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The Central Bank of the Russian Federation



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## Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS IMF)

		Release date in April–July 2018 (the period (or date) to which data to be released relate is shown in parentheses)			
		April	May	June	July
<b>Financial sector</b>					
1.	Depository Corporations Survey, end of period <sup>1</sup>	30.04.2018 (03.2018)	31.05.2018 (04.2018)	29.06.2018 (05.2018)	31.07.2018 (06.2018)
2.	Central Bank Survey, end of period <sup>1</sup>	13.04.2018 (03.2018)	14.05.2018 (04.2018)	14.06.2018 (05.2018)	13.07.2018 (06.2018)
3.	Interest rates				
	3.1. Bank of Russia Key rate	the next working day after being fixed by the Board of Directors of the Bank of Russia			
	3.2. Government security rates	the next working day			
	3.3. Money market rates	the next working day			
4.	Financial soundness indicators for deposit takers			29.06.2018 (Q1, 2018)	
5.	Main stock market indicators	11.04.2018 (03.2018)	14.05.2018 (04.2018)	13.06.2018 (05.2018)	11.07.2018 (06.2018)
<b>External sector</b>					
6.	Balance of Payments, for the reporting quarter, year			29.06.2018 (Q1, 2018)	
7.	International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8.	International Reserves: Official reserve assets (monthly), end of period	06.04.2018 (03.2018)	10.05.2018 (04.2018)	07.06.2018 (05.2018)	06.07.2018 (06.2018)
9.	Template on international reserves and foreign currency liquidity, end of period	20.04.2018 (03.2018)	18.05.2018 (04.2018)	20.06.2018 (05.2018)	20.07.2018 (06.2018)
10.	Merchandise trade, for the reporting month (per balance of payments methodology)	11.04.2018 (02.2018)	11.05.2018 (03.2018)	09.06.2018 (04.2018)	12.07.2018 (05.2018)
11.	International investment position, for the reporting quarter, year			29.06.2018 (Q1, 2018)	
12.	External Debt, end of period			29.06.2018 (Q1, 2018)	
13.	Exchange Rates	every working day			

<sup>1</sup> Preliminary data publication date.

The Central Bank of the Russian Federation disseminates data on the above-mentioned categories on the Bank of Russia's website – subsection IMF Special data dissemination standard (SDDS IMF) of section Statistics.

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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>.



Table 1.1

## Balance of Payments of the Russian Federation (Based on BPM6) Current Account

(millions of US dollars)

	Export of goods (FOB)			Export of services				Export of goods and services (3+7)	Compensation of employees receivable	Investment income and rent receivable	Of which investment income receivable by general government
	fuel-energy resource	other	export of goods, total (1+2)	transport services	travel	other	total (4+5+6)				
	1	2	3	4	5	6	7	8	9	10	11
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	1,273
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	1,008
2011	341,812	173,597	515,409	17,350	11,328	29,361	58,039	573,448	3,871	38,816	1,067
2012	346,807	180,627	527,434	19,161	10,759	32,421	62,340	589,774	3,884	43,874	1,140
2013	349,054	172,781	521,835	20,747	11,988	37,387	70,123	591,958	4,256	37,921	964
2014	324,391	172,415	496,806	20,542	11,759	33,443	65,744	562,551	4,139	43,034	974
2015	198,820	142,599	341,419	16,719	8,420	26,558	51,697	393,116	3,502	33,765	1,097
2016	151,098	130,752	281,850	17,121	7,788	25,646	50,554	332,404	3,648	36,867	960
Q1 2014	83,831	38,981	122,812	4,612	2,567	7,920	15,099	137,911	1,026	12,488	329
Q2 2014	88,868	43,199	132,067	5,582	3,302	8,450	17,334	149,401	1,055	10,327	210
Q3 2014	81,882	43,771	125,653	5,742	3,603	8,499	17,844	143,496	1,032	11,532	271
Q4 2014	69,810	46,465	116,275	4,605	2,287	8,575	15,467	131,742	1,026	8,687	164
Q1 2015	54,094	36,112	90,206	3,710	1,879	6,129	11,718	101,924	836	8,788	389
Q2 2015	54,924	36,533	91,457	4,393	2,374	6,305	13,072	104,529	905	6,981	193
Q3 2015	45,817	32,883	78,700	4,427	2,566	6,194	13,187	91,887	871	9,311	353
Q4 2015	43,985	37,071	81,056	4,189	1,601	7,930	13,720	94,776	890	8,685	161
Q1 2016	32,348	28,142	60,489	3,779	1,282	5,348	10,409	70,899	865	8,644	376
Q2 2016	36,837	31,015	67,853	4,219	1,842	6,582	12,643	80,496	928	7,706	151
Q3 2016	38,072	32,876	70,947	4,576	2,885	6,441	13,901	84,849	894	9,166	285
Q4 2016	43,842	38,719	82,560	4,546	1,780	7,275	13,601	96,161	961	11,351	148
Q1 2017	49,315	33,242	82,558	4,291	1,636	6,495	12,423	94,980	917	10,099	299
Q2 2017	45,800	37,908	83,707	5,175	2,352	7,355	14,882	98,589	1,002	9,378	155
Q3 2017	43,814	40,495	84,309	5,338	3,151	6,970	15,459	99,768	1,116	10,242	309

Table 1.1 (cont.)

(millions of US dollars)

	12	13	14	15	Import of services				20	21
					transport services	travel	other	total		
	Secondary income receivable	Total current account receipts (8+9+10+12)	Capital account, received	Import of goods (FOB)	import of goods and services (15+19)	Compensation of employees payable				
2009	6,369	382,720	497	183,924	9,344	21,019	33,034	63,397	247,321	12,193
2010	7,258	487,155	370	245,680	11,901	26,693	36,685	75,279	320,958	12,131
2011	13,768	629,903	479	318,555	15,415	32,902	43,178	91,495	410,050	13,393
2012	16,459	653,991	622	335,771	16,443	42,798	49,686	108,927	444,698	15,715
2013	17,332	651,467	530	341,269	17,505	53,453	57,425	128,382	469,651	17,426
2014	17,643	627,366	548	307,875	15,420	50,428	55,175	121,022	428,898	14,213
2015	10,023	440,406	351	193,021	11,728	34,932	41,958	88,617	281,638	8,606
2016	8,656	381,576	1,188	191,588	11,578	23,951	38,863	74,381	265,969	5,818
Q1 2014	3,632	155,058	154	72,438	3,552	10,338	12,281	26,172	98,609	3,696
Q2 2014	5,866	166,649	89	80,657	4,108	13,592	14,013	31,713	112,369	3,640
Q3 2014	3,999	160,059	122	80,468	4,106	17,796	14,527	36,429	116,897	3,716
Q4 2014	4,146	145,600	183	74,313	3,654	8,701	14,353	26,709	101,022	3,161
Q1 2015	2,094	113,642	101	44,656	2,535	7,471	10,042	20,049	64,704	2,317
Q2 2015	3,137	115,552	61	47,681	3,036	9,424	10,129	22,590	70,271	2,424
Q3 2015	2,429	104,498	84	49,827	3,114	12,167	10,066	25,346	75,173	1,952
Q4 2015	2,363	106,713	105	50,857	3,043	5,869	11,720	20,633	71,490	1,913
Q1 2016	1,525	81,933	82	38,102	2,384	4,361	8,456	15,201	53,303	1,268
Q2 2016	2,733	91,864	107	45,590	2,887	6,138	9,571	18,596	64,186	1,297
Q3 2016	2,048	96,957	199	52,621	3,120	7,916	9,952	20,988	73,609	1,467
Q4 2016	2,349	110,822	800	55,275	3,186	5,537	10,874	19,597	74,872	1,786
Q1 2017	1,708	107,704	140	48,049	2,901	5,332	9,289	17,522	65,571	1,646
Q2 2017	2,952	111,922	59	58,490	3,610	8,118	10,600	22,327	80,817	1,790
Q3 2017	2,796	113,922	76	63,754	3,811	10,500	10,749	25,059	88,813	1,674

## Current Account

Table 1.1 (cont.)

(millions of US dollars)

	Investment income and rent payable	Of which investment income payable by general government	Secondary income payable	Total current account expenditure (20+21+22+24)	Capital account, paid	Trade balance (3-15)	Balance on service types			
							transport services (4-16)	travel (5-17)	other (6-18)	total balance (28+29+30)
	22	23	24	25	26	27	28	29	30	31
2009	60,946	1,816	11,876	332,336	12,963	113,231	3,021	-11,653	-8,969	-17,600
2010	73,037	2,069	13,576	419,703	411	146,995	2,971	-17,863	-11,228	-26,120
2011	89,694	2,149	19,493	532,630	349	196,854	1,935	-21,574	-13,817	-33,456
2012	99,704	2,634	22,592	582,709	5,840	191,663	2,718	-32,039	-17,266	-46,587
2013	104,355	3,702	26,607	618,039	925	180,566	3,242	-41,464	-20,037	-58,259
2014	100,922	2,938	25,821	569,854	42,553	188,931	5,122	-38,669	-21,731	-55,278
2015	65,590	1,949	15,743	371,577	660	148,398	4,991	-26,512	-15,399	-36,920
2016	69,313	2,241	14,933	356,033	1,952	90,262	5,543	-16,163	-13,207	-23,827
Q1 2014	21,626	804	5,479	129,410	332	50,374	1,060	-7,771	-4,361	-11,072
Q2 2014	32,237	769	6,560	154,806	159	51,410	1,475	-10,290	-5,563	-14,378
Q3 2014	25,822	741	7,588	154,023	10,096	45,185	1,636	-14,193	-6,029	-18,585
Q4 2014	21,237	624	6,195	131,615	31,965	41,961	951	-6,415	-5,778	-11,242
Q1 2015	13,487	481	3,103	83,612	101	45,550	1,175	-5,592	-3,913	-8,330
Q2 2015	21,979	508	4,337	99,011	218	43,776	1,357	-7,051	-3,824	-9,518
Q3 2015	15,268	475	4,375	96,768	94	28,873	1,314	-9,601	-3,872	-12,159
Q4 2015	14,856	486	3,928	92,187	247	30,199	1,145	-4,268	-3,790	-6,913
Q1 2016	11,834	442	2,679	69,083	103	22,387	1,395	-3,079	-3,108	-4,792
Q2 2016	20,529	532	3,816	89,828	1,427	22,263	1,332	-4,296	-2,989	-5,953
Q3 2016	17,013	609	4,498	96,587	137	18,327	1,456	-5,031	-3,512	-7,086
Q4 2016	19,937	658	3,940	100,535	286	27,285	1,360	-3,757	-3,599	-5,996
Q1 2017	14,407	696	3,462	85,086	96	34,509	1,390	-3,696	-2,794	-5,099
Q2 2017	22,687	792	4,290	109,584	239	25,217	1,565	-5,766	-3,244	-7,445
Q3 2017	20,604	839	5,340	116,431	148	20,555	1,528	-7,349	-3,779	-9,600

Table 1.1 (cont.)

(millions of US dollars)

	32	33	34	35	36	37	38
	Goods and services balance (27+31)	Compensation of employees balance (9-21)	Investment income and rent balance (10-22)	Secondary income balance (12-24)	Current account balance (32+33+34+35)=(13-25)	Capital account balance (14-26)	Current account balance and capital account balance (36+37)
2009	95,630	-8,868	-30,872	-5,507	50,384	-12,466	37,917
2010	120,875	-8,512	-38,593	-6,318	67,452	-41	67,411
2011	163,398	-9,522	-50,878	-5,725	97,274	130	97,404
2012	145,076	-11,831	-55,830	-6,133	71,282	-5,218	66,065
2013	122,307	-13,170	-66,435	-9,274	33,428	-395	33,033
2014	133,653	-10,074	-57,888	-8,178	57,513	-42,005	15,508
2015	111,478	-5,104	-31,825	-5,720	68,829	-309	68,520
2016	66,435	-2,169	-32,446	-6,277	25,543	-764	24,778
Q1 2014	39,302	-2,670	-9,138	-1,847	25,647	-178	25,469
Q2 2014	37,032	-2,585	-21,911	-693	11,844	-71	11,773
Q3 2014	26,599	-2,684	-14,290	-3,589	6,037	-9,974	-3,938
Q4 2014	30,720	-2,136	-12,550	-2,049	13,985	-31,782	-17,797
Q1 2015	37,220	-1,481	-4,699	-1,009	30,031	-1	30,030
Q2 2015	34,258	-1,519	-14,998	-1,200	16,541	-158	16,383
Q3 2015	16,713	-1,080	-5,957	-1,946	7,730	-9	7,721
Q4 2015	23,286	-1,023	-6,172	-1,565	14,527	-141	14,385
Q1 2016	17,595	-402	-3,189	-1,154	12,850	-20	12,830
Q2 2016	16,310	-369	-12,822	-1,083	2,036	-1,320	716
Q3 2016	11,240	-573	-7,847	-2,450	370	62	433
Q4 2016	21,289	-825	-8,587	-1,590	10,287	514	10,800
Q1 2017	29,409	-730	-4,308	-1,754	22,618	43	22,661
Q2 2017	17,772	-788	-13,308	-1,338	2,338	-181	2,157
Q3 2017	10,955	-558	-10,362	-2,544	-2,509	-72	-2,581

## Current Account (Intermediate Balances)

Table 1.1 (cont.)

## Financial Account (Changes in Liabilities: “+” Increase / “-” Decrease)

(millions of US dollars)

	General government liabilities										Central bank' liabilities	Banks' liabilities
	portfolio investment (2+3)	of which		securities in rubles	securities in foreign currency	loans	other	total (1+4+5)	7	8		
		1	2									
2009	4,288	1,180	3,108	-1,853	4	2,439	11,978	-42,145				
2010	5,470	1,775	3,695	-1,160	-3	4,307	-2,350	17,593				
2011	2,687	4,178	-1,491	-1,687	30	1,031	-324	7,843				
2012	16,864	14,449	2,415	-1,024	-50	15,790	3,608	33,278				
2013	9,981	7,379	2,601	-702	70	9,348	440	20,426				
2014	-8,800	-1,346	-7,454	-673	18	-9,455	-2,713	-37,456				
2015	-6,858	2,675	-9,533	-789	-20	-7,667	2,007	-59,986				
2016	5,264	6,822	-1,557	-781	6	4,490	622	-27,148				
Q1 2014	-6,325	-2,658	-3,667	-203	-6	-6,534	-2	912				
Q2 2014	1,930	3,441	-1,511	-185	-6	1,739	462	-7,569				
Q3 2014	-3,895	-1,651	-2,244	-179	-8	-4,083	697	-11,507				
Q4 2014	-509	-479	-31	-106	38	-577	-3,870	-19,292				
Q1 2015	-7,703	-623	-7,081	-135	-5	-7,844	1,133	-24,467				
Q2 2015	2,226	2,127	99	-111	-20	2,095	-1,201	-10,881				
Q3 2015	-1,434	31	-1,465	-32	-19	-1,485	439	-15,223				
Q4 2015	52	1,139	-1,087	-510	25	-433	1,635	-9,416				
Q1 2016	71	962	-890	-24	6	54	-1,167	-7,573				
Q2 2016	3,023	3,063	-39	-211	-6	2,806	-194	-4,627				
Q3 2016	4,218	1,499	2,719	-16	-7	4,195	201	-7,676				
Q4 2016	-2,048	1,299	-3,347	-531	13	-2,565	1,781	-7,271				
Q1 2017	4,432	4,830	-398	-22	5	4,415	1,700	-3,804				
Q2 2017	2,393	1,293	1,100	-101	-7	2,285	2,638	-11,704				
Q3 2017	7,289	5,353	1,936	-136	5	7,158	3,944	-7,843				

Table 1.1 (cont.)

**Financial Account (Changes in Liabilities: “+” Increase/ “-” Decrease;  
Changes in Assets, Except Reserves: “+” Increase/ “-” Decrease)**

(millions of US dollars)

	Other sectors' liabilities				Total liabilities (6+7+8+13)	General government assets			Central bank' assets	
	direct investment	portfolio investment	loans	other		loans	other	total (15+16)		
										total (9+10+11+12)
	9	10	11	12	13	14	15	16	17	18
2009	29,906	2,680	1,555	186	34,326	6,597	-9,152	-1,178	-10,329	-57
2010	38,004	-4,937	-6,395	-1,293	25,378	44,928	-6	921	915	30
2011	50,003	-6,226	16,068	-895	58,950	67,499	750	1,718	2,468	7
2012	42,801	-8,128	6,652	-1,566	39,759	92,435	-255	-163	-418	46
2013	60,061	-11,093	44,657	551	94,176	124,389	337	3,851	4,188	-634
2014	17,637	-12,296	-5,777	272	-163	-49,787	-34,522	-4,851	-39,373	-529
2015	6,264	-4,686	-4,779	-2,245	-5,445	-71,091	969	1,183	2,152	410
2016	30,931	23	-12,025	-1,319	17,609	-4,426	-3	935	931	-73
Q1 2014	9,055	-5,646	3,601	-262	6,747	1,123	-25	46	22	-517
Q2 2014	10,926	-1,848	383	3,208	12,668	7,301	-214	749	535	-24
Q3 2014	-430	-3,292	-498	-3,503	-7,723	-22,616	-5,909	-2,915	-8,824	6
Q4 2014	-1,913	-1,510	-9,263	830	-11,855	-35,594	-28,374	-2,732	-31,105	6
Q1 2015	3,005	-612	-7,027	-2,477	-7,111	-38,289	332	-161	171	1
Q2 2015	-840	-202	-3,535	3,172	-1,405	-11,391	64	681	745	-3
Q3 2015	280	-137	12,198	-3,026	9,315	-6,953	367	-298	69	-2
Q4 2015	3,819	-3,734	-6,414	85	-6,244	-14,457	206	961	1,166	413
Q1 2016	421	1,595	-774	-1,314	-72	-8,759	114	-93	21	-13
Q2 2016	6,804	525	-4,514	2,514	5,329	3,315	-1,552	531	-1,021	-8
Q3 2016	3,938	-354	-2,920	-2,764	-2,101	-5,380	232	-182	51	3
Q4 2016	19,769	-1,743	-3,817	245	14,453	6,398	1,202	678	1,880	-55
Q1 2017	4,450	-5,127	-407	-1,594	-2,677	-366	317	-140	177	6
Q2 2017	12,722	-987	-616	3,521	14,641	7,859	10	935	945	3
Q3 2017	7,582	2,168	-4,007	-2,057	3,685	6,945	1,049	-186	863	10

Table 1.1 (cont.)

## Financial Account (Changes in Assets, Except Reserves: “+” Increase / “-” Decrease)

(millions of US dollars)

	Banks' assets	Other sectors assets										Total assets (17+18+19+26)
		20	21	22	23	24	25	26	27			
		direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (20+21+22+ 23+24+25)				
2009	19	43,968	-4,863	-4,746	24,559	1,829	-5,859	54,887				34,739
2010		50,858	-7,490	797	25,904	887	-235	70,722				66,455
2011		70,259	-7,596	3,235	33,263	1,652	4,983	105,795				143,620
2012		44,333	-9,210	7,946	38,816	1,928	9,321	93,134				118,111
2013		87,362	-10,055	7,646	26,504	1,070	16,837	129,364				170,602
2014		60,753	-8,612	6,363	8,607	-1,315	6,825	72,620				81,262
2015		23,324	-13,832	5,143	1,531	461	5,288	21,915				-1,337
2016		23,682	-4,815	-1,521	771	989	15,842	34,948				7,512
01 2014		16,477	-1,400	-2,274	2,848	-702	2,991	17,940				50,929
02 2014		14,971	-2,657	-765	3,705	2,259	2,717	20,229				34,545
03 2014		12,675	-3,281	6,713	1,610	-52	-880	16,784				-16,846
04 2014		16,630	-1,274	2,689	444	-2,819	1,998	17,668				12,634
01 2015		5,889	-2,934	3,430	420	147	2,114	9,067				-1,073
02 2015		3,916	-3,050	2,619	385	-70	1,661	5,461				7,910
03 2015		6,914	-5,134	-2,850	342	122	13	-593				-4,854
04 2015		6,605	-2,714	1,944	384	262	1,500	7,980				-3,319
01 2016		7,176	-807	200	163	377	1,477	8,586				-1,300
02 2016		8,659	-1,114	-1,059	203	108	271	7,068				1,610
03 2016		2,134	-1,790	-2,929	225	241	4,050	1,931				-6,340
04 2016		5,713	-1,105	2,268	180	263	10,044	17,363				13,543
01 2017		9,429	-932	-498	117	443	-11,334	-2,775				11,054
02 2017		8,579	-1,674	-2,723	419	-129	2,698	7,170				5,625
03 2017		10,507	-2,210	657	195	167	2,815	12,130				-3,290

Table 1.1 (end)

## Financial Account (Intermediate Balances), Reserve Assets ("+" Increase / "-" Decrease)

(millions of US dollars)

	Balances on financial account items					Financial account balance (28+29+30+31)=(27-14)	Net errors and omissions	Change in reserve assets ("+" increase / "-" decrease)
	general government (17-6)	central bank (18-7)	banks (19-8)	other sectors (26-13)	30			
	28	29	30	31	32	33	34	
2009	-12,768	-12,035	32,383	20,562	28,142	-6,399	3,377	
2010	-3,393	2,381	-22,805	45,344	21,527	-9,133	36,751	
2011	1,437	331	27,507	46,845	76,121	-8,652	12,630	
2012	-16,207	-3,562	-7,929	53,375	25,677	-10,371	30,017	
2013	-5,160	-1,073	17,258	35,188	46,212	-8,898	-22,077	
2014	-29,918	2,184	85,999	72,784	131,049	7,994	-107,547	
2015	9,818	-1,597	34,172	27,360	69,754	2,938	1,704	
2016	-3,559	-694	-1,146	17,338	11,939	-4,596	8,244	
Q1 2014	6,555	-515	32,573	11,193	49,806	-3,014	-27,351	
Q2 2014	-1,204	-486	21,374	7,560	27,244	5,126	-10,345	
Q3 2014	-4,741	-691	-13,305	24,507	5,771	4,026	-5,683	
Q4 2014	-30,528	3,876	45,357	29,523	48,229	1,856	-64,169	
Q1 2015	8,015	-1,132	14,155	16,178	37,216	-2,927	-10,113	
Q2 2015	-1,351	1,198	12,588	6,866	19,301	752	-2,166	
Q3 2015	1,555	-441	10,894	-9,908	2,099	4,106	9,728	
Q4 2015	1,599	-1,222	-3,464	14,224	11,138	1,006	4,254	
Q1 2016	-32	1,154	-2,321	8,658	7,458	-2,775	2,597	
Q2 2016	-3,827	186	197	1,738	-1,705	1,934	4,354	
Q3 2016	-4,145	-198	-649	4,032	-960	1,748	3,141	
Q4 2016	4,445	-1,836	1,626	2,910	7,145	-5,503	-1,848	
Q1 2017	-4,238	-1,694	17,449	-97	11,420	61	11,302	
Q2 2017	-1,340	-2,635	9,212	-7,471	-2,234	3,159	7,550	
Q3 2017	-6,295	-3,934	-8,450	8,445	-10,234	-1,140	6,514	



Table 1.2

## Direct Investment of the Russian Federation (Based on the Balance of Payments, Flows Data)

Russian Federation Direct Investment Abroad (“+” denotes an increase in investment, “-” denotes a decrease in investment)

(millions of US dollars)

	General government – equity	Other sectors										Direct investment abroad (1+5+13)		
		Deposit-taking corporations, except central bank				equity			reinvestment of earnings		debt instruments		total (8+9+12)	
		1	2	3	4	5	6	7	8	9	10			11
2009	32	1,277	-382	218	1,113	29,220	-3,791	25,429	7,952	30,256	-21,501	8,755	42,135	43,281
2010	636	857	48	109	1,014	23,424	-4,026	19,398	14,001	36,701	-19,134	17,567	50,966	52,616
2011	63	321	220	344	884	31,108	-7,982	23,126	15,340	56,741	-29,303	27,438	65,904	66,851
2012	32	4,969	472	803	6,244	31,027	-4,843	26,184	15,086	47,569	-46,293	1,276	42,546	48,822
2013	9	1,187	196	-95	1,288	94,347	-16,044	78,303	11,220	52,696	-57,009	-4,313	85,210	86,507
2014	0	1,263	695	-75	1,882	34,693	-13,294	21,399	13,761	75,206	-55,166	20,040	55,200	57,082
2015	2	4,140	-1,820	-588	1,732	10,961	-6,665	4,296	7,722	77,869	-69,537	8,333	20,351	22,085
2016	0	1,335	371	497	2,203	11,098	-3,729	7,368	10,468	84,494	-82,219	2,275	20,112	22,314
01 2014	0	442	447	-118	771	9,362	-879	8,484	5,555	14,112	-12,969	1,143	15,182	15,953
02 2014	0	433	91	266	789	8,613	-1,178	7,436	2,007	13,633	-9,651	3,982	13,424	14,213
03 2014	0	199	-9	-14	176	7,131	-1,708	5,423	4,722	10,582	-8,701	1,881	12,025	12,201
04 2014	0	189	166	-209	146	9,586	-9,529	57	1,477	36,879	-23,845	13,034	14,568	14,714
01 2015	0	606	-1,904	-680	-1,978	3,209	-1,133	2,075	3,939	12,720	-13,928	-1,208	4,806	2,828
02 2015	2	1,141	-74	-76	991	2,104	-2,868	-764	1,273	18,413	-14,643	3,770	4,279	5,272
03 2015	0	1,287	80	148	1,515	1,525	-2,116	-591	1,668	15,609	-10,062	5,547	6,623	8,139
04 2015	0	1,106	79	19	1,204	4,123	-547	3,576	842	31,128	-30,904	224	4,642	5,846
01 2016	0	1,593	-90	43	1,546	2,340	-397	1,943	2,930	12,494	-11,090	1,404	6,277	7,823
02 2016	0	730	15	125	870	3,800	-266	3,534	1,969	15,593	-14,673	920	6,423	7,293
03 2016	0	81	-3	248	326	1,310	-917	392	2,755	17,099	-18,473	-1,374	1,773	2,099
04 2016	0	-1,068	449	80	-539	3,648	-2,149	1,499	2,814	39,309	-37,983	1,326	5,639	5,100
01 2017	0	145	150	80	376	9,537	-3,132	6,404	3,328	23,580	-25,499	-1,919	7,814	8,189
02 2017	0	-43	221	-8	170	2,027	-1,425	603	1,929	24,538	-19,562	4,976	7,508	7,678
03 2017	0	598	-38	-138	422	5,666	-2,697	2,969	3,346	21,634	-19,291	2,342	8,657	9,079

Table 1.2 (end)

**Direct Investment in the Russian Federation**  
 (“+” denotes an increase in investment, “-” denotes a decrease in liabilities)

	Other sectors										Direct investment in the Russian Federation (18+26)		
	Deposit-taking corporations, except central bank					Other sectors							
	equity		reinvestment of earnings	debt instruments	total (15+16+17)	equity		reinvestment of earnings	debt instruments			total (21+22+25)	
	15	16	17	18	19	20	21	22	23	24		25	26
2009	1,207	5,397	73	6,678	34,809	-28,289	6,520	10,037	46,188	-32,840	13,349	29,906	36,583
2010	2,148	3,218	-202	5,164	29,270	-21,378	7,892	15,426	90,229	-75,543	14,686	38,004	43,168
2011	1,197	3,720	164	5,081	42,758	-32,070	10,688	17,552	165,621	-143,858	21,762	50,003	55,084
2012	834	5,538	1,415	7,786	34,663	-35,529	-866	18,005	97,449	-71,786	25,663	42,801	50,588
2013	-245	7,540	1,863	9,158	53,637	-42,723	10,914	14,149	109,014	-74,016	34,998	60,061	69,219
2014	417	6,249	-2,272	4,394	33,442	-32,438	1,004	15,428	84,174	-82,970	1,205	17,637	22,031
2015	-24	299	313	589	31,882	-32,326	-445	10,889	81,887	-86,067	-4,180	6,264	6,853
2016	239	1,543	-174	1,608	33,856	-15,617	18,238	15,695	81,881	-84,883	-3,002	30,931	32,539
01 2014	-25	1,826	594	2,395	6,282	-5,453	829	6,786	14,834	-13,394	1,440	9,055	11,450
02 2014	306	1,922	-1,070	1,158	7,215	-4,942	2,272	1,336	24,769	-17,452	7,317	10,926	12,083
03 2014	92	1,384	-1,104	372	5,828	-8,965	-3,137	5,641	18,598	-21,533	-2,935	-430	-59
04 2014	44	1,117	-692	469	14,117	-13,078	1,040	1,665	25,973	-30,590	-4,617	-1,913	-1,443
01 2015	-287	-166	-283	-736	4,152	-3,106	1,046	4,566	19,487	-22,094	-2,607	3,005	2,269
02 2015	221	235	-86	370	6,285	-7,681	-1,396	2,027	18,363	-19,833	-1,470	-840	-469
03 2015	99	-236	-370	-507	11,650	-11,320	330	3,019	21,417	-24,486	-3,069	280	-227
04 2015	-57	465	1,053	1,461	9,795	-10,220	-425	1,278	22,621	-19,654	2,967	3,819	5,281
01 2016	-31	326	-652	-357	3,898	-5,796	-1,897	3,568	17,774	-19,024	-1,250	421	64
02 2016	83	574	7	664	5,106	-2,103	3,004	2,701	18,860	-17,762	1,099	6,804	7,468
03 2016	226	482	-362	346	4,425	-1,956	2,469	4,382	19,336	-22,250	-2,914	3,938	4,284
04 2016	-40	162	832	954	20,425	-5,763	14,662	5,044	25,910	-25,848	63	19,769	20,723
01 2017	148	203	42	394	4,102	-1,330	2,772	5,634	20,059	-24,015	-3,956	4,450	4,844
02 2017	25	453	-39	439	5,587	-1,749	3,839	-15	32,190	-23,291	8,899	12,722	13,161
03 2017	-185	857	-921	-248	6,597	-3,215	3,382	3,844	26,115	-25,759	356	7,582	7,333

(millions of US dollars)

Table 1.3

### Net Inflows/Outflows of Capital by Private Sector (Based on the Balance of Payments Flows Data, BPM6 Methodology. Transaction Signs According to BPM6<sup>1</sup>)

(billions of US dollars)

	Net inflows/outflows of capital by private sector (2+5)		Banks				Other sectors				«Net errors and omissions» of balance of payments
	1	2	3	4	5	6	7	8			
2009	57.5	32.4	-9.8	-42.1	25.1	53.1	34.3	-6.4			
2010	30.8	-22.8	-5.2	17.6	53.6	69.8	25.4	-9.1			
2011	81.4	27.5	35.3	7.8	53.8	104.1	58.9	-8.7			
2012	53.9	-7.9	25.3	33.3	61.8	91.2	39.8	-10.4			
2013	60.3	17.3	37.7	20.4	43.0	128.3	94.2	-8.9			
2014	152.1	86.0	48.5	-37.5	66.1	73.9	-0.2	8.0			
2015	58.1	34.2	-25.8	-60.0	24.0	21.5	-5.4	2.9			
2016	19.8	-1.1	-28.3	-27.1	20.9	34.0	17.6	-4.6			
Q1 2014	47.5	32.6	33.5	0.9	14.9	18.6	6.7	-3.0			
Q2 2014	21.5	21.4	13.8	-7.6	0.2	18.0	12.7	5.1			
Q3 2014	7.2	-13.3	-24.8	-11.5	20.5	16.8	-7.7	4.0			
Q4 2014	75.8	45.4	26.1	-19.3	30.5	20.5	-11.9	1.9			
Q1 2015	33.1	14.2	-10.3	-24.5	19.0	8.9	-7.1	-2.9			
Q2 2015	18.8	12.6	1.7	-10.9	6.2	5.5	-1.4	0.8			
Q3 2015	-3.2	10.9	-4.3	-15.2	-14.1	-0.7	9.3	4.1			
Q4 2015	9.5	-3.5	-12.9	-9.4	13.0	7.7	-6.2	1.0			
Q1 2016	8.7	-2.3	-9.9	-7.6	11.1	8.2	-0.1	-2.8			
Q2 2016	-0.1	0.2	-4.4	-4.6	-0.3	7.0	5.3	1.9			
Q3 2016	1.4	-0.6	-8.3	-7.7	2.0	1.7	-2.1	1.7			
Q4 2016	9.8	1.6	-5.6	-7.3	8.2	17.1	14.5	-5.5			
Q1 2017	16.8	17.4	13.6	-3.8	-0.6	-3.2	-2.7	0.1			
Q2 2017	-1.3	9.2	-2.5	-11.7	-10.5	7.3	14.6	3.2			
Q3 2017	1.0	-8.4	-16.3	-7.8	9.4	12.0	3.7	-1.1			

<sup>1</sup> Sign "+" denotes an outflow of capital, sign "-" implies an inflow.

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

Table 1.4

External Debt of the Russian Federation<sup>1</sup>

(millions of US dollars)

	31.12.2015	31.03.2016	30.06.2016	30.09.2016	31.12.2016	31.03.2017	30.06.2017	30.09.2017
<b>Total</b>	519,101	521,213	524,550	520,288	514,132	525,542	532,633	536,659
<b>General Government</b>	30,551	32,093	35,983	40,391	39,178	45,864	46,521	54,323
Federal Government	29,987	31,509	35,392	39,729	38,966	45,628	46,314	54,106
<b>New Russian Debt</b>	28,747	30,273	34,311	38,647	37,921	44,583	45,301	53,292
Multilateral creditors	999	979	923	907	858	836	771	761
<i>IBRD</i>	755	741	707	698	671	656	612	609
<i>Other</i>	244	238	216	209	187	180	159	151
Other credits	0	0	0	0	0	0	0	0
Foreign currency bonds	12,646	11,909	11,999	14,456	11,662	11,302	12,525	14,561
<i>Eurobonds</i>	9,679	9,447	9,625	11,518	11,034	10,654	11,850	14,560
<i>Eurobonds</i> (related to the second London Club debt restructuring)	2,967	2,461	2,374	2,938	628	648	675	1
Ruble denominated bonds	14,735	17,011	21,022	22,924	25,032	32,069	31,634	37,592
<i>OFZ</i>	14,691	16,937	21,010	22,916	25,017	32,013	31,626	37,591
<i>Eurobond</i>	44	74	12	8	14	56	8	1
<i>Other</i>	366	375	367	360	369	375	372	379
<b>Debt of the former USSR</b>	1,240	1,237	1,081	1,081	1,045	1,046	1,013	813
Debt owed to former socialist countries	414	410	396	396	395	396	396	196
Other official creditors	805	805	664	664	629	629	594	594
<i>Other</i>	21	21	21	21	21	21	22	23
Local Government	564	583	591	662	212	235	207	218
Loans	445	461	451	457	0	0	0	0
Ruble denominated bonds	119	123	140	205	212	235	207	218

**Table 1.4 (end)**  
(millions of US dollars)

	31.12.2015	31.03.2016	30.06.2016	30.09.2016	31.12.2016	31.03.2017	30.06.2017	30.09.2017
<b>Central bank</b>								
Loans	11,716	10,859	10,734	10,960	12,334	14,332	17,359	21,659
Currency and deposits	2,128	934	802	1,157	2,546	4,298	6,944	11,332
Other (SDR allocation)	1,728	1,933	1,997	1,885	2,161	2,334	2,516	2,304
	7,860	7,991	7,935	7,917	7,628	7,700	7,899	8,023
<b>Banks</b>								
Debt liabilities to direct investors and to direct investment enterprises	131,733	129,802	127,734	123,586	119,395	120,195	113,254	108,042
	5,499	4,863	4,721	4,362	5,179	5,353	5,294	4,389
Loans <sup>2</sup>	1,062	1,207	1,119	983	451	254	202	265
Deposits <sup>2</sup>	117,415	115,226	113,468	109,041	105,302	105,485	98,035	94,896
Debt securities	5,721	5,299	5,463	5,444	6,148	5,681	5,564	5,834
Other	2,037	3,207	2,963	3,755	2,314	3,424	4,159	2,658
<b>Other sectors</b>								
Debt liabilities to direct investors and to direct investment enterprises	345,100	348,460	350,100	345,352	343,225	345,151	355,499	352,635
	134,361	135,679	137,689	136,590	136,436	135,709	144,799	145,619
Loans and deposits	195,254	197,197	193,789	192,700	189,978	192,641	190,814	187,766
	5,243	5,982	6,197	5,948	5,987	7,187	6,792	8,255
Debt securities								
Trade credits	2,870	2,841	2,919	2,985	2,926	2,859	3,016	3,245
Financial leases	5,100	5,071	4,948	4,854	4,681	4,602	4,501	4,376
Other	2,273	1,691	4,558	2,275	3,217	2,154	5,577	3,375

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

<sup>2</sup> Liabilities of banks are recorded as Deposits with the exception of: (i) reverse transactions including securities repurchase agreements with nonresidents which are not banks; (ii) accounts payable.



Table 1.5 (end)  
(millions of US dollars)

	31.12.2015	31.03.2016	30.06.2016	30.09.2016	31.12.2016	31.03.2017	30.06.2017	30.09.2017
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>								
Foreign Currency	126,235	124,939	123,013	119,223	114,216	114,843	107,959	103,652
Short-term	112,301	111,402	107,180	103,314	97,969	98,887	90,447	85,914
Long-term	18,865	19,204	20,523	19,901	18,349	24,174	21,519	17,732
Domestic Currency	93,436	92,198	86,657	83,413	79,620	74,713	68,929	68,183
Short-term	13,933	13,537	15,834	15,910	16,247	15,955	17,512	17,738
Long-term	6,393	6,404	8,162	8,526	8,336	8,347	10,483	9,904
	7,540	7,133	7,672	7,383	7,912	7,608	7,029	7,834
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>								
Foreign Currency	210,739	212,781	212,410	208,762	206,789	209,442	210,700	207,017
Short-term	179,925	179,679	174,587	171,950	168,131	168,279	167,017	164,590
Long-term	9,969	9,984	8,976	8,910	9,084	9,464	9,722	9,878
Domestic Currency	169,956	169,695	165,612	163,039	159,048	158,815	157,294	154,712
Short-term	30,814	33,102	37,823	36,812	38,658	41,163	43,683	42,427
Long-term	3,257	2,544	5,353	3,638	4,408	3,328	6,700	4,392
	27,557	30,559	32,470	33,174	34,249	37,835	36,983	38,034
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>								
Foreign Currency	139,859	140,542	142,410	140,953	141,615	141,061	150,093	150,008
Domestic Currency	117,972	116,947	114,010	114,369	113,135	110,745	114,596	113,035
	21,888	23,595	28,400	26,584	28,480	30,317	35,497	36,973

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

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments<sup>1</sup>

	(millions of US dollars)									
	31.12.2015	31.03.2016	30.06.2016	30.09.2016	31.12.2016	31.03.2017	30.06.2017	30.09.2017		
<b>Total Liabilities</b>	519,101	521,213	524,550	520,288	514,132	525,542	532,633	536,659		
<b>Short-term</b>	48,587	46,291	52,966	49,301	51,254	58,647	65,524	61,588		
<b>Long-term</b>	470,514	474,922	471,584	470,987	462,878	466,895	467,108	475,072		
<b>General Government</b>	30,551	32,093	35,983	40,391	39,178	45,864	46,521	54,323		
Short-term	332	340	333	326	334	341	337	344		
Other liabilities	332	340	333	326	334	341	337	344		
<b>Long-term</b>	30,219	31,752	35,650	40,065	38,843	45,523	46,184	53,979		
<b>Debt securities</b>	27,501	29,042	33,160	37,585	36,906	43,607	44,366	52,371		
<b>Loans</b>	2,663	2,655	2,434	2,424	1,883	1,861	1,762	1,551		
Other liabilities	55	56	56	56	55	55	57	58		
<b>Central bank</b>	11,716	10,859	10,734	10,960	12,334	14,332	17,359	21,659		
<b>Short-term</b>	3,856	2,867	2,799	3,042	4,707	6,632	9,460	13,636		
<b>Loans</b>	2,128	934	802	1,157	2,546	4,298	6,944	11,332		
<b>Currency and deposits</b>	1,728	1,933	1,997	1,885	2,161	2,334	2,516	2,304		
<b>Long-term</b>	7,860	7,991	7,935	7,917	7,628	7,700	7,899	8,023		
Other liabilities (SDR allocation)	7,860	7,991	7,935	7,917	7,628	7,700	7,899	8,023		
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	126,235	124,939	123,013	119,223	114,216	114,843	107,959	103,652		
<b>Short-term</b>	25,259	25,608	28,685	28,427	26,685	32,522	32,002	27,635		
<b>Debt securities</b>	1,597	1,388	1,712	1,573	1,592	1,462	1,345	1,321		
<b>Loans</b>	1,062	1,207	1,119	983	451	254	202	265		
<b>Current accounts and deposits</b>	21,448	20,973	23,809	23,317	22,824	27,927	26,571	23,698		
Other liabilities	1,153	2,040	2,044	2,555	1,817	2,879	3,884	2,351		
<b>Long-term</b>	100,976	99,331	94,328	90,796	87,531	82,321	75,958	76,017		
<b>Debt securities</b>	4,124	3,910	3,751	3,871	4,556	4,219	4,219	4,512		
<b>Deposits</b>	95,968	94,254	89,659	85,725	82,478	77,558	71,464	71,197		
Other liabilities	884	1,167	919	1,200	497	545	275	308		
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	210,739	212,781	212,410	208,762	206,789	209,442	210,700	207,017		
<i>Other financial corporations</i>	16,540	17,189	15,404	16,236	16,238	17,293	16,822	16,768		



Table 1.6 (end)  
(millions of US dollars)

	31.12.2015	31.03.2016	30.06.2016	30.09.2016	31.12.2016	31.03.2017	30.06.2017	30.09.2017
Short-term	2,983	3,112	2,720	2,871	2,864	3,320	3,385	3,055
Debt securities	...	...	...	...	0	0	0	0
Loans and deposits	1,779	1,724	1,314	1,456	1,472	1,872	1,808	1,311
Other liabilities	1,203	1,389	1,407	1,415	1,392	1,447	1,577	1,745
Long-term	13,558	14,077	12,683	13,365	13,374	13,973	13,437	13,712
Debt securities	749	1,187	1,154	1,363	1,254	1,716	1,732	2,340
Loans and deposits	12,808	12,890	11,529	12,002	12,120	12,257	11,705	11,372
<i>Nonfinancial corporations, households and NPISHs</i>	194,199	195,592	197,006	192,526	190,551	192,150	193,878	190,249
Short-term	10,244	9,415	11,609	9,678	10,628	9,472	13,037	11,215
Debt securities	...	...	...	...	1,000	1,000	1,000	1,000
Loans	6,304	6,272	5,539	5,833	4,877	4,908	5,022	5,340
Trade credits	2,870	2,841	2,919	2,985	2,926	2,859	3,016	3,245
Other liabilities	1,070	302	3,151	860	1,825	706	3,999	1,630
Long-term	183,955	186,177	185,398	182,848	179,923	182,677	180,841	179,034
Debt securities	4,494	4,794	5,042	4,585	3,733	4,471	4,060	4,915
Loans	179,461	181,383	180,355	178,263	176,190	178,206	176,781	174,119
<b>Direct investment</b>	139,859	140,542	142,410	140,953	141,615	141,061	150,093	150,008
<i>Banks</i>	5,499	4,863	4,721	4,362	5,179	5,353	5,294	4,389
Direct investor in direct investment enterprises	103	129	293	81	151	130	61	85
Direct investment enterprises in direct investor (reverse investment)	290	212	49	31	34	42	34	34
Between fellow enterprises	5,105	4,522	4,380	4,250	4,994	5,181	5,199	4,271
<i>Other sectors</i>	134,361	135,679	137,689	136,590	136,436	135,709	144,799	145,619
Direct investor in direct investment enterprises	38,343	39,736	42,871	41,946	43,103	44,446	46,772	46,647
Direct investment enterprises in direct investor (reverse investment)	73,725	73,558	71,854	72,904	71,936	68,355	73,167	72,913
Between fellow enterprises	22,293	22,384	22,964	21,740	21,397	22,908	24,860	26,059

<sup>1</sup> Information on external debt is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and in the External Debt Statistics. Guide for Compilers and Users (2013), prepared under the joint responsibility of a number of international organizations.

Notes: Included is the indebtedness in domestic and foreign currencies.

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

Data on Banks includes Vnesheconbank.

Table 1.7

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

(millions of US dollars)

	31.12.2010	31.12.2011	31.12.2012	31.12.2013	31.12.2014	31.12.2015
<b>Net International Investment Position</b>	18,409	149,451	142,332	131,736	310,105	333,713
<b>Assets</b>	1,171,153	1,244,900	1,380,699	1,474,598	1,275,056	1,173,094
<b>Direct investment</b>	361,121	361,750	409,567	479,501	411,270	367,593
Equity and investment fund shares	314,334	287,229	327,504	400,397	323,448	278,970
Debt investments	46,787	74,521	82,064	79,104	87,822	88,623
<b>Portfolio investment</b>	36,656	42,435	48,300	53,743	56,629	68,119
Equity and investment fund shares	3,985	4,519	5,271	3,232	4,433	2,814
Debt investments	32,671	37,916	43,028	50,511	52,197	65,304
<b>Financial derivatives (other than reserves) and employee stock options</b>	1,639	5,675	5,553	5,932	17,565	11,146
<b>Other investment</b>	292,357	336,392	379,661	425,827	404,132	357,838
Other equity	1,946	3,198	3,425	4,201	4,371	5,319
Currency and deposits	124,664	139,859	159,411	173,378	181,346	148,089
Loans	145,319	166,506	179,679	197,810	166,750	161,586
Insurance, pension, and standardized guarantee schemes	1,160	1,384	1,796	2,251	2,274	1,498
Trade credit and advances	9,812	13,831	21,470	28,163	31,327	30,482
Other accounts receivable	9,457	11,613	13,879	20,023	18,064	10,863
<b>Reserve assets</b>	479,379	498,649	537,618	509,595	385,460	368,399
<b>Liabilities</b>	1,152,744	1,095,450	1,238,368	1,342,862	964,951	839,381
<b>Direct investment</b>	488,993	454,949	514,926	565,654	371,491	347,690
Equity and investment fund shares	425,801	370,562	394,700	409,856	236,144	207,830
Debt investments	63,192	84,387	120,226	155,798	135,347	139,859
<b>Portfolio investment</b>	277,039	225,062	270,725	273,737	156,424	141,647
Equity and investment fund shares	231,386	176,020	194,461	195,094	111,199	103,015
Debt investments	45,653	49,042	76,263	78,642	45,225	38,632
<b>Financial derivatives (other than reserves) and employee stock options</b>	2,840	5,905	4,285	4,355	21,530	9,245
<b>Other investment</b>	383,872	409,533	448,433	499,116	415,506	340,800
Other equity	0	1	0	1	2	22
Currency and deposits	140,115	157,620	189,372	201,947	162,496	119,332
Loans	229,381	236,838	241,631	278,410	234,179	206,019
Insurance, pension, and standardized guarantee schemes	194	338	398	531	846	616
Trade credit and advances	2,155	2,418	2,932	3,115	3,469	2,870
Other accounts payable	3,287	3,608	5,382	6,376	6,295	4,081
Special drawing rights (Net incurrence of liabilities)	8,740	8,710	8,718	8,736	8,218	7,860

Table 1.7 (end)

(millions of US dollars)

	31.12.2016	31.03.2017	30.06.2017	30.09.2017
<b>Net International Investment Position</b>	222,111	244,998	288,937	270,962
<b>Assets</b>	1,229,938	1,278,418	1,294,760	1,322,748
<b>Direct investment</b>	418,034	435,287	433,828	455,410
Equity and investment fund shares	320,873	337,024	331,058	348,701
Debt investments	97,161	98,264	102,770	106,709
<b>Portfolio investment</b>	72,060	74,666	81,489	83,765
Equity and investment fund shares	3,172	3,423	3,888	4,422
Debt investments	68,888	71,243	77,601	79,342
<b>Financial derivatives (other than reserves) and employee stock options</b>	6,857	6,885	6,006	5,709
<b>Other investment</b>	355,245	363,673	361,197	353,098
Other equity	6,249	6,359	6,650	6,667
Currency and deposits	135,983	156,109	156,515	148,864
Loans	178,061	165,495	166,696	169,088
Insurance, pension, and standardized guarantee schemes	2,127	2,130	1,679	1,964
Trade credit and advances	22,105	20,245	15,515	14,461
Other accounts receivable	10,720	13,336	14,141	12,053
<b>Reserve assets</b>	377,741	397,907	412,239	424,766
<b>Liabilities</b>	1,007,827	1,033,420	1,005,823	1,051,785
<b>Direct investment</b>	461,710	485,185	474,660	499,709
Equity and investment fund shares	320,095	344,124	324,567	349,701
Debt investments	141,615	141,061	150,093	150,008
<b>Portfolio investment</b>	215,960	213,960	200,082	226,946
Equity and investment fund shares	165,796	155,682	141,333	157,811
Debt investments	50,164	58,278	58,749	69,135
<b>Financial derivatives (other than reserves) and employee stock options</b>	6,455	6,018	4,986	4,693
<b>Other investment</b>	323,701	328,257	326,096	320,437
Other equity	225	250	278	244
Currency and deposits	107,517	107,865	100,596	97,248
Loans	199,486	203,610	204,177	205,241
Insurance, pension, and standardized guarantee schemes	594	584	712	790
Trade credit and advances	2,926	2,859	3,016	3,245
Other accounts payable	5,327	5,389	9,417	5,645
Special drawing rights (Net incurrence of liabilities)	7,628	7,700	7,899	8,023

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

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

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

Table 1.8

## International Investment Position of the Russian Federation in the Third Quarter of 2017<sup>1</sup>

(millions of US dollars)

	Position as of 30.06.2017	Changes in Position reflecting			Position as of 30.09.2017
		transactions	valuation changes	other adjustments	
<b>Net International Investment Position</b>	288,937	-3,721	-18,557	4,304	270,962
<b>Assets</b>	1,294,760	3,224	26,050	-1,286	1,322,748
<b>Direct investment</b>	433,828	9,079	12,866	-363	455,410
Equity and investment fund shares	331,058	6,875	11,436	-668	348,701
Direct investor in direct investment enterprises	330,882	6,869	11,435	-687	348,498
Direct investment enterprises in direct investor (reverse investment)	41	6	0	0	47
Between fellow enterprises	136	0	1	20	156
<b>Debt instruments</b>	102,770	2,205	1,430	304	106,709
Direct investor in direct investment enterprises	73,183	862	945	112	75,101
Direct investment enterprises in direct investor (reverse investment)	11,307	236	225	4	11,772
Between fellow enterprises	18,280	1,107	260	188	19,835
<b>Portfolio investment</b>	81,489	-358	291	2,343	83,765
<b>Equity and investment fund shares</b>	3,888	345	364	-174	4,422
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	1,019	311	232	-83	1,479
General government	0	0	0	0	0
Other sectors	2,868	34	132	-91	2,943
Other financial corporations	1,186	7	54	29	1,277
Nonfinancial corporations, households and NPISHs	1,682	27	77	-120	1,666
Equity securities other than investment fund shares	3,012	330	323	-32	3,634
Investment fund shares or units	875	15	40	-142	788
<b>Debt securities</b>	77,601	-703	-72	2,517	79,342
Central bank	6,937	4	186	4,199	11,326
Short-term	0	0	0	0	0
Long-term	6,937	4	186	4,199	11,326
Deposit-taking corporations, except central bank	45,928	-2,523	-683	-1,250	41,472
Short-term	3,030	-2,232	0	1	799
Long-term	42,898	-291	-683	-1,251	40,672

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2017	Changes in Position reflecting			Position as of 30.09.2017
		transactions	valuation changes	other adjustments	
General government	3,075	0	0	0	3,075
Short-term	0	0	0	0	0
Long-term	3,075	0	0	0	3,075
Other sectors	21,661	1,816	425	-432	23,470
Short-term	668	-358	9	-234	85
Long-term	20,994	2,174	416	-198	23,386
Other financial corporations	7,983	1,258	162	58	9,461
Short-term	27	5	1	-6	27
Long-term	7,956	1,252	162	64	9,434
Nonfinancial corporations, households and NPISHs	13,678	558	263	-490	14,009
Short-term	640	-363	9	-228	58
Long-term	13,037	922	254	-262	13,952
<b>Financial derivatives (other than reserves) and employee stock options</b>	6,006	-2,813	2,627	-112	5,709
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,988	-2,458	2,273	-112	5,691
General government	0	0	0	0	0
Other sectors	18	-354	353	0	18
Other financial corporations	0	-282	282	0	0
Nonfinancial corporations, households and NPISHs	18	-72	72	0	18
<i>Financial derivatives (other than reserves) and employee stock options</i>	6,006	-2,812	2,626	-111	5,709
<i>Options</i>	566	-77	-28	0	460
<i>Forward-type contracts</i>	5,441	-2,735	2,655	-111	5,249
<b>Other investment</b>	361,197	-9,198	2,653	-1,554	353,098
<b>Other equity</b>	6,650	3	14	0	6,667
<b>Currency and deposits</b>	156,515	-9,285	1,283	350	148,864
Central banks	182	5	2	-3	186
Short-term	182	5	2	-3	186
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	73,023	-8,501	715	-5,246	59,991
Short-term	58,239	-7,398	610	-5,699	45,753
Long-term	14,784	-1,103	105	452	14,238
<i>Of which: Interbank positions</i>	67,774	-17,060	655	306	51,674
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	83,311	-789	566	5,599	88,688
Short-term	83,311	-789	566	5,599	88,688
Long-term	0	0	0	0	0
Other financial corporations	531	33	12	0	576
Short-term	531	33	12	0	576
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2017	Changes in Position reflecting			Position as of 30.09.2017
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	82,780	-821	554	5,599	88,111
Short-term	82,780	-821	554	5,599	88,111
Long-term	0	0	0	0	0
<b>Loans</b>	166,696	1,126	1,219	48	169,088
Central bank	44	0	1	0	44
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	44	0	1	0	44
Deposit-taking corporations, except central bank	77,924	-1,376	567	-7	77,109
Short-term	17,431	-5,018	183	-592	12,004
Long-term	60,494	3,642	384	585	65,104
General government	36,417	1,049	119	55	37,639
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	36,417	1,049	119	55	37,639
Other sectors	52,310	1,453	532	0	54,295
Short-term	10,661	330	145	-33	11,103
Long-term	41,649	1,123	387	33	43,192
Other financial corporations	15,216	453	176	32	15,877
Short-term	3,944	361	53	0	4,358
Long-term	11,272	92	123	32	11,519
Nonfinancial corporations, households and NPISHs	37,095	999	356	-32	38,419
Short-term	6,718	-31	92	-33	6,745
Long-term	30,377	1,031	265	1	31,674
<b>Insurance, pension, and standardized guarantee schemes</b>	1,679	251	34	0	1,964
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	1,679	251	34	0	1,964
Other financial corporations	1,679	251	34	0	1,964
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,595	248	34	0	1,877
<i>Life insurance and annuity entitlements</i>	84	3	0	0	87
<b>Trade credit and advances</b>	15,515	824	35	-1,913	14,461
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2017	Changes in Position reflecting			Position as of 30.09.2017
		transactions	valuation changes	other adjustments	
General government	221	0	6	0	227
Short-term	0	0	0	0	0
Long-term	221	0	6	0	227
Other sectors	15,294	824	29	-1,913	14,235
Short-term	15,294	824	29	-1,913	14,235
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	15,294	824	29	-1,913	14,235
Short-term	15,294	824	29	-1,913	14,235
Long-term	0	0	0	0	0
<b>Other accounts receivable</b>	14,141	-2,117	68	-39	12,053
Central bank	3	1	0	0	4
Short-term	3	1	0	0	4
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	12,281	-2,168	64	92	10,270
Short-term	4,162	-679	23	-399	3,107
Long-term	8,119	-1,489	42	491	7,163
General government	1,045	-186	-11	64	911
Short-term	765	-186	-14	0	565
Long-term	280	0	3	64	347
Other sectors	812	235	15	-195	868
Short-term	812	235	15	-195	868
Long-term	0	0	0	0	0
Other financial corporations	497	35	10	-3	539
Short-term	496	35	10	-3	538
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	316	200	5	-192	330
Short-term	316	200	5	-192	330
Long-term	0	0	0	0	0
<b>Reserve assets</b>	412,239	6,514	7,613	-1,599	424,766
Monetary gold	68,770	0	2,234	2,599	73,603
Gold bullion	68,770	0	2,234	2,599	73,603
Unallocated gold accounts	0	0	0	0	0
Of which: Monetary gold under swap for cash collateral	0	0	0	0	0
Special drawing rights	6,719	2	106	0	6,827
Reserve position in the IMF	3,078	-139	47	0	2,986
Other reserve assets	333,673	6,650	5,226	-4,199	341,350
Currency and deposits	77,642	4,298	923	0	82,864
Claims on monetary authorities	23,755	-2,049	33	0	21,739
Claims on other entities	53,888	6,347	890	0	61,125

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2017	Changes in Position reflecting			Position as of 30.09.2017
		transactions	valuation changes	other adjustments	
<b>Securities</b>	254,768	2,265	4,295	-4,199	257,130
Debt securities	254,768	2,265	4,295	-4,199	257,130
Short-term	42,747	4,177	567	0	47,491
Long-term	212,021	-1,912	3,728	-4,199	209,639
Equity and investment fund shares	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
Financial derivatives	0	0	0	0	0
Other claims	1,262	86	8	0	1,356
<b>Liabilities</b>	1,005,823	6,945	44,607	-5,589	1,051,785
<b>Direct investment</b>	474,660	7,333	19,644	-1,928	499,709
<b>Equity and investment fund shares</b>	324,567	7,898	18,259	-1,022	349,701
Direct investor in direct investment enterprises	323,921	7,730	18,345	-1,020	348,976
Direct investment enterprises in direct investor (reverse investment)	555	-2	77	0	630
Between fellow enterprises	91	170	-164	-2	95
<b>Debt instruments</b>	150,093	-565	1,386	-906	150,008
Direct investor in direct investment enterprises	46,833	-532	414	18	46,732
Direct investment enterprises in direct investor (reverse investment)	73,201	71	605	-931	72,947
Between fellow enterprises	30,059	-104	367	7	30,329
<b>Portfolio investment</b>	200,082	9,857	19,829	-2,823	226,946
<b>Equity and investment fund shares</b>	141,333	1,363	17,977	-2,863	157,811
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	20,944	461	5,482	-153	26,734
General government	0	0	0	0	0
Other sectors	120,390	902	12,494	-2,710	131,077
Other financial corporations	3,017	1	397	0	3,415
Nonfinancial corporations, households and NPISHs	117,372	901	12,097	-2,710	127,662
<i>Equity securities other than investment fund shares</i>	141,022	1,382	17,915	-2,863	157,457
<i>Investment fund shares or units</i>	311	-19	62	0	354
<b>Debt securities</b>	58,749	8,494	1,853	39	69,135
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0



Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2017	Changes in Position reflecting			Position as of 30.09.2017
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	5,564	-61	291	39	5,834
Short-term	1,345	-67	1	43	1,321
Long-term	4,219	7	290	-4	4,512
General government	46,393	7,289	1,365	0	55,047
Short-term	0	0	0	0	0
Long-term	46,393	7,289	1,365	0	55,047
Other sectors	6,792	1,266	197	0	8,255
Short-term	1,000	0	0	0	1,000
Long-term	5,792	1,266	197	0	7,255
Other financial corporations	1,732	572	0	35	2,340
Short-term	0	0	0	0	0
Long-term	1,732	572	0	35	2,340
Nonfinancial corporations, households and NPISHs	5,060	693	197	-35	5,915
Short-term	1,000	0	0	0	1,000
Long-term	4,060	693	197	-35	4,915
<b>Financial derivatives (other than reserves) and employee stock options</b>	4,986	-2,919	2,629	-2	4,693
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	4,985	-2,776	2,480	-2	4,687
General government	0	0	0	0	0
Other sectors	0	-143	149	0	6
Other financial corporations	0	-54	54	0	0
Nonfinancial corporations, households and NPISHs	0	-89	95	0	6
<i>Financial derivatives (other than reserves)</i>	4,986	-2,919	2,629	-2	4,693
<i>Options</i>	194	-79	130	0	246
<i>Forward-type contracts</i>	4,792	-2,840	2,498	-2	4,447
<b>Other investment</b>	326,096	-7,327	2,504	-835	320,437
<b>Other equity</b>	278	-20	9	-22	244
<b>Currency and deposits</b>	100,596	-4,062	769	-54	97,248
Central banks	2,516	-263	42	9	2,304
Short-term	2,516	-263	42	9	2,304
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	98,035	-3,803	727	-63	94,896
Short-term	26,571	-3,121	298	-49	23,698
Long-term	71,464	-682	429	-14	71,197
<i>Of which: Interbank positions</i>	28,764	-890	286	-20	28,140
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2017	Changes in Position reflecting			Position as of 30.09.2017
		transactions	valuation changes	other adjustments	
Other sectors	45	3	1	0	49
Short-term	45	3	1	0	49
Long-term	0	0	0	0	0
Other financial corporations	45	3	1	0	49
Short-term	45	3	1	0	49
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
<b>Loans</b>	204,177	128	1,607	-671	205,241
Central bank	6,944	4,207	181	0	11,332
Credit and loans with the IMF	0	0	0	0	0
Other short-term	6,944	4,207	181	0	11,332
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	202	63	0	0	265
Short-term	202	63	0	0	265
Long-term	0	0	0	0	0
General government	1,762	-136	0	-75	1,551
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	1,762	-136	0	-75	1,551
Other sectors	195,270	-4,007	1,426	-596	192,093
Short-term	6,785	-223	62	-22	6,602
Long-term	188,486	-3,784	1,363	-574	185,491
Other financial corporations	13,468	-918	190	-105	12,634
Short-term	1,763	-515	14	0	1,262
Long-term	11,705	-403	176	-105	11,372
Nonfinancial corporations, households and NPISHs	181,803	-3,089	1,236	-491	179,459
Short-term	5,022	292	48	-22	5,340
Long-term	176,781	-3,381	1,188	-469	174,119
<b>Insurance, pension, and standardized guarantee schemes</b>	712	63	14	0	790
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	712	63	14	0	790
Other financial corporations	712	63	14	0	790
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	674	64	14	0	752
<i>Life insurance and annuity entitlements</i>	38	-1	1	0	38

Table 1.8 (end)

(millions of US dollars)

	Position as of 30.06.2017	Changes in Position reflecting			Position as of 30.09.2017
		transactions	valuation changes	other adjustments	
<b>Trade credit and advances</b>	3,016	229	0	0	3,245
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	3,016	229	0	0	3,245
Short-term	3,016	229	0	0	3,245
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	3,016	229	0	0	3,245
Short-term	3,016	229	0	0	3,245
Long-term	0	0	0	0	0
<b>Other accounts payable – other</b>	9,417	–3,665	–19	–88	5,645
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	4,159	–1,459	16	–59	2,658
Short-term	3,884	–1,326	2	–209	2,351
Long-term	275	–133	14	151	308
General government	394	5	3	0	402
Short-term	337	5	2	0	344
Long-term	57	0	1	0	58
Other sectors	4,864	–2,211	–38	–29	2,585
Short-term	4,864	–2,211	–38	–29	2,585
Long-term	0	0	0	0	0
Other financial corporations	865	103	16	–29	955
Short-term	865	103	16	–29	955
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	3,999	–2,314	–55	0	1,630
Short-term	3,999	–2,314	–55	0	1,630
Long-term	0	0	0	0	0
<b>Special drawing rights (Net incurrence of liabilities)</b>	7,899	0	124	0	8,023

<sup>1</sup> The International Investment Position of the Russian Federation 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 1.9

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

(millions of US dollars)

	Position as of 31.12.2016	Changes in Position reflecting				Position as of 30.09.2017
		transactions	valuation changes	other adjustments	total changes	
<b>Assets</b>	214,954	-5,140	14,898	-15,228	-5,470	209,484
<b>Direct investment</b>	12,501	967	181	-186	963	13,464
Equity (including reinvestment of earnings)	10,697	1,034	180	116	1,330	12,027
Direct investor banks in direct investment enterprises	10,565	1,034	176	116	1,326	11,891
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Between fellow enterprises	132	0	5	0	5	137
If ultimate controlling parent is resident	37	0	5	0	5	42
If ultimate controlling parent is nonresident	95	0	0	0	0	95
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	1,804	-66	1	-302	-368	1,437
Direct investor in direct investment enterprises	355	17	3	0	20	375
Debt securities	0	0	0	0	0	0
Loans	354	6	2	-49	-40	314
Other accounts receivable	1	11	1	49	61	61
Banks – direct investment enterprises in direct investors (reverse investment)	86	-86	1	0	-85	1
Debt securities	0	0	0	0	0	0
Loans	86	-86	1	0	-85	1
Other accounts receivable	0	0	0	0	0	0
Between fellow enterprises	1,364	3	-4	-302	-303	1,061
If ultimate controlling parent is resident	125	-15	1	-1	-15	111
Debt securities	0	1	0	-1	0	0
Loans	113	-10	1	0	-9	104
Other accounts receivable	13	-6	0	0	-6	7
If ultimate controlling parent is nonresident	1,238	18	-5	-301	-288	950
Debt securities	1,232	20	-6	-301	-286	945
Loans	0	0	0	0	0	0
Other accounts receivable	6	-2	1	0	-2	5
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts receivable	0	0	0	0	0	0

Table 1.9 (cont.)

(millions of US dollars)

	Position as of 31.12.2016	Changes in Position reflecting				Position as of 30.09.2017
		transactions	valuation changes	other adjustments	total changes	
<b>Portfolio investment</b>	46,070	-2,385	1,174	-1,909	-3,119	42,951
Equity	833	110	646	-109	646	1,479
Debt securities	45,237	-2,495	529	-1,799	-3,766	41,472
Short-term	384	553	3	-140	415	799
Short-term	44,854	-3,048	526	-1,660	-4,181	40,672
<b>Financial derivatives</b>	6,693	-9,579	9,042	-465	-1,002	5,691
Options	709	-42	-209	0	-251	457
Forward type contracts	5,984	-9,537	9,252	-465	-750	5,234
<b>Other investment</b>	149,689	5,857	4,500	-12,670	-2,312	147,377
Other equity	7	0	1	0	1	8
Foreign currency	5,490	15,401	260	-12,856	2,805	8,295
Deposits	54,891	-5,532	2,329	9	-3,195	51,696
Of which: interbank positions	54,636	-5,541	2,328	252	-2,962	51,674
Short-term	38,782	-1,745	1,969	-1,549	-1,324	37,458
Long-term	16,109	-3,788	359	1,558	-1,871	14,238
Loans	79,639	-2,437	1,717	-1,811	-2,531	77,109
Short-term	19,235	-4,543	810	-3,498	-7,231	12,004
Long-term	60,404	2,106	907	1,688	4,701	65,104
Other accounts receivable	9,662	-1,574	194	1,988	607	10,270
Short-term	4,678	1,427	84	-3,083	-1,572	3,107
Long-term	4,984	-3,001	110	5,070	2,179	7,163
<b>LIABILITIES</b>	170,083	-23,351	13,269	-841	-10,924	159,159
<b>Direct investment</b>	24,219	584	-664	-230	-311	23,908
Equity (including reinvestment of earnings)	19,040	1,501	-674	-348	479	19,519
Direct investors in banks – direct investment enterprises	19,022	1,501	-671	-346	485	19,506
Direct investment enterprises in direct investor (reverse investment)	13	0	-3	0	-3	10
Between fellow enterprises	5	0	0	-2	-2	3
If ultimate controlling parent is resident	0	0	0	0	0	0
If ultimate controlling parent is nonresident	5	0	0	-2	-2	3
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	5,179	-917	10	118	-790	4,389
Direct investors in banks – direct investment enterprises	151	-68	8	-6	-66	85
Debt securities	0	0	0	0	0	0
Deposits	148	-69	7	-6	-68	80
Loans	0	0	0	0	0	0
Other accounts payable	2	2	1	0	2	5
Direct investment enterprises in direct investor (reverse investment)	34	-2	1	0	-1	34
Debt securities	0	0	0	0	0	0

Table 1.9 (end)

(millions of US dollars)

	Position as of 31.12.2016	Changes in Position reflecting				Position as of 30.09.2017
		transactions	valuation changes	other adjustments	total changes	
Deposits	33	-12	1	0	-11	22
Loans	1	5	0	0	5	6
Other accounts payable	1	5	0	0	5	5
Between fellow enterprises	4,994	-848	1	124	-724	4,271
If ultimate controlling parent is resident	45	-69	-4	124	50	95
Debt securities	0	0	0	0	0	0
Deposits	45	-68	-4	122	50	95
Loans	0	0	0	0	0	0
Other accounts payable	0	-1	0	1	0	1
If ultimate controlling parent is nonresident	4,949	-779	5	0	-773	4,175
Debt securities	0	0	0	0	0	0
Deposits	4,947	-787	5	0	-782	4,165
Loans	0	0	0	0	0	0
Other accounts payable	2	8	0	0	8	10
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Deposits	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts payable	0	0	0	0	0	0
<b>Portfolio investment</b>	31,179	-1,496	2,894	-11	1,388	32,567
Equity	25,031	-824	2,605	-79	1,703	26,734
Debt securities	6,148	-672	289	68	-315	5,834
Short-term	1,592	-352	1	80	-270	1,321
Long-term	4,556	-320	288	-12	-44	4,512
<b>Financial derivatives</b>	6,449	-10,513	8,812	-61	-1,762	4,687
Options	347	-151	49	0	-101	246
Forward-type contracts	6,102	-10,362	8,763	-62	-1,661	4,441
<b>Other investment</b>	108,236	-11,927	2,226	-539	-10,239	97,996
Other equity	168	0	8	2	10	178
Deposits	105,302	-12,188	2,226	-444	-10,406	94,896
Of which: interbank positions	30,338	-3,063	804	60	-2,199	28,140
Short-term	22,824	324	743	-193	874	23,698
Long-term	82,478	-12,512	1,483	-252	-11,281	71,197
Loans <sup>2</sup>	451	-187	0	0	-187	265
Short-term	451	-187	0	0	-187	265
Other accounts payable	2,314	449	-9	-96	344	2,658
Short-term	1,817	1,275	-11	-731	533	2,351
Long-term	497	-827	3	634	-189	308
<b>INTERNATIONAL INVESTMENT POSITION, NET</b>	44,871	18,211	1,630	-14,387	5,453	50,325

<sup>1</sup> The International Investment Position of the Banking Sector 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).

<sup>2</sup> Liabilities of banks on securities repurchase agreements with nonresidents which are not banks.

Notes. The table covers data on credit institutions other than nonbanking credit institutions and includes data of Vnesheconombank.

Table 1.10

## 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	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2016	281,850	82.6	241,914	82.8	39,936	81.0	191,588	99.3	171,030	100.3	20,558	91.6	90,262	70,884	19,378
2017	352,975	125.2	303,014	125.3	49,960	125.1	237,993	124.2	212,753	124.4	25,239	122.8	114,982	90,261	24,721
2017															
Q1	82,588	136.5	72,054	138.0	10,534	127.1	48,108	126.3	42,625	124.4	5,483	143.0	34,480	29,429	5,051
Q2	83,870	123.6	71,584	123.5	12,286	124.0	58,640	128.6	52,266	130.1	6,375	117.6	25,230	19,318	5,912
Q3	84,572	119.2	72,380	118.9	12,193	121.3	63,792	121.2	57,286	121.4	6,506	120.0	20,781	15,094	5,687
Q4	101,944	123.5	86,997	122.7	14,947	127.9	67,453	122.0	60,577	122.6	6,876	116.9	34,491	26,420	8,071
January	25,441	148.3	22,319	149.9	3,122	137.9	13,625	138.3	12,007	135.7	1,618	160.8	11,816	10,312	1,504
February	25,818	128.2	22,424	128.8	3,394	124.1	15,479	120.3	13,710	118.2	1,769	139.6	10,339	8,714	1,625
March	31,329	135.1	27,312	137.2	4,017	122.1	19,003	123.6	16,908	122.4	2,095	134.1	12,326	10,404	1,922
April	26,097	119.9	22,269	120.0	3,828	119.8	18,263	120.7	16,299	122.8	1,964	106.0	7,834	5,970	1,864
May	28,253	128.1	24,230	128.8	4,023	124.1	19,633	135.8	17,442	136.6	2,191	129.6	8,620	6,788	1,832
June	29,520	122.8	25,085	122.0	4,435	127.6	20,745	129.6	18,525	131.1	2,220	118.3	8,775	6,560	2,215
July	24,685	110.0	20,945	108.1	3,740	121.5	20,844	128.6	18,674	128.9	2,170	125.8	3,841	2,271	1,570
August	29,070	125.8	24,997	127.1	4,073	118.4	22,395	121.2	20,237	121.9	2,158	115.5	6,675	4,760	1,915
September	30,818	121.4	26,437	121.0	4,381	124.0	20,552	114.6	18,374	114.1	2,178	119.1	10,266	8,063	2,203
October	31,489	127.2	26,738	127.5	4,751	125.7	21,500	118.2	19,251	118.5	2,249	115.5	9,989	7,487	2,502
November	33,348	125.6	28,521	125.3	4,827	127.1	21,882	124.4	19,564	124.6	2,318	123.2	11,466	8,957	2,509
December	37,107	118.7	31,738	116.9	5,369	130.8	24,070	123.4	21,762	124.7	2,308	112.4	13,037	9,976	3,061
2018															
January	33,398	131.3	29,467	132.0	3,931	125.9	16,407	120.4	14,486	120.6	1,921	118.7	16,991	14,981	2,010

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

Table 1.11

International Reserves of the Russian Federation<sup>1</sup>

(millions of US dollars)

1	International reserves	foreign exchange reserves	Of which			gold
			of which			
			foreign exchange	SDRs	reserve position in IMF	
2	3	4	5	6	7	
<b>2015</b>						
31.12	368,399	319,836	309,387	7,888	2,560	48,563
<b>2016</b>						
31.01	371,559	320,180	309,770	7,859	2,551	51,379
29.02	380,544	323,275	313,465	6,662	3,149	57,269
31.03	387,008	328,871	318,865	6,795	3,212	58,137
30.04	391,521	331,015	320,948	6,836	3,231	60,506
31.05	387,716	329,786	319,823	6,766	3,198	57,930
30.06	392,756	329,259	319,349	6,746	3,164	63,497
31.07	393,912	329,392	319,520	6,720	3,152	64,520
31.08	395,198	330,488	320,610	6,725	3,154	64,710
30.09	397,743	332,232	322,354	6,732	3,146	65,512
31.10	390,741	326,310	316,586	6,627	3,097	64,431
30.11	385,288	323,631	314,050	6,530	3,052	61,657
31.12	377,741	317,548	308,031	6,486	3,031	60,194
<b>2017</b>						
31.01	390,585	327,650	318,028	6,557	3,064	62,936
28.02	397,334	330,472	320,921	6,532	3,019	66,863
31.03	397,907	330,337	320,763	6,548	3,026	67,570
30.04	400,998	332,345	322,667	6,619	3,059	68,653
31.05	405,721	336,426	326,658	6,681	3,087	69,295
30.06	412,239	343,469	333,673	6,719	3,078	68,770
31.07	418,447	348,410	338,578	6,801	3,031	70,037
31.08	423,978	350,478	340,669	6,824	2,985	73,500
30.09	424,766	351,163	341,350	6,827	2,986	73,603
31.10	424,857	351,152	341,439	6,789	2,924	73,705
30.11	431,636	355,518	345,835	6,837	2,846	76,118
31.12	432,742	356,095	346,507	6,883	2,706	76,647
<b>2018</b>						
31.01	447,735	367,357	357,558	7,047	2,752	80,378
28.02	453,644	373,062	363,348	6,987	2,728	80,582

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



Table 1.12

## International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	28.02.2018
A. Official reserves assets	453,644.1
(1) Foreign currency reserves (in convertible foreign currencies)	362,464.5
(a) Securities	264,270.7
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	98,193.8
(i) other national central banks, BIS and IMF	38,185.4
(ii) banks headquartered in the reporting country	0.0
of which: located abroad	0.0
(iii) banks headquartered outside the reporting country	60,008.4
of which: located in the reporting country	–
(2) IMF reserve position	2,727.7
(3) SDRs	6,986.6
(4) Gold	80,582.0
– volume in millions of fine troy ounces	60.5
(5) Other reserve assets (specify)	883.3
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo and other accounts receivable)	883.3
B. Other foreign currency assets (specify)	5.2
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	5.2
– loans not included in official reserve assets	–
– financial derivatives not included in official reserve assets	–
– gold not included in official reserve assets	–
– other	–

Table 1.12 (cont.)

## II. Predetermined Short-term Net Drains on Foreign Currency Assets (Nominal Value)

*(millions of US dollars)*

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	-6,079.2	-305.5	-104.5	-5,669.1
– outflows (-), principal	-6,117.9	-464.5	-48.9	-5,604.5
– outflows (-), interest	-2,273.3	-377.7	-291.9	-1,603.7
– inflows (+), principal	1,815.4	461.2	143.2	1,211.0
– inflows (+), interest	496.6	75.5	93.0	328.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	-	-	-	-
(a) short positions (-)	-	-	-	-
(b) long positions (+)	-	-	-	-
3. Other (specify)	-	-	-	-
– outflows related to repos (-)	-	-	-	-
– inflows related to reverse repos (+)	-	-	-	-
– trade credit (-)	-	-	-	-
– trade credit (+)	-	-	-	-
– other accounts payable (-)	-	-	-	-
– other accounts receivable (+)	-	-	-	-

Table 1.12 (cont.)

### III. Contingent Short-term Net Drains on Foreign Currency Assets (Nominal Value)

(millions of US dollars)

	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 month 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-a-vis the domestic currency	-	-	-	-
(a) Short positions	-	-	-	-
(i) Bought puts	-	-	-	-
(ii) Written calls	-	-	-	-
(b) Long positions	-	-	-	-
(i) Bought calls	-	-	-	-
(ii) Written puts	-	-	-	-
PRO MEMORIA: Inthemoney 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 1.12 (end)

## IV. Memo Items

(millions of US dollars)

	28.02.2018
(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	–14,570.3
– lent or repoed and included in Section I	–7,254.2
– lent or repoed but not included in Section I	–15,131.0
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	7,815.0
(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-a-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-a-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 less frequently:	
(a) currency composition of reserves (by groups of currencies) <sup>1</sup>	–
– 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 1.13

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

Period	Actual amount of the international reserves expressed in months of import	International benchmark reserves adequacy, months
Q1 2010	21.0	3
Q2 2010	20.2	3
Q3 2010	19.7	3
Q4 2010	17.9	3
Q1 2011	17.5	3
Q2 2011	16.8	3
Q3 2011	15.7	3
Q4 2011	14.6	3
Q1 2012	14.6	3
Q2 2012	14.5	3
Q3 2012	14.7	3
Q4 2012	14.5	3
Q1 2013	14.0	3
Q2 2013	13.4	3
Q3 2013	13.4	3
Q4 2013	13.0	3
Q1 2014	12.5	3
Q2 2014	12.4	3
Q3 2014	12.0	3
Q4 2014	10.8	3
Q1 2015	10.8	3
Q2 2015	12.3	3
Q3 2015	14.3	3
Q4 2015	15.7	3
Q1 2016	17.2	3
Q2 2016	17.8	3
Q3 2016	18.2	3
Q4 2016	17.0	3
Q1 2017	17.2	3
Q2 2017	16.8	3
Q3 2017	16.4	3
Q4 2017 <sup>1</sup>	15.9	3

<sup>1</sup> Estimated value.

Table 1.14

## Central Bank Survey

(millions of rubles, end of period)

	Dec, 2015	Dec, 2016	Dec, 2017
<b>NET FOREIGN ASSETS</b>	26,210,965	22,343,040	24,356,989
Claims on nonresidents	26,942,120	22,960,625	25,083,013
Monetary gold and SDR holdings	4,115,675	4,043,318	4,810,395
Foreign currency	810,300	915,473	1,424,805
Deposits	1,887,331	3,051,610	3,165,363
Debt securities	19,914,846	14,878,128	15,580,094
Loans	210,285	65,646	94,592
Other	3,683	6,450	7,763
Liabilities to nonresidents	731,155	617,584	726,023
Deposits	1,814	1,934	2,898
Loans	155,093	154,449	258,432
SDR allocations	574,248	461,201	464,693
Other	–	–	–
<b>CLAIMS ON CREDIT INSTITUTIONS</b>	7,216,652	5,333,599	<b>5,445,362</b>
<i>in rubles</i>	5,599,496	4,641,160	<b>5,443,777</b>
Loans and deposits, of which	4,233,716	2,477,095	2,470,097
REPO	1,709,844	593,865	3,578
Debt securities	223,106	223,281	212,659
Other claims	1,142,674	1,940,784	<b>2,761,022</b>
<i>in foreign currency</i>	1,617,157	692,439	1,585
Loans and deposits, of which	1,617,157	692,439	1,585
REPO	1,506,252	690,367	–
Debt securities	–	–	–
Other claims	–	–	–
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	–9,199,303	–6,267,573	<b>–5,635,988</b>
Claims on federal government	514,170	311,843	218,883
Debt securities	514,170	311,843	218,883
<i>in rubles</i>	205,602	59,861	–
<i>in foreign currency</i>	308,568	251,982	218,883
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Claims on state and local government	3,375	–	–
Debt securities	3,375	–	–
<i>in rubles</i>	3,375	–	–
<i>in foreign currency</i>	–	–	–
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Liabilities to federal government	8,937,170	5,685,656	<b>5,194,413</b>
Deposits	8,869,182	5,622,387	<b>5,118,156</b>
<i>in rubles</i>	1,443,614	1,804,755	1,977,932
<i>in foreign currency</i>	7,425,569	3,817,631	<b>3,140,224</b>
Other liabilities	67,988	63,270	76,257
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	67,988	63,270	76,257
Liabilities to state and local government	779,679	893,760	660,458
Deposits	779,679	893,760	660,458
<i>in rubles</i>	779,679	893,760	660,458
<i>in foreign currency</i>	–	–	–
Other liabilities	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2015	Dec, 2016	Dec, 2017
CLAIMS ON OTHER SECTORS	1,207,047	1,744,132	<b>2,160,698</b>
<i>in rubles</i>	1,206,591	1,743,796	<b>2,160,698</b>
<i>in foreign currency</i>	457	336	–
Other financial institutions	1,193,421	1,742,594	<b>2,158,183</b>
<i>in rubles</i>	1,192,964	1,742,258	<b>2,158,183</b>
Debt securities	66	2,057	–
Loans	1,161,485	1,676,999	2,097,540
Other claims	31,414	63,202	<b>60,643</b>
<i>in foreign currency</i>	457	336	–
Debt securities	–	–	–
Loans	–	–	–
Other claims	457	336	–
Nonfinancial organizations	13,626	1,538	<b>2,515</b>
<i>in rubles</i>	13,626	1,538	<b>2,515</b>
Debt securities	817	–	–
Loans	–	–	–
Other claims	12,809	1,538	<b>2,515</b>
<i>in foreign currency</i>	–	–	–
Debt securities	–	–	–
Loans	–	–	–
Other claims	–	–	–
Households	–	–	–
MONETARY BASE	11,043,822	11,882,666	14,701,465
Currency in circulation	8,522,189	8,789,761	9,539,016
Liabilities to credit institutions	2,521,633	3,092,905	5,162,450
Deposits, of which	2,521,633	3,092,905	5,162,450
Required reserves	369,820	484,702	506,152
Debt securities	–	–	–
OTHER LIABILITIES TO CREDIT INSTITUTIONS	6,776	324	<b>293</b>
<i>in rubles</i>	79	77	43
<i>in foreign currency</i>	6,696	247	<b>250</b>
DEPOSITS INCLUDED IN BROAD MONEY	74,574	43,845	45,443
<i>in rubles</i>	74,572	43,843	45,441
Transferable deposits	74,572	29,698	41,141
Other financial institutions	61,882	16,699	27,207
Nonfinancial organizations	12,690	12,999	13,935
Households	–	–	–
Other deposits	–	14,145	4,300
Other financial institutions	–	14,145	4,300
Nonfinancial organizations	–	–	–
Households	–	–	–
<i>in foreign currency</i>	2	2	1
Transferable deposits	–	–	–
Other financial institutions	–	–	–
Nonfinancial organizations	–	–	–
Households	–	–	–
Other deposits	2	2	1
Other financial institutions	–	–	–
Nonfinancial organizations	2	2	1
Households	–	–	–
SHARES AND OTHER EQUITY	13,722,356	10,607,332	<b>10,957,024</b>
OTHER ITEMS (NET)	587,834	619,030	<b>622,838</b>
Other liabilities	964,167	988,102	<b>1,007,968</b>
Other assets	376,333	369,072	<b>385,131</b>

Table 1.14 (cont.)

(millions of rubles, end of period)

	Sep, 2017	Oct, 2017	Nov, 2017	Dec, 2017	Jan, 2018
<b>NET FOREIGN ASSETS</b>	24,240,338	24,019,959	24,599,219	24,356,989	24,633,861
Claims on nonresidents	25,373,261	25,361,359	25,793,056	25,083,013	25,644,579
Monetary gold and SDR holdings	4,698,462	4,657,531	4,839,419	4,810,395	4,920,081
Foreign currency	1,238,668	1,300,055	1,405,102	1,424,805	1,394,629
Deposits	3,613,632	3,482,595	3,397,061	3,165,363	3,459,237
Debt securities	15,684,669	15,813,368	16,031,574	15,580,094	15,767,518
Loans	130,685	105,012	117,010	94,592	100,389
Other	7,146	2,797	2,890	7,763	2,726
Liabilities to nonresidents	1,132,923	1,341,399	1,193,837	726,023	1,010,718
Deposits	2,905	2,751	3,190	2,898	3,051
Loans	662,093	877,812	721,410	258,432	542,994
SDR allocations	467,925	460,836	469,218	464,693	464,673
Other	–	–	18	–	–
<b>CLAIMS ON CREDIT INSTITUTIONS</b>	4,693,700	4,847,533	5,164,708	<b>5,445,362</b>	5,847,632
<i>in rubles</i>	4,656,967	4,828,827	5,163,037	<b>5,443,777</b>	5,845,878
Loans and deposits, of which	2,273,364	2,413,490	2,402,796	2,470,097	2,462,840
REPO	43,878	10,661	4,065	3,578	3,963
Debt securities	212,659	212,659	212,659	212,659	212,659
Other claims	2,170,945	2,202,679	2,547,582	<b>2,761,022</b>	3,170,379
<i>in foreign currency</i>	36,733	18,706	1,671	1,585	1,754
Loans and deposits, of which	36,733	18,706	1,671	1,585	1,754
REPO	34,991	17,037	–	–	–
Debt securities	–	–	–	–	–
Other claims	–	–	–	–	–
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	–6,303,308	–6,741,943	–6,729,403	<b>–5,635,988</b>	–6,267,546
Claims on federal government	228,732	223,491	224,219	218,883	207,070
Debt securities	228,732	223,491	224,219	218,883	207,070
<i>in rubles</i>	313	–	–	–	–
<i>in foreign currency</i>	228,419	223,491	224,219	218,883	207,070
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Claims on state and local government	–	–	–	–	–
Debt securities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Liabilities to federal government	5,798,640	6,065,451	6,115,314	<b>5,194,413</b>	5,762,929
Deposits	5,722,608	5,990,855	6,038,565	<b>5,118,156</b>	5,685,576
<i>in rubles</i>	1,544,607	1,917,454	1,964,675	1,977,932	2,405,891
<i>in foreign currency</i>	4,178,001	4,073,401	4,073,890	<b>3,140,224</b>	3,279,685
Other liabilities	76,032	74,596	76,750	76,257	77,352
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	76,032	74,596	76,750	76,257	77,352
Liabilities to state and local government	733,400	899,983	838,307	660,458	711,688
Deposits	733,400	899,983	838,307	660,458	711,688
<i>in rubles</i>	733,400	899,983	838,307	660,458	711,688
<i>in foreign currency</i>	–	–	–	–	–
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–



Table 1.14 (end)

(millions of rubles, end of period)

	Sep, 2017	Oct, 2017	Nov, 2017	Dec, 2017	Jan, 2018
CLAIMS ON OTHER SECTORS	2,051,557	2,147,192	2,148,261	<b>2,160,698</b>	2,165,638
<i>in rubles</i>	2,051,557	2,147,192	2,148,261	<b>2,160,698</b>	2,165,637
<i>in foreign currency</i>	–	–	–	–	–
Other financial institutions	2,049,073	2,144,227	2,145,484	<b>2,158,183</b>	2,158,524
<i>in rubles</i>	2,049,073	2,144,227	2,145,484	<b>2,158,183</b>	2,158,524
Debt securities	–	–	–	–	–
Loans	1,986,784	2,081,265	2,080,702	2,097,540	2,096,143
Other claims	62,289	62,962	64,782	<b>60,643</b>	62,381
<i>in foreign currency</i>	–	–	–	–	–
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	–	–	–	–	–
Nonfinancial organizations	2,483	2,965	2,778	<b>2,515</b>	7,114
<i>in rubles</i>	2,483	2,965	2,777	<b>2,515</b>	7,114
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	2,483	2,965	2,777	<b>2,515</b>	7,114
<i>in foreign currency</i>	–	–	–	–	–
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	–	–	–	–	–
Households	–	–	–	–	–
MONETARY BASE	12,916,192	12,863,207	13,069,895	14,701,465	14,506,741
Currency in circulation	8,895,064	8,870,837	8,863,950	9,539,016	8,948,115
Liabilities to credit institutions	4,021,128	3,992,370	4,205,945	5,162,450	5,558,626
Deposits, of which	4,021,128	3,992,370	4,205,945	5,162,450	5,558,626
Required reserves	536,657	500,787	501,570	506,152	506,232
Debt securities	–	–	–	–	–
OTHER LIABILITIES TO CREDIT INSTITUTIONS	437	684	3,006	<b>293</b>	485
<i>in rubles</i>	22	36	309	43	121
<i>in foreign currency</i>	415	649	2,697	<b>250</b>	364
DEPOSITS INCLUDED IN BROAD MONEY	33,520	27,624	57,235	45,443	28,739
<i>in rubles</i>	33,519	27,622	57,234	45,441	28,738
Transferable deposits	18,419	22,722	56,534	41,141	26,288
Other financial institutions	<b>7,064</b>	11,096	41,702	27,207	11,915
Nonfinancial organizations	<b>11,354</b>	11,626	14,832	13,935	14,373
Households	–	–	–	–	–
Other deposits	15,100	4,900	700	4,300	2,450
Other financial institutions	15,100	4,900	700	4,300	2,450
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
<i>in foreign currency</i>	2	2	2	1	1
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	2	2	2	1	1
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	2	2	2	1	1
Households	–	–	–	–	–
SHARES AND OTHER EQUITY	11,267,724	10,913,704	11,597,894	<b>10,957,024</b>	11,396,934
OTHER ITEMS (NET)	464,413	467,522	454,755	<b>622,838</b>	446,686
Other liabilities	907,751	910,647	916,062	<b>1,007,968</b>	911,622
Other assets	443,338	443,125	461,307	<b>385,131</b>	464,936

Table 1.15

## Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2015	Dec, 2016	Dec, 2017
<b>NET FOREIGN ASSETS</b>	<b>6,644,857</b>	<b>5,031,467</b>	<b>5,223,329</b>
Claims on nonresidents	16,367,539	12,286,153	<b>11,210,221</b>
Foreign currency	525,090	335,164	642,979
Deposits	6,058,214	3,481,418	2,790,475
Debt securities	3,504,666	2,803,109	<b>2,282,928</b>
Loans	5,470,543	4,751,559	4,599,590
Equity and investment fund shares	794,354	904,130	<b>869,957</b>
Other	14,672	10,772	24,292
Liabilities to nonresidents	9,722,682	7,254,686	<b>5,986,892</b>
Deposits	9,272,200	6,928,666	5,630,799
Debt securities	368,859	262,732	<b>237,246</b>
Loans	77,614	59,646	114,995
Other	4,008	3,643	3,852
<b>CLAIMS ON CENTRAL BANK</b>	<b>3,811,452</b>	<b>4,168,213</b>	<b>6,255,725</b>
Currency	1,283,043	1,074,984	1,092,982
Deposits, of which	2,528,409	3,093,230	<b>4,810,370</b>
Required reserves	369,820	484,702	506,152
Debt securities	–	–	352,372
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	<b>3,533,260</b>	<b>3,763,096</b>	<b>2,778,362</b>
Claims on federal government	4,074,211	4,387,863	<b>4,644,586</b>
Debt securities	3,997,819	4,328,295	<b>4,588,385</b>
<i>in rubles</i>	3,149,031	3,470,365	<b>3,574,131</b>
<i>in foreign currency</i>	848,788	857,929	<b>1,014,254</b>
Loans	76,391	59,569	56,201
<i>in rubles</i>	76,391	59,569	56,201
<i>in foreign currency</i>	–	–	–
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Claims on state and local government	1,480,149	1,474,039	<b>1,437,359</b>
Debt securities	342,620	437,360	<b>527,591</b>
<i>in rubles</i>	342,620	437,360	<b>527,591</b>
<i>in foreign currency</i>	–	–	–
Loans	1,137,529	1,036,678	909,768
<i>in rubles</i>	1,137,529	1,036,566	909,663
<i>in foreign currency</i>	–	112	105
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2015	Dec, 2016	Dec, 2017
Liabilities to federal government	1,584,202	1,606,710	2,235,911
Deposits	1,584,202	1,606,710	2,235,911
<i>in rubles</i>	1,123,210	1,114,549	1,846,582
<i>in foreign currency</i>	460,992	492,161	389,329
Other liabilities	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Liabilities to state and local government	436,898	492,096	1,067,673
Deposits	436,898	492,096	1,067,673
<i>in rubles</i>	436,823	492,035	1,067,614
<i>in foreign currency</i>	75	62	59
Other liabilities	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
<b>CLAIMS ON OTHER SECTORS</b>	<b>51,774,794</b>	<b>50,944,389</b>	<b>54,863,562</b>
<i>in rubles</i>	38,586,426	41,366,602	46,719,733
<i>in foreign currency</i>	13,188,368	9,577,787	8,143,829
Other financial institutions	4,722,928	4,968,347	6,380,841
<i>in rubles</i>	3,138,986	3,296,882	5,500,256
Debt securities	713,485	655,359	1,016,069
Loans	1,279,191	1,704,735	3,335,767
Other claims	1,146,310	936,789	1,148,419
<i>in foreign currency</i>	1,583,942	1,671,464	880,585
Debt securities	86,416	99,484	143,923
Loans	634,503	1,201,105	484,533
Other claims	863,023	370,875	252,129
Nonfinancial organizations	35,404,760	34,220,293	35,314,007
<i>in rubles</i>	24,141,255	26,531,238	28,217,793
Debt securities	1,000,098	1,282,560	1,268,089
Loans	21,828,418	23,499,750	24,538,033
Other claims	1,312,740	1,748,928	2,411,671
<i>in foreign currency</i>	11,263,505	7,689,055	7,096,214
Debt securities	5,179	11,911	517
Loans	11,159,281	7,564,250	6,939,053
Other claims	99,046	112,894	156,645
Households	11,647,106	11,755,749	13,168,715
<i>in rubles</i>	11,306,185	11,538,481	13,001,684
Debt securities	4	11	3
Loans	11,306,181	11,538,470	13,001,681
Other claims	–	–	–
<i>in foreign currency</i>	340,921	217,268	167,030
Debt securities	–	–	–
Loans	340,921	217,268	167,030
Other claims	–	–	–

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2015	Dec, 2016	Dec, 2017
LIABILITIES TO CENTRAL BANK	6,073,978	3,392,815	2,684,341
<i>in rubles</i>	4,456,822	2,700,376	2,682,756
Loans and deposits, of which	4,233,716	2,477,095	2,470,097
REPO	1,709,844	593,865	3,578
Debt securities	223,106	223,281	212,659
Other liabilities	–	–	–
<i>in foreign currency</i>	1,617,157	692,439	1,585
Loans and deposits, of which	1,617,157	692,439	1,585
REPO	1,506,252	690,367	–
Debt securities	–	–	–
Other liabilities	–	–	–
DEPOSITS INCLUDED IN BROAD MONEY	43,480,034	42,656,696	<b>45,786,226</b>
<i>in rubles</i>	27,865,997	30,659,354	<b>33,950,617</b>
Transferable deposits	9,201,860	9,897,943	11,021,571
Other financial institutions	470,935	532,330	627,319
Nonfinancial organizations	5,460,195	5,671,175	5,828,346
Households	3,270,730	3,694,438	4,565,905
Other deposits	18,664,137	20,761,411	<b>22,929,047</b>
Other financial institutions	1,385,190	1,365,768	<b>1,314,920</b>
Nonfinancial organizations	4,505,035	4,762,193	5,536,851
Households	12,773,913	14,633,450	16,077,276
<i>in foreign currency</i>	15,614,037	11,997,343	11,835,608
Transferable deposits	–	–	–
Other financial institutions	–	–	–
Nonfinancial organizations	–	–	–
Households	–	–	–
Other deposits	15,614,037	11,997,343	11,835,608
Other financial institutions	256,695	217,251	217,669
Nonfinancial organizations	8,753,318	6,261,970	6,490,705
Households	6,604,024	5,518,122	5,127,235
DEBT SECURITIES INCLUDED IN BROAD MONEY	576,334	487,995	389,748
DEPOSITS EXCLUDED FROM BROAD MONEY	658,004	<b>842,807</b>	<b>1,430,907</b>
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	989,514	<b>1,026,406</b>	<b>1,401,473</b>
SHARES AND OTHER EQUITY	6,493,728	<b>6,968,268</b>	<b>7,031,925</b>
OTHER ITEMS (NET)	7,492,771	<b>8,532,178</b>	<b>10,396,358</b>
Other liabilities	13,034,205	14,141,756	<b>15,983,532</b>
Other assets	4,879,056	<b>4,944,033</b>	<b>4,862,951</b>
Consolidation adjustment	–662,378	–665,545	<b>–724,224</b>

Table 1.15 (cont.)

(millions of rubles, end of period)

	Sep, 2017	Oct, 2017	Nov, 2017	Dec, 2017	Jan, 2018
<b>NET FOREIGN ASSETS</b>	<b>5,155,761</b>	<b>5,008,237</b>	<b>4,910,254</b>	<b>5,223,329</b>	5,746,525
Claims on nonresidents	11,443,159	<b>11,173,098</b>	11,099,998	<b>11,210,221</b>	11,821,583
Foreign currency	481,757	<b>517,595</b>	511,099	642,979	697,836
Deposits	3,108,141	3,035,524	2,992,596	2,790,475	3,058,040
Debt securities	2,446,742	2,419,403	2,421,224	<b>2,282,928</b>	2,249,322
Loans	4,506,882	4,307,155	4,299,110	4,599,590	4,778,164
Equity and investment fund shares	873,130	<b>867,277</b>	851,643	<b>869,957</b>	1,029,298
Other	26,507	26,144	24,326	24,292	8,923
Liabilities to nonresidents	<b>6,287,398</b>	<b>6,164,861</b>	<b>6,189,744</b>	<b>5,986,892</b>	6,075,058
Deposits	5,928,192	<b>5,819,622</b>	<b>5,832,206</b>	5,630,799	5,689,033
Debt securities	<b>241,829</b>	<b>239,555</b>	<b>240,294</b>	<b>237,246</b>	231,856
Loans	112,823	101,193	113,191	114,995	150,222
Other	4,555	4,491	4,053	3,852	3,947
<b>CLAIMS ON CENTRAL BANK</b>	4,827,102	<b>4,792,362</b>	4,998,959	<b>6,255,725</b>	6,343,577
Currency	805,537	<b>799,308</b>	790,008	1,092,982	784,466
Deposits, of which	3,871,914	3,667,883	3,904,989	<b>4,810,370</b>	5,065,392
Required reserves	536,657	500,787	501,570	506,152	506,232
Debt securities	149,651	325,171	303,962	352,372	493,720
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	<b>1,861,746</b>	2,010,281	2,141,409	<b>2,778,362</b>	2,506,779
Claims on federal government	<b>4,609,620</b>	4,645,432	4,674,107	<b>4,644,586</b>	4,536,021
Debt securities	4,553,404	4,589,231	4,617,906	<b>4,588,385</b>	4,479,820
<i>in rubles</i>	3,579,370	3,617,583	3,649,917	<b>3,574,131</b>	3,467,552
<i>in foreign currency</i>	974,034	971,649	967,990	<b>1,014,254</b>	1,012,268
Loans	<b>56,216</b>	56,201	56,201	56,201	56,201
<i>in rubles</i>	<b>56,216</b>	56,201	56,201	56,201	56,201
<i>in foreign currency</i>	–	–	–	–	–
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Claims on state and local government	1,200,473	1,235,535	1,318,196	<b>1,437,359</b>	1,320,435
Debt securities	455,184	469,450	505,568	<b>527,591</b>	524,718
<i>in rubles</i>	455,184	469,450	505,568	<b>527,591</b>	524,718
<i>in foreign currency</i>	–	–	–	–	–
Loans	745,288	766,085	812,628	909,768	795,717
<i>in rubles</i>	745,182	765,979	812,521	909,663	795,614
<i>in foreign currency</i>	106	106	107	105	103
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–

Table 1.15 (cont.)

(millions of rubles, end of period)

	Sep, 2017	Oct, 2017	Nov, 2017	Dec, 2017	Jan, 2018
Liabilities to federal government	2,599,116	2,442,024	2,455,069	2,235,911	2,168,446
Deposits	2,599,038	2,442,012	2,455,034	2,235,911	2,168,424
<i>in rubles</i>	2,136,915	2,044,775	2,056,944	1,846,582	2,086,870
<i>in foreign currency</i>	462,122	397,237	398,090	389,329	81,554
Other liabilities	78	11	35	–	22
<i>in rubles</i>	78	11	35	–	22
<i>in foreign currency</i>	–	–	–	–	–
Liabilities to state and local government	1,349,231	1,428,662	1,395,825	1,067,673	1,181,232
Deposits	1,349,231	1,428,662	1,395,825	1,067,673	1,181,232
<i>in rubles</i>	1,349,100	1,428,602	1,395,765	1,067,614	1,181,174
<i>in foreign currency</i>	131	61	60	59	58
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
<b>CLAIMS ON OTHER SECTORS</b>	<b>53,440,702</b>	<b>54,149,209</b>	<b>54,776,498</b>	<b>54,863,562</b>	54,697,805
<i>in rubles</i>	<b>44,742,158</b>	<b>45,455,480</b>	<b>45,904,373</b>	<b>46,719,733</b>	46,754,285
<i>in foreign currency</i>	<b>8,698,544</b>	<b>8,693,729</b>	8,872,125	<b>8,143,829</b>	7,943,520
Other financial institutions	<b>5,480,204</b>	5,860,694	<b>6,162,516</b>	<b>6,380,841</b>	6,261,720
<i>in rubles</i>	4,037,578	4,548,428	<b>4,786,342</b>	<b>5,500,256</b>	5,235,262
Debt securities	924,346	973,410	1,063,320	<b>1,016,069</b>	902,439
Loans	2,440,203	2,634,310	2,782,283	3,335,767	3,347,591
Other claims	673,030	940,708	<b>940,739</b>	<b>1,148,419</b>	985,233
<i>in foreign currency</i>	<b>1,442,626</b>	1,312,265	1,376,174	<b>880,585</b>	1,026,458
Debt securities	<b>96,820</b>	114,511	113,383	<b>143,923</b>	85,801
Loans	1,054,406	926,255	895,454	484,533	446,071
Other claims	291,400	271,500	367,337	252,129	494,585
Nonfinancial organizations	<b>35,302,846</b>	<b>35,486,497</b>	35,603,014	<b>35,314,007</b>	35,106,482
<i>in rubles</i>	<b>28,227,104</b>	<b>28,278,266</b>	28,283,416	<b>28,217,793</b>	28,343,808
Debt securities	1,385,488	1,308,756	1,203,255	<b>1,268,089</b>	1,305,537
Loans	<b>24,549,126</b>	<b>24,643,868</b>	24,740,001	<b>24,538,033</b>	24,623,161
Other claims	<b>2,292,490</b>	<b>2,325,642</b>	2,340,160	<b>2,411,671</b>	2,415,110
<i>in foreign currency</i>	<b>7,075,742</b>	<b>7,208,231</b>	7,319,598	<b>7,096,214</b>	6,762,675
Debt securities	13,683	519	523	<b>517</b>	5,623
Loans	6,946,125	7,089,249	7,194,741	6,939,053	6,606,817
Other claims	<b>115,934</b>	<b>118,463</b>	124,334	156,645	150,234
Households	<b>12,657,652</b>	<b>12,802,019</b>	13,010,967	<b>13,168,715</b>	13,329,603
<i>in rubles</i>	<b>12,477,475</b>	<b>12,628,786</b>	12,834,614	<b>13,001,684</b>	13,175,215
Debt securities	3	3	3	<b>3</b>	3
Loans	<b>12,477,472</b>	<b>12,628,783</b>	12,834,611	<b>13,001,681</b>	13,175,212
Other claims	–	–	–	–	–
<i>in foreign currency</i>	180,176	<b>173,232</b>	176,353	167,030	154,388
Debt securities	–	–	–	–	–
Loans	180,176	<b>173,232</b>	176,353	167,030	154,388
Other claims	–	–	–	–	–

Table 1.15 (end)

(millions of rubles, end of period)

	Sep, 2017	Oct, 2017	Nov, 2017	Dec, 2017	Jan, 2018
LIABILITIES TO CENTRAL BANK	2,522,755	2,644,854	2,617,126	2,684,341	2,677,253
<i>in rubles</i>	2,486,022	2,626,148	2,615,455	2,682,756	2,675,498
Loans and deposits, of which	2,273,364	2,413,490	2,402,796	2,470,097	2,462,840
REPO	43,878	10,661	4,065	3,578	3,963
Debt securities	212,659	212,659	212,659	212,659	212,659
Other liabilities	–	–	–	–	–
<i>in foreign currency</i>	36,733	18,706	1,671	1,585	1,754
Loans and deposits, of which	36,733	18,706	1,671	1,585	1,754
REPO	34,991	17,037	–	–	–
Debt securities	–	–	–	–	–
Other liabilities	–	–	–	–	–
DEPOSITS INCLUDED IN BROAD MONEY	43,284,722	<b>43,291,621</b>	44,021,254	<b>45,786,226</b>	45,577,968
<i>in rubles</i>	31,447,943	<b>31,568,301</b>	31,983,233	<b>33,950,617</b>	33,405,657
Transferable deposits	9,901,348	10,043,663	10,237,607	11,021,571	10,674,089
Other financial institutions	570,647	622,427	586,273	627,319	732,183
Nonfinancial organizations	5,457,717	5,589,816	5,752,295	5,828,346	5,881,508
Households	3,872,983	3,831,420	3,899,039	4,565,905	4,060,398
Other deposits	21,546,595	<b>21,524,638</b>	21,745,625	<b>22,929,047</b>	22,731,568
Other financial institutions	1,200,017	<b>1,193,838</b>	1,187,986	<b>1,314,920</b>	1,319,767
Nonfinancial organizations	4,902,864	4,777,807	4,844,347	5,536,851	5,220,628
Households	15,443,714	15,552,993	15,713,292	16,077,276	16,191,172
<i>in foreign currency</i>	11,836,779	11,723,320	12,038,021	11,835,608	12,172,311
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	11,836,779	11,723,320	12,038,021	11,835,608	12,172,311
Other financial institutions	299,483	229,035	224,038	217,669	222,943
Nonfinancial organizations	6,325,046	6,340,168	6,638,376	6,490,705	6,883,295
Households	5,212,250	5,154,117	5,175,607	5,127,235	5,066,072
DEBT SECURITIES INCLUDED IN BROAD MONEY	445,395	444,775	433,092	389,748	397,838
DEPOSITS EXCLUDED FROM BROAD MONEY	<b>1,224,705</b>	<b>1,271,235</b>	<b>1,545,723</b>	<b>1,430,907</b>	1,458,985
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	<b>1,298,898</b>	<b>1,381,309</b>	<b>1,401,226</b>	<b>1,401,473</b>	1,488,933
SHARES AND OTHER EQUITY	<b>6,947,443</b>	<b>7,020,302</b>	<b>6,940,045</b>	<b>7,031,925</b>	6,792,522
OTHER ITEMS (NET)	<b>9,561,392</b>	<b>9,905,994</b>	<b>9,868,654</b>	<b>10,396,358</b>	10,901,186
Other liabilities	<b>15,286,035</b>	<b>15,632,606</b>	<b>15,526,573</b>	<b>15,983,532</b>	16,377,488
Other assets	<b>5,006,653</b>	<b>5,014,406</b>	4,948,329	<b>4,862,951</b>	5,004,041
Consolidation adjustment	–717,990	–712,206	–709,589	<b>–724,224</b>	–472,262

Table 1.16

## Banking System Survey

(millions of rubles, end of period)

	Dec, 2015	Dec, 2016	Dec, 2017
<b>NET FOREIGN ASSETS</b>	<b>32,855,822</b>	<b>27,374,507</b>	<b>29,580,318</b>
Claims on nonresidents	43,309,659	35,246,777	<b>36,293,234</b>
Monetary gold and SDR holdings	4,115,675	4,043,318	4,810,395
Foreign currency	1,335,389	1,250,638	2,067,783
Deposits	7,945,545	6,533,028	5,955,838
<i>in rubles</i>	314,696	229,169	218,442
<i>in foreign currency</i>	7,630,849	6,303,859	5,737,396
Debt securities	23,419,512	17,681,237	<b>17,863,022</b>
<i>in rubles</i>	260,994	189,390	<b>195,295</b>
<i>in foreign currency</i>	23,158,518	17,491,847	<b>17,667,726</b>
Loans	5,680,828	4,817,204	4,694,183
<i>in rubles</i>	746,610	784,092	891,323
<i>in foreign currency</i>	4,934,219	4,033,113	3,802,859
Equity and investment fund shares	794,354	904,130	<b>869,957</b>
<i>in rubles</i>	5,408	5,414	<b>12,810</b>
<i>in foreign currency</i>	788,946	898,716	<b>857,147</b>
Other	18,355	17,223	32,055
<i>in rubles</i>	4,206	3,733	18,732
<i>in foreign currency</i>	14,149	13,490	13,323
Liabilities to nonresidents	10,453,838	7,872,271	<b>6,712,916</b>
Deposits	9,274,014	6,930,600	5,633,697
<i>in rubles</i>	983,610	849,415	854,554
<i>in foreign currency</i>	8,290,404	6,081,185	4,779,143
Debt securities	368,859	262,732	<b>237,246</b>
<i>in rubles</i>	368,859	262,732	<b>237,246</b>
<i>in foreign currency</i>	–	–	–
Loans	232,707	214,094	373,427
<i>in rubles</i>	–	–	4,892
<i>in foreign currency</i>	232,707	214,094	368,535
SDR allocations	574,248	461,201	464,693
Other	4,008	3,643	3,852
<i>in rubles</i>	469	216	128
<i>in foreign currency</i>	3,539	3,427	3,724
<b>DOMESTIC CLAIMS</b>	<b>47,315,799</b>	<b>50,184,043</b>	<b>54,166,634</b>
Net claims on general government	–5,666,043	–2,504,477	<b>–2,857,627</b>
Claims on federal government	4,588,381	4,699,707	<b>4,863,468</b>
Debt securities	4,511,990	4,640,138	<b>4,807,267</b>
<i>in rubles</i>	3,354,633	3,530,226	<b>3,574,131</b>
<i>in foreign currency</i>	1,157,356	1,109,912	<b>1,233,137</b>
Loans	76,391	59,569	56,201
<i>in rubles</i>	76,391	59,569	56,201
<i>in foreign currency</i>	–	–	–
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–



Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2015	Dec, 2016	Dec, 2017
Claims on state and local government	1,483,524	1,474,039	<b>1,437,359</b>
Debt securities	345,996	437,360	<b>527,591</b>
<i>in rubles</i>	345,996	437,360	<b>527,591</b>
<i>in foreign currency</i>	–	–	–
Loans	1,137,529	1,036,678	909,768
<i>in rubles</i>	1,137,529	1,036,566	909,663
<i>in foreign currency</i>	–	112	105
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Liabilities to federal government	10,521,372	7,292,367	<b>7,430,324</b>
Deposits	10,453,384	7,229,097	<b>7,354,067</b>
<i>in rubles</i>	2,566,823	2,919,304	3,824,514
<i>in foreign currency</i>	7,886,561	4,309,792	<b>3,529,552</b>
Other liabilities	67,988	63,270	76,257
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	67,988	63,270	76,257
Liabilities to state and local government	1,216,577	1,385,857	1,728,131
Deposits	1,216,577	1,385,857	1,728,131
<i>in rubles</i>	1,216,502	1,385,795	1,728,072
<i>in foreign currency</i>	75	62	59
Other liabilities	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Claims on other sectors	52,981,842	52,688,521	<b>57,024,260</b>
<i>in rubles</i>	39,793,017	43,110,398	<b>48,880,431</b>
<i>in foreign currency</i>	13,188,825	9,578,123	<b>8,143,830</b>
Other financial institutions	5,916,349	6,710,940	<b>8,539,024</b>
<i>in rubles</i>	4,331,951	5,039,140	<b>7,658,439</b>
Debt securities	713,551	657,415	<b>1,016,069</b>
Loans	2,440,676	3,381,734	5,433,307
Other claims	1,177,724	999,991	<b>1,209,063</b>
<i>in foreign currency</i>	1,584,399	1,671,800	<b>880,585</b>
Debt securities	86,416	99,484	<b>143,923</b>
Loans	634,503	1,201,105	484,533
Other claims	863,480	371,211	252,129
Nonfinancial organizations	35,418,387	34,221,831	<b>35,316,522</b>
<i>in rubles</i>	24,154,881	26,532,776	<b>28,220,308</b>
Debt securities	1,000,914	1,282,560	<b>1,268,089</b>
Loans	21,828,418	23,499,750	<b>24,538,033</b>
Other claims	1,325,549	1,750,466	<b>2,414,186</b>
<i>in foreign currency</i>	11,263,505	7,689,055	<b>7,096,214</b>
Debt securities	5,179	11,911	<b>517</b>
Loans	11,159,281	7,564,250	6,939,053
Other claims	99,046	112,894	156,645

Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2015	Dec, 2016	Dec, 2017
Households	11,647,106	11,755,749	<b>13,168,715</b>
<i>in rubles</i>	11,306,185	11,538,481	<b>13,001,684</b>
Debt securities	4	11	<b>3</b>
Loans	11,306,181	11,538,470	<b>13,001,681</b>
Other claims	–	–	–
<i>in foreign currency</i>	340,921	217,268	167,030
Debt securities	–	–	–
Loans	340,921	217,268	167,030
Other claims	–	–	–
<b>BROAD MONEY LIABILITIES</b>	<b>51,370,088</b>	<b>50,903,313</b>	<b>54,667,449</b>
Money Supply (National Definition)	35,179,715	38,417,974	<b>42,442,092</b>
<i>in rubles</i>			
Currency outside banking system	7,239,146	7,714,777	8,446,033
Transferable deposits	9,276,432	9,927,641	11,062,712
Other financial institutions	532,817	549,030	654,526
Nonfinancial organizations	5,472,885	5,684,174	5,842,281
Households	3,270,730	3,694,438	4,565,905
Other deposits	18,664,137	20,775,556	<b>22,933,347</b>
Other financial institutions	1,385,190	1,379,913	<b>1,319,220</b>
Nonfinancial organizations	4,505,035	4,762,193	5,536,851
Households	12,773,913	14,633,450	16,077,276
<i>in foreign currency</i>	15,614,039	11,997,344	11,835,610
Transferable deposits	–	–	–
Other financial institutions	–	–	–
Nonfinancial organizations	–	–	–
Households	–	–	–
Other deposits	15,614,039	11,997,344	11,835,610
Other financial institutions	256,695	217,251	217,669
Nonfinancial organizations	8,753,320	6,261,971	6,490,706
Households	6,604,024	5,518,122	5,127,235
Securities other than shares included in broad money	576,334	487,995	389,748
Other financial institutions	152	40	16
Nonfinancial organizations	2,673	533	510
Households	573,509	487,421	389,222
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	<b>658,004</b>	<b>842,807</b>	<b>1,430,907</b>
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	<b>989,514</b>	<b>1,026,406</b>	<b>1,401,473</b>
<b>SHARES AND OTHER EQUITY</b>	<b>20,216,084</b>	<b>17,575,600</b>	<b>17,988,949</b>
<b>OTHER ITEMS (NET)</b>	<b>6,937,931</b>	<b>7,210,424</b>	<b>8,258,174</b>
Other liabilities	13,998,371	15,129,858	<b>16,991,500</b>
Other assets	5,255,389	<b>5,313,105</b>	<b>5,248,081</b>
Consolidation adjustment	–1,805,052	–2,606,328	<b>–3,485,246</b>

Table 1.16 (cont.)

(millions of rubles, end of period)

	Sep, 2017	Oct, 2017	Nov, 2017	Dec, 2017	Jan, 2018
<b>NET FOREIGN ASSETS</b>	<b>29,396,100</b>	<b>29,028,196</b>	<b>29,509,474</b>	<b>29,580,318</b>	30,380,386
Claims on nonresidents	36,816,420	<b>36,534,457</b>	36,893,055	<b>36,293,234</b>	37,466,162
Monetary gold and SDR holdings	4,698,462	4,657,531	4,839,419	4,810,395	4,920,081
Foreign currency	1,720,425	<b>1,817,650</b>	1,916,201	2,067,783	2,092,465
Deposits	6,721,773	6,518,119	6,389,657	5,955,838	6,517,277
<i>in rubles</i>	210,605	167,189	165,502	218,442	196,595
<i>in foreign currency</i>	6,511,168	6,350,930	6,224,155	5,737,396	6,320,682
Debt securities	18,131,411	18,232,771	18,452,798	<b>17,863,022</b>	18,016,840
<i>in rubles</i>	168,674	184,819	194,434	<b>195,295</b>	193,354
<i>in foreign currency</i>	17,962,737	18,047,951	18,258,364	<b>17,667,726</b>	17,823,485
Loans	4,637,566	4,412,168	4,416,120	4,694,183	4,878,553
<i>in rubles</i>	925,902	928,623	901,777	891,323	932,167
<i>in foreign currency</i>	3,711,664	3,483,545	3,514,343	3,802,859	3,946,385
Equity and investment fund shares	873,130	<b>867,277</b>	851,643	<b>869,957</b>	1,029,298
<i>in rubles</i>	13,639	<b>13,605</b>	13,641	<b>12,810</b>	21,077
<i>in foreign currency</i>	859,491	853,672	838,003	<b>857,147</b>	1,008,221
Other	33,653	28,941	27,217	32,055	11,649
<i>in rubles</i>	20,914	19,958	18,856	18,732	3,397
<i>in foreign currency</i>	12,740	8,983	8,361	13,323	8,252
Liabilities to nonresidents	<b>7,420,321</b>	<b>7,506,261</b>	<b>7,383,581</b>	<b>6,712,916</b>	7,085,776
Deposits	<b>5,931,096</b>	<b>5,822,374</b>	5,835,396	5,633,697	5,692,084
<i>in rubles</i>	866,095	839,430	913,702	854,554	884,139
<i>in foreign currency</i>	<b>5,065,001</b>	4,982,944	4,921,694	4,779,143	4,807,945
Debt securities	<b>241,829</b>	<b>239,555</b>	<b>240,294</b>	<b>237,246</b>	231,856
<i>in rubles</i>	<b>241,829</b>	<b>239,555</b>	<b>240,294</b>	<b>237,246</b>	231,856
<i>in foreign currency</i>	–	–	–	–	–
Loans	774,916	979,005	834,601	373,427	693,216
<i>in rubles</i>	10,312	1,844	8,381	4,892	3,017
<i>in foreign currency</i>	764,604	977,161	826,220	368,535	690,200
SDR allocations	467,925	460,836	469,218	464,693	464,673
Other	4,555	4,491	4,071	3,852	3,947
<i>in rubles</i>	182	192	146	128	133
<i>in foreign currency</i>	4,373	4,299	3,926	3,724	3,814
<b>DOMESTIC CLAIMS</b>	<b>51,050,696</b>	<b>51,564,739</b>	<b>52,336,765</b>	<b>54,166,634</b>	53,102,676
Net claims on general government	<b>-4,441,563</b>	-4,731,662	-4,587,994	<b>-2,857,627</b>	-3,760,768
Claims on federal government	<b>4,838,352</b>	4,868,923	4,898,326	<b>4,863,468</b>	4,743,091
Debt securities	4,782,136	4,812,722	4,842,125	<b>4,807,267</b>	4,686,890
<i>in rubles</i>	3,579,683	3,617,583	3,649,917	<b>3,574,131</b>	3,467,552
<i>in foreign currency</i>	1,202,452	1,195,140	1,192,208	<b>1,233,137</b>	1,219,338
Loans	<b>56,216</b>	56,201	56,201	56,201	56,201
<i>in rubles</i>	<b>56,216</b>	56,201	56,201	56,201	56,201
<i>in foreign currency</i>	–	–	–	–	–
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–

Table 1.16 (cont.)

(millions of rubles, end of period)

	Sep, 2017	Oct, 2017	Nov, 2017	Dec, 2017	Jan, 2018
Claims on state and local government	1,200,473	1,235,535	1,318,196	<b>1,437,359</b>	1,320,435
Debt securities	455,184	469,450	505,568	<b>527,591</b>	524,718
<i>in rubles</i>	455,184	469,450	505,568	<b>527,591</b>	524,718
<i>in foreign currency</i>	–	–	–	–	–
Loans	745,288	766,085	812,628	909,768	795,717
<i>in rubles</i>	745,182	765,979	812,521	909,663	795,614
<i>in foreign currency</i>	106	106	107	105	103
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Liabilities to federal government	8,397,756	8,507,475	8,570,383	<b>7,430,324</b>	7,931,375
Deposits	8,321,645	8,432,868	8,493,598	<b>7,354,067</b>	7,854,001
<i>in rubles</i>	3,681,522	3,962,230	4,021,619	3,824,514	4,492,761
<i>in foreign currency</i>	4,640,124	4,470,638	4,471,979	<b>3,529,552</b>	3,361,240
Other liabilities	76,110	74,607	76,785	76,257	77,374
<i>in rubles</i>	78	11	35	–	22
<i>in foreign currency</i>	76,032	74,596	76,750	76,257	77,352
Liabilities to state and local government	2,082,631	2,328,645	2,234,133	1,728,131	1,892,920
Deposits	2,082,631	2,328,645	2,234,133	1,728,131	1,892,920
<i>in rubles</i>	2,082,500	2,328,584	2,234,073	1,728,072	1,892,862
<i>in foreign currency</i>	131	61	60	59	58
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Claims on other sectors	<b>55,492,259</b>	<b>56,296,401</b>	<b>56,924,759</b>	<b>57,024,260</b>	56,863,443
<i>in rubles</i>	<b>46,793,714</b>	<b>47,602,672</b>	<b>48,052,634</b>	<b>48,880,431</b>	48,919,922
<i>in foreign currency</i>	<b>8,698,544</b>	<b>8,693,729</b>	8,872,125	<b>8,143,830</b>	7,943,521
Other financial institutions	<b>7,529,277</b>	8,004,921	<b>8,308,000</b>	<b>8,539,024</b>	8,420,243
<i>in rubles</i>	6,086,652	6,692,656	<b>6,931,826</b>	<b>7,658,439</b>	7,393,786
Debt securities	924,346	973,410	1,063,320	<b>1,016,069</b>	902,439
Loans	4,426,987	4,715,576	4,862,985	5,433,307	5,443,733
Other claims	735,319	1,003,670	<b>1,005,521</b>	<b>1,209,063</b>	1,047,614
<i>in foreign currency</i>	<b>1,442,626</b>	1,312,265	1,376,174	<b>880,585</b>	1,026,458
Debt securities	<b>96,820</b>	114,511	113,383	<b>143,923</b>	85,801
Loans	1,054,406	926,255	895,454	484,533	446,071
Other claims	291,400	271,500	367,337	252,129	494,585
Nonfinancial organizations	<b>35,305,330</b>	<b>35,489,462</b>	35,605,792	<b>35,316,522</b>	35,113,596
<i>in rubles</i>	<b>28,229,587</b>	<b>28,281,230</b>	28,286,194	<b>28,220,308</b>	28,350,921
Debt securities	1,385,488	1,308,756	1,203,255	<b>1,268,089</b>	1,305,537
Loans	<b>24,549,126</b>	<b>24,643,868</b>	24,740,001	<b>24,538,033</b>	24,623,161
Other claims	<b>2,294,973</b>	<b>2,328,606</b>	2,342,938	<b>2,414,186</b>	2,422,223
<i>in foreign currency</i>	<b>7,075,742</b>	<b>7,208,231</b>	7,319,598	<b>7,096,214</b>	6,762,675
Debt securities	13,683	519	523	<b>517</b>	5,623
Loans	6,946,125	7,089,249	7,194,741	6,939,053	6,606,817
Other claims	<b>115,935</b>	118,464	124,334	156,645	150,235

Table 1.16 (end)

(millions of rubles, end of period)

	Sep, 2017	Oct, 2017	Nov, 2017	Dec, 2017	Jan, 2018
Households	<b>12,657,652</b>	<b>12,802,019</b>	13,010,967	<b>13,168,715</b>	13,329,603
<i>in rubles</i>	<b>12,477,475</b>	<b>12,628,786</b>	12,834,614	<b>13,001,684</b>	13,175,215
Debt securities	3	3	3	<b>3</b>	3
Loans	<b>12,477,472</b>	<b>12,628,783</b>	12,834,611	<b>13,001,681</b>	13,175,212
Other claims	–	–	–	–	–
<i>in foreign currency</i>	180,176	<b>173,232</b>	176,353	167,030	154,388
Debt securities	–	–	–	–	–
Loans	180,176	<b>173,232</b>	176,353	167,030	154,388
Other claims	–	–	–	–	–
<b>BROAD MONEY LIABILITIES</b>	51,853,165	<b>51,835,549</b>	52,585,524	<b>54,667,449</b>	54,168,194
Money Supply (National Definition)	39,570,989	<b>39,667,452</b>	40,114,408	<b>42,442,092</b>	41,598,044
<i>in rubles</i>					
Currency outside banking system	8,089,527	<b>8,071,529</b>	8,073,942	8,446,033	8,163,649
Transferable deposits	9,919,766	10,066,385	10,294,141	11,062,712	10,700,377
Other financial institutions	<b>577,712</b>	633,523	627,975	654,526	744,098
Nonfinancial organizations	<b>5,469,071</b>	5,601,442	5,767,127	5,842,281	5,895,881
Households	3,872,983	3,831,420	3,899,039	4,565,905	4,060,398
Other deposits	21,561,695	<b>21,529,538</b>	21,746,325	<b>22,933,347</b>	22,734,018
Other financial institutions	1,215,117	<b>1,198,738</b>	1,188,686	<b>1,319,220</b>	1,322,217
Nonfinancial organizations	4,902,864	4,777,807	4,844,347	5,536,851	5,220,628
Households	15,443,714	15,552,993	15,713,292	16,077,276	16,191,172
<i>in foreign currency</i>	11,836,781	11,723,322	12,038,023	11,835,610	12,172,312
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	11,836,781	11,723,322	12,038,023	11,835,610	12,172,312
Other financial institutions	299,483	229,035	224,038	217,669	222,943
Nonfinancial organizations	6,325,048	6,340,170	6,638,377	6,490,706	6,883,296
Households	5,212,250	5,154,117	5,175,607	5,127,235	5,066,072
Securities other than shares included in broad money	445,395	444,775	433,092	389,748	397,838
Other financial institutions	<b>16</b>	<b>16</b>	<b>16</b>	16	16
Nonfinancial organizations	107	105	<b>132</b>	510	114
Households	445,273	444,654	432,944	389,222	397,708
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	<b>1,224,705</b>	<b>1,271,235</b>	<b>1,545,723</b>	<b>1,430,907</b>	1,458,985
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	<b>1,298,898</b>	<b>1,381,309</b>	<b>1,401,226</b>	<b>1,401,473</b>	1,488,933
<b>SHARES AND OTHER EQUITY</b>	<b>18,215,167</b>	<b>17,934,006</b>	<b>18,537,940</b>	<b>17,988,949</b>	18,189,456
<b>OTHER ITEMS (NET)</b>	<b>7,854,860</b>	<b>8,170,837</b>	<b>7,775,827</b>	<b>8,258,174</b>	8,177,493
Other liabilities	<b>16,193,786</b>	<b>16,543,253</b>	<b>16,442,635</b>	<b>16,991,500</b>	17,289,111
Other assets	<b>5,449,992</b>	<b>5,457,531</b>	5,409,637	<b>5,248,081</b>	5,468,977
Consolidation adjustment	–2,888,935	–2,914,886	–3,257,171	<b>–3,485,246</b>	–3,642,641

Table 1.17

## Money Supply (National Definition)

(billions of rubles)

	Cash (M0 monetary aggregate)		Transferable deposits		Including		Monetary aggregate M1 (1+2)		Other deposits		Including	
	1	2	households	nonfinancial organizations, financial institutions (except for credit ones)	3	4	5	6	households	nonfinancial organizations, financial institutions (except for credit ones)	7	8
<b>2016</b>												
31.12	7,714.8	9,927.6	3,694.4	6,233.2	3,694.4	6,233.2	17,642.4	20,775.6	14,633.5	6,142.1	14,633.5	6,142.1
<b>2017</b>												
31.01	7,543.7	9,781.8	3,393.4	6,388.4	3,393.4	6,388.4	17,325.5	20,691.3	14,801.3	5,890.0	14,801.3	5,890.0
28.02	7,587.4	9,922.3	3,507.6	6,414.7	3,507.6	6,414.7	17,509.6	20,965.6	14,953.1	6,012.5	14,953.1	6,012.5
31.03	7,610.3	9,695.6	3,494.1	6,201.5	3,494.1	6,201.5	17,305.9	21,249.3	15,035.4	6,213.9	15,035.4	6,213.9
30.04	7,775.3	9,512.2	3,587.1	5,925.1	3,587.1	5,925.1	17,287.5	21,376.3	15,086.1	6,290.2	15,086.1	6,290.2
31.05	7,813.3	9,872.3	3,608.3	6,264.0	3,608.3	6,264.0	17,685.6	21,537.2	15,191.4	6,345.8	15,191.4	6,345.8
30.06	7,946.9	10,093.5	3,901.9	6,191.6	3,901.9	6,191.6	18,040.5	21,582.6	15,289.8	6,292.8	15,289.8	6,292.8
31.07	8,084.2	10,023.9	3,923.6	6,100.3	3,923.6	6,100.3	18,058.1	21,217.8	15,269.7	5,948.1	15,269.7	5,948.1
31.08	8,066.8	10,009.7	3,883.3	6,126.4	3,883.3	6,126.4	18,076.5	21,342.8	15,360.3	5,982.5	15,360.3	5,982.5
30.09	8,089.5	9,919.8	3,873.0	6,046.8	3,873.0	6,046.8	18,009.3	21,561.7	15,443.7	6,118.0	15,443.7	6,118.0
31.10	8,071.5	10,066.4	3,831.4	6,235.0	3,831.4	6,235.0	18,137.9	21,529.5	15,553.0	5,976.5	15,553.0	5,976.5
30.11	8,073.9	10,294.1	3,899.0	6,395.1	3,899.0	6,395.1	18,368.1	21,746.3	15,713.3	6,033.0	15,713.3	6,033.0
31.12	8,446.0	11,062.7	4,565.9	6,496.8	4,565.9	6,496.8	19,508.7	22,933.3	16,077.3	6,856.1	16,077.3	6,856.1
<b>2018</b>												
31.01	8,163.6	10,700.4	4,060.4	6,640.0	4,060.4	6,640.0	18,864.0	22,734.0	16,191.2	6,542.8	16,191.2	6,542.8
28.02	8,301.0	10,947.9	4,356.4	6,591.5	4,356.4	6,591.5	19,248.9	22,796.7	16,279.4	6,517.3	16,279.4	6,517.3

Table 1.17 (end)

	M2 Money supply (5+6)	Money supply growth rates, %			
		9	10	11	12
		to previous month	to beginning of the year	to month of year ago	
<b>2016</b>					
31.12	38,418.0	5.4	9.2	9.2	9.2
<b>2017</b>					
31.01	38,016.8	-1.0	-1.0	-1.0	11.9
28.02	38,475.2	1.2	0.1	0.1	12.1
31.03	38,555.2	0.2	0.4	0.4	11.1
30.04	38,663.8	0.3	0.6	0.6	10.1
31.05	39,222.9	1.4	2.1	2.1	10.0
30.06	39,623.1	1.0	3.1	3.1	10.5
31.07	39,275.9	-0.9	2.2	2.2	9.0
31.08	39,419.3	0.4	2.6	2.6	9.0
30.09	39,571.0	0.4	3.0	3.0	9.5
31.10	39,667.5	0.2	3.3	3.3	10.0
30.11	40,114.4	1.1	4.4	4.4	10.1
31.12	42,442.1	5.8	10.5	10.5	10.5
<b>2018</b>					
31.01	41,598.0	-2.0	-2.0	-2.0	9.4
28.02	42,045.6	1.1	-0.9	-0.9	9.3

Table 1.18

## Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		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		
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	-	
31.12.2012	9,852.8	7,667.7	1,356.3	425.6	403.3	-	
31.12.2013	10,503.9	8,307.5	1,270.0	408.8	517.6	-	
31.12.2014	11,332.0	8,840.5	1,215.5	471.3	804.6	-	
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	-	
<b>2017</b>							
31.01	11,385.6	8,339.0	1,628.1	482.0	936.6	-	
28.02	11,597.2	8,412.4	2,030.4	516.7	637.7	-	
31.03	11,543.5	8,394.9	2,143.9	510.5	494.2	-	
30.04	11,569.6	8,630.5	1,785.1	507.5	646.5	-	
31.05	11,395.8	8,598.0	1,507.0	503.6	787.2	-	
30.06	11,596.4	8,752.7	1,675.3	509.7	658.6	-	
31.07	11,908.1	8,865.9	1,834.8	505.1	702.3	-	
31.08	12,664.4	8,883.0	1,928.8	513.2	1,189.7	149.7	
30.09	12,916.2	8,895.1	2,225.0	536.7	1,109.8	149.7	
31.10	12,863.2	8,870.8	1,807.2	500.8	1,359.2	325.2	
30.11	13,069.9	8,863.9	1,854.0	501.6	1,546.4	304.0	
31.12	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4	
<b>2018</b>							
31.01	14,506.7	8,948.1	1,906.1	506.2	2,652.6	493.7	
28.02	14,579.3	9,113.7	1,812.9	506.4	2,445.9	700.3	



**Table 1.18 (end)**  
*(billions of rubles, on the beginning of office hours)*

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		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		
<b>2018</b>							
01.02	14,506.7	8,948.1	1,906.1	506.2	2,652.6	493.7	
02.02	14,603.5	8,967.1	1,427.9	506.2	3,208.5	493.7	
05.02	14,763.6	8,994.7	1,559.1	506.2	3,209.9	493.7	
06.02	14,863.3	8,985.1	1,483.2	506.2	3,395.1	493.7	
07.02	14,989.8	8,986.3	1,466.7	506.2	3,536.8	493.7	
08.02	15,023.0	9,011.9	1,873.6	506.2	3,035.5	595.8	
09.02	15,109.6	9,061.5	1,932.8	506.2	3,013.3	595.8	
12.02	15,309.2	9,102.4	2,008.1	506.2	3,096.6	595.8	
13.02	15,388.1	9,108.6	2,106.3	506.2	3,071.2	595.8	
14.02	15,415.5	9,131.0	2,117.5	506.2	3,064.9	595.8	
15.02	15,176.7	9,162.7	1,634.3	506.4	3,222.0	651.2	
16.02	15,257.5	9,207.4	1,549.9	507.8	3,206.8	785.6	
19.02	15,227.5	9,236.9	1,610.5	506.4	3,222.5	651.2	
20.02	15,296.9	9,217.7	1,688.9	506.5	3,232.6	651.2	
21.02	15,393.7	9,209.5	1,804.7	506.5	3,221.8	651.2	
22.02	15,385.2	9,213.8	2,477.3	506.5	2,523.1	664.5	
26.02	15,423.6	9,219.1	2,511.6	506.5	2,521.9	664.6	
27.02	14,789.8	9,154.3	2,113.7	506.5	2,350.7	664.6	
28.02	14,909.1	9,120.3	2,265.0	506.4	2,352.7	664.6	

<sup>1</sup> At market value.

Table 1.19

## Other Financial Institutions Survey

*(millions of rubles, end of period)*

	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
Net foreign assets	245,718	264,865	245,538	260,250	251,968	275,508
Claims on nonresidents	333,786	351,734	326,885	338,531	341,352	374,068
Foreign currency	0	0	0	0	1	0
Deposits	6,559	4,253	4,420	3,922	1,826	1,747
Securities other than shares	156,316	174,604	158,832	174,687	197,102	211,987
Loans	6,144	4,624	2,473	3,751	5,854	5,852
Other	164,766	168,253	161,159	156,171	136,570	154,482
Liabilities to nonresidents	88,069	86,869	81,347	78,282	89,385	98,560
Loans	1,320	1,327	1,479	848	509	484
Other	86,749	85,542	79,868	77,433	88,875	98,076
Claims on banking system	4,620,952	4,723,139	4,821,189	5,070,746	5,077,253	5,197,496
Currency	601	483	425	443	605	460
Other	4,620,351	4,722,657	4,820,764	5,070,304	5,076,648	5,197,035
of which: accounts receivable	272,462	195,265	254,358	172,080	145,517	387,039
Net claims on general government	409,558	399,212	491,955	517,350	704,039	888,878
Claims on general government	484,003	473,665	590,259	601,612	795,014	983,766
of which: accounts receivable	34,912	33,222	49,384	26,794	34,675	62,081
Liabilities to general government	74,445	74,453	98,305	84,262	90,976	94,889
of which: accounts payable	46,736	46,769	72,363	48,147	52,819	61,072
Claims on other sectors	2,393,468	2,521,840	2,682,419	2,800,017	2,920,455	2,970,871
Other financial institutions	1,054,922	1,104,102	1,100,383	1,115,044	1,121,246	1,117,283
of which: accounts receivable	71,618	64,275	64,057	127,932	104,372	108,944
Nonfinancial organizations	1,280,920	1,360,841	1,525,537	1,618,047	1,732,760	1,791,690
of which: accounts receivable	166,153	153,575	145,049	168,773	161,865	152,233
Households	57,627	56,897	56,500	66,925	66,449	61,898
of which: accounts receivable	45,188	44,538	44,209	54,580	53,508	48,902
Securities other than shares	10,686	13,198	13,255	13,457	17,018	12,142
Loans	1,450,996	1,486,627	1,625,884	1,681,332	1,805,598	1,949,770
of which: credit institutions	6,767	6,195	5,863	4,120	5,981	8,590
Insurance technical reserves	3,851,975	3,907,527	4,143,843	4,549,006	4,596,606	4,667,515
Net equity of households in life insurance reserves	276,163	312,588	351,998	392,840	450,029	512,631
Net equity of households in pension funds	2,865,163	2,873,056	3,079,492	3,317,134	3,325,642	3,329,530
Prepaid premiums/reserves against outstanding claims	710,649	721,884	712,352	839,032	820,934	825,354
of which: credit institutions	21,198	22,980	23,891	24,037	49,034	50,451
Shares and other equity	1,701,974	1,815,245	1,638,240	1,749,465	1,848,118	1,892,678
Other items (net)	654,065	686,460	819,877	654,927	686,374	810,523

Table 1.20

## Financial Sector Survey

*(millions of rubles, end of period)*

	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
Net foreign assets	30,809,139	30,183,809	27,620,044	27,616,474	30,056,655	29,672,842
Claims on nonresidents	39,692,014	38,689,857	35,573,662	35,154,189	37,657,343	37,190,488
Liabilities to nonresidents	8,882,874	8,506,048	7,953,618	7,537,716	7,600,689	7,517,646
Domestic claims	48,216,421	48,354,956	51,046,154	50,526,760	51,224,230	52,133,349
Net claims on general government	-4,239,303	-4,411,362	-2,012,523	-2,822,370	-3,369,931	-3,552,678
Claims on general government	6,384,291	6,134,406	6,764,005	6,488,198	6,627,087	7,022,597
Liabilities to general government	10,623,594	10,545,768	8,776,528	9,310,568	9,997,018	10,575,276
Claims on other sectors	52,455,724	52,766,318	53,058,677	53,349,130	54,594,161	55,686,027
Other financial institutions, except public financial corporations, insurance companies and private pension funds	5,506,532	5,501,106	5,499,060	6,023,248	5,891,961	5,873,587
Nonfinancial organizations	35,372,392	35,537,866	35,747,367	35,422,768	36,458,431	37,093,140
Households	11,576,799	11,727,347	11,812,249	11,903,114	12,243,769	12,719,300
Currency outside financial sector	7,372,103	7,411,714	7,714,352	7,609,904	7,946,316	8,089,067
Deposits	41,646,304	41,256,095	42,467,752	42,427,995	43,684,890	43,520,252
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,200,251	1,206,295	1,161,680	1,223,814	1,150,075	1,222,145
Securities other than shares	1,231,635	1,156,981	1,125,712	1,272,290	1,337,688	1,329,958
Loans	3,541	2,908	3,187	3,406	2,270	2,921
Insurance technical reserves	3,830,777	3,884,547	4,119,952	4,524,969	4,547,572	4,617,064
Shares and other equity	20,814,258	20,996,064	17,295,678	17,395,222	17,618,714	17,478,508
Other items (net)	4,126,943	3,830,455	5,939,566	4,909,272	6,143,434	6,768,296

## 2. MAIN INDICATORS AND INSTRUMENTS OF THE BANK OF RUSSIA MONETARY POLICY

Table 2.1

## The Bank of Russia Balance Sheet

	(millions of rubles)											
	2017						2018					
	01.03	01.04	01.05	01.06	01.07	01.08	01.09	01.10	01.11	01.12	01.02	01.03
1. Precious metals	3,979,481	3,911,930	4,006,642	4,010,684	4,167,551	4,270,762	4,422,422	4,385,706	4,358,575	4,537,318	4,613,645	4,568,812
2. Funds placed with nonresidents and securities issued by nonresidents	17,995,737	17,254,415	17,716,986	17,789,484	18,984,588	19,755,222	19,565,165	19,460,416	19,459,395	19,608,371	19,680,018	19,734,787
3. Credits and deposits	2,941,017	2,897,318	3,060,240	2,698,684	2,737,218	2,971,139	3,826,706	3,639,989	3,843,599	3,816,681	3,893,313	3,632,115
4. Securities	509,027	498,108	498,772	496,814	505,493	498,948	453,608	438,876	433,204	433,889	872,687	864,642
of which:												
– Russian government securities	294,838	286,311	287,402	285,816	294,496	287,951	242,610	227,879	222,207	222,892	205,490	197,444
– shares of banks, acquired with the view of participation in bankruptcy prevention measures	–	–	–	–	–	–	–	–	–	–	456,200	456,200
5. Claims on IMF	1,450,706	1,419,002	1,441,031	1,445,132	1,513,942	1,542,263	1,535,773	1,514,989	1,488,979	1,511,282	1,490,122	1,473,499
6. Other assets	1,757,678	2,208,168	2,031,181	2,057,547	1,355,139	1,426,678	1,407,564	1,417,527	1,643,017	1,616,139	1,854,943	1,960,564
of which:												
– fixed assets <sup>1</sup>	X	X	X	X	X	X	X	X	X	X	X	X
– advance payments on profit tax	–	–	–	–	–	–	–	–	–	–	–	–
Total assets	28,633,646	28,188,941	28,754,852	28,498,345	29,263,931	30,465,012	31,211,238	30,857,503	31,226,769	31,523,680	32,404,728	32,234,419
1. Cash in circulation	8,412,761	8,395,258	8,630,813	8,598,384	8,753,077	8,866,284	8,883,383	8,895,403	8,871,176	8,864,290	8,948,456	9,114,089
2. Funds in accounts with the Bank of Russia	9,941,780	9,684,352	9,883,417	9,667,501	9,975,298	10,708,451	11,308,344	11,173,598	11,600,484	11,697,189	12,103,088	12,220,009
of which:												
– Russian government funds	5,516,640	5,353,402	5,508,407	5,370,687	5,799,198	5,918,938	5,972,015	5,644,867	5,906,411	5,950,673	5,609,182	5,778,046
– funds of resident credit institutions	3,185,081	3,148,961	2,944,515	2,800,476	2,844,203	3,043,185	3,632,613	3,872,351	3,668,602	3,905,946	5,067,609	4,768,674
3. Float	8,819	2,533	5,691	5,815	13,035	6,631	7,044	9,292	6,474	10,539	3,776	10,229
4. Bank of Russia bonds	0	0	0	0	0	0	150,156	151,220	328,212	306,160	497,971	706,811
5. Liabilities to IMF	1,341,963	1,303,237	1,335,198	1,340,271	1,409,492	1,442,597	1,420,610	1,405,721	1,394,543	1,417,565	1,405,920	1,396,234
6. Other liabilities	280,648	155,916	247,745	234,411	461,078	789,111	789,775	570,354	373,980	576,073	552,080	97,086
7. Capital	8,647,675	8,647,645	8,651,988	8,651,963	8,651,951	8,651,938	8,651,926	8,651,915	8,651,900	8,651,864	8,893,437	8,689,961
8. Profit of a fiscal year	–	–	–	–	–	–	–	–	–	–	–	–
Total liabilities	28,633,646	28,188,941	28,754,852	28,498,345	29,263,931	30,465,012	31,211,238	30,857,503	31,226,769	31,523,680	32,404,728	32,234,419

The Bank of Russia balance sheet structure is approved by the Board of Directors of the Central Bank of the Russian Federation.

Last changes in methodology of data compilation for the Bank of Russia balance sheet see the "Summary Methodology" table 2.1.

<sup>1</sup> Since January 1, 2010 data on the fixed assets as a part of other assets are published once a year for January 1st in the Annual report of the Bank of Russia.

Table 2.2

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

Period	% p.a.
16.09.2013 – 02.03.2014	5.50
03.03.2014 – 27.04.2014	7.00
28.04.2014 – 27.07.2014	7.50
28.07.2014 – 04.11.2014	8.00
05.11.2014 – 11.12.2014	9.50
12.12.2014 – 15.12.2014	10.50
16.12.2014 – 01.02.2015	17.00
02.02.2015 – 15.03.2015	15.00
16.03.2015 – 04.05.2015	14.00
05.05.2015 – 15.06.2015	12.50
16.06.2015 – 02.08.2015	11.50
03.08.2015 – 13.06.2016	11.00
14.06.2016 – 18.09.2016	10.50
19.09.2016 – 26.03.2017	10.00
27.03.2017 – 01.05.2017	9.75
02.05.2017 – 18.06.2017	9.25
19.06.2017 – 17.09.2017	9.00
18.09.2017 – 29.10.2017	8.50
30.10.2017 – 17.12.2017	8.25
18.12.2017 – 11.02.2018	7.75
12.02.2018 – 25.03.2018	7.50
26.03.2018 –	7.25

<sup>1</sup> In order to ensure the application of the Bank of Russia key rate as an indicator of the borrowed funds value, from January 1, 2016, the Bank of Russia refinancing rate in regulations of the Russian Federation Government will be substituted for the Bank of Russia key rate, unless stipulated otherwise by federal law (Resolution of the Russian Federation Government No. 1340, dated December 8, 2015).

Table 2.3

## Required Reserves Ratios

Date	Required reserve ratio on legal entities' nonresidents liabilities							Required reserve ratio on credit institutions' other liabilities in foreign currency				
	in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency	
01.11.2009 – 31.01.2011			2.50									
01.02.2011 – 28.02.2011		3.50		3.00							3.00	
01.03.2011 – 31.03.2011		4.50		3.50							3.50	
01.04.2011 – 28.02.2013		5.50		4.00							4.00	
01.03.2013 – 31.03.2016		4.25		4.25							4.25	
01.04.2016 – 30.06.2016	4.25		4.25	4.25					4.25		5.25	
01.07.2016 – 31.07.2016	4.25		4.25	5.25				5.25	4.25		6.25	
01.08.2016 – 31.12.2016	5.00		5.00	6.00				6.00	5.00		7.00	
01.01.2017 – 30.11.2017	5.00	7.00	5.00	6.00	5.00	6.00	7.00	5.00	7.00	5.00	7.00	
01.12.2017 –	5.00	7.00	5.00	6.00	5.00	6.00	7.00	5.00	7.00	5.00	7.00	
	To banks with universal licence, to nonbanking credit institutions											
	To banks with base licence											
	5.00	7.00	5.00	6.00	5.00	6.00	7.00	5.00	7.00	5.00	7.00	
	Required reserve ratio on other longterm liabilities											
	in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency	

Table 2.4

**Scaling Factor Which is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions – Residents for Issued Securities**

Period of validity	Scaling Factor
01.11.2009 –	0.2

Table 2.5

### Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia<sup>1</sup>

The period of averaging	Volume, billions of rubles
07.04.2016 – 11.05.2016	1,380.1
12.05.2016 – 08.06.2016	1,451.1
09.06.2016 – 06.07.2016	1,443.0
07.07.2016 – 03.08.2016	1,442.6
04.08.2016 – 07.09.2016	1,525.5
08.09.2016 – 05.10.2016	1,760.0
06.10.2016 – 09.11.2016	1,761.4
10.11.2016 – 07.12.2016	1,746.7
08.12.2016 – 11.01.2017	1,765.6
11.01.2017 – 07.02.2017	1,743.3
08.02.2017 – 07.03.2017	1,874.4
08.03.2017 – 11.04.2017	1,865.1
12.04.2017 – 09.05.2017	1,848.1
10.05.2017 – 06.06.2017	1,841.6
07.06.2017 – 11.07.2017	1,861.4
12.07.2017 – 08.08.2017	1,871.4
09.08.2017 – 05.09.2017	1,901.7
06.09.2017 – 10.10.2017	1,895.1
11.10.2017 – 07.11.2017	1,874.3
08.11.2017 – 05.12.2017	1,885.0
06.12.2017 – 09.01.2018	1,901.3
10.01.2018 – 06.02.2018	1,907.2
07.02.2018 – 06.03.2018	1,908.5
07.03.2018 – 10.04.2018	1,929.5

<sup>1</sup> The Required Reserves Averaging Ratio set by the Bank of Russia

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
01.08.2004 –	0.20	all credit institutions
of which:		
– 31.10.2004		settlement nonbanking credit institutions and settlement centres of the organised securities market
– 30.09.2006		credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.11.2004 – 31.12.2015	1.00	settlement nonbanking credit institutions and settlement centres of the organised securities market
01.10.2006 – 31.10.2007	0.30	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.11.2007 – 29.02.2008	0.40	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.03.2008 – 30.06.2008	0.45	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.07.2008 – 31.08.2008	0.50	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.09.2008 – 30.09.2008	0.55	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.10.2008 – 09.12.2013	0.60	credit institutions except settlement nonbanking credit institutions, settlement centres of the organised securities market and nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
01.01.2012 – 31.12.2015	1.00	nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
10.12.2013 – 09.09.2015	0.70	credit institutions except settlement nonbanking credit institutions and nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
10.09.2015 – 30.11.2017	0.80	banks
10.09.2015 – 31.12.2015	1.00	nonbanking credit institutions, which have a responsibility for deposit and credit operations
01.01.2016 –	1.00	nonbanking credit institutions
01.12.2017 –	0.80	banks with universal licence and banks with base licence



Table 2.6

## Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

Period of validity	Overnight	Demand deposits	Tom-next	Spot-next	One week <sup>1</sup>	Spot-week <sup>1</sup>	Tom – 1 month <sup>1</sup>
24.04.2009 – 13.05.2009	–	7.25	7.25	7.25	7.75	7.75	–
14.05.2009 – 04.06.2009	–	6.75	6.75	6.75	7.25	7.25	–
05.06.2009 – 12.07.2009	–	6.25	6.25	6.25	6.75	6.75	–
13.07.2009 – 09.08.2009	–	5.75	5.75	5.75	6.25	6.25	–
10.08.2009 – 14.09.2009	–	5.50	5.50	5.50	6.00	6.00	–
15.09.2009 – 29.09.2009	–	5.25	5.25	5.25	5.75	5.75	–
30.09.2009 – 29.10.2009	–	4.75	4.75	4.75	5.25	5.25	–
30.10.2009 – 24.11.2009	–	4.25	4.25	4.25	4.75	4.75	–
25.11.2009 – 27.12.2009	–	3.75	3.75	3.75	4.25	4.25	–
28.12.2009 – 23.02.2010	–	3.50	3.50	3.50	4.00	4.00	–
24.02.2010 – 28.03.2010	–	3.25	3.25	3.25	3.75	3.75	–
29.03.2010 – 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50	–
30.04.2010 – 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25	–
01.06.2010 – 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75	–
27.12.2010 – 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00	–
28.02.2011 – 02.05.2011	3.00	3.00	3.00	3.00	3.00	3.00	–
03.05.2011 – 30.05.2011	3.25	3.25	3.25	3.25	3.25	3.25	–
31.05.2011 – 14.09.2011	3.50	3.50	3.50	3.50	3.50	3.50	–
15.09.2011 – 25.12.2011	3.75	3.75	3.75	3.75	3.75	3.75	–
26.12.2011 – 13.09.2012	4.00	4.00	4.00	4.00	4.00	4.00	4.00
14.09.2012 – 10.12.2012	4.25	4.25	4.25	4.25	4.25 <sup>2</sup>	4.25 <sup>2</sup>	4.25
11.12.2012 – 02.03.2014	4.50	4.50	4.50	4.50	–	–	4.50 <sup>3</sup>
03.03.2014 – 27.04.2014	6.00	6.00	6.00	6.00	–	–	–
28.04.2014 – 27.07.2014	6.50	6.50	6.50	6.50	–	–	–
28.07.2014 – 04.11.2014	7.00	7.00	7.00	7.00	–	–	–
05.11.2014 – 11.12.2014	8.50	8.50	8.50	8.50	–	–	–
12.12.2014 – 15.12.2014	9.50	9.50	9.50	9.50	–	–	–
16.12.2014 – 01.02.2015	16.00	16.00	16.00	16.00	–	–	–
02.02.2015 – 15.03.2015	14.00	14.00	14.00	14.00	–	–	–
16.03.2015 – 04.05.2015	13.00	13.00	13.00	13.00	–	–	–
05.05.2015 – 15.06.2015	11.50	11.50	11.50	11.50	–	–	–
16.06.2015 – 02.08.2015	10.50	10.50	10.50	10.50	–	–	–
03.08.2015 – 13.06.2016	10.00	10.00	10.00	10.00	–	–	–
14.06.2016 – 18.09.2016	9.50	9.50	9.50	9.50	–	–	–
19.09.2016 – 26.03.2017	9.00	9.00	9.00	9.00	–	–	–
27.03.2017 – 01.05.2017	8.75	8.75	8.75	8.75	–	–	–
02.05.2017 – 18.06.2017	8.25	8.25	8.25	8.25	–	–	–
19.06.2017 – 17.09.2017	8.00	8.00	8.00	8.00	–	–	–
18.09.2017 – 29.10.2017	7.50	7.50	7.50	7.50	–	–	–
30.10.2017 – 17.12.2017	7.25	7.25	7.25	7.25	–	–	–
18.12.2017 – 11.02.2018	6.75	6.75	6.75	6.75	–	–	–
12.02.2018 – 25.03.2018	6.50	6.50	6.50	6.50	–	–	–
26.03.2018 –	6.25	6.25	6.25	6.25	–	–	–

<sup>1</sup> Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.<sup>2</sup> Since April 17, 2012 operations are suspended.<sup>3</sup> Since February 1, 2014 operations are suspended.

Table 2.7

## Fixed-term Rates on the Bank of Russia Lombard Loans

Period of validity	Fixed-term rate, %		
	for the term of 1 day	for the term of 7 days <sup>1</sup>	for the term of 30 days <sup>2</sup>
30.04.2010 – 31.05.2010	7.00	7.00	7.00
01.06.2010 – 14.09.2011	6.75	6.75	6.75
15.09.2011 – 25.12.2011	6.50	6.50	6.50
26.12.2011 – 13.09.2012	6.25	6.25	6.25
14.09.2012 – 02.03.2014	6.50	6.50	6.50
03.03.2014 – 03.04.2014	8.00 <sup>3</sup>	6.50	6.50
04.04.2014 – 27.04.2014	8.00	8.00	8.00
28.04.2014 – 27.07.2014	8.50	8.50	8.50
28.07.2014 – 04.11.2014	9.00	– <sup>4</sup>	– <sup>4</sup>
05.11.2014 – 11.12.2014	10.50	–	–
12.12.2014 – 15.12.2014	11.50	–	–
16.12.2014 – 01.02.2015	18.00	–	–
02.02.2015 – 15.03.2015	16.00	–	–
16.03.2015 – 04.05.2015	15.00	–	–
05.05.2015 – 15.06.2015	13.50	–	–
16.06.2015 – 02.08.2015	12.50	–	–
03.08.2015 – 13.06.2016	12.00	–	–
14.06.2016 – 18.09.2016	11.50	–	–
19.09.2016 – 26.03.2017	11.00	–	–
27.03.2017 – 01.05.2017	10.75	–	–
02.05.2017 – 18.06.2017	10.25	–	–
19.06.2017 – 17.09.2017	10.00	–	–
18.09.2017 – 29.10.2017	9.50	–	–
30.10.2017 – 17.12.2017	9.25	–	–
18.12.2017 – 11.02.2018	8.75	–	–
12.02.2018 – 25.03.2018	8.50	–	–
26.03.2018 –	8.25	–	–

<sup>1</sup> Since April 17, 2012 operations are suspended.<sup>2</sup> Since February 10, 2011 operations are suspended.<sup>3</sup> These interest rates were set from 11.00 March 3, 2014.<sup>4</sup> Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

Table 2.8

### Interest Rates on the Bank of Russia Loans Secured by Assets and Guarantees (Operations of Constant Action)

(% p.a.)

Period of validity	Interest rates on the loans secured by assets and guarantees for the term				
	1 day	from 2 to 549 days <sup>1</sup>	up to 90 days <sup>2</sup>	from 91 to 180 days <sup>2</sup>	from 181 to 365 days <sup>3</sup>
26.12.2011 – 01.04.2012	–	–	7.00	7.50	8.00
02.04.2012 – 13.09.2012	–	–	7.00	7.50	8.00
14.09.2012 – 02.04.2013	–	–	7.25	7.75	8.25
03.04.2013 – 15.05.2013	–	–	7.00	7.50	8.00
16.05.2013 – 10.06.2013	–	–	6.75	7.25	7.75
11.06.2013 – 15.09.2013	–	–	6.75	7.25	7.50
16.09.2013 – 02.02.2014	6.50	–	6.75	7.25	7.50
03.02.2014 – 02.03.2014	6.50	7.25	–	–	–
03.03.2014 <sup>4</sup> – 27.04.2014	8.00	8.75	–	–	–
28.04.2014 – 27.07.2014	8.50	9.25	–	–	–
28.07.2014 – 04.11.2014	9.00	9.75	–	–	–
05.11.2014 – 11.12.2014	10.50	11.25	–	–	–
12.12.2014 – 15.12.2014	11.50	12.25	–	–	–
16.12.2014 – 01.02.2015	18.00	18.75	–	–	–
02.02.2015 – 15.03.2015	16.00	16.75	–	–	–
16.03.2015 – 04.05.2015	15.00	15.75	–	–	–
05.05.2015 – 15.06.2015	13.50	14.25	–	–	–
16.06.2015 – 02.08.2015	12.50	13.25	–	–	–
03.08.2015 – 13.06.2016	12.00	12.75	–	–	–
14.06.2016 – 18.09.2016	11.50	12.25	–	–	–
19.09.2016 – 26.03.2017	11.00	11.75	–	–	–
27.03.2017 – 01.05.2017	10.75	11.50	–	–	–
02.05.2017 – 18.06.2017	10.25	11.00	–	–	–
19.06.2017 – 17.09.2017	10.00	10.75	–	–	–
18.09.2017 – 29.10.2017	9.50	10.25	–	–	–
30.10.2017 – 17.12.2017	9.25	10.00	–	–	–
18.12.2017 – 11.02.2018	8.75	9.50	–	–	–
12.02.2018 – 25.03.2018	8.50	9.25	–	–	–
26.03.2018 –	8.25	9.00	–	–	–

<sup>1</sup> From June 30, 2014 the maximal terms of granting of means on operations of constant action (the Bank of Russia loans secured by assets and guarantees) was increased by the Bank of Russia from 365 up to 549.

<sup>2</sup> Since February 1, 2014 operations are suspended.

<sup>3</sup> Since April 30, 2010 to April 1, 2012 operations were not conducted. since February 1, 2014 operations are suspended.

<sup>4</sup> These interest rates were set from 11.00 March 3, 2014.

<sup>5</sup> Since April 3, 2017 operations are suspended.

Table 2.9

## Main Indicators of the Bank of Russia Intraday and Overnight Loans

	Intraday loans						Overnight loans						
	extended loans, millions of rubles			number of credit institutions (branches)			extended loans, millions of rubles			number of credit institutions (branches)			
	total	of which in the Moscow region	number of the Bank of Russia territorial branches	total	of which in the Moscow region	number of the Bank of Russia territorial branches	total	of which in the Moscow region	total	of which in the Moscow region	number of the Bank of Russia territorial branches	total	of which in the Moscow region
<b>2018</b>													
01.02	367,424.49	349,937.87	26	88	42	26	218.69	218.69	1	1	1	1	1
02.02	194,503.35	186,878.01	27	75	30	27	57.21	57.21	1	1	1	1	1
05.02	571,896.47	552,888.61	31	93	38	31	-	-	-	-	-	-	-
06.02	485,937.17	468,596.34	26	86	41	26	4,662.62	4,662.62	1	1	1	1	1
07.02	751,802.53	733,766.34	28	94	40	28	2,115.94	2,115.94	1	1	1	1	1
08.02	216,068.32	205,300.59	26	83	33	26	-	-	-	-	-	-	-
09.02	177,333.08	162,272.51	26	92	35	26	-	-	-	-	-	-	-
12.02	269,225.55	246,865.31	27	89	40	27	-	-	-	-	-	-	-
13.02	171,338.80	155,200.92	29	82	33	29	-	-	-	-	-	-	-
14.02	269,388.46	248,247.49	28	90	42	28	-	-	-	-	-	-	-
15.02	532,175.81	511,979.14	29	93	44	29	3,686.57	3,686.57	1	1	1	1	1
16.02	407,822.79	391,627.30	24	86	42	24	0.14	0.14	1	1	1	1	1
19.02	89,937.91	77,926.99	23	64	21	23	-	-	-	-	-	-	-
20.02	384,632.86	367,216.47	26	80	36	26	-	-	-	-	-	-	-
21.02	407,262.75	385,974.77	30	89	36	30	4.97	4.97	1	1	1	1	1
22.02	266,544.68	249,595.78	30	90	38	30	-	-	-	-	-	-	-
26.02	321,354.49	300,582.28	26	93	40	26	87.80	87.80	2	2	2	2	2
27.02	251,006.77	235,086.06	28	92	39	28	4,199.34	4,199.34	1	1	1	1	1
28.02	260,352.11	224,702.51	26	92	37	26	-	-	-	-	-	-	-

Table 2.10

### Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation (Except for Intraday and Overnight Loans)

1	2	Lombard loans <sup>1</sup>				5	6	
		total amount of loans, millions of rubles	of which		number of announced/valid lombard loan auctions  36 months			weighted average rate, % p.a.
			on fixed-term rate	on auction				
3	4	5	6					
<b>2017</b>								
January	–	–	–	–	–	–		
February	1.00	1.00	–	–	–	11.00		
March	1.10	1.10	–	–	–	11.00		
April	4.01	4.01	–	–	–	10.75		
May	–	–	–	–	–	10.25		
June	1.00	1.00	–	–	–	10.00		
July	76.00	76.00	–	–	–	10.00		
August	0.00	0.00	–	–	–	0.00		
September	0.00	0.00	–	–	–	0.00		
October	2.00	2.00	–	–	0/0	9.45		
November	0.00	0.00	–	–	0/0	0.00		
December	37.00	37.00	–	–	0/0	9.05		
<b>2018</b>								
January	6.00	6.00	–	–	0/0	8.75		
February	0.00	0.00	–	–	0/0	0.00		

Table 2.10 (cont.)

1	Collateralized loans by assets and guarantees <sup>1</sup>						
	total amount of loans, millions of rubles	on fixed-term rate of which for the term					
		7	8	9	10	11	12
	from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year		
<b>2017</b>							
January	396,940.00	395,000.00	-	1,940.00	-	-	-
February	160,220.00	160,100.00	120.00	-	-	-	-
March	248,886.00	245,001.00	385.00	3,500.00	-	-	-
April	250,498.16	250,000.00	13.16	-	485.00	-	-
May	-	-	-	-	-	-	-
June	3,400.00	200.00	3,000.00	200.00	-	-	-
July	50,150.00	50,150.00	-	-	-	-	-
August	637,112.58	637,112.58	-	-	-	-	-
September	297,368.00	295,305.00	2,063.00	-	-	-	-
October	69,125.00	34,010.00	35,115.00	-	-	-	-
November	11,763.00	9,628.00	2,135.00	-	-	-	-
December	40,855.54	21,705.54	19,150.00	-	-	-	-
<b>2018</b>							
January	70,000.00	70,000.00	-	-	-	-	-
February	100,000.00	100,000.00	-	-	-	-	-

Table 2.10 (end)

		Collateralized loans by assets and guarantees <sup>1</sup>											weighted average rate, % p.a.
		on auction of which for the term					number of announced/valid loan auctions						
		3 weeks <sup>2</sup>	3 months <sup>2</sup>	12 months <sup>2</sup>	18 months <sup>2</sup>		3 weeks	3 months	12 months	18 months			
1	13	14	15	16	17	18	19	20	21				
<b>2017</b>													
January	-	-	-	-	-	-	-	-	-	-	-	11.23	
February	-	-	-	-	-	-	-	-	-	-	-	11.05	
March	-	-	-	-	-	-	-	-	-	-	-	11.40	
April	-	-	-	-	-	-	-	-	-	-	-	11.04	
May	-	-	-	-	-	-	-	-	-	-	-	10.25	
June	-	-	-	-	-	-	-	-	-	-	-	10.79	
July	-	-	-	-	-	-	-	-	-	-	-	10.00	
August	-	-	-	-	-	-	-	-	-	-	-	10.00	
September	-	-	-	-	-	-	-	-	-	-	-	9.91	
October	-	-	-	-	-	-	-	-	-	-	-	10.24	
November	-	-	-	-	-	-	-	-	-	-	-	9.98	
December	-	-	-	-	-	-	-	-	-	-	-	9.77	
<b>2018</b>													
January	-	-	-	-	-	-	-	-	-	-	-	8.75	
February	-	-	-	-	-	-	-	-	-	-	-	8.50	

<sup>1</sup> Without taking into account specialized tools, which are used by the Bank of Russia for refunding of the credit institution.<sup>2</sup> Auctions are conducted under the floating interest rate.

Table 2.11

## Interest Rates on Specialized Refinancing Tools of the Bank of Russia

Date	Data on loans with maturities of 1 to 1,095 calendar days secured by (% p.a.)							
	pledge of receivables				pledge of bonds issued to finance investment projects and included into the Bank of Russia Lombard List			
	on target loan agreements on lending to small and medium-sized businesses	on loans extended to implement investment projects	on loan agreements backed by insurance contracts of OJSC EXIAR <sup>1</sup>	on loans extended to leasing companies		mortgages issued under Military Mortgage program	quarantees of JSC Federal Corporation for the Development of Small and Medium-sized Enterprises	
1	2	3	4	5	6	7	8	
05.11.2014 – 11.12.2014	5.50	8.00	8.00	–	8.00	–	–	
12.12.2014 – 01.02.2015	6.50	9.00	9.00	–	9.00	10.75	–	
02.02.2015 – 15.03.2015	6.50	9.00	9.00	–	9.00	10.75	–	
16.03.2015 – 04.05.2015	6.50	9.00	9.00	–	9.00	10.75	6.50 <sup>2</sup>	
05.05.2015 – 15.06.2015	6.50	9.00	9.00	–	9.00	10.75	6.50	
16.06.2015 – 02.08.2015	6.50	9.00	9.00	–	9.00	10.75	6.50	
03.08.2015 – 13.06.2016	6.50	9.00	9.00	9.00 <sup>3</sup>	9.00	10.75	6.50	
14.06.2016 – 18.09.2016	6.50	9.00	9.00	9.00	9.00	10.50	6.50	
19.09.2016 – 26.03.2017	6.50	9.00	9.00	9.00	9.00	10.00	6.50	
27.03.2017 – 01.05.2017	6.50	8.75	8.75	8.75	8.75	9.75	6.50	
02.05.2017 – 18.06.2017	6.50	8.25	8.25	8.25	8.25	9.25	6.50	
19.06.2017 – 17.09.2017	6.50	8.00	8.00	8.00	8.00	9.00	6.50	
18.09.2017 – 29.10.2017	6.50	7.50	7.50	7.50	7.50	8.50	6.50	
30.10.2017 – 17.12.2017	6.50	7.25	7.25	7.25	7.25	8.25	6.50	
18.12.2017 – 11.02.2018	6.50	6.75	6.75	6.75	6.75	7.75	6.50	
12.02.2018 – 25.03.2018	6.50	6.50	6.50	6.50	6.50	7.50	6.50	
26.03.2018 –	6.50	6.25	6.50	6.50	6.25	7.25	6.50	

<sup>1</sup> Before 1 June 2015, loans had the maturity of 1 to 365 days.

<sup>2</sup> The rate is effective from March 27, 2015.

<sup>3</sup> The rate is effective from December 11, 2015.



Table 2.12

## Weighted Average Interest Rates on the Bank of Russia Deposit Operations

1	On deposits attracted on fixed-term rates by maturity			5	On deposit operations attracted on auction rates by maturity							13	14	
	2	3	4		On all deposit operations attracted on fixed-term rates	operations "fine-tuning"								
						1 day	1 month <sup>1</sup>	1 week	1 day	2 days	3 days			4 days
					6	7	8	9	10	11	12			
<b>2017</b>														
January	9.00	9.00	-	9.00	9.96	-	-	-	-	-	-	9.96	9.68	
February	9.00	9.00	-	9.00	9.93	9.85	-	-	-	-	-	9.93	9.72	
March	8.95	8.95	-	8.95	9.88	-	-	-	-	-	-	9.88	9.69	
April	8.75	8.75	-	8.75	9.66	9.60	-	9.63	-	-	-	9.66	9.50	
May	8.25	8.25	-	8.25	9.12	-	-	-	-	-	-	9.12	8.91	
June	8.12	8.13	-	8.13	9.04	-	-	-	-	-	-	9.04	8.82	
July	8.00	8.00	-	8.00	8.89	8.83	-	-	-	-	-	8.89	8.68	
August	8.00	8.00	-	8.00	8.94	8.84	-	-	-	-	-	8.94	8.79	
September	7.75	7.84	-	7.76	8.68	8.96	-	8.53	8.90	-	-	8.69	8.52	
October	7.48	7.48	-	7.48	8.44	-	8.46	8.38	8.46	-	-	8.44	8.32	
November	7.25	7.25	-	7.25	8.21	8.18	-	-	-	-	-	8.21	8.12	
December	6.87	6.93	-	6.93	7.95	7.58	8.02	7.98	-	-	-	7.88	7.79	
<b>2018</b>														
January	6.75	6.75	-	6.75	7.71	7.60	-	-	-	-	-	7.71	7.64	
February	6.57	6.61	-	6.61	7.51	7.67	7.44	-	7.69	7.46	-	7.51	7.46	

<sup>1</sup> The Bank of Russia deposit operations on "tom-1 month" condition where suspended since February 01, 2014.

Table 2.13

## Main Characteristics of the Bank of Russia Deposit Operations

1	2	3	4	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds													
				by fixed interest rates, by terms			by deposit auctions, by terms							operations "fine-tuning"			
				demand deposit	1 day	1 month <sup>1</sup>	1 week	1 day	2 days	3 days	4 days	5 days	6 days	by terms		by terms	
														1 day	2 days	3 days	4 days
5	6	7	8	9	10	11	12	13	14								
<b>2017</b>																	
January	327	66	6,338,204.62	0.34	68.87	-	30.79	-	-	-	-	-	-	-	-		
February	321	65	5,615,921.84	0.48	52.99	-	41.64	4.89	-	-	-	-	-	-	-		
March	318	64	7,219,314.24	0.79	52.67	-	46.54	-	-	-	-	-	-	-	-		
April	333	65	7,158,405.80	0.66	46.44	-	34.08	13.93	-	-	4.89	-	-	-	-		
May	325	65	5,475,233.85	0.42	58.11	-	41.47	-	-	-	-	-	-	-	-		
June	326	65	5,213,057.20	0.44	58.32	-	41.24	-	-	-	-	-	-	-	-		
July	336	65	5,958,646.22	0.25	59.96	-	36.22	3.57	-	-	-	-	-	-	-		
August	378	66	9,531,046.56	0.28	45.46	-	45.14	9.12	-	-	-	-	-	-	-		
September	377	65	9,287,157.38	0.42	46.86	-	38.14	4.47	-	-	5.05	5.06	-	-	-		
October	388	66	10,041,733.58	0.15	35.82	-	42.26	-	13.20	3.39	5.18	-	-	-	-		
November	387	66	11,346,553.48	0.13	31.83	-	62.14	5.90	-	-	-	-	-	-	-		
December	407	67	13,865,396.83	0.30	25.16	-	41.22	16.45	11.47	5.40	-	-	-	-	-		
<b>2018</b>																	
January	402	66	14,881,785.06	0.12	27.61	-	61.77	10.50	-	-	-	-	-	-	-		
February	399	66	16,117,614.48	0.08	20.42	-	62.51	10.34	1.68	-	3.78	1.19	-	-	-		

<sup>1</sup> The Bank of Russia deposit operations on "tom-1 month" condition where suspended since February 01, 2014. Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

Table 2.14

## Results of the Bank of Russia Deposit Auctions (Including Fine-tuning Deposit Auctions)

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Weighted average rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
1	2	3	4	5	6	7	8	9	10
<b>2018</b>									
09.01	1 day	154	35	1,562.90	7.40	7.75	7.75	7.60	1,562.90
09.01	1 week	271	63	1,767.30	7.45	7.75	7.75	7.72	1,767.30
16.01	1 week	302	63	2,481.90	7.40	7.75	7.75	7.72	2,481.90
23.01	1 week	304	63	3,386.50	7.49	7.75	7.73	7.71	2,500.00
30.01	1 week	287	61	2,444.20	7.45	7.75	7.75	7.70	2,444.20
01.02	4 day	115	26	733.00	7.50	7.75	7.73	7.69	610.00
05.02	1 day	135	29	1,091.10	7.55	7.75	7.70	7.67	700.00
06.02	1 day	138	29	966.40	7.40	7.75	7.75	7.67	966.40
06.02	1 week	296	62	3,082.70	7.50	7.75	7.72	7.67	2,830.00
13.02	1 week	303	62	3,054.40	7.20	7.50	7.50	7.45	3,054.40
20.02	1 week	293	61	2,181.30	7.25	7.50	7.50	7.44	2,181.30
21.02	5 day	93	23	192.20	7.33	7.50	7.50	7.46	192.20
27.02	1 week	273	62	2,008.80	7.25	7.50	7.50	7.45	2,008.80
28.02	2 day	69	21	270.40	7.10	7.50	7.50	7.44	270.40

Table 2.15

## REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
1	2	3	4	5
<b>2018</b>				
01.02	990.27	1	8.75	990.50
02.02	938.24	3	8.75	938.92
05.02	454.99	1	8.75	455.10
06.02	1,100.60	1	8.75	1,100.86
07.02	1,767.45	1	8.75	1,767.87
08.02	1,223.11	1	8.75	1,223.40
09.02	1,433.10	3	8.75	1,434.13
12.02	1,029.52	1	8.50	1,029.76
13.02	872.09	1	8.50	872.29
14.02	325.71	1	8.50	325.79
15.02	422.93	1	8.50	423.03
16.02	819.56	3	8.50	820.13
19.02	846.26	1	8.50	846.46
20.02	2,056.90	1	8.50	2,057.38
21.02	2,655.76	1	8.50	2,656.37
22.02	3,988.89	4	8.50	3,992.61
26.02	2,475.55	1	8.50	2,476.13
27.02	2,495.69	1	8.50	2,496.27
28.02	2,514.33	1	8.50	2,514.92

Table 2.16

## Official Exchange Rate of US Dollar Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2017</b>															
January	60.6569	60.6569	60.6569	60.6569	60.6569	60.6569	60.6569	60.6569	60.6569	59.8961	59.9533	60.1614	59.4978	59.3700	59.3700
February	60.0851	60.3099	59.9858	59.3137	59.3137	59.3137	58.7121	59.1933	59.5129	59.0235	58.8457	58.8457	58.8457	58.0619	57.7388
March	57.9827	58.3776	58.4067	58.9099	58.9099	58.9099	58.3370	58.2630	58.2630	58.8318	59.2174	59.2174	59.2174	59.1327	58.9540
April	55.9606	55.9606	55.9606	56.1396	56.5553	55.8940	56.4369	56.9201	56.9201	56.9201	57.3896	56.9552	56.7556	56.6019	56.2945
May	56.9838	56.9838	56.9518	57.0927	57.5714	58.5382	58.5382	58.5382	58.5382	58.5382	58.0824	57.1161	57.1640	57.1640	57.1640
June	56.6876	56.5373	56.6876	56.6876	56.6876	56.6152	56.6747	56.5878	56.9857	57.0020	57.0020	57.0020	57.0020	56.9096	57.0303
July	59.3862	59.3862	59.3862	58.9695	59.2295	59.5787	60.2426	60.3792	60.3792	60.3792	60.3014	60.7397	60.6227	60.1836	59.8806
August	60.0633	59.8454	60.5819	60.7503	60.3281	60.3281	60.3281	60.0605	59.9886	59.9611	59.9298	60.1873	60.1873	60.1873	59.7990
September	58.5454	58.0557	58.0557	58.0557	57.7817	57.8503	57.3387	57.1411	56.9966	56.9966	56.9966	57.1694	57.2656	57.6679	57.7706
October	58.0169	58.0169	57.8134	57.9375	57.7832	57.5811	57.7612	57.7612	57.7612	58.3151	58.0713	57.9210	57.6869	57.6196	57.6196
November	58.1179	58.1557	58.0869	58.4296	58.4296	58.4296	58.4296	58.4557	59.2480	59.2527	59.2808	59.2808	59.2808	59.1823	59.6207
December	58.5814	58.5182	58.5182	58.5182	58.9911	58.6924	58.9281	59.2948	59.2811	59.2811	59.2811	59.2348	58.8370	59.1446	58.7082
<b>2018</b>															
January	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.0463	56.8734	56.9957	56.6019	56.6019	56.6019
February	56.1840	56.2613	56.0408	56.0408	56.0408	56.6278	57.2196	56.9533	57.6736	58.1718	58.1718	58.1718	58.0171	57.7701	57.5899

(rubles/US dollar)

Table 2.16 (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>2017</b>																
January	59.3700	59.6067	59.4015	59.1830	59.3521	59.6697	59.6697	59.6697	59.5034	59.2168	59.1489	59.6356	60.3196	60.3196	60.3196	60.1618
February	56.7719	57.1507	57.6342	57.6342	57.6342	58.0967	57.8590	57.4762	57.4762	57.4762	57.4762	57.4762	57.9371	—	—	—
March	59.1128	58.2437	57.9344	57.9344	57.9344	57.2847	57.2323	57.6360	57.5228	57.4247	57.4247	57.4247	57.0233	56.9364	57.0241	56.3779
April	56.2945	56.2945	56.2505	55.9793	56.1753	56.4165	56.2307	56.2307	56.2307	56.0794	55.8453	56.3131	56.9707	56.9838	56.9838	—
May	56.5258	56.2603	56.7383	57.4683	57.1602	57.1602	57.1602	56.4988	56.5552	56.2743	56.0701	56.7560	56.7560	56.7560	56.7106	56.5168
June	57.4437	57.7408	57.7408	57.7408	57.9585	58.5786	60.0000	60.1482	59.6564	59.6564	59.6564	59.0014	58.8843	59.5415	59.0855	—
July	59.8806	59.8806	59.0657	59.3705	59.2418	59.0823	58.9325	58.9325	58.9325	59.6572	59.8185	59.9102	59.4102	59.5436	59.5436	59.5436
August	59.9266	59.6521	59.2490	59.3612	59.3612	59.3612	59.1409	59.0396	59.1312	59.1397	59.1476	59.1476	59.1476	58.5469	58.5320	58.7306
September	57.5336	57.5336	57.5336	57.6242	58.0993	58.1290	58.2242	57.6527	57.6527	57.6527	57.5660	57.5186	58.0102	58.4255	58.0169	—
October	57.6196	57.0861	57.3392	57.2721	57.5706	57.5118	57.5118	57.5118	57.4706	57.5852	57.6140	57.7643	58.0833	58.0833	58.0833	57.8716
November	60.2490	59.9898	59.6325	59.6325	59.6325	59.2746	59.4604	59.0061	58.4622	58.5318	58.5318	58.5318	58.2773	58.4125	58.3311	—
December	58.8987	58.8987	58.8987	58.6940	58.6117	58.7170	58.5596	58.3152	58.3152	58.3152	58.1989	57.7343	57.4544	57.6291	57.6002	57.6002
<b>2018</b>																
January	56.3569	56.3878	56.5925	56.7597	56.5892	56.5892	56.5892	56.6261	56.4115	56.3888	55.9288	55.8288	55.8288	55.8288	56.2908	56.2914
February	56.5918	56.3554	56.3554	56.3554	56.3438	56.5201	56.6537	56.7608	56.7608	56.7608	56.7608	55.9208	55.6717	—	—	—

Table 2.17

## Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2017</b>															
January	63.8111	63.8111	63.8111	63.8111	63.8111	63.8111	63.8111	63.8111	63.8111	63.1125	63.5445	63.5184	63.2759	63.1222	63.1222
February	64.2850	65.0322	64.7307	63.8156	63.8156	63.8156	63.1566	63.2362	63.4467	63.0253	62.6824	62.6824	62.6824	61.7662	61.2955
March	61.3883	61.5417	61.5198	61.9850	61.9850	61.9850	61.8606	61.7063	61.7063	61.9911	62.7408	62.7408	62.7408	63.2661	62.7447
April	59.8107	59.8107	59.8107	59.8953	60.2427	59.6948	60.0827	60.5687	60.5687	60.5687	60.7469	60.3042	60.2631	60.2867	59.7791
May	62.0440	62.0440	62.1515	62.3224	62.7298	64.2398	64.2398	64.2398	64.2398	64.2398	63.2634	62.1595	62.0915	62.0915	62.0915
June	63.4107	63.5310	63.6092	63.6092	63.6092	63.8110	63.7817	63.7179	64.1488	63.7852	63.7852	63.7852	63.7852	63.7729	63.9481
July	67.8072	67.8072	67.8072	67.2016	67.2966	67.6754	68.3814	68.9470	68.9470	68.9470	68.7737	69.2007	69.4494	68.8139	68.3597
August	70.4603	70.7313	71.6866	71.9527	71.6879	71.6879	71.6879	70.8414	70.8405	70.4183	70.2677	70.7502	70.7502	70.7502	70.6645
September	69.6222	68.9992	68.9992	68.9992	68.7256	68.7782	68.4165	68.2436	68.6923	68.6923	68.6923	68.6490	68.5469	69.0977	68.6950
October	68.4483	68.4483	67.9076	67.9839	67.9357	67.7787	67.5344	67.5344	67.5344	68.3861	68.3557	68.5032	68.4455	68.1409	68.1409
November	67.6434	67.7107	67.6770	68.0822	68.0822	68.0822	68.0822	67.7677	68.7040	68.7865	68.9791	68.9791	68.9791	68.9178	69.6787
December	69.5185	69.7478	69.7478	69.7478	69.9104	69.6327	69.7060	69.9323	69.6434	69.6434	69.6434	69.8023	69.2982	69.4653	69.4048
<b>2018</b>															
January	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.2103	67.8841	68.0586	68.2562	68.2562	68.2562
February	69.9322	69.7921	70.0958	70.0958	70.0958	70.4959	70.9294	70.5310	70.7713	71.3943	71.3943	71.3943	71.2450	71.1670	71.2329

Table 2.17 (end)  
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2017</b>																
January	63.1222	63.2308	63.2864	63.2252	63.1803	63.7272	63.7272	63.7272	63.9424	63.6225	63.4254	64.0248	64.3429	64.3429	64.3429	64.4333
February	60.0249	60.6540	61.4496	61.4496	61.4496	61.6987	61.2090	60.4535	60.4535	60.4535	60.4535	60.4535	61.2569	-	-	-
March	62.8428	62.4897	62.3722	62.3722	62.3722	61.6956	61.7308	62.2699	62.0959	61.8636	61.8636	61.8636	61.9615	61.8102	61.5347	60.5950
April	59.7791	59.7791	59.8393	59.6124	60.2649	60.6139	60.3187	60.3187	60.3187	60.8461	60.7932	61.5052	62.1664	62.0440	62.0440	-
May	61.8449	62.0382	62.9568	63.9967	63.6479	63.6479	63.6479	63.1713	63.6189	62.9203	63.0116	63.6689	63.6689	63.6689	63.3684	62.9484
June	64.2795	64.4561	64.4561	64.4561	64.8614	65.3210	66.7980	67.1495	66.6780	66.6780	66.6780	66.0816	65.9563	67.6868	67.4993	-
July	68.3597	68.3597	67.6184	68.4008	68.2762	68.0037	68.6623	68.6623	68.6623	69.4708	69.7005	69.6816	69.6406	69.6779	69.6779	69.6779
August	70.3718	69.9958	69.6531	69.7197	69.7197	69.7197	69.4314	69.5900	69.5619	69.7434	69.6995	69.6995	69.6995	69.8465	70.4316	70.2007
September	68.5801	68.5801	68.5801	68.7514	69.6785	69.7664	69.2635	69.0737	69.0737	69.0737	68.5553	68.0215	68.1678	68.6441	68.4483	-
October	68.1409	67.2988	67.4596	67.3577	67.9333	67.8927	67.8927	67.8927	67.5567	67.6856	67.7713	68.2890	67.5276	67.5276	67.5276	67.2179
November	71.1721	70.7040	70.3604	70.3604	70.3604	69.6654	69.8184	69.4030	69.1783	69.3309	69.3309	69.3309	69.4957	69.4934	69.2040	-
December	69.4298	69.4298	69.4298	69.0946	69.1735	69.5033	69.5220	69.1268	69.1268	69.1268	69.0937	68.5422	68.2328	68.7861	68.8668	68.8668
<b>2018</b>																
January	68.8174	69.0243	69.1730	69.2582	69.3953	69.3953	69.3953	69.2650	69.0702	69.4484	69.4580	69.6073	69.6073	69.6073	69.8513	69.5424
February	70.6718	70.6471	70.6471	70.6471	69.9001	69.8928	69.8087	69.6341	69.6341	69.6341	69.6341	68.9224	68.6599	-	-	-







Table 2.20

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
<b>2018</b>				
01.02	2,426.57	31.24	1,813.58	1,920.16
02.02	2,425.84	31.17	1,803.41	1,864.92
03.02	2,423.36	30.97	1,807.16	1,886.43
06.02	2,434.36	31.20	1,809.70	1,889.81
07.02	2,473.69	31.04	1,832.29	1,893.00
08.02	2,432.60	30.77	1,805.45	1,843.91
09.02	2,431.01	30.95	1,806.04	1,835.71
10.02	2,461.36	30.57	1,817.90	1,814.16
13.02	2,465.36	30.51	1,801.87	1,841.04
14.02	2,469.16	30.51	1,803.49	1,835.06
15.02	2,463.96	30.75	1,801.56	1,831.19
16.02	2,463.01	30.17	1,828.56	1,855.86
17.02	2,461.60	30.48	1,831.80	1,862.60
20.02	2,440.81	30.50	1,829.61	1,902.07
21.02	2,430.27	30.38	1,820.80	1,871.68
22.02	2,419.99	30.18	1,810.53	1,870.64
23.02	2,415.26	29.99	1,801.18	1,868.70
27.02	2,407.47	29.86	1,806.88	1,907.57
28.02	2,385.47	29.84	1,782.73	1,899.07



Table 3.1.2

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
<b>2017</b>						
January	0.71	0.80	3.20	–	–	–
February	0.70	0.90	0.86	–	–	–
March	0.84	0.93	0.78	–	–	–
April	0.95	1.04	1.02	–	–	–
May	0.95	1.04	1.04	1.22	–	–
June	1.09	1.18	1.62	–	–	–
July	1.19	1.34	–	1.75	–	–
August	1.19	1.26	–	–	–	–
September	1.22	1.19	2.33	–	–	–
October	1.20	1.30	–	–	–	–
November	1.20	1.28	3.62	–	–	–
December	1.33	1.34	1.30	–	–	–
<b>2018</b>						
January	1.48	1.39	–	–	–	–
February	1.46	1.51	–	–	–	–

Table 3.1.3

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

1	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			
2018	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19			
01.02	7.24	7.43	-	-	-	-	7.24	-	-	-	-	-	7.25	-	-	-	-	-			
02.02	7.08	7.04	-	-	-	-	7.04	-	-	-	-	-	7.29	-	-	-	-	-			
05.02	7.14	7.00	-	-	-	-	7.13	-	-	-	-	-	7.30	-	-	-	-	-			
06.02	7.21	7.17	7.41	-	-	-	7.20	-	-	-	-	-	7.26	-	-	-	-	-			
07.02	7.07	7.00	-	-	-	-	7.05	-	-	-	-	-	7.28	-	-	-	-	-			
08.02	7.05	7.23	-	-	-	-	7.03	-	-	-	-	-	7.18	-	-	-	-	-			
09.02	7.00	-	-	-	-	-	6.98	-	-	-	-	-	7.20	-	-	-	-	-			
12.02	6.81	6.75	-	-	-	-	6.78	-	-	-	-	-	6.99	-	-	-	-	-			
13.02	6.82	-	7.02	-	-	-	6.80	-	-	-	-	-	7.04	-	-	-	-	-			
14.02	6.95	-	-	-	-	-	6.91	-	-	-	-	-	7.07	-	-	-	-	-			
15.02	7.09	6.92	-	-	-	-	7.07	-	-	-	-	-	7.08	-	-	-	-	-			
16.02	7.19	7.18	-	-	-	-	7.19	-	-	-	-	-	7.27	-	-	-	-	-			
19.02	7.24	6.75	-	-	-	-	7.24	-	-	-	-	-	7.16	-	-	-	-	-			
20.02	7.26	7.21	7.29	6.71	-	-	7.28	7.21	-	-	-	-	7.23	-	-	-	-	-			
21.02	7.26	-	-	6.74	-	-	7.28	-	-	-	-	-	7.27	-	-	-	-	-			
22.02	7.23	-	-	6.87	-	-	7.24	-	-	-	-	-	7.30	-	-	-	-	-			
26.02	7.29	6.86	-	7.44	-	-	7.29	-	-	-	-	-	7.32	-	-	-	-	-			
27.02	7.38	6.75	7.29	-	-	-	7.38	-	-	-	-	-	7.31	-	-	-	-	-			
28.02	7.45	-	-	7.60	-	-	7.46	-	-	7.60	-	-	7.42	-	-	-	-	-			

(% p.a.)

Table 3.1.4

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

(% p.a.)

	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
<b>2018</b>						
01.02	1.44	–	–	–	–	–
02.02	1.54	1.58	–	–	–	–
05.02	1.47	–	–	–	–	–
06.02	1.49	–	–	–	–	–
07.02	1.52	–	–	–	–	–
08.02	1.45	–	–	–	–	–
09.02	1.45	–	–	–	–	–
12.02	1.45	–	–	–	–	–
13.02	1.45	–	–	–	–	–
14.02	1.45	–	–	–	–	–
15.02	1.45	–	–	–	–	–
16.02	1.46	1.50	–	–	–	–
19.02	–	–	–	–	–	–
20.02	1.45	–	–	–	–	–
21.02	1.44	–	–	–	–	–
22.02	–	1.46	–	–	–	–
26.02	1.46	–	–	–	–	–
27.02	1.45	–	–	–	–	–
28.02	1.44	–	–	–	–	–

Table 3.1.5

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

(millions of rubles)

	Russian ruble (RUB)				US dollar (USD)				Euro (EUR)				Others				
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	
<b>2017</b>																	
January	580,240	84,438	617,103	9,187	542,251	282,479	2,737	3,590	24,091	271	—	552	5,993	464	—	—	
February	438,789	72,716	502,838	8,576	724,920	264,221	1,203	2,373	12,241	179	1,851	593	5,686	—	—	—	
March	487,317	84,265	622,891	11,467	711,796	333,139	719	2,484	8,351	256	—	644	6,402	—	—	—	
April	463,731	72,044	809,775	13,145	653,331	272,765	263	2,399	7,157	479	—	519	4,027	—	—	—	
May	431,454	85,696	689,739	12,362	660,629	255,248	16	2,287	10,524	1,251	—	487	4,897	—	—	—	
June	513,320	83,616	690,516	9,500	507,134	248,798	149	2,624	8,965	2,482	153	458	5,096	—	—	—	
July	428,542	85,395	633,689	6,101	485,167	245,875	451	1,837	7,776	1,359	—	407	3,927	—	—	—	
August	433,971	76,417	462,602	4,860	368,777	195,631	7,725	2,034	9,134	266	—	411	3,547	—	—	—	
September	485,258	107,287	628,798	9,009	213,109	199,453	335	5,800	9,630	3,020	76	370	5,240	—	—	—	
October	415,237	92,902	528,419	7,691	302,814	193,976	269	3,434	9,620	3,694	—	408	7,155	—	—	—	
November	428,146	87,422	497,640	7,649	221,713	272,203	402	3,589	9,327	5,198	—	500	6,309	—	—	—	
December	451,148	91,114	526,309	10,578	201,730	236,437	136,593	6,480	6,958	6,729	263	426	3,766	—	—	—	
<b>2018</b>																	
January	501,423	105,142	827,576	8,301	239,264	225,556	649	4,702	12,471	14,003	292	187	3,769	—	—	—	
February	447,228	99,080	515,006	9,381	264,978	148,999	2,899	4,353	12,908	7,048	1,375	152	3,072	—	—	—	



Table 3.1.6

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

February 2018  
(millions of rubles)

	Russian ruble (RUB)						US dollar (USD)						Euro (EUR)						
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			
	among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		
Overnight	363,445	78,218	407,947	5,618	11,608	185,397	72,506	664	2,331	9,860	5,379	133	2,701	—	—	—	—	—	—
1 week <sup>1</sup>	31,575	17,204	83,139	3,137	12,263	74,685	73,253	1,224	1,980	525	1,301	—	118	—	—	—	—	—	—
2 weeks <sup>1</sup>	929	113	1,959	145	0	1,089	285	—	—	80	368	—	115	—	—	—	—	—	—
1 month <sup>2</sup>	12,285	1,043	14,880	—	96	404	1,284	—	42	272	—	9	78	—	—	—	—	—	—
2 months <sup>2</sup>	945	2,196	—	—	178	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3 months <sup>3</sup>	25,822	—	789	—	—	1,048	134	—	—	575	—	—	—	—	—	—	—	—	—
6 months <sup>3</sup>	289	0	—	—	—	4	—	—	—	668	—	—	—	—	—	—	—	—	—
Over 6 months	597	57	—	—	—	436	—	859	—	381	—	—	—	—	—	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	11,341	249	6,292	480	589	1,916	1,538	152	—	547	—	9	60	—	—	—	—	—	—

<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 Market

Table 3.2.1

### Trades at the Unified Trading Session of Moscow Exchange

1	US dollar				Euro	
	weighted average exchange rate, rubles per unit of currency		trading volume, millions of US dollars		weighted average exchange rate, rubles per unit of currency	trading volume, millions of euros
	today <sup>1</sup>	tomorrow <sup>2</sup>	today <sup>1</sup>	tomorrow <sup>2</sup>		
2	3	4	5	6	7	
<b>2016</b>						
January	78.5848	78.3579	30,382.1	104,550.8	85.2732	11,552.6
February	77.1903	77.3495	32,971.6	110,011.7	85.7929	11,240.2
March	69.7839	69.9605	36,281.6	99,360.2	77.7683	12,447.4
April	66.5075	66.5730	32,444.8	96,066.1	75.4274	11,773.8
May	65.8402	65.8564	21,662.7	67,667.5	74.2766	7,433.6
June	65.1232	65.1494	30,581.5	78,559.1	73.0040	10,520.0
July	64.4807	64.4767	29,658.9	73,461.3	71.2787	9,826.3
August	64.9191	64.9307	27,625.6	79,583.0	72.8082	9,470.4
September	64.3699	64.4220	28,720.0	82,096.7	72.1286	10,596.4
October	62.5920	62.5957	24,219.3	72,522.2	69.0157	11,647.4
November	64.3683	64.5117	25,814.4	90,588.1	69.5165	12,460.1
December	61.7855	61.9509	28,850.9	72,756.2	65.1695	11,981.4
<b>2017</b>						
January	59.6633	59.7394	21,834.3	68,424.3	63.6007	8,762.0
February	58.3549	58.3615	22,118.0	70,860.0	62.1331	9,836.5
March	57.9206	57.9563	32,135.5	86,915.3	61.9257	11,256.0
April	56.4713	56.5053	23,461.4	63,739.7	60.5595	9,197.6
May	56.9839	57.0411	25,351.9	71,571.7	63.0986	9,429.2
June	58.2205	58.2370	29,400.1	80,587.0	65.3963	10,799.3
July	59.7630	59.7774	27,651.6	67,551.6	68.7921	10,117.2
August	59.5010	59.5444	24,044.5	65,022.0	70.2935	11,003.4
September	57.6773	57.6889	24,934.4	67,737.5	68.7144	10,188.9
October	57.7120	57.7662	24,028.6	65,889.5	67.8466	9,961.7
November	58.9519	59.0073	22,673.0	70,015.2	69.2627	11,186.4
December	58.4816	58.5646	24,654.6	54,471.6	69.2990	12,143.4
<b>2018</b>						
January	56.4539	56.4868	19,661.6	54,272.1	69.1301	9,892.4
February	56.7895	56.9594	22,986.6	72,098.5	70.2498	11,542.1

<sup>1</sup> Settlement time not later than the transaction day.

<sup>2</sup> Settlement time not later than the business day following the transaction day.

Table 3.2.2

## Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<b>2017</b>														
January	35,115	29,450	32,157	7,233	427	399	202	41	113	71	2	0	24	110
February	43,398	37,175	39,272	8,529	572	477	263	71	132	77	3	0	84	141
March	50,012	41,848	44,455	11,319	697	546	488	131	127	107	3	0	84	219
April	47,757	38,805	42,739	11,926	625	543	316	108	108	54	3	0	120	166
May	49,079	38,087	42,826	14,997	662	459	371	101	169	73	3	–	157	253
June	46,851	37,507	41,170	13,246	629	277	207	84	108	69	4	19	180	202
July	41,439	31,819	35,950	13,530	505	288	152	60	144	67	3	–	164	194
August	44,378	34,005	39,080	13,450	699	442	258	132	219	114	4	–	223	128
September	43,223	32,860	39,074	11,887	1,052	300	347	119	247	137	4	–	284	134
October	38,705	30,353	34,206	10,349	1,071	254	360	128	185	158	4	–	49	295
November	39,544	31,453	35,222	10,048	1,033	294	376	91	114	160	6	5	26	261
December	41,139	33,022	36,355	10,712	1,058	175	303	87	168	185	5	–	23	185
<b>2018</b>														
January	<b>40,879</b>	<b>31,057</b>	36,136	<b>12,100</b>	972	167	339	65	317	165	4	–	254	183
February	49,308	37,036	42,960	15,252	985	288	571	200	264	234	5	0	655	165

Table 3.2.3

## Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others	
<b>2017</b>															
January	1,991	1,155	1,861	765	28	12	66	9	1	21	-	-	3	60	
February	2,131	1,277	1,847	820	37	30	115	11	1	34	-	-	19	74	
March	2,201	1,358	1,947	860	25	23	85	10	0	15	-	-	4	75	
April	1,980	1,250	1,678	785	33	38	89	9	0	14	0	-	6	57	
May	2,736	1,418	2,477	1,262	45	20	133	13	2	14	-	-	7	80	
June	2,076	1,364	1,858	686	31	17	107	17	1	8	-	-	9	55	
July	1,747	1,029	1,522	698	28	12	129	6	0	11	-	-	5	52	
August	1,611	1,158	1,373	378	45	8	162	21	3	7	0	-	7	58	
September	1,960	1,193	1,812	617	22	11	163	9	2	16	-	-	12	63	
October	1,241	903	1,091	384	21	2	46	2	0	8	-	-	19	5	
November	1,274	950	1,023	474	24	1	40	1	2	17	-	-	12	5	
December	2,252	1,400	1,979	890	45	5	141	1	1	27	-	-	11	4	
<b>2018</b>															
January	1,921	1,141	1,627	764	62	15	118	1	7	15	-	0	36	53	
February	2,301	1,374	1,970	884	56	17	215	3	1	27	-	0	11	45	

Table 3.2.4

## Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

	1	2	3	4	5	6	7	8	9
		Banks' imports of foreign cash (entered to cash account) to Russia	Foreign cash purchased from individuals (residents and nonresidents) and accepted for conversion	Foreign cash deposited into personal accounts (by residents and nonresidents)	Foreign cash received from individuals (residents and nonresidents) for remittances without opening an account	Banks' exports of foreign cash from Russia (cash withdrawn)	Sales of foreign cash to individuals (residents and nonresidents) and payments as a result of conversion	Personal account withdrawals in foreign cash (by residents and nonresidents)	Foreign currency remittances to individuals (residents and nonresidents) without opening an account
2017	1	48,706.83	15,626.54	28,408.81	5,058.17	10,069.28	35,542.74	29,515.83	1,895.13
<b>2017</b>									
Q1		11,829.95	3,418.40	6,840.02	993.65	1,511.07	7,498.41	6,946.79	428.72
Q2		9,413.14	3,962.01	7,277.68	1,247.58	3,343.14	8,438.64	7,087.35	469.91
Q3		13,230.85	4,080.37	7,043.54	1,470.91	3,133.23	10,145.44	7,645.12	486.77
Q4		14,232.88	4,165.75	7,247.58	1,346.04	2,081.83	9,460.25	7,836.57	509.73
January		3,167.91	1,026.87	1,950.41	280.26	339.10	1,848.06	2,011.97	124.43
February		3,703.81	1,080.72	2,175.94	308.94	529.79	2,516.90	2,201.38	137.36
March		4,958.23	1,310.82	2,713.67	404.45	642.18	3,133.45	2,733.43	166.93
April		3,416.15	1,202.41	2,531.53	378.92	842.42	2,844.41	2,618.79	150.65
May		3,292.99	1,308.84	2,250.63	426.86	1,070.82	2,762.10	2,232.98	162.57
June		2,704.01	1,450.76	2,495.53	441.80	1,429.90	2,832.13	2,235.58	156.69
July		3,480.97	1,387.08	2,347.69	455.58	1,311.31	3,042.20	2,345.53	158.83
August		4,158.82	1,417.42	2,444.24	511.88	1,151.02	3,727.99	2,886.01	168.31
September		5,591.06	1,275.88	2,251.60	503.44	670.91	3,375.24	2,413.58	159.64
October		4,769.07	1,327.01	2,182.43	480.17	890.50	3,249.32	2,356.09	165.61
November		3,625.07	1,320.61	2,273.74	432.37	659.52	2,864.64	2,311.80	163.95
December		5,838.74	1,518.13	2,791.40	433.51	531.82	3,346.29	3,168.68	180.77

Table 3.2.5

## Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

1	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions, %		
	2	3	4	5	6	7		9	10	
	on purchase from households	on sale to households	on purchase from households	on sale to households	on purchase from households	on sale to households		on purchase from households	on sale to households	
<b>US Dollar</b>										
<b>2017</b>										
January	737	1,551	951.88	885.16	59.15	60.08	0.93	70.26	75.42	
February	773	1,582	948.10	1,098.92	57.78	58.86	1.09	69.71	69.81	
March	777	1,840	1,141.71	1,214.50	57.48	58.15	0.67	69.77	72.24	
April	764	1,565	1,053.44	1,218.01	56.03	56.81	0.78	69.12	68.13	
May	734	1,591	1,197.39	1,233.23	56.58	57.24	0.67	67.88	71.90	
June	791	1,489	1,221.88	1,222.37	57.62	58.37	0.76	69.21	65.68	
July	711	1,552	1,266.39	1,303.61	59.22	60.00	0.78	67.09	67.65	
August	687	1,817	1,319.35	1,442.63	59.09	59.83	0.74	66.22	71.35	
September	709	1,660	1,219.34	1,433.85	57.22	57.98	0.76	69.15	70.90	
October	746	1,745	1,223.58	1,315.73	57.26	57.99	0.73	70.31	71.12	
November	785	1,801	1,147.74	1,129.07	58.52	59.26	0.73	69.91	71.87	
December	847	1,706	1,226.94	1,330.93	58.18	58.83	0.65	70.19	68.73	
<b>Euro</b>										
<b>2017</b>										
January	581	1,172	449.59	333.87	63.03	64.06	1.03	27.87	22.92	
February	641	1,316	433.21	506.42	61.66	62.57	0.91	28.16	28.45	
March	666	1,420	503.59	531.22	61.42	62.26	0.84	28.17	26.10	
April	625	1,258	490.27	623.28	60.06	60.88	0.82	28.23	30.03	
May	583	1,180	568.61	550.11	65.96	63.48	-2.48	29.86	26.38	
June	602	1,273	590.87	625.65	64.63	65.56	0.92	28.56	32.28	
July	530	1,250	669.01	632.72	68.14	69.20	1.06	30.43	30.49	
August	512	1,346	712.00	624.86	69.79	70.77	0.98	31.45	27.08	
September	523	1,296	577.41	595.49	68.20	69.14	0.94	28.75	27.41	
October	564	1,434	542.14	515.97	67.37	68.20	0.84	27.69	26.95	
November	616	1,539	501.24	412.56	68.79	69.61	0.82	28.16	26.37	
December	642	1,428	541.56	577.74	68.87	69.70	0.83	27.80	29.58	

Table 3.2.6

## Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks

Operation	Average size of transactions	2017												
		2017												
		December	January	February	March	April	May	June	July	August	September	October	November	December
		<b>up to 250 US dollars</b>												
Purchase	number of transactions (thousands of units)	133.28	125.99	98.48	97.48	88.66	143.14	127.85	181.53	220.09	160.04	138.51	88.64	81.52
	value of transactions (millions of US dollars)	23.38	22.51	17.30	18.85	17.66	29.77	25.14	38.44	46.02	32.93	29.25	18.09	16.78
Sale	number of transactions (thousands of units)	46.13	42.63	21.38	28.42	20.01	25.45	26.65	22.31	20.95	19.47	15.76	15.49	15.82
	value of transactions (millions of US dollars)	8.54	7.83	2.73	3.41	1.97	3.00	3.06	2.10	2.21	2.68	1.93	1.70	1.66
		<b>from 251 to 500 US dollars</b>												
Purchase	number of transactions (thousands of units)	567.10	470.39	462.32	501.10	514.37	523.32	524.48	722.14	743.21	638.51	658.79	580.12	509.80
	value of transactions (millions of US dollars)	210.45	168.60	165.91	186.50	193.40	195.58	192.27	285.83	262.51	226.91	241.39	214.79	187.52
Sale	number of transactions (thousands of units)	195.00	146.19	168.70	165.44	147.10	282.55	207.86	238.98	209.29	242.80	215.69	148.06	90.36
	value of transactions (millions of US dollars)	80.12	59.40	68.34	66.27	59.60	114.16	85.25	98.83	85.85	99.41	89.43	63.82	36.44
		<b>from 501 to 2,000 US dollars</b>												
Purchase	number of transactions (thousands of units)	1,061.50	810.75	816.08	1,044.77	935.64	1,109.49	1,165.62	1,062.24	1,081.83	1,013.18	964.32	969.91	1,155.23
	value of transactions (millions of US dollars)	985.73	682.19	703.19	884.73	789.86	905.09	1,011.20	908.63	884.93	818.45	830.55	858.39	1,029.37
Sale	number of transactions (thousands of units)	1,584.98	934.66	1,303.53	1,309.77	1,548.60	1,325.70	1,414.38	1,429.86	1,531.74	1,583.01	1,270.41	1,097.47	1,435.95
	value of transactions (millions of US dollars)	1,727.51	980.39	1,417.80	1,384.58	1,662.70	1,378.88	1,448.07	1,487.55	1,645.87	1,707.34	1,329.24	1,237.29	1,639.96
		<b>from 2,001 to 5,000 US dollars</b>												
Purchase	number of transactions (thousands of units)	36.17	31.28	37.46	39.36	42.35	34.88	44.05	24.36	39.79	39.73	46.11	48.64	55.01
	value of transactions (millions of US dollars)	100.11	87.65	115.78	118.47	121.37	100.92	124.85	79.98	109.76	114.52	123.86	132.98	145.51
Sale	number of transactions (thousands of units)	225.62	107.70	123.79	233.32	131.48	156.77	214.57	264.10	300.79	194.87	340.62	277.76	384.20
	value of transactions (millions of US dollars)	646.54	331.59	404.09	595.21	383.20	437.78	574.99	722.44	805.43	606.49	912.97	821.74	1,066.80
		<b>over 5,000 US dollars</b>												
Purchase	number of transactions (thousands of units)	11.03	3.75	5.25	7.60	5.55	5.63	6.53	6.59	9.00	5.76	7.62	6.95	12.71
	value of transactions (millions of US dollars)	80.37	39.72	46.67	66.50	47.12	46.24	52.53	55.43	70.33	54.89	69.12	67.85	104.82
Sale	number of transactions (thousands of units)	44.87	23.19	39.94	73.13	58.12	54.59	57.91	55.07	75.04	53.37	56.20	58.62	52.60
	value of transactions (millions of US dollars)	798.25	429.07	574.82	1,029.38	686.00	784.34	671.10	675.58	1,106.09	911.07	865.03	711.96	566.20





Table 3.4

## Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
1	2	3	4
<b>2018</b>			
01.02	2,302.57	1,293.10	49.11
02.02	2,281.84	1,272.76	47.92
05.02	2,276.85	1,263.77	40.41
06.02	2,238.24	1,232.69	67.44
07.02	2,254.64	1,242.53	42.44
08.02	2,227.24	1,210.69	41.89
09.02	2,197.12	1,185.79	59.06
12.02	2,220.12	1,206.22	37.95
13.02	2,250.63	1,226.92	37.90
14.02	2,257.95	1,244.85	44.87
15.02	2,265.45	1,262.27	46.61
16.02	2,255.27	1,263.27	61.11
19.02	2,254.92	1,259.01	33.29
20.02	2,270.12	1,264.68	39.23
21.02	2,320.32	1,291.19	54.67
22.02	2,336.82	1,301.01	54.98
26.02	2,353.16	1,324.62	63.74
27.02	2,341.89	1,310.84	39.52
28.02	2,296.80	1,285.47	49.92

## 4. FINANCIAL INSTITUTIONS' PERFORMANCE

### 4.1. General Description

Table 4.1.1

#### Number and Structure of Credit Institutions

	2017										2018		
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02
1. The number of credit institutions registered by the Bank of Russia or by the registration authority on the basis of the Bank of Russia decision – total	967	961	955	947	943	937	933	931	927	924	923	917	915
of which:													
– banks	901	895	891	885	882	878	875	874	872	868	867	861	859
– nonbanking credit institutions	66	66	64	62	61	59	58	57	55	56	56	56	56
1.1. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) – total	–	–	–	–	–	–	–	–	–	–	–	–	–
of which:													
– banks	–	–	–	–	–	–	–	–	–	–	–	–	–
– nonbanking credit institutions	–	–	–	–	–	–	–	–	–	–	–	–	–
2. Credit institutions licensed to conduct banking operations – total	616	607	600	591	589	582	576	574	572	567	561	558	551
of which:													
– banks	567	558	551	544	544	537	532	530	528	523	517	514	507
– nonbanking credit institutions	49	49	49	47	45	45	44	44	44	44	44	44	44
2.1. Credit institutions with licence (permission):													
– to attract funds of individuals	510	501	497	491	491	484	480	479	477	474	468	466	460
– to conduct operations in foreign currency	399	394	388	381	379	375	369	367	365	362	358	358	355
– credit institutions with general license	203	199	198	196	196	193	193	193	193	191	189	186	184
– to conduct operations with precious metals	156	153	151	150	150	149	148	147	147	148	149	153	153
2.2. Credit institutions included in the deposit insurance system register – total	514	505	501	495	495	488	484	483	481	478	472	470	464
3. Registered authorized capital of operating credit institutions (millions of rubles)	2,435,298	2,427,819	2,423,232	2,428,933	2,421,483	2,408,913	2,437,520	2,460,620	2,464,331	2,513,715	2,635,098	2,484,312	2,511,411

Table 4.1.1 (end)

	2017												2018		
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02		
4. Branches of operating credit institutions in Russia – total	1,080	1,039	1,008	991	981	955	947	946	918	907	890	869	869		
of which Sberbank branches	94	94	94	94	94	94	93	93	93	93	93	93	93		
5. Branches of credit institutions abroad	6	6	6	6	6	6	6	6	6	6	6	6	6		
6. Representative offices of operating credit institutions – total <sup>1</sup>	283	280	277	276	275	280	281	266	266	266	224	250	251		
of which:															
– in Russia	252	249	247	246	245	250	251	236	236	237	196	222	223		
– in non-CIS countries	22	22	21	21	21	21	21	21	21	20	20	20	20		
– in CIS countries	9	9	9	9	9	9	9	9	9	9	8	8	8		
7. Additional offices of credit institutions – total	19,502	19,245	19,090	19,002	18,915	18,713	18,675	18,601	18,846	19,812	20,263	20,008	20,067		
of which Sberbank additional offices	10,735	10,697	10,656	10,625	10,582	10,540	10,522	10,466	10,424	11,346	11,813	11,993	12,054		
8. External cash desks of credit institution – total	4,982	4,906	4,854	4,864	4,853	4,856	4,784	4,792	4,768	3,715	3,033	2,744	2,652		
of which Sberbank external cash desks	3,347	3,344	3,340	3,340	3,340	3,339	3,318	3,313	3,278	2,292	1,711	1,489	1,422		
9. Cash credit offices of credit institutions – total	1,924	1,908	1,912	1,912	1,918	1,923	1,932	1,945	1,964	1,969	1,972	1,961	1,954		
of which Sberbank cash credit offices	–	–	–	–	–	–	–	–	–	–	–	–	–		
10. Operational offices of credit institutions – total	7,166	7,216	7,202	7,166	7,188	7,114	7,069	7,044	7,699	7,774	7,743	7,010	7,021		
of which Sberbank of Russia	628	628	625	624	624	632	618	615	615	612	600	595	593		
11. Mobile banking offices – total	257	260	262	260	260	260	261	267	270	272	275	276	275		
of which Sberbank of Russia	252	254	257	256	256	256	257	263	266	268	272	273	272		
12. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission) – total	334	341	344	342	346	343	343	348	348	349	351	347	351		
including, under the procedure of:															
– voluntarily liquidation following the decision of the stockholders (equity holders)	5	5	5	4	6	4	3	3	3	2	2	2	2		
– compulsory liquidation	33	32	29	29	29	27	28	29	29	28	29	29	31		
– bankruptcy	296	304	310	309	311	312	312	316	316	319	320	316	318		

<sup>1</sup>These comprise representative offices whose opening abroad was made known to the Bank of Russia.

Table 4.1.2

### Data on provisional administrations assigned to credit institutions whose banking licences have been revoked

31.12.2017				
№	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.	PJSC BANK JUGRA	880	28.07.2017	28.07.2017
2.	CB Arsenal LLC	3000	21.09.2017	21.09.2017
3.	CB MFBank LLC	3163	04.10.2017	04.10.2017
4.	NCI JSC PCH	3343-K	14.11.2017	14.11.2017
5.	CB Regionfinancebank LLC	3357	17.11.2017	17.11.2017
6.	New Symbol Bank (JSC)	370	27.11.2017	27.11.2017
7.	CB EUROSTANDART (LLC)	3200	04.12.2017	04.12.2017
8.	CB Novopokrovsky LLC	467	04.12.2017	04.12.2017
9.	CB Kansky LLC	860	13.12.2017	13.12.2017
10.	JSC Bank Solidarnost	1555	15.12.2017	15.12.2017
11.	CB PREODOLENIE LLC	2649	22.12.2017	22.12.2017
12.	JSC CB Northern Credit	2398	29.12.2017	29.12.2017

Table 4.1.3

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity			
	total	licensed by the Bank of Russia		
		general <sup>1</sup>	conduct operations in foreign currency (except general)	accept funds of individuals
<b>2011</b>				
31.12	230 (22)	124 (8)	104 (14)	197 (21)
<b>2012</b>				
31.03	234 (23)	127 (9)	105 (14)	201 (22)
30.06	236 (23)	127 (9)	107 (14)	204 (22)
30.09	239 (27)	133 (13)	104 (14)	210 (26)
31.12	244 (28)	135 (13)	107 (15)	214 (27)
<b>2013</b>				
31.03	246 (28)	134 (13)	111 (15)	217 (27)
30.06	248 (28)	133 (13)	114 (15)	218 (27)
30.09	252 (26)	134 (12)	117 (14)	220 (24)
31.12	251 (29)	134 (13)	116 (16)	222 (28)
<b>2014</b>				
31.03	245 (30)	129 (13)	115 (17)	216 (28)
30.06	238 (33)	127 (14)	110 (19)	211 (30)
30.09	231 (30)	124 (15)	106 (15)	205 (28)
31.12	225 (30)	120 (15)	104 (15)	198 (28)
<b>2015</b>				
31.03	220 (29)	119 (14)	100 (15)	193 (27)
30.06	216 (29)	114 (14)	101 (15)	189 (27)
30.09	212 (29)	112 (14)	98 (15)	183 (27)
31.12	199 (31)	106 (15)	91 (16)	171 (29)
<b>2016</b>				
31.03	195 (30)	106 (15)	87 (15)	167 (28)
30.06	189 (28)	102 (14)	85 (14)	160 (26)
30.09	183 (27)	97 (14)	84 (13)	154 (25)
31.12	174 (22)	91 (12)	81 (10)	146 (20)
<b>2017</b>				
31.03	174 (20)	94 (11)	71 (8)	147 (18)
30.06	170 (20)	92 (12)	69 (7)	143 (18)
30.09	164 (17)	89 (10)	67 (6)	138 (15)
31.12	160 (17)	87 (10)	65 (6)	134 (15)

<sup>1</sup> In accordance with clause 2 article 6 of the Federal Law "On introduction of Amendments to certain legislative acts of the Russian Federation" credit institutions which were banks on the date of coming into effect of the hereof Federal Law (01.06.2017) are deemed banks with universal licence.

Notes. 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 4.1.4

## Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
1	2	3	4	5	6	7	8	9	10	11
<b>2016</b>										
31.12	10	1.6	10	1.6	37	5.9	26	4.2	67	10.8
<b>2017</b>										
31.01	10	1.6	10	1.6	36	5.8	26	4.2	67	10.8
28.02	10	1.6	10	1.6	36	5.8	25	4.1	67	10.9
31.03	10	1.6	10	1.6	36	5.9	25	4.1	67	11.0
30.04	10	1.7	9	1.5	36	6.0	25	4.2	67	11.2
31.05	10	1.7	9	1.5	34	5.8	25	4.2	69	11.7
30.06	9	1.5	9	1.5	33	5.6	25	4.2	69	11.7
31.07	8	1.4	10	1.7	33	5.7	24	4.1	69	11.9
31.08	8	1.4	10	1.7	32	5.6	23	4.0	69	12.0
30.09	8	1.4	10	1.7	32	5.6	23	4.0	69	12.0
31.10	8	1.4	10	1.7	32	5.6	23	4.0	69	12.1
30.11	8	1.4	9	1.6	32	5.6	22	3.9	69	12.2
31.12	9	1.6	9	1.6	31	5.5	23	4.1	68	12.1
<b>2018</b>										
31.01	11	2.0	9	1.6	31	5.6	23	4.1	68	12.2
28.02	9	1.6	9	1.6	31	5.6	23	4.2	68	12.3

Table 4.1.4 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total units
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
1	12	13	14	15	16	17	18	19	20	21	22
<b>2016</b>											
31.12	137	22.0	90	14.4	77	12.4	136	21.8	33	5.3	623
<b>2017</b>											
31.01	134	21.6	90	14.5	77	12.4	134	21.6	35	5.7	619
28.02	135	21.9	89	14.4	77	12.5	131	21.3	36	5.8	616
31.03	133	21.9	87	14.3	76	12.5	128	21.1	35	5.8	607
30.04	131	21.8	87	14.5	74	12.3	126	21.0	35	5.8	600
31.05	124	21.0	85	14.4	76	12.9	123	20.8	36	6.1	591
30.06	124	21.1	84	14.3	77	13.1	123	20.9	36	6.1	589
31.07	122	21.0	83	14.3	77	13.2	121	20.8	35	6.0	582
31.08	120	20.8	82	14.2	77	13.4	120	20.8	35	6.1	576
30.09	118	20.6	82	14.3	78	13.6	119	20.7	35	6.1	574
31.10	117	20.5	81	14.2	78	13.6	119	20.8	35	6.1	572
30.11	114	20.1	81	14.3	78	13.8	119	21.0	35	6.2	567
31.12	113	20.1	78	13.9	78	13.9	117	20.9	35	6.2	561
<b>2018</b>											
31.01	110	19.7	78	14.0	78	14.0	118	21.1	32	5.7	558
28.02	108	19.6	79	14.3	73	13.2	118	21.4	33	6.0	551

Table 4.1.5

## Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity													
	up to 1%			up 1 to 20%			up 20 to 50%			up 50 to 100%			100%	
	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	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	total units
1	2	3	4	5	6	7	8	9	10	11	12			
<b>2014</b>														
31.12	42	18.7	45	20.0	25	11.1	38 (19)	16.9	75 (11)	33.3	225 (30)			
<b>2015</b>														
31.03	41	18.6	44	20.0	26	11.8	36 (18)	16.4	73 (11)	33.2	220 (29)			
30.06	42	19.4	43	19.9	25	11.6	34 (18)	15.7	72 (11)	33.3	216 (29)			
30.09	44	20.8	41	19.3	22	10.4	34 (19)	16.0	71 (10)	33.5	212 (29)			
31.12	34	17.1	36	18.1	23	11.6	38 (24)	19.1	68 (7)	34.2	199 (31)			
<b>2016</b>														
31.03	35	17.9	36	18.5	22	11.3	35 (23)	17.9	67 (7)	34.4	195 (30)			
30.06	37	19.6	33	17.5	21	11.1	30 (20)	15.9	68 (8)	36.0	189 (28)			
30.09	34	18.6	32	17.5	19	10.4	28 (19)	15.3	70 (8)	38.3	183 (27)			
31.12	32	18.4	30	17.2	20	11.5	25 (16)	14.4	67 (6)	38.5	174 (22)			
<b>2017</b>														
31.03	34	19.5	31	17.8	20	11.5	22 (14)	12.6	67 (6)	38.5	174 (20)			
30.06	34	20.0	25	14.7	21	12.4	23 (14)	13.5	67 (6)	39.4	170 (20)			
30.09	34	20.7	27	16.5	18	11.0	19 (12)	11.6	66 (5)	40.2	164 (17)			
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)			

Notes. 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 4.1.6

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

	Breakdown of credit institutions by value of assets (descending) as 31.01.2018							Total
	1-5	6-20	21-50	51-200	201-500	501-558		
Assets								
Assets (liabilities), millions of rubles	49,235,082	17,742,857	8,736,738	7,070,497	1,245,993	18,142	84,049,309	
Loans to non-financial institutions, millions of rubles	20,676,617	5,413,233	2,160,064	1,685,467	356,998	3,396	30,295,776	
Loans to resident financial institutions (except credit institutions), millions of rubles	1,803,187	1,385,156	211,686	117,047	19,807	0	3,536,883	
Loans to individuals, millions of rubles	7,802,730	1,537,470	1,515,300	1,271,819	132,176	1,204	12,260,698	
Capital and financial performance								
Equity capital, millions of rubles	6,270,951	720,021	995,358	984,995	277,522	10,136	9,258,983	
Capital adequacy N1.0, %	14.4	4.3	13.2	16.2	25.8	68.4	12.4	
Provision for losses, millions of rubles	2,561,617	2,877,822	831,253	667,213	122,038	1,357	7,061,301	
Profit for the current year, millions of rubles	104,354	-62,795	19,430	8,508	1,544	75	71,117	
Return on assets, %	2.3	-3.2	2.2	1.0	1.0	0.5	0.9	
Return on equity, %	17.9	-41.3	20.3	6.9	5.1	0.8	7.9	
Liabilities								
Individuals' deposits, millions of rubles	16,323,955	4,007,022	2,591,656	2,115,516	432,802	796	25,471,748	
Deposits and funds in the accounts of nonfinancial organisations and financial institutions (excluding credit institutions), millions of rubles	15,378,689	5,062,424	2,576,041	1,882,748	316,117	3,753	25,219,772	
Loans received from the Bank of Russia, millions of rubles	718,454	1,206,770	39,404	40,482	1,622	0	2,006,732	

Table 4.1.7

## Financial Performance of Credit Institutions

	1	2	3	4	5	6
	Total profit "+"/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, %	
<b>2016</b>						
31.12	929,662	1,291,868	71.4	362,205	28.6	
<b>2017</b>						
31.01	114,018	158,156	77.0	44,138	23.0	
28.02	212,055	272,504	72.7	60,449	27.3	
31.03	338,613	386,711	74.3	48,098	25.7	
30.04	553,314	594,252	70.4	40,938	29.6	
31.05	653,019	700,903	71.4	47,884	28.6	
30.06	770,316	848,735	71.3	78,419	28.7	
31.07	920,267	989,650	71.7	69,383	28.3	
31.08	997,140	1,091,915	70.7	94,776	29.3	
30.09	674,798	1,220,370	70.3	545,572	29.7	
31.10	692,930	1,353,749	70.9	660,819	29.1	
30.11	870,321	1,508,674	69.9	638,352	30.1	
31.12	789,661	1,561,647	75.0	771,985	25.0	
<b>2018</b>						
31.01	71,117	167,890	76.2	96,773	23.8	

Table 4.1.8

Distribution of the Credit Institutions by Own Funds (Capital)<sup>1</sup>

1	Of which credit institutions with the capital										
	Total		less than 300 millions of rubles		300 millions – 1 billions of rubles		1–10 billions of rubles		10–25 billions of rubles		11
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	
2	3	4	5	6	7	8	9	10	11		
<b>2016</b>											
31.12	623	9,387.1	47	-41.4	246	121.3	226	666.2	39	611.3	
<b>2017</b>											
31.01	619	9,396.5	46	3.9	245	120.7	224	672.9	38	597.6	
28.02	616	9,409.7	47	2.4	242	117.7	223	664.3	38	593.6	
31.03	607	9,479.0	49	4.7	236	115.0	219	650.5	41	665.3	
30.04	600	9,610.9	48	4.8	235	115.9	212	630.0	41	670.6	
31.05	591	9,649.2	46	4.3	230	113.7	210	619.5	40	642.5	
30.06	589	9,613.9	44	0.7	228	111.8	212	622.5	40	649.3	
31.07	582	9,779.5	42	3.8	226	110.7	212	630.2	39	639.2	
31.08	576	9,781.8	42	-0.6	221	108.2	211	631.7	39	644.0	
30.09	574	9,332.0	43	3.5	218	107.5	211	628.9	39	648.2	
31.10	572	9,374.9	43	3.6	218	109.0	208	623.1	40	665.5	
30.11	567	9,147.1	42	3.2	215	107.6	205	605.9	41	658.2	
31.12	561	9,397.3	38	3.3	206	99.9	212	613.7	40	634.3	
<b>2018</b>											
31.01	558	9,259.0	43	1.1	201	97.6	210	609.2	39	608.0	
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.01.2018, %		12.4		37.0		24.7		20.9		18.9	

Table 4.1.8 (end)

	Of which credit institutions with the capital												credit institutions going through insolvency prevention measures <sup>2</sup>
	25–50 billions of rubles		50–100 billions of rubles		100–250 billions of rubles		250 billions of rubles and more						
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	
1	12	13	14	15	16	17	18	19	20	21			
<b>2016</b>													
31.12	19	650.7	7	468.4	6	845.6	7	6,170.0	26				-105.2
<b>2017</b>													
31.01	19	657.6	7	469.7	6	847.1	7	6,255.8	27				-228.9
28.02	19	660.4	7	465.4	6	840.0	7	6,298.6	27				-232.6
31.03	16	555.0	8	520.8	6	848.4	7	6,330.8	25				-211.5
30.04	17	617.2	7	471.1	6	879.6	7	6,362.5	27				-141.0
31.05	15	499.4	10	627.0	6	911.7	7	6,364.5	27				-133.5
30.06	16	545.2	9	583.8	6	928.7	7	6,310.6	27				-138.8
31.07	14	490.6	10	637.3	6	930.3	7	6,450.6	26				-113.1
31.08	14	492.5	10	649.6	6	928.8	6	6,277.6	27				49.9
30.09	15	540.0	8	506.4	6	933.7	6	6,385.9	28				-422.1
31.10	15	541.5	8	511.0	6	969.6	6	6,418.5	28				-466.9
30.11	16	567.9	8	515.8	6	983.0	6	6,486.3	28				-780.8
31.12	17	591.8	8	522.0	4	571.8	7	6,840.9	29				-480.5
<b>2018</b>													
31.01	19	674.6	7	474.9	4	580.9	6	6,803.4	29				-590.6
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.01.2018 %		16.7		14.2		16.9		14.4					13.7

<sup>1</sup> Since the reporting of February 1, 2014 the capital is calculated in compliance with the Bank of Russia Regulation No. 395-P, dated December 28, 2012 (Basel III), before the date mentioned it was accounted under the Bank of Russia Regulation No. 215-P, dated February 10, 2003.

<sup>2</sup> Information on credit institutions that are under the insolvency prevention measures with involvement of the Bank of Russia or the Deposit Insurance Agency in accordance with the Federal law № 127-FZ of October 26, 2002, "On Insolvency (Bankruptcy)". Earlier the indicators were presented without data on credit institutions whose financial sanitation was not financed.

Table 4.1.9

## Number of Non-Credit Financial Institutions and Self-Regulating Organisations

(units)

	2017	2018	
	31.12	31.01	28.02
<b>Non-bank financial institutions</b>			
<b>Subjects of insurance business</b>	309	309	305
Insurance companies	226	227	224
Mutual insurance companies	12	12	12
Insurance brokers	71	70	69
<b>Securities market professional participants<sup>1</sup></b>	614	607	601
Brokers	384	380	379
Dealers	424	420	416
Forex-dealers	8	8	8
Trust managers	279	272	270
Depositories	350	347	342
Registrars	35	35	35
<b>Infrastructures (subjects)</b>	66	68	68
Clearing houses	6	6	6
Trade organisers (exchanges, trade system)	7	7	7
Commodity pool operators	5	6	6
Repositories	2	2	2
Central counterparties	1	1	1
The central depository	1	1	1
Payment systems operators	30	31	32
Credit bureaus	17	17	16
Information agencies	5	5	5
<b>Collective investment market participants</b>	405	403	400
Private pension funds	66	66	66
Joint-stock investment funds	3	3	3
Asset management companies	305	303	300
Specialized depositories	31	31	31
<b>Subjects of microfinance and cooperatives</b>	12,024	11,757	11,607
Microfinance organizations	2,271	2,239	2,203
Credit consumer cooperatives	2,666	2,596	2,567
Pawn shops	5,782	5,645	5,578
Housing savings cooperatives	63	62	59
Agricultural credit consumer cooperatives	1,242	1,215	1,200
<b>Credit rating agencies</b>	2	2	2
<b>Branches and representative offices of foreign credit rating agencies</b>	3	3	3
<b>Appointed actuaries</b>	104	104	104
<b>Self-regulating organisations</b>	22	22	22
Self-regulating organisations of actuaries	2	2	2
Self-regulating organisations in the financial market	20	20	20

<sup>1</sup> The information includes credit organisations, operating on securities market.

Table 4.1.10

### Data on provisional administrations assigned to non-bank financial institutions whose licences have been revoked (cancelled)

No.	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
1	Provisional administrations assigned to insurance companies after revocation of licences		
1.1	Municipal Insurance Company STRAZH named after S. Zhivago, limited liability company	30.11.2017	30.11.2017
1.2	Joint-stock Insurance Company ROSMED JSC	21.12.2017	21.12.2017
2	Provisional administrations assigned to non-governmental pension funds after cancellation of licences		
2.1	Non-governmental Pension Fund Novy Vek	24.02.2016	24.02.2016
2.2	Non-governmental Pension Fund of Open Joint-stock company for Power and Electrification Mosenergo	28.11.2016	28.11.2016
3	Provisional administrations assigned to management companies of investment funds, unit investment funds and non-governmental pension funds after cancellation of licences		
3.1	Limited Liability Company Management Company Eurotrust	14.10.2014	14.10.2014
3.2	Limited Liability Company Management Company Personal Investments	07.10.2015	02.06.2016
3.3	Limited Liability Company Management Company MAGISTRAL	13.04.2016	22.06.2016
3.4	Limited Liability Company Management Company Sadko Finance	10.12.2015	14.07.2016
3.5	Joint-stock Company Empire Trust	29.09.2016	23.03.2017
3.6	Joint-stock Company Management Company FOUNDATION	26.01.2017	29.08.2017
3.7	Limited Liability Company ANEKT	25.08.2016	23.11.2017
4	Provisional administrations assigned to specialised depositories of investment funds, unit investments funds and non-governmental pension funds after cancellation of licences		
4.1	Limited Liability Company Nizhny Novgorod Specialised Depository	14.10.2014	14.10.2014
4.2	Limited Liability Company North-Western Financial Company	11.02.2016	11.02.2016

## 4.2. Borrowings

## Deposits of Individuals Accepted by Credit Institutions

Table 4.2.1

(millions of rubles)

	Deposits of individuals																	
	in rubles									in foreign currency								
	total	by maturity								total	by maturity							
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	demand deposits		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		
2		3	4	5	6	7	8	9	10		11	12	13	14	15	16	17	18
<b>2016</b>																		
31.12	24,200,322	18,476,652	3,510,399	53,192	425,775	1,785,764	5,341,749	6,597,091	762,682	5,723,670	847,741	13,030	21,044	77,372	859,738	3,538,311	366,436	
<b>2017</b>																		
31.01	24,015,186	18,322,102	3,187,147	49,347	459,381	1,843,638	5,383,000	6,624,204	775,385	5,693,084	864,961	13,546	21,720	72,391	846,578	3,490,419	383,469	
28.02	24,075,590	18,581,633	3,306,325	78,381	479,146	1,887,317	5,370,467	6,665,109	794,888	5,493,957	867,210	9,478	21,184	69,119	810,433	3,331,200	385,332	
31.03	23,967,632	18,649,233	3,298,220	57,551	406,697	1,966,515	5,454,632	6,661,633	803,986	5,318,399	864,830	7,792	20,238	65,214	798,220	3,168,381	393,724	
30.04	24,273,420	18,811,671	3,396,920	114,302	344,397	2,059,519	5,421,793	6,668,134	806,605	5,461,749	936,111	7,386	18,911	67,171	799,232	3,228,335	404,603	
31.05	24,276,548	18,910,388	3,392,374	60,967	285,680	2,273,845	5,393,004	6,681,288	823,231	5,366,160	935,290	6,553	20,774	65,426	796,610	3,117,785	423,722	
30.06	24,897,140	19,287,112	3,683,365	91,203	252,663	2,387,029	5,315,858	6,716,257	840,738	5,610,028	969,560	7,021	16,916	70,146	841,590	3,255,421	449,374	
31.07	24,861,336	19,263,079	3,690,105	62,736	271,615	2,600,585	5,175,476	6,636,157	826,405	5,598,256	999,664	5,866	21,244	70,179	839,240	3,204,542	457,521	
31.08	24,798,365	19,284,958	3,633,317	52,210	274,137	2,837,391	5,045,057	6,618,084	824,761	5,513,407	1,032,329	5,850	21,332	70,755	826,337	3,099,225	457,579	
30.09	24,762,044	19,350,146	3,619,062	86,582	237,957	3,149,260	4,783,503	6,651,016	822,766	5,411,897	1,011,641	6,447	20,479	70,792	804,288	3,046,710	451,541	
31.10	24,759,702	19,408,164	3,565,493	64,444	300,258	3,327,210	4,715,365	6,613,908	821,486	5,351,537	1,038,803	5,850	14,994	70,564	787,794	2,953,997	479,534	
30.11	24,996,931	19,629,278	3,628,793	95,628	241,016	3,634,583	4,652,760	6,564,150	812,346	5,367,652	1,044,188	7,528	13,979	71,066	783,659	2,958,362	488,871	
31.12	25,987,406	20,642,614	4,297,433	55,820	285,017	4,169,490	4,498,010	6,504,724	832,120	5,344,793	1,100,669	7,782	16,790	70,658	785,669	2,871,590	491,635	
<b>2018</b>																		
31.01	25,471,747	20,189,510	3,771,373	53,483	330,729	4,138,636	4,562,400	6,505,380	827,509	5,282,237	1,120,694	8,191	17,002	68,211	767,101	2,797,478	503,560	

Table 4.2.2

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

Deposits and other funds raised from legal entities<sup>2</sup>

in rubles

(millions of rubles)

1	2	3	by maturity										over 3 years
			in rubles										
			demand deposits		up to 30 days		31 to 90 days		91 to 180 days		181 days to 1 year		
4	5	6	7	8	9	10							
<b>2016</b>													
31.12	16,385,170	8,529,436	95,864	2,408,029	1,610,164	1,052,932	921,173	762,328				1,678,946	
<b>2017</b>													
31.01	16,455,461	8,834,733	105,003	2,224,745	1,778,362	1,250,662	1,059,030	757,621				1,659,310	
28.02	16,743,917	9,258,383	109,260	2,041,450	2,063,252	1,433,369	1,184,587	776,975				1,649,491	
31.03	17,029,818	9,741,338	101,832	2,269,949	2,277,122	1,414,668	1,251,146	792,149				1,634,471	
30.04	17,193,150	9,976,982	120,156	2,288,584	2,363,413	1,494,867	1,212,899	778,853				1,718,209	
31.05	17,118,763	10,055,547	138,402	2,353,903	2,425,913	1,454,661	1,202,180	757,622				1,722,866	
30.06	17,337,699	10,008,303	143,115	2,399,776	2,254,789	1,540,496	1,197,009	773,856				1,699,262	
31.07	17,613,505	10,223,976	127,263	2,429,979	2,457,308	1,582,911	1,186,864	739,441				1,700,210	
31.08	17,585,166	10,162,328	146,668	2,500,286	2,304,060	1,584,977	1,191,658	724,118				1,710,560	
30.09	18,078,399	10,749,054	154,959	2,737,228	2,375,706	1,870,479	1,130,365	714,934				1,765,384	
31.10	17,903,543	10,723,905	265,989	2,496,679	2,742,607	1,753,879	1,096,558	600,813				1,767,380	
30.11	17,959,498	10,742,902	291,561	2,856,834	2,448,715	1,800,207	1,031,296	536,492				1,777,798	
31.12	17,900,432	10,952,805	225,615	2,814,790	2,437,344	2,073,884	1,117,825	519,235				1,764,112	
<b>2018</b>													
31.01	17,637,679	10,684,337	208,209	2,759,902	2,399,980	1,831,429	1,181,808	525,358				1,777,650	



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

	Deposits and other funds raised from legal entities <sup>2</sup>														Memo: Deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions		
	In foreign currency																		
	total	by maturity																	
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	in rubles	in foreign currency	in rubles	in foreign currency							
1	12	13	14	15	16	17	18	19	20	21	22								
<b>2016</b>																			
31.12	7,855,734	5,877	897,127	344,105	201,076	520,703	1,000,526	4,886,320	77,593	1,565	5,376,547	3,182,571							
<b>2017</b>																			
31.01	7,620,729	11,282	277,381	354,191	167,349	600,859	895,856	5,313,810	71,536	1,575	5,287,827	2,844,573							
28.02	7,485,534	12,058	412,969	337,063	150,391	618,246	877,388	5,077,418	73,934	1,589	4,972,269	2,822,424							
31.03	7,288,481	10,828	430,561	242,510	171,984	591,012	953,510	4,888,075	79,137	1,509	5,279,910	2,829,810							
30.04	7,216,168	7,810	296,332	306,450	195,163	608,845	969,465	4,832,102	81,889	1,512	5,254,054	2,718,353							
31.05	7,063,216	7,534	260,841	287,225	197,197	610,764	952,179	4,747,476	80,083	1,214	5,318,403	2,649,933							
30.06	7,329,396	36,042	361,039	161,690	191,052	619,792	969,028	4,990,753	84,401	1,437	5,808,994	2,673,989							
31.07	7,389,529	35,616	358,943	181,307	196,939	602,444	971,881	5,042,400	81,727	1,415	5,621,605	2,816,709							
31.08	7,422,838	35,995	428,620	197,924	213,431	583,924	903,414	5,059,530	85,029	1,511	5,910,775	2,680,036							
30.09	7,329,344	36,734	424,458	231,420	255,054	562,949	858,471	4,960,258	87,854	1,394	6,012,713	2,892,414							
31.10	7,179,638	39,430	371,330	232,828	244,194	538,951	810,812	4,942,092	87,116	1,496	6,334,375	2,840,317							
30.11	7,216,596	38,330	435,981	253,640	245,124	493,663	837,594	4,912,264	91,330	1,518	6,502,300	2,928,748							
31.12	6,947,627	43,724	354,557	267,204	301,217	472,487	802,210	4,706,228	111,288	1,908	6,576,526	2,688,734							
<b>2018</b>																			
31.01	6,953,342	54,517	439,883	303,410	273,406	444,785	761,875	4,675,466	96,807	1,745	6,117,656	1,726,916							

<sup>1</sup> Except funds on accounts, float and debts on factoring, forfaiting operations.<sup>2</sup> Deposits of individual entrepreneurs are included starting from reporting on 01.02.2016.

Table 4.2.3

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

	Weighted average interest rates on deposits of individuals by maturity														Weighted average interest rates on deposits of nonfinancial organizations by maturity					
	Weighted average interest rates on deposits of individuals by maturity														Weighted average interest rates on deposits of nonfinancial organizations by maturity					
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	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)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
<b>2017</b>																				
January	3.11	3.88	7.14	5.84	6.93	6.96	6.50	6.77	7.83	8.25	7.84	8.72	9.22	9.24	9.53	8.75	8.92	9.75	8.97	
February	3.42	4.08	6.99	5.82	6.64	6.70	6.30	6.54	7.29	7.57	7.30	8.75	9.24	9.12	9.12	8.78	8.52	9.12	8.53	
March	3.39	4.15	7.07	4.09	6.43	6.68	5.91	6.08	7.17	7.09	7.16	8.59	9.15	9.26	8.75	8.63	8.77	11.23	8.95	
April	2.60	3.57	6.95	6.05	7.27	6.69	6.25	6.52	7.14	6.75	7.13	8.34	8.82	9.01	9.41	8.37	8.70	8.76	8.71	
May	2.56	3.67	6.58	6.12	6.26	6.54	6.10	6.28	6.98	7.00	6.98	7.90	8.43	8.54	8.40	7.93	10.52	7.15	10.51	
June	2.55	3.66	6.45	5.14	6.04	5.98	5.70	5.88	6.73	7.07	6.73	7.78	8.18	8.23	8.49	7.81	8.00	7.25	7.98	
July	2.52	3.53	6.33	6.51	6.42	6.02	6.07	6.28	6.87	6.50	6.87	7.63	8.04	8.04	8.14	7.66	8.05	8.09	8.05	
August	2.34	3.45	6.25	6.48	6.36	6.09	6.07	6.28	6.90	6.18	6.89	7.45	7.90	8.05	8.20	7.48	9.10	8.41	9.08	
September	2.66	3.60	6.10	4.97	5.16	6.05	5.31	5.44	6.83	5.33	6.78	7.29	7.77	7.70	7.73	7.32	7.67	8.71	8.35	
October	2.35	3.33	5.85	4.83	5.89	6.46	5.67	5.86	6.29	5.73	6.28	7.03	7.52	7.51	8.02	7.06	7.29	7.55	7.32	
November	2.54	3.62	5.53	4.63	5.09	6.42	5.18	5.28	7.00	4.63	6.94	6.85	7.22	7.31	7.36	6.86	7.01	7.51	7.13	
December	2.45	3.13	5.61	4.99	5.26	5.90	5.27	5.38	6.44	5.34	6.39	6.59	7.01	7.29	7.54	6.62	7.12	9.15	7.52	
<b>2018</b>																				
January	2.43	3.15	5.47	4.87	5.93	5.78	5.53	5.72	6.73	5.33	6.66	6.06	6.66	6.73	6.94	6.10	6.61	7.06	6.65	

Table 4.2.4

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

(% p.a.)

1	Weighted average interest rates on deposits of individuals by maturity										Weighted average interest rates on deposits of nonfinancial organizations by maturity									
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
<b>2018</b>	<b>in US dollars</b>																			
January	0.30	0.46	0.58	0.25	0.50	1.05	0.76	0.81	1.58	2.03	1.62	0.82	1.35	1.80	1.92	0.89	2.49	—	2.49	
	<b>in euros</b>																			
<b>2018</b>																				
January	0.07	0.07	0.16	0.31	0.24	0.53	0.26	0.46	0.58	0.53	0.57	0.03	0.57	0.47	0.90	0.05	—	—	—	

Table 4.2.5

## Savings (Deposit) Certificates, Bonds and Banking Bills Issued by Credit Institutions

(millions of rubles)

	Savings certificates														
	Deposit certificates					Savings certificates									
	total	of which by maturity				total	of which by maturity								
up to 30 days		31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years		over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
<b>2016</b>															
31.12	573	0	131	1	53	106	146	485,482	63	622	42,211	180,536	232,697	5,482	
<b>2017</b>															
31.01	362	0	33	0	9	35	81	482,815	0	659	40,403	194,532	216,195	5,717	
28.02	443	0	24	0	209	34	41	480,952	10	672	42,539	211,881	193,254	5,587	
31.03	540	0	172	0	206	30	1	486,129	12	912	42,591	233,145	175,764	5,510	
30.04	446	0	181	1	104	27	1	474,439	27	622	56,445	229,173	159,010	5,558	
31.05	297	0	32	101	8	14	1	464,436	186	563	60,182	227,105	148,715	5,818	
30.06	314	0	32	151	6	14	1	460,147	0	475	67,117	221,323	135,893	6,170	
31.07	307	0	32	153	6	14	1	444,470	0	646	72,993	208,118	130,076	6,243	
31.08	134	0	12	14	4	14	1	439,126	15	621	80,577	192,916	132,891	7,043	
30.09	122	0	0	14	4	14	1	443,386	18	462	95,125	171,549	137,479	7,739	
31.10	121	0	0	12	4	14	1	443,188	3	434	88,637	179,744	144,424	7,725	
30.11	148	0	1	0	4	31	23	431,558	39	590	76,466	180,076	145,019	7,576	
31.12	526	0	391	0	5	31	23	387,774	0	1,012	53,910	161,226	140,915	8,809	
<b>2018</b>															
31.01	130	0	0	0	0	31	23	396,268	73	732	49,666	174,998	140,665	7,928	

Table 4.2.5 (end)  
(millions of rubles)

	Bonds							Banking bill and bank acceptance
	total	of which by maturity						
		up to 180 days 17	181 days to 1 year 18	1 year to 3 years 19	over 3 years 20	21		
<b>2016</b>								
31.12	1,092,892	0	956	49,733	1,016,955		440,555	
<b>2017</b>								
31.01	1,090,303	0	956	49,797	1,002,473		515,328	
28.02	1,096,971	0	956	44,861	1,003,980		520,456	
31.03	1,105,060	0	3,956	42,812	1,004,015		481,451	
30.04	1,152,660	0	3,956	46,035	1,071,815		478,936	
31.05	1,177,633	0	6,956	43,035	1,087,273		467,455	
30.06	1,180,602	0	6,500	33,276	1,065,824		457,435	
31.07	1,142,675	0	9,500	33,377	1,058,173		425,302	
31.08	1,163,641	0	12,500	33,404	1,066,692		415,475	
30.09	1,172,706	0	12,500	33,403	1,080,458		407,367	
31.10	1,230,069	0	12,500	38,426	1,131,695		414,833	
30.11	1,210,867	0	27,500	38,483	1,124,039		428,234	
31.12	1,211,362	0	37,000	37,449	1,112,098		428,130	
<b>2018</b>								
31.01	1,243,889	0	37,000	37,488	1,094,399		414,869	

## 4.3. Lending

Table 4.3.1

## Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions

(millions of rubles)

		Loans, deposits and other funds in rubles												
		total		individuals		of which							credit institutions	
				organizations (except general and local governments and extrabudgetary funds)							total			
		of which by maturity												
1	2	3	4	5	6	7	8	9	10	11				
<b>2016</b>														
31.12	37,800,220	10,643,612	22,036,746	753,874	653,043	910,290	2,912,298	4,933,714	10,166,620	5,119,863				
<b>2017</b>														
31.01	37,726,734	10,612,841	22,051,620	826,094	660,623	887,399	2,897,603	4,877,588	10,138,791	5,062,273				
28.02	37,636,286	10,646,148	22,180,762	890,352	682,493	855,788	2,878,954	4,792,731	10,279,062	4,809,376				
31.03	38,213,972	10,735,434	22,325,240	1,059,730	471,349	1,043,774	2,942,903	4,784,069	10,246,439	5,153,298				
30.04	38,425,636	10,845,862	22,378,615	1,015,540	478,273	1,033,320	3,019,089	4,765,805	10,261,495	5,201,159				
31.05	38,667,366	10,929,131	22,496,744	1,033,908	447,115	1,082,840	3,025,520	4,765,796	10,338,811	5,261,491				
30.06	39,423,741	11,047,664	22,642,634	1,511,898	371,594	944,283	2,826,090	4,876,756	10,343,401	5,733,442				
31.07	39,470,111	11,193,042	22,687,439	1,315,206	399,757	1,024,408	2,839,607	5,045,025	10,271,111	5,589,631				
31.08	40,184,842	11,382,139	23,070,774	1,206,481	445,758	968,717	3,003,395	5,084,136	10,576,779	5,731,929				
30.09	40,935,931	11,541,810	23,587,262	1,076,687	589,934	1,224,865	3,121,791	5,121,738	10,661,604	5,806,859				
31.10	41,551,259	11,691,314	23,823,457	1,181,254	651,461	1,181,425	3,160,439	5,160,357	10,704,646	6,036,488				
30.11	42,160,694	11,887,962	24,033,477	1,271,292	667,608	1,221,807	3,181,645	5,277,010	10,659,404	6,239,256				
31.12	42,928,749	12,065,458	24,380,792	1,599,876	746,282	1,124,350	3,151,193	5,243,935	10,725,839	6,482,499				
<b>2018</b>														
31.01	42,773,331	12,156,755	24,631,886	1,953,697	676,476	885,081	3,151,601	5,126,536	10,963,396	5,984,690				

Table 4.3.1 (end)  
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency														
		of which											credit institutions			
		organizations (except general and local governments and extrabudgetary funds)														
		of which by maturity														
1	12	total		individuals		total		up to 30 days		31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	21	
		13	14	15	16	17	18	19	20							
<b>2016</b>																
31.12	15,015,771	160,330	10,875,242	1,143,281	69,850	402,763	684,726	1,347,027	6,996,281	3,971,620						
<b>2017</b>																
31.01	15,199,942	152,249	10,711,463	1,093,774	75,758	389,450	676,660	1,331,478	6,913,406	4,327,469						
28.02	14,700,531	144,849	10,356,426	1,161,121	46,829	299,955	716,889	1,249,698	6,665,953	4,190,317						
31.03	14,444,442	134,451	10,066,765	1,163,249	126,126	129,526	625,068	1,228,416	6,441,003	4,234,745						
30.04	14,483,122	132,446	10,360,566	1,184,191	69,497	168,417	916,298	1,199,988	6,604,627	3,981,426						
31.05	14,166,819	129,460	10,267,748	1,144,986	32,740	170,842	892,910	1,180,995	6,637,201	3,761,042						
30.06	14,531,098	137,186	10,573,090	1,082,936	57,148	172,321	897,523	1,207,412	6,907,222	3,812,193						
31.07	14,350,144	135,531	10,389,321	828,499	201,528	204,414	864,669	1,199,556	6,863,703	3,815,418						
31.08	13,553,431	129,578	10,079,229	537,933	223,965	255,216	754,328	1,164,789	6,924,305	3,334,959						
30.09	13,442,066	122,239	9,784,811	492,377	178,204	232,073	700,334	1,194,928	6,738,000	3,526,331						
31.10	13,197,081	115,773	9,586,483	391,938	206,844	165,940	671,678	1,173,249	6,712,310	3,484,753						
30.11	13,274,009	118,181	9,643,007	450,653	99,930	171,889	643,084	1,186,634	6,840,119	3,502,279						
31.12	12,880,836	108,234	9,439,144	270,893	74,141	151,592	544,217	1,443,434	6,746,095	3,322,149						
<b>2018</b>																
31.01	11,656,639	103,943	9,200,772	241,160	55,266	138,746	524,274	1,402,160	6,611,743	2,333,840						

**Table 4.3.2**  
**Outstanding Amounts of Loans and Other Funds Granted to Nonfinancial Organisation and Individuals by Credit Institutions**

*(millions of rubles)*

1	Outstanding amounts of loans and other funds granted to nonfinancial organisations		Outstanding amounts of loans and other funds granted to individuals	
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
2	3	4	5	
<b>2016</b>				
31.12	30,134,691	1,892,019	10,803,941	857,942
<b>2017</b>				
31.01	30,057,757	1,947,238	10,765,090	874,086
28.02	29,485,427	1,965,954	10,790,997	883,589
31.03	29,211,763	2,080,444	10,869,885	881,658
30.04	29,592,614	1,971,800	10,978,308	886,781
31.05	29,607,772	1,959,425	11,058,591	892,790
30.06	30,017,154	1,965,229	11,184,850	873,171
31.07	30,114,719	1,967,464	11,328,573	887,090
31.08	30,015,680	1,952,536	11,511,717	885,676
30.09	30,053,804	1,988,514	11,664,049	876,737
31.10	30,030,835	2,002,618	11,807,086	881,770
30.11	30,180,259	1,948,789	12,006,143	870,553
31.12	30,192,528	1,942,364	12,173,693	848,868
<b>2018</b>				
31.01	30,295,776	2,046,836	12,260,698	855,635



Table 4.3.3

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

	Total																
	of which car loans																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2017</b>																	
January	18.26	18.17	22.81	22.76	22.40	18.08	15.58	16.23	–	20.36	–	10.89	11.43	11.01	15.53	13.25	
February	18.22	17.70	23.33	21.18	21.06	17.87	15.45	16.00	–	19.10	–	10.81	11.83	11.10	15.29	13.22	
March	18.62	16.13	20.29	20.62	20.37	17.64	15.10	15.66	21.12	20.47	21.62	13.58	13.94	11.07	14.84	13.08	
April	17.81	16.42	20.53	20.87	20.57	17.54	14.86	15.42	–	21.36	–	10.91	11.38	11.05	14.81	13.17	
May	17.63	16.55	19.55	20.31	20.07	17.28	14.77	15.32	–	21.03	21.96	10.65	11.53	10.86	14.07	12.73	
June	17.47	18.94	20.37	19.96	19.89	16.82	14.60	15.08	–	21.04	–	9.94	10.48	10.45	13.73	12.29	
July	15.72	17.10	21.11	20.55	20.26	16.73	14.43	14.94	–	–	–	10.48	10.48	10.37	14.17	12.40	
August	17.77	17.51	20.49	20.14	20.07	16.42	13.99	14.50	–	20.66	20.55	10.21	10.90	10.24	13.51	12.13	
September	16.71	16.77	20.00	20.20	20.02	16.15	13.45	14.01	–	–	20.61	9.91	10.26	10.05	13.26	11.87	
October	15.81	15.31	20.31	18.58	18.52	15.40	13.23	13.66	20.63	21.36	21.42	9.85	10.45	10.02	13.31	11.87	
November	18.63	16.56	19.25	19.05	19.00	15.71	12.88	13.38	18.88	–	19.39	9.58	10.10	10.22	13.28	12.04	
December	14.20	16.91	19.20	19.20	18.99	15.19	12.45	12.92	–	21.28	20.59	9.73	10.53	9.85	12.62	11.43	
<b>2018</b>																	
January	17.30	16.62	21.13	19.01	18.99	15.91	12.99	13.52	–	21.63	–	11.01	11.83	12.76	15.31	14.50	

(% p.a.)



Table 4.3.5

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

	Total										of which car loans						
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
<b>2017</b>																	
January	-	-	-	-	-	-	8.85	-	8.85	-	-	-	-	-	-	-	-
February	-	-	-	10.33	10.33	10.33	9.67	-	9.67	-	-	-	-	-	-	-	-
March	-	-	-	9.36	9.36	9.36	10.44	-	10.44	-	-	-	-	-	-	-	-
April	-	-	-	8.96	8.96	8.96	7.97	-	7.97	-	-	-	-	-	-	-	-
May	-	-	13.85	11.40	13.06	13.06	6.10	-	6.10	-	-	-	-	-	-	-	-
June	-	9.94	-	9.57	9.78	9.78	7.82	-	7.82	-	-	-	-	-	-	-	-
July	-	-	-	8.33	8.33	8.33	-	-	-	-	-	-	-	-	-	-	-
August	-	-	-	8.73	8.04	8.61	4.96	-	4.96	-	-	-	-	-	-	-	-
September	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
October	-	5.20	-	9.60	8.99	8.99	-	10.16	10.16	-	-	-	-	-	-	-	-
November	11.65	-	-	8.22	8.68	8.68	-	-	-	-	-	-	-	-	-	-	-
December	-	5.44	-	10.19	8.83	8.83	7.34	-	7.34	-	-	-	-	-	-	-	-
<b>2018</b>																	
January	-	-	-	12.72	12.72	12.72	-	-	-	-	-	-	-	-	-	-	-

(% p.a.)

Table 4.3.6

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

	of which to small-, medium-sized businesses																
	Total																
	(% p.a.)																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2017																	
January	10.49	12.18	12.48	12.57	11.61	11.86	12.99	12.46	13.99	14.55	14.79	14.19	14.43	13.96	13.28	13.62	
February	10.58	11.87	13.25	12.01	11.48	11.73	11.60	11.67	13.49	13.26	14.58	13.59	13.73	13.44	13.12	13.31	
March	10.41	12.23	12.80	11.92	11.41	11.27	11.78	11.45	13.95	14.08	14.29	13.47	13.84	13.18	12.38	12.85	
April	10.11	11.73	12.58	11.72	11.02	11.01	11.94	11.31	13.59	13.75	13.56	13.52	13.59	13.38	12.53	13.07	
May	9.79	11.24	12.09	11.40	10.72	11.25	10.65	10.99	13.32	13.89	13.88	13.38	13.62	13.25	12.00	12.77	
June	9.62	11.23	12.34	11.38	10.68	10.38	10.33	10.36	12.42	13.48	13.89	13.27	13.39	13.14	11.54	12.39	
July	9.34	10.66	11.74	10.96	10.44	10.08	9.86	9.98	12.39	12.98	13.84	13.32	13.30	13.01	11.85	12.44	
August	9.31	11.00	11.47	11.14	10.41	10.54	10.27	10.42	14.67	13.29	13.63	12.80	13.28	12.80	11.35	12.21	
September	9.07	10.34	11.44	10.49	10.03	10.29	10.06	10.20	14.33	13.25	13.57	12.55	13.15	12.77	10.38	11.54	
October	8.81	10.27	11.16	10.10	9.82	10.20	9.35	9.82	13.87	13.25	13.42	12.51	13.06	12.45	10.28	11.47	
November	8.62	9.82	11.14	10.41	9.67	10.02	9.22	9.74	11.21	13.13	13.26	12.30	12.63	12.45	9.60	11.04	
December	8.39	9.62	10.52	9.90	9.43	9.56	9.25	9.41	9.76	12.67	12.87	12.17	12.17	11.79	9.94	10.84	
2018																	
January	7.93	9.29	10.75	10.01	9.14	9.74	7.94	8.61	13.15	12.24	12.87	12.19	12.46	11.80	10.63	11.28	

Table 4.3.7

## Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars

	of which small and medium-sized businesses																						
	Total																						
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17						
	up to 30 days (including call loans)	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year		
	2	6	7	8	9	10	11	12	13	14	15	16	17	10	11	12	13	14	15	16	17		
<b>2017</b>																							
January	2.83	5.23	5.59	7.42	6.82	9.23	10.62	6.12	10.73	10.14	8.79	—	8.79	9.23	10.62	6.12	10.73	10.14	8.79	—	8.79	—	8.79
February	3.08	4.99	5.96	6.19	6.01	—	10.76	6.82	9.28	9.57	9.32	—	9.32	—	10.76	6.82	9.28	9.57	9.32	—	—	—	9.32
March	2.66	4.77	6.66	7.15	6.93	10.47	10.40	8.98	8.46	9.23	10.01	7.40	8.86	10.47	10.40	8.98	8.46	9.23	10.01	7.40	7.40	7.40	8.86
April	3.14	4.91	5.88	6.72	6.34	—	5.85	8.47	7.68	7.72	7.45	6.59	6.70	—	5.85	8.47	7.68	7.72	7.45	6.59	6.59	6.59	6.70
May	3.23	4.67	5.41	5.66	5.65	9.27	6.57	7.71	8.32	7.48	6.58	6.37	6.39	9.27	6.57	7.71	8.32	7.48	6.58	6.37	6.37	6.37	6.39
June	3.32	5.58	5.55	5.69	5.64	8.28	5.76	6.59	8.01	7.42	7.33	8.90	7.56	8.28	5.76	6.59	8.01	7.42	7.33	8.90	8.90	8.90	7.56
July	2.79	4.09	4.49	5.23	5.16	—	7.35	10.02	5.79	7.37	6.63	—	6.63	—	7.35	10.02	5.79	7.37	6.63	—	—	—	6.63
August	2.70	4.00	4.06	5.19	4.67	8.01	3.77	8.83	6.83	7.69	8.31	8.25	8.28	8.01	3.77	8.83	6.83	7.69	8.31	8.25	8.25	8.25	8.28
September	4.87	4.78	4.43	7.94	6.84	—	4.27	9.77	6.39	9.17	6.49	8.24	8.05	—	4.27	9.77	6.39	9.17	6.49	8.24	8.24	8.24	8.05
October	3.43	4.02	5.30	4.80	4.84	—	4.15	7.71	7.13	6.47	7.31	—	7.31	—	4.15	7.71	7.13	6.47	7.31	—	—	—	7.31
November	4.51	4.34	4.44	5.22	4.73	6.34	5.07	6.85	6.53	6.42	7.10	—	7.10	6.34	5.07	6.85	6.53	6.42	7.10	—	—	—	7.10
December	5.26	4.38	5.12	5.51	5.36	6.00	7.20	6.28	8.91	7.86	7.69	7.95	7.90	6.00	7.20	6.28	8.91	7.86	7.69	7.95	7.95	7.95	7.90
<b>2018</b>																							
January	5.20	4.94	5.60	5.93	5.85	6.84	4.38	6.78	7.99	6.82	6.34	7.24	6.97	6.84	4.38	6.78	7.99	6.82	6.34	7.24	7.24	7.24	6.97

(% p.a.)

Table 4.3.8

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

1	of which small and medium-sized businesses															
	Total															
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	17
<b>2017</b>																
January	1.11	4.67	3.31	3.50	1.95	4.01	5.03	4.20	—	7.63	5.33	5.96	—	—	—	—
February	1.22	3.87	2.66	4.01	1.89	4.02	3.93	3.97	7.77	7.80	6.86	7.74	—	5.02	5.02	5.02
March	2.01	5.45	3.05	3.88	3.45	2.90	4.64	3.31	6.60	8.37	8.31	8.19	11.59	5.12	5.93	5.93
April	1.50	4.37	3.13	3.46	3.22	4.34	5.28	5.00	—	7.28	7.83	7.62	4.39	4.56	4.51	4.51
May	1.55	3.74	2.66	3.32	2.68	4.49	4.11	4.19	—	4.64	4.92	4.85	6.72	8.98	7.77	7.77
June	1.75	4.36	2.81	6.47	4.04	2.81	4.58	4.02	9.51	5.70	9.91	9.66	5.74	5.20	5.58	5.58
July	2.17	3.40	6.28	6.09	4.28	3.79	4.38	4.09	—	5.43	6.70	6.25	5.83	6.54	6.18	6.18
August	0.62	4.24	3.44	3.94	2.62	3.02	4.90	4.37	10.75	6.15	7.49	7.05	6.94	3.67	3.95	3.95
September	0.98	3.48	3.50	4.48	3.43	3.37	4.54	3.97	—	5.50	7.19	5.86	6.46	—	6.46	6.46
October	0.65	4.56	2.83	3.88	3.23	3.78	4.59	4.50	6.70	6.63	10.16	8.78	6.82	—	6.82	6.82
November	1.21	3.64	3.23	3.49	3.09	3.49	4.37	4.23	5.99	5.47	4.41	5.24	5.22	—	5.22	5.22
December	1.82	4.22	6.11	4.05	3.74	3.47	4.30	3.98	3.78	7.90	5.19	7.13	4.92	3.93	4.44	4.44
<b>2018</b>																
January	0.87	3.86	4.03	3.75	3.23	3.49	3.85	3.83	6.89	5.70	7.25	6.98	3.37	4.34	4.18	4.18

Table 4.3.9

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

1	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
2	3	4	5	6	7	8	9	10	11	12	13	
<b>2016</b>												
31.12	5,161,991	341,450	140,634	1,260	4,150,548	384,200	318,332	4,204	619,225	61,936	16,776	266
<b>2017</b>												
31.01	302,941	20,929	1,906	9	4,189,804	377,065	290,029	4,140	621,458	52,488	16,135	241
28.02	707,642	45,604	4,667	23	4,292,211	366,612	310,913	4,056	645,850	51,115	16,586	232
31.03	1,284,508	87,733	13,338	23	4,328,474	358,241	278,007	3,932	585,999	39,141	17,393	222
30.04	1,771,178	124,062	20,846	31	4,370,368	362,934	276,369	3,695	595,876	39,037	17,000	229
31.05	2,258,200	160,029	82,460	31	4,410,783	366,564	338,098	3,780	610,001	38,943	19,103	147
30.06	2,825,742	199,033	92,566	69	4,477,834	371,587	342,552	3,912	612,878	37,077	23,195	156
31.07	3,346,762	233,651	100,079	94	4,431,264	369,172	289,337	3,924	622,147	36,511	22,520	160
31.08	3,819,540	263,346	112,473	107	3,834,765	325,490	184,565	4,081	595,961	30,362	26,163	150
30.09	4,322,043	298,115	114,765	114	3,978,354	331,928	176,538	3,728	609,429	29,073	24,182	150
31.10	4,800,634	332,703	117,140	191	3,885,746	334,771	171,615	3,466	586,567	29,926	28,391	150
30.11	5,304,913	369,770	124,816	202	3,909,445	336,772	166,933	3,422	572,831	29,050	26,813	153
31.12	5,984,490	420,976	132,662	270	4,013,237	372,927	156,659	3,316	600,519	29,240	22,199	160
<b>2018</b>												
31.01	396,124	26,118	6,024	15	4,124,164	366,447	157,219	3,503	650,993	28,579	22,039	158
28.02	824,797	58,582	13,148	28	4,157,789	366,993	158,315	3,170	655,831	28,235	24,791	158

Table 4.3.10

## Housing Loans Granted to Resident Individuals

In rubles									
	number of granted loans, units	volume of granted loans, millions rubles	outstanding amount of granted loans, millions rubles		weighted average maturity, months		weighted average interest rate, %		
			total	of which overdue debt	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	
1	2	3	4	5	6	7	8	9	
<b>2016</b>									
31.12	863,803	1,481,068	4,464,519	52,837	182.2	183.7	12.49	11.56	
<b>2017</b>									
31.01	40,233	71,387	4,451,478	53,690	185.9	185.9	11.84	11.84	
28.02	96,391	175,008	4,474,505	54,391	184.8	184.0	11.90	11.95	
31.03	179,347	322,297	4,526,411	55,581	184.9	185.0	11.81	11.69	
30.04	261,538	472,358	4,589,781	56,305	185.1	185.6	11.69	11.45	
31.05	340,772	617,698	4,591,635	57,485	185.4	186.3	11.61	11.33	
30.06	426,032	775,325	4,652,411	57,226	185.7	186.7	11.50	11.10	
31.07	510,944	930,443	4,713,446	58,480	185.7	186.2	11.41	10.95	
31.08	605,776	1,104,994	4,792,371	58,842	185.8	186.4	11.28	10.59	
30.09	704,675	1,289,474	4,882,482	59,530	185.9	186.2	11.10	10.05	
31.10	817,803	1,503,678	4,935,580	60,612	186.0	186.4	10.94	9.94	
30.11	940,552	1,736,708	5,049,032	61,289	186.2	188.1	10.78	9.80	
31.12	<b>1,092,316</b>	<b>2,027,562</b>	<b>5,176,062</b>	<b>59,654</b>	<b>186.4</b>	<b>187.3</b>	<b>10.64</b>	<b>9.79</b>	
<b>2018</b>									
31.01	78,264	148,516	5,213,180	60,220	190.8	190.8	9.85	9.85	
28.02	181,261	347,821	5,300,738	60,782	190.2	189.8	9.80	9.75	



Table 4.3.10 (end)

	In foreign currency						weighted average interest rate on loans granted since the beginning of the year, %
	number of granted loans, units	volume of granted loans, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted since the beginning of the year, months	14	
			total	of which overdue loans			
1	10	11	12	13	14	15	
<b>2016</b>							
31.12	55	2,061	73,511	22,907	29.2	8.87	
<b>2017</b>							
31.01	2	56	67,548	22,512	32.9	3.17	
28.02	2	54	63,143	21,301	32.9	3.17	
31.03	8	328	58,987	20,112	47.6	6.70	
30.04	8	333	57,975	20,052	47.4	6.71	
31.05	9	358	55,604	19,684	46.5	6.63	
30.06	9	378	56,279	20,015	46.2	6.63	
31.07	12	516	55,627	20,072	39.7	6.96	
31.08	13	605	53,453	19,626	38.9	6.56	
30.09	17	733	51,695	19,359	35.4	6.83	
31.10	19	754	47,847	16,867	37.3	7.01	
30.11	22	802	47,096	16,877	36.2	7.04	
31.12	24	830	43,948	15,208	35.0	7.06	
<b>2018</b>							
31.01	4	35	41,857	14,742	13.4	9.28	
28.02	5	59	39,972	14,112	11.9	9.20	

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

Table 4.3.11

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

		In rubles										memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles			
1	2	3	4		5		6		7		8		9	10	
			total	of which overdue loans	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month					
<b>2016</b>															
31.12	<b>856,521</b>	<b>1,472,380</b>	<b>4,422,239</b>	<b>48,059</b>	<b>183.0</b>	<b>184.6</b>	<b>12.48</b>	<b>11.54</b>	<b>100,174</b>						
<b>2017</b>															
31.01	40,039	71,083	4,410,903	48,927	186.5	186.5	11.84	11.84	110,008						
28.02	97,826	174,330	4,434,873	49,516	185.3	184.6	11.90	11.94	108,377						
31.03	178,334	321,074	4,487,673	50,577	185.4	185.5	11.80	11.68	112,943						
30.04	259,996	470,577	4,551,779	51,362	185.7	186.2	11.69	11.44	115,843						
31.05	338,765	615,484	4,554,650	52,462	185.9	186.7	11.60	11.33	112,106						
30.06	423,482	772,692	4,616,329	52,260	186.2	187.2	11.50	11.10	127,113						
31.07	507,866	927,297	4,678,205	53,512	186.2	186.4	11.41	10.94	112,645						
31.08	602,220	1,101,396	4,758,039	53,879	186.3	186.7	11.28	10.58	133,887						
30.09	700,634	1,285,259	4,848,716	54,550	186.3	186.6	11.10	10.05	127,841						
31.10	813,342	1,498,318	4,901,760	55,644	186.5	187.3	10.94	9.95	130,049						
30.11	935,632	1,730,933	5,016,067	56,309	186.7	188.3	10.78	9.80	140,113						
31.12	<b>1,086,940</b>	<b>2,021,402</b>	<b>5,144,935</b>	<b>54,575</b>	<b>186.8</b>	<b>187.5</b>	<b>10.64</b>	<b>9.79</b>	<b>134,733</b>						
<b>2018</b>															
31.01	78,008	148,217	5,183,797	56,025	191.1	191.1	9.85	9.85	128,749						
28.02	180,687	347,211	5,272,034	56,635	190.5	190.0	9.79	9.75	138,745						

Table 4.3.11 (end)

	In foreign currency										memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
	number of granted loans, units	volume of granted loans, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted since the beginning of the year, months	weighted average interest rate on loans granted since the beginning of the year, %	15	16	17		
			total	of which overdue loans							
1	11	12	13	14	15	16	17				
<b>2016</b>											
31.12	34	1,087	71,231	22,286	40.1	8.65	20,624				
<b>2017</b>											
31.01	0	0	65,202	21,898	0.0	0.00	22,734				
28.02	0	0	61,002	20,759	0.0	0.00	21,897				
31.03	3	240	57,273	19,382	54.2	6.84	20,069				
30.04	3	245	56,257	19,304	53.9	6.86	19,204				
31.05	4	270	53,943	18,962	52.1	6.74	19,244				
30.06	4	286	54,577	19,266	51.7	6.75	23,059				
31.07	7	423	54,020	19,298	42.1	7.12	22,332				
31.08	7	422	51,802	18,862	41.8	7.12	22,410				
30.09	9	498	50,116	18,518	38.5	7.31	21,677				
31.10	10	515	46,303	16,041	40.0	7.43	20,793				
30.11	10	522	45,538	16,020	39.9	7.44	22,648				
31.12	11	544	42,529	14,405	38.4	7.47	22,074				
<b>2018</b>											
31.01	4	35	40,596	13,909	13.4	9.28	20,890				
28.02	4	55	38,724	13,246	11.9	9.14	20,575				

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

Table 4.3.12

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

		In rubles									
1	2	3	4		5	6		7	8		9
			total	of which overdue loans		on loans granted since the beginning of the year	on loans granted over the month		on loans granted since the beginning of the year	on loans granted over the month	
		number of granted loans, units	volume of granted loans, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity, months		weighted average interest rate, %			
<b>2016</b>											
31.12	<b>305,589</b>	<b>570,736</b>	<b>922,326</b>	2,490	187.9	189.6	11.55	10.77			
31.01	14,195	27,910	918,345	2,574	189.7	189.7	11.36	11.36			
28.02	30,865	61,497	918,556	2,591	190.3	190.8	11.50	11.61			
31.03	55,091	111,807	931,156	2,732	190.0	189.6	11.43	11.34			
30.04	79,563	162,783	947,540	2,730	189.7	189.0	11.29	10.98			
31.05	103,030	212,172	958,182	2,949	190.0	191.2	11.20	10.91			
30.06	127,489	264,036	969,950	2,967	190.0	189.7	11.10	10.71			
31.07	151,618	314,146	983,260	3,154	189.7	188.1	11.01	10.53			
31.08	179,266	371,846	1,001,783	3,190	189.6	189.2	10.91	10.34			
30.09	209,144	436,036	1,028,803	3,317	189.4	188.1	10.76	9.88			
31.10	240,630	504,563	1,055,578	3,450	189.4	189.5	10.63	9.81			
30.11	273,599	576,277	1,085,547	3,515	189.6	190.9	10.51	9.65			
31.12	<b>312,164</b>	<b>661,244</b>	<b>1,119,332</b>	3,643	189.7	190.2	10.41	9.77			
<b>2018</b>											
31.01	21,030	47,096	1,125,602	3,780	195.3	195.3	9.61	9.61			
28.02	48,069	108,339	1,128,157	3,933	194.1	193.2	9.59	9.58			

Table 4.3.12 (end)

1	In foreign currency						
	2	3	4		5	6	7
			number of granted loans, units	volume of granted loans, million rubles			
			total				
<b>2016</b>							
31.12	1	9	1,675	503	11.0	12.00	
<b>2017</b>							
31.01	0	0	1,641	504	0.0	0.00	
28.02	0	0	1,548	480	0.0	0.00	
31.03	0	0	1,473	467	0.0	0.00	
30.04	0	0	1,465	477	0.0	0.00	
31.05	0	0	1,424	473	0.0	0.00	
30.06	0	0	1,450	503	0.0	0.00	
31.07	0	0	1,434	508	0.0	0.00	
31.08	0	0	1,361	505	0.0	0.00	
30.09	0	0	1,311	501	0.0	0.00	
31.10	0	0	1,261	504	0.0	0.00	
30.11	0	0	1,253	504	0.0	0.00	
31.12	0	0	1,185	483	0.0	0.00	
<b>2018</b>							
31.01	0	0	1,128	466	0.0	0.00	
28.02	0	0	1,017	404	0.0	0.00	

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

**Table 4.3.13**  
**Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market**

	Credit institutions grouped by assets (in descending order) as of 28.02.2018									
	1–5	6–20	21–50	51–200	201–500	501–551	total			
Number of credit institutions granted mortgage loans, units	4	14	23	86	142	116	385			
Number of mortgage loans granted to individuals-residents, units, of which loans granted:										
in rubles	148,171	11,230	13,791	5,465	1,889	145	180,691			
in foreign currency	148,171	11,230	13,791	5,465	1,885	145	180,687			
0	0	0	0	0	4	0	4			
Volume of mortgage loans granted to individuals, – total, millions rubles	280,536	21,196	32,370	10,430	2,508	225	347,266			
in rubles	280,536	21,196	32,370	10,430	2,453	225	347,211			
in foreign currency	0	0	0	0	55	0	55			
Debt on mortgage loans, granted by credit institutions, – total, millions rubles	4,288,720	300,966	511,169	165,583	39,665	4,656	5,310,758			
in rubles	4,278,921	290,030	501,184	159,843	37,678	4,378	5,272,034			
in foreign currency	9,799	10,936	9,985	5,740	1,987	278	38,724			
of which: overdue, – total	42,773	10,613	10,304	4,691	1,312	186	69,881			
in rubles	38,559	6,606	7,162	3,026	1,103	178	56,635			
in foreign currency	4,214	4,007	3,142	1,665	209	8	13,246			
Weighted average maturity, months, of which on loans granted:										
in rubles	189.7	190.3	203.7	184.7	130.0	151.9	190.5			
in foreign currency	0.0	0.0	0.0	0.0	11.9	0.0	11.9			
Weighted average interest rate, %, of which on loans granted:										
in rubles	9.70	10.40	10.20	10.50	13.10	11.60	9.79			
in foreign currency	0.00	0.00	0.00	0.00	9.10	0.00	9.14			
Receivables on housing mortgage loans acquired by credit institutions, – total, million rubles	57,032	30,509	44,915	23,092	3,620	151	159,320			
in rubles	50,067	24,615	42,161	18,157	3,593	151	138,745			
in foreign currency	6,965	5,894	2,754	4,935	27	0	20,575			

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

Table 4.3.14

## Investment Portfolio of Credit Institutions

(millions of rubles)

	Investments in debt obligations												Memo: provision for losses on debt obligations			
	total	of which investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments														
		2	3	4	5	6	7	8	9	10	11	12				
<b>2016</b>																
31.12	9,365,634	3,360,677	0	275,708	421,748	2,057,732	1,412,797	1,758,485	14,634	63,853	45,878					
<b>2017</b>																
31.01	9,354,958	3,446,590	0	267,857	422,370	2,078,967	1,542,372	1,499,465	21,514	75,825	53,453					
28.02	9,241,981	3,504,338	0	265,483	416,045	1,996,291	1,640,292	1,325,189	21,085	73,257	54,097					
31.03	9,019,681	3,260,990	0	270,386	388,287	1,930,751	1,541,046	1,507,663	21,741	98,818	57,404					
30.04	9,046,395	3,185,641	0	256,972	388,445	1,917,094	1,583,249	1,578,278	21,896	114,818	51,877					
31.05	9,306,396	3,245,211	0	261,353	403,113	2,042,798	1,770,785	1,444,158	21,806	117,172	57,522					
30.06	9,604,762	3,261,360	0	258,982	423,336	2,113,845	1,793,269	1,628,792	21,291	103,887	57,296					
31.07	9,793,588	3,010,540	0	252,391	397,044	2,155,783	1,802,613	2,054,432	21,207	99,579	56,498					
31.08	10,270,552	3,048,319	144,141	267,264	392,280	2,187,928	1,989,550	2,088,969	21,521	130,579	58,754					
30.09	9,665,007	3,164,731	150,866	312,063	398,275	2,016,704	1,953,532	1,581,502	20,908	66,426	152,319					
31.10	9,854,895	3,328,994	320,399	324,249	409,221	1,972,770	2,025,792	1,379,280	28,535	65,654	167,366					
30.11	9,924,154	3,397,463	302,550	349,155	410,195	1,972,592	2,017,161	1,391,785	28,641	54,611	233,246					
31.12	9,947,539	3,554,340	340,273	391,561	427,227	1,881,713	2,012,964	1,277,679	30,964	30,817	276,331					
<b>2018</b>																
31.01	9,977,396	3,589,758	487,211	393,019	482,514	1,861,534	1,983,340	1,092,442	46,133	41,444	282,777					

Table 4.3.14 (cont.)  
(millions of rubles)

	Investment in equities										Memo: provision for losses on equities
	total	of which									
		investment in equities at balance-sheet value (regardless revaluation)			of other residents	shares transferred that do not qualify for the derecognition	revaluation of equities				
		of resident credit institutions	of nonresidents	14				15	16	17	
1	13	14	15	16	17	18	19				
<b>2016</b>											
31.12	357,447	2,360	46,817	160,092	18,500	19,964	26,902				
<b>2017</b>											
31.01	368,827	2,559	48,057	164,027	15,526	44,329	26,889				
28.02	352,987	2,533	49,731	157,650	17,433	31,402	27,562				
31.03	367,682	3,246	48,096	199,316	2,170	18,037	27,444				
30.04	357,357	3,298	44,794	207,317	2,010	6,856	17,967				
31.05	351,319	5,115	44,282	202,028	652	-9,333	18,279				
30.06	379,406	4,324	55,016	212,847	4,408	-2,092	17,247				
31.07	368,796	3,272	52,292	226,750	4,670	-9,740	16,821				
31.08	418,482	41,485	63,904	223,723	22,770	-15,668	16,301				
30.09	414,623	42,621	70,799	219,631	13,392	-20,089	19,922				
31.10	412,962	42,985	70,423	221,246	11,897	-24,049	21,182				
30.11	501,121	3,288	82,909	286,881	4,824	-7,707	64,353				
31.12	479,668	10,258	62,754	223,126	1,863	-154	61,423				
<b>2018</b>											
31.01	476,825	9,593	59,366	219,344	2,939	3,918	76,653				



Table 4.3.14 (end)  
(millions of rubles)

	Equity in subsidiaries and associated companies		Memo: provision for losses on equity in subsidiaries and associated companies	Other equity interest	Memo: provision for losses on other equity interest	Discounted bills
	total	of which shares of subsidiaries and associated resident credit institutions				
1	20	21	22	23	24	25
<b>2016</b>						
31.12	1,548,957	401,427	163,206	877,509	55,402	178,023
<b>2017</b>						
31.01	1,556,493	401,141	167,832	882,378	59,561	175,988
28.02	1,559,780	401,141	171,969	904,394	62,910	175,314
31.03	1,555,345	398,769	179,590	883,053	61,613	157,477
30.04	1,546,004	396,305	176,914	890,514	62,260	155,830
31.05	1,560,116	398,999	147,908	896,179	62,469	150,809
30.06	1,564,625	401,207	147,973	900,481	58,357	154,942
31.07	1,632,464	401,207	149,131	901,093	58,684	155,677
31.08	1,676,716	403,769	159,642	928,488	61,202	152,833
30.09	1,788,340	433,027	174,373	1,151,635	85,995	138,691
31.10	1,801,145	434,020	200,766	1,153,889	86,787	138,716
30.11	1,745,428	435,779	217,071	1,166,129	150,356	138,747
31.12	1,747,034	444,555	219,197	1,180,258	241,127	136,684
<b>2018</b>						
31.01	1,483,849	175,539	279,024	1,172,914	255,981	131,201

Table 4.4

## Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals			
	total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>2016</b>												
31.12	5,268,106	1,265,186	1,294,927	2,576,889	9,600,099	2,435,224	1,671,658	4,929,799	539,880	26,590	24,006	297,070
<b>2017</b>												
31.01	5,038,258	1,164,808	1,245,885	2,399,544	9,596,569	2,181,985	1,689,546	4,966,308	801,055	127,932	45,248	274,043
28.02	5,176,165	1,517,788	902,086	2,472,934	9,467,754	2,558,780	1,210,566	4,871,991	847,249	112,606	38,172	312,114
31.03	5,516,200	1,621,756	1,039,900	2,739,721	9,400,439	2,433,305	1,412,818	5,013,406	689,200	52,502	31,487	306,784
30.04	5,288,636	1,098,825	1,212,150	2,865,825	9,797,296	2,550,599	1,647,852	5,033,846	833,840	171,936	64,057	288,840
31.05	5,672,613	1,487,863	864,967	3,057,551	9,570,377	2,176,747	977,103	5,599,512	846,368	122,358	43,298	290,459
30.06	6,139,670	1,412,496	1,368,366	3,234,807	10,456,511	2,459,462	1,404,438	5,972,465	712,087	74,720	33,326	299,817
31.07	6,010,606	1,087,539	1,342,405	3,382,847	10,116,234	1,780,202	1,539,414	5,998,825	797,767	97,079	67,258	268,886
31.08	5,800,940	1,188,419	1,045,435	3,323,882	10,354,525	2,581,259	1,056,613	5,777,146	813,784	112,547	56,041	269,356
30.09	5,540,967	1,027,636	1,201,687	3,218,403	10,592,627	2,131,219	1,756,423	6,148,827	702,284	190,223	25,374	255,116
31.10	5,659,348	943,831	1,158,048	3,301,439	10,782,480	2,007,616	1,668,782	6,068,723	683,182	147,017	55,763	213,020
30.11	5,485,074	1,034,985	1,023,363	3,175,601	11,068,822	2,744,075	1,332,018	5,978,479	706,748	149,356	49,073	214,005
31.12	6,114,074	1,170,206	1,151,566	3,693,858	12,208,804	2,838,291	2,120,838	6,742,281	698,632	267,683	16,443	212,030
<b>2018</b>												
31.01	5,842,086	953,284	1,124,139	3,519,719	11,670,249	2,200,165	1,900,681	6,752,892	590,437	68,073	51,321	177,271

Table 4.4 (cont.)  
(millions of rubles)

	Claims on delivery of securities				Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives			
	of which those with terms				of which those with terms				of which those with terms			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	14	15	16	17	18	19	20	21	22	23	24	25
<b>2016</b>												
31.12	100,041	250	12,917	37,190	64,438	677	506	0	159,542	255	1,011	42,390
<b>2017</b>												
31.01	114,538	10,948	15,803	35,456	57,278	1,716	811	0	178,193	238	1,059	50,088
28.02	99,320	29,967	988	35,402	70,641	2,444	7	351	181,284	1,254	0	48,653
31.03	124,348	48,101	17,597	41,414	63,648	5,705	1,525	0	155,485	743	11,729	35,539
30.04	174,795	91,462	20,274	43,971	59,217	1,542	1,575	0	170,832	390	11,884	36,039
31.05	158,496	100,168	811	45,427	75,148	4,747	68	872	182,914	140	72	36,390
30.06	198,268	51,260	98,259	41,991	71,377	110	3,347	42	167,160	14	5,145	32,013
31.07	82,612	1,646	22,174	41,566	78,196	492	3,748	337	220,681	2,953	10,289	28,692
31.08	58,925	36,650	1,163	17,315	82,107	3,747	209	674	268,369	10,477	9,871	43,783
30.09	62,232	28,359	17,238	13,026	44,863	295	2,892	0	385,471	21,121	7,471	221,542
31.10	47,002	3,319	26,851	14,837	62,975	186	4,122	0	428,699	24,392	3,560	218,956
30.11	40,906	21,413	1,112	16,878	74,378	5,404	334	1,063	428,241	8,992	15,478	209,590
31.12	34,842	1,506	15,491	16,148	56,968	192	1,620	0	349,013	4,624	18,732	204,813
<b>2018</b>												
31.01	53,589	4,068	24,161	15,137	57,742	259	1,289	0	460,746	19,769	14,699	192,951

Table 4.4 (cont.)  
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms				of which those with terms				of which those with terms				of which those with terms			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
<b>2016</b>																
31.12	5,230,177	1,441,458	961,479	2,155,760	9,434,333	2,120,312	1,938,648	5,136,839	416,117	151,088	24,762	239,862	203,609	1,408	43,462	85,370
<b>2017</b>																
31.01	4,968,071	1,221,305	849,282	2,113,993	9,611,820	2,044,990	2,027,708	5,052,243	538,179	177,271	29,429	232,354	221,795	31,663	51,719	67,142
28.02	5,223,783	1,537,728	620,731	2,167,667	9,383,507	2,416,232	1,454,280	4,994,666	569,222	202,251	15,232	259,647	190,807	30,789	32,289	67,768
31.03	5,269,769	1,378,995	813,235	2,304,117	9,591,661	2,610,708	1,622,320	5,171,597	405,977	126,664	11,636	264,394	227,814	19,376	21,411	135,063
30.04	5,070,351	1,020,392	940,462	2,327,783	10,000,835	2,586,589	1,877,199	5,334,423	545,123	257,564	61,217	222,268	240,124	35,662	25,857	126,590
31.05	5,195,523	1,208,226	585,940	2,540,656	9,982,510	2,319,211	1,243,708	5,899,639	557,285	237,198	20,228	219,236	285,218	107,248	2,609	119,883
30.06	5,562,167	1,034,262	1,010,709	2,720,258	10,919,780	2,719,098	1,725,927	6,270,185	479,104	219,741	20,924	238,073	292,112	17,505	99,794	122,101
31.07	5,557,630	884,562	996,233	2,866,743	10,402,312	1,812,667	1,830,369	6,308,855	593,022	250,887	49,567	213,829	230,677	3,966	49,225	137,601
31.08	5,609,492	1,204,592	689,873	2,903,641	10,332,486	2,348,885	1,389,506	5,978,603	643,354	281,059	30,844	218,692	224,418	45,373	4,143	138,793
30.09	5,808,521	1,073,206	1,118,901	2,940,121	10,190,958	1,955,316	1,779,784	6,262,712	546,778	316,833	24,816	204,087	198,816	8,172	32,062	124,413
31.10	5,837,332	894,855	1,066,572	2,980,641	10,180,094	1,917,749	1,742,743	6,008,545	568,633	251,157	44,405	176,453	184,519	7,548	37,822	116,831
30.11	6,056,795	1,530,114	845,181	2,788,179	10,184,158	2,130,331	1,496,778	6,015,095	578,298	267,120	28,774	181,542	192,074	34,423	9,792	125,495
31.12	6,974,723	1,398,729	1,610,981	3,306,571	11,057,721	2,423,125	1,612,691	6,873,233	646,689	455,739	11,095	179,678	121,690	2,007	23,305	88,946
<b>2018</b>																
31.01	6,773,997	1,292,938	1,299,583	3,308,024	10,605,468	1,713,341	1,670,869	6,732,341	416,737	220,707	41,521	150,424	134,139	4,063	35,882	84,366

Table 4.4 (end)  
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Derivatives (claims, at fair value)		Derivatives (liabilities, at fair value)	
	total	of which those with terms			total	of which those with terms			total	of which those with terms	total	of which those with terms
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days				
1	42	43	44	45	46	47	48	49	50	51		
<b>2016</b>												
31.12	71,388	1,749	6,163	0	168,901	12,257	1,007	40,169	704,445	483,142		
<b>2017</b>												
31.01	61,942	638	6,769	0	175,189	219	7,950	40,200	674,731	445,514		
28.02	76,994	8,890	130	382	185,288	1,440	6,543	43,448	658,711	445,836		
31.03	65,028	3,939	4,362	59	156,881	6,492	23,135	20,167	653,411	430,505		
30.04	62,438	2,118	4,559	59	170,796	411	23,381	20,437	618,780	389,563		
31.05	80,425	9,213	214	186	173,972	418	2,770	19,528	626,405	384,886		
30.06	87,590	5,259	14,801	111	170,670	74	8,229	15,410	626,288	391,826		
31.07	93,260	611	17,710	310	210,236	3,658	6,129	16,022	601,351	366,443		
31.08	98,421	18,369	489	204	287,372	10,657	21,891	50,709	597,865	365,250		
30.09	51,572	452	8,997	0	445,418	20,971	22,242	263,009	587,730	345,809		
31.10	62,966	266	3,125	179	486,903	29,924	13,467	258,645	552,836	327,993		
30.11	73,063	2,444	51	224	476,383	3,577	34,173	239,704	485,629	324,061		
31.12	60,690	38	2,665	0	398,539	10,513	28,790	236,076	505,003	337,106		
<b>2018</b>												
31.01	60,871	64	2,491	3	487,873	12,504	25,764	217,347	540,100	370,772		

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

Table 4.5.1

## Main Indicators of Private Pension Funds' Performance

	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		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
1	2	3	4	5	6	7	8	9	10	11
<b>2017</b>										
Q2	1,127,235.31	5,616,077	1,540,755	28,973.14	2,397,120.08	34,396,340	30,163	100,984	3,020.84	2,883.91
Q3	1,130,149.97	5,738,496	1,530,025	44,375.24	2,409,979.89	34,361,374	35,396	325,177	5,801.44	5,562.00

Table 4.5.2

## Private Pension Funds' Investment of Mandatory Pension Insurance

(millions of rubles)

	2014	2015	2016
<b>Total assets</b>	1,138,239.61	1,734,359.03	2,148,725.53
of which:			
Central government securities of the Russian Federation – total	26,844.98	86,833.90	152,088.67
of which denominated in foreign currency	742.04	–	155.95
Local government securities of the Russian Federation – total	64,155.34	72,751.89	64,132.03
of which denominated in foreign currency	–	–	–
Bonds by domestic issuers (excluding central and local government bonds)	445,120.24	816,477.66	1,078,141.64
Shares issued by domestic open Joint stock company	76,496.85	224,180.60	371,260.42
Investment units (shares, stakes) of index funds, which invest in foreign government securities, and bonds and shares of foreign issuers	–	–	–
Mortgage securities issued in line with the mortgage securities legislation of the Russian Federation	83,032.52	90,713.03	80,113.67
Deposits with credit institutions – total	359,455.51	333,709.86	233,930.31
of which denominated in foreign currency	868.04	10,329.77	10,048.34
Funds in accounts with credit institutions – total	27,111.70	75,543.62	131,567.42
of which denominated in foreign currency	849.59	662.21	1,434.13
Securities issued by international financial institutions, eligible for allocation and (or) public trading in the Russian Federation in line with the mortgage securities legislation of the Russian Federation	3,626.17	1,620.40	2,297.72
Other assets	52,396.32	32,528.08	35,193.65

Table 4.5.3

## 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	Pay-outs		Pension reserves at the end of the year
					accrued	actual	
2011	643,206.38	79,262.18	2,011.18	51,813.65	35,429.36	35,331.59	700,313.84
2012	696,962.83	80,426.00	3,759.36	53,219.33	44,522.41	44,300.88	758,070.85
2013	755,567.91	86,874.60	4,131.66	69,839.60	50,469.36	50,435.22	831,640.61
2014	843,436.44	86,448.65	3,313.52	43,555.60	53,786.00	53,721.89	900,094.57
2015	901,204.41	91,130.96	1,353.39	98,309.17	60,241.87	60,230.64	991,607.76
2016	973,342.60	91,441.57	1,075.16	131,937.65	63,020.74	63,031.78	1,096,759.63

Table 4.5.4

## Private Pension Funds' Pension Reserves Investment

(millions of rubles)

	Value of pension reserves managed by asset management companies	Value of pension reserves invested by private pension funds at their own discretion	Total expenses associated with pension reserve investments
2011	599,115.53	104,583.83	466,350.73
2012	634,407.39	128,075.98	446,134.46
2013	747,806.71	89,295.16	407,277.32
2014	805,628.32	100,077.93	425,912.79
2015	858,408.47	142,922.02	403,763.48
2016	968,758.78	142,768.98	423,398.50



Table 4.5.5

## Private Pension Funds' Pension Accruals Investment

(millions of rubles)

	Pension savings at private pension funds		Expenses of private pension funds associated with pension savings' investment <sup>1</sup>		
	total	transferred in trust (fiduciary) management	total	of which	
				payment for necessary expenses of asset manager	payment for specialized depository services
2011	389,636.64	236,940.50	466.15	179.52	266.65
2012	656,705.54	246,600.00	1,448.20	411.09	986.97
2013	1,086,164.95	407,106.32	1,086.97	286.25	744.85
2014	1,138,850.98	16,291.21	2,243.88	200.30	1,048.53
2015	1,723,993.15	652,366.39	1,509.12	148.93	1,281.55
2016	2,135,122.00	404,737.31	1,979.23	108.45	1,763.87

<sup>1</sup> Expenses financed by a portion of returns on invested pension savings used to finance assets designated to support the private pension fund's statutory operations, and also financed by the assets designated to support the fund's statutory operations in the reporting year.

Table 4.5.6

## Payout of Private Pension Funds' Accruals

(millions of rubles)

	Funds designated to finance payouts from pension savings		Payouts from pension savings made by private pension funds			
	total	of which		total		
		payouts of the funded part of work pensions (funded part of work pensions and lump-sum payments)	payouts to legal successors of insured persons		payouts of the funded part of work pensions (funded part of work pensions and lump-sum payments)	payouts to legal successors of insured persons
2011	5,723.12	0.003	172.33	443.95	0.03	353.12
2012	15,663.17	5,338.350	388.94	3,083.09	1,734.92	660.33
2013	43,285.01	3,099.810	704.06	5,244.75	4,203.21	1,221.85
2014	17,650.55	3,790.912	1,397.35	5,605.90	3,973.47	1,622.45
2015	131,746.23	4,909.060	1,599.60	9,726.49	5,983.27	1,823.63
2016	145,247.84	4,506.878	2,323.36	8,249.44	5,645.72	2,571.11

Table 4.5.7

(millions of rubles)

	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds			
	total	maternity capital (a portion of maternity (family) capital), including investment returns	of which		total	maternity capital (a portion of maternity (family) capital), including investment returns	of which	
			total	funds of instalments contributions towards co-financing of pension savings including contributions disbursed from the National Welfare Fund			total	funds of instalments contributions towards co-financing of pension savings including contributions disbursed from the National Welfare Fund
1	2	3	4	5	6	7	8	
2011	234,113.09	19.69	2,957.34	1,381.65	7,092.87	0.72	918.02	20.42
2012	244,178.58	61.53	4,628.97	2,114.88	19,312.71	3.03	3,367.84	46.49
2013	371,039.03	65.70	10,266.88	3,424.73	44,273.10	11.39	785.79	197.84
2014	1,302.66	1.90	1,092.95	562.61	665.02	0.54	11.17	2.74
2015	526,634.29	116.43	16,462.32	7,842.86	145,169.53	15.24	1,682.18	522.41
2016	278,324.63	71.19	8,359.80	4,044.65	181,795.14	30.77	2,249.45	924.68

Table 4.5.7 (end)  
(millions of rubles)

	Pension accruals transferred to the Pension Fund of the Russian Federation				Pension accruals transferred to other private pension funds				Payouts from pension savings			
	total	of which		total	total	of which		total	total	of which		
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			memory part of labour pension (including urgent payments)	payments to assignees of insured persons	lumpsum payments of pension savings
9	10	11	12	13	14	15	16	17	18	19	20	21
2011	908.46	–	30.00	4.45	6,223.44	0.01	1,066.01	21.98	0.03	353.30	0.13	–
2012	3,553.99	1.15	287.87	15.11	19,114.89	4.17	1,691.65	68.99	2.61	657.60	1,717.20	–
2013	5,176.47	6.57	269.51	99.08	43,593.15	10.46	811.55	197.81	35.13	1,221.85	4,168.08	–
2014	90.72	10.09	4.09	1.37	653.42	0.54	15.54	2.71	96.53	1,622.45	3,876.94	0.40
2015	11,767.93	7.59	656.09	259.22	131,685.82	14.03	2,401.94	473.75	113.69	1,823.63	5,869.58	0.52
2016	9,986.64	8.05	533.58	204.59	177,163.66	27.69	3,593.69	884.04	208.77	2,571.11	5,436.95	0.33

Table 4.5.8

## Main Indicators of Unit Investment Funds' Performance

1	Number of holders of investment shares in unit investment funds, thousands of units (Number of personal accounts in the registers of investment fund shareholders, thousands of units) <sup>1</sup>		of which by types of investment funds				of which by types of unit investment funds			Value of net assets of unit investment funds, millions of rubles
	total	opened	interval	closed	total	opened	interval	closed		
									2	
<b>2014</b>										
Q1	2,048.3	902.0	1,136.2	10.1	1,924,457.5	105,001.6	18,167.7	1,801,288.1		
Q2	2,155.1	991.3	1,153.6	10.1	1,972,813.1	95,200.3	18,006.2	1,859,606.6		
Q3	2,277.9	1,109.4	1,159.0	9.6	2,048,451.2	94,910.9	19,836.0	1,933,704.2		
Q4	2,190.0	1,028.1	1,152.2	9.7	2,123,673.0	85,364.3	21,393.1	2,016,915.6		
<b>2015</b>										
Q1	2,204.5	1,042.2	1,152.1	10.2	2,202,217.6	90,306.5	20,088.7	2,091,822.3		
Q2	2,221.6	1,057.4	1,152.1	12.1	2,276,520.4	90,688.0	19,123.9	2,166,708.5		
Q3	2,252.2	1,089.5	1,151.8	10.9	2,303,928.9	95,932.9	19,439.3	2,188,556.7		
Q4	2,305.4	1,141.6	1,151.9	11.9	2,381,953.6	110,124.7	23,096.4	2,248,732.5		
<b>2016</b>										
Q1	1,457.6 (2,360.5)	342.7 (1,196.5)	1,105.9 (1,151.9)	9.0 (12.0)	2,430,168.9	111,113.1	20,666.1	2,298,389.8		
Q2	1,458.5 (2,377.5)	368.3 (1,258.7)	1,080.1 (1,105.9)	10.2 (13.0)	2,394,961.4	114,640.5	18,718.4	2,261,602.5		
Q3	1,463.3 (2,369.5)	373.6 (1,250.0)	1,079.9 (1,106.0)	9.8 (13.5)	2,447,828.0	122,643.8	18,839.3	2,306,345.0		
Q4	1,465.9 (2,430.5)	376.0 (1,311.1)	1,079.7 (1,106.0)	10.2 (13.4)	2,579,909.8	130,805.2	18,148.5	2,430,956.0		
<b>2017</b>										
Q1	1,467.9	378.1	1,079.6	10.1	2,728,774.1	141,072.1	18,577.8	2,569,124.2		
Q2	1,473.0	383.7	1,079.2	10.1	2,653,828.8	162,800.7	19,620.5	2,471,407.5		
Q3	1,486.7	397.6	1,078.1	10.9	2,713,989.6	190,523.0	20,068.2	2,503,398.4		

Table 4.5.8 (end)

	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		
		opened	interval	closed		opened	interval	closed
1	10	11	12	13	14	15	16	17
<b>2014</b>								
Q1	78,181.3	11,828.2	127.9	66,225.3	27,819.4	17,005.2	433.8	10,380.3
Q2	103,967.1	19,942.3	211.3	83,813.5	53,716.9	37,060.3	706.1	15,950.5
Q3	169,473.0	35,058.9	1,727.2	132,686.9	96,449.1	55,436.1	2,312.9	38,700.2
Q4	229,163.1	47,925.9	1,782.5	179,454.7	163,540.1	82,663.2	2,470.1	78,406.8
<b>2015</b>								
Q1	41,686.8	11,157.2	70.4	30,458.1	27,372.1	14,713.8	2,888.6	9,769.7
Q2	110,924.7	19,565.4	279.0	91,080.3	49,969.6	23,635.2	4,082.7	22,251.6
Q3	168,651.7	38,955.5	346.3	129,349.9	72,160.9	42,513.9	4,271.1	25,375.9
Q4	229,131.3	56,152.2	2,946.2	170,033.0	95,041.9	53,977.1	4,380.7	36,684.1
<b>2016</b>								
Q1	79,829.1	12,754.1	118.7	66,956.3	48,183.8	11,392.6	3,175.3	33,615.9
Q2	129,504.5	22,270.1	178.0	107,056.5	123,335.1	20,253.1	3,392.0	99,690.0
Q3	216,780.7	40,467.4	213.7	176,099.6	149,432.4	34,689.1	3,637.0	111,106.3
Q4	357,167.0	58,888.9	241.9	298,036.2	209,145.6	46,572.3	4,897.9	157,675.4
<b>2017</b>								
Q1	133,583.7	19,497.6	115.1	113,970.9	19,116.5	8,069.1	68.8	10,978.6
Q2	191,399.2	45,994.2	1,145.4	144,259.6	76,882.5	16,056.1	219.7	60,606.7
Q3	269,227.2	74,107.9	1,173.2	193,946.1	92,942.2	23,828.9	293.6	68,819.7

<sup>1</sup> Starting 2016 Q1, indicator Number of personal accounts in the registers of investment fund shareholders is substituted 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).

Table 4.5.9

## Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

1	9 months 2017		2017	
	insurance premiums <sup>1</sup>	payoffs <sup>2</sup>	insurance premiums <sup>1</sup>	payoffs <sup>2</sup>
2	3	4	5	
<b>Voluntary and mandatory insurance (excluding compulsory health insurance) - total</b>	<b>962,411.7</b>	<b>395,502.6</b>	1,278,841.6	509,722.1
<b>I. Voluntary Insurance</b>				
Life insurance - total	<b>230,883.5</b>	<b>26,201.9</b>	331,536.8	36,486.8
of which:				
life insurance (excluding pension insurance) - total	<b>229,860.2</b>	<b>25,364.6</b>	330,098.0	35,408.5
of which:				
borrower's life insurance	32,002.3	3,356.3	45,053.4	4,613.0
pension insurance	1,023.3	837.3	1,438.8	1,078.3
Nonlife insurance - total	<b>543,156.2</b>	<b>209,421.9</b>	699,822.7	279,843.4
of which:				
personal insurance (excluding life insurance) - total	<b>208,615.6</b>	<b>87,249.5</b>	261,257.2	120,178.5
of which:				
accident and sickness insurance	<b>87,683.8</b>	<b>10,474.9</b>	121,249.3	14,367.3
of which:				
insurance of patients participating in clinical trials of medicines	<b>29.3</b>	3.5	97.1	10.2
insurance of tax officials	–	7.5	–	7.5
health insurance	<b>120,931.8</b>	<b>76,774.6</b>	140,008.0	105,811.2
general property insurance - total	<b>334,540.6</b>	<b>122,172.4</b>	438,565.4	159,664.8
of which:				
insurance of property- total	<b>267,892.9</b>	<b>105,730.1</b>	353,063.7	138,602.8
of which:				
insurance of land vehicles (excluding railway vehicles)	<b>117,669.0</b>	<b>62,828.5</b>	162,495.8	83,343.9
insurance of railway vehicles	<b>708.6</b>	542.2	917.1	814.0
insurance of aircraft	<b>8,357.7</b>	2,102.3	9,617.7	3,473.9
insurance of watercraft	<b>3,417.3</b>	1,246.4	4,202.4	1,861.4
insurance of cargo	<b>13,060.1</b>	<b>2,542.2</b>	18,513.7	2,687.4
agricultural insurance - total	<b>3,175.5</b>	1,163.8	3,922.1	1,590.5
of which:				
government insurance	<b>2,068.1</b>	936.6	2,381.8	1,084.3
insurance of other assets of legal entities	<b>80,337.9</b>	<b>29,157.7</b>	95,988.5	36,598.3
insurance of other assets of individuals	<b>41,166.8</b>	<b>6,146.9</b>	57,406.5	8,233.5
public/third party liability insurance - total	<b>40,345.3</b>	<b>5,475.1</b>	49,912.9	7,488.7
of which:				
owners of land vehicles (excluding railway vehicles)	<b>5,145.1</b>	<b>2,805.8</b>	7,015.5	3,726.4
of which:				
owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	<b>2,356.1</b>	<b>2,270.3</b>	3,294.1	3,025.8
owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	<b>2,787.7</b>	526.8	3,718.0	691.8
owners of railway vehicles	151.2	<b>150.4</b>	301.0	225.3
owners of aircraft	<b>2,262.5</b>	494.6	2,672.0	594.7
owners of watercraft	<b>1,918.3</b>	386.0	2,365.9	593.7

Table 4.5.9 (end)

(millions of rubles)

1	2	3	4	5
operators of hazardous facilities	<b>1,247.8</b>	161.6	1,806.2	176.2
product liability	<b>1,887.2</b>	<b>106.6</b>	2,525.2	157.4
third party liability	<b>11,871.3</b>	<b>1,180.7</b>	15,660.6	1,718.4
failure to perform or improper performance of contractual obligations	<b>15,861.9</b>	<b>189.5</b>	17,566.6	296.7
business risk insurance	<b>7,383.7</b>	9,285.5	9,047.7	11,225.9
financial risk insurance	<b>18,918.6</b>	<b>1,681.7</b>	26,541.1	2,347.5
<b>II. Mandatory insurance</b>				
Mandatory personal insurance - total	18,328.2	12,267.5	18,328.2	16,520.1
of which:				
government life and health insurance of servicemen and similar categories	18,328.2	12,267.5	18,328.2	16,520.1
other types of mandatory personal insurance according to federal laws	–	–	–	–
Mandatory general property insurance - total	<b>170,297.1</b>	<b>147,445.0</b>	227,897.2	176,691.3
of which:				
insurance of public liability of owners of vehicles	<b>165,129.1</b>	<b>146,610.1</b>	222,076.0	175,516.3
insurance of public liability of hazardous facility owners	<b>2,686.2</b>	140.6	3,051.0	214.0
insurance of carrier's public liabilities to passengers' life, health and property	<b>2,481.8</b>	694.3	2,770.2	961.1
other types of mandatory general property insurance according to federal laws	–	–	–	–

<sup>1</sup> Taking into account additionally charged premiums, accurate information on which is not available due to the late acquisition of primary accounting records.

<sup>2</sup> Data include unidentified as of the end of the reporting period amounts of actually processed collections of payments from the current accounts of the insurer based on a court judgement.

Memo. Existing discrepancies between totals and sums of items are due to rounding.

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

Table 5.1

## Payments Effected by the Payment System of Russia

	Of which payments effected																			
	Total payments					by the payment system of the Bank of Russia <sup>1</sup>					of which									
	thousands of units	billions of rubles	4	5	6	7	thousands of units	billions of rubles	by credit institutions <sup>2</sup>	thousands of units	billions of rubles	8	9	10	11	12	13	14	15	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15						
2016	4,503,019.0	1,614,747.9	1,435,908.0	1,340,034.3	3,067,111.0	274,713.6	4,775.0	3,324.8	95,651.4	19,508.3	542,320.6	126,408.3	2,424,364.0	125,472.2						
2017	4,409,504.7	1,745,143.9	1,529,203.6	1,440,878.2	2,880,301.1	304,265.7	4,821.7	3,870.3	108,477.0	15,823.6	488,384.8	150,135.8	2,278,617.6	134,436.0						
<b>2016</b>																				
Q1	1,019,662.1	381,696.0	311,802.3	320,710.2	707,859.8	60,985.8	1,466.1	968.6	22,053.7	3,873.4	118,982.4	28,236.0	565,357.6	27,907.8						
Q2	1,120,560.8	372,929.6	354,208.5	309,318.7	766,352.3	63,610.9	1,064.1	782.7	23,560.0	3,889.3	132,023.3	29,745.6	609,704.9	29,193.3						
Q3	1,136,517.8	403,515.1	361,696.5	335,128.7	774,821.3	68,386.4	1,025.8	830.0	23,304.6	4,357.1	140,085.0	32,423.1	610,405.9	30,776.2						
Q4	1,226,278.3	456,607.2	408,200.7	374,876.7	818,077.6	81,730.5	1,219.0	743.5	26,733.1	7,388.5	151,229.9	36,003.6	638,895.6	37,594.9						
<b>2017</b>																				
Q1	995,159.8	392,920.6	325,737.9	326,591.9	669,421.9	66,328.7	1,215.2	731.9	23,366.7	3,800.3	115,408.7	31,186.8	529,431.3	30,609.7						
Q2	1,082,172.5	404,914.7	377,986.6	334,337.3	704,185.9	70,577.4	1,187.6	967.3	25,924.8	3,829.0	118,793.5	35,338.5	558,280.0	30,442.6						
Q3	1,102,195.4	451,504.7	383,616.7	374,316.4	718,578.7	77,188.3	1,120.9	1,010.1	29,238.5	4,215.9	123,029.1	38,685.9	565,190.2	33,276.4						
Q4	1,229,977.0	495,803.9	441,862.4	405,632.6	788,114.6	90,171.3	1,298.0	1,161.0	29,947.0	3,978.4	131,153.5	44,924.6	625,716.1	40,107.3						

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

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

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



Table 5.2

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

	The Bank of Russia payment system <sup>1</sup>										Credit institutions payment systems <sup>2</sup>					
	total					of which					total			of which		
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments		number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments		number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments		
1	2	3	4	5	6	7	8	9	10	11	12	13	13			
2016	1,435,908.0	1,340,034.3	1,435,308.7	1,337,658.3	599.3	2,376.0	3,067,111.0	274,713.6	2,728,820.6	263,040.7	338,290.4	11,672.9				
2017	1,529,203.6	1,440,878.2	1,528,680.7	1,436,463.9	522.9	4,414.3	2,880,301.1	304,265.7	2,549,747.2	294,185.7	330,553.9	10,080.0				
<b>2016</b>																
Q1	311,802.3	320,710.2	311,692.1	319,926.3	110.2	783.9	707,859.8	60,985.8	622,356.4	58,020.9	85,503.4	2,964.9				
Q2	354,208.5	309,318.7	354,072.2	308,766.8	136.3	551.9	766,352.3	63,610.9	683,555.6	60,832.6	82,796.7	2,778.3				
Q3	361,696.5	335,128.7	361,519.3	334,657.2	177.2	471.5	774,821.3	68,386.4	692,565.2	65,548.2	82,256.1	2,838.2				
Q4	408,200.7	374,876.7	408,025.1	374,308.0	175.6	568.7	818,077.6	81,730.5	730,343.4	78,639.0	87,734.2	3,091.5				
<b>2017</b>																
Q1	325,737.9	326,591.9	325,619.9	325,002.9	118.0	1,589.0	669,421.9	66,328.7	592,110.5	63,709.0	77,311.4	2,619.7				
Q2	377,986.6	334,337.3	377,853.3	333,649.3	133.3	688.0	704,185.9	70,577.4	622,838.8	67,928.3	81,347.1	2,649.1				
Q3	383,616.7	374,316.4	383,463.2	373,568.1	153.5	748.3	718,579.7	77,188.3	634,093.7	75,105.8	84,486.0	2,082.5				
Q4	441,862.4	405,632.6	441,744.3	404,243.6	118.1	1,389.0	788,114.6	90,171.3	700,705.3	87,442.6	87,409.3	2,728.7				

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

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

Table 5.3

### Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

(units)

	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
1	2	3	4	5	6	7
<b>2015</b>						
31.12	1,959	1,945	197	114	1,406	456
<b>2016</b>						
31.03	1,827	1,819	189	112	1,375	447
30.06	1,748	1,739	184	106	1,552	452
30.09	1,652	1,642	183	107	1,972	463
31.12	1,579	1,570	177	106	1,280	453
<b>2017</b>						
30.06	1,439	1,434	175	106	1,411	456
31.12	1,338	1,332	158	102	1,075	407

Notes. Taking into account that the periodicity of the submission of statements changed from quarterly to semiannual since 1 January 2017, this Table is presented as of 1 January and 1 July respectively.

Table 5.4

### Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia

(units)

	The Bank of Russia institutions		Of which members			Credit institutions	Of which users		
	2	3	intra-regional electronic settlements	interregional electronic settlements	BESP system		intra-regional electronic settlements	interregional electronic settlements	BESP system
1	2	3	4	5	6	7	8	9	
<b>2015</b>									
31.12	271	82	82	83	738	738	738	732	
<b>2016</b>									
31.03	271	82	82	83	712	712	712	708	
30.06	272	82	82	83	684	684	684	682	
30.09	271	82	82	83	653	653	653	648	
31.12	239	82	82	83	629	629	629	625	
<b>2017</b>									
31.03	239	82	82	83	611	611	611	607	
30.06	240	82	82	83	593	593	593	591	
30.09	233	82	82	83	578	578	578	576	
31.12	194	82	82	83	566	566	566	565	

Table 5.4 (end)  
(units)

	Branches of credit institutions <sup>1</sup>	Of which users			Other customers	Of which users	
		intra-regional electronic settlements	inter-regional electronic settlements	BESP system		VER, MER	BESP system participants
1	10	11	12	13	14	15	16
<b>2015</b>							
31.12	1,221	1,218	1,218	1,208	570	570	90
<b>2016</b>							
31.03	1,115	1,112	1,112	1,107	559	559	89
30.06	1,064	1,059	1,059	1,051	559	559	89
30.09	999	996	996	988	570	570	88
31.12	950	947	947	945	559	559	88
<b>2017</b>							
31.03	897	894	894	891	561	561	90
30.06	846	844	844	840	562	562	88
30.09	803	800	800	800	562	562	88
31.12	772	769	769	767	509	509	88

<sup>1</sup> Branches of credit institutions with correspondent subaccounts with the Bank of Russia.

Table 5.5

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

	Individuals						
	1	2	3	4	5	of which	
						6	7
	the number of bank cards <sup>2</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
2016	253,149	139,248	48,992,843	25,927,491	12,327,241	10,738,111	
2017	268,531	157,558	60,832,431	25,707,497	16,066,530	19,058,404	
<b>2016</b>							
Q1	241,362	128,734	10,280,832	5,613,543	2,642,947	2,024,342	
Q2	247,654	132,879	12,025,884	6,610,007	2,916,560	2,499,317	
Q3	249,507	133,601	12,913,716	6,865,687	3,178,965	2,869,064	
Q4	253,149	139,248	13,772,412	6,838,255	3,588,769	3,345,388	
<b>2017</b>							
Q1	251,744	138,254	12,185,558	5,685,998	3,471,992	3,027,569	
Q2	257,607	143,017	14,302,077	6,395,670	3,800,184	4,106,223	
Q3	265,038	150,077	16,306,839	6,667,660	4,137,015	5,502,163	
Q4	268,531	157,558	18,037,957	6,958,168	4,657,340	6,422,449	

Table 5.5 (end)

	Legal entities						
	the number of bank cards <sup>2</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which		other transactions, millions of rubles
					payments for goods (works, services), millions of rubles		
1	8	9	10	11	12	13	
2016	1,588	783	2,237,971	1,442,063	794,719	1,189	
2017	2,473	1,037	2,523,515	1,554,680	965,824	3,011	
<b>2016</b>							
Q1	1,102	480	446,187	270,615	175,361	211	
Q2	1,297	608	531,014	350,189	180,638	187	
Q3	1,449	684	591,168	378,062	212,938	168	
Q4	1,588	783	668,808	443,197	224,988	623	
<b>2017</b>							
Q1	1,765	810	533,852	349,662	183,934	255	
Q2	2,069	952	592,807	374,392	216,996	1,419	
Q3	2,181	1,033	661,705	392,627	268,515	563	
Q4	2,473	1,037	735,151	437,999	296,378	774	

<sup>1</sup> Since Q1 2013 including data on the volume of debit and credit cards and the value of transactions with them. Not including data on prepaid cards.

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

Table 5.6

### Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments

1	Remittance orders							Payment orders and collection orders	
	total			of them by orders sent in electronic format		6	7	6	7
	2	3	4	5					
quantity, millions of units	volume, billions of rubles	quantity, millions of units	volume, billions of rubles	quantity, millions of units	volume, billions of rubles	quantity, millions of units	volume, billions of rubles	quantity, millions of units	volume, billions of rubles
2003	...	...	...	...	...	1.30	20.4	1.30	20.4
2004	...	...	...	...	...	0.20	2.8	0.20	2.8
2005	...	...	...	...	...	0.13	2.7	0.13	2.7
2006	...	...	...	...	...	0.11	1.3	0.11	1.3
2007	135.0	38,659.9	124.4	35,955.8	0.10	1.1	1.1	0.10	1.1
2008	151.6	52,260.5	142.5	48,620.4	0.05	1.5	1.5	0.05	1.5
2009	166.4	58,284.3	158.0	56,487.1	0.03	1.1	1.1	0.03	1.1
2010	177.2	62,760.8	169.4	61,097.5	0.02	4.8	4.8	0.02	4.8
2011	181.7	76,203.8	174.7	74,679.5	0.01	3.3	3.3	0.01	3.3
2012	190.1	94,059.4	186.8	90,145.4	0.01	0.9	0.9	0.01	0.9
2013	193.4	107,349.8	191.5	99,111.3	0.01	0.9	0.9	0.01	0.9
2014	193.1	116,436.8	192.5	105,747.6	0.004	0.4	0.4	0.004	0.4
2015	206.7	208,186.2	206.3	176,618.1	0.004	0.4	0.4	0.004	0.4
2016	230.5	141,838.1	230.1	139,928.0	0.004	0.3	0.3	0.004	0.3
2017	254.2	160,356.8	253.8	156,633.3	0.002	0.2	0.2	0.002	0.2

Table 5.7

## Payments Effected by the Payment System of the Bank of Russia by Each Settlement System

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



## 6.1. Direct Investment of the Russian Federation

Table 6.1.1

### Outward Direct Investment of the Russian Federation by Region of Resident's Registration

*(millions of US dollars)*

	2014			2015			2016		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	57,082	128,064	70,982	22,085	102,857	80,772	22,314	111,422	89,107
CENTRAL FEDERAL DISTRICT	42,546	97,145	54,599	14,667	78,096	63,428	15,209	79,198	63,989
Belgorod Region	273	1,586	1,313	-821	1,331	2,152	-803	1,486	2,289
Bryansk Region	4	7	3	-1	2	2	0	0	0
Vladimir Region	0	12	12	-4	4	7	1	2	1
Voronezh Region	116	125	9	1	9	8	11	14	3
Ivanovo Region	42	65	23	-3	24	27	-5	15	20
Kaluga Region	24	27	3	2	2	0	15	17	2
Kostroma Region	-112	278	390	2	35	33	12	19	7
Kursk Region	42	308	266	331	565	234	-484	387	870
Lipetsk Region	1,189	2,520	1,331	648	2,301	1,653	459	2,167	1,708
Moscow Region	841	3,500	2,659	308	1,580	1,272	855	3,307	2,452
Orel Region	5	7	1	3	3	0	0	0	0
Ryazan Region	31	35	4	1	1	0	1	1	0
Smolensk Region	20	31	11	23	41	18	-35	10	45
Tambov Region	3	4	0	0	0	0	0	0	0
Tver Region	0	23	23	4	4	0	-2	9	10
Tula Region	-28	-25	2	-10	-10	0	-108	83	191
Yaroslavl Region	42	52	10	-31	23	53	7	44	37
Moscow	40,053	88,591	48,538	14,214	72,180	57,967	15,284	71,637	56,352

Table 6.1.1 (cont.)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	1,662	6,069	4,407	1,305	7,577	6,272	323	6,627	6,304
Republic of Karelia	28	200	172	-22	22	45	-14	1	15
Republic of Komi	5	13	8	1	51	50	81	164	83
Arkhangelsk Region	28	135	107	-13	12	25	-81	3	84
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	28	135	107	-13	12	25	-81	3	84
Vologda Region	-1,353	-99	1,254	360	364	4	598	598	1
Kaliningrad Region	-16	66	81	-3	9	13	50	93	43
Leningrad Region	-92	807	899	156	1,410	1,253	51	656	606
Murmansk Region	14	16	2	1	1	0	5	5	0
Novgorod Region	30	179	149	127	174	47	-23	153	176
Pskov Region	3	4	1	0	1	0	0	0	0
Saint Petersburg	3,016	4,748	1,732	698	5,533	4,835	-343	4,953	5,296
SOUTHERN FEDERAL DISTRICT <sup>1</sup>	282	938	656	458	1,228	770	429	1,191	761
Republic of Adygeya (Adygeya)	-1	2	4	1	1	0	0	0	0
Republic of Kalmykia	2	2	0	0	0	0	0	0	0
Republic of Crimea	-	-	-	-	-	-	0	0	0
Krasnodar Territory	-34	475	510	426	1,068	642	121	833	712
Astrakhan Region	8	9	1	0	0	0	16	16	0
Volgograd Region	59	89	30	-4	8	13	31	67	37
Rostov Region	248	360	112	35	151	115	262	274	12
Sevastopol	-	-	-	-	-	-	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	78	111	33	2	186	183	1	6	4
Republic of Dagestan	5	23	18	0	159	159	0	0	0
Republic of Ingushetia	0	0	1	0	0	0	0	0	0
Kabardino-Balkar Republic	4	5	1	1	1	0	0	0	0
Karachay-Cherkess Republic	15	15	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	1	1	0	0	0	0	0	0
Chechen Republic	0	1	0	0	0	0	0	0	0
Stavropol Territory	54	66	12	1	25	24	1	5	4

Table 6.1.1 (cont.)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	167	3,346	3,179	862	4,948	4,086	-83	2,309	2,393
Republic of Bashkortostan	73	195	121	8	213	205	-220	489	708
Mari El Republic	3	4	1	1	1	0	0	0	0
Republic of Mordovia	5	5	0	2	2	0	0	0	0
Republic of Tatarstan (Tatarstan)	146	269	124	125	242	117	-136	29	165
Udmurt Republic	18	22	4	3	3	0	2	2	0
Chuvash Republic – Chuvashia	15	19	5	7	7	0	2	5	2
Perm Territory	-893	758	1,651	645	3,574	2,929	226	817	591
Kirov Region	16	18	2	3	3	0	0	0	0
Nizhny Novgorod Region	-42	1,086	1,128	52	634	582	248	510	263
Orenburg Region	55	102	47	-16	4	20	1	2	1
Penza Region	15	19	4	1	2	0	3	3	0
Samara Region	621	665	44	25	256	231	-216	445	660
Saratov Region	101	134	32	2	3	1	5	5	1
Ulyanovsk Region	35	50	15	4	6	2	0	2	1
URALS FEDERAL DISTRICT	7,964	9,996	2,032	2,994	4,199	1,205	2,694	6,615	3,921
Kurgan Region	5	6	0	0	0	0	0	0	0
Sverdlovsk Region	128	1,595	1,467	273	891	618	233	1,284	1,050
Tyumen Region	7,140	7,656	516	2,344	2,798	453	1,998	4,510	2,513
Khanty-Mansi Autonomous Area – Yugra	23	23	0	5	5	0	83	151	68
Yamal-Nenets Autonomous Area	245	245	0	10	10	0	-36	818	854
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6,872	7,388	516	2,329	2,783	453	1,950	3,542	1,591
Chelyabinsk Region	690	739	49	377	511	134	463	821	358
SIBERIAN FEDERAL DISTRICT	1,649	3,942	2,292	81	2,339	2,258	1,075	11,781	10,706
Altai Republic	0	0	0	0	0	0	0	0	0
Republic of Buryatia	22	24	2	8	8	0	3	3	0
Republic of Tuva	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-4	13	17	-1	0	1	-1	0	1
Altai Territory	7	10	3	1	2	1	1	2	1
Trans-Baikal Territory	2	5	3	6	6	0	1	1	0

Table 6.1.1 (cont.)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	1,103	3,214	2,111	-273	1,879	2,152	155	1,952	1,798
Irkutsk Region	172	246	74	3	25	22	-3	14	17
Kemerovo Region	19	30	11	272	313	41	776	1,206	429
Novosibirsk Region	284	344	60	51	92	40	126	8,585	8,459
Omsk Region	22	26	4	11	12	1	13	14	1
Tomsk Region	23	30	7	5	5	0	4	5	0
FAR-EASTERN FEDERAL DISTRICT	1,494	2,815	1,321	1,167	3,358	2,191	1,207	1,868	661
Republic of Sakha (Yakutia)	1	1,150	1,149	41	1,844	1,803	39	65	25
Kamchatka Territory	47	48	1	1	1	0	1	1	0
Primorye Territory	439	448	9	17	41	24	-299	83	382
Khabarovsk Territory	64	92	28	16	263	247	-1	7	8
Amur Region	110	183	73	44	128	84	62	99	36
Magadan Region	101	115	13	8	8	0	150	150	0
Sakhalin Region	731	779	47	1,039	1,073	33	1,180	1,221	41
Jewish Autonomous Region	1	1	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	74	243	169
CRIMEA FEDERAL DISTRICT <sup>1</sup>	0	0	0	0	0	0	-	-	-
Republic of Crimea	0	0	0	0	0	0	-	-	-
Sevastopol	0	0	0	0	0	0	-	-	-
Unallocated by Region of Russian Federation	1,239	3,703	2,464	548	926	378	1,459	1,826	367

Table 6.1.1 (cont.)  
(millions of US dollars)

	Q4 2016			Q1 2017			Q2 2017			Q3 2017		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
	1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	5,100	47,220	42,120	8,190	37,112	28,922	7,678	29,013	21,336	9,079	31,724	22,645
CENTRAL FEDERAL DISTRICT	3,044	33,287	30,243	6,624	22,700	16,077	6,205	20,616	14,411	6,022	18,634	12,612
Belgorod Region	-926	874	1,799	-104	283	387	198	793	595	23	598	575
Bryansk Region	0	0	0	0	0	0	302	302	0	0	3	3
Vladimir Region	0	1	1	0	0	0	3	3	0	0	0	0
Voronezh Region	0	1	2	0	0	0	-14	4	18	1	1	0
Ivanovo Region	-2	1	3	0	0	0	0	10	10	0	0	0
Kaluga Region	16	16	0	35	35	0	11	12	1	4	4	0
Kostroma Region	-6	1	7	5	18	13	14	14	0	4	12	8
Kursk Region	-558	1	559	28	28	0	19	94	74	-38	16	54
Lipetsk Region	71	429	358	277	364	87	284	296	11	336	690	353
Moscow Region	146	888	743	162	610	448	262	760	498	-312	924	1,236
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	-1	4	6	2	0	-2	-5	0	6	126	153	27
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	1	7	7	1	11	10	-4	0	4	0	0	0
Tula Region	0	1	0	31	41	10	0	0	0	45	45	0
Yaroslavl Region	2	13	11	24	24	0	29	54	25	19	35	16
Moscow	4,302	31,050	26,747	6,162	21,286	15,124	5,106	18,273	13,167	5,816	16,155	10,339

Table 6.1.1 (cont.)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	21	2,238	2,217	838	1,973	1,135	-664	1,432	2,095	396	2,780	2,384
Republic of Karelia	-15	0	15	16	16	0	0	0	0	18	18	0
Republic of Komi	85	85	0	31	31	0	59	186	128	9	69	60
Arkhangelsk Region	-1	0	1	-1	0	1	-1	1	2	30	30	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	30	30	0
Arkhangelsk Region, excluding Nenets Autonomous Area	-1	0	1	-1	0	1	-1	1	2	0	0	0
Vologda Region	184	184	0	269	270	0	-1,075	-478	597	-1,464	164	1,628
Kaliningrad Region	36	49	13	2	21	18	2	45	42	1	45	45
Leningrad Region	154	172	18	54	271	217	-273	71	344	-2	73	75
Murmansk Region	5	5	0	0	0	0	0	0	0	0	0	0
Novgorod Region	27	32	5	62	72	9	20	26	6	-91	134	225
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	-456	1,709	2,165	404	1,293	889	604	1,581	977	1,895	2,247	351
SOUTHERN FEDERAL DISTRICT	73	749	676	107	254	147	429	440	11	210	329	119
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	1	1	0	0	0	0	0	0	0
Krasnodar Territory	43	709	666	55	70	15	113	113	0	173	283	110
Astrakhan Region	1	1	0	0	0	0	10	10	0	22	22	0
Volgograd Region	-8	1	8	40	150	110	303	304	1	1	9	8
Rostov Region	37	39	2	12	34	22	2	12	10	14	15	2
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	0	2	2	0	2	2	35	35	0	1	1	0
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	34	34	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	-1	2	2	0	2	2	0	0	0	0	0	0



Table 6.1.1 (end)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	-346	-263	83	-371	974	1,345	-274	246	520	652	655	2
Irkutsk Region	1	1	0	1	1	0	-5	0	5	0	0	0
Kemerovo Region	405	606	201	-210	374	584	89	356	267	295	330	35
Novosibirsk Region	-76	5,725	5,801	7	5,012	5,005	254	3,250	2,996	4	4,839	4,835
Omsk Region	4	4	0	41	49	9	5	5	0	3	4	0
Tomsk Region	1	2	0	0	0	0	0	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>50</b>	<b>490</b>	<b>441</b>	<b>289</b>	<b>422</b>	<b>133</b>	<b>353</b>	<b>412</b>	<b>59</b>	<b>150</b>	<b>1,336</b>	<b>1,187</b>
Republic of Sakha (Yakutia)	14	15	1	12	62	50	0	6	6	-93	949	1,042
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	-312	17	329	1	2	1	19	20	1	2	10	8
Khabarovsk Territory	3	3	0	0	0	0	-23	2	26	0	2	2
Amur Region	37	73	36	-68	12	80	17	17	0	11	11	0
Magadan Region	98	98	0	34	34	0	30	40	10	-113	22	135
Sakhalin Region	285	285	0	309	312	2	311	326	16	342	342	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	-74	0	74	0	0	0	0	0	0	0	0	0
<b>Unallocated by Region of Russian Federation</b>	<b>855</b>	<b>969</b>	<b>113</b>	<b>309</b>	<b>674</b>	<b>364</b>	<b>183</b>	<b>339</b>	<b>156</b>	<b>20</b>	<b>200</b>	<b>180</b>

<sup>1</sup> Under the Decree of the President of the Russian Federation dated July 28, 2016 №375 the South Federal District and the Crimea Federal District are reorganized into the South Federal District.

Notes. Data are presented according to asset/liability principle.  
«+» – increase; «-» – decrease.





Table 6.1.2 (cont.)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	-1,866	16,503	18,369	-1,621	14,418	16,039	373	22,971	22,598
Republic of Karelia	61	215	153	82	177	95	385	579	194
Republic of Komi	-43	316	359	-6	491	497	119	411	292
Arkhangelsk Region	-209	170	379	-20	91	110	-173	291	464
Nenets Autonomous Area	20	46	26	0	30	30	-1	0	1
Arkhangelsk Region, excluding Nenets Autonomous Area	-229	124	353	-20	61	80	-172	291	464
Vologda Region	-74	2,619	2,693	91	1,799	1,707	-74	7,342	7,417
Kaliningrad Region	-11	130	141	26	138	112	41	153	112
Leningrad Region	-237	4,746	4,984	-1,189	3,423	4,613	680	5,775	5,096
Murmansk Region	95	163	68	255	415	160	36	405	369
Novgorod Region	-108	218	326	202	361	158	153	357	205
Pskov Region	1	14	13	-32	15	48	-3	25	27
Saint Petersburg	-1,341	7,912	9,253	-1,031	7,509	8,540	-791	7,632	8,422
SOUTHERN FEDERAL DISTRICT <sup>1</sup>	46	2,152	2,106	373	2,458	2,085	-146	2,100	2,247
Republic of Adygeya (Adygeya)	0	14	14	2	4	2	105	107	2
Republic of Kalmykia	2	2	0	-1	1	2	0	0	0
Republic of Crimea	-	-	-	-	-	-	-9	11	20
Krasnodar Territory	-127	888	1,016	139	1,519	1,380	-171	1,338	1,509
Astrakhan Region	-164	30	195	-13	79	92	110	251	141
Volgograd Region	163	417	254	288	598	310	-160	198	358
Rostov Region	173	801	628	-42	257	299	-24	191	216
Sevastopol	-	-	-	-	-	-	2	3	2
NORTH CAUCASIAN FEDERAL DISTRICT	142	184	43	353	581	228	-19	388	407
Republic of Dagestan	12	12	0	11	12	1	-6	1	7
Republic of Ingushetia	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	29	29	0	-26	0	26	-6	0	6
Karachay-Cherkess Republic	0	0	1	0	0	0	0	0	0
Republic of North Ossetia – Alania	2	4	2	-19	3	21	0	2	1
Chechen Republic	0	0	0	127	127	0	0	0	0
Stavropol Territory	99	139	40	258	438	179	-7	385	392

Table 6.1.2 (cont.)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	-281	5,025	5,307	-880	6,556	7,437	305	3,351	3,047
Republic of Bashkortostan	248	405	157	15	209	195	-177	131	308
Mari El Republic	0	6	6	2	4	2	6	7	1
Republic of Mordovia	0	1	2	7	9	2	-4	6	10
Republic of Tatarstan (Tatarstan)	236	540	304	107	1,314	1,207	548	804	256
Udmurt Republic	194	350	156	85	244	159	30	335	305
Chuvash Republic – Chuvashia	45	53	9	31	43	12	16	34	18
Perm Territory	-1,215	1,019	2,234	-437	3,016	3,453	-119	585	704
Kirov Region	4	4	0	26	47	21	17	18	1
Nizhny Novgorod Region	315	1,230	916	281	973	692	162	709	547
Orenburg Region	-232	140	371	-365	54	418	61	112	51
Penza Region	4	44	40	6	21	16	67	75	9
Samara Region	26	843	818	-837	275	1,112	-418	262	680
Saratov Region	-93	171	264	-26	84	110	44	124	80
Ulyanovsk Region	188	218	31	226	264	38	73	148	76
URALS FEDERAL DISTRICT	7,494	16,966	9,473	8,653	14,753	6,099	4,645	10,683	6,039
Kurgan Region	-1	5	6	3	36	33	-5	9	14
Sverdlovsk Region	-448	1,441	1,889	-969	1,388	2,356	953	1,590	637
Tyumen Region	6,955	14,100	7,145	8,899	12,476	3,577	2,722	7,307	4,585
Khanty-Mansi Autonomous Area – Yugra	-203	467	669	-198	300	497	-177	142	319
Yamal-Nenets Autonomous Area	345	2,416	2,071	5,796	6,817	1,020	1,493	2,763	1,271
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6,813	11,217	4,404	3,300	5,359	2,059	1,406	4,402	2,996
Chelyabinsk Region	987	1,421	434	721	854	133	975	1,777	802
SIBERIAN FEDERAL DISTRICT	-909	4,147	5,056	-865	4,179	5,044	4,414	7,342	2,927
Altai Republic	-1	0	1	0	0	0	0	0	0
Republic of Buryatia	-119	7	126	25	30	5	27	75	48
Republic of Tuva	14	124	110	12	18	7	-21	109	130
Republic of Khakassia	-42	11	53	-70	5	74	31	172	140
Altai Territory	-7	18	25	-57	9	66	0	37	37
Trans-Baikal Territory	41	111	70	-78	203	281	96	207	111

Table 6.1.2 (cont.)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	-741	1,778	2,520	-688	2,507	3,195	4,357	5,424	1,067
Irkutsk Region	-19	472	492	-190	44	234	-119	35	155
Kemerovo Region	-147	478	624	82	699	617	64	872	808
Novosibirsk Region	-51	778	828	42	260	218	-25	184	208
Omsk Region	17	48	31	-10	19	29	-37	32	70
Tomsk Region	146	322	176	67	385	317	41	193	153
FAR-EASTERN FEDERAL DISTRICT	5,055	8,248	3,193	7,077	10,576	3,499	10,385	11,595	1,210
Republic of Sakha (Yakutia)	-388	228	616	439	964	524	1,291	1,347	57
Kamchatka Territory	42	47	4	4	7	2	-6	2	8
Primorye Territory	235	717	483	112	699	588	436	872	436
Khabarovsk Territory	28	108	79	-229	65	295	310	544	234
Amur Region	707	1,005	298	166	633	466	182	360	177
Magadan Region	0	0	0	2	758	756	2	7	5
Sakhalin Region	4,113	5,825	1,712	6,563	7,197	634	8,129	8,295	166
Jewish Autonomous Region	63	63	0	48	50	1	19	19	0
Chukotka Autonomous Area	255	256	0	-28	204	232	21	149	127
CRIMEA FEDERAL DISTRICT <sup>1</sup>	-27	14	40	1	17	17	-	-	-
Republic of Crimea	-15	13	28	-3	13	16	-	-	-
Sevastopol	-12	1	13	4	5	1	-	-	-
Unallocated by Region of Russian Federation	665	3,140	2,474	-421	901	1,322	-55	757	812

Table 6.1.2 (cont.)  
(millions of US dollars)

	Q4 2016			Q1 2017			Q2 2017			Q3 2017		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
	1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	20,723	53,872	33,149	4,844	31,591	26,747	13,161	39,337	26,176	7,333	37,944	30,611
CENTRAL FEDERAL DISTRICT	12,595	32,058	19,462	-1,195	20,037	21,232	9,023	26,366	17,343	5,298	27,461	22,164
Belgorod Region	-9	10	19	-56	4	60	138	817	679	-17	12	28
Bryansk Region	0	1	1	0	1	1	1	2	1	1	1	0
Vladimir Region	-7	82	89	-2	5	7	3	35	32	12	134	121
Voronezh Region	-25	12	37	-36	19	56	-279	17	296	39	66	27
Ivanovo Region	1	2	1	3	3	0	2	3	1	1	4	3
Kaluga Region	63	501	438	36	267	231	53	354	302	97	380	283
Kostroma Region	36	72	36	-23	76	99	22	88	66	21	39	19
Kursk Region	-1	5	6	0	2	1	0	14	14	-1	6	7
Lipetsk Region	207	420	213	34	358	325	89	476	387	352	907	555
Moscow Region	-40	2,484	2,524	-279	1,478	1,757	193	3,463	3,269	336	2,710	2,374
Orel Region	0	6	6	-1	2	3	-23	5	28	0	2	2
Ryazan Region	0	15	14	4	10	6	-1	141	142	-1	65	66
Smolensk Region	25	31	6	4	10	6	14	23	9	6	17	11
Tambov Region	7	13	6	6	9	3	0	1	1	0	0	0
Tver Region	-55	25	79	5	10	5	3	16	13	1	13	12
Tula Region	-42	281	323	-79	19	99	-344	110	454	514	547	32
Yaroslavl Region	101	109	9	25	27	2	6	46	40	43	371	328
Moscow	12,333	27,990	15,656	-835	17,736	18,571	9,144	20,755	11,611	3,893	22,189	18,296

Table 6.1.2 (cont.)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	-879	8,078	8,957	2,107	4,340	2,234	-1,229	3,564	4,793	-1,039	3,175	4,215
Republic of Karelia	437	520	83	16	20	4	-447	17	463	-25	15	40
Republic of Komi	14	53	39	50	51	1	-113	60	172	12	13	1
Arkhangelsk Region	8	12	4	-13	5	18	368	407	39	-20	9	29
Nenets Autonomous Area	0	0	0	-18	0	18	-19	0	19	-20	0	20
Arkhangelsk Region, excluding Nenets Autonomous Area	8	12	4	4	5	0	386	407	21	0	9	9
Vologda Region	-423	3,054	3,476	1,033	1,043	10	-187	314	501	-1,644	397	2,041
Kaliningrad Region	6	32	25	-2	38	40	11	26	15	3	71	68
Leningrad Region	-89	1,278	1,367	916	1,433	516	-661	946	1,607	228	1,158	930
Murmansk Region	57	200	144	-112	4	117	-228	2	230	343	383	39
Novgorod Region	27	58	31	74	83	9	-62	40	103	-21	33	54
Pskov Region	-4	10	14	2	5	3	-3	2	5	-2	2	4
Saint Petersburg	-913	2,861	3,774	143	1,659	1,516	92	1,751	1,659	87	1,095	1,008
SOUTHERN FEDERAL DISTRICT	46	563	517	99	376	277	61	410	348	-249	446	695
Republic of Adygeya (Adygeya)	67	68	1	2	10	8	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	1	2	1	-64	5	69	1	3	2	1	3	1
Krasnodar Territory	-38	333	372	146	282	136	38	267	229	-232	269	502
Astrakhan Region	16	69	53	0	2	1	7	7	0	2	5	3
Volgograd Region	11	51	40	6	60	54	21	110	89	-26	119	145
Rostov Region	-11	39	51	7	17	9	-6	21	27	7	49	43
Sevastopol	0	1	0	0	1	0	1	1	1	0	0	1
NORTH CAUCASIAN FEDERAL DISTRICT	-19	99	118	-2	14	16	-318	16	334	387	428	41
Republic of Dagestan	-7	0	7	1	1	0	0	0	0	5	5	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	-6	0	6	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	1	1	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	10	10	0	0	0	0
Stavropol Territory	-6	98	104	-3	14	16	-328	6	334	381	423	41

Table 6.1.2 (cont.)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	-148	1,291	1,439	185	513	328	96	876	780	0	793	793
Republic of Bashkortostan	18	22	4	1	12	11	11	57	46	72	93	22
Mari El Republic	6	6	0	0	1	0	1	1	0	-1	0	2
Republic of Mordovia	0	3	3	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	166	255	90	42	103	61	4	41	37	-5	310	315
Udmurt Republic	-151	117	268	49	52	3	13	60	47	-88	47	135
Chuvash Republic – Chuvashia	-6	6	12	1	1	0	0	4	4	-3	3	6
Perm Territory	-200	133	332	51	57	5	125	133	8	166	176	10
Kirov Region	1	1	0	0	0	1	16	56	40	0	1	1
Nizhny Novgorod Region	-19	366	385	-6	139	145	-7	237	244	-48	87	135
Orenburg Region	3	20	17	10	11	1	-1	15	15	10	17	8
Penza Region	16	16	1	0	2	2	0	0	0	34	35	1
Samara Region	-51	212	264	40	101	61	-72	224	296	-138	-5	133
Saratov Region	9	19	10	3	32	28	6	44	38	5	26	21
Ulyanovsk Region	61	115	53	-8	1	9	-1	4	4	-2	3	5
URALS FEDERAL DISTRICT	2,162	3,825	1,663	916	1,902	985	515	1,702	1,187	622	1,496	874
Kurgan Region	-1	3	5	-1	1	2	0	0	0	0	0	0
Sverdlovsk Region	40	181	142	457	485	27	-344	-23	321	159	296	137
Tyumen Region	2,375	3,340	965	178	1,111	933	571	1,082	511	145	737	593
Khanty-Mansi Autonomous Area – Yugra	-50	105	155	-28	192	220	154	169	15	-20	77	98
Yamal-Nenets Autonomous Area	932	1,398	466	123	768	644	36	199	163	96	483	387
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,493	1,837	344	82	151	69	381	714	333	69	177	108
Chelyabinsk Region	-251	300	552	282	306	24	288	643	355	318	462	144
SIBIRIAN FEDERAL DISTRICT	3,445	3,851	406	489	1,397	909	2,821	3,657	836	280	1,215	935
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	4	4	0	0	0	1	1	0	55	60	5
Republic of Tuva	-10	30	40	-15	0	15	-28	41	69	-2	16	18
Republic of Khakassia	0	5	6	0	0	0	0	1	1	0	1	1
Altai Territory	-1	14	16	0	14	14	5	7	2	0	14	14
Trans-Baikal Territory	-5	67	72	23	40	17	20	42	22	12	32	19

Table 6.1.2 (end)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	3,360	3,472	112	464	1,179	715	1,765	1,839	74	133	805	672
Irkutsk Region	-21	8	29	-21	4	25	1,003	1,056	53	-20	44	64
Kemerovo Region	134	167	33	61	85	23	30	628	598	95	186	91
Novosibirsk Region	1	50	50	-25	70	95	24	38	14	3	49	46
Omsk Region	-3	0	3	0	1	0	-1	1	2	0	2	2
Tomsk Region	-8	34	42	2	5	3	3	3	1	4	8	4
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>3,430</b>	<b>3,772</b>	<b>342</b>	<b>2,157</b>	<b>2,680</b>	<b>523</b>	<b>2,208</b>	<b>2,483</b>	<b>275</b>	<b>2,108</b>	<b>2,774</b>	<b>666</b>
Republic of Sakha (Yakutia)	1,259	1,268	9	36	100	64	97	110	13	63	64	1
Kamchatka Territory	-6	0	6	1	2	0	4	4	0	6	7	1
Primorye Territory	2	123	121	-7	81	88	45	152	106	23	416	393
Khabarovsk Territory	54	91	37	22	52	31	53	95	42	-109	49	158
Amur Region	61	195	134	-29	177	206	56	76	20	29	54	25
Magadan Region	0	3	3	0	0	0	-10	3	13	0	0	0
Sakhalin Region	2,046	2,076	31	2,055	2,071	16	1,961	2,038	77	2,107	2,131	24
Jewish Autonomous Region	6	6	0	77	188	111	0	0	0	-17	7	24
Chukotka Autonomous Area	8	8	0	2	9	7	2	5	3	6	45	40
<b>Unallocated by Region of Russian Federation</b>	<b>90</b>	<b>336</b>	<b>246</b>	<b>90</b>	<b>333</b>	<b>243</b>	<b>-16</b>	<b>263</b>	<b>278</b>	<b>-73</b>	<b>155</b>	<b>228</b>

<sup>1</sup> Under the Decree of the President of the Russian Federation dated July 28, 2016 №375 the South Federal District and the Crimea Federal District are reorganized into the South Federal District.

Notes. Data are presented according to asset/liability principle.

«+» – increase; «-» – decrease.



## 6.2. Institutional Characteristics

Table 6.2.1

### Number of Credit Institutions and Their Branches

(units)

1	28.02.2018			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
THE RUSSIAN FEDERATION	551	869		
<b>CENTRAL FEDERAL DISTRICT</b>	<b>312</b>	<b>168</b>	<b>24</b>	<b>144</b>
Belgorod Region	3	6	1	5
Bryansk Region	–	3	–	3
Vladimir Region	1	4	–	4
Voronezh Region	1	13	–	13
Ivanovo Region	5	2	–	2
Kaluga Region	3	4	–	4
Kostroma Region	7	3	–	3
Kursk Region	1	4	–	4
Lipetsk Region	1	4	–	4
Moscow Region	7	3	–	3
Orel Region	–	6	–	6
Ryazan Region	3	6	–	6
Smolensk Region	–	3	–	3
Tambov Region	1	3	–	3
Tver Region	2	5	1	4
Tula Region	2	7	–	7
Yaroslavl Region	5	7	–	7
Moscow	270	85	15	70
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>43</b>	<b>143</b>	<b>4</b>	<b>139</b>
Republic of Karelia	1	5	–	5
Republic of Komi	1	8	2	6
Arkhangelsk Region	–	7	–	7
Nenets Autonomous Area	–	1	–	1
Arkhangelsk Region, excluding Nenets Autonomous Area	–	6	–	6
Vologda Region	3	5	–	5
Kaliningrad Region	1	10	–	10
Leningrad Region	1	3	–	3
Murmansk Region	2	4	–	4
Novgorod Region	2	4	–	4
Pskov Region	2	6	–	6
Saint Petersburg	30	91	2	89
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>35</b>	<b>94</b>	<b>2</b>	<b>92</b>
Republic of Adygeya (Adygeya)	2	2	–	2
Republic of Kalmykia	–	1	–	1
Republic of Crimea	3	3	–	3
Krasnodar Territory	10	33	–	33
Astrakhan Region	3	2	–	2
Volgograd Region	4	13	–	13
Rostov Region	11	40	2	38
Sevastopol	2	–	–	–

Table 6.2.1 (end)

(units)

1	2	3	4	5
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>17</b>	<b>41</b>	<b>1</b>	<b>40</b>
Republic of Daghestan	6	5	–	5
Republic of Ingushetia	–	2	–	2
Kabardino-Balkar Republic	4	3	–	3
Karachay-Cherkess Republic	3	3	–	3
Republic of North Ossetia – Alania	1	5	1	4
Chechen Republic	–	3	–	3
Stavropol Territory	3	20	–	20
<b>VOLGA FEDERAL DISTRICT</b>	<b>70</b>	<b>137</b>	<b>5</b>	<b>132</b>
Republic of Bashkortostan	3	16	–	16
Mari El Republic	2	4	2	2
Republic of Mordovia	3	3	–	3
Republic of Tatarstan (Tatarstan)	15	9	3	6
Udmurt Republic	3	3	–	3
Chuvash Republic – Chuvashia	3	2	–	2
Perm Territory	4	14	–	14
Kirov Region	3	5	–	5
Nizhny Novgorod Region	7	40	–	40
Orenburg Region	5	5	–	5
Penza Region	1	5	–	5
Samara Region	12	21	–	21
Saratov Region	8	5	–	5
Ulyanovsk Region	1	5	–	5
<b>URALS FEDERAL DISTRICT</b>	<b>25</b>	<b>120</b>	<b>44</b>	<b>76</b>
Kurgan Region	2	4	–	4
Sverdlovsk Region	11	47	4	43
Tyumen Region	6	21	3	18
Khanty-Mansi Autonomous Area – Yugra	3	8	1	7
Yamal-Nenets Autonomous Area	–	3	–	3
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3	10	2	8
Chelyabinsk Region	6	48	37	11
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>31</b>	<b>111</b>	<b>8</b>	<b>103</b>
Altai Republic	1	1	–	1
Republic of Buryatia	–	4	–	4
Republic of Tuva	1	3	–	3
Republic of Khakassia	2	1	–	1
Altai Territory	2	4	–	4
Trans-Baikal Territory	1	3	–	3
Krasnoyarsk Territory	2	16	1	15
Irkutsk Region	6	11	–	11
Kemerovo Region	6	8	–	8
Novosibirsk Region	6	40	–	40
Omsk Region	3	9	–	9
Tomsk Region	1	11	7	4
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>18</b>	<b>55</b>	<b>1</b>	<b>54</b>
Republic of Sakha (Yakutia)	2	5	–	5
Kamchatka Territory	2	4	–	4
Primorye Territory	8	11	–	11
Khabarovsk Territory	1	20	–	20
Amur Region	2	6	1	5
Magadan Region	–	2	–	2
Sakhalin Region	3	5	–	5
Jewish Autonomous Region	–	2	–	2
Chukotka Autonomous Area	–	–	–	–

Table 6.2.2

## Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	28.02.2018				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	20,067	2,652	1,954	7,021	31,694
<b>CENTRAL FEDERAL DISTRICT</b>	<b>5,995</b>	<b>623</b>	<b>227</b>	<b>1,526</b>	<b>8,371</b>
Belgorod Region	283	2	21	96	402
Bryansk Region	95	2	8	80	185
Vladimir Region	160	19	9	127	315
Voronezh Region	447	2	30	134	613
Ivanovo Region	135	6	8	64	213
Kaluga Region	118	6	9	83	216
Kostroma Region	84	–	4	46	134
Kursk Region	148	11	13	70	242
Lipetsk Region	198	1	15	67	281
Moscow Region	1,182	132	9	105	1,428
Orel Region	106	1	8	49	164
Ryazan Region	146	5	10	62	223
Smolensk Region	65	12	6	64	147
Tambov Region	197	4	9	48	258
Tver Region	102	3	11	72	188
Tula Region	143	4	9	117	273
Yaroslavl Region	160	1	9	105	275
Moscow	2,226	412	39	137	2,814
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>1,789</b>	<b>117</b>	<b>318</b>	<b>861</b>	<b>3,085</b>
Republic of Karelia	85	1	9	53	148
Republic of Komi	148	13	9	55	225
Arkhangelsk Region	130	–	18	91	239
Nenets Autonomous Area	11	–	–	3	14
Arkhangelsk Region, excluding Nenets Autonomous Area	119	–	18	88	225
Vologda Region	172	1	30	94	297
Kaliningrad Region	92	7	24	74	197
Leningrad Region	5	3	15	308	331
Murmansk Region	95	6	10	75	186
Novgorod Region	106	–	9	46	161
Pskov Region	89	8	11	37	145
Saint Petersburg	867	78	183	28	1,156
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2,188</b>	<b>212</b>	<b>273</b>	<b>811</b>	<b>3,484</b>
Republic of Adygeya (Adygeya)	63	2	5	14	84
Republic of Kalmykia	19	–	3	13	35
Republic of Crimea	101	10	7	188	306
Krasnodar Territory	926	103	92	216	1,337
Astrakhan Region	114	8	18	63	203
Volgograd Region	273	53	63	133	522
Rostov Region	688	31	78	106	903
Sevastopol	4	5	7	78	94
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>642</b>	<b>54</b>	<b>66</b>	<b>91</b>	<b>853</b>
Republic of Dagestan	89	3	18	7	117
Republic of Ingushetia	7	1	–	1	9
Kabardino-Balkar Republic	52	23	5	16	96

Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Karachay-Cherkess Republic	23	1	2	9	35
Republic of North Ossetia – Alania	34	9	6	12	61
Chechen Republic	35	–	1	7	43
Stavropol Territory	402	17	34	39	492
<b>VOLGA FEDERAL DISTRICT</b>	<b>4,425</b>	<b>971</b>	<b>470</b>	<b>1,446</b>	<b>7,312</b>
Republic of Bashkortostan	540	247	51	129	967
Mari El Republic	87	3	8	44	142
Republic of Mordovia	150	45	11	33	239
Republic of Tatarstan (Tatarstan)	624	234	59	190	1,107
Udmurt Republic	207	2	25	105	339
Chuvash Republic – Chuvashia	180	34	20	72	306
Perm Territory	478	19	39	182	718
Kirov Region	219	32	31	65	347
Nizhny Novgorod Region	545	107	45	102	799
Orenburg Region	325	96	36	118	575
Penza Region	215	28	25	56	324
Samara Region	406	40	55	157	658
Saratov Region	267	82	51	133	533
Ulyanovsk Region	182	2	14	60	258
<b>URALS FEDERAL DISTRICT</b>	<b>1,676</b>	<b>400</b>	<b>256</b>	<b>578</b>	<b>2,910</b>
Kurgan Region	76	144	15	54	289
Sverdlovsk Region	680	129	70	87	966
Tyumen Region	568	36	82	232	918
Khanty-Mansi Autonomous Area – Yugra	285	31	37	94	447
Yamal-Nenets Autonomous Area	112	1	6	30	149
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	171	4	39	108	322
Chelyabinsk Region	352	91	89	205	737
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>2,526</b>	<b>200</b>	<b>251</b>	<b>1,154</b>	<b>4,131</b>
Altai Republic	26	1	2	13	42
Republic of Buryatia	105	–	8	75	188
Republic of Tuva	38	–	3	9	50
Republic of Khakassia	52	15	6	53	126
Altai Territory	453	69	21	117	660
Trans-Baikal Territory	131	–	10	75	216
Krasnoyarsk Territory	361	38	31	179	609
Irkutsk Region	230	49	29	201	509
Kemerovo Region	251	14	33	178	476
Novosibirsk Region	479	8	56	60	603
Omsk Region	288	3	36	120	447
Tomsk Region	112	3	16	74	205
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>826</b>	<b>75</b>	<b>93</b>	<b>554</b>	<b>1,548</b>
Republic of Sakha (Yakutia)	174	7	8	101	290
Kamchatka Territory	52	4	4	43	103
Primorye Territory	243	15	40	141	439
Khabarovsk Territory	185	15	23	58	281
Amur Region	77	15	9	94	195
Magadan Region	20	7	3	24	54
Sakhalin Region	58	11	4	49	122
Jewish Autonomous Region	17	1	2	23	43
Chukotka Autonomous Area	–	–	–	21	21

Table 6.2.3

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general <sup>1</sup>	conduct operations in foreign currency (except general)	accept funds of individuals
<b>THE RUSSIAN FEDERATION</b>				
30.06.2017	170 (20)	92 (12)	69 (7)	143 (18)
30.09.2017	164 (17)	89 (10)	67 (6)	138 (15)
31.12.2017	160 (17)	87 (10)	65 (6)	134 (15)
<b>CENTRAL FEDERAL DISTRICT</b>				
30.06.2017	119 (16)	62 (11)	49 (5)	93 (15)
30.09.2017	114 (14)	60 (9)	47 (5)	89 (13)
31.12.2017	112 (14)	58 (9)	47 (5)	87 (13)
<b>Moscow and Moscow Region</b>				
30.06.2017	115 (15)	59 (10)	48 (5)	89 (14)
30.09.2017	110 (13)	57 (8)	46 (5)	85 (12)
31.12.2017	108 (13)	55 (8)	46 (5)	83 (12)
<b>NORTH-WEST FEDERAL DISTRICT</b>				
30.06.2017	12	8	4	12
30.09.2017	12	8	4	12
31.12.2017	12	8	4	12
<b>SOUTHERN FEDERAL DISTRICT</b>				
30.06.2017	6	2	4	6
30.09.2017	6	2	4	6
31.12.2017	6	2	4	6
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>				
30.06.2017	1	–	1	1
30.09.2017	1	–	1	1
31.12.2017	1	–	1	1
<b>VOLGA FEDERAL DISTRICT</b>				
30.06.2017	14 (3)	8 (1)	6 (2)	14 (3)
30.09.2017	13 (2)	7 (1)	6 (1)	13 (2)
31.12.2017	12 (2)	7 (1)	5 (1)	12 (2)
<b>URALS FEDERAL DISTRICT</b>				
30.06.2017	7	6	1	7
30.09.2017	7	6	1	7
31.12.2017	7	6	1	7
<b>SIBERIAN FEDERAL DISTRICT</b>				
30.06.2017	5 (1)	1	3	4
30.09.2017	5 (1)	1	3	4
31.12.2017	4 (1)	1	2	3
<b>FAR-EASTERN FEDERAL DISTRICT</b>				
30.06.2017	6	5	1	6
30.09.2017	6	5	1	6
31.12.2017	6	5	1	6

<sup>1</sup> In accordance with clause 2 article 6 of the Federal Law "On introduction of Amendments to certain legislative acts of the Russian Federation" credit institutions which were banks on the date of coming into effect of the hereof Federal Law (01.06.2017) are deemed banks with universal licence.

Notes. 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 6.2.4

## Credit Institutions Grouped by Registered Authorized Capital

(units)

		28.02.2018												total
		up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more			
1		2	3	4	5	6	7	8	9	10	11	12		
	THE RUSSIAN FEDERATION	9	9	31	23	68	108	79	73	118	33	551		
	CENTRAL FEDERAL DISTRICT	3	6	14	14	29	51	38	45	85	27	312		
	Belgorod Region	-	-	-	-	-	-	2	1	-	-	3		
	Bryansk Region	-	-	-	-	-	-	-	-	-	-	-		
	Vladimir Region	-	-	-	-	-	-	1	-	-	-	1		
	Voronezh Region	-	-	-	-	-	1	-	-	-	-	1		
	Ivanovo Region	-	-	1	-	2	2	-	-	-	-	5		
	Kaluga Region	1	-	-	-	-	1	-	1	-	-	3		
	Kostroma Region	-	-	-	1	1	1	1	1	2	-	7		
	Kursk Region	-	-	-	-	1	-	-	-	-	-	1		
	Lipetsk Region	-	-	-	-	-	-	-	1	-	-	1		
	Moscow Region	-	1	-	-	1	1	2	1	1	-	7		
	Orel Region	-	-	-	-	-	-	-	-	-	-	-		
	Ryazan Region	-	-	-	3	-	-	-	-	-	-	3		
	Smolensk Region	-	-	-	-	-	-	-	-	-	-	-		
	Tambov Region	-	-	-	-	1	-	-	-	-	-	1		
	Tver Region	-	-	-	1	-	1	-	-	-	-	2		
	Tula Region	-	-	-	-	-	2	-	-	-	-	2		
	Yaroslavl Region	-	-	-	1	-	1	1	1	1	-	5		
	Moscow	2	5	13	8	23	41	31	39	81	27	270		
	NORTH-WESTERN FEDERAL DISTRICT	2	2	5	3	7	5	6	8	5	-	43		
	Republic of Karelia	-	-	-	-	1	-	-	-	-	-	1		
	Republic of Komi	-	-	-	-	1	-	-	-	-	-	1		
	Arkhangel'sk Region	-	-	-	-	-	-	-	-	-	-	-		
	Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-		
	Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-		
	Vologda Region	-	-	1	-	-	-	1	1	-	-	3		
	Kaliningrad Region	-	-	-	-	-	-	-	-	1	-	1		

Table 6.2.4 (cont.)  
(units)

	1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region		-	-	-	-	-	-	1	-	-	-	1
Murmansk Region	1		-	-	-	-	1	-	-	-	-	2
Novgorod Region		-	1	-	-	-	1	-	-	-	-	2
Pskov Region		-	-	-	-	1	-	-	1	-	-	2
Saint Petersburg	1	1	1	4	3	4	3	4	6	4	-	30
SOUTHERN FEDERAL DISTRICT		-	-	1	-	5	13	10	3	2	1	35
Republic of Adygeya (Adygeya)		-	-	1	-	-	1	-	-	-	-	2
Republic of Kalmykia		-	-	-	-	-	-	-	-	-	-	-
Republic of Crimea		-	-	-	-	-	1	-	-	1	1	3
Krasnodar Territory		-	-	-	-	3	4	2	-	1	-	10
Astrakhan Region		-	-	-	-	1	1	-	1	-	-	3
Volgograd Region		-	-	-	-	-	3	1	-	-	-	4
Rostov Region		-	-	-	-	1	3	6	1	-	-	11
Sevastopol		-	-	-	-	-	-	1	1	-	-	2
NORTH CAUCASIAN FEDERAL DISTRICT	1	1	-	-	-	3	8	3	2	-	-	17
Republic of Dagestan	1		-	-	-	1	3	1	-	-	-	6
Republic of Ingushetia		-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic		-	-	-	-	2	2	-	-	-	-	4
Karachay-Cherkess Republic		-	-	-	-	-	1	1	1	-	-	3
Republic of North Ossetia – Alania		-	-	-	-	-	-	1	-	-	-	1
Chechen Republic		-	-	-	-	-	-	-	-	-	-	-
Stavropol Territory		-	-	-	-	-	2	-	1	-	-	3
VOLGA FEDERAL DISTRICT	2	2	1	4	2	11	12	12	9	13	4	70
Republic of Bashkortostan		-	-	1	-	-	-	1	1	-	-	3
Mari El Republic		-	-	1	-	1	-	-	-	-	-	2
Republic of Mordovia		-	-	-	-	-	-	1	2	-	-	3
Republic of Tatarstan (Tatarstan)		-	1	1	-	2	2	1	2	4	2	15
Udmurt Republic		-	-	1	-	-	-	2	-	-	-	3
Chuvash Republic – Chuvashia		-	-	-	-	1	1	1	-	-	-	3
Perm Territory	1		-	-	-	-	2	-	-	1	-	4
Kirov Region		-	-	-	1	-	-	-	1	1	-	3
Nizhny Novgorod Region	1		-	-	-	2	1	2	-	1	-	7
Orenburg Region		-	-	-	-	-	-	1	1	3	-	5
Penza Region		-	-	-	-	-	1	-	-	-	-	1
Samara Region		-	-	-	-	2	3	1	1	3	2	12





Table 6.2.5

**Concentration of Assets of Credit Institutions**

	Number of credit institutions, units	Assets, millions of rubles	Number of credit institutions covering 80% of assets, units
<b>THE RUSSIAN FEDERATION</b>			
31.10.2017	572	82,711,989.6	22
30.11.2017	567	83,961,428.3	22
31.12.2017	561	85,191,839.0	22
31.01.2018	558	84,049,308.8	21
<b>CENTRAL FEDERAL DISTRICT</b>			
31.10.2017	325	76,235,513.0	14
30.11.2017	322	77,467,332.5	14
31.12.2017	319	78,442,784.1	14
31.01.2018	317	77,449,199.5	13
<b>Moscow and Moscow Region</b>			
31.10.2017	290	75,092,665.7	13
30.11.2017	287	76,303,086.2	13
31.12.2017	284	77,288,800.3	13
31.01.2018	282	76,298,240.4	12
<b>NORTH-WESTERN FEDERAL DISTRICT</b>			
31.10.2017	44	2,122,378.4	6
30.11.2017	44	2,156,117.9	6
31.12.2017	43	2,331,674.0	6
31.01.2018	43	2,243,903.5	6
<b>SOUTHERN FEDERAL DISTRICT</b>			
31.10.2017	36	552,500.3	9
30.11.2017	36	554,985.9	8
31.12.2017	35	583,467.5	7
31.01.2018	35	577,450.2	8
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>			
31.10.2017	17	27,676.8	9
30.11.2017	17	28,074.9	9
31.12.2017	17	29,019.8	9
31.01.2018	17	28,622.9	9
<b>VOLGA FEDERAL DISTRICT</b>			
31.10.2017	71	1,679,993.5	18
30.11.2017	71	1,637,565.6	19
31.12.2017	71	1,698,945.5	18
31.01.2018	71	1,681,088.5	18
<b>URALS FEDERAL DISTRICT</b>			
31.10.2017	27	1,192,922.4	7
30.11.2017	26	1,215,365.5	7
31.12.2017	26	1,187,725.0	7
31.01.2018	26	1,170,380.0	7
<b>SIBERIA FEDERAL DISTRICT</b>			
31.10.2017	34	266,109.5	10
30.11.2017	33	262,114.2	10
31.12.2017	32	276,670.1	10
31.01.2018	31	256,924.5	10
<b>FAR-EASTERN FEDERAL DISTRICT</b>			
31.10.2017	18	634,895.6	4
30.11.2017	18	639,871.7	4
31.12.2017	18	641,553.0	4
31.01.2018	18	641,739.7	4

Table 6.2.6

## Financial Performance of Credit Institutions

1	31.01.2018					
	2	3	4	5	6	
	total profit (+) / loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	
THE RUSSIAN FEDERATION	71,116.9	167,889.6	76.2	96,772.7	23.8	
CENTRAL FEDERAL DISTRICT	68,695.7	156,776.5	75.4	88,080.9	24.6	
Belgorod Region	33.1	33.1	100.0	0.0	0.0	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	9.5	9.5	100.0	0.0	0.0	
Voronezh Region	69.6	69.6	100.0	0.0	0.0	
Ivanovo Region	18.5	23.3	50.0	4.8	50.0	
Kaluga Region	151.2	151.2	100.0	0.0	0.0	
Kostroma Region	5,824.1	5,842.3	85.7	18.3	14.3	
Kursk Region	28.0	28.0	100.0	0.0	0.0	
Lipetsk Region	54.9	54.9	100.0	0.0	0.0	
Moscow Region	2.6	91.5	71.4	88.9	28.6	
Orel Region	0.0	0.0	0.0	0.0	0.0	
Ryazan Region	38.4	38.4	100.0	0.0	0.0	
Smolensk Region	0.0	0.0	0.0	0.0	0.0	
Tambov Region	1.0	1.0	100.0	0.0	0.0	
Tver Region	7.4	7.4	100.0	0.0	0.0	
Tula Region	18.5	18.5	100.0	0.0	0.0	
Yaroslavl Region	213.6	222.4	80.0	8.8	20.0	
Moscow	62,225.3	150,185.4	73.9	87,960.1	26.1	
NORTH-WESTERN FEDERAL DISTRICT	2,054.6	2,512.6	81.0	458.0	19.0	
Republic of Karelia	1.1	1.1	100.0	0.0	0.0	
Republic of Komi	25.5	25.5	100.0	0.0	0.0	
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.0	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	
Arkhangelsk Region, excluding Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	
Vologda Region	117.3	117.3	100.0	0.0	0.0	
Kaliningrad Region	59.3	59.3	100.0	0.0	0.0	

Table 6.2.6 (cont.)

1	2	3	4	5	6
Leningrad Region	-10.0	0.0	0.0	10.0	100.0
Murmansk Region	10.3	10.3	100.0	0.0	0.0
Novgorod Region	28.2	28.2	100.0	0.0	0.0
Pskov Region	8.3	8.3	100.0	0.0	0.0
Saint Petersburg	1,814.7	2,262.7	75.9	448.0	24.1
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>833.0</b>	<b>2,146.0</b>	<b>71.4</b>	<b>1,313.0</b>	<b>28.6</b>
Republic of Adygeya (Adygeya)	0.8	1.7	50.0	1.0	50.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Republic of Crimea	1,283.9	1,283.9	100.0	0.0	0.0
Krasnodar Territory	422.2	484.4	80.0	62.2	20.0
Astrakhan Region	46.3	46.3	100.0	0.0	0.0
Volgograd Region	-29.3	12.2	50.0	41.5	50.0
Rostov Region	273.2	317.5	72.7	44.3	27.3
Sevastopol	-1,164.1	0.0	0.0	1,164.1	100.0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>59.3</b>	<b>88.1</b>	<b>70.6</b>	<b>28.8</b>	<b>29.4</b>
Republic of Dagestan	7.4	11.1	66.7	3.7	33.3
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	-22.1	2.3	50.0	24.5	50.0
Karachay-Cherkess Republic	14.7	14.7	100.0	0.0	0.0
Republic of North Ossetia – Alania	21.0	21.0	100.0	0.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	38.3	39.0	66.7	0.7	33.3
<b>VOLGA FEDERAL DISTRICT</b>	<b>-2,570.8</b>	<b>2,619.7</b>	<b>85.7</b>	<b>5,190.5</b>	<b>14.3</b>
Republic of Bashkortostan	18.0	81.0	75.0	63.0	25.0
Mari El Republic	32.0	32.0	100.0	0.0	0.0
Republic of Mordovia	-27.8	30.4	33.3	58.1	66.7
Republic of Tatarstan (Tatarstan)	910.0	919.1	93.3	9.1	6.7
Udmurt Republic	294.6	294.6	100.0	0.0	0.0
Chuvash Republic – Chuvashia	19.1	19.1	100.0	0.0	0.0
Perm Territory	98.7	98.7	100.0	0.0	0.0
Kirov Region	30.6	57.9	66.7	27.3	33.3
Nizhny Novgorod Region	499.1	499.1	100.0	0.0	0.0
Orenburg Region	80.0	80.0	100.0	0.0	0.0
Penza Region	20.6	20.6	100.0	0.0	0.0
Samara Region	-4,640.5	392.4	58.3	5,032.9	41.7

Table 6.2.6 (end)

1	2	3	4	5	6
Saratov Region	82.4	82.4	100.0	0.0	0.0
Ulyanovsk Region	12.3	12.3	100.0	0.0	0.0
URALS FEDERAL DISTRICT	134.2	1,430.3	76.9	1,296.1	23.1
Kurgan Region	11.7	11.7	100.0	0.0	0.0
Sverdlovsk Region	372.6	671.8	72.7	299.2	27.3
Tyumen Region	-823.4	173.6	57.1	997.0	42.9
Khanty-Mansi Autonomous Area – Yugra	26.8	27.8	66.7	0.9	33.3
Yamal-Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	-850.2	145.8	50.0	996.0	50.0
Chelyabinsk Region	573.3	573.3	100.0	0.0	0.0
SIBERIAN FEDERAL DISTRICT	936.5	1,111.1	69.0	174.6	31.0
Altai Republic	-15.9	0.0	0.0	15.9	100.0
Republic of Buryatia	0.0	0.0	0.0	0.0	0.0
Republic of Tuva	-3.5	0.0	0.0	3.5	100.0
Republic of Khakassia	9.6	11.5	50.0	1.9	50.0
Altai Territory	-47.1	10.6	50.0	57.7	50.0
Trans-Baikal Territory	37.6	37.6	100.0	0.0	0.0
Krasnoyarsk Territory	6.9	6.9	100.0	0.0	0.0
Irkutsk Region	56.6	60.8	66.7	4.3	33.3
Kemerovo Region	13.7	82.0	83.3	68.4	16.7
Novosibirsk Region	807.0	811.7	80.0	4.8	20.0
Omsk Region	67.5	85.7	50.0	18.2	50.0
Tomsk Region	4.4	4.4	100.0	0.0	0.0
FAR-EASTERN FEDERAL DISTRICT	974.4	1,205.2	66.7	230.8	33.3
Republic of Sakha (Yakutia)	-24.8	1.1	50.0	25.9	50.0
Kamchatka Territory	25.5	32.4	50.0	6.9	50.0
Primorye Territory	525.4	561.5	75.0	36.1	25.0
Khabarovsk Territory	0.7	0.7	100.0	0.0	0.0
Amur Region	433.4	592.7	50.0	159.2	50.0
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	14.2	16.9	66.7	2.8	33.3
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0

Table 6.2.7

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
<b>THE RUSSIAN FEDERATION</b>					
30.06.2017	34	25	21	23 (14)	67 (6)
30.09.2017	34	27	18	19 (12)	66 (5)
31.12.2017	34	25	17	19 (12)	65 (5)
<b>CENTRAL FEDERAL DISTRICT</b>					
30.06.2017	15	14	11	16 (10)	63 (6)
30.09.2017	15	15	9	13 (9)	62 (5)
31.12.2017	17	12	9	13 (9)	61 (5)
<b>Moscow and Moscow Region</b>					
30.06.2017	13	14	11	15 (10)	62 (5)
30.09.2017	13	15	9	12 (9)	61 (4)
31.12.2017	15	12	9	12 (9)	60 (4)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
30.06.2017	7	1	1	–	3
30.09.2017	7	1	1	–	3
31.12.2017	6	2	1	–	3
<b>SOUTHERN FEDERAL DISTRICT</b>					
30.06.2017	2	1	1	1	1
30.09.2017	2	1	1	1	1
31.12.2017	2	1	1	1	1
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
30.06.2017	1	–	–	–	–
30.09.2017	1	–	–	–	–
31.12.2017	1	–	–	–	–
<b>VOLGA FEDERAL DISTRICT</b>					
30.06.2017	3	3	4	4 (3)	–
30.09.2017	3	4	3	3 (2)	–
31.12.2017	3	4	2	3 (2)	–
<b>URALS FEDERAL DISTRICT</b>					
30.06.2017	4	2	1	–	–
30.09.2017	4	2	1	–	–
31.12.2017	4	2	1	–	–
<b>SIBERIAN FEDERAL DISTRICT</b>					
30.06.2017	2	2	–	1 (1)	–
30.09.2017	2	2	–	1 (1)	–
31.12.2017	1	2	–	1 (1)	–
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
30.06.2017	–	2	3	1	–
30.09.2017	–	2	3	1	–
31.12.2017	–	2	3	1	–

Notes. 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 6.2.8

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

	Q4 2017						
	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				volume of registered issues (additional issues) of bonds, millions of rubles
			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	626	854,544.94	613	773,172.21	13	81,372.72	
CENTRAL FEDERAL DISTRICT	319	643,562.13	309	566,589.40	10	76,972.72	
Belgorod Region	6	698.27	6	698.27	-	0.00	
Bryansk Region	2	23.25	2	23.25	-	0.00	
Vladimir Region	4	1,048.34	4	1,048.34	-	0.00	
Voronezh Region	8	26,820.76	8	26,820.76	-	0.00	
Ivanovo Region	4	118.19	4	118.19	-	0.00	
Kaluga Region	6	2,196.27	6	2,196.27	-	0.00	
Kostroma Region	3	26.49	3	26.49	-	0.00	
Kursk Region	5	387.40	5	387.40	-	0.00	
Lipetsk Region	4	495.21	4	495.21	-	0.00	
Moscow Region	37	47,120.46	37	47,120.46	-	0.00	
Orel Region	2	20.10	2	20.10	-	0.00	
Ryazan Region	3	38.05	3	38.05	-	0.00	
Smolensk Region	3	123.50	3	123.50	-	0.00	
Tambov Region	3	32.23	3	32.23	-	0.00	
Tver Region	1	0.01	1	0.01	-	0.00	
Tula Region	1	434.92	1	434.92	-	0.00	
Yaroslavl Region	15	1,196.70	15	1,196.70	-	0.00	
Moscow	212	562,781.98	202	485,809.25	10	76,972.72	
NORTH-WESTERN FEDERAL DISTRICT	95	106,368.56	94	104,068.56	1	2,300.00	
Republic of Karelia	-	0.00	-	0.00	-	0.00	
Republic of Komi	3	1,587.63	3	1,587.63	-	0.00	
Arkhangelsk Region	4	894.08	4	894.08	-	0.00	
Nenets Autonomous Area	1	784.07	1	784.07	-	0.00	
Arkhangelsk Region, excluding Nenets Autonomous Area	3	110.01	3	110.01	-	0.00	

Table 6.2.8 (cont.)

1	2	3	4	5	6	7
Vologda Region	7	506.61	7	506.61	-	0.00
Kaliningrad Region	2	309.22	2	309.22	-	0.00
Leningrad Region	6	2,586.51	5	286.51	1	2,300.00
Murmansk Region	3	1,744.95	3	1,744.95	-	0.00
Novgorod Region	1	118.49	1	118.49	-	0.00
Pskov Region	2	0.11	2	0.11	-	0.00
Saint Petersburg	67	98,620.96	67	98,620.96	-	0.00
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>22</b>	<b>8,483.76</b>	<b>21</b>	<b>7,383.76</b>	<b>1</b>	<b>1,100.00</b>
Republic of Adygeya (Adygeya)	1	0.01	1	0.01	-	0.00
Republic of Kalmykia	-	0.00	-	0.00	-	0.00
Republic of Crimea	4	6,481.52	4	6,481.52	-	0.00
Krasnodar Territory	10	488.43	10	488.43	-	0.00
Astrakhan Region	-	0.00	-	0.00	-	0.00
Volgograd Region	1	1,100.00	-	0.00	1	1,100.00
Rostov Region	6	413.80	6	413.80	-	0.00
Sevastopol	-	0.00	-	0.00	-	0.00
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>9</b>	<b>8,647.87</b>	<b>9</b>	<b>8,647.87</b>	<b>-</b>	<b>0.00</b>
Republic of Dagestan	2	5,859.90	2	5,859.90	-	0.00
Republic of Ingushetia	-	0.00	-	0.00	-	0.00
Kabardino-Balkar Republic	4	72.91	4	72.91	-	0.00
Karachay-Cherkess Republic	-	0.00	-	0.00	-	0.00
Republic of North Ossetia – Alania	-	0.00	-	0.00	-	0.00
Chechen Republic	-	0.00	-	0.00	-	0.00
Stavropol Territory	3	2,715.06	3	2,715.06	-	0.00
<b>VOLGA FEDERAL DISTRICT</b>	<b>58</b>	<b>19,065.21</b>	<b>58</b>	<b>19,065.21</b>	<b>-</b>	<b>0.00</b>
Republic of Bashkortostan	9	5,015.66	9	5,015.66	-	0.00
Mari El Republic	3	22.70	3	22.70	-	0.00
Republic of Mordovia	1	46.18	1	46.18	-	0.00
Republic of Tatarstan (Tatarstan)	14	7,905.00	14	7,905.00	-	0.00
Udmurt Republic	2	437.88	2	437.88	-	0.00
Chuvash Republic – Chuvashia	4	95.34	4	95.34	-	0.00
Perm Territory	3	478.79	3	478.79	-	0.00
Kirov Region	1	0.03	1	0.03	-	0.00
Nizhny Novgorod Region	5	613.35	5	613.35	-	0.00
Orenburg Region	2	200.30	2	200.30	-	0.00
Penza Region	1	20.71	1	20.71	-	0.00
Samara Region	6	1,837.79	6	1,837.79	-	0.00
Saratov Region	3	1,566.63	3	1,566.63	-	0.00

Table 6.2.8 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	4	824.85	4	824.85	-	0.00
URALS FEDERAL DISTRICT	51	25,491.70	50	24,491.70	1	1,000.00
Kurgan Region	2	5.01	2	5.01	-	0.00
Sverdlovsk Region	25	22,905.39	24	21,905.39	1	1,000.00
Tyumen Region	12	721.33	12	721.33	-	0.00
Khanty-Mansi Autonomous Area – Yugra	3	111.12	3	111.12	-	0.00
Yamal-Nenets Autonomous Area	4	149.40	4	149.40	-	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5	460.81	5	460.81	-	0.00
Chelyabinsk Region	12	1,859.97	12	1,859.97	-	0.00
SIBERIAN FEDERAL DISTRICT	34	3,074.34	34	3,074.34	-	0.00
Altai Republic	1	1.00	1	1.00	-	0.00
Republic of Buryatia	2	430.00	2	430.00	-	0.00
Republic of Tuva	-	0.00	-	0.00	-	0.00
Republic of Khakassia	-	0.00	-	0.00	-	0.00
Altai Territory	2	0.14	2	0.14	-	0.00
Trans-Baikal Territory	1	0.01	1	0.01	-	0.00
Krasnoyarsk Territory	7	539.57	7	539.57	-	0.00
Irkutsk Region	8	693.88	8	693.88	-	0.00
Kemerovo Region	4	291.89	4	291.89	-	0.00
Novosibirsk Region	6	0.84	6	0.84	-	0.00
Omsk Region	1	1,000.00	1	1,000.00	-	0.00
Tomsk Region	2	117.01	2	117.01	-	0.00
FAR-EASTERN FEDERAL DISTRICT	38	39,851.37	38	39,851.37	-	0.00
Republic of Sakha (Yakutia)	10	17,662.85	10	17,662.85	-	0.00
Kamchatka Territory	-	0.00	-	0.00	-	0.00
Primorye Territory	11	492.60	11	492.60	-	0.00
Khabarovsk Territory	7	3,739.49	7	3,739.49	-	0.00
Amur Region	-	0.00	-	0.00	-	0.00
Magadan Region	-	0.00	-	0.00	-	0.00
Sakhalin Region	9	17,740.95	9	17,740.95	-	0.00
Jewish Autonomous Region	-	0.00	-	0.00	-	0.00
Chukotka Autonomous Area	1	215.48	1	215.48	-	0.00



Table 6.2.9

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

1	Q4 2017		
	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	6	450.00
	Euro	4	300.00
CENTRAL FEDERAL DISTRICT	US dollar	6	450.00
	Euro	4	300.00
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	6	450.00
	Euro	4	300.00
NORTH-WESTERN FEDERAL DISTRICT		–	–
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		–	–
SOUTHERN FEDERAL DISTRICT		–	–
Republic of Adygeya (Adygeya)		–	–
Republic of Kalmykia		–	–
Republic of Crimea		–	–
Krasnodar Territory		–	–
Astrakhan Region		–	–
Volgograd Region		–	–
Rostov Region		–	–
Sevastopol		–	–
NORTH CAUCASIAN FEDERAL DISTRICT		–	–
Republic of Dagestan		–	–

Table 6.2.9 (end)

1	2	3	4
Republic of Ingushetia		–	–
Kabardino-Balkar Republic		–	–
Karachay-Cherkess Republic		–	–
Republic of North Ossetia – Alania		–	–
Chechen Republic		–	–
Stavropol Territory		–	–
<b>VOLGA FEDERAL DISTRICT</b>		–	–
Republic of Bashkortostan		–	–
Mari El Republic		–	–
Republic of Mordovia		–	–
Republic of Tatarstan (Tatarstan)		–	–
Udmurt Republic		–	–
Chuvash Republic – Chuvashia		–	–
Perm Territory		–	–
Kirov Region		–	–
Nizhny Novgorod Region		–	–
Orenburg Region		–	–
Penza Region		–	–
Samara Region		–	–
Saratov Region		–	–
Ulyanovsk Region		–	–
<b>URALS FEDERAL DISTRICT</b>		–	–
Kurgan Region		–	–
Sverdlovsk Region		–	–
Tyumen Region		–	–
Khanty-Mansi Autonomous Area – Yugra		–	–
Yamal-Nenets Autonomous Area		–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area		–	–
Chelyabinsk Region		–	–
<b>SIBERIAN FEDERAL DISTRICT</b>		–	–
Altai Republic		–	–
Republic of Buryatia		–	–
Republic of Tuva		–	–
Republic of Khakassia		–	–
Altai Territory		–	–
Trans-Baikal Territory		–	–
Krasnoyarsk Territory		–	–
Irkutsk Region		–	–
Kemerovo Region		–	–
Novosibirsk Region		–	–
Omsk Region		–	–
Tomsk Region		–	–
<b>FAR-EASTERN FEDERAL DISTRICT</b>		–	–
Republic of Sakha (Yakutia)		–	–
Kamchatka Territory		–	–
Primorye Territory		–	–
Khabarovsk Territory		–	–
Amur Region		–	–
Magadan Region		–	–
Sakhalin Region		–	–
Jewish Autonomous Region		–	–
Chukotka Autonomous Area		–	–

## 6.3. Borrowings

Table 6.3.1

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

28.02.2018

(millions of rubles)

	of which													
	customer funds, total		funds of organizations						deposits of legal entities <sup>2</sup>			individual deposits		
	in rubles	in foreign currency and precious metals	public organizations		non-public organizations		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
			in rubles	in foreign currency	in rubles	in foreign currency								
1	2	3	4	5	6	7	8	9	10	11				
THE RUSSIAN FEDERATION	39,031,136	13,900,331	721,732	165,063	6,091,128	2,107,964	9,228,090	4,549,434	20,566,321	5,298,790				
CENTRAL FEDERAL DISTRICT	22,069,620	11,033,957	392,760	151,300	3,746,903	1,555,695	7,075,120	4,063,822	9,083,078	3,590,519				
Belgorod Region	219,692	87,912	1,468	15	24,287	12,148	17,189	33,241	171,619	41,491				
Bryansk Region	118,703	26,497	1,990	0	9,676	1,232	6,698	17,379	98,001	7,833				
Vladimir Region	208,895	25,923	1,898	688	23,620	1,293	15,532	2,401	163,743	21,195				
Voronezh Region	384,989	47,973	5,119	15	36,279	4,210	49,555	9,206	285,562	33,962				
Ivanovo Region	121,720	18,645	415	0	9,477	2,127	4,741	35	104,314	16,309				
Kaluga Region	195,993	18,038	2,986	2	25,755	2,065	17,871	3,030	127,372	12,765				
Kostroma Region	140,547	5,629	1,311	0	6,036	1,018	16,030	301	73,896	4,138				
Kursk Region	122,654	10,948	951	234	9,705	1,080	11,046	754	97,365	8,833				
Lipetsk Region	151,069	30,303	1,896	0	12,274	4,536	13,202	14,338	120,803	9,066				
Moscow Region	1,548,988	267,791	18,165	1,029	173,348	63,189	92,611	18,961	1,238,580	176,761				
Orel Region	89,489	6,865	551	0	6,950	459	4,757	236	75,171	4,936				
Ryazan Region	163,016	16,047	1,861	0	17,277	3,759	12,413	2,190	128,622	10,044				
Smolensk Region	116,045	19,130	2,006	22	17,092	3,095	6,120	5,881	88,530	9,465				
Tambov Region	101,086	6,516	1,813	35	8,527	903	5,640	89	82,645	5,221				
Tver Region	163,523	13,490	1,697	0	16,640	1,218	10,205	1,086	132,627	10,806				
Tula Region	233,328	30,156	3,780	29	31,740	15,234	25,780	1,158	168,210	13,156				
Yaroslavl Region	212,856	27,668	2,859	36	21,221	3,843	14,222	1,301	168,570	22,050				
Moscow	17,777,028	10,374,427	341,993	149,195	3,297,000	1,434,286	6,751,507	3,952,235	5,757,447	3,182,487				

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	4,045,957	1,116,059	64,631	6,557	796,782	288,260	553,533	207,390	2,440,839	590,544
Republic of Karelia	83,312	7,133	907	4	6,456	517	4,941	82	68,519	6,392
Republic of Komi	130,397	13,910	328	0	7,096	2,753	6,341	1,794	113,329	9,238
Arkhangelsk Region	191,342	16,324	2,319	5	25,489	4,366	8,299	660	150,350	11,210
Nenets Autonomous Area	9,229	281	166	0	663	0	686	39	7,492	240
Arkhangelsk Region, excluding Nenets Autonomous Area	182,113	16,043	2,154	5	24,826	4,366	7,613	621	142,859	10,970
Vologda Region	161,714	110,761	2,073	0	16,996	1,971	11,816	94,244	126,790	14,198
Kaliningrad Region	171,951	44,705	2,118	811	19,489	10,702	18,753	2,274	127,943	30,209
Leningrad Region	176,914	21,620	1,002	12	12,594	4,603	17,477	4,194	143,213	10,740
Murmansk Region	168,732	24,254	2,309	29	11,044	7,680	9,542	3,422	143,849	13,106
Novgorod Region	69,291	8,501	1,140	0	7,426	2,819	5,285	177	54,243	5,355
Pskov Region	66,132	6,375	997	0	5,915	1,491	6,514	633	51,751	4,217
Saint Petersburg	2,826,173	862,478	51,438	5,695	684,277	231,360	464,564	99,910	1,460,851	485,879
SOUTHERN FEDERAL DISTRICT	1,983,981	232,104	79,966	887	210,929	39,023	134,930	13,096	1,443,053	173,839
Republic of Adygeya (Adygeya)	23,002	882	109	0	1,523	95	682	0	19,946	785
Republic of Kalmykia	10,535	634	188	1	561	9	251	0	9,059	625
Republic of Crimea	163,373	3,939	44,553	3	18,701	98	5,298	39	71,069	3,291
Krasnodar Territory	829,281	111,212	15,420	236	76,791	12,851	64,036	6,251	613,792	91,003
Astrakhan Region	87,858	8,158	1,690	41	7,904	1,095	3,345	125	71,879	6,858
Volgograd Region	272,788	33,023	5,466	446	33,010	7,432	13,966	708	213,001	23,831
Rostov Region	564,193	72,747	10,968	160	67,418	17,393	45,548	5,974	421,421	45,996
Sevastopol	32,951	1,508	1,573	0	5,022	50	1,804	0	22,886	1,450
NORTH CAUCASIAN FEDERAL DISTRICT	493,521	39,512	6,856	13	60,766	4,457	31,877	4,496	377,955	28,312
Republic of Dagestan	72,548	3,758	580	0	10,313	794	2,132	1,113	57,586	1,835
Republic of Ingushetia	5,271	392	78	0	1,026	161	192	0	3,825	231
Kabardino-Balkar Republic	41,829	2,599	696	0	5,305	349	1,510	15	33,234	2,091
Karachay-Cherkess Republic	17,419	702	162	0	1,434	16	372	0	14,774	679
Republic of North Ossetia – Alania	42,260	2,299	448	1	3,161	81	1,045	0	36,843	1,938
Chechen Republic	25,229	1,874	1,536	0	7,547	167	5,373	476	10,295	419
Stavropol Territory	288,964	27,888	3,357	12	31,979	2,888	21,253	2,892	221,397	21,120

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	4,348,933	627,371	70,458	412	570,403	100,156	571,276	118,697	2,989,857	373,862
Republic of Bashkortostan	487,449	51,386	4,253	77	49,451	9,335	93,313	8,967	324,142	32,590
Mari El Republic	60,238	4,608	655	7	5,297	828	4,356	407	48,803	3,354
Republic of Mordovia	72,496	5,385	927	0	5,987	341	4,221	1,080	59,979	3,785
Republic of Tatarstan (Tatarstan)	902,447	180,008	21,033	218	141,113	32,002	224,885	53,083	457,987	72,143
Udmurt Republic	194,331	15,706	1,487	2	38,439	1,943	20,303	433	129,839	12,033
Chuvash Republic – Chuvashia	136,689	12,176	819	0	13,420	1,081	11,536	1,542	107,237	9,332
Perm Territory	366,568	75,197	5,580	7	46,849	10,520	28,477	24,324	277,278	40,029
Kirov Region	147,733	9,537	1,601	0	15,676	1,121	13,891	292	110,901	7,751
Nizhny Novgorod Region	608,420	76,979	14,624	90	90,296	10,584	65,730	5,255	425,185	54,876
Orenburg Region	202,673	17,453	5,397	0	18,751	2,415	12,672	312	160,799	14,682
Penza Region	145,819	8,725	3,530	0	14,900	651	7,996	306	115,409	6,768
Samara Region	600,286	128,799	3,946	9	80,164	22,767	59,870	20,847	445,681	84,568
Saratov Region	277,254	30,757	5,314	1	31,727	4,941	15,746	1,810	210,704	23,746
Ulyanovsk Region	146,529	10,656	1,294	0	18,332	1,627	8,278	41	115,914	8,207
URALS FEDERAL DISTRICT	2,374,004	392,522	35,452	772	275,554	48,095	446,935	46,311	1,554,156	286,442
Kurgan Region	65,382	3,844	1,574	1	7,038	360	2,648	0	51,823	3,311
Sverdlovsk Region	862,101	118,336	19,614	363	129,323	24,936	103,418	12,280	583,845	77,802
Tyumen Region	969,951	195,254	7,295	13	88,630	4,324	287,250	22,201	565,585	162,940
Khanty-Mansi Autonomous Area – Yugra	514,985	157,391	807	2	40,814	2,085	192,390	13,794	271,712	135,819
Yamal-Nenets Autonomous Area	143,841	5,355	1,326	0	18,194	14	20,696	0	100,233	5,340
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	311,124	32,508	5,162	11	29,621	2,225	74,163	8,407	193,640	21,781
Chelyabinsk Region	476,570	75,088	6,969	395	50,563	18,475	53,619	11,829	352,904	42,389
SIBERIAN FEDERAL DISTRICT	2,450,066	298,164	45,230	4,463	266,585	54,370	249,574	64,634	1,806,288	165,614
Altai Republic	10,190	509	125	0	1,218	194	447	14	8,149	284
Republic of Buryatia	61,991	4,687	1,714	0	5,396	256	1,886	138	50,419	4,220
Republic of Tuva	9,317	205	137	0	610	0	246	0	7,878	205
Republic of Khakassia	39,934	3,334	450	0	2,912	50	611	0	33,737	3,234
Altai Territory	221,910	22,509	3,138	4	19,400	2,762	32,486	7,380	160,469	12,291
Trans-Baikal Territory	84,791	4,538	2,276	0	7,510	918	3,520	778	68,875	2,825

Table 6.3.1 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	392,982	45,795	13,365	4,005	54,327	7,944	21,850	6,901	277,737	26,281
Irkutsk Region	371,948	67,294	6,292	18	36,096	5,477	77,459	38,811	242,677	21,943
Kemerovo Region	308,888	33,765	2,876	1	28,206	8,194	28,591	2,642	243,527	21,368
Novosibirsk Region	570,652	77,731	7,104	339	68,139	24,682	51,148	5,387	426,288	42,492
Omsk Region	222,827	20,138	4,461	0	21,993	1,734	16,997	577	173,639	17,380
Tomsk Region	154,636	17,658	3,293	95	20,777	2,159	14,332	2,006	112,891	13,091
FAR-EASTERN FEDERAL DISTRICT	1,265,054	160,641	26,378	659	163,206	37,909	164,846	30,989	871,095	89,657
Republic of Sakha (Yakutia)	146,758	8,790	3,075	426	16,033	2,127	20,336	1,394	100,896	4,619
Kamchatka Territory	87,124	13,692	1,987	0	11,936	6,070	4,880	831	65,763	6,753
Primorye Territory	367,384	56,669	5,470	202	54,554	14,392	36,189	4,533	260,906	36,960
Khabarovsk Territory	271,728	36,729	3,579	22	30,436	6,180	26,029	10,257	203,986	20,056
Amur Region	104,673	7,474	2,436	7	10,651	1,123	6,980	1,050	80,696	5,037
Magadan Region	58,049	5,658	822	2	6,118	702	11,926	1,780	37,225	3,123
Sakhalin Region	201,410	30,361	7,800	1	31,221	7,103	57,251	10,864	99,437	12,344
Jewish Autonomous Region	12,874	769	197	0	580	54	169	179	11,463	523
Chukotka Autonomous Area	15,053	499	1,012	0	1,677	158	1,084	101	10,724	240
OUTSIDE THE RUSSIAN FEDERATION	15,925	18,436	0	2	11,346	12,089	3,986	2,662	593	3,270

<sup>1</sup> Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

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

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

Table 6.3.2

## Funds of Individual Entrepreneurs

(millions of rubles)

1	28.02.2018		
	2	3	4
	total	in rubles	in foreign currency
THE RUSSIAN FEDERATION	455,927	439,332	16,594
<b>CENTRAL FEDERAL DISTRICT</b>	<b>149,427</b>	<b>141,512</b>	<b>7,915</b>
Belgorod Region	3,938	3,904	35
Bryansk Region	2,185	2,145	40
Vladimir Region	3,951	3,849	102
Voronezh Region	6,586	6,352	235
Ivanovo Region	2,648	2,503	145
Kaluga Region	2,856	2,742	114
Kostroma Region	2,375	2,204	171
Kursk Region	3,359	3,315	44
Lipetsk Region	2,573	2,492	81
Moscow Region	18,545	18,034	511
Orel Region	1,742	1,728	14
Ryazan Region	2,632	2,590	43
Smolensk Region	2,176	2,132	44
Tambov Region	2,180	2,162	17
Tver Region	2,098	2,048	51
Tula Region	3,295	3,248	46
Yaroslavl Region	3,156	3,032	124
Moscow	83,131	77,034	6,097
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>44,613</b>	<b>42,506</b>	<b>2,107</b>
Republic of Karelia	1,829	1,742	87
Republic of Komi	2,322	2,315	7
Arkhangelsk Region	4,193	4,159	34
Nenets Autonomous Area	211	210	2
Arkhangelsk Region, excluding Nenets Autonomous Area	3,982	3,949	33
Vologda Region	3,778	3,588	190
Kaliningrad Region	3,227	3,083	144
Leningrad Region	2,249	2,120	129
Murmansk Region	1,593	1,577	16
Novgorod Region	1,228	1,078	149
Pskov Region	874	843	31
Saint Petersburg	23,320	22,001	1,319
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>57,678</b>	<b>56,473</b>	<b>1,205</b>
Republic of Adygeya (Adygeya)	700	700	1
Republic of Kalmykia	438	438	0
Republic of Crimea	3,124	3,118	6
Krasnodar Territory	28,180	27,689	491
Astrakhan Region	2,147	2,108	39
Volgograd Region	6,197	5,924	273
Rostov Region	15,960	15,567	393
Sevastopol	932	929	3
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>14,482</b>	<b>14,330</b>	<b>152</b>
Republic of Dagestan	1,550	1,540	10
Republic of Ingushetia	148	148	0
Kabardino-Balkar Republic	1,017	1,014	3
Karachay-Cherkess Republic	655	649	7
Republic of North Ossetia – Alania	696	691	5

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	294	294	1
Stavropol Territory	10,122	9,995	127
<b>VOLGA FEDERAL DISTRICT</b>	<b>65,001</b>	<b>63,568</b>	<b>1,432</b>
Republic of Bashkortostan	5,967	5,906	61
Mari El Republic	1,033	1,025	7
Republic of Mordovia	983	975	8
Republic of Tatarstan (Tatarstan)	8,016	7,816	200
Udmurt Republic	3,630	3,579	51
Chuvash Republic – Chuvashia	2,037	2,012	24
Perm Territory	7,735	7,632	103
Kirov Region	5,390	5,027	363
Nizhny Novgorod Region	7,948	7,684	263
Orenburg Region	4,687	4,645	43
Penza Region	3,698	3,578	120
Samara Region	5,254	5,195	59
Saratov Region	6,233	6,148	85
Ulyanovsk Region	2,389	2,345	44
<b>URALS FEDERAL DISTRICT</b>	<b>42,566</b>	<b>41,662</b>	<b>904</b>
Kurgan Region	2,321	2,149	172
Sverdlovsk Region	15,928	15,647	281
Tyumen Region	13,484	13,464	20
Khanty-Mansi Autonomous Area – Yugra	6,469	6,465	4
Yamal-Nenets Autonomous Area	2,687	2,687	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4,328	4,312	15
Chelyabinsk Region	10,833	10,402	432
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>49,889</b>	<b>48,028</b>	<b>1,860</b>
Altai Republic	228	212	16
Republic of Buryatia	2,483	2,409	73
Republic of Tuva	405	405	0
Republic of Khakassia	1,443	1,427	16
Altai Territory	4,534	4,501	33
Trans-Baikal Territory	2,449	2,431	18
Krasnoyarsk Territory	7,722	7,497	225
Irkutsk Region	8,432	8,123	309
Kemerovo Region	3,971	3,919	52
Novosibirsk Region	10,227	9,482	745
Omsk Region	5,372	5,062	310
Tomsk Region	2,624	2,560	64
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>32,271</b>	<b>31,253</b>	<b>1,018</b>
Republic of Sakha (Yakutia)	5,479	5,351	128
Kamchatka Territory	2,375	2,337	38
Primorye Territory	8,580	8,144	436
Khabarovsk Territory	4,320	4,181	139
Amur Region	3,795	3,624	171
Magadan Region	1,441	1,396	45
Sakhalin Region	5,282	5,233	49
Jewish Autonomous Region	459	447	12
Chukotka Autonomous Area	539	538	0
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>0</b>	<b>0</b>	<b>0</b>

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



Table 6.3.3

Budget Funds in Accounts of Credit Institutions<sup>1</sup>

(millions of rubles)

1	28.02.2018			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	54,372	294	28,608	542
<b>CENTRAL FEDERAL DISTRICT</b>	<b>52,046</b>	<b>72</b>	<b>11,228</b>	<b>248</b>
Belgorod Region	17	0	136	60
Bryansk Region	14	0	135	0
Vladimir Region	25	0	158	3
Voronezh Region	15	0	114	17
Ivanovo Region	18	1	103	0
Kaluga Region	23	0	112	0
Kostroma Region	12	0	79	0
Kursk Region	11	0	156	0
Lipetsk Region	13	1	120	0
Moscow Region	187	2	665	0
Orel Region	12	0	99	0
Ryazan Region	14	0	37	0
Smolensk Region	5	0	60	0
Tambov Region	18	0	139	0
Tver Region	26	0	184	0
Tula Region	23	0	146	0
Yaroslavl Region	23	0	129	0
Moscow	51,591	69	8,659	169
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>220</b>	<b>1</b>	<b>1,511</b>	<b>1</b>
Republic of Karelia	4	1	57	0
Republic of Komi	17	0	100	0
Arkhangelsk Region	23	0	141	0
Nenets Autonomous Area	2	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	21	0	141	0
Vologda Region	5	0	85	0
Kaliningrad Region	2	0	61	0
Leningrad Region	37	0	79	0
Murmansk Region	11	0	77	0
Novgorod Region	4	0	67	1
Pskov Region	3	0	13	0
Saint Petersburg	115	0	830	0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>230</b>	<b>86</b>	<b>820</b>	<b>0</b>
Republic of Adygeya (Adygeya)	4	0	36	0
Republic of Kalmykia	2	0	36	0
Republic of Crimea	16	0	2	0
Krasnodar Territory	95	0	392	0
Astrakhan Region	21	0	52	0
Volgograd Region	50	82	208	0
Rostov Region	37	4	84	0
Sevastopol	6	0	11	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>719</b>	<b>0</b>	<b>886</b>	<b>0</b>
Republic of Daghestan	378	0	309	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	20	0	43	0
Karachay-Cherkess Republic	10	0	25	0
Republic of North Ossetia – Alania	29	0	1	0

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5
Chechen Republic	249	0	0	0
Stavropol Territory	34	0	507	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>418</b>	<b>6</b>	<b>9,300</b>	<b>0</b>
Republic of Bashkortostan	22	0	398	0
Mari El Republic	11	0	8	0
Republic of Mordovia	4	0	107	0
Republic of Tatarstan (Tatarstan)	49	0	6,532	0
Udmurt Republic	28	0	189	0
Chuvash Republic – Chuvashia	26	0	166	0
Perm Territory	52	0	339	0
Kirov Region	13	2	153	0
Nizhny Novgorod Region	76	0	421	0
Orenburg Region	29	0	209	0
Penza Region	7	0	243	0
Samara Region	52	4	148	0
Saratov Region	43	0	261	0
Ulyanovsk Region	6	0	126	0
<b>URALS FEDERAL DISTRICT</b>	<b>181</b>	<b>122</b>	<b>1,636</b>	<b>0</b>
Kurgan Region	17	0	160	0
Sverdlovsk Region	64	8	618	0
Tyumen Region	49	113	545	0
Khanty-Mansi Autonomous Area – Yugra	20	0	180	0
Yamal-Nenets Autonomous Area	6	0	193	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	23	113	172	0
Chelyabinsk Region	51	0	313	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>351</b>	<b>7</b>	<b>2,205</b>	<b>0</b>
Altai Republic	9	0	62	0
Republic of Buryatia	9	0	106	0
Republic of Tuva	9	0	25	0
Republic of Khakassia	4	0	76	0
Altai Territory	24	0	255	0
Trans-Baikal Territory	39	0	151	0
Krasnoyarsk Territory	35	1	370	0
Irkutsk Region	39	3	329	0
Kemerovo Region	39	0	291	0
Novosibirsk Region	80	3	241	0
Omsk Region	53	0	191	0
Tomsk Region	11	0	109	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>207</b>	<b>2</b>	<b>1,022</b>	<b>293</b>
Republic of Sakha (Yakutia)	62	1	302	0
Kamchatka Territory	33	0	30	0
Primorye Territory	31	1	267	0
Khabarovsk Territory	16	0	85	0
Amur Region	24	0	129	0
Magadan Region	17	0	13	293
Sakhalin Region	13	0	166	0
Jewish Autonomous Region	2	0	23	0
Chukotka Autonomous Area	9	0	7	0

<sup>1</sup> Including State Corporation “Bank for development and foreign economic affairs (Vnesheconombank)”.

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

## 6.4. Funds Allocations

Table 6.4.1

Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

28.02.2018

of which

(millions of rubles)

	total	of which										other activities	for settlement finally
		3	4	5	6	7	8	9	10	11	12		
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	5,446,688	165,817	137,961	921,043	458,323	114,614	171,666	456,632	1,264,569	261,694	765,475	866,855	
CENTRAL FEDERAL DISTRICT	2,912,814	55,256	53,603	220,149	145,101	41,251	92,282	346,740	765,622	183,411	659,837	403,166	
Belgorod Region	32,147	0	0	16,820	588	4,681	1,377	290	2,493	46	148	5,704	
Bryansk Region	8,592	0	0	3,512	0	700	855	57	876	110	81	2,401	
Vladimir Region	13,831	30	12	4,400	898	144	1,215	66	2,375	448	611	3,644	
Voronezh Region	38,126	61	0	8,169	586	10,453	1,556	568	9,397	1,347	283	5,705	
Ivanovo Region	6,884	0	0	1,323	60	70	96	23	1,406	579	119	3,208	
Kaluga Region	17,253	9	0	3,323	167	902	278	54	7,635	763	82	4,041	
Kostroma Region	4,206	1	0	847	1,070	182	52	36	815	6	7	1,190	
Kursk Region	12,137	0	0	2,345	151	3,472	428	120	3,570	107	130	1,814	
Lipetsk Region	14,073	6	0	1,779	341	5,490	288	70	2,632	265	144	3,059	
Moscow Region	409,894	1,924	1,588	48,175	36,340	4,253	6,682	3,785	137,942	12,926	47,823	110,043	
Orel Region	10,194	0	0	3,675	62	1,533	197	57	2,548	68	54	2,000	
Ryazan Region	14,210	43	0	4,052	1,044	2,044	364	48	3,628	351	23	2,614	
Smolensk Region	14,652	0	0	8,818	382	458	92	238	2,032	132	33	2,466	
Tambov Region	10,789	0	0	2,009	1,443	3,434	72	108	1,310	149	33	2,231	
Tver Region	11,930	11	0	4,589	0	1,106	1,157	54	1,938	157	487	2,433	
Tula Region	45,520	45	0	18,130	8,453	486	586	148	2,067	10,945	68	4,591	
Yaroslavl Region	21,874	0	0	8,490	1,431	396	136	317	4,611	465	390	5,639	
Moscow	2,226,503	53,128	52,003	79,691	92,083	1,449	76,852	340,702	578,344	154,547	609,323	240,384	

Table 6.4.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	632,635	12,270	6,579	83,543	92,084	4,970	27,702	58,480	154,843	17,255	52,255	129,234
Republic of Karelia	23,544	244	0	564	1,001	80	122	35	333	43	423	20,701
Republic of Komi	7,253	18	17	762	647	598	324	114	918	36	81	3,756
Arkhangelsk Region	19,302	5,533	5,508	6,636	333	48	54	610	2,277	653	107	3,052
Nenets Autonomous Area	5,531	5,500	5,500	0	0	0	0	12	9	5	1	3
Arkhangelsk Region, excluding Nenets Autonomous Area	13,771	33	8	6,636	333	48	54	598	2,268	648	106	3,049
Vologda Region	16,466	5,410	0	3,461	228	321	304	66	2,006	111	223	4,337
Kaliningrad Region	15,684	4	0	3,596	1,116	1,725	394	469	2,782	105	992	4,499
Leningrad Region	49,545	800	800	27,951	1,656	1,318	1,893	114	7,153	1,665	609	6,387
Murmansk Region	4,825	85	85	174	1,716	5	60	56	1,019	96	333	1,280
Novgorod Region	4,784	0	0	910	814	502	83	3	669	142	528	1,132
Pskov Region	2,686	7	0	624	467	243	56	39	199	4	42	1,004
Saint Petersburg	488,546	169	169	38,866	84,105	130	24,412	56,974	137,487	14,400	48,917	83,086
SOUTHERN FEDERAL DISTRICT	386,490	2,395	2,292	89,423	50,875	22,301	5,550	6,102	136,368	8,313	2,902	62,262
Republic of Adygeya (Adygeya)	2,900	0	0	1,215	0	489	52	40	416	164	5	518
Republic of Kalmykia	171	0	0	60	0	9	31	3	39	1	2	25
Republic of Crimea	11,043	0	0	666	3,514	204	129	1,143	2,667	35	168	2,518
Krasnodar Territory	218,070	383	342	29,548	19,923	13,876	2,594	3,713	102,174	5,574	2,252	38,034
Astrakhan Region	2,712	0	0	247	585	536	35	18	644	82	68	497
Volgograd Region	20,037	1,291	1,291	4,285	0	2,464	268	453	5,242	1,604	88	4,344
Rostov Region	130,063	721	659	53,195	26,770	4,702	2,282	516	25,076	827	312	15,663
Sevastopol	1,495	0	0	207	82	21	160	218	110	26	8	663
NORTH CAUCASIAN FEDERAL DISTRICT	26,821	0	0	7,029	2,420	5,099	667	240	4,772	259	173	6,163
Republic of Dagestan	567	0	0	8	0	2	168	4	191	11	21	160
Republic of Ingushetia	29	0	0	12	0	0	0	0	1	0	0	17
Kabardino-Balkar Republic	1,056	0	0	401	0	273	12	2	252	0	11	105
Karachay-Cherkess Republic	1,612	0	0	286	291	178	127	6	637	17	1	68
Republic of North Ossetia – Alania	1,323	0	0	716	0	110	39	2	81	69	21	286
Chechen Republic	527	0	0	2	0	54	29	107	268	0	0	66
Stavropol Territory	21,708	0	0	5,604	2,128	4,482	292	117	3,343	162	120	5,460

Table 6.4.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	773,105	29,610	18,519	368,813	64,083	27,035	20,012	29,894	92,555	24,824	7,316	108,962
Republic of Bashkortostan	55,018	2,578	281	24,994	662	1,364	2,746	943	8,800	2,034	927	9,971
Mari El Republic	4,027	3	0	435	718	688	121	56	457	23	21	1,504
Republic of Mordovia	10,062	0	0	2,789	340	2,328	305	20	1,553	128	257	2,343
Republic of Tatarstan (Tatarstan)	340,136	17,124	17,124	255,131	1,462	7,254	5,348	923	22,035	8,089	1,882	20,887
Udmurt Republic	13,190	620	605	3,712	28	1,695	204	131	1,728	108	324	4,638
Chuvash Republic – Chuvashia	11,517	0	0	4,239	63	692	874	112	2,566	522	142	2,308
Perm Territory	52,199	196	177	12,519	2,124	198	896	23,699	4,387	1,755	649	5,776
Kirov Region	9,288	0	0	2,876	117	690	111	208	1,808	198	138	3,142
Nizhny Novgorod Region	114,659	138	10	19,221	25,774	2,072	2,121	948	25,120	6,847	1,566	30,853
Orenburg Region	26,330	4,104	152	3,234	92	1,047	1,097	613	10,192	65	27	5,860
Penza Region	12,879	0	0	2,766	992	3,515	459	356	1,909	1,203	27	1,651
Samara Region	75,199	85	39	16,744	28,597	3,039	4,126	1,169	6,156	2,792	791	11,698
Saratov Region	31,732	4,762	130	9,366	2,950	2,172	595	574	4,251	269	493	6,299
Ulyanovsk Region	16,871	0	0	10,786	165	280	1,010	142	1,592	792	71	2,031
URALS FEDERAL DISTRICT	304,881	34,688	33,100	104,393	7,853	4,934	10,982	3,387	32,802	8,963	32,184	64,694
Kurgan Region	9,625	4,800	4,800	1,335	108	1,063	131	12	356	103	16	1,702
Sverdlovsk Region	112,220	188	0	51,262	4,008	1,262	1,886	866	19,478	4,339	1,991	26,939
Tyumen Region	98,010	28,422	28,300	7,736	999	1,193	5,987	2,302	5,761	2,589	28,933	14,088
Khanty-Mansi Autonomous Area – Yugra	21,230	12,482	12,375	70	208	75	2,716	1,454	1,672	167	44	2,341
Yamal-Nenets Autonomous Area	10,906	825	825	70	74	2	358	180	358	83	7,929	1,028
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	65,874	15,115	15,101	7,596	716	1,116	2,913	669	3,732	2,339	20,960	10,719
Chelyabinsk Region	85,027	1,279	0	44,060	2,738	1,417	2,978	207	7,207	1,932	1,244	21,966
SIBERIAN FEDERAL DISTRICT	331,294	26,733	22,449	37,255	87,291	6,358	11,491	7,955	56,902	15,509	6,891	74,910
Altai Republic	2,331	0	0	117	6	4	21	5	1,100	7	13	1,060
Republic of Buryatia	2,707	119	0	385	2	80	110	21	698	40	53	1,199
Republic of Tuva	397	0	0	153	0	9	13	10	85	5	11	111
Republic of Khakassia	1,998	364	300	126	358	52	110	46	513	34	10	385
Altai Territory	18,551	106	100	3,294	1,680	1,612	455	367	4,968	657	87	5,325
Trans-Baikal Territory	5,706	669	0	81	154	50	156	19	1,728	402	13	2,434
Krasnoyarsk Territory	46,561	1,456	195	4,720	5,071	847	5,034	1,507	8,258	6,111	4,381	9,175
Irkutsk Region	96,254	1,379	1,024	1,140	66,417	643	2,929	1,046	9,285	1,606	474	11,334
Kemerovo Region	63,793	22,427	20,727	16,900	4,420	500	495	170	9,211	759	449	8,463

Table 6.4.1 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	45,292	109	0	4,931	6,936	1,221	1,107	3,834	11,162	1,156	592	14,244
Omsk Region	21,190	0	0	3,333	2,034	1,068	242	197	4,295	4,601	263	5,158
Tomsk Region	26,514	104	104	2,074	213	272	819	732	5,599	132	546	16,023
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>78,647</b>	<b>4,865</b>	<b>1,419</b>	<b>10,439</b>	<b>8,617</b>	<b>2,667</b>	<b>2,979</b>	<b>3,835</b>	<b>20,704</b>	<b>3,162</b>	<b>3,916</b>	<b>17,463</b>
Republic of Sakha (Yakutia)	9,119	2,619	1,262	652	1,065	51	426	1,032	1,364	113	415	1,381
Kamchatka Territory	4,997	0	0	541	733	30	161	233	482	1,516	443	856
Primorye Territory	30,057	0	0	4,260	3,007	580	483	1,729	9,832	789	1,669	7,707
Khabarovsk Territory	18,932	427	0	3,449	1,216	555	731	204	6,352	254	1,194	4,550
Amur Region	6,818	614	0	1,359	1,039	1,412	344	67	779	9	46	1,150
Magadan Region	2,960	830	0	44	990	0	91	61	711	12	72	147
Sakhalin Region	4,586	162	157	130	270	34	713	418	1,126	210	70	1,453
Jewish Autonomous Region	336	6	0	4	17	5	29	1	50	0	8	216
Chukotka Autonomous Area	842	206	0	0	279	0	0	88	7	258	0	4

<sup>1</sup> Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.

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

Table 6.4.2

### Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

28.02.2018  
(millions of rubles)

	total	of which											for settlement finality
		3 mining and quarrying of natural minerals	4 of which mining and quarrying of energy producing materials	5 manufacturing	6 electricity, gas and water supply	7 agriculture, hunting and forestry	8 construction	9 transport and communi- cations	10 wholesale and retail trade; repair services for means of transport, furnishings and private used goods	11 real estate activities	12 other activities	13	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	336,258	43,063	24,006	123,027	5,227	5,165	16,126	4,242	48,296	40,195	46,942	3,975	
CENTRAL FEDERAL DISTRICT	134,325	4,848	0	23,342	524	4,261	14,970	522	23,045	25,082	33,827	3,904	
Belgorod Region	6,374	1,225	0	4,892	0	0	0	0	257	0	0	0	
Bryansk Region	1,519	0	0	0	0	1,519	0	0	0	0	0	0	
Vladimir Region	314	0	0	314	0	0	0	0	0	0	0	0	
Voronezh Region	10,398	0	0	9,692	0	1	0	0	705	0	0	0	
Ivanovo Region	28	0	0	28	0	0	0	0	0	0	0	0	
Kaluga Region	376	0	0	32	0	0	0	0	267	0	0	78	
Kostroma Region	497	0	0	180	0	0	0	0	0	0	317	0	
Kursk Region	7	0	0	7	0	0	0	0	0	0	0	0	
Lipetsk Region	853	0	0	689	0	0	0	0	164	0	0	0	
Moscow Region	2,406	0	0	658	176	514	0	134	516	11	316	81	
Orel Region	282	0	0	206	0	0	0	0	76	0	0	0	
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0	
Smolensk Region	10	0	0	0	0	0	0	0	0	0	0	10	
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0	
Tver Region	763	0	0	763	0	0	0	0	0	0	0	0	
Tula Region	2,102	0	0	2,063	0	0	0	0	0	0	0	39	
Yaroslavl Region	160	0	0	0	128	0	0	0	32	0	0	0	
Moscow	108,237	3,623	0	3,820	220	2,228	14,970	388	21,028	25,071	33,194	3,696	

Table 6.4.2 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	47,317	3,138	3,138	22,143	0	85	130	661	4,942	14,366	1,781	71
Republic of Karelia	966	0	0	892	0	0	0	0	0	0	75	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	898	0	0	76	0	0	0	0	0	0	823	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	898	0	0	76	0	0	0	0	0	0	823	0
Vologda Region	186	0	0	171	0	15	0	0	0	0	0	0
Kaliningrad Region	10,567	0	0	9,350	0	57	0	0	1,122	0	0	38
Leningrad Region	4,123	3,138	3,138	754	0	13	0	64	131	0	0	24
Murmansk Region	1,146	0	0	51	0	0	0	188	34	0	873	0
Novgorod Region	346	0	0	0	0	0	0	0	346	0	0	0
Pskov Region	846	0	0	846	0	0	0	0	0	0	0	0
Saint Petersburg	28,239	0	0	10,005	0	0	130	408	3,310	14,366	10	8
SOUTHERN FEDERAL DISTRICT	36,832	0	0	16,899	0	0	0	2,845	16,604	0	484	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	23,470	0	0	12,398	0	0	0	2,238	8,835	0	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0	0	0
Volgograd Region	169	0	0	169	0	0	0	0	0	0	0	0
Rostov Region	13,193	0	0	4,333	0	0	0	608	7,769	0	484	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	170	0	0	7	0	0	8	0	155	0	0	0
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	8	0	0	0	0	0	8	0	0	0	0	0
Stavropol Territory	162	0	0	7	0	0	0	0	155	0	0	0



Table 6.4.2 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	18,666	2,188	2,188	10,901	4,703	51	0	0	823	0	0	0
Republic of Bashkortostan	1,028	0	0	927	0	0	0	0	101	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)	2,743	2,188	2,188	555	0	0	0	0	0	0	0	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	38	0	0	32	0	0	0	0	6	0	0	0
Perm Territory	141	0	0	141	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	9,079	0	0	4,318	4,703	0	0	0	58	0	0	0
Orenburg Region	1,324	0	0	1,273	0	51	0	0	0	0	0	0
Penza Region	14	0	0	0	0	0	0	0	14	0	0	0
Samara Region	890	0	0	290	0	0	0	0	601	0	0	0
Saratov Region	636	0	0	593	0	0	0	0	43	0	0	0
Ulyanovsk Region	2,774	0	0	2,774	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	50,201	2,122	0	37,309	0	0	1,018	0	557	0	9,194	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	30,274	1,009	0	29,265	0	0	0	0	0	0	0	0
Tyumen Region	14,705	0	0	4,955	0	0	0	0	557	0	9,194	0
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	5,018	0	0	0	0	0	0	0	0	0	5,018	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	9,687	0	0	4,955	0	0	0	0	557	0	4,175	0
Chelyabinsk Region	5,222	1,113	0	3,090	0	0	1,018	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	36,686	21,530	17,080	12,235	0	86	0	0	1,922	633	279	0
Altai Republic	29	0	0	0	0	0	0	0	0	0	29	0
Republic of Buryatia	702	702	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	161	161	0	0	0	0	0	0	0	0	0	0
Altai Territory	426	0	0	426	0	0	0	0	0	0	0	0
Trans-Baikal Territory	1,750	1,750	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	13,380	1,837	0	11,270	0	86	0	0	140	0	47	0
Irkutsk Region	2,280	0	0	39	0	0	0	0	1,608	633	0	0
Kemerovo Region	3,719	3,385	3,385	170	0	0	0	0	165	0	0	0

Table 6.4.2 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	14,187	13,695	13,695	279	0	0	0	0	10	0	203	0
Omsk Region	51	0	0	51	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>12,061</b>	<b>9,236</b>	<b>1,599</b>	<b>190</b>	<b>0</b>	<b>682</b>	<b>0</b>	<b>214</b>	<b>246</b>	<b>114</b>	<b>1,377</b>	<b>0</b>
Republic of Sakha (Yakutia)	7,386	7,386	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	593	0	0	73	0	0	0	0	0	0	520	0
Primorye Territory	847	0	0	118	0	106	0	9	192	0	423	0
Khabarovsk Territory	756	0	0	0	0	577	0	0	54	114	11	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	424	214	0	0	0	0	0	0	0	0	211	0
Sakhalin Region	2,017	1,599	1,599	0	0	0	0	205	0	0	213	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	37	37	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.  
Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 6.4.3

### Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

28.02.2018  
(millions of rubles)

	of which													for settlement finality
	total	3	4	5	6	7	8	9	10	11	12	13		
1	2	3	4	5	6	7	8	9	10	11	12	13		
THE RUSSIAN FEDERATION	23,339,867	1,424,540	1,213,550	4,669,247	1,239,251	1,660,998	1,393,721	1,695,840	3,448,813	3,494,743	4,077,629	235,084		
CENTRAL FEDERAL DISTRICT	12,609,841	568,722	505,688	1,358,346	478,847	649,180	675,975	1,097,764	1,697,169	2,569,910	3,398,026	115,901		
Belgorod Region	201,669	333	0	66,726	619	104,332	2,295	3,039	13,817	6,853	2,248	1,407		
Bryansk Region	109,729	0	0	39,437	213	50,863	1,773	838	7,118	6,319	2,100	1,067		
Vladimir Region	82,910	272	60	46,812	2,203	7,750	2,469	562	13,946	5,298	2,776	823		
Voronezh Region	270,552	352	7	66,775	3,435	85,944	8,254	3,477	42,955	45,422	11,542	2,396		
Ivanovo Region	33,867	2	0	11,772	195	1,744	3,166	493	7,527	5,935	2,152	881		
Kaluga Region	130,292	804	1	54,131	1,690	27,823	5,824	633	16,408	15,486	6,428	1,066		
Kostroma Region	25,401	65	0	8,396	275	1,598	576	682	10,809	2,225	417	358		
Kursk Region	185,625	54,797	0	23,880	262	81,554	2,392	637	17,597	2,217	1,509	780		
Lipetsk Region	132,856	62	0	31,636	673	70,581	2,267	885	15,377	9,573	1,146	656		
Moscow Region	1,426,754	2,039	1,182	243,537	88,181	60,353	86,107	30,649	330,162	243,275	316,239	26,211		
Orel Region	69,283	2	0	11,269	206	24,985	1,183	889	28,078	1,529	638	504		
Ryazan Region	85,082	240	119	38,930	444	18,837	4,724	1,821	11,747	5,775	1,643	901		
Smolensk Region	46,852	0	0	26,643	707	4,614	974	1,755	7,470	2,416	1,546	728		
Tambov Region	82,806	0	0	19,587	1,403	46,873	5,217	1,359	5,734	1,437	662	534		
Tver Region	64,999	16	0	21,285	56	20,955	2,547	528	14,238	1,985	2,511	879		
Tula Region	229,385	1,693	0	84,259	29,505	14,321	2,485	3,132	12,986	74,468	5,127	1,408		
Yaroslavl Region	162,810	67	0	63,664	13,929	13,873	4,592	2,603	19,755	7,762	35,112	1,453		
Moscow	9,268,987	507,977	504,320	499,607	334,848	12,180	539,128	1,043,784	1,121,446	2,131,936	3,004,230	73,851		

Table 6.4.3 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	2,280,466	31,453	11,897	541,551	86,406	86,266	287,343	235,489	544,626	251,688	186,733	28,911
Republic of Karelia	26,396	1,328	0	8,325	2,365	2,758	573	507	3,208	3,505	2,308	1,519
Republic of Komi	23,339	1,663	1,605	6,434	259	1,279	3,673	777	5,358	2,866	536	495
Arkhangelsk Region	49,414	6,214	6,189	20,403	636	1,076	381	1,217	7,206	1,580	9,826	874
Nenets Autonomous Area	5,746	5,517	5,517	15	0	0	4	35	62	12	99	2
Arkhangelsk Region, excluding Nenets Autonomous Area	43,668	697	672	20,388	636	1,076	377	1,182	7,144	1,568	9,728	872
Vologda Region	56,079	9,687	0	17,203	2,041	7,360	1,139	2,776	9,940	2,524	2,285	1,124
Kaliningrad Region	100,078	2,042	300	29,305	2,878	22,377	2,818	6,323	16,868	7,920	8,336	1,211
Leningrad Region	258,225	1,589	1,206	131,687	8,336	24,023	24,705	980	21,977	31,551	11,639	1,738
Murmansk Region	26,954	7,884	1,678	1,092	3,043	1,951	347	709	4,536	3,478	3,570	343
Novgorod Region	27,929	0	0	7,575	937	10,836	453	332	3,142	2,117	2,080	457
Pskov Region	25,329	410	382	5,088	283	13,212	1,258	327	2,490	1,457	529	275
Saint Petersburg	1,686,724	637	537	314,440	65,627	1,393	251,997	221,541	469,901	194,691	145,623	20,876
SOUTHERN FEDERAL DISTRICT	1,507,383	10,862	10,349	422,040	82,464	326,936	66,190	58,672	292,116	109,473	124,009	14,621
Republic of Adygeya (Adygeya)	20,110	46	0	7,538	5	5,808	678	178	2,522	2,458	597	280
Republic of Kalmykia	5,812	0	0	75	1	4,663	290	66	440	201	65	12
Republic of Crimea	41,068	0	0	3,007	6,301	3,026	1,591	13,243	9,714	1,901	1,514	770
Krasnodar Territory	839,176	3,063	2,718	192,746	36,383	189,012	37,830	20,677	180,256	60,986	110,635	7,589
Astrakhan Region	37,350	1	1	8,392	3,322	5,952	7,771	764	5,798	4,382	821	147
Volgograd Region	135,634	3,186	3,180	59,560	12	27,966	5,827	4,079	20,989	7,911	4,685	1,419
Rostov Region	423,813	4,566	4,450	149,607	36,401	90,031	11,843	19,329	71,642	30,741	5,505	4,148
Sevastopol	4,420	0	0	1,116	40	478	360	336	756	893	187	254
NORTH CAUCASIAN FEDERAL DISTRICT	307,300	2,214	465	81,716	21,550	97,570	24,599	6,382	56,551	11,605	3,344	1,769
Republic of Dagestan	25,423	231	120	7,895	0	6,621	5,404	163	4,100	285	644	80
Republic of Ingushetia	5,275	25	0	2,984	0	1,031	456	55	574	121	0	29
Kabardino-Balkar Republic	37,423	25	0	13,917	54	11,645	1,131	474	8,416	1,323	362	76
Karachay-Cherkess Republic	30,799	15	0	8,531	1,566	3,947	9,501	572	5,965	387	290	25
Republic of North Ossetia – Alania	12,569	928	0	4,832	15	2,181	932	86	2,391	759	364	79
Chechen Republic	19,962	405	345	1,610	0	11,715	4,296	297	1,459	74	80	25
Stavropol Territory	175,849	585	0	41,947	19,916	60,430	2,879	4,734	33,646	8,656	1,602	1,454

Table 6.4.3 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	2,581,394	81,345	53,955	1,137,133	150,252	298,760	113,370	91,032	314,036	249,151	115,897	30,420
Republic of Bashkortostan	294,294	25,671	15,574	135,031	7,932	36,227	15,583	6,748	30,669	22,696	10,981	2,754
Mari El Republic	60,380	17	14	15,874	589	37,657	801	434	2,795	880	931	404
Republic of Mordovia	92,085	0	0	49,769	627	19,868	4,199	813	7,622	4,001	4,594	593
Republic of Tatarstan (Tatarstan)	572,700	18,426	18,390	304,619	23,968	46,250	22,067	10,290	57,177	62,187	21,143	6,572
Udmurt Republic	79,709	2,262	2,240	42,491	201	8,073	3,158	2,207	9,120	6,896	3,984	1,319
Chuvash Republic – Chuvashia	66,951	29	0	16,360	771	9,286	5,119	1,488	8,242	22,731	2,164	760
Perm Territory	226,227	512	453	114,844	2,584	6,470	7,407	27,495	27,828	27,550	9,105	2,431
Kirov Region	45,566	39	0	14,617	449	11,786	1,398	1,576	9,125	4,362	1,282	933
Nizhny Novgorod Region	332,103	522	337	124,312	36,957	23,520	8,416	9,922	69,909	35,325	17,249	5,971
Orenburg Region	104,984	14,088	1,784	30,461	4,865	15,657	10,276	3,149	16,162	6,479	1,289	2,559
Penza Region	94,893	5	0	24,441	1,407	45,017	4,553	1,222	9,400	7,354	1,053	441
Samara Region	393,330	14,706	14,472	162,144	63,632	16,205	18,226	22,355	33,656	30,397	28,659	3,351
Saratov Region	137,302	4,924	689	57,662	5,590	18,266	6,605	2,111	24,772	8,332	7,202	1,836
Ulyanovsk Region	80,871	144	2	44,509	681	4,479	5,561	1,221	7,560	9,961	6,259	495
URALS FEDERAL DISTRICT	1,778,759	345,688	330,263	637,526	58,121	71,530	99,525	81,023	170,815	143,548	154,309	16,675
Kurgan Region	25,709	46	4	11,691	1,672	4,374	1,084	268	4,215	1,392	499	468
Sverdlovsk Region	592,358	1,357	71	338,458	16,684	15,510	26,022	13,484	79,443	71,630	23,434	6,337
Tyumen Region	783,982	330,461	330,188	82,744	21,589	21,034	49,422	64,883	39,855	48,063	121,577	4,354
Khanty-Mansi Autonomous Area – Yugra	146,977	42,849	42,675	2,011	6,901	538	23,882	43,060	9,920	8,319	8,604	893
Yamal-Nenets Autonomous Area	124,215	87,749	87,749	753	2,361	6	5,026	928	3,270	1,657	22,246	219
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	512,790	199,863	199,764	79,980	12,328	20,490	20,514	20,895	26,665	38,086	90,727	3,242
Chelyabinsk Region	376,710	13,824	0	204,634	18,175	30,612	22,997	2,388	47,302	22,463	8,799	5,516
SIBERIAN FEDERAL DISTRICT	1,678,854	278,432	214,508	369,653	312,814	93,093	96,729	64,195	269,787	124,846	47,566	21,739
Altai Republic	14,281	185	28	2,156	3,084	275	1,200	164	5,349	1,165	379	322
Republic of Buryatia	28,047	716	1	6,152	837	2,170	1,197	546	13,497	1,588	986	360
Republic of Tuva	2,745	0	0	736	22	253	72	135	1,106	94	306	22
Republic of Khakassia	11,194	978	775	1,713	313	1,000	1,098	856	3,373	1,382	342	139
Altai Territory	113,114	4,511	205	34,704	6,025	28,923	3,305	2,721	21,191	7,450	2,257	2,026
Trans-Baikal Territory	22,237	5,744	0	1,142	2,958	533	1,242	379	7,149	1,283	886	921
Krasnoyarsk Territory	379,476	36,605	2,054	108,372	100,211	15,013	27,433	8,904	31,893	37,217	10,940	2,889
Irkutsk Region	261,773	5,431	2,819	16,305	159,653	5,066	11,656	5,776	35,030	15,501	4,689	2,667
Kemerovo Region	418,679	220,038	204,576	96,104	21,392	5,408	8,829	10,390	31,449	18,588	5,128	1,353

Table 6.4.3 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	224,463	872	716	36,707	15,063	16,148	20,575	30,876	66,295	24,847	7,343	5,736
Omsk Region	106,891	0	0	45,545	2,110	11,704	16,535	1,312	15,148	11,079	1,565	1,893
Tomsk Region	95,955	3,352	3,334	20,017	1,147	6,601	3,587	2,135	38,307	4,652	12,745	3,412
FAR-EASTERN FEDERAL DISTRICT	595,870	105,824	86,426	121,282	48,798	37,664	29,989	61,284	103,712	34,521	47,747	5,047
Republic of Sakha (Yakutia)	143,391	87,444	84,371	5,217	9,962	1,037	6,247	12,204	16,786	1,010	2,708	775
Kamchatka Territory	33,646	66	0	4,243	5,510	824	405	2,177	4,514	5,765	9,970	172
Primorye Territory	197,061	499	0	70,224	12,496	15,044	4,992	28,890	35,619	9,828	17,818	1,651
Khabarovsk Territory	127,741	1,462	0	32,003	7,290	10,491	8,613	14,070	29,828	11,966	10,401	1,617
Amur Region	41,866	3,004	550	7,655	9,370	9,367	4,218	416	6,234	198	1,079	323
Magadan Region	16,400	11,114	0	329	1,692	50	228	256	2,115	92	483	41
Sakhalin Region	27,611	1,570	1,504	1,427	2,097	553	2,681	3,054	5,368	5,328	5,138	395
Jewish Autonomous Region	1,454	158	0	184	27	289	114	29	474	10	97	71
Chukotka Autonomous Area	6,701	506	0	0	353	8	2,491	189	2,775	325	52	2

<sup>1</sup> Including State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)».

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.

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

Table 6.4.4

### Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

28.02.2018  
(millions of rubles)

	of which												
	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	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	5,947,370	977,355	770,182	1,883,518	40,734	99,945	160,527	292,354	353,354	1,243,187	896,027	369	
CENTRAL FEDERAL DISTRICT	2,883,804	240,369	223,089	324,396	32,157	71,545	128,260	75,006	188,643	1,039,043	784,019	368	
Belgorod Region	31,395	4,326	0	26,864	0	45	0	9	71	79	0	0	
Bryansk Region	55,499	0	0	62	0	54,572	0	11	854	0	0	0	
Vladimir Region	7,545	0	0	7,162	0	0	0	23	0	0	361	0	
Voronezh Region	23,216	161	161	17,032	0	3,025	98	11	2,487	0	402	0	
Ivanovo Region	154	0	0	139	0	0	0	0	15	0	0	0	
Kaluga Region	12,004	0	0	89	0	618	290	0	367	10,480	0	162	
Kostroma Region	6,920	0	0	4,354	0	0	0	0	0	2,074	492	0	
Kursk Region	11,305	7,704	0	1,021	0	2,266	0	191	124	0	0	0	
Lipetsk Region	1,919	0	0	1,413	0	173	0	0	332	0	0	0	
Moscow Region	388,388	7,768	7,768	13,750	176	821	7,156	49,474	9,735	153,310	146,150	49	
Orel Region	3,109	0	0	2,820	0	0	0	0	289	0	0	0	
Ryazan Region	3,412	0	0	836	0	153	0	0	0	2,423	0	0	
Smolensk Region	1,210	0	0	1,017	0	0	0	193	0	0	0	0	
Tambov Region	2,732	0	0	2,475	0	256	0	0	0	0	0	0	
Tver Region	5,103	0	0	4,712	0	205	0	0	155	0	31	0	
Tula Region	23,702	0	0	21,734	0	1,447	0	14	51	455	0	0	
Yaroslavl Region	4,219	0	0	1,374	128	0	0	0	95	224	2,398	0	
Moscow	2,301,972	220,411	215,161	217,542	31,853	7,963	120,717	25,079	174,068	869,998	634,166	157	

Table 6.4.4 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	521,295	35,431	25,225	209,472	852	2,827	9,380	54,922	79,903	79,865	48,641	1
Republic of Karelia	16,040	0	0	13,319	0	0	0	0	0	0	2,721	0
Republic of Komi	5,197	464	464	0	0	0	0	0	280	4,454	0	0
Arkhangelsk Region	20,098	11,990	11,990	1,577	0	0	0	413	0	0	6,118	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	20,098	11,990	11,990	1,577	0	0	0	413	0	0	6,118	0
Vologda Region	14,850	10,021	0	3,797	0	689	0	0	214	0	129	0
Kaliningrad Region	64,360	772	772	43,948	0	1,924	0	8,171	5,930	3,049	567	0
Leningrad Region	25,278	10,208	10,208	3,770	0	13	0	3,571	314	7,025	376	1
Murmansk Region	31,972	1,949	1,764	1,404	0	0	0	9,913	91	770	17,844	0
Novgorod Region	16,674	0	0	16,322	0	0	0	0	352	0	0	0
Pskov Region	1,776	27	27	1,749	0	0	0	0	0	0	0	0
Saint Petersburg	325,050	0	0	123,587	852	201	9,380	32,854	72,722	64,567	20,886	0
SOUTHERN FEDERAL DISTRICT	265,485	4,231	4,231	107,107	0	629	28	118,686	11,378	19,652	3,775	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	45	0	0	10	0	0	0	36	0	0	0	0
Krasnodar Territory	183,382	0	0	58,964	0	204	0	100,726	8,170	14,843	475	0
Astrakhan Region	4,929	0	0	0	0	0	28	42	1,091	2,983	785	0
Volgograd Region	416	0	0	219	0	1	0	96	99	0	0	0
Rostov Region	76,698	4,231	4,231	47,914	0	423	0	17,786	2,017	1,823	2,503	0
Sevastopol	15	0	0	0	0	0	0	0	0	2	14	0
NORTH CAUCASIAN FEDERAL DISTRICT	21,994	0	0	16,190	0	354	2,447	0	137	0	2,865	0
Republic of Dagestan	7,849	0	0	7,849	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,894	0	0	3,845	0	49	0	0	0	0	0	0
Karachay-Cherkess Republic	1,611	0	0	1,611	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	22	0	0	0	0	0	0	0	0	0	22	0
Chechen Republic	2,447	0	0	0	0	0	2,447	0	0	0	0	0
Stavropol Territory	6,170	0	0	2,884	0	306	0	0	137	0	2,843	0



Table 6.4.4 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	713,456	202,923	195,198	428,895	4,791	1,395	1,655	21,520	35,286	15,321	1,670	0
Republic of Bashkortostan	51,620	2,609	0	44,457	30	632	0	0	7	3,016	869	0
Mari El Republic	3,809	0	0	3,619	0	180	0	0	10	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	181,237	0	0	143,426	0	0	0	0	30,716	7,095	0	0
Udmurt Republic	191,510	191,510	191,510	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	3,051	0	0	406	0	0	0	0	19	2,626	0	0
Perm Territory	146,940	0	0	146,424	0	0	51	0	0	465	0	0
Kirov Region	6,059	0	0	4,390	0	0	0	0	0	1,669	0	0
Nizhny Novgorod Region	32,346	0	0	19,289	4,703	0	1,592	6,574	142	36	9	0
Orenburg Region	59,578	1,063	958	58,100	58	356	0	0	0	0	0	0
Penza Region	1,515	0	0	223	0	227	0	0	1,066	0	0	0
Samara Region	7,710	0	0	3,673	0	0	11	0	3,235	1	789	0
Saratov Region	9,660	7,741	2,730	1,829	0	0	0	0	91	0	0	0
Ulyanovsk Region	18,420	0	0	3,060	0	0	0	14,946	0	412	3	0
URALS FEDERAL DISTRICT	869,317	228,023	208,289	516,118	2,933	0	17,629	0	19,907	66,604	18,103	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	342,229	2,974	0	335,321	0	0	0	0	479	299	3,155	0
Tyumen Region	452,870	208,289	208,289	136,715	249	0	9,599	0	16,994	66,305	14,720	0
Khanty-Mansi Autonomous Area – Yugra	25,412	18,426	18,426	0	55	0	0	0	6,931	0	0	0
Yamal-Nenets Autonomous Area	205,323	128,474	128,474	0	0	0	0	0	0	66,305	10,545	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	222,135	61,389	61,389	136,715	195	0	9,599	0	10,062	0	4,175	0
Chelyabinsk Region	74,218	16,760	0	44,082	2,684	0	8,030	0	2,434	0	227	0
SIBERIAN FEDERAL DISTRICT	438,885	173,778	96,501	233,610	0	1,579	841	0	16,824	9,699	2,554	0
Altai Republic	706	0	0	0	0	0	0	0	665	0	41	0
Republic of Buryatia	731	702	0	28	0	0	0	0	0	0	0	0
Republic of Tuva	1,973	1,973	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	821	546	0	3	0	0	0	0	0	193	80	0
Altai Territory	2,583	0	0	1,720	0	839	0	0	5	0	19	0
Trans-Baikal Territory	46,863	46,863	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	187,952	21,523	0	165,747	0	85	0	0	459	25	114	0
Irkutsk Region	34,130	5,669	0	15,015	0	394	0	0	12,234	633	186	0
Kemerovo Region	133,178	82,425	82,425	46,297	0	261	807	0	3,388	0	0	0

Table 6.4.4 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	29,250	14,073	14,073	4,623	0	0	34	0	0	8,425	2,095	0
Omsk Region	205	0	0	178	0	0	0	0	4	5	18	0
Tomsk Region	492	3	3	0	0	0	0	0	70	420	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>233,135</b>	<b>92,600</b>	<b>17,649</b>	<b>47,732</b>	<b>0</b>	<b>21,616</b>	<b>286</b>	<b>22,220</b>	<b>1,276</b>	<b>13,005</b>	<b>34,399</b>	<b>0</b>
Republic of Sakha (Yakutia)	67,332	67,298	9,870	34	0	0	0	0	0	0	0	0
Kamchatka Territory	5,797	3,312	0	1,365	0	0	0	0	0	0	1,120	0
Primorye Territory	60,013	0	0	1,465	0	120	8	21,429	1,166	9,102	26,723	0
Khabarovsk Territory	82,842	11,563	0	41,375	0	21,497	278	217	111	2,099	5,702	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	1,809	1,232	0	0	0	0	0	0	0	0	577	0
Sakhalin Region	10,897	7,779	7,779	465	0	0	0	574	0	1,803	276	0
Jewish Autonomous Region	344	344	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	4,100	1,072	0	3,029	0	0	0	0	0	0	0	0

<sup>1</sup> Including State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)».

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.  
Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 6.4.5

### Overdue Debt on Ruble-Denominated Loans to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

28.02.2018

(millions of rubles)

	total	of which										other activities	for settlement finality
		3	4	5	6	7	8	9	10	11	12		
1	2	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			13
THE RUSSIAN FEDERATION	1,930,891	23,639	5,163	290,060	20,579	158,268	294,030	62,379	465,623	380,045	223,537	12,731	12,731
CENTRAL FEDERAL DISTRICT	1,046,480	4,330	2,227	113,482	6,879	41,896	174,123	14,538	240,326	288,609	158,214	4,083	4,083
Belgorod Region	3,791	0	0	778	0	101	262	176	1,160	1,252	43	19	19
Bryansk Region	3,214	0	0	947	0	772	137	361	743	27	39	187	187
Vladimir Region	9,747	10	0	4,911	24	2,244	223	124	1,449	420	316	27	27
Voronezh Region	25,873	0	0	14,411	4	4,304	680	277	3,614	1,990	443	150	150
Ivanovo Region	5,821	0	0	1,221	0	600	1,241	64	1,694	435	533	33	33
Kaluga Region	12,594	240	0	7,846	9	1,184	1,752	278	848	247	144	47	47
Kostroma Region	4,084	8	0	593	5	165	109	114	2,968	65	27	30	30
Kursk Region	5,069	0	0	515	31	2,958	226	101	922	262	39	14	14
Lipetsk Region	5,968	17	0	677	42	683	764	156	2,889	418	249	73	73
Moscow Region	130,737	460	307	25,619	1,383	6,262	23,756	5,288	32,753	17,088	17,540	588	588
Orel Region	3,218	0	0	271	1	1,075	254	256	1,263	43	12	42	42
Ryazan Region	6,606	7	0	867	0	1,590	502	525	2,536	242	237	100	100
Smolensk Region	8,851	0	0	2,301	1	2,328	383	354	2,525	472	470	17	17
Tambov Region	5,971	0	0	406	0	1,951	2,979	52	460	16	53	53	53
Tver Region	11,257	0	0	4,036	24	1,196	303	132	4,479	143	875	69	69
Tula Region	14,210	26	0	3,512	0	7,276	127	679	1,999	189	230	171	171
Yaroslavl Region	12,025	0	0	1,656	1,731	2,823	1,721	308	1,863	1,530	240	153	153
Moscow	777,443	3,563	1,919	42,915	3,624	4,384	138,702	5,293	176,158	263,769	136,724	2,310	2,310

Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	227,260	139	10	34,880	1,855	15,753	26,633	32,746	56,712	35,560	21,392	1,589
Republic of Karelia	3,572	40	0	653	20	1,825	33	78	790	36	73	25
Republic of Komi	3,672	0	0	68	0	83	263	77	1,515	1,626	8	32
Arkhangelsk Region	2,441	0	0	806	30	227	178	80	905	54	49	110
Nenets Autonomous Area	21	0	0	0	0	0	0	0	8	0	12	1
Arkhangelsk Region, excluding Nenets Autonomous Area	2,420	0	0	806	30	227	178	80	897	54	38	110
Vologda Region	8,784	0	0	1,315	0	3,656	419	193	2,605	363	118	116
Kaliningrad Region	15,334	39	0	6,473	0	3,058	1,291	93	3,222	1,116	40	3
Leningrad Region	27,275	1	0	13,257	10	3,441	4,659	305	3,740	1,749	60	54
Murmansk Region	3,462	0	0	188	223	1,729	140	33	999	48	44	58
Novgorod Region	3,502	0	0	316	0	1,081	89	94	349	1,434	63	74
Pskov Region	4,430	0	0	2,277	0	356	371	28	1,294	54	34	16
Saint Petersburg	154,789	58	10	9,528	1,571	297	19,191	31,765	41,294	29,080	20,903	1,101
SOUTHERN FEDERAL DISTRICT	126,966	361	218	30,666	9,536	20,652	12,914	2,816	33,604	7,942	7,037	1,438
Republic of Adygeya (Adygeya)	3,069	0	0	861	0	591	102	19	1,039	195	237	26
Republic of Kalmykia	1,856	0	0	19	0	1,375	132	26	149	118	37	0
Republic of Crimea	5,900	0	0	60	0	45	784	0	4,974	4	32	1
Krasnodar Territory	60,703	138	0	10,363	7,523	12,732	7,310	1,367	12,189	3,953	4,484	644
Astrakhan Region	6,187	1	1	1,315	1,890	1,087	501	72	1,124	94	101	3
Volgograd Region	12,023	7	7	2,146	1	521	1,553	560	4,382	1,313	1,374	165
Rostov Region	37,129	215	210	15,891	121	4,302	2,532	772	9,720	2,265	713	598
Sevastopol	99	0	0	10	0	0	0	0	28	0	59	2
NORTH CAUCASIAN FEDERAL DISTRICT	57,318	873	95	16,274	108	19,133	5,277	795	13,003	951	821	83
Republic of Dagestan	11,430	102	95	4,519	0	4,456	248	32	1,925	61	87	0
Republic of Ingushetia	2,304	25	0	211	0	983	452	53	460	120	0	0
Kabardino-Balkar Republic	21,123	25	0	7,535	30	7,130	476	343	4,945	382	249	9
Karachay-Cherkess Republic	4,478	15	0	1,226	0	1,529	26	90	1,509	5	78	0
Republic of North Ossetia – Alania	2,875	108	0	572	14	796	774	6	476	59	58	11
Chechen Republic	5,613	60	0	49	0	2,872	2,376	3	186	3	64	0
Stavropol Territory	9,495	539	0	2,162	64	1,367	926	267	3,503	322	283	63

Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	206,913	902	656	35,806	1,357	32,496	19,168	4,794	53,049	30,811	26,126	2,405
Republic of Bashkortostan	14,567	120	120	2,229	577	4,852	1,309	652	3,733	713	203	178
Mari El Republic	3,003	14	14	830	0	354	37	65	867	669	154	14
Republic of Mordovia	6,982	0	0	880	0	3,000	494	136	1,984	259	223	6
Republic of Tatarstan (Tatarstan)	23,672	8	0	6,691	0	2,032	4,061	828	3,714	4,184	1,362	792
Udmurt Republic	5,519	0	0	191	0	366	2,467	69	1,156	218	1,000	54
Chuvash Republic – Chuvashia	21,143	0	0	736	543	297	199	497	2,447	15,570	796	58
Perm Territory	22,354	2	0	4,199	123	957	3,388	342	9,627	2,983	582	151
Kirov Region	8,921	2	0	2,011	1	4,695	289	229	1,324	173	153	43
Nizhny Novgorod Region	20,970	419	327	1,898	74	3,322	1,679	315	10,803	1,141	1,031	289
Orenburg Region	18,958	54	7	6,807	1	6,348	751	226	3,299	699	363	412
Penza Region	3,878	0	0	463	38	958	636	97	1,166	425	70	23
Samara Region	33,219	62	3	1,917	0	2,671	1,509	652	6,618	2,622	16,933	234
Saratov Region	18,259	218	183	4,510	0	1,515	2,213	385	5,103	1,030	3,166	119
Ulyanovsk Region	5,468	2	2	2,446	0	1,129	134	300	1,210	125	89	32
URALS FEDERAL DISTRICT	93,935	605	575	23,708	339	3,529	18,911	1,992	33,078	4,421	5,674	1,677
Kurgan Region	5,706	0	0	3,067	0	441	397	83	1,449	166	76	27
Sverdlovsk Region	35,524	14	14	4,714	153	638	4,251	462	18,234	2,612	4,039	407
Tyumen Region	26,456	591	561	1,969	185	560	12,366	1,227	7,058	919	1,038	543
Khanty-Mansi Autonomous Area – Yugra	13,207	59	59	272	183	65	6,449	827	3,866	615	631	239
Yamal-Nenets Autonomous Area	4,054	7	7	200	0	4	2,468	176	981	106	47	65
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	9,195	525	495	1,497	2	491	3,450	224	2,211	198	360	239
Chelyabinsk Region	26,249	0	0	13,957	1	1,890	1,898	220	6,338	724	521	700
SIBERIAN FEDERAL DISTRICT	131,940	15,505	1,054	24,074	459	18,165	30,460	2,282	27,091	10,573	2,049	1,282
Altai Republic	2,547	158	0	540	0	116	498	13	1,045	85	75	17
Republic of Buryatia	4,255	521	1	1,453	24	369	428	46	544	675	184	12
Republic of Tuva	324	0	0	10	2	42	5	48	174	32	10	1
Republic of Khakassia	2,181	0	0	1,175	0	246	98	43	567	14	7	31
Altai Territory	22,866	0	0	5,899	2	12,535	738	224	2,871	115	274	208
Trans-Baikal Territory	1,651	2	0	254	0	91	62	82	1,061	55	44	0
Krasnoyarsk Territory	13,622	12	0	4,387	5	1,187	1,532	500	4,322	1,399	152	126
Irkutsk Region	10,044	25	25	3,041	0	402	1,631	350	3,616	514	313	152

Table 6.4.5 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region	25,501	14,782	1,023	2,311	4	463	658	132	3,085	3,755	155	156
Novosibirsk Region	27,421	1	1	3,189	13	2,009	9,950	582	7,354	3,296	669	358
Omsk Region	18,745	0	0	1,156	409	444	13,993	83	1,731	586	148	195
Tomsk Region	2,783	4	4	662	0	261	867	179	720	48	17	25
FAR-EASTERN FEDERAL DISTRICT	40,080	925	328	11,171	46	6,644	6,544	2,415	8,759	1,177	2,224	174
Republic of Sakha (Yakutia)	3,410	371	0	1,110	3	357	470	133	750	58	104	53
Kamchatka Territory	2,658	66	0	364	40	6	65	440	664	254	758	0
Primorye Territory	10,698	85	0	1,237	0	1,109	1,213	1,625	4,374	699	323	33
Khabarovsk Territory	18,103	0	0	7,740	0	4,941	2,403	93	2,086	151	654	35
Amur Region	1,858	0	0	26	3	36	1,230	62	384	4	97	16
Magadan Region	505	74	0	200	0	22	37	22	140	9	2	0
Sakhalin Region	2,494	328	328	393	0	36	1,109	36	317	1	238	36
Jewish Autonomous Region	304	0	0	102	0	136	16	5	39	2	4	0
Chukotka Autonomous Area	49	0	0	0	0	0	0	0	5	0	44	0

<sup>1</sup> Including State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)».

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.

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

Table 6.4.6

### Overdue Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

28.02.2018  
(millions of rubles)

	of which											for settlement finality
	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 communi- cations	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	156,759	13,576	13,559	43,054	458	20,414	10,017	16,194	10,911	35,090	7,046	0
CENTRAL FEDERAL DISTRICT	72,418	0	0	15,326	458	5,107	9,906	593	8,545	26,478	6,005	0
Belgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Bryansk Region	9	0	0	0	0	0	0	9	0	0	0	0
Vladimir Region	3,481	0	0	3,458	0	0	0	23	0	0	0	0
Voronezh Region	98	0	0	0	0	0	98	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	3,674	0	0	0	0	359	0	0	0	3,315	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	254	0	0	0	0	0	0	0	254	0	0	0
Moscow Region	7,044	0	0	161	0	3	3,958	514	1,818	586	5	0
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	836	0	0	836	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	1,825	0	0	1,670	0	0	0	0	155	0	0	0
Tula Region	14	0	0	0	0	0	0	14	0	0	0	0
Yaroslavl Region	73	0	0	0	0	0	0	0	0	48	25	0
Moscow	55,109	0	0	9,201	458	4,746	5,849	33	6,318	22,529	5,975	0







Table 6.4.6 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region	553	553	553	0	0	0	0	0	0	0	0	0
Novosibirsk Region	1,132	0	0	1,098	0	0	34	0	0	0	0	0
Omsk Region	26	0	0	0	0	0	0	0	4	5	17	0
Tomsk Region	3	3	3	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	14,392	549	549	34	0	13,790	8	5	5	0	0	0
Republic of Sakha (Yakutia)	583	549	549	34	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	16	0	0	0	0	0	8	5	3	0	0	0
Khabarovsk Territory	13,792	0	0	0	0	13,790	0	0	2	0	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> Including State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)».

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.

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

Table 6.4.7

(millions of rubles)

	28.02.2018													
	volume of extended loans							debt						
	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	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
1	2	3	4	5	6	7	8	9	10	11	12	13		
THE RUSSIAN FEDERATION	824,797	58,582	13,148	28	4,157,789	366,993	158,315	3,170	655,831	28,235	24,791	158		
CENTRAL FEDERAL DISTRICT	339,927	12,509	4,684	28	1,732,204	87,709	99,266	2,891	332,693	6,466	19,805	22		
Belgorod Region	7,036	1,091	0	0	44,505	5,033	159	0	3,017	304	0	0		
Bryansk Region	3,944	624	0	0	24,985	6,448	927	854	1,984	225	9	0		
Vladimir Region	5,157	484	35	0	29,869	2,978	883	0	3,516	329	0	0		
Voronezh Region	14,166	1,141	0	0	104,946	9,322	252	0	8,059	528	98	0		
Ivanovo Region	4,774	601	0	0	19,611	2,827	15	8	2,640	153	0	0		
Kaluga Region	4,422	339	21	0	29,978	3,535	3,954	0	3,190	352	3,674	0		
Kostroma Region	2,076	440	317	0	14,102	1,826	317	0	3,197	375	0	0		
Kursk Region	4,574	876	0	0	27,899	4,942	327	0	3,507	405	0	0		
Lipetsk Region	4,719	379	132	0	34,193	2,338	134	0	3,244	155	0	0		
Moscow Region	47,513	1,081	436	0	244,222	11,864	14,111	346	31,821	1,257	1,943	1		
Orel Region	4,359	329	0	0	17,715	1,985	29	0	1,703	192	0	0		
Ryazan Region	4,862	641	0	0	30,189	3,787	153	0	4,175	421	0	0		
Smolensk Region	4,009	375	10	0	17,890	2,421	194	0	3,679	361	0	0		
Tambov Region	3,314	368	0	0	30,621	2,695	2,475	0	5,288	128	0	0		
Tver Region	3,807	867	0	0	14,005	2,592	236	31	2,312	180	0	0		
Tula Region	4,923	599	0	0	32,332	3,501	1	1	7,399	197	0	0		
Yaroslavl Region	6,588	422	32	0	33,874	3,053	368	0	5,503	360	73	0		
Moscow	209,684	1,852	3,701	28	981,265	16,561	74,730	1,652	238,458	542	14,008	21		

Table 6.4.7 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	90,936	4,380	2,911	0	444,396	21,437	24,958	8	86,189	1,352	2,770	1
Republic of Karelia	2,002	186	0	0	14,238	1,239	0	0	2,565	38	0	0
Republic of Komi	2,108	506	0	0	10,170	2,254	0	0	3,020	89	0	0
Arkhangelsk Region	3,999	624	0	0	8,279	2,301	0	0	778	110	0	0
Nenets Autonomous Area	31	24	0	0	212	101	0	0	2	1	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	3,968	600	0	0	8,067	2,201	0	0	776	108	0	0
Vologda Region	5,194	935	171	0	21,013	3,100	1,136	0	3,842	280	0	0
Kaliningrad Region	6,357	476	140	0	44,039	2,970	2,909	5	8,355	253	132	0
Leningrad Region	6,977	297	20	0	40,259	1,332	505	1	11,876	129	377	1
Murmansk Region	1,844	212	51	0	6,864	1,127	136	0	1,146	115	0	0
Novgorod Region	1,314	116	0	0	6,396	1,047	8	0	1,748	66	8	0
Pskov Region	1,063	130	0	0	10,254	973	0	0	1,791	64	0	0
Saint Petersburg	60,079	897	2,530	0	282,883	5,094	20,265	1	51,068	208	2,252	0
SOUTHERN FEDERAL DISTRICT	73,739	8,122	2,899	0	380,393	50,374	4,968	30	51,595	4,555	714	30
Republic of Adygeya (Adygeya)	1,286	64	0	0	11,063	1,191	0	0	2,375	139	0	0
Republic of Kalmykia	170	36	0	0	4,604	897	0	0	717	402	0	0
Republic of Crimea	3,075	306	0	0	8,436	836	45	0	670	5	45	0
Krasnodar Territory	33,116	3,541	2,642	0	176,526	22,628	3,565	30	29,120	1,526	551	30
Astrakhan Region	1,378	625	0	0	22,147	3,034	781	0	1,929	537	0	0
Volgograd Region	11,178	701	151	0	46,565	4,681	318	0	4,045	387	99	0
Rostov Region	22,447	2,779	106	0	108,541	16,858	244	0	12,640	1,558	19	0
Sevastopol	1,089	69	0	0	2,512	250	15	0	99	1	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	12,551	1,729	0	0	139,513	15,593	691	0	20,355	2,190	0	0
Republic of Dagestan	461	93	0	0	12,686	1,640	0	0	5,769	439	0	0
Republic of Ingushetia	27	16	0	0	408	150	0	0	124	61	0	0
Kabardino-Balkar Republic	617	71	0	0	17,343	1,936	0	0	6,643	424	0	0
Karachay-Cherkess Republic	954	75	0	0	17,504	961	0	0	941	209	0	0
Republic of North Ossetia – Alania	613	131	0	0	6,246	1,299	22	0	873	353	0	0
Chechen Republic	417	0	0	0	10,772	343	0	0	346	67	0	0
Stavropol Territory	9,462	1,344	0	0	74,553	9,264	669	0	5,660	636	0	0

Table 6.4.7 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	137,965	12,692	227	0	664,546	77,801	8,716	23	74,022	5,340	656	6
Republic of Bashkortostan	13,786	910	101	0	71,143	7,763	141	0	5,594	479	0	0
Mari El Republic	1,622	320	0	0	14,938	1,616	3,629	0	2,381	679	0	0
Republic of Mordovia	3,482	308	0	0	25,978	2,088	0	0	2,138	204	0	0
Republic of Tatarstan (Tatarstan)	27,519	1,616	0	0	111,068	9,102	115	0	6,628	595	97	0
Udmurt Republic	7,515	1,365	0	0	26,857	4,781	0	0	1,232	132	0	0
Chuvash Republic – Chuvashia	4,255	532	6	0	17,213	3,501	19	0	1,425	148	0	0
Perm Territory	9,716	1,863	0	0	42,459	8,624	1,493	0	6,604	560	534	0
Kirov Region	4,799	762	0	0	22,259	4,794	1,669	0	3,397	501	0	0
Nizhny Novgorod Region	22,136	1,299	10	0	102,434	12,671	125	20	11,354	553	5	5
Orenburg Region	7,066	1,422	51	0	36,202	6,684	356	0	4,567	436	0	0
Penza Region	3,534	504	14	0	24,951	4,749	570	0	1,864	293	0	0
Samara Region	19,873	411	45	0	92,787	2,501	560	0	15,521	262	15	0
Saratov Region	8,200	1,085	0	0	49,109	7,211	36	0	8,972	411	5	0
Ulyanovsk Region	4,460	294	0	0	27,149	1,715	3	3	2,343	87	0	0
URALS FEDERAL DISTRICT	52,125	4,878	1,018	0	283,345	31,086	12,897	112	32,750	3,499	491	17
Kurgan Region	1,639	495	0	0	10,575	2,341	0	0	2,330	172	0	0
Sverdlovsk Region	22,471	1,540	0	0	110,112	8,838	1,124	112	14,407	690	236	17
Tyumen Region	10,715	1,103	0	0	83,975	12,266	315	0	9,271	1,909	0	0
Khanty-Mansi Autonomous Area – Yugra	3,387	342	0	0	27,761	4,775	120	0	4,149	1,278	0	0
Yamal-Nenets Autonomous Area	633	82	0	0	3,898	1,408	0	0	1,233	300	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6,695	679	0	0	52,315	6,083	195	0	3,889	330	0	0
Chelyabinsk Region	17,300	1,740	1,018	0	78,683	7,641	11,459	0	6,742	728	255	0
SIBERIAN FEDERAL DISTRICT	88,604	9,296	971	0	360,186	52,571	2,823	84	47,223	3,419	337	80
Altai Republic	910	55	29	0	7,036	527	28	0	2,061	124	0	0
Republic of Buryatia	1,653	561	0	0	10,152	3,949	0	0	1,217	255	0	0
Republic of Tuva	207	116	0	0	1,756	1,131	0	0	118	72	0	0
Republic of Khakassia	876	380	0	0	7,387	2,189	276	80	1,728	157	276	80
Altai Territory	9,872	895	0	0	44,034	6,038	24	3	8,154	326	21	0
Trans-Baikal Territory	1,944	790	0	0	9,863	4,221	0	0	1,265	442	0	0

Table 6.4.7 (end)  
(млн руб.)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	17,722	1,758	255	0	70,882	9,240	534	0	7,563	689	0	0
Irkutsk Region	12,628	1,251	672	0	51,771	7,545	1,390	0	4,900	439	0	0
Kemerovo Region	5,808	456	0	0	30,428	3,192	22	0	6,242	229	0	0
Novosibirsk Region	23,988	894	16	0	78,234	5,137	54	0	8,708	130	34	0
Omsk Region	7,662	1,609	0	0	28,478	6,315	7	1	3,622	453	6	0
Tomsk Region	5,332	531	0	0	20,164	3,088	490	0	1,646	103	0	0
FAR-EASTERN FEDERAL DISTRICT	28,949	4,976	437	0	153,206	30,422	3,996	22	11,004	1,413	19	2
Republic of Sakha (Yakutia)	3,530	1,135	0	0	19,837	5,210	0	0	1,728	246	0	0
Kamchatka Territory	1,794	218	67	0	12,070	2,044	419	0	1,060	52	0	0
Primorye Territory	10,435	1,332	151	0	50,982	8,549	1,637	18	4,891	539	16	0
Khabarovsk Territory	6,308	803	74	0	36,817	6,146	998	4	1,779	199	2	2
Amur Region	3,330	704	0	0	13,650	3,876	0	0	360	138	0	0
Magadan Region	938	128	119	0	3,509	912	379	0	182	45	0	0
Sakhalin Region	2,153	524	0	0	14,439	2,870	465	0	878	150	0	0
Jewish Autonomous Region	265	116	0	0	1,086	593	0	0	120	41	0	0
Chukotka Autonomous Area	196	15	26	0	816	221	98	0	5	4	0	0

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

Table 6.4.8

## Outstanding Amount of Loans Granted to Resident Individuals

		28.02.2018																		
		rubles					foreign currency													
1	2	3	4	5	6	7	8	9	10	11	12	13								
													including					including		
													housing loans		including overdue loans		of which: mortgage loans	housing loans		including overdue loans
total		total		total	total		total	total		total	total									
		of which: against the pledge of claims under share construction participation agreements		of which: against the pledge of claims under share construction participation agreements		of which: against the pledge of claims under share construction participation agreements		of which: against the pledge of claims under share construction participation agreements		of which: against the pledge of claims under share construction participation agreements		including overdue loans								
THE RUSSIAN FEDERATION	12,241,158	5,300,738	5,272,034	56,635	1,128,157	3,933	92,466	39,972	38,724	13,246	1,017	404								
CENTRAL FEDERAL DISTRICT	3,566,641	1,538,487	1,531,338	18,268	428,153	1,561	70,016	29,272	28,479	9,315	722	277								
Belgorod Region	103,488	34,635	34,235	270	5,289	15	133	110	110	47	0	0								
Bryansk Region	71,852	29,948	29,753	198	7,514	13	297	67	60	11	0	0								
Vladimir Region	88,758	36,743	36,463	362	7,542	13	143	94	91	36	3	0								
Voronezh Region	152,169	67,421	67,090	809	16,242	159	283	115	115	12	3	0								
Ivanovo Region	59,266	23,889	23,837	199	5,119	16	401	56	49	28	0	0								
Kaluga Region	91,459	43,793	43,642	333	9,696	22	269	194	183	77	1	0								
Kostroma Region	40,369	16,623	16,561	100	3,137	5	7	0	0	0	0	0								
Kursk Region	76,673	29,960	29,665	302	4,569	8	53	33	33	15	0	0								
Lipetsk Region	72,929	28,649	28,416	219	5,935	18	59	34	31	15	0	0								
Moscow Region	922,191	419,836	418,764	5,325	116,532	446	13,582	7,568	7,416	3,078	224	66								
Orel Region	50,273	21,286	21,148	76	4,394	8	68	52	52	5	7	0								
Ryazan Region	83,253	38,674	38,574	189	11,836	18	135	109	109	42	21	0								
Smolensk Region	68,316	31,006	30,862	255	6,248	36	133	81	64	31	6	5								
Tambov Region	62,336	25,081	24,882	108	5,377	7	65	44	44	6	0	0								
Tver Region	94,081	43,049	43,001	293	8,775	19	191	141	141	70	0	0								
Tula Region	115,927	45,478	45,357	293	11,194	45	231	166	155	8	3	0								
Yaroslavl Region	84,811	35,155	35,052	323	7,173	46	111	77	68	14	0	0								
Moscow	1,328,488	567,259	564,035	8,615	191,579	667	53,854	20,330	19,757	5,820	453	206								

(millions of rubles)

Table 6.4.8 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	1,420,506	645,391	643,647	4,856	190,603	495	12,020	5,178	5,026	1,784	225	92
Republic of Karelia	59,336	24,429	24,373	169	5,080	5	35	26	26	7	0	0
Republic of Komi	98,609	46,721	46,333	294	7,419	12	39	29	29	21	0	0
Arkhangelsk Region	114,321	53,271	53,121	298	9,357	9	104	74	74	18	8	0
Nenets Autonomous Area	5,788	3,083	3,079	11	424	2	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	108,533	50,188	50,043	287	8,933	7	104	74	74	18	8	0
Vologda Region	99,211	43,671	43,480	457	6,735	22	112	91	91	70	0	0
Kaliningrad Region	79,673	31,738	31,618	179	7,731	15	2,188	367	355	100	39	10
Leningrad Region	180,503	81,105	80,898	544	26,191	62	829	420	408	179	14	7
Murmansk Region	86,444	30,131	30,068	200	7,127	17	112	84	75	21	2	0
Novgorod Region	45,817	17,840	17,768	130	3,892	5	40	27	27	19	1	1
Pskov Region	41,762	16,397	16,360	139	3,928	9	26	9	8	3	0	0
Saint Petersburg	614,828	300,087	299,628	2,445	113,145	338	8,536	4,051	3,933	1,345	160	73
SOUTHERN FEDERAL DISTRICT	1,022,094	374,542	371,855	4,172	81,241	215	2,137	1,028	1,002	272	24	8
Republic of Adygeya (Adygeya)	30,173	8,713	8,668	122	1,726	4	25	14	14	2	0	0
Republic of Kalmykia	23,503	9,573	9,528	111	2,024	0	34	18	18	8	0	0
Republic of Crimea	17,186	4,145	4,097	2	1,417	0	240	4	0	0	0	0
Krasnodar Territory	405,478	144,153	143,039	1,922	36,533	128	840	451	443	159	7	2
Astrakhan Region	75,915	28,056	27,860	232	3,918	9	54	28	28	9	0	0
Volgograd Region	160,868	63,691	63,408	623	11,129	25	193	66	66	26	17	6
Rostov Region	303,988	114,666	113,710	1,159	24,112	48	749	447	433	67	0	0
Sevastopol	4,985	1,545	1,545	3	381	0	2	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	347,408	119,736	118,446	1,844	19,342	91	763	513	472	181	0	0
Republic of Dagestan	45,265	17,193	17,165	373	2,764	38	137	110	106	0	0	0
Republic of Ingushetia	4,541	856	840	10	245	0	0	0	0	0	0	0
Kabardino-Balkar Republic	34,875	12,622	12,304	82	2,021	1	103	84	82	50	0	0
Karachay-Cherkess Republic	22,196	7,301	7,131	208	715	5	13	10	10	4	0	0
Republic of North Ossetia – Alania	39,596	13,906	13,752	262	2,489	16	27	15	4	0	0	0
Chechen Republic	23,388	2,986	2,977	70	352	0	140	30	30	0	0	0
Stavropol Territory	177,548	64,873	64,277	839	10,755	30	343	264	241	128	0	0



Table 6.4.8 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	2,287,658	1,025,558	1,018,034	9,197	184,178	631	2,713	1,532	1,453	611	37	27
Republic of Bashkortostan	328,799	145,703	144,191	1,222	27,392	45	340	116	115	27	0	0
Mari El Republic	45,513	22,839	22,752	114	3,429	5	44	31	31	6	0	0
Republic of Mordovia	51,633	24,903	24,638	153	5,883	7	78	49	45	12	0	0
Republic of Tatarstan (Tatarstan)	316,279	145,157	144,240	1,192	27,180	36	152	80	80	19	8	8
Udmurt Republic	130,008	59,526	58,964	405	8,667	10	69	31	31	17	0	0
Chuvash Republic – Chuvashia	96,120	53,083	52,906	288	12,958	45	102	76	76	34	5	5
Perm Territory	234,886	99,088	98,292	1,664	16,508	82	394	279	269	137	7	4
Kirov Region	93,053	44,792	44,400	346	8,466	30	31	19	19	1	0	0
Nizhny Novgorod Region	239,685	104,890	103,710	853	19,144	54	346	203	197	99	4	4
Orenburg Region	162,714	71,634	71,308	508	10,224	9	95	64	64	47	4	4
Penza Region	84,396	35,983	35,666	222	7,465	15	115	65	60	9	7	0
Samara Region	253,303	107,538	106,937	1,231	19,755	162	682	339	288	145	3	3
Saratov Region	157,131	65,492	65,285	661	8,580	101	184	108	107	31	0	0
Ulyanovsk Region	94,139	44,930	44,746	338	8,528	30	81	74	74	27	0	0
URALS FEDERAL DISTRICT	1,347,486	652,165	648,874	6,819	81,236	283	1,211	825	776	319	6	0
Kurgan Region	60,757	25,561	25,426	217	2,336	7	6	0	0	0	0	0
Sverdlovsk Region	403,482	176,531	176,103	2,126	24,358	59	505	328	305	130	0	0
Tyumen Region	605,809	332,385	330,235	2,878	41,522	183	290	201	178	99	6	0
Khanty-Mansi Autonomous Area – Yugra	312,936	184,966	184,265	1,438	22,594	104	102	81	79	29	5	0
Yamal-Nenets Autonomous Area	113,392	64,875	64,266	473	8,790	22	48	42	36	20	1	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	179,481	82,543	81,703	967	10,139	57	140	78	63	51	0	0
Chelyabinsk Region	277,439	117,689	117,111	1,599	13,020	35	410	295	293	90	0	0
SIBERIAN FEDERAL DISTRICT	1,624,513	675,854	671,502	9,309	101,532	527	2,265	1,009	942	572	2	0
Altai Republic	12,637	3,170	3,165	102	304	7	5	0	0	0	0	0
Republic of Buryatia	74,872	25,568	25,427	578	2,948	27	10	7	7	7	0	0
Republic of Tuva	23,866	8,895	8,781	169	301	3	0	0	0	0	0	0
Republic of Khakassia	39,617	15,378	15,261	188	2,064	5	34	8	8	2	0	0
Altai Territory	153,785	63,364	63,125	759	8,673	27	154	118	118	95	0	0
Trans-Baikal Territory	87,583	33,438	33,290	453	3,155	3	19	14	14	2	0	0

Table 6.4.8 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	289,921	129,415	128,328	2,338	26,526	143	200	124	121	86	2	0
Irkutsk Region	233,774	94,705	94,230	1,414	11,356	63	160	81	81	55	0	0
Kemerovo Region	203,236	75,025	74,528	1,062	9,563	30	222	169	148	64	0	0
Novosibirsk Region	269,006	127,091	126,350	1,358	26,666	185	1,070	258	244	129	0	0
Omsk Region	145,696	58,980	58,468	711	6,071	26	302	156	130	82	0	0
Tomsk Region	90,522	40,822	40,549	177	3,904	8	88	75	72	50	0	0
FAR-EASTERN FEDERAL DISTRICT	624,852	269,005	268,337	2,171	41,873	130	1,341	615	574	190	1	0
Republic of Sakha (Yakutia)	141,694	70,974	70,767	598	16,570	84	28	21	18	0	0	0
Kamchatka Territory	35,119	13,457	13,356	60	2,031	0	22	18	18	7	0	0
Primorye Territory	153,991	58,914	58,833	428	7,760	12	754	375	337	77	1	0
Khabarovsk Territory	125,478	56,075	56,033	544	7,323	21	431	123	123	53	0	0
Amur Region	73,108	30,441	30,329	320	2,291	5	64	62	62	53	0	0
Magadan Region	21,348	9,052	9,018	36	1,647	1	7	6	6	0	0	0
Sakhalin Region	56,842	23,141	23,098	114	3,477	2	34	8	8	0	0	0
Jewish Autonomous Region	11,751	4,532	4,519	62	301	0	0	0	0	0	0	0
Chukotka Autonomous Area	5,520	2,417	2,385	7	472	3	3	3	3	0	0	0

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

Table 6.4.9

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

1	28.02.2018									
	2	including					housing loans			
		volume of loans total, million rubles	number of granted loans, units	volume, millions rubles	weighted average maturity, months		weighted average interest rate, %			
					on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month		
3	4	5	6	7	8					
THE RUSSIAN FEDERATION	1,522,152	181,261	347,821	190.2	189.8	9.80	9.75			
CENTRAL FEDERAL DISTRICT	497,167	43,901	110,881	195.1	194.1	9.78	9.73			
Belgorod Region	12,247	1,480	2,460	188.7	189.5	9.67	9.63			
Bryansk Region	8,126	1,284	1,929	188.1	188.0	9.64	9.58			
Vladimir Region	10,212	1,593	2,579	192.6	190.4	9.73	9.66			
Voronezh Region	20,577	2,658	4,152	197.4	198.1	9.74	9.74			
Ivanovo Region	7,535	982	1,477	184.9	184.4	9.75	9.67			
Kaluga Region	10,477	1,562	3,031	190.6	190.3	9.79	9.74			
Kostroma Region	4,432	810	1,096	181.8	177.9	9.72	9.60			
Kursk Region	8,659	1,403	2,102	191.3	189.7	9.66	9.72			
Lipetsk Region	9,469	1,286	1,937	194.6	198.7	9.74	9.70			
Moscow Region	113,865	10,047	29,532	193.7	192.3	9.78	9.75			
Orel Region	6,297	1,042	1,603	194.0	193.7	9.69	9.67			
Ryazan Region	9,630	1,704	2,786	194.3	194.7	9.77	9.78			
Smolensk Region	7,653	1,137	1,926	196.5	192.8	9.75	9.73			
Tambov Region	7,417	1,114	1,878	200.5	196.1	9.63	9.59			
Tver Region	10,728	1,584	2,846	196.3	194.7	9.71	9.66			
Tula Region	14,092	1,790	3,316	187.4	184.6	9.70	9.68			
Yaroslavl Region	12,688	1,498	2,316	183.6	178.5	9.78	9.72			
Moscow	223,063	10,927	43,913	198.6	198.3	9.82	9.74			

Table 6.4.9 (cont.)

1	2	3	4	5	6	7	8
NORTH-WESTERN FEDERAL DISTRICT	188,669	22,012	45,910	187.0	186.5	9.80	9.78
Republic of Karelia	6,558	1,017	1,652	178.1	171.6	9.73	9.73
Republic of Komi	9,871	1,572	2,672	175.1	173.9	9.72	9.67
Arkhangelsk Region	12,659	2,009	3,612	174.0	172.5	9.53	9.48
Nenets Autonomous Area	516	62	158	192.4	192.5	6.61	6.25
Arkhangelsk Region, excluding Nenets Autonomous Area	12,143	1,947	3,455	173.2	171.7	9.68	9.62
Vologda Region	10,665	1,959	2,788	188.8	180.9	9.73	9.72
Kaliningrad Region	10,453	1,299	2,296	177.4	178.2	9.88	9.83
Leningrad Region	21,550	2,662	5,811	194.1	195.4	9.79	9.78
Murmansk Region	10,310	989	1,803	169.7	170.1	9.67	9.67
Novgorod Region	5,380	845	1,285	184.1	185.3	9.72	9.71
Pskov Region	4,791	662	1,024	186.3	185.7	9.75	9.74
Saint Petersburg	96,432	8,998	22,967	191.6	191.5	9.87	9.84
SOUTHERN FEDERAL DISTRICT	122,497	13,484	22,763	196.8	196.7	9.85	9.82
Republic of Adygeya (Adygeya)	3,040	280	431	198.2	201.7	9.90	9.85
Republic of Kalmykia	2,371	298	577	203.2	207.4	9.70	9.70
Republic of Crimea	3,359	244	492	195.8	195.4	10.42	10.38
Krasnodar Territory	47,515	5,076	8,488	201.5	200.4	9.87	9.86
Astrakhan Region	8,021	925	1,543	199.9	204.2	9.65	9.55
Volgograd Region	18,671	2,698	4,237	188.3	191.0	9.75	9.78
Rostov Region	38,914	3,882	6,830	195.0	192.3	9.89	9.80
Sevastopol	605	81	166	192.9	214.6	10.57	10.50
NORTH CAUCASIAN FEDERAL DISTRICT	36,808	3,839	6,729	200.4	201.1	9.75	9.72
Republic of Dagestan	4,773	426	977	210.5	213.0	9.73	9.72
Republic of Ingushetia	510	14	38	215.4	210.3	9.64	9.97
Kabardino-Balkar Republic	3,324	333	658	201.3	198.0	9.80	9.78
Karachay-Cherkess Republic	2,112	200	318	191.1	185.1	9.86	9.83
Republic of North Ossetia – Alania	3,897	344	683	200.7	204.8	9.79	9.73
Chechen Republic	2,658	101	207	190.9	191.3	10.10	10.17
Stavropol Territory	19,534	2,421	3,846	198.8	199.6	9.71	9.68

Table 6.4.9 (cont.)

1	2	3	4	5	6	7	8
VOLGA FEDERAL DISTRICT	274,955	45,613	69,603	186.6	186.3	9.76	9.72
Republic of Bashkortostan	38,794	6,995	11,065	177.0	176.1	9.80	9.77
Mari El Republic	5,228	1,185	1,630	182.6	180.7	9.73	9.72
Republic of Mordovia	5,721	1,025	1,667	195.9	195.9	9.67	9.61
Republic of Tatarstan (Tatarstan)	38,807	7,212	11,373	182.7	183.3	9.79	9.74
Udmurt Republic	14,248	2,603	3,601	183.6	186.3	9.76	9.73
Chuvash Republic – Chuvashia	11,238	2,697	3,985	193.3	187.6	9.66	9.62
Perm Territory	28,707	3,869	5,928	189.7	190.4	9.85	9.81
Kirov Region	10,600	2,391	3,141	189.6	185.6	9.73	9.65
Nizhny Novgorod Region	32,865	4,093	6,874	187.8	187.4	9.69	9.65
Orenburg Region	17,003	3,055	4,450	191.9	191.9	9.67	9.64
Penza Region	9,690	1,433	2,244	192.5	196.8	9.79	9.74
Samara Region	34,846	4,293	6,779	192.1	192.4	9.79	9.77
Saratov Region	17,537	2,822	4,211	191.9	188.7	9.77	9.70
Ulyanovsk Region	9,671	1,940	2,655	184.8	186.0	9.68	9.62
URALS FEDERAL DISTRICT	152,012	20,143	36,892	191.3	190.9	9.91	9.84
Kurgan Region	6,115	974	1,394	201.6	201.1	9.66	9.67
Sverdlovsk Region	54,233	6,235	12,129	194.7	191.4	9.96	9.85
Tyumen Region	60,808	7,678	16,499	197.0	197.9	9.88	9.82
Khanty-Mansi Autonomous Area – Yugra	26,402	3,655	8,340	191.3	192.3	9.90	9.86
Yamal-Nenets Autonomous Area	10,588	1,298	3,349	201.0	201.7	9.71	9.64
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	23,817	2,725	4,810	204.0	204.7	9.98	9.89
Chelyabinsk Region	30,856	5,256	6,870	169.7	171.8	9.93	9.90
SIBERIAN FEDERAL DISTRICT	179,347	24,932	39,368	183.7	183.7	9.78	9.75
Altai Republic	1,356	156	175	165.1	173.4	10.07	10.00
Republic of Buryatia	6,962	784	1,258	166.3	165.5	9.73	9.69
Republic of Tuva	2,362	273	583	188.6	187.8	9.44	9.61
Republic of Khakassia	4,083	657	942	176.7	170.9	9.61	9.64
Altai Territory	16,942	3,182	4,083	185.2	185.7	9.78	9.76
Trans-Baikal Territory	7,876	944	1,718	180.4	184.8	9.67	9.64
Krasnoyarsk Territory	29,205	4,375	7,268	176.2	174.7	9.79	9.75

Table 6.4.9 (cont.)

1	2	3	4	5	6	7	8
Irkutsk Region	26,346	3,043	4,965	174.1	174.4	9.73	9.72
Kemerovo Region	21,651	3,268	4,533	173.8	172.9	9.75	9.75
Novosibirsk Region	35,545	4,118	7,380	199.4	199.9	9.90	9.87
Omsk Region	17,037	2,638	4,064	200.7	202.7	9.72	9.68
Tomsk Region	9,981	1,494	2,398	178.9	177.6	9.77	9.76
FAR-EASTERN FEDERAL DISTRICT	70,698	7,337	15,675	181.6	181.6	9.80	9.74
Republic of Sakha (Yakutia)	12,585	1,491	3,698	181.9	180.3	9.89	9.81
Kamchatka Territory	4,325	393	811	170.3	164.5	9.77	9.65
Primorye Territory	19,520	1,752	3,643	181.0	181.5	9.83	9.81
Khabarovsk Territory	15,142	1,591	3,203	191.3	191.6	9.78	9.75
Amur Region	8,086	1,047	1,872	175.1	179.5	9.75	9.63
Magadan Region	2,606	294	635	181.0	184.5	9.65	9.56
Sakhalin Region	6,476	547	1,409	178.2	177.6	9.71	9.65
Jewish Autonomous Region	1,326	171	282	169.6	166.5	9.64	9.60
Chukotka Autonomous Area	631	51	123	177.1	166.8	9.66	9.67

Table 6.4.9 (cont.)

		28.02.2018													
		volume of loans, including													
		housing loans, of which													
		mortgage loans							of which						
1	number of granted loans, units	volume, millions rubles	weighted average maturity, months			weighted average interest rate, %		number of granted loans, units	volume, millions rubles	against the pledge of claims under share construction participation agreements			weighted average interest rate, %		
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year			on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month			
	9	10	11	12	13	14	15	16	17	18	19	20			
THE RUSSIAN FEDERATION	180,687	347,211	190.5	190.0	97.9	9.75	48,069	108,339	194.1	193.2	9.59	9.58			
CENTRAL FEDERAL DISTRICT	43,857	110,657	195.4	194.5	9.78	9.73	14,507	41,312	199.4	197.8	9.51	9.49			
Belgorod Region	1,472	2,458	188.8	189.6	9.67	9.63	239	515	190.8	180.8	9.45	9.53			
Bryansk Region	1,284	1,929	188.1	188.0	9.64	9.58	404	654	195.7	192.2	9.54	9.51			
Vladimir Region	1,593	2,579	192.6	190.4	9.73	9.66	327	669	204.6	208.6	9.54	9.59			
Voronezh Region	2,654	4,151	197.5	198.2	9.74	9.73	813	1,321	192.4	192.8	9.43	9.44			
Ivanovo Region	980	1,476	185.0	184.5	9.75	9.67	220	434	198.5	204.3	9.65	9.60			
Kaluga Region	1,560	3,026	190.7	190.4	9.79	9.74	438	892	197.9	201.1	9.61	9.61			
Kostroma Region	810	1,096	181.8	177.9	9.72	9.60	174	302	202.8	191.3	9.42	9.38			
Kursk Region	1,398	2,097	191.7	189.9	9.66	9.71	246	479	200.9	198.4	9.54	9.63			
Lipetsk Region	1,281	1,935	194.8	199.0	9.74	9.69	255	517	200.5	195.7	9.60	9.55			
Moscow Region	10,047	29,532	193.7	192.3	9.78	9.75	3,519	11,019	198.7	198.2	9.49	9.49			
Orel Region	1,041	1,602	194.0	193.8	9.69	9.67	295	496	193.1	189.1	9.47	9.45			
Ryazan Region	1,704	2,786	194.3	194.7	9.77	9.78	729	1,247	198.3	201.1	9.61	9.64			
Smolensk Region	1,137	1,926	196.5	192.8	9.75	9.73	271	545	205.4	206.3	9.63	9.55			
Tambov Region	1,112	1,877	200.5	196.2	9.63	9.59	308	588	202.0	200.6	9.53	9.54			
Tver Region	1,584	2,846	196.3	194.7	9.71	9.66	340	716	203.5	197.2	9.54	9.47			
Tula Region	1,789	3,315	187.4	184.6	9.70	9.68	577	1,173	191.8	185.3	9.53	9.59			
Yaroslavl Region	1,496	2,310	183.4	178.5	9.77	9.73	286	539	205.9	197.4	9.68	9.63			
Moscow	10,915	43,714	199.3	199.1	9.82	9.74	5,066	19,204	200.6	198.4	9.50	9.46			

Table 6.4.9 (cont.)

1	9	10	11	12	13	14	15	16	17	18	19	20
NORTH-WESTERN FEDERAL DISTRICT	21,983	45,833	187.3	186.5	9.80	9.78	8,327	18,729	189.5	188.5	9.66	9.66
Republic of Karelia	1,016	1,652	178.1	171.6	9.73	9.73	310	613	182.8	175.2	9.55	9.59
Republic of Komi	1,572	2,672	175.1	173.9	9.72	9.67	390	725	167.6	163.6	9.57	9.59
Arkhangelsk Region	2,007	3,612	174.0	172.5	9.53	9.48	425	923	181.2	177.2	9.63	9.61
Nenets Autonomous Area	62	158	192.4	192.5	6.61	6.25	11	30	165.0	137.2	9.59	9.43
Arkhangelsk Region, excluding Nenets Autonomous Area	1,945	3,454	173.2	171.8	9.68	9.62	414	893	181.8	178.3	9.63	9.61
Vologda Region	1,955	2,786	188.9	181.1	9.73	9.72	447	805	205.7	186.4	9.60	9.66
Kaliningrad Region	1,295	2,252	180.8	178.3	9.88	9.83	502	859	181.3	183.1	9.69	9.62
Leningrad Region	2,660	5,810	194.2	195.4	9.79	9.78	1,044	2,347	196.9	200.1	9.66	9.66
Murmansk Region	988	1,803	169.7	170.1	9.67	9.67	285	680	171.3	170.1	9.62	9.62
Novgorod Region	841	1,284	184.2	185.5	9.71	9.70	222	406	186.8	191.7	9.52	9.64
Pskov Region	653	1,020	186.9	186.3	9.74	9.74	179	331	191.4	189.7	9.68	9.71
Saint Petersburg	8,996	22,942	191.7	191.5	9.86	9.84	4,523	11,041	191.1	190.6	9.68	9.68
SOUTHERN FEDERAL DISTRICT	13,462	22,742	196.9	196.8	9.85	9.82	4,083	7,590	200.8	198.6	9.72	9.67
Republic of Adygeya (Adygeya)	279	430	198.4	202.0	9.89	9.84	80	118	212.7	213.2	9.75	9.81
Republic of Kalmykia	298	577	203.2	207.4	9.70	9.70	84	209	212.1	220.2	9.61	9.68
Republic of Crimea	244	492	195.8	195.4	10.42	10.38	91	180	210.3	211.7	10.17	10.15
Krasnodar Territory	5,069	8,484	201.6	200.4	9.87	9.86	1,913	3,286	202.5	200.6	9.74	9.72
Astrakhan Region	925	1,543	199.9	204.2	9.65	9.55	131	317	204.6	204.6	9.66	9.61
Volgograd Region	2,696	4,236	188.3	191.0	9.75	9.77	554	1,083	188.0	187.7	9.58	9.61
Rostov Region	3,870	6,813	195.2	192.4	9.89	9.80	1,205	2,350	201.9	195.6	9.73	9.58
Sevastopol	81	166	192.9	214.6	10.57	10.50	25	47	183.5	215.1	10.26	10.28
NORTH CAUCASIAN FEDERAL DISTRICT	3,837	6,728	200.4	201.1	9.75	9.72	770	1,527	201.1	203.0	9.62	9.64
Republic of Dagestan	426	977	210.5	213.0	9.73	9.72	101	259	209.6	220.4	9.77	9.80
Republic of Ingushetia	14	38	215.4	210.3	9.64	9.97	4	6	243.0	357.7	9.59	9.50
Kabardino-Balkar Republic	333	658	201.3	198.0	9.80	9.78	57	124	201.7	200.9	9.83	9.80
Karachay-Cherkess Republic	200	318	191.1	185.1	9.86	9.83	22	43	184.1	163.8	9.52	9.57
Republic of North Ossetia – Alania	343	683	200.7	204.8	9.79	9.73	102	222	204.6	209.6	9.62	9.60
Chechen Republic	101	207	190.9	191.3	10.10	10.17	15	38	196.6	213.3	9.67	9.70
Stavropol Territory	2,420	3,846	198.9	199.8	9.71	9.68	469	835	198.3	196.7	9.54	9.57



Table 6.4.9 (cont.)

1	9	10	11	12	13	14	15	16	17	18	19	20
VOLGA FEDERAL DISTRICT	45,270	69,433	187.0	186.6	9.75	9.71	10,159	18,351	190.9	191.2	9.56	9.53
Republic of Bashkortostan	6,873	11,012	177.6	176.6	9.78	9.75	1,558	2,884	179.0	179.3	9.68	9.67
Mari El Republic	1,184	1,628	182.6	180.7	9.72	9.72	276	463	190.7	194.6	9.61	9.67
Republic of Mordovia	1,011	1,661	196.5	196.4	9.67	9.60	223	483	193.6	196.3	9.56	9.51
Republic of Tatarstan (Tatarstan)	7,082	11,305	183.7	184.2	9.78	9.74	1,465	2,890	189.9	194.7	9.46	9.42
Udmurt Republic	2,585	3,593	183.9	186.6	9.76	9.72	619	1,032	189.5	192.2	9.55	9.58
Chuvash Republic – Chuvashia	2,696	3,985	193.3	187.6	9.66	9.62	890	1,452	199.1	196.7	9.58	9.54
Perm Territory	3,864	5,926	189.8	190.3	9.85	9.81	883	1,564	188.9	188.3	9.69	9.68
Kirov Region	2,387	3,139	189.7	185.7	9.73	9.65	428	715	208.7	205.7	9.57	9.60
Nizhny Novgorod Region	4,088	6,872	187.8	187.5	9.69	9.65	917	1,835	191.0	191.1	9.52	9.50
Orenburg Region	3,031	4,440	192.2	192.4	9.67	9.64	729	1,188	190.3	187.8	9.39	9.32
Penza Region	1,430	2,241	192.5	196.8	9.79	9.74	342	639	197.4	205.5	9.55	9.52
Samara Region	4,281	6,767	192.4	192.4	9.79	9.77	938	1,755	194.9	191.5	9.50	9.35
Saratov Region	2,821	4,209	191.9	188.7	9.77	9.70	387	727	199.8	186.2	9.70	9.71
Ulyanovsk Region	1,937	2,655	184.9	186.1	9.68	9.62	504	725	190.6	193.2	9.62	9.58
URALS FEDERAL DISTRICT	20,046	36,803	191.6	191.2	9.91	9.84	4,156	8,667	190.5	191.8	9.73	9.70
Kurgan Region	973	1,394	201.6	201.2	9.66	9.67	165	280	207.3	203.5	9.60	9.56
Sverdlovsk Region	6,231	12,095	195.1	191.7	9.96	9.85	1,600	3,354	193.7	193.4	9.76	9.72
Tyumen Region	7,647	16,471	197.1	198.0	9.88	9.82	1,588	3,691	190.7	192.8	9.69	9.66
Khanty-Mansi Autonomous Area – Yugra	3,651	8,336	191.4	192.4	9.90	9.86	674	1,658	182.9	180.2	9.64	9.63
Yamal-Nenets Autonomous Area	1,279	3,331	201.3	201.8	9.70	9.63	308	883	193.8	194.4	9.57	9.52
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,717	4,805	204.1	204.8	9.98	9.90	606	1,150	199.5	208.1	9.84	9.81
Chelyabinsk Region	5,195	6,843	170.3	172.4	9.92	9.90	803	1,342	178.7	182.4	9.77	9.84
SIBERIAN FEDERAL DISTRICT	24,909	39,353	183.7	183.8	9.78	9.75	4,775	8,999	187.4	187.3	9.63	9.64
Altai Republic	156	175	165.1	173.4	10.07	10.00	12	21	141.5	155.9	9.42	9.30
Republic of Buryatia	782	1,257	166.4	165.6	9.73	9.69	132	258	189.2	183.7	9.53	9.53
Republic of Tuva	273	583	188.6	187.8	9.44	9.61	13	49	224.7	178.6	7.46	9.28
Republic of Khakassia	656	936	177.1	171.4	9.60	9.62	117	179	175.1	164.1	9.55	9.57
Altai Territory	3,173	4,080	185.2	185.8	9.78	9.75	647	999	189.4	189.1	9.61	9.64
Trans-Baikal Territory	944	1,718	180.4	184.8	9.67	9.64	118	278	187.1	193.9	9.84	9.94
Krasnoyarsk Territory	4,374	7,267	176.2	174.7	9.79	9.75	1,213	2,323	174.4	176.4	9.68	9.67

Table 6.4.9 (end)

1	9	10	11	12	13	14	15	16	17	18	19	20
Irkutsk Region	3,037	4,961	174.2	174.5	9.73	9.72	505	998	177.2	173.1	9.54	9.55
Kemerovo Region	3,267	4,533	173.8	172.9	9.75	9.75	512	873	174.0	175.9	9.58	9.59
Novosibirsk Region	4,115	7,379	199.5	199.9	9.90	9.87	1,055	2,042	205.4	202.8	9.76	9.72
Omsk Region	2,638	4,064	200.7	202.7	9.72	9.68	273	582	205.4	209.7	9.54	9.53
Tomsk Region	1,494	2,398	178.9	177.6	9.77	9.76	178	397	196.6	196.7	9.43	9.42
FAR-EASTERN FEDERAL DISTRICT	7,323	15,664	181.7	181.6	9.80	9.74	1,292	3,164	179.0	176.2	9.65	9.64
Republic of Sakha (Yakutia)	1,483	3,691	182.2	180.4	9.89	9.81	440	1,121	181.2	177.8	9.80	9.82
Kamchatka Territory	389	808	170.7	164.7	9.77	9.65	71	160	178.8	172.4	9.83	9.84
Primorye Territory	1,752	3,643	181.0	181.5	9.83	9.81	261	588	176.6	169.7	9.62	9.62
Khabarovsk Territory	1,591	3,203	191.3	191.6	9.78	9.75	195	476	189.4	189.6	9.56	9.57
Amur Region	1,045	1,870	175.2	179.6	9.75	9.63	107	240	170.1	168.5	9.50	9.39
Magadan Region	294	635	181.0	184.5	9.65	9.56	55	164	179.8	198.2	9.86	9.88
Sakhalin Region	547	1,409	178.2	177.6	9.71	9.65	141	364	166.6	164.9	9.36	9.25
Jewish Autonomous Region	171	282	169.6	166.5	9.64	9.60	8	17	198.0	198.4	9.51	9.62
Chukotka Autonomous Area	51	123	177.1	166.8	9.66	9.67	14	33	185.0	151.5	9.03	9.48

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

Table 6.4.10

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

		28.02.2018														
		including							of which							
		housing loans				mortgage loans			against the pledge of claims under share construction participation agreements							
1	volume of loans total, million rubles	3	4	5	6	7	8	9	10	11	12	13	14	of which		
														number of granted loans, units	weighted average maturity, months	weighted average interest rate, %
		2														
THE RUSSIAN FEDERATION	16,881	5	59	11.9	9.20	4	55	11.9	9.14	0	0	0.0	0.00			
CENTRAL FEDERAL DISTRICT	8,718	5	59	11.9	9.20	4	55	11.9	9.14	0	0	0.0	0.00			
Belgorod Region	39	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Bryansk Region	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Vladimir Region	18	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Voronezh Region	117	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Ivanovo Region	184	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Kaluga Region	17	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Kostroma Region	16	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Kursk Region	79	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Lipetsk Region	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Moscow Region	2,259	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Orel Region	159	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Ryazan Region	100	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Smolensk Region	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Tambov Region	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Tver Region	45	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Tula Region	87	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Yaroslavl Region	26	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00			
Moscow	5,514	5	59	11.9	9.20	4	55	11.9	9.14	0	0	0.0	0.00			

Table 6.4.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	4,971	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	2	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	105	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	105	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	58	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	353	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	10	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	224	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	4,214	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	556	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	1	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	27	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	53	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	17	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	329	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	129	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	111	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	20	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	24	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	3	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	63	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	1,222	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	261	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	16	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	90	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	43	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	115	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	39	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	26	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	304	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	97	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	52	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	147	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	24	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	253	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	19	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	34	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	143	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	67	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	75	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	57	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	301	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	43	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	42	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	94	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	21	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	28	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	38	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	21	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	750	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	371	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	269	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	17	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	86	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	1	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

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

## 6.5. Foreign Cash Operations

Table 6.5.1

### Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)<sup>1</sup>

(millions of US dollars)

1	2017			
	September	October	November	December
2	3	4	5	
THE RUSSIAN FEDERATION	3,347.07	3,216.93	2,836.51	3,313.04
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,964.45</b>	<b>1,941.31</b>	<b>1,696.85</b>	<b>1,960.21</b>
Belgorod Region	3.08	2.93	2.91	3.98
Bryansk Region	0.95	1.04	0.92	1.04
Vladimir Region	7.17	4.75	3.69	4.23
Voronezh Region	44.86	44.89	40.77	42.79
Ivanovo Region	5.55	4.86	4.91	6.49
Kaluga Region	17.62	15.77	13.57	16.71
Kostroma Region	2.45	2.91	2.59	3.49
Kursk Region	2.26	2.09	1.84	2.43
Lipetsk Region	3.25	2.94	2.86	3.09
Moscow Region	17.76	14.05	12.03	15.93
Orel Region	3.80	2.93	2.44	4.21
Ryazan Region	12.75	11.97	10.55	13.07
Smolensk Region	0.78	0.65	0.67	0.86
Tambov Region	0.95	0.95	0.89	1.18
Tver Region	2.53	1.85	1.57	1.94
Tula Region	13.42	15.09	11.10	16.02
Yaroslavl Region	16.49	15.84	15.95	15.55
Moscow	1,808.79	1,795.80	1,567.59	1,807.21
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>276.41</b>	<b>254.88</b>	<b>231.99</b>	<b>288.99</b>
Republic of Karelia	1.42	1.53	1.31	2.31
Republic of Komi	1.67	1.41	1.42	1.93
Arkhangelsk Region	1.15	0.98	0.93	1.18
Nenets Autonomous Area	0.06	0.09	0.06	0.09
Arkhangelsk Region, excluding Nenets Autonomous Area	1.10	0.89	0.87	1.09
Vologda Region	6.12	6.08	5.96	5.60
Kaliningrad Region	12.86	13.44	11.42	15.04
Leningrad Region	3.57	3.03	2.57	3.18
Murmansk Region	1.15	1.04	0.90	1.28
Novgorod Region	2.73	2.15	2.01	2.92
Pskov Region	1.17	0.80	1.03	1.22
Saint Petersburg	244.57	224.42	204.44	254.32
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>254.66</b>	<b>215.03</b>	<b>193.12</b>	<b>229.30</b>
Republic of Adygeya (Adygeya)	1.12	0.30	0.35	0.32
Republic of Kalmykia	0.13	0.09	0.12	0.12
Republic of Crimea	17.84	20.15	15.45	17.40
Krasnodar Territory	122.24	99.52	96.01	111.42
Astrakhan Region	4.19	3.22	1.62	1.51
Volgograd Region	12.13	11.93	8.64	10.23
Rostov Region	76.12	68.73	59.20	74.37
Sevastopol	20.89	11.08	11.74	13.92
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>57.43</b>	<b>61.28</b>	<b>46.30</b>	<b>44.48</b>
Republic of Dagestan	6.26	7.17	5.77	6.43
Republic of Ingushetia	1.37	2.96	3.90	4.30
Kabardino-Balkar Republic	7.13	8.43	8.16	7.02
Karachay-Cherkess Republic	1.39	1.88	1.94	1.26

Table 6.5.1 (end)

(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	11.39	12.03	0.71	0.96
Chechen Republic	1.27	1.28	2.84	2.74
Stavropol Territory	28.62	27.55	22.97	21.78
<b>VOLGA FEDERAL DISTRICT</b>	<b>232.16</b>	<b>215.33</b>	<b>192.51</b>	<b>237.30</b>
Republic of Bashkortostan	24.81	22.69	19.05	24.69
Mari El Republic	0.60	1.08	0.39	0.58
Republic of Mordovia	0.95	0.77	0.98	1.02
Republic of Tatarstan (Tatarstan)	47.58	45.50	40.26	51.86
Udmurt Republic	13.75	11.40	9.36	12.83
Chuvash Republic – Chuvashia	4.75	4.22	3.96	4.23
Perm Territory	9.45	8.81	8.14	9.59
Kirov Region	4.71	4.45	3.48	4.63
Nizhny Novgorod Region	29.33	25.48	19.50	24.38
Orenburg Region	6.02	5.60	4.91	5.86
Penza Region	2.17	1.95	1.59	1.98
Samara Region	49.05	48.13	44.44	51.67
Saratov Region	12.54	11.22	11.57	14.55
Ulyanovsk Region	26.44	24.03	24.90	29.44
<b>URALS FEDERAL DISTRICT</b>	<b>156.05</b>	<b>149.60</b>	<b>139.43</b>	<b>177.57</b>
Kurgan Region	6.88	8.06	8.08	11.98
Sverdlovsk Region	92.70	85.70	84.47	103.43
Tyumen Region	23.83	24.12	20.29	26.03
Khanty-Mansi Autonomous Area – Yugra	9.23	8.76	7.68	10.01
Yamal-Nenets Autonomous Area	1.77	1.79	1.91	2.52
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	12.83	13.57	10.70	13.51
Chelyabinsk Region	32.65	31.71	26.59	36.12
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>220.09</b>	<b>198.79</b>	<b>180.17</b>	<b>206.51</b>
Altai Republic	0.25	0.34	0.22	0.35
Republic of Buryatia	35.07	35.49	33.40	39.73
Republic of Tuva	0.08	0.08	0.08	0.15
Republic of Khakassia	1.27	1.30	0.60	0.83
Altai Territory	5.19	4.45	3.73	4.74
Trans-Baikal Territory	0.98	1.02	0.86	1.14
Krasnoyarsk Territory	36.51	31.79	29.92	33.61
Irkutsk Region	9.23	9.04	8.43	9.70
Kemerovo Region	3.62	3.23	3.18	5.25
Novosibirsk Region	101.75	90.33	78.86	87.27
Omsk Region	20.98	17.68	16.36	17.87
Tomsk Region	5.17	4.04	4.55	5.87
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>165.41</b>	<b>161.99</b>	<b>156.13</b>	<b>166.85</b>
Republic of Sakha (Yakutia)	2.85	3.96	3.42	5.30
Kamchatka Territory	3.85	2.69	2.40	3.82
Primorye Territory	83.89	82.69	81.16	87.40
Khabarovsk Territory	18.69	17.81	16.73	19.25
Amur Region	47.03	43.93	43.85	41.22
Magadan Region	0.90	1.93	1.56	0.90
Sakhalin Region	8.06	8.84	6.92	8.81
Jewish Autonomous Region	0.09	0.06	0.06	0.08
Chukotka Autonomous Area	0.05	0.08	0.03	0.07

<sup>1</sup> Excluding conversion operations of one foreign currency into another.



Table 6.5.2

## Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)<sup>1</sup>

(millions of US dollars)

1	2017			
	September	October	November	December
2	3	4	5	
THE RUSSIAN FEDERATION	1,247.45	1,294.30	1,292.37	1,484.75
<b>CENTRAL FEDERAL DISTRICT</b>	<b>649.76</b>	<b>679.86</b>	<b>674.25</b>	<b>852.03</b>
Belgorod Region	2.21	2.05	1.86	2.10
Bryansk Region	1.04	1.11	1.07	1.11
Vladimir Region	2.00	1.95	1.95	3.19
Voronezh Region	15.43	15.45	15.98	14.39
Ivanovo Region	2.44	2.16	2.37	2.51
Kaluga Region	10.20	9.29	10.20	10.62
Kostroma Region	1.49	1.91	2.17	2.23
Kursk Region	1.29	1.34	1.24	1.49
Lipetsk Region	3.34	2.51	2.47	2.38
Moscow Region	18.98	16.84	15.03	16.20
Orel Region	1.16	1.45	1.39	1.08
Ryazan Region	3.86	3.57	3.75	3.87
Smolensk Region	0.88	0.89	0.75	0.86
Tambov Region	1.03	0.81	0.66	0.64
Tver Region	1.75	1.49	1.58	1.76
Tula Region	4.18	4.99	4.45	4.89
Yaroslavl Region	4.13	4.57	4.05	3.58
Moscow	574.33	607.48	603.28	779.15
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>175.78</b>	<b>181.18</b>	<b>181.82</b>	<b>192.98</b>
Republic of Karelia	1.31	1.21	1.33	1.50
Republic of Komi	0.96	0.80	0.81	0.91
Arkhangelsk Region	0.80	0.90	0.53	0.56
Nenets Autonomous Area	0.02	0.03	0.02	0.01
Arkhangelsk Region, excluding Nenets Autonomous Area	0.78	0.87	0.51	0.54
Vologda Region	3.07	4.01	4.52	2.79
Kaliningrad Region	14.04	14.20	14.82	14.43
Leningrad Region	2.57	2.51	2.14	2.23
Murmansk Region	0.93	1.00	0.88	0.90
Novgorod Region	1.48	1.40	1.23	1.27
Pskov Region	1.96	1.69	1.70	1.87
Saint Petersburg	148.69	153.46	153.85	166.52
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>116.73</b>	<b>119.33</b>	<b>119.47</b>	<b>121.28</b>
Republic of Adygeya (Adygeya)	0.99	0.33	0.36	0.41
Republic of Kalmykia	0.16	0.15	0.12	0.13
Republic of Crimea	15.40	16.01	17.70	15.81
Krasnodar Territory	53.46	55.95	54.60	56.28
Astrakhan Region	2.41	1.42	1.22	1.45
Volgograd Region	6.47	5.47	5.26	5.02
Rostov Region	27.39	29.29	30.20	30.19
Sevastopol	10.46	10.71	10.03	12.01
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>11.34</b>	<b>10.81</b>	<b>11.10</b>	<b>10.46</b>
Republic of Dagestan	0.92	0.79	0.88	0.94
Republic of Ingushetia	0.03	0.04	0.06	0.05
Kabardino-Balkar Republic	0.82	0.86	1.07	0.92
Karachay-Cherkess Republic	0.71	0.62	0.48	0.45

Table 6.5.2 (end)

(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	0.75	0.72	0.61	0.65
Chechen Republic	0.08	0.06	0.44	0.07
Stavropol Territory	8.04	7.73	7.57	7.39
<b>VOLGA FEDERAL DISTRICT</b>	<b>100.58</b>	<b>102.83</b>	<b>103.70</b>	<b>102.94</b>
Republic of Bashkortostan	10.71	10.01	9.79	10.81
Mari El Republic	0.66	0.89	0.63	0.78
Republic of Mordovia	0.61	0.62	0.61	0.53
Republic of Tatarstan (Tatarstan)	18.39	18.77	16.89	16.45
Udmurt Republic	5.70	5.97	5.46	5.58
Chuvash Republic – Chuvashia	3.35	3.00	3.12	2.72
Perm Territory	3.92	4.89	5.35	4.79
Kirov Region	1.98	1.96	1.76	1.85
Nizhny Novgorod Region	13.60	13.15	12.94	12.76
Orenburg Region	3.21	3.38	3.18	3.46
Penza Region	1.50	1.33	1.26	1.53
Samara Region	17.19	18.55	21.32	20.73
Saratov Region	8.80	8.23	9.16	9.34
Ulyanovsk Region	10.96	12.09	12.23	11.62
<b>URALS FEDERAL DISTRICT</b>	<b>59.02</b>	<b>64.97</b>	<b>65.74</b>	<b>69.09</b>
Kurgan Region	4.67	5.93	6.07	9.02
Sverdlovsk Region	34.29	36.52	36.60	39.86
Tyumen Region	9.40	8.12	8.36	7.85
Khanty-Mansi Autonomous Area – Yugra	2.93	2.32	2.44	2.33
Yamal-Nenets Autonomous Area	0.59	0.49	0.56	0.51
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5.88	5.31	5.36	5.00
Chelyabinsk Region	10.66	14.41	14.72	12.37
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>66.96</b>	<b>64.33</b>	<b>64.40</b>	<b>66.53</b>
Altai Republic	0.22	0.26	0.26	0.24
Republic of Buryatia	7.28	7.14	7.08	7.93
Republic of Tuva	0.06	0.04	0.04	0.05
Republic of Khakassia	0.64	0.57	0.31	0.41
Altai Territory	4.09	3.82	3.31	3.29
Trans-Baikal Territory	0.31	0.35	0.30	0.28
Krasnoyarsk Territory	12.81	11.48	12.07	12.15
Irkutsk Region	3.27	3.19	2.89	4.25
Kemerovo Region	2.01	1.94	1.74	2.01
Novosibirsk Region	24.74	24.71	26.21	26.09
Omsk Region	9.53	8.46	8.24	7.62
Tomsk Region	2.00	2.37	1.95	2.22
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>67.40</b>	<b>70.95</b>	<b>71.72</b>	<b>68.67</b>
Republic of Sakha (Yakutia)	1.76	1.52	1.97	2.27
Kamchatka Territory	1.28	1.36	1.08	0.88
Primorye Territory	42.72	45.95	46.63	43.45
Khabarovsk Territory	11.16	10.39	10.59	10.54
Amur Region	6.40	6.71	7.47	6.69
Magadan Region	0.30	0.21	0.19	0.14
Sakhalin Region	3.72	4.74	3.76	4.65
Jewish Autonomous Region	0.05	0.04	0.03	0.05
Chukotka Autonomous Area	0.01	0.03	0.02	0.01

<sup>1</sup> Excluding conversion operations of one foreign currency into another.

Table 6.5.3

**The Volume of Foreign Cash Accepted from Individuals for Money Transfers  
without Opening an Account by Authorized Banks  
(in US Dollar Equivalent for All Currencies)**

(millions of US dollars)

1	2017			
	September	October	November	December
2	3	4	5	
THE RUSSIAN FEDERATION	503.44	480.16	432.36	433.51
<b>CENTRAL FEDERAL DISTRICT</b>	<b>251.75</b>	<b>250.34</b>	<b>228.14</b>	<b>234.92</b>
Belgorod Region	0.56	0.53	0.59	0.59
Bryansk Region	0.36	0.32	0.28	0.20
Vladimir Region	0.43	0.34	0.34	0.40
Voronezh Region	12.78	13.38	12.02	13.28
Ivanovo Region	0.72	0.82	0.95	0.86
Kaluga Region	5.65	6.03	5.16	4.79
Kostroma Region	0.43	0.48	0.36	0.23
Kursk Region	0.77	0.76	0.78	0.79
Lipetsk Region	0.74	0.71	0.62	0.68
Moscow Region	3.23	2.99	2.79	2.99
Orel Region	0.20	0.19	0.23	0.23
Ryazan Region	5.09	4.71	3.56	3.42
Smolensk Region	0.20	0.19	0.17	0.19
Tambov Region	0.29	0.23	0.20	0.30
Tver Region	0.35	0.39	0.36	0.39
Tula Region	0.43	0.62	0.50	0.46
Yaroslavl Region	1.99	1.69	1.49	1.78
Moscow	217.56	215.96	197.74	203.34
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>29.76</b>	<b>29.71</b>	<b>24.35</b>	<b>25.73</b>
Republic of Karelia	0.16	0.19	0.16	0.18
Republic of Komi	0.38	0.37	0.36	0.34
Arkhangelsk Region	0.08	0.10	0.15	0.17
Nenets Autonomous Area	0.00	0.00	0.00	0.00
Arkhangelsk Region excluding Nenets Autonomous Area	0.08	0.10	0.15	0.17
Vologda Region	1.26	1.22	1.14	1.35
Kaliningrad Region	2.34	2.47	2.38	2.50
Leningrad Region	0.28	0.23	0.33	0.21
Murmansk Region	0.23	0.25	0.14	0.25
Novgorod Region	0.79	0.66	0.66	0.85
Pskov Region	0.11	0.11	0.11	0.11
Saint Petersburg	24.14	24.11	18.92	19.76
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>35.74</b>	<b>38.35</b>	<b>34.06</b>	<b>33.46</b>
Republic of Adygeya (Adygeya)	0.17	0.04	0.04	0.05
Republic of Kalmykia	0.12	0.09	0.07	0.11
Republic of Crimea	3.12	3.53	3.40	3.63
Krasnodar Territory	17.83	19.48	16.38	16.47
Astrakhan Region	1.64	1.66	1.18	0.98
Volgograd Region	2.75	2.68	2.25	2.20
Rostov Region	9.81	10.49	10.49	9.77
Sevastopol	0.29	0.37	0.24	0.25
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>19.12</b>	<b>20.28</b>	<b>18.80</b>	<b>17.18</b>
Republic of Dagestan	7.14	7.68	6.72	6.02
Republic of Ingushetia	0.65	0.67	0.61	0.45
Kabardino-Balkar Republic	1.89	2.37	2.15	2.01
Karachay-Cherkess Republic	0.15	0.16	0.21	0.14

Table 6.5.3 (end)

(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	0.51	0.50	0.55	0.53
Chechen Republic	1.28	1.10	1.16	0.95
Stavropol Territory	7.50	7.79	7.41	7.08
<b>VOLGA FEDERAL DISTRICT</b>	<b>40.27</b>	<b>39.44</b>	<b>35.97</b>	<b>36.17</b>
Republic of Bashkortostan	6.87	6.85	5.31	6.42
Mari El Republic	0.08	0.04	0.07	0.05
Republic of Mordovia	0.35	0.29	0.22	0.22
Republic of Tatarstan (Tatarstan)	9.33	8.41	7.08	7.29
Udmurt Republic	1.58	1.69	1.52	1.68
Chuvash Republic – Chuvashia	0.45	0.33	0.44	0.38
Perm Territory	2.13	2.07	2.17	1.96
Kirov Region	0.91	0.91	0.74	0.70
Nizhny Novgorod Region	3.26	3.30	2.99	2.96
Orenburg Region	1.30	1.48	1.22	1.19
Penza Region	0.44	0.35	0.43	0.41
Samara Region	5.16	5.28	5.35	4.48
Saratov Region	1.76	1.79	1.87	1.73
Ulyanovsk Region	6.65	6.63	6.56	6.71
<b>URALS FEDERAL DISTRICT</b>	<b>26.88</b>	<b>25.97</b>	<b>23.70</b>	<b>24.20</b>
Kurgan Region	1.71	2.14	1.90	2.55
Sverdlovsk Region	14.13	13.44	12.29	12.74
Tyumen Region	4.75	4.68	4.12	4.37
Khanty-Mansi Autonomous Area – Yugra	3.04	3.14	2.62	2.80
Yamal-Nenets Autonomous Area	0.16	0.22	0.18	0.19
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1.54	1.32	1.32	1.38
Chelyabinsk Region	6.30	5.70	5.40	4.53
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>70.88</b>	<b>47.64</b>	<b>40.77</b>	<b>37.39</b>
Altai Republic	0.06	0.07	0.10	0.03
Republic of Buryatia	9.55	9.17	9.09	7.25
Republic of Tuva	0.03	0.01	0.06	0.05
Republic of Khakassia	0.16	0.18	0.13	0.16
Altai Territory	11.41	1.95	1.59	0.95
Trans-Baikal Territory	0.15	0.12	0.07	0.10
Krasnoyarsk Territory	3.90	3.59	4.09	3.48
Irkutsk Region	2.47	2.43	2.28	2.00
Kemerovo Region	0.91	6.28	1.58	3.25
Novosibirsk Region	36.40	18.05	17.10	16.03
Omsk Region	5.63	5.19	4.42	3.84
Tomsk Region	0.22	0.59	0.28	0.22
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>28.91</b>	<b>28.27</b>	<b>26.38</b>	<b>24.27</b>
Republic of Sakha (Yakutia)	1.38	1.39	1.34	0.99
Kamchatka Territory	0.46	0.53	0.38	0.39
Primorye Territory	14.74	14.56	14.14	13.40
Khabarovsk Territory	2.10	1.95	1.66	1.65
Amur Region	7.38	7.14	6.29	5.52
Magadan Region	0.22	0.19	0.18	0.15
Sakhalin Region	2.62	2.49	2.35	2.15
Jewish Autonomous Region	0.01	0.01	0.04	0.01
Chukotka Autonomous Area	0.00	0.00	0.01	0.01

Table 6.5.4

### The Volume of Foreign Cash Dispensed to Individuals as Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2017			
	September	October	November	December
2	3	4	5	
THE RUSSIAN FEDERATION	159.64	165.61	163.35	180.77
<b>CENTRAL FEDERAL DISTRICT</b>	<b>76.05</b>	<b>80.36</b>	<b>77.67</b>	<b>87.22</b>
Belgorod Region	0.54	0.56	0.50	0.53
Bryansk Region	0.16	0.15	0.15	0.17
Vladimir Region	0.19	0.18	0.21	0.24
Voronezh Region	2.14	2.20	2.17	2.61
Ivanovo Region	0.35	0.40	0.48	0.43
Kaluga Region	2.48	3.00	2.87	3.07
Kostroma Region	0.14	0.20	0.23	0.25
Kursk Region	0.55	0.52	0.58	0.60
Lipetsk Region	0.92	0.82	0.67	0.93
Moscow Region	1.40	1.54	1.58	1.85
Orel Region	0.20	0.20	0.24	0.24
Ryazan Region	1.24	1.23	1.25	1.36
Smolensk Region	0.14	0.16	0.13	0.17
Tambov Region	0.29	0.28	0.26	0.28
Tver Region	0.16	0.20	0.14	0.22
Tula Region	0.25	0.28	0.29	0.41
Yaroslavl Region	0.93	0.92	0.80	0.88
Moscow	63.96	67.50	65.10	72.95
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>14.60</b>	<b>14.94</b>	<b>14.94</b>	<b>16.27</b>
Republic of Karelia	0.11	0.09	0.10	0.10
Republic of Komi	0.14	0.14	0.18	0.19
Arkhangelsk Region	0.04	0.05	0.07	0.07
Nenets Autonomous Area	0.00	0.00	0.00	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0.04	0.05	0.07	0.07
Vologda Region	0.60	0.59	0.52	0.69
Kaliningrad Region	2.14	2.10	2.28	2.31
Leningrad Region	0.17	0.19	0.22	0.22
Murmansk Region	0.08	0.08	0.06	0.07
Novgorod Region	0.21	0.19	0.19	0.19
Pskov Region	0.09	0.08	0.07	0.10
Saint Petersburg	11.01	11.44	11.25	12.35
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>19.56</b>	<b>19.64</b>	<b>19.68</b>	<b>21.70</b>
Republic of Adygeya (Adygeya)	0.15	0.10	0.12	0.14
Republic of Kalmykia	0.09	0.10	0.13	0.12
Republic of Crimea	1.98	2.33	1.96	2.26
Krasnodar Territory	8.94	8.54	9.08	9.58
Astrakhan Region	0.63	0.61	0.60	0.76
Volgograd Region	2.53	2.60	2.37	2.74
Rostov Region	5.02	5.11	5.15	5.75
Sevastopol	0.21	0.24	0.28	0.36
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>8.58</b>	<b>8.63</b>	<b>8.67</b>	<b>9.48</b>
Republic of Dagestan	1.89	1.85	1.81	2.00
Republic of Ingushetia	0.25	0.23	0.22	0.22
Kabardino-Balkar Republic	0.91	0.96	0.91	1.01
Karachay-Cherkess Republic	0.11	0.11	0.15	0.19

Table 6.5.4 (end)

(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	0.87	0.87	0.85	0.93
Chechen Republic	0.26	0.25	0.29	0.27
Stavropol Territory	4.29	4.35	4.43	4.87
<b>VOLGA FEDERAL DISTRICT</b>	<b>17.17</b>	<b>18.93</b>	<b>18.02</b>	<b>19.95</b>
Republic of Bashkortostan	2.70	2.78	2.75	3.15
Mari El Republic	0.34	0.37	0.33	0.41
Republic of Mordovia	0.17	0.20	0.17	0.18
Republic of Tatarstan (Tatarstan)	3.53	3.65	3.56	3.63
Udmurt Republic	0.70	0.75	0.64	0.78
Chuvash Republic – Chuvashia	0.55	0.59	0.51	0.56
Perm Territory	0.89	1.05	1.09	1.17
Kirov Region	0.36	0.42	0.37	0.46
Nizhny Novgorod Region	1.87	2.14	2.01	2.20
Orenburg Region	0.46	0.58	0.53	0.59
Penza Region	0.46	0.43	0.38	0.46
Samara Region	1.80	1.74	1.90	1.91
Saratov Region	1.67	1.97	1.65	1.99
Ulyanovsk Region	1.68	2.26	2.14	2.46
<b>URALS FEDERAL DISTRICT</b>	<b>7.30</b>	<b>7.33</b>	<b>7.33</b>	<b>8.09</b>
Kurgan Region	0.19	0.27	0.17	0.24
Sverdlovsk Region	4.30	4.25	4.12	4.60
Tyumen Region	1.09	1.10	1.35	1.33
Khanty-Mansi Autonomous Area – Yugra	0.65	0.63	0.70	0.72
Yamal-Nenets Autonomous Area	0.06	0.08	0.07	0.09
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0.38	0.39	0.58	0.53
Chelyabinsk Region	1.73	1.71	1.68	1.92
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>11.03</b>	<b>10.24</b>	<b>11.13</b>	<b>11.81</b>
Altai Republic	0.01	0.01	0.02	0.01
Republic of Buryatia	1.52	1.46	1.47	1.67
Republic of Tuva	0.01	0.02	0.02	0.03
Republic of Khakassia	0.07	0.08	0.10	0.12
Altai Territory	0.97	0.73	0.64	0.74
Trans-Baikal Territory	0.02	0.03	0.03	0.04
Krasnoyarsk Territory	1.45	1.51	1.59	1.86
Irkutsk Region	0.25	0.25	0.34	0.41
Kemerovo Region	0.27	0.39	0.40	0.40
Novosibirsk Region	4.86	4.09	4.76	4.67
Omsk Region	1.38	1.48	1.59	1.63
Tomsk Region	0.22	0.21	0.17	0.22
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>5.07</b>	<b>5.21</b>	<b>5.62</b>	<b>5.93</b>
Republic of Sakha (Yakutia)	0.19	0.20	0.28	0.21
Kamchatka Territory	0.08	0.05	0.08	0.07
Primorye Territory	2.19	2.39	2.48	2.75
Khabarovsk Territory	1.31	1.28	1.47	1.52
Amur Region	1.21	1.14	1.18	1.22
Magadan Region	0.02	0.01	0.01	0.02
Sakhalin Region	0.06	0.11	0.09	0.11
Jewish Autonomous Region	0.01	0.02	0.01	0.01
Chukotka Autonomous Area	0.00	0.01	0.02	0.02

Table 6.5.5

**The Volume of Foreign Cash Accepted to Deposit into Individuals' Accounts by the Authorized Banks  
(in US Dollar Equivalent for All Currencies)**

(millions of US dollars)

1	2017			
	September	October	November	December
2	3	4	5	
THE RUSSIAN FEDERATION	2,251.60	2,182.43	2,273.74	2,791.40
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,593.93</b>	<b>1,536.57</b>	<b>1,628.41</b>	<b>2,031.74</b>
Belgorod Region	8.60	5.48	4.63	5.76
Bryansk Region	2.17	2.60	2.07	2.51
Vladimir Region	2.83	7.99	1.56	4.65
Voronezh Region	27.06	22.33	19.90	29.84
Ivanovo Region	2.02	1.51	1.52	2.09
Kaluga Region	4.15	5.50	2.68	4.17
Kostroma Region	2.65	2.50	1.67	1.32
Kursk Region	2.81	1.85	4.56	1.45
Lipetsk Region	3.06	3.46	2.53	4.01
Moscow Region	40.41	46.43	46.63	45.29
Orel Region	1.30	1.53	1.32	1.62
Ryazan Region	2.67	3.05	2.39	2.66
Smolensk Region	2.61	4.73	2.28	3.21
Tambov Region	1.07	1.71	2.02	2.14
Tver Region	4.19	3.77	2.81	3.16
Tula Region	3.67	5.49	3.17	6.14
Yaroslavl Region	9.13	10.76	17.33	14.56
Moscow	1,473.55	1,405.89	1,509.34	1,897.16
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>192.85</b>	<b>179.49</b>	<b>186.78</b>	<b>229.17</b>
Republic of Karelia	1.18	1.30	1.11	1.87
Republic of Komi	1.38	1.26	1.95	1.69
Arkhangelsk Region	1.67	1.09	1.98	2.01
Nenets Autonomous Area	0.01	0.03	0.03	0.01
Arkhangelsk Region, excluding Nenets Autonomous Area	1.66	1.06	1.95	2.00
Vologda Region	2.15	2.27	1.82	3.34
Kaliningrad Region	9.41	9.91	8.37	11.25
Leningrad Region	1.57	1.63	1.74	2.12
Murmansk Region	1.84	1.91	1.92	2.44
Novgorod Region	0.98	0.86	0.65	1.08
Pskov Region	1.32	0.63	0.73	0.90
Saint Petersburg	171.37	158.65	166.51	202.47
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>84.11</b>	<b>83.40</b>	<b>82.00</b>	<b>106.48</b>
Republic of Adygeya (Adygeya)	0.51	0.31	0.68	0.36
Republic of Kalmykia	0.19	0.21	0.17	0.28
Republic of Crimea	5.58	5.51	4.19	4.63
Krasnodar Territory	45.28	46.03	47.10	61.38
Astrakhan Region	2.41	2.93	1.08	1.87
Volgograd Region	8.10	7.21	10.54	13.79
Rostov Region	21.09	20.17	17.28	23.44
Sevastopol	0.95	1.04	0.95	0.73
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>21.90</b>	<b>19.30</b>	<b>16.45</b>	<b>21.46</b>
Republic of Daghestan	6.29	4.59	3.49	3.81
Republic of Ingushetia	0.58	0.47	0.52	0.38
Kabardino-Balkar Republic	1.46	0.96	1.11	1.12
Karachay-Cherkess Republic	0.34	0.48	0.45	0.76

Table 6.5.5 (end)

(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	1.54	1.59	0.98	1.42
Chechen Republic	1.08	0.87	0.96	1.19
Stavropol Territory	10.61	10.33	8.94	12.79
<b>VOLGA FEDERAL DISTRICT</b>	<b>146.58</b>	<b>149.11</b>	<b>145.67</b>	<b>158.18</b>
Republic of Bashkortostan	10.62	11.70	15.82	13.11
Mari El Republic	1.43	0.99	0.84	0.91
Republic of Mordovia	0.96	0.65	0.61	0.96
Republic of Tatarstan (Tatarstan)	19.87	30.06	22.85	22.55
Udmurt Republic	2.33	2.35	2.55	2.61
Chuvash Republic – Chuvashia	1.80	1.22	2.61	1.03
Perm Territory	8.09	6.68	8.89	10.18
Kirov Region	3.62	2.19	2.10	1.76
Nizhny Novgorod Region	22.10	29.85	23.87	28.38
Orenburg Region	2.87	2.81	2.31	3.43
Penza Region	1.36	1.99	0.97	3.69
Samara Region	48.53	40.56	44.56	47.76
Saratov Region	11.71	8.17	7.22	11.23
Ulyanovsk Region	11.30	9.89	10.48	10.56
<b>URALS FEDERAL DISTRICT</b>	<b>65.44</b>	<b>64.62</b>	<b>69.26</b>	<b>77.11</b>
Kurgan Region	0.74	0.73	0.68	0.73
Sverdlovsk Region	37.79	38.17	43.84	50.10
Tyumen Region	17.23	15.09	15.03	14.77
Khanty-Mansi Autonomous Area – Yugra	10.26	8.76	7.48	7.54
Yamal-Nenets Autonomous Area	1.20	1.45	0.79	1.55
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5.77	4.88	6.76	5.67
Chelyabinsk Region	9.68	10.62	9.71	11.51
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>89.95</b>	<b>100.13</b>	<b>87.57</b>	<b>104.44</b>
Altai Republic	0.14	0.05	0.23	0.28
Republic of Buryatia	6.69	5.88	5.20	7.09
Republic of Tuva	0.02	0.04	0.05	0.02
Republic of Khakassia	0.24	0.38	0.27	0.48
Altai Territory	3.70	4.09	3.78	6.19
Trans-Baikal Territory	1.13	0.42	0.49	0.77
Krasnoyarsk Territory	11.60	6.67	6.77	7.11
Irkutsk Region	4.58	4.30	4.03	5.97
Kemerovo Region	5.13	6.62	4.81	4.83
Novosibirsk Region	48.93	63.63	53.74	62.66
Omsk Region	5.16	5.87	6.50	7.18
Tomsk Region	2.63	2.17	1.70	1.85
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>56.31</b>	<b>49.12</b>	<b>57.14</b>	<b>62.33</b>
Republic of Sakha (Yakutia)	1.80	1.83	1.35	1.15
Kamchatka Territory	2.31	1.48	2.24	1.92
Primorye Territory	21.06	20.66	25.37	22.24
Khabarovsk Territory	20.54	15.40	18.86	25.73
Amur Region	6.24	5.21	4.98	5.28
Magadan Region	0.94	0.66	0.49	0.40
Sakhalin Region	3.24	3.74	3.69	5.48
Jewish Autonomous Region	0.17	0.08	0.09	0.07
Chukotka Autonomous Area	0.01	0.05	0.06	0.05



Table 6.5.6

### The Volume of Foreign Cash Dispensed from Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2017			
	September	October	November	December
2	3	4	5	
THE RUSSIAN FEDERATION	2,413.58	2,356.09	2,311.80	3,168.68
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,569.29</b>	<b>1,542.61</b>	<b>1,494.77</b>	<b>2,185.30</b>
Belgorod Region	18.20	4.50	7.09	6.75
Bryansk Region	1.89	5.32	2.28	3.32
Vladimir Region	4.35	5.26	4.29	7.51
Voronezh Region	28.27	30.06	27.69	36.37
Ivanovo Region	2.44	1.55	1.69	5.36
Kaluga Region	5.82	7.47	3.37	7.47
Kostroma Region	2.78	2.36	3.47	1.53
Kursk Region	2.75	2.95	2.52	2.60
Lipetsk Region	2.67	5.06	5.62	6.69
Moscow Region	48.60	57.31	47.80	61.49
Orel Region	1.88	1.49	1.63	3.03
Ryazan Region	2.73	4.26	3.77	5.74
Smolensk Region	2.61	3.14	2.41	2.73
Tambov Region	1.11	1.87	1.83	2.76
Tver Region	2.50	3.91	3.56	3.43
Tula Region	4.30	5.48	4.94	5.89
Yaroslavl Region	20.95	17.51	23.66	33.73
Moscow	1,415.46	1,383.10	1,347.14	1,988.88
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>247.07</b>	<b>232.15</b>	<b>236.52</b>	<b>276.87</b>
Republic of Karelia	2.78	2.70	2.58	3.11
Republic of Komi	2.01	2.19	2.22	2.52
Arkhangelsk Region	2.88	3.50	3.55	4.03
Nenets Autonomous Area	0.02	0.05	0.03	0.07
Arkhangelsk Region, excluding Nenets Autonomous Area	2.87	3.44	3.52	3.96
Vologda Region	3.01	3.42	3.05	4.58
Kaliningrad Region	18.05	23.16	18.47	20.03
Leningrad Region	2.75	3.13	3.60	3.29
Murmansk Region	4.10	4.68	3.80	3.50
Novgorod Region	1.18	1.12	1.02	1.67
Pskov Region	1.32	1.79	1.16	1.71
Saint Petersburg	208.99	186.46	197.07	232.42
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>132.05</b>	<b>138.73</b>	<b>122.57</b>	<b>155.71</b>
Republic of Adygeya (Adygeya)	0.74	0.65	0.57	0.91
Republic of Kalmykia	0.34	0.16	0.32	0.33
Republic of Crimea	6.16	6.55	5.45	5.95
Krasnodar Territory	67.53	79.15	71.53	83.36
Astrakhan Region	3.47	4.73	5.56	8.47
Volgograd Region	15.87	18.11	13.27	20.07
Rostov Region	37.06	28.36	24.51	34.60
Sevastopol	0.86	1.02	1.37	2.02
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>26.44</b>	<b>23.41</b>	<b>37.42</b>	<b>44.55</b>
Republic of Dagestan	3.59	1.77	5.89	7.85
Republic of Ingushetia	0.13	0.13	0.59	0.23
Kabardino-Balkar Republic	1.71	1.39	1.58	1.35
Karachay-Cherkess Republic	0.46	0.97	0.67	0.36

Table 6.5.6 (end)

(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	2.77	1.91	8.32	11.78
Chechen Republic	0.33	0.45	0.33	0.36
Stavropol Territory	17.45	16.80	20.04	22.62
<b>VOLGA FEDERAL DISTRICT</b>	<b>197.69</b>	<b>179.19</b>	<b>177.88</b>	<b>210.18</b>
Republic of Bashkortostan	12.38	13.27	18.77	20.20
Mari El Republic	1.11	1.18	1.12	1.01
Republic of Mordovia	1.06	0.76	0.74	0.73
Republic of Tatarstan (Tatarstan)	24.89	27.07	20.40	28.33
Udmurt Republic	2.27	1.88	2.32	4.51
Chuvash Republic – Chuvashia	5.64	1.70	2.04	2.05
Perm Territory	7.03	9.95	11.86	16.00
Kirov Region	2.76	1.92	2.17	3.24
Nizhny Novgorod Region	36.49	44.46	32.70	35.65
Orenburg Region	3.84	2.97	3.04	3.93
Penza Region	1.70	2.64	2.02	4.68
Samara Region	48.47	44.17	56.61	57.86
Saratov Region	12.03	8.30	9.15	13.09
Ulyanovsk Region	38.01	18.91	14.95	18.90
<b>URALS FEDERAL DISTRICT</b>	<b>77.72</b>	<b>80.34</b>	<b>75.56</b>	<b>99.41</b>
Kurgan Region	0.94	1.05	1.43	1.62
Sverdlovsk Region	41.70	52.65	48.95	59.88
Tyumen Region	21.92	14.66	15.52	22.82
Khanty-Mansi Autonomous Area – Yugra	14.75	8.47	8.85	10.76
Yamal-Nenets Autonomous Area	1.48	1.31	1.20	2.83
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5.69	4.88	5.47	9.24
Chelyabinsk Region	13.16	11.98	9.65	15.10
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>106.08</b>	<b>97.70</b>	<b>92.57</b>	<b>113.44</b>
Altai Republic	0.32	0.16	0.51	0.17
Republic of Buryatia	4.25	4.50	4.65	5.55
Republic of Tuva	0.03	0.07	0.05	0.02
Republic of Khakassia	0.34	0.41	0.24	0.93
Altai Territory	5.34	5.55	4.68	7.40
Trans-Baikal Territory	0.87	0.47	0.72	0.82
Krasnoyarsk Territory	9.98	6.16	6.89	9.95
Irkutsk Region	5.12	7.01	5.88	6.90
Kemerovo Region	3.60	3.21	4.07	5.87
Novosibirsk Region	68.13	60.16	57.67	67.49
Omsk Region	5.60	5.97	4.39	5.59
Tomsk Region	2.50	4.04	2.81	2.75
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>56.79</b>	<b>61.57</b>	<b>63.99</b>	<b>67.71</b>
Republic of Sakha (Yakutia)	2.38	1.67	0.97	1.78
Kamchatka Territory	1.59	1.33	2.28	3.48
Primorye Territory	23.62	24.44	21.88	27.07
Khabarovsk Territory	21.48	25.96	29.19	26.48
Amur Region	4.20	4.34	4.59	5.19
Magadan Region	0.72	0.84	1.08	0.67
Sakhalin Region	2.59	2.70	3.88	2.94
Jewish Autonomous Region	0.16	0.25	0.08	0.05
Chukotka Autonomous Area	0.04	0.04	0.04	0.05

## 6.6. Data on the Activity of Insurers and Private Pension Funds

Table 6.6.1

## Insurers' Premiums and Payoffs

(millions of rubles)

1	9 months 2017		2017	
	insurance premiums	payoffs	insurance premiums	payoffs
2	3	4	5	
THE RUSSIAN FEDERATION	<b>962,638.3</b>	<b>395,336.2</b>	1,277,547.6	509,539.1
CENTRAL FEDERAL DISTRICT <sup>1</sup>	<b>580,300.1</b>	<b>214,656.7</b>	756,914.9	283,010.8
Belgorod Region	4,471.6	<b>1,909.7</b>	6,153.1	2,371.0
Bryansk Region	<b>2,738.7</b>	<b>928.8</b>	3,820.7	1,139.2
Vladimir Region	<b>4,523.5</b>	<b>1,746.2</b>	6,237.0	2,324.9
Voronezh Region	<b>6,902.6</b>	<b>3,545.6</b>	9,368.1	4,302.6
Ivanovo Region	<b>2,473.0</b>	<b>1,618.3</b>	3,418.2	2,059.2
Kaluga Region	3,221.9	<b>1,055.2</b>	4,577.0	1,379.7
Kostroma Region	<b>1,577.3</b>	624.4	2,092.6	779.0
Kursk Region	<b>2,623.7</b>	<b>1,123.7</b>	3,513.6	1,409.8
Lipetsk Region	2,847.2	<b>1,933.6</b>	3,837.6	2,191.3
Moscow Region	<b>25,653.2</b>	<b>10,003.5</b>	33,893.8	13,209.2
Orel Region	<b>1,781.9</b>	<b>670.5</b>	2,396.1	870.1
Ryazan Region	<b>3,757.0</b>	<b>1,518.5</b>	6,071.0	1,595.9
Smolensk Region	3,708.0	<b>1,382.8</b>	5,074.4	1,889.9
Tambov Region	<b>1,989.4</b>	<b>804.9</b>	2,738.8	1,044.1
Tver Region	<b>3,976.7</b>	<b>1,445.4</b>	5,374.3	1,960.5
Tula Region	<b>4,941.6</b>	<b>1,591.8</b>	6,889.9	2,046.5
Yaroslavl Region	<b>4,231.1</b>	<b>1,665.7</b>	5,827.0	2,098.4
Moscow	<b>498,878.7</b>	<b>181,087.4</b>	645,627.9	240,338.8
NORTH-WESTERN FEDERAL DISTRICT	<b>89,552.9</b>	<b>36,475.3</b>	122,098.8	47,716.8
Republic of Karelia	<b>1,909.5</b>	<b>814.7</b>	2,589.3	1,062.4
Republic of Komi	<b>3,156.4</b>	<b>1,206.5</b>	4,215.0	1,576.0
Arkhangelsk Region	<b>4,105.4</b>	<b>1,712.5</b>	5,666.2	2,092.1
Nenets Autonomous Area	64.3	23.1	56.9	55.1
Arkhangelsk Region, excluding Nenets Autonomous Area	<b>4,041.1</b>	<b>1,689.4</b>	5,609.3	2,037.0
Vologda Region	<b>4,387.1</b>	<b>1,837.4</b>	6,134.5	2,364.2
Kaliningrad Region	4,039.9	<b>1,288.4</b>	5,411.3	1,687.2
Leningrad Region	<b>3,850.2</b>	<b>1,151.4</b>	4,856.2	1,564.3
Murmansk Region	<b>2,896.0</b>	<b>1,463.6</b>	4,019.1	1,770.8
Novgorod Region	1,747.5	<b>651.8</b>	2,333.2	859.1
Pskov Region	<b>1,540.8</b>	<b>533.8</b>	2,071.9	696.1
Saint Petersburg	<b>61,920.2</b>	<b>25,815.3</b>	84,802.1	34,044.8
SOUTHERN FEDERAL DISTRICT	<b>41,139.6</b>	<b>25,754.0</b>	56,174.7	29,153.8
Republic of Adygeya (Adygeya)	<b>382.0</b>	<b>494.0</b>	581.4	607.0
Republic of Kalmykia	202.2	<b>135.3</b>	257.2	147.2
Republic of Crimea	789.1	76.0	1,031.1	108.3
Krasnodar Territory	<b>18,665.2</b>	<b>12,884.2</b>	25,717.1	14,140.9
Astrakhan Region	3,388.1	<b>1,329.0</b>	4,319.3	1,668.8
Volgograd Region	<b>6,350.5</b>	<b>3,719.1</b>	8,583.5	4,105.8
Rostov Region	<b>11,325.8</b>	<b>7,107.4</b>	15,624.6	8,362.3
Sevastopol	36.7	8.9	60.4	13.4
NORTH CAUCASIAN FEDERAL DISTRICT	<b>9,431.8</b>	<b>7,429.1</b>	12,649.6	9,042.0
Republic of Dagestan	<b>1,117.5</b>	<b>1,734.0</b>	1,513.6	2,041.3
Republic of Ingushetia	<b>109.5</b>	<b>146.1</b>	125.1	152.8
Kabardino-Balkar Republic	617.0	492.6	855.7	620.4
Karachay-Cherkess Republic	<b>254.8</b>	<b>405.3</b>	332.7	509.3

Table 6.6.1 (end)

(millions of rubles)

1	2	3	4	5
Republic of North Ossetia – Alania	526.1	517.4	642.4	679.7
Chechen Republic	594.6	354.9	758.4	470.0
Stavropol Territory	6,212.2	3,778.8	8,421.7	4,568.5
<b>VOLGA FEDERAL DISTRICT</b>	<b>108,404.4</b>	<b>52,007.1</b>	<b>146,672.4</b>	<b>65,689.2</b>
Republic of Bashkortostan	12,699.5	6,775.5	17,489.4	8,225.8
Mari El Republic	1,660.9	796.6	2,268.6	983.0
Republic of Mordovia	1,930.6	820.4	2,594.9	1,128.9
Republic of Tatarstan (Tatarstan)	19,640.9	10,809.1	26,506.9	13,821.6
Udmurt Republic	5,226.0	2,000.2	6,884.4	2,597.0
Chuvash Republic – Chuvashia	3,190.2	1,161.2	4,414.7	1,509.8
Perm Territory	10,680.5	3,908.8	14,364.8	5,205.8
Kirov Region	3,522.8	1,831.7	4,861.8	2,347.6
Nizhny Novgorod Region	13,492.9	8,014.1	18,330.6	10,080.1
Orenburg Region	5,316.1	2,810.7	6,958.7	3,458.4
Penza Region	3,188.8	1,391.2	4,365.1	1,721.9
Samara Region	17,659.4	6,301.6	23,927.5	8,248.2
Saratov Region	5,884.3	2,723.4	8,158.2	3,199.4
Ulyanovsk Region	4,311.4	2,662.6	5,546.8	3,161.6
<b>URALS FEDERAL DISTRICT</b>	<b>56,900.0</b>	<b>25,620.2</b>	<b>75,794.4</b>	<b>32,860.0</b>
Kurgan Region	1,689.1	889.4	2,150.3	1,005.1
Sverdlovsk Region	17,739.1	8,247.3	24,181.9	10,308.0
Tyumen Region	25,341.7	9,547.8	32,899.2	12,960.8
Khanty-Mansi Autonomous Area – Yugra	11,240.6	4,967.0	13,967.8	6,944.2
Yamal-Nenets Autonomous Area	3,111.2	1,678.2	4,138.3	2,197.6
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	10,989.9	2,902.6	14,793.2	3,819.0
Chelyabinsk Region	12,130.1	6,935.7	16,563.1	8,586.0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>53,477.5</b>	<b>23,388.6</b>	<b>74,626.5</b>	<b>29,913.9</b>
Altai Republic	223.3	121.3	349.1	158.6
Republic of Buryatia	1,750.0	880.7	2,466.5	1,149.5
Republic of Tuva	291.5	122.3	396.8	155.6
Republic of Khakassia	1,029.8	521.4	1,399.5	682.7
Altai Territory	4,380.3	2,045.0	6,110.2	2,441.2
Trans-Baikal Territory	1,687.9	558.6	2,346.4	716.3
Krasnoyarsk Territory	8,749.9	3,854.7	12,038.9	4,975.8
Irkutsk Region	8,451.7	3,424.2	11,582.6	4,553.0
Kemerovo Region	7,867.8	3,600.8	10,289.3	4,417.5
Novosibirsk Region	10,185.4	4,853.6	13,659.7	6,231.4
Omsk Region	5,509.2	2,077.9	9,564.6	2,705.3
Tomsk Region	3,350.6	1,328.1	4,422.8	1,727.0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>23,432.0</b>	<b>10,005.2</b>	<b>32,616.3</b>	<b>12,152.6</b>
Republic of Sakha (Yakutia)	2,959.2	940.1	3,965.0	1,281.7
Kamchatka Territory	1,309.3	504.0	1,923.4	392.7
Primorye Territory	7,509.0	4,394.4	10,304.6	5,115.8
Khabarovsk Territory	6,587.1	2,148.8	9,176.4	2,912.9
Amur Region	2,040.7	1,255.0	2,957.1	1,478.4
Magadan Region	539.8	138.9	812.4	173.2
Sakhalin Region	2,125.9	514.5	2,968.9	659.7
Jewish Autonomous Region	268.0	100.1	350.4	118.3
Chukotka Autonomous Area	93.0	9.4	158.1	19.9
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>26.6</b>	<b>0.1</b>	<b>37.2</b>	<b>2.6</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 art. 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.

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

Table 6.6.2

## Private Pension Funds' Performance

	Q3 2017							
	1	2	3	4	5	6	7	8
	pension reserves – total, millions of rubles	number of participants, persons	pension contributions – total, millions of rubles	payouts of pension benefits under private provision, millions of rubles	number of participants receiving pensions, persons	pension savings, millions of rubles	number of insured persons, persons	
THE RUSSIAN FEDERATION	970,463.5	6,113,821	71,478.6	50,398.9	1,591,765	2,312,262.7	34,360,252	
CENTRAL FEDERAL DISTRICT	503,633.6	1,583,425	23,692.0	14,577.9	296,519	586,302.4	7,287,177	
Belgorod Region	2,206.4	49,425	208.1	158.5	7,510	26,854.5	434,874	
Bryansk Region	5,585.3	42,246	372.2	235.7	6,006	13,395.2	258,677	
Vladimir Region	2,745.1	29,124	266.3	173.2	4,864	22,101.9	364,263	
Voronezh Region	5,052.4	63,444	464.9	320.0	14,105	27,888.4	537,731	
Ivanovo Region	645.8	10,416	54.2	43.8	1,767	11,997.8	253,944	
Kaluga Region	1,768.1	19,474	1,456.7	100.4	3,821	15,760.8	221,098	
Kostroma Region	1,269.5	12,748	84.0	81.0	2,595	9,931.8	194,830	
Kursk Region	1,961.9	62,283	158.7	111.8	9,428	15,498.8	299,337	
Lipetsk Region	4,384.4	43,774	327.1	317.7	6,742	18,329.5	310,908	
Moscow Region	24,453.6	171,642	4,360.8	2,787.8	43,488	129,828.4	1,230,581	
Orel Region	1,318.0	16,078	111.2	70.5	2,031	9,916.1	187,644	
Ryazan Region	7,478.3	48,561	502.8	329.2	10,281	15,382.6	247,146	
Smolensk Region	2,635.4	25,434	240.5	164.7	5,234	12,960.0	217,451	
Tambov Region	5,787.6	37,830	341.8	242.2	6,468	11,380.4	252,419	
Tver Region	2,495.0	21,876	143.7	87.9	4,072	18,242.9	270,799	
Tula Region	3,031.5	41,709	246.0	184.9	8,018	24,295.3	372,928	
Yaroslavl Region	3,801.6	31,396	334.9	203.5	7,124	23,024.5	345,992	
Moscow	427,013.8	855,965	14,018.1	8,964.9	152,965	179,513.3	1,286,555	
NORTH-WESTERN FEDERAL DISTRICT	65,947.0	565,699	7,583.3	4,425.9	161,095	268,089.1	3,297,160	
Republic of Karelia	4,380.8	29,387	310.7	236.4	9,220	13,672.4	184,721	
Republic of Komi	12,244.8	79,642	1,280.0	1,024.4	28,308	27,419.0	310,727	
Arkhangelsk Region	7,662.0	48,351	520.3	432.4	12,320	29,558.8	383,245	
Nenets Autonomous Area	89.9	1,452	17.7	4.6	81	1,171.0	7,227	
Arkhangelsk Region, excluding Nenets Autonomous Area	7,572.1	46,899	502.7	427.8	12,239	28,387.8	376,018	
Vologda Region	5,779.6	72,811	243.6	443.3	26,163	25,247.7	358,257	
Kaliningrad Region	1,693.8	20,466	128.2	135.3	4,397	15,113.3	268,134	
Leningrad Region	8,143.4	67,620	773.4	471.6	13,375	32,040.4	388,912	

Table 6.6.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	4,989.6	49,731	376.0	219.0	9,523	23,711.2	254,037
Novgorod Region	1,066.6	12,605	107.1	61.2	1,812	11,097.8	165,293
Pskov Region	1,559.9	17,464	143.8	98.5	3,006	9,079.0	166,559
Saint Petersburg	18,426.5	167,622	3,700.2	1,303.7	52,971	81,149.5	817,275
SOUTHERN FEDERAL DISTRICT	32,781.1	377,614	3,395.0	2,837.9	85,925	187,514.9	3,526,535
Republic of Adygeya (Adygeya)	212.7	4,655	18.5	15.7	432	3,920.8	87,898
Republic of Kalmykia	113.4	4,959	11.1	8.2	324	4,276.1	81,602
Republic of Crimea	22.6	824	5.6	2.0	59	31.7	5,842
Krasnodar Territory	16,625.8	169,299	1,547.8	1,231.4	40,294	70,078.7	1,245,724
Astrakhan Region	2,577.1	32,122	580.7	485.0	9,841	14,880.0	316,732
Volgograd Region	4,743.3	65,160	350.8	517.7	14,506	39,352.9	757,007
Rostov Region	8,480.7	100,567	878.7	578.0	20,465	54,963.3	1,030,919
Sevastopol	5.6	28	1.7	0.1	4	11.5	811
NORTH CAUCASIAN FEDERAL DISTRICT	6,957.8	112,691	822.4	681.5	17,660	39,052.9	985,794
Republic of Dagestan	644.7	14,364	100.9	65.0	1,617	4,741.6	164,535
Republic of Ingushetia	27.3	676	1.8	2.1	27	266.8	11,679
Kabardino-Balkar Republic	462.9	7,837	38.7	25.3	841	3,467.6	118,636
Karachay-Cherkess Republic	219.2	4,533	15.8	14.9	477	1,982.7	52,682
Republic of North Ossetia – Alania	427.4	10,363	33.6	23.8	818	2,848.4	93,274
Chechen Republic	917.5	7,231	79.5	46.3	1,551	1,103.0	44,653
Stavropol Territory	4,258.7	67,687	552.1	503.9	12,329	24,642.8	500,335
VOLGA FEDERAL DISTRICT	93,841.6	1,436,016	10,967.1	8,082.7	361,188	493,185.6	8,811,850
Republic of Bashkortostan	11,955.9	145,177	1,559.8	635.4	18,311	70,740.9	1,221,686
Mari El Republic	225.5	8,145	25.8	25.4	712	9,015.7	214,090
Republic of Mordovia	1,391.9	13,610	112.9	95.5	3,123	10,815.5	202,197
Republic of Tatarstan (Tatarstan)	18,226.6	269,595	1,283.0	1,340.2	100,835	69,190.5	1,200,715
Udmurt Republic	3,456.1	47,514	354.4	296.3	13,508	28,948.0	559,391
Chuvash Republic – Chuvashia	1,140.4	31,954	114.1	75.2	3,055	18,321.5	397,875
Perm Territory	8,425.3	111,504	960.1	840.5	28,035	53,281.4	861,989
Kirov Region	2,656.8	28,782	203.8	175.0	4,699	21,193.7	398,487
Nizhny Novgorod Region	13,507.2	293,445	1,787.9	1,409.5	82,164	58,379.6	924,166
Orenburg Region	7,738.3	112,039	1,074.3	924.2	26,785	32,387.8	625,535
Penza Region	1,755.3	25,108	170.9	118.8	4,821	15,830.7	337,774
Samara Region	14,590.0	223,093	2,313.6	1,444.9	49,748	55,136.6	820,400
Saratov Region	7,040.0	101,397	812.9	610.8	22,028	33,458.2	702,834
Ulyanovsk Region	1,732.4	24,653	193.4	90.9	3,364	16,485.4	344,711

Table 6.6.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	114,821.9	995,448	12,521.3	10,986.9	427,433	294,785.0	3,697,785
Kurgan Region	2,605.2	24,339	201.5	522.5	5,016	12,668.7	287,419
Sverdlovsk Region	15,639.6	224,262	1,558.0	1,440.2	54,205	93,406.7	1,303,331
Tyumen Region	85,244.9	604,751	9,870.1	8,328.1	335,525	131,524.8	1,158,903
Khanty-Mansi Autonomous Area – Yugra	54,043.5	483,158	5,826.6	5,207.7	290,627	64,957.0	477,524
Yamal-Nenets Autonomous Area	14,426.9	51,133	2,982.7	2,463.7	30,636	24,960.3	158,035
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	16,774.5	70,460	1,060.9	656.7	14,262	41,607.4	523,344
Chelyabinsk Region	11,332.3	142,096	891.7	696.1	32,687	57,184.7	948,132
SIBERIAN FEDERAL DISTRICT	95,093.4	765,252	7,262.3	5,323.4	157,555	321,301.6	5,284,122
Altai Republic	10.3	1,705	2.5	1.0	123	1,825.2	46,302
Republic of Buryatia	5,577.4	36,773	439.3	290.8	7,032	16,314.3	303,685
Republic of Tuva	9.6	995	1.8	0.4	12	2,733.7	60,064
Republic of Khakassia	1,998.0	12,139	175.9	123.5	2,558	7,221.0	120,966
Altai Territory	3,161.7	46,931	249.9	193.3	6,851	26,878.7	664,712
Trans-Baikal Territory	10,934.8	64,587	896.2	578.3	11,938	18,886.9	308,437
Krasnoyarsk Territory	25,771.0	212,427	1,535.6	1,454.7	34,678	60,732.8	784,251
Irkutsk Region	18,537.8	113,750	1,792.8	960.5	27,455	42,160.5	651,847
Kemerovo Region	7,398.2	101,026	597.6	404.3	23,400	51,199.2	769,540
Novosibirsk Region	11,164.2	87,705	720.9	763.4	29,528	43,307.3	707,789
Omsk Region	6,070.7	56,399	414.5	246.4	7,478	29,777.3	581,082
Tomsk Region	4,459.6	30,815	435.5	306.9	6,502	20,264.8	285,447
FAR-EASTERN FEDERAL DISTRICT	57,386.8	277,665	5,235.2	3,482.7	84,390	121,798.3	1,468,559
Republic of Sakha (Yakutia)	15,527.6	32,326	1,860.2	1,160.5	22,462	21,276.5	229,430
Kamchatka Territory	295.1	5,399	34.4	18.8	870	7,865.3	79,853
Primorye Territory	8,749.8	64,494	680.0	515.0	13,971	28,515.0	415,184
Khabarovsk Territory	14,966.4	83,823	1,213.6	833.5	25,357	29,128.0	339,587
Amur Region	9,712.0	52,011	818.9	532.8	10,494	16,358.8	220,369
Magadan Region	293.5	5,026	36.9	14.0	707	3,842.2	32,067
Sakhalin Region	6,345.7	25,399	456.6	327.4	8,856	11,124.8	102,710
Jewish Autonomous Region	1,428.1	8,661	130.5	70.6	1,473	2,993.5	45,350
Chukotka Autonomous Area	68.7	526	4.2	10.2	200	694.2	4,009
THE CITY OF BAIKONUR <sup>1</sup>	0.3	11	0.0	0.0	0	121.4	1,001
FOREIGN STATES (MEMO)	2,178.3	5,907	335.5	114.5	1,064	232.9	1,270

<sup>1</sup>The city of Baikonur is regarded as the city of federal importance, according to the art. 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

Balance of payments of the Russian Federation (hereafter referred to as balance of payments) is a statistical statement, which reflects all economic transactions between Russian Federation residents and nonresidents<sup>1</sup> within a reporting period.

Table "Balance of Payments of the Russian Federation" is compiled and published by the Bank of Russia quarterly.

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

Balance of payments is compiled by the Bank of Russia based on (i) the Federal Law No. 86FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 (as amended), (ii) the Federal Law No. 282FZ "On Official Statistical Accounting and State Statistics System in the Russian Federation" dated November 29, 2007 (as amended), and (iii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is set out in the sixth edition of the International Monetary Fund's *Balance of Payments and International Investment Position Manual (BPM6)*.

Sources of information are comprised of reports 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 State Statistics Service (Rosstat), Federal Treasury, Federal Migration Service (FMS of Russia), Emergencies Ministry (MES of Russia), Frontier Service of the Federal Security Service, Ministry of Energy, Ministry of Transport, credit institutions, nonbanking financial corporations, non-financial corporations; partner country statistics, as well as the Bank of Russia's own data and estimation system.

A detailed list of reporting forms used to compile the balance of payments and other information of reference are available on the Bank of Russia's official website under directory "Statistics. Macroeconomic Financial Statistics. External Sector Statistics".

Table "Balance of Payments of the Russian Federation" is one of the analytical presentations of the balance of payments data. In contrast to the standard components, which has the structure that meets international standards, analytical presentation makes it possible to encompass the economy's specifics and to group data in a way revealing the most significant analytical indicators. For example, in the Current Account total amounts receivable from nonresidents/ payable to nonresidents under current transactions have been compiled, whilst in the Financial Account total volumes of net incurrence of liabilities and net acquisition of financial assets by residents are identified.

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

Balance of payments data are available on the Bank of Russia's official website and published in the *Bank of Russia*

<sup>1</sup> **Economic transaction** is defined as an economic flow that reflects the creation, transformation, exchange, transfer or extinction of economic value and involves changes in ownership of goods and/or financial assets, or the provision of labour and capital.

**Residents of a country** incorporate all the institutional units, whose center of economic interest is located within the economic territory. All the other institutional units are regarded as nonresidents.

An **institutional unit** is an economic unit, which can own assets, assume liabilities, implement an entire spectrum of economic transactions on its behalf. Individuals and legal entities, enterprises and organizations are treated as such units.

The **economic territory** of a country consists of the geographic territory (including free zones) administered by a government; within this territory, persons, goods and capital circulate freely.

An institutional unit has a center of economic interest within the country's economic territory, on which the unit engages and intends to continue engaging in economic activities and transactions on a significant scale.

*Bulletin* and in the IMF's *International Financial Statistics and Balance of Payments Statistics Yearbook*.

#### Individual Indicators Highlights

**1. Current account** includes transactions in goods and services, primary income and secondary income.

**1.1. Goods.** Recorded under this item is the value of goods whose ownership rights was transferred within a reporting period from residents to nonresidents (exports) and from nonresidents to residents (imports). Apart from exports and imports of goods registered by the FCS of Russia, the item covers the following transactions in goods that are not registered by the FCS of Russia: (i) fish and marine products caught in the high seas and sold to nonresidents outside the border; (ii) goods procured in domestic/foreign ports by carriers; (iii) other goods where there is a change of ownership without their crossing the border; (iv) goods undeclared and/or misdeclared when imported by legal entities; (v) goods exported/imported by individuals; and (vi) net exports of goods under merchandising outside Russia's customs territory.

Goods sent for and received after processing are excluded from the FCS of Russia data.

Exports and imports of goods are presented at f.o.b. values (the f.o.b. is a term of delivery which implies that the value of the goods includes its cost as well as expenses on insurance, delivery and loading on board the carrier at the border of an exporting country).

**1.2. Services** include services rendered by residents to nonresidents and those rendered by nonresidents to residents which are grouped by major categories for Russia, such as transport, travel and other services including manufacturing services, maintenance and repair services, construction, insurance, financial, telecommunication, computer and information services, other business services, cultural and recreational services, government services.

**1.3. Primary income** captures receipts for the provision of labor and financial assets and renting of natural resources.

**1.3.1.** The item "**Compensation of employees**" reflects employee remuneration earned by residents of an economy working abroad.

**1.3.2.** The "**Investment income**" item reflects income from ownership of foreign financial assets (interest, dividends, and other similar types of income).

**1.3.3.** The "**Rent**" item covers income receivable for the use of land and natural resources.

**1.4. Secondary income** shows current transfers between residents and nonresidents.

A transfer is an economic transaction resulting in provision by one institutional unit to another of a commodity, service, asset or ownership rights without any counterparts of a commodity, service, asset or ownership rights being received in return as an equivalent. Transfers are subdivided into current transfers and capital transfers. Recorded as current transfers are those that augment the disposable income and potential power of a recipient country's consumption, and reduce the disposable income and potential power of a donor country's consumption, e.g.



humanitarian aid in the form of consumer goods and services, or cash grants, unless the latter are capital transfers (the description of capital transfers is provided in paragraph 2.2 below).

**2. Capital account** represents acquisition or disposal of non-produced nonfinancial assets between residents and nonresidents as well as capital transfers receivable and payable.

**2.1. Acquisition or disposal of nonproduced nonfinancial assets** reflects transactions associated with purchase or sale of assets that are not the result of production (e.g. land and subsoil assets) and/or transactions associated intangible assets (e.g. patents, copyrights, trademarks, franchises, etc.).

**2.2. Capital transfers** are infrequent transactions in large amounts, such as: debt forgiveness, nonlife insurance claims, investment grants, certain types of taxes, large gifts, inheritances and so on.

**3. Financial account** reflects transactions in financial assets (**excluding reserve assets**) and liabilities between residents and nonresidents. Financial assets and liabilities are classified by sectors, namely, general government, central bank, banks, and other sectors. Other sectors' category comprises other financial corporations (excluding banks), nonfinancial corporations, households, and nonprofit institutions serving households.

Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Arrears are shown together with the respective main instruments on which they have arisen (loans, debt securities). Assets of other sectors have an additional breakdown by foreign currency, trade credits and advances, indebtedness on supplies under intergovernmental agreements, fictitious transactions. The latter include fictitious transactions related to trade in goods and services, securities trading, lending, and transactions with money transfers to resident's own accounts abroad.

**3.1. Direct investment** is the form of international investment that is performed by a resident entity of one economy for the purpose of obtaining a lasting interest in an enterprise resident in another economy. The lasting interest implies the existence of a long-term relationship between the direct investor and the enterprise, and a significant degree of influence by the investor on the management of the enterprise. Direct investment comprises not only the initial transaction to acquire a stake in the equity, but also all subsequent transactions between the investor and the enterprise. According to the international definition of direct investment, invested funds may be regarded as direct investment when a direct investor owns 10 percent or more of the ordinary shares of an enterprise. Direct investments are recorded in the form of equity, reinvested earnings and debt instruments.

**3.2. Portfolio investment**, in addition to equity instruments, includes negotiable debt financial instruments. Excluded from this item are the instruments included under direct investment and international reserves (reserve assets).

**3.3. Loans** are financial assets that are created when a creditor lends funds directly to a borrower, which is evidenced by non-negotiable documents.

**3.4. Other investment.** All transactions that are not classified as direct investment, portfolio investment or reserve assets are included in other investment category. Financial derivatives are also included in this category.

**4. Net errors and omissions** item is the 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.

**5. International reserves (Reserve assets)** represent highly liquid foreign assets that are at the disposal of the Bank of Russia and the Government of the Russian Federation.

Comprehensive description of international reserves is provided in the methodological comments to Table 1.11.

Table 1.2

### Direct Investment of the Russian Federation (Based on the Balance of Payments, Flows Data)

Direct investment is a category of cross-border investment associated with a resident in one economy having control or a significant degree of influence on the management of an enterprise that is resident in another economy. Control or influence may be

achieved directly by owning equity that gives voting power in the enterprise, or indirectly through having voting power in another enterprise that has voting power in the enterprise. To ensure international comparability, in practice, for identification of direct investment relationships the following quantitative criterion is used: ownership of 10 per cent or more of the voting power in the direct investment enterprise.

Starting with 2012 the Russian Federation's direct investment data are compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and the 4th edition of OECD's Benchmark Definition of Foreign Direct Investment (BMD4).

### General Provisions

The table «Direct Investment of the Russian Federation» contains data on direct investment inflows in the Russian Federation and direct investment outflows abroad broken down by sectors and instruments. Data on direct investment are compiled as components of the Financial Account, and they include reverse investment flows and intercompany relations, and are compiled according to the asset/liability principle. The data are published quarterly in millions of U.S. dollars.

**Equity** includes shares, stocks and other investment of foreign direct investors in equity of Russian enterprises as well as Russian direct investors in equity of foreign enterprises including financial aid without quid pro quo.

**Reinvested earnings** are earnings of direct investment enterprises not distributed as dividends or profit.

**Debt instruments** are instruments that are used between investors and direct investor enterprises including loans, debt securities and trade credits.

Sources of information are comprised of reports on foreign economic transactions performed by Russian residents. These reports are regularly obtained by the Bank of Russia from credit institutions, non-banking custodians, other financial institutions, non-financial organizations, Russia's Ministry of Energy, as well as partner countries' data and experts' estimates.

Direct investment data are posted on the Bank of Russia's official website.

### Individual Indicators Highlights

**Russian Federation's direct investment abroad** covers resident direct investors' claims on their direct investment enterprises, resident direct investment enterprises' claims on direct investors, and resident enterprises' claims on non-resident fellow enterprises.

**General government direct investment** includes transactions to acquire equity and shares of non-resident enterprises by the federal and local government.

**Direct investment of banks and direct investment of other sectors** include transactions connected with increases/decreases in foreign assets in the form of equity, reinvestment of earnings, and debt instruments.

**Direct Investment in the Russian Federation** covers liabilities of resident direct investment enterprises to their direct investors, those of resident direct investors to direct investment enterprises, and liabilities of resident enterprises to non-resident fellow enterprises.

**Direct investment of banks and direct investment of other sectors** include transactions connected with increases/decreases in foreign liabilities in the form of equity, reinvestment of earnings, and debt instruments.

Table 1.3

### Net Inflows/Outflows of Capital by Private Sector (Based on the Balance of Payments, Flows Data)

#### General Provisions

The table reports the value of an inflow (+) / outflow (–) of private sector capital in/from the Russian Federation during the

reporting period. Here, the private sector implies the institutional units not relating to general government and monetary authorities.

The table is compiled quarterly and since 2007 also monthly, and it is based on the balance of payments data.

The table is available on the Bank of Russia's website.

#### **Individual Indicators Highlights**

**Net inflows/outflows of capital by the private sector** for the reporting period reflects a balance of financial transactions recorded in the balance of payments and relating to banks and other sectors, and displays changes in its net assets.

**Net inflows/outflows of capital by banks** is computed as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of banks.

**Foreign assets** comprise transactions of credit institutions and of Vnesheconombank (VEB) (net of the balance-sheet positions pertaining to the government foreign assets placed on the VEB's balance-sheet as an agent of the Government of Russia).

**Foreign liabilities** cover transactions in all foreign obligations of banks.

**Net inflows/outflows of capital by other sectors** is calculated as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of nonfinancial corporations, financial corporations other than credit institutions, non-profit organizations serving households and households plus the value of "net errors and omissions" item of the balance of payments.FF

**Foreign assets** consist of transactions in the form of: direct and portfolio investment; trade credit; other assets, as well as transactions of these agents in cash foreign exchange and fictitious transactions. The balance of payments item "Indebtedness on supplies according to intergovernmental agreements" is not included.

**Foreign liabilities** incorporate transactions in all types of foreign liabilities of other sectors.

**Net errors and omissions** is the balance of payments item, commonly referred to as a statistical discrepancy, which results from the summing of all transactions (with negative and positive signs) registered in the balance of payments. This item entirely relates to other sectors — this is connected with the fact that the most significant difficulties arise from the recording in the balance of payments of transactions undertaken by these very sectors.

**Table 1.4**

### **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 1.6 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;
- Banks;
- Other sectors.

Data on debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are reflected within these sectors' totals.

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

#### **Individual Indicators Highlights**

Individual indicators' characteristics under *General government*, *Central bank*, *Banks*, and *Other sectors* broadly correspond with these indicators' characteristics set out in the comments to Table 1.6.

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

**Other sectors.** Data on indebtedness under financial lease arrangements are derived from the Loans indicator and shown as a separate item.

**Table 1.5**

### **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 1.6 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;
- 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 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 (with original maturity of one year or less) and long-term (with original maturity exceeding one year).

#### **Individual Indicators Highlights**

Individual indicators' characteristics under *General government*, *Central bank*, *Banks*, and *Other sectors* correspond with these indicators' characteristics set out in the comments to Table 1.6.

**Table 1.6**

### **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 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 nonresidents 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 nonresidents, 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;
- 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 grouped 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 reports from Russia's Ministry of Finance, Federal Customs Service, other ministries and agencies, local governments, credit institutions, noncredit financial corporations, nonfinancial corporations, depositaries, data of international financial organizations, and own data (and estimates) of the Bank of Russia.

Data for previous reporting dates are subject to revision, mainly due to the following reasons: corrections 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).

External debt statistics of the Russian Federation are available on the official Bank of Russia website and published in *the Bank of Russia Bulletin*.

### 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 Russia after the breakup of the USSR, i.e. the debt of the former USSR, and also the indebtedness of local governments to nonresidents under contracted credits and issued debt securities.

The new Russian debt includes drawings from IBRD, EBRD, other international organizations and governments of foreign states, indebtedness to nonresidents under all sovereign Eurobonds issued by the Government of the Russian Federation, and also the debt 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 nonresidents on securities issued by Russia's Ministry of Finance and local governments in foreign currencies and in rubles. Government securities are estimated at face value.

**Loans** include data on indebtedness under loans drawn from nonresidents by the Federal government, 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' credits and interest on arrears which are classified as other indebtedness.

**Central bank.** This category includes external debt liabilities of the Bank of Russia.

**Loans** include data on the Bank of Russia's indebtedness to nonresidents under securities' repurchase transactions conducted without change of ownership (direct repo).

**Currency and deposits.** The aggregate includes indebtedness of the Bank of Russia to nonresidents on current accounts, and also the Bank of Russia's estimate of nonresidents' cumulative holdings of cash Russian rubles (commentary to compilation of this component is available on the official Bank of Russia website under directory Statistics. IMF Special Data Dissemination Standard. Metadata).

**Other liabilities** represent liabilities which have accumulated in the course of SDR allocations made by the IMF.

**Banks (excluding debt liabilities to direct investors and to direct investment enterprises).** Data include liabilities to nonresidents of credit institutions (except nonbank credit institutions which are covered within Other sectors) and Vnesheconombank (for the part of its commercial activity). External indebtedness under state credits, which is maintained on the books of Vnesheconombank due to its fulfillment of the functions of the official agent of the Government of the Russian Federation, is included in liabilities of General government.

**Debt securities** represent indebtedness to nonresidents on debt securities issued by banks. For debt securities' valuation both market value and nominal value are used.

**Loans** include funds drawn by banks from nonresidents that are not banks, under securities' repurchase agreements conducted without change of ownership (direct repo).

**Current accounts and deposits** represent banks' indebtedness to nonresidents on current accounts, short-term and long-term deposits, and other borrowed funds drawn from nonresident banks.

**Other liabilities** represent indebtedness to nonresidents 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 resident to nonresident.

**Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises).** This category contains data on external funds' drawings with detailed liabilities of other (nonbank) financial corporations and liabilities of nonfinancial corporations, households and NPISHs.

**Loans** include indebtedness under credits received from nonresidents including under direct repos and financial leases.

**Debt securities** represent indebtedness to nonresidents on debt securities issued by nonfinancial corporations and other (nonbank) financial corporations. Securities are estimated at market value. They include bonds, notes, nonvoting preferred stocks which do not give the right to participate in distribution of the residual value of an enterprise at its liquidation, and also mortgaged claims on individuals owned by nonresidents.

**Trade credits** represent accounts payable to nonresident creditors under transactions associated with goods' supplies and provision of services.

**Other liabilities** cover indebtedness to nonresidents 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 nonresident.

**Banks' and Other sectors' debt liabilities to direct investors and direct investment enterprises.** The item includes debt liabilities vis-a-vis nonresidents associated with banks and corporations within the framework of direct investment relationship, and also indebtedness on declared dividends payable to foreign direct investors.

**Table 1.7**  
**International Investment Position**  
**of the Russian Federation. Main Components**  
**Table 1.8**  
**International Investment Position**  
**of the Russian Federation**  
**in the Third Quarter of 2017**

### General Provisions

International investment position is a statistical statement that shows at a point in time the value and composition of (1) financial assets of residents of the Russian Federation representing claims on nonresidents and gold bullion held as reserve assets, and of (2) liabilities to nonresidents of the residents of the Russian Federation. In the international investment position reflected are: changes that have occurred in the reporting period resulting from financial transactions, valuation changes (revaluation), and other changes. The difference between external financial assets and liabilities is the net international 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 published in *the Bank of Russia Bulletin*, and also are available on the official Bank of Russia website.

### **Individual Indicators Highlights**

Foreign 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 type of financial instrument (equity and investment fund shares, debt instruments including debt securities, currency and deposits, loans, insurance, pension and standardized guarantee schemes, trade credit and advances, etc.), other accounts receivable/payable;
- by institutional sector (central bank, deposit-taking corporations, general government, other sectors with further breakdown by (1) nonfinancial corporations, households, and nonprofit institutions serving households (NPISHs) and (2) other financial corporations;
- by maturity (for debt instruments) as short-term instruments with original maturity of one year or less, and as long-term instruments with original maturity exceeding one year.

Data on stocks of external assets and liabilities of Russian residents as of the beginning and as of the end of the reporting period, and also data on changes which have occurred in the reporting period are presented **on the top of the Table** as follows:

**Changes arising from transactions** show those net changes in foreign assets/liabilities which have occurred as a result of financial transactions with the respective assets/liabilities. Such transactions are reflected in the Financial Account of the balance of payments of the Russian Federation.

**Changes due to revaluation and other changes** reflect changes (on net basis) which are not related to financial transactions. *Changes due to revaluation* include net changes in volume of assets/liabilities due to exchange rate changes and price changes of financial instruments. *Other changes* include all other changes in the volume of assets/liabilities (e.g. change of functional category from portfolio investment to direct investment resulting from an increase of investor's share in the direct investment enterprise's equity; unilateral debt write-off by a creditor; other changes).

*Other changes* cover assets and liabilities of credit institutions whose banking licenses have been revoked in the reporting period, and also banks' transactions with resident counterparties involving cash foreign currency, debt and equity instruments.

#### **Special Valuation Cases**

External assets and liabilities are valued primarily at market prices.

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* (with respect to all sectors except banks) and also those under *Trade credit* and advances are reflected at amortized values.

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

**Table 1.9**  
**International Investment Position of the Banking Sector of the Russian Federation**

### **General Provisions**

International investment position (IIP) of the banking sector, as a subset of IIP of the Russian Federation, is a statistical statement, which serves to assess the value of stocks of external assets and liabilities of the banking sector of the economy at the beginning and at the end of a reporting period, as well as all changes within the reporting period resulting from transactions, valuation changes (changes due to revaluation), and other adjustments.

IIP of the banking sector is compiled by the Central Bank of the Russian Federation (Bank of Russia). The aggregate data cover external assets' and liabilities' positions of deposit-taking corporations and also include the data of Vnesheconombank (VEB).

International investment position is compiled and disseminated on a quarterly basis. Integrated IIP statement is compiled on the basis of the methodology set out in the 6th edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Data sources used for compilation of banking sector IIP are: deposit-taking corporations' direct reports on their foreign transactions and VEB data. International investment position of the banking sector data are important for analysis of financial sustainability of this institutional sector and soundness of the economy, as a whole.

**Assets** part of the table contains data on the amount of foreign claims held by banking sector at the beginning and at the end of a reporting period, claims structure, maturities and level of liquidity. The available data enable identifying major factors that have caused changes in assets within the reporting period including flows arising from transactions, revaluation and other volume changes.

**Liabilities** part of the table shows the amount of foreign liabilities accumulated by banking sector at the beginning and at the end of a reporting period, their structure and maturities, as well as changes in liabilities within the reporting period including flows arising from transactions, revaluation and other volume changes.

Depending on whether the IIP of the banking sector is positive or negative, this institutional sector may be regarded as a "net creditor" or a "net debtor" vis-a-vis the rest of the world.

Integrated IIP statements of the banking sector for previous reporting periods are subject to revisions due to primary reports' reviews, introduction of new data sources, improvement of methodology and estimation models, as well as instrument reclassification.

Integrated IIP statement of the banking sector is available on the official website of the Bank of Russia.

### **Individual Indicators Highlights**

The major classification groups presented in the **table rows** are detailed foreign assets and liabilities of the banking sector at a specific date. The difference between foreign assets and liabilities represents net international investment position. The components of the table are identical to those in the IIP of the Russian Federation, i.e. direct investment, portfolio investment, financial derivatives, and other investment.

**Table columns** reflect positions of foreign assets/liabilities of the banking sector at the beginning and at the end of the reporting period, as well as changes in foreign assets/liabilities in the following breakdown.

**Changes in position due to transactions** represent only net changes in the foreign assets/liabilities in the IIP resulting from financial transactions with nonresidents with those financial assets/liabilities. The transactions are recorded in the financial account of the balance of payments.

**Valuation changes and other adjustments** reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments. Valuation changes cover net changes in assets/liabilities arising from exchange rates' fluctuations and price changes. Other changes include transactions of resident deposit-taking corporations with resident counterparties with foreign currency, debt securities

and equity, as well as all other changes in assets/liabilities (on a net basis) caused by: reclassification (e.g. reclassification from portfolio to direct investment resulting from an increase of an investor's share in the direct investment enterprise equity, a rise in arrears, and etc.), unilateral write-off of debt by a creditor and other volume changes. Other adjustments include, among other, assets and liabilities of deposit-taking corporations whose banking licenses have been revoked within the reporting period.

**Total changes** are an aggregate amount of net changes in assets/liabilities due to transactions, revaluation and other volume changes.

#### **Specific Valuation of Indicators**

Debt and equity securities are recorded at current fair value including accrued interest; loans and other accounts receivable/payable – at nominal value.

**Table 1.10**  
**Merchandise Trade of the Russian Federation**  
**(per Balance of Payments Methodology)**

#### **General Provisions**

The table "Merchandise Trade of the Russian Federation" includes monthly data on the merchandise trade of the Russian Federation with a geographical breakdown by (i) Commonwealth of Independent States member countries (CIS-countries) and (ii) non-CIS countries. The information is published in millions of U.S. 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 6th edition of the International Monetary Fund's Balance of Payments and International Investment Position Manual (IMF's BPM6 methodology).

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

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

#### **Individual Indicators Highlights**

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

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

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

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

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

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

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

**Table 1.11**  
**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 6th edition of the **IMF's Balance of Payments and International Investment Position Manual (BPM6)**, and the **IMF's International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012)**.

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.

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia's website, in the *Bank of Russia Statistical Bulletin* and the *Bank of Russia Bulletin*. There are also quarterly published data on the IIP, disclosing the international reserves changes: transactions recorded in the balance of payment, exchange rate and other price changes.

#### **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 on accounts of the Reserve Fund and of the National Wealth Fund 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 1.12**  
**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 and Other Foreign Currency Assets** provides information on the structure of Russia's international reserves as well as data on the non-reserve foreign exchange assets of monetary authorities. Comprehensive description of international reserves is given in the methodological comments to the table "International Reserves of the Russian Federation". Other foreign currency liquidity represents assets of the Bank of Russia and the Ministry of Finance of the Russian Federation that do not meet the requirements for international reserves. Unlike reserve assets, non-reserve assets do not need to be external assets. They can be claims on residents.

Section II **Predetermined Short-term Net Drains on Foreign Currency Assets** describes the main directions of expenditure of foreign currency and sources of inflows of foreign currency.

Section III **Contingent Short-term Net Drains on Foreign Currency Assets** involves information on forthcoming changes in foreign exchange reserves of the Bank of Russia and Ministry of Finance of the Russian Federation as a result of exercising contingent assets and liabilities with remaining maturities of one year and transactions in options.

Reference data in Section IV **Memorandum Items** provides an explanation of the indicators recorded in Section I, reserves' currency composition by groups of currencies being disclosed.

**Table 1.13**  
**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 April 1, 2016 to the average monthly import of goods and services for the period Q2—Q4 2015 — Q1 2016.

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

#### **Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey, Financial Sector Survey**

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds) are compiled in accordance with the international statistical standards on macroeconomic indicators (*Monetary and Financial Statistics Manual (IMF, 2000)*) under which monetary indicators are presented across financial instruments and economy sectors.

This data presentation is applicable for an analysis of money supply and its structure, and the relationships of financial intermediaries with other sectors of the Russian economy also as with nonresidents.

The "Central Bank Survey," "Credit Institutions Survey" and "Banking System Survey" are published by the Bank of Russia on a monthly basis while the "Other Financial Institutions Survey" (data covered insurance companies and private pension funds) and "Financial Sector Survey" (data covered banking system, insurance companies and private pension funds) are published quarterly.

The preliminary data on basic indicators of the analytical accounts of the central bank and the banking sector are published on the Bank of Russia's official website at term set by the IMF's *Special Data Dissemination Standard*. Some of these elements are estimate-based. Data can be updated in the course of quarter (final data for December can be updated in the course of half a year). The final data are published in the Bank of Russia's monthly *Bank of Russia Statistical Bulletin* and the IMF's *International Financial Statistics*.

**Table 1.14**  
**Central Bank Survey**

#### General Provisions

The sources of information to compile the Central Bank Survey are the Bank of Russia's balance sheet, the invoices breakdown of the Bank of Russia's aggregated balance sheet, the data on international reserves of the Russian Federation, nonreserve assets and liabilities, monetary authorities' foreign assets and liabilities structure, public corporations deposits, budgetary funds in organizations – indirect recipients of budget, shares on market value, credit institutions liabilities on repurchase agreement, finance relationship with the International Monetary Fund.

#### Individual Indicators Highlights

**Net foreign assets** — netting of transactions made by monetary authorities with nonresidents in national and foreign currency and precious metals.

**Claims on nonresidents** include international reserves of the Russian Federation government (see comments to the table: "International Reserves of the Russian Federation") and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with nonresidents<sup>1</sup>, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across monetary gold and SDR holdings, foreign currency, deposits, debt securities, loans and other claims on nonresidents.

**Liabilities to nonresidents** include all types of the Bank of Russia's borrowings with nonresidents (deposits, correspondent accounts of nonresident banks with the Bank of Russia, credits, other settlements with nonresident companies, etc.) as well as SDRs allocated to the Russian Federation. This indicator is presented across the deposits, loans, SDR allocation and other liabilities to nonresidents.

**Claims on credit institutions** comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions' debts and overdue interest on loans, investments of the Bank of Russia to credit institutions on repurchase agreement, in deposits, in debt securities, in debt securities of public corporation Vnesheconombank and the Bank of Russia capital interest in credit institutions. Claims on credit institutions are presented across loans and deposits, of which REPO, debt securities, other.

**Net claims on general government** include the Bank of Russia's claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government extrabudgetary funds and extrabudgetary funds of the Russian Federation constituent entities and local authorities less the Bank of Russia's liabilities to the general government.

**Claims on general government** are presented across securities (issued by the Russian Federation government and acquired by the Bank of Russia) and other claims (other Bank of Russia's accounts receivable from the budget).

**Liabilities to general government** are presented across deposits (federal budget accounts, the budgets of the Russian Federation constituent entities and local authorities, deposits and other liabilities to the Russian Federation government, fiscal authorities in the Russian Federation constituent entities and local authorities, government extrabudgetary funds, extrabudgetary funds of the Russian Federation constituent entities and local authorities) and other liabilities.

**Claims on other sectors** include the Bank of Russia's claims on other financial institutions<sup>2</sup> and nonfinancial organizations<sup>3</sup>.

**Claims on other financial institutions** include the Bank of Russia's investments in debt securities, loans and shares of other financial institutions. Claims on other financial institutions are presented across debt securities, loans and other – shares and other accounts receivable of other financial organizations.

**Claims on nonfinancial organizations** comprise credits (including overdue debt), overdue interest on credits extended to nonfinancial organizations and other accounts receivable of nonfinancial organizations. Claims on nonfinancial organizations are presented across debt securities, loans and other – shares of nonfinancial organizations and other accounts receivable.

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

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

**Liabilities to credit institutions** are presented across deposits (required reserves deposited by credit institutions

with the Bank of Russia, correspondent accounts, and account balances of credit institutions' other operations (including banks with revoked licenses) with the Bank of Russia and debt securities (the Bank of Russia bonds in the portfolios of credit institutions).

**Other liabilities to credit institutions** include funds held by the Russian Federation resident credit institutions at the Bank of Russia, comprising funds in foreign currency, which are excluded from the monetary base. Other liabilities to credit institutions are presented in national and foreign currencies.

**Deposits included in broad money** comprise all deposits of the organizations – residents of the Russian Federation with the Bank of Russia under the current legislation. Deposits are classified by the level of liquidity as transferable deposits (including funds which can be immediately used as means of payment) and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

**Transferable deposits** include current and other demand accounts in national currency opened by Russian Federation resident organizations in the Bank of Russia.

**Other deposits** include time deposits and other funds in national currency of the organizations – residents of the Russian Federation attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

Data on transferable and other **deposits** include ones of **other financial institutions** and **nonfinancial organizations**.

**Shares and other equity** include authorized and supplementary capital, the reserves and other funds of the Bank of Russia and the prior years losses, unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings.

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

**Other liabilities** represent deferred revenues, fixed asset depreciation, interbranch balance of settlements, and the Bank of Russia's other accounts payable.

**Other assets** include deferred expenditures, fixed assets, capital investments and other administrative expenses.

**Table 1.15**  
**Credit Institutions Survey**

#### General Provisions

The sources of information for compiling the Credit Institutions Survey are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses, the balance sheet of Vnesheconombank (public corporation), report of the management companies «The calculation of market value and net value of assets in which pension savings are invested», reporting form 0409711 «Report on securities» data, reporting form 0409316 «Information on housing loans», reporting form 0409110 «Breakdowns of certain indicators of the credit institutions activity», Moscow Exchange and Bloomberg data on tradings, data from the Bank of Russia registry of registered and revoked issues (additional issues) of credit institutions securities and securities with stopped and restarted issue, reporting form 0420502 «Information on net asset value including the value of assets (property) of the stock (share) investment fund».

#### Individual Indicators Highlights

**Net foreign assets** – netting all transactions in assets and liabilities made by credit institutions with nonresidents in foreign and national currency and precious metals.

As opposed to the balance of payments statistics nonresidents' equity in Russian credit institutions capital, reinvested earnings in

<sup>1</sup> Definitions of nonresidents and residents here and in "Credit Institutions Survey," "Banking System Survey," "Insurance Companies and Private Pension Funds Subsector Survey", "Financial Sector Survey" correspond to similar definitions in the balance of payments statistics – see comments on the table "Balance of Payments of the Russian Federation".

<sup>2</sup> Hereinafter financial organizations are the nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds and the public financial corporations.

<sup>3</sup> Hereinafter nonfinancial organizations are the ones engaged in selling goods and services and not related to the financial sector.

nonresidents' equity and dividends aren't included in "Net foreign assets". These components are constituent parts of "Shares and other equity" in the Credit Institutions Survey.

Besides mentioned methodological discrepancies specified by international statistical standards "Net foreign assets" of the monetary statistics is largely consistent with the balance of payments ones. Data divergence may be caused by different information sources (credit institutions' balance sheets and statistical reports accordingly). To ensure data quality discrepancies are screened on a regular basis.

**Claims on nonresidents** – all transactions in assets made by credit institutions with nonresidents: foreign currency – cash in foreign currency in credit institutions' vaults; deposits – deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national currency and precious metals; since December 2011 – also loans to nonresident banks; debt-securities – debt securities and bills issued by foreign governments, banks and other nonresidents; loans – loans extended to non-banks – nonresidents (till December 2011 – also included loans extended to nonresident banks); equity and investment fund shares – securities of non-residents including investment funds shares and other forms of institutional units equity participation; other claims – investments in shares of foreign companies and banks, funds in settlements with nonresident legal entities and other transactions with nonresidents.

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

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

**Net claims on general government** include credit institutions' claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government, constituent entities and local authorities extrabudgetary funds less the credit institutions' liabilities to the general government.

**Claims on general government:** debt securities – RF government securities held by credit institutions' portfolio; loans - credits extended to the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government and constituent entities extrabudgetary funds and other claims – credit institutions' other accounts receivable from the budget.

**Liabilities to general government:** deposits – deposits and other funds attracted from the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government, constituent entities and local authorities extrabudgetary funds including balances on accounts of the federal budget, budgets of the Russian Federation constituent entities and local authorities; other liabilities – credit institutions' other accounts payable to the budget.

**Claims on other sectors** include credit institutions' claims in national and foreign currency on other financial institutions, nonfinancial organizations and households.

**Claims on other financial institutions** comprise debt securities owned by credit institutions nominated in national and foreign currency, loans extended to these institutions and other claims.

**Claims on nonfinancial organizations** comprise loans (including arrears), overdue interest on credits extended to

nonfinancial organizations in national and foreign currency and precious metals, credit institutions' investments in the debt and equity securities of nonfinancial organizations, investments in other equity of nonfinancial organizations, and other accounts receivables from nonfinancial organizations in national and foreign currency.

**Claims on households** comprise debt securities (bills), loans (including arrears), overdue interest on credits extended to individuals and individual entrepreneurs in national and foreign currency and precious metals.

**Liabilities to central bank** include credit institutions' debt on debt securities, loans, extended by the Bank of Russia (including arrears and overdue interest), and also funds extended by the Bank of Russia to credit institutions in form of REPO and other liabilities with national and foreign currency breakdown.

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

**Transferable deposits** include funds held by the Russian Federation residents (legal entities and households) in settlement, current and other demand accounts (including plastic card payment accounts) opened with operating credit institutions in national currency.

**Other deposits** include the Russian Federation residents (legal entities and households) time deposits and other funds held in national currency, deposits denominated in all kinds of foreign-currency and in precious metals, including accrued interest on the deposits.

Data on transferable deposits and other deposits are broken down by institutional sectors. Transferable and other **deposits** include ones **of other financial institutions**, ones **nonfinancial organizations and households'** ones.

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

**Deposits excluded from broad money** – the Russian Federation residents' funds on credit institutions' accounts, which are excluded from broad money in accordance with the definition. This indicator includes amounts on credit institutions' accounts which cannot be used during a certain period according to terms of contract or current terms of the credit institution's activities (e.g. clients' accounts reserved for conducting transactions in purchase/sale of hard currency, clients' funds related to incomplete settlement operations, and also all deposits of Russian Federation residents with banks with revoked licenses).

**Debt securities excluded from broad money** comprise financial instruments issued by credit institutions and representing similar money substitutes, i.e. bonds, deposit and saving certificates, bills and bank acceptances circulating outside the banking system.

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

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

**Other liabilities** comprise deferred income, provisions for losses on active transactions, fixed assets depreciation, and also credit institutions' other accounts payable.

**Other assets:** capital investments and other administrative expenses, gold and other precious metals reserves and deferrals.

**Consolidation adjustment** represents the differences in credit institutions' mutual liabilities and mutual claims.



**Table 1.16**  
**Banking System Survey**

**General Provisions**

The table presents results of the consolidated data of the banking system (see “Central Bank Survey” and “Credit Institutions Survey”). The consolidation is made by subtracting the intersectoral claims and liabilities between credit institutions and the Bank of Russia and summing up their operations with other sectors of the economy and nonresidents.

**Individual Indicators Highlights**

**Net foreign assets** comprise assets and liabilities transactions made by monetary authorities and credit institutions with nonresidents in national and foreign currency and precious metals.

**Claims on nonresidents** include foreign assets of monetary authorities and credit institutions: monetary gold and SDR holdings, foreign currency, deposits, debt securities, loans, equity and investment fund shares and other.

**Liabilities to nonresidents** include all types of liabilities of monetary authorities and credit institutions to nonresidents: deposits, debt securities, loans, SDR allocations, other.

**Domestic claims** comprise the total amount of the banking system’s claims on other financial institutions, nonfinancial organizations and households, and net claims on the general government in the national and foreign currency and precious metals.

**Net claims on general government** represent the banking system’s claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds less the banking system’s liabilities to general government.

**Claims on general government** include the banking system’s investments in securities issued by the Russian Federation government, constituent entities and local authorities, credits and other accounts receivable of the Bank of Russia and credit institutions with general government. Claims on general government are presented across the following financial instruments: debt securities, loans and other claims in rubles and foreign currency.

**Liabilities to general government** include funds of the federal budget, the Russian Federation constituent entities’ budgets, deposits and other funds attracted by the banking system with general government of the Russian Federation, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds. Liabilities to general government are presented across deposits and other liabilities.

**Claims on other sectors** include claims of banking system institutions on other financial institutions, nonfinancial organizations and households: debt securities, loans and other claims.

**Claims on other financial institutions** comprise funds transferred by the banking system to other financial institutions, credits extended to these institutions, and the banking system’s equity in other financial institutions.

**Claims on nonfinancial organizations** comprise credits (including arrears), overdue interest on credits extended by the banking system to nonfinancial organizations in national and foreign currency, in precious metals, investments in the debt and equity securities of nonfinancial organizations and other accounts receivable.

**Claims on households** comprise credits (including arrears), overdue interest on credits extended by the banking system to individuals and individual entrepreneurs in the national and foreign currency and precious metals.

**Broad money liabilities<sup>1</sup>** include currency outside the banking system and deposits of the Russian Federation residents (organizations and individuals) in rubles and foreign currency classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of

payment), and other deposits (comprising resident organizations’ deposits that are not directly used as means of payment) and also debt securities such as certificates of deposit and saving certificates issued by credit institutions.

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

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

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

Data on transferable and other deposits include ones of **other financial institutions, nonfinancial organizations and households**.

**Deposits excluded from broad money** represent funds of the Russian Federation residents on accounts with credit institutions, which in accordance with the definition are not included in money supply.

**Debt securities excluded from broad money** comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, bills and bank acceptances outside the banking system).

**Shares and other equity** are own funds of banking system organizations.

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

**Other liabilities** represent the sum of the respective aggregates in the tables “Central Bank Survey” and “Credit Institutions Survey”.

**Other assets** represent the sum of the respective aggregates in the tables “Central Bank Survey” and “Credit Institutions Survey”.

**Consolidation adjustment** represents the amount of differences in mutual liabilities and claims of the Bank of Russia and credit institutions.

**Table 1.17**  
**Money Supply (National Definition)**

**General Provisions**

The table “Money Supply (National Definition)” contains information on the amount, structure and dynamics of the M2 aggregate, a major monetary aggregate used in elaborating the economic policy and setting quantitative macroeconomic targets. The money supply is defined as the sum total of funds in the Russian Federation currency, intended for use as payment for goods, work and services and for the accumulation of savings by resident nonfinancial organizations and financial institutions (except for credit ones) and households.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents), reporting form 0409110 «Breakdowns of certain indicators of the credit institutions activity», report of the management companies «The calculation of market value and net value of assets in which pension savings are invested». In addition to being published in the *Bank of Russia Statistical Bulletin*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia’s website.

<sup>1</sup>Equivalent to the indicator “Broad money”

### Individual Indicators Highlights

**Cash in circulation (M0 monetary aggregate)** is the most liquid part of the money supply, accessible for immediate use as a mean of payment. It includes banknotes and coins in circulation (see the indicator “Currency outside banking system” in the table “Banking System Survey”).

**M1 monetary aggregate** is a sum of cash in circulation and balances in the domestic currency on current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations – residents of the Russian Federation (RF), financial institutions (except for credit ones) – residents of the RF and the RF resident households in rubles.

**Money supply (M2)** is a sum of cash in circulation and balances in the domestic currency on current, other demand accounts (including bank card payment accounts), time deposits and interest accrued of nonfinancial organizations – residents of the RF, financial institutions (except for credit ones) – residents of the RF and the RF resident households. The money supply in the national definition includes all cash and deposits of the RF resident nonfinancial organizations, the RF resident financial institutions (except for credit ones) and the RF resident households with the operating credit institutions – residents of the RF in rubles.

Deposits include transferable deposits and other deposits.

**Transferable deposits** include current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations – residents of the RF, financial institutions (except for credit ones) – residents of the RF and households – residents of the RF.

**Other deposits** include time deposits and interest accrued of nonfinancial organizations – residents of the RF, financial institutions (except for credit ones) – residents of the RF and households – residents of the RF.

Unlike the indicator “Broad money liabilities” in the table “Banking System Survey”, deposits do not include foreign currency deposits.

Monetary aggregate M2 does not include deposits in credit institutions with revoked licences.

**Table 1.18**  
**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, which ensure growth in the money supply. The monetary base is not a monetary aggregate but it is used as a basis for creating monetary aggregates, therefore it is also called “high-powered money”.

The monetary base (broad definition) comprises cash put into circulation by the Bank of Russia, including cash balances in bank vaults, balances in the required reserve accounts deposited by in the RF resident credit institutions with the Bank of Russia, funds in the RF resident credit institutions’ correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, the RF resident credit institutions’ investments in the Bank of Russia bonds. 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’s website.

#### Individual Indicators Highlights

All elements of the monetary base (broad definition) are calculated in the Russian currency only.

**Cash in circulation, including cash balances in bank vaults**, is calculated as a sum of Cash (see table “Money Supply (National Definition)”) and cash balances in the RF resident credit institutions vaults, excluding cash in the Bank of Russia

establishments’ cash vaults as well as coins made of precious metals in circulation.

**Correspondent accounts balances of credit institutions with the Bank of Russia** are balances of the RF resident credit institutions in rubles, including an averaged amount of the required reserves (see also comments on the tables 2.3 – 2.5).

**Required reserves** are balances in the required reserve accounts deposited by credit institutions – residents of the RF with the Bank of Russia against their attracted funds in rubles and in foreign currency (see also comments on the tables 2.3 – 2.5).

**Table 1.19**  
**Other Financial Institutions Survey**

#### General Provisions

Other Financial Institutions Survey is compiled according to the international statistical standards on macroeconomic indicators (*Monetary and Financial Statistics Manual (IMF, 2000)*) and contains data which illustrate the relations between insurance companies, private pension funds, public financial corporations (since December 2012) and other sectors of the economy and nonresidents. The source of information used in compiling Other Financial Institutions Survey is the data of federal statistical forms No. 1-FS (SK) “Insurance Company Borrowings and Investments” and No. 1-FS (NPF) “Private Pension Fund Financial Operations” quarterly reported by insurance companies and private pension funds to the Bank of Russia and the quarterly data of public financial corporations (since December 2012).

#### Individual Indicators Highlights

**Net foreign assets** — netting all transactions in assets and liabilities made by insurance companies, private pension funds and public financial corporations with nonresidents.

**Claims on nonresidents** — all transactions in assets made by insurance companies, private pension funds and public financial corporations with nonresidents: *foreign currency* — cash in foreign currency held by insurance companies and private pension funds; *deposits* — deposits with nonresident banks; *securities other than shares* — investments by insurance companies, private pension funds and public financial corporations in debt securities, *credits and loans* — loans extended to nonresidents; *other claims on nonresidents* — other operations, including investments in shares issued by nonresidents, premium deposit for reinsurers-nonresident, share of reinsurers-nonresidents in insurance reserves and other accounts receivable from nonresidents.

**Liabilities to nonresidents** include all transactions in liabilities made by insurance companies, private pension funds and public financial corporations with nonresidents: *credits and loans* — credits and loans received by insurance companies, private pension funds and public financial corporations from nonresidents; *other liabilities to nonresidents* — other liabilities of insurance companies, private pension funds and public financial corporations, including insurance reserves formed under insurance and reinsurance agreements with nonresidents and debt on reinsurance operations with nonresidents.

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

**Net claims on general government** include claims of insurance companies, private pension funds and public financial corporations on the Russian Federation government, constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of insurance companies, private pension funds and public financial corporations to general government.

**Claims on general government** include insurance companies, private pension funds and public financial corporations’ investments in the securities of the government of the Russian

Federation, the Russian Federation constituent entities and local authorities.

**Liabilities to general government** include insurance reserves formed under agreements with government of the Russian Federation, the Russian Federation constituent entities and local authorities, and loans extended to insurance companies by general government.

**Claims on other sectors** — claims of insurance companies, private pension funds and public financial corporations on other groups of financial institutions, nonfinancial organizations and households.

**Claims on other financial institutions** include insurance companies, private pension funds and public financial corporations' investments in debt securities and shares of other financial institutions, except for insurance companies, private pension funds and public financial corporations, settlement accounts with asset management companies, investments in mutual funds shares and loans extended to other financial institutions, except for insurance companies, private pension funds and public financial corporations.

**Claims on nonfinancial organizations** include insurance companies, private pension funds and public financial corporations' investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

**Claims on households** include loans extended by insurance companies, private pension funds and public financial corporations to households.

**Securities other than shares** comprise bonds and bills issued by insurance companies and public financial corporations.

**Loans** include credits and loans received by insurance companies, private pension funds and public financial corporations from government of the Russian Federation, credit institutions, other financial institutions, nonfinancial organizations and households.

**Insurance technical reserves** comprise insurance reserves of insurance companies, public financial corporations, accumulated to cover the claims of resident policyholders: under deposit agreements and life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial institutions, except for insurance companies and private pension funds, with nonfinancial organizations and households and funds of private pension funds accumulated to cover the claims of participants in pension plans under agreements on private pension provision, agreements on compulsory pension insurance and agreements on creating a professional pension system. The survey gives data on *net equity of households in life insurance reserves, net equity of households in pension funds reserves, prepaid premiums and reserves for outstanding claims*. *Net equity of households in life insurance reserves* is technical provisions insurance companies' reserves formed against outstanding risks under life insurance agreements. *Net equity of households in pension funds reserves* comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds. *Prepaid premiums and reserves for outstanding claims* include the insurance payments of credit institutions under deposit agreements with households, the amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance agreements with residents and the amount of compulsory medical insurance reserves.

**Shares and other equity** include the authorized capital of insurance companies, public financial corporations the founders' joint investments and target funding of private pension funds, supplementary and reserve capital of insurance companies and private pension funds, and retained earnings of insurance companies, private pension funds and public financial corporations.

**Other items (net)** include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates, and also consolidation adjustment. Other liabilities comprise debts on unpaid pensions and accrued cash surrender value, deferred revenue, accounts payable under insurance and co-insurance agreements, other reserves, equalization reserve of private pension funds, other accounts payable and other liabilities; other assets represent nonfinancial assets, accounts receivable under insurance and co-insurance agreements and other accounts

receivable, deferrals, other reserves and costs and other assets; consolidation adjustment represents the balance of reinsurance transactions with residents.

**Table 1.20**  
**Financial Sector Survey**

#### General Provisions

The table presents the result of consolidated data shown in the Banking System Survey and Other Financial Institutions Survey. The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds and by adding up their transactions to other resident and nonresident sectors. The Bank of Russia compiles Financial Sector Survey on a quarterly basis.

#### Individual Indicators Highlights

**Net foreign assets** — netting all transactions in assets and liabilities made by monetary authorities, credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds with nonresidents in foreign and national currency.

**Claims on nonresidents** include foreign assets of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

**Liabilities to nonresidents** include all types of liabilities of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to nonresidents.

**Domestic claims** comprise claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial institutions and households, and also net claims on general government.

**Net claims on general government** include claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to the general government.

**Claims on general government** include investments of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds in the securities issued by the Russian Federation Government, constituent entities and local authorities, credits extended to government bodies and other accounts receivable.

**Liabilities to general government** include account balances of the federal budget, the Russian Federation constituent entities' budgets, deposits and other funds attracted by the banking system and public financial corporations (since December 2012) from the government of the Russian Federation, fiscal authorities in the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds, insurance technical reserves made under agreements with general government, and general government loans to insurance companies.

**Claims on other sectors** include claims of banking system institutions, public financial corporations (since December 2012), insurance companies and private pension funds on other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds, on nonfinancial organizations and households.

**Claims on other financial institutions** comprise investments of banking system, public financial corporations, insurance companies and private pension funds in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlements accounts with asset management companies, investments in mutual funds shares and credits and loans extended to other financial institutions,

except for public financial corporations (since December 2012), insurance companies and private pension funds.

**Claims on nonfinancial organizations** comprise investments by the banking system, public financial corporations (since December 2012), insurance companies and private pension funds in debt securities and shares issued by nonfinancial organizations, credits and loans extended to nonfinancial organizations and other accounts receivable.

**Claims on households** include loans and credit extended by the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to individuals and individual entrepreneurs.

**Currency outside financial sector** — cash issued by the Bank of Russia less cash in vaults of the Bank of Russia, public financial corporations (since December 2012), credit institutions, insurance companies and private pension funds.

**Deposits** include funds held by the Russian Federation residents (nonfinancial organizations, other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds, and households) in current accounts, time deposit and other funds attracted by the banking system, both included and excluded from broad money.

**Securities other than shares** include bonds, bills, deposit and saving certificates issued by credit institutions and insurance companies and invested outside the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

**Loans** are the loans extended to credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds by nonfinancial organizations, households and other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

**Insurance technical reserves** comprise total funds of public financial corporations (since December 2012), private pension funds and insurance companies to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial organizations, households and other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

**Shares and other equity** are own funds of banking system institutions, public financial corporations (since December 2012), insurance companies and private pension funds. It is calculated as the sum of aggregate Shares and Other Equity in the tables “Banking System Survey” and “Other Financial Corporations Survey” (data cover public financial corporations (since December 2012), insurance companies and private pension funds).

**Other items (net)** — assets and liabilities which are not included in the above-mentioned aggregates and consolidation adjustment between mutual liabilities and mutual claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

## Section 2. Main Indicators and Instruments of the Bank of Russia Monetary Policy

The Bank of Russia's major function comprises development and conduct of a unified government monetary policy aimed at defending and securing the sustainability of the ruble.

To implement the said function, the Bank of Russia applies a set of techniques and methods specified in the Federal Law "On the Russian Federation Central Bank (Bank of Russia)": interest rates for the Bank of Russia transactions, percentage ratios for required reserves deposited in the Bank of Russia, open market operations, banks refinancing, foreign exchange regulation, and other operations.

This section contains information characterizing major areas of the Bank of Russia operations as well as instruments and methods applied for monetary regulation of the economy.

**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 December 21, 2015, "Bank of Russia Accounting Policy for Accounting Purposes", Bank of Russia Regulation No. 567-P, dated December 19, 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.

The Bank of Russia balance sheet form and the grouping of accounts for compiling it are approved by the Bank of Russia Board of Directors.

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

#### **By 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.

**Precious metals** — this entry records precious metals reserves at the reference price.

**Funds placed with nonresidents and securities issued by nonresidents** — include the Bank of Russia balances in ruble equivalent on correspondent accounts with nonresident banks, on deposit accounts with nonresident banks, loans extended to nonresident banks, and reverse repos with nonresidents in national and foreign currency and precious metals, as well as foreign issuers' securities acquired by the Bank of Russia.

**Credits and deposits** include credits, deposits, and repo funds in the Russian and foreign currencies provided by the Bank of Russia to credit institutions, as well as other credits in Russian rubles.

**Securities** are the Bank of Russia investments in the debt securities of the Russian Federation Government, debt securities of other issuers of Russian Federation, credit institutions' bills and shares of credit institutions and other organizations (Bank of Russia shareholding).

**Claims on IMF** — include quota subscription of the Russian Federation in the IMF denominated in rubles, holdings of SDRs and other funds of SDRs on the account of the Russian Federation in the IMF.

**Other assets** — incorporate balances on Bank of Russia fixed assets accounts, Bank of Russia claims on credit institutions with revoked licences, claims acquired from compensation to the Pension Fund of the Russian Federation of inadequate pension savings with private pension funds not registered in the system of guaranteeing the insured persons' rights, bank claims on other operations, economic activity settlements and other Bank of Russia transactions, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks, and also negative value of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to a indicator **Other liabilities**).

#### **By liabilities**

**Cash in circulation** — sum total of Bank of Russia banknotes and coins issued for circulation less cash in rubles in Bank of Russia tills, ATMs, and in transit.

**Funds in accounts with the Bank of Russia** are the balances of funds in correspondent, deposit and required reserve accounts placed by credit institutions with the Bank of Russia, funds raised through repo operations with nonresidents, funds of the operators of payment systems and the balances of accounts for federal, regional and local government budget funds, state extra-budgetary funds and other funds of Bank of Russia customers.

**Float** is a float accounted for in the Bank of Russia payment system.

**Bank of Russia bonds** — reflect a cost of the bonds by the Bank of Russia.

**Liabilities to IMF** — include balances of funds on the IMF's accounts in rubles, the sum of the security in rubles in IMF's benefit, revaluation of IMF funds on accounts in IMF and the security in IMF's benefit and allocations of SDRs.

**Other liabilities** represent the Bank of Russia current year revenues net of expenses, liabilities on other operations, funds of the pension savings guarantee fund, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts, and Bank of Russia retained reporting year earnings. Positive exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year are reflected in this indicator, in a case of negative exceeding — in the item **Other assets**.

**Capital** is the sum of authorised capital, additional capital and reserve and special-purpose funds.

**Table 2.2**  
**The Bank of Russia Key Rate**

### General Provisions

The Bank of Russia key rate is an interest rate on major Bank of Russia operations to regulate banking sector liquidity (auction operations to provide and absorb by the Bank of Russia ruble liquidity for one week).

### Individual Indicators Highlights

The Bank of Russia key rate is set by the Board of Directors of the Bank of Russia. Bank of Russia key rate is the main indicator of the monetary policy stance.

**Table 2.3**  
**Required Reserve Ratios**  
**Table 2.4**

**Scaling Factor Which is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities**

**Table 2.5**

**Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia**

#### General Provisions

The table “Required Reserves Ratios” presents the dynamics of the required reserves ratios of liabilities raised by credit institutions in the national and foreign currencies.

The table “Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia” presents the dynamics of the amount of these required reserves. The sum is a part of indicator “Correspondent account balances of credit institutions with the Bank of Russia” in the table “Monetary Base (Broad Definition)”.

The above-mentioned data and the decisions of the Board of Directors of the Bank of Russia on the changes of the required reserves ratios are published in the *Bank of Russia Bulletin*. The data are also available on the Bank of Russia’s website and disseminated by Reuters and Bloomberg Services.

#### Individual Indicators Highlights

**Reserve requirements (required reserve ratios, required reserve averaging ratio)** - one of the main instruments of the Bank of Russia monetary policy.

**Required reserve ratios** specify the amount of the required reserves as a percentage of a credit institution’s liabilities.

**The averaging ratio** is a numerical multiplier whose value is in an interval from 0 to 1, used to calculate the average amount of required reserves. Information on the averaging ratio is published in the Bank of Russia Bulletin and on the Bank of Russia website.

Pursuant to Article 38 of the Federal Law “On the Central Bank of the Russian Federation (Bank of Russia)” the amount of reserve requirements (the required reserve ratio, required reserve averaging ratio) and the procedure for complying by credit institutions with 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 may deposit required reserves with the Bank of Russia by transferring them to the required reserve account (accounts) opened with the Bank of Russia and (or) by required reserve averaging, i.e. maintaining the averaged required reserves in the correspondent account and sub-accounts with the Bank of Russia, and in certain cases in the correspondent account, sub-accounts, and the account opened for required reserves deposited with the Bank of Russia if the credit institution fails to average the required reserves.

Credit institutions are entitled to calculate the average amount of required reserves using an averaging ratio that should not exceed the averaging ratio established by the Bank of Russia.

In the event of revocation of a banking licence from a credit institution, the required reserves held by the credit institution with the Bank of Russia are used according to the procedure established by federal laws and corresponding Bank of Russia regulations.

**The scaling factor** is a numerical multiplier whose value is in an interval from 0 to 1. It is established by the Bank of Russia Board of Directors to calculate the sum of a credit institution’s liabilities to other resident credit institutions on issued debt securities that should be excluded from reserve obligations in accordance with Bank of Russia Regulation No. 507-P, dated December 1, 2015, “On Credit Institutions’ Required Reserves”.

**Table 2.6**  
**Fixed-term Rates on the Bank of Russia**  
**Deposit Operations**

#### General Provisions

The Table “Fixed-term Rates on the Bank of Russia Deposit Operations” provides data on changes in fixed interest rates on the Bank of Russia deposit operations in pursuance of the Bank of Russia Board of Directors’ decisions (earlier data, from November 1997, are available on the Bank of Russia website [www.cbr.ru](http://www.cbr.ru)).

The data on fixed interest rates on the Bank of Russia’s deposit operations are published on the Bank of Russia website [www.cbr.ru](http://www.cbr.ru) if the respective decision about their revision is taken by the Bank of Russia Board of Directors. These data are also published on a daily basis along with other parameters of deposit operations.

The Bank of Russia conducts deposit operations with resident credit institutions of the Russian Federation with the aim of regulating the banking sector liquidity by taking funds on deposit pursuant to Article 46 of Federal Law No. 86-FZ, dated July 10, 2002, “On the Central Bank of the Russian Federation (the Bank of Russia),” and also, before February 1, 2014, pursuant to Bank of Russia Regulation No. 203-P, dated November 5, 2002, “On the Procedure for the Central Bank of the Russian Federation to Conduct Deposit Operations with Credit Institutions in the Currency of the Russian Federation” (as amended), and after February 1, 2014, pursuant to Bank of Russia Regulation No. 404-P, dated August 9, 2013, “On Deposit Operations Conducted by the Bank of Russia with Credit Institutions” and Bank of Russia Order No. OD-18, dated January 15, 2014, “On Organising Deposit Operations Conducted by the Bank of Russia with Credit Institutions.” The description of the standard terms of deposits is given in the Addendum to the above Order.

**Table 2.7**  
**Fixed-term Rates on the Bank of Russia**  
**Lombard Loans**

#### General Provisions

The table shows time series for interest rates on the Bank of Russia lombard loans. The Bank of Russia lombard loans with fixed-term rates are extended according to the procedure established by Bank of Russia Regulation No. 236-P, dated August 4, 2003, “On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities” with amendments (Regulation No. 236-P).

Information on the fixed-term rates on the Bank of Russia lombard loans are available on the Bank of Russia’s website [www.cbr.ru](http://www.cbr.ru).

#### Individual Indicators Highlights

**The fixed-term rate on lombard loans** is set by the decision of the Bank of Russia Board of Directors.

**Table 2.8**  
**Interest Rates on the Bank of Russia Loans Secured by Assets and Guarantees (Operations of Constant Action)**

#### General Provisions

The table presents time series of the interest rates on the Bank of Russia loans secured by gold, assets or guarantees. The Bank of Russia extends loans secured by assets or guarantees with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 312-P, dated November 12, 2007, “On the Procedure for Extending Bank of Russia Loans Secured by Assets or Guarantees to Credit Institutions” (with amendments).

**Individual Indicators Highlights**

**Loans secured by assets or guarantees** extended by the Bank of Russia for the period from 1 to 549 days.

**Interest rates on loans secured by assets or guarantees** are set by the decision of the Bank of Russia Board of Directors.

**Table 2.9**  
**Main Indicators of the Bank of Russia**  
**Intraday and Overnight Loans**

**General Provisions**

The table contains information on the Bank of Russia's intraday and overnight secured loans extended on correspondent accounts (subaccounts) of resident credit institutions of the Russian Federation opened with the Bank of Russia. The information is presented on a daily basis.

Intraday and overnight lending operations are carried out pursuant to Bank of Russia's Regulations No. 236-P and No. 312-P.

Intraday loans are extended as overdraft credit (debiting a credit institution's correspondent account (subaccount) above the balance on these accounts) to ensure effective and uninterrupted functioning of the Bank of Russia's payment systems, executing by credit organizations their liabilities and smoothing interest rate fluctuations on the interbank credit market. The fee for intraday loans fixed at nil is based on the decision of the Bank of Russia's Board of Directors.

Credit institutions' end of day debts on intraday loans are registered as overnight loans for one calendar day and entered in a correspondent accounts (subaccounts) of credit institutions opened with the Bank of Russia. Interest rate on the Bank of Russia overnight loans is published on the Bank of Russia website [www.cbr.ru](http://www.cbr.ru).

**Individual Indicators Highlights**

**Date** — the date on which the Bank of Russia extends loans.

**Extended loans** — the amount of loans extended by the Bank of Russia.

**Number of credit institutions (branches)** — the number of credit institutions (branches) which received Bank of Russia loans.

**Number of the Bank of Russia territorial institutions** — the number of the Bank of Russia territorial institutions with credit institutions' correspondent accounts (subaccounts) on which the Bank of Russia extended loans.

**Number of credit institutions (branches) in the Moscow region** — the number of credit institutions (branches) which received Bank of Russia loans on correspondent accounts (subaccounts) opened with the Bank of Russia's establishments in the Moscow region.

**Loans extended in the Moscow region** — the amount of Bank of Russia loans entered on credit institutions' correspondent accounts (subaccounts) opened with the Bank of Russia's units in the Moscow region.

**Table 2.10**  
**Main Indicators Characterizing the Bank of Russia**  
**Operations on Secured Lending in Currency of**  
**the Russian Federation (Except for Intraday and**  
**Overnight Loans)**

**General Provisions**

The table contains information on the Bank of Russia's refinancing operations with credit institutions to regulate bank liquidity by extending rouble-denominated loans pursuant to Regulations No. 236-P and No. 312-P.

The table shows data on loans extended by the Bank of Russia, including lombard and other kinds of loans collateralised by assets or guarantees (except for intraday and overnight loans) broken down by maturity with indication of weighted average interest rates.

Information is also published on the Bank of Russia's official website [www.cbr.ru](http://www.cbr.ru).

**Individual Indicators Highlights**

**The weighted average rate** is a rate weighted by volumes of the Bank of Russia loans and by terms of loans.

**Table 2.11**  
**Interest Rates on Specialized Refinancing Tools**  
**of the Bank of Russia**

**General Provisions**

The table 'Interest Rates on Specialized Refinancing Tools of the Bank of Russia' contains information on the dynamics of interest rates established by the Bank of Russia on loans secured by:

- pledge of receivables on target loan agreements on lending to small and medium-sized businesses or leasing property to them;
- pledge of receivables on loans extended to implement investment projects;
- pledge of receivables on loan agreements backed by insurance contracts of OJSC EXIAR;
- pledge of receivables on loans extended to leasing companies;
- pledge of bonds issued to finance investment projects and included into the Bank of Russia Lombard List;
- mortgages issued under Military Mortgage programme;
- guarantees of JSC Federal Corporation for the Development of Small and Medium-sized Enterprises.

**Individual Indicators Highlights**

**Interest Rates on Specialized Refinancing Tools of the Bank of Russia** are set by the decision of the Bank of Russia Board of Directors.

**Table 2.12**  
**Weighted Average Interest Rates**  
**on the Bank of Russia Deposit Operations**

**Table 2.13**  
**Main Characteristics of the Bank of Russia**  
**Deposit Operations**

**Table 2.14**  
**Results of the Bank of Russia Deposit Auctions**  
**(including Fine-tuning Deposit Auctions)**

**General Provisions**

The table "Weighted Average Interest Rates on the Bank of Russia Deposit Operations" contains information on monthly dynamics of weighted average interest rates by maturities. Average interest rates are weighted by amounts and actual borrowing terms of deposits. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Operations" contains information on monthly dynamics of the share of funds taken by the Bank of Russia on deposit on fixed-term rates and on an auction basis conditions in the total amount of funds taken by the Bank of Russia on deposit. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)" contains information on the auction cut-off rate and a corresponding weighted average rate. The results of deposit auctions are available on the Bank of Russia's website [www.cbr.ru](http://www.cbr.ru).

**Individual Indicators Highlights**

**Maturities of deposit operations** comprise deposits on standard terms that coincide with calendar periods pursuant to Bank of Russia Order No. OD-18, dated January 15, 2014, "On Organising Deposit Operations Conducted by the Bank of Russia with Credit Institutions" (irrespective of the actual period of their placement).

**Fine-tuning deposit auctions** are designated to absorb excess liquidity on certain days when the liquidity supply formed under the impact of autonomous factors considerably exceeds the banking sector's demand for it.

**Weighted average interest rate on all deposit auctions** is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) through deposit auctions, weighted by their maturities and values.

**Weighted average interest rate on all deposit operations** is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) on fixed terms and through deposit auctions, weighted by their maturities and values.

The termination date of unclaimed demand deposits is taken equal to the end date of the appropriate reporting period.

**Table 2.15**  
**REPO Aggregates**

#### General Provisions

The table contains information on the results of the Bank of Russia's repo transactions with bonds in the form of auction and/or during the trading session at the GKO—OFZ market at the market-determined rate.

#### Individual Indicators Highlights

**Date** — the date of auction and/or Bond sales during the trading session.

**Weighted average rate** — the repo rate weighted by the amounts of repo transactions at the auction and/or during the trading session at the market-determined rate.

**Weighted average duration** — repo duration weighted by the amounts of repo transactions at the auction and/or during the trading session at a market-determined rate.

**Debt** — funds provided by the Bank of Russia at a repo auction and/or during the trading session in transactions with an unredeemed second part.

**Funds provided** — funds provided by the Bank of Russia at a repo auction and/or during a trading session on the reporting date.

**Table 2.16**  
**Official Exchange Rate of US Dollar Against Ruble**  
**Table 2.17**  
**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 2.20**  
**Reference Prices of 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 May 28, 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 May 28, 2003, "On Invalidating Some Bank of Russia Regulations" repealed Bank of Russia Ordinance No. 652-U, dated September 30, 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 April 9, 2008, "On Amending Point 2 of Bank of Russia Ordinance No. 1283-U, Dated May 28, 2003 on the Procedure for Fixing Reference Prices of Refined Precious Metals", cancelled since July 1, 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.



## 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. 4212-U, dated November 24, 2016, "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 weekly Bulletin of the Bank of Russia 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. 4212-U, dated November 24, 2016, "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 Market

Table 3.2.1

**Trades at the Unified Trading Session of Moscow Exchange**

#### General Provisions

The data describes the US dollar and the euro against the ruble trades at the Unified trading session of the Moscow Exchange. The trading members are Russian credit and non-credit organizations, non-resident banks, other organizations. Trading and settlements are regulated by an rules approved by the authorized body of the Moscow Exchange.

The data are obtained from daily reporting of Moscow Exchange.

#### Individual Indicators Highlights

**Weighted average rate** is calculated in accordance with the formula:

$$\bar{r} = \frac{\sum R_i V_i}{\sum V_i}, \text{ where}$$

$\bar{r}$  – weighted average exchange rate;

$R_i$  – weighted average exchange rate of trading session "i";

$V_i$  – trading volume of trading session "i".

**Trading volume** is an aggregate trading volume during the month.

**Table 3.2.2**  
**Average Daily Currencies' Turnover**  
**of Spot FX Transactions on Domestic Currency**  
**Market of the Russian Federation**

**Table 3.2.3**  
**Average Daily Currencies' Turnover**  
**of Forward FX Transactions on Domestic Currency**  
**Market of the Russian Federation**

#### 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. 4212-U, dated November 24, 2016, "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 and data on the Moscow Exchange's FX market deals.

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

#### Individual Indicators Highlights

Spot FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) within two business days, including foreign exchange swaps in case when both legs are spot FX operations.

Forward FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) more than two business days later, including foreign exchange swaps in case when one or both legs are forward FX operations.

Turnover of interbank FX operations include FX operations with resident banks of the Russian Federation (excluding double counting) and banks non-residents of the Russian Federation. Turnover of foreign exchange transactions include FX operations on the Moscow Exchange's FX market and transactions of the first-rate operators of the Russian FX market on the other foreign exchange markets.

**Table 3.2.4**  
**Foreign Cash Flow Through Authorized Banks**  
**Across Russia**

#### General Provisions

The table 'Foreign Cash Flow Through Authorised Banks Across Russia' contains key indicators of foreign cash (all currencies in US dollar terms) circulation in the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### Individual Indicators Highlights

**Banks' imports (entered to the cash account) to Russia** — the amount of foreign cash import into the Russian Federation by authorized banks and entered to the credit institutions' cash balance account.

**Purchased from individuals (residents and nonresidents)<sup>1</sup> and accepted for conversion** — the amount of foreign cash purchased from individuals (residents and nonresidents) against the currency of the Russian Federation or accepted for exchange (conversion) of one foreign currency into another, including damaged banknotes of foreign states (group of states) bought against the cash currency of the Russian Federation.

**Deposited into personal accounts (by residents and nonresidents)** — the amount of foreign cash deposited on personal foreign currency or ruble accounts by residents and nonresidents, including that acquired from payment (bank) cards,

issued by the authorised bank (with which a personal account is opened) or by other issuers, with the payment accepted by a credit institution's designated employee (a teller). Funds deposited through automated teller machines (ATMs) are not included in this indicator.

**Received from individuals (resident and nonresidents) for remittances without opening an accounts** — the amount of foreign cash paid in by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorised banks' commission for remittances that originated in the Russian Federation is not included in this indicator.

**Banks' exports from Russia (cash withdrawn)** — amount of foreign cash exported from the Russian Federation by authorised banks.

**Sales to individuals (residents and nonresidents) and payments as a result of conversion** — the amount of foreign cash sold to individuals (residents and nonresidents) or paid out as a result of a foreign exchange operation (conversion).

**Personal account withdrawals (by residents and nonresidents)** — the amount of foreign cash withdrawals from personal foreign currency denominated accounts by residents and nonresidents or received as a result of conversion operations of the Russian Federation currency deposited on ruble accounts, including payments with bank (payment) cards, issued by the authorised bank, with which a personal account is opened, or by other issuers, with the operation conducted by a credit institution's designated employee (a teller). Withdrawals through automated teller machines (ATMs) are not included in this indicator.

**Remittances to individuals (residents and nonresidents) without opening an account** — the amount of foreign cash paid out to individuals (residents and nonresidents) as a result of remittances to the Russian Federation without opening an account.

**Table 3.2.5**  
**Selected Indicators Characterizing Operations with**  
**Cash Foreign Currency in Authorized Banks**

#### General Provisions

The table shows transactions in US dollars and Euros, which are the key currencies available on the domestic foreign cash market.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### Individual Indicators Highlights

**Average single transaction** — average foreign cash involved in one transaction. The indicator is defined as a ratio of foreign cash amount purchased/sold to/from residents or nonresidents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

**Number of transactions** — number of foreign cash purchases/sales for cash rubles.

**Monthly average rate** — average rate of foreign cash sales/purchases defined as a ratio of cash rubles received/paid for foreign cash to the amount of foreign currency purchased/sold for cash rubles from/to residents and nonresidents.

**Average transaction margin** — difference between rates of foreign cash purchase and sale.

**Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices** — share of purchase/sale transactions for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

<sup>1</sup> Terms of 'residents' and 'nonresidents' used for compiling indicators of the table 'Foreign Cash Flow Through Authorised Banks Across Russia', 'Selected Indicators of Foreign Cash Flow Through Authorised Banks Across Russia' are defined according to the Federal Law No. 173-FZ, dated 10 December 2003, 'On Foreign Exchange Regulation and Foreign Exchange Control'.

**Table 3.2.6**  
**Average Foreign Cash Purchase and Sale**  
**Transactions with Individuals by Authorized Banks**

#### General Provisions

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash (all currencies in dollar terms) purchases/sales to/from individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### Individual Indicators Highlights

**Transactions volume-based distribution** is defined as the ratio of foreign cash purchased/sold to/from residents and nonresidents in cash rubles to a number of foreign exchange transactions in cash rubles reported by each authorized bank's (branch or headquarters for lack of branches). The amount of purchased/sold foreign cash and the number of within-an-interval transactions by all branches or headquarters show the general distribution of an estimated average transaction.

**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 April 22, 1996, 'On the Securities Market', Federal Law No. 65-FZ, dated April 22, 2010, 'On Investment Funds', and Bank of Russia Ordinance No. 3565-U, dated February 16, 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 which 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 which 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 September 22, 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 September 1, 1995 (its initial value was set at 100 points). Stock prices are denominated in US dollars. The sample of stocks used for the RTS index calculation basis is the expert evaluation.

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

**Individual Indicators Highlights**

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

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

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

## Section 4. Financial Institutions' Performance

### Subsection 4.1 General Description

Table 4.1.1

#### Number and Structure of Credit Institutions

##### General Provisions

The table provides data on the number and structure of the registered credit institutions 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 April 2, 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 February 7, 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.

**Registered credit institutions** — credit institutions having the status of legal entities on a reporting date, including those prohibited from performing banking operations but still existing as legal entities.

**Credit institutions licensed for banking operations** — credit institutions registered by the Bank of Russia before July 1, 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:

- licence to conduct banking operations in rubles (without the right to accept individual deposits);
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to accept and invest precious metals. This licence may be granted to a bank along with a licence to conduct banking operations with funds in rubles and foreign currencies (without the right to accept individual deposits);
- licence to accept individual deposits in rubles. This licence may be granted to a bank simultaneously with a licence for banking operations in rubles (without the right to accept individual deposits);
- licence to accept individual deposits in rubles and foreign currency. This licence may be granted to a bank simultaneously with a licence for banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to conduct banking operations in rubles (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles and foreign currency for nonbanking clearance credit institutions;
- licence to conduct banking operations in rubles and foreign currency for nonbanking credit institutions carrying out credit-deposit operations;
- licence to conduct banking operations in rubles and foreign currency for nonbanking credit institutions authorized for money transfers without opening accounts and other banking operations connected with them.

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

- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to accept and invest precious metals. This licence may be granted to a credit institution that has a licence to conduct banking operations in rubles and foreign currency or simultaneously with such a licence;
- licence to accept individual deposits in rubles;
- licence to accept individual deposits in rubles and foreign currency. This licence may be granted to a credit institution

that has a licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) or simultaneously with it;

- general licence;
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to render collect of cash, bills, payment documents and cash service of individuals and legal entities).

**A general licence** may be issued to a credit institution that has licences to conduct all banking operations in rubles and foreign currency and also complies with the Federal Law “On Banks and Banking Activities” own funds (capital) adequacy requirements. A bank is not required to have a licence to carry out banking operations with precious metals in order to receive a general licence. A bank with a General licence has a right to establish branches abroad after obtaining permission of the Bank of Russia and open representative offices after notifying the Bank of Russia. A bank holding a General licence has a right by the Bank of Russia authority and in accordance with requirements of the Bank of Russia to establish subsidiaries abroad.

**The Bank of Russia’s licences to accept deposits of individuals** — licence to accept individual deposits in rubles and licence to accept individual deposits in rubles and foreign currency.

**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, i.e. after an authorized registrar has made in a single state register of legal entities an entry on state registration of changes in charter documents of a credit institution (or an entry on the state registration of a new version of charter documents of a credit institution) (after July 1, 2009 — records about the state registration of changes of charters of the credit institutions were made (records about the state registration of charters of the credit institutions in new version), that contains information on the registered authorized capital).

**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 “Sberbank branches” shows Russia’s Sberbank branches that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before January 1, 1998, the line provided the total number of Savings Bank (Sberbank) branches.

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

**Additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices of credit institutions having the right to conduct banking operations** — special internal divisions of credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

**Credit institutions with revoked licences** — credit institutions whose banking licences were revoked following a decision by the Bank of Russia under the Federal Law “On the Central Bank of the Russian Federation (the Bank of Russia)”.

Following the publication of the Bank of Russia’s decision to revoke a licence, a credit institution loses its authority to make transactions or complete contracts except for ones specified in Article 20 of the Federal Law “On Banks and Banking Activities”.

**Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees**

**(liquidators, liquidating commission)** — credit institutions where liquidation procedure is initiated by the following:

- decision of the credit institution’s stockholders (equity holders) or its body authorised 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 carries information on nonresidents’ participation in the authorized capital of credit institutions in the Russian Federation.

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 greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

**Individual Indicators Highlights**

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

**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.

When calculating indicators of the table, credit institutions with a General licence were not included in the number of credit institutions licenced by the Bank of Russia to conduct operations in foreign currency.

**Table 4.1.4**

**Credit Institutions Grouped by Registered Authorized Capital**

**General Provisions**

The table is complementary to the table “Number and Structure of Credit Institutions” and presents quantitative distribution by the size of registered authorized capital (see comments on the “Number and Structure of Credit Institution” table). Authorized capital is broken down by intervals giving an overview of small, medium and large Russian credit institutions.

The data source is the State Register of Credit Institutions.

Along with releasing information on the breakdown of credit institutions by the size of their authorized capital through the *Bank of Russia Statistical Bulletin*, it is also available in the *Bank of Russia Bulletin*, and on the Bank of Russia' website.

**Table 4.1.5**  
**Credit Institutions Grouped by**  
**the Share of Nonresidents Equity**

#### General Provisions

The table shows the numerical distribution of credit institutions ranged by the size of the nonresidents' participation share in the authorized capital and incorporated into groups.

Data source are reports filed by credit institutions.

Data in brackets include the number of credit institutions in which decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

#### Individual Indicators Highlights

See the commentary to the table "Number of Credit Institutions with Nonresidents Equity".

**Table 4.1.6**  
**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. 4212-U dated November 24, 2016 "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

**Assets (liabilities)** — total amount of assets (liabilities) of operating credit institutions (account balances that show credit institutions' intrabank operations are included in the assets (liabilities) on a net basis).

**Loans to non-financial institutions** — debt (overdue debt included) owed by non-financial institutions (including unincorporated individual entrepreneurs), residents and non-residents to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

**Loans to resident financial institutions (except credit institutions)** — debt (overdue debt included) owed by resident financial institutions (except credit institutions) to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

**Loans to individuals** — debt (overdue debt included) owed to credit institutions on all kinds of loans and other funds in rubles and foreign currency extended to resident and non-resident individuals (except for unincorporated individual entrepreneurs).

The data source for the above indicators is Reporting Form 0409101 "The Trial Balance of a Credit Institution".

**Equity capital** — credit institutions' unencumbered property. Since February 1, 2014, this indicator has been calculated in

compliance with Bank of Russia Regulation No. 395-P, dated December 28, 2012, "The Regulation on the Methodology for Determining Credit Institutions' Own Funds (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. 180-I dated June 28, 2017 "On Banks' Required Ratios".

The data source is reports filed by Russian operating credit institutions under Form 0409135 "Information on Credit Institutions' Required Ratios and Other Performance Indicators (Basel III)".

**Provision for losses** is provisions created by credit institutions for possible losses on loans, loan and similar debt, which comprise monetary claims and claims arising from deals with financial instruments listed in Appendix No. 1 to Bank of Russia Regulation No. 590-P dated June 28, 2017 "On the Procedure for Making Loss Provisions by Credit Institutions for Loans, Loan and Similar Debts", provided to legal entities of all forms of ownership and to individuals, both residents and nonresidents, as well as provisions for losses created on the basis of professional judgment 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.

**Profit for the current year** — financial results of operating credit institutions (before 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 a ratio of the financial result (before 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 equity** — this indicator is calculated as the ratio of the financial result (before taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' own funds (capital) for the same period.

**Individuals' deposits** — deposits and other funds accepted by credit institutions (including savings certificates), outstanding obligations under deposit and other borrowing arrangements, funds on individuals' other accounts (resident and non-resident 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 Account Book of a Credit Institution".

**Deposits and funds in the accounts of nonfinancial organisations and financial institutions (excluding credit institutions)** are deposits and other funds accepted by credit institutions, as well as funds held in settlement and other accounts of nonfinancial organisations and financial (excluding credit) institutions, including deposit certificates, outstanding obligations under deposits and other borrowing arrangements, funds of individual entrepreneurs (resident and nonresident funds in Russian rubles and foreign currency). This indicator does not include the funds of the Federal Treasury, financial bodies and extrabudgetary 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 4.1.7

### 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.

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 Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 4212-U dated November 24, 2016, “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 made by operating credit institutions in 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 made by operating credit institutions that had positive or zero 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 have made profit or posted a zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions.

**Loss of loss-making credit institutions** is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have 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 have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

Table 4.1.8

### Distribution of the Credit Institutions by Own Funds (Capital)

#### General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From April 1, 2003 own funds (capital) are calculated according to Bank of Russia Regulation No. 215-P dated February 10, 2003 “On the Methodology of Determining a Credit Institution's Own Funds (Capital)”. Since the reporting of February 1, 2014 the capital is calculated in compliance with the Bank of Russia Regulation No. 395-P, dated December 28, 2012 (Basel III).

Information on the number and own funds (capital) of credit institutions that are under the insolvency prevention measures with involvement of the Bank of Russia or the Deposit Insurance Agency in accordance with the Federal Law № 127-FZ of October 26, 2002, “On Insolvency (Bankruptcy)”.

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The source of information has been the reports compiled by credit institutions in the form 0409123 “Own Funds (Capital)

Calculation (Basel III)”, established by Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, “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

**Own funds (capital) of credit institutions** — property of credit institutions free of obligations.

**Capital adequacy ratio** — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent). The Capital adequacy ratio of credit institutions (N1.0) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. 2.1. It is calculated according to Bank of Russia Instruction No. 180-I dated June 28, 2017 “On Banks' Required Ratios” (earlier, No. 139-I dated December 3, 2012 and No 110-I dated January 16, 2004).

Table 4.1.9

### Number of Non-Credit Financial Institutions and Self-Regulating Organisations

#### General Provisions

The table contains monthly data, as of the specified date, on the number of operating insurance companies, securities market professional participants, infrastructures, collective investment market participants, microfinance organisations and cooperatives, credit rating agencies, branches and representative offices of foreign credit rating agencies and chief actuaries authorised by Russian Federation legislation to operate in the financial market, and also data on the number of self-regulating organisations in the financial market and self-regulating organisations of actuaries.

#### Individual Indicators Highlights

**1. The Bank of Russia** issues licences to insurance companies, securities market professional participants, infrastructures, and collective investment market participants.

**1.1. Subjects of insurance business (insurers, reinsurers, mutual insurance companies, insurance brokers)** carry out their activities pursuant to Federal Law No. 4015-1, dated November 27, 1992, “On Insurance in the Russian Federation” under a respective licence. Information on insurance companies is subject to be entered into a Single State Register of Insurance Companies pursuant to Bank of Russia Ordinance No. 3400-U, dated September 30, 2014, “On the Procedure for Entering Information on Insurance Companies into the Single State Register of Insurance Companies”.

**1.2. Securities market professional participants (brokers, dealers, forex-dealers, depositories, managers and registrars)** perform their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, “On the Securities Market”, Bank of Russia Regulation No. 481-P, dated July 27, 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 Timeframes 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.

#### 1.3. Infrastructures:

**1.3.1. Market operators (a stock exchange, trading system)** carry out their activities pursuant to Federal Law No. 325-FZ, dated November 21, 2011, “On Organized Trades” and under a respective licence.

**1.3.2. Clearing houses** perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, “On Clearing, Clearing Activity and Central Counterparty” and under a respective licence.

**1.3.3. Commodity pool operators** perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, “On Clearing, Clearing Activity and Central Counterparty” and under a respective accreditation.



**1.3.4. Repositories** carry out their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market" and under a respective licence.

**1.3.5. The central depository** carries out its activity pursuant to Federal Law No. 414-FZ, dated December 7, 2011, "On the Central Depository" and under the respective assigned status of the central depository.

**1.3.6. Central counterparties** carry out their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing, Clearing Activity and Central Counterparty" and under the respective assigned status of the central counterparty.

**1.4. Collective investment market participants:**

**1.4.1. Private pension funds** carry out their activities pursuant to Federal Law No. 75-FZ, dated May 7, 1998, "On Non-Government Pension Funds" under a respective license.

**1.4.2. Joint-stock investment funds, management companies and specialized depositories** perform their activities pursuant to Federal Law No. 156-FZ, dated November 29, 2001, "On Investment Funds" under a respective license.

**2. The Bank of Russia maintains:**

**2.1. A State Register of Microfinance Organisations** pursuant to Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organisations" and Bank of Russia Ordinance No. 3984-U, dated March 28, 2016, "On the Procedure for the Bank of Russia to Maintain the State Register of Microfinance Organisations, the Form of Application to Enter Data on a Legal Entity into the State Register of Microfinance Organisations, the Form of Data on Legal Entity Founders (Participants, Shareholders), the Form of Certificate to Enter Data on a Legal Entity into the State Register of Microfinance Organisations and the Procedure for its Reissuing, Forms of Applications to Change the Type of Microfinance Organisation and to Carry Out Activity as Microfinance Company or Microcredit Company, the Form and Procedure for Submitting Documents and Information Confirming the Capital and Sources of Funds Provided by Founders (Participants, Shareholders)".

**2.2. A State Register of Pawn Shops** pursuant to Federal Law No. 196-FZ, dated July 19, 2007, "On Pawn Shops".

**2.3. A State Register of Consumer Credit Cooperatives** pursuant to Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" and Bank of Russia Ordinance No. 4184-U, dated November 10, 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 Organisations 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".

**2.4. A Register of Housing Savings Cooperatives** pursuant to Federal Law No. 215-FZ, dated December 30, 2004, "On Housing Savings Cooperatives" and Bank of Russia Ordinance No. 3587-U, dated March 11, 2015, "On the Procedure for the Bank of Russia to Maintain the Register of Housing Savings Cooperatives".

**2.5. A State Register of Agricultural Consumer Credit Cooperatives** pursuant to Federal Law No. 193-FZ, dated December 8, 1995, "On Agricultural Cooperation" and Bank of Russia Ordinance No. 4184-U, dated November 10, 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 Organisations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities".

**2.6. A Register of Credit Rating Agencies, a Register of Branches and Representative Offices of Foreign Credit Rating Agencies** pursuant to Federal Law No. 222-FZ, dated

July 13, 2015, "On the Activities of Credit Rating Agencies in the Russian Federation, on Amending Article 76.1 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" and Invalidating Certain Provisions of Russian Laws" and Bank of Russia Regulation No. 521-P, dated December 17, 2015, "On the Procedure for the Bank of Russia to Maintain the Register of Credit Rating Agencies, the Register of Branches and Representative Offices of Foreign Credit Rating Agencies, on the Requirements for the Procedure and Form for Submitting Notifications by Credit Rating Agencies to the Bank of Russia".

**2.7. A Common Register of Appointed Actuaries** under Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation" and Bank of Russia Ordinance No. 3409-U, dated October 2, 2014 "On the Procedure of Keeping the Common Register of Appointed Actuaries".

**2.8. Self-regulatory organisations**

**2.8.1. A State Register of Self-regulatory Organisations of Actuaries** pursuant to Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation" and Bank of Russia Ordinance No. 3424-U, dated October 27, 2014, "On the Procedure for Maintaining the State Register of Self-regulatory Organisations of Actuaries".

**2.8.2. A Unified Register of Self-regulatory Organisations in the Financial Market.**

A self-regulatory organisation in the financial market shall be a non-profit organisation comprising financial organisations engaged in the following activities: brokers, dealers, managers, depositories, registrars, joint-stock investment funds and management companies of investment funds, unit investment funds and private pension funds, specialised depositories, private pension funds, insurance companies, insurance brokers, mutual insurance companies, microfinance organisations, consumer credit cooperatives, housing savings cooperatives, agricultural consumer credit cooperatives, and forex-dealers.

A non-profit organisation acquires the status of a self-regulatory organisation in the financial market from the date of its inclusion by the Bank of Russia in the unified register of self-regulatory organisations in the financial market based on its application pursuant to Federal Law No. 223-FZ, dated July 13, 2015, "On Self-regulatory Organisations in the Financial Market and on Amending Articles 2 and 6 of the Federal Law "On Amending Certain Laws of the Russian Federation" and ceases to be a self-regulatory organisation from the date of its exclusion from the said register.

**Table 4.1.10**  
**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 **specialised 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.

## Subsection 4.2 Borrowings

**Table 4.2.1**  
**Deposits of Individuals**  
**Accepted by Credit Institutions**  
**Table 4.2.2**  
**Funds of Legal Entities Accepted**  
**by Credit Institutions**

### General Provisions

These tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. The data compilation methodology for the information in these tables differs from that used for similar data in the "Credit Institutions Survey" table, which is used for the analysis of money supply and its structure. The data in tables 4.2.1 and 4.2.2 do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

The table "Funds of Legal Entities Accepted by Credit Institutions" contains data on deposits and other funds accepted from organizations and loans, deposits and other funds accepted from credit institutions. Starting from 01.02.2016 the data on deposits and other funds accepted from organizations include deposits of individual entrepreneurs. Deposits of individual entrepreneurs are also shown separately (memo item).

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 4212-U dated November 24, 2016, "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

**Ruble/foreign currency deposits by maturity** — comprise funds in Russian or foreign currency placed by legal entities and individuals (both resident and nonresident) deposited with credit institutions under bank deposit agreements or bank account agreements (including savings/deposit certificates). The tables provide a breakdown of deposits by types of depositors (individuals and legal entities, such as organizations and credit institutions) and by maturity. These indicators do not include funds on accounts of organizations, individual entrepreneurs, individual election funds, remittances in/from the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts and balances of accounts which can not 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 the 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 the deposits and other funds accepted by credit institutions from individuals, including savings certificates issued by credit institutions, unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in other individual accounts. This indicator does not include the funds of individual entrepreneurs, individual election funds and transfers from and in Russia.

**Deposits and other funds raised from legal entities** are the deposits and other funds raised (on demand or for a specified term) from government bodies and extrabudgetary funds of all

levels, all categories of financial organisations, except credit institutions, and nonfinancial organisations (these include the certificates of deposit issued by credit institutions), deposits of individual entrepreneurs and unfulfilled obligations under deposit and other borrowing arrangements.

**Deposits of individual entrepreneurs** are the deposits, including unfulfilled obligations under deposits, of individuals engaged in entrepreneurial activities without registering as a legal entity. Deposits of individual entrepreneurs are shown in the table 4.2.2 starting from 01.02.2016 (after the introduction of the corresponding accounts into the Account Book of credit institutions).

**Loans, deposits and other funds accepted from credit institutions** comprise the deposits, loans and other funds raised from credit institutions and nonresident banks.

**Table 4.2.3**  
**Weighted Average Interest Rates**  
**on Deposits of Individuals and Nonfinancial**  
**Organizations in Rubles**

**Table 4.2.4**  
**Weighted Average Interest Rates**  
**on Deposits of Individuals and Nonfinancial**  
**Organizations in Foreign Currency**

### General Provisions

The tables contain weighted average interest rates on deposits offered by credit institutions in ruble, in US dollar and in euro. The data are presented with a breakdown by type of depositors (individuals and nonfinancial organisations (excluding individual entrepreneurs)) residents and nonresidents and deposit maturities.

The source of information is 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. 4212-U, dated November 24, 2016, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

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

### Individual Indicators Highlights

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

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

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

$V1...n$  – amount of a deposit as included in an agreement;

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

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

**Table 4.2.5**  
**Savings (Deposit) Certificates, Bonds and**  
**Banking Bills Issued by Credit Institutions**

### General Provisions

The table contains data on ruble and foreign currency funds raised by credit institutions by way of issue of debt securities (deposit and savings certificates, bonds and bills). Nominal values of the deposit and savings certificates and bonds are provided with a breakdown by their maturities. Absent data for specific periods means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit

Institution” in compliance with the Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, “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** is 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 deposits 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 in the credit institution that issued the certificate or any of its branches. The 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 August 31, 1998. In the tables “Deposits of Individuals Accepted by Credit Institutions” and “Funds of Organizations Accepted by Credit Institutions”, the savings certificates and certificates of deposit are included in organizations’ and individual deposits, respectively.

**Bond** is a financial security providing the holder’s right for receiving, in due time, the nominal value of the bond or some other tangible equivalent. Bonds also provide fixed interest payments or some other tangible equivalent.

**Bill** is direct financial liability that is completed in a legally prescribed form and issued by a promisor to a billholder and gives the latter an unconditional right to make claims to the promisor in terms of 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 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 Extended to Organizations, Individuals and Credit Institutions**

##### **General Provisions**

The table shows data covering major investment activity of banks, that is, extending loans and deposits and other funds to resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements).

The data source is reports filed by Russian operating credit institutions under Form 0409101 “The Account Book of a Credit Institution” in compliance with the Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, “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 loans, deposits and other funds extended to organizations (except general and local government and extrabudgetary funds), individuals and credit institutions**

show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, 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 extended to individuals in rubles and foreign currency** are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

**Loans and other funds extended in rubles and foreign currency to organizations (except general and local government and extrabudgetary funds)** with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), without overdue debt. (The structure of financial (other than credit institutions) and nonfinancial organizations corresponds to concepts “other financial institutions” and “nonfinancial organizations” in notes to the table “Central Bank Survey”). Loans provided for terms of 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 on its current account).

**Loans, deposits and other funds extended to credit institutions and nonresident banks in rubles and foreign currency** 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 Nonfinancial Organisation and Individuals by Credit Institutions**

##### **General Provisions**

The table includes indicators characterising outstanding amounts of loans and other funds granted by credit institutions to nonfinancial organisations and individuals, and overdue debt on these funds.

The data source is reports of operating credit institutions compiled under Form 0409101 “The Trial Balance of a Credit Institution” and submitted in compliance with Bank of Russia Ordinance No. 4212-U dated November 24, 2016 “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 nonfinancial organisations** are outstanding amounts (including overdue debt) of resident and nonresident nonfinancial organisations (including individual entrepreneurs) 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 nonresident 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** is the balance of outstanding amounts on past due loans, deposits and other placed funds, granted to a respective category of borrowers (nonfinancial organisations 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 ruble, US dollar and euro. The data are presented with a breakdown by type of borrowers (individuals, and nonfinancial organizations residents and nonresidents) and loan maturities.

The source of information is a Report Form 0409128 "Weighted Average Interest Rates Funds Extended by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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 July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

**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.

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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 July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

**Volume of extended loans** is the value of loans extended by credit institutions from the beginning of the year. This indicator includes loans extended by credit institutions that had revoked banking licences during the reporting period.

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

**Overdue debt** — 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**

**Table 4.3.13**  
**Selected Indicators Characterizing Performance of**  
**Credit Institutions**  
**(Grouped by Size of Assets) on Mortgage Loans**  
**Market**

**General Provisions**

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

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

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

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

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law about participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation.

The source of information has been the reports compiled by credit institutions in form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

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 on the flow basis since the beginning of the year, taking into account data on the loans granted by credit institutions that had revoked banking licences during the reporting period.

**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.

**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 since the beginning of the year and is calculated using the following formula:

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

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

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

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

**Weighted average maturity of loans granted over the month** characterises average maturity on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions over the month. It's a calculated value.

**Weighted average interest rate on loans granted since the beginning of the year** 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 since the beginning of the year 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;

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

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

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

**Weighted average interest rate on loans granted over the month** characterises average interest rates on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions over the month. It's a calculated value.

**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 4.3.14**  
Investment Portfolio of Credit Institutions

### General Provisions

The table shows values of credit institutions' investments in securities, such as debt obligations, equities and bills of exchange. The data do not include checks, warehouse certificates and passbooks to bearer. The table shows also information on derivatives at fair value being an assets.

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further — credit institutions) in the Form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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

**Investments in debt obligations** are credit institutions' investments in debt obligations that are classified as securities under Russian law (debt obligations of the Russian government, Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (repos) and not qualify for the derecognition; and nonresident debt obligations, other than bills of exchange, that are considered securities under the law of the issuer's country). Investments in debt obligations include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. Values for debt obligations booked at their fair value through profit or loss and debt obligations available for sale account for revaluation of securities.

**Revaluation of debt obligations (equities)** denotes negative and positive differences between the balance-sheet value of securities and their current (fair) value. All securities 'booked at fair value through profit or loss' and securities 'available for sale,' whose current (fair) value could be measured reliably, are subject to revaluations.

**Investments in debt obligations (equities) at balance-sheet value (regardless of revaluation)** — credit institutions' investments in debt obligations (equities) at their balance-sheet value, regardless of any revaluations. The indicator is provided due to the impossibility of breaking down the total value of securities investments at their current (fair) value by issuers (due to special features of accounting standards). The subsequent columns show a breakdown of this total by issuers, as well as the value of debt obligations (equities) transferred that do not qualify for the derecognition.

**Debt obligations (equities) transferred that do not qualify for the derecognition** are securities passed to counterparties in commercial operations conducted on repos basis, which continue to be recognized.

**Overdue debt obligations** are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

**Equity in subsidiaries and associated companies** is the value of funds invested in shares of resident and non-resident subsidiary and associated joint-stock companies in the amount that ensures control over the financial and operating policy of the issuing organization or the ability to exert significant influence on financial and operating policy of a joint-stock company.

**Discounted bills** are the total value of bills of exchange denominated in rubles/foreign currency and acquired prior to their maturity (including overdue bills).

**Table 4.4**  
Credit Institutions' Liabilities and  
Claims on Financial Derivatives

### General Provisions

The table presents credit institutions' liabilities and claims on financial derivatives to buy and sell various financial assets (precious metals, securities, foreign exchange, other funds and derivatives) in which the settlement date does not coincide with the transaction date. Financial forward settlement contracts, options, forward and futures contracts, whose execution (settlement date) is effected by the parties no sooner than the third working day after the striking of the deal. Derivatives transactions are shown in the off\_balance sheet item from the contract date till the value date. Derivatives claims on and liabilities to financial instruments with market or official prices (rates) are recorded at these prices and revaluated in due order. The table provides data on the fair value of financial derivatives (claims and liabilities).

Credit institutions' liabilities and claims on financial derivatives are broken down by major underlying financial instruments (rubles

and foreign currency, precious metals, securities) and by term of settlement: 2—30 days, 31—90 days, over 90 days. Total of claims and liabilities across all financial instruments presented in the table also include amounts due for repayment “on the following day”.

**Derivative Financial Instrument is a claim**, if the overall estimated value of contractual claims on a counterparty exceeds corresponding overall estimated value of contractual liabilities on the same counterparty and a credit institution expects an increase in future economic benefits resulting from the receipt of assets (cash and other property), exchange of assets or liabilities’ redemption on the potentially favourable conditions for the credit institution.

**Derivative Financial Instrument is a liability**, if the overall estimated value of a credit institution’s contractual liabilities on a counterparty exceeds corresponding overall estimated value of contractual claims on the same counterparty and the credit institution expects a decrease in future economic benefits resulting from the retirement of assets (cash and other property), exchange of assets or liabilities’ redemption on the potentially unfavourable conditions for the credit institution.

The data source is reports of operating credit institutions compiled under Form 0409101 “The Trial Balance of a Credit Institution” and submitted in compliance with Bank of Russia Ordinance No. 4212-U dated November 24, 2016 “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 Main Indicators of Private Pension Funds’ Performance presents main indicators of private pension funds’ performance in private pension provision and mandatory pension insurance. The table features private pension funds licensed to engage in pension provision and pension insurance.

The indicators are derived from data contained in OKUD Form 0420254 ‘Statement of Private Pension Provision’ and Form 0420255 ‘Statement of Mandatory Pension Insurance’ approved by Bank of Russia Ordinance No. 4282-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, and the Procedure and Timeframe for Disclosing Accounting (Financial) Statements, Audit and Actuarial Reports 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 to cover losses on pension reserve investment.

**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 (accrued year-to-date total).

**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 (accrued year-to-date total).

**Table 4.5.2**  
**Private Pension Funds’  
Investment of Mandatory Pension Insurance**

#### General Provisions

The table reflects relative shares of pension savings’ investments to eligible assets (investment instruments).

The data are gathered from Form 2 of mandatory pension insurance reporting of Private pension funds prescribed in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

#### Individual Indicators Highlights

The list of eligible assets (investment instruments) to invest pension savings is set forth in Article 26 of Federal Law No. 111-FZ, dated July 24, 2002, ‘On Investments to Finance the Funded Part of Labor Pensions in the Russian Federation’.

**Table 4.5.3**  
**Private Pension Funds’  
Pension Reserves Generation**

#### General Provisions

The table presents data on private pension funds’ pension reserves.

The data are drawn from the following sources:

- Form No. 1-PPF ‘Private Pension Fund Balance Sheet’, approved by Ministry of Finance Order No. 3n, dated January 10, 2007, ‘On the Specifics of Accounting for Private Pension Funds’;
- Form PPF-F ‘Statement of Financial Activities’, set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.
- Form PPF-R ‘Statement of Pension Reserves’ Investment’, prescribed in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007.

#### Individual Indicators Highlights

**Pension Reserves** — the description of the indicator is given in the Summary Methodology to the table 4.5.1.

**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 founders, contributors and third parties can serve as

the originator of these receipts. These funds are not expected to be repaid. Pension contributions are an example of earmarked receipts provided at least 97% of those should be used to build up pension reserves of the private pension fund.

**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 gains/losses from pension reserves' revaluation as of the reporting date).

**Accrued Pay-outs** reflect the sum of accrued private pension benefits and cash surrender values.

**Actual Pay-outs** reflect the amounts of private pension benefits and cash surrender values that have been paid to beneficiaries.

**Table 4.5.4**  
**Private Pension Funds'**  
**Pension Reserves Investment**

#### General Provisions

The table reflects investment of pension reserves of Private pension funds.

The data is gathered from Form PPF-R 'Statement of Pension Reserves' Investment', stipulated in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007, and Form No. 2-PPF 'Private Pension Fund Profit and Loss Statement', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds'.

#### Individual Indicators Highlights

Pursuant to Article 25 of Federal Law No. 75-FZ 'On Private Pension Funds', Funds may invest pension reserves at their own discretion or via an asset management company (management companies).

**The value of pension reserves managed "by asset management companies"** — data of line 510 of Form PPF-P 'Statement of Pension Reserve Investment' (hereinafter Form PPF-P) are used.

**The value of pension reserves invested by private pension funds at their own discretion** — data of line 520 of Form PPF-P are used.

**Total expenses associated with pension reserve investment** — the indicator is the sum of line 020 and 130 of Form No. 2PPF 'Private Pension Fund Profit and Loss Statement'.

**Table 4.5.5**  
**Private Pension Funds'**  
**Pension Accruals Investment**

#### General Provisions

The table presents data on the investment of pension savings accumulated in private pension funds.

The data are drawn from Form 1 and Form 4 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

#### Individual Indicators Highlights

**Pension Savings of Private Pension Funds** are defined in Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Work Pensions in the Russian Federation', as a totality of funds contributed towards the funded part of work pensions and designated to finance the Fund's obligations to insured persons pursuant to respective mandatory pension insurance agreements.

**Expenses of Private Pension Funds Associated with Pension Savings Investment** mean the expenses financed by

a portion of returns on invested pension savings; this portion goes to finance assets designated to support the Private pension fund's statutory operations; these costs are also financed by the assets designated to support the fund's statutory operations in the reporting year.

**Necessary Expenses of Asset Management Companies** mean expenses associated with fiduciary management of pension savings, which the company has covered from its own funds. Specifically, they include:

- payment of services associated with a contract for trust (fiduciary) management of pension savings, excluding specialised depository services, services under a bank account (bank deposit) contract, under a brokerage services contract, and under a contract for the safekeeping of assets held by the management company under such a contract and (or) for the record-keeping and transfer of rights to these assets;
- expenses involved in the exercise of rights to securities held by an asset management company under a contract for trust management of pension savings.

Necessary expenses shall be reimbursed at no more than 1% of the average value of net assets in the Private pension fund's investment portfolio in the reporting year.

**Specialised Depository Services** shall be paid for at a rate not exceeding 0.1% of the average value of net assets in the Fund's investment portfolio in the reporting year.

The average value of net assets is calculated as a sum total of the value of net assets in the Fund's investment portfolio as of the end of each business day of the reporting year (period of actual provision of services to the Fund) further subdivided by the number of business days in the reporting year (period of actual provision of services to the Fund) when net assets' value was calculated.

The value of the net assets where pension savings are invested is calculated as a difference between these assets' market value and the Fund's obligations (accounts payable) to be fulfilled using the assets in the investment portfolio.

The value of net assets where pension savings are invested shall be calculated and presented according to a Form set forth in Appendix No. 2 to the Procedure for the Calculation of Market Value of Assets and Value of Net Assets where Pension Savings are Invested, approved by FSFM Order No. 06-155/pz-n, dated December 26, 2006.

**Table 4.5.6**  
**Payout Private Pension Funds'**  
**Pension Accruals**

#### General Provisions

The table presents payouts from pension savings with private pension funds.

The data are compiled from Form 1 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

**Table 4.5.7**  
**Private Pension Funds'**  
**Pension Accruals Flows**

#### General Provisions

The table presents data on inflows and outflows of pension savings to/from private pension funds.

The data are drawn from Form 1 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

**Table 4.5.8**  
**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 units 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. 4323-U, dated 24 March 2017, 'On the Forms, Procedure and Timeframe 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').

#### 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 2016 Q1, indicator Number of Personal Accounts in the Registers of Investment Fund Shareholders is substituted 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, a year). The indicator is shown as an accrued year-to date total.

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

**Table 4.5.9**  
**Insurers' Premiums and Payoffs**  
**by Types 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-I, dated 27 November 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are comprised of information from quarterly statistical reporting Form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 4356-U, dated 21 April 2017, 'On the Forms, Timeframe and Procedure for Insurance and Mutual Insurance Companies to Compile and Submit Statements to the Central Bank of the Russian Federation'.

#### 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 insurance premiums of the current period, growth (decrease) in insurance premiums following contract revisions, growth (decrease) in insurance premiums of past periods, decrease in insurance premiums following an inaccurately calculated insurance premium and early termination of contracts, and insurance premiums paid by the insured and subject to return.

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



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

**Table 5.1**  
**Payments Effected by the Payment System of Russia**

### General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and Russian credit institutions.

The sources of information are quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected.

### Individual Indicators Highlights

**Payments effected by the payment system of the Bank of Russia** include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

**Payments effected by private payment systems** include payments of the customers of credit institutions (branches) other than credit institutions and own payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interaffiliate settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

Payments with payment cards and transactions of credit institutions' customers at financial markets are excluded.

**Table 5.2**  
**Payments Effected Through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies**

### General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and Russian credit institutions electronically and by using paper technology.

### Individual Indicators Highlights

**Electronic payments** refer to payments effected in the payment system of the Bank of Russia and Russian credit institutions without transferring paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

**Table 5.3**  
**Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia**

### General Provisions

The table presents data on the number and composition of the customers of the Bank of Russia that exchange settlement documents electronically when effecting non-cash settlements through the payment system of the Bank of Russia. The data are aggregated for credit institutions and their branches, the Federal Treasury bodies, and other customers of the Bank of Russia.

The sources of information are the Bank Identification Code (BIC) Directory of the Russian Federation and other statistical data collected by the Bank of Russia.

### Individual Indicator Highlights

**Operating credit institutions and branches participating in the payment system of the Bank of Russia** are functioning credit institutions and their branches according to the BIC Directory.

**Federal Treasury bodies** are the divisions and branches of the Federal Treasury that are customers of the Bank of Russia and use its cash settlement and cash services. Federal Treasury bodies are counted twice if simultaneously serviced in two branches of the Bank of Russia.

**Other customers of the Bank of Russia** are the customers of the Bank of Russia other than credit institutions, their branches and the Federal Treasury bodies.

**"Of which participate in exchange"** refers to operating credit institutions and their branches, the Federal Treasury bodies and other customers of the Bank of Russia that have concluded agreements with the Bank of Russia on the exchange of electronic documents in effecting settlements through the payment system of the Bank of Russia.

**Table 5.4**  
**Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia**

### General Provisions

The table presents information about the number of participants and users in the intraregional electronic settlement systems (VER) and interregional electronic settlement systems (MER), and also the number of participants in the system of banking electronic speed payments (hereafter — the BESP system) of the Bank of Russia.

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in the BESP system are effected in real time between the system participants, irrespective of their territorial location.

The data information sources are Directory of BIC in Russia and Directory of BESP Participants.

### Individual Indicators Highlights

**The Bank of Russia institutions** are the main settlement and cash centers, settlement and cash centers, operational divisions included in the Directory of BIC in Russia.

**Participants in intraregional and interregional electronic settlements** are the institutions of the Bank of Russia that meet the requirements of the Bank of Russia regulations for electronic settlements in the Bank of Russia payment system and identified in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements".

**BESP system participants** are institutions of the Bank of Russia and structural units of the Bank of Russia, credit institutions, branches of credit institutions, that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via the BESP system, marked in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements" and included in the BESP System Participants Manual, and also structural units of the Bank of Russia and customers of the Bank of Russia, which are not credit institutions (branches), that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via the BESP system and included in the BESP System Participants Manual.

**Credit institutions and their branches** are the operating credit institutions and their branches included in the Directory of BIC in Russia.

**Other customers** are customers of the Bank of Russia, which are not credit institutions (branches), that use electronic documents exchange with the institutions of the Bank of Russia and information and computational structural units of the Bank of Russia via channel lines.

**VER and MER system users** are credit institutions and their branches that have correspondent accounts (subaccounts) in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems, and identified in the Directory of BIC in Russia by the respective indicator “participation in electronic settlements”; and other customers of the Bank of Russia which are not credit institutions (branches) that have bank accounts in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems.

Table 5.5

### Selected Indicators on Bank Card Transactions

#### General Provisions

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

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

#### Individual Indicator Highlights

**A bank card** is a payment card issued by a credit institution.

**The number of bank cards** signifies the actual number of bank cards handed by credit institutions to their customers.

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

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

**Other transactions** include bank cards transactions made to transfer money to other bank accounts, charitable contributions and etc.

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

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

Table 5.6

### Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments

#### General Provisions

The table presents information on the number and value of payments of customers other than credit institutions effected through the payment system of the Bank of Russia in view of

payment instruments (payment orders, letters of credit, payment request and collection orders) by using electronic or paper technologies.

#### Individual Indicator Highlights

The Bank of Russia customers other than credit institutions are Federal Treasury and its branches; budgetary institutions which are financed at the expense of the federal budget; budgetary institutions which are financed at the expense of the constituent entities of the Russian Federation budgets; budgetary institutions which are financed at the expense of local budgets; financial bodies of constituent entities of the Russian Federation, financial bodies of municipal formations; custom bodies; state and other extra-budgetary funds; the election committee and other organizations.

**Electronic payments** are the payments effected through the payment system of the Bank of Russia without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.7

### Payments Effected by the Payment System of the Bank of Russia by Each Settlement System

#### General Provisions

Information on the volume and value cashless payments effected through settlement systems of the payment system of Bank of Russia is presented in the table.

The sources of information are credit organizations and the Bank of Russia regional branches' effected payments quarterly reports.

#### Individual Indicator Highlights

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in the BESS system are effected in real time between system participants, irrespective of their territorial location.

**Settlement system using letter of advice** provides paper-based settlements both on intraregional and interregional level.

## 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 dated May 13, 2000 No. 849.

### Subsection 6.1

#### Direct Investment of the Russian Federation

Table 6.1.1

#### Outward Direct Investment of the Russian Federation by Region of Resident's Registration

##### General Provisions

The table covers resident direct investors' assets in foreign direct investment enterprises, resident direct investment enterprises claims on direct investors and claims on non-resident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that claims on nonresidents and equity participation in foreign enterprises represent gross value of assets of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

##### Individual Indicators Highlights

Inflows and outflows include transactions leading to an acquisition/disposal of foreign assets in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment from the Russian Federation.

Table 6.1.2

#### Inward Direct Investment in the Russian Federation by Region of Resident's Registration

##### General Provisions

The table covers liabilities of resident direct investment enterprises to their direct investors, resident direct investors to direct investment enterprises and liabilities of resident enterprises to nonresident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that liabilities to nonresidents and their equity participation in Russian enterprises represent gross value of liabilities of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

##### Individual Indicators Highlights

Inflows and outflows include transactions leading to incurrence/repayment of foreign liabilities in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment in the Russian Federation.

### Subsection 6.2

#### Institutional Characteristics

Table 6.2.1

#### Number of Credit Institutions and Their Branches

##### General Provisions

The table presents data on the number of credit institutions licensed by the Bank of Russia, by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bank of Russia Statistical Bulletin*, data are placed on the Bank of Russia' website.

##### Individual Indicators Highlights

The concepts of a credit institution and a branch of a credit institution are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

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

**Branches of operating credit institutions** — a structural units of credit institutions located separately from a head office and performing on its' behalf a full range or selected banking transactions specified by the Bank of Russia licence.

Table 6.2.2

#### Number of the Internal Divisions of Credit Institutions (Branches)

##### General Provisions

The table provides data on the number of permanent internal structural divisions of credit institutions registered in the Russian Federation constituent territories.

##### Individual Indicators Highlights

**Additional offices, external cash desks, cash credit offices, operational offices, having the right to conduct banking operations** — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by regulations of the Bank of Russia.

<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".

**Table 6.2.3**  
**Number of Credit Institutions**  
**with Nonresidents Equity**

**General Provisions**

The table presents data on nonresident stake holdings in the authorized capital of credit institutions operating in the Russian Federation.

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

**Individual Indicators Highlights**

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

**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.

When calculating indicators of the table, banks with the General licence were not included in the number of banks licensed by the Bank of Russia to conduct operations in foreign currency.

**Table 6.2.4**  
**Credit Institutions**  
**Grouped by Registered Authorized Capital**

**General Provisions**

The table indicates the number of operating credit institutions broken down by size of their registered authorized capital. Authorized capital is broken down into intervals to show the number of small, medium-sized and large credit institutions by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bank of Russia Statistical Bulletin*, data on the breakdown of credit institutions by registered authorized capital are published in the *Bank of Russia Bulletin* and placed on the Bank of Russia’ website.

**Individual Indicators Highlights**

**The registered authorized capital of credit institutions** — the fully paid authorized capital reflected in the book by the authorized registrar in charter documents (changes in charter documents) of a credit institution.

**Table 6.2.5**  
**Concentration of Assets of Credit Institutions**

**General Provisions**

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

The source of information is monthly reporting form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 4212-U dated November 24, 2016, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, including data of the branches of credit institutions.

**Individual Indicators Highlights**

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

**Assets** are total assets of credit institutions registered in the corresponding federal district (intradepartmental operations are included on net basis).

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

**Table 6.2.6**  
**Financial Performance of Credit Institutions**

**General Provisions**

The table includes indicators characterizing financial performance of operating credit institutions for the 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.

The data are provided on operating credit institutions registered in corresponding federal districts with a breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 4212-U dated November 24, 2016, “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**

**The total profit (+)/loss(-)** is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

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

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

**The value of losses (-) of loss-making credit institutions** is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

**The share of loss-making credit institutions** is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russia.

**Table 6.2.7**  
**Credit Institutions**  
**Grouped by the Share of Nonresidents Equity**

**General Provisions**

The table shows how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

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

**Individual Indicators Highlights**

See commentary for table “Number of Credit Institutions with Nonresidents Equity”.

**Table 6.2.8**  
**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 registered issues (additional issues) of Russian currency-denominated shares and bonds 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 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 unified state registration number applicable to all securities of the issue, or an identification number if the issue of issue-grade securities is not subject to state registration under the Russian securities law.

**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:

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

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

K is the number of securities in the issue (additional issue) of securities i subject to placement;

N is the par value of one security in the issue (additional issue) of securities i subject to placement.

**Table 6.2.9**  
**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 registered issues (additional issues) of foreign currency-denominated bonds by constituent territory of the Russian Federation where the issuers of the above issue-grade securities are located.

Information is provided by quarter.

#### Individual Indicators Highlights

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

**Issue of issue-grade securities** means all securities of one issuer which provide their holders with equal rights and have equal par value if the par value is provided for by Russian law.

When an issue of issue-grade securities is registered, it is assigned with a unified state 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.

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

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

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 is the number of securities in the issue (additional issue) of securities i subject to placement in one foreign currency;

N is the par value of one security in the issue (additional issue) of securities i subject to placement.

### **Subsection 6.3** **Borrowings**

**Table 6.3.1**  
**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 of customers other than credit institutions 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 and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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 accounted for funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

**Funds of public organizations** are balances of current accounts of state owned organizations in rubles and foreign currency.

**Funds of non-public organizations** are balances of current accounts of private owned organizations — residents and nonresidents in rubles and foreign currency.

**Deposits of legal entities (excluding individual entrepreneurs)** are rubles, foreign currency and precious metals funds of residents and nonresidents raised under agreements of bank account and (or) bank deposit, including funds raised on certificates of deposit.

**Individual deposits** are rubles, foreign currency and precious metals funds of residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as a guarantee deposit under the contract of safe deposit box rent.

**Table 6.3.2**  
**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) (further — credit institutions), in the form 0409302 “Funds Extended and Accepted by Credit Institutions” in compliance with the Bank of Russia Ordinance N 4212-U, dated November 24, 2016, “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.

**Table 6.3.3**  
**Budget Funds in Accounts of Credit Institutions**

**General Provisions**

This table contains data by federal districts and constituent entities of the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

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 Corporation “Bank for Development and Foreign Economic Affairs (Vnesheconombank)”) (further — credit institutions) in the form 0409302 “Funds Extended and Accepted by Credit Institutions” in compliance with Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, “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 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 balances of the regional budgets and local budgets.

**Other budget funds** are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

**Extra-budgetary funds** are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments’ extra-budgetary funds.

**Subsection 6.4**  
**Funds Allocations**

**Table 6.4.1**

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

**Table 6.4.2**

**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 6.4.3**

**Debt on Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.4.4**

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

**Table 6.4.5**

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

**Table 6.4.6**

**Overdue Debt 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. Data are grouped by borrowers’ residence.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation “Bank for Development and Foreign Economic Affairs (Vnesheconombank)”) (further — credit institutions) in the form 0409302 “Funds Extended and Accepted by Credit Institutions” in compliance with Bank of Russia Ordinance No. 4212-U of November 24, 2016, “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 All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity is the economic activity specified in section “Administrative Part of Statistic Register”, for individual entrepreneurs it is specified in section “Individual Entrepreneurs” of informational system, of the Statistic 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 by economic activities** is the volume of loans extended from the beginning of the year on the flow basis by

credit institutions to legal entities and individual entrepreneurs, by economic activities. These data are shown including data on loans extended by credit institutions that had their licence to conduct banking operations revoked during the reporting period.

**Debt on loans by economic activities** reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities.

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

**Table 6.4.7**

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

**General Provisions**

The table contains data on ruble, foreign currency and precious metals funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation.

Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including nonbanking credit institutions) (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U of November 24, 2016, "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 July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

**Volume of extended loans** is the value of loans extended by credit institutions from the beginning of the year and including loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

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

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

**Table 6.4.8**

**Outstanding Amount of Loans Granted to Resident Individuals**

**Table 6.4.9**

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

**Table 6.4.10**

**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 July 16, 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 December 30, 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 "Data on Housing Loans", established by Bank of Russia Ordinance No. 4212-U of November 24, 2016, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

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

**Individual Indicators Highlights**

**Value 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 on the flow basis since the beginning of the year, taking into account data on the loans granted by credit institutions that had banking licences revoked during the reporting period.

**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.

**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 since the beginning of the year and is calculated using the following formula:

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

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

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

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

**Weighted average interest rate on loans granted since the beginning of the year** characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

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

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

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

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

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

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

## Subsection 6.5 Foreign Cash Operations

**Table 6.5.1**

### Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

#### General Provisions

The table contains data on the volume of sale of foreign cash to individuals by authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### Individual Indicators Highlights

**Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies)** — amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, located on the territory of the respective constituent entities of the Russian Federation.

**Table 6.5.2**

### Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

#### General Provisions

The table contains data on the volume of purchase of foreign cash by authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### Individual Indicators Highlights

**Foreign cash purchases by authorised banks from individuals (in US dollar equivalent for all currencies)** — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorised banks and their branches, located on the territory of the respective constituent entity of the Russian Federation.

**Table 6.5.3**

### The Volume of Foreign Cash Accepted from Individuals for Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)

#### General Provisions

The table contains information on volumes of foreign cash accepted by authorized banks from individuals for money transfers from the Russian Federation without opening an account, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### Individual Indicators Highlights

**The volume of foreign cash accepted from individuals for money transfers without opening an account by authorized banks (in US dollar equivalent for all currencies)** — amount of

foreign cash accepted within the reporting period from individuals (residents and nonresidents) for money transfers from the Russian Federation without opening an account including money transfer operator - enabled orders, those conducted by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

**Table 6.5.4**

### The Volume of Foreign Cash Dispensed to Individuals as Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)

#### General Provisions

The table contains information on volumes of foreign cash dispensed by authorized banks to individuals as money transfers into the Russian Federation without opening an account, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### Individual Indicators Highlights

**The volume of foreign cash dispensed to individuals as money transfers without opening an account by the authorized banks (in US dollar equivalent for all currencies)** — amount of foreign cash dispensed within the reporting period to individuals (residents and nonresidents) as money transfers into the Russian Federation without opening an account by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

**Table 6.5.5**

### The Volume of Foreign Cash Accepted to Deposit into Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)

#### General Provisions

The table contains information on volumes of foreign cash accepted by the authorized banks to deposit into individuals' accounts, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### Individual Indicators Highlights

**The volume of foreign cash accepted to deposit into individuals' accounts by the authorized banks (in US dollar equivalent for all currencies)** — amount of foreign cash accepted, within the reporting period, involving the credit institution's authorized employee (cashier), to deposit into resident and nonresident individuals' current or deposit accounts, in foreign currency or in rubles, by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

**Table 6.5.6**

### The Volume of Foreign Cash Dispensed from Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)

#### General Provisions

The table contains information on volumes of foreign cash dispensed by authorized banks from individuals'



accounts, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### **Individual Indicators Highlights**

**The volume of foreign cash dispensed from individuals' accounts by authorized banks (in US dollar equivalent for all currencies)** — amount of foreign cash dispensed, within the reporting period, involving the credit institution's authorized employee (cashier), from resident and nonresident individuals' current or deposit accounts, in foreign currency or in rubles, by the authorized banks and by their branches located in the respective constituent entity of the Russian Federation.

### **Subsection 6.6 Data on the Activity of Insurers and Private Pension Funds**

**Table 6.6.1  
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-I, dated 27 November 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are comprised of information from quarterly statistical reporting Form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 4356-U, dated 21 April 2017, 'On the Forms, Timeframe and Procedure for Insurance and Mutual Insurance Companies to Compile and Submit Statements to the Central Bank of the Russian Federation'.

#### **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 insurance premiums of the current period, growth (decrease) in insurance premiums following contract revisions, growth (decrease) in insurance premiums of past periods, decrease in insurance premiums following an inaccurately calculated insurance premium and early termination of contracts, and insurance premiums paid by the insured and subject to return.

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 6.6.2  
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. 4282-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, and the Procedure and Timeframe for Disclosing Accounting (Financial) Statements, Audit and Actuarial Reports 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 to cover losses on pension reserve investment.

**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 (accrued year-to-date total).

**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 (accrued year-to-date total).

**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).