5093	—
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
<b>2024</b>																
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	—	—
March	91.8700	91.8700	91.8700	91.9829	92.2243	92.6861	91.9499	92.6118	92.6118	92.6118	92.7761	92.5745	92.5919	92.2628	92.3660	92.3660
April	93.5891	94.0742	94.3242	94.0922	93.4409	93.4409	93.4409	93.2519	93.2918	92.5058	92.1314	92.0134	91.7791	91.7791	91.7791	—

Table 3.2.2

## Official Exchange Rate of Euro Against Ruble

(rubles/euro)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2022</b>															
January	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	85.1315	84.8784	84.6709	85.4556	86.8894
February	86.5032	86.7869	86.2826	86.5610	87.1163	87.1163	87.1163	86.5181	85.8920	85.3784	85.3798	85.3574	85.3574	85.3574	86.8451
March	104.4772	102.9112	114.5544	124.0161	116.5312	115.6212	115.6212	115.6212	115.6212	126.4395	132.9581	128.9523	128.9523	128.9523	127.2343
April	92.4930	92.1468	92.1468	92.1468	92.3872	91.7289	90.5998	83.2930	81.7064	81.7064	81.7064	85.9752	86.7939	86.7219	88.0024
May	74.5589	74.5589	74.5589	74.5589	72.7815	70.0662	71.0963	71.0963	71.0963	71.0963	71.0963	72.6314	68.7835	65.7939	65.7939
June	62.7397	63.6629	64.9053	65.9191	65.9191	65.9191	64.8669	64.5699	63.9380	62.0934	60.9656	60.9656	60.9656	60.9656	59.2481
July	54.6405	56.3584	56.3584	56.3584	57.1836	60.1618	64.3260	64.1349	62.0499	62.0499	62.0499	61.8056	58.7643	58.9002	58.3432
August	62.5695	63.2468	61.2656	61.1243	61.0872	61.3610	61.3610	61.3610	61.1615	61.5542	61.7040	62.5156	62.5355	62.5355	62.5355
September	60.2141	60.2842	60.2187	60.2187	60.2187	60.1408	60.4929	60.5458	60.6952	60.8571	60.8571	60.8571	61.3127	60.9364	59.8368
October	52.7379	52.7379	52.7379	54.3947	56.1725	58.0613	58.2392	59.9756	59.9756	59.9756	60.8019	62.3481	62.5867	62.5903	62.4695
November	61.1196	60.9668	60.9216	60.6071	60.6071	60.6071	60.6071	60.9013	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
<b>2023</b>															
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	98.8409	98.0769	97.4030	96.9500
<b>2024</b>															
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
March	98.5447	98.7225	98.7225	98.7225	99.1061	98.9366	98.2017	98.8767	98.8767	98.8767	98.8767	99.1317	99.3561	100.1869	100.2625
April	99.5299	99.5661	99.4116	99.4277	100.0668	100.1259	100.1259	100.1259	100.1259	100.2236	100.7473	101.2333	100.6793	99.7264	99.7264

Table 3.2.2 (end)

(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2022</b>																
January	86.8894	86.8894	86.8609	87.0216	87.1318	86.8215	86.9054	86.9054	86.9054	87.5925	88.9286	89.1511	88.4680	86.6419	86.6419	86.6419
February	86.2656	85.3060	86.1308	86.1489	86.1489	86.1489	87.3379	90.8820	90.8820	97.7688	93.5994	93.5994	93.5994	—	—	—
March	122.4522	118.7601	115.9311	114.3996	114.3996	114.3996	115.6002	114.7833	113.2613	105.4679	105.2662	105.2662	105.2662	102.6714	96.0085	93.6960
April	87.0715	87.0715	87.0715	86.4289	85.9674	83.2705	81.2239	80.0249	80.0249	80.0249	77.4651	76.6670	75.9224	75.3117	74.5589	—
May	65.7939	65.8166	66.3644	66.6135	64.9358	60.8953	60.8953	60.8953	60.3851	58.8705	57.9210	64.4392	69.4353	69.4353	69.4353	64.7170
June	59.1204	58.9568	59.3299	59.3299	59.3299	58.8003	57.4566	55.8307	55.9886	55.9640	55.9640	55.9640	56.0535	55.8886	53.8580	—
July	57.8851	57.8851	57.8851	57.1526	56.4463	55.8260	57.1133	57.7608	57.7608	57.7608	58.6741	59.4068	61.0032	61.2171	62.5695	62.5695
August	62.5056	62.3551	61.8322	60.8957	59.3934	59.3934	59.3934	59.5344	59.3304	59.5082	59.5983	59.8784	59.8784	59.8784	59.9608	60.5752
September	59.6196	59.8740	59.8740	59.8740	60.0426	60.0507	60.2110	58.9388	56.4751	56.4751	56.4751	55.9278	55.9953	55.7232	55.4064	—
October	62.4695	62.4695	60.5608	60.5300	60.1086	60.4371	59.8378	59.8378	59.8378	60.1575	60.4648	61.5682	61.5718	61.1328	61.1328	61.1328
November	62.6297	62.6675	62.5712	62.4484	62.4484	62.4484	62.1245	62.1774	62.2850	62.7814	62.8762	62.8762	62.8762	63.3008	63.3882	—
December	68.4470	68.7798	68.7798	68.7798	70.6196	73.3389	75.0914	76.6446	73.0407	73.0407	73.0407	72.6226	74.1829	75.6600	76.0765	75.6553
<b>2023</b>																
January	73.1131	73.8298	74.2646	74.5882	74.4058	74.3434	74.3434	74.3434	74.7307	74.6948	74.9564	75.3348	75.4062	75.4062	75.4062	75.7799
February	79.5654	79.9764	79.6104	79.6104	79.6104	79.1330	79.7588	79.5716	79.5716	79.5716	79.5716	79.5716	79.6230	—	—	—
March	80.8763	81.1418	81.4635	81.4635	81.4635	82.3736	82.5428	82.9670	83.1452	82.3923	82.3923	82.3923	82.2913	82.7750	83.4859	83.7639
April	90.1637	90.1637	89.6590	89.5713	89.3736	89.4638	89.3495	89.3495	89.3495	89.4589	90.0332	90.1436	90.2023	88.3712	88.3712	—
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
<b>2024</b>																
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	—	—
March	99.9718	99.9718	99.9718	100.2432	100.1047	100.6139	100.3650	100.2170	100.2170	100.2170	100.3651	100.4121	100.2704	99.7057	99.5299	99.5299
April	99.7934	99.9341	100.2787	100.5316	99.5797	99.5797	99.5797	99.3648	99.5609	98.9118	98.7079	98.7187	98.0270	98.0270	98.0270	—







Table 3.2.5

## Reference Prices of Refined Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
<b>2024</b>				
02.04	6,570.50	72.82	2,691.28	3,017.68
03.04	6,587.16	73.00	2,698.11	3,025.33
04.04	6,726.42	76.19	2,747.60	3,017.91
05.04	6,766.80	77.89	2,756.99	3,000.34
06.04	6,814.50	80.22	2,778.10	3,042.53
09.04	6,841.74	79.71	2,747.35	2,970.59
10.04	6,918.66	82.97	2,820.84	3,092.19
11.04	7,061.43	83.81	2,943.14	3,197.89
12.04	7,029.69	84.59	2,919.75	3,175.86
13.04	7,046.86	84.16	2,932.12	3,169.46
16.04	7,226.01	87.33	3,005.95	3,219.58
17.04	7,090.16	86.02	2,942.89	3,103.19
18.04	7,184.66	85.69	2,929.48	3,050.79
19.04	7,231.12	86.13	2,873.88	3,091.69
20.04	7,158.09	85.53	2,829.95	3,145.39
23.04	7,134.62	84.67	2,788.25	3,013.11
24.04	7,003.45	83.19	2,780.44	3,047.39
25.04	6,925.11	80.05	2,691.59	2,965.21
26.04	6,872.79	80.33	2,680.69	2,994.67
27.04	6,859.40	80.95	2,680.22	2,925.76
28.04	6,913.94	81.51	2,702.90	2,862.24

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
<b>2020</b>												
Q1	90,943,684.1	19,535,529.7	60,986,770.6	69,728.0	9,243,208.6	1,221,470.3	8,021,738.3	1,108,447.2	1,100,002.3	8,445.0	...	...
Q2	91,766,552.6	18,613,213.0	64,690,473.2	90,451.3	7,672,620.9	792,132.5	6,880,488.4	699,794.2	694,509.2	5,285.1	...	...
Q3	99,206,570.2	20,680,174.0	69,824,585.7	103,350.9	7,856,519.8	816,862.7	7,039,657.1	741,939.9	735,596.1	6,343.8	...	...
Q4	103,855,918.4	23,112,433.8	70,629,248.9	290,858.7	9,000,256.2	1,131,663.6	7,868,592.6	823,121.0	812,946.3	10,174.7	...	...
<b>2021</b>												
Q1	92,984,173.7	25,952,969.4	54,955,570.0	329,280.4	10,800,645.3	1,278,774.0	9,521,871.2	945,708.6	932,706.0	13,002.6	...	...
Q2	102,708,345.4	29,185,881.0	62,639,796.5	320,611.7	9,691,241.4	1,215,966.5	8,475,274.9	870,814.8	855,486.4	15,328.4	...	...
Q3	109,403,124.6	29,868,400.4	67,882,715.1	315,615.7	10,297,042.3	1,630,658.1	8,666,384.3	1,039,351.1	1,019,941.8	19,409.2	...	...
Q4	121,901,373.5	35,293,454.8	69,424,477.6	408,938.1	15,197,206.5	2,956,310.2	12,240,896.3	1,577,296.5	1,550,419.8	26,876.7	...	...
<b>2022</b>												
Q1	125,032,074.0	28,958,529.1	82,494,985.4	519,653.0	12,361,956.9	2,471,697.0	9,890,259.8	696,949.6	685,227.9	11,721.8	...	...
Q2	89,864,405.9	12,650,941.4	74,063,248.4	541,704.9	2,484,207.3	855,473.1	1,628,734.2	124,304.0	117,618.6	6,685.4	...	...
Q3	83,826,236.5	11,521,418.3	69,365,359.1	317,860.2	2,465,615.3	627,442.2	1,838,173.1	155,983.6	147,174.2	8,809.3	...	...
Q4	98,979,114.1	8,714,812.0	87,467,844.0	590,988.5	2,059,965.2	619,739.8	1,440,225.4	145,504.4	135,712.1	9,792.3	...	...
<b>2023</b>												
Q1	80,328,971.6	9,645,913.0	68,019,807.1	531,858.1	1,980,688.7	777,388.0	1,203,300.7	150,704.8	138,217.8	10,954.0	1,533.0	...
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
<b>2024</b>												
Q1	125,644,496.0	18,860,404.2	103,044,694.5	1,205,763.3	2,346,939.9	985,711.9	1,361,228.0	186,694.1	159,184.9	17,816.6	9,633.9	58.7

Table 3.4

## Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles <sup>1</sup>
1	2	3	4
<b>2024</b>			
01.03	3,266.66	1,122.32	95.05
04.03	3,296.75	1,137.53	129.82
05.03	3,300.89	1,147.64	99.59
06.03	3,310.58	1,151.68	82.15
07.03	3,315.68	1,152.12	75.64
11.03	3,320.31	1,153.65	94.09
12.03	3,332.60	1,144.53	86.82
13.03	3,320.68	1,142.39	88.98
14.03	3,297.00	1,133.12	103.49
15.03	3,300.07	1,119.66	78.89
18.03	3,296.30	1,129.50	125.00
19.03	3,264.97	1,111.56	183.22
20.03	3,267.10	1,113.87	195.23
21.03	3,286.69	1,124.53	146.04
22.03	3,273.49	1,113.05	168.60
25.03	3,281.63	1,115.63	117.28
26.03	3,285.54	1,116.21	100.86
27.03	3,304.09	1,129.95	93.00
28.03	3,312.77	1,128.26	99.47
29.03	3,332.53	1,136.91	123.38

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

## 4. FINANCIAL INSTITUTIONS' PERFORMANCE

### 4.1. General Description

Table 4.1.1

#### Quantitative Characteristics of Operating Credit Institutions

	2023										2024		
	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03
Credit institutions authorised to carry out banking operations (operating) — total	362	361	360	361	360	360	360	360	360	361	360	358	356
of which:													
— banks, of which	327	326	325	325	324	324	324	324	324	324	323	321	320
— with a universal licence	226	226	225	225	225	225	224	224	224	224	223	222	222
— with a basic licence	101	100	100	100	99	99	100	100	100	100	100	99	98
— nonbanking credit institutions	35	35	35	36	36	36	36	36	36	37	37	37	36
Credit institutions licensed to perform the following:													
— to attract funds of individuals	301	300	299	299	298	298	298	298	298	298	297	295	294
— to conduct operations in foreign currency	360	359	358	359	358	358	358	358	358	359	358	356	354
— to conduct operations with precious metals	172	172	171	173	173	173	173	173	174	176	175	176	175
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	304	303	302	302	301	301	301	301	301	301	300	298	297
Registered authorized capital of operating credit institutions (billions of rubles)	3,006	3,139	3,099	3,099	3,150	3,150	3,408	3,409	3,410	3,410	3,397	3,396	3,396
Branches of operating credit institutions in Russia — total	443	442	437	434	434	433	430	424	421	417	410	408	408
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	152	151	151	150	151	150	150	150	151	150	147	145	145
of which:													
— in Russia	134	133	133	132	133	132	132	132	132	131	130	129	129
— in foreign countries	18	18	18	18	18	18	18	18	19	19	17	16	16

Table 4.11 (end)

	2023										2024		
	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03
Internal structural units of credit institutions (branches) — total	24,478	24,455	24,266	24,327	24,206	24,168	24,150	24,227	24,546	24,829	24,750	24,758	24,760
of which:													
— additional offices	24,180	24,157	23,966	24,017	23,893	23,855	23,842	23,917	24,235	24,518	24,439	24,432	24,448
of which Sberbank	12,110	12,070	12,014	11,975	11,916	11,860	11,812	11,764	11,713	11,665	11,666	11,664	11,665
— mobile offices	298	298	300	310	313	313	308	310	311	311	311	326	312
of which Sberbank	288	288	290	300	303	303	298	300	301	301	301	316	302
Credit institutions under liquidation — total	332	325	322	322	320	319	319	318	318	318	317	317	317
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	7	7	6	6	6	6	5	4	3	3	3	3	3
— compulsory liquidation	18	17	15	15	15	14	14	14	14	14	14	14	14
— bankruptcy	307	301	301	301	299	299	300	300	301	301	300	300	300

Table 4.1.2

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

No.	31.03.2024			
	Name of credit institution	Registration number of credit institution	Date of Bank of Russia order on revocation of licence	Date of Bank of Russia order on assignment of provisional administration
1	2	3	4	5
1	QIWI Bank (JSC)	2241	21.02.2024	21.02.2024
2	"GEFEST" Bank Ltd	1046	28.02.2024	28.02.2024
3	Bank Strela (JSC)	2152	22.03.2024	22.03.2024

Table 4.1.3

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia <sup>1</sup>				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
<b>2018</b>						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
<b>2019</b>						
31.03	139 (12)	115 (11)	100 (10)	16	14	8 (1)
30.06	138 (12)	114 (11)	99 (10)	16	14	8 (1)
30.09	137 (11)	112 (10)	97 (9)	17	15	8 (1)
31.12	133 (11)	110 (10)	95 (9)	15	13	8 (1)
<b>2020</b>						
31.03	132 (10)	109 (9)	94 (8)	15	13	8 (1)
30.06	132 (11)	108 (9)	94 (8)	15	13	9 (2)
30.09	130 (10)	107 (9)	93 (8)	15	13	8 (1)
31.12	124 (9)	104 (8)	90 (7)	12	11	8 (1)
<b>2021</b>						
31.03	120 (7)	102 (7)	89 (6)	11	10	7
30.09	118 (6)	98 (6)	85 (5)	11	10	9
31.12	115 (6)	96 (6)	84 (5)	10	9	9
<b>2022</b>						
30.09	112 (5)	93 (5)	81 (4)	10	9	9
31.12	108 (5)	91 (5)	79 (4)	8	8	9
<b>2023</b>						
30.09	99 (3)	85 (3)	74 (2)	7	7	7
31.12	96 (2)	81 (2)	71 (1)	8	7	7

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

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

## 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
<b>2017</b>											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
<b>2018</b>											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17 (9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
<b>2019</b>											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)
<b>2020</b>											
31.03	23	17.4	22	16.7	14	10.6	14 (7)	10.6	59 (3)	44.7	132 (10)
30.06	22	16.7	22	16.7	13	9.8	17 (8)	12.9	58 (3)	43.9	132 (11)
30.09	21	16.2	22	16.9	13	10.0	15 (6)	11.5	59 (4)	45.4	130 (10)
31.12	21	16.9	19	15.3	12	9.7	15 (6)	12.1	57 (3)	46.0	124 (9)
<b>2021</b>											
31.03	22	18.3	19	15.8	12	10.0	14 (5)	11.7	53 (2)	44.2	120 (7)
30.09	24	20.3	18 <sup>1</sup>	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)
31.12	21	18.3	18	15.6	10	8.7	12 (4)	10.4	54 (2)	47.0	115 (6)
<b>2022</b>											
30.09	22	19.7	17	15.2	10	8.9	11 (3)	9.8	52 (2)	46.4	112 (5)
31.12	21	19.4	17	15.7	10	9.3	11 (3)	10.2	49 (2)	45.4	108 (5)
<b>2023</b>											
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)

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

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



Table 4.1.5

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

(units)

	2023				2024		
	30.09	31.10	30.11	31.12	31.01	29.02	31.03
<b>Insurance agents</b>	211	210	210	211	211	212	212
of which:							
Insurance companies	133	132	132	132	132	133	133
of which national reinsurance company	1	1	1	1	1	1	1
mutual insurance companies	21	21	20	21	21	21	21
insurance brokers	57	57	58	58	58	58	58
<b>Associations of insurance agents</b>	18	18	18	18	18	18	18
<b>Professional securities market participants</b>	510	512	512	513	509	508	511
of which:							
brokers	253	254	255	254	253	253	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	282	283	283	282	281	282	280
trustees	183	184	183	183	184	183	182
depositories	251	253	253	255	254	254	255
registrars	31	31	31	31	31	31	31
investment advisers	173	174	175	175	172	170	174
<b>Infrastructures</b>	108	110	110	113	115	117	120
of which:							
clearing houses	6	6	6	7	7	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	4	4	4	4
information agencies	5	5	5	5	5	5	5
investment platform operators	74	76	76	78	80	82	84
financial platform operators	9	9	9	9	9	9	9
operators of information systems issuing digital financial assets	10	10	10	10	10	10	11
digital financial asset exchange operators	1	1	1	1	1	1	2
<b>National Payment System Entities</b>	27	27	27	27	27	27	28
of which:							
payment system operators	25	25	25	25	25	24	24
nationally important payment system operators <sup>1</sup>	2	2	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—	—	—
payment acceptance operators	—	—	—	—	—	1	2
<b>Collective investment market entities</b>	342	345	344	347	347	349	356
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	277	280	279	282	282	284	290
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	26	26	26	26	26	26	27

Table 4.1.5 (end)

(units)

	2023				2024		
	30.09	31.10	30.11	31.12	31.01	29.02	31.03
<b>Microfinance agents and cooperatives</b>	5,041	4,993	4,959	4,941	4,937	4,917	4,910
of which:							
microfinance organizations	1,046	1,035	1,022	1,009	1,005	997	987
of which:							
microfinance companies	34	35	35	37	37	37	37
microcredit companies	1,012	1,000	987	972	968	960	950
housing savings cooperatives	41	41	39	39	39	39	40
consumer credit cooperatives	1,437	1,419	1,417	1,410	1,407	1,400	1,394
agricultural consumer credit cooperatives	613	604	599	595	594	593	591
pawnshops	1,904	1,894	1,882	1,888	1,892	1,888	1,898
<b>Self-regulatory organizations</b>	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
<b>Persons providing professional services in the financial market<sup>2</sup></b>	126	129	133	135	136	140	141
of which:							
audit organizations providing auditing services to socially important organizations in the financial market	15	18	21	22	23	27	27
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 <sup>3</sup>	101	101	102	103	103	103	104
credit rating agencies	4	4	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	—	—	—	—	—	—	—
<b>Management companies of special-purpose vehicles</b>	87	91	96	97	100	108	110
<b>Participants in the partnership financing experiment<sup>4</sup></b>	1	3	4	7	8	11	13

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

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

<sup>3</sup> Information to be provided on persons engaged in actuarial activity whose data is recorded by the Bank of Russia in the unified register of authorised actuaries.

<sup>4</sup> 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.	31.03.2024		
	Name of institution	Date of Bank of Russia order on revocation (cancellation) of licence	Date of Bank of Russia order on assignment/change of provisional administration
1	2	3	4
Provisional administrations assigned to insurance companies after revocation of licences			
1	"NIG – "ROSENERGO", LTD	03.12.2020	14.02.2022

Table 4.1.7

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

	Breakdown of credit institutions by value of assets (descending) as 29.02.2024						
	1–5	6–10	11–20	21–50	51–100	101–358	total
<b>Assets</b>							
Net assets (net of loss provisions and profit tax), millions of rubles	109,573,955	22,961,113	17,544,837	11,286,613	4,713,514	2,739,379	168,819,409
Corporate loans <sup>1</sup> (to non-financial and financial (other than credit) institutions), millions of rubles	51,469,767	11,916,487	5,909,055	2,542,729	1,614,714	624,536	74,077,288
Loans to individuals <sup>1</sup> , millions of rubles	24,193,969	3,131,964	3,062,909	2,925,334	663,906	293,823	34,271,905
<b>Capital and financial performance</b>							
Equity capital, millions of rubles	10,399,445	2,344,653	1,766,139	1,588,090	–719,416	692,728	16,071,638
Capital adequacy N1.0, %	12.0	13.5	13.7	18.2	–19.5	31.7	12.2
Provisions for possible losses, including adjustment, millions of rubles	5,388,314	1,756,394	649,534	856,167	1,438,012	194,088	10,282,508
Provisions for possible losses, excluding adjustment, millions of rubles	5,904,378	1,851,337	669,565	879,646	1,598,476	236,763	11,140,165
Current year net profit (after tax), millions of rubles	313,022	119,748	79,798	54,533	32,095	29,584	628,780
Return on assets, %	2.1	1.6	2.6	2.6	4.5	4.5	2.2
Return on balance sheet capital, %	24.2	18.6	25.7	20.0	–29.7	18.7	25.7
<b>Liabilities</b>							
Individuals' funds (deposits) <sup>2</sup> , millions of rubles	32,691,617	5,100,215	3,771,368	2,719,825	1,122,730	704,926	46,110,681
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	32,478,757	9,614,375	6,653,372	4,681,075	1,624,599	853,577	55,905,755
Loans received from the Bank of Russia, millions of rubles	1,242,489	117,481	173,618	92,930	1,468,260	6,140	3,100,917

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

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

Table 4.1.8

## Financial Performance of Credit Institutions

	Total profit <sup>1</sup> "+" / loss "-", millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions, millions of rubles	Share of loss-making credit institutions, %
1	2	3	4	5	6
2019	1,715,087	1,869,609	83.0	154,521	17.0
2020	1,608,062	1,641,369	79.1	33,307	20.9
2021	2,362,850	2,404,100	83.4	41,250	16.6
2022	203,198	1,241,778	82.5	1,038,580	17.5
<b>2023</b>					
January	257,986	284,637	78.9	26,651	21.1
February	551,212	569,232	79.2	18,021	20.8
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
<b>2024</b>					
January	354,297	360,303	87.6	6,006	12.4
February	628,780	637,536	84.7	8,756	15.3

<sup>1</sup> Net profit (after taxes) is indicated unadjusted for dividends received from resident subsidiary credit institutions.

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

## 4.2. Borrowings

Table 4.2.1

### Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions<sup>1</sup>

(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
<b>2022</b>					
31.12	241,474	195,618	20,673	25,175	8
<b>2023</b>					
31.01	240,602	197,490	18,889	23,397	826
28.02	214,675	180,522	21,180	12,704	269
31.03	217,313	179,445	24,312	13,090	466
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
<b>2024</b>					
31.01	208,548	162,750	21,144	23,597	1,057
29.02	207,431	149,971	24,037	33,010	413
31.03	184,157	145,858	21,623	15,425	1,252

<sup>1</sup> 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) <sup>1</sup>																
	total	in rubles								in foreign currency							
		total	by maturity							total	by maturity						
			demand deposits <sup>1</sup>	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		demand deposits <sup>1</sup>	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
<b>2022</b>																	
31.12	36,619,202	32,747,603	13,006,787	40,069	760,703	4,081,961	8,118,112	5,959,679	780,292	3,871,599	1,556,206	555	9,585	578,048	551,905	835,514	339,785
<b>2023</b>																	
31.01	35,582,075	31,786,818	11,852,189	35,051	803,190	3,989,121	8,193,685	6,148,862	764,721	3,795,257	1,527,117	329	10,963	564,016	543,163	826,730	322,940
28.02	36,601,123	32,613,902	12,521,887	111,456	837,453	3,640,241	8,548,852	6,160,317	793,695	3,987,221	1,598,887	2,760	9,196	525,579	578,380	924,722	347,697
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
<b>2024</b>																	
31.01	44,867,087	40,869,747	13,849,401	37,325	881,043	7,016,346	12,761,378	5,641,234	683,020	3,997,340	1,678,445	1,405	22,349	426,029	759,235	633,893	475,983
29.02	46,110,681	42,051,781	14,548,433	98,183	944,210	6,220,585	14,096,460	5,464,882	679,028	4,058,900	1,681,521	1,399	27,516	429,692	781,532	651,263	485,978

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

Table 4.2.3

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

(millions of rubles)

Date	Deposits and other funds raised from legal entities <sup>2</sup>								
	total	in rubles							
		total	by maturity						
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10
<b>2022</b>									
31.12	34,976,384	28,785,200	601,332	11,469,669	6,986,267	2,406,260	3,798,439	1,386,951	2,136,281
<b>2023</b>									
31.01	31,655,815	26,424,364	179,203	10,279,286	6,847,887	2,334,014	3,840,857	1,454,340	1,488,776
28.02	31,917,456	26,157,757	141,468	10,107,235	6,161,213	2,900,081	3,937,264	1,436,913	1,473,583
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
<b>2024</b>									
31.01	45,201,676	37,169,533	652,757	10,527,104	14,787,317	3,453,322	4,850,261	1,313,134	1,585,638
29.02	43,631,496	35,335,020	859,460	11,640,500	10,823,349	4,108,994	4,996,584	1,380,009	1,526,124



**Table 4.2.3 (end)**  
(millions of rubles)

Date	Deposits and other funds raised from legal entities <sup>2</sup>								Memo: deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions	
	in foreign currency											
	total	by maturity							in rubles	in foreign currency	in rubles	in foreign currency
	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
<b>2022</b>												
31.12	6,191,185	54,656	318,474	351,505	163,496	669,267	267,914	4,365,873	343,798	1,961	9,858,061	1,561,923
<b>2023</b>												
31.01	5,231,452	52,024	252,682	362,030	196,769	687,724	277,615	3,402,608	311,892	857	9,901,244	1,327,344
28.02	5,759,699	56,466	311,304	430,269	210,684	787,881	143,968	3,819,126	318,360	788	10,203,446	1,440,173
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
<b>2024</b>												
31.01	8,032,143	61,185	562,540	682,215	587,023	584,934	292,414	5,261,834	628,801	2,364	14,455,180	2,154,657
29.02	8,296,477	60,412	662,036	673,000	614,133	540,965	339,262	5,406,670	648,488	2,947	16,075,928	2,194,807

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

Table 4.2.4

## 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
<b>2023</b>																			
January	3.47	3.67	4.19	4.57	5.50	5.64	5.27	5.35	7.13	6.77	7.12	6.21	7.25	7.88	7.52	6.27	6.71	—	6.71
February	3.59	4.03	4.38	5.01	5.08	6.06	5.36	5.42	7.05	7.40	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
<b>2024</b>																			
January	6.52	9.08	13.46	12.92	14.23	14.89	14.32	14.49	12.28	11.23	12.19	14.56	15.62	16.12	16.10	14.64	15.84	—	15.84
February	6.86	9.61	11.51	13.43	14.79	14.96	14.45	14.61	12.30	8.02	11.78	14.63	15.77	16.23	16.58	14.70	11.93	—	11.93

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
<b>in US dollars</b>																			
<b>2023</b>																			
January	0.01	0.01	0.43	0.30	1.87	0.94	1.20	1.68	0.84	—	0.84	0.69	1.07	2.50	0.66	0.95	—	—	—
February	0.01	0.01	0.49	0.64	0.30	1.02	0.36	0.38	0.85	—	0.85	0.32	0.36	0.88	0.41	0.33	—	—	—
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	—	—	—
<b>2024</b>																			
January	0.01	0.01	—	1.93	1.97	1.98	1.96	1.97	2.55	—	2.55	0.61	1.62	1.93	—	0.91	—	—	—
February	0.01	0.01	—	0.69	2.29	0.66	0.89	0.91	1.78	—	1.78	0.75	1.52	1.83	0.41	0.89	—	—	—

Table 4.2.5 (end)

(% 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
<b>in euros</b>																			
<b>2023</b>																			
January	0.01	0.01	—	0.38	2.19	1.14	1.38	1.66	0.98	—	0.98	0.38	—	—	0.54	0.53	—	—	—
February	0.01	0.01	—	—	0.25	0.80	0.27	0.29	0.92	—	0.92	0.48	0.29	0.40	—	0.37	—	—	—
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	—	—	—
<b>2024</b>																			
January	0.01	0.01	—	—	1.12	2.93	2.78	2.79	1.53	—	1.53	0.18	0.33	0.46	0.56	0.25	—	—	—
February	0.01	0.01	—	—	1.15	2.11	1.19	1.38	1.39	—	1.39	0.55	0.46	0.25	0.17	0.44	—	—	—

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 <sup>1</sup>	of which by maturity						
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 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
<b>2022</b>															
31.12	5	0	0	0	0	0	0	4,303	4,271	0	0	0	0	0	32
<b>2023</b>															
31.01	0	0	0	0	0	0	0	4,274	4,242	0	0	0	0	0	32
28.02	0	0	0	0	0	0	0	4,145	4,113	0	0	0	0	0	32
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
<b>2024</b>															
31.01	0	0	0	0	0	0	0	3,826	3,795	0	0	0	0	0	31
29.02	0	0	0	0	0	0	0	3,806	3,775	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
<b>2022</b>						
31.12	2,481,487	7,313	16,367	505,691	1,945,312	444,781
<b>2023</b>						
31.01	1,745,419	12,116	17,856	503,843	1,197,739	378,186
28.02	1,864,909	9,556	20,296	593,724	1,227,661	429,584
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
<b>2024</b>						
31.01	1,791,015	32,029	43,707	666,665	928,292	352,292
29.02	1,747,692	33,196	49,228	694,277	880,167	300,915

<sup>1</sup> 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 Funds<sup>1</sup> 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	
<b>2022</b>											
31.12	76,575,014	27,409,610	49,165,404	3,716,900	808,393	1,784,897	6,059,263	11,542,342	22,696,555	9,860,263	
<b>2023</b>											
31.01	76,559,784	27,543,816	49,015,968	3,649,847	828,517	1,722,446	5,756,190	11,577,182	22,924,904	9,830,221	
28.02	78,061,769	27,806,855	50,254,914	3,691,154	821,808	1,809,761	6,029,683	11,779,685	23,511,897	10,403,420	
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	
<b>2024</b>											
31.01	95,400,393	33,962,427	61,437,966	4,442,354	820,552	2,387,310	7,032,289	14,501,361	29,814,154	14,630,179	
29.02	95,910,682	34,239,193	61,671,490	4,565,962	804,145	2,402,293	6,979,476	14,513,806	29,992,223	16,123,535	

**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							
			corporate clients							
			total	of which by maturity						
up to 30 days	31 to 90 day	91 to 180 days		181 days to 1 year	1 to 3 years	over 3 years				
1	12	13	14	15	16	17	18	19	20	21
<b>2022</b>										
31.12	9,565,678	28,197	9,511,367	1,622,756	23,666	91,355	263,336	923,778	6,222,377	2,125,814
<b>2023</b>										
31.01	9,494,906	27,639	9,440,754	1,606,487	17,840	87,440	248,553	1,023,013	6,081,443	1,827,747
28.02	9,887,489	29,555	9,831,261	1,710,132	31,457	100,943	238,614	1,097,953	6,239,785	1,854,554
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
<b>2024</b>										
31.01	11,820,565	32,094	11,788,471	1,872,139	109,788	388,626	592,553	1,358,031	7,081,029	2,633,667
29.02	12,438,511	32,713	12,405,799	2,056,081	128,319	426,809	646,426	1,437,900	7,316,997	2,599,132

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



Table 4.3.2

## Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions<sup>1</sup>

(millions of rubles)

Date	Outstanding amounts of loans and other funds provided to corporate clients <sup>2</sup>		Outstanding amounts of loans and other funds granted to individuals	
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
1	2	3	4	5
<b>2022</b>				
31.12	58,676,772	2,921,154	27,437,807	1,151,748
<b>2023</b>				
31.01	58,456,722	2,932,860	27,571,456	1,169,925
28.02	60,086,175	3,023,304	27,836,410	1,182,379
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
<b>2024</b>				
31.01	73,226,437	2,826,251	33,994,521	1,220,159
29.02	74,077,288	2,806,850	34,271,905	1,231,114

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

<sup>2</sup> Non-financial and financial (other than credit) institutions and individual entrepreneurs.

Table 4.3.3

## Weighted Average Interest Rates on Loans to Individuals in Rubles

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
<b>2023</b>																
January	31.00	30.35	19.90	16.37	19.53	15.73	12.93	13.18	—	16.27	18.76	16.75	17.28	12.85	14.39	14.33
February	31.21	18.21	18.99	16.08	19.13	15.47	12.19	12.45	—	—	17.38	15.36	15.45	12.97	14.45	14.40
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
<b>2024</b>																
January	34.42	37.27	23.25	20.46	23.01	19.97	17.30	17.50	—	—	—	10.68	10.68	11.85	18.65	18.35
February	37.43	24.24	19.66	21.04	23.45	20.92	18.32	18.51	—	—	—	10.90	10.90	12.50	18.40	18.16

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
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>2024</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.5

## Weighted Average Interest Rates on Loans to Individuals in Euros

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>2024</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.6

## Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

	Total								of which to small, medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
<b>2023</b>																
January	9.53	9.99	10.85	9.03	9.79	9.22	7.42	8.23	9.86	11.32	10.80	10.29	10.29	9.69	8.29	8.88
February	9.19	10.15	10.85	8.59	9.54	9.59	7.64	8.95	10.06	11.73	10.92	9.79	10.36	10.21	9.60	9.87
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
<b>2024</b>																
January	17.12	17.47	17.73	14.90	16.83	15.64	13.03	14.34	16.85	17.84	17.02	14.38	16.13	16.57	13.84	15.20
February	16.38	17.54	17.70	16.54	16.84	15.68	13.79	14.89	13.21	17.02	17.15	15.74	15.66	15.75	14.46	15.10

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
<b>2023</b>																
January	5.40	—	6.55	6.25	5.70	5.92	—	5.92	—	—	—	—	—	6.23	—	6.23
February	5.72	7.03	—	6.20	6.89	6.03	—	6.03	—	—	—	—	—	—	—	—
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	—	—	—	—	—	—	—	—
<b>2024</b>																
January	—	—	—	—	—	7.80	—	7.80	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	3.44	—	—	—	3.44	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>2024</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.9

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

Date	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>2022</b>												
31.12	1,354,300	107,339	1,430	0	9,391,864	759,815	218,774	62	531,304	28,725	6,652	5
<b>2023</b>												
31.01	695,265	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	1,841,163	144,425	13,313	0	12,316,921	1,099,052	116,146	45	602,352	41,126	17,648	7
<b>2024</b>												
31.01	933,709	91,546	1,422	0	12,354,571	1,097,710	138,118	44	626,425	44,858	17,341	7
29.02	1,211,640	108,672	5,098	0	12,545,211	1,110,519	139,936	45	641,490	48,525	12,071	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					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, millions rubles				
			total	of which overdue debt			
1	2	3	4	5	6	7	
<b>2022</b>							
31.12	176,449	697,251	13,848,612	57,536	289.3	6.65	
<b>2023</b>							
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	
<b>2024</b>							
31.01	<b>75,960</b>	<b>271,889</b>	<b>18,146,783</b>	<b>62,261</b>	294.3	8.41	
29.02	<b>95,733</b>	<b>333,061</b>	<b>18,227,300</b>	<b>63,293</b>	292.0	<b>9.28</b>	
31.03	117,189	447,534	18,455,541	63,791	299.5	8.41	

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	
<b>2022</b>							
31.12	0	0	7,065	3,621	0.0	0.00	
<b>2023</b>							
31.01	0	0	6,906	3,565	0.0	0.00	
28.02	0	0	7,293	3,778	0.0	0.00	
31.03	0	0	7,334	3,803	0.0	0.00	
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	
<b>2024</b>							
31.01	0	0	<b>6,228</b>	<b>2,939</b>	0.0	0.00	
29.02	0	0	<b>6,359</b>	<b>3,034</b>	0.0	0.00	
31.03	0	0	6,247	2,978	0.0	0.00	

Table 4.3.11

## Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

Date	In rubles						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	2	3	4	5	6	7	8
<b>2022</b>							
31.12	176,247	696,876	13,838,288	55,432	289.4	6.65	219,621
<b>2023</b>							
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
<b>2024</b>							
31.01	<b>75,910</b>	<b>271,759</b>	<b>18,138,853</b>	<b>60,188</b>	294.8	8.40	186,023
29.02	<b>95,561</b>	<b>332,814</b>	<b>18,219,365</b>	<b>61,234</b>	<b>292.1</b>	<b>9.28</b>	185,235
31.03	117,026	447,277	18,447,763	61,831	299.6	8.41	184,783

Table 4.3.11 (end)

Date	In foreign currency						memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	
			total	of which overdue loans			
1	9	10	11	12	13	14	15
<b>2022</b>							
31.12	0	0	6,689	3,284	0.0	0.00	2,440
<b>2023</b>							
31.01	0	0	6,535	3,232	0.0	0.00	2,356
28.02	0	0	6,893	3,418	0.0	0.00	2,505
31.03	0	0	6,926	3,436	0.0	0.00	2,522
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
<b>2024</b>							
31.01	0	0	<b>5,877</b>	<b>2,631</b>	0.0	0.00	2,310
29.02	0	0	<b>5,963</b>	<b>2,681</b>	0.0	0.00	2,345
31.03	0	0	5,857	2,631	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	
<b>2022</b>							
31.12	57,354	311,822	3,389,313	4,719	311.3	3.50	
<b>2023</b>							
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	
<b>2024</b>							
31.01	25,831	128,458	<b>4,852,061</b>	<b>5,856</b>	312.9	6.10	
29.02	27,615	139,462	<b>4,747,629</b>	6,066	312.0	6.35	
31.03	42,200	223,464	4,732,673	6,208	316.4	6.29	

Table 4.3.12 (end)

Date	In foreign currency					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	8	9	10	11	12	13	
<b>2022</b>							
31.12	0	0	84	40	0.0	0.00	
<b>2023</b>							
31.01	0	0	83	39	0.0	0.00	
28.02	0	0	90	43	0.0	0.00	
31.03	0	0	88	40	0.0	0.00	
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	
<b>2024</b>							
31.01	0	0	46	24	0.0	0.00	
29.02	0	0	46	25	0.0	0.00	
31.03	0	0	46	25	0.0	0.00	

Table 4.3.13

## Investment Portfolio of Credit Institutions

*(millions of rubles)*

Date	total	Gross investments in debt securities (including loss provisions, revaluation and cost adjustment)		Gross investments in equity securities (including loss provisions, revaluation and cost adjustment)
		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
<b>2022</b>				
31.12	19,058,345	6,201,350	13,231,793	361,616
<b>2023</b>				
31.01	19,304,930	7,092,721	12,593,965	351,001
28.02	19,521,801	5,613,088	14,338,755	361,143
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
<b>2024</b>				
31.01	21,755,570	8,202,392	14,209,888	506,041
29.02	21,888,044	6,987,581	15,638,338	494,132

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
<b>2022</b>		
31.12	602,869	504,839
<b>2023</b>		
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
<b>2024</b>		
31.01	599,349	461,108
29.02	605,374	460,462



## 4.5. Main Indicators of Subjects of Collective Investment and Insurance Business' Performance

Table 4.5.1

### Main Indicators of Private Pension Funds' Performance

1	Private pension provision				Benefits under mandatory pension insurance					
	pension reserves, millions of rubles	number of participants, persons		payouts of pensions, millions of rubles	pension savings, millions of rubles	number of insured persons, persons		number of insured persons who received a one-off benefit, persons	payouts of pensions, millions of rubles	
		total	of which receiving pension			total	of which receiving pension		total	of which one-off benefit, persons
2	3	4	5	6	7	8	9	10	11	
<b>2021</b>										
Q1	1,495,531.87	6,185,732	1,560,326	18,764.52	2,961,686.53	37,031,756	97,928	44,562	3,577.40	3,236.83
Q2	1,517,743.50	6,191,837	1,553,017	37,836.38	2,996,764.39	36,976,116	100,595	88,605	7,690.56	6,978.30
Q3	1,541,650.99	6,202,536	1,544,775	57,344.43	3,027,813.92	36,912,914	103,411	325,698	12,712.54	11,602.28
Q4	1,543,149.10	6,161,242	1,484,414	75,088.32	3,004,970.29	36,808,018	105,444	382,496	17,149.90	15,602.46
<b>2022</b>										
Q1	1,556,887.28	6,208,514	1,512,114	19,485.21	2,985,359.78	36,733,143	108,117	53,765	5,208.57	4,816.81
Q2	1,603,168.27	6,216,695	1,506,929	38,779.61	3,039,497.82	36,680,863	114,208	128,922	13,124.43	12,283.24
Q3	1,628,730.41	6,226,595	1,505,488	58,819.04	3,075,751.05	36,628,104	118,948	390,206	23,435.60	22,113.74
Q4	1,666,867.53	6,245,830	1,501,254	78,258.76	3,090,923.74	36,574,017	124,736	473,573	33,365.30	31,495.09
<b>2023</b>										
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
Q4	1,823,784.04	6,058,998	1,475,731	81,436.94	3,279,496.21	36,265,411	147,527	630,010	44,293.16	41,949.46

Table 4.5.2

## Private Pension Funds' Pension Reserves Generation

*(millions of rubles)*

	Pension reserves at the beginning of the year	Pension contributions, acted in reporting year	Earmarked receipts in reporting year	Pension reserves investment returns	Payouts made in the reporting year	Pension reserves at of the end of the year
1	2	3	4	5	6	7
2017	1,062,685.25	103,251.44	187.84	55,902.97	69,380.55	1,184,069.01
2018	1,080,077.97	97,411.68	5,859.55	52,128.00	69,698.31	1,267,959.20
2019	1,264,008.18	111,735.55	2,022.49	102,800.77	93,490.93	1,386,694.94
2020	1,377,782.35	110,033.21	2,690.43	81,011.00	85,910.47	1,474,036.09
2021	1,452,556.52	131,547.68	2,795.49	57,363.26	89,840.67	1,543,149.10
2022	1,565,282.24	130,141.83	3,295.59	85,470.70	100,930.99	1,666,867.53
2023	1,665,300.97	146,029.40	2,631.80	132,316.22	106,859.93	1,823,784.04

Table 4.5.3

## Private Pension Funds' Pension Accruals Flows

(millions of rubles)

1	Pension savings received from the Pension and Social Insurance Fund of the Russian Federation				Pension accruals received by the other pension funds				Pension savings transferred to the Pension and Social Insurance Fund of the Russian Federation			
	2	of which			6	of which			10	of which		
		3	funds of instalments contributions towards co-financing of pension savings			7	funds of instalments contributions towards co-financing of pension savings			11	funds of instalments contributions towards co-financing of pension savings	
			4	5			8	9			12	13
total	maternity capital (a portion of maternity (family) capital), including investment returns	total	including contributions disbursed from the National Welfare Fund	total	maternity capital (a portion of maternity (family) capital), including investment returns	total	including contributions disbursed from the National Welfare Fund	total	maternity capital (a portion of maternity (family) capital), including investment returns	total	including contributions disbursed from the National Welfare Fund	
2017	222,835.65	79.44	6,921.24	3,358.28	322,890.73	57.20	4,357.42	2,013.72	3,245.44	31.00	193.86	90.34
2018	130,189.70	107.96	5,495.33	2,640.22	106,967.88	18.44	1,061.67	495.28	3,401.35	33.60	225.94	106.23
2019	45,334.06	104.18	4,699.97	2,329.70	72,473.94	14.96	1,345.63	467.78	4,818.48	18.76	319.19	147.02
2020	16,244.26	62.59	3,481.08	1,654.81	17,103.12	5.60	338.28	158.64	8,201.10	14.81	429.32	204.57
2021	4,708.35	144.66	2,690.99	1,235.54	4,717.03	0.94	136.60	63.87	5,472.80	17.83	338.98	161.61
2022	5,392.28	238.50	2,377.54	975.00	4,904.27	4.12	143.05	67.36	5,995.38	21.03	326.05	155.44
2023	2,557.22	242.49	1,253.10	635.56	3,976.32	5.21	113.48	52.58	6,731.41	27.19	326.13	154.48

**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
2023	3,995.19	5.21	113.47	52.59	277,734.31	51,430.76	1,590.57	753.13	41,949.46	7,137.60

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 <sup>1</sup>					Value of net assets of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of unit investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	2	3	4	5	6	7	8	9	10	11
<b>2019</b>										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4
Q2	1,693.1	16.3	591.6	1,074.3	11.0	3,622,865.4	6,228.0	337,000.2	48,869.1	3,230,768.1
Q3	1,756.1	28.7	641.4	1,074.2	11.8	3,944,250.9	11,141.4	373,888.1	49,612.0	3,509,609.4
Q4	1,897.9	70.7	741.9	1,073.8	11.5	4,469,685.6	16,893.1	454,705.8	52,054.1	3,946,032.6
<b>2020</b>										
Q1	2,038.0	130.3	821.6	1,073.7	12.4	4,190,495.4	23,647.2	477,686.7	52,524.7	3,636,636.8
Q2	2,247.9	266.8	891.8	1,073.9	15.5	4,399,038.6	31,648.7	532,320.8	54,529.3	3,780,539.8
Q3	2,893.3	772.4	1,008.7	1,073.9	38.3	4,811,698.9	47,996.3	601,118.7	59,988.9	4,102,595.0
Q4	3,638.0	1,358.5	1,144.1	1,074.0	61.3	5,040,083.3	85,841.4	667,297.6	66,449.2	4,220,495.2
<b>2021</b>										
Q1	4,701.3	2,184.2	1,337.6	1,075.2	104.3	5,556,746.8	111,819.3	757,738.8	74,232.2	4,612,956.6
Q2	5,566.7	2,884.7	1,506.5	1,076.2	99.3	6,153,631.4	132,798.6	833,142.7	93,508.1	5,094,182.1
Q3	6,745.9	3,848.7	1,707.6	1,077.3	112.3	6,901,039.3	161,197.4	899,717.4	92,842.7	5,747,281.7
Q4	8,735.6	5,626.0	1,913.9	1,078.8	116.9	7,129,893.1	212,655.3	920,832.4	97,927.2	5,898,478.2
<b>2022</b>										
Q1 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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
<b>2023</b>										
Q1 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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
Q4 <sup>2</sup>	11,976.4	7,695.4	2,013.4	1,078.9	1,188.7	12,391,506.7	354,940.0	773,108.3	191,162.0	11,072,296.3

Table 4.5.4 (end)

Period	Issue of investment shares of unit investment funds, millions of rubles					Redemption of investment shares of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	12	13	14	15	16	17	18	19	20	21
<b>2019</b>										
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2
Q2	105,745.7	2,307.2	31,395.5	3,830.5	68,212.5	36,037.2	0.3	25,670.7	360.6	10,005.6
Q3	314,970.4	4,638.2	49,664.5	806.7	259,861.0	36,924.3	48.3	21,606.0	170.9	15,099.1
Q4	270,485.8	5,310.0	85,873.4	1,905.3	177,397.2	53,273.6	251.3	23,419.7	578.9	29,023.7
<b>2020</b>										
Q1	234,478.0	7,633.9	82,835.7	446.1	143,562.2	52,077.5	829.2	39,032.9	2,983.8	9,231.5
Q2	119,021.8	6,169.1	47,910.0	2,878.3	62,064.5	44,322.6	87.4	22,721.2	1,692.9	19,821.0
Q3	220,353.3	13,399.1	76,185.1	3,163.3	127,605.9	58,252.2	117.7	38,068.7	736.2	19,329.7
Q4	281,166.0	35,647.4	96,235.0	6,845.3	142,438.3	98,541.0	496.3	56,119.0	653.9	41,271.9
<b>2021</b>										
Q1	487,506.6	26,857.7	115,246.0	7,730.3	337,672.6	62,253.5	1,176.5	45,630.5	200.2	15,246.3
Q2	261,684.7	23,383.4	105,951.4	26,597.2	105,752.7	74,294.0	5,537.2	49,183.5	4,696.2	14,877.0
Q3	292,913.6	28,926.5	105,772.4	9,398.2	148,816.5	119,702.4	1,999.5	62,530.8	11,038.6	44,133.6
Q4	462,126.9	51,013.2	111,827.5	8,127.1	291,159.0	108,237.3	1,366.2	76,118.0	2,812.3	27,940.8
<b>2022</b>										
Q1 <sup>2</sup>	239,440.2	14,299.1	24,910.8	1,468.2	198,762.1	54,489.9	8,049.0	34,543.9	1,977.6	9,919.4
Q2 <sup>2</sup>	447,517.3	5,408.7	24,217.6	2,431.7	415,459.4	88,912.9	9,737.2	42,556.5	1,121.2	35,498.0
Q3 <sup>2</sup>	274,798.2	12,896.2	51,356.8	7,937.8	202,607.4	267,901.6	15,858.2	40,410.7	3,092.3	208,540.3
Q4 <sup>2</sup>	850,978.8	14,714.9	36,384.8	5,428.8	794,450.3	86,880.8	10,343.7	44,768.1	2,339.0	29,430.1
<b>2023</b>										
Q1 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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
Q4 <sup>2</sup>	1,908,151.2	160,214.6	112,463.8	39,982.6	1,595,490.2	183,540.5	16,362.8	111,352.1	10,539.8	45,285.8

<sup>1</sup> Data are given exclusive of additional closed funds with blocked assets.

<sup>2</sup> 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	9 months 2023		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	541,134.1	340,846.2	772,800.5	467,531.0
of which:				
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	397,569.7	171,103.3	568,057.1	238,401.5
of which:				
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium — total	333,848.6	156,751.2	475,823.1	217,570.0
of which:				
investment life insurance — total	53,742.8	92,406.6	85,469.0	123,523.0
of which:				
for up to 1 year, inclusive	27,223.9	440.2	49,845.0	2,381.3
for 1 through 3 years	6,219.3	54,625.1	8,444.9	67,554.0
for 3 through 5 years	18,293.3	36,540.7	24,379.6	52,124.1
for 5 through 10 years	1,613.2	684.1	1,878.4	1,337.7
for over 10 years or for an indefinite period	393.1	116.5	921.0	125.8
credit life insurance — total	149,644.2	10,533.4	188,664.9	14,425.4
of which:				
for up to 1 year, inclusive	11,425.3	1,001.6	19,346.5	1,446.7
for 1 through 3 years	21,736.6	707.6	26,062.5	956.1
for 3 through 5 years	109,102.0	7,163.9	131,948.4	9,789.9
for 5 through 10 years	7,267.7	1,558.0	10,907.2	2,097.7
for over 10 years or for an indefinite period	112.5	102.3	400.3	135.0
endowment life insurance — total	127,580.9	53,685.5	197,647.1	79,434.7
of which:				
for up to 1 year, inclusive	27,036.2	28,609.7	48,398.4	35,597.7
for 1 through 3 years	34,989.6	6,836.8	47,853.0	14,306.1
for 3 through 5 years	34,492.7	9,898.4	57,409.8	15,990.8
for 5 through 10 years	28,008.7	7,985.3	38,422.9	12,455.8
for over 10 years or for an indefinite period	3,053.8	355.4	5,563.0	1,084.2
high risk life insurance — total	2,735.6	102.1	3,863.2	156.9
of which:				
for up to 1 year, inclusive	617.8	40.0	847.4	48.0
for 1 through 3 years	290.4	9.9	582.4	12.1
for 3 through 5 years	1,794.6	43.1	2,398.6	82.6
for 5 through 10 years	28.0	7.3	27.8	12.2
for over 10 years or for an indefinite period	4.8	1.9	7.1	2.1
other life insurance — total	145.1	23.5	179.0	30.0
of which:				
for up to 1 year, inclusive	33.7	1.6	47.4	1.8
for 1 through 3 years	72.7	3.5	79.5	4.3
for 3 through 5 years	1.6	0.8	1.6	0.8
for 5 through 10 years	0.3	0.0	0.4	0.0
for over 10 years or for an indefinite period	36.8	17.6	50.1	23.1

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	63,721.1	14,352.1	92,234.0	20,831.5
of which:				
investment life insurance — total	0.1	0.0	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	0.0	0.0	0.0
credit life insurance — total	12,355.0	4,173.3	16,208.5	5,707.2
of which:				
for up to 1 year, inclusive	194.0	26.1	193.8	30.7
for 1 through 3 years	216.6	84.5	320.5	126.3
for 3 through 5 years	581.6	185.8	783.9	251.4
for 5 through 10 years	2,322.1	930.6	3,063.2	1,275.0
for over 10 years or for an indefinite period	9,040.7	2,946.2	11,847.0	4,023.7
endowment life insurance — total	48,505.8	9,462.9	73,215.1	14,167.7
of which:				
for up to 1 year, inclusive	122.2	130.1	155.8	178.3
for 1 through 3 years	1,706.7	70.0	3,451.1	108.2
for 3 through 5 years	24,589.1	3,225.8	37,428.3	5,672.5
for 5 through 10 years	12,389.9	2,897.1	18,287.4	4,044.2
for over 10 years or for an indefinite period	9,697.9	3,139.9	13,892.6	4,164.5
risk life insurance — total	1,355.4	279.4	750.2	367.1
of which:				
for up to 1 year, inclusive	56.7	30.6	77.3	49.7
for 1 through 3 years	25.5	136.3	32.8	158.3
for 3 through 5 years	923.3	33.3	203.2	52.5
for 5 through 10 years	33.5	0.2	29.5	1.4
for over 10 years or for an indefinite period	316.3	79.0	407.5	105.1
other life insurance — total	1,504.8	436.5	2,060.1	589.6
of which:				
for up to 1 year, inclusive	1.8	0.3	0.7	1.9
for 1 through 3 years	1.8	11.4	2.2	12.1
for 3 through 5 years	1.3	0.0	2.2	0.0
for 5 through 10 years	2.3	1.8	4.3	1.8
for over 10 years or for an indefinite period	1,497.5	422.9	2,050.7	573.7
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	143,564.5	169,742.9	204,743.4	229,129.5
of which:				
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium— total	109,159.1	141,204.5	157,160.0	189,288.2
of which:				
investment life insurance — total	81,984.8	123,887.6	119,240.4	165,906.8
of which:				
for up to 1 year, inclusive	6,095.6	4,316.6	9,553.6	6,352.0
for 1 through 3 years	10,241.6	16,336.6	16,059.8	20,538.2
for 3 through 5 years	45,046.4	84,042.0	65,929.4	111,776.2
for 5 through 10 years	3,073.5	16,062.1	3,099.6	20,189.3
for over 10 years or for an indefinite period	17,527.7	3,130.3	24,598.0	7,051.0
credit life insurance — total	0.3	0.0	11.2	0.0
of which:				
for up to 1 year, inclusive	0.3	0.0	5.4	0.0



Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
for 1 through 3 years	0.0	0.0	5.8	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	26,969.2	17,300.9	37,613.6	23,365.0
of which:				
for up to 1 year, inclusive	2,385.4	1,563.8	3,871.2	2,341.1
for 1 through 3 years	11,234.8	1,803.3	17,253.7	2,782.8
for 3 through 5 years	10,841.9	9,667.7	12,973.7	12,042.7
for 5 through 10 years	2,199.9	3,679.8	3,114.3	5,336.4
for over 10 years or for an indefinite period	307.2	586.3	400.6	861.9
risk life insurance — total	193.5	2.4	280.0	2.4
of which:				
for up to 1 year, inclusive	193.0	0.1	279.5	0.1
for 1 through 3 years	0.5	2.0	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	0.4
for over 10 years or for an indefinite period	0.0	0.0	0.0	0.0
other life insurance — total	11.3	13.7	14.9	14.0
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	6.9	8.6	6.9	8.6
for 3 through 5 years	0.0	0.0	0.0	0.0
for 5 through 10 years	0.0	2.3	0.0	2.3
for over 10 years or for an indefinite period	4.4	2.8	8.0	3.2
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	34,405.4	28,538.4	47,583.4	39,841.3
of which:				
investment life insurance — total	2,251.3	546.7	3,189.0	788.9
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	-0.3	2.9	-0.6	3.5
for 3 through 5 years	1,404.3	398.3	2,007.0	513.2
for 5 through 10 years	826.2	135.6	1,153.6	255.8
for over 10 years or for an indefinite period	21.1	9.9	28.9	16.4
credit life insurance — total	77.8	6.0	52.6	6.6
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	0.0	0.0	0.0
for 5 through 10 years	77.8	6.0	52.6	6.6
for over 10 years or for an indefinite period	0.0	0.0	0.0	0.0
endowment life insurance — total	31,775.7	27,939.5	43,922.9	38,978.9
of which:				
for up to 1 year, inclusive	9.3	5,230.5	13.1	6,202.4
for 1 through 3 years	213.4	45.8	261.3	68.9
for 3 through 5 years	8,814.9	10,439.4	12,388.9	14,467.0
for 5 through 10 years	10,541.1	7,066.3	14,786.4	10,471.4
for over 10 years or for an indefinite period	12,197.0	5,157.4	16,473.3	7,769.2
risk life insurance — total	25.4	8.3	35.1	15.2
of which:				
for up to 1 year, inclusive	2.6	0.0	5.5	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	0.9	0.4	1.2	0.8
for 5 through 10 years	1.6	0.6	1.9	0.9
for over 10 years or for an indefinite period	20.3	7.3	26.5	13.6
other life insurance — total	275.1	38.0	383.8	51.6
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	0.1	0.0	0.2	0.0
for 5 through 10 years	1.0	0.3	1.3	0.6
for over 10 years or for an indefinite period	274.0	37.7	382.3	51.0
Voluntary pension insurance — total	1,820.8	1,172.7	2,260.4	1,600.0
of which:				
voluntary pension insurance with a lump-sum payment of an insurance premium— total	728.1	364.6	734.5	525.9
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	0.9	7.7	5.9	28.2
for over 10 years or for an indefinite period	727.2	356.8	728.6	497.6
voluntary pension insurance with the payment of an insurance premium in instalments — total	1,092.7	808.1	1,525.9	1,074.1
of which:				
for up to 1 year, inclusive	0.0	0.3	0.0	0.3
for 1 through 3 years	1.2	0.3	1.2	0.3
for 3 through 5 years	2.0	14.7	3.3	15.4
for 5 through 10 years	42.5	76.0	59.0	91.2
for over 10 years or for an indefinite period	1,047.0	716.8	1,462.3	966.8
Voluntary personal insurance (excluding life insurance) — total	337,351.4	145,855.1	453,554.6	201,003.8
of which:				
voluntary accident and sickness insurance — total	161,219.8	23,302.6	200,056.1	31,866.6
of which:				
voluntary accident and sickness insurance of individuals travelling abroad	3,179.4	1,461.6	4,454.8	2,195.2
voluntary accident and sickness insurance of passengers	1,985.1	23.0	2,853.5	29.0
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	67.3	2.4	109.5	2.6
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	12,151.5	4,488.0	16,447.4	5,970.9
voluntary accident and sickness insurance of tax officials	1.1	5.4	1.6	5.7
voluntary accident and sickness insurance of other citizens	143,835.5	17,322.2	176,189.4	23,663.2
voluntary medical insurance — total	176,131.6	122,552.5	253,498.5	169,137.2
of which:				
voluntary medical insurance of individuals travelling abroad	3,818.4	1,333.4	5,201.7	1,937.6
voluntary medical insurance by employers of their employees	138,674.2	106,195.5	191,780.5	146,285.1
voluntary medical insurance of other citizens	33,638.9	15,023.6	56,516.3	20,914.5
Voluntary general property insurance — total	515,748.6	146,476.6	711,791.6	209,688.4
of which:				
voluntary insurance of property — total	436,384.3	134,006.3	604,286.4	191,998.9
of which:				
voluntary insurance of land vehicles (excluding railway vehicles) — total	192,624.8	94,477.1	270,638.7	129,503.4
of which:				
voluntary insurance of motor vehicles	190,754.0	93,790.1	268,093.8	128,408.5
voluntary insurance of other land vehicles (excluding railway vehicles)	1,870.8	687.0	2,544.8	1,095.0
voluntary insurance of railway vehicles	1,591.0	641.3	1,906.3	962.3

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
voluntary insurance of aircraft	9,654.4	3,541.0	14,808.3	4,501.6
voluntary insurance of vessels — total	9,244.0	2,208.4	12,700.2	3,919.9
of which:				
voluntary insurance of sea vessels	8,368.5	1,886.4	11,493.9	3,519.8
voluntary insurance of inland vessels	875.5	321.9	1,206.2	400.1
voluntary insurance of cargo	28,144.7	5,090.9	39,949.8	7,159.6
voluntary agricultural insurance — total	9,236.8	2,502.4	12,979.1	5,007.5
of which:				
voluntary government agricultural insurance — total	8,147.4	1,181.7	11,401.2	2,398.0
of which:				
voluntary agricultural crop insurance	5,744.3	1,007.9	7,957.7	2,095.6
voluntary agricultural insurance of perennial plantings	249.8	16.7	349.8	38.6
voluntary agricultural insurance of livestock	2,098.4	157.2	3,022.1	263.8
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	55.0	0.0	71.6	0.0
voluntary non-government agricultural insurance — total	1,089.4	1,320.7	1,577.9	2,609.5
of which:				
voluntary agricultural crop insurance	172.6	195.2	236.1	444.5
voluntary agricultural insurance of perennial plantings	18.9	0.0	52.0	0.0
voluntary agricultural insurance of livestock	795.6	1,125.4	1,056.7	2,165.1
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	102.3	0.0	233.2	0.0
voluntary insurance of other assets of legal entities — total	102,697.7	17,644.2	133,944.2	30,082.4
of which:				
voluntary insurance of goods in storage	1,542.1	219.9	2,126.0	575.4
voluntary insurance of assets used in construction and installation works	26,946.6	1,768.2	34,590.5	2,681.0
voluntary insurance of other assets of legal entities	74,209.0	15,656.2	97,227.7	26,826.0
voluntary insurance of other assets of individuals — total	83,190.9	7,901.1	117,359.8	10,862.1
of which:				
voluntary insurance of individuals' houses	34,604.5	4,807.2	48,045.4	6,403.6
voluntary insurance of household assets	8,855.9	1,181.5	12,239.1	1,490.6
voluntary insurance of other assets of individuals	39,730.5	1,912.5	57,075.2	2,967.9
voluntary insurance of third party liability insurance — total	38,472.9	5,817.6	52,277.0	7,491.8
of which:				
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	3,692.6	1,064.2	5,050.8	1,435.3
of which:				
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	2,642.6	838.8	3,809.9	1,134.7
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	1,049.4	225.4	1,238.3	300.6
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.6	0.0	2.6	0.0
voluntary third party liability insurance of owners of railway vehicles	85.6	22.6	88.9	43.5
voluntary third party liability insurance of owners of aircraft	2,701.7	132.9	3,413.6	214.6
voluntary third party liability insurance of owners of vessels — total	7,253.4	858.9	10,303.8	1,179.7
of which:				
voluntary third party liability insurance of owners of sea vessels	6,453.5	733.5	9,222.4	1,017.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
voluntary third party liability insurance of owners of inland vessels	799.9	125.3	1,081.4	162.7
voluntary third party liability insurance of operators of hazardous facilities — total	2,029.4	68.9	2,823.8	87.7
of which:				
voluntary third party liability insurance of operators of hazardous production facilities	335.4	13.1	548.3	14.6
voluntary third party liability insurance of operators of hydraulic structures	2.5	0.0	4.7	0.0
voluntary third party liability insurance of operators of other hazardous facilities	1,691.5	55.7	2,270.8	73.1
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	2,738.2	494.5	3,619.7	655.8
of which:				
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	988.5	20.8	1,142.3	26.2
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	1,749.7	473.7	2,477.3	629.6
voluntary third party liability insurance for damage caused — total	18,507.3	2,818.2	24,981.0	3,701.1
of which:				
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	1,380.4	110.4	1,858.4	169.0
voluntary third party liability insurance of public notaries for damage caused	114.2	27.2	140.2	40.8
voluntary third party liability insurance of appraisers for damage caused	75.8	12.6	103.0	18.9
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	29.9	0.0	34.2	0.1
voluntary third party liability insurance of other persons for damage caused	16,907.0	2,667.9	22,845.1	3,472.4
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	1,464.7	357.5	1,995.3	174.1
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	5.7	0.0	10.2	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	3.2	0.0	4.5	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.4	0.0	0.5	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	0.3	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	115.3	21.3	165.3	21.7
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	1,340.1	336.2	1,814.8	152.5
voluntary business risk insurance	13,530.1	3,690.3	16,720.1	6,108.4

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
voluntary financial risk insurance — total	27,361.4	2,962.5	38,508.1	4,089.2
of which:				
voluntary insurance of financial risks of individuals travelling abroad	3,144.0	1,038.3	4,209.0	1,400.4
voluntary insurance of creditors' financial risks	171.6	20.6	273.6	50.8
voluntary insurance of other persons' financial risks	24,045.8	1,903.5	34,025.6	2,638.0
Mandatory government life and health insurance of servicemen and similar categories — total	12,145.6	1,615.0	15,963.8	2,182.8
of which:				
mandatory government life and health insurance of servicemen and citizens called up for military training	5,944.5	1,450.0	7,218.4	1,990.5
mandatory government life and health insurance of internal affairs personnel	4,500.5	28.8	6,000.7	35.8
mandatory government life and health insurance of the State Fire Service personnel	984.6	0.1	1,312.8	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	716.0	15.7	1,431.9	22.3
mandatory government life and health insurance of the national guard personnel	0.0	119.2	0.0	132.3
mandatory government life and health insurance of the personnel of enforcement agencies	0.0	1.3	0.0	1.9
Mandatory third party liability insurance of owners of vehicles	235,236.2	121,219.4	324,416.1	161,592.2
Mandatory third party liability insurance of the owner of a hazardous facility for causing damage as a result of an accident at the hazardous facility — total	1,817.9	203.2	2,462.9	255.1
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	1,404.3	202.4	1,845.4	254.2
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	248.7	0.0	385.9	0.0
mandatory third party liability insurance of the owner of a liquid motor fuel station for causing damage as a result of an accident at the said station	29.9	0.0	40.3	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	135.0	0.8	191.4	0.8
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	1,482.2	579.6	1,808.5	792.1
of which:				
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	75.7	24.4	76.1	34.4
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	51.9	15.2	51.9	22.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	23.8	9.2	24.2	12.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	43.1	20.6	71.8	32.1
of which:				
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	15.2	10.1	24.3	10.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	27.9	10.5	47.5	22.1

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	15.8	12.3	20.4	12.5
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels — total	31.1	4.9	32.7	5.8
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	26.3	4.7	27.8	4.8
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets on tourist travel routes	4.8	0.3	4.9	1.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by motor vehicles — total	1,243.8	477.9	1,528.3	659.2
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	542.4	135.6	679.3	185.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	258.1	82.4	302.0	127.6
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	101.9	26.9	130.5	36.2
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	341.4	233.1	416.5	310.5
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	47.3	26.1	51.6	30.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	25.4	13.3	27.6	17.7
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during off-street transportation	0.0	0.0	0.0	0.0
Collection of funds based on court judgements.	0.0	900.2	0.0	-262.6

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

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

Table 5.1

### Selected Indicators on Payment Card Transactions<sup>1</sup>

Period	Individuals						Legal entities					
	the number of payment cards <sup>2</sup> , thousands of units	the number of payment cards in use <sup>3</sup> , thousands of units	total value of operations conducted using payment cards, millions of rubles	of which			the number of payment cards <sup>2</sup> , thousands of units	the number of payment cards in use <sup>3</sup> , 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
<b>2023</b>												
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

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

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

<sup>3</sup> 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 <sup>1</sup>							
	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
<b>2023</b>								
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

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

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



## 6. REGIONAL SECTION

## 6.1. Institutional Characteristics

Table 6.1.1

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia <sup>1</sup>				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
<b>THE RUSSIAN FEDERATION</b>						
30.09.2022	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
<b>CENTRAL FEDERAL DISTRICT</b>						
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
<b>Moscow and Moscow Region</b>						
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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>						
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	—	—	—
<b>SOUTHERN FEDERAL DISTRICT</b>						
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	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>						
30.09.2022	1	—	—	1	1	—
31.12.2022	1	—	—	1	1	—
30.09.2023	1	—	—	1	1	—
31.12.2023	1	—	—	1	1	—
<b>VOLGA FEDERAL DISTRICT</b>						
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
<b>URALS FEDERAL DISTRICT</b>						
30.09.2022	4	4	4	—	—	—
31.12.2022	4	4	4	—	—	—
30.09.2023	4	4	4	—	—	—
31.12.2023	3	3	3	—	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>						
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	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>						
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	—

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

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

Table 6.1.2

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to including 1%	More than 1% up to including 20%	More than 20% up to including 50%	More than 50%, but less than 100%	100%
<b>THE RUSSIAN FEDERATION</b>					
30.09.2022	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)
<b>CENTRAL FEDERAL DISTRICT</b>					
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)
<b>Moscow and Moscow Region</b>					
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)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
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
<b>SOUTHERN FEDERAL DISTRICT</b>					
30.09.2022	—	1	1	1	—
31.12.2022	—	1	1	1	—
30.09.2023	—	1	1	1	—
31.12.2023	—	1	1	1	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
30.09.2022	1	—	—	—	—
31.12.2022	1	—	—	—	—
30.09.2023	1	—	—	—	—
31.12.2023	1	—	—	—	—
<b>VOLGA FEDERAL DISTRICT</b>					
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	—
<b>URALS FEDERAL DISTRICT</b>					
30.09.2022	1	1	2	—	—
31.12.2022	1	1	2	—	—
30.09.2023	2	1	1	—	—
31.12.2023	1	1	1	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>					
30.09.2022	1	2	—	—	—
31.12.2022	1	2	—	—	—
30.09.2023	1	2	—	—	—
31.12.2023	1	2	—	—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
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)

	Q1 2024					
	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	544	1,511,424.15	261	284,305.32	283	1,227,118.83
CENTRAL FEDERAL DISTRICT	235	1,208,133.33	108	159,328.23	127	1,048,805.10
Belgorod Region	2	241.65	2	241.65	—	—
Bryansk Region	4	50.06	3	0.06	1	50.00
Vladimir Region	1	230.00	1	230.00	—	—
Voronezh Region	—	—	—	—	—	—
Ivanovo Region	1	0.05	1	0.05	—	—
Kaluga Region	3	4,000.01	3	4,000.01	—	—
Kostroma Region	2	0.02	2	0.02	—	—
Kursk Region	1	212.53	1	212.53	—	—
Lipetsk Region	1	9.91	1	9.91	—	—
Moscow Region	15	17,377.08	14	15,377.08	1	2,000.00
Orel Region	—	—	—	—	—	—
Ryazan Region	—	—	—	—	—	—
Smolensk Region	—	—	—	—	—	—
Tambov Region	—	—	—	—	—	—
Tver Region	1	395.06	1	395.06	—	—
Tula Region	2	11.10	2	11.10	—	—
Yaroslavl Region	4	91.78	4	91.78	—	—
Moscow	198	1,185,514.08	73	138,758.98	125	1,046,755.10
NORTH-WESTERN FEDERAL DISTRICT	185	173,516.09	40	28,516.09	145	145,000.00
Republic of Karelia	3	6.72	3	6.72	—	—
Republic of Komi	1	50.00	1	50.00	—	—
Arkhangelsk Region	1	0.19	1	0.19	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	1	0.19	1	0.19	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	—	—	—	—	—	—
Kaliningrad Region	6	441.19	6	441.19	—	—
Leningrad Region	1	103.32	1	103.32	—	—
Murmansk Region	1	0.55	1	0.55	—	—
Novgorod Region	—	—	—	—	—	—
Pskov Region	—	—	—	—	—	—
Saint Petersburg	172	172,914.12	27	27,914.12	145	145,000.00
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>18</b>	<b>1,899.99</b>	<b>18</b>	<b>1,899.99</b>	<b>—</b>	<b>—</b>
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	4	693.70	4	693.70	—	—
Krasnodar Territory	6	200.13	6	200.13	—	—
Astrakhan Region	1	206.09	1	206.09	—	—
Volgograd Region	1	257.13	1	257.13	—	—
Rostov Region	5	342.94	5	342.94	—	—
Sevastopol	1	200.00	1	200.00	—	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>8</b>	<b>254.08</b>	<b>8</b>	<b>254.08</b>	<b>—</b>	<b>—</b>
Republic of Daghestan	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	3	0.03	3	0.03	—	—
Stavropol Territory	5	254.05	5	254.05	—	—
<b>VOLGA FEDERAL DISTRICT</b>	<b>41</b>	<b>15,932.16</b>	<b>39</b>	<b>15,532.16</b>	<b>2</b>	<b>400.00</b>
Republic of Bashkortostan	2	611.16	2	611.16	—	—
Mari El Republic	1	9.69	1	9.69	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	8	4,552.81	8	4,552.81	—	—
Udmurt Republic	1	582.94	1	582.94	—	—
Chuvash Republic — Chuvashia	3	481.95	1	81.95	2	400.00
Perm Territory	1	6,300.00	1	6,300.00	—	—
Kirov Region	2	88.46	2	88.46	—	—
Nizhny Novgorod Region	9	1,702.57	9	1,702.57	—	—
Orenburg Region	1	1,500.00	1	1,500.00	—	—
Penza Region	4	65.81	4	65.81	—	—
Samara Region	6	35.96	6	35.96	—	—
Saratov Region	3	0.81	3	0.81	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	—	—	—	—	—	—
<b>URALS FEDERAL DISTRICT</b>	<b>28</b>	<b>39,243.33</b>	<b>21</b>	<b>25,929.97</b>	<b>7</b>	<b>13,313.36</b>
Kurgan Region	2	6,560.00	2	6,560.00	—	—
Sverdlovsk Region	8	8,602.96	8	8,602.96	—	—
Tyumen Region	17	20,480.37	10	7,167.01	7	13,313.36
Khanty-Mansi Autonomous Area — Yugra	1	32.32	1	32.32	—	—
Yamal-Nenets Autonomous Area	10	20,013.37	3	6,700.01	7	13,313.36
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	6	434.68	6	434.68	—	—
Chelyabinsk Region	1	3,600.00	1	3,600.00	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>12</b>	<b>36,560.24</b>	<b>11</b>	<b>36,548.24</b>	<b>1</b>	<b>12.00</b>
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	1	923.97	1	923.97	—	—
Krasnoyarsk Territory	6	5,807.66	6	5,807.66	—	—
Irkutsk Region	—	—	—	—	—	—
Kemerovo Region — Kuzbass	1	0.01	1	0.01	—	—
Novosibirsk Region	3	16.10	2	4.10	1	12.00
Omsk Region	—	—	—	—	—	—
Tomsk Region	1	29,812.50	1	29,812.50	—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>17</b>	<b>35,884.93</b>	<b>16</b>	<b>16,296.56</b>	<b>1</b>	<b>19,588.37</b>
Republic of Buryatia	1	51.92	1	51.92	—	—
Republic of Sakha (Yakutia)	5	23,435.96	4	3,847.59	1	19,588.37
Trans-Baikal Territory	—	—	—	—	—	—
Kamchatka Territory	1	102.32	1	102.32	—	—
Primorye Territory	5	7,223.29	5	7,223.29	—	—
Khabarovsk Territory	2	18.00	2	18.00	—	—
Amur Region	1	4,645.32	1	4,645.32	—	—
Magadan Region	1	0.90	1	0.90	—	—
Sakhalin Region	1	407.22	1	407.22	—	—
Jewish Autonomous Region	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—

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

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	Q1 2024		
	currency type	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of foreign currency
2	3	4	
THE RUSSIAN FEDERATION	US dollar	4	2,906.41
	Chinese yuan	22	2,125.00
	Swiss franc	2	600.00
	UAE Dirham	1	2,200.00
CENTRAL FEDERAL DISTRICT	US dollar	2	625.00
	Chinese yuan	22	2,125.00
	Swiss franc	1	250.00
Belgorod Region		—	—
Bryansk Region		—	—
Vladimir Region		—	—
Voronezh Region		—	—
Ivanovo Region		—	—
Kaluga Region		—	—
Kostroma Region		—	—
Kursk Region		—	—
Lipetsk Region		—	—
Moscow Region		—	—
Orel Region		—	—
Ryazan Region		—	—
Smolensk Region		—	—
Tambov Region		—	—
Tver Region		—	—
Tula Region		—	—
Yaroslavl Region		—	—
Moscow	US dollar	2	625.00
	Chinese yuan	22	2,125.00
	Swiss franc	1	250.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	2	2,281.41
	Swiss franc	1	350.00
Republic of Karelia		—	—
Republic of Komi		—	—
Arkhangelsk Region		—	—
Nenets Autonomous Area		—	—
Arkhangelsk Region, excluding Nenets Autonomous Area		—	—
Vologda Region		—	—
Kaliningrad Region		—	—
Leningrad Region		—	—
Murmansk Region		—	—
Novgorod Region		—	—
Pskov Region		—	—
Saint Petersburg	US dollar	2	2,281.41
	Swiss franc	1	350.00

Table 6.1.4 (cont.)

1	2	3	4
<b>SOUTHERN FEDERAL DISTRICT</b>		—	—
Republic of Adygeya (Adygeya)		—	—
Republic of Kalmykia		—	—
Republic of Crimea		—	—
Krasnodar Territory		—	—
Astrakhan Region		—	—
Volgograd Region		—	—
Rostov Region		—	—
Sevastopol		—	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>		—	—
Republic of Daghestan		—	—
Republic of Ingushetia		—	—
Kabardino-Balkar Republic		—	—
Karachay-Cherkess Republic		—	—
Republic of North Ossetia — Alania		—	—
Chechen Republic		—	—
Stavropol Territory		—	—
<b>VOLGA FEDERAL DISTRICT</b>		—	—
Republic of Bashkortostan		—	—
Mari El Republic		—	—
Republic of Mordovia		—	—
Republic of Tatarstan (Tatarstan)		—	—
Udmurt Republic		—	—
Chuvash Republic — Chuvashia		—	—
Perm Territory		—	—
Kirov Region		—	—
Nizhny Novgorod Region		—	—
Orenburg Region		—	—
Penza Region		—	—
Samara Region		—	—
Saratov Region		—	—
Ulyanovsk Region		—	—
<b>URALS FEDERAL DISTRICT</b>		—	—
Kurgan Region		—	—
Sverdlovsk Region		—	—
Tyumen Region		—	—
Khanty-Mansi Autonomous Area — Yugra		—	—
Yamal-Nenets Autonomous Area		—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area		—	—
Chelyabinsk Region		—	—
<b>SIBERIAN FEDERAL DISTRICT</b>	UAE Dirham	1	2,200.00
Altai Republic		—	—
Republic of Tuva		—	—
Republic of Khakassia		—	—
Altai Territory		—	—
Krasnoyarsk Territory	UAE Dirham	1	2,200.00
Irkutsk Region		—	—
Kemerovo Region — Kuzbass		—	—
Novosibirsk Region		—	—
Omsk Region		—	—
Tomsk Region		—	—

Table 6.1.4 (end)

1	2	3	4
FAR-EASTERN FEDERAL DISTRICT		—	—
Republic of Buryatia		—	—
Republic of Sakha (Yakutia)		—	—
Trans-Baikal Territory		—	—
Kamchatka Territory		—	—
Primorye Territory		—	—
Khabarovsk Territory		—	—
Amur Region		—	—
Magadan Region		—	—
Sakhalin Region		—	—
Jewish Autonomous Region		—	—
Chukotka Autonomous Area		—	—



## 6.2. Borrowings

Table 6.2.1

### Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals<sup>1</sup>

(millions of rubles)

	31.03.2024									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities <sup>2</sup>		deposits and other funds of individuals <sup>3</sup>		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	104,933,154	16,061,915	17,720,704	2,623,716	30,033,885	8,124,580	42,815,675	4,077,140	5,590,978	0
CENTRAL FEDERAL DISTRICT	63,751,709	13,022,201	10,947,050	1,796,814	22,550,385	7,385,132	20,158,360	2,703,927	2,952,608	0
Belgorod Region	544,048	28,041	46,237	4,242	96,464	11,251	359,054	11,373	23,307	0
Bryansk Region	284,757	10,035	39,093	2,746	24,162	1,215	194,869	5,825	15,887	0
Vladimir Region	425,194	14,966	61,560	2,633	27,091	2,544	302,688	9,441	18,902	0
Voronezh Region	874,608	47,178	103,763	7,589	138,504	9,961	557,067	29,001	42,464	0
Ivanovo Region	264,477	11,017	23,696	2,255	16,640	118	199,080	8,381	11,091	0
Kaluga Region	391,260	19,489	67,424	6,061	41,590	4,277	239,393	8,864	14,872	0
Kostroma Region	554,902	5,364	14,919	1,015	363,042	671	123,862	3,587	5,979	0
Kursk Region	290,542	12,749	26,047	384	44,421	379	193,757	11,735	12,757	0
Lipetsk Region	332,517	66,081	33,732	5,087	51,341	52,971	217,983	7,780	16,777	0
Moscow Region	3,894,775	253,985	563,309	41,712	469,069	93,976	2,481,342	113,838	267,385	0
Orel Region	188,990	4,993	17,808	681	17,278	427	135,174	3,750	11,533	0
Ryazan Region	398,611	20,083	66,609	1,733	32,805	10,187	254,920	7,588	32,188	0
Smolensk Region	264,892	13,187	54,783	5,644	19,644	612	167,482	6,748	12,145	0
Tambov Region	234,016	5,382	36,615	1,124	21,164	44	156,261	4,091	8,484	0
Tver Region	371,590	10,789	47,806	954	44,629	559	254,308	9,029	15,114	0
Tula Region	572,503	23,111	156,289	5,005	45,842	7,225	321,844	10,093	32,107	0
Yaroslavl Region	506,081	23,020	83,152	3,790	59,884	1,410	329,659	16,807	18,852	0
Moscow	53,357,949	12,452,729	9,504,207	1,704,158	21,036,816	7,187,305	13,669,618	2,435,995	2,392,765	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	10,191,333	964,036	2,180,121	369,403	2,083,092	140,681	5,093,519	420,837	512,609	0
Republic of Karelia	177,452	6,787	14,168	1,663	13,326	242	133,957	4,534	10,072	0
Republic of Komi	256,942	12,429	17,253	4,374	26,011	0	194,511	7,788	12,378	0
Arkhangelsk Region	418,739	9,740	60,454	501	31,955	198	284,166	8,761	29,316	0
Nenets Autonomous Area	29,361	547	1,408	0	622	0	21,774	545	5,012	0
Arkhangelsk Region, excluding Nenets Autonomous Area	389,378	9,194	59,045	501	31,333	198	262,392	8,216	24,305	0
Vologda Region	451,639	190,722	54,422	106,420	112,116	71,113	256,461	10,557	13,414	0
Kaliningrad Region	442,162	30,727	66,919	7,443	45,090	793	292,500	21,257	20,297	0
Leningrad Region	417,368	12,862	35,161	3,575	69,673	689	286,229	8,225	16,175	0
Murmansk Region	340,904	36,319	28,105	10,383	23,123	1,438	264,039	12,036	13,952	0
Novgorod Region	147,024	5,411	15,205	627	15,225	23	106,604	4,655	5,180	0
Pskov Region	143,771	3,960	13,284	294	14,641	185	103,341	3,386	7,923	0
Saint Petersburg	7,395,332	655,080	1,875,150	234,124	1,731,931	65,998	3,171,713	339,638	383,903	0
<b>SOUTHERN FEDERAL DISTRICT</b>	5,062,289	412,175	658,674	80,442	594,831	185,559	3,070,653	138,092	431,757	0
Republic of Adygeya (Adygeya)	57,882	1,187	3,265	4	2,407	1	40,198	1,145	8,770	0
Republic of Kalmykia	27,129	465	1,509	0	937	0	18,735	444	4,125	0
Republic of Crimea	341,988	2,575	54,105	489	19,251	455	205,803	1,552	26,750	0
Krasnodar Territory	2,260,960	292,429	227,108	47,696	371,359	175,830	1,296,397	65,252	214,139	0
Astrakhan Region	202,807	6,686	29,334	1,647	7,053	0	134,971	4,179	23,658	0
Volgograd Region	573,338	25,978	70,487	5,085	35,281	3,827	404,911	16,511	39,444	0
Rostov Region	1,504,188	82,157	262,208	25,517	153,764	5,447	905,864	48,337	106,272	0
Sevastopol	93,998	699	10,659	3	4,780	0	63,775	671	8,600	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	1,109,715	30,447	142,730	7,970	78,847	154	747,397	20,175	85,755	0
Republic of Dagestan	170,513	2,102	15,854	437	3,779	84	131,171	1,403	11,899	0
Republic of Ingushetia	12,306	361	2,077	18	259	0	8,842	337	835	0
Kabardino-Balkar Republic	76,935	1,982	6,721	352	7,812	0	55,363	1,562	3,709	0
Karachay-Cherkess Republic	33,345	523	2,732	0	732	0	25,030	503	2,611	0
Republic of North Ossetia — Alania	94,300	1,570	7,696	27	2,594	0	70,195	1,496	10,512	0
Chechen Republic	72,653	871	21,627	45	4,943	0	39,525	244	3,586	0
Stavropol Territory	649,664	23,039	86,022	7,091	58,728	70	417,271	14,630	52,603	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>VOLGA FEDERAL DISTRICT</b>	<b>10,177,708</b>	<b>477,991</b>	<b>1,835,185</b>	<b>99,411</b>	<b>1,505,613</b>	<b>79,470</b>	<b>5,799,601</b>	<b>281,625</b>	<b>616,455</b>	<b>0</b>
Republic of Bashkortostan	931,831	35,144	114,883	8,566	76,995	2,538	619,054	23,026	89,334	0
Mari El Republic	149,934	2,568	12,143	305	15,166	45	108,395	2,112	9,023	0
Republic of Mordovia	162,115	6,544	13,361	1,651	21,112	1,466	113,288	3,321	9,197	0
Republic of Tatarstan (Tatarstan)	2,312,671	95,463	482,201	20,788	663,600	23,908	907,265	49,041	127,845	0
Udmurt Republic	456,400	13,666	108,470	3,570	37,907	24	255,223	9,653	37,569	0
Chuvash Republic — Chuvashia	382,341	9,012	57,915	1,106	42,305	735	231,256	6,915	38,868	0
Perm Territory	913,506	41,482	151,046	9,703	150,923	3,845	516,369	27,238	61,527	0
Kirov Region	353,417	6,890	52,208	1,076	43,446	471	221,289	5,058	16,412	0
Nizhny Novgorod Region	1,486,209	87,598	368,289	25,014	169,070	20,519	842,798	38,451	64,746	0
Orenburg Region	471,984	10,380	66,491	1,465	51,450	416	312,761	8,268	22,774	0
Penza Region	356,402	6,857	44,551	432	26,519	30	225,398	5,724	41,505	0
Samara Region	1,246,085	122,851	204,400	13,921	138,933	24,112	804,994	81,428	60,908	0
Saratov Region	604,337	23,927	75,052	6,819	46,168	1,352	423,346	14,745	22,756	0
Ulyanovsk Region	350,477	15,610	84,175	4,995	22,018	10	218,166	6,645	13,990	0
<b>URALS FEDERAL DISTRICT</b>	<b>6,405,716</b>	<b>472,206</b>	<b>823,168</b>	<b>96,125</b>	<b>2,086,327</b>	<b>43,842</b>	<b>2,884,447</b>	<b>323,866</b>	<b>417,311</b>	<b>0</b>
Kurgan Region	137,083	3,973	11,508	338	7,433	1,290	98,390	2,150	13,645	0
Sverdlovsk Region	2,149,124	137,571	373,850	76,320	407,977	7,577	1,096,993	49,797	180,856	0
Tyumen Region	2,972,822	259,411	211,585	9,524	1,525,641	8,229	1,014,553	240,627	167,467	0
Khanty-Mansi Autonomous Area — Yugra	1,987,587	233,753	65,070	6,874	1,380,773	5,097	459,870	221,304	60,293	0
Yamal-Nenets Autonomous Area	308,513	5,051	27,392	22	49,294	0	194,752	4,890	28,113	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	676,721	20,607	119,123	2,627	95,574	3,132	359,931	14,433	79,062	0
Chelyabinsk Region	1,146,687	71,251	226,225	9,943	145,277	26,746	674,511	31,291	55,342	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>5,123,257</b>	<b>291,348</b>	<b>738,738</b>	<b>77,894</b>	<b>694,487</b>	<b>88,869</b>	<b>3,158,674</b>	<b>111,215</b>	<b>337,331</b>	<b>0</b>
Altai Republic	30,972	359	1,411	32	9,042	0	17,624	303	1,713	0
Republic of Tuva	34,896	264	2,646	0	699	0	17,304	254	12,679	0
Republic of Khakassia	99,492	5,409	8,376	862	5,399	0	70,094	4,487	10,483	0
Altai Territory	517,475	17,674	71,603	3,564	78,177	5,560	312,978	8,223	33,361	0

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

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	916,433	62,383	130,631	11,563	123,110	32,849	565,374	17,209	62,901	0
Irkutsk Region	655,076	39,743	62,410	21,261	71,873	2,145	459,088	15,353	34,422	0
Kemerovo Region — Kuzbass	785,038	45,278	105,648	13,669	151,779	15,818	466,951	15,177	42,033	0
Novosibirsk Region	1,270,220	92,111	228,791	23,071	183,228	29,179	696,926	30,945	108,654	0
Omsk Region	495,789	15,159	83,288	3,080	35,911	86	335,750	10,610	19,304	0
Tomsk Region	317,866	12,968	43,933	791	35,267	3,233	216,585	8,653	11,783	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>3,111,426</b>	<b>391,511</b>	<b>395,037</b>	<b>95,657</b>	<b>440,305</b>	<b>200,874</b>	<b>1,903,023</b>	<b>77,403</b>	<b>237,152</b>	<b>0</b>
Republic of Buryatia	170,677	3,070	16,181	452	7,455	29	118,110	2,304	20,644	0
Republic of Sakha (Yakutia)	304,563	7,468	48,127	2,779	31,545	395	180,433	4,123	25,782	0
Trans-Baikal Territory	204,427	13,897	28,733	10,943	11,691	0	136,676	2,847	17,437	0
Kamchatka Territory	178,766	10,500	22,523	4,618	23,168	1,843	115,543	3,908	9,293	0
Primorye Territory	987,539	277,153	123,943	36,934	207,009	195,977	535,340	35,587	87,177	0
Khabarovsk Territory	536,053	20,605	62,536	5,672	47,304	1,065	362,301	13,241	42,960	0
Amur Region	255,173	20,443	30,940	8,488	25,929	1,226	168,148	3,305	16,348	0
Magadan Region	113,606	10,476	8,595	7,280	32,166	0	64,149	3,171	3,636	0
Sakhalin Region	303,796	26,888	47,409	18,409	51,413	338	180,347	8,001	10,848	0
Jewish Autonomous Region	29,944	429	1,750	17	1,061	0	24,218	402	1,766	0
Chukotka Autonomous Area	26,883	581	4,300	65	1,563	0	17,759	513	1,260	0
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>18,444</b>	<b>41,620</b>	<b>10,631</b>	<b>33,060</b>	<b>0</b>	<b>97</b>	<b>4,514</b>	<b>3,268</b>	<b>13</b>	<b>0</b>

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

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

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

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

Table 6.2.2

## Funds of Individual Entrepreneurs

(millions of rubles)

1	31.03.2024		
	2	3	4
	Total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	2,106,695	2,074,785	31,910
<b>CENTRAL FEDERAL DISTRICT</b>	<b>845,871</b>	<b>831,549</b>	<b>14,322</b>
Belgorod Region	18,393	18,223	170
Bryansk Region	10,238	10,127	111
Vladimir Region	14,335	14,186	149
Voronezh Region	30,603	30,450	153
Ivanovo Region	13,616	13,517	98
Kaluga Region	9,745	9,658	86
Kostroma Region	8,717	8,695	22
Kursk Region	13,073	12,965	108
Lipetsk Region	11,593	11,461	132
Moscow Region	105,607	105,003	604
Orel Region	6,774	6,722	52
Ryazan Region	11,487	11,374	112
Smolensk Region	8,789	8,743	46
Tambov Region	11,038	11,010	28
Tver Region	9,317	9,236	81
Tula Region	14,722	14,667	55
Yaroslavl Region	13,179	13,032	148
Moscow	534,645	522,478	12,168
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>206,783</b>	<b>203,044</b>	<b>3,739</b>
Republic of Karelia	5,722	5,678	44
Republic of Komi	6,557	6,403	154
Arkhangelsk Region	12,271	12,251	20
Nenets Autonomous Area	543	543	0
Arkhangelsk Region, excluding Nenets Autonomous Area	11,728	11,708	20
Vologda Region	12,337	12,245	92
Kaliningrad Region	16,141	15,948	192
Leningrad Region	9,313	9,294	19
Murmansk Region	7,864	7,820	45
Novgorod Region	4,461	4,443	18
Pskov Region	4,277	4,242	35
Saint Petersburg	127,840	124,721	3,119
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>245,943</b>	<b>243,229</b>	<b>2,714</b>
Republic of Adygeya (Adygeya)	3,145	3,145	1
Republic of Kalmykia	1,772	1,771	1
Republic of Crimea	17,443	17,443	0
Krasnodar Territory	119,889	118,498	1,392
Astrakhan Region	7,189	7,176	12
Volgograd Region	21,403	21,171	232
Rostov Region	69,850	68,775	1,075
Sevastopol	5,251	5,250	1
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>52,255</b>	<b>51,309</b>	<b>946</b>
Republic of Dagestan	7,514	7,508	6
Republic of Ingushetia	278	278	0
Kabardino-Balkar Republic	3,206	3,179	27
Karachay-Cherkess Republic	2,192	2,191	0
Republic of North Ossetia — Alania	3,113	3,112	0

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	2,401	2,401	0
Stavropol Territory	33,552	32,639	913
<b>VOLGA FEDERAL DISTRICT</b>	<b>299,218</b>	<b>296,236</b>	<b>2,982</b>
Republic of Bashkortostan	29,273	28,946	327
Mari El Republic	4,956	4,931	25
Republic of Mordovia	4,980	4,946	34
Republic of Tatarstan (Tatarstan)	42,402	42,003	399
Udmurt Republic	16,252	16,095	157
Chuvash Republic — Chuvashia	11,186	11,126	60
Perm Territory	31,761	31,570	191
Kirov Region	19,473	19,353	121
Nizhny Novgorod Region	37,717	36,932	785
Orenburg Region	17,668	17,588	80
Penza Region	17,341	17,280	61
Samara Region	30,080	29,762	318
Saratov Region	24,576	24,210	366
Ulyanovsk Region	11,551	11,493	57
<b>URALS FEDERAL DISTRICT</b>	<b>154,371</b>	<b>151,359</b>	<b>3,012</b>
Kurgan Region	5,810	5,676	134
Sverdlovsk Region	57,070	55,882	1,188
Tyumen Region	47,669	47,565	104
Khanty-Mansi Autonomous Area — Yugra	19,128	19,083	45
Yamal-Nenets Autonomous Area	8,025	8,020	5
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	20,517	20,462	54
Chelyabinsk Region	43,822	42,237	1,585
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>174,937</b>	<b>171,731</b>	<b>3,206</b>
Altai Republic	1,163	1,151	12
Republic of Tuva	1,519	1,515	4
Republic of Khakassia	4,968	4,949	19
Altai Territory	20,901	20,747	154
Krasnoyarsk Territory	32,065	31,922	143
Irkutsk Region	25,916	25,637	279
Kemerovo Region — Kuzbass	17,062	17,014	48
Novosibirsk Region	40,940	39,368	1,573
Omsk Region	21,177	20,264	913
Tomsk Region	9,225	9,164	61
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>127,318</b>	<b>126,328</b>	<b>990</b>
Republic of Buryatia	7,997	7,838	158
Republic of Sakha (Yakutia)	18,182	18,140	43
Trans-Baikal Territory	9,296	9,258	38
Kamchatka Territory	8,113	8,056	57
Primorye Territory	31,796	31,357	439
Khabarovsk Territory	18,543	18,418	125
Amur Region	13,442	13,362	80
Magadan Region	3,751	3,746	5
Sakhalin Region	13,083	13,040	43
Jewish Autonomous Region	1,119	1,116	2
Chukotka Autonomous Area	1,997	1,995	1
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>80</b>	<b>80</b>	<b>0</b>

## 6.3. Funds Allocations

Table 6.3.1

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

(millions of rubles)

1	Volume loans for February 2024											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	5,508,044	126,633	100,355	704,284	35,581	87,099	247,948	431,886	1,332,530	563,511	1,306,022	672,550
CENTRAL FEDERAL DISTRICT	3,213,587	20,728	9,790	244,310	7,906	24,079	126,406	255,234	764,161	350,662	1,122,611	297,489
Belgorod Region	24,059	1,302	0	8,191	7	1,433	1,324	637	6,725	336	161	3,943
Bryansk Region	11,765	0	0	6,051	0	582	362	177	1,492	588	47	2,465
Vladimir Region	11,147	28	0	4,419	235	299	595	213	1,804	601	67	2,886
Voronezh Region	57,236	32	0	6,318	80	3,591	2,269	1,726	33,624	4,726	128	4,740
Ivanovo Region	7,223	0	0	2,598	2	79	559	109	1,496	401	31	1,948
Kaluga Region	17,462	38	0	4,684	0	531	1,648	274	6,564	264	66	3,394
Kostroma Region	4,950	0	0	2,156	58	32	188	218	555	283	429	1,030
Kursk Region	14,146	6,000	0	2,175	7	2,045	256	239	1,603	229	75	1,516
Lipetsk Region	20,418	0	0	6,132	3	7,307	644	1,146	2,991	438	137	1,621
Moscow Region	452,823	181	5	51,901	1,763	777	24,134	4,447	198,748	35,335	83,954	51,582
Orel Region	8,881	0	0	2,207	88	828	470	134	3,716	448	32	958
Ryazan Region	15,646	0	0	5,270	102	1,871	1,696	673	3,382	561	49	2,042
Smolensk Region	18,498	0	0	2,188	1	161	441	620	5,565	419	641	8,462
Tambov Region	10,090	0	0	1,585	188	3,162	270	139	2,281	56	30	2,379
Tver Region	12,676	9	9	3,582	40	310	353	226	5,207	595	465	1,889
Tula Region	36,976	582	0	23,365	59	638	1,120	283	6,965	738	360	2,865
Yaroslavl Region	25,398	5	0	6,905	1,511	207	696	544	7,930	1,240	2,263	4,096
Moscow	2,464,195	12,549	9,775	104,584	3,762	227	89,380	243,427	473,512	303,405	1,033,676	199,673

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>702,122</b>	<b>2,240</b>	<b>1,620</b>	<b>92,674</b>	<b>3,752</b>	<b>4,143</b>	<b>24,243</b>	<b>125,521</b>	<b>148,439</b>	<b>52,178</b>	<b>128,376</b>	<b>120,556</b>
Republic of Karelia	22,706	291	0	2,915	518	26	564	140	447	243	144	17,419
Republic of Komi	11,076	1,624	1,620	7,556	11	71	186	179	560	152	88	649
Arkhangelsk Region	9,415	2	0	3,938	203	296	1,430	433	1,330	694	107	982
Nenets Autonomous Area	239	0	0	0	0	0	3	10	12	176	4	34
Arkhangelsk Region, excluding Nenets Autonomous Area	9,176	2	0	3,938	203	296	1,427	423	1,318	518	103	948
Vologda Region	74,224	1	0	3,243	601	374	698	289	2,166	800	63,663	2,389
Kaliningrad Region	35,440	47	0	3,735	668	2,003	1,232	420	2,835	1,479	19,875	3,146
Leningrad Region	32,992	25	0	4,855	103	602	2,337	1,747	4,322	14,047	290	4,665
Murmansk Region	5,415	111	0	123	1,079	2	1,478	840	546	97	122	1,016
Novgorod Region	8,519	13	0	3,725	140	360	355	221	2,039	166	77	1,421
Pskov Region	3,670	0	0	718	4	340	243	69	945	268	128	955
Saint Petersburg	498,665	126	0	61,868	425	69	15,720	121,182	133,248	34,233	43,881	87,914
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>312,887</b>	<b>697</b>	<b>591</b>	<b>42,829</b>	<b>1,637</b>	<b>18,223</b>	<b>14,074</b>	<b>7,891</b>	<b>143,191</b>	<b>39,488</b>	<b>5,348</b>	<b>39,510</b>
Republic of Adygeya (Adygeya)	2,259	16	0	1,008	0	171	269	31	198	363	40	163
Republic of Kalmykia	786	0	0	55	0	27	47	59	233	39	14	311
Republic of Crimea	20,149	400	400	4,415	612	364	1,666	1,466	4,312	2,188	1,011	3,716
Krasnodar Territory	173,054	65	7	10,085	247	10,474	7,445	3,299	88,258	29,488	3,350	20,344
Astrakhan Region	3,080	0	0	193	1	367	683	41	1,089	385	51	270
Volgograd Region	17,760	40	40	8,196	5	1,182	1,314	208	3,085	726	134	2,869
Rostov Region	92,724	176	144	18,715	442	5,598	2,487	2,772	45,195	6,165	597	10,577
Sevastopol	3,075	0	0	162	331	39	163	16	820	134	150	1,260
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>29,028</b>	<b>2</b>	<b>0</b>	<b>3,706</b>	<b>102</b>	<b>4,464</b>	<b>3,559</b>	<b>873</b>	<b>7,598</b>	<b>2,001</b>	<b>643</b>	<b>6,080</b>
Republic of Dagestan	1,530	0	0	179	0	130	555	26	260	53	34	292
Republic of Ingushetia	69	0	0	0	0	41	0	0	18	0	1	8
Kabardino-Balkar Republic	1,797	0	0	797	0	242	96	25	449	8	32	149
Karachay-Cherkess Republic	1,594	0	0	220	0	880	91	92	131	1	64	114
Republic of North Ossetia — Alania	1,997	0	0	160	0	583	289	25	237	580	23	99
Chechen Republic	1,084	0	0	44	1	67	40	49	350	8	147	378
Stavropol Territory	20,957	2	0	2,305	101	2,520	2,487	656	6,153	1,351	343	5,039



Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	499,060	26,195	25,810	177,622	4,462	18,888	36,021	9,575	96,160	35,405	14,402	80,330
Republic of Bashkortostan	46,478	466	378	15,989	63	1,593	4,311	518	10,603	4,545	359	8,032
Mari El Republic	3,614	0	0	922	25	242	667	108	664	53	35	898
Republic of Mordovia	5,055	0	0	2,018	120	153	195	211	1,010	140	40	1,167
Republic of Tatarstan (Tatarstan)	124,529	1,650	1,650	45,536	1,107	4,391	16,631	2,586	19,990	6,221	4,946	21,472
Udmurt Republic	21,283	1,909	1,905	10,245	103	124	425	258	2,364	2,560	236	3,059
Chuvash Republic — Chuvashia	10,699	0	0	5,015	18	160	1,169	123	2,361	540	266	1,047
Perm Territory	33,678	2,088	2,024	11,885	198	432	2,105	635	5,832	3,716	2,333	4,454
Kirov Region	10,034	0	0	1,736	11	343	568	260	3,642	786	159	2,528
Nizhny Novgorod Region	104,060	70	0	51,727	1,848	1,932	3,523	1,558	21,427	3,575	1,020	17,381
Orenburg Region	28,282	11,928	11,923	4,270	165	730	884	948	5,126	373	173	3,686
Penza Region	15,993	0	0	4,343	13	2,932	1,503	587	4,095	1,170	76	1,274
Samara Region	55,697	7,846	7,726	15,903	258	3,972	2,618	937	11,090	1,988	1,313	9,773
Saratov Region	27,156	231	205	4,944	421	1,533	1,053	382	6,702	8,760	255	2,873
Ulyanovsk Region	12,501	9	0	3,088	113	351	368	464	1,256	978	3,190	2,685
<b>URALS FEDERAL DISTRICT</b>	281,203	56,527	56,337	59,288	5,554	3,499	15,622	8,279	37,274	32,431	11,707	51,023
Kurgan Region	6,220	14	2	2,589	642	285	387	279	468	632	66	857
Sverdlovsk Region	120,277	130	0	43,797	2,082	1,287	6,675	3,099	20,267	17,734	4,463	20,743
Tyumen Region	100,032	56,366	56,335	1,198	2,247	1,295	5,866	3,235	6,388	9,070	4,479	9,888
Khanty-Mansi Autonomous Area — Yugra	58,168	48,265	48,234	311	954	27	2,362	790	2,638	439	142	2,241
Yamal-Nenets Autonomous Area	15,203	8,096	8,096	149	107	14	716	1,266	368	187	3,710	588
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	26,661	5	5	738	1,185	1,255	2,788	1,180	3,381	8,444	627	7,059
Chelyabinsk Region	54,674	16	0	11,704	584	631	2,694	1,666	10,151	4,995	2,700	19,535
<b>SIBERIAN FEDERAL DISTRICT</b>	313,862	5,206	2,704	75,158	5,698	11,500	18,024	7,924	105,393	18,689	6,509	59,760
Altai Republic	3,856	0	0	105	10	21	60	65	2,969	26	20	579
Republic of Tuva	439	13	0	3	0	6	109	18	170	5	35	80
Republic of Khakassia	2,365	207	0	65	11	13	470	41	549	225	15	768
Altai Territory	20,280	22	0	3,855	64	1,750	653	682	6,311	1,839	319	4,784
Krasnoyarsk Territory	100,068	38	31	42,622	4,830	1,059	6,346	1,613	29,290	3,275	1,067	9,929
Irkutsk Region	52,380	3,206	1,048	2,288	263	324	3,438	947	33,346	2,182	517	5,869
Kemerovo Region — Kuzbass	31,533	1,181	1,157	10,436	94	1,316	640	941	10,575	1,301	983	4,066

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	54,196	118	50	9,336	259	1,454	4,210	2,220	13,542	7,814	3,289	11,954
Omsk Region	19,491	2	0	3,937	119	1,289	634	853	6,126	833	189	5,509
Tomsk Region	29,252	419	419	2,512	49	4,268	1,463	543	2,514	1,187	75	16,221
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>156,296</b>	<b>15,038</b>	<b>3,503</b>	<b>8,696</b>	<b>6,470</b>	<b>2,303</b>	<b>10,000</b>	<b>16,591</b>	<b>30,314</b>	<b>32,656</b>	<b>16,425</b>	<b>17,802</b>
Republic of Buryatia	5,058	119	0	138	0	24	469	74	1,949	1,235	61	989
Republic of Sakha (Yakutia)	13,080	4,207	2,853	355	1,983	41	1,426	1,265	1,233	396	112	2,062
Trans-Baikal Territory	14,214	7,294	0	193	38	4	1,263	106	1,335	3,050	72	860
Kamchatka Territory	10,789	0	0	407	263	153	1,588	55	2,466	589	4,895	373
Primorye Territory	45,080	9	2	4,259	41	710	2,076	3,920	10,414	5,241	11,053	7,359
Khabarovsk Territory	37,628	114	0	2,572	2,756	158	1,296	10,221	6,803	9,979	120	3,609
Amur Region	17,391	88	0	567	0	1,204	762	261	1,320	11,860	43	1,287
Magadan Region	6,062	2,082	0	21	15	0	10	359	3,325	44	5	201
Sakhalin Region	5,546	491	491	177	874	9	1,111	303	1,422	261	57	840
Jewish Autonomous Region	476	211	0	7	0	0	0	1	40	1	6	210
Chukotka Autonomous Area	973	424	157	0	500	0	0	27	7	1	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 February 2024											
	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	519,675	79,015	27,851	279,154	0	556	34	4,072	50,563	50,779	55,502	0
CENTRAL FEDERAL DISTRICT	230,291	236	0	151,628	0	0	34	171	24,102	8,155	45,965	0
Belgorod Region	6,863	0	0	0	0	0	0	0	6,863	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	2,763	0	0	2,763	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	309	0	0	309	0	0	0	0	0	0	0	0
Lipetsk Region	265	0	0	0	0	0	0	0	265	0	0	0
Moscow Region	2,408	0	0	2,408	0	0	0	0	0	0	0	0
Orel Region	450	0	0	0	0	0	0	0	450	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	96	0	0	96	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	3,813	0	0	3,813	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	213,326	236	0	142,241	0	0	34	171	16,524	8,155	45,965	0



Table 6.3.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	14,391	6,289	6,289	7,902	0	0	0	0	200	0	0	0
Republic of Bashkortostan	0	0	0	0	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)	253	0	0	53	0	0	0	0	200	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	416	0	0	416	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	443	0	0	443	0	0	0	0	0	0	0	0
Orenburg Region	6,289	6,289	6,289	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	6,990	0	0	6,990	0	0	0	0	0	0	0	0
Saratov Region	0	0	0	0	0	0	0	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
<b>URALS FEDERAL DISTRICT</b>	65,076	6,148	0	58,899	0	0	0	0	29	0	0	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	58,261	0	0	58,233	0	0	0	0	29	0	0	0
Tyumen Region	0	0	0	0	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	0	0	0	0	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	6,814	6,148	0	666	0	0	0	0	0	0	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	65,358	20,600	20,600	26,043	0	0	0	0	2,193	16,521	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	43,248	17,792	17,792	25,448	0	0	0	0	8	0	0	0
Irkutsk Region	16,742	0	0	221	0	0	0	0	0	16,521	0	0
Kemerovo Region — Kuzbass	3,933	2,809	2,809	0	0	0	0	0	1,125	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 29.02.2024											
	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	57,903,484	2,731,143	1,772,254	12,553,107	1,519,940	2,664,002	3,632,998	3,411,640	6,840,818	11,756,256	12,366,197	427,383
CENTRAL FEDERAL DISTRICT	31,132,826	501,506	191,011	4,364,251	702,407	1,042,592	2,076,720	1,940,292	3,098,443	7,154,846	10,022,922	228,847
Belgorod Region	295,792	36,362	0	123,503	488	63,211	8,266	8,986	44,059	6,299	2,959	1,658
Bryansk Region	188,650	11	0	46,591	651	106,342	2,133	1,607	11,690	15,289	2,033	2,303
Vladimir Region	144,689	377	1	85,233	2,624	8,610	5,545	4,220	13,834	18,131	4,147	1,968
Voronezh Region	497,692	685	0	112,837	3,465	166,551	32,389	11,513	83,274	78,809	5,076	3,093
Ivanovo Region	65,682	0	0	26,427	159	5,373	5,001	1,475	11,884	12,733	1,205	1,424
Kaluga Region	216,187	417	0	90,789	119	59,331	17,798	2,777	25,471	14,289	2,900	2,295
Kostroma Region	58,363	17	0	27,968	307	3,502	2,547	2,985	5,709	12,295	2,464	568
Kursk Region	334,611	59,497	0	148,382	374	102,124	3,667	2,398	10,942	4,259	1,723	1,244
Lipetsk Region	270,308	25	0	95,241	150	128,267	7,828	5,250	17,480	13,593	1,416	1,058
Moscow Region	4,375,410	387	34	610,233	227,176	54,776	406,312	261,352	577,516	965,356	1,240,650	31,651
Orel Region	104,580	58	0	32,875	287	40,933	4,596	1,394	16,432	6,437	766	803
Ryazan Region	319,668	96,037	0	76,348	1,717	48,482	25,631	3,088	49,288	15,688	2,011	1,376
Smolensk Region	59,426	41	2	15,809	773	5,972	3,591	7,530	16,298	4,875	2,389	2,148
Tambov Region	179,806	10	0	37,888	1,063	95,207	3,883	1,681	36,103	2,230	563	1,177
Tver Region	191,323	135	135	72,038	84	40,250	15,008	2,592	27,792	16,664	15,697	1,063
Tula Region	572,456	6,640	0	456,322	2,330	43,542	10,305	2,541	29,391	16,074	2,902	2,410
Yaroslavl Region	296,480	40	0	151,835	4,297	19,223	13,270	8,957	28,845	20,555	47,856	1,601
Moscow	22,961,705	300,765	190,839	2,153,933	456,342	50,897	1,508,948	1,609,945	2,092,437	5,931,269	8,686,162	171,007

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>7,916,828</b>	<b>501,167</b>	<b>490,208</b>	<b>2,579,099</b>	<b>107,843</b>	<b>130,183</b>	<b>435,628</b>	<b>418,366</b>	<b>1,317,641</b>	<b>1,501,520</b>	<b>885,257</b>	<b>40,124</b>
Republic of Karelia	53,711	1,201	0	24,055	3,920	1,828	4,528	1,319	3,917	3,662	5,400	3,880
Republic of Komi	71,496	31,253	31,207	20,998	32	1,857	1,496	3,421	6,393	4,074	1,074	897
Arkhangelsk Region	323,468	12,431	12,092	261,626	4,570	3,362	13,097	4,558	7,847	11,051	4,056	872
Nenets Autonomous Area	18,979	12,092	12,092	15	964	5	108	144	197	5,346	79	31
Arkhangelsk Region, excluding Nenets Autonomous Area	304,489	339	0	261,610	3,607	3,357	12,989	4,415	7,650	5,705	3,977	841
Vologda Region	210,731	38	0	95,226	2,035	6,923	4,002	2,555	10,516	19,094	69,065	1,275
Kaliningrad Region	554,971	3,854	0	123,274	1,902	35,532	19,667	5,904	26,580	22,229	313,940	2,088
Leningrad Region	1,667,090	295	0	874,383	13,330	34,280	35,111	34,775	29,313	638,160	3,988	3,456
Murmansk Region	134,430	4,362	0	3,952	22,193	91	33,540	17,474	7,181	3,038	41,915	685
Novgorod Region	85,194	31	0	59,599	1,091	6,461	1,037	1,282	12,530	1,676	685	802
Pskov Region	68,743	1	0	18,795	386	37,719	2,747	1,029	2,849	2,955	1,686	576
Saint Petersburg	4,746,994	447,702	446,910	1,097,191	58,385	2,130	320,402	346,049	1,210,514	795,580	443,448	25,593
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>3,470,429</b>	<b>9,613</b>	<b>6,823</b>	<b>651,520</b>	<b>79,916</b>	<b>419,334</b>	<b>210,498</b>	<b>251,846</b>	<b>820,066</b>	<b>839,244</b>	<b>163,036</b>	<b>25,355</b>
Republic of Adygeya (Adygeya)	28,468	201	13	6,103	0	5,239	5,294	416	1,997	8,205	864	149
Republic of Kalmykia	10,593	1	0	712	2,611	1,383	1,115	876	2,599	702	426	169
Republic of Crimea	170,432	7	0	21,925	12,753	8,311	21,950	30,579	25,573	30,510	16,357	2,467
Krasnodar Territory	2,131,928	587	116	232,130	37,596	235,241	117,684	163,604	587,392	647,644	97,377	12,673
Astrakhan Region	68,600	1,988	0	4,175	325	10,932	14,090	14,360	7,697	12,996	1,720	318
Volgograd Region	244,031	2,494	2,469	125,841	445	39,181	20,246	4,398	26,159	15,419	7,468	2,380
Rostov Region	795,606	4,335	4,226	259,339	23,681	116,995	27,443	37,141	162,628	120,600	37,338	6,105
Sevastopol	20,771	0	0	1,294	2,506	2,052	2,678	471	6,020	3,168	1,488	1,094
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>540,406</b>	<b>1,318</b>	<b>41</b>	<b>141,345</b>	<b>2,182</b>	<b>177,742</b>	<b>40,296</b>	<b>15,812</b>	<b>99,399</b>	<b>43,668</b>	<b>14,159</b>	<b>4,485</b>
Republic of Dagestan	37,198	55	7	14,267	0	5,678	7,719	727	5,884	1,643	976	252
Republic of Ingushetia	5,566	0	0	1,985	0	2,941	201	17	375	14	28	4
Kabardino-Balkar Republic	30,613	20	0	9,034	31	13,731	785	399	4,250	1,453	715	196
Karachay-Cherkess Republic	34,528	277	0	9,605	1	5,823	4,418	1,949	3,710	7,574	1,069	103
Republic of North Ossetia — Alania	32,270	824	0	2,779	26	18,629	2,484	1,765	2,704	1,279	1,681	99
Chechen Republic	19,157	78	5	3,158	11	6,564	1,399	223	3,204	3,674	702	145
Stavropol Territory	381,073	64	29	100,517	2,113	124,377	23,290	10,732	79,274	28,033	8,988	3,685



Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	4,814,002	156,554	122,149	1,976,974	89,643	491,482	362,410	211,830	549,484	730,080	195,424	50,120
Republic of Bashkortostan	511,703	16,881	2,516	237,729	4,051	39,877	55,608	9,505	49,660	85,743	6,860	5,789
Mari El Republic	79,706	2	0	14,563	203	49,457	5,081	1,128	5,899	1,855	883	635
Republic of Mordovia	72,168	474	0	30,562	449	25,469	3,221	1,642	4,414	3,543	1,775	619
Republic of Tatarstan (Tatarstan)	972,280	7,261	7,202	402,747	12,281	68,131	116,110	22,015	91,253	172,326	68,060	12,097
Udmurt Republic	261,072	7,561	7,539	122,004	759	22,259	6,114	7,911	15,539	71,125	5,942	1,859
Chuvash Republic — Chuvashia	86,934	1	0	30,972	352	10,559	15,266	2,066	9,578	14,263	3,244	633
Perm Territory	826,271	9,720	6,528	402,004	1,672	16,214	29,662	98,126	33,398	177,793	53,612	4,070
Kirov Region	70,411	46	10	20,263	363	21,419	3,898	2,487	11,530	7,616	1,607	1,183
Nizhny Novgorod Region	653,578	386	79	232,579	33,449	32,591	32,361	23,879	194,425	79,242	14,946	9,720
Orenburg Region	305,366	68,947	53,323	120,188	20,979	31,237	16,774	9,191	18,943	12,262	3,913	2,932
Penza Region	193,898	82	0	28,070	811	87,136	22,164	3,756	18,411	29,696	2,732	1,041
Samara Region	506,319	32,032	31,867	240,067	4,534	41,773	41,644	18,574	58,113	43,109	20,371	6,104
Saratov Region	196,314	13,136	13,084	64,484	9,033	35,230	8,772	8,816	28,664	19,613	6,715	1,851
Ulyanovsk Region	77,981	27	0	30,741	707	10,130	5,735	2,735	9,659	11,893	4,765	1,587
<b>URALS FEDERAL DISTRICT</b>	4,294,404	598,344	534,129	1,692,083	68,090	110,781	190,532	120,501	280,996	527,259	678,073	27,746
Kurgan Region	61,815	20	2	28,217	5,102	9,893	3,806	1,721	4,474	6,166	1,680	736
Sverdlovsk Region	1,644,745	4,545	87	952,586	24,599	18,263	64,090	35,971	152,144	264,692	115,980	11,876
Tyumen Region	1,878,705	533,528	533,478	360,354	28,816	57,885	83,996	68,628	50,246	167,290	522,248	5,715
Khanty-Mansi Autonomous Area — Yugra	418,399	284,305	284,264	3,076	8,908	293	28,216	42,106	14,122	24,434	11,272	1,666
Yamal-Nenets Autonomous Area	886,861	233,995	233,989	112,244	3,676	85	11,302	16,249	5,918	4,172	498,677	543
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	573,446	15,228	15,225	245,034	16,232	57,507	44,478	10,273	30,206	138,684	12,298	3,505
Chelyabinsk Region	709,138	60,251	563	350,925	9,572	24,740	38,640	14,181	74,133	89,111	38,166	9,420
<b>SIBERIAN FEDERAL DISTRICT</b>	2,765,746	280,120	223,684	716,876	334,446	199,017	189,887	112,070	455,215	350,334	88,753	39,027
Altai Republic	10,691	0	0	1,063	45	356	470	464	7,267	374	328	324
Republic of Tuva	5,398	377	0	249	0	175	946	297	2,638	174	414	127
Republic of Khakassia	22,552	1,842	800	1,535	87	998	8,362	765	4,087	3,597	602	677
Altai Territory	190,104	21,071	0	45,998	978	53,244	6,126	6,415	26,003	24,058	2,913	3,298
Krasnoyarsk Territory	794,164	40,244	35,219	284,133	225,077	27,445	34,640	16,013	63,349	77,579	19,779	5,904
Irkutsk Region	351,437	37,487	9,989	46,865	103,070	8,719	23,540	9,580	69,237	34,961	14,319	3,659
Kemerovo Region — Kuzbass	466,746	91,134	90,212	163,470	758	21,447	17,795	16,113	99,145	38,229	15,927	2,726

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	586,854	85,018	84,700	86,278	1,924	35,003	74,523	54,001	78,878	137,085	26,922	7,221
Omsk Region	150,972	17	1	57,204	1,089	20,508	17,429	4,056	23,862	19,630	3,992	3,184
Tomsk Region	186,830	2,929	2,763	30,080	1,417	31,121	6,056	4,366	80,750	14,647	3,558	11,906
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2,968,843</b>	<b>682,521</b>	<b>204,208</b>	<b>430,959</b>	<b>135,412</b>	<b>92,871</b>	<b>127,028</b>	<b>340,922</b>	<b>219,575</b>	<b>609,304</b>	<b>318,573</b>	<b>11,679</b>
Republic of Buryatia	125,560	880	9	12,835	37	3,500	8,051	2,172	17,959	76,151	2,634	1,341
Republic of Sakha (Yakutia)	343,643	206,382	172,060	5,608	48,968	859	23,011	19,933	27,366	4,572	4,633	2,312
Trans-Baikal Territory	286,656	230,427	0	1,980	650	722	6,822	2,357	8,423	33,358	1,369	547
Kamchatka Territory	131,352	82	0	7,152	9,775	2,667	3,852	13,723	10,781	14,247	68,850	225
Primorye Territory	758,861	544	2	167,532	2,799	34,458	36,616	117,405	72,335	140,904	182,390	3,878
Khabarovsk Territory	585,500	32,704	2	105,284	6,250	25,746	20,044	156,880	36,165	192,227	8,214	1,986
Amur Region	349,393	7,236	0	124,684	47,259	24,038	5,820	4,733	8,830	124,958	1,091	746
Magadan Region	181,986	142,589	0	1,626	7,504	31	356	4,869	18,002	506	6,362	142
Sakhalin Region	160,973	32,135	32,134	4,015	8,115	599	22,251	18,221	10,557	21,786	42,911	383
Jewish Autonomous Region	7,665	5,719	0	111	5	213	83	108	758	512	66	91
Chukotka Autonomous Area	37,254	23,824	0	131	4,051	38	124	523	8,397	83	54	29

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 29.02.2024											
	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	7,856,106	1,567,361	1,143,853	3,139,157	277	3,997	120	96,909	395,996	931,228	1,721,061	0
CENTRAL FEDERAL DISTRICT	3,203,088	63,260	9,991	1,311,652	0	1,821	82	8,694	75,348	477,586	1,264,645	0
Belgorod Region	51,977	34,633	0	7,340	0	0	0	0	10,004	0	0	0
Bryansk Region	6	0	0	0	0	0	0	6	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	117,143	0	0	117,143	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	9,586	0	0	3,756	0	0	0	0	0	5,830	0	0
Kostroma Region	97	0	0	97	0	0	0	0	0	0	0	0
Kursk Region	32,722	1,370	0	31,352	0	0	0	0	0	0	0	0
Lipetsk Region	2,915	0	0	959	0	0	0	0	1,956	0	0	0
Moscow Region	359,073	2,715	2,715	43,150	0	1,747	0	6,176	709	20,933	283,644	0
Orel Region	989	0	0	16	0	0	0	0	973	0	0	0
Ryazan Region	1,551	0	0	0	0	0	0	0	0	1,551	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	1,014	0	0	1,014	0	0	0	0	0	0	0	0
Tver Region	1,390	0	0	1,390	0	0	0	0	0	0	0	0
Tula Region	5,699	0	0	5,699	0	0	0	0	0	0	0	0
Yaroslavl Region	4,776	0	0	0	0	75	0	0	0	0	4,701	0
Moscow	2,614,150	24,542	7,276	1,099,736	0	0	82	2,512	61,707	449,272	976,300	0



Table 6.3.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	666,061	345,854	345,854	292,259	23	0	0	5,219	1,750	20,956	0	0
Republic of Bashkortostan	63	0	0	63	0	0	0	0	0	0	0	0
Mari El Republic	1,378	0	0	1,378	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)	900	0	0	596	0	0	0	0	304	0	0	0
Udmurt Republic	339,564	339,564	339,564	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	132,797	0	0	132,601	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	29,479	0	0	2,295	0	0	0	5,219	1,207	20,759	0	0
Orenburg Region	93,511	6,289	6,289	87,199	23	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	49,196	0	0	49,196	0	0	0	0	0	0	0	0
Saratov Region	19,172	0	0	18,932	0	0	0	0	240	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
<b>URALS FEDERAL DISTRICT</b>	1,042,114	687,939	633,553	324,325	0	0	0	0	255	441	29,153	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	178,168	0	0	177,472	0	0	0	0	255	441	0	0
Tyumen Region	782,582	633,553	633,553	119,876	0	0	0	0	0	0	29,153	0
Khanty-Mansi Autonomous Area — Yugra	8,321	8,321	8,321	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	724,228	625,232	625,232	69,843	0	0	0	0	0	0	29,153	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	50,033	0	0	50,033	0	0	0	0	0	0	0	0
Chelyabinsk Region	81,363	54,387	0	26,977	0	0	0	0	0	0	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	806,252	163,105	141,505	567,384	0	0	38	0	3,250	72,473	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	637,017	33,249	17,792	547,685	0	0	0	0	131	55,952	0	0
Irkutsk Region	41,284	6,144	0	18,619	0	0	0	0	0	16,521	0	0
Kemerovo Region— Kuzbass	29,306	27,482	27,482	0	0	0	0	0	1,824	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 29.02.2024											
	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	2,570,148	33,152	27,207	373,225	17,121	88,135	213,179	40,465	344,674	486,325	956,218	17,653
CENTRAL FEDERAL DISTRICT	1,810,493	14,266	13,478	160,897	6,054	18,933	109,601	16,754	191,801	379,062	906,594	6,531
Belgorod Region	10,182	0	0	5,911	0	1,016	147	212	1,352	811	653	81
Bryansk Region	4,376	0	0	2,806	0	91	36	74	330	914	81	45
Vladimir Region	9,855	1	1	6,632	3	1,606	108	62	495	123	782	45
Voronezh Region	15,415	0	0	2,566	0	80	309	270	11,304	502	166	218
Ivanovo Region	3,245	0	0	347	0	180	181	103	884	1,451	67	32
Kaluga Region	36,166	219	0	29,719	6	198	1,285	106	619	2,814	1,137	64
Kostroma Region	547	0	0	75	0	16	61	43	323	10	9	10
Kursk Region	7,429	0	0	4,640	289	1,017	384	61	815	84	39	100
Lipetsk Region	2,808	3	0	161	5	17	257	208	1,697	131	191	139
Moscow Region	154,729	24	0	12,511	596	6,031	34,758	7,361	18,603	51,286	22,571	988
Orel Region	5,618	0	0	3,726	0	18	479	81	891	181	169	74
Ryazan Region	4,457	3	0	909	1	916	626	264	1,199	378	82	78
Smolensk Region	2,693	3	0	983	1	301	246	236	603	128	61	130
Tambov Region	3,212	0	0	1,106	15	220	573	46	1,063	39	24	126
Tver Region	2,521	0	0	1,314	5	34	77	110	781	67	64	69
Tula Region	5,591	0	0	2,347	1	1,361	296	176	770	102	400	136
Yaroslavl Region	13,618	13	0	226	2,108	5,634	2,027	1,757	631	838	293	91
Moscow	1,528,031	14,001	13,477	84,916	3,025	197	67,751	5,585	149,442	319,201	879,806	4,105

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	196,186	12,346	12,126	52,380	928	6,386	20,932	3,504	57,154	30,414	9,820	2,322
Republic of Karelia	1,287	14	0	159	0	769	47	45	164	36	17	36
Republic of Komi	4,473	34	34	574	1	54	74	62	2,338	1,243	30	63
Arkhangelsk Region	14,269	12,092	12,092	40	3	59	48	56	147	94	1,648	83
Nenets Autonomous Area	12,112	12,092	12,092	0	0	0	1	2	9	1	5	2
Arkhangelsk Region, excluding Nenets Autonomous Area	2,157	0	0	40	3	59	48	54	138	93	1,643	81
Vologda Region	4,532	0	0	126	0	69	225	189	1,387	2,388	68	81
Kaliningrad Region	10,921	0	0	5,433	0	2,576	682	374	1,239	490	65	63
Leningrad Region	19,723	0	0	9,324	0	1,478	1,801	378	4,618	1,939	108	78
Murmansk Region	802	0	0	67	0	3	36	23	491	29	56	96
Novgorod Region	2,206	0	0	803	0	1,105	38	60	139	20	21	20
Pskov Region	1,025	0	0	108	0	243	168	73	334	53	13	33
Saint Petersburg	136,948	206	0	35,746	924	30	17,812	2,244	46,298	24,123	7,794	1,770
<b>SOUTHERN FEDERAL DISTRICT</b>	107,101	2,086	53	27,167	7,350	12,598	12,661	10,084	13,060	15,164	5,292	1,638
Republic of Adygeya (Adygeya)	686	0	0	22	0	27	120	22	86	279	108	21
Republic of Kalmykia	704	0	0	20	0	315	84	36	152	26	55	17
Republic of Crimea	3,489	0	0	635	1	182	98	675	649	1,014	83	153
Krasnodar Territory	41,841	92	51	8,569	7,021	8,792	4,332	649	5,719	3,667	2,149	852
Astrakhan Region	10,814	1,988	0	42	324	253	2,878	33	635	4,561	58	42
Volgograd Region	10,835	0	0	303	1	2,598	3,158	128	1,322	735	2,417	172
Rostov Region	38,223	6	3	17,561	3	431	1,827	8,533	4,394	4,763	362	344
Sevastopol	509	0	0	16	0	1	164	7	103	121	60	38
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	66,724	917	21	26,419	26	7,059	7,502	625	12,631	8,624	2,607	313
Republic of Dagestan	19,527	47	0	11,024	0	2,405	3,809	125	1,862	65	147	43
Republic of Ingushetia	675	0	0	53	0	356	126	0	123	7	8	1
Kabardino-Balkar Republic	5,408	18	0	3,333	26	525	166	112	1,095	29	78	24
Karachay-Cherkess Republic	12,450	0	0	1,728	0	486	1,876	18	930	7,353	44	14
Republic of North Ossetia — Alania	1,691	808	0	110	0	119	193	35	305	68	36	16
Chechen Republic	5,762	24	0	357	0	2,979	651	11	1,303	426	7	4
Stavropol Territory	21,212	21	21	9,814	0	189	681	323	7,012	675	2,287	210



Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	<b>150,390</b>	<b>515</b>	<b>506</b>	<b>33,724</b>	<b>1,016</b>	<b>10,360</b>	<b>21,953</b>	<b>3,686</b>	<b>31,476</b>	<b>26,461</b>	<b>17,754</b>	<b>3,444</b>
Republic of Bashkortostan	21,802	80	75	2,299	380	799	3,562	419	2,894	10,357	494	517
Mari El Republic	3,882	0	0	1,026	0	2	298	64	2,398	22	40	31
Republic of Mordovia	2,488	0	0	1,178	0	684	19	26	315	143	28	95
Republic of Tatarstan (Tatarstan)	20,569	2	0	6,201	4	579	2,058	1,084	3,604	5,756	375	907
Udmurt Republic	2,361	10	10	223	18	36	143	171	551	56	1,037	115
Chuvash Republic — Chuvashia	3,951	0	0	355	302	26	131	115	186	2,686	63	86
Perm Territory	6,702	215	214	821	3	387	363	224	2,633	1,524	252	280
Kirov Region	1,945	0	0	720	241	144	183	70	428	43	50	66
Nizhny Novgorod Region	8,293	1	0	1,160	0	174	1,207	193	4,461	389	315	393
Orenburg Region	28,383	1	0	11,319	0	3,217	11,170	179	1,135	682	344	337
Penza Region	3,016	0	0	280	0	755	449	105	581	620	51	176
Samara Region	28,444	3	3	3,122	2	491	1,497	779	6,960	2,837	12,555	198
Saratov Region	14,686	204	204	4,170	5	3,034	493	167	4,175	196	2,074	169
Ulyanovsk Region	3,869	0	0	851	61	33	378	90	1,156	1,152	76	72
<b>URALS FEDERAL DISTRICT</b>	<b>90,466</b>	<b>29</b>	<b>23</b>	<b>47,345</b>	<b>21</b>	<b>1,482</b>	<b>12,155</b>	<b>1,496</b>	<b>16,665</b>	<b>2,933</b>	<b>7,092</b>	<b>1,247</b>
Kurgan Region	2,107	0	0	1,569	0	93	96	36	206	18	59	29
Sverdlovsk Region	12,098	5	0	1,500	2	176	2,435	406	3,545	567	3,017	446
Tyumen Region	53,033	24	23	28,408	14	89	8,070	801	10,077	1,416	3,850	283
Khanty-Mansi Autonomous Area — Yugra	8,607	1	1	353	4	27	2,343	449	1,068	1,110	3,134	117
Yamal-Nenets Autonomous Area	5,505	7	7	26	5	3	3,888	228	672	60	563	54
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	38,920	16	16	28,028	6	58	1,839	125	8,337	246	152	113
Chelyabinsk Region	23,227	0	0	15,868	5	1,125	1,554	252	2,837	932	165	489
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>96,877</b>	<b>1,142</b>	<b>1,000</b>	<b>15,852</b>	<b>1,660</b>	<b>8,149</b>	<b>21,683</b>	<b>3,077</b>	<b>15,556</b>	<b>22,310</b>	<b>5,832</b>	<b>1,618</b>
Altai Republic	1,074	0	0	5	0	47	39	8	932	8	19	15
Republic of Tuva	265	0	0	10	0	18	17	34	130	2	41	14
Republic of Khakassia	593	0	0	64	0	114	45	57	236	29	27	22
Altai Territory	8,336	4	0	484	7	6,292	205	106	613	410	102	113
Krasnoyarsk Territory	19,448	5	0	7,131	23	949	1,923	1,736	2,260	4,997	155	270
Irkutsk Region	10,216	120	0	426	1,265	205	1,180	173	1,525	349	4,793	180
Kemerovo Region — Kuzbass	18,611	1,008	1,000	245	7	56	613	235	1,410	14,747	112	177

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	17,736	4	0	4,566	4	243	5,015	353	5,218	1,415	472	445
Omsk Region	17,854	0	0	1,211	355	206	12,485	176	2,828	209	54	329
Tomsk Region	2,743	0	0	1,711	0	20	159	199	403	143	57	51
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>51,911</b>	<b>1,851</b>	<b>0</b>	<b>9,441</b>	<b>65</b>	<b>23,167</b>	<b>6,693</b>	<b>1,238</b>	<b>6,331</b>	<b>1,357</b>	<b>1,226</b>	<b>541</b>
Republic of Buryatia	1,268	0	0	141	3	9	166	57	353	408	104	29
Republic of Sakha (Yakutia)	2,485	340	0	293	4	43	790	108	610	115	94	88
Trans-Baikal Territory	944	3	0	107	0	56	96	46	523	52	31	31
Kamchatka Territory	415	3	0	31	0	0	106	31	123	22	84	14
Primorye Territory	8,243	1	0	3,032	3	1,359	215	530	2,401	311	292	100
Khabarovsk Territory	34,824	1,316	0	5,599	7	21,674	4,266	302	805	371	380	104
Amur Region	838	109	0	8	49	4	95	67	313	49	103	41
Magadan Region	319	0	0	0	0	4	152	16	101	0	28	17
Sakhalin Region	2,288	0	0	207	0	14	796	76	966	22	99	108
Jewish Autonomous Region	91	0	0	15	0	3	10	6	34	5	8	9
Chukotka Autonomous Area	195	78	0	7	0	0	1	0	103	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 29.02.2024											
	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	135,871	37,226	37,226	27,360	23	0	87	221	12,994	53,180	4,779	0
CENTRAL FEDERAL DISTRICT	67,396	7,909	7,909	956	0	0	48	0	10,747	42,956	4,779	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	1,312	633	633	0	0	0	0	0	679	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	66,084	7,276	7,276	956	0	0	48	0	10,068	42,956	4,779	0







Table 6.3.7

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	29.02.2024											
	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	1,211,640	108,672	5,098	0	12,545,211	1,110,519	139,936	45	641,490	48,525	12,071	7
CENTRAL FEDERAL DISTRICT	535,581	29,695	3,824	0	5,543,889	289,997	70,073	38	388,018	12,934	9,794	0
Belgorod Region	7,961	1,361	0	0	65,614	12,245	0	0	3,307	530	0	0
Bryansk Region	4,369	1,142	0	0	48,356	11,594	6	0	1,379	325	0	0
Vladimir Region	5,589	845	0	0	57,386	9,701	0	0	2,192	672	0	0
Voronezh Region	16,591	1,794	0	0	202,171	27,144	0	0	13,466	654	0	0
Ivanovo Region	4,814	763	0	0	40,343	7,551	0	0	999	307	0	0
Kaluga Region	4,891	718	0	0	57,302	6,969	5,830	0	7,884	420	0	0
Kostroma Region	2,654	837	0	0	23,618	6,553	0	0	296	138	0	0
Kursk Region	3,962	738	0	0	49,652	9,088	0	0	1,756	239	0	0
Lipetsk Region	5,950	646	0	0	64,970	7,130	0	0	1,452	348	0	0
Moscow Region	68,309	6,705	0	0	983,078	60,749	3,154	0	54,459	3,255	208	0
Orel Region	3,172	492	0	0	34,671	6,663	0	0	4,508	187	0	0
Ryazan Region	8,049	955	0	0	79,181	7,444	1,551	0	2,095	327	0	0
Smolensk Region	5,809	628	0	0	31,128	5,939	0	0	1,758	309	0	0
Tambov Region	3,826	494	0	0	35,868	6,952	0	0	1,566	243	0	0
Tver Region	6,438	1,064	0	0	63,323	5,802	0	0	834	345	0	0
Tula Region	7,465	966	0	0	65,174	9,650	0	0	3,307	467	0	0
Yaroslavl Region	9,973	784	0	0	66,717	6,617	4,776	0	1,921	246	0	0
Moscow	365,759	8,762	3,824	0	3,575,337	82,206	54,757	38	284,839	3,922	9,586	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	117,649	10,882	164	0	1,269,820	86,491	12,595	0	56,243	3,633	78	0
Republic of Karelia	2,699	375	0	0	25,139	3,450	0	0	303	102	0	0
Republic of Komi	1,763	698	0	0	17,233	5,361	0	0	3,210	282	0	0
Arkhangelsk Region	5,943	946	0	0	59,200	7,749	679	0	325	253	0	0
Nenets Autonomous Area	239	41	0	0	5,864	427	0	0	17	11	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	5,704	905	0	0	53,336	7,322	679	0	309	243	0	0
Vologda Region	6,058	1,015	0	0	46,393	8,915	0	0	1,327	326	0	0
Kaliningrad Region	9,055	1,031	0	0	103,348	8,003	186	0	2,740	317	78	0
Leningrad Region	10,433	1,353	9	0	145,351	10,348	9	0	3,620	590	0	0
Murmansk Region	1,749	621	44	0	25,549	4,818	1,889	0	422	119	0	0
Novgorod Region	2,039	369	0	0	10,396	2,900	0	0	961	100	0	0
Pskov Region	2,275	301	0	0	27,271	3,059	0	0	771	196	0	0
Saint Petersburg	75,636	4,172	111	0	809,939	31,886	9,833	0	42,565	1,348	0	0
<b>SOUTHERN FEDERAL DISTRICT</b>	105,256	16,105	50	0	1,439,592	177,716	2,047	0	44,326	6,905	1,996	0
Republic of Adygeya (Adygeya)	1,284	290	0	0	23,618	3,416	0	0	549	132	0	0
Republic of Kalmykia	786	391	0	0	10,053	3,846	0	0	385	237	0	0
Republic of Crimea	9,602	1,156	0	0	87,308	8,768	0	0	2,518	381	0	0
Krasnodar Territory	52,794	6,963	0	0	903,446	82,830	0	0	18,353	3,164	0	0
Astrakhan Region	2,655	612	50	0	43,443	7,155	50	0	5,250	453	0	0
Volgograd Region	7,656	1,363	0	0	97,326	16,581	0	0	8,022	915	0	0
Rostov Region	28,646	4,964	0	0	261,645	52,548	1,996	0	8,818	1,530	1,996	0
Sevastopol	1,833	367	0	0	12,752	2,571	0	0	432	93	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	19,644	3,948	0	0	255,145	44,786	0	0	20,178	3,646	0	0
Republic of Dagestan	1,059	350	0	0	15,474	4,366	0	0	1,736	722	0	0
Republic of Ingushetia	69	25	0	0	3,763	219	0	0	148	85	0	0
Kabardino-Balkar Republic	1,325	401	0	0	22,491	5,056	0	0	938	603	0	0
Karachay-Cherkess Republic	1,339	135	0	0	19,444	1,654	0	0	5,065	168	0	0
Republic of North Ossetia — Alania	1,873	249	0	0	23,770	2,695	0	0	1,220	235	0	0
Chechen Republic	593	237	0	0	6,080	2,666	0	0	226	146	0	0
Stavropol Territory	13,386	2,551	0	0	164,123	28,128	0	0	10,845	1,687	0	0



Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	189,319	18,549	0	0	1,686,974	199,829	1,403	0	56,737	8,195	196	0
Republic of Bashkortostan	19,853	2,098	0	0	272,134	24,376	0	0	7,107	1,330	0	0
Mari El Republic	2,150	461	0	0	18,349	4,073	0	0	2,835	129	0	0
Republic of Mordovia	2,525	382	0	0	24,957	4,114	0	0	944	269	0	0
Republic of Tatarstan (Tatarstan)	34,924	2,370	0	0	305,019	26,648	0	0	6,488	841	0	0
Udmurt Republic	10,117	1,218	0	0	122,157	10,940	0	0	1,051	417	0	0
Chuvash Republic — Chuvashia	5,488	613	0	0	56,789	9,407	0	0	557	237	0	0
Perm Territory	15,320	2,301	0	0	138,199	23,098	196	0	2,847	807	196	0
Kirov Region	5,842	953	0	0	37,810	8,349	0	0	1,217	271	0	0
Nizhny Novgorod Region	27,455	2,096	0	0	239,810	22,002	1,207	0	3,744	644	0	0
Orenburg Region	7,209	1,237	0	0	79,886	17,464	0	0	13,782	681	0	0
Penza Region	8,874	942	0	0	88,587	11,755	0	0	1,316	425	0	0
Samara Region	23,003	1,560	0	0	172,054	14,167	0	0	7,299	743	0	0
Saratov Region	17,542	1,606	0	0	82,602	16,690	0	0	6,009	1,167	0	0
Ulyanovsk Region	9,018	711	0	0	48,621	6,744	0	0	1,542	234	0	0
<b>URALS FEDERAL DISTRICT</b>	99,462	9,890	29	0	860,809	97,491	676	0	29,473	4,065	0	0
Kurgan Region	3,122	491	0	0	29,162	5,988	0	0	1,936	207	0	0
Sverdlovsk Region	49,673	3,483	29	0	382,822	29,287	676	0	5,234	1,070	0	0
Tyumen Region	23,104	3,444	0	0	271,367	36,410	0	0	16,318	1,991	0	0
Khanty-Mansi Autonomous Area — Yugra	6,442	1,344	0	0	65,660	15,261	0	0	3,211	1,092	0	0
Yamal-Nenets Autonomous Area	1,917	709	0	0	23,356	8,813	0	0	3,700	412	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	14,745	1,390	0	0	182,352	12,336	0	0	9,408	487	0	0
Chelyabinsk Region	23,563	2,472	0	0	177,457	25,807	0	0	5,984	797	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	101,065	12,348	382	0	884,492	131,790	1,180	7	33,661	6,114	7	7
Altai Republic	941	125	0	0	5,230	1,658	0	0	232	94	0	0
Republic of Tuva	420	267	0	0	4,951	3,320	0	0	218	203	0	0
Republic of Khakassia	1,592	485	0	0	18,986	4,926	0	0	498	295	0	0
Altai Territory	13,068	1,660	0	0	112,675	20,158	0	0	7,671	491	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	16,338	2,327	8	0	140,350	22,390	75	0	4,637	1,138	0	0
Irkutsk Region	12,608	1,600	0	0	96,116	19,172	0	0	2,508	803	0	0
Kemerovo Region — Kuzbass	7,542	1,181	0	0	67,491	12,630	0	0	2,312	518	0	0
Novosibirsk Region	33,914	2,038	374	0	327,897	22,371	1,097	0	10,891	1,810	0	0
Omsk Region	9,667	2,000	0	0	71,224	17,675	7	7	3,614	477	7	7
Tomsk Region	4,974	666	0	0	39,572	7,489	0	0	1,079	285	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>43,664</b>	<b>7,256</b>	<b>649</b>	<b>0</b>	<b>604,491</b>	<b>82,419</b>	<b>51,962</b>	<b>0</b>	<b>12,854</b>	<b>3,034</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	1,888	624	0	0	24,434	7,848	0	0	544	348	0	0
Republic of Sakha (Yakutia)	4,237	1,048	0	0	50,229	11,297	24	0	872	413	0	0
Trans-Baikal Territory	2,234	695	0	0	27,589	7,887	13	0	648	343	0	0
Kamchatka Territory	3,190	453	0	0	43,124	6,185	3,699	0	322	206	0	0
Primorye Territory	17,161	1,800	649	0	259,864	19,620	37,402	0	3,550	713	0	0
Khabarovsk Territory	7,614	796	0	0	90,955	11,527	8,762	0	4,153	335	0	0
Amur Region	3,357	737	0	0	30,082	8,013	0	0	515	256	0	0
Magadan Region	1,131	146	0	0	17,509	1,799	2,062	0	244	79	0	0
Sakhalin Region	2,329	766	0	0	51,436	6,440	0	0	1,854	291	0	0
Jewish Autonomous Region	414	179	0	0	7,226	1,152	0	0	57	34	0	0
Chukotka Autonomous Area	108	11	0	0	2,042	653	0	0	95	16	0	0

Table 6.3.8

## Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	31.03.2024											
	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	total
6	7	12	13									
THE RUSSIAN FEDERATION	34,226,599	18,455,541	18,447,763	61,831	4,732,673	6,208	20,628	6,247	5,857	2,631	46	25
CENTRAL FEDERAL DISTRICT	10,323,375	5,720,619	5,717,883	22,269	1,587,466	1,898	16,630	4,984	4,652	2,106	27	9
Belgorod Region	278,602	136,388	136,317	430	33,433	28	22	2	2	0	0	0
Bryansk Region	184,585	93,064	93,029	300	22,280	7	16	9	8	8	0	0
Vladimir Region	230,614	112,969	112,920	276	26,948	29	24	19	18	14	0	0
Voronezh Region	427,528	223,129	223,054	870	51,072	160	30	5	5	5	0	0
Ivanovo Region	141,641	68,285	68,275	257	15,200	45	10	2	2	2	0	0
Kaluga Region	243,379	131,227	131,200	403	24,657	27	40	30	29	28	0	0
Kostroma Region	102,755	52,241	52,209	118	10,256	3	4	0	0	0	0	0
Kursk Region	190,991	93,070	93,027	256	20,195	5	9	2	2	0	0	0
Lipetsk Region	193,336	90,270	90,254	306	19,620	34	3	0	0	0	0	0
Moscow Region	2,753,124	1,532,744	1,532,253	6,694	399,334	497	2,409	1,486	1,393	822	6	2
Orel Region	128,286	63,968	63,946	174	14,239	21	6	1	1	0	0	0
Ryazan Region	220,270	119,188	119,177	375	35,419	41	14	7	7	7	0	0
Smolensk Region	159,501	78,680	78,661	361	17,352	36	59	7	0	0	0	0
Tambov Region	152,964	71,316	71,292	316	14,434	17	10	0	0	0	0	0
Tver Region	247,687	128,561	128,555	418	26,129	26	25	10	10	10	0	0
Tula Region	311,551	159,628	159,605	550	45,422	38	62	49	30	0	0	0
Yaroslavl Region	215,633	108,731	108,676	426	23,421	40	18	12	12	5	0	0
Moscow	4,140,929	2,457,163	2,455,433	9,739	788,053	844	13,869	3,342	3,133	1,204	20	7

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>3,853,347</b>	<b>2,140,616</b>	<b>2,140,209</b>	<b>6,609</b>	<b>562,286</b>	<b>821</b>	<b>1,690</b>	<b>696</b>	<b>688</b>	<b>300</b>	<b>3</b>	<b>0</b>
Republic of Karelia	133,366	63,535	63,524	114	13,283	21	5	1	1	0	0	0
Republic of Komi	195,850	97,562	97,493	231	20,178	14	16	1	1	0	0	0
Arkhangelsk Region	265,198	141,333	141,296	214	34,365	16	23	3	3	0	0	0
Nenets Autonomous Area	12,508	6,022	6,021	5	1,343	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	252,690	135,311	135,275	209	33,022	16	23	3	3	0	0	0
Vologda Region	227,953	112,179	112,135	320	22,263	65	6	1	1	1	0	0
Kaliningrad Region	224,518	115,831	115,817	946	24,036	18	119	33	33	14	0	0
Leningrad Region	539,803	291,048	291,035	1,046	76,299	146	177	82	82	39	2	0
Murmansk Region	195,521	86,680	86,672	162	23,399	26	26	5	5	0	0	0
Novgorod Region	103,750	49,187	49,174	111	10,671	19	5	0	0	0	0	0
Pskov Region	99,746	45,470	45,465	127	11,529	25	4	1	1	0	0	0
Saint Petersburg	1,867,640	1,137,792	1,137,597	3,337	326,263	472	1,309	569	561	247	2	0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>3,256,308</b>	<b>1,672,112</b>	<b>1,671,342</b>	<b>6,408</b>	<b>501,653</b>	<b>1,256</b>	<b>380</b>	<b>135</b>	<b>134</b>	<b>50</b>	<b>0</b>	<b>0</b>
Republic of Adygeya (Adygeya)	93,874	41,211	41,199	190	13,660	45	4	0	0	0	0	0
Republic of Kalmykia	79,463	43,075	43,068	125	13,090	24	0	0	0	0	0	0
Republic of Crimea	140,899	73,610	73,610	94	22,139	13	24	2	2	0	0	0
Krasnodar Territory	1,432,607	753,447	753,162	3,444	250,561	899	184	72	71	19	0	0
Astrakhan Region	200,210	99,987	99,962	328	26,893	25	13	7	7	6	0	0
Volgograd Region	409,766	196,100	195,987	552	49,963	41	41	5	5	0	0	0
Rostov Region	852,238	436,773	436,446	1,574	117,587	197	114	49	49	26	0	0
Sevastopol	47,251	27,909	27,909	101	7,760	13	0	0	0	0	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>1,067,506</b>	<b>507,614</b>	<b>507,366</b>	<b>3,777</b>	<b>121,143</b>	<b>179</b>	<b>184</b>	<b>31</b>	<b>26</b>	<b>9</b>	<b>0</b>	<b>0</b>
Republic of Dagestan	187,652	94,133	94,131	1,157	25,113	70	7	0	0	0	0	0
Republic of Ingushetia	16,339	4,284	4,284	113	1,000	0	0	0	0	0	0	0
Kabardino-Balkar Republic	96,132	43,754	43,693	277	8,331	7	106	0	0	0	0	0
Karachay-Cherkess Republic	71,888	34,491	34,462	302	5,211	15	0	0	0	0	0	0
Republic of North Ossetia — Alania	114,586	55,544	55,517	600	15,197	14	8	2	0	0	0	0
Chechen Republic	81,293	34,402	34,401	530	5,457	9	1	0	0	0	0	0
Stavropol Territory	499,617	241,006	240,879	798	60,834	63	62	29	26	9	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	6,167,980	3,303,281	3,301,016	8,995	767,941	716	448	152	150	86	0	0
Republic of Bashkortostan	1,003,259	560,568	560,343	1,444	133,347	131	24	4	4	0	0	0
Mari El Republic	112,478	59,877	59,867	104	12,863	7	3	0	0	0	0	0
Republic of Mordovia	124,150	68,196	68,130	109	18,030	2	9	7	7	0	0	0
Republic of Tatarstan (Tatarstan)	1,060,703	606,440	605,920	1,270	138,644	127	20	4	4	2	0	0
Udmurt Republic	366,876	209,477	209,318	532	55,386	21	18	1	1	0	0	0
Chuvash Republic — Chuvashia	250,259	148,828	148,784	318	44,446	25	14	3	3	0	0	0
Perm Territory	581,430	301,478	301,189	979	75,202	96	97	58	56	54	0	0
Kirov Region	223,067	117,148	117,087	340	22,686	22	6	0	0	0	0	0
Nizhny Novgorod Region	591,979	298,507	298,262	803	66,748	47	71	10	10	2	0	0
Orenburg Region	412,830	210,768	210,719	610	34,735	34	15	7	7	7	0	0
Penza Region	230,490	127,806	127,597	297	40,646	18	9	7	7	0	0	0
Samara Region	597,394	288,649	288,345	1,246	64,634	118	120	28	28	10	0	0
Saratov Region	397,915	191,681	191,619	664	34,934	46	37	21	21	11	0	0
Ulyanovsk Region	215,148	113,858	113,837	278	25,640	21	7	3	3	0	0	0
<b>URALS FEDERAL DISTRICT</b>	3,369,830	1,833,523	1,833,071	4,999	450,733	417	456	62	62	4	0	0
Kurgan Region	154,550	77,219	77,202	228	18,125	25	1	0	0	0	0	0
Sverdlovsk Region	1,051,876	576,948	576,841	1,850	161,823	151	135	50	50	4	0	0
Tyumen Region	1,453,556	832,213	832,069	1,799	205,430	162	276	5	5	0	0	0
Khanty-Mansi Autonomous Area — Yugra	685,459	404,577	404,534	876	87,310	91	6	5	5	0	0	0
Yamal-Nenets Autonomous Area	252,849	138,222	138,207	264	37,395	20	10	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	515,248	289,413	289,327	658	80,725	51	261	0	0	0	0	0
Chelyabinsk Region	709,848	347,143	346,959	1,122	65,355	80	44	7	7	0	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	3,903,631	1,990,595	1,989,855	5,882	437,435	584	327	143	103	55	16	16
Altai Republic	40,166	13,524	13,523	40	3,149	0	1	0	0	0	0	0
Republic of Tuva	117,701	68,469	68,466	170	19,825	24	0	0	0	0	0	0
Republic of Khakassia	115,780	57,284	57,258	127	12,557	18	0	0	0	0	0	0
Altai Territory	411,703	203,797	203,759	453	45,082	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	737,033	385,211	384,935	1,469	89,265	146	55	29	29	29	16	16
Irkutsk Region	577,061	276,384	276,307	935	47,929	58	61	23	23	0	0	0
Kemerovo Region — Kuzbass	522,927	230,796	230,717	520	52,884	45	78	51	17	1	0	0
Novosibirsk Region	767,783	448,581	448,459	1,432	111,397	228	69	20	18	15	0	0
Omsk Region	383,438	191,464	191,389	463	33,574	10	45	18	15	8	0	0
Tomsk Region	230,039	115,085	115,042	274	21,772	15	8	2	1	1	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2,284,623</b>	<b>1,287,181</b>	<b>1,287,022</b>	<b>2,892</b>	<b>304,017</b>	<b>338</b>	<b>512</b>	<b>43</b>	<b>41</b>	<b>20</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	210,423	107,891	107,870	256	27,826	7	3	2	2	2	0	0
Republic of Sakha (Yakutia)	392,104	249,711	249,681	558	54,184	121	4	1	1	0	0	0
Trans-Baikal Territory	231,092	115,209	115,172	246	23,502	13	8	4	4	0	0	0
Kamchatka Territory	97,294	48,319	48,307	78	10,690	7	3	2	2	0	0	0
Primorye Territory	515,085	294,678	294,662	673	82,752	70	438	18	16	4	0	0
Khabarovsk Territory	356,843	205,310	205,292	439	54,203	43	29	8	8	6	0	0
Amur Region	215,678	125,858	125,842	239	21,044	19	0	0	0	0	0	0
Magadan Region	52,942	27,895	27,894	55	5,294	8	0	0	0	0	0	0
Sakhalin Region	165,253	88,914	88,908	262	19,142	34	26	8	8	8	0	0
Jewish Autonomous Region	28,854	13,440	13,439	55	3,094	5	0	0	0	0	0	0
Chukotka Autonomous Area	19,055	9,955	9,954	31	2,287	10	0	0	0	0	0	0

Table 6.3.9

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

1	March 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	2,422,719	117,189	447,534	299.5	8.41	117,026	447,277	299.6	8.41	42,200	223,464	316.4	6.29
CENTRAL FEDERAL DISTRICT	741,946	27,952	137,653	302.4	8.69	27,946	137,587	302.4	8.69	10,930	73,516	318.9	6.51
Belgorod Region	19,294	886	3,284	301.8	8.44	886	3,284	301.8	8.44	299	1,557	320.9	6.44
Bryansk Region	13,727	734	2,262	291.4	8.70	734	2,262	291.4	8.70	236	1,042	307.9	6.21
Vladimir Region	19,449	868	2,631	293.2	9.56	868	2,631	293.2	9.56	261	1,176	319.7	6.43
Voronezh Region	31,866	1,687	5,726	295.6	8.39	1,686	5,714	295.6	8.37	641	2,667	308.0	6.57
Ivanovo Region	11,511	541	1,702	288.5	8.97	541	1,702	288.5	8.97	135	721	319.5	6.06
Kaluga Region	16,351	772	2,738	301.7	8.72	772	2,738	301.7	8.72	198	1,076	321.7	6.38
Kostroma Region	9,037	405	1,241	305.7	8.47	403	1,240	306.0	8.47	121	527	323.0	6.89
Kursk Region	14,217	756	2,421	293.3	8.50	756	2,421	293.3	8.50	216	1,054	317.1	6.44
Lipetsk Region	15,176	674	2,257	303.7	8.85	674	2,257	303.7	8.85	233	1,110	314.0	6.59
Moscow Region	185,663	6,840	35,326	306.4	8.62	6,839	35,321	306.3	8.62	2,540	17,909	320.9	6.33
Orel Region	9,170	436	1,374	295.9	8.37	436	1,374	295.9	8.37	168	687	307.7	6.47
Ryazan Region	15,164	775	2,581	310.7	8.04	775	2,581	310.7	8.04	343	1,573	331.9	6.05
Smolensk Region	12,168	573	1,566	295.9	8.88	573	1,566	295.9	8.88	171	741	317.1	6.15
Tambov Region	11,330	523	1,540	289.0	8.99	523	1,540	289.0	8.99	165	684	307.2	6.35
Tver Region	17,441	887	2,852	299.3	8.49	887	2,852	299.3	8.49	231	1,188	317.6	6.16
Tula Region	22,023	1,277	4,418	308.8	8.46	1,277	4,418	308.8	8.46	527	2,393	323.3	6.47
Yaroslavl Region	16,798	877	2,757	289.8	9.00	877	2,757	289.8	9.00	229	1,140	305.2	7.13
Moscow	301,561	8,441	60,976	302.8	8.77	8,439	60,929	302.9	8.77	4,216	36,273	319.0	6.64

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	266,161	12,371	50,856	300.7	8.00	12,349	50,788	300.9	8.00	4,960	26,254	319.1	6.04
Republic of Karelia	9,227	367	1,137	286.6	8.25	367	1,137	286.6	8.25	123	582	306.1	6.18
Republic of Komi	12,648	599	1,669	289.3	9.73	599	1,669	289.3	9.73	174	806	316.3	6.88
Arkhangelsk Region	18,390	1,167	4,029	264.5	6.10	1,164	4,016	264.5	6.11	369	1,642	289.4	5.43
Nenets Autonomous Area	822	32	126	309.2	7.86	32	126	309.2	7.86	13	72	337.1	6.16
Arkhangelsk Region, excluding Nenets Autonomous Area	17,568	1,135	3,903	263.0	6.04	1,132	3,890	263.0	6.04	356	1,570	287.2	5.39
Vologda Region	16,590	946	2,768	283.5	8.67	930	2,720	284.6	8.70	313	1,344	300.1	6.43
Kaliningrad Region	17,611	1,003	3,187	287.3	8.34	1,003	3,187	287.3	8.34	313	1,256	306.0	6.34
Leningrad Region	35,969	1,552	6,540	309.2	8.02	1,552	6,540	309.2	8.02	648	3,442	323.1	5.92
Murmansk Region	14,437	650	2,187	274.4	9.24	650	2,187	274.4	9.24	198	1,025	303.6	6.29
Novgorod Region	7,839	388	1,095	295.7	8.51	388	1,095	295.7	8.51	104	469	319.3	6.10
Pskov Region	7,584	357	982	286.7	8.68	356	982	286.9	8.68	138	538	302.4	6.34
Saint Petersburg	125,865	5,342	27,261	311.5	7.89	5,340	27,255	311.6	7.89	2,580	15,151	326.5	5.99
<b>SOUTHERN FEDERAL DISTRICT</b>	233,433	11,671	41,667	314.2	8.11	11,662	41,656	314.2	8.11	4,718	22,444	330.0	6.35
Republic of Adygeya (Adygeya)	6,395	265	897	320.5	7.07	265	897	320.5	7.07	142	539	333.5	6.16
Republic of Kalmykia	5,245	246	1,158	318.8	8.52	246	1,158	318.8	8.52	115	689	331.8	6.71
Republic of Crimea	11,013	648	2,460	317.7	7.55	648	2,460	317.7	7.55	325	1,500	331.4	6.42
Krasnodar Territory	99,544	4,663	18,178	321.5	7.91	4,661	18,176	321.5	7.91	1,902	9,900	339.0	6.29
Astrakhan Region	13,395	928	2,784	311.2	8.45	928	2,784	311.2	8.45	321	1,413	323.7	6.74
Volgograd Region	30,503	1,407	4,365	298.0	8.66	1,407	4,365	298.0	8.66	578	2,431	313.8	6.31
Rostov Region	63,725	3,250	10,849	307.1	8.37	3,243	10,840	307.3	8.37	1,210	5,369	321.6	6.38
Sevastopol	3,612	264	975	317.8	7.55	264	975	317.8	7.55	125	603	327.8	6.11
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	78,090	4,495	11,876	309.0	9.36	4,494	11,875	309.0	9.36	1,144	5,534	327.0	6.41
Republic of Dagestan	14,824	968	2,172	315.2	10.11	968	2,172	315.2	10.11	179	1,053	330.9	6.29
Republic of Ingushetia	1,495	150	182	321.7	12.37	150	182	321.7	12.37	10	76	296.9	5.90
Kabardino-Balkar Republic	6,639	311	874	295.9	8.99	311	874	295.9	8.99	63	321	339.5	6.69
Karachay-Cherkess Republic	4,276	240	586	301.2	9.86	240	586	301.2	9.86	42	186	325.6	6.19
Republic of North Ossetia — Alania	7,822	327	1,279	319.7	8.93	327	1,279	319.7	8.93	112	669	341.2	6.53
Chechen Republic	6,885	765	973	301.2	13.59	765	973	301.2	13.59	42	256	321.9	6.30
Stavropol Territory	36,149	1,734	5,810	307.9	8.38	1,733	5,810	307.9	8.38	696	2,972	322.3	6.44



Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>VOLGA FEDERAL DISTRICT</b>	454,834	24,829	82,405	301.7	8.59	24,797	82,367	301.8	8.59	8,084	37,932	319.5	6.34
Republic of Bashkortostan	63,299	4,506	14,018	307.8	8.61	4,505	14,017	307.8	8.61	1,195	5,490	324.3	6.48
Mari El Republic	8,993	494	1,381	300.0	8.36	493	1,380	300.1	8.36	174	708	320.2	6.28
Republic of Mordovia	9,600	435	1,498	302.1	8.69	435	1,498	302.1	8.69	163	821	324.9	6.72
Republic of Tatarstan (Tatarstan)	76,227	4,321	16,560	310.0	8.18	4,298	16,543	310.3	8.18	1,273	7,026	328.9	6.32
Udmurt Republic	25,996	1,647	4,997	305.6	7.96	1,647	4,997	305.6	7.96	652	2,561	323.5	6.17
Chuvash Republic — Chuvashia	19,624	986	3,525	309.4	8.01	985	3,523	309.3	8.01	450	2,197	321.6	6.20
Perm Territory	46,266	2,338	7,098	292.5	8.95	2,338	7,098	292.5	8.95	787	3,509	312.3	6.44
Kirov Region	17,366	853	2,576	296.7	8.72	852	2,576	296.8	8.72	253	1,158	316.6	6.24
Nizhny Novgorod Region	51,079	2,081	7,710	291.5	8.78	2,079	7,703	291.5	8.78	717	3,793	310.1	6.24
Orenburg Region	28,356	1,663	4,867	289.8	9.00	1,663	4,867	289.8	9.00	530	1,926	303.4	6.48
Penza Region	15,703	933	2,919	300.1	8.29	933	2,919	300.1	8.29	456	1,753	311.8	6.39
Samara Region	46,955	2,271	7,997	297.3	9.02	2,269	7,990	297.5	9.02	772	3,878	315.6	6.27
Saratov Region	30,034	1,420	4,513	300.7	9.38	1,419	4,510	300.6	9.38	337	1,789	327.3	6.33
Ulyanovsk Region	15,336	881	2,745	298.7	8.57	881	2,745	298.7	8.57	325	1,323	318.4	6.32
<b>URALS FEDERAL DISTRICT</b>	231,726	13,777	43,451	294.9	8.65	13,687	43,382	295.3	8.65	4,989	21,277	312.0	6.44
Kurgan Region	10,907	677	1,758	292.2	8.80	677	1,758	292.2	8.80	257	912	316.8	6.44
Sverdlovsk Region	77,589	4,593	15,026	292.3	8.34	4,588	15,016	292.3	8.34	1,968	8,313	306.0	6.39
Tyumen Region	89,170	4,849	17,363	309.3	8.61	4,849	17,363	309.3	8.61	1,894	8,532	320.8	6.47
Khanty-Mansi Autonomous Area — Yugra	38,268	1,895	6,991	303.7	8.88	1,895	6,991	303.7	8.88	777	3,557	313.8	6.54
Yamal-Nenets Autonomous Area	14,822	708	3,013	295.3	9.58	708	3,013	295.3	9.58	301	1,555	309.8	6.72
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	36,079	2,246	7,359	320.5	8.01	2,246	7,359	320.5	8.01	816	3,420	333.0	6.31
Chelyabinsk Region	54,061	3,658	9,304	272.7	9.21	3,573	9,244	274.4	9.21	870	3,520	303.7	6.47
<b>SIBERIAN FEDERAL DISTRICT</b>	274,561	14,945	49,567	294.8	8.58	14,942	49,563	294.8	8.58	4,780	22,359	312.4	6.42
Altai Republic	3,221	192	490	298.3	8.75	192	490	298.3	8.75	31	144	313.3	6.55
Republic of Tuva	7,724	1,180	3,185	290.9	6.74	1,180	3,185	290.9	6.74	283	1,452	291.2	4.42
Republic of Khakassia	7,942	421	1,250	306.8	8.30	421	1,250	306.8	8.30	82	416	332.7	6.27
Altai Territory	29,342	1,647	4,964	296.8	8.74	1,645	4,963	296.8	8.74	508	2,249	316.3	6.47
Krasnoyarsk Territory	48,666	2,575	9,034	287.8	8.62	2,575	9,034	287.8	8.62	853	4,081	306.6	6.65

Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	41,083	2,289	6,787	292.2	9.10	2,289	6,787	292.2	9.10	654	2,504	311.1	6.58
Kemerovo Region — Kuzbass	39,778	1,649	5,489	279.0	9.33	1,649	5,489	279.0	9.33	555	2,736	303.1	6.74
Novosibirsk Region	51,867	2,936	10,928	305.6	8.02	2,935	10,925	305.6	8.02	1,265	5,786	318.3	6.28
Omsk Region	28,418	1,288	4,563	298.3	9.51	1,288	4,563	298.3	9.51	322	1,768	323.7	7.06
Tomsk Region	16,521	768	2,877	301.5	8.37	768	2,877	301.5	8.37	227	1,224	322.2	6.54
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>141,969</b>	<b>7,149</b>	<b>30,059</b>	<b>268.4</b>	<b>6.60</b>	<b>7,149</b>	<b>30,059</b>	<b>268.4</b>	<b>6.60</b>	<b>2,595</b>	<b>14,147</b>	<b>277.3</b>	<b>4.72</b>
Republic of Buryatia	14,673	889	3,131	273.7	6.68	889	3,131	273.7	6.68	312	1,511	278.5	4.78
Republic of Sakha (Yakutia)	19,542	1,008	4,412	267.1	6.24	1,008	4,412	267.1	6.24	287	1,688	287.3	5.04
Trans-Baikal Territory	15,102	722	2,898	274.5	7.06	722	2,898	274.5	7.06	269	1,442	289.0	4.77
Kamchatka Territory	6,679	265	1,108	266.2	8.87	265	1,108	266.2	8.87	75	436	272.8	5.35
Primorye Territory	33,580	1,851	8,253	264.7	5.90	1,851	8,253	264.7	5.90	792	4,258	270.4	4.32
Khabarovsk Territory	23,135	1,074	4,495	269.9	7.15	1,074	4,495	269.9	7.15	486	2,710	273.7	4.50
Amur Region	12,593	620	2,576	268.6	6.62	620	2,576	268.6	6.62	148	774	283.9	5.47
Magadan Region	3,471	129	561	273.4	6.94	129	561	273.4	6.94	35	193	319.7	6.38
Sakhalin Region	10,128	456	2,138	265.7	6.56	456	2,138	265.7	6.56	150	919	268.2	4.86
Jewish Autonomous Region	2,048	102	340	257.6	7.84	102	340	257.6	7.84	27	137	256.0	4.53
Chukotka Autonomous Area	1,019	33	146	292.9	8.14	33	146	292.9	8.14	14	79	316.1	6.82

Table 6.3.10

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

	March 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	79	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	58	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	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	7	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	51	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	12	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>SOUTHERN FEDERAL DISTRICT</b>	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	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
<b>VOLGA FEDERAL DISTRICT</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Bashkortostan	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic — Chuvashia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>URALS FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Kurgan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area — Yugra	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Altai Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region — Kuzbass	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of 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)

	9 months 2023		2023	
	insurance premiums under insurance contracts	payouts under insurance contracts	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3	4	5
THE RUSSIAN FEDERATION	1,646,012.7	757,780.9	2,284,084.9	1,044,399.5
CENTRAL FEDERAL DISTRICT <sup>1</sup>	1,050,870.1	412,346.1	1,431,766.9	569,951.9
Belgorod Region	5,902.4	4,071.8	8,576.7	5,537.0
Bryansk Region	3,972.7	2,160.2	5,801.9	3,198.8
Vladimir Region	6,045.0	3,143.4	8,894.0	4,218.6
Voronezh Region	11,970.7	6,745.7	16,824.1	10,210.6
Ivanovo Region	3,567.3	1,949.9	5,583.5	2,717.5
Kaluga Region	4,940.2	2,890.5	6,958.2	3,923.4
Kostroma Region	2,451.5	1,427.8	3,360.8	1,924.5
Kursk Region	3,515.7	2,086.1	5,353.9	3,052.5
Lipetsk Region	4,340.7	3,162.8	6,024.8	4,515.6
Moscow Region	56,500.8	27,555.8	74,562.5	36,810.8
Orel Region	2,654.7	1,403.5	3,724.6	1,934.8
Ryazan Region	5,267.5	2,591.3	7,761.6	3,653.3
Smolensk Region	4,681.7	2,873.0	6,569.7	3,953.7
Tambov Region	3,021.6	1,771.3	4,486.8	2,470.6
Tver Region	4,976.6	2,823.8	7,095.8	3,934.3
Tula Region	7,182.8	3,604.6	10,137.5	4,951.2
Yaroslavl Region	6,552.6	4,076.4	9,807.4	5,829.6
Moscow	913,233.6	337,959.0	1,240,228.8	467,113.5
NORTH-WESTERN FEDERAL DISTRICT	159,905.5	89,118.9	226,185.0	120,184.7
Republic of Karelia	2,814.1	1,375.6	4,102.2	1,899.0
Republic of Komi	3,933.0	2,444.2	5,774.0	3,410.2
Arkhangelsk Region	6,095.8	3,434.7	8,952.3	4,740.8
Nenets Autonomous Area	89.4	42.9	172.1	63.4
Arkhangelsk Region, excluding Nenets Autonomous Area	6,006.4	3,391.8	8,780.1	4,677.4
Vologda Region	6,517.6	3,988.5	9,437.6	5,331.1
Kaliningrad Region	6,182.7	4,140.5	9,322.7	5,684.9
Leningrad Region	5,838.3	3,681.1	8,148.2	5,026.2
Murmansk Region	4,019.8	2,865.7	6,176.5	3,711.2
Novgorod Region	2,325.2	1,300.3	3,306.1	1,799.5
Pskov Region	1,921.6	1,221.9	2,755.6	1,665.9
Saint Petersburg	120,257.3	64,666.4	168,209.8	86,915.9
SOUTHERN FEDERAL DISTRICT	63,337.5	35,391.3	91,111.4	49,075.9
Republic of Adygeya (Adygeya)	880.3	449.2	1,256.4	605.6
Republic of Kalmykia	431.3	186.7	667.3	279.5
Republic of Crimea	3,589.9	1,383.4	5,101.0	2,038.3
Krasnodar Territory	27,831.4	14,662.7	39,778.9	20,386.2
Astrakhan Region	3,535.2	2,381.7	5,308.2	3,268.5
Volgograd Region	9,174.6	6,121.3	13,037.2	8,406.4
Rostov Region	17,291.0	9,952.9	24,967.9	13,632.7
Sevastopol	603.9	253.5	994.5	458.9
NORTH CAUCASIAN FEDERAL DISTRICT	15,138.0	10,634.1	22,457.1	15,608.2
Republic of Dagestan	2,659.8	2,401.0	3,857.7	3,537.1
Republic of Ingushetia	144.2	175.2	198.5	314.3
Kabardino-Balkar Republic	1,212.0	757.1	1,726.6	1,107.1
Karachay-Cherkess Republic	599.9	512.6	837.5	717.6
Republic of North Ossetia — Alania	811.3	500.5	1,148.9	703.1
Chechen Republic	571.9	578.3	783.7	901.1
Stavropol Territory	9,138.9	5,709.4	13,904.1	8,327.9

Table 6.4.1 (end)

(millions of rubles)

1	2	3	4	5
<b>VOLGA FEDERAL DISTRICT</b>	<b>151,182.2</b>	<b>88,047.2</b>	<b>217,477.6</b>	<b>122,331.2</b>
Republic of Bashkortostan	20,483.1	10,734.7	29,075.5	14,973.1
Mari El Republic	2,234.0	1,445.0	3,452.9	1,999.6
Republic of Mordovia	2,845.1	1,446.0	3,992.2	1,855.4
Republic of Tatarstan (Tatarstan)	29,144.9	15,744.7	41,738.2	22,321.0
Udmurt Republic	7,409.1	4,153.6	10,731.3	5,576.7
Chuvash Republic — Chuvashia	4,830.9	2,500.2	7,038.5	3,654.5
Perm Territory	13,412.9	8,665.5	19,281.5	11,849.6
Kirov Region	5,778.9	2,999.1	8,233.7	4,138.9
Nizhny Novgorod Region	19,105.6	10,502.2	28,736.8	14,523.8
Orenburg Region	7,590.6	4,845.5	10,651.0	6,721.1
Penza Region	4,744.3	2,784.8	6,661.3	3,953.9
Samara Region	19,829.0	13,412.0	28,111.0	18,737.3
Saratov Region	8,563.2	4,883.4	12,369.7	6,851.6
Ulyanovsk Region	5,210.8	3,930.5	7,404.0	5,174.7
<b>URALS FEDERAL DISTRICT</b>	<b>80,271.7</b>	<b>45,359.8</b>	<b>113,955.0</b>	<b>61,505.7</b>
Kurgan Region	2,555.9	1,386.6	3,650.2	1,888.4
Sverdlovsk Region	25,743.8	14,926.0	36,856.8	19,898.0
Tyumen Region	33,472.6	18,781.1	47,141.6	25,599.0
Khanty-Mansi Autonomous Area — Yugra	10,731.4	8,552.7	15,677.2	11,556.6
Yamal-Nenets Autonomous Area	6,787.8	2,438.4	8,415.6	3,435.8
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	15,953.4	7,790.0	23,048.8	10,606.6
Chelyabinsk Region	18,499.4	10,266.0	26,306.4	14,120.2
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>84,394.6</b>	<b>51,700.9</b>	<b>120,845.7</b>	<b>70,557.9</b>
Altai Republic	413.7	234.4	729.0	304.5
Republic of Tuva	632.8	314.3	918.7	478.3
Republic of Khakassia	1,791.0	939.0	2,612.7	1,328.4
Altai Territory	8,258.7	5,287.7	11,593.9	7,130.4
Krasnoyarsk Territory	15,035.3	8,441.2	21,107.3	11,567.2
Irkutsk Region	12,908.5	8,085.3	18,189.3	10,985.0
Kemerovo Region — Kuzbass	12,313.3	7,641.5	17,481.7	10,207.1
Novosibirsk Region	19,624.6	12,633.3	28,219.5	17,290.2
Omsk Region	8,230.7	4,407.0	12,179.6	6,284.0
Tomsk Region	5,186.0	3,717.1	7,814.1	4,982.9
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>40,715.6</b>	<b>25,169.6</b>	<b>59,894.9</b>	<b>35,156.4</b>
Republic of Buryatia	2,708.5	1,677.7	3,989.4	2,421.5
Republic of Sakha (Yakutia)	3,766.5	2,066.3	5,251.0	2,918.5
Trans-Baikal Territory	2,741.7	1,717.9	3,799.1	2,297.3
Kamchatka Territory	1,972.0	786.2	3,767.1	1,319.1
Primorye Territory	13,034.7	8,207.0	19,078.7	11,590.2
Khabarovsk Territory	8,923.9	6,398.5	13,096.3	8,623.3
Amur Region	2,767.7	1,909.0	4,006.8	2,696.5
Magadan Region	1,114.5	623.5	1,659.1	804.0
Sakhalin Region	3,233.3	1,601.4	4,575.6	2,239.7
Jewish Autonomous Region	267.5	153.7	379.3	208.6
Chukotka Autonomous Area	185.2	28.5	292.4	37.9
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>724.1</b>	<b>187.0</b>	<b>973.4</b>	<b>245.9</b>

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

Note. 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

	Q4 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	1,570,218.0	6,608,145	144,431.4	106,715.6	1,544,405	3,125,320.2	36,263,893
<b>CENTRAL FEDERAL DISTRICT</b>	<b>526,900.3</b>	<b>1,899,622</b>	<b>54,085.5</b>	<b>34,494.1</b>	<b>333,999</b>	<b>849,379.4</b>	<b>8,031,439</b>
Belgorod Region	4,109.3	56,024	467.8	330.7	5,750	35,194.4	453,681
Bryansk Region	10,374.3	40,346	871.2	489.6	6,659	18,822.2	286,321
Vladimir Region	5,077.1	34,893	678.2	401.4	4,816	28,622.5	371,189
Voronezh Region	9,077.9	80,818	987.8	720.4	12,022	38,026.1	568,762
Ivanovo Region	1,323.1	12,944	173.8	92.7	1,560	15,592.8	254,894
Kaluga Region	3,383.8	24,336	428.3	218.9	3,417	22,276.8	243,551
Kostroma Region	2,114.1	13,856	186.7	142.8	2,469	12,882.3	199,007
Kursk Region	3,597.9	46,237	375.9	238.4	6,752	20,372.7	309,951
Lipetsk Region	6,242.8	53,672	574.0	419.4	8,136	23,656.6	321,273
Moscow Region	90,069.6	225,334	7,687.3	6,809.6	46,039	200,668.5	1,413,736
Orel Region	2,515.2	20,508	277.7	151.9	2,137	13,420.6	197,697
Ryazan Region	6,385.9	32,937	679.7	396.4	7,067	21,124.4	262,149
Smolensk Region	4,595.4	26,420	457.3	291.7	4,862	17,649.7	233,077
Tambov Region	3,291.4	27,217	308.7	225.7	4,384	15,237.3	259,453
Tver Region	4,914.2	30,652	570.7	279.6	4,046	25,382.8	290,121
Tula Region	6,160.3	51,829	723.7	447.6	8,248	33,407.9	397,816
Yaroslavl Region	8,047.3	35,712	872.1	564.1	7,516	29,684.2	359,668
Moscow	355,620.5	1,085,887	37,764.5	22,273.1	198,119	277,357.6	1,609,093
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>138,280.8</b>	<b>610,512</b>	<b>13,476.8</b>	<b>10,063.4</b>	<b>135,360</b>	<b>355,673.3</b>	<b>3,511,092</b>
Republic of Karelia	7,123.2	30,133	649.9	444.4	8,614	15,435.6	185,897
Republic of Komi	29,208.7	59,571	1,834.5	1,729.9	15,752	31,616.3	312,435
Arkhangelsk Region	12,010.1	51,302	1,075.3	712.9	10,511	33,667.8	386,393
Nenets Autonomous Area	274.3	1,932	40.7	18.5	130	1,888.2	10,469
Arkhangelsk Region, excluding Nenets Autonomous Area	11,735.8	49,370	1,034.7	694.4	10,381	31,779.6	375,924
Vologda Region	7,182.8	72,115	590.2	676.9	24,515	33,777.3	384,351
Kaliningrad Region	3,633.1	25,388	384.0	299.1	4,347	20,247.7	281,313
Leningrad Region	15,214.6	71,676	1,906.4	1,021.4	12,390	43,864.2	412,006

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	8,455.4	46,440	819.5	550.3	6,379	26,500.9	257,521
Novgorod Region	2,189.5	14,213	235.0	132.7	1,850	14,372.7	168,187
Pskov Region	2,789.2	17,996	293.5	179.9	2,821	11,657.7	167,936
Saint Petersburg	50,474.2	221,678	5,688.4	4,316.0	48,181	124,533.0	955,053
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>80,855.1</b>	<b>403,446</b>	<b>6,385.5</b>	<b>5,760.9</b>	<b>76,681</b>	<b>248,808.5</b>	<b>3,669,137</b>
Republic of Adygeya (Adygeya)	399.6	6,282	46.4	33.4	403	5,477.5	94,870
Republic of Kalmykia	219.1	6,132	25.7	16.3	270	3,083.9	61,609
Republic of Crimea	258.9	3,144	107.3	20.0	86	134.2	8,807
Krasnodar Territory	37,944.5	158,702	2,980.0	2,536.4	36,742	97,091.0	1,329,687
Astrakhan Region	13,156.6	39,435	588.6	915.6	9,511	19,600.2	327,152
Volgograd Region	13,606.8	68,516	1,125.9	1,034.4	13,027	50,269.8	768,417
Rostov Region	15,161.7	120,555	1,485.6	1,194.0	16,613	73,057.3	1,076,801
Sevastopol	107.8	680	26.2	10.9	29	94.6	1,794
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>20,060.4</b>	<b>136,665</b>	<b>1,562.1</b>	<b>1,351.2</b>	<b>17,218</b>	<b>56,393.0</b>	<b>1,106,777</b>
Republic of Dagestan	3,633.3	23,355	232.7	216.5	2,780	6,366.3	181,403
Republic of Ingushetia	53.4	1,110	5.9	4.1	49	390.6	15,197
Kabardino-Balkar Republic	876.8	9,733	95.7	64.2	868	4,778.5	126,461
Karachay-Cherkess Republic	359.6	5,137	39.8	30.2	392	2,886.5	58,937
Republic of North Ossetia — Alania	658.1	10,099	65.9	42.4	661	3,944.0	104,846
Chechen Republic	1,574.2	9,108	202.1	95.4	1,702	1,883.3	55,871
Stavropol Territory	12,905.1	78,123	920.0	898.3	10,766	36,143.8	564,062
<b>VOLGA FEDERAL DISTRICT</b>	<b>235,394.3</b>	<b>1,485,363</b>	<b>22,309.8</b>	<b>17,329.8</b>	<b>359,906</b>	<b>650,966.8</b>	<b>9,040,280</b>
Republic of Bashkortostan	35,206.7	150,373	4,155.1	2,135.7	28,242	95,772.9	1,283,147
Mari El Republic	677.1	11,099	92.0	55.2	662	11,736.2	215,342
Republic of Mordovia	2,312.7	16,004	228.9	192.2	2,968	13,984.8	205,659
Republic of Tatarstan (Tatarstan)	42,530.9	302,126	4,087.0	3,278.1	113,499	92,722.4	1,221,789
Udmurt Republic	6,309.4	47,641	717.7	562.9	11,667	37,357.9	559,779
Chuvash Republic — Chuvashia	2,221.2	27,262	282.8	178.4	2,943	23,924.1	402,022
Perm Territory	21,043.2	135,687	2,012.1	1,731.0	36,061	68,510.0	872,596
Kirov Region	4,647.6	33,631	432.8	310.9	5,141	26,748.6	397,024
Nizhny Novgorod Region	36,701.5	283,622	3,068.6	2,963.3	67,608	76,746.8	958,265
Orenburg Region	22,105.9	106,103	1,450.7	1,514.3	22,362	43,574.2	648,837
Penza Region	3,622.4	29,318	401.8	323.3	4,258	21,271.6	351,121
Samara Region	35,375.5	211,234	3,412.9	2,480.8	38,136	73,308.4	853,308
Saratov Region	19,213.3	102,742	1,566.5	1,284.4	21,687	43,836.7	716,763
Ulyanovsk Region	3,427.0	28,521	401.1	319.2	4,672	21,472.3	354,628

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
<b>URALS FEDERAL DISTRICT</b>	295,943.1	963,359	22,589.4	20,697.7	403,682	382,499.9	3,795,769
Kurgan Region	4,403.4	24,305	429.9	267.6	4,480	15,927.9	283,992
Sverdlovsk Region	33,414.7	214,348	2,743.9	2,481.3	44,429	122,276.8	1,334,205
Tyumen Region	238,712.8	610,784	17,466.3	16,699.1	333,579	169,953.6	1,207,620
Khanty-Mansi Autonomous Area — Yugra	124,266.8	484,870	9,809.6	10,053.5	289,351	94,005.7	585,496
Yamal-Nenets Autonomous Area	83,600.5	59,023	4,772.1	5,319.7	33,119	32,166.0	166,714
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	30,845.5	66,891	2,884.6	1,325.9	11,109	43,781.9	455,410
Chelyabinsk Region	19,412.1	113,922	1,949.3	1,249.6	21,194	74,341.5	969,952
<b>SIBERIAN FEDERAL DISTRICT</b>	138,593.1	692,056	13,399.9	8,814.5	129,859	380,553.5	4,913,729
Altai Republic	67.8	2,236	15.9	6.3	72	2,517.9	50,231
Republic of Tuva	43.8	1,977	13.9	2.2	9	2,845.7	65,034
Republic of Khakassia	3,493.9	13,038	334.2	202.1	2,379	9,212.9	124,425
Altai Territory	5,819.0	50,786	645.0	456.7	6,841	35,285.5	675,810
Krasnoyarsk Territory	41,467.8	200,719	3,949.5	2,620.5	29,103	77,645.2	821,660
Irkutsk Region	34,442.9	122,702	3,851.9	2,134.6	27,400	58,454.2	718,675
Kemerovo Region — Kuzbass	12,839.0	121,705	1,250.5	853.8	26,042	64,690.6	779,478
Novosibirsk Region	16,765.3	87,855	1,431.7	1,213.9	22,736	58,884.3	747,075
Omsk Region	14,064.3	61,356	1,110.2	696.1	8,743	42,784.9	623,972
Tomsk Region	9,589.3	29,682	797.2	628.4	6,534	28,232.3	307,369
<b>FAR-EASTERN FEDERAL DISTRICT</b>	134,161.5	416,671	10,599.6	8,203.4	87,694	200,862.6	2,194,535
Republic of Buryatia	9,509.9	43,926	894.9	537.5	6,860	19,811.7	305,613
Republic of Sakha (Yakutia)	37,116.1	50,202	1,213.9	2,293.7	25,365	26,215.5	244,606
Trans-Baikal Territory	19,796.8	71,752	1,903.6	1,009.0	11,866	22,861.2	306,909
Kamchatka Territory	725.8	5,977	99.1	99.0	579	9,527.3	76,840
Primorye Territory	15,075.4	71,556	1,469.5	1,034.4	11,943	38,364.6	449,590
Khabarovsk Territory	23,410.9	77,430	2,291.1	1,403.9	12,170	37,748.9	362,664
Amur Region	15,926.8	57,005	1,486.2	931.2	10,082	20,483.2	229,208
Magadan Region	690.4	4,911	106.5	46.2	441	5,103.8	37,269
Sakhalin Region	9,192.4	22,588	851.1	697.8	6,778	15,735.6	126,583
Jewish Autonomous Region	2,659.7	10,638	273.0	147.1	1,517	3,746.3	47,780
Chukotka Autonomous Area	57.3	686	10.7	3.5	93	1,264.4	7,473
THE CITY OF BAIKONUR <sup>1</sup>	3.1	37	0.3	0.2	1	181.4	1,103
FOREIGN STATES (MEMO)	2,945.7	5,117	199.9	161.1	1,242	129.9	1,518

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

## 7. SUMMARY METHODOLOGY

### Section 1. Main Macroeconomic and Monetary Indicators

**Table 1.1**  
**Balance of Payments of the Russian Federation**

#### General Provisions

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

The table 'Balance of Payments of the Russian Federation' is compiled and published by the Bank of Russia quarterly.

Balance of payments data are used for elaborating the monetary policy of the state.

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

The methodological basis for the balance of payments is set out in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Sources of information are comprised of official statistics and administrative data on foreign economic transactions of Russian residents which are routinely received by the Bank of Russia from Russia's Ministry of Finance (Minfin of Russia), Federal Customs Service (FCS of Russia), Federal Service for State Statistics (Rosstat), Ministry of the Interior of the Russian Federation (MVD), Ministry of Civil Defence, Emergencies and Disaster Relief of the Russian Federation (MChS), Frontier Service of the Federal Security Service, Ministry of Energy (Minenergo), Ministry of Transport (Mintrans); reporting forms of credit institutions and other financial corporations; primary statistical data of non-financial corporations; Russia's trading partner country statistics; as well as the Bank of Russia's administrative data, own data and estimation system.

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

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

Balance of payments data for previous periods are revised mainly because of the updating of reports for previous periods, emergence of new information sources, methodological improvements and (or) changes in the methods of compilation of certain aggregates as well as reclassification of financial instruments (aggregates). Such an approach ensures access to the most updated data for all users of balance of payments statistics.

Balance of payments data in the analytical presentation are posted on the Bank of Russia website.

#### Individual Indicators Highlights

**1. Current account** represents a balance of transactions between Russian Federation residents and non-residents in goods and services, primary income (compensation of employees, investment income, and rent) and secondary income.

**1.1. Goods and services.** Recorded under this item is the net value of exports and imports of goods whose ownership rights were transferred within a reporting period from residents to non-residents (exports) and from non-residents to residents (imports), as well as the net value of services exports and imports which were provided by residents to non-residents (exports) and received by residents from non-residents (imports) within a reporting period.

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

**1.2. Primary income** represents a balance on compensation of employees (a balance on remuneration of resident workers that are temporarily employed in a foreign economy and earnings of non-residents working in the Russian Federation), investment income (a balance on income of Russian Federation residents earned on foreign financial assets owned by them (in the form of direct, portfolio and other investment) and similar income payable to non-residents resulting from their investments in the economy of the Russian Federation), and rent which reflects a balance on income receivable and payable from leasing for the use of land and natural resources.

**1.3. Secondary income** represents a balance on current transfers between residents and non-residents.

A transfer is an economic transaction resulting in provision without a quid pro quo by one institutional unit to another of a commodity, service, asset or ownership rights without any counterparts thereof being received in return as an equivalent. Current transfers are those that augment the disposable income and potential consumption power of a recipient country's residents, and reduce the disposable income and potential consumption power of a donor country's residents.

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

Acquisition/disposal of non-produced non-financial assets reflects the acquisition and disposal of assets that are not the result of production (land and its subsoil) and (or) assets of intangible nature such as patents, copyrights, trademarks, franchising rights, etc.

Capital transfers represent large-amount transactions of irregular nature, e.g. debt forgiveness, investment grants, certain types of taxes, large-value gifts, payment and receiving of inheritance, etc.

**Net lending (+) / net borrowing (-) (balance on current and capital accounts)** represents the sum of current account balance and capital account balance.

**3. Net lending (+) / net borrowing (-) (balance on financial account)** is the residual balance on transactions with financial liabilities and assets between Russian Federation residents and non-residents. The outcome is calculated as the difference between the aggregates of net acquisition of financial assets and net incurrence of liabilities.

**Net acquisition of financial assets** ('+' — increase, '-' — decrease) represents the difference between an increase of residents' foreign assets and a decrease thereof resulting from financial transactions.

**Net incurrence of liabilities** ('+' — increase, '-' — decrease) represents the difference between an increase of residents' foreign liabilities and a decrease thereof resulting from financial transactions.

Financial assets and liabilities are classified by functional category: direct investment, portfolio investment, financial derivatives, other investment, and international reserves.

*Direct investment* is a category of foreign investment, which is made by a resident institutional unit of one economy with the purpose to exercise control or acquire a lasting influence on the management of an enterprise located in another economy. Direct investment relationship arises when a direct investor owns directly or indirectly equity assuring him/her 10% or more of the votes in managing the direct investment enterprise. Direct investment also includes transactions of a direct investment enterprise to acquire equity and debt instruments of its direct investor (reverse investment) and transactions between sister enterprises. Sister enterprises are those that are under the control and influence of the same direct or indirect investor, but do not have any control or influence with respect to each other.

Direct investment is accounted for in the form of equity (listed and unlisted stocks, shares, units, real estate), reinvested earnings and debt instruments (securities, loans, other debt instruments), excluding transactions with debt instruments between related financial intermediaries in the same direct investment relationship.

*Portfolio investment* is a category of foreign investment in negotiable debt securities and equity, excluding those that are included under direct investment and reserve assets.

*Loans, cash currency and deposits* include lending and borrowing transactions, transactions between residents and non-residents with cash foreign currency, transactions in current accounts (including interbank accounts) and transactions with deposits.

**4. Net errors and omissions** mean a statistical discrepancy, which is derived residually as net lending / net borrowing of the financial account minus the corresponding item from the current and capital accounts.

**Table 1.2**  
**External Debt of the Russian Federation**

#### General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to table 1.4 are applicable to the contents of this table.

The table's structure suggests the following institutional sectors as the main classification groupings:

- General government;
- Central bank and banks;
- Other sectors.

Data on debt liabilities to direct investors and direct investment enterprises of the *Central bank and banks*, and *Other sectors* are reflected within respective qualification groups.

For each qualification group, data are classified by type of debt instrument.

#### Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank and banks*, and *Other sectors* broadly correspond with these indicators' characteristics set out in the comments to table 1.4.

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

**Table 1.3**  
**External Debt of the Russian Federation**  
**in Domestic and Foreign Currencies by Maturity**

#### General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to table 1.4 are applicable to the contents of this table.

The table's structure suggests the following sectors as the main classification groupings:

- General government;
- Central bank and banks (excluding debt liabilities to direct investors and direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and direct investment enterprises).

Data on debt liabilities to direct investors and direct investment enterprises of the *Central bank and banks*, and *Other sectors* are grouped separately.

Further level of detailing external debt is achieved by breaking it down into domestic and foreign currencies-denominated liabilities. Then data are classified by maturity as short-term liabilities (with original maturity of one year or less) and long-term ones (with original maturity exceeding one year).

#### Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank and banks*, and *Other sectors* correspond with these indicators' characteristics set out in the comments to table 1.4.

**Table 1.4**  
**External Debt of the Russian Federation**  
**by Maturity and Financial Instruments**

#### General Provisions

External debt (according to international methodology) as of the reporting date represents an outstanding amount of actual current, and not contingent, liabilities of residents of the Russian Federation to nonresidents which requires payment(s) of principal and (or) interest at some point(s) in the future.

Information on the external debt of the economy is very important for analyzing its sustainability to external shocks.

Methodological and conceptual basis for external debt statistics is set out in the joint document of a group of international organizations *External Debt Statistics: A Guide for Compilers and Users, 2013* and also in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

The key characteristic of debt is the obligation of a debtor to make payment of principal and (or) interest. Therefore, external debt does not include guarantees, open lines of credit, and other contingent liabilities, financial derivatives, and equity instruments as well. Notable exceptions are preferred shares owned by non-residents, which are classified as an external debt component and are included as debt securities.

External debt data under the international methodology cover the indebtedness of all sectors of the economy of the Russian Federation to non-residents, irrespective of the currency of the debt's denomination.

The table's structure suggests the following institutional sectors as the main classification groupings:

- General government;
- Central bank and banks (excluding debt liabilities to direct investors and direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and direct investment enterprises).

Debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are categorized separately.

Further level of detailing external debt is achieved by breaking it down by maturity as short-term (with original maturity of one year or less) and long-term (with original maturity exceeding one year).

Then data are classified by type of debt instruments (debt securities, loans, trade credits, current accounts and deposits, other debt liabilities).

Information sources include official statistics and administrative data from Russia's Ministry of Finance, FCS of Russia, other ministries and agencies, local governments; reporting from credit institutions, non-credit financial corporations, depositories; primary statistical data from non-financial organizations; data of international financial organizations; and administrative data (and estimates) of the Bank of Russia.

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

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

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

### Individual Indicators Highlights

**General government.** This category includes external indebtedness of the federal government which has originated in the period since 1992, i.e. the new Russian debt, and indebtedness which had been contracted prior to 1992 and was assumed by the Russian Federation as the legal successor of the USSR, i.e. the debt of the former USSR, and also the indebtedness of local governments to non-residents under contracted credits and issued debt securities.

The new Russian debt includes drawings from the IBRD, EBRD, other international organizations and governments of foreign states, indebtedness to non-residents under Eurobonds issued by the Government of the Russian Federation, and also the debt owed to the London Club creditors. Other liabilities include external debt under current transactions.

The debt of the former USSR includes borrowings from former socialist countries and other official creditor countries as well as the remaining liabilities under merchandise supplies' credits and interest on arrears, which are classified as other liabilities.

**Debt securities.** This aggregate contains data on indebtedness to non-residents on securities issued by Russia's Ministry of Finance and local governments and denominated in foreign currencies and rubles. Government securities are estimated at face value.

**Loans, currency and deposits** include data on indebtedness under loans drawn from non-residents by the Government of the Russian Federation, local governments, and the Government of the former USSR.

**Other liabilities** include the indebtedness under current transactions of Russia's Ministry of Finance, interstate indebtedness under clearing arrangements, and also the remaining liabilities under merchandise supplies' credit and interest on arrears, which are classified as other indebtedness.

**Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises).** This category includes external debt liabilities of the Bank of Russia and credit institutions (except non-bank credit institutions which are covered within *Other sectors*) and of the State Development Corporation VEB.RF (for the part of its commercial activity) to non-residents. External indebtedness under state credits, which is maintained on the books of the State Development Corporation VEB.RF due to its fulfilment of the functions of the official agent of the Government of the Russian Federation, is included in the liabilities of the general government.

**Debt securities** represent indebtedness to non-residents on debt securities issued by banks. Securities are recorded at fair value.

**Loans, currency and deposits** include data on the Bank of Russia's and banks' indebtedness to non-residents under securities' repurchase agreements conducted without change of ownership (direct repo). The aggregate also includes banks' indebtedness to non-residents on current accounts, short- and long-term deposits, other borrowed funds drawn from non-resident banks and the Bank of Russia's indebtedness to non-residents on current accounts, and also the Bank of Russia' estimate of non-residents' cumulative holdings of cash Russian rubles (commentary to compilation of this component is available on the Bank of Russia website under directory Statistics. IMF Special Data Dissemination Standard. Metadata).

**Other liabilities** represent banks' and the central bank's indebtedness to non-residents on declared dividends payable on common and preferred shares, which are classified as portfolio investment, and indebtedness which originated as a result of a transfer of claims by a resident to a non-resident, and liabilities of the Bank of Russia which have accumulated in the course of SDR allocations to the Russian Federation.

**Other sectors (excluding debt liabilities to direct investors and direct investment enterprises).** This category contains data

on external funds' drawings with detailed liabilities of other financial corporations (excluding banks) and liabilities of non-financial corporations, households and NPISHs.

**Debt securities** represent indebtedness to non-residents on debt securities issued by non-financial corporations and other financial corporations (excluding banks). Debt securities are recorded at face value. They include bonds, notes, non-voting preferred stocks which do not give the right to participate in the distribution of the residual value of an enterprise at its liquidation, and also mortgage claims on individuals owned by non-residents.

**Loans and deposits** include indebtedness under credits received from non-residents, including under direct repos, non-residents' current accounts with non-bank credit institutions, and financial leases.

**Other liabilities** cover indebtedness to non-residents on declared dividends payable on common and preferred shares, which are classified as portfolio investment, liabilities of insurance companies and indebtedness, which originated as a result of a transfer of claims by resident to non-resident, and accounts payable to non-residents associated with goods' supplies and provision of services.

**Debt liabilities to direct investors and to direct investment enterprises.** The item includes debt liabilities vis-à-vis non-residents associated with banks, other financial corporations (excluding banks) and non-financial corporations within the framework of direct investment relationship, and also indebtedness on declared dividends payable to foreign direct investors.

**Table 1.5**  
**International Investment Position**  
**of the Russian Federation. Main Components**

#### General Provisions

International investment position is a statistical statement that shows at a point in time the value of financial assets of residents of the Russian Federation representing claims on non-residents and gold bullion held as reserve assets, and of liabilities to non-residents of the residents of the Russian Federation. The difference between external financial assets and liabilities is the net investment position, which may be positive — indicating that the Russian Federation is a net creditor to the rest of the world — or negative — indicating that the Russian Federation is a net borrower.

Information presented in the international investment position is very important for the analysis of the economic situation of the Russian Federation.

International investment position is compiled and disseminated quarterly. Methodological basis for compilation of the components of the table is set out in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Information sources include reports from Russia's Ministry of Finance, Federal Customs Service, other ministries and agencies, international financial organizations, local governments, credit institutions, noncredit financial corporations, nonfinancial corporations, partner countries' data, as well as own data and estimation system of the Bank of Russia.

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

International investment position statistics of the Russian Federation are available on the Bank of Russia website.

#### Individual Indicators Highlights

Financial assets and liabilities of residents of the Russian Federation are the major classification groupings presented **on the left of the table**.

Further breakdown of assets and liabilities is made as follows:  
— by functional category direct: investment, portfolio investment, financial derivatives, other investment, international reserves (reserve assets);

— by financial instrument: equity and investment fund shares, debt securities, loans, cash currency and deposits, etc.

Data on the value of external assets and liabilities of Russian residents as of the date of the reporting period are presented **on the top of the table** as follows.

#### **Special Valuation Cases**

External assets and liabilities are valued primarily at market prices.

Balances on debt securities' stocks including securities issued by the general government sector are valued taking into account the accrued coupon interest.

Data on accrued balances under loans, including trade credits, are reflected at amortized values.

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

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

#### **General Provisions**

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

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

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

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

#### **Individual Indicators Highlights**

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

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

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

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

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

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

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

**Table 1.7**  
**International Reserves of the Russian Federation**

#### **General Provisions**

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

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

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

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

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

#### **Individual Indicators Highlights**

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

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

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

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

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

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

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

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



**Table 1.8**  
**International Reserves and Foreign Currency**  
**Liquidity – Russia**

**General Provisions**

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

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

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

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

**Individual Indicators Highlights**

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

Section II **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 sectors<sup>1</sup> 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 Russia<sup>2</sup> 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 corporations**<sup>3</sup> 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

<sup>1</sup> 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).

<sup>2</sup> Bank of Russia — Central Bank of the Russian Federation.

<sup>3</sup> 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 Corporations<sup>1</sup> 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.

<sup>1</sup> 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 liabilities<sup>1</sup>** 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.

<sup>1</sup> 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 Rate<sup>1</sup>**

### General Provisions

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

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

### General Provisions

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

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

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

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

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

counts) with the Bank of Russia' presents changes in the amount of required reserves maintained by credit institutions in correspondent accounts (sub-accounts). The said amount is included in the item 'Credit institutions' correspondent accounts with the Bank of Russia' in the table 'Broad money'.

Data on the required reserve ratios and averaging ratios and their changes according to decisions made by the Bank of Russia Board of Directors are published in the *Bank of Russia Bulletin*. This information is also available on the Bank of Russia website.

#### **Individual Indicators Highlights**

**Required reserves (required reserve ratios, required reserve averaging ratio)** are a basic instrument of the Bank of Russia's monetary policy. Information on the amount of required reserves is published in the *Bank of Russia Bulletin* and on the Bank of Russia website.

**The required reserve ratios** determine the amount of required reserves as a percentage of a credit institution's liabilities.

**The averaging ratio** is a numerical factor ranging from 0 to 1, which is used to calculate the averaged amount of required reserves.

According to Article 38 of the Federal Law 'On the Central Bank of the Russian Federation (Bank of Russia)', the amount of required reserves (required reserve ratio, required reserve averaging ratio) and the procedure for credit institutions' fulfilment of the reserve requirements, including the procedure for depositing required reserves with the Bank of Russia, are established by the Bank of Russia Board of Directors.

A credit institution deposits required reserves with the Bank of Russia by transferring them into the required reserve account opened with the Bank of Russia, and (or) fulfilling the required reserve averaging obligation, that is, by maintaining the average amount of required reserves in the correspondent account and sub-accounts opened with the Bank of Russia.

In the case where a credit institution's banking licence is revoked, the required reserves deposited by the credit institution with the Bank of Russia are used in accordance with the procedure stipulated by federal laws and related Bank of Russia regulations.

**The adjustment ratio** is a numerical factor ranging from 0 to 1, which is established by the Bank of Russia Board of Directors for determining the amount of a credit institution's liabilities to other resident credit institutions under issued debt securities to be excluded from reservable liabilities.

**The ratios on operations involving a credit institution – central counterparty** are numerical factors ranging from 0 to 1, which are established by the Bank of Russia Board of Directors for determining the amounts of a credit institution's liabilities that arise within repo and deposit operations between clearing participants involving a credit institution – central counterparty and are subject to be included in reservable liabilities pursuant to Bank of Russia Regulation No. 753-P, dated 11 January 2021, 'On Credit Institutions' Required Reserves' (became effective on 1 April 2022).

**The adjustment of required reserves for a credit institution's vault cash** is to determine the value of cash in Russian rubles in the credit institution's vault to be excluded from the calculation of the regulatory amount of required reserves.

**Table 2.7**

### **Interest Rates on Monetary Policy Instruments**

#### **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 / ruble rate effective on the day following the day on which book prices were fixed.

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

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

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

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

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

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

#### General Provisions

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

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

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

**Option Agreement (Contract)** shall be deemed the following:

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

**Table 3.4**  
**Main Stock**  
**Market Indicators**

**General Provisions**

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

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

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

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

**Individual Indicators Highlights**

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

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

More detailed information on the calculation of the above indicators is available at the website: [rts.micex.ru](http://rts.micex.ru).

## Section 4. Financial Institutions' Performance

### Subsection 4.1. General Description

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

#### General Provisions

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

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

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

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

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

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

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

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

#### Individual Indicators Highlights

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

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

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

#### **Nonbanking credit institution:**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### Individual Indicators Highlights

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

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

$\bar{P}$  – weighted average loan interest rate;

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

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

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

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

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

**Table 4.3.9**  
**Loans Extended to Small, Medium-Sized Businesses**

#### General Provisions

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

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

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

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:

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

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

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

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

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

**Rights of claim under mortgage loans acquired** is the balance of the debt on rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

**Table 4.3.13**

#### **Investment Portfolio of Credit Institutions**

### General Provisions

The table shows the values of credit institutions' investments in securities except bills of exchange, such as debt and equity securities. The data do not include checks, warehouse certificates and bearer passbooks. The table also shows information on credit institutions' participation in the authorized capital of subsidiary and affiliated joint-stock companies and other organizations.

The source of information is reports compiled by operating credit institutions of the Russian Federation according to Form 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 Federation<sup>1</sup>, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree No. 849, dated 13 May 2000.

### Subsection 6.1. Institutional Characteristics

**Table 6.1.1**  
**Number of Credit Institutions**  
**with Nonresidents Equity**

#### General Provisions

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

#### Individual Indicators Highlights

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

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

**Table 6.1.2**  
**Credit Institutions Grouped by the Share**  
**of Nonresidents Equity**

#### General Provisions

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

#### Individual Indicators Highlights

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

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

#### General Provisions

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

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

Information is provided by quarter.

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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

**Table 6.1.4**  
**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:

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

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

$V$  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).