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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 October–December 2015 and January 2016 (the period (or date) to which data to be released relate is shown in parentheses)			
	October	November	December	January
Financial sector				
1. Depository Corporations Survey, end of period ¹	30.10.2015 (09.2015)	30.11.2015 (10.2015)	31.12.2015 (11.2015)	29.01.2016 (12.2015)
2. Central Bank Survey, end of period ¹	14.10.2015 (09.2015)	13.11.2015 (10.2015)	14.12.2015 (11.2015)	14.01.2016 (12.2015)
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			31.12.2015 (Q3, 2015)	
5. Stock market: Share Price Index	12.10.2015 (09.2015)	10.11.2015 (10.2015)	10.12.2015 (11.2015)	18.01.2016 (12.2015)
External sector				
6. Balance of Payments, for the reporting quarter, year			31.12.2015 (Q3, 2015)	
7. International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8. International Reserves: Official reserve assets (monthly), end of period	07.10.2015 (09.2015)	09.11.2015 (10.2015)	07.12.2015 (11.2015)	15.01.2016 (12.2015)
9. Template on international reserves and foreign currency liquidity, end of period	20.10.2015 (09.2015)	20.11.2015 (10.2015)	18.12.2015 (11.2015)	20.01.2016 (12.2015)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	12.10.2015 (08.2015)	11.11.2015 (09.2015)	11.12.2015 (10.2015)	15.01.2016 (11.2015)
11. International investment position, for the reporting quarter, year			31.12.2015 (Q3, 2015)	
12. External Debt, end of period			31.12.2015 (Q3, 2015)	
13. Exchange Rates	every working day			

¹ 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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8. SUMMARY METHODOLOGY 269

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 non-significant 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)				
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	350,237	173,039	523,275	20,747	11,988	37,387	70,123	593,398	4,256	37,921	964
2014	325,003	172,760	497,763	20,542	11,759	33,443	65,744	563,507	4,139	42,394	974
Q1, 2013	86,875	38,276	125,151	4,505	2,535	8,195	15,235	140,386	965	10,589	498
Q2, 2013	83,997	43,293	127,290	5,328	3,066	9,497	17,891	145,181	1,131	8,162	134
Q3, 2013	87,473	43,575	131,048	5,582	3,657	9,147	18,386	149,434	1,046	9,429	228
Q4, 2013	91,893	47,894	139,787	5,331	2,731	10,548	18,610	158,397	1,114	9,740	104
Q1, 2014	84,030	38,983	123,012	4,612	2,567	7,920	15,099	138,111	1,026	12,483	329
Q2, 2014	89,133	43,190	132,323	5,582	3,302	8,450	17,334	149,657	1,055	10,328	210
Q3, 2014	82,007	43,740	125,746	5,742	3,603	8,499	17,844	143,590	1,032	10,998	271
Q4, 2014	69,833	46,848	116,681	4,605	2,287	8,575	15,467	132,148	1,026	8,584	164
Q1, 2015	54,285	35,587	89,872	3,711	1,923	6,181	11,815	101,687	828	8,346	389

Table 1.1 (cont.)

(millions of US dollars)

	Secondary income receivable		Total current account receipts (8+9+10+12)	Capital account, received	Import of goods (FOB)	Import of services				Import of goods and services (15+19)	Compensation of employees payable
	12	13				14	15	16	17			18	19
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	652,907	530	341,337	17,505	53,453	57,425	128,382	469,719	17,426	
2014	17,643	627,683	548	308,026	15,420	50,428	55,175	121,022	429,048	14,213	
Q1, 2013	3,736	155,676	121	76,577	3,684	9,425	12,593	25,701	102,278	3,857	
Q2, 2013	5,147	159,620	93	84,460	4,424	13,530	13,593	31,547	116,007	3,983	
Q3, 2013	4,325	164,234	187	87,335	4,712	18,937	14,539	38,188	125,523	4,599	
Q4, 2013	4,125	173,377	129	92,965	4,685	11,560	16,700	32,946	125,910	4,986	
Q1, 2014	3,632	155,253	154	72,504	3,552	10,338	12,281	26,172	98,675	3,696	
Q2, 2014	5,866	166,907	89	80,630	4,108	13,592	14,013	31,713	112,342	3,640	
Q3, 2014	3,999	159,619	122	80,480	4,106	17,796	14,527	36,429	116,909	3,716	
Q4, 2014	4,146	145,904	183	74,412	3,654	8,701	14,353	26,709	101,121	3,161	
Q1, 2015	2,078	112,939	108	45,436	2,525	7,496	10,233	20,254	65,690	2,186	

Current Account

Table 1.1 (cont.)

Current Account (Intermediate Balances)

(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	618,106	925	181,939	3,242	-41,464	-20,037	-58,259
2014	100,170	2,938	25,821	569,252	42,553	189,737	5,122	-38,669	-21,731	-55,278
Q1, 2013	19,259	885	5,250	130,644	124	48,574	822	-6,890	-4,398	-10,466
Q2, 2013	31,312	949	6,490	157,792	127	42,830	904	-10,464	-4,096	-13,657
Q3, 2013	26,770	888	7,604	164,495	420	43,712	870	-15,281	-5,391	-19,802
Q4, 2013	27,015	980	7,263	165,175	254	46,822	646	-8,829	-6,152	-14,335
Q1, 2014	21,619	804	5,479	129,469	332	50,508	1,060	-7,771	-4,361	-11,072
Q2, 2014	32,223	769	6,560	154,765	159	51,693	1,475	-10,290	-5,563	-14,378
Q3, 2014	25,235	741	7,588	153,447	10,096	45,267	1,636	-14,193	-6,029	-18,585
Q4, 2014	21,093	624	6,195	131,571	31,965	42,269	951	-6,415	-5,778	-11,242
Q1, 2015	12,923	481	3,193	83,992	105	44,435	1,186	-5,573	-4,052	-8,439

Table 1.1 (cont.)

Current Account (Intermediate Balances)

(millions of US dollars)

	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)	38
	32	33	34	35	36	37	38	
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	123,679	-13,170	-66,435	-9,274	34,801	-395	34,406	
2014	134,459	-10,074	-57,776	-8,178	58,432	-42,005	16,426	
Q1, 2013	38,108	-2,892	-8,669	-1,514	25,033	-3	25,029	
Q2, 2013	29,173	-2,853	-23,149	-1,344	1,827	-34	1,793	
Q3, 2013	23,911	-3,552	-17,341	-3,279	-261	-232	-494	
Q4, 2013	32,487	-3,873	-17,275	-3,137	8,202	-125	8,077	
Q1, 2014	39,436	-2,670	-9,135	-1,847	25,784	-178	25,606	
Q2, 2014	37,315	-2,585	-21,895	-693	12,142	-71	12,072	
Q3, 2014	26,682	-2,684	-14,237	-3,589	6,172	-9,974	-3,802	
Q4, 2014	31,027	-2,136	-12,509	-2,049	14,333	-31,782	-17,449	
Q1, 2015	35,997	-1,358	-4,577	-1,115	28,947	3	28,950	

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 foreign currency	loans	other	total (1+4+5)	7	8			
		securities in rubles	2							3			4	5	6
	1	2	3	4	5	6	7	8				
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	-37,346				
Q1, 2013	3,741	4,803	-1,061	-185	65	3,622	4,383	7,325				
Q2, 2013	519	737	-219	-185	-28	306	-494	9,175				
Q3, 2013	6,102	1,129	4,973	-177	6	5,931	-1,768	-4,429				
Q4, 2013	-381	710	-1,091	-155	26	-510	-1,682	8,355				
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	-7,459				
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	1,598	-24,467				

Table 1.1 (cont.)

Financial Account (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 9	portfolio investment 10	loans 11	other 12		loans 15	other 16	total (15+16)	
2009	29,906	2,680	1,555	186	6,597	-9,152	-1,178	-10,329	18
2010	38,004	-4,937	-6,395	-1,293	44,928	-6	921	915	30
2011	50,003	-6,226	16,068	-895	67,499	750	1,718	2,468	7
2012	42,801	-8,128	6,652	-1,566	92,435	-255	-163	-418	46
2013	60,061	-11,093	44,657	551	124,389	337	3,851	4,188	-634
2014	18,496	-12,252	-5,777	272	-48,774	-34,522	-4,817	-39,338	-529
Q1, 2013	36,586	-1,208	35,711	-236	86,183	239	396	634	-305
Q2, 2013	5,244	-648	1,398	3,795	18,775	229	1,005	1,234	-47
Q3, 2013	11,568	-3,187	1,603	-2,327	7,391	-53	-403	-457	-114
Q4, 2013	6,663	-6,050	5,945	-681	12,039	-78	2,854	2,776	-168
Q1, 2014	10,512	-5,648	3,601	-262	2,579	-25	60	36	-517
Q2, 2014	10,594	-1,804	383	3,208	7,122	-214	757	543	-24
Q3, 2014	-1,081	-3,301	-498	-3,503	-23,276	-5,909	-2,907	-8,816	6
Q4, 2014	-1,528	-1,499	-9,263	830	-35,199	-28,374	-2,728	-31,101	6
Q1, 2015	2,043	-579	-6,985	-2,470	-38,705	332	-161	171	1

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)
		19	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	-9,978	43,968	-4,647	-4,746	24,559	1,829	-5,859	55,103				34,739
2010	1,671	50,858	-14,374	797	25,904	887	-235	63,839				66,455
2011	31,767	70,259	-4,013	3,235	33,263	1,652	4,983	109,378				143,620
2012	14,769	44,333	1,370	7,946	38,816	1,928	9,321	103,714				118,111
2013	27,894	87,362	-266	7,646	26,504	1,070	16,837	139,153				170,602
2014	9,554	60,029	30,375	7,135	8,607	-1,315	6,783	111,613				81,300
Q1, 2013	24,689	64,960	-1,904	592	9,283	-479	2,043	74,494				99,512
Q2, 2013	13,551	-2,463	-1,992	4,336	8,073	-620	4,865	12,199				26,937
Q3, 2013	-15,299	10,299	656	3,803	5,798	758	6,822	28,135				12,265
Q4, 2013	4,954	14,567	2,974	-1,085	3,350	1,412	3,107	24,325				31,888
Q1, 2014	21,887	14,991	10,198	-2,077	2,848	-702	2,991	28,249				49,655
Q2, 2014	7,762	14,967	3,383	-533	3,705	2,259	2,717	26,497				34,779
Q3, 2014	-29,865	12,180	1,772	6,769	1,610	-52	-922	21,356				-17,319
Q4, 2014	9,769	17,892	15,022	2,976	444	-2,819	1,998	35,512				14,186
Q1, 2015	-10,351	5,181	-2,775	3,521	297	147	2,439	8,810				-1,369

Table 1.1 (end)

Financial Account (Intermediate Balances), Reserve Assets

(millions of US dollars)

	Balances on financial account items					other sectors (26-13)	Financial account balance (except reserve assets) (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)					
		28	29	30	31				
2009	-12,768	-12,035	32,167	20,778	28,142	-6,399	3,377		
2010	-3,393	2,381	-15,922	38,461	21,527	-9,133	36,751		
2011	1,437	331	23,924	50,429	76,121	-8,652	12,630		
2012	-16,207	-3,562	-18,508	63,955	25,677	-10,371	30,017		
2013	-5,160	-1,073	7,469	44,977	46,212	-10,270	-22,077		
2014	-29,884	2,184	46,900	110,874	130,074	6,100	-107,547		
Q1, 2013	-2,988	-4,688	17,364	3,640	13,329	-6,755	4,946		
Q2, 2013	929	447	4,377	2,410	8,162	1,925	-4,444		
Q3, 2013	-6,388	1,654	-10,871	20,479	4,874	-2,004	-7,372		
Q4, 2013	3,286	1,514	-3,401	18,449	19,848	-3,436	-15,207		
Q1, 2014	6,569	-515	20,975	20,047	47,076	-5,880	-27,351		
Q2, 2014	-1,196	-486	15,222	14,118	27,657	5,240	-10,345		
Q3, 2014	-4,733	-691	-18,358	29,738	5,957	4,076	-5,683		
Q4, 2014	-30,524	3,876	29,061	46,971	49,384	2,664	-64,169		
Q1, 2015	8,015	-1,597	14,116	16,801	37,336	-1,727	-10,113		

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				Deposit-taking corporations, except central bank				Other sectors						Direct investment abroad (1+5+13)	
	1	2	3	4	5	equity		reinvestment of earnings	debt instruments	total (2+3+4)	equity		debt instruments			total (8+9+12)
						increase	decrease				net (6+7)	increase	decrease	net (10+11)		
6																	7	8	9	10	11	12
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	34	1,259	695	-75	1,878	34,702	-13,416	21,285	13,151	75,206	-55,166	20,040	54,477	56,389		
Q1, 2013	0	109	-75	277	311	62,194	-1,164	61,030	4,466	10,961	-11,217	-256	65,239	65,550		
Q2, 2013	0	277	240	-57	461	6,832	-9,939	-3,106	1,855	12,965	-14,414	-1,449	-2,700	-2,240		
Q3, 2013	6	693	-168	-67	458	11,116	-2,463	8,653	3,030	11,407	-13,630	-2,223	9,460	9,925		
Q4, 2013	3	108	199	-248	58	14,205	-2,478	11,727	1,869	17,363	-17,749	-386	13,210	13,271		
Q1, 2014	14	442	447	-118	771	9,348	-2,351	6,998	5,555	14,112	-12,969	1,143	13,696	14,481		
Q2, 2014	8	429	91	266	785	8,605	-1,182	7,423	2,016	13,633	-9,651	3,982	13,421	14,214		
Q3, 2014	8	199	-9	-14	176	7,166	-1,708	5,458	4,192	10,582	-8,701	1,881	11,530	11,714		
Q4, 2014	4	189	166	-209	146	9,583	-8,175	1,407	1,388	36,879	-23,845	13,034	15,830	15,979		
Q1, 2015	0	606	-1,904	-680	-1,978	3,131	-1,228	1,902	3,631	12,610	-13,549	-939	4,594	2,616		

Table 1.2 (end)

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

(millions of US dollars)

	Other sectors										Direct investment in the Russian Federation (18+26)		
	Deposit-taking corporations, except central bank					reinvestment of earnings						total (21+22+25)	
	equity		debt instruments	total (15+16+17)	equity		net (19+20)	debt instruments		net (23+24)			
	increase	decrease			increase	decrease		increase	decrease				
	15	16	17	18	19	20	21	22	23	24	25	26	27
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	383	6,249	-2,272	4,360	33,807	-31,341	2,466	14,826	84,174	-82,970	1,205	18,496	22,857
Q1, 2013	200	2,109	1,245	3,554	21,401	-2,005	19,396	5,070	24,029	-11,909	12,119	36,586	40,140
Q2, 2013	-654	1,246	1,064	1,656	13,155	-22,056	-8,901	993	32,816	-19,665	13,152	5,244	6,900
Q3, 2013	252	2,059	-363	1,947	9,592	-8,177	1,415	3,849	24,596	-18,293	6,303	11,568	13,515
Q4, 2013	-43	2,126	-83	2,001	9,488	-10,485	-997	4,236	27,573	-24,149	3,424	6,663	8,664
Q1, 2014	-25	1,826	594	2,395	6,281	-3,945	2,336	6,736	14,834	-13,394	1,440	10,512	12,907
Q2, 2014	306	1,922	-1,070	1,158	7,177	-5,273	1,904	1,373	24,769	-17,452	7,317	10,594	11,751
Q3, 2014	58	1,384	-1,104	338	5,747	-8,976	-3,229	5,083	18,598	-21,533	-2,935	-1,081	-743
Q4, 2014	44	1,117	-692	469	14,602	-13,148	1,455	1,635	25,973	-30,590	-4,617	-1,528	-1,059
Q1, 2015	-287	-166	-283	-736	4,041	-3,480	562	4,172	19,181	-21,871	-2,690	2,043	1,307

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 BPM6¹)**

(billions of US dollars)

	Net inflows/outflows of capital by private sector, total (2+5)		Banks		Other sectors			"Net errors and omissions" of balance of payments	
	1	2	Net inflows/outflows of capital (3-4)	Net acquisition of financial assets	Net incurrence of liabilities	Net inflows/outflows of capital (6-7-8)	Net acquisition of financial assets		Net incurrence of liabilities	7	8
2009	57.5	32.2	-10.0	-10.0	-42.1	25.3	53.3	34.3	-6.4
2010	30.8	-15.9	1.7	1.7	17.6	46.7	62.9	25.4	-9.1
2011	81.4	23.9	31.8	31.8	7.8	57.4	107.7	58.9	-8.7
2012	53.9	-18.5	14.8	14.8	33.3	72.4	101.8	39.8	-10.4
2013	61.6	7.5	27.9	27.9	20.4	54.2	138.1	94.2	-10.3
2014	153.0	46.9	9.6	9.6	-37.3	106.1	112.9	0.7	6.1
Q1, 2013	28.2	17.4	24.7	24.7	7.3	10.9	75.0	70.9	-6.8
Q2, 2013	5.5	4.4	13.6	13.6	9.2	1.1	12.8	9.8	1.9
Q3, 2013	10.9	-10.9	-15.3	-15.3	-4.4	21.7	27.4	7.7	-2.0
Q4, 2013	17.1	-3.4	5.0	5.0	8.4	20.5	22.9	5.9	-3.4
Q1, 2014	47.6	21.0	21.9	21.9	0.9	26.6	29.0	8.2	-5.9
Q2, 2014	21.8	15.2	7.8	7.8	-7.5	6.6	24.2	12.4	5.2
Q3, 2014	7.4	-18.4	-29.9	-29.9	-11.5	25.7	21.4	-8.4	4.1
Q4, 2014	76.2	29.1	9.8	9.8	-19.3	47.1	38.3	-11.5	2.7
Q1, 2015	32.5	14.1	-10.4	-10.4	-24.5	18.4	8.7	-8.0	-1.7

¹ Sign "+" denotes an outflow of capital, sign "-" implies an inflow.

Table 1.4

External Debt of the Russian Federation¹

(millions of US dollars)

	30.06.2014	30.09.2014	31.12.2014	31.03.2015
Total	732,779	680,857	599,041	555,862
General Government	57,128	49,382	41,606	33,556
Federal Government	56,446	48,748	41,027	33,043
New Russian Debt	54,557	46,926	39,257	31,270
Multilateral creditors	1,360	1,255	1,195	1,112
<i>IBRD</i>	1,029	933	894	819
<i>Other</i>	331	322	301	293
Other credits	109	61	46	10
Foreign currency bonds	23,367	21,534	21,484	14,897
<i>Eurobonds with 15, 17, 18, 19, 20, 22, 23, 28, 42 and 43-year maturities</i>	13,679	13,248	13,089	12,203
<i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i>	9,688	8,286	8,395	2,694
Ruble denominated bonds	29,355	23,718	16,139	14,871
<i>OFZ</i>	28,093	22,794	15,594	14,530
<i>Eurobonds with 18-year maturity</i>	1,262	924	545	340
Other	366	358	393	380
Debt of the former USSR	1,888	1,821	1,770	1,773
Debt owed to former socialist countries	941	879	863	873
Other official creditors	925	921	887	879
Other	22	21	20	21
Local Government	682	635	580	513
Loans	555	516	494	441
Ruble denominated bonds	128	118	85	72
Central bank	16,225	15,815	10,599	11,673
Loans	2,349	3,510	0	1,200
Currency and deposits	5,106	3,896	2,381	2,648
Other (SDR allocation)	8,769	8,410	8,218	7,825
Banks	208,859	192,250	171,450	154,178
Debt liabilities to direct investors and to direct investment enterprises	4,078	2,794	1,897	1,565
Loans ²	2,113	1,599	708	244
Deposits ²	190,498	177,239	160,010	143,967
Debt securities	7,556	6,672	5,197	5,378
Other	4,614	3,945	3,639	3,024
Other sectors	450,567	423,411	375,386	356,455
Debt liabilities to direct investors and to direct investment enterprises	160,078	149,967	133,451	127,649
Loans	269,256	255,669	225,978	213,418
Debt securities	8,703	8,828	6,145	7,598
Trade credits	3,563	3,706	3,469	2,880
Financial leases	2,356	2,408	2,433	2,455
Other	6,611	2,832	3,909	2,455

¹ 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 the manual jointly developed by international organizations, namely, External Debt Statistics Guide for Compilers and Users (2013).

² 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

External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity¹

(millions of US dollars)

	30.06.2014	30.09.2014	31.12.2014	31.03.2015
Total	732,779	680,857	599,041	555,862
Foreign Currency	539,759	524,720	491,841	454,834
Domestic Currency	193,019	156,138	107,200	101,028
General Government	57,128	49,382	41,606	33,556
Foreign Currency	27,645	25,546	25,382	18,613
Short-term	359	344	379	366
Long-term	27,286	25,202	25,003	18,247
Domestic Currency	29,483	23,836	16,224	14,943
Short-term	0	0	0	0
Long-term	29,483	23,836	16,224	14,943
Central bank	16,225	15,815	10,599	11,673
Foreign Currency	11,119	11,919	8,218	9,025
Short-term	2,349	3,510	0	1,200
Long-term	8,769	8,410	8,218	7,825
Domestic Currency	5,106	3,896	2,381	2,648
Short-term	5,106	3,896	2,381	2,648
Long-term	0	0	0	0
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	204,781	189,455	169,554	152,612
Foreign Currency	169,575	162,141	149,834	135,810
Short-term	40,477	37,541	31,083	22,591
Long-term	129,098	124,600	118,751	113,218
Domestic Currency	35,206	27,314	19,719	16,803
Short-term	13,917	11,026	8,781	6,507
Long-term	21,289	16,288	10,938	10,296
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	290,489	273,443	241,935	228,806
Foreign Currency	214,627	209,958	197,146	186,243
Short-term	12,218	12,135	13,281	12,022
Long-term	202,409	197,823	183,865	174,221
Domestic Currency	75,862	63,486	44,789	42,562
Short-term	11,397	6,566	5,863	3,990
Long-term	64,465	56,919	38,926	38,573
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	164,156	152,761	135,347	129,214
Foreign Currency	116,793	115,155	111,261	105,142
Domestic Currency	47,363	37,606	24,087	24,072

¹ 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 the manual jointly developed by international organizations, namely, External Debt Statistics Guide for Compilers and Users (2013).

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments¹

	(millions of US dollars)				
	30.06.2014	30.09.2014	31.12.2014	31.03.2015	
Total Liabilities					
Short-term	732,779	680,857	599,041	555,862	
Long-term	85,823	75,018	61,769	49,326	
General Government	646,956	605,839	537,272	506,536	
Short-term	57,128	49,382	41,606	33,556	
Other liabilities	359	344	379	366	
Long-term	359	344	379	366	
Debt securities	56,769	49,038	41,227	33,190	
Loans	52,850	45,371	37,708	29,840	
Other liabilities	3,862	3,612	3,464	3,294	
Loans	57	56	55	55	
Central bank	16,225	15,815	10,599	11,673	
Short-term	7,455	7,405	2,381	3,848	
Loans	2,349	3,510	0	1,200	
Currency and deposits	5,106	3,896	2,381	2,648	
Long-term	8,769	8,410	8,218	7,825	
Other liabilities (SDR allocation)	8,769	8,410	8,218	7,825	
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	204,781	189,455	169,554	152,613	
Short-term	54,394	48,567	39,864	29,099	
Debt securities	2,439	2,191	1,579	1,553	
Loans	2,113	1,599	708	244	
Current accounts and deposits	46,407	42,264	34,952	25,581	
Other liabilities	3,435	2,513	2,626	1,721	
Long-term	150,388	140,888	129,689	123,514	
Debt securities	5,117	4,481	3,619	3,825	
Deposits	144,091	134,976	125,058	118,386	
Other liabilities	1,179	1,432	1,013	1,303	

Table 1.6 (end)
(millions of US dollars)

	30.06.2014	30.09.2014	31.12.2014	31.03.2015
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	290,489	273,443	241,935	228,806
<i>Other financial corporations</i>	23,811	20,989	18,170	17,358
Short-term	4,781	4,434	4,090	3,803
Current accounts and deposits	3,321	2,981	2,580	2,374
Other liabilities	1,460	1,453	1,510	1,429
Long-term	19,030	16,555	14,080	13,555
Debt securities	1,105	1,062	790	805
Loans	17,925	15,493	13,290	12,750
<i>Nonfinancial corporations, households and NPISHs</i>	266,678	252,454	223,765	211,448
Short-term	18,834	14,268	15,054	12,209
Loans	10,120	9,182	9,186	8,303
Trade credits	3,563	3,706	3,469	2,880
Other liabilities	5,151	1,379	2,399	1,026
Long-term	247,844	238,187	208,711	199,239
Debt securities	7,598	7,766	5,355	6,793
Loans	240,246	230,421	203,356	192,445
Direct investment	164,156	152,761	135,347	129,214
<i>Banks</i>	4,078	2,794	1,897	1,565
Direct investor in direct investment enterprises	909	834	756	944
Direct investment enterprises in direct investor (reverse investment)	3,169	1,960	1,141	621
<i>Other sectors</i>	160,078	149,967	133,451	127,649
Direct investor in direct investment enterprises	51,776	44,141	39,735	38,480
Direct investment enterprises in direct investor (reverse investment)	77,482	77,314	69,894	65,609
Between fellow enterprises	30,819	28,512	23,822	23,560

¹ 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).

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 Vnesheconombank.

Table 1.7

International Investment Position of the Russian Federation¹. Main Components

(millions of US dollars)

	31.12.2004	31.12.2005	31.12.2006	31.12.2007	31.12.2008	31.12.2009
Net International Investment Position	-4,797	-31,882	-14,855	-148,668	250,267	102,774
Assets	411,655	515,913	754,952	1,093,384	1,006,154	1,087,573
Direct investment	107,087	140,775	234,632	365,797	198,437	298,357
Equity and investment fund shares	100,729	139,046	231,123	350,854	182,061	272,609
Debt investments	6,358	1,729	3,509	14,943	16,376	25,748
Portfolio investment	7,920	17,775	12,248	19,936	24,221	38,156
Equity and investment fund shares	127	334	490	4,124	2,855	2,532
Debt investments	7,793	17,441	11,758	15,812	21,366	35,624
Financial derivatives (other than reserves) and employee stock options	153	51	222	1,423	5,302	2,240
Other investment	171,954	175,072	204,119	227,465	351,913	309,370
Other equity	620	622	856	941	1,596	1,642
Currency and deposits	63,771	71,747	79,639	77,437	160,120	146,936
Loans	89,052	78,284	100,152	126,631	159,630	141,778
Insurance, pension, and standardized guarantee schemes	1	7	15	661	714	860
Trade credit and advances	12,456	17,996	16,398	13,509	20,238	8,441
Other accounts receivable	6,055	6,417	7,059	8,285	9,615	9,712
Reserve assets	124,541	182,240	303,732	478,762	426,281	439,450
Liabilities	416,453	547,794	769,807	1,242,052	755,888	984,799
Direct investment	121,514	180,171	265,653	490,595	214,049	377,447
Equity and investment fund shares	111,269	167,740	244,386	464,244	183,335	331,681
Debt investments	10,245	12,431	21,266	26,351	30,714	45,767
Portfolio investment	130,699	166,179	265,341	366,660	111,806	217,125
Equity and investment fund shares	89,203	118,161	207,480	308,005	83,787	177,783
Debt investments	41,496	48,018	57,861	58,655	28,019	39,342
Financial derivatives (other than reserves) and employee stock options	189	52	178	875	10,396	5,205
Other investment	164,052	201,392	238,635	383,921	419,637	385,021
Other equity	0	0	0	0	0	0
Currency and deposits	29,983	47,571	96,105	156,335	161,284	122,924
Loans	132,681	152,366	140,295	223,087	252,209	247,705
Insurance, pension, and standardized guarantee schemes	0	0	14	257	211	211
Trade credit and advances	0	0	0	0	1,464	2,102
Other accounts payable	1,388	1,455	2,222	4,242	4,469	3,184
Special drawing rights (Net incurrence of liabilities)	0	0	0	0	0	8,895

Table 1.7 (end)
(millions of US dollars)

	31.12.2010	31.12.2011	31.12.2012	31.12.2013	31.12.2014
Net International Investment Position	18,366	149,232	142,332	131,736	310,980
Assets	1,171,110	1,244,682	1,380,699	1,474,598	1,257,024
Direct investment	361,121	361,750	409,567	479,501	388,400
Equity and investment fund shares	314,334	287,229	327,504	400,397	300,644
Debt investments	46,787	74,521	82,064	79,104	87,756
Portfolio investment	36,656	42,435	48,300	53,743	56,629
Equity and investment fund shares	3,985	4,519	5,271	3,232	4,433
Debt investments	32,671	37,916	43,028	50,511	52,197
Financial derivatives (other than reserves) and employee stock options	1,639	5,675	5,553	5,932	17,565
Other investment	292,314	336,173	379,661	425,827	408,970
Other equity	1,946	3,198	3,425	4,201	4,328
Currency and deposits	124,664	139,859	159,411	173,378	182,255
Loans	145,319	166,506	179,679	197,810	166,750
Insurance, pension, and standardized guarantee schemes	1,160	1,384	1,796	2,251	2,274
Trade credit and advances	9,812	13,831	21,470	28,163	32,065
Other accounts receivable	9,414	11,394	13,879	20,023	21,297
Reserve assets	479,379	498,649	537,618	509,595	385,460
Liabilities	1,152,744	1,095,450	1,238,368	1,342,862	946,045
Direct investment	488,993	454,949	514,926	565,654	353,444
Equity and investment fund shares	425,801	370,562	394,700	409,856	218,097
Debt investments	63,192	84,387	120,226	155,798	135,347
Portfolio investment	277,039	225,062	270,725	273,736	156,424
Equity and investment fund shares	231,386	176,020	194,461	195,094	111,199
Debt investments	45,653	49,042	76,263	78,642	45,225
Financial derivatives (other than reserves) and employee stock options	2,840	5,905	4,285	4,355	21,530
Other investment	383,872	409,533	448,433	499,116	414,646
Other equity	0	1	0	1	3
Currency and deposits	140,115	157,620	189,372	201,947	162,496
Loans	229,381	236,838	241,631	278,410	232,499
Insurance, pension, and standardized guarantee schemes	194	338	398	531	846
Trade credit and advances	2,155	2,418	2,932	3,115	3,469
Other accounts payable	3,287	3,608	5,382	6,376	7,115
Special drawing rights (Net incurrence of liabilities)	8,740	8,710	8,718	8,736	8,218

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

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

Table 1.8

International Investment Position of the Russian Federation in the First Quarter of 2015¹

(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Net International Investment Position	310,980	27,222	-55,064	-1,824	281,314
Assets	1,257,024	-11,482	-40,646	-999	1,203,897
Direct investment	388,400	2,616	-18,628	-779	371,609
Equity and investment fund shares	300,644	4,235	-16,435	-848	287,595
Direct investor in direct investment enterprises	300,598	4,234	-16,435	-848	287,548
Direct investment enterprises in direct investor (reverse investment)	32	0	0	0	32
Between fellow enterprises	14	1	0	0	15
Debt instruments	87,756	-1,619	-2,193	70	84,014
Direct investor in direct investment enterprises	63,929	776	-1,308	70	63,466
Direct investment enterprises in direct investor (reverse investment)	9,866	-1,263	-164	0	8,439
Between fellow enterprises	13,962	-1,132	-721	0	12,109
Portfolio investment	56,629	4,486	464	1,207	62,785
Equity and investment fund shares	4,433	-97	-151	0	4,184
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	1,843	-103	-59	0	1,680
General government	0	0	0	0	0
Other sectors	2,590	7	-93	0	2,504
Other financial corporations	1,425	-6	-55	0	1,365
Nonfinancial corporations, households and NPISHs	1,165	13	-38	0	1,139
Equity securities other than investment fund shares	3,955	-104	-145	0	3,706
Investment fund shares or units	478	7	-6	0	479
Debt securities	52,197	4,583	615	1,207	58,601
Central bank	0	-2	-47	1,249	1,200
Short-term	0	0	0	0	0
Long-term	0	-2	-47	1,249	1,200
Deposit-taking corporations, except central bank	37,662	3,968	915	-2,382	40,163
Short-term	787	-455	5	-26	311
Long-term	36,875	4,423	910	-2,356	39,852

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
General government	3,005	37	0	0	3,042
Short-term	0	0	0	0	0
Long-term	3,005	37	0	0	3,042
Other sectors	11,530	580	-254	2,340	14,196
Short-term	486	-126	-22	0	338
Long-term	11,044	706	-232	2,340	13,858
Other financial corporations	3,460	388	-123	0	3,726
Short-term	153	-53	-9	0	91
Long-term	3,308	441	-114	0	3,635
Nonfinancial corporations, households and NPISHs	8,070	192	-131	2,340	10,470
Short-term	333	-73	-13	0	247
Long-term	7,736	265	-118	2,340	10,223
Financial derivatives (other than reserves) and employee stock options	17,565	-7,146	5,141	0	15,559
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	17,475	-6,727	4,798	0	15,547
General government	0	0	0	0	0
Other sectors	90	-420	343	0	12
Other financial corporations	0	-200	200	0	0
Nonfinancial corporations, households and NPISHs	90	-220	142	0	12
<i>Financial derivatives (other than reserves) and employee stock options</i>	17,565	-7,147	5,141	0	15,559
<i>Options</i>	2,861	-70	-139	0	2,653
<i>Forward-type contracts</i>	14,703	-7,077	5,280	0	12,907
Other investment	408,970	-1,324	-8,750	-1,318	397,578
Other equity	4,328	0	-36	0	4,293
Currency and deposits	182,255	-6,610	-4,592	-68	170,984
Central banks	169	1	-74	-38	58
Short-term	169	1	-74	-38	58
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	108,385	-5,654	-3,378	2,091	101,443
Short-term	79,842	-2,109	-2,946	2,099	76,886
Long-term	28,542	-3,545	-432	-8	24,557
<i>Of which: Interbank positions</i>	90,946	1,520	-2,674	-80	89,713
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	73,702	-958	-1,140	-2,121	69,483
Short-term	73,702	-958	-1,140	-2,121	69,483
Long-term	0	0	0	0	0
Other financial corporations	1,548	295	-53	0	1,790
Short-term	1,548	295	-53	0	1,790
Long-term	0	0	0	0	0

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	72,154	-1,253	-1,087	-2,121	67,693
Short-term	72,154	-1,253	-1,087	-2,121	67,693
Long-term	0	0	0	0	0
Loans	166,750	-885	-3,226	1,244	163,883
Central bank	46	0	-2	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	46	0	-2	0	44
Deposit-taking corporations, except central bank	81,145	-2,232	-1,291	1,334	78,956
Short-term	16,458	96	-498	-22	16,033
Long-term	64,688	-2,328	-793	1,356	62,923
General government	35,280	332	-408	-20	35,184
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	35,280	332	-408	-20	35,184
Other sectors	50,279	1,015	-1,526	-70	49,698
Short-term	14,976	569	-299	0	15,246
Long-term	35,302	446	-1,227	-70	34,452
Other financial corporations	15,453	688	-412	-9	15,720
Short-term	3,982	623	-106	0	4,499
Long-term	11,471	64	-306	-9	11,221
Nonfinancial corporations, households and NPISHs	34,826	327	-1,114	-61	33,978
Short-term	10,995	-55	-193	0	10,747
Long-term	23,831	382	-921	-61	23,232
Insurance, pension, and standardized guarantee schemes	2,274	28	-82	0	2,220
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	2,274	28	-82	0	2,220
Other financial corporations	2,274	28	-82	0	2,220
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	2,204	24	-81	0	2,147
<i>Life insurance and annuity entitlements</i>	70	4	0	0	73
Trade credit and advances	32,065	3,668	-484	-1,433	33,817
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 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
General government	235	0	-20	0	215
Short-term	0	0	0	0	0
Long-term	235	0	-20	0	215
Other sectors	31,830	3,668	-463	-1,433	33,602
Short-term	31,830	3,668	-463	-1,433	33,602
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	31,830	3,668	-463	-1,433	33,602
Short-term	31,830	3,668	-463	-1,433	33,602
Long-term	0	0	0	0	0
Other accounts receivable	21,297	2,475	-330	-1,060	22,381
Central bank	5	2	0	0	7
Short-term	5	2	0	0	7
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	17,301	2,375	-299	-763	18,614
Short-term	7,471	4,060	-207	-734	10,590
Long-term	9,830	-1,685	-92	-29	8,024
General government	289	-198	-18	0	73
Short-term	268	-198	-19	0	52
Long-term	21	0	0	0	21
Other sectors	3,703	295	-14	-297	3,687
Short-term	3,701	294	-14	-297	3,685
Long-term	2	1	0	0	3
Other financial corporations	370	3	-14	-1	358
Short-term	368	2	-14	-1	356
Long-term	2	1	0	0	3
Nonfinancial corporations, households and NPISHs	3,333	292	0	-296	3,329
Short-term	3,333	292	0	-296	3,329
Long-term	0	0	0	0	0
Reserve assets	385,460	-10,113	-18,873	-109	356,365
Monetary gold	46,089	0	43	1,140	47,272
Gold bullion	46,089	0	43	1,140	47,272
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	8,246	0	-395	0	7,852
Reserve position in the IMF	3,398	-663	-158	0	2,576
Other reserve assets	327,727	-9,450	-18,362	-1,249	298,665
Currency and deposits	42,274	2,754	-697	0	44,330
Claims on monetary authorities	19,925	-2,905	-126	0	16,894
Claims on other entities	22,350	5,659	-572	0	27,437

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Securities	285,453	-12,612	-17,659	-1,249	253,933
Debt securities	285,453	-12,612	-17,659	-1,249	253,933
Short-term	31,544	5,106	-3,223	1	33,429
Long-term	253,908	-17,718	-14,437	-1,250	220,504
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	0	408	-6	0	402
Liabilities	946,045	-38,705	14,417	825	922,583
Direct investment	353,444	1,307	-475	190	354,466
Equity and investment fund shares	218,097	4,281	2,801	74	225,252
Direct investor in direct investment enterprises	217,828	4,281	2,763	74	224,946
Direct investment enterprises in direct investor (reverse investment)	268	0	37	0	306
Between fellow enterprises	0	0	0	0	0
Debt instruments	135,347	-2,974	-3,276	116	129,214
Direct investor in direct investment enterprises	40,491	132	-1,283	84	39,424
Direct investment enterprises in direct investor (reverse investment)	71,035	-3,422	-1,414	31	66,230
Between fellow enterprises	23,822	316	-579	1	23,560
Portfolio investment	156,424	-9,382	18,801	1,635	167,478
Equity and investment fund shares	111,199	-2,136	15,398	1,626	126,087
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	14,044	-1,238	-11	-5	12,789
General government	0	0	0	0	0
Other sectors	97,155	-898	15,409	1,631	113,298
Other financial corporations	2,069	-34	681	91	2,806
Nonfinancial corporations, households and NPISHs	95,086	-864	14,728	1,541	110,492
<i>Equity securities other than investment fund shares</i>	110,846	-2,127	15,400	1,647	125,766
<i>Investment fund shares or units</i>	353	-9	-2	-21	321
Debt securities	45,225	-7,246	3,403	9	41,391
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 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	5,197	139	34	9	5,378
Short-term	1,579	-16	-10	1	1,553
Long-term	3,619	154	44	8	3,825
General government	33,883	-7,703	2,235	0	28,415
Short-term	0	0	0	0	0
Long-term	33,883	-7,703	2,235	0	28,415
Other sectors	6,145	318	1,134	0	7,598
Short-term	0	0	0	0	0
Long-term	6,145	318	1,134	0	7,598
Other financial corporations	790	20	-5	0	805
Short-term	0	0	0	0	0
Long-term	790	20	-5	0	805
Nonfinancial corporations, households and NPISHs	5,355	299	1,139	0	6,793
Short-term	0	0	0	0	0
Long-term	5,355	299	1,139	0	6,793
Financial derivatives (other than reserves) and employee stock options	21,530	-9,380	4,635	0	16,785
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	21,479	-8,839	4,143	0	16,783
General government	0	0	0	0	0
Other sectors	51	-541	492	0	2
Other financial corporations	0	-406	406	0	0
Nonfinancial corporations, households and NPISHs	51	-135	87	0	2
<i>Financial derivatives (other than reserves)</i>	21,530	-9,380	4,635	0	16,785
<i>Options</i>	4,020	-266	-157	0	3,597
<i>Forward-type contracts</i>	17,510	-9,115	4,792	0	13,187
Other investment	414,646	-21,249	-8,544	-999	383,854
Other equity	3	20	0	0	23
Currency and deposits	162,496	-12,732	-3,059	-55	146,649
Central banks	2,381	345	-69	-9	2,648
Short-term	2,381	345	69	-9	2,648
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	160,010	-13,007	-2,991	-46	143,967
Short-term	34,952	-8,240	-1,108	-23	25,581
Long-term	125,058	-4,766	-1,883	-23	118,386
<i>Of which: Interbank positions</i>	60,610	-7,968	-1,537	-17	51,089
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 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Other sectors	105	-71	0	0	34
Short-term	105	-71	0	0	34
Long-term	0	0	0	0	0
Other financial corporations	105	-71	0	0	34
Short-term	105	-71	0	0	34
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
Loans	232,499	-6,355	-4,686	-860	220,598
Central bank	0	1,253	-53	0	1,200
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	1,253	-53	0	1,200
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	708	-487	23	0	244
Short-term	708	-487	23	0	244
Long-term	0	0	0	0	0
General government	3,484	-135	-45	11	3,315
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	3,484	-135	-45	11	3,315
Other sectors	228,307	-6,985	-4,611	-871	215,839
Short-term	11,661	-573	-315	-129	10,644
Long-term	216,645	-6,412	-4,296	-742	205,195
Other financial corporations	15,765	-77	-385	-212	15,091
Short-term	2,475	-41	-65	-29	2,340
Long-term	13,290	-36	-320	-184	12,750
Nonfinancial corporations, households and NPISHs	212,541	-6,908	-4,226	-659	200,749
Short-term	9,186	-532	-250	-100	8,303
Long-term	203,356	-6,376	-3,976	-558	192,445
Insurance, pension, and standardized guarantee schemes	846	-63	-36	0	748
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	846	-63	-36	0	748
Other financial corporations	846	-63	-36	0	748
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	818	-65	-35	0	718
<i>Life insurance and annuity entitlements</i>	29	2	-1	0	30

Table 1.8 (end)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting			Position as of 31.03.2015
		transactions	valuation changes	other adjustments	
Trade credit and advances	3,469	-590	0	0	2,880
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	3,469	-590	0	0	2,880
Short-term	3,469	-590	0	0	2,880
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	3,469	-590	0	0	2,880
Short-term	3,469	-590	0	0	2,880
Long-term	0	0	0	0	0
Other accounts payable – other	7,115	-1,531	-369	-84	5,132
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	3,639	-299	-232	-84	3,024
Short-term	2,626	-620	-203	-82	1,721
Long-term	1,013	320	-28	-1	1,303
General government	414	-5	-8	0	401
Short-term	358	-5	-8	0	345
Long-term	55	0	0	0	56
Other sectors	3,063	-1,226	-130	0	1,707
Short-term	3,063	-1,226	-130	0	1,707
Long-term	0	0	0	0	0
Other financial corporations	664	38	-22	0	681
Short-term	664	38	-22	0	681
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	2,399	-1,265	-108	0	1,026
Short-term	2,399	-1,265	-108	0	1,026
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	8,218	0	-393	0	7,825

¹ The International Investment Position of the Russian Federation 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 1.9

International Investment Position of the Banking Sector of the Russian Federation

(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 31.03.2015
		transactions	valuation changes	other adjustments	total changes	
Assets	275,930	-10,351	1,452	279	-8,620	267,310
Direct investment	12,119	-1,978	765	0	-1,213	10,906
Equity (including reinvestment of earnings)	10,705	-1,298	771	0	-528	10,178
Direct investor banks in direct investment enterprises	10,705	-1,298	771	0	-528	10,178
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Debt instruments	1,414	-680	-6	0	-686	728
Direct investor in direct investment enterprises	1,184	-705	-8	0	-713	471
Debt securities	122	-10	0	0	-10	112
Loans	957	-60	-2	-600	-662	295
Other accounts receivable	105	-635	-6	600	-41	63
Banks – direct investment enterprises in direct investors (reverse investment)	230	25	2	0	27	258
Debt securities	0	0	0	0	0	0
Loans	230	25	2	0	27	258
Other accounts receivable	0	0	0	0	0	0
Portfolio investment	39,505	3,864	857	-2,382	2,339	41,844
Equity	1,843	-103	-59	0	-162	1,680
Debt securities	37,662	3,968	915	-2,382	2,501	40,163
Short-term	787	-455	5	-26	-476	311
Long-term	36,875	4,423	910	-2,356	2,977	39,852
Financial derivatives	17,475	-6,727	4,798	0	-1,928	15,547
Options	2,861	-39	-169	0	-208	2,653
Forward-type contracts	14,614	-6,688	4,968	0	-1,720	12,894
Other investment	206,831	-5,511	-4,968	2,661	-7,817	199,013
Other equity	0	0	0	0	0	0
Foreign currency ¹	17,434	-7,173	-704	2,171	-5,707	11,727
Deposits	90,950	1,519	-2,674	-80	-1,235	89,716
Short-term	62,408	5,064	-2,242	-72	2,750	65,158
Long-term	28,542	-3,545	-432	-8	-3,985	24,557
Loans	81,145	-2,232	-1,291	1,334	-2,189	78,956
Short-term	16,458	96	-498	-22	-425	16,033
Long-term	64,688	-2,328	-793	1,356	-1,765	62,923
Other accounts receivable	17,301	2,375	-299	-763	1,313	18,614
Short-term	7,471	4,060	-207	-734	3,119	10,590
Long-term	9,830	-1,685	-92	-29	-1,806	8,024

Table 1.9 (end)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 31.03.2015
		transactions	valuation changes	other adjustments	total changes	
Liabilities	226,442	-24,467	569	-139	-24,037	202,405
Direct investment	21,366	-736	-397	-13	-1,146	20,220
Equity (including reinvestment of earnings)	19,469	-452	-355	-6	-814	18,655
Direct investors in banks – direct investment enterprises	19,201	-452	-393	-6	-851	18,349
Direct investment enterprises in direct investor (reverse investment)	268	0	37	0	37	306
Debt instruments	1,897	-283	-42	-7	-331	1,565
Direct investors in banks – direct investment enterprises	756	203	-11	-3	188	944
Debt securities	10	-9	0	0	-9	1
Deposits	741	-53	-11	-3	-66	674
Loans	0	0	0	0	0	0
Other accounts payable	5	264	0	0	264	269
Direct investment enterprises in direct investor (reverse investment)	1,141	-486	-30	-4	-520	621
Debt securities	31	-24	-7	0	-31	0
Deposits	1,078	-460	-24	-4	-488	590
Loans	3	-2	1	0	-2	1
Other accounts payable	30	0	0	0	0	30
Portfolio investment	19,241	-1,100	23	3	-1,073	18,167
Equity	14,044	-1,238	-11	-5	-1,254	12,789
Debt securities	5,197	139	34	9	181	5,378
Short-term	1,579	-16	-10	1	-25	1,553
Long-term	3,619	154	44	8	206	3,825
Financial derivatives	21,479	-8,839	4,143	0	-4,696	16,783
Options	4,020	-243	-179	0	-422	3,597
Forward-type contracts	17,460	-8,596	4,322	0	-4,274	13,186
Other investment	164,357	-13,793	-3,200	-130	-17,122	147,235
Other equity	0	0	0	0	0	0
Deposits	160,010	-13,007	-2,991	-46	-16,043	143,967
Short-term	34,952	-8,240	-1,108	-23	-9,372	25,581
Long-term	125,058	-4,766	-1,883	-23	-6,672	118,386
Loans ²	708	-487	23	0	-464	244
Short-term	708	-487	23	0	-464	244
Other accounts payable	3,639	-299	-232	-84	-614	3,024
Short-term	2,626	-620	-203	-82	-905	1,721
Long-term	1,013	320	-28	-1	290	1,303
International investment position, net	49,488	14,116	883	418	15,417	64,905

¹Transactions with non-residents are recorded as changes in position due to 'Transactions' while transactions with residents are recorded as 'Other Adjustments'.

²Liabilities of banks on securities repurchase agreements with nonresidents which are not banks.

Table 1.10

The Russian Federation Merchandise Trade (Based on the 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	with CIS countries	% of the corresponding period of the previous year	total	% of the corresponding period of the previous year	with non-CIS countries	with CIS countries	% of the corresponding period of the previous year	total	with non-CIS countries	with CIS countries
2013	523,275	99.2	445,151	78,125	93.4	341,337	101.7	295,022	46,314	97.8	181,939	150,128	31,810
2014	497,763	95.1	428,929	68,834	88.1	308,026	90.2	271,978	36,048	77.8	189,737	156,951	32,786
2014													
Q1	123,012	98.3	105,489	17,523	96.1	72,504	94.7	63,680	8,823	83.4	50,508	41,809	8,699
Q2	132,323	104.0	112,751	19,572	111.0	80,630	95.5	70,830	9,799	83.2	51,693	41,921	9,772
Q3	125,746	96.0	110,472	15,274	75.2	80,480	92.2	70,899	9,581	82.4	45,267	39,574	5,693
Q4	116,681	83.5	100,216	16,465	75.0	74,412	80.0	66,568	7,844	63.6	42,269	33,647	8,621
2015													
Q1	89,516	72.8	77,775	11,742	67.0	45,252	62.4	40,142	5,110	57.9	44,265	37,633	6,632
Q2	91,138	68.9	78,828	12,310	62.9	48,152	59.7	41,566	6,586	67.2	42,986	37,262	5,724
January	27,686	69.9	24,366	3,320	60.9	12,422	59.1	10,815	1,607	62.6	15,264	13,551	1,713
February	29,198	80.2	24,963	4,235	73.6	15,573	64.6	13,947	1,626	57.8	13,625	11,016	2,609
March	32,632	69.4	28,445	4,187	66.2	17,257	63.0	15,380	1,877	54.5	15,375	13,065	2,310
April	30,545	64.2	26,248	4,297	63.9	16,336	58.8	14,230	2,106	62.8	14,209	12,018	2,191
May	30,578	69.4	26,635	3,943	57.3	15,451	59.2	13,283	2,168	72.0	15,127	13,352	1,775
June	30,014	73.8	25,945	4,069	68.3	16,365	61.2	14,053	2,312	67.3	13,649	11,892	1,757
July	27,655	59.8	23,657	3,998	77.3	16,975	58.1	14,853	2,122	63.1	10,680	8,804	1,876

Table 1.11

International Reserves of the Russian Federation¹

(millions of US dollars)

	International reserves	Of which				
		foreign exchange reserves	of which			gold
			foreign exchange	SDRs	reserve position in IMF	
2012						
31.12	537,618	486,578	473,110	8,741	4,727	51,039
2013						
31.01	532,155	480,195	466,598	8,767	4,831	51,960
28.02	526,172	475,650	462,372	8,616	4,662	50,522
31.03	527,708	477,267	464,126	8,528	4,614	50,441
30.04	533,218	486,350	473,121	8,584	4,645	46,868
31.05	518,431	473,393	460,435	8,525	4,432	45,039
30.06	513,772	475,224	462,122	8,555	4,548	38,547
31.07	512,834	470,205	456,979	8,609	4,617	42,630
31.08	509,674	464,202	451,203	8,620	4,378	45,472
30.09	522,580	479,451	466,129	8,727	4,595	43,129
31.10	524,284	480,238	466,937	8,751	4,551	44,045
30.11	515,590	474,950	461,685	8,734	4,530	40,640
31.12	509,595	469,605	456,447	8,762	4,396	39,990
2014						
31.01	498,926	457,211	444,149	8,730	4,332	41,715
28.02	493,326	448,738	435,565	8,805	4,368	44,588
31.03	486,131	442,776	429,689	8,796	4,291	43,355
30.04	472,278	427,975	414,758	8,820	4,397	44,303
31.05	467,227	423,768	410,866	8,767	4,136	43,459
30.06	478,250	431,958	418,828	8,798	4,332	46,292
31.07	468,762	422,654	409,647	8,716	4,291	46,109
31.08	465,228	419,239	406,404	8,642	4,193	45,990
30.09	454,240	409,224	396,792	8,438	3,994	45,016
31.10	428,590	383,283	370,916	8,414	3,953	45,307
30.11	418,880	373,658	361,409	8,334	3,915	45,222
31.12	385,460	339,371	327,727	8,246	3,398	46,089
2015						
31.01	376,208	327,147	315,816	8,025	3,306	49,061
28.02	360,221	313,431	302,311	8,011	3,110	46,790
31.03	356,365	309,093	298,665	7,852	2,576	47,272
30.04	356,005	307,718	297,086	8,006	2,626	48,287
31.05	356,770	308,895	298,384	7,915	2,596	47,875
30.06	361,571	313,342	302,728	8,005	2,609	48,229
31.07	357,626	312,663	302,137	7,939	2,587	44,963
31.08	366,343	318,661	307,943	7,991	2,727	47,683

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

Table 1.12

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	31.08.2015
A. Official reserves	366,343.5
(1) Foreign currency reserves (in convertible foreign currencies)	305,097.0
(a) Securities	265,970.3
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	39,126.7
(i) other national central banks	18,910.1
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	20,216.4
of which: located in the reporting country	–
(2) IMF reserve position	2,727.3
(3) SDRs	7,990.6
(4) Gold (valued at current quotations of the Bank of Russia)	47,682.6
– volume in millions of fine troy ounces	42.4
(5) Other reserve assets (specify)	2,846.0
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	2,846.0
B. Other foreign currency assets (specify)	30,959.3
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	30,959.3
– loans not included in official reserve assets	–
– financial derivatives not included in official reserves	–
– 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	-3,059.6	-1,795.0	-155.0	-1,109.6
– outflows (–), principal	-2,538.6	-1,624.4	-48.9	-865.4
– outflows (–), interest	-2,502.6	-645.6	-251.5	-1,605.5
– inflows (+), principal	1,348.2	314.7	90.0	943.5
– inflows (+), interest	633.4	160.2	55.4	417.8
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)		
		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: In-the-money options				
(1) At current exchange rate	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(2) +5% (depreciation of 5%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(3) –5% (appreciation of 5%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(4) +10% (depreciation of 10%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(5) –10% (appreciation of 10%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(6) Other (specify)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–

Table 1.12 (end)

IV. Memo Items

(millions of US dollars)

	31.08.2015
(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	33,163.1
– lent or repoed and included in Section I	–12,139.6
– lent or repoed but not included in Section I	–
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	45,302.7
(e) financial derivative assets (net, marked to market)	–
– forwards	–
– futures	–
– swaps	–
– options	–
– other	–
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	–
– aggregate short and long positions in forwards and futures in foreign currencies vis-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) ¹	–
– currencies in SDR basket ²	–
– currencies not in SDR basket	–
– by individual currencies (optional)	–

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

Table 1.13

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Net foreign assets	8,007,661	11,753,338	12,527,851	13,023,759	14,347,051	15,803,384	16,096,267	16,410,829	21,236,461
Claims on nonresidents	8,086,873	11,754,526	12,529,131	13,365,567	14,614,170	16,084,627	16,453,450	16,758,086	21,700,154
Monetary gold and SDR holdings	215,166	294,866	427,020	958,690	1,357,362	1,720,093	1,815,695	1,595,624	3,056,817
Foreign currency	190	169	188	194	189	206	188	213	77,704
Deposits	2,897,203	2,883,705	1,086,029	787,102	889,322	1,842,609	1,711,568	2,190,621	2,310,049
Securities other than shares	2,845,228	6,792,800	10,845,484	11,349,581	12,095,806	12,176,465	12,741,132	12,711,642	16,059,118
Loans	2,120,422	1,772,675	138,176	210,330	212,372	79,750	38,121	114,271	2,588
Other	8,664	10,311	32,234	59,671	59,119	265,504	146,745	145,716	193,879
Liabilities to nonresidents	79,212	1,188	1,279	341,809	267,119	281,243	357,183	347,257	463,693
Deposits	603	1,188	1,278	1,216	911	802	1,622	1,525	1,356
Securities other than shares	–	–	–	–	–	–	–	–	–
Loans	78,609	0	0	71,673	0	0	90,687	59,806	0
Other	0	0	1	268,920	266,208	280,441	264,874	285,926	462,337
Claims on credit institutions	47,767	134,394	3,951,899	1,990,348	666,814	1,561,629	3,067,681	4,815,367	9,840,279
Net claims on general government	-3,441,126	-5,686,941	-7,784,783	-5,658,253	-4,072,602	-5,406,345	-6,499,712	-7,251,090	-10,480,330
Claims on federal government	247,084	354,514	353,378	357,192	347,314	332,867	370,305	364,159	368,277
Securities	246,981	354,341	353,205	357,100	347,161	332,738	370,182	364,063	368,160
Other claims	102	173	173	92	153	129	123	96	117
Claims on state and local government	–	–	1,346	1,403	422	407	411	414	156
Securities	–	–	1,346	1,403	422	407	411	414	156
Other claims	–	–	–	–	–	–	–	–	–
Liabilities to federal government	3,461,822	5,696,053	7,707,208	5,595,030	3,951,269	5,169,009	6,128,374	6,896,785	10,122,402
Deposits	3,436,366	5,664,180	7,647,725	5,525,614	3,874,681	5,143,620	6,103,587	6,876,931	10,071,051
Other liabilities	25,456	31,873	59,483	69,416	76,588	25,390	24,787	19,855	51,351
Liabilities to state and local government	226,388	345,402	432,300	421,818	469,069	570,610	742,055	718,878	726,361
Deposits	226,388	345,402	432,300	421,818	469,069	570,610	742,055	718,878	726,361
Other liabilities	–	–	–	–	–	–	–	–	–

Table 1.13 (cont.)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Claims on other sectors	1,250	924	116,267	168,960	115,454	355,541	348,696	313,502	654,492
Other financial institutions	328	328	114,972	167,589	113,795	353,982	346,870	311,789	653,130
Public nonfinancial organizations	21	9	39	20	0	0	0	0	0
Other nonfinancial organizations	902	588	1,255	1,351	1,659	1,559	1,826	1,713	1,362
Households	—	—	—	—	—	—	—	—	—
Monetary base	4,122,406	5,513,332	5,578,717	6,467,318	8,190,328	8,644,114	9,852,818	10,503,880	11,331,954
Currency in circulation	3,062,083	4,118,563	4,372,081	4,622,921	5,785,151	6,895,836	7,667,687	8,307,462	8,840,538
Liabilities to credit institutions	1,060,323	1,394,769	1,206,636	1,844,397	2,405,177	1,748,278	2,185,132	2,196,418	2,491,416
Deposits	957,250	1,294,099	1,194,165	1,560,689	1,816,301	1,748,278	2,185,132	2,196,418	2,491,416
Securities other than shares	103,073	100,670	12,472	283,708	588,876	—	—	—	—
Other liabilities to credit institutions	33	75	816,038	170,682	686	87	13	18	378,222
Deposits included in broad money	58,490	75,871	270,404	161,180	142,724	141,282	42,076	108,591	54,269
Transferable deposits	58,482	75,866	170,403	115,479	133,972	119,581	42,075	108,590	52,768
Other financial institutions	0	234	74,795	632	2,860	872	21,056	77,732	36,003
Public nonfinancial organizations	54,830	70,422	89,827	106,831	121,968	109,049	20,526	30,141	16,168
Other nonfinancial organizations	3,652	5,210	5,781	8,016	9,145	9,660	493	716	597
Households	—	—	—	—	—	—	—	—	—
Other deposits	7	5	100,001	45,701	8,752	21,701	1	1	1,501
Other financial institutions	0	0	100,000	45,700	8,750	21,700	0	0	1,500
Public nonfinancial organizations	7	5	1	1	1	0	0	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	84,156	462,051	1,902,352	2,099,113	2,358,878	3,235,383	2,724,457	3,151,918	9,054,101
Other items (net)	350,467	150,385	243,722	626,520	364,101	293,342	393,567	524,202	432,348
Other liabilities	472,560	376,906	594,905	877,832	692,780	601,110	692,184	821,570	731,515
Other assets	122,093	226,521	351,183	251,312	328,679	307,768	298,617	297,369	299,166

Table 1.13 (end)
(millions of rubles, end of period)

	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015
Claims on other sectors	489,425	488,643	654,492	655,073	653,589	653,455	691,655	692,995	692,978	733,372
Other financial institutions	485,842	485,833	653,130	653,464	650,643	650,640	688,830	690,537	690,533	730,408
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	3,583	2,810	1,362	1,609	2,946	2,815	2,825	2,457	2,445	2,963
Households	–	–	–	–	–	–	–	–	–	–
Monetary base	9,646,367	9,950,940	11,331,954	9,897,965	9,665,548	9,662,524	9,519,994	9,201,865	9,706,526	9,805,685
Currency in circulation	7,999,015	7,922,096	8,840,538	7,752,088	7,715,773	7,522,716	7,699,241	7,540,720	7,639,264	7,718,074
Liabilities to credit institutions	1,647,352	2,028,844	2,491,416	2,145,877	1,949,776	2,139,808	1,820,753	1,661,145	2,067,263	2,087,611
Deposits	1,647,352	2,028,844	2,491,416	2,145,877	1,949,776	2,139,808	1,820,753	1,661,145	2,067,263	2,087,611
Securities other than shares	–	–	–	–	–	–	–	–	–	–
Other liabilities to credit institutions	44,842	145,386	378,222	329,547	242,530	280,163	334,755	319,292	124,074	31,446
Deposits included in broad money	47,081	49,697	54,269	53,643	62,797	54,663	63,274	71,955	66,668	76,227
Transferable deposits	46,579	49,194	52,768	42,741	61,795	53,462	54,272	66,253	63,917	70,276
Other financial institutions	28,347	34,121	36,003	23,335	43,627	37,062	35,670	51,669	48,947	53,892
Public nonfinancial organizations	17,692	14,520	16,168	19,044	17,742	15,942	18,171	14,150	14,575	16,005
Other nonfinancial organizations	540	553	597	363	426	458	432	435	394	379
Households	–	–	–	–	–	–	–	–	–	–
Other deposits	502	502	1,501	10,902	1,001	1,201	9,002	5,701	2,751	5,951
Other financial institutions	500	500	1,500	10,900	1,000	1,200	9,000	5,700	2,750	5,950
Public nonfinancial organizations	1	1	0	0	0	0	1	0	0	0
Other nonfinancial organizations	1	1	1	2	1	1	1	1	1	1
Households	–	–	–	–	–	–	–	–	–	–
Shares and other equity	3,169,076	3,169,058	9,054,101	9,054,094	9,054,079	9,054,062	9,072,381	9,072,364	9,072,352	9,072,342
Other items (net)	3,244,666	4,244,381	432,348	3,384,983	1,118,737	560,532	–944,290	–800,951	32,567	592,854
Other liabilities	3,603,487	4,683,742	731,515	3,857,548	1,729,832	961,407	–566,516	–414,975	402,752	965,105
Other assets	358,821	439,361	299,166	472,564	611,095	400,874	377,774	385,976	370,185	372,251

Table 1.14

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Net foreign assets	-1,125,723	-1,840,487	-329,983	918,916	694,147	1,588,546	1,218,134	1,769,184	4,014,463
Claims on nonresidents	1,647,089	2,295,664	4,681,844	4,850,175	5,160,596	6,777,164	7,268,945	8,769,653	13,703,980
Foreign currency	80,103	71,938	218,751	163,244	141,010	166,215	183,902	192,022	981,942
Deposits	754,378	1,001,168	2,158,783	2,036,286	1,694,042	3,255,521	3,537,707	4,391,867	5,284,944
Securities other than shares	193,503	261,250	407,514	738,960	821,199	984,303	923,316	1,179,280	2,242,413
Loans	579,249	847,687	1,725,757	1,723,542	2,123,030	1,950,065	2,056,418	2,470,809	4,605,205
Other	39,855	113,621	171,039	188,143	381,315	421,059	567,602	535,676	589,475
Liabilities to nonresidents	2,772,812	4,136,151	5,011,827	3,931,259	4,466,449	5,188,618	6,050,811	7,000,470	9,689,516
Deposits	741,731	1,005,296	981,546	932,605	1,239,080	5,032,897	5,743,306	6,717,887	9,357,641
Securities other than shares	86,914	151,394	97,431	86,045	83,649	110,763	237,130	210,056	288,910
Loans	1,808,464	2,800,279	3,721,503	2,775,265	3,011,561	17,598	33,779	70,265	39,988
Other	135,704	179,182	211,347	137,345	132,159	27,361	36,597	2,262	2,978
Claims on central bank	1,339,591	1,817,772	2,593,250	2,599,142	3,127,501	2,705,576	3,422,984	3,516,401	4,538,576
Currency	276,909	416,326	577,251	584,869	722,405	957,281	1,237,623	1,321,893	1,669,075
Deposits	959,608	1,300,776	2,003,527	1,730,564	1,816,221	1,748,295	2,185,361	2,194,508	2,869,501
Securities other than shares	103,073	100,670	12,472	283,708	588,876	-	-	-	-
Net claims on general government	476,259	560,411	-82,355	484,215	753,920	941,122	1,298,147	2,244,352	2,140,753
Claims on federal government	585,061	624,942	534,387	878,463	1,375,350	2,074,567	2,093,886	2,409,506	2,532,753
Securities	576,433	616,037	513,178	851,623	1,357,046	2,050,460	2,072,338	2,387,318	2,496,711
Other claims	8,628	8,905	21,209	26,840	18,304	24,108	21,547	22,189	36,042
Claims on state and local government	195,480	243,843	353,490	501,769	583,797	614,145	765,067	1,114,772	1,298,818
Securities	100,869	123,985	195,906	268,983	318,204	245,991	234,253	297,729	263,632
Other claims	94,610	119,857	157,584	232,786	265,593	368,153	530,815	817,043	1,035,186
Liabilities to federal government	38,280	26,859	698,120	666,202	881,610	1,378,476	1,300,529	1,024,772	1,467,612
Deposits	32,861	20,858	684,005	652,528	864,067	1,360,004	1,273,539	996,883	1,438,369
Other liabilities	5,419	6,001	14,114	13,675	17,543	18,472	26,990	27,889	29,243

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Liabilities to state and local government	266,002	281,515	272,112	229,815	323,617	369,114	260,277	255,154	223,206
Deposits	266,002	281,515	272,112	229,815	323,617	369,114	260,277	255,154	223,206
Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	8,759,215	13,077,518	17,829,032	18,246,901	20,671,447	26,265,263	31,432,301	36,927,327	45,085,302
Other financial institutions	209,546	226,679	383,369	396,790	535,195	823,514	1,142,018	1,435,002	2,197,411
Public nonfinancial organizations	221,888	289,312	294,771	287,007	299,299	376,648	385,231	442,866	538,389
Other nonfinancial organizations	6,259,271	9,316,503	12,770,637	13,630,498	15,311,113	19,009,659	21,492,061	24,254,284	30,104,871
Households	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992	10,795,176	12,244,631
Liabilities to central bank	44,349	50,696	3,867,893	1,906,408	583,470	1,477,655	3,006,245	4,744,626	9,543,289
Deposits included in broad money	7,283,068	10,458,007	12,211,463	14,896,568	18,585,686	22,674,786	25,754,214	30,177,756	35,806,389
Transferable deposits	2,720,512	3,792,135	3,688,211	4,172,108	5,663,143	6,799,293	7,281,418	8,442,423	8,164,525
Other financial institutions	187,668	250,588	231,936	233,840	314,188	392,732	351,434	461,839	432,791
Public nonfinancial organizations	148,906	221,930	313,440	354,705	404,223	464,448	521,982	661,219	510,562
Other nonfinancial organizations	1,755,405	2,395,462	2,236,475	2,449,767	3,302,289	3,772,397	3,822,681	4,303,628	4,457,357
Households	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321	3,015,736	2,763,815
Other deposits	4,562,556	6,665,873	8,523,253	10,724,460	12,922,543	15,875,493	18,472,796	21,735,334	27,641,864
Other financial institutions	127,283	225,418	406,945	535,734	560,054	867,932	1,239,766	1,398,431	1,710,166
Public nonfinancial organizations	79,502	85,347	94,551	180,181	202,930	203,604	209,846	174,311	288,737
Other nonfinancial organizations	1,139,329	2,065,187	2,968,659	3,600,220	3,893,532	5,013,124	5,472,832	6,477,291	10,262,446
Households	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352	13,685,301	15,380,515
Deposits excluded from broad money	21,396	40,518	307,041	336,399	289,021	533,344	573,083	853,835	1,989,308
Securities other than shares excluded from broad money	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983	1,411,163	1,610,102
Shares and other equity	1,574,641	2,739,898	3,255,824	4,120,309	4,609,814	5,186,304	6,028,516	6,764,290	6,600,675
Other items (net)	-197,846	-375,280	-289,441	371,629	535,941	821,897	889,524	505,593	229,331
Other liabilities	748,349	929,287	1,603,035	2,738,922	3,074,626	3,755,547	4,360,801	4,978,414	9,362,425
Other assets	863,546	1,212,092	1,728,472	2,100,301	2,262,842	2,608,041	3,183,547	4,052,822	8,276,747
Consolidation adjustment	-82,649	-92,476	-164,005	-266,993	-275,844	-325,609	-287,730	-419,999	-856,348

Table 1.14 (cont.)
(millions of rubles, end of period)

	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015
Net foreign assets	2,995,252	3,261,931	4,014,463	5,164,019	4,814,308	4,752,471	5,156,527	5,161,181	5,589,654	5,786,219
Claims on nonresidents	11,121,803	12,208,379	13,703,980	16,444,817	14,608,650	13,779,188	13,192,059	13,246,374	13,870,780	14,336,515
Foreign currency	408,595	498,606	981,942	1,021,605	778,299	687,015	519,176	523,697	542,728	514,619
Deposits	4,542,978	4,637,713	5,284,944	6,725,767	5,809,022	5,413,625	5,649,821	5,481,543	5,776,055	5,725,470
Securities other than shares	1,680,620	2,149,640	2,242,413	2,589,530	2,468,404	2,387,767	2,211,953	2,296,824	2,405,617	2,553,778
Loans	3,879,406	4,321,135	4,605,205	5,504,227	4,929,194	4,674,044	4,137,718	4,271,446	4,493,801	4,873,396
Other	610,204	601,286	589,475	603,688	623,731	616,737	673,392	672,865	652,580	669,252
Liabilities to nonresidents	8,126,551	8,946,448	9,689,516	11,280,798	9,794,343	9,026,717	8,035,532	8,085,193	8,281,126	8,550,296
Deposits	7,816,699	8,654,334	9,357,641	10,929,033	9,474,392	8,720,476	7,742,148	7,791,219	7,999,976	8,253,435
Securities other than shares	240,702	245,811	288,910	330,275	284,571	288,185	288,185	288,185	273,692	290,779
Loans	61,729	38,237	39,988	17,898	31,879	14,318	2,238	2,706	4,115	3,210
Other	7,421	8,066	2,978	3,592	3,501	3,737	2,960	3,083	3,344	2,872
Claims on central bank	2,781,163	3,179,239	4,538,576	3,528,215	3,238,114	3,401,771	3,235,227	2,950,056	3,172,627	3,078,833
Currency	1,091,393	1,002,077	1,669,075	1,051,816	1,043,850	981,871	1,079,632	964,070	979,768	958,548
Deposits	1,689,770	2,177,162	2,869,501	2,476,398	2,194,264	2,419,900	2,155,596	1,985,986	2,192,859	2,120,286
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Net claims on general government	825,394	748,317	2,140,753	1,535,710	1,891,076	1,897,778	1,831,351	1,823,775	1,851,490	1,896,752
Claims on federal government	2,481,864	2,485,090	2,532,753	2,625,258	2,653,097	2,684,055	2,628,962	2,786,617	2,760,195	3,041,838
Securities	2,444,371	2,450,428	2,496,711	2,588,118	2,614,368	2,575,560	2,502,673	2,665,408	2,644,647	2,956,386
Other claims	37,493	34,662	36,042	37,140	38,729	108,495	126,289	121,209	115,548	85,451
Claims on state and local government	1,043,945	1,080,009	1,298,818	1,280,962	1,278,804	1,244,255	1,215,047	1,190,716	1,199,998	1,210,266
Securities	283,072	283,424	263,632	266,551	269,062	264,132	280,391	278,756	259,669	268,518
Other claims	760,873	796,585	1,035,186	1,014,411	1,009,742	980,123	934,656	911,960	940,328	941,748
Liabilities to federal government	2,029,297	2,206,453	1,467,612	1,909,251	1,596,617	1,424,929	1,181,903	1,242,116	1,222,126	1,334,160
Deposits	2,004,694	2,178,248	1,438,369	1,874,953	1,554,579	1,396,705	1,160,556	1,211,175	1,192,082	1,301,361
Other liabilities	24,602	28,205	29,243	34,299	42,037	28,224	21,347	30,940	30,044	32,798

Table 1.14 (end)

	(millions of rubles, end of period)											
	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015		
Liabilities to state and local government	671,118	610,328	223,206	461,259	444,209	605,603	830,755	911,441	886,577	1,021,192		
Deposits	671,118	610,328	223,206	461,259	444,209	605,603	830,755	911,441	886,577	1,021,192		
Other liabilities	-	-	-	-	-	-	-	-	-	-		
Claims on other sectors	42,224,216	43,518,347	45,085,302	46,718,108	45,859,262	44,997,246	44,261,596	44,526,487	44,905,881	45,853,905		
Other financial institutions	2,221,535	2,293,188	2,197,411	2,206,072	2,455,753	2,482,165	2,430,842	2,400,937	2,465,805	2,481,315		
Public nonfinancial organizations	513,107	534,683	538,389	545,065	519,209	509,253	493,042	492,450	501,261	504,949		
Other nonfinancial organizations	27,363,482	28,444,282	30,104,871	31,804,548	30,907,675	30,187,391	29,646,959	29,989,006	30,350,310	31,245,136		
Households	12,126,093	12,246,194	12,244,631	12,162,424	11,976,624	11,818,437	11,690,754	11,644,093	11,588,506	11,602,506		
Liabilities to central bank	6,415,715	6,995,031	9,543,289	7,958,865	7,948,489	7,880,055	7,862,607	7,213,880	7,308,390	7,068,222		
Deposits included in broad money	31,957,629	33,253,346	35,806,389	38,457,640	37,224,484	36,793,820	35,985,479	36,210,739	37,075,804	37,771,489		
Transferable deposits	7,344,669	7,820,292	8,164,525	8,256,555	8,349,437	8,255,908	8,141,563	8,331,759	8,380,854	8,211,190		
Other financial institutions	371,938	443,968	432,791	438,337	422,736	481,094	727,803	729,471	538,817	542,991		
Public nonfinancial organizations	425,369	461,762	510,562	565,697	549,109	548,381	528,375	540,983	528,016	518,481		
Other nonfinancial organizations	3,882,327	4,240,955	4,457,357	4,891,570	4,925,919	4,815,206	4,284,313	4,493,444	4,639,322	4,412,291		
Households	2,665,034	2,673,607	2,763,815	2,360,951	2,451,673	2,411,228	2,601,072	2,567,860	2,674,699	2,737,428		
Other deposits	24,612,960	25,433,054	27,641,864	30,201,086	28,875,048	28,537,912	27,843,916	27,878,981	28,694,949	29,560,299		
Other financial institutions	1,646,955	1,663,848	1,710,166	1,702,279	1,669,966	1,806,484	1,883,170	1,853,644	1,964,334	1,924,038		
Public nonfinancial organizations	245,432	231,664	288,737	264,011	279,792	287,389	302,512	346,945	371,795	396,604		
Other nonfinancial organizations	7,993,397	8,458,606	10,262,446	11,721,180	10,750,596	10,222,773	9,592,280	9,312,915	9,600,979	10,032,382		
Households	14,727,176	15,078,936	15,380,515	16,513,616	16,174,694	16,221,266	16,065,955	16,365,477	16,757,841	17,207,274		
Deposits excluded from broad money	1,545,754	1,644,688	1,989,308	2,228,458	2,064,521	2,123,262	2,308,165	2,258,422	2,121,591	2,076,500		
Securities other than shares excluded from broad money	1,588,564	1,613,908	1,610,102	1,653,301	1,624,273	1,600,414	1,576,876	1,593,652	1,587,980	1,601,681		
Shares and other equity	7,053,434	7,024,899	6,600,675	6,506,251	6,602,285	6,699,433	6,766,867	6,739,700	6,746,016	6,841,577		
Other items (net)	264,928	175,962	229,331	141,536	338,707	-47,718	-15,292	445,105	679,872	1,236,241		
Other liabilities	7,483,182	8,228,129	9,362,425	10,372,920	9,282,766	8,656,995	8,222,957	8,425,047	8,920,162	9,039,079		
Other assets	6,288,063	7,096,329	8,276,747	9,252,707	8,156,498	7,787,692	7,267,415	7,075,229	7,279,661	6,997,500		
Consolidation adjustment	-930,191	-955,837	-856,348	-978,677	-787,561	-917,020	-970,834	-904,713	-960,628	-805,338		

Table 1.15

Banking System Survey

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Net foreign assets	6,881,938	9,912,850	12,197,869	13,942,674	15,041,198	17,391,930	17,314,401	18,180,013	25,250,924
Claims on nonresidents	9,733,962	14,050,190	17,210,975	18,215,742	19,774,767	22,861,791	23,722,395	25,527,739	35,404,134
Liabilities to nonresidents	2,852,024	4,137,339	5,013,106	4,273,068	4,733,568	5,469,861	6,407,994	7,347,727	10,153,209
Domestic claims	5,795,598	7,951,912	10,078,161	13,241,822	17,468,220	22,155,581	26,579,432	32,234,091	37,400,216
Net claims on general government	-2,964,867	-5,126,530	-7,867,138	-5,174,038	-3,318,681	-4,465,223	-5,201,565	-5,006,738	-8,339,577
Claims on federal government	832,145	979,456	887,765	1,235,654	1,722,664	2,407,434	2,464,191	2,773,665	2,901,030
Claims on state and local government	195,480	243,843	354,836	503,173	584,219	614,552	765,479	1,115,186	1,298,974
Liabilities to federal government	3,500,102	5,722,912	8,405,327	6,261,232	4,832,879	6,547,485	7,428,903	7,921,557	11,590,015
Liabilities to state and local government	492,390	626,917	704,411	651,633	792,686	939,723	1,002,332	974,031	949,566
Claims on other sectors	8,760,465	13,078,442	17,945,299	18,415,861	20,786,901	26,620,804	31,780,997	37,240,829	45,739,794
Other financial institutions	209,874	227,007	498,341	564,379	648,990	1,177,496	1,488,888	1,746,790	2,850,541
Public nonfinancial organizations	221,908	289,320	294,811	287,027	299,299	376,649	385,231	442,866	538,389
Other nonfinancial organizations	6,260,173	9,317,091	12,771,892	13,631,849	15,312,772	19,011,218	21,493,887	24,255,997	30,106,233
Households	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992	10,795,176	12,244,631

Table 1.15 (cont.)
(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Broad money liabilities	10,126,732	14,236,116	16,276,697	19,095,800	23,791,156	28,754,623	32,226,354	37,271,915	43,032,122
Currency outside banking system	2,785,174	3,702,237	3,794,829	4,038,051	5,062,746	5,938,555	6,430,063	6,985,568	7,171,463
Transferable deposits	2,778,994	3,868,001	3,858,613	4,287,587	5,797,116	6,918,873	7,323,494	8,551,012	8,217,293
Other financial institutions	187,668	250,822	306,731	234,472	317,047	393,604	372,490	539,572	468,794
Public nonfinancial organizations	203,736	292,353	403,267	461,535	526,191	573,497	542,508	691,360	526,730
Other nonfinancial organizations	1,759,058	2,400,672	2,242,256	2,457,783	3,311,434	3,782,057	3,823,174	4,304,344	4,457,954
Households	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321	3,015,736	2,763,815
Other deposits	4,562,564	6,665,878	8,623,254	10,770,161	12,931,295	15,897,194	18,472,797	21,735,335	27,643,365
Other financial institutions	127,283	225,418	506,945	581,434	568,804	889,632	1,239,766	1,398,431	1,711,666
Public nonfinancial organizations	79,509	85,352	94,552	180,182	202,931	203,604	209,846	174,311	288,737
Other nonfinancial organizations	1,139,329	2,065,188	2,968,660	3,600,220	3,893,533	5,013,125	5,472,832	6,477,292	10,262,447
Households	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352	13,685,301	15,380,515
Deposits excluded from broad money	21,396	40,518	307,041	336,399	289,021	533,344	573,083	853,835	1,989,308
Securities other than shares excluded from broad money	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983	1,411,163	1,610,102
Shares and other equity	1,658,797	3,201,948	5,158,176	6,219,422	6,968,692	8,421,687	8,752,973	9,916,207	15,654,776
Other items (net)	146,876	-315,195	-123,049	915,016	817,465	1,031,336	1,221,439	960,983	364,832
Other liabilities	1,220,908	1,306,194	2,197,940	3,616,755	3,767,406	4,356,657	5,052,985	5,799,985	10,093,940
Other assets	985,639	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809	3,482,164	4,350,190	8,575,913
Consolidation adjustment	-88,393	-182,776	-241,335	-350,126	-358,420	-409,512	-349,381	-488,812	-1,153,194

Table 1.15 (cont.)
(millions of rubles, end of period)

	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015
Net foreign assets	21,242,096	22,841,667	25,250,924	30,486,646	26,206,541	25,136,731	23,156,886
Claims on nonresidents	29,778,068	32,259,886	35,404,134	42,370,438	36,592,926	34,692,924	31,688,994
Liabilities to nonresidents	8,535,972	9,418,219	10,153,209	11,883,792	10,386,385	9,556,193	8,532,107
Domestic claims	34,253,980	34,966,342	37,400,216	37,399,533	38,273,269	37,945,005	37,990,248
Net claims on general government	-8,459,661	-9,040,648	-8,339,577	-9,973,647	-8,239,581	-7,705,696	-6,973,003
Claims on federal government	2,853,069	2,864,648	2,901,030	3,025,301	3,044,815	3,081,599	3,015,037
Claims on state and local government	1,044,108	1,080,168	1,298,974	1,281,118	1,278,962	1,244,412	1,215,207
Liabilities to federal government	10,812,932	11,571,168	11,590,015	13,235,899	11,567,136	10,580,025	9,439,671
Liabilities to state and local government	1,543,906	1,414,296	949,566	1,044,168	996,223	1,451,682	1,763,576
Claims on other sectors	42,713,641	44,006,990	45,739,794	47,373,181	46,512,851	45,650,701	44,953,252
Other financial institutions	2,707,376	2,779,022	2,850,541	2,859,535	3,106,396	3,132,805	3,119,672
Public nonfinancial organizations	513,107	534,683	538,389	545,065	519,209	509,253	493,042
Other nonfinancial organizations	27,367,065	28,447,092	30,106,233	31,806,157	30,910,621	30,190,207	29,649,784
Households	12,126,093	12,246,194	12,244,631	12,162,424	11,976,624	11,818,437	11,690,754

Table 1.15 (cont.)
(millions of rubles, end of period)

	Oct, 2014	Nov, 2014	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015
Broad money liabilities	38,912,332	40,223,061	43,032,122	45,211,555	43,959,204	43,389,329	42,668,363
Currency outside banking system	6,907,622	6,920,019	7,171,463	6,700,272	6,671,923	6,540,845	6,619,609
Transferable deposits	7,391,249	7,869,486	8,217,293	8,299,296	8,411,232	8,309,370	8,195,835
Other financial institutions	400,286	478,089	468,794	461,671	466,363	518,156	763,473
Public nonfinancial organizations	443,062	476,282	526,730	584,742	566,850	564,323	546,546
Other nonfinancial organizations	3,882,867	4,241,508	4,457,954	4,891,932	4,926,345	4,815,664	4,284,745
Households	2,665,034	2,673,607	2,763,815	2,360,951	2,451,673	2,411,228	2,601,072
Other deposits	24,613,462	25,433,556	27,643,365	30,211,987	28,876,049	28,539,113	27,852,918
Other financial institutions	1,647,455	1,664,348	1,711,666	1,713,179	1,670,966	1,807,684	1,892,170
Public nonfinancial organizations	245,433	231,665	288,737	264,011	279,792	287,389	302,512
Other nonfinancial organizations	7,993,398	8,458,607	10,262,447	11,721,182	10,750,597	10,222,774	9,592,281
Households	14,727,176	15,078,936	15,380,515	16,513,616	16,174,694	16,221,266	16,065,955
Deposits excluded from broad money	1,545,754	1,644,688	1,989,308	2,228,458	2,064,521	2,123,262	2,310,435
Securities other than shares excluded from broad money	1,588,564	1,613,908	1,610,102	1,653,301	1,624,273	1,600,414	1,576,876
Shares and other equity	10,222,510	10,193,957	15,654,776	15,560,345	15,656,365	15,753,495	15,839,248
Other items (net)	2,226,916	4,132,395	364,832	3,232,520	1,175,448	215,237	-1,257,787
Other liabilities	11,086,669	12,911,871	10,093,940	14,230,468	11,012,598	9,618,401	7,656,441
Other assets	6,646,884	7,535,690	8,575,913	9,725,271	8,767,594	8,188,567	7,645,189
Consolidation adjustment	-1,212,869	-1,243,786	-1,153,194	-1,272,676	-1,069,557	-1,214,598	-1,269,038

Table 1.15 (cont.)
(millions of rubles, end of period)

	May, 2015			Jun, 2015			Jul, 2015		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Net foreign assets	850,129	22,624,468	23,474,597	793,567	24,508,151	25,301,718	796,011	25,697,839	26,493,851
Claims on nonresidents	2,082,202	30,030,616	32,112,819	2,006,595	32,016,121	34,022,716	2,027,011	33,511,217	35,538,228
Liabilities to nonresidents	1,232,073	7,406,149	8,638,222	1,213,028	7,507,970	8,720,998	1,231,000	7,813,378	9,044,378
Domestic claims	36,495,756	1,919,172	38,414,928	36,709,243	1,734,838	38,444,081	37,092,941	2,146,337	39,239,278
Net claims on general government	-201,872	-6,602,681	-6,804,553	-103,987	-7,050,792	-7,154,779	-170,178	-7,157,821	-7,327,999
Claims on federal government	2,521,686	658,764	3,180,450	2,458,676	702,051	3,160,727	2,640,981	818,499	3,459,480
Claims on state and local government	1,190,782	95	1,190,877	1,199,946	101	1,200,047	1,210,480	106	1,210,586
Liabilities to federal government	2,137,068	7,261,482	9,398,550	2,145,432	7,752,886	9,898,318	2,167,781	7,976,365	10,144,146
Liabilities to state and local government	1,777,272	58	1,777,330	1,617,177	58	1,617,235	1,853,858	61	1,853,919
Claims on other sectors	36,697,628	8,521,853	45,219,481	36,813,230	8,785,630	45,598,860	37,263,119	9,304,158	46,567,277
Other financial institutions	2,491,723	599,751	3,091,474	2,559,887	596,450	3,156,338	2,583,172	628,552	3,211,723
Public nonfinancial organizations	447,783	44,667	492,450	455,022	46,239	501,261	457,454	47,495	504,949
Other nonfinancial organizations	22,377,553	7,613,911	29,991,464	22,481,611	7,871,145	30,352,755	22,902,401	8,345,698	31,248,099
Households	11,380,569	263,524	11,644,093	11,316,710	271,796	11,588,506	11,320,093	282,414	11,602,506

Table 1.15 (end)
(millions of rubles, end of period)

	May, 2015				Jun, 2015				Jul, 2015			
	in national currency		in foreign currency		in national currency		in foreign currency		in national currency		in foreign currency	
		total		total		total		total		total		total
Broad money liabilities	X	42,859,343	X	43,801,967	X	44,607,242	X	44,607,242	X	43,801,967	X	44,607,242
Money Supply (National Definition)		X		X		X		X		X		X
Currency outside banking system		6,576,649		6,659,496		6,759,526		6,759,526		6,659,496		6,759,526
Transferable deposits		8,398,012		8,444,771		8,444,771		8,281,466		8,444,771		8,281,466
Other financial institutions		781,140		587,764		596,883		596,883		587,764		596,883
Public nonfinancial organizations		555,133		542,592		534,485		534,485		542,592		534,485
Other nonfinancial organizations		4,493,879		4,639,716		4,412,670		4,412,670		4,639,716		4,412,670
Households		2,567,860		2,674,699		2,737,428		2,737,428		2,674,699		2,737,428
Other deposits		17,335,567		17,388,557		17,624,508		17,624,508		17,335,567		17,624,508
Other financial institutions		1,693,463		1,784,257		1,715,442		1,715,442		1,693,463		1,715,442
Public nonfinancial organizations		250,082		268,676		293,057		293,057		250,082		293,057
Other nonfinancial organizations		3,711,579		3,526,803		3,676,812		3,676,812		3,711,579		3,676,812
Households		11,680,444		11,808,822		11,939,196		11,939,196		11,680,444		11,939,196
Deposits excluded from broad money		1,111,863		1,125,863		1,255,370		1,255,370		1,111,863		1,255,370
Securities other than shares excluded from broad money		1,358,377		1,373,911		1,402,784		1,402,784		1,358,377		1,402,784
Shares and other equity		15,812,064		15,812,064		15,913,919		15,913,919		15,812,064		15,913,919
Other items (net)		-636,228		415,569		1,533,152		1,533,152		-636,228		1,533,152
Other liabilities		8,010,072		9,322,914		10,004,184		10,004,184		8,010,072		10,004,184
Other assets		7,461,205		7,649,847		7,369,751		7,369,751		7,461,205		7,369,751
Consolidation adjustment		-1,185,095		-1,257,498		-1,101,281		-1,101,281		-1,185,095		-1,101,281

Table 1.16

Money Supply (National Definition)

(billions of rubles)

	Cash (M0 monetary aggregate)		Transferable deposits		Including nonfinancial organizations, financial institutions (except for credit ones)		Including nonfinancial organizations, financial institutions (except for credit ones)	
	1	2	3	4	5	6	7	8
2013								
31.12	6,985.6	8,551.0	3,015.7	5,535.3	15,536.6	15,868.1	10,838.8	5,029.3
2014								
31.01	6,663.1	8,079.5	2,512.6	5,566.8	14,742.6	15,393.5	10,760.4	4,633.1
28.02	6,699.9	8,320.4	2,583.6	5,736.8	15,020.4	15,438.6	10,756.9	4,681.7
31.03	6,608.2	8,189.8	2,518.5	5,671.3	14,797.9	15,002.2	10,537.3	4,465.0
30.04	6,776.8	8,057.9	2,703.1	5,354.8	14,834.7	15,325.3	10,635.9	4,689.4
31.05	6,763.1	7,999.4	2,635.4	5,364.0	14,762.6	15,483.0	10,723.7	4,759.3
30.06	6,763.5	8,231.9	2,736.5	5,495.4	14,995.4	15,430.8	10,815.1	4,615.7
31.07	6,871.2	7,973.0	2,718.8	5,254.2	14,844.2	15,680.6	10,921.7	4,758.9
31.08	6,964.1	7,868.9	2,759.3	5,109.5	14,833.0	15,855.9	11,015.1	4,840.7
30.09	6,959.3	7,834.6	2,665.2	5,169.4	14,794.0	15,850.9	11,057.9	4,792.9
31.10	6,907.6	7,391.2	2,665.0	4,726.2	14,298.9	15,969.5	10,987.8	4,981.7
30.11	6,920.0	7,869.5	2,673.6	5,195.9	14,789.5	15,836.1	10,909.3	4,926.8
31.12	7,171.5	8,217.3	2,763.8	5,453.5	15,388.8	16,721.8	10,671.4	6,050.4
2015								
31.01	6,700.3	8,299.3	2,361.0	5,938.3	14,999.6	16,449.1	10,868.6	5,580.4
28.02	6,671.9	8,411.2	2,451.7	5,959.6	15,083.2	16,633.3	11,133.4	5,499.9
31.03	6,540.8	8,309.4	2,411.2	5,898.1	14,850.2	16,786.5	11,349.1	5,437.4
30.04	6,619.6	8,195.8	2,601.1	5,594.8	14,815.4	17,288.0	11,559.2	5,728.8
31.05	6,576.6	8,398.0	2,567.9	5,830.2	14,974.7	17,335.6	11,680.4	5,655.1
30.06	6,659.5	8,444.8	2,674.7	5,770.1	15,104.3	17,388.6	11,808.8	5,579.7
31.07	6,759.5	8,281.5	2,737.4	5,544.0	15,041.0	17,624.5	11,939.2	5,685.3
31.08	6,785.7	8,491.2	2,638.7	5,852.5	15,276.9	17,753.7	12,068.1	5,685.7

Table 1.16 (end)

	M2 Money supply (5+6)	Money supply growth rates, %				
		to previous month	to beginning of the year		to month of year ago	
			9	10		11
2013						
31.12	31,404.7	7.7	-	-	14.6	
2014						
31.01	30,136.1	-4.0	-4.0	-4.0	12.7	
28.02	30,459.0	1.1	-3.0	-3.0	12.1	
31.03	29,800.1	-2.2	-5.1	-5.1	8.5	
30.04	30,160.0	1.2	-4.0	-4.0	8.3	
31.05	30,245.6	0.3	-3.7	-3.7	7.7	
30.06	30,426.2	0.6	-3.1	-3.1	6.7	
31.07	30,524.8	0.3	-2.8	-2.8	6.2	
31.08	30,688.9	0.5	-2.3	-2.3	6.6	
30.09	30,644.8	-0.1	-2.4	-2.4	7.0	
31.10	30,268.4	-1.2	-3.6	-3.6	6.0	
30.11	30,625.6	1.2	-2.5	-2.5	5.0	
31.12	32,110.5	4.8	-	-	2.2	
2015						
31.01	31,448.6	-2.1	-2.1	-2.1	4.4	
28.02	31,716.4	0.9	-1.2	-1.2	4.1	
31.03	31,636.7	-0.3	-1.5	-1.5	6.2	
30.04	32,103.4	1.5	0.0	0.0	6.4	
31.05	32,310.2	0.6	0.6	0.6	6.8	
30.06	32,492.8	0.6	1.2	1.2	6.8	
31.07	32,665.5	0.5	1.7	1.7	7.0	
31.08	33,030.7	1.1	2.9	2.9	7.6	

Table 1.17

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		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		
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	–	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
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	–	
2014							
31.07	9,613.5	7,856.3	1,218.3	431.1	107.8	–	
31.08	9,537.2	7,965.3	989.0	448.8	134.0	–	
30.09	9,947.9	7,943.8	1,358.6	429.4	216.1	–	
31.10	9,646.4	7,999.0	1,070.9	435.1	141.4	–	
30.11	9,950.9	7,922.1	1,381.4	458.6	188.9	–	
31.12	11,332.0	8,840.5	1,215.5	471.3	804.6	–	
2015							
31.01	9,898.0	7,752.1	880.7	497.4	767.8	–	
28.02	9,665.5	7,715.8	1,146.7	493.3	309.7	–	
31.03	9,662.5	7,522.7	1,342.3	505.3	292.2	–	
30.04	9,520.0	7,699.2	1,021.1	485.8	313.9	–	
31.05	9,201.9	7,540.7	954.8	459.4	247.0	–	
30.06	9,706.5	7,639.3	1,308.1	466.0	293.2	–	
31.07	9,805.7	7,718.1	1,288.6	477.3	321.7	–	
31.08	9,837.2	7,760.0	1,297.1	489.1	291.1	–	

Table 1.17 (end)
(billions of rubles, on the beginning of office hours)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		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		
2015							
04.08	9,812.2	7,689.8	1,351.1	477.3	294.0	—	
05.08	9,942.5	7,686.9	1,348.4	477.3	429.9	—	
06.08	9,564.7	7,704.3	1,003.8	477.3	379.2	—	
07.08	9,602.4	7,761.7	988.6	477.3	374.7	—	
10.08	9,725.5	7,821.4	941.7	477.3	485.2	—	
11.08	9,819.6	7,812.1	1,269.7	477.3	260.5	—	
12.08	9,878.4	7,827.4	1,338.4	477.3	235.4	—	
13.08	9,752.6	7,851.0	1,171.4	477.2	253.0	—	
14.08	9,728.5	7,896.5	1,138.5	476.9	216.5	—	
17.08	9,791.9	7,935.5	1,171.8	478.0	206.5	—	
18.08	9,842.8	7,909.2	1,255.1	478.3	200.2	—	
19.08	9,839.7	7,899.6	1,249.0	489.6	201.5	—	
20.08	10,026.8	7,901.0	1,412.0	489.6	224.1	—	
21.08	9,861.2	7,909.7	1,242.3	489.6	219.6	—	
24.08	9,989.9	7,915.2	1,365.1	489.6	220.0	—	
25.08	9,913.5	7,857.9	1,338.2	489.6	227.9	—	
26.08	9,510.1	7,818.8	984.9	489.6	216.8	—	
27.08	9,593.3	7,799.1	1,083.5	489.1	221.6	—	
28.08	9,730.5	7,802.6	1,219.3	489.1	219.5	—	
31.08	9,764.5	7,811.1	1,257.8	489.1	206.5	—	

¹ At market value.

Table 1.18

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q2, 2014	Q3, 2014	Q4, 2014	Q1, 2015	Q2, 2015
Net foreign assets	203,738	216,325	207,442	214,320	213,701
Claims on nonresidents	251,776	271,870	291,532	297,054	293,202
Foreign currency	775	552	808	977	742
Deposits	3,339	4,298	4,939	5,017	3,421
Securities other than shares	83,262	100,365	110,165	113,269	113,538
Loans	6,766	7,080	7,695	7,963	8,557
Other	157,634	159,576	167,925	169,827	166,944
Liabilities to nonresidents	48,038	55,545	84,090	82,734	79,501
Loans	1,328	1,273	1,348	1,352	1,436
Other	46,710	54,272	82,742	81,382	78,065
Claims on banking system	2,008,138	2,139,381	2,465,840	2,464,859	3,040,044
Currency	13,383	10,075	11,677	12,828	11,243
Other	1,994,755	2,129,306	2,454,163	2,452,031	3,028,801
of which: accounts receivable	163,354	149,904	127,361	97,604	145,127
Net claims on general government	242,260	260,234	1,251,730	1,314,971	1,193,816
Claims on general government	348,780	348,604	1,306,728	1,375,672	1,294,925
of which: accounts receivable	30,201	25,969	26,013	41,140	38,742
Liabilities to general government	106,520	88,371	54,998	60,700	101,110
of which: accounts payable	28,227	26,666	40,831	36,652	40,251
Claims on other sectors	1,726,779	1,736,343	1,689,402	1,759,156	1,969,456
Other financial institutions	719,090	741,128	725,122	752,116	895,664
of which: accounts receivable	76,141	62,875	60,990	73,669	76,674
Nonfinancial organizations	964,904	945,936	919,505	957,606	1,029,333
of which: accounts receivable	141,347	133,143	137,276	167,330	157,469
Households	42,786	49,279	44,775	49,435	44,459
of which: accounts receivable	41,929	48,439	36,344	40,652	43,309
Securities other than shares	16,446	16,338	11,213	11,267	9,640
Loans	427,885	476,187	657,715	655,673	692,397
of which: credit institutions	10,752	11,218	8,428	8,761	6,938
Insurance technical reserves	2,675,983	2,825,259	2,889,102	2,973,415	3,526,192
Net equity of households in life insurance reserves	121,511	134,673	158,043	168,219	180,063
Net equity of households in pension funds	1,848,659	1,990,595	2,028,968	2,069,734	2,663,720
Prepaid premiums/reserves against outstanding claims	705,813	699,991	702,092	735,462	682,409
of which: credit institutions	25,417	26,322	24,180	25,926	24,668
Shares and other equity	679,404	703,265	1,684,639	1,742,823	1,730,433
Other items (net)	381,197	331,234	371,745	370,129	458,354

Table 1.19

Financial Sector Survey

	<i>(millions of rubles, end of period)</i>							
	Q2, 2014	Q3, 2014	Q4, 2014	Q1, 2015	Q2, 2015			
Net foreign assets	18,989,531	20,215,934	25,458,366	25,351,051	25,515,419			
Claims on nonresidents	26,513,140	28,341,468	35,695,666	34,989,978	34,315,918			
Liabilities to nonresidents	7,523,609	8,125,534	10,237,300	9,638,927	8,800,499			
Domestic claims	33,988,252	35,053,322	39,258,788	39,942,034	40,382,855			
Net claims on general government	-6,661,907	-7,530,265	-7,087,847	-6,390,725	-5,960,963			
Claims on general government	4,138,261	4,167,885	5,506,732	5,701,683	5,655,700			
Liabilities to general government	10,800,167	11,698,150	12,594,578	12,092,407	11,616,663			
Claims on other sectors	40,650,158	42,583,587	46,346,635	46,332,759	46,343,818			
Other financial institutions, except public financial corporations, insurance companies and private pension funds	2,362,787	2,438,844	2,493,103	2,807,822	2,827,504			
Nonfinancial organizations	26,694,455	28,084,284	31,564,126	31,657,065	31,883,349			
Households	11,592,916	12,060,460	12,289,406	11,867,872	11,632,965			
Currency outside financial sector	6,750,137	6,949,236	7,159,786	6,528,017	6,648,252			
Deposits	31,030,622	31,614,592	36,798,215	37,909,882	37,932,537			
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,522,350	1,545,461	1,882,757	1,989,872	1,970,837			
Securities other than shares	1,372,114	1,392,114	1,412,828	1,407,132	1,371,614			
Loans	4,290	4,961	4,767	4,880	5,259			
Insurance technical reserves	2,650,566	2,798,936	2,864,922	2,947,489	3,501,524			
Shares and other equity	10,735,667	10,917,522	17,339,416	17,496,318	17,548,802			
Other items (net)	434,386	1,591,896	-862,779	-1,000,633	-1,109,715			

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

Table 2.1

The Bank of Russia Balance Sheet

	(millions of rubles)											
	2014						2015					
	01.10	01.11	01.12	01.01	01.02	01.03	01.04	01.05	01.06	01.07	01.08	01.09
1. Precious metals	1,877,970	2,081,512	2,299,460	2,726,229	3,569,370	3,022,058	2,895,372	2,615,313	2,624,859	2,789,045	2,760,799	3,278,112
2. Funds placed with nonresidents and securities issued by nonresidents	15,801,563	16,141,155	17,366,198	18,378,563	21,443,331	18,477,083	16,976,794	14,874,607	15,149,857	16,248,426	17,204,351	19,807,332
3. Credits and deposits	6,171,067	6,710,946	7,263,702	9,950,119	8,398,720	8,334,837	8,287,047	8,306,500	7,620,604	7,735,439	7,532,730	7,386,458
4. Securities	608,422	622,416	630,958	622,456	656,014	646,126	651,807	640,065	649,642	656,343	675,348	705,981
of which:												
– Russian government securities	357,254	371,073	379,426	368,160	399,931	391,630	397,416	385,965	393,755	400,414	417,497	448,383
5. Claims on IMF	751,520	825,742	891,653	1,033,600	1,230,583	1,083,689	1,015,436	903,238	909,993	974,498	1,033,003	1,176,630
6. Other assets	126,179	127,871	128,815	186,590	406,104	457,194	957,559	2,346,183	2,290,411	1,452,184	920,156	851,574
of which:												
– fixed assets ¹	X	X	X	75,547	X	X	X	X	X	X	X	X
– advance payments on profit tax	–	–	–	162	–	–	–	–	–	–	–	–
Total assets	25,336,721	26,509,642	28,580,786	32,897,557	35,704,122	32,020,987	30,784,015	29,685,906	29,245,366	29,855,935	30,126,387	33,206,087
1. Cash in circulation	7,944,096	7,999,325	7,922,408	8,840,852	7,752,402	7,716,087	7,523,031	7,699,557	7,541,036	7,639,580	7,718,391	7,760,293
2. Funds in accounts with the Bank of Russia	11,555,774	11,539,735	12,577,139	13,876,032	14,626,756	13,121,289	12,720,436	11,588,928	11,284,370	11,819,939	11,924,669	12,860,756
of which:												
– Russian government funds	7,486,783	7,949,262	8,536,119	9,144,361	11,113,170	9,793,065	8,974,513	8,091,840	7,967,274	8,492,649	8,624,458	9,542,563
– funds of resident credit institutions	2,059,794	1,692,264	2,174,339	2,869,702	2,475,495	2,192,427	2,481,467	2,186,632	1,980,558	2,224,771	2,119,154	2,142,339
3. Float	20,440	14,611	17,415	1,897	18,605	19,507	11,078	11,683	8,794	19,739	6,743	11,803
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–
5. Liabilities to IMF	590,695	640,248	695,697	840,763	1,001,799	894,259	854,949	766,363	778,027	833,323	886,417	992,450
5. Other liabilities	2,056,627	3,146,647	4,199,069	100,404	3,250,466	1,215,766	620,459	546,994	560,775	471,002	517,825	2,508,458
6. Capital	3,169,089	3,169,076	3,169,058	9,054,101	9,054,094	9,054,079	9,054,062	9,072,381	9,072,364	9,072,352	9,072,342	9,072,327
7. Profit of a fiscal year	–	–	–	183,508	–	–	–	–	–	–	–	–
Total liabilities	25,336,721	26,509,642	28,580,786	32,897,557	35,704,122	32,020,987	30,784,015	29,685,906	29,245,366	29,855,935	30,126,387	33,206,087

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.

¹ 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 Rate¹

Period	%
13.09.2013 – 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 –	11.00

¹ Refinancing rate is available on the Bank of Russia's website.

Table 2.3

Required Reserves Ratios

Date	For funds borrowed from nonresident banks ¹	On individual deposits in rubles in Sberbank	For funds borrowed from individuals in rubles	For funds borrowed from legal entities in foreign currency	For funds borrowed from legal entities in rubles	For funds borrowed from individuals in foreign currency	(percent)	
							Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency
01.12.1998 – 18.03.1999	–	–	–	5.00	–	–	5.00	–
19.03.1999 – 09.06.1999	–	–	5.00	–	7.00	–	–	7.00
10.06.1999 – 31.12.1999	–	–	5.50	–	8.50	–	–	8.50
01.01.2000 – 31.03.2004	–	–	7.00	–	10.00	–	–	10.00
01.04.2004 – 14.06.2004	–	–	7.00	–	9.00	–	–	9.00
15.06.2004 – 07.07.2004	–	–	–	7.00	–	–	7.00	–
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency
08.07.2004 – 31.07.2004	–	–	–	3.50	–	–	3.50	–
01.08.2004 – 30.09.2006	2.00	–	–	3.50	–	–	3.50	–
01.10.2006 – 30.06.2007	–	–	3.50	–	–	–	–	–
01.07.2007 – 10.10.2007	4.50	–	4.00	–	4.50	–	–	4.50
11.10.2007 – 14.01.2008	3.50	–	3.00	–	3.50	–	–	3.50
15.01.2008 – 29.02.2008	4.50	–	4.00	–	4.50	–	–	4.50
01.03.2008 – 30.06.2008	5.50	–	4.50	–	5.00	–	–	5.00
01.07.2008 – 31.08.2008	7.00	–	5.00	–	5.50	–	–	5.50
01.09.2008 – 17.09.2008	8.50	–	5.50	–	6.00	–	–	6.00
18.09.2008 – 14.10.2008	4.50	–	1.50	–	2.00	–	–	2.00

¹ The indicated category of liabilities has not been taken into account. The required reserve ratio has not been established.

Table 2.3 (end)
(percent)

	Required reserve ratio on liabilities to individuals in rubles		Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency				
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals 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
15.10.2008 – 30.04.2009		0.50					
01.05.2009 – 31.05.2009		1.00					
01.06.2009 – 30.06.2009		1.50					
01.07.2009 – 31.07.2009		2.00					
01.08.2009 – 31.10.2009		2.50					
	Required reserve ratio on legal entities' nonresidents liabilities 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	
01.11.2009 – 31.01.2011			2.50				
01.02.2011 – 28.02.2011	3.50			3.00			
01.03.2011 – 31.03.2011	4.50			3.50			
01.04.2011 – 28.02.2013	5.50			4.00			
01.03.2013 –			4.25				

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 Russia¹

The period of averaging	Volume, billions of rubles
10.01.2014 – 10.02.2014	825.8
10.02.2014 – 10.03.2014	846.1
10.03.2014 – 10.04.2014	866.0
10.04.2014 – 10.05.2014	883.4
10.05.2014 – 10.06.2014	894.6
10.06.2014 – 10.07.2014	880.7
10.07.2014 – 10.08.2014	877.4
10.08.2014 – 10.09.2014	833.6
10.09.2014 – 10.10.2014	861.1
10.10.2014 – 10.11.2014	871.7
10.11.2014 – 10.12.2014	909.0
10.12.2014 – 10.01.2015	966.9
10.01.2015 – 10.02.2015	1,047.1
10.02.2015 – 10.03.2015	1,066.7
10.03.2015 – 10.04.2015	1,102.8
10.04.2015 – 10.05.2015	1,063.3
10.05.2015 – 10.06.2015	1,006.2
10.06.2015 – 10.07.2015	1,020.6
10.07.2015 – 10.08.2015	1,048.4
10.08.2015 – 10.09.2015	1,068.6
10.09.2015 – 10.10.2015	1,257.2

¹ 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 –	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 –	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 –	0.80	banks
	1.00	nonbanking credit institutions, which have a responsibility for deposit and credit operations

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 ¹	Spot-week ¹	Tom – 1 month ¹
01.12.2008 – 09.02.2009	–	6.75	6.75	6.75	7.25	7.25	–
10.02.2009 – 23.04.2009	–	7.75	7.75	7.75	8.25	8.25	–
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 ²	4.25 ²	4.25
11.12.2012 – 02.03.2014	4.50	4.50	4.50	4.50	–	–	4.50 ³
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 –	10.00	10.00	10.00	10.00	–	–	–

¹ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.² Since April 17, 2012 operations are suspended.³ 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 ¹	for the term of 30 days ²
30.09.2009 – 29.10.2009	9.00	9.00	9.00
30.10.2009 – 24.11.2009	8.50	8.50	8.50
25.11.2009 – 27.12.2009	8.00	8.00	8.00
28.12.2009 – 23.02.2010	7.75	7.75	7.75
24.02.2010 – 28.03.2010	7.50	7.50	7.50
29.03.2010 – 29.04.2010	7.25	7.25	7.25
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 ³	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	— ⁴	— ⁴
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 –	12.00	—	—

¹ Since April 17, 2012 operations are suspended.² Since February 10, 2011 operations are suspended.³ These interest rates were set from 11.00 March 3, 2014.⁴ 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 Gold, Assets and Guarantees (Operations of Constant Action)
(% p.a.)

Period of validity	Interest rate on the loans secured by											
	gold for the term						assets and guarantees for the term					
	1 day	from 2 to 549 days ¹	up to 90 days ²	from 91 to 180 days ²	from 181 to 365 days ²	1 day	from 2 to 549 days ¹	up to 90 days ²	from 91 to 180 days ²	from 181 to 365 days ³		
15.09.2011 – 31.10.2011	–	–	6.75	–	–	–	–	7.00	7.50	8.25		
01.11.2011 – 25.12.2011	–	–	6.75	7.25	–	–	–	7.00	7.50	8.25		
26.12.2011 – 01.04.2012	–	–	6.75	7.25	–	–	–	7.00	7.50	8.00		
02.04.2012 – 13.09.2012	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00		
14.09.2012 – 02.04.2013	–	–	7.00	7.50	8.00	–	–	7.25	7.75	8.25		
03.04.2013 – 15.05.2013	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00		
16.05.2013 – 10.06.2013	–	–	6.50	7.00	7.50	–	–	6.75	7.25	7.75		
11.06.2013 – 15.09.2013	–	–	6.50	7.00	7.25	–	–	6.75	7.25	7.50		
16.09.2013 – 02.02.2014	6.50	–	6.50	7.00	7.25	6.50	–	6.75	7.25	7.50		
03.02.2014 – 02.03.2014	6.50	7.00	–	–	–	6.50	7.25	–	–	–		
03.03.2014 ⁵ – 27.04.2014	8.00	8.50	–	–	–	8.00	8.75	–	–	–		
28.04.2014 – 27.07.2014	8.50	9.00	–	–	–	8.50	9.25	–	–	–		
28.07.2014 – 04.11.2014	9.00	9.50	–	–	–	9.00	9.75	–	–	–		
05.11.2014 – 11.12.2014	10.50	11.00	–	–	–	10.50	11.25	–	–	–		
12.12.2014 – 15.12.2014	11.50	12.00	–	–	–	11.50	12.25	–	–	–		
16.12.2014 – 01.02.2015	18.00	18.50	–	–	–	18.00	18.75	–	–	–		
02.02.2015 – 15.03.2015	16.00	16.50	–	–	–	16.00	16.75	–	–	–		
16.03.2015 – 04.05.2015	15.00	15.50	–	–	–	15.00	15.75	–	–	–		
05.05.2015 – 15.06.2015	13.50	14.00	–	–	–	13.50	14.25	–	–	–		
16.06.2015 – 02.08.2015	12.50	13.00	–	–	–	12.50	13.25	–	–	–		
03.08.2015 –	12.00	12.50	–	–	–	12.00	12.75	–	–	–		

¹ 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 and also by gold) was increased by the Bank of Russia from 365 up to 549.

² Since February 1, 2014 operations are suspended.

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

⁴ This interest rate operated in a period from August 29, 2011 till September 14, 2011.

⁵ These interest rates were set from 11.00 March 3, 2014.

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)		number of the Bank of Russia territorial branches	of which in the Moscow region	extended loans, millions of rubles		number of credit institutions (branches)		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			total	of which in the Moscow region	total	of which in the Moscow region		
2015												
03.08	194,679.34	171,725.01	168	54	61	3.72	3.72	1	1	1	1	1
04.08	178,555.76	146,560.03	164	52	57	1,053.13	1,052.41	2	1	1	2	2
05.08	229,862.53	204,211.89	164	58	44	1,730.71	1,723.76	3	1	1	3	3
06.08	223,893.96	195,945.55	161	57	52	-	-	-	-	-	-	-
07.08	261,020.17	227,646.29	162	54	50	2,310.70	2,310.70	4	4	4	1	1
10.08	191,855.08	150,633.98	187	56	62	347.08	347.08	2	2	2	1	1
11.08	140,091.81	94,949.79	155	38	54	3,219.72	3,217.59	3	2	2	2	2
12.08	180,571.24	160,314.68	169	56	59	-	-	-	-	-	-	-
13.08	143,539.60	104,181.28	168	46	58	861.55	861.55	1	1	1	1	1
14.08	174,195.53	130,949.20	160	50	56	31.03	-	2	-	-	2	2
17.08	161,254.22	114,292.24	176	45	63	0.35	-	1	-	-	1	1
18.08	126,304.78	90,396.33	164	48	58	4.82	3.78	3	2	2	2	2
19.08	130,719.57	104,859.24	157	47	58	-	-	-	-	-	-	-
20.08	140,941.76	105,238.22	159	52	53	18.42	18.42	2	2	2	1	1
21.08	114,371.38	77,977.72	155	50	52	96.95	96.95	1	1	1	1	1
24.08	155,589.89	118,568.61	174	57	61	442.34	442.34	3	3	3	1	1
25.08	285,963.10	236,092.83	179	61	56	2,107.33	2,107.33	3	3	3	1	1
26.08	249,942.76	215,086.54	172	57	56	-	-	-	-	-	-	-
27.08	227,409.92	185,514.78	162	58	50	-	-	-	-	-	-	-
28.08	203,213.89	168,203.15	153	50	52	0.91	0.91	1	1	1	1	1
31.08	217,924.92	192,203.35	164	54	56	-	-	-	-	-	-	-

Table 2.10 (cont.)

1	Collateralized loans by assets and guarantees ¹							over 1 year
	total amount of loans, millions of rubles	on fixed-term rate of which for the term						
		14	15	16	17	18	19	
	from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days				
2014								
January	505,373.76	–	18,679.50	2,879.00	4,350.75	–	–	
February	204,157.42	51.50	2,604.25	823.80	677.87	–	–	
March	344,102.15	7,000.60	46,630.23	81,712.04	8,759.28	–	–	
April	743,246.72	9,705.00	24,870.83	4,381.17	4,289.72	–	–	
May	634,909.40	36,098.93	4,000.67	3,176.40	105,822.40	–	–	
June	585,745.17	3,901.00	37,948.43	34,259.75	9,658.60	–	–	
July	1,446,525.57	119,788.52	24,482.15	21,854.00	23,102.90	174,000.00	174,000.00	
August	960,202.30	182,801.05	35,099.35	3,599.00	137,357.90	1,345.00	1,345.00	
September	1,078,942.68	514,954.67	55,048.40	3,904.69	3,993.83	–	–	
October	1,326,210.11	490,691.00	41,403.12	159,479.21	2,773.50	35,768.09	35,768.09	
November	1,372,979.72	411,531.45	141,413.10	27,459.00	47,982.00	32,801.00	32,801.00	
December	2,933,341.23	378,745.54	915,814.94	563,143.20	199,488.50	114,534.00	114,534.00	
2015								
January	1,057,930.97	20,892.89	78,496.15	23,768.30	572.50	–	–	
February	805,752.35	18,045.33	16,211.67	1,820.65	–	283.00	283.00	
March	785,843.90	13,900.00	58,581.26	1,959.50	8,958.00	2,446.00	2,446.00	
April	1,307,378.39	586,101.00	12,753.89	572.50	3,321.00	370.00	370.00	
May	945,793.23	103,882.63	9,504.75	215.00	737.30	–	–	
June	683,519.50	7,315.20	7,234.25	592.05	241.50	580.00	580.00	
July	1,114,324.00	6,520.10	6,275.80	162.00	778.00	588.10	588.10	
August	755,159.25	635.00	2,679.40	2,062.39	400.00	1,006.00	1,006.00	

Table 2.10 (cont.)

1		Collateralized loans by assets and guarantees ¹											weighted average rate, % p.a.
		on auction of which for the term				number of announced/valid loan auctions							
		3 weeks ⁴	3 months ⁴	12 months ⁴	18 months ⁴	3 weeks	3 months	12 months	18 months	26	27	28	
	20	21	22	23	24	25	26	27	28				
2014													
January	-	479,464.51	-	-	-	1/1	-	-	-	-	-	5.87	
February	-	200,000.00	-	-	-	1/1	-	-	-	-	-	5.89	
March	-	200,000.00	-	-	-	1/1	-	-	-	-	-	8.01	
April	-	700,000.00	-	-	-	1/1	-	-	-	-	-	7.35	
May	-	485,811.00	-	-	-	1/1	-	-	-	-	-	8.45	
June	-	499,977.39	-	-	-	1/1	-	-	-	-	-	7.81	
July	-	588,302.00	494,995.00	-	-	1/1	1/1	-	-	-	-	8.52	
August	-	600,000.00	-	-	-	1/1	-	-	-	-	-	8.86	
September	-	501,041.09	-	-	-	1/1	-	-	-	-	-	8.35	
October	-	596,095.19	-	-	-	1/1	-	-	-	-	-	8.91	
November	-	561,793.17	-	150,000.00	-	1/1	-	1/1	-	-	-	10.08	
December	261,615.05	500,000.00	-	-	1/1	1/1	-	-	-	-	-	14.56	
2015													
January	-	934,201.13	-	-	-	1/1	-	-	-	-	-	17.36	
February	-	769,391.70	-	-	-	1/1	-	-	-	-	-	15.29	
March	-	699,999.14	-	-	-	1/1	-	-	-	-	-	15.41	
April	-	704,260.00	-	-	-	1/1	-	-	-	-	-	14.31	
May	-	831,453.55	-	-	-	1/1	-	-	-	-	-	12.77	
June	-	667,556.50	-	-	-	1/1	-	-	-	-	-	12.75	
July	-	600,000.00	-	500,000.00	-	1/1	-	1/1	-	-	-	11.75	
August	-	748,376.46	-	-	-	1/1	-	-	-	-	-	11.27	

Table 2.10 (end)

1	Collateralized loans by gold										weighted average rate, % p.a.
	on fixed-term rate										
	total amount of loans, millions of rubles		of which for the term									over 1 year
29	30	31	32	33	34	35	36	37	38	39	40
	from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year						
2014											
January	320.00	–	–	320.00	–	–	–	–	–	–	7.00
February	–	–	–	–	–	–	–	–	–	–	–
March	244.00	–	180.00	–	64.00	–	–	–	–	–	8.50
April	371.00	201.00	170.00	–	–	–	–	–	–	–	8.50
May	–	–	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–	–	–
July	254.00	–	–	–	–	–	–	–	–	254.00	9.42
August	54.00	–	–	–	–	–	–	–	–	54.00	9.50
September	380.00	70.00	–	–	310.00	–	–	–	–	–	9.50
October	–	–	–	–	–	–	–	–	–	–	–
November	395.00	–	395.00	–	–	–	–	–	–	–	11.00
December	789.00	–	789.00	–	–	–	–	–	–	–	17.48
2015											
January	762.20	–	762.20	–	–	–	–	–	–	–	18.50
February	75.20	–	75.20	–	–	–	–	–	–	–	16.50
March	528.70	–	438.70	90.00	–	–	–	–	–	–	15.99
April	249.40	–	249.40	–	–	–	–	–	–	–	15.50
May	195.50	–	195.50	–	–	–	–	–	–	–	14.00
June	45.00	–	–	–	45.00	–	–	–	–	–	14.00
July	251.70	–	251.70	–	–	–	–	–	–	–	13.00
August	457.80	–	457.80	–	–	–	–	–	–	–	12.50

¹ Since November 1, 2014 – without taking into account specialized tools, which are used by the Bank of Russia for refunding of the credit institution.

² Since April 17, 2012 operations are suspended.

³ Since February 1, 2014 operations are suspended.

⁴ Auctions are conducted under the floating interest rate.

Table 2.11

Interest Rates on Specialized Refinancing Tools of the Bank of Russia

Data on loans with maturities of 1 to 1,095 calendar days secured by

(% p.a.)

Date	pledge of receivables					pledge of bonds issued to finance investment projects and included into the Bank of Russia Lombard List	mortgages issued under Military Mortgage program	guarantees of JSC 'Non-bank Deposit and Credit Institution 'Agency of Credit Guarantees'
	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 ¹	on loan agreements backed by insurance contracts of OJSC EXIAR ¹	on loan agreements backed by insurance contracts of OJSC EXIAR ¹			
05.11.2014 – 11.12.2014	5.50	8.00	8.00	8.00	8.00	8.00	–	–
12.12.2014 – 01.02.2015	6.50	9.00	9.00	9.00	9.00	9.00	10.75	–
02.02.2015 – 15.03.2015	6.50	9.00	9.00	9.00	9.00	9.00	10.75	–
16.03.2015 – 04.05.2015	6.50	9.00	9.00	9.00	9.00	9.00	10.75	6.50 ²
05.05.2015 – 15.06.2015	6.50	9.00	9.00	9.00	9.00	9.00	10.75	6.50
16.06.2015 – 02.08.2015	6.50	9.00	9.00	9.00	9.00	9.00	10.75	6.50
03.08.2015 –	6.50	9.00	9.00	9.00	9.00	9.00	10.75	6.50 ³

¹ Before 1 June 2015, loans had the maturity of 1 to 365 days.

² The rate has been in effect since 27 March 2015.

³ Operations are suspended.

Table 2.12

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

	On deposits attracted on fixed-term rates by maturity			On all deposit operations attracted on fixed-term rates		On deposit operations attracted on auction rates by maturity							On all deposit operations attracted on auction rates	On all deposit operations	
	demand deposit	1 day	1 month ¹	1 week ¹	1 day	operations "fine-tuning"									
						2 days	3 days	4 days	5 days	6 days					
2014															
January	4.50	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	4.50
February	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	-	4.50
March	6.00	6.00	-	-	-	-	-	-	-	-	-	-	-	-	6.00
April	6.06	6.11	-	-	-	-	-	-	-	-	-	-	-	-	6.11
May	6.50	6.50	-	-	-	-	-	-	-	-	-	-	-	-	6.50
June	6.50	6.50	-	-	-	-	-	-	-	-	-	-	-	-	6.50
July	6.56	6.63	-	-	7.31	-	-	-	-	-	-	-	-	-	6.62
August	7.00	7.00	-	-	7.48	7.86	7.52	-	-	-	-	-	-	-	7.20
September	7.00	7.00	-	-	-	-	-	-	-	-	-	-	-	-	7.00
October	7.00	7.00	-	-	-	-	-	-	-	-	-	-	-	-	7.00
November	8.50	8.50	-	-	-	-	9.27	-	-	-	-	-	9.27	-	8.56
December	14.27	14.92	-	-	-	-	-	-	-	-	-	-	-	-	14.91
2015															
January	15.98	16.00	-	-	16.91	-	16.88	16.91	-	-	-	-	-	-	16.29
February	14.00	14.00	-	-	14.87	-	-	-	-	-	-	-	-	-	14.08
March	13.31	13.57	-	-	-	-	-	-	-	-	-	-	-	-	13.56
April	12.98	13.00	-	-	-	-	-	-	-	-	-	-	-	-	13.00
May	11.50	11.50	-	-	-	-	-	-	-	-	-	-	-	-	11.50
June	10.91	10.99	-	-	-	-	-	-	-	-	-	-	-	-	10.99
July	10.49	10.50	-	-	-	-	-	-	-	-	-	-	-	-	10.50
August	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	10.00

¹ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

Table 2.13

Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of rubles	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds											
				fixed-term interest rates			auction interest rates								
				demand deposit	1 day	1 month ¹	1 week ²	operations "fine-tuning"							
								1 day	2 days	3 days	4 days	5 days	6 days		
2014															
January	231	51	1,469,960.50	2.46	96.45	1.09	-	-	-	-	-	-	-	-	-
February	149	36	719,303.65	3.35	96.65	-	-	-	-	-	-	-	-	-	-
March	155	35	1,157,213.42	2.89	97.11	-	-	-	-	-	-	-	-	-	-
April	201	38	1,575,035.19	1.66	98.34	-	-	-	-	-	-	-	-	-	-
May	171	37	1,259,148.45	1.50	98.50	-	-	-	-	-	-	-	-	-	-
June	158	38	1,139,463.92	1.78	98.22	-	-	-	-	-	-	-	-	-	-
July	197	39	1,722,206.77	1.79	88.35	-	-	-	9.86	-	-	-	-	-	-
August	215	40	2,971,537.72	1.20	74.30	-	-	-	6.06	12.11	6.40	-	-	-	-
September	243	43	4,142,974.03	1.07	98.93	-	-	-	-	-	-	-	-	-	-
October	256	42	3,047,108.14	1.07	98.93	-	-	-	-	-	-	-	-	-	-
November	206	42	1,429,741.37	2.19	93.29	-	-	-	-	-	-	-	-	-	-
December	308	46	6,404,104.41	1.09	98.91	-	-	-	-	-	-	-	-	-	-
2015															
January	304	47	6,144,802.94	0.71	73.25	-	-	-	16.36	-	4.88	4.80	-	-	-
February	290	46	5,733,153.19	0.62	86.15	-	-	-	13.23	-	-	-	-	-	-
March	264	46	3,304,073.77	1.35	98.65	-	-	-	-	-	-	-	-	-	-
April	260	47	4,450,926.10	1.06	98.94	-	-	-	-	-	-	-	-	-	-
May	260	50	3,557,989.84	0.83	99.17	-	-	-	-	-	-	-	-	-	-
June	233	47	5,321,075.15	0.60	99.40	-	-	-	-	-	-	-	-	-	-
July	233	47	6,821,616.97	0.60	99.40	-	-	-	-	-	-	-	-	-	-
August	275	52	4,941,062.92	0.85	99.15	-	-	-	-	-	-	-	-	-	-

¹ Since February 1, 2014 operations are suspended.

² 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
2014									
09.07	1 day	33	6	225.90	6.95	7.50	7.39	7.31	169.80
04.08	2 days	39	12	402.31	7.44	8.00	8.00	7.86	360.00
07.08	1 day	45	12	417.14	7.30	8.00	7.75	7.48	180.00
08.08	3 days	44	12	243.73	7.37	8.00	7.64	7.52	190.00
07.11	3 days	12	5	64.63	8.95	9.50	9.50	9.27	64.63
2015									
13.01	1 day	15	4	114.23	16.47	17.00	17.00	16.79	114.23
14.01	1 day	29	9	227.54	16.55	17.00	17.00	16.91	227.54
20.01	1 day	32	11	223.33	16.48	17.00	17.00	16.94	223.33
21.01	1 day	48	16	282.54	16.55	17.00	17.00	16.95	282.54
22.01	1 day	44	15	288.99	16.50	17.00	16.95	16.89	224.39
23.01	3 days	57	17	357.16	16.50	17.00	16.96	16.88	309.16
30.01	4 days	54	18	304.65	16.55	17.00	17.00	16.90	304.65
02.02	1 day	29	14	128.59	14.50	15.00	15.00	14.93	128.59
03.02	1 day	60	18	467.24	14.75	15.00	15.00	14.93	467.24
06.02 ¹	3 days	61	17	590.87	13.95	15.00	—	—	—
09.02	1 day	53	17	266.03	13.95	15.00	14.93	14.73	221.01

¹ Fine-tuning deposit auction is recognized as nonvalid.

Table 2.15

REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
2015				
03.08	17,846.64	1	12.00	1,610,191.41
04.08	22,070.04	1	12.00	1,614,264.64
05.08	1,166,518.44	7	11.60	1,168,924.99
06.08	46,071.57	1	12.00	1,159,752.94
07.08	43,762.08	3	12.00	1,157,354.25
10.08	55,155.07	1	12.00	1,168,351.19
11.08	50,695.22	1	12.00	1,163,771.68
12.08	941,122.60	7	11.63	943,135.09
13.08	45,571.55	1	12.00	947,487.67
14.08	42,268.63	3	12.00	944,211.46
17.08	45,231.26	1	12.00	947,124.01
18.08	48,012.86	1	12.00	949,803.58
19.08	1,095,691.60	7	11.62	1,098,092.52
20.08	20,422.80	1	12.00	1,102,663.49
21.08	24,839.67	3	12.00	1,106,794.69
24.08	31,503.02	1	12.00	1,113,214.51
25.08	83,130.37	1	12.00	1,164,485.41
26.08	1,253,477.03	7	11.55	1,256,194.35
27.08	13,736.42	1	12.00	1,245,079.88
28.08	15,787.96	3	12.00	1,243,021.33
31.08	87,361.72	1	12.00	1,314,172.00

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
2014															
January	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	33.1547	33.2062	33.2062	33.2062	33.1204	33.2386
February	35.1800	35.1800	35.1800	35.2347	35.4502	34.9592	34.7287	34.6044	34.6044	34.6044	34.6044	34.7964	34.7595	34.8611	35.2559
March	36.1847	36.1847	36.1847	36.3784	36.3208	36.0849	36.1251	36.2618	36.2618	36.2618	36.2618	36.4015	36.4865	36.4566	36.6391
April	35.6053	35.0240	35.2517	35.5154	35.5010	35.5010	35.5010	35.4679	35.5475	35.7493	35.5581	35.6239	35.6239	35.6239	35.9890
May	35.7227	35.7227	35.7227	35.7227	35.7227	35.8381	35.6550	35.4971	35.0343	35.0343	35.0343	35.0343	35.2091	34.8789	34.7090
June	34.7352	34.7352	34.8887	35.0115	35.1398	34.9043	34.6573	34.6573	34.6573	34.3303	34.3681	34.3227	34.3227	34.3227	34.3227
July	33.8434	34.2275	34.2496	34.1949	34.3236	34.3236	34.3236	34.5691	34.4258	34.0758	33.8353	34.0582	34.0582	34.0582	34.3135
August	35.4438	35.7272	35.7272	35.7272	35.6605	35.7987	36.1102	36.2496	36.4461	36.4461	36.4461	36.0475	36.0890	36.2222	36.0395
September	36.9316	37.2945	37.3480	37.3183	36.8038	36.9219	36.9219	36.9219	37.0866	37.0261	37.1693	37.3758	37.6545	37.6545	37.6545
October	39.3836	39.6604	39.5474	39.6980	39.6980	39.6980	39.9820	39.7417	39.9819	39.9800	40.2125	40.2125	40.2125	40.3251	40.5304
November	41.9627	41.9627	41.9627	41.9627	41.9627	44.3993	45.1854	47.8774	47.8774	47.8774	45.8926	45.9520	46.3379	46.1233	47.3920
December	49.3220	51.8068	50.7678	54.3821	52.6932	53.1088	53.1088	53.1088	53.3079	54.2116	54.2758	54.7932	56.8919	56.8919	56.8919
2015															
January	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	62.7363	64.8425	66.0983
February	68.9291	68.9291	69.6640	67.7727	65.4470	68.6113	66.0432	66.0432	66.0432	65.7817	65.4469	66.0585	66.0994	65.0862	65.0862
March	61.2718	61.2718	62.2248	62.3649	61.8745	61.8457	59.9938	59.9938	59.9938	59.9938	60.6649	62.6797	60.9595	61.3167	61.3167
April	57.6500	58.3536	56.9902	56.7534	56.7534	56.7534	56.5161	55.3328	54.0270	52.5424	51.0678	51.0678	51.0678	52.4220	51.9749
May	51.1388	51.1388	51.1388	51.1388	51.1388	51.7574	49.9816	50.3615	50.7511	50.7511	50.7511	50.7511	50.9140	49.5366	50.0774
June	52.9716	52.8213	53.4413	53.0590	54.9908	56.2463	56.2463	56.2463	56.0435	55.9100	54.8219	54.5285	54.5285	54.5285	54.5285
July	55.8413	55.4756	55.6555	55.6049	55.6049	55.6049	56.4112	57.2192	57.2174	56.9803	56.6685	56.6685	56.6685	56.6079	56.9774
August	60.3458	60.3458	60.3458	62.4677	62.9182	62.7184	63.8644	63.8399	63.8399	63.8399	64.4977	63.2098	65.0169	63.9988	64.9363

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															
2014																															
January	33.3562	33.4013	33.4343	33.4343	33.4343	33.6429	33.8161	33.8688	34.0334	34.2600	34.2600	34.2600	34.7093	34.6250	34.5633	35.2448															
February	35.2559	35.2559	35.0976	35.2386	35.5857	35.7670	35.6828	35.6828	35.6828	35.5112	35.5669	35.7872	36.0501	-	-	-															
March	36.6391	36.6391	36.6505	36.4487	36.2070	36.1081	36.4022	36.4022	36.4022	36.1663	35.9316	35.4494	35.5810	35.6871	35.6871	35.6871															
April	35.9635	36.0813	35.9287	35.5389	35.5389	35.5389	35.6688	35.6785	35.6625	35.6830	35.9289	35.9289	35.9289	36.0245	35.6983	-															
May	34.7005	34.7794	34.7794	34.7794	34.7394	34.6007	34.5078	34.2802	34.3139	34.3139	34.3139	34.0771	34.2571	34.4895	34.6481	34.7352															
June	34.3227	34.5654	34.8095	34.8232	34.3025	34.4190	34.4190	34.4190	34.2797	33.9812	33.9070	33.7508	33.6306	33.6306	33.6306	-															
July	34.3723	34.3853	34.7998	35.1627	35.1627	35.1627	35.0900	35.0387	34.8101	35.0786	35.0535	35.0535	35.0535	35.3457	35.6339	35.7271															
August	36.0014	36.0014	36.0014	36.0294	36.1094	36.2240	36.3317	36.0027	36.0027	36.0027	36.1201	36.1358	36.1397	36.3053	36.9316	36.9316															
September	37.9861	38.7058	38.3724	38.4209	38.4134	38.4134	38.4134	38.5782	38.6672	38.3830	38.3007	38.7243	38.7243	38.7243	39.3866	-															
October	40.9416	40.7457	41.0450	41.0450	41.0450	40.8815	41.0501	40.9671	41.4958	41.8101	41.8101	41.8101	41.9497	42.3934	42.6525	43.3943															
November	47.3920	47.3920	47.3329	46.9797	47.0294	46.7047	45.7926	45.7926	45.7926	44.7852	44.9758	46.4244	47.6629	49.3220	49.3220	-															
December	58.3461	61.1512	67.7851	59.6029	60.6825	60.6825	60.6825	56.4940	54.5687	54.4913	52.6159	52.0343	52.0343	52.0343	56.6801	56.2584															
2015																															
January	64.8337	65.1738	65.1738	65.1738	64.9732	64.9862	65.5558	65.4000	63.3930	63.3930	63.3930	65.5937	67.8153	67.1506	68.7303	68.9291															
February	65.0862	62.6632	62.8353	62.4001	62.1307	61.7235	61.7235	61.7235	61.7235	63.5083	62.5906	60.7109	61.2718	-	-	-															
March	61.3167	62.1497	61.7510	61.3483	59.8308	60.0341	60.0341	60.0341	59.4452	58.7710	57.3879	56.4271	57.7279	57.7279	57.7279	58.4643															
April	50.5033	49.6749	50.5295	50.5295	50.5295	51.5207	53.9728	53.6555	51.6011	50.2473	50.2473	50.2473	51.4690	52.3041	51.7029	-															
May	50.0115	50.0115	50.0115	49.2175	49.1777	49.7919	49.9204	49.7901	49.7901	49.7901	49.8613	50.3223	51.0178	52.2907	52.9716	52.9716															
June	55.2679	54.0409	53.8999	53.3301	53.8006	53.8006	53.8006	53.5569	54.2081	54.0746	54.6026	54.8126	54.8126	54.8126	55.5240	-															
July	56.6642	56.9504	56.8423	56.8423	56.8423	56.8336	57.0025	57.0232	57.3578	58.0374	58.0374	58.0374	58.7816	60.2231	59.7665	58.9906															
August	64.9363	64.9363	65.5034	65.8289	65.7222	66.9608	68.1216	68.1216	68.1216	70.7465	69.9461	69.3142	67.4473	66.4779	66.4779	66.4779															

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
2014															
January	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0672	45.2069	45.2069	45.2069	45.2855	45.4139
February	47.6408	47.6408	47.6408	47.5351	47.9535	47.2159	46.9497	47.0205	47.0205	47.0205	47.3758	47.5319	47.4154	47.4913	48.2618
March	49.5839	49.5839	49.5839	50.1513	49.9520	49.5446	49.5925	50.2625	50.2625	50.2625	50.2625	50.4707	50.5593	50.8096	50.7635
April	48.9680	48.2596	48.6826	48.8834	48.6435	48.6435	48.6159	48.8600	48.7642	48.7642	48.7642	49.4994	49.4994	49.4994	49.8232
May	49.3188	49.3188	49.3188	49.3188	49.3188	49.7361	49.5070	49.4120	48.7642	48.7642	48.7642	48.7642	48.4759	48.0073	47.6173
June	47.2677	47.2677	47.5463	47.6296	47.8253	47.4908	47.3211	47.3211	47.3211	46.8746	46.7269	46.4764	46.4764	46.4764	46.4764
July	46.1827	46.8335	46.8398	46.6863	46.6870	46.6870	46.9448	46.8122	46.8122	46.4146	46.1649	46.3328	46.3328	46.3328	46.6835
August	47.4699	47.8244	47.8244	47.8244	47.8671	48.0490	48.2432	48.4947	48.7722	48.7722	48.7722	48.2856	48.2402	48.4110	48.1416
September	48.6315	48.9677	49.0193	49.0213	48.3786	47.7806	47.7806	47.7806	47.9789	47.7118	48.0636	48.2484	48.6647	48.6647	48.6647
October	49.9817	50.0554	49.9484	50.2021	50.2021	50.2021	50.0775	50.2017	50.5091	50.9585	51.0538	51.0538	51.0538	51.0798	51.5141
November	52.7219	52.7219	52.7219	52.7219	52.7219	55.6234	56.5450	59.3153	59.3153	59.3153	57.2418	57.0494	57.8575	57.4235	58.9793
December	61.4108	64.4425	63.2414	67.2652	64.8443	65.7168	65.7168	65.7168	65.4248	66.8809	67.1989	68.2942	70.5289	70.5289	70.5289
2015															
January	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	74.3551	76.7735	77.9629
February	78.1105	78.1105	78.7900	76.8271	75.0415	77.9356	75.6591	75.6591	75.6591	74.5833	74.1382	74.7386	74.8311	74.3675	74.3675
March	68.6857	68.6857	69.5424	69.8487	69.1138	68.3086	66.1012	66.1012	66.1012	66.1012	65.5242	66.9168	64.6232	64.9650	64.9650
April	62.0487	62.7476	61.6919	61.7363	61.7363	61.7363	62.0377	60.4124	58.7003	56.5251	54.2749	54.2749	54.2749	55.5201	54.8387
May	57.1578	57.1578	57.1578	57.1578	57.1578	57.4093	56.1843	57.2207	56.8971	56.8971	56.8971	56.8971	57.1102	55.7138	57.1383
June	58.0145	57.7020	58.6037	59.1130	61.9471	63.3221	63.3221	63.3221	62.5053	63.0721	62.2064	61.4754	61.4754	61.4754	61.4754
July	62.3803	61.6556	61.5661	61.7492	61.7492	61.7492	62.4246	63.0441	63.0822	63.0430	62.9474	62.9474	62.9474	62.9819	62.6239
August	66.0002	66.0002	66.0002	68.5770	68.9961	68.1435	69.6314	69.8089	69.8089	69.8089	70.7540	69.6762	72.2078	71.1475	72.3650

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
2014																
January	45.4878	45.4926	45.5175	45.5175	45.5175	45.5424	45.8242	45.9125	46.1050	46.8985	46.8985	46.8985	47.4962	47.3739	47.2238	48.0951
February	48.2618	48.2618	48.1188	48.3086	48.9730	49.1975	48.9497	48.9497	48.9497	48.7959	48.8654	49.1823	49.3454	—	—	—
March	50.7635	50.7635	50.9442	50.7621	50.4146	49.9628	50.1804	50.1804	50.1804	49.9167	49.7042	48.9521	49.0484	49.0519	49.0519	49.0519
April	49.6836	49.8860	49.7289	49.1041	49.1041	49.1041	49.2978	49.2185	49.2820	49.3175	49.6969	49.6969	49.6969	49.8219	49.5064	—
May	47.5674	47.6999	47.6999	47.6999	47.6416	47.3995	47.3171	46.8507	46.8350	46.8350	46.8350	46.4266	46.7712	47.0161	47.1145	47.2677
June	46.4764	46.8085	47.2121	47.1715	46.6960	46.8821	46.8821	46.8821	46.6478	46.2212	46.1576	46.0226	45.8251	45.8251	45.8251	—
July	46.7910	46.6299	47.0702	47.5505	47.5505	47.5505	47.5048	47.3758	46.8718	47.1702	47.2206	47.2206	47.2206	47.4799	47.8635	47.8958
August	48.1231	48.1231	48.1231	48.2398	48.2133	48.1924	48.1686	47.8548	47.8548	47.8548	47.6641	47.7282	47.6177	47.9520	48.6315	48.6315
September	49.1958	50.0582	49.6923	49.4592	49.5379	49.5379	49.5379	49.6193	49.6912	49.3145	48.8449	49.3386	49.3386	49.3386	49.9540	—
October	51.7829	52.1504	52.5253	52.5253	52.5253	52.1198	52.6468	52.1388	52.4424	52.9065	52.9065	52.9065	53.2342	53.8693	54.3393	54.6378
November	58.9793	58.9793	59.3081	58.6448	58.9090	58.5817	57.4377	57.4377	57.4377	55.5336	55.8779	57.9052	59.6215	61.4108	61.4108	—
December	72.6642	76.1516	84.5890	73.3414	74.5727	74.5727	74.5727	69.2503	66.7539	66.4031	64.3177	63.5131	63.5131	63.5131	69.0590	68.3427
2015																
January	76.3352	75.8623	75.8623	75.8623	75.1740	75.2735	75.8218	75.7724	71.9067	71.9067	71.9067	73.5633	76.2922	76.2629	77.5690	78.1105
February	74.3675	71.5426	71.3243	71.0800	70.9408	70.0315	70.0315	70.0315	70.0315	71.9422	71.1655	68.9797	68.6857	—	—	—
March	64.9650	65.4063	65.4314	65.0108	64.1446	64.0504	64.0504	64.0504	64.1473	64.3425	62.7651	62.0811	62.5655	62.5655	62.5655	63.3695
April	53.6598	52.9087	54.5163	54.5163	54.5163	55.5496	57.5998	57.7226	55.1255	54.6590	54.6590	54.6590	55.8747	56.9016	56.8060	—
May	56.9881	56.9881	56.9881	56.1030	55.1085	55.2441	55.5714	55.5508	55.5508	55.5508	54.7477	54.8412	55.6757	57.1433	58.0145	58.0145
June	62.1045	61.1040	60.7452	60.6417	60.9130	60.9130	60.9130	60.8567	61.0546	60.5852	61.1986	61.4066	61.4066	61.4066	61.5206	—
July	62.3986	62.1841	61.9183	61.9183	61.9183	61.6929	61.7622	62.3948	62.9330	63.6090	63.6090	63.6090	65.0830	66.6248	65.9882	64.6478
August	72.3650	72.3650	72.5712	72.9187	72.7085	74.4738	76.6709	76.6709	76.6709	81.1533	80.7248	79.7252	76.3369	75.0469	75.0469	75.0469

Table 2.18

Official Exchange Rate: Rubles per US Dollar (as of end of month)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.1612	0.2050	0.2540	0.3980	0.4470	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.1860	1.2140	1.2470
1994	1.5420	1.6570	1.7530	1.8200	1.9010	1.9850	2.0520	2.1530	2.5960	3.0550	3.2320	3.5500
1995	4.0040	4.4070	4.8970	5.1000	4.9950	4.5380	4.4150	4.4350	4.5080	4.5040	4.5780	4.6400
1996	4.7320	4.8150	4.8540	4.9320	5.0140	5.1080	5.1910	5.3450	5.3960	5.4550	5.5110	5.5600
1997	5.6290	5.6760	5.7260	5.7620	5.7730	5.7820	5.7980	5.8300	5.8600	5.8870	5.9190	5.9600
1998	6.0260	6.0720	6.1060	6.1330	6.1640	6.1980	6.2380	7.9050	16.0645	16.0100	17.8800	20.6500
1999	22.6000	22.8600	24.1800	24.2300	24.4400	24.2200	24.1900	24.7500	25.0800	26.0500	26.4200	27.0000
2000	28.5500	28.6600	28.4600	28.4000	28.2500	28.0700	27.8000	27.7500	27.7500	27.8300	27.8500	28.1600
2001	28.3700	28.7200	28.7400	28.8300	29.0900	29.0700	29.2700	29.3700	29.3900	29.7000	29.9000	30.1400
2002	30.6850	30.9274	31.1192	31.1963	31.3071	31.4471	31.4401	31.5673	31.6358	31.7408	31.8424	31.7844
2003	31.8222	31.5762	31.3805	31.1000	30.7090	30.3483	30.2596	30.5036	30.6119	29.8584	29.7387	29.4545
2004	28.4937	28.5156	28.4853	28.8834	28.9850	29.0274	29.1019	29.2447	29.2171	28.7655	28.2367	27.7487
2005	28.0845	27.7738	27.8256	27.7726	28.0919	28.6721	28.6341	28.5450	28.4989	28.4244	28.7312	28.7825
2006	28.1207	28.1223	27.7626	27.2739	26.9840	27.0789	26.8718	26.7379	26.7799	26.7477	26.3147	26.3311
2007	26.5331	26.1599	26.0113	25.6851	25.9031	25.8162	25.5999	25.6494	24.9493	24.7238	24.3506	24.5462
2008	24.4764	24.1159	23.5156	23.6471	23.7384	23.4573	23.4456	24.5769	25.2464	26.5430	27.6060	29.3804
2009	35.4146	35.7205	34.0134	33.2491	30.9843	31.2904	31.7555	31.5687	30.0922	29.0488	29.8179	30.2442
2010	30.4312	29.9484	29.3638	29.2886	30.4956	31.1954	30.1869	30.6640	30.4030	30.7821	31.3061	30.4769
2011	29.6684	28.9405	28.4290	27.5022	28.0685	28.0758	27.6796	28.8569	31.8751	29.8977	31.3216	32.1961
2012	30.3647	28.9503	29.3282	29.3627	32.4509	32.8169	32.1881	32.2934	30.9169	31.5252	31.0565	30.3727
2013	30.0277	30.6202	31.0834	31.2559	31.5893	32.7090	32.8901	33.2474	32.3451	32.0613	33.1916	32.7292
2014	35.2448	36.0501	35.6871	35.6983	34.7352	33.6306	35.7271	36.9316	39.3866	43.3943	49.3220	56.2584
2015	68.9291	61.2718	58.4643	51.7029	52.9716	55.5240	58.9906	66.4779				

Table 2.19

Monthly Average Official Rates: Rubles per US Dollar

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.14	0.17	0.22	0.34	0.42	0.41
1993	0.46	0.57	0.66	0.76	0.89	1.08	1.03	0.99	1.06	1.19	1.19	1.24
1994	1.4	1.58	1.71	1.79	1.87	1.95	2.02	2.11	2.31	2.97	3.14	3.37
1995	3.79	4.22	4.71	5.01	5.08	4.77	4.53	4.41	4.47	4.5	4.54	4.62
1996	4.68	4.76	4.83	4.9	4.97	5.05	5.15	5.28	5.37	5.43	5.48	5.54
1997	5.6	5.65	5.7	5.75	5.77	5.78	5.79	5.81	5.85	5.87	5.9	5.94
1998	5.99	6.05	6.09	6.12	6.15	6.18	6.22	6.75	14.61	15.93	16.42	19.99
1999	22.05	22.91	23.47	24.75	24.42	24.28	24.31	24.69	25.48	25.71	26.31	26.80
2000	28.04	28.73	28.46	28.58	28.32	28.25	27.85	27.73	27.79	27.87	27.89	27.97
2001	28.36	28.59	28.68	28.85	29.02	29.11	29.22	29.35	29.43	29.53	29.80	30.09
2002	30.47	30.80	31.06	31.17	31.25	31.40	31.51	31.56	31.63	31.69	31.81	31.84
2003	31.82	31.70	31.45	31.21	30.92	30.48	30.36	30.35	30.60	30.16	29.81	29.44
2004	28.92	28.52	28.53	28.68	28.99	29.03	29.08	29.21	29.22	29.08	28.58	27.92
2005	27.94	27.97	27.62	27.82	27.92	28.50	28.69	28.48	28.36	28.55	28.76	28.81
2006	28.41	28.20	27.88	27.57	27.06	26.98	26.92	26.77	26.74	26.86	26.62	26.29
2007	26.47	26.34	26.11	25.84	25.82	25.93	25.56	25.63	25.34	24.89	24.47	24.57
2008	24.50	24.53	23.76	23.51	23.73	23.64	23.35	24.13	25.28	26.35	27.31	28.13
2009	31.47	35.76	34.67	33.56	32.06	31.03	31.52	31.63	30.81	29.47	28.98	29.94
2010	29.94	30.19	29.56	29.20	30.35	31.17	30.68	30.34	30.84	30.32	30.97	30.85
2011	30.08	29.29	28.43	28.10	27.87	27.98	27.90	28.77	30.49	31.35	30.86	31.45
2012	31.51	29.88	29.37	29.47	30.65	32.91	32.50	31.97	31.52	31.09	31.41	30.74
2013	30.26	30.16	30.80	31.33	31.24	32.28	32.74	33.02	32.63	32.06	32.64	32.89
2014	33.46	35.22	36.21	35.66	34.93	34.41	34.64	36.11	37.87	40.76	45.86	55.41
2015	61.70	64.63	60.23	52.87	50.58	54.50	57.07	65.15				

Table 2.20

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2015				
01.08	2,095.47	28.25	1,897.48	1,187.38
04.08	2,195.16	29.58	1,962.19	1,231.14
05.08	2,210.18	29.41	1,931.84	1,203.61
06.08	2,190.86	29.28	1,915.62	1,201.80
07.08	2,227.82	29.96	1,950.62	1,229.92
08.08	2,239.99	30.27	1,956.03	1,235.60
11.08	2,270.23	30.86	2,003.14	1,248.34
12.08	2,262.39	31.11	2,020.05	1,255.92
13.08	2,334.49	32.11	2,069.44	1,254.20
14.08	2,299.07	31.54	2,039.09	1,267.49
15.08	2,331.49	32.46	2,071.05	1,294.40
18.08	2,353.01	32.07	2,095.45	1,301.50
19.08	2,368.62	32.23	2,103.75	1,276.22
20.08	2,373.34	31.36	2,100.34	1,253.02
21.08	2,449.82	33.37	2,187.28	1,319.69
22.08	2,517.26	33.86	2,247.10	1,327.24
25.08	2,623.69	33.98	2,270.00	1,339.71
26.08	2,595.70	33.44	2,210.59	1,234.60
27.08	2,528.01	32.11	2,181.70	1,201.16
28.08	2,447.13	30.94	2,144.63	1,181.82
29.08	2,405.55	30.86	2,135.18	1,203.31

Table 3.1.3

Average Moscow Interbank Ruble Bid Rates (MIBID) and Average Moscow Interbank Ruble Offered Rates (MIBOR)

(% p.a.)

Date	Moscow Interbank Bid Rates (MIBID)					Moscow Interbank Offered Rates (MIBOR)						
	term of credit					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
2015												
03.08	10.66	10.96	11.29	11.12	11.97	11.58	11.53	12.00	12.56	12.70	13.35	13.19
04.08	10.33	10.64	11.09	11.28	11.88	11.34	11.20	11.90	12.43	12.92	12.57	12.96
05.08	10.31	10.76	11.12	11.47	11.51	11.74	11.22	11.90	12.48	13.03	13.17	13.41
06.08	10.13	10.44	10.43	11.06	11.40	11.58	10.98	11.54	11.37	12.47	12.99	13.19
07.08	10.15	10.39	10.46	11.29	11.35	11.95	11.02	11.38	11.39	12.75	12.91	12.67
10.08	10.04	10.47	10.81	10.90	11.63	11.39	10.91	11.55	12.10	12.44	13.06	12.99
11.08	10.22	10.48	10.88	11.30	11.08	11.43	11.16	11.68	12.18	12.90	11.85	13.33
12.08	10.25	10.51	10.82	11.11	11.06	11.21	11.00	11.48	11.94	12.51	12.54	12.66
13.08	10.30	10.54	10.49	11.06	11.14	11.39	11.11	11.49	11.41	12.63	12.79	12.98
14.08	10.56	10.62	10.60	11.28	11.32	10.11	11.35	11.41	11.33	12.58	12.62	10.26
17.08	10.67	10.74	10.86	10.68	11.24	11.25	11.44	11.68	12.00	12.17	12.77	12.98
18.08	10.73	10.80	10.87	11.06	10.99	11.24	11.47	11.68	12.00	12.65	11.83	13.19
19.08	10.78	10.83	10.98	11.09	11.26	11.34	11.57	11.80	12.11	12.98	13.12	13.13
20.08	10.75	10.86	10.79	11.15	11.22	11.50	11.51	11.68	11.56	12.49	13.06	13.08
21.08	10.80	10.88	10.84	11.30	11.40	12.12	11.52	11.85	11.75	12.78	13.16	13.47
24.08	10.72	10.87	11.01	10.97	11.29	11.31	11.44	11.72	12.08	12.50	13.00	13.07
25.08	10.79	10.92	11.02	11.32	11.45	11.48	11.55	11.79	12.22	13.01	12.74	13.47
26.08	10.82	10.91	11.06	11.35	11.46	11.68	11.53	11.73	12.15	13.02	13.21	13.42
27.08	10.80	10.92	10.95	11.31	11.44	11.69	11.62	11.85	11.79	12.85	12.48	13.51
28.08	10.91	11.00	11.00	11.33	11.51	11.50	11.56	11.71	11.73	12.47	12.93	12.53
31.08	10.82	10.98	11.09	11.23	11.52	11.44	11.47	11.76	12.10	12.54	12.97	13.12

Table 3.1.4

**Average Moscow Interbank US Dollar Bid Rates (MIBID USD) and Average Moscow Interbank
US Dollar Offered Rates (MIBOR USD)**

(% p.a.)

Date	Moscow Interbank Bid Rates (MIBID USD)						Moscow Interbank Offered Rates (MIBOR USD)					
	term of credit						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
2015												
03.08	0.20	0.26	0.34	0.57	0.71	0.93	0.58	0.77	0.98	0.85	1.41	2.10
04.08	0.20	0.23	0.31	0.46	1.00	0.59	0.51	0.71	0.93	1.13	1.33	1.56
05.08	0.23	0.31	0.41	0.75	1.12	1.48	0.61	0.84	1.10	1.52	2.15	2.92
06.08	0.21	0.25	0.22	0.40	0.65	0.68	0.54	0.74	0.75	1.01	1.36	1.80
07.08	0.19	0.23	0.21	0.45	0.70	0.67	0.59	0.66	0.84	1.10	1.42	0.92
10.08	0.20	0.24	0.32	0.58	0.70	0.92	0.57	0.76	0.95	0.90	1.42	1.91
11.08	0.19	0.22	0.34	0.59	1.26	0.99	0.52	0.74	1.04	1.30	1.51	2.11
12.08	0.19	0.20	0.30	0.46	0.74	0.73	0.47	0.68	0.93	1.15	1.50	1.85
13.08	0.18	0.22	0.21	0.52	0.92	1.32	0.57	0.74	0.82	1.22	1.78	2.68
14.08	0.15	0.22	0.25	0.56	0.78	0.82	0.61	0.64	0.84	1.31	1.70	0.83
17.08	0.18	0.22	0.30	0.37	0.74	0.94	0.57	0.71	0.90	0.82	1.46	1.90
18.08	0.25	0.21	0.31	0.64	1.26	1.17	0.49	0.67	0.95	1.31	1.61	1.90
19.08	0.18	0.20	0.32	0.58	0.88	1.14	0.52	0.68	0.95	1.23	1.65	2.15
20.08	0.20	0.21	0.23	0.41	0.68	0.82	0.50	0.63	0.64	0.95	1.31	1.65
21.08	0.19	0.23	0.26	0.65	1.10	2.28	0.80	0.66	0.86	1.39	2.11	3.45
24.08	0.20	0.21	0.32	0.52	0.81	0.91	0.53	0.63	0.86	0.97	1.48	1.72
25.08	0.19	0.23	0.36	0.63	0.94	1.14	0.57	0.70	0.94	1.29	1.38	2.14
26.08	0.17	0.20	0.32	0.62	0.83	1.39	0.53	0.66	0.99	1.29	1.65	2.40
27.08	0.18	0.21	0.26	0.52	0.91	1.19	0.55	0.66	0.86	1.18	1.51	2.20
28.08	0.16	0.21	0.26	0.52	0.84	1.92	0.54	0.60	0.73	1.20	1.66	2.42
31.08	0.20	0.24	0.34	0.61	1.08	1.15	0.68	0.76	1.09	1.38	2.17	2.31

Table 3.1.5

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

(% p.a.)

	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	
2015																			
03.08	10.51	10.97	11.43	11.67	-	-	10.40	-	11.67	-	-	10.60	-	-	-	-	-	-	
04.08	10.22	10.93	10.86	11.98	-	-	10.13	10.95	-	-	-	10.54	-	-	-	-	-	-	
05.08	10.20	11.36	11.75	-	-	-	10.14	-	-	-	-	10.48	-	-	-	-	-	-	
06.08	10.24	-	11.48	12.47	-	-	10.21	-	-	-	-	10.36	-	-	-	-	-	-	
07.08	10.15	11.84	-	12.82	-	-	10.19	-	-	-	-	10.38	-	-	-	-	-	-	
10.08	10.44	10.52	8.50	12.80	-	-	10.42	-	-	-	-	10.74	-	-	12.80	-	-	-	
11.08	10.63	11.44	11.00	13.83	-	-	10.54	-	-	-	-	10.87	-	-	-	-	-	-	
12.08	10.65	12.63	11.70	15.29	-	-	10.56	-	-	-	-	10.92	-	-	-	-	-	-	
13.08	10.86	11.50	12.16	12.59	-	-	10.79	-	-	-	-	10.95	-	-	12.59	-	-	-	
14.08	11.22	-	-	13.70	-	-	11.12	-	-	-	-	11.41	-	-	15.07	-	-	-	
17.08	11.19	11.25	11.53	-	-	-	11.14	-	-	-	-	11.41	-	-	-	-	-	-	
18.08	11.19	12.49	-	15.00	-	-	11.17	-	-	-	-	11.43	-	-	-	-	-	-	
19.08	11.20	11.31	-	-	-	-	11.09	-	-	-	-	11.34	-	-	-	-	-	-	
20.08	11.08	11.81	11.72	14.43	-	-	10.98	-	-	-	-	11.30	-	-	14.90	-	-	-	
21.08	11.06	11.25	-	12.23	-	-	10.96	-	-	-	-	11.34	-	-	-	-	-	-	
24.08	11.11	11.52	-	-	-	-	10.95	-	-	-	-	11.37	-	-	-	-	-	-	
25.08	11.27	11.14	11.77	15.40	-	-	11.06	-	-	-	-	11.51	-	-	15.55	-	-	-	
26.08	11.25	-	11.41	-	-	-	11.18	-	-	-	-	11.56	-	-	-	-	-	-	
27.08	11.24	-	12.06	17.15	-	-	11.20	-	-	-	-	11.46	-	-	17.15	-	-	-	
28.08	11.16	11.21	-	-	-	-	11.14	-	-	-	-	11.36	-	-	-	-	-	-	
31.08	11.15	10.41	11.60	16.94	-	-	11.15	-	11.60	-	-	11.28	-	-	-	-	-	-	

Table 3.1.8

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

(millions of rubles)

	August, 2015																	
	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	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents
Overnight	430,113	76,181	182,258	2,877	12,841	703,012	16,815	—	539	14,830	28	29	22,514	—	—	—	—	—
1 week ¹	9,911	2,190	28,145	13	4,435	100,996	3,807	12,956	92	1,368	78	825	212	—	—	—	—	—
2 weeks ¹	3,252	810	294	—	32	36,608	466	—	3	109	—	9	—	—	—	—	—	—
1 month ²	6,445	3,218	320	—	2,513	1,510	1,335	—	431	832	—	1	187	—	—	—	—	—
2 months ²	116	303	17	—	16	1,188	—	—	—	1	—	—	6	—	—	—	—	—
3 months ³	4,174	421	134	—	317	603	—	—	94	267	—	2	—	—	—	—	—	—
6 months ³	52	—	—	—	88	90	—	—	—	33	—	—	—	—	—	—	—	—
Over 6 months	1,345	15	—	—	1,079	1,298	—	—	73	439	—	—	25	—	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	5,027	2,828	1,165	—	72	26,230	3,361	15	8	88	—	3	245	—	—	—	—	—

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

3.2. Exchange Market

Table 3.2.1

Trades at the Unified Trading Session of Moscow Exchange

	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 ¹	tomorrow ²	today ¹	tomorrow ²		
2013						
April	31.3377	31.3574	41,538.0	123,904.6	40.7728	13,162.4
May	31.3696	31.4034	33,709.2	78,252.6	40.6023	9,599.7
June	32.3447	32.3511	40,126.4	107,918.1	42.6779	12,474.8
July	32.7308	32.7612	40,901.0	92,382.4	42.8503	13,862.8
August	33.0267	33.0433	36,721.4	76,155.6	43.9776	13,483.1
September	32.4705	32.5407	39,822.5	94,141.7	43.4953	14,125.4
October	32.0549	32.0655	38,754.5	79,233.8	43.7623	12,754.9
November	32.7138	32.7338	34,992.2	81,826.7	44.1961	11,406.3
December	32.8548	32.8660	41,380.7	82,723.3	45.0129	13,553.9
2014						
January	34.0952	34.1805	36,153.6	100,342.6	46.5190	13,456.8
February	35.3605	35.3578	34,691.9	111,036.1	48.2780	16,169.3
March	36.1413	36.1678	38,249.5	123,596.0	50.0399	18,588.3
April	35.6734	35.6757	36,004.5	95,156.9	49.2843	13,103.4
May	34.7669	34.7374	31,870.8	79,832.9	47.6735	15,483.5
June	34.3346	34.3605	32,946.3	78,772.1	46.7431	13,060.4
July	34.7483	34.7706	35,021.0	88,129.3	47.0197	14,849.9
August	36.1742	36.1969	31,170.7	80,874.1	48.1728	12,474.9
September	38.0480	38.0342	33,791.3	107,789.8	49.0657	13,579.5
October	41.1446	41.2312	35,657.3	136,601.9	52.1429	15,846.5
November	46.3248	46.3376	29,975.4	93,855.6	57.7522	11,564.6
December	56.6447	56.4947	39,896.9	107,131.5	69.4496	13,751.5
2015						
January	65.9914	65.9332	21,026.6	51,629.4	75.9465	5,860.1
February	64.4551	64.4392	26,464.5	79,026.1	72.8888	9,380.5
March	59.8556	60.0142	28,040.0	77,419.4	64.9384	10,336.8
April	52.6497	52.6438	35,487.0	93,944.9	56.7336	11,894.1
May	50.5409	50.5803	23,634.4	69,759.7	56.2043	9,469.5
June	54.6002	54.6178	35,742.6	90,743.2	61.1690	9,677.8
July	57.6624	57.7908	37,112.4	90,798.7	63.4581	11,759.0
August	66.2390	66.0785	38,717.6	111,921.7	74.0873	11,801.9

¹ Settlement time not later than the transaction day.

² 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

		<i>(millions of US dollars)</i>												
	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 rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2014														
January	61,893	50,595	56,585	13,094	1,712	774	379	152	163	145	3	1	49	134
February	68,682	56,321	62,439	14,381	2,051	825	700	161	133	79	4	1	90	179
March	67,758	54,744	61,001	16,202	1,383	1,031	666	157	100	53	4	1	46	128
April	55,865	45,426	50,499	12,479	1,336	806	630	167	91	24	3	35	8	225
May	56,057	45,101	49,522	14,321	1,285	802	646	107	76	31	5	55	7	156
June	60,049	49,205	52,499	15,040	1,395	640	788	118	137	37	11	12	6	210
July	60,278	48,482	51,578	16,613	1,718	778	773	119	203	48	9	19	9	208
August	51,653	40,297	44,808	13,559	1,826	612	1,210	143	539	87	6	18	12	188
September	49,471	38,646	43,298	12,811	1,527	387	1,139	303	490	131	9	24	11	165
October	52,660	40,499	47,004	13,337	1,295	354	1,190	523	552	218	4	29	20	295
November	49,198	38,388	43,598	11,897	1,377	554	814	846	461	79	2	32	28	319
December	44,074	34,706	39,365	10,552	1,195	409	681	398	364	76	2	26	23	353
2015														
January	24,891	18,674	21,898	6,783	790	317	698	285	137	35	0	20	9	136
February	33,661	25,568	29,673	8,961	921	292	938	375	365	67	0	17	13	132
March	38,739	30,348	33,773	10,622	1,028	321	581	335	237	83	1	24	10	113
April	45,638	36,349	40,480	11,950	1,008	253	565	281	235	57	0	16	13	70
May	47,506	36,829	41,191	14,589	729	230	711	268	238	63	1	18	9	134
June	49,769	40,528	44,284	12,623	650	247	707	282	50	42	5	16	7	95
July	44,685	35,270	39,712	12,314	953	187	534	105	43	139	2	2	5	104
August	42,258	34,856	38,116	9,407	532	271	438	115	104	460	2	32	8	175

Table 3.2.3

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

(millions of US dollars)

	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 rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2014														
January	2,741	2,158	2,583	491	31	12	140	6	1	1	–	9	5	43
February	2,483	1,888	2,362	308	67	39	214	11	2	2	–	10	5	59
March	3,072	1,725	2,867	1,035	77	142	217	23	4	1	0	2	7	44
April	2,263	1,312	2,037	665	72	109	262	5	4	14	0	2	8	34
May	2,120	1,201	1,855	800	93	42	160	7	5	15	0	3	11	48
June	2,748	1,373	2,546	1,037	156	93	129	71	12	8	0	1	5	66
July	2,410	1,681	2,172	621	98	23	134	9	6	23	0	0	1	52
August	2,280	1,505	2,110	646	114	19	71	13	3	25	0	–	2	51
September	2,158	1,376	2,030	690	58	18	55	3	5	3	0	0	2	75
October	2,443	1,372	2,339	791	121	13	131	14	6	33	0	–	8	56
November	2,132	1,356	1,988	656	76	14	106	3	4	6	0	–	3	52
December	2,021	1,096	1,923	675	98	22	155	2	1	16	0	–	2	50
2015														
January	1,060	363	915	513	59	26	174	4	2	18	–	–	1	42
February	1,342	701	1,284	380	90	40	149	7	3	5	–	–	3	24
March	1,246	589	1,182	354	105	45	150	5	20	17	–	–	0	25
April	1,523	922	1,420	401	50	32	141	11	25	30	0	–	1	11
May	1,825	909	1,712	618	46	81	147	11	2	101	–	–	0	23
June	1,712	863	1,639	434	38	93	120	51	2	164	–	–	0	20
July	1,674	778	1,575	667	53	55	119	7	4	77	–	–	0	14
August	1,501	717	1,378	575	44	106	126	0	3	39	–	–	0	13

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
2015									
Q1		9,792.93	7,348.51	14,324.68	1,005.20	9,070.47	7,312.47	11,693.27	636.06
January		2,135.46	2,104.49	4,598.41	273.58	1,605.35	1,993.77	4,383.69	194.30
February		3,297.79	2,533.11	4,538.12	319.46	5,379.98	2,344.58	3,738.28	223.94
March		4,359.68	2,710.91	5,188.14	412.16	2,085.14	2,974.12	3,571.31	217.81

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	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 by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
US Dollar									
2014									
January	1,364	2,452	882.23	1,518.25	33,7451	34,3442	0.60	69.99	59.82
February	1,702	2,105	989.31	1,619.28	34,9931	35,6590	0.67	71.49	59.53
March	1,405	2,301	1,172.74	1,802.06	35,8564	36,7014	0.84	67.48	56.75
April	1,631	1,454	1,209.19	1,736.96	35,4347	35,9408	0.51	69.91	54.83
May	1,237	1,596	1,197.66	1,888.65	34,5147	35,0785	0.56	65.61	55.74
June	1,288	1,486	1,243.84	1,969.88	34,1602	34,6054	0.45	69.30	54.84
July	1,450	1,325	1,432.14	2,053.30	34,4756	34,9468	0.47	71.86	54.37
August	1,169	1,485	1,441.54	1,926.63	35,8611	36,3978	0.54	69.38	56.18
September	1,294	1,620	1,487.81	1,836.79	37,6584	38,2843	0.63	70.09	60.16
October	1,123	2,714	1,365.77	2,154.62	40,5874	41,4950	0.91	67.50	68.03
November	1,399	2,083	1,392.11	1,644.50	45,8243	46,7658	0.94	71.87	66.37
December	1,465	2,647	1,807.00	1,828.42	55,1304	58,2369	3.11	73.42	65.11
2015									
January	1,160	1,800	1,278.31	766.07	64.44	66.19	1.74	72.52	71.22
February	1,315	1,574	1,411.13	958.69	63.51	64.98	1.47	75.33	66.36
March	1,193	1,729	1,569.98	1,157.71	59.16	60.34	1.18	71.76	69.44

Table 3.2.5 (end)

	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 transaction in total volume of foreign cash transactions by exchange offices, %		
	buy	sell	buy	sell	buy	sell		buy	sell	
	Euro									
2014										
January	812	2,506	438.13	699.60	46.0360	46.7719	0.74	28.23	38.36	
February	939	2,107	494.82	766.78	47.9368	48.6626	0.73	27.03	38.51	
March	917	2,341	595.23	937.35	49.6992	50.5727	0.87	30.99	41.40	
April	858	1,664	618.80	858.16	48.9919	49.5541	0.56	26.03	42.75	
May	773	1,652	619.83	1,017.42	47.4837	48.0061	0.52	29.17	42.53	
June	729	1,492	656.95	1,136.65	46.5532	47.0206	0.47	28.25	43.19	
July	726	1,379	762.04	1,160.05	46.7404	47.4489	0.71	25.96	43.42	
August	623	1,538	808.45	1,036.56	47.8716	48.4535	0.58	27.66	41.68	
September	760	1,614	767.92	896.17	48.7754	49.2427	0.47	27.54	37.62	
October	752	2,221	724.49	925.05	51.5581	52.5898	1.03	30.45	30.29	
November	855	1,984	665.78	663.54	57.3048	58.2382	0.93	26.27	31.76	
December	865	2,306	837.19	868.27	68.4473	71.6796	3.23	24.93	33.16	
2015										
January	754	1,614	611.35	277.19	74.33	76.38	2.05	26.00	26.67	
February	792	1,607	635.51	391.93	72.10	73.37	1.27	23.21	31.28	
March	886	1,468	728.44	511.15	64.14	65.91	1.77	26.81	28.44	

Table 3.2.6

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

Operation	Average size of transactions	2014												2015		
		March	April	May	June	July	August	September	October	November	December	January	February	March		
up to 250 US dollars																
Purchase	number of transactions (thousands of units)	77.20	121.09	132.46	141.72	136.24	140.79	121.02	158.18	124.12	130.03	118.62	153.55	129.70		
	value of transactions (millions of US dollars)	11.45	23.46	25.69	28.44	26.50	28.08	23.77	25.84	23.55	24.38	18.11	26.28	19.85		
Sale	number of transactions (thousands of units)	16.07	23.25	23.81	23.97	49.13	22.32	20.86	27.03	83.20	16.16	13.99	17.26	28.45		
	value of transactions (millions of US dollars)	2.92	4.15	3.78	3.74	8.45	3.55	3.44	4.29	10.32	2.22	1.93	2.27	4.31		
from 251 to 500 US dollars																
Purchase	number of transactions (thousands of units)	161.14	111.78	184.94	286.43	359.13	530.20	386.03	387.74	223.38	220.16	429.33	333.33	366.50		
	value of transactions (millions of US dollars)	58.21	46.07	78.20	113.31	142.32	212.31	157.11	153.02	85.01	95.74	167.30	138.05	135.05		
Sale	number of transactions (thousands of units)	20.30	32.33	52.37	80.53	66.39	115.89	177.02	186.37	160.44	19.78	53.59	96.90	136.19		
	value of transactions (millions of US dollars)	8.75	13.85	21.58	34.72	26.85	50.15	69.82	66.90	50.05	8.14	21.95	38.78	54.06		
from 501 to 2,000 US dollars																
Purchase	number of transactions (thousands of units)	1,341.17	1,334.50	1,417.74	1,351.01	1,529.42	1,545.58	1,534.39	1,437.69	1,464.39	1,947.77	1,201.54	1,383.25	1,646.52		
	value of transactions (millions of US dollars)	1,510.89	1,451.10	1,496.68	1,425.15	1,581.37	1,543.09	1,555.52	1,482.32	1,544.06	2,108.12	1,144.46	1,414.17	1,659.46		
Sale	number of transactions (thousands of units)	1,418.39	2,039.13	2,268.15	2,526.87	2,714.29	2,395.43	2,034.05	1,530.44	1,438.51	1,248.35	784.31	1,078.27	1,304.51		
	value of transactions (millions of US dollars)	1,993.74	2,441.94	2,630.46	2,931.26	3,074.08	2,783.77	2,380.36	2,165.77	2,015.91	1,823.41	921.15	1,199.81	1,413.22		
from 2,001 to 5,000 US dollars																
Purchase	number of transactions (thousands of units)	221.95	288.76	182.03	194.09	247.68	174.97	308.82	171.63	278.43	378.97	157.00	185.44	176.30		
	value of transactions (millions of US dollars)	632.08	822.78	488.38	519.60	681.93	502.34	819.16	460.41	756.73	1,030.93	439.63	505.78	492.64		
Sale	number of transactions (thousands of units)	1,135.90	499.43	493.98	472.65	418.58	437.87	493.29	1,160.87	588.14	1,323.02	191.34	141.87	171.53		
	value of transactions (millions of US dollars)	3,179.18	1,440.43	1,389.68	1,367.35	1,205.37	1,247.25	1,376.29	3,252.51	1,723.35	3,667.53	547.99	404.32	493.41		
over 5,000 US dollars																
Purchase	number of transactions (thousands of units)	25.13	46.00	19.56	25.78	43.56	14.68	17.76	14.32	34.43	37.46	31.79	42.37	34.84		
	value of transactions (millions of US dollars)	224.58	484.17	164.97	224.77	447.99	134.85	176.78	145.31	297.82	326.67	263.57	369.45	304.31		
Sale	number of transactions (thousands of units)	230.05	79.36	138.08	89.80	70.04	85.92	90.77	276.06	113.96	178.89	32.93	57.92	83.09		
	value of transactions (millions of US dollars)	2,111.19	716.75	1,348.68	1,001.48	658.87	979.77	1,083.72	3,084.40	1,357.01	1,882.58	431.89	620.88	904.29		

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	2	Of which																
		3	4	5	6			7		8			9	10	11	12	13	
	Volume of trade – total (3+4+5+6+9)	share	bonds	investment units	total (7+8)	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index	
2014																		
Q1	56,799,362.0	13,548,203.4	35,175,316.0	33,140.4	6,833,160.0	876,341.8	5,956,818.2	1,209,542.3	1,199,788.4	9,753.9	–	–	1,209,542.3	1,199,788.4	9,753.9	–	–	
Q2	53,857,374.2	12,208,995.2	34,867,589.6	56,704.2	5,792,436.7	811,283.0	4,981,153.6	931,648.5	916,190.8	15,457.7	–	–	931,648.5	916,190.8	15,457.7	–	–	
Q3	56,938,984.8	13,429,847.6	36,678,035.3	37,479.8	6,011,586.8	807,680.7	5,203,906.1	782,035.3	770,020.7	12,014.6	–	–	782,035.3	770,020.7	12,014.6	–	–	
Q4	65,300,434.8	15,417,894.8	42,555,661.3	49,968.1	6,505,071.7	842,783.0	5,662,288.7	771,838.9	758,826.5	13,012.4	–	–	771,838.9	758,826.5	13,012.4	–	–	
2015																		
Q1	51,851,394.8	11,604,319.3	34,861,424.5	32,372.7	4,967,183.6	766,813.7	4,200,369.9	386,094.7	378,091.7	8,003.0	–	–	386,094.7	378,091.7	8,003.0	–	–	
Q2	53,034,170.9	12,749,967.6	34,985,631.8	35,741.8	4,826,135.2	737,087.1	4,089,048.0	436,694.4	428,578.0	8,116.4	–	–	436,694.4	428,578.0	8,116.4	–	–	

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2015			
03.08	1,663.74	834.89	29.10
04.08	1,674.46	837.43	29.31
05.08	1,693.07	843.90	32.93
06.08	1,675.71	820.43	32.99
07.08	1,690.44	832.47	25.50
10.08	1,702.02	848.08	27.14
11.08	1,697.87	830.33	36.12
12.08	1,697.65	831.57	30.24
13.08	1,704.11	828.93	29.73
14.08	1,712.47	835.17	28.29
17.08	1,707.95	825.12	28.25
18.08	1,691.24	809.64	24.32
19.08	1,673.86	794.19	29.80
20.08	1,695.57	795.51	33.53
21.08	1,663.31	762.38	34.01
24.08	1,634.14	724.73	58.59
25.08	1,658.13	758.46	40.84
26.08	1,660.95	754.61	33.92
27.08	1,695.22	804.86	37.52
28.08	1,719.16	829.95	41.51
31.08	1,733.17	833.60	34.26

Table 4.1.1

Number and Structure of Credit Institutions

	2014						2015						
	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08
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	1,057	1,056	1,056	1,052	1,049	1,047	1,046	1,046	1,046	1,044	1,040	1,036	1,035
of which:													
– banks	985	984	985	980	976	975	972	971	970	967	963	960	959
– nonbanking credit institutions	72	72	71	72	73	72	74	75	76	77	77	76	76
1.1. Registered 100 percent foreign-owned credit institutions	76	76	77	76	75	75	75	73	73	73	72	72	73
1.2. 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	–	–	1	1	1	–	–	–	1	–	1	–	–
of which:													
– banks	–	–	1	1	–	–	–	–	–	–	–	–	–
– nonbanking credit institutions	–	–	–	–	1	–	–	–	1	–	1	–	–
2. Credit institutions licensed to conduct banking operations – total	869	859	850	842	834	830	827	824	815	810	797	783	774
of which:													
– banks	812	804	799	790	783	778	773	770	760	753	741	727	721
– nonbanking credit institutions	57	55	51	52	51	52	54	54	55	57	56	56	53
2.1. Credit institutions with licence (permission):													
– to attract funds of individuals	717	711	706	698	690	687	684	683	676	670	659	647	643
– to conduct operations in foreign currency	579	572	567	559	554	551	549	547	539	536	528	517	512
– credit institutions with general licence	263	262	259	259	256	256	255	254	253	253	247	243	242
– to conduct operations with precious metals	208	208	205	204	203	203	202	201	198	198	196	192	191

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1 (end)

	2014												2015												
	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.06	31.05	30.04	31.03	30.03	31.02	30.01					
11. Operational offices of credit institutions – total	9,434	9,388	9,322	9,357	9,273	9,202	8,918	8,758	8,422	8,239	8,115	7,929	7,737												
of which Sberbank of Russia	653	651	653	652	651	651	651	647	646	646	644	651	650												
12. Mobile banking offices – total	170	182	187	192	196	196	196	201	202	211	216	217	218												
of which Sberbank of Russia	168	180	185	190	194	194	194	199	200	209	214	214	214												
13. Credit institutions with revoked licences	188	197	205	209	214	217	219	222	230	234	242	253	261												
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	167	176	185	192	199	205	210	214	219	217	226	231	238												
including, under the procedure of:																									
– voluntarily liquidation following the decision of the stockholders (equity holders)	3	2	1	1	1	1	1	1	1	–	1	1	2												
– compulsory liquidation	21	24	27	32	36	39	40	42	45	45	46	47	50												
– bankruptcy	143	150	157	159	162	165	169	171	173	172	179	183	186												
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,107	2,108	2,109	2,113	2,117	2,119	2,120	2,120	2,121	2,123	2,128	2,132	2,133												
of which:																									
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,633	1,634	1,635	1,637	1,638	1,639	1,639	1,639	1,640	1,642	1,645	1,648	1,649												
credit institutions liquidated owing to reorganization	473	473	473	475	478	479	480	480	480	480	482	483	483												
of which:																									
– credit institutions liquidated owing to merger	2	2	2	2	2	2	2	2	2	2	2	2	2												
– credit institutions liquidated owing to takeover	471	471	471	473	476	477	478	478	478	478	480	481	481												
of which:																									
– reorganization into branches of other banks	382	382	382	383	384	384	384	384	384	384	385	385	385												
– taken over by other banks (except for reorganized into branches)	89	89	89	90	92	93	94	94	94	94	95	96	96												
– credit institutions liquidated due to the violation of the law relating to the authorized capital repayment	1	1	1	1	1	1	1	1	1	1	1	1	1												

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

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity ¹			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
2007				
31.12	202 (9)	109 (5)	91 (4)	175 (9)
2008				
31.03	206 (8)	110 (4)	94 (4)	179 (8)
30.06	215 (8)	112 (4)	101 (4)	187 (8)
30.09	221 (8)	116 (4)	103 (4)	193 (8)
31.12	221 (8)	116 (4)	103 (4)	193 (8)
2009				
31.03	223 (8)	117 (4)	104 (4)	194 (8)
30.06	228 (16)	117 (9)	110 (7)	193 (16)
30.09	226 (18)	115 (10)	110 (8)	190 (18)
31.12	226 (18)	114 (10)	111 (8)	189 (18)
2010				
31.03	224 (18)	115 (9)	108 (9)	188 (17)
30.06	219 (16)	114 (8)	104 (8)	182 (15)
30.09	222 (17)	116 (8)	105 (9)	185 (16)
31.12	220 (18)	116 (7)	103 (11)	183 (17)
2011				
31.03	220 (17)	118 (7)	101 (10)	186 (16)
30.06	219 (18)	116 (7)	102 (11)	186 (18)
30.09	225 (20)	123 (8)	101 (12)	193 (19)
31.12	230 (22)	124 (8)	104 (14)	197 (21)
2012				
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)
2013				
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)
2014				
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)
2015				
31.03	220 (29)	119 (14)	100 (15)	193 (27)
30.06	216 (29)	114 (14)	101 (15)	189 (27)

¹ 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.

Table 4.1.3

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, %
2013										
31.12	15	1.6	15	1.6	45	4.9	36	3.9	143	15.5
2014										
31.01	15	1.6	14	1.5	46	5.0	33	3.6	142	15.5
28.02	15	1.6	14	1.5	46	5.1	33	3.6	140	15.4
31.03	14	1.6	13	1.4	44	4.9	32	3.6	138	15.3
30.04	13	1.5	13	1.5	44	4.9	32	3.6	134	15.0
31.05	12	1.4	13	1.5	44	5.0	33	3.7	131	14.8
30.06	13	1.5	13	1.5	44	5.0	33	3.7	128	14.5
31.07	13	1.5	13	1.5	43	4.9	33	3.8	123	14.0
31.08	12	1.4	13	1.5	42	4.8	32	3.7	121	13.9
30.09	12	1.4	13	1.5	41	4.8	30	3.5	121	14.1
31.10	11	1.3	13	1.5	40	4.7	30	3.5	114	13.4
30.11	10	1.2	13	1.5	40	4.8	30	3.6	112	13.3
31.12	10	1.2	13	1.6	38	4.6	30	3.6	112	13.4
2015										
31.01	10	1.2	13	1.6	39	4.7	30	3.6	107	12.9
28.02	10	1.2	13	1.6	39	4.7	30	3.6	106	12.8
31.03	11	1.3	12	1.5	38	4.6	30	3.6	103	12.5
30.04	12	1.5	12	1.5	38	4.7	30	3.7	102	12.5
31.05	11	1.4	12	1.5	39	4.8	30	3.7	101	12.5
30.06	12	1.5	12	1.5	39	4.9	29	3.6	98	12.3
31.07	11	1.4	12	1.5	36	4.6	30	3.8	94	12.0
31.08	10	1.3	12	1.6	35	4.5	29	3.7	94	12.1

Table 4.1.3 (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, %	
2013											
31.12	251	27.2	116	12.6	116	12.6	161	17.4	25	2.7	923
2014											
31.01	248	27.1	116	12.7	115	12.6	161	17.6	25	2.7	915
28.02	245	26.9	114	12.5	120	13.2	158	17.4	25	2.7	910
31.03	240	26.7	115	12.8	118	13.1	160	17.8	26	2.9	900
30.04	238	26.6	118	13.2	117	13.1	159	17.8	26	2.9	894
31.05	235	26.5	116	13.1	117	13.2	161	18.1	26	2.9	888
30.06	234	26.5	116	13.1	115	13.0	161	18.2	27	3.1	884
31.07	228	26.0	120	13.7	116	13.2	161	18.4	27	3.1	877
31.08	226	26.0	118	13.6	117	13.5	161	18.5	27	3.1	869
30.09	221	25.7	118	13.7	113	13.2	163	19.0	27	3.1	859
31.10	223	26.2	116	13.6	113	13.3	163	19.2	27	3.2	850
30.11	218	25.9	118	14.0	112	13.3	162	19.2	27	3.2	842
31.12	212	25.4	118	14.1	111	13.3	163	19.5	27	3.2	834
2015											
31.01	211	25.4	119	14.3	110	13.3	164	19.8	27	3.3	830
28.02	210	25.4	117	14.1	112	13.5	163	19.7	27	3.3	827
31.03	207	25.1	121	14.7	111	13.5	164	19.9	27	3.3	824
30.04	203	24.9	118	14.5	110	13.5	163	20.0	27	3.3	815
31.05	199	24.6	119	14.7	110	13.6	162	20.0	27	3.3	810
30.06	195	24.5	117	14.7	108	13.6	159	19.9	28	3.5	797
31.07	189	24.1	117	14.9	107	13.7	160	20.4	27	3.4	783
31.08	186	24.0	116	15.0	106	13.7	159	20.5	27	3.5	774

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity ¹										
	up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		total units
	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, %	
2011											
31.12	40	17.4	49	21.3	28	12.2	36 (14)	15.7	77 (8)	33.5	230
2012											
31.03	42	17.9	49	20.9	28	12.0	36 (14)	15.4	79 (9)	33.8	234
30.06	46	19.5	48	20.3	25	10.6	41 (14)	17.4	76 (9)	32.2	236
30.09	48	20.1	47	19.7	27	11.3	42 (17)	17.6	75 (10)	31.4	239
31.12	49	20.1	49	20.1	29	11.9	44 (19)	18.0	73 (9)	29.9	244
2013											
31.03	49	19.9	48	19.5	30	12.2	45 (19)	18.3	74 (9)	30.1	246
30.06 ²	47	19.0	47	19.0	33	13.3	44 (18)	17.7	77 (10)	31.0	248
30.09	48	19.0	48	19.0	37	14.7	42 (18)	16.7	77 (8)	30.6	252
31.12	45	17.9	49	19.5	35	13.9	46 (19)	18.3	76 (10)	30.3	251
2014											
31.03	47	19.2	48	19.6	31	12.7	41 (17)	16.7	78 (13)	31.8	245
30.06	44	18.5	48	20.2	29	12.2	42 (21)	17.6	75 (12)	31.5	238
30.09	44	19.0	47	20.3	27	11.7	37 (18)	16.0	76 (12)	32.9	231
31.12	42	18.7	45	20.0	25	11.1	38 (19)	16.9	75 (11)	33.3	225
2015											
31.03	41	18.6	44	20.0	26	11.8	36 (18)	16.4	73 (11)	33.2	220
30.06	42	19.4	43	19.9	25	11.6	34 (18)	15.7	72 (11)	33.3	216

¹ 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.

² From July 1, 2013 the quantity of the credit institutions with participation of nonresidents is taking into account complete emissions which resulted in changes of authorized capital that have not been registered in charters.

Table 4.1.5

Selected Performance Indicators of Credit Institutions Grouped by Assets

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.07.2015							Total
	1-5	6-20	21-50	51-200	201-500	501-783		
Assets								
Assets (liabilities)	40,411,253	15,951,580	8,226,817	7,785,677	2,133,048	332,940		74,841,315
Loans to non-financial institutions	18,179,697	6,224,114	2,607,129	2,377,262	783,015	121,440		30,292,657
Loans to resident financial institutions (except credit institutions)	750,201	526,477	157,892	129,697	34,313	2,032		1,600,612
Loans to individuals	5,745,006	1,923,823	1,422,880	1,340,701	265,370	40,481		10,738,260
Unsecured consumer loans (portfolio of homogenous loans)	2,768,121	1,355,351	1,061,482	586,172	81,435	9,869		5,862,431
Capital and financial performance								
Equity capital	4,557,730	1,720,137	699,062	1,016,135	357,902	103,361		8,454,327
Capital adequacy N1.0, %	13.0	12.7	9.7	14.8	17.4	32.8		13.0
Profit for the current year	108,098	-66,897	-28,891	12,052	7,360	2,341		34,063
Return on assets, %	0.6	-0.1	-2.3	0.8	0.9	2.6		0.2
Return on equity, %	5.6	-1.0	-24.1	5.8	5.0	8.8		1.4
Liabilities								
Individuals' deposits	11,644,304	3,145,627	2,401,774	2,283,217	837,043	90,616		20,402,581
Loans received from the Bank of Russia	4,694,421	1,123,723	483,679	315,112	72,964	2,944		6,692,842

Table 4.1.6

Financial Performance of Credit Institutions

	Total profit "+"/ loss "-" for the current year, 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 for the current year, millions of rubles	Share of loss-making credit institutions, %	Current-year profit allocation, millions of rubles
2013						
31.12	993,585	1,012,252	90.5	18,668	9.5	192,178
2014						
31.01	94,638	103,457	77.2	8,820	22.8	13,048
28.02	169,852	184,305	75.6	14,452	24.4	30,497
31.03	232,076	248,049	80.6	15,973	19.4	45,888
30.04	291,704	314,348	74.2	22,644	25.8	48,571
31.05	337,638	382,025	73.2	44,387	26.8	65,495
30.06	451,386	486,637	76.9	35,251	23.1	77,421
31.07	513,317	555,724	75.1	42,407	24.9	102,497
31.08	592,048	652,739	75.0	60,691	25.0	117,896
30.09	685,241	749,871	77.7	64,630	22.3	143,997
31.10	731,982	806,939	76.2	74,957	23.8	147,943
30.11	780,722	865,972	77.8	85,250	22.2	160,394
31.12	589,141	853,240	84.9	264,098	15.1	177,032
2015						
31.01	-23,555	86,544	70.7	110,100	29.3	10,585
28.02	-35,826	104,081	69.8	139,908	30.2	23,815
31.03	6,015	161,135	75.2	155,120	24.8	37,804
30.04	-17,012	186,376	69.8	203,387	30.2	29,910
31.05	9,000	249,068	67.3	240,068	32.7	39,238
30.06	51,488	307,928	73.8	256,440	26.2	47,815
31.07	34,063	371,262	70.0	337,199	30.0	73,675

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)¹

	Total		Of which credit institutions with the capital								
	number of credit institutions, units	capital, billions of rubles	less than 300 millions of rubles		300–500 millions of rubles		500 millions – 1 billions of rubles		1–3 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	
2013											
31.12	923	7,064.3	238	45.1	176	66.7	140	98.3	183	306.3	
2014											
31.01	915	7,073.9	234	44.8	176	66.9	140	99.6	181	303.9	
28.02	910	7,252.9	228	43.6	173	66.0	141	101.8	183	308.8	
31.03	900	7,303.3	217	41.6	175	66.3	138	98.3	189	318.7	
30.04	894	7,344.5	212	40.4	167	62.6	143	99.6	190	311.8	
31.05	888	7,405.3	212	40.5	166	62.6	137	95.6	188	303.3	
30.06	884	7,370.2	205	38.6	173	65.1	132	91.9	189	307.6	
31.07	877	7,463.1	198	37.4	173	64.8	132	92.2	187	301.9	
31.08	869	7,533.8	184	34.4	178	66.5	133	92.3	189	310.1	
30.09	859	7,630.7	157	27.0	194	71.1	135	94.2	186	307.0	
31.10	850	7,739.6	142	24.6	199	72.8	132	91.6	189	308.7	
30.11	842	7,862.2	111	17.4	219	79.0	135	93.4	188	312.0	
31.12	834	7,928.4	57	4.7	270	97.2	130	89.7	181	299.2	
2015											
31.01	830	7,848.0	53	3.0	263	94.4	138	95.4	186	313.2	
28.02	827	7,772.2	53	4.0	259	92.6	140	96.6	185	315.8	
31.03	824	8,070.2	51	2.2	261	93.8	135	93.0	181	302.4	
30.04	815	8,021.7	49	3.5	255	92.1	131	89.2	186	308.2	
31.05	810	8,083.8	51	3.6	248	89.2	135	93.1	183	305.8	
30.06	797	8,166.4	50	3.8	241	87.1	130	89.4	179	295.4	
31.07	783	8,454.3	52	-1.4	230	83.2	132	91.2	174	285.1	
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.07.2015, %		13.0		35.6		24.7		18.2		16.0	

Table 4.1.7 (end)

	Of which credit institutions with the capital											credit institutions going through insolvency prevention measures
	3–5 billions of rubles		5–10 billions of rubles		10 billions of rubles and more		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	number of credit institutions, units			
2013												
31.12	61	232.9	41	294.3	79	5,818.0	5	202.8				
2014												
31.01	59	228.5	42	302.7	78	5,821.7	5	205.8				
28.02	57	220.7	45	323.5	77	5,978.2	6	210.4				
31.03	53	207.9	46	330.9	76	6,015.5	6	224.1				
30.04	56	219.1	45	322.8	76	6,057.4	5	230.8				
31.05	56	221.0	46	333.8	74	6,089.5	9	259.0				
30.06	55	217.0	47	342.5	74	6,080.3	9	227.2				
31.07	57	225.0	41	292.9	80	6,226.7	9	222.2				
31.08	52	204.8	43	303.1	80	6,299.1	10	223.6				
30.09	52	204.5	44	310.1	80	6,388.1	11	228.7				
31.10	53	207.9	46	330.7	79	6,493.7	10	209.5				
30.11	50	197.5	43	299.1	81	6,664.0	15	199.8				
31.12	53	203.3	45	308.8	83	6,873.3	15	52.1				
2015												
31.01	50	197.5	45	320.0	80	6,822.8	15	1.8				
28.02	49	196.2	41	279.9	83	6,803.1	17	-15.9				
31.03	52	200.9	45	305.4	82	7,071.0	17	1.5				
30.04	52	203.3	45	316.1	80	6,996.1	17	13.2				
31.05	50	197.6	46	324.2	80	7,057.4	17	13.0				
30.06	49	189.8	49	335.1	82	7,164.9	17	0.9				
31.07	48	187.5	49	338.8	80	7,473.0	18	-3.0				
Memo:												
own funds (capital) adequacy ratio (N 1.0) as of 31.07.2015, %		15.6		15.8		13.3		10.8				

¹ 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.

Table 4.1.8

Number of Non-Credit Financial Institutions and Self-Regulating Organizations

	(units)											
	2014						2015					
	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	
Subjects of insurance business												
Insurance companies	569	565	567	569	569	562	556	544	537	530	516	
Mutual insurance companies	407	402	404	404	403	399	394	388	379	373	366	
Insurance brokers	12	12	12	12	12	12	12	11	11	11	11	
Securities market professional participants ¹	150	151	151	153	154	151	150	145	147	146	139	
Brokers	1,098	1,094	1,079	1,070	1,063	1,039	1,030	1,017	1,001	969	969	
Dealers	829	821	803	798	787	778	770	759	746	715	699	
Trust managers	840	833	817	810	804	790	780	767	752	724	710	
Trust managers	730	724	706	699	690	684	675	666	651	625	609	
Depositories	590	589	579	577	573	563	559	554	550	537	535	
Registrars	39	39	39	39	39	39	40	40	40	40	39	
Infrastructures	13	13	13	13	13	13	13	13	13	14	14	
Clearing houses	5	5	5	5	5	5	5	5	5	5	5	
Stock exchange	8	8	8	8	8	8	8	8	8	9	9	
Collective investment market participants												
Private pension funds	559	559	560	560	559	558	553	553	553	551	541	
Joint-stock investment funds	120	120	120	120	120	119	119	118	118	118	111	
Asset management companies	6	6	6	6	4	4	4	4	4	4	4	
Specialized depositories	395	395	396	396	396	396	392	393	391	389	386	
Subjects of microfinance and cooperatives												
Microfinance organizations	38	38	38	38	39	39	38	38	40	40	40	
Credit consumer cooperatives	15,806	15,775	16,595	16,506	16,493	16,121	16,062	16,061	15,991	15,977	15,667	
Pawn shops	4,408	4,356	4,200	4,076	4,035	3,897	3,812	3,735	3,684	3,705	3,450	
Housing savings cooperatives	3,537	3,534	3,545	3,545	3,544	3,544	3,544	3,625	3,645	3,612	3,593	
Self-regulating organizations of microfinance organizations	7,772	7,796	8,762	8,799	8,828	8,594	8,620	8,617	8,578	8,579	8,544	
Self-regulating organizations of credit consumer cooperatives	89	89	88	86	86	86	86	84	84	81	80	
Rating agencies	3	3	3	3	3	3	3	3	3	3	3	
Cheque actuaries	10	10	10	10	10	10	10	10	9	9	9	
Self-regulating organizations of actuaries	9	9	9	9	9	9	9	9	9	9	9	
Agricultural credit consumer cooperatives	40	40	40	40	40	64	84	87	93	93	96	
	...	...	2	2	2	2	2	2	2	2	2
	...	...	...	...	...	...	...	1,823	1,811	1,811	1,793

¹ The information is included credit organizations, operating on securities market.

4.2. Borrowings

Table 4.2.1

Deposits of Individuals Accepted by Credit Institutions

(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		
2013																	
31.12	16,957,531	14,000,569	2,873,465	39,508	276,535	456,118	2,056,135	7,180,746	1,118,061	2,956,962	295,718	2,079	27,876	59,983	387,673	1,773,485	410,148
2014																	
31.01	16,689,420	13,433,121	2,384,007	38,602	289,483	438,892	2,056,109	7,132,485	1,093,543	3,256,299	335,367	2,858	36,015	64,602	424,835	1,934,593	458,029
28.02	16,908,024	13,510,318	2,464,570	83,962	270,124	407,621	2,043,822	7,122,447	1,117,772	3,397,706	358,606	6,589	37,700	66,675	445,467	2,003,737	478,933
31.03	16,563,850	13,206,977	2,390,325	50,790	276,736	407,607	1,988,046	6,980,195	1,113,278	3,356,873	375,991	4,490	38,888	66,975	437,638	1,951,563	481,330
30.04	16,847,471	13,507,416	2,592,578	80,606	246,168	420,772	1,960,037	7,063,011	1,144,243	3,340,055	377,881	5,265	33,934	68,719	421,625	1,947,173	485,457
31.05	16,756,486	13,516,012	2,519,801	53,878	264,794	442,158	1,963,535	7,116,982	1,154,864	3,240,475	372,244	4,011	31,062	66,538	404,395	1,884,266	477,959
30.06	16,883,220	13,699,248	2,607,293	82,681	233,895	451,205	1,953,097	7,191,380	1,179,696	3,183,972	365,172	4,665	28,003	63,582	389,971	1,860,034	472,544
31.07	17,111,775	13,795,655	2,592,635	52,559	259,784	464,181	1,964,564	7,281,984	1,179,948	3,316,120	368,087	3,519	28,838	66,128	403,221	1,950,844	495,483
31.08	17,271,181	13,928,903	2,628,284	41,738	262,308	469,981	1,975,694	7,378,188	1,172,709	3,342,278	373,121	3,135	27,999	66,617	399,010	1,963,013	509,384
30.09	17,297,538	13,876,276	2,524,168	74,603	212,302	471,596	2,004,471	7,443,026	1,146,110	3,421,262	384,457	4,525	26,065	66,355	402,646	2,011,953	525,262
31.10	17,685,383	13,829,068	2,538,470	44,114	230,177	460,343	2,026,758	7,412,915	1,116,290	3,856,315	449,418	4,651	34,386	78,229	441,326	2,256,743	591,562
30.11	18,087,076	13,784,044	2,544,101	68,446	192,912	454,115	2,035,891	7,399,922	1,088,658	4,303,032	493,283	6,106	36,046	86,845	496,527	2,526,308	657,918
31.12	18,552,682	13,706,572	2,635,711	29,168	518,985	864,717	2,430,927	6,358,979	868,084	4,846,110	543,066	6,650	103,774	191,475	1,014,137	2,479,251	507,758
2015																	
31.01	19,328,702	13,519,300	2,248,027	28,334	660,963	1,113,752	2,804,086	5,897,630	766,507	5,809,403	604,277	6,257	124,960	267,236	1,488,701	2,803,482	514,489
28.02	19,077,332	13,888,476	2,330,073	76,453	699,131	1,278,863	3,123,075	5,649,425	731,457	5,188,855	516,175	7,715	90,718	249,827	1,546,723	2,369,811	407,886
31.03	19,092,873	14,075,094	2,283,413	42,998	551,630	1,327,572	3,618,194	5,537,262	714,026	5,017,779	487,468	5,430	61,618	211,948	1,679,362	2,219,850	352,103
30.04	19,132,819	14,509,159	2,492,227	69,827	386,688	1,334,740	4,048,275	5,462,517	714,883	4,623,660	452,880	6,116	47,171	180,627	1,668,764	1,981,673	286,429
31.05	19,383,170	14,577,986	2,449,337	44,269	317,017	1,355,674	4,351,484	5,354,441	705,764	4,805,184	449,044	4,151	41,776	151,526	1,795,787	2,082,864	280,037
30.06	19,892,300	14,809,844	2,549,458	71,219	279,191	1,223,153	4,537,285	5,418,133	731,407	5,082,456	488,554	6,802	36,514	143,866	1,875,814	2,240,954	289,952
31.07	20,402,581	14,994,893	2,611,660	42,396	292,359	1,135,922	4,719,419	5,465,442	727,695	5,407,688	512,308	4,758	37,833	129,492	1,995,746	2,433,039	294,511

Table 4.2.2

Funds of Organizations Accepted by Credit Institutions¹

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		total	by maturity							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		
1	2	3	4	5	6	7	8	9	10		
2013											
31.12	10,838,319	6,371,516	81,343	1,543,556	857,070	803,817	859,282	1,280,418	946,029		
2014											
31.01	11,059,895	6,329,598	71,818	1,295,197	1,035,143	825,312	892,456	1,282,712	926,960		
28.02	11,540,869	6,475,312	64,597	1,305,952	983,098	973,862	963,803	1,259,461	924,539		
31.03	11,555,267	6,385,851	61,475	1,145,544	995,306	1,065,051	972,986	1,222,863	922,626		
30.04	12,066,194	6,832,896	73,840	1,190,760	1,209,783	1,212,168	999,539	1,217,563	929,245		
31.05	12,437,811	7,201,963	67,118	1,361,892	1,197,815	1,265,670	1,055,350	1,237,655	1,016,463		
30.06	11,975,654	6,944,233	56,855	1,273,211	1,205,111	1,131,831	1,080,739	1,167,259	1,029,228		
31.07	12,464,465	7,134,681	49,619	1,474,270	1,069,244	1,193,080	1,134,314	1,190,680	1,023,474		
31.08	12,800,261	7,280,208	47,285	1,448,546	1,109,489	1,242,639	1,182,184	1,229,617	1,020,447		
30.09	13,422,258	7,457,908	44,765	1,392,588	1,204,802	1,451,670	1,080,322	1,205,856	1,077,905		
31.10	14,734,938	7,940,611	45,183	1,309,090	1,809,300	1,314,550	1,163,183	1,199,078	1,100,227		
30.11	15,488,581	7,797,157	48,562	1,732,816	1,519,404	1,092,735	1,141,068	1,152,046	1,110,528		
31.12	17,007,890	8,471,771	60,721	2,626,081	1,505,908	737,831	1,083,474	1,048,466	1,409,290		
2015											
31.01	18,564,503	8,427,858	61,837	1,922,660	2,078,359	858,458	1,111,377	988,149	1,407,018		
28.02	17,134,647	8,001,576	51,674	1,587,870	1,891,561	987,674	1,095,356	964,171	1,423,270		
31.03	16,090,612	7,628,367	50,837	1,529,745	1,779,315	1,052,951	822,235	943,168	1,450,115		
30.04	15,404,455	7,991,133	50,747	1,661,839	1,610,169	1,289,626	924,162	921,461	1,533,127		
31.05	15,429,313	7,993,287	40,982	1,711,309	1,459,008	1,305,523	988,472	920,713	1,567,279		
30.06	15,793,006	7,844,071	39,323	1,638,148	1,221,754	1,340,401	1,082,711	908,802	1,612,933		
31.07	16,614,695	8,226,727	46,111	1,774,556	1,429,388	1,403,496	1,084,574	853,726	1,634,877		

(millions of rubles)

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)											Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds	
	In foreign currency											in rubles	in foreign currency	in rubles	in foreign currency	
	total	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	by maturity							
									12	13	14	15	16	17	18	19	20	21	22
1	11	12	13	14	15	16	17	18	19	20	21	22	20	21	22	
2013																
31.12	4,466,803	2,434	185,229	189,592	143,181	439,390	1,278,971	2,228,005	2,369,508	2,436,519	190,028	2,709				
2014																
31.01	4,730,297	6,096	103,632	203,182	167,422	476,904	1,378,792	2,394,269	2,261,191	2,717,785	173,681	3,191				
28.02	5,065,556	9,801	153,196	152,849	194,877	521,950	1,478,939	2,553,945	2,228,952	2,758,422	166,763	3,560				
31.03	5,169,416	9,397	227,053	135,046	166,643	552,163	1,444,550	2,634,563	2,157,237	2,657,368	173,569	4,351				
30.04	5,233,298	10,094	122,462	200,134	201,388	544,578	1,501,440	2,653,202	2,428,380	2,475,759	157,154	4,198				
31.05	5,235,848	11,860	184,554	256,238	182,506	554,678	1,390,435	2,655,576	2,830,230	2,399,219	163,160	4,320				
30.06	5,031,422	8,822	173,972	200,289	161,445	518,275	1,360,501	2,608,118	3,012,659	2,326,369	177,726	4,331				
31.07	5,329,784	8,962	171,407	159,692	128,838	566,434	1,394,883	2,899,568	2,698,081	2,414,898	173,353	4,145				
31.08	5,520,052	9,219	139,336	210,716	130,848	532,106	1,450,333	3,047,495	2,899,733	2,310,939	180,496	4,186				
30.09	5,964,350	12,420	207,446	228,766	185,397	555,285	1,501,840	3,273,196	2,867,282	2,440,414	189,714	4,199				
31.10	6,794,326	20,921	267,583	336,399	226,931	625,563	1,654,019	3,662,909	2,826,946	2,607,198	173,811	5,325				
30.11	7,691,424	28,674	406,129	397,543	236,727	700,469	1,786,809	4,135,071	3,555,048	2,806,016	176,795	6,033				
31.12	8,536,119	26,918	691,620	363,022	249,379	625,417	1,937,227	4,642,536	3,223,440	3,370,786	172,126	7,933				
2015																
31.01	10,136,645	63,664	447,616	467,072	291,667	754,495	2,384,068	5,728,063	2,437,421	3,679,244	167,250	9,592				
28.02	9,133,071	24,201	519,813	466,583	281,044	866,089	1,897,750	5,077,590	2,324,537	3,104,410	165,303	7,415				
31.03	8,462,245	38,049	498,000	336,131	346,733	880,888	1,646,249	4,716,196	2,272,775	2,771,973	172,955	7,008				
30.04	7,413,322	17,506	251,201	351,778	357,047	787,152	1,447,491	4,201,147	2,240,154	2,442,729	154,512	6,559				
31.05	7,436,027	15,971	199,718	322,580	329,231	825,986	1,478,213	4,264,327	2,425,438	2,372,935	168,832	6,205				
30.06	7,948,935	5,745	313,652	340,439	343,093	927,241	1,504,305	4,514,461	2,553,898	2,413,626	185,547	6,274				
31.07	8,387,968	4,196	278,652	431,170	382,216	1,036,829	1,565,467	4,689,439	2,696,100	2,535,995	182,790	6,640				

¹ Except funds on accounts, float and debts on factoring, forfaiting operations.

Table 4.2.3

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity										Weighted average interest rates on deposits of nonfinancial organizations by maturity											
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	181 days to 1 year	91 to 180 days	31 to 90 days	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)	181 days to 1 year	91 to 180 days	31 to 90 days	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year		
2014																						
January	1.98	2.18	4.85	5.01	5.80	7.17	5.30	6.03	7.32	7.43	7.33	5.54	6.32	7.03	7.56	5.61	7.98	9.40	8.01			
February	1.77	2.30	4.85	4.98	5.75	7.04	5.09	5.94	7.30	7.28	7.30	5.47	6.43	7.41	8.02	5.56	7.84	8.58	7.91			
March	1.57	1.79	4.74	5.01	5.64	7.02	5.07	5.91	7.17	7.08	7.17	6.80	7.75	8.25	8.84	6.90	7.65	9.71	7.72			
April	1.28	1.84	4.54	5.07	5.68	7.20	5.18	6.04	7.60	6.97	7.55	7.06	8.14	8.66	8.57	7.14	8.53	10.06	8.65			
May	1.10	1.41	5.48	5.10	5.79	7.19	5.19	6.06	7.85	6.95	7.78	7.41	8.73	9.27	9.62	7.54	8.69	6.92	8.66			
June	1.20	1.79	4.72	5.16	5.91	7.40	5.33	6.21	7.80	6.68	7.72	7.39	8.66	9.01	9.64	7.51	9.00	4.42	8.66			
July	1.58	1.89	5.49	5.15	5.91	7.36	5.54	6.17	7.89	6.44	7.80	7.40	8.62	9.10	9.43	7.49	8.72	9.95	8.77			
August	1.69	2.07	6.34	5.23	5.88	7.37	5.63	6.19	7.95	6.95	7.89	7.20	8.95	9.66	9.69	7.35	9.37	8.02	9.31			
September	1.85	2.52	5.58	5.16	5.93	7.56	5.71	6.27	8.09	7.03	8.02	7.24	9.21	9.62	9.73	7.37	9.43	9.61	9.44			
October	1.94	2.24	6.41	5.26	6.05	7.82	5.95	6.50	8.20	7.42	8.15	7.47	9.53	9.76	10.45	7.62	8.48	9.60	8.54			
November	2.81	3.22	6.13	5.39	6.27	8.13	6.23	6.75	8.47	7.32	8.41	9.06	10.69	11.39	11.53	9.20	9.80	10.23	9.82			
December	5.68	5.92	11.76	11.51	13.71	12.73	12.29	12.74	11.98	8.06	11.74	13.96	18.84	19.95	15.67	14.44	12.81	17.12	13.46			
2015																						
January	4.88	5.52	13.68	12.21	13.17	11.87	11.84	12.34	12.79	9.97	12.69	14.66	16.72	17.19	16.05	14.83	13.57	13.79	13.58			
February	3.90	4.85	13.09	11.44	11.99	11.03	10.87	11.42	10.87	9.79	10.82	13.23	14.92	15.45	13.38	13.36	13.78	13.67	13.74			
March	3.16	4.10	11.97	10.81	12.01	11.28	10.96	11.45	10.64	9.49	10.58	13.08	14.21	14.70	14.35	13.18	13.15	12.12	13.05			
April	2.68	4.08	11.59	9.95	12.00	11.49	10.83	11.39	10.28	8.85	10.21	12.74	13.06	12.99	13.42	12.77	12.68	11.14	12.41			
May	2.09	3.50	10.95	8.87	11.26	10.57	9.81	10.39	9.77	8.53	9.72	11.35	12.02	12.55	12.70	11.41	11.75	10.09	11.67			
June	2.19	3.50	10.04	8.72	10.88	10.35	9.66	10.21	9.82	9.18	9.79	10.95	11.35	11.73	11.95	10.98	11.45	10.41	11.33			
July	1.71	3.06	9.91	8.16	9.94	10.19	9.13	9.65	9.19	8.52	9.16	10.29	10.95	11.50	11.28	10.33	11.83	11.48	11.72			

Table 4.2.4

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity										Weighted average interest rates on deposits of nonfinancial organizations by maturity								
	in US dollars					in euros					up to 1 year (including demand deposits)			1 year to 3 years		over 3 years		over 1 year	
	demand deposits	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)	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	
2015																			
January	0.63	0.94	2.28	3.32	4.85	5.10	5.34	5.45	5.41	1.44	4.13	5.32	5.65	2.25	6.75	7.47	7.03		
February	1.13	1.24	1.72	2.99	5.13	5.10	5.36	5.03	5.02	0.78	3.18	4.16	1.86	1.19	6.53	6.46	6.51		
March	0.98	1.14	1.72	2.77	4.11	5.10	5.32	5.30	5.28	0.73	2.72	4.28	5.71	1.27	6.68	7.11	6.81		
April	0.96	1.09	1.70	2.68	4.20	4.00	4.34	5.08	4.99	0.44	2.53	3.62	4.58	0.79	5.78	5.81	5.80		
May	0.48	0.69	1.63	2.04	3.64	3.61	3.94	4.72	4.68	0.30	1.87	2.33	3.55	0.52	5.13	5.79	5.54		
June	0.49	0.69	1.40	1.39	3.46	3.23	3.49	4.17	4.14	0.48	1.69	2.56	3.65	0.81	5.12	4.87	4.89		
July	0.28	0.46	1.38	1.19	2.60	2.67	2.99	3.71	3.68	0.29	1.42	2.41	3.26	0.55	3.69	4.48	4.06		
2015																			
January	0.46	0.77	2.29	2.79	4.32	4.81	5.00	4.95	4.84	1.68	2.87	3.73	3.90	1.91	5.69	4.25	5.69		
February	1.04	1.15	1.58	2.34	3.95	4.71	4.92	4.22	4.18	1.02	2.36	3.29	4.24	1.29	5.21	4.00	4.55		
March	0.65	0.75	1.32	2.43	3.63	4.52	4.80	4.49	4.45	0.76	2.18	2.92	4.55	0.99	5.81	—	5.81		
April	0.74	0.81	1.18	2.11	3.74	3.55	3.86	4.43	4.32	0.28	1.89	2.79	4.16	0.63	4.75	5.35	4.84		
May	0.57	0.66	1.21	1.64	3.33	3.17	3.45	4.13	4.08	0.16	0.77	2.04	3.92	0.52	4.06	5.22	4.33		
June	0.03	0.05	1.14	1.14	3.33	1.52	3.16	3.40	3.36	0.10	0.81	1.41	2.37	0.41	2.96	—	2.96		
July	0.34	0.46	1.27	0.71	2.27	2.38	2.63	3.16	3.10	0.10	0.98	1.19	2.57	0.48	3.36	4.00	3.43		

Table 4.2.5

Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives

(millions of rubles)

	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	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		
2013																				
31.12	85	1,245	415	1,320	1,717	408	30	222	27,815	35,125	273,386	380	30	222	27,815	35,125	273,386	380		
2014																				
31.01	143	835	395	2,881	2,040	408	137	128	27,453	36,032	275,442	461	137	128	27,453	36,032	275,442	461		
28.02	75	559	488	3,166	1,874	433	18	591	26,284	35,362	274,570	829	18	591	26,284	35,362	274,570	829		
31.03	177	452	429	2,898	1,900	433	0	623	24,045	34,181	271,325	848	0	623	24,045	34,181	271,325	848		
30.04	48	323	431	3,002	1,249	429	126	139	24,896	33,278	269,653	1,175	126	139	24,896	33,278	269,653	1,175		
31.05	40	630	293	3,021	1,403	428	20	322	25,285	32,608	266,122	1,257	20	322	25,285	32,608	266,122	1,257		
30.06	17	676	405	3,113	1,325	400	0	84	24,731	31,722	267,711	1,272	0	84	24,731	31,722	267,711	1,272		
31.07	50	729	871	3,969	1,198	403	1	76	24,834	34,378	274,989	1,334	1	76	24,834	34,378	274,989	1,334		
31.08	70	467	925	2,284	1,592	398	5	49	24,509	36,464	279,894	1,384	5	49	24,509	36,464	279,894	1,384		
30.09	22	588	853	2,334	1,571	598	1	95	23,112	39,562	284,970	1,356	1	95	23,112	39,562	284,970	1,356		
31.10	59	473	976	2,696	1,550	628	51	56	21,922	44,549	295,515	1,311	51	56	21,922	44,549	295,515	1,311		
30.11	35	244	948	2,547	1,506	607	5	656	26,235	53,259	311,106	1,333	5	656	26,235	53,259	311,106	1,333		
31.12	262	134	760	2,176	1,554	638	5	838	41,357	106,429	298,897	1,347	5	838	41,357	106,429	298,897	1,347		
2015																				
31.01	55	437	396	2,292	1,200	654	12	881	48,408	142,637	262,707	1,430	12	881	48,408	142,637	262,707	1,430		
28.02	196	306	534	2,257	1,154	643	8	973	54,296	172,740	258,959	1,409	8	973	54,296	172,740	258,959	1,409		
31.03	99	557	253	2,194	1,170	563	6	620	54,437	210,565	245,354	1,354	6	620	54,437	210,565	245,354	1,354		
30.04	206	736	303	2,339	1,071	563	9	342	60,734	235,092	230,227	1,282	9	342	60,734	235,092	230,227	1,282		
31.05	1	725	579	2,403	1,008	554	11	323	61,799	250,448	220,758	1,233	11	323	61,799	250,448	220,758	1,233		
30.06	145	303	656	923	887	106	259	348	56,552	243,295	220,212	1,280	259	348	56,552	243,295	220,212	1,280		
31.07	34	322	676	812	840	106	5	322	56,548	244,847	215,576	1,170	5	322	56,548	244,847	215,576	1,170		

Table 4.2.5 (end)
(millions of rubles)

	Bonds										Derivatives (at fair value)		
	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	20	21	22		23	
1	16	17	18	19	20	21	22	23	24	25	26	27	
2013													
31.12	1,213,098	0	0	120	3,558	591,684	617,736	134,660					
2014													
31.01	1,212,650	0	0	120	4,048	581,745	626,738	318,942					
28.02	1,174,568	0	0	0	3,665	561,044	608,965	342,424					
31.03	1,149,021	0	0	0	3,296	543,094	602,631	286,228					
30.04	1,126,232	0	17	0	2,943	524,158	597,114	284,353					
31.05	1,152,036	10	17	30	2,943	527,566	621,226	253,507					
30.06	1,203,837	0	0	140	2,913	534,630	665,472	225,665					
31.07	1,199,448	0	16	252	1,602	526,166	666,412	273,533					
31.08	1,193,895	0	224	287	3,711	517,945	671,492	321,294					
30.09	1,220,235	0	224	287	4,955	508,820	705,949	526,240					
31.10	1,223,873	0	3	204	5,635	475,226	742,806	853,096					
30.11	1,209,417	0	0	0	5,119	458,272	745,797	1,348,629					
31.12	1,357,528	0	0	0	12,021	541,604	802,848	1,953,347					
2015													
31.01	1,359,227	0	0	0	11,721	531,328	806,178	2,639,706					
28.02	1,334,738	0	0	0	8,452	496,462	829,393	1,665,925					
31.03	1,322,695	0	0	0	8,491	464,540	849,664	1,333,033					
30.04	1,314,461	0	0	1,196	8,553	442,842	861,870	911,078					
31.05	1,303,598	0	0	1,242	8,816	445,186	848,171	836,564					
30.06	1,330,578	0	2	1,272	9,042	433,847	886,415	871,934					
31.07	1,354,830	0	39	1,272	9,124	431,930	912,464	954,850					

Table 4.2.6

Funds Raised Through Banking Bills from Legal Entities and Individuals

(millions of rubles)

	Ruble-denominated bills, by maturity period					Foreign currency-denominated bills, by maturity period										
	total	of which				total	of which									
		at sight	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	at sight	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
2013																
31.12	619,106	31,074	7,741	40,906	39,627	202,704	213,852	63,159	385,182	9,546	380	16,080	9,187	107,952	236,741	3,514
2014																
31.01	604,004	33,922	6,698	35,749	33,418	193,130	212,143	67,221	406,581	7,944	384	13,840	6,988	107,060	264,435	3,701
28.02	577,278	64,945	6,097	30,142	31,670	151,232	204,934	66,424	380,880	23,574	253	4,277	5,904	96,243	244,191	3,788
31.03	571,457	28,053	5,426	27,389	36,167	143,983	244,758	65,844	394,249	9,918	100	4,302	21,025	103,366	247,018	5,243
30.04	575,103	28,364	5,659	23,617	42,551	144,907	240,934	69,112	398,973	8,413	20	3,373	33,453	94,297	249,709	5,225
31.05	571,305	25,470	5,153	30,488	40,877	134,532	244,568	69,048	349,305	3,653	116	7,056	31,803	79,694	217,175	5,255
30.06	554,283	23,635	4,887	33,860	37,028	131,630	235,055	68,957	308,781	18,846	993	6,317	15,332	74,136	183,036	5,857
31.07	555,252	23,233	5,097	33,772	43,729	126,982	231,518	72,547	331,613	13,329	29	1,674	17,726	93,191	195,854	6,057
31.08	558,911	25,278	12,872	36,755	44,647	114,062	234,519	73,933	332,696	14,983	53	1,335	26,302	90,561	185,097	6,643
30.09	565,094	22,497	6,248	38,080	52,168	109,340	236,589	77,844	306,716	12,332	281	1,279	22,556	77,616	179,773	8,572
31.10	542,161	24,531	2,338	36,297	56,334	96,362	230,509	79,138	315,694	19,566	19	1,313	25,189	86,072	170,679	10,697
30.11	517,993	20,793	4,533	31,273	52,409	88,645	225,302	79,625	332,364	4,757	227	2,389	26,817	96,027	187,219	12,671
31.12	489,538	26,875	6,867	64,799	47,508	71,563	178,246	79,633	378,561	5,312	445	13,232	20,116	108,075	207,847	16,451
2015																
31.01	454,877	26,402	5,123	55,575	35,158	65,087	172,309	81,270	427,997	16,079	54	8,266	36,355	103,814	236,276	19,343
28.02	439,108	27,655	7,564	58,262	31,212	57,018	161,125	81,824	335,669	5,297	111	9,262	26,963	78,486	181,092	25,738
31.03	444,412	40,601	7,665	57,179	40,394	53,164	148,856	81,746	307,538	16,332	4,916	5,841	24,963	59,387	163,457	27,060
30.04	439,334	39,813	3,804	51,139	41,571	61,843	145,844	80,251	271,544	15,664	372	5,180	23,009	61,353	145,072	16,947
31.05	426,101	35,783	2,482	41,574	41,849	64,995	142,387	79,746	262,376	15,885	1,347	2,847	12,123	61,234	146,715	17,821
30.06	396,939	17,882	4,361	44,500	36,778	79,425	122,869	78,650	261,145	14,948	176	5,870	11,806	73,484	135,210	14,584
31.07	407,450	15,882	4,645	36,143	34,702	80,774	166,229	56,924	255,237	13,559	7,163	6,867	13,744	69,918	122,090	15,442

4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles												
	2	3	4	of which							10	11	
				total	individuals	organizations (except general and local governments and extrabudgetary funds)							credit institutions
						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
5	6	7	8	9	10	11							
2013													
31.12	29,836,692	9,719,936	18,191,891	711,940	537,253	919,766	2,960,796	4,710,812	7,506,222	1,924,865			
2014													
31.01	30,054,646	9,727,547	18,439,565	772,116	557,028	927,274	3,026,177	4,637,142	7,658,892	1,887,535			
28.02	30,169,754	9,841,613	18,476,471	766,467	585,636	924,915	2,949,125	4,640,341	7,724,642	1,851,669			
31.03	30,559,819	9,984,225	18,817,493	732,562	539,455	978,268	3,085,800	4,705,845	7,872,819	1,758,101			
30.04	31,355,493	10,171,239	19,194,940	671,295	512,772	990,240	3,203,776	4,872,777	7,999,453	1,989,314			
31.05	32,141,828	10,290,908	19,462,937	734,061	468,532	977,007	3,229,983	4,927,258	8,122,993	2,387,983			
30.06	32,667,642	10,422,995	19,625,766	728,450	443,131	984,096	3,274,032	4,980,503	8,238,923	2,618,880			
31.07	32,759,800	10,593,657	19,867,945	738,612	453,782	927,892	3,374,534	5,027,008	8,333,727	2,298,198			
31.08	33,163,682	10,729,179	19,941,272	750,375	470,172	915,108	3,452,673	4,926,502	8,393,747	2,493,231			
30.09	33,728,887	10,856,151	20,181,081	812,884	479,010	906,237	3,403,825	5,010,172	8,570,321	2,691,655			
31.10	34,217,571	10,949,877	20,473,639	915,001	522,571	907,467	3,416,657	5,040,769	8,660,942	2,794,054			
30.11	35,222,770	11,038,528	20,778,931	877,249	569,052	952,992	3,456,095	5,187,294	8,705,105	3,405,311			
31.12	34,888,476	11,028,783	20,849,792	696,167	472,194	944,587	3,333,470	5,419,011	8,886,409	3,009,901			
2015													
31.01	33,972,779	10,892,911	20,703,347	641,225	421,379	936,902	3,317,897	5,329,403	8,873,807	2,376,522			
28.02	33,572,876	10,770,087	20,518,113	639,030	402,689	892,905	3,294,972	5,220,759	8,824,779	2,284,676			
31.03	33,414,781	10,645,944	20,484,858	701,905	401,878	851,153	3,215,564	5,197,862	8,811,147	2,283,979			
30.04	33,500,267	10,570,613	20,532,717	697,815	361,624	811,507	3,097,899	5,253,370	8,900,720	2,396,937			
31.05	33,565,421	10,522,802	20,468,014	631,805	410,703	788,877	3,058,889	5,199,557	8,915,453	2,574,606			
30.06	33,720,009	10,470,012	20,527,094	719,484	368,233	762,661	3,045,072	5,157,129	8,966,501	2,722,903			
31.07	34,010,444	10,472,120	20,771,591	608,226	447,645	860,706	3,051,989	5,108,686	9,108,972	2,766,732			

Table 4.3.1 (end)
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency										
		of which										credit institutions
		total	individuals		organizations (except general and local governments and extrabudgetary funds)							
			total		of which by maturity							
1	12	13	14	15	16	17	18	19	20	21		
2013												
31.12	8,931,234	237,158	5,486,152	191,373	91,811	193,294	600,173	1,318,253	2,989,923	3,205,776		
2014												
31.01	10,194,943	252,264	5,842,482	120,491	126,897	205,659	625,096	1,354,984	3,298,785	4,097,925		
28.02	10,679,210	254,283	6,067,556	165,312	112,694	200,623	628,720	1,396,706	3,445,534	4,355,007		
31.03	9,786,133	243,877	6,146,831	151,286	155,131	228,754	611,955	1,385,126	3,502,575	3,394,075		
30.04	10,169,899	240,927	6,305,833	140,682	161,608	169,708	613,832	1,393,129	3,719,418	3,621,725		
31.05	9,907,083	228,344	6,139,262	147,469	110,910	181,332	576,086	1,365,276	3,649,179	3,538,058		
30.06	9,391,024	216,166	5,976,621	165,872	173,547	148,478	487,466	1,339,688	3,557,475	3,196,905		
31.07	9,886,541	226,695	6,305,468	157,442	162,162	162,772	524,101	1,401,294	3,787,282	3,352,982		
31.08	9,761,823	229,738	6,568,491	171,570	136,249	175,381	549,038	1,461,506	3,959,787	2,961,926		
30.09	10,131,792	240,225	6,935,102	182,304	63,620	176,452	570,195	1,518,477	4,303,488	2,954,803		
31.10	10,997,087	258,097	7,651,792	177,514	73,832	178,411	638,234	1,635,645	4,807,815	3,085,366		
30.11	12,196,035	282,195	8,637,338	263,037	72,293	209,816	629,839	1,820,352	5,486,566	3,274,494		
31.12	14,180,978	300,766	9,992,617	689,997	125,968	204,262	643,029	1,954,804	6,206,291	3,885,090		
2015												
31.01	17,480,028	360,690	12,201,739	795,915	110,991	231,887	949,782	2,306,582	7,541,707	4,914,268		
28.02	15,712,867	316,234	11,233,977	750,857	113,961	171,325	1,242,017	2,048,003	6,697,770	4,159,778		
31.03	14,990,708	294,859	10,787,110	773,718	118,600	181,227	1,286,846	1,903,870	6,323,163	3,906,039		
30.04	13,577,286	252,735	9,625,036	623,859	92,574	160,522	1,362,623	1,628,889	5,554,047	3,697,016		
31.05	13,991,098	251,105	9,945,595	614,290	93,940	140,258	1,452,723	1,630,305	5,785,685	3,791,960		
30.06	14,702,376	256,801	10,442,141	648,505	65,701	155,481	1,524,411	1,735,617	6,067,030	4,000,656		
31.07	15,653,965	266,140	11,121,678	662,121	79,024	188,695	1,614,466	1,853,403	6,464,670	4,263,560		

Table 4.3.2

Weighted Average Interest Rates on Loans to Individuals in Rubles

(% p.a.)

	Total											of which car loans								
	up to 30 days (including call loans)			31 to 90 days			91 to 180 days			181 days to 1 year		up to 1 year (including call loans)		1 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				
2014																				
January	28.04	16.09	30.39	23.81	24.41	21.69	17.29	18.31	16.47	19.95	18.15	12.38	12.49	13.94	16.12	15.44				
February	28.25	15.35	23.72	22.58	22.77	20.99	17.21	18.00	16.30	15.43	18.59	12.70	12.75	13.87	15.91	15.25				
March	26.37	15.09	25.27	23.67	23.78	20.76	16.98	17.78	18.83	18.18	18.45	12.52	12.63	13.82	15.87	15.22				
April	23.52	15.99	23.17	20.58	20.97	20.85	16.96	17.74	18.37	19.87	18.98	12.52	12.61	14.04	15.93	15.38				
May	27.48	15.79	26.56	24.90	24.89	20.83	16.82	17.67	16.13	17.34	20.91	12.76	12.91	14.28	16.42	15.80				
June	28.08	14.80	23.40	24.09	23.91	20.73	16.65	17.53	18.45	20.52	18.39	12.36	12.48	14.12	16.41	15.74				
July	28.36	13.97	22.53	23.35	23.28	20.98	16.62	17.53	18.01	22.60	16.16	12.13	13.19	14.03	16.75	15.92				
August	29.51	14.78	25.94	23.10	23.82	20.73	16.49	17.39	-	21.90	19.34	12.01	12.23	14.06	16.98	16.09				
September	23.72	16.30	23.46	24.51	23.93	21.08	16.76	17.66	20.80	19.47	19.33	12.02	12.20	14.32	17.11	16.29				
October	25.33	16.40	23.95	24.84	24.37	21.57	16.64	17.60	17.91	20.42	19.36	12.23	12.47	14.68	17.06	16.37				
November	24.31	16.02	25.78	25.08	24.59	21.45	16.74	17.72	16.76	20.87	19.42	12.41	12.55	14.66	16.94	16.20				
December	25.32	17.99	25.44	25.66	24.82	22.24	16.33	17.37	23.51	20.20	19.47	13.11	13.32	15.25	17.29	16.60				
2015																				
January	23.69	19.94	27.00	33.55	29.08	29.69	17.36	19.46	20.14	18.79	21.08	18.13	18.46	20.70	21.19	21.07				
February	27.11	18.83	28.85	31.57	28.73	29.28	18.47	20.51	19.69	19.02	19.37	17.74	18.02	20.85	22.34	21.97				
March	21.36	19.44	28.18	28.91	27.31	28.70	19.73	21.83	20.31	19.00	19.51	17.56	17.79	20.64	22.72	22.12				
April	21.04	19.38	27.22	27.55	26.20	25.23	19.14	20.74	16.91	18.20	18.71	13.63	14.23	14.46	19.74	17.26				
May	18.62	22.64	27.75	29.63	28.62	24.82	18.95	20.48	19.76	18.76	19.89	13.09	13.91	14.02	19.49	16.79				
June	19.67	21.56	26.46	27.18	26.45	22.10	18.54	19.53	17.32	18.72	19.30	12.20	12.86	13.78	19.01	16.27				
July	21.60	19.97	25.03	27.18	26.29	21.97	18.26	19.29	20.09	17.96	20.14	11.98	12.84	13.36	18.16	15.84				

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in US Dollars

	Total										of which car loans					
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
2014																
January	9.69	13.03	11.63	11.97	11.45	15.18	10.52	13.37	-	-	-	-	-	11.49	10.12	10.68
February	12.23	10.69	10.35	12.05	11.43	11.56	10.60	10.96	-	-	-	-	-	13.05	12.57	12.68
March	9.69	11.18	12.01	11.87	10.77	10.27	11.45	10.82	-	-	-	-	-	12.05	11.61	11.68
April	9.32	12.35	12.72	11.82	11.03	10.97	10.46	10.67	-	-	13.00	13.00	13.00	10.59	12.10	11.99
May	12.30	10.78	11.55	12.32	12.18	11.40	11.32	11.37	-	-	13.50	13.50	16.00	16.00	10.89	11.34
June	11.36	14.19	10.50	12.84	12.29	12.00	9.92	10.87	-	-	12.50	12.50	12.00	12.00	11.36	11.45
July	11.14	11.18	12.50	11.27	11.32	11.41	10.88	11.19	-	-	-	-	10.20	10.20	13.92	12.26
August	15.12	12.11	12.43	11.64	12.05	9.78	12.11	10.33	-	-	-	-	11.53	11.62	11.62	11.55
September	10.59	14.23	11.95	12.60	11.94	11.99	9.30	10.86	-	-	-	-	10.18	13.31	12.71	12.71
October	12.57	11.96	12.08	11.04	11.42	11.88	10.65	11.54	-	-	-	-	17.00	13.05	13.37	13.37
November	13.54	14.37	10.84	12.02	12.50	10.83	10.78	10.80	-	-	-	-	15.70	9.00	12.63	12.63
December	13.87	11.11	13.66	11.85	11.75	10.46	10.13	10.30	-	-	18.00	18.00	10.18	11.60	10.97	10.97
2015																
January	12.02	11.65	12.07	11.78	11.90	11.70	9.89	10.97	-	-	-	-	10.21	15.31	12.85	12.85
February	15.15	12.09	11.45	12.58	12.10	11.75	9.64	10.65	-	-	-	-	9.00	11.60	11.48	11.48
March	15.32	14.71	13.11	13.62	13.61	11.22	10.49	10.80	-	-	9.00	9.00	13.00	12.57	12.70	12.70
April	11.68	12.01	14.09	11.89	12.22	11.83	10.78	11.32	-	-	-	-	11.00	12.44	12.02	12.02
May	11.76	11.67	14.79	12.55	12.24	11.62	9.35	10.36	-	-	-	-	-	14.68	14.68	14.68
June	12.59	11.92	11.18	12.87	12.36	12.03	9.37	10.15	-	-	-	-	-	13.82	13.82	13.82
July	15.64	12.91	12.27	13.01	12.93	11.62	9.93	11.44	-	-	-	-	-	14.99	14.99	14.99

(% p.a.)

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in Euros

(% p.a.)

	Total							of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 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
2014															
January	11.70	12.39	11.89	11.99	11.92	10.88	8.91	-	-	-	-	-	-	-	-
February	9.88	13.52	9.39	9.54	9.73	10.39	9.44	-	-	20.72	20.72	-	-	11.00	11.00
March	11.18	10.26	8.70	9.50	9.68	10.68	10.08	-	-	-	-	-	-	-	-
April	11.78	12.71	12.77	10.66	11.21	9.65	10.11	-	-	-	-	-	-	-	-
May	13.05	15.24	12.84	10.62	12.59	9.85	10.43	-	-	-	-	-	-	-	-
June	10.94	10.40	11.49	11.75	11.41	12.30	12.63	-	-	-	-	12.00	-	-	12.00
July	13.15	13.23	6.19	10.61	10.58	12.95	12.16	-	-	-	-	-	5.80	5.80	5.80
August	13.98	12.50	5.26	10.11	7.36	11.23	9.47	-	-	-	-	-	9.00	9.00	9.00
September	12.67	7.55	13.07	12.32	10.58	10.49	8.84	-	-	-	-	-	9.65	9.65	9.65
October	13.13	12.54	13.48	9.31	11.02	9.10	9.24	-	-	-	-	-	-	-	-
November	12.99	-	6.00	10.53	10.97	12.84	10.65	-	-	-	-	13.00	-	-	13.00
December	6.13	12.20	9.60	10.72	10.52	9.97	9.46	-	-	-	-	-	16.90	16.90	16.90
2015															
January	8.51	12.60	13.81	11.48	9.99	11.71	12.86	-	-	11.00	-	11.00	-	13.00	13.00
February	10.97	9.04	8.99	9.17	9.22	12.43	12.21	-	-	-	-	-	-	-	-
March	7.51	11.74	12.26	10.45	11.24	8.88	8.90	-	-	-	-	-	-	-	-
April	10.42	12.93	12.46	12.83	12.41	10.22	11.31	-	-	9.00	9.00	-	-	-	-
May	7.63	14.84	12.24	12.91	13.77	10.18	10.10	-	-	-	-	-	-	-	-
June	-	13.07	13.09	10.93	11.98	11.25	11.80	-	-	-	-	-	-	10.00	10.00
July	12.21	9.21	13.14	12.82	11.52	11.84	11.71	-	-	-	-	10.00	-	-	10.00

Table 4.3.5

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

	Total										of which to small, medium-sized businesses					
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
2014																
January	7.35	9.94	10.62	11.18	9.15	11.09	10.28	10.64	12.60	11.61	12.33	13.15	12.49	13.10	12.34	12.83
February	7.47	10.16	10.98	11.59	9.43	11.26	10.91	11.11	12.49	11.88	12.26	13.19	12.59	13.31	12.76	13.15
March	8.99	11.06	10.92	11.23	10.29	10.87	10.30	10.60	12.38	12.24	12.24	12.91	12.55	12.59	12.87	12.68
April	9.27	11.05	11.57	11.53	10.53	10.82	11.24	10.97	12.83	12.16	12.67	13.29	12.85	13.10	12.88	13.03
May	9.32	11.53	11.86	12.09	10.60	11.19	11.29	11.23	13.09	12.38	12.68	13.16	12.88	13.20	12.33	12.76
June	9.43	11.45	11.89	12.05	10.68	11.84	11.48	11.67	13.11	12.32	12.73	13.29	12.95	13.28	12.32	12.82
July	9.39	11.45	12.09	12.38	10.69	11.98	11.81	11.92	12.97	12.56	12.93	13.49	13.09	13.27	13.26	13.27
August	9.29	11.75	11.28	12.31	10.56	11.96	11.66	11.83	13.14	12.58	13.27	13.37	13.16	13.67	13.42	13.59
September	9.22	12.00	12.66	12.62	10.62	12.38	11.70	12.05	13.15	12.77	13.53	13.39	13.27	13.68	13.08	13.45
October	9.58	12.26	12.54	12.69	10.79	12.29	12.16	12.24	12.82	13.05	13.28	13.62	13.33	13.93	13.20	13.64
November	11.20	12.82	13.07	13.09	11.97	12.82	11.94	12.56	13.51	13.43	13.80	14.00	13.77	14.24	13.61	14.00
December	19.81	17.16	15.00	15.02	18.31	14.12	12.15	12.94	15.95	15.90	15.97	16.27	16.09	15.31	14.22	14.92
2015																
January	19.59	20.70	20.20	19.50	19.86	15.32	14.87	15.09	19.25	19.00	18.94	18.68	18.86	17.89	17.59	17.77
February	17.46	18.51	19.05	18.50	18.14	17.75	15.03	16.36	18.41	19.14	19.42	18.96	19.05	18.34	16.13	17.63
March	16.89	18.38	18.77	18.73	17.91	17.21	15.31	16.45	18.05	19.20	19.67	19.05	19.12	18.02	16.31	17.38
April	16.36	17.98	18.32	17.40	17.17	17.31	14.38	15.80	18.22	18.56	19.18	18.97	18.88	18.18	16.61	17.64
May	14.92	16.54	16.49	17.18	16.02	16.93	15.06	16.25	18.22	18.63	18.69	18.45	18.52	18.24	15.81	17.57
June	14.26	16.33	16.93	16.17	15.51	15.62	14.37	15.12	18.14	18.43	18.25	17.92	18.11	16.79	16.36	16.67
July	13.33	15.55	16.10	15.36	14.65	15.41	14.10	14.87	18.10	17.92	17.72	17.38	17.61	17.01	16.32	16.81

Table 4.3.6

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

(% p.a.)

	Total											of which small and medium-sized businesses																				
	up to 30 days (including call loans)			31 to 90 days			91 to 180 days			181 days to 1 year		up to 1 year (including call loans)		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)		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 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 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 1 year			
2014																																
January	1.02	4.06	4.39	6.39	2.66	5.86	7.79	7.00	8.95	10.03	10.65	11.55	10.67	10.31	9.43	10.01	1.02	4.06	4.39	6.39	2.66	5.86	7.79	7.00	8.95	10.03	10.65	11.55	10.67	10.31	9.43	10.01
February	1.01	5.07	6.74	6.72	3.49	5.98	7.07	6.57	10.62	11.06	10.07	11.06	10.75	10.38	8.25	9.49	1.01	5.07	6.74	6.72	3.49	5.98	7.07	6.57	10.62	11.06	10.07	11.06	10.75	10.38	8.25	9.49
March	1.36	2.74	4.56	7.01	3.47	5.63	5.34	5.44	11.67	10.28	6.95	12.08	11.00	10.35	8.75	9.99	1.36	2.74	4.56	7.01	3.47	5.63	5.34	5.44	11.67	10.28	6.95	12.08	11.00	10.35	8.75	9.99
April	1.25	4.51	5.68	5.89	3.39	5.50	5.43	5.45	10.02	10.71	8.37	10.84	10.32	10.86	9.06	10.17	1.25	4.51	5.68	5.89	3.39	5.50	5.43	5.45	10.02	10.71	8.37	10.84	10.32	10.86	9.06	10.17
May	1.33	3.34	5.50	7.41	3.40	6.08	7.19	6.65	12.05	9.37	9.20	10.46	10.30	10.81	11.17	11.12	1.33	3.34	5.50	7.41	3.40	6.08	7.19	6.65	12.05	9.37	9.20	10.46	10.30	10.81	11.17	11.12
June	1.17	6.12	3.48	7.13	4.41	7.80	6.83	7.05	9.34	8.73	8.74	11.55	10.47	9.73	8.36	9.03	1.17	6.12	3.48	7.13	4.41	7.80	6.83	7.05	9.34	8.73	8.74	11.55	10.47	9.73	8.36	9.03
July	1.29	3.58	5.30	6.39	3.32	5.70	7.40	6.62	10.80	11.23	11.00	11.67	11.39	10.13	11.28	10.55	1.29	3.58	5.30	6.39	3.32	5.70	7.40	6.62	10.80	11.23	11.00	11.67	11.39	10.13	11.28	10.55
August	1.30	4.67	5.28	6.65	3.08	6.56	7.19	7.01	8.71	13.57	10.00	11.57	11.19	11.73	8.62	10.21	1.30	4.67	5.28	6.65	3.08	6.56	7.19	7.01	8.71	13.57	10.00	11.57	11.19	11.73	8.62	10.21
September	2.51	4.58	5.79	7.20	4.39	5.76	7.23	6.88	12.90	11.77	8.32	10.36	10.25	10.53	9.01	9.65	2.51	4.58	5.79	7.20	4.39	5.76	7.23	6.88	12.90	11.77	8.32	10.36	10.25	10.53	9.01	9.65
October	2.18	5.18	6.79	7.13	4.38	7.48	6.32	6.74	13.06	12.98	7.54	10.91	10.10	10.17	7.53	8.38	2.18	5.18	6.79	7.13	4.38	7.48	6.32	6.74	13.06	12.98	7.54	10.91	10.10	10.17	7.53	8.38
November	3.08	6.51	6.99	9.37	5.03	8.01	5.55	6.29	9.23	12.34	9.84	11.34	10.89	11.97	9.27	10.84	3.08	6.51	6.99	9.37	5.03	8.01	5.55	6.29	9.23	12.34	9.84	11.34	10.89	11.97	9.27	10.84
December	2.74	5.37	7.37	8.44	4.96	8.24	6.74	7.11	8.00	10.33	10.10	10.71	9.67	11.70	11.13	11.45	2.74	5.37	7.37	8.44	4.96	8.24	6.74	7.11	8.00	10.33	10.10	10.71	9.67	11.70	11.13	11.45
2015																																
January	4.56	7.14	7.71	8.92	6.78	9.26	8.68	8.80	9.39	9.62	10.09	12.41	11.39	12.38	10.71	11.41	4.56	7.14	7.71	8.92	6.78	9.26	8.68	8.80	9.39	9.62	10.09	12.41	11.39	12.38	10.71	11.41
February	4.36	9.43	7.85	9.91	7.27	8.27	7.48	7.66	8.94	11.09	10.69	12.03	11.24	11.50	10.64	11.12	4.36	9.43	7.85	9.91	7.27	8.27	7.48	7.66	8.94	11.09	10.69	12.03	11.24	11.50	10.64	11.12
March	5.27	7.16	7.35	9.20	6.78	7.95	8.19	8.08	12.72	10.89	10.95	10.89	11.02	11.33	10.84	10.98	5.27	7.16	7.35	9.20	6.78	7.95	8.19	8.08	12.72	10.89	10.95	10.89	11.02	11.33	10.84	10.98
April	4.35	7.27	8.73	9.48	7.74	9.28	9.56	9.40	11.73	10.12	10.52	11.20	11.04	11.15	11.76	11.52	4.35	7.27	8.73	9.48	7.74	9.28	9.56	9.40	11.73	10.12	10.52	11.20	11.04	11.15	11.76	11.52
May	4.36	6.72	8.14	9.72	7.36	8.74	8.38	8.43	12.92	10.62	11.88	11.53	11.63	9.01	8.42	8.99	4.36	6.72	8.14	9.72	7.36	8.74	8.38	8.43	12.92	10.62	11.88	11.53	11.63	9.01	8.42	8.99
June	3.46	7.26	5.28	7.82	6.20	9.47	9.13	9.24	11.51	8.65	11.51	11.06	10.73	10.24	8.04	8.48	3.46	7.26	5.28	7.82	6.20	9.47	9.13	9.24	11.51	8.65	11.51	11.06	10.73	10.24	8.04	8.48
July	5.33	7.00	6.69	7.97	7.13	7.86	8.87	8.13	12.67	10.28	9.88	7.76	8.65	10.20	10.43	10.30	5.33	7.00	6.69	7.97	7.13	7.86	8.87	8.13	12.67	10.28	9.88	7.76	8.65	10.20	10.43	10.30

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

	Total													of which small and medium-sized businesses										
	up to 30 days (including call loans)			31 to 90 days			91 to 180 days			181 days to 1 year			up to 1 year (including call loans)			1 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	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
2014																								
January	2.27	3.26	5.57	8.07	5.28	5.25	7.71	6.56	6.35	9.65	7.90	13.08	11.94	9.53	8.17	9.00	6.35	9.65	7.90	13.08	11.94	9.53	8.17	9.00
February	3.77	5.14	7.35	9.11	6.58	6.57	7.90	7.23	10.32	10.72	10.17	11.52	11.16	10.37	9.35	9.97	10.32	10.72	10.17	11.52	11.16	10.37	9.35	9.97
March	1.42	4.16	6.88	7.67	5.71	9.16	5.45	6.24	18.00	8.84	11.20	12.12	11.32	9.34	6.53	8.61	18.00	8.84	11.20	12.12	11.32	9.34	6.53	8.61
April	2.82	5.86	6.06	6.55	5.66	9.75	6.94	8.63	12.34	8.04	9.24	10.19	9.56	9.74	9.92	9.82	12.34	8.04	9.24	10.19	9.56	9.74	9.92	9.82
May	2.35	5.14	5.22	7.17	4.83	5.34	6.02	5.59	12.14	6.84	5.74	13.38	9.49	10.44	6.50	8.73	12.14	6.84	5.74	13.38	9.49	10.44	6.50	8.73
June	6.50	5.53	6.10	6.31	6.19	7.98	7.77	7.89	12.89	10.02	9.18	11.34	11.58	11.50	10.20	11.35	12.89	10.02	9.18	11.34	11.58	11.50	10.20	11.35
July	3.95	6.40	4.58	5.91	5.38	6.64	6.77	6.68	12.60	11.70	7.12	10.95	10.63	9.05	8.21	8.97	12.60	11.70	7.12	10.95	10.63	9.05	8.21	8.97
August	2.84	7.82	7.11	6.98	5.51	5.58	7.35	6.19	12.57	12.72	9.15	8.95	10.80	9.59	10.66	9.79	12.57	12.72	9.15	8.95	10.80	9.59	10.66	9.79
September	1.41	5.78	4.93	6.88	4.41	8.10	6.73	7.24	11.40	9.73	9.61	10.48	10.05	9.79	9.61	9.77	11.40	9.73	9.61	10.48	10.05	9.79	9.61	9.77
October	2.81	6.96	6.19	7.80	5.63	6.63	7.39	7.08	12.55	13.00	7.97	10.30	11.56	9.34	9.45	9.38	12.55	13.00	7.97	10.30	11.56	9.34	9.45	9.38
November	1.22	4.75	7.79	7.94	3.03	9.17	5.32	7.00	12.78	11.94	8.71	10.15	10.80	10.00	–	10.00	12.78	11.94	8.71	10.15	10.80	10.00	–	10.00
December	1.32	6.21	5.03	10.38	2.32	8.31	7.52	7.68	9.45	11.71	11.33	11.70	10.71	10.86	8.96	10.57	9.45	11.71	11.33	11.70	10.71	10.86	8.96	10.57
2015																								
January	3.16	8.12	10.29	10.71	5.10	7.50	5.02	6.71	7.68	8.89	9.92	12.36	11.35	11.42	8.65	10.91	7.68	8.89	9.92	12.36	11.35	11.42	8.65	10.91
February	2.69	8.56	11.24	10.13	4.83	7.31	7.72	7.42	15.02	9.79	11.83	10.80	11.14	10.02	7.28	7.92	15.02	9.79	11.83	10.80	11.14	10.02	7.28	7.92
March	2.87	9.38	4.85	7.86	5.96	7.69	9.49	8.24	13.42	10.99	10.18	11.78	11.89	6.44	10.49	7.43	13.42	10.99	10.18	11.78	11.89	6.44	10.49	7.43
April	2.42	6.35	7.49	9.98	5.41	6.98	8.84	7.39	5.40	11.17	9.14	11.97	11.53	8.56	9.92	8.82	5.40	11.17	9.14	11.97	11.53	8.56	9.92	8.82
May	2.12	7.01	9.04	8.61	5.71	5.82	6.67	6.46	8.50	11.70	9.77	11.42	11.12	7.42	11.81	7.88	8.50	11.70	9.77	11.42	11.12	7.42	11.81	7.88
June	2.58	7.74	7.98	7.58	7.05	9.03	7.84	8.64	5.44	12.49	10.17	11.36	11.63	11.43	9.69	10.24	5.44	12.49	10.17	11.36	11.63	11.43	9.69	10.24
July	2.82	5.83	4.43	5.78	4.76	5.38	7.27	6.63	4.00	12.10	10.19	8.92	9.97	10.28	7.56	7.73	4.00	12.10	10.19	8.92	9.97	10.28	7.56	7.73

(% p.a.)

Table 4.3.8

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	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	
2013												
31.12	7,761,530	688,022	303,229	3,006	4,877,979	640,018	282,665	5,262	356,115	32,610	9,330	290
2014												
31.01	480,390	38,002	15,395	161	4,918,697	629,736	311,305	5,813	373,740	34,547	10,243	332
28.02	1,058,984	86,490	44,197	686	4,930,185	634,680	319,844	6,278	384,861	36,717	10,441	319
31.03	1,767,997	146,554	71,304	891	5,007,726	646,491	306,149	6,286	373,023	37,265	10,095	314
30.04	2,430,938	203,290	101,619	1,026	4,966,231	653,383	307,362	6,198	392,528	39,553	9,467	314
31.05	3,060,115	251,845	129,927	1,082	5,019,374	657,968	302,004	5,710	409,700	41,535	9,424	266
30.06	3,680,525	301,843	153,389	1,453	5,060,661	662,438	296,225	5,494	401,088	42,645	8,209	260
31.07	4,328,123	349,624	179,835	1,532	5,085,264	658,036	305,914	5,591	423,096	45,631	10,037	271
31.08	4,864,949	392,496	202,705	1,825	4,819,434	655,175	270,401	5,842	380,091	47,916	8,439	268
30.09	5,461,666	442,159	228,567	2,062	4,829,955	653,630	285,725	6,255	367,926	48,827	9,349	279
31.10	6,058,594	487,791	282,080	2,340	4,802,516	646,850	328,040	6,833	378,658	51,633	10,856	289
30.11	6,568,483	530,718	331,581	2,626	4,790,013	643,957	370,132	6,576	384,865	53,667	12,356	330
31.12	7,194,839	579,638	415,755	2,944	4,699,951	635,177	416,877	7,607	378,751	51,785	15,637	276
2015												
31.01	292,562	17,019	14,035	3	4,580,552	613,464	476,775	8,540	410,202	55,971	23,517	347
28.02	656,985	38,910	35,437	75	4,478,822	589,779	382,296	7,550	426,688	59,079	12,197	469
31.03	1,109,326	65,643	65,053	82	4,475,282	576,626	364,787	7,051	441,482	62,121	12,589	440
30.04	1,532,243	91,554	87,465	144	4,458,241	563,902	320,355	6,344	491,410	65,665	13,334	444
31.05	1,883,703	114,555	107,685	336	4,389,958	554,041	313,438	5,462	516,837	68,674	16,078	511
30.06	2,332,153	141,612	126,812	354	4,387,899	544,782	329,950	5,678	531,898	69,532	19,300	536
31.07	2,782,308	168,019	171,696	390	4,414,250	533,455	368,547	5,488	560,338	73,012	20,085	562
31.08	3,199,565	193,412	218,685	675	4,467,004	524,043	433,907	6,769	576,644	75,546	23,632	652

Table 4.3.9

Mortgage Loans Extended by Credit Institutions to Individuals-Residents

		In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity, months		weighted average interest rate, %				
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
2013											
31.12	878,495	1,385,357	2,647,421	27,783	172.9	174.0	12.51	12.20			
2014											
31.01	50,367	81,445	2,673,992	28,057	172.0	172.0	12.30	12.30			
28.02	123,772	203,542	2,738,205	28,410	178.9	183.4	12.30	12.31			
31.03	208,384	344,270	2,808,289	28,296	181.6	185.5	12.18	12.00			
30.04	307,049	509,789	2,907,478	28,611	172.4	153.4	12.22	12.32			
31.05	389,021	647,699	2,983,358	28,932	174.2	180.7	12.22	12.22			
30.06	471,256	789,505	3,049,741	28,983	173.9	172.9	12.22	12.26			
31.07	565,551	951,145	3,143,500	29,587	176.6	189.4	12.23	12.24			
31.08	652,343	1,100,969	3,213,547	29,800	176.6	177.2	12.24	12.33			
30.09	739,226	1,253,612	3,288,628	29,654	177.1	180.2	12.27	12.46			
31.10	836,062	1,423,100	3,360,775	29,946	177.8	183.2	12.34	12.85			
30.11	923,945	1,576,680	3,443,067	30,464	178.1	180.8	12.37	12.61			
31.12	1,058,641	1,808,551	3,517,094	32,131	178.1	178.0	12.47	13.16			
2015											
31.01	44,924	73,033	3,528,361	32,839	175.9	175.9	14.16	14.16			
28.02	94,862	153,466	3,546,452	33,400	174.6	173.3	14.46	14.73			
31.03	138,910	222,033	3,547,097	34,635	172.9	169.2	14.54	14.73			
30.04	189,549	304,528	3,570,144	35,795	171.6	168.1	14.41	14.06			
31.05	234,502	379,126	3,594,330	36,737	171.3	170.1	14.23	13.48			
30.06	287,954	467,980	3,612,458	37,602	171.9	174.6	14.05	13.31			
31.07	347,423	565,346	3,645,153	38,503	172.0	172.3	13.95	13.46			
31.08	406,373	661,850	3,686,106	39,958	172.5	175.2	13.79	12.88			

Table 4.3.9 (end)

	In foreign currency						
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %	
			total	of which overdue debt			
2013							
31.12	1,987	19,176	118,057	15,648	128.0	9.66	
2014							
31.01	65	359	124,040	16,206	171.1	9.81	
28.02	145	1,185	122,665	16,200	150.2	9.43	
31.03	229	2,114	116,402	15,569	137.4	9.39	
30.04	313	3,232	114,102	15,343	127.9	9.56	
31.05	373	3,849	108,625	14,711	122.6	9.63	
30.06	439	4,390	103,421	14,319	126.3	9.56	
31.07	516	5,163	107,610	15,095	128.7	9.53	
31.08	588	6,216	107,917	15,223	128.2	9.43	
30.09	656	7,550	112,107	15,603	122.1	9.45	
31.10	701	8,505	120,558	17,021	122.0	9.40	
30.11	755	10,126	132,677	19,127	122.3	9.32	
31.12	807	12,767	140,809	17,623	128.1	9.32	
2015							
31.01	13	300	170,335	21,598	64.6	10.42	
28.02	29	784	148,655	19,534	38.4	11.81	
31.03	43	1,419	139,481	19,373	33.5	12.19	
30.04	50	1,978	118,394	17,308	32.4	12.01	
31.05	63	2,299	116,580	18,192	34.6	11.30	
30.06	78	2,572	119,296	19,400	41.3	10.73	
31.07	94	3,369	123,221	20,807	44.2	10.36	
31.08	103	3,934	136,747	24,089	45.7	10.26	

Table 4.3.10
Mortgage Loans Extended by Credit Institutions to Individuals-Residents and Rights of Claim under Mortgage Loans Acquired

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
		number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity, months		weighted average interest rate, %		on loans extended since the beginning of the year	on loans extended over the month	
total	of which overdue debt			on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month					
2013												61,709
31.12	823,175	1,338,731	2,536,869	25,443	176.4	176.4	12.44	12.12	12.44	12.12	61,709	
2014												
31.01	47,662	79,003	2,563,580	25,567	174.1	174.1	12.28	12.28	12.28	12.28	75,418	
28.02	117,701	197,265	2,628,020	25,856	181.2	186.0	12.29	12.29	12.29	12.29	75,062	
31.03	197,896	333,115	2,697,532	25,767	183.9	187.8	12.16	11.97	12.16	11.97	74,700	
30.04	291,566	493,603	2,794,925	26,075	174.5	154.9	12.20	12.30	12.20	12.30	75,752	
31.05	369,809	628,163	2,870,705	26,357	176.2	182.2	12.20	12.20	12.20	12.20	76,965	
30.06	448,163	766,009	2,936,427	26,368	175.9	174.7	12.20	12.23	12.20	12.23	77,076	
31.07	538,045	922,855	3,028,347	26,859	178.4	190.5	12.21	12.22	12.21	12.22	75,450	
31.08	620,874	1,067,947	3,096,218	27,005	178.4	178.7	12.22	12.29	12.22	12.29	76,390	
30.09	703,771	1,215,518	3,169,450	26,961	178.8	181.7	12.24	12.44	12.24	12.44	76,131	
31.10	796,585	1,379,684	3,239,516	27,205	179.5	184.9	12.32	12.85	12.32	12.85	78,089	
30.11	881,772	1,528,991	3,320,792	27,691	179.7	181.4	12.35	12.62	12.35	12.62	72,409	
31.12	1,012,064	1,753,294	3,391,888	28,954	179.5	177.9	12.45	13.17	12.45	13.17	72,229	
2015												
31.01	43,016	70,255	3,401,689	29,634	176.5	176.5	14.16	14.16	14.16	14.16	67,310	
28.02	92,050	149,634	3,420,641	30,177	175.5	174.6	14.45	14.71	14.45	14.71	69,952	
31.03	135,159	217,170	3,423,686	31,340	174.0	170.7	14.53	14.70	14.53	14.70	66,746	
30.04	184,426	297,819	3,448,189	32,417	173.1	170.5	14.40	14.05	14.40	14.05	70,156	
31.05	228,191	371,312	3,473,376	33,281	172.8	171.5	14.22	13.46	14.22	13.46	51,783	
30.06	280,434	458,983	3,492,685	34,106	173.3	175.4	14.04	13.29	14.04	13.29	50,430	
31.07	338,502	555,308	3,526,435	34,864	173.3	173.7	13.93	13.44	13.93	13.44	68,655	
31.08	396,125	650,740	3,568,675	36,177	173.8	176.4	13.78	12.88	13.78	12.88	69,858	

Table 4.3.10 (end)

		In foreign currency							memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
		number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %		
				total	of which overdue debt				
2013									
31.12	1,864	15,195	111,990	14,207	151.9	9.57	24,274		
2014									
31.01	64	315	118,933	14,867	193.2	9.84	25,702		
28.02	141	981	118,068	15,263	177.2	9.34	25,494		
31.03	216	1,704	112,287	14,839	165.9	9.31	26,654		
30.04	294	2,722	110,370	14,815	148.4	9.50	25,912		
31.05	351	3,184	105,360	14,314	143.9	9.55	24,604		
30.06	414	3,670	100,304	13,953	145.9	9.50	23,317		
31.07	489	4,376	104,366	14,708	147.2	9.48	24,093		
31.08	558	5,366	104,572	14,790	144.5	9.37	24,547		
30.09	619	6,372	108,641	15,208	140.3	9.39	25,521		
31.10	661	7,179	117,139	16,581	140.1	9.34	27,539		
30.11	708	8,562	128,645	18,627	139.9	9.26	30,530		
31.12	750	10,832	136,491	17,143	146.3	9.25	33,803		
2015									
31.01	9	267	164,954	20,962	71.8	10.42	39,473		
28.02	14	458	143,776	18,962	53.5	11.27	34,560		
31.03	25	960	135,330	18,802	41.9	11.80	33,581		
30.04	29	1,170	114,544	16,821	38.0	11.57	28,987		
31.05	42	1,475	112,942	17,653	40.3	10.74	26,751		
30.06	55	1,686	115,725	18,892	50.5	10.17	27,547		
31.07	67	2,153	119,389	20,223	52.8	10.08	32,301		
31.08	73	2,506	132,482	23,390	54.7	10.04	35,755		

Table 4.3.11
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 31.07.2015										total	
	1–5	6–20	21–50	51–200	201–500	501–783						
Number of credit institutions extended mortgage loans, units	5	14	28	111	209	205					572	
Number of mortgage loans extended to individuals-residents, units, of which loans extended:												
in rubles	282,264	18,835	9,960	13,912	12,071	1,527					338,569	
in foreign currency	282,259	18,829	9,953	13,884	12,054	1,523					338,502	
in rubles	5	6	7	28	17	4					67	
Volume of mortgage loans extended to individuals, – total, millions of rubles	451,564	32,432	22,479	31,628	16,538	2,820					557,461	
in rubles	451,554	32,334	22,115	31,104	15,445	2,756					555,308	
in foreign currency	10	98	364	524	1,093	64					2,153	
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	2,737,304	347,613	242,303	256,776	50,531	11,297					3,645,824	
in rubles	2,712,467	311,850	221,125	226,687	43,407	10,899					3,526,435	
in foreign currency	24,837	35,763	21,178	30,089	7,124	398					119,389	
of which: overdue, – total	32,055	9,368	7,787	4,207	1,554	116					55,087	
in rubles	23,510	3,283	4,838	2,233	884	116					34,864	
in foreign currency	8,545	6,085	2,949	1,974	670	0					20,223	
Weighted average maturity, months, of which on loans extended:												
in rubles	175.0	173.2	194.9	174.3	108.3	91.3					173.3	
in foreign currency	166.5	311.9	52.9	67.9	22.6	30.0					52.8	
Weighted average interest rate, %, of which on loans extended:												
in rubles	13.90	14.10	13.40	13.70	16.40	15.40					13.93	
in foreign currency	8.40	9.30	10.10	8.90	12.80	10.50					10.08	
Rights of claim under mortgage loans, – total, millions of rubles	18,158	5,534	21,786	39,475	15,245	758					100,956	
in rubles	9,370	2,111	13,139	28,442	14,934	659					68,655	
in foreign currency	8,788	3,423	8,647	11,033	311	99					32,301	

Table 4.3.11 (end)

	Credit institutions grouped by assets (in descending order) as of 31.08.2015										total
	1–5	6–20	21–50	51–200	201–500	501–774					
Number of credit institutions extended mortgage loans, units	5	14	28	112	208	203					570
Number of mortgage loans extended to individuals-residents, units, of which loans extended:	326,208	23,930	13,259	16,909	14,219	1,673					396,198
in rubles	326,203	23,924	13,252	16,877	14,200	1,669					396,125
in foreign currency	5	6	7	32	19	4					73
Volume of mortgage loans extended to individuals, – total, millions of rubles	521,861	41,774	29,533	37,928	19,005	3,145					653,246
in rubles	521,850	41,664	29,129	37,241	17,779	3,077					650,740
in foreign currency	11	110	404	687	1,226	68					2,506
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	2,771,866	356,516	248,836	261,960	50,794	11,185					3,701,157
in rubles	2,744,268	316,688	225,498	228,594	42,868	10,759					3,568,675
in foreign currency	27,598	39,828	23,338	33,366	7,926	426					132,482
of which: overdue, – total	34,500	10,411	8,255	4,593	1,671	137					59,567
in rubles	24,494	3,337	4,913	2,381	915	137					36,177
in foreign currency	10,006	7,074	3,342	2,212	756	0					23,390
Weighted average maturity, months, of which on loans extended:											
in rubles	174.9	174.2	197.3	176.4	110.1	90.1					173.8
in foreign currency	166.8	311.9	52.8	71.9	22.9	31.2					54.7
Weighted average interest rate, %, of which on loans extended:											
in rubles	13.80	13.80	13.10	13.70	16.20	15.70					13.78
in foreign currency	8.40	9.30	10.10	9.00	12.90	10.50					10.04
Rights of claim under mortgage loans, – total, millions of rubles	19,069	6,029	23,340	40,863	15,605	707					105,613
in rubles	9,346	2,210	13,714	28,735	15,255	598					69,858
in foreign currency	9,723	3,819	9,626	12,128	350	109					35,755

Table 4.3.12

Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

1	Investments in debt obligations											11
	2	of which investments in debt obligations at balance-sheet value (regardless revaluation)				by kinds of instruments				10	revaluation of debt obligations	
		total	federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition				overdue debt obligations
3	4	5	6	7	8	9	10	11				
2013												
31.12	6,162,887	814,109	–	1,31,807	410,262	883,192	687,840	3,248,865	6,341	–19,529		
2014												
31.01	6,271,472	936,737	–	165,072	448,084	918,384	825,097	3,026,266	6,414	–54,583		
28.02	6,332,510	1,181,896	–	175,981	479,653	955,086	1,014,448	2,573,613	6,426	–54,594		
31.03	6,217,776	868,001	–	96,258	388,354	998,869	720,319	3,242,663	6,406	–103,094		
30.04	6,135,429	791,642	–	77,898	338,510	945,289	642,264	3,482,123	6,185	–148,481		
31.05	6,256,447	1,053,164	–	138,113	408,306	905,621	776,887	3,051,381	6,137	–83,162		
30.06	6,216,333	1,151,946	–	151,485	422,548	898,601	850,596	2,798,154	5,870	–62,868		
31.07	6,360,387	1,227,781	–	147,381	463,085	939,612	780,374	2,941,765	5,825	–145,434		
31.08	6,336,363	1,307,077	–	155,532	497,169	999,417	879,655	2,662,284	5,690	–170,461		
30.09	6,410,166	1,137,281	–	143,146	517,779	1,047,906	856,610	2,860,774	5,114	–158,444		
31.10	6,633,837	1,206,177	–	132,613	471,834	1,120,600	714,212	3,184,230	5,197	–201,026		
30.11	7,102,542	1,095,900	–	106,138	416,010	1,279,027	635,501	3,840,634	5,243	–275,912		
31.12	7,651,441	1,268,375	–	108,870	456,429	1,301,048	666,449	4,261,831	5,197	–416,759		
2015												
31.01	8,162,109	1,649,323	–	163,558	658,992	1,845,116	931,128	3,380,109	5,522	–471,639		
28.02	8,035,510	1,856,739	–	197,455	663,376	1,796,053	1,072,437	2,792,161	5,173	–347,883		
31.03	7,665,732	1,707,761	–	196,621	597,711	1,649,893	1,037,056	2,717,567	6,196	–247,072		
30.04	7,470,562	1,554,697	–	169,497	586,879	1,517,834	1,044,404	2,750,877	4,837	–158,464		
31.05	7,680,439	1,943,322	–	186,628	638,294	1,601,137	1,160,615	2,272,201	5,927	–127,686		
30.06	7,715,786	1,834,469	–	182,550	716,175	1,635,959	1,148,463	2,325,781	4,828	–132,440		
31.07	8,210,195	2,102,261	–	206,669	658,996	1,866,567	1,210,850	2,295,047	5,961	–136,157		

Table 4.3.12 (end)
(millions of rubles)

	Investment in equities						Equity in subsidiaries and associated companies			Other equity interest	Derivatives (at fair value)
	total	of which					total	of which shares of subsidiaries and associated resident credit institutions	19		
		investment in equities at balance-sheet value (regardless revaluation)									
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	revaluation of equities						17	18
12	13	14	15	16	17	18	19	20	21		
2013											
31.12	790,391	5,116	94,545	591,672	116,602	-17,544	594,897	189,240	353,860	175,848	
2014											
31.01	801,610	4,582	97,333	615,793	111,913	-28,010	617,808	189,702	363,374	381,930	
28.02	764,095	4,729	103,595	599,777	83,878	-27,883	626,357	199,650	367,732	417,845	
31.03	785,258	5,262	95,644	583,111	134,825	-33,583	695,952	228,828	376,811	397,487	
30.04	366,881	5,055	22,880	129,223	115,430	-25,628	1,068,331	228,858	436,039	403,993	
31.05	424,229	7,292	53,672	141,977	143,078	-12,177	1,063,449	228,868	441,179	363,203	
30.06	397,161	3,882	53,409	160,055	114,830	-8,591	1,050,073	229,252	446,599	316,392	
31.07	360,245	6,002	53,039	149,050	103,274	-26,327	1,058,313	229,481	439,395	355,258	
31.08	372,597	6,654	68,783	145,944	95,483	-14,156	1,355,956	507,783	439,830	417,576	
30.09	375,855	3,885	79,278	151,944	87,734	-16,799	1,372,051	507,784	441,585	615,456	
31.10	385,977	6,441	66,224	131,507	111,486	-12,242	1,413,347	507,638	442,656	989,708	
30.11	449,448	6,535	64,122	170,208	127,012	-5,559	1,395,487	507,815	445,384	1,554,612	
31.12	488,713	4,113	84,504	197,775	124,840	-16,405	1,365,934	503,437	427,589	2,298,646	
2015											
31.01	472,368	6,223	85,159	139,680	138,256	-1,508	1,361,969	503,437	439,451	3,101,675	
28.02	439,593	4,553	88,257	145,032	96,579	3,101	1,360,405	504,819	439,913	2,109,605	
31.03	338,567	3,348	83,959	137,915	29,294	-14,482	1,371,195	504,804	448,524	1,727,167	
30.04	339,423	3,628	80,810	141,499	28,186	-8,018	1,428,158	504,740	451,994	1,242,445	
31.05	324,617	3,380	83,338	143,159	7,790	-10,538	1,429,080	505,275	456,700	1,159,481	
30.06	319,599	3,088	70,255	130,349	5,186	-17,327	1,488,109	531,488	468,281	1,204,170	
31.07	311,442	2,431	75,124	117,852	7,857	-22,885	1,487,797	531,345	479,052	1,284,035	

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						Claims on delivery of securities					
	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	3	4	5	91 days	over 91 days	6	7	8	9	91 days	over 91 days	10	11	12	13	14	15	16	17	91 days	over 91 days		
2013																								
31.12	4,102,762	1,740,761	706,692	1,633,623	4,833,383	1,758,555	765,691	2,257,082	227,632	20,802	5,798	21,364	58,013	23,662	26,399	991								
2014																								
31.01	5,473,240	1,147,274	1,207,830	3,045,056	7,431,379	1,184,401	1,243,774	4,782,634	415,224	64,719	29,720	45,256	98,274	59,618	26,733	3,156								
28.02	5,585,528	1,199,352	1,034,532	3,294,211	7,685,793	1,366,872	995,781	5,080,816	468,380	37,956	28,985	87,549	96,156	67,139	11,384	9,226								
31.03	5,656,541	947,812	1,244,520	3,389,005	8,089,503	1,288,459	1,350,820	5,170,668	533,027	31,478	23,007	176,790	59,703	16,985	20,184	7,014								
30.04	5,776,757	847,307	1,264,535	3,611,864	8,192,369	1,156,446	1,453,896	5,362,436	607,168	21,238	26,824	262,303	48,655	9,796	21,904	6,930								
31.05	5,839,442	1,259,050	830,115	3,687,493	8,021,404	1,643,571	929,829	5,281,056	588,195	22,610	34,944	244,695	64,652	48,277	1,056	8,250								
30.06	5,407,432	742,176	879,509	3,709,530	7,504,094	1,078,089	1,021,651	5,177,392	654,893	19,762	41,901	318,823	73,431	19,702	23,674	6,036								
31.07	6,115,377	1,052,931	969,291	3,912,674	8,183,146	1,191,534	1,150,437	5,598,398	666,551	21,943	47,438	321,562	80,141	31,528	22,796	4,364								
31.08	6,096,470	1,086,160	1,044,522	3,871,949	9,066,485	1,898,090	1,257,004	5,764,987	711,176	71,175	51,483	319,378	77,323	56,302	3,111	12,201								
30.09	6,108,249	891,007	1,322,158	3,682,290	9,759,592	1,331,596	1,615,738	6,467,598	687,335	35,145	62,136	308,216	56,473	16,112	19,452	7,057								
31.10	6,524,333	1,181,387	1,283,862	3,787,871	10,911,245	1,750,621	1,733,226	6,977,744	720,315	77,028	55,655	323,669	42,303	3,887	25,281	4,848								
30.11	6,981,909	1,652,605	1,187,313	3,706,594	12,476,933	2,247,530	1,956,009	7,753,757	767,850	81,388	69,207	329,925	56,511	24,216	4,279	17,871								
31.12	7,148,473	1,609,954	1,548,429	3,771,822	13,732,289	2,497,741	2,245,703	8,512,178	855,651	92,577	53,218	372,566	54,972	29,793	14,283	6,207								
2015																								
31.01	6,196,609	1,046,871	1,502,542	3,467,971	15,093,886	2,348,413	2,523,733	9,701,275	1,139,589	227,590	100,091	435,320	73,108	37,025	17,939	11,099								
28.02	6,019,015	1,352,955	1,203,590	3,244,024	12,992,524	2,440,727	1,798,084	8,265,357	922,369	122,582	78,305	353,606	76,709	49,452	2,024	13,800								
31.03	5,434,359	1,024,177	1,201,902	3,047,317	11,633,364	1,881,174	1,693,358	7,479,115	838,281	127,023	22,931	334,671	77,305	3,387	40,557	13,678								
30.04	5,588,731	1,267,858	1,188,900	2,990,987	10,506,805	2,066,173	1,509,853	6,406,305	687,584	66,914	34,149	284,148	78,258	14,153	40,351	14,391								
31.05	5,158,494	1,169,262	899,905	2,931,807	9,850,665	1,718,344	1,274,734	6,401,674	658,678	34,982	39,701	287,281	94,755	61,188	3,465	14,969								
30.06	4,946,304	925,379	1,094,510	2,695,523	9,776,511	1,282,233	1,739,921	6,151,611	644,463	46,462	24,900	285,569	58,419	11,597	11,829	20,595								
31.07	5,316,504	1,104,181	1,424,784	2,609,018	10,665,729	1,929,900	1,997,317	6,272,915	586,651	14,945	48,171	256,855	65,926	15,804	12,754	17,641								

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	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2013																
31.12	4,002,987	1,403,256	625,657	1,767,296	4,999,083	2,041,808	810,658	2,069,386	68,062	53,226	2,892	11,137	151,979	44,081	65,358	37,738
2014																
31.01	5,212,384	791,353	946,838	3,138,442	7,818,619	1,517,722	1,483,553	4,600,177	170,456	110,207	30,706	26,693	171,583	46,120	59,441	49,293
28.02	5,347,693	935,748	745,370	3,315,111	8,053,319	1,559,192	1,267,380	4,969,665	195,658	88,588	44,293	61,328	165,875	96,619	14,385	49,836
31.03	5,399,829	726,886	873,762	3,426,609	8,447,248	1,459,560	1,634,972	5,065,792	200,802	52,719	54,297	89,162	180,935	48,863	57,472	63,104
30.04	5,539,212	640,580	898,157	3,664,108	8,572,839	1,334,463	1,747,961	5,274,692	232,544	28,967	52,693	150,135	190,036	30,092	51,514	100,735
31.05	5,691,172	936,104	619,816	3,786,589	8,300,795	1,855,946	1,101,217	5,179,780	223,803	66,748	10,208	144,972	218,936	90,564	57,038	64,303
30.06	5,363,064	579,131	690,475	3,727,992	7,664,008	1,162,830	1,165,743	5,113,746	285,029	53,874	25,395	204,533	209,861	56,754	69,694	71,052
31.07	5,723,087	652,308	788,432	3,869,521	8,688,666	1,541,855	1,302,440	5,562,150	309,662	59,567	44,835	203,727	219,382	53,699	45,390	102,262
31.08	6,027,603	973,698	831,654	3,876,965	9,271,729	1,953,871	1,415,970	5,752,503	356,083	122,251	30,325	196,337	223,304	71,523	70,349	77,726
30.09	6,061,104	740,418	1,074,859	3,775,624	9,962,062	1,449,313	1,819,796	6,345,151	299,701	68,809	27,164	192,183	203,724	34,187	101,662	58,978
31.10	6,547,742	884,293	1,119,237	3,888,322	10,989,880	1,982,051	1,932,650	6,844,309	314,843	86,036	27,619	199,689	235,442	77,235	59,664	58,776
30.11	6,987,613	1,436,054	947,349	3,753,483	12,213,947	2,477,865	2,155,932	7,387,441	323,587	75,852	55,960	187,191	501,886	40,485	104,474	270,037
31.12	6,909,657	1,299,130	1,170,751	3,782,880	13,495,966	2,839,076	2,366,451	8,125,786	351,991	83,093	59,394	208,460	556,785	64,822	278,314	150,852
2015																
31.01	6,137,371	823,056	1,161,751	3,445,786	14,552,474	2,577,103	2,661,801	9,166,096	528,878	229,639	46,610	251,324	596,126	117,737	272,929	145,237
28.02	6,255,078	1,225,877	849,070	3,357,685	12,300,312	2,336,356	2,189,339	7,620,046	373,286	126,739	27,350	214,005	497,410	275,887	67,837	112,678
31.03	5,664,973	881,595	886,616	3,119,682	11,224,050	2,033,648	1,992,857	6,951,608	305,613	73,209	16,719	193,430	268,195	47,659	97,854	79,818
30.04	5,559,401	1,005,176	862,688	2,967,646	10,449,547	2,337,519	1,785,196	6,068,226	222,587	24,309	30,779	166,040	239,486	73,635	68,372	76,504
31.05	5,114,181	851,196	641,878	2,901,358	9,796,639	1,986,441	1,537,039	6,068,864	235,385	37,150	26,870	163,749	215,664	99,064	11,551	79,391
30.06	4,915,680	605,619	952,061	2,571,840	9,696,464	1,567,658	1,839,957	5,951,140	246,060	44,008	24,934	167,922	165,172	33,148	21,124	79,921
31.07	5,227,606	905,848	1,123,953	2,468,627	10,627,187	2,052,232	2,279,061	6,089,458	232,541	55,318	20,386	154,971	171,980	46,944	15,533	80,574

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives			
	of which those with terms		of which those with terms		of which those with terms		of which those with terms		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	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
2013																
31.12	3,773	38	118	133	69,312	5,120	2,066	10,040	15,369	2,974	1,929	7,777	40,444	2,319	385	2,302
2014																
31.01	70,336	1,498	584	47,550	158,864	261	1,967	6,175	75,998	656	2,708	52,097	139,629	482	1,232	51
28.02	72,770	2,332	0	47,522	216,422	1,759	854	5,962	79,801	3,022	1,734	52,097	186,041	1,055	1,561	52
31.03	58,423	608	8,053	40,919	164,094	805	691	6,485	65,300	318	10,760	45,461	133,874	1,760	463	677
30.04	61,917	5,851	3,528	40,836	124,461	1,113	644	6,902	67,259	6,122	4,283	45,453	120,325	696	1,381	3,383
31.05	65,804	7,058	0	44,701	133,097	597	779	6,737	72,395	9,379	0	49,318	124,474	1,820	973	3,298
30.06	57,445	5,080	208	44,235	145,392	1,039	19,171	49,384	60,812	7	4,375	48,851	178,029	1,437	21,391	89,391
31.07	59,694	2,474	124	44,235	128,690	2,621	4,401	51,420	68,078	1,944	4,686	48,851	162,116	4,286	5,073	88,856
31.08	64,728	2,639	0	44,235	151,664	7,206	10,688	55,133	74,540	7,390	88	49,543	179,749	9,080	8,451	83,702
30.09	69,153	757	41	44,235	139,507	37	11,625	71,008	73,080	215	5,097	44,235	170,935	1,062	10,185	103,957
31.10	286,619	160	17,136	114,354	163,069	9,014	10,253	69,631	207,724	685	6,837	45,144	197,474	9,202	8,767	107,451
30.11	416,973	396	0	117,795	156,562	1,186	17,958	72,685	364,950	15,588	0	50,678	203,467	4,829	10,135	125,697
31.12	141,754	0	17,961	44,235	135,004	11,928	22,134	71,792	140,935	0	17,409	44,235	185,537	11,182	12,877	131,798
2015																
31.01	150,503	0	974	44,235	163,978	12,232	22,376	87,050	176,739	0	27,244	44,235	226,493	7,870	15,702	160,825
28.02	186,657	1,040	0	65,122	148,724	23,381	14,741	62,863	185,466	21,012	0	44,235	216,625	23,463	13,226	137,707
31.03	69,126	727	78	44,235	120,090	5,163	17,080	56,559	81,637	460	12,891	44,235	175,513	1,950	14,693	124,389
30.04	76,140	1,006	278	44,235	162,632	19,858	7,873	51,046	76,902	851	1,240	44,235	205,294	11,535	5,166	114,246
31.05	108,025	937	0	50,223	160,982	6,333	6,633	53,651	107,669	1,846	0	49,134	209,544	6,420	4,056	117,705
30.06	116,467	320	13,642	44,235	199,638	3,525	11,998	58,415	105,545	493	3,228	44,235	242,118	179	16,323	118,129
31.07	143,023	707	15,171	45,819	164,848	7,384	5,410	58,217	131,408	874	5,391	44,235	196,637	8,936	8,451	121,985

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

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

1	2	3	4	5	6		7	8
					balance value	market value		
	Fund's assets, millions of rubles	Assets to support statutory activities (ASSA) ¹ , millions of rubles	Capital and reserves, millions of rubles	Pension reserves, millions of rubles	Pension savings, millions of rubles	Short-term and long-term liabilities of fund, millions of rubles		
2011	1,200,573.24	99,182.19	-	700,313.84	393,786.22	393,710.86		7,290.97
2012	1,550,472.32	109,941.66	-	758,072.90	668,690.45	669,190.26		13,767.31
2013								
Q1, 2013	1,705,991.79	107,397.69	-	768,066.37	823,264.78	817,713.13		7,161.27
Q2, 2013	1,794,543.60	108,168.06	-	783,375.02	897,546.88	887,520.94		5,452.94
Q3, 2013	1,901,219.42	108,240.81	-	800,905.61	986,352.70	976,510.55		5,720.30
Q4, 2013	2,063,235.41	127,503.97	-	831,640.62	1,086,276.91	1,088,411.36		17,813.91
2014								
Q1, 2014	2,072,176.02	129,259.86	-	845,544.06	1,091,179.00	1,088,854.27		6,193.11
Q2, 2014	2,113,858.39	109,485.14	25,659.00	861,471.23	1,109,494.97	1,108,020.63		7,748.04
Q3, 2014	2,150,450.66	98,992.49	42,453.39	878,348.57	1,122,996.41	1,118,270.78		7,659.79
Q4, 2014	2,187,335.78	92,572.00	50,669.07	900,094.57	1,128,945.20	1,132,441.33		15,054.94
2015								
Q1, 2015	2,223,194.16	89,861.32	56,736.66	923,129.58	1,146,882.68	1,149,266.45		6,583.93
Q2, 2015	2,826,430.35	92,800.92	58,074.84	958,187.48	1,710,502.92	1,700,728.08		6,864.19

Table 4.5.1 (end)

	Number of insured persons, persons		Payouts of pension benefits under mandatory pension insurance, millions of rubles		Number of participants, persons		Payouts of pensions under private (voluntary) pension provision, millions of rubles	
	total	of which persons receiving pension	total	of which persons receiving pension	total	of which persons receiving pension	total	of which persons receiving pension
1	9	10	11	12	13	14		
2011	11,875,993	24	0.03	6,595,994	1,470,893	31,304.95		
2012	16,570,105	125,208	1,739.81	6,781,470	1,537,090	36,648.56		
2013								
Q1, 2013	19,494,353	112,616	1,026.10	6,721,863	1,506,565	9,904.64		
Q2, 2013	20,307,223	234,441	1,961.86	6,706,338	1,511,467	19,993.99		
Q3, 2013	21,063,329	262,961	3,349.23	6,666,918	1,526,086	30,573.52		
Q4, 2013	22,185,762	323,949	4,203.21	6,769,148	1,551,158	40,997.23		
2014								
Q1, 2014	22,165,981	169,910	633.64	6,571,320	1,560,633	11,070.66		
Q2, 2014	22,136,963	300,640	1,299.09	6,375,814	1,569,809	23,317.51		
Q3, 2014	22,094,201	457,555	2,575.56	6,337,002	1,564,577	33,883.30		
Q4, 2014	22,141,535	538,482	3,973.47	6,366,673	1,581,700	45,522.67		
2015								
Q1, 2015	22,041,211	264,386	1,286.66	6,346,975	1,585,150	12,036.30		
Q2, 2015	28,135,454	324,214	2,418.21	6,293,366	1,587,318	24,296.14		

¹ Assets to support statutory activities (ASSA) mean assets needed to support the operations of the Fund prescribed in its constitution (statute) and to cover the costs incurred in the course of such operations.

Table 4.5.2

Private Pension Funds' Investment of Mandatory Pension Insurance

(millions of rubles)

	2013	2014
Total assets	1,095,126.86	1,138,239.61
of which:		
Central government securities of the Russian Federation – total	47,392.98	26,844.98
of which denominated in foreign currency	8,334.77	742.04
Local government securities of the Russian Federation – total	62,632.95	64,155.34
of which denominated in foreign currency	–	–
Bonds by domestic issuers (excluding central and local government bonds)	397,274.01	445,120.24
Shares issued by domestic open joint stock company	69,775.54	76,496.85
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	29,712.81	83,032.52
Deposits with credit institutions – total	335,506.61	359,455.51
of which denominated in foreign currency	165.95	868.04
Funds in accounts with credit institutions – total	110,787.66	27,111.70
of which denominated in foreign currency	602.80	849.59
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	2,996.82	3,626.17
Other assets ¹	38,847.48	52,396.32

¹ The sum of a debt receivable of asset management companies is underlined.

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

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

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 ¹		
	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

¹ 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	of which	
		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

Table 4.5.7

(millions of rubles)

1	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds			
	total	of which		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	total			contributions towards co-financing of pension savings	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund	
2	3	4	5	6	7	8	9	
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

Table 4.5.7 (end)
(millions of rubles)

1	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	of which		total	of which				
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments		memory part of labour pension	payments to assignees of insured persons	lumpsum payments		
10	11	12	13	14	15	16	17	18	19	20	21	22
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

Table 4.5.8

Main Indicators of Unit Investment Funds' Performance

	Number of personal accounts in registers of investment fund share holders, thousands of units				Value of net assets, millions of rubles				
	total	of which by types of investment funds			total	of which by types of unit investment funds			
		opened	interval	closed		opened	interval	closed	
1	2	3	4	5	6	7	8	9	
2011									
Q4	1,951.88	795.04	1,148.22	8.62	1,294,171.08	81,427.71	20,889.07	1,191,854.30	
2012									
Q4	2,034.59	871.98	1,153.64	8.97	1,598,011.01	88,775.55	18,277.05	1,490,958.42	
2013									
Q1	2,050.91	889.18	1,152.57	9.16	1,710,315.16	86,420.57	18,491.49	1,605,403.10	
Q2	2,050.14	890.07	1,150.48	9.59	1,750,919.47	96,194.56	13,715.89	1,641,009.01	
Q3	2,004.76	858.32	1,137.05	9.39	1,806,325.48	104,698.74	12,454.91	1,689,171.83	
Q4	2,033.84	888.37	1,135.74	9.73	1,865,928.30	113,221.68	19,486.60	1,733,220.02	
2014									
Q1	2,048.32	902.02	1,136.22	10.09	1,924,457.46	105,001.63	18,167.69	1,801,288.14	
Q2	2,155.06	991.32	1,153.60	10.15	1,972,782.76	95,200.32	18,006.20	1,859,576.25	
Q3	2,277.87	1,109.35	1,158.95	9.57	2,048,451.18	94,910.94	19,836.04	1,933,704.20	
Q4	2,189.96	1,028.12	1,152.16	9.67	2,123,672.98	85,364.33	21,393.06	2,016,915.59	
2015									
Q1	2,204.49	1,042.19	1,152.14	10.16	2,202,217.58	90,306.51	20,088.72	2,091,822.34	
Q2	2,221.58	1,057.43	1,152.08	12.07	2,276,520.38	90,688.04	19,123.87	2,166,708.47	

Table 4.5.8 (end)

	Issue of investment shares, millions of rubles				Redemption of investment shares, 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
2011								
Q4	133,780.31	58,191.98	4,226.51	71,361.82	55,571.67	31,010.62	3,618.68	20,942.37
2012								
Q4	155,275.76	28,178.13	2,620.57	124,477.06	76,218.82	29,835.80	4,181.50	42,201.52
2013								
Q1	91,609.88	6,421.53	224.27	84,964.08	13,485.46	8,446.99	480.59	4,557.87
Q2	145,802.43	25,029.29	749.65	120,023.49	29,095.20	14,633.25	847.38	13,614.57
Q3	203,269.71	36,487.98	149.98	166,631.74	43,687.83	23,430.66	704.50	19,552.67
Q4	245,316.98	68,204.61	260.63	176,851.74	89,014.47	49,462.34	1,028.79	38,523.34
2014								
Q1	78,181.31	11,828.16	127.88	66,225.27	27,819.38	17,005.23	433.81	10,380.34
Q2	103,967.10	19,942.32	211.25	83,813.53	53,716.92	37,060.32	706.09	15,950.51
Q3	169,473.01	35,058.94	1,727.19	132,686.88	96,449.12	55,436.08	2,312.87	38,700.17
Q4	229,163.12	47,925.85	1,782.53	179,454.74	163,540.05	82,663.16	2,470.06	78,406.83
2015								
Q1	41,685.79	11,157.25	70.43	30,458.11	27,372.13	14,713.82	2,888.61	9,769.71
Q2	110,924.70	19,565.40	279.04	91,080.27	49,969.55	23,635.21	4,082.71	22,251.63

Table 4.5.9

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

	January–March 2015		January–June 2015	
	insurance premiums, total	payoffs, total	insurance premiums, total	payoffs, total
Total – across all types of insurance	266,371.7	112,875.5	517,754.5	236,537.8
of which:				
Voluntary insurance	209,334.0	82,523.5	398,157.4	172,798.6
Life insurance	23,364.8	5,279.9	53,354.7	10,053.1
Whole life insurance, term life insurance	15,460.8	4,045.2	35,744.7	7,874.5
On condition of periodic insurance payouts (rent, annuity) and (or) participation of the insured in the insurer's investment income	7,547.4	1,013.8	16,855.2	1,701.8
Pension insurance	356.5	220.9	754.8	476.9
Personal insurance (excluding life insurance)	77,634.8	25,035.2	127,421.0	54,802.5
Accident and sickness insurance	18,615.9	3,516.4	39,997.0	7,418.3
Health insurance	59,018.9	21,518.9	87,424.1	47,384.2
Insurance of property	92,587.7	49,028.8	185,932.5	101,372.2
Insurance of land vehicles, excluding railway vehicles	42,753.2	37,422.3	89,872.5	75,240.3
Railway vehicles	363.6	168.6	637.0	303.5
Aircraft	2,381.3	1,713.8	4,632.8	4,301.0
Watercraft	2,062.1	847.5	3,119.0	1,509.4
Cargo	5,054.7	1,098.5	9,126.0	1,763.4
Agricultural insurance	822.5	631.6	5,442.0	2,190.5
Insurance of other assets of legal entities and individuals	39,150.2	7,146.5	73,103.3	16,064.2
Public/third party liability insurance	10,153.8	2,383.4	20,667.8	4,524.5
Owners of auto vehicles	1,478.5	1,504.9	3,074.8	3,004.3
Owners of railway vehicles	0.9	34.6	4.0	67.9
Owners of aircraft	681.0	53.5	1,676.8	86.1
Owners of watercraft	866.3	179.9	1,674.2	343.3
Operators of hazardous facilities	501.9	131.7	1,032.0	187.0
Product liability	834.2	87.5	1,329.9	103.3
Third party liability	4,316.8	274.7	8,816.1	549.2
Failure to perform or improper performance of contractual obligations	1,474.2	116.6	3,060.0	183.5
Business and financial risk insurance	5,592.9	796.3	10,781.4	2,046.3
Mandatory insurance	57,037.7	30,351.9	119,597.1	63,739.2
Mandatory motor third party liability insurance (OSAGO)	36,998.0	26,263.0	93,907.7	55,263.8
Mandatory insurance (excluding OSAGO)	20,039.8	4,089.0	25,689.4	8,475.5
Personal insurance of passengers (tourists, sightseers)	–	0.0	–	0.6
Life and health insurance of patients participating in clinical trials of medicines	21.2	2.4	36.7	4.0
Government personal insurance of tax officials	5.7	5.1	11.5	9.8
Government life and health insurance of servicemen and similar categories	16,251.4	3,853.2	17,967.1	7,981.1
Insurance of carrier's public liabilities to aircraft passengers	–	2.0	–	2.4
Insurance of public liability of hazardous facility owners	3,208.0	48.8	5,018.7	119.7
Other types of mandatory insurance	553.5	177.4	2,655.4	358.0

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 ¹			by credit institutions ²			by non-bank settlement credit institutions			by credit institutions through correspondent accounts opened with other credit institutions ³			between various divisions of one credit institution ³		within one division of a credit institution ³		
	thousands of units	billions of rubles		thousands of units	billions of rubles		thousands of units	billions of rubles		thousands of units	billions of rubles		thousands of units	billions of rubles		thousands of units	billions of rubles			
2013																				
Q1	917,143.8	340,125.3	287,509.5	293,070.5	629,634.3	47,054.8	552.2	367.1	42,284.7	2,781.6	105,166.8	20,388.1	481,630.6	23,518.0	481,630.6	23,518.0				
Q2	997,759.1	364,946.8	326,439.8	314,867.6	671,319.3	50,079.2	3,291.8	488.8	43,931.6	2,706.4	116,572.6	21,643.1	507,523.3	25,240.9	507,523.3	25,240.9				
Q3	1,068,121.7	346,920.1	345,718.0	294,213.7	722,403.7	52,706.4	2,818.4	544.8	50,030.4	3,325.8	126,363.1	23,323.0	543,191.8	25,512.8	543,191.8	25,512.8				
Q4	1,140,629.3	382,043.3	381,531.2	322,741.8	759,098.1	59,301.5	3,924.4	524.1	44,897.8	3,709.6	133,103.4	25,425.9	577,172.5	29,641.9	577,172.5	29,641.9				
2014																				
Q1	974,473.3	322,533.0	293,153.1	270,735.9	681,320.2	51,797.1	3,052.0	401.6	29,598.2	3,024.4	114,421.6	23,409.9	534,248.4	24,961.2	534,248.4	24,961.2				
Q2	1,072,458.8	325,951.0	333,719.7	272,202.4	738,739.1	53,748.6	3,277.1	812.8	22,990.4	3,030.9	127,902.8	24,102.4	584,568.8	25,802.5	584,568.8	25,802.5				
Q3	1,125,191.9	361,118.2	352,657.0	304,094.9	772,534.9	57,023.3	1,870.6	852.1	23,075.4	2,995.8	132,445.5	25,224.8	615,143.4	27,950.6	615,143.4	27,950.6				
Q4	1,209,554.0	428,422.1	391,030.2	358,146.5	818,523.8	70,275.6	975.2	755.1	22,335.0	3,611.9	145,966.0	29,333.1	649,247.6	36,575.5	649,247.6	36,575.5				
2015																				
Q1	1,039,147.7	359,793.6	298,740.8	301,945.9	740,406.9	57,847.7	816.1	595.8	18,742.2	3,470.3	128,041.0	25,356.3	592,807.6	28,425.3	592,807.6	28,425.3				
Q2	1,094,857.7	366,759.2	345,160.5	305,338.5	749,697.2	61,420.7	781.7	805.1	19,906.8	3,829.7	134,368.7	26,497.5	594,640.0	30,288.4	594,640.0	30,288.4				

¹ 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.

² 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.

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

Table 5.2
Payments Effected by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment

	The Bank of Russia payment system ¹				Credit institutions payment systems ²							
	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	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments		
2013												
2013	1,341,198.5	1,224,893.6	1,340,603.5	1,221,133.1	595.0	3,760.5	2,782,455.4	209,141.9	2,255,263.9	527,191.5	16,673.1	
2014	1,370,560.0	1,205,179.7	1,369,784.6	1,192,762.5	775.4	12,417.2	3,011,118.0	232,844.6	2,580,756.8	430,361.2	13,533.7	
2013												
Q1	287,509.5	293,070.5	287,451.1	293,023.6	58.4	46.9	629,634.3	47,054.8	483,930.1	145,704.2	4,659.9	
Q2	326,439.8	314,867.6	326,383.5	314,822.5	56.3	45.1	671,319.3	50,079.2	529,168.9	142,150.4	4,380.9	
Q3	345,718.0	294,213.7	345,654.2	294,168.6	63.8	45.1	722,403.7	52,706.4	599,096.9	123,906.8	3,558.3	
Q4	381,531.2	322,741.8	381,114.7	319,118.4	416.5	3,623.4	759,098.1	59,301.5	643,068.0	116,030.1	4,074.0	
2014												
Q1	293,153.1	270,735.9	292,973.9	268,057.5	179.2	2,678.4	681,320.2	51,797.1	574,642.0	106,678.2	2,948.4	
Q2	333,719.7	272,202.4	333,534.0	269,824.7	185.7	2,377.7	738,739.1	53,748.6	628,835.6	109,903.5	3,129.8	
Q3	352,657.0	304,094.9	352,461.5	301,406.5	195.5	2,688.4	772,534.9	57,023.3	664,903.8	107,631.1	3,237.9	
Q4	391,030.2	358,146.5	390,815.2	353,473.8	215.0	4,672.7	818,523.8	70,275.6	712,375.4	106,148.4	4,217.6	
2015												
Q1	298,740.8	301,945.9	298,626.5	298,298.6	114.3	3,647.3	740,406.9	57,847.7	648,847.8	91,559.1	3,010.8	
Q2	345,160.5	305,338.5	344,988.5	298,614.1	172.0	6,724.4	749,697.2	61,420.7	656,559.4	93,137.8	3,262.0	

¹ 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.

² 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
2011						
31.12	3,059	2,998	656	199	8,928	1,450
2012						
31.03	3,043	2,983	626	220	6,127	1,583
30.06	2,979	2,928	592	200	5,764	1,667
30.09	2,972	2,914	566	216	6,038	1,709
31.12	2,916	2,859	527	224	5,444	1,792
2013						
31.03	2,873	2,821	528	229	5,385	1,873
30.06	2,831	2,806	527	241	5,680	1,928
30.09	2,812	2,791	488	238	5,375	1,923
31.12	2,691	2,653	380	192	3,424	1,160
2014						
31.03	2,576	2,545	270	140	2,665	698
30.06	2,506	2,475	257	137	2,519	522
30.09	2,443	2,419	241	135	2,628	523
31.12	2,343	2,330	232	130	1,847	496
2015						
31.03	2,301	2,291	218	129	1,635	464
30.06	2,196	2,188	216	130	1,927	474

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)

1	The Bank of Russia institutions		Of which members				Credit institutions			Of which users		
	2	3	intra-regional electronic settlements	interregional electronic settlements	BESP system	4	5	6	7	8	9	
2011												
31.12	543	542	542	543	279	990	990	990	990	990	946	
2012												
31.03	543	541	541	542	277	983	983	983	983	983	940	
30.06	531	530	530	531	274	972	972	972	972	972	931	
30.09	519	517	517	518	270	971	971	971	971	971	925	
31.12	505	85	85	86	82	963	963	963	963	963	925	
2013												
31.03	505	86	86	86	82	958	958	958	958	958	925	
30.06	504	85	85	85	83	962	962	962	962	962	949	
30.09	504	85	85	85	84	950	950	950	950	950	934	
31.12	439	85	85	85	84	931	931	931	931	931	920	
2014												
31.03	439	85	85	85	84	907	907	907	907	907	895	
30.06	441	86	86	86	86	890	890	890	890	890	884	
30.09	440	86	86	86	86	867	867	867	867	867	861	
31.12	365	86	86	86	86	843	843	843	843	843	835	
2015												
31.03	362	86	86	86	86	834	834	834	834	834	823	
30.06	361	82	82	82	82	803	803	803	803	803	797	

Table 5.4 (end)
(units)

	Branches of credit institutions ¹	Of which users				Other customers	Of which users	
		intraregional electronic settlements	interregional electronic settlements	BESP system	VER, MER		BESP system participants	
1	10	11	12	13	14	15	16	
2011								
31.12	2,069	2,058	2,061	1,941	1,649	1,649	82	
2012								
31.03	2,060	2,052	2,056	1,932	1,803	1,803	83	
30.06	2,007	1,996	2,000	1,891	1,867	1,867	83	
30.09	2,001	1,987	1,991	1,856	1,925	1,925	84	
31.12	1,953	1,943	1,947	1,802	2,016	2,016	85	
2013								
31.03	1,915	1,908	1,908	1,764	2,102	2,102	85	
30.06	1,869	1,865	1,865	1,771	2,169	2,169	87	
30.09	1,862	1,855	1,855	1,749	2,161	2,161	87	
31.12	1,760	1,757	1,757	1,684	1,352	1,352	88	
2014								
31.03	1,669	1,661	1,661	1,640	838	838	88	
30.06	1,616	1,614	1,614	1,588	659	659	90	
30.09	1,576	1,574	1,574	1,555	658	658	90	
31.12	1,500	1,497	1,497	1,484	626	626	90	
2015								
31.03	1,467	1,465	1,465	1,455	593	593	91	
30.06	1,393	1,391	1,391	1,382	604	604	91	

¹ Branches of credit institutions with correspondent subaccounts with the Bank of Russia.

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals					
		the number of bank cards ¹ , 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 payments for goods (works, services), millions of rubles	other transactions, millions of rubles
		2	3	4	5	6	7
	1						
	2012	239,043	–	23,240,455	17,834,393	3,659,875	1,746,187
	2013 ²	216,870	–	28,622,703	20,908,550	5,176,519	2,537,634
	2014	226,967	–	34,649,946	23,198,084	7,136,705	4,315,156
	2012						
	Q1	190,306	123,241	4,814,902	3,742,693	771,533	300,677
	Q2	196,128	122,287	5,644,107	4,389,953	839,228	414,926
	Q3	208,898	135,465	5,917,599	4,549,527	916,695	451,376
	Q4	239,043	178,644	6,863,847	5,152,220	1,132,419	579,208
	2013²						
	Q1	199,691	102,464	6,034,003	4,475,043	1,102,993	455,968
	Q2	204,497	106,330	6,919,706	5,155,115	1,194,410	570,181
	Q3	210,792	109,930	7,435,193	5,427,907	1,341,987	665,299
	Q4	216,870	113,569	8,233,801	5,850,486	1,537,129	846,186
	2014						
	Q1	218,573	112,823	7,334,126	5,020,782	1,520,582	792,762
	Q2	219,290	115,429	8,203,431	5,608,495	1,639,509	955,427
	Q3	223,590	117,875	8,786,270	5,834,962	1,824,037	1,127,270
	Q4	226,967	122,235	10,326,118	6,733,844	2,152,578	1,439,696
	2015						
	Q1	229,046	118,147	8,268,046	5,101,933	1,927,325	1,238,788
	Q2	233,295	128,650	9,355,991	5,789,353	2,063,059	1,503,579

Table 5.5 (end)

	Legal entities						
	the number of bank cards ¹ , 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	12	
1	8	9	10	11	12	13	
2012	505	–	601,161	388,154	212,590	417	
2013 ²	593	–	990,291	568,714	421,314	263	
2014	699	–	1,480,764	878,178	602,150	436	
2012							
Q1	457	196	86,415	70,477	15,856	82	
Q2	450	218	119,889	84,508	35,282	98	
Q3	471	221	171,953	100,210	71,650	93	
Q4	505	242	222,904	132,959	89,801	144	
2013²							
Q1	567	252	190,430	105,935	84,420	75	
Q2	555	278	215,499	120,987	94,483	29	
Q3	581	287	264,873	150,862	113,959	52	
Q4	593	305	319,489	190,930	128,452	107	
2014							
Q1	623	299	262,612	154,321	108,189	102	
Q2	654	315	321,823	181,188	140,559	76	
Q3	655	310	374,305	229,292	144,887	126	
Q4	699	339	522,023	313,377	208,514	132	
2015							
Q1	754	341	397,566	247,981	149,395	189	
Q2	815	411	378,157	253,275	124,591	291	

¹ The data on quantity of bank cards are indicated as of the first date, following the reporting quarter (year).

² 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.

Table 5.6

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

	Payments conducted on the basis of payment orders and letters of credit sent to the Bank of Russia				Payments effected with use of payment request and order of collections	
	electronic payments		paper based payments ¹		number of payments, millions of units	value of payments, billions of rubles
	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles		
2003	...	...	...	...	1.30	20.4
2004	...	...	...	...	0.20	2.8
2005	...	...	...	...	0.13	2.7
2006	...	...	...	...	0.11	1.3
2007	124.4	35,955.8	10.6	2,704.1	0.10	1.1
2008	142.5	48,620.4	9.1	3,640.1	0.05	1.5
2009	158.0	56,487.1	8.4	1,797.2	0.03	1.1
2010	169.4	61,097.5	7.8	1,663.3	0.02	4.8
2011	174.7	74,679.4	7.0	1,524.3	0.01	3.3
2012	186.9	90,145.3	3.3	3,914.0	0.01	0.9
2013	191.5	99,111.3	1.9	8,238.5	0.01	0.9
2014	192.5	105,747.6	0.6	10,689.2	0.004	0.4

¹ Since Q4 2013 the increase in volume and value of payments conducted by the Bank of Russia Payment System using paper technology has been connected with the update of the Bank of Russia's statistic methodology in accordance with the BIS recommendations.

Table 5.7

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

	Intraregional electronic settlements		Interregional electronic settlements		BES system		Paper-based payments using letter of advice	
	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles
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

6. REGIONAL SECTION

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)

	2012			2013			2014		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	48,822	101,819	52,997	86,507	162,363	75,856	56,389	127,493	71,104
CENTRAL FEDERAL DISTRICT	43,682	77,102	33,420	75,851	126,893	51,042	43,498	96,743	53,245
Belgorod Region	1,672	2,387	714	1,101	3,643	2,542	273	1,586	1,313
Bryansk Region	14	17	4	7	9	2	4	7	3
Vladimir Region	31	32	2	21	22	2	0	12	12
Voronezh Region	50	83	33	56	77	21	116	125	9
Ivanovo Region	98	105	8	37	37	1	42	65	23
Kaluga Region	-60	22	83	17	19	2	24	27	3
Kostroma Region	53	100	47	5	6	2	-112	278	390
Kursk Region	31	500	469	255	610	355	42	308	266
Lipetsk Region	531	958	427	-8	479	486	1,189	2,520	1,331
Moscow Region	1,196	5,697	4,500	-1,542	4,694	6,236	841	3,500	2,659
Orel Region	-9	5	14	8	9	1	5	7	1
Ryazan Region	16	17	1	12	13	1	31	35	4
Smolensk Region	-23	25	47	30	37	7	20	31	11
Tambov Region	0	0	1	2	3	1	3	4	0
Tver Region	27	34	7	19	22	3	0	23	23
Tula Region	-14	5	19	13	14	2	-28	-25	2
Yaroslavl Region	82	84	2	-28	32	60	42	52	10
Moscow	39,987	67,031	27,044	75,846	117,166	41,320	41,004	88,188	47,184

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	2,693	8,473	5,780	3,211	9,082	5,872	1,662	6,068	4,407
Republic of Karelia	-12	85	97	21	23	1	28	200	172
Republic of Komi	20	25	5	8	10	2	5	13	8
Arkhangelsk Region	21	31	10	-5	19	23	28	135	107
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	21	31	10	-5	19	23	28	36	8
Vologda Region	-412	329	741	-181	308	489	-1,353	-99	1,254
Kaliningrad Region	39	77	38	35	81	46	-16	66	81
Leningrad Region	85	1,250	1,165	154	1,558	1,404	-92	807	899
Murmansk Region	-383	1,059	1,443	-625	21	647	14	16	2
Novgorod Region	469	1,123	654	301	378	77	30	179	149
Pskov Region	1	1	0	1	2	1	3	4	1
Saint Petersburg	2,866	4,493	1,627	3,501	6,684	3,183	3,016	4,748	1,732
SOUTHERN FEDERAL DISTRICT	530	724	194	504	636	132	282	938	656
Republic of Adygeya (Adygeya)	0	2	2	2	2	0	-1	2	4
Republic of Kalmykia	1	1	0	1	2	1	2	2	0
Krasnodar Territory	376	407	32	364	406	42	-34	475	510
Astrakhan Region	5	7	1	5	6	0	8	9	1
Volgograd Region	56	77	21	42	67	25	59	89	30
Rostov Region	92	230	138	90	153	63	248	360	112
NORTH CAUCASIAN FEDERAL DISTRICT	102	143	41	175	225	49	78	111	33
Republic of Dagestan	7	9	2	111	146	34	5	23	18
Republic of Ingushetia	0	0	0	0	0	0	0	0	1
Kabardino-Balkar Republic	2	3	1	2	3	1	4	5	1
Karachay-Cherkess Republic	-24	3	27	4	4	0	15	15	0
Republic of North Ossetia – Alania	3	5	1	1	2	1	0	1	1
Chechen Republic	-1	1	2	1	2	0	0	1	0
Stavropol Territory	114	123	8	56	68	12	54	66	12
VOLGA FEDERAL DISTRICT	1,552	3,248	1,696	2,425	4,644	2,219	-1,303	3,346	4,649
Republic of Bashkortostan	227	242	16	367	378	11	73	195	121
Mari El Republic	3	4	1	3	4	1	3	4	1
Republic of Mordovia	1	1	0	-13	2	15	5	5	0

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan (Tatarstan)	361	409	48	139	160	20	146	269	124
Udmurt Republic	14	35	21	11	14	3	18	22	4
Chuvash Republic – Chuvashia	12	14	2	14	18	5	15	19	5
Perm Territory	212	1,387	1,175	1,283	2,824	1,541	-2,363	758	3,121
Kirov Region	14	17	3	18	31	13	16	18	2
Nizhny Novgorod Region	311	370	59	426	925	500	-42	1,086	1,128
Orenburg Region	-54	60	114	51	52	1	55	102	47
Penza Region	6	10	4	10	12	2	15	19	4
Samara Region	413	595	182	50	86	36	621	665	44
Saratov Region	25	26	1	48	117	69	101	134	32
Ulyanovsk Region	7	78	71	17	21	4	35	50	15
URALS FEDERAL DISTRICT	1,116	5,974	4,858	9,281	10,689	1,407	7,964	9,996	2,032
Kurgan Region	2	2	1	5	5	0	5	6	0
Sverdlovsk Region	-711	3,653	4,364	353	1,142	790	128	1,595	1,467
Tyumen Region	1,696	2,056	360	8,390	8,418	28	7,140	7,656	516
Khanty-Mansi Autonomous Area – Yugra	35	36	1	0	0	0	23	23	0
Yamal-Nenets Autonomous Area	117	117	0	41	41	0	245	245	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,545	1,903	358	8,349	8,377	28	6,872	7,388	516
Chelyabinsk Region	129	263	134	533	1,122	589	690	739	49
SIBERIAN FEDERAL DISTRICT	-3,338	2,503	5,841	-7,109	5,858	12,966	1,649	3,942	2,292
Altai Republic	-7	0	7	0	0	0	0	0	0
Republic of Buryatia	11	12	1	10	11	1	22	24	2
Republic of Tuva	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-10	3	12	-46	2	47	-4	13	17
Altai Territory	13	13	1	9	9	0	7	10	3
Trans-Baikal Territory	-5	3	8	-3	8	11	2	5	3
Krasnoyarsk Territory	-2,529	1,865	4,394	-6,799	4,871	11,670	1,103	3,214	2,111
Irkutsk Region	-45	298	342	-282	383	665	172	246	74
Kemerovo Region	-596	68	665	-99	338	437	19	30	11
Novosibirsk Region	-202	170	372	120	177	57	284	344	60
Omsk Region	35	46	11	28	32	3	22	26	4
Tomsk Region	-3	24	27	-47	26	73	23	30	7

Table 6.1.1 (cont.)

(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10
FAR-EASTERN FEDERAL DISTRICT		1,368	2,071	703	506	886	380	1,520	2,847	1,327
Republic of Sakha (Yakutia)		1,115	1,276	161	-197	11	208	1	1,150	1,149
Kamchatka Territory		7	10	3	8	15	7	47	48	1
Primorye Territory		89	126	37	31	70	39	439	448	9
Khabarovsk Territory		145	171	26	501	578	77	64	92	28
Amur Region		35	348	312	155	164	9	110	183	73
Magadan Region		6	6	0	-19	13	32	101	115	13
Sakhalin Region		102	120	18	26	33	7	757	810	54
Jewish Autonomous Region		12	12	0	1	1	0	1	1	0
Chukotka Autonomous Area		-143	0	144	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT		-	-	-	-	-	-	0	0	0
Republic of Crimea		-	-	-	-	-	-	0	0	0
Sevastopol		-	-	-	-	-	-	0	0	0
Unallocated by Region of Russian Federation		1,117	1,582	465	1,663	3,451	1,788	1,039	3,503	2,464

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

	Q2 2014			Q3 2014			Q4 2014			Q1 2015		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
	1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	14,214	25,692	11,478	11,714	22,477	10,762	15,979	49,177	33,198	2,616	20,077	17,461
CENTRAL FEDERAL DISTRICT	10,412	18,182	7,770	7,586	15,648	8,062	13,703	40,990	27,287	282	14,612	14,330
Belgorod Region	-137	11	148	4	352	348	324	1,061	737	-177	81	257
Bryansk Region	1	2	0	1	2	1	0	1	1	0	1	1
Vladimir Region	3	3	0	-1	2	2	0	2	3	-6	0	6
Voronezh Region	17	19	2	24	25	2	45	48	3	1	3	2
Ivanovo Region	3	4	1	19	19	0	8	29	21	0	11	10
Kaluga Region	6	7	1	5	6	1	5	6	1	1	1	0
Kostroma Region	3	3	0	0	1	1	2	64	62	0	28	28
Kursk Region	81	118	37	-177	1	178	104	155	51	0	0	0
Lipetsk Region	179	257	78	302	461	158	489	1,568	1,079	401	1,418	1,017
Moscow Region	455	1,009	554	131	491	360	280	1,272	992	-15	397	413
Orel Region	1	1	1	2	2	0	1	1	0	0	0	0
Ryazan Region	5	5	0	20	20	0	2	5	4	0	0	0
Smolensk Region	6	13	7	3	5	2	9	11	2	0	2	2
Tambov Region	0	0	0	0	1	0	1	1	0	0	0	0
Tver Region	1	2	1	2	3	1	-2	6	8	0	0	0
Tula Region	3	3	0	1	2	1	-33	-32	1	-10	-10	0
Yaroslavl Region	-6	-3	3	11	13	2	14	16	3	-2	9	11
Moscow	9,792	16,727	6,936	7,239	14,244	7,006	12,452	36,773	24,321	89	12,672	12,584

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	-185	1,232	1,417	758	1,928	1,170	172	1,218	1,046	-226	1,799	2,025
Republic of Karelia	-12	1	13	-17	50	67	11	101	90	-22	22	44
Republic of Komi	1	1	0	-3	1	4	1	3	3	0	10	10
Arkhangelsk Region	12	18	6	2	2	1	5	105	100	-2	5	7
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	12	18	6	2	2	1	5	105	100	-2	5	7
Vologda Region	-227	113	340	-421	219	641	-638	-595	43	212	212	0
Kaliningrad Region	-27	13	40	11	15	4	-9	15	24	0	2	2
Leningrad Region	-217	141	358	15	240	225	49	300	251	-20	85	105
Murmansk Region	3	4	1	2	2	0	6	7	1	0	0	0
Novgorod Region	101	197	97	56	71	15	-60	-54	6	70	77	7
Pskov Region	1	1	0	2	2	0	0	1	1	0	0	0
Saint Petersburg	180	742	562	1,113	1,326	213	808	1,335	527	-464	1,385	1,849
SOUTHERN FEDERAL DISTRICT	156	208	52	-62	-28	35	-51	469	520	-9	41	50
Republic of Adygeya (Adygeya)	1	1	0	-2	1	2	0	1	1	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	1	1	0	0	0	0
Krasnodar Territory	80	102	23	-125	-119	6	-114	364	477	-7	3	9
Astrakhan Region	4	4	0	1	2	0	2	2	1	0	0	0
Volgograd Region	14	22	7	5	12	8	22	30	8	-6	0	6
Rostov Region	58	79	21	58	77	19	38	71	33	4	38	34
NORTH CAUCASIAN FEDERAL DISTRICT	23	28	6	14	17	3	27	47	20	2	88	86
Republic of Dagestan	3	7	4	0	1	0	0	13	13	0	80	79
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1	1	0	0	0	1	1	2	0	0	0	0
Karachay-Cherkess Republic	1	1	0	0	0	0	14	14	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	1	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	1	0	0	0	0	0	0	0
Stavropol Territory	18	19	1	13	14	2	11	17	7	2	9	7
VOLGA FEDERAL DISTRICT	407	805	397	-33	878	912	548	851	303	-3	227	229
Republic of Bashkortostan	21	36	15	-3	53	55	15	29	15	14	14	0
Mari El Republic	0	1	0	0	0	0	0	1	0	0	0	0
Republic of Mordovia	2	2	0	1	1	0	1	2	0	0	0	0

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)		-70	32	103	57	58	2	94	108	14	-14	6	20
Udmurt Republic		4	4	0	6	6	0	-1	2	4	0	0	0
Chuvash Republic – Chuvashia		5	6	0	4	4	0	1	5	3	6	6	0
Perm Territory	264	303	39	39	-83	33	117	-36	69	105	9	18	9
Kirov Region	7	7	0	0	2	3	1	3	4	1	2	2	0
Nizhny Novgorod Region	121	337	216	216	-188	481	669	1	152	151	-65	125	190
Orenburg Region	-11	4	16	16	30	61	31	34	34	0	0	0	0
Penza Region	1	3	2	2	8	9	0	4	4	0	0	0	0
Samara Region	51	54	3	3	97	131	34	385	391	6	41	50	9
Saratov Region	7	8	1	1	18	19	1	42	43	0	0	1	0
Ulyanovsk Region	6	8	2	2	19	19	1	6	9	4	4	4	0
URALS FEDERAL DISTRICT	2,539	2,826	288	288	2,119	2,251	132	1,332	2,428	1,096	1,660	2,017	357
Kurgan Region	2	2	0	0	1	1	0	1	1	0	2	2	0
Sverdlovsk Region	-206	76	282	282	212	270	59	158	1,134	977	-156	98	254
Tyumen Region	2,648	2,649	0	0	1,671	1,742	71	1,056	1,139	83	1,557	1,590	32
Khanty-Mansi Autonomous Area – Yugra	15	15	0	0	8	8	0	1	1	0	0	0	0
Yamal-Nenets Autonomous Area	147	147	0	0	63	63	0	-189	-189	0	220	220	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,487	2,487	0	0	1,600	1,671	71	1,244	1,328	83	1,337	1,369	32
Chelyabinsk Region	95	100	5	5	235	238	3	117	153	36	259	330	71
SIBERIAN FEDERAL DISTRICT	977	1,409	432	432	712	830	118	-488	789	1,276	248	293	45
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	6	6	0	0	6	7	0	7	7	0	1	1	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-2	0	2	2	-1	0	1	4	12	8	0	0	0
Altai Territory	2	3	1	1	1	1	0	3	5	1	0	1	1
Trans-Baikal Territory	1	1	0	0	1	2	0	0	1	1	0	0	0
Krasnoyarsk Territory	875	1,286	411	411	595	692	97	-717	505	1,222	187	188	0
Irkutsk Region	24	24	1	1	27	28	2	91	98	7	4	19	15
Kemerovo Region	-12	-11	1	1	15	16	1	30	38	8	51	64	13
Novosibirsk Region	72	86	14	14	60	73	12	86	110	24	3	19	16
Omsk Region	3	4	0	0	5	5	0	5	8	3	3	3	0
Tomsk Region	8	9	1	1	2	6	4	3	4	1	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
FAR-EASTERN FEDERAL DISTRICT	232	319	87	278	285	6	403	1,605	1,203	170	211	41
Republic of Sakha (Yakutia)	0	2	3	2	3	2	-3	1,141	1,145	-1	0	1
Kamchatka Territory	9	9	0	3	3	0	23	23	0	0	0	0
Primorye Territory	71	73	2	15	18	2	23	24	2	9	10	1
Khabarovsk Territory	21	22	1	15	16	1	30	32	2	1	3	2
Amur Region	-37	32	69	31	31	0	18	22	4	11	11	0
Magadan Region	1	1	0	9	9	0	89	102	13	0	0	0
Sakhalin Region	166	179	12	203	203	0	224	261	37	150	187	37
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
CRIMEA FEDERAL DISTRICT	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
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
Unallocated by Region of Russian Federation	-347	683	1,030	343	668	325	334	780	446	491	789	298

Table 6.1.2

Inward Direct Investment in the Russian Federation by Region of Resident's Registration

(millions of US dollars)

	2012		2013		2014	
	Net	Inflows	Outflows	Net	Inflows	Outflows
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	50,588	161,132	110,545	69,219	193,685	124,466
CENTRAL FEDERAL DISTRICT	38,328	95,403	57,075	43,083	121,078	77,995
Belgorod Region	-29	154	183	1,600	1,839	239
Bryansk Region	-59	29	88	47	68	21
Vladimir Region	115	370	255	-61	238	298
Voronezh Region	141	491	350	2	239	238
Ivanovo Region	-137	7	144	-10	19	29
Kaluga Region	11	943	932	376	648	272
Kostroma Region	240	396	155	291	488	196
Kursk Region	-195	162	357	86	168	82
Lipetsk Region	943	1,140	197	856	1,110	254
Moscow Region	2,961	7,465	4,505	866	6,477	5,612
Orel Region	116	204	89	38	59	21
Ryazan Region	-46	83	129	-41	27	68
Smolensk Region	198	220	22	-71	62	134
Tambov Region	-4	24	29	9	19	10
Tver Region	123	179	56	63	104	41
Tula Region	-599	115	714	240	927	687
Yaroslavl Region	-3,053	813	3,866	-817	481	1,298
Moscow	37,602	82,607	45,005	39,610	108,107	68,497
				11,030	77,840	66,810
				8	9	10
				22,857	146,099	123,242
				12,486	90,029	77,543
				-3	236	239
				0	8	9
				-223	332	555
				2	262	259
				-44	24	68
				46	707	661
				720	999	279
				7	66	59
				433	843	410
				750	7,499	6,748
				224	251	27
				23	150	126
				22	52	31
				3	14	11
				43	96	53
				-201	426	627
				-346	224	570
				11,030	77,840	66,810

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	7,007	20,772	13,766	7,950	20,649	12,700	-1,866	16,503	18,369
Republic of Karelia	-38	37	75	-11	20	31	61	215	153
Republic of Komi	110	452	342	33	412	378	-43	316	359
Arkhangelsk Region	-75	428	503	604	837	233	-209	170	379
Nenets Autonomous Area	-222	58	280	99	117	18	20	46	26
Arkhangelsk Region, excluding Nenets Autonomous Area	148	371	223	505	720	215	-229	124	353
Vologda Region	1,026	3,777	2,751	268	1,951	1,683	-74	2,619	2,693
Kaliningrad Region	26	167	142	-25	187	211	-11	130	141
Leningrad Region	373	2,621	2,248	572	3,762	3,190	-237	4,746	4,984
Murmansk Region	-413	28	441	-24	13	37	95	163	68
Novgorod Region	376	585	209	111	398	287	-108	218	326
Pskov Region	-1	48	49	3	13	10	1	14	13
Saint Petersburg	5,623	12,629	7,006	6,419	13,058	6,638	-1,341	7,912	9,253
SOUTHERN FEDERAL DISTRICT	168	2,254	2,086	335	2,821	2,486	46	2,152	2,106
Republic of Adygeya (Adygeya)	38	39	1	8	20	11	0	14	14
Republic of Kalmykia	2	2	0	12	17	5	2	2	0
Krasnodar Territory	458	1,340	882	-83	1,925	2,008	-127	888	1,016
Astrakhan Region	-13	42	55	34	63	29	-164	30	195
Volgograd Region	-400	152	552	189	289	100	163	417	254
Rostov Region	82	679	596	175	507	332	172	800	628
NORTH CAUCASIAN FEDERAL DISTRICT	-48	144	192	19	67	48	142	184	43
Republic of Dagestan	30	31	2	34	34	0	12	12	0
Republic of Ingushetia	2	2	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1	1	0	4	4	0	29	29	0
Karachay-Cherkess Republic	-2	0	2	0	0	0	0	0	1
Republic of North Ossetia – Alania	-43	4	48	0	0	0	2	4	2
Chechen Republic	1	1	0	0	0	0	0	0	0
Stavropol Territory	-36	105	141	-19	29	48	99	139	40
VOLGA FEDERAL DISTRICT	1,011	5,252	4,241	1,709	5,936	4,227	1,189	5,026	3,837
Republic of Bashkortostan	-546	170	716	192	310	117	248	405	157
Mari El Republic	34	49	15	1	9	8	0	6	6
Republic of Mordovia	-6	10	16	4	5	1	0	1	2

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan (Tatarstan)	418	777	359	157	438	281	236	540	304
Udmurt Republic	299	592	293	503	784	281	194	350	156
Chuvash Republic – Chuvashia	10	19	10	105	163	58	45	53	9
Perm Territory	-405	982	1 387	-860	1 314	2 174	256	1 020	764
Kirov Region	-36	18	54	9	15	5	4	4	0
Nizhny Novgorod Region	328	987	659	630	1 045	415	315	1 230	916
Orenburg Region	92	249	157	83	292	209	-232	140	371
Penza Region	52	101	49	32	52	20	4	44	40
Samara Region	674	1 143	469	817	1 372	555	26	843	818
Saratov Region	13	49	36	-17	71	88	-94	171	264
Ulyanovsk Region	86	108	22	53	67	14	188	218	31
URALS FEDERAL DISTRICT	6 172	22 997	16 825	10 914	15 742	4 827	7 341	16 813	9 471
Kurgan Region	3	9	5	3	7	4	-1	5	6
Sverdlovsk Region	4 624	5 169	545	-359	1 081	1 440	-457	1 395	1 852
Tyumen Region	1 293	16 304	15 011	10 542	13 567	3 025	6 813	13 992	7 180
Khanty-Mansi Autonomous Area – Yugra	148	329	181	-593	412	1 004	-203	467	669
Yamal-Nenets Autonomous Area	-1 572	1 365	2 937	67	1 817	1 750	202	2 308	2 106
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2 717	14 610	11 893	11 068	11 339	270	6 813	11 217	4 404
Chelyabinsk Region	251	1 515	1 265	728	1 087	358	987	1 421	434
SIBERIAN FEDERAL DISTRICT	-3 834	4 162	7 995	2 310	14 965	12 655	-909	4 147	5 056
Altai Republic	-21	0	21	0	0	0	-1	0	1
Republic of Buryatia	3	5	2	208	274	66	-119	7	126
Republic of Tuva	183	328	145	22	43	21	14	124	110
Republic of Khakassia	-111	2	113	159	200	40	-42	11	53
Altai Territory	-112	17	129	13	42	30	-7	18	25
Trans-Baikal Territory	224	242	18	268	332	64	41	111	70
Krasnoyarsk Territory	639	1 238	599	981	11 472	10 491	-741	1 778	2 520
Irkutsk Region	-218	249	467	56	325	269	-19	472	492
Kemerovo Region	-4 753	970	5 723	179	1 327	1 148	-147	478	624
Novosibirsk Region	44	626	582	359	610	251	-51	778	828
Omsk Region	50	70	20	-17	26	43	17	48	31
Tomsk Region	238	414	176	81	314	232	146	322	176

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

1	2	3	4	5	6	7	8	9	10
FAR-EASTERN FEDERAL DISTRICT	563	7,527	6,964	1,392	7,817	6,425	3,940	8,313	4,374
Republic of Sakha (Yakutia)	389	1,384	994	-2,390	379	2,769	-388	228	616
Kamchatka Territory	-52	17	69	-10	12	23	42	47	4
Primorye Territory	302	565	263	-60	370	429	235	717	483
Khabarovsk Territory	-207	75	282	737	1,070	333	28	108	79
Amur Region	495	717	222	596	762	166	707	1,005	298
Magadan Region	-1,338	27	1,365	696	761	66	0	0	0
Sakhalin Region	1,056	4,662	3,606	1,782	4,421	2,639	2,997	5,890	2,893
Jewish Autonomous Region	-11	1	12	0	0	0	63	63	0
Chukotka Autonomous Area	-70	80	150	42	42	0	255	256	0
CRIMEA FEDERAL DISTRICT	-	-	-	-	-	-	-27	14	40
Republic of Crimea	-	-	-	-	-	-	-15	13	28
Sevastopol	-	-	-	-	-	-	-12	1	13
Unallocated by Region of Russian Federation	1,219	2,620	1,401	1,506	4,609	3,103	515	2,918	2,403

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

	Q2 2014			Q3 2014			Q4 2014			Q1 2015		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
	1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	11,751	37,536	25,785	-743	31,969	32,712	-1,059	44,663	45,722	1,307	29,182	27,875
CENTRAL FEDERAL DISTRICT	5,252	21,881	16,630	880	17,942	17,062	-1,257	30,941	32,197	-2,971	18,644	21,616
Belgorod Region	148	159	11	-138	6	145	-20	16	36	-1	17	18
Bryansk Region	-2	2	3	0	2	2	1	3	3	0	0	0
Vladimir Region	6	98	92	2	12	10	-17	180	197	21	50	29
Voronezh Region	-11	29	40	47	171	124	-27	35	63	1	22	21
Ivanovo Region	-2	3	4	-38	10	47	-1	4	5	2	4	2
Kaluga Region	-2	128	130	-34	136	170	126	362	235	187	409	222
Kostroma Region	194	300	106	142	175	33	175	253	78	-32	65	97
Kursk Region	1	25	24	5	23	18	0	9	9	2	14	11
Lipetsk Region	-3	107	110	194	350	156	95	230	135	371	545	174
Moscow Region	14	2,224	2,210	90	1,557	1,467	466	2,628	2,162	691	1,263	572
Orel Region	1	4	3	-4	3	8	0	0	0	0	1	0
Ryazan Region	3	4	0	4	5	1	12	114	103	-3	15	19
Smolensk Region	-3	4	7	26	28	2	0	16	16	-7	30	37
Tambov Region	1	6	5	0	3	4	1	3	2	1	3	2
Tver Region	29	34	5	11	27	16	3	10	7	5	11	6
Tula Region	122	184	62	-2	76	78	-175	159	334	-58	1	59
Yaroslavl Region	-149	29	178	75	82	7	-266	47	313	-20	3	23
Moscow	4,904	18,542	13,638	501	15,275	14,774	-1,629	26,871	28,499	-4,130	16,192	20,323

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	385	4,848	4,463	-699	4,382	5,081	-732	3,995	4,727	632	2,660	2,028
Republic of Karelia	0	4	4	60	62	2	0	146	147	51	54	2
Republic of Komi	-31	117	147	-76	38	114	57	113	56	-47	-1	46
Arkhangelsk Region	36	79	43	-58	57	116	-25	4	29	-23	21	44
Nenets Autonomous Area	0	9	9	20	32	12	0	0	0	0	8	8
Arkhangelsk Region, excluding Nenets Autonomous Area	36	69	34	-78	25	103	-25	4	29	-23	13	36
Vologda Region	-110	366	476	1,203	1,907	704	-816	48	863	112	355	243
Kaliningrad Region	-1	43	44	10	31	21	-14	51	65	23	41	18
Leningrad Region	402	1,935	1,533	-336	875	1,211	-217	1,032	1,248	234	964	731
Murmansk Region	-4	4	8	5	44	39	92	113	21	-2	3	4
Novgorod Region	-41	129	170	42	135	93	-58	-29	29	72	80	8
Pskov Region	1	1	0	-4	1	5	-1	6	7	1	1	0
Saint Petersburg	134	2,172	2,038	-1,545	1,232	2,776	249	2,511	2,262	211	1,142	930
SOUTHERN FEDERAL DISTRICT	280	720	439	87	573	487	-311	529	839	112	483	371
Republic of Adygeya (Adygeya)	2	2	0	0	11	10	-3	1	4	0	0	0
Republic of Kalmykia	1	1	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	149	422	273	-40	119	159	-239	168	408	126	312	186
Astrakhan Region	0	6	6	-37	3	39	-90	6	96	1	36	34
Volgograd Region	41	68	26	38	77	40	61	206	145	30	69	39
Rostov Region	87	221	134	125	364	239	-39	148	186	-45	67	112
NORTH CAUCASIAN FEDERAL DISTRICT	19	19	0	7	17	10	108	137	29	-34	14	48
Republic of Dagestan	9	9	0	1	1	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	29	29	0	-26	0	26
Karachay-Cherkess Republic	0	0	0	0	0	1	0	0	0	0	0	0
Republic of North Ossetia – Alania	1	1	0	0	0	0	0	2	2	-19	2	21
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	9	9	0	6	16	9	79	106	27	11	12	0
VOLGA FEDERAL DISTRICT	552	1,300	748	-125	1,218	1,344	168	1,216	1,048	-130	1,212	1,343
Republic of Bashkortostan	94	108	14	31	69	38	81	164	83	-5	4	8
Mari El Republic	0	0	0	1	3	2	0	3	4	0	0	0
Republic of Mordovia	0	0	0	-1	0	1	0	0	0	3	3	0

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	45	107	62	86	126	40	58	239	180	-2	612	614	
Udmurt Republic	111	113	3	-36	72	108	30	74	44	51	54	4	
Chuvash Republic – Chuvashia	1	1	0	13	14	1	12	18	6	3	3	1	
Perm Territory	-210	109	320	212	447	235	47	118	71	27	65	39	
Kirov Region	1	1	0	1	1	0	2	2	0	0	16	16	
Nizhny Novgorod Region	217	308	91	-185	142	327	131	280	148	76	151	74	
Orenburg Region	54	56	2	-307	41	348	10	26	15	-363	14	377	
Penza Region	15	19	4	14	16	2	-27	5	32	2	12	10	
Samara Region	190	341	150	26	231	205	-207	212	419	-83	102	185	
Saratov Region	-86	10	96	-6	20	26	3	33	30	16	27	11	
Ulyanovsk Region	120	126	5	25	36	11	28	42	14	145	149	4	
URALS FEDERAL DISTRICT	3,811	4,901	1,090	-1,609	4,129	5,738	1,491	3,421	1,930	2,206	2,427	221	
Kurgan Region	-1	0	1	0	1	1	0	3	3	0	0	0	
Sverdlovsk Region	-361	152	513	-2	264	266	-540	436	977	-29	74	103	
Tyumen Region	3,788	4,293	505	-1,762	3,567	5,329	1,795	2,568	773	1,856	1,971	115	
Khanty-Mansi Autonomous Area – Yugra	102	144	42	-452	132	585	59	88	29	51	57	5	
Yamal-Nenets Autonomous Area	171	573	402	37	1,235	1,199	-306	4	310	327	408	80	
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3,515	3,576	61	-1,346	2,199	3,546	2,042	2,477	434	1,477	1,507	30	
Chelyabinsk Region	385	457	72	155	298	142	236	414	178	379	382	3	
SIBERIAN FEDERAL DISTRICT	690	1,138	448	-615	1,104	1,719	-1,390	1,055	2,445	91	457	365	
Altai Republic	0	0	0	-1	0	1	0	0	0	0	0	0	
Republic of Buryatia	-16	0	16	-8	1	9	-95	6	101	1	2	1	
Republic of Tuva	1	63	63	10	11	1	-1	33	34	7	7	0	
Republic of Khakassia	-49	0	49	10	10	0	-3	1	4	-21	0	21	
Altai Territory	3	9	6	1	3	2	-11	2	13	-53	0	53	
Trans-Baikal Territory	12	13	1	27	27	0	-4	52	56	31	33	2	
Krasnoyarsk Territory	292	345	54	-770	483	1,253	-580	618	1,198	198	223	24	
Irkutsk Region	360	391	31	-40	23	64	-337	33	369	-20	16	36	
Kemerovo Region	-56	63	119	46	307	261	-186	40	225	-52	120	172	
Novosibirsk Region	39	124	84	68	146	78	-197	159	355	-9	17	26	
Omsk Region	-9	3	12	22	40	19	3	3	1	0	1	1	
Tomsk Region	113	126	13	21	54	33	21	109	88	10	37	27	

Table 6.1.2 (end)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	709	2,035	1,325	1,303	2,038	735	850	2,694	1,844	1,135	2,730	1,596
Republic of Sakha (Yakutia)	67	91	24	52	52	0	-507	80	587	12	86	74
Kamchatka Territory	0	1	1	0	0	0	-2	0	2	0	1	1
Primorye Territory	92	211	119	13	144	131	101	249	149	-27	28	55
Khabarovsk Territory	5	8	2	43	56	13	-28	35	62	-6	4	10
Amur Region	173	184	10	213	228	15	131	364	234	152	159	7
Magadan Region	0	0	0	0	0	0	0	0	0	0	751	751
Sakhalin Region	332	1,500	1,169	939	1,515	576	931	1,741	810	998	1,696	699
Jewish Autonomous Region	32	32	0	3	3	0	28	28	0	1	1	0
Chukotka Autonomous Area	8	8	0	41	41	0	196	196	0	4	4	0
CRIMEA FEDERAL DISTRICT	-7	0	7	9	9	0	-29	4	33	1	3	2
Republic of Crimea	-7	0	7	9	9	0	-16	4	20	0	3	2
Sevastopol	0	0	0	0	0	0	-12	1	13	1	1	0
Unallocated by Region of Russian Federation	60	694	633	19	556	538	41	671	630	265	551	286

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

(units)

1	31.08.2015			
	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	774	1,534	202	1,332
CENTRAL FEDERAL DISTRICT	465	312	65	247
Belgorod Region	3	7	1	6
Bryansk Region	–	7	–	7
Vladimir Region	2	10	–	10
Voronezh Region	1	24	–	24
Ivanovo Region	6	9	–	9
Kaluga Region	4	6	–	6
Kostroma Region	6	5	–	5
Kursk Region	1	5	–	5
Lipetsk Region	1	7	–	7
Moscow Region	10	39	–	39
Orel Region	1	11	–	11
Ryazan Region	4	8	–	8
Smolensk Region	2	6	1	5
Tambov Region	1	3	–	3
Tver Region	4	10	1	9
Tula Region	3	12	–	12
Yaroslavl Region	6	20	2	18
Moscow	410	123	23	100
NORTH-WESTERN FEDERAL DISTRICT	61	228	7	221
Republic of Karelia	1	10	1	9
Republic of Komi	1	10	2	8
Arkhangelsk Region	–	15	–	15
Nenets Autonomous Area	–	1	–	1
Arkhangelsk Region, excluding Nenets Autonomous Area	–	14	–	14
Vologda Region	8	9	1	8
Kaliningrad Region	1	23	1	22
Leningrad Region	4	8	–	8
Murmansk Region	3	12	–	12
Novgorod Region	2	8	–	8
Pskov Region	2	7	–	7
Saint Petersburg	39	126	2	124
SOUTHERN FEDERAL DISTRICT	40	182	13	169
Republic of Adygeya (Adygeya)	4	5	1	4
Republic of Kalmykia	1	3	–	3
Krasnodar Territory	13	54	1	53
Astrakhan Region	4	11	–	11
Volgograd Region	4	28	–	28
Rostov Region	14	81	11	70
NORTH CAUCASIAN FEDERAL DISTRICT	23	84	13	71
Republic of Dagestan	8	16	8	8
Republic of Ingushetia	–	3	–	3
Kabardino-Balkar Republic	5	8	–	8
Karachay-Cherkess Republic	4	5	–	5

Table 6.2.1 (end)
(units)

1	2	3	4	5
Republic of North Ossetia – Alania	2	9	1	8
Chechen Republic	–	4	–	4
Stavropol Territory	4	39	4	35
VOLGA FEDERAL DISTRICT	89	291	36	255
Republic of Bashkortostan	6	27	–	27
Mari El Republic	2	9	3	6
Republic of Mordovia	3	4	–	4
Republic of Tatarstan (Tatarstan)	22	46	30	16
Udmurt Republic	2	6	–	6
Chuvash Republic – Chuvashia	3	5	–	5
Perm Territory	4	33	–	33
Kirov Region	3	7	–	7
Nizhny Novgorod Region	10	61	–	61
Orenburg Region	7	12	1	11
Penza Region	1	10	–	10
Samara Region	15	42	2	40
Saratov Region	9	20	–	20
Ulyanovsk Region	2	9	–	9
URALS FEDERAL DISTRICT	32	165	47	118
Kurgan Region	2	5	–	5
Sverdlovsk Region	13	57	3	54
Tyumen Region	10	41	7	34
Khanty-Mansi Autonomous Area – Yugra	5	10	–	10
Yamal-Nenets Autonomous Area	–	6	–	6
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5	25	7	18
Chelyabinsk Region	7	62	37	25
SIBERIAN FEDERAL DISTRICT	42	176	16	160
Altai Republic	1	5	–	5
Republic of Buryatia	1	8	2	6
Republic of Tuva	1	3	–	3
Republic of Khakassia	2	2	–	2
Altai Territory	6	12	4	8
Trans-Baikal Territory	–	4	–	4
Krasnoyarsk Territory	5	27	2	25
Irkutsk Region	6	15	–	15
Kemerovo Region	6	10	–	10
Novosibirsk Region	6	54	–	54
Omsk Region	6	20	–	20
Tomsk Region	2	16	8	8
FAR-EASTERN FEDERAL DISTRICT	19	80	5	75
Republic of Sakha (Yakutia)	3	9	–	9
Kamchatka Territory	3	7	3	4
Primorye Territory	5	18	–	18
Khabarovsk Territory	2	26	–	26
Amur Region	2	5	–	5
Magadan Region	–	4	–	4
Sakhalin Region	4	7	2	5
Jewish Autonomous Region	–	3	–	3
Chukotka Autonomous Area	–	1	–	1
CRIMEA FEDERAL DISTRICT	3	16	–	16
Republic of Crimea	2	11	–	11
Sevastopol	1	5	–	5

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	31.08.2015				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	22,009	6,166	1,862	7,737	37,774
CENTRAL FEDERAL DISTRICT	6,471	2,158	246	1,653	10,528
Belgorod Region	148	176	15	108	447
Bryansk Region	91	45	9	85	230
Vladimir Region	179	89	12	119	399
Voronezh Region	323	198	28	133	682
Ivanovo Region	170	6	8	63	247
Kaluga Region	127	31	10	89	257
Kostroma Region	103	2	4	59	168
Kursk Region	126	61	13	94	294
Lipetsk Region	152	66	16	82	316
Moscow Region	1,374	400	14	94	1,882
Orel Region	104	38	10	39	191
Ryazan Region	121	48	12	76	257
Smolensk Region	86	29	6	67	188
Tambov Region	123	100	9	63	295
Tver Region	125	53	10	78	266
Tula Region	150	45	10	124	329
Yaroslavl Region	214	1	13	114	342
Moscow	2,755	770	47	166	3,738
NORTH-WESTERN FEDERAL DISTRICT	2,147	159	272	929	3,507
Republic of Karelia	99	6	7	52	164
Republic of Komi	168	17	10	71	266
Arkhangelsk Region	179	3	18	79	279
Nenets Autonomous Area	13	–	–	1	14
Arkhangelsk Region, excluding Nenets Autonomous Area	166	3	18	78	265
Vologda Region	218	5	28	93	344
Kaliningrad Region	118	9	20	85	232
Leningrad Region	42	16	14	338	410
Murmansk Region	119	6	9	72	206
Novgorod Region	115	1	7	49	172
Pskov Region	104	8	11	38	161
Saint Petersburg	985	88	148	52	1,273
SOUTHERN FEDERAL DISTRICT	2,502	321	235	601	3,659
Republic of Adygeya (Adygeya)	75	4	6	17	102
Republic of Kalmykia	25	1	2	10	38
Krasnodar Territory	1,111	112	88	264	1,575
Astrakhan Region	155	9	14	48	226
Volgograd Region	262	145	44	156	607
Rostov Region	874	50	81	106	1,111
NORTH CAUCASIAN FEDERAL DISTRICT	724	74	110	110	1,018
Republic of Daghestan	102	5	14	15	136
Republic of Ingushetia	13	1	1	1	16
Kabardino-Balkar Republic	77	40	11	11	139
Karachay-Cherkess Republic	31	1	4	8	44

Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Republic of North Ossetia – Alania	42	11	9	14	76
Chechen Republic	32	–	4	7	43
Stavropol Territory	427	16	67	54	564
VOLGA FEDERAL DISTRICT	4,550	2,063	397	1,673	8,683
Republic of Bashkortostan	705	310	57	189	1,261
Mari El Republic	75	30	5	49	159
Republic of Mordovia	135	68	8	50	261
Republic of Tatarstan (Tatarstan)	703	430	49	186	1,368
Udmurt Republic	233	8	23	110	374
Chuvash Republic – Chuvashia	128	131	18	93	370
Perm Territory	543	22	30	186	781
Kirov Region	202	69	28	72	371
Nizhny Novgorod Region	536	256	42	119	953
Orenburg Region	262	233	37	123	655
Penza Region	155	144	14	80	393
Samara Region	451	132	49	196	828
Saratov Region	269	169	25	151	614
Ulyanovsk Region	153	61	12	69	295
URALS FEDERAL DISTRICT	1,992	481	237	643	3,353
Kurgan Region	80	157	15	60	312
Sverdlovsk Region	796	152	58	99	1,105
Tyumen Region	676	65	76	280	1,097
Khanty-Mansi Autonomous Area – Yugra	341	43	32	124	540
Yamal-Nenets Autonomous Area	128	6	4	50	188
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	207	16	40	106	369
Chelyabinsk Region	440	107	88	204	839
SIBERIAN FEDERAL DISTRICT	2,537	737	243	1,245	4,762
Altai Republic	35	4	3	6	48
Republic of Buryatia	144	2	9	93	248
Republic of Tuva	39	–	2	7	48
Republic of Khakassia	67	21	5	50	143
Altai Territory	260	365	22	142	789
Trans-Baikal Territory	145	–	8	87	240
Krasnoyarsk Territory	418	85	28	218	749
Irkutsk Region	270	44	35	213	562
Kemerovo Region	278	75	32	177	562
Novosibirsk Region	441	104	58	57	660
Omsk Region	309	31	26	121	487
Tomsk Region	131	6	15	74	226
FAR-EASTERN FEDERAL DISTRICT	953	101	96	543	1,693
Republic of Sakha (Yakutia)	175	26	9	104	314
Kamchatka Territory	62	4	4	36	106
Primorye Territory	287	16	40	146	489
Khabarovsk Territory	211	17	24	70	322
Amur Region	108	18	10	77	213
Magadan Region	24	7	3	21	55
Sakhalin Region	67	12	4	46	129
Jewish Autonomous Region	19	1	2	23	45
Chukotka Autonomous Area	–	–	–	20	20
CRIMEA FEDERAL DISTRICT	133	72	26	340	571
Republic of Crimea	124	55	15	240	434
Sevastopol	9	17	11	100	137

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	conduct operations in foreign currency (except general)	accept funds of individuals
THE RUSSIAN FEDERATION				
31.12.2014	225 (30)	120 (15)	104 (15)	198 (28)
31.03.2015	220 (29)	119 (14)	100 (15)	193 (27)
30.06.2015	216 (29)	114 (14)	101 (15)	189 (27)
CENTRAL FEDERAL DISTRICT				
31.12.2014	156 (20)	81 (10)	74 (10)	130 (19)
31.03.2015	153 (19)	80 (9)	72 (10)	127 (18)
30.06.2015	153 (20)	79 (10)	73 (10)	127 (19)
Moscow and Moscow Region				
31.12.2014	149 (19)	78 (9)	70 (10)	123 (18)
31.03.2015	146 (18)	77 (8)	68 (10)	120 (17)
30.06.2015	146 (19)	76 (9)	69 (10)	120 (18)
NORTH-WEST FEDERAL DISTRICT				
31.12.2014	17 (3)	10 (2)	7 (1)	17 (3)
31.03.2015	16 (3)	10 (2)	6 (1)	16 (3)
30.06.2015	17 (3)	11 (2)	6 (1)	17 (3)
SOUTHERN FEDERAL DISTRICT				
31.12.2014	9	4	5	9
31.03.2015	9	4	5	9
30.06.2015	7	2	5	7
NORTH CAUCASIAN FEDERAL DISTRICT				
31.12.2014	1	–	1	1
31.03.2015	1	–	1	1
30.06.2015	1	–	1	1
VOLGA FEDERAL DISTRICT				
31.12.2014	21 (3)	10 (1)	11 (2)	21 (3)
31.03.2015	20 (3)	10 (1)	10 (2)	20 (3)
30.06.2015	20 (3)	10 (1)	10 (2)	20 (3)
URALS FEDERAL DISTRICT				
31.12.2014	7 (1)	7 (1)	–	7 (1)
31.03.2015	7 (1)	7 (1)	–	7 (1)
30.06.2015	5 (1)	5 (1)	–	5 (1)
SIBERIAN FEDERAL DISTRICT				
31.12.2014	7 (3)	2 (1)	5 (2)	6 (2)
31.03.2015	7 (3)	2 (1)	5 (2)	6 (2)
30.06.2015	6 (2)	1	5 (2)	5 (1)
FAR-EASTERN FEDERAL DISTRICT				
31.12.2014	6	6	–	6
31.03.2015	6	6	–	6
30.06.2015	6	6	–	6
CRIMEA FEDERAL DISTRICT				
31.12.2014	1	–	1	1
31.03.2015	1	–	1	1
30.06.2015	1	–	1	1

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.

Table 6.2.4

Credit Institutions Grouped by Registered Authorized Capital

(units)

	31.08.2015												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	10	12	35	29	94	186	116	106	159	27	774		
CENTRAL FEDERAL DISTRICT	3	6	19	19	45	102	59	73	116	23	465		
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3		
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-		
Vladimir Region	-	-	-	-	-	2	-	-	-	-	2		
Voronezh Region	-	-	-	-	1	-	-	-	-	-	1		
Ivanovo Region	-	-	1	-	3	2	-	-	-	-	6		
Kaluga Region	-	-	-	1	-	2	-	1	-	-	4		
Kostroma Region	-	-	-	-	1	1	2	-	2	-	6		
Kursk Region	-	-	-	-	1	-	-	-	-	-	1		
Lipetsk Region	-	-	-	-	-	-	-	1	-	-	1		
Moscow Region	-	1	-	-	1	4	1	1	2	-	10		
Orel Region	-	-	-	-	-	-	1	-	-	-	1		
Ryazan Region	-	-	-	3	-	1	-	-	-	-	4		
Smolensk Region	-	-	-	-	1	-	1	-	-	-	2		
Tambov Region	-	-	-	-	1	-	-	-	-	-	1		
Tver Region	-	-	-	1	1	1	1	-	-	-	4		
Tula Region	-	-	1	-	-	2	-	-	-	-	3		
Yaroslavl Region	-	-	-	1	1	-	1	2	1	-	6		
Moscow	3	5	17	13	34	87	50	67	111	23	410		
NORTH-WESTERN FEDERAL DISTRICT	3	3	5	3	11	9	11	9	7	-	61		
Republic of Karelia	-	-	-	-	1	-	-	-	-	-	1		
Republic of Komi	-	-	-	-	1	-	-	-	-	-	1		
Arkhangelsk Region	-	-	-	-	-	-	-	-	-	-	-		
Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-		
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-		
Vologda Region	-	-	1	-	2	-	2	2	1	-	8		
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	-	-	-	2	1	-	-	4	
Murmansk Region	1	-	-	-	-	-	1	-	1	-	-	3	
Novgorod Region	-	-	1	-	-	-	1	-	-	-	-	2	
Pskov Region	-	-	-	-	-	1	-	1	-	-	-	2	
Saint Petersburg	2	2	2	3	3	6	7	6	5	5	-	39	
SOUTHERN FEDERAL DISTRICT	-	1	2	2	5	17	10	3	2	2	-	40	
Republic of Adygeya (Adygeya)	-	-	2	-	-	2	-	-	-	-	-	4	
Republic of Kalmykia	-	-	-	-	1	-	-	-	-	-	-	1	
Krasnodar Territory	-	-	-	-	2	4	4	1	1	2	-	13	
Astrakhan Region	-	-	1	-	-	1	2	-	-	-	-	4	
Voigograd Region	-	-	-	-	-	4	-	-	-	-	-	4	
Rostov Region	-	-	-	-	2	6	4	2	2	-	-	14	
NORTH CAUCASIAN FEDERAL DISTRICT	1	-	1	4	12	3	2	2	2	-	-	23	
Republic of Dagestan	1	-	1	1	4	1	1	-	-	-	-	8	
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-	-	
Kabardino-Balkar Republic	-	-	-	2	3	-	-	-	-	-	-	5	
Karachay-Cherkess Republic	-	-	-	-	1	1	1	2	-	-	-	4	
Republic of North Ossetia – Alania	-	-	-	-	1	1	1	-	-	-	-	2	
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-	-	
Stavropol Territory	-	-	-	-	1	3	-	-	-	-	-	4	
VOLGA FEDERAL DISTRICT	1	1	2	2	11	18	21	10	19	4	4	89	
Republic of Bashkortostan	-	-	-	-	-	1	3	1	1	-	-	6	
Mari El Republic	-	-	2	-	-	-	-	-	-	-	-	2	
Republic of Mordovia	-	-	-	-	-	-	1	2	-	-	-	3	
Republic of Tatarstan (Tatarstan)	-	-	1	-	2	4	2	3	7	3	3	22	
Udmurt Republic	-	-	-	-	-	-	2	-	-	-	-	2	
Chuvash Republic – Chuvashia	-	-	-	1	1	1	1	-	-	-	-	3	
Perm Territory	1	-	-	-	-	2	-	-	1	-	-	4	
Kirov Region	-	-	-	1	-	-	-	1	1	-	-	3	
Nizhni Novgorod Region	-	-	-	3	1	1	5	-	1	1	-	10	
Orenburg Region	-	-	-	2	-	-	1	1	3	-	-	7	
Penza Region	-	-	-	-	-	1	-	-	-	-	-	1	
Samara Region	-	-	-	-	-	5	2	2	5	1	1	15	
Saratov Region	-	-	-	2	1	2	4	-	-	-	-	9	
Ulyanovsk Region	-	-	-	1	-	1	1	-	-	-	-	2	

Table 6.2.4 (end)

	(units)											
1	2	3	4	5	6	7	8	9	10	11	12	
URALS FEDERAL DISTRICT	1	-	2	1	6	7	3	3	9	-	32	
Kurgan Region	-	-	-	-	1	1	-	-	-	-	2	
Sverdlovsk Region	-	-	-	-	3	5	-	1	4	-	13	
Tyumen Region	1	-	1	1	2	-	1	-	4	-	10	
Khanty-Mansi Autonomous Area – Yugra	-	-	1	1	-	-	1	-	2	-	5	
Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1	-	-	-	2	-	-	-	2	-	5	
Chelyabinsk Region	-	-	1	-	-	1	2	2	1	-	7	
SIBERIAN FEDERAL DISTRICT	1	1	3	2	8	14	6	4	3	-	42	
Altai Republic	-	-	-	-	1	-	-	-	-	-	1	
Republic of Buryatia	-	-	-	-	-	-	-	1	-	-	1	
Republic of Tuva	-	-	-	-	-	1	-	-	-	-	1	
Republic of Khakassia	-	-	-	-	-	1	1	-	-	-	2	
Altai Territory	-	-	-	1	2	2	-	-	1	-	6	
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	-	-	
Krasnoyarsk Territory	-	-	1	-	1	1	2	-	-	-	5	
Irkutsk Region	-	-	-	-	3	3	-	-	-	-	6	
Kemerovo Region	-	-	-	1	1	2	1	1	-	-	6	
Novosibirsk Region	1	-	1	-	-	1	1	1	1	-	6	
Omsk Region	-	1	1	-	-	3	-	-	1	-	6	
Tomsk Region	-	-	-	-	-	-	1	1	-	-	2	
FAR-EASTERN FEDERAL DISTRICT	-	-	1	2	4	6	1	2	3	-	19	
Republic of Sakha (Yakutia)	-	-	-	-	-	1	-	1	1	-	3	
Kamchatka Territory	-	-	1	1	-	-	-	-	1	-	3	
Primorye Territory	-	-	-	-	2	3	-	-	-	-	5	
Khabarovsk Territory	-	-	-	-	1	1	-	-	-	-	2	
Amur Region	-	-	-	-	-	-	-	1	1	-	2	
Magadan Region	-	-	-	-	-	-	-	-	-	-	-	
Sakhalin Region	-	-	-	1	1	1	1	-	-	-	4	
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-	-	
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	
CRIMEA FEDERAL DISTRICT	-	-	-	-	-	1	2	-	-	-	3	
Republic of Crimea	-	-	-	-	-	1	1	-	-	-	2	
Sevastopol	-	-	-	-	-	-	1	-	-	-	1	

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
THE RUSSIAN FEDERATION			
30.04.2015	815	72,327,772.3	32
31.05.2015	810	72,289,067.7	32
30.06.2015	797	73,513,381.8	32
31.07.2015	783	74,841,315.0	30
CENTRAL FEDERAL DISTRICT			
30.04.2015	494	66,623,727.6	19
31.05.2015	490	66,327,565.2	20
30.06.2015	479	67,380,873.6	19
31.07.2015	469	68,659,379.5	18
Moscow and Moscow Region			
30.04.2015	449	66,137,415.7	18
31.05.2015	445	65,818,578.8	18
30.06.2015	433	66,835,231.0	18
31.07.2015	424	68,088,487.9	17
NORTH-WEST FEDERAL DISTRICT			
30.04.2015	63	1,704,870.6	7
31.05.2015	62	1,870,019.4	8
30.06.2015	61	1,899,962.9	8
31.07.2015	61	1,910,148.7	8
SOUTHERN FEDERAL DISTRICT			
30.04.2015	43	314,633.3	11
31.05.2015	43	317,508.1	11
30.06.2015	43	324,288.1	11
31.07.2015	41	330,361.4	10
NORTH CAUCASIAN FEDERAL DISTRICT			
30.04.2015	26	40,696.7	9
31.05.2015	26	41,932.7	9
30.06.2015	26	42,068.6	9
31.07.2015	25	42,204.9	9
VOLGA FEDERAL DISTRICT			
30.04.2015	91	1,684,348.9	23
31.05.2015	91	1,717,907.5	23
30.06.2015	91	1,732,287.1	23
31.07.2015	90	1,738,312.8	23
URALS FEDERAL DISTRICT			
30.04.2015	34	1,132,108.3	7
31.05.2015	33	1,156,652.2	7
30.06.2015	32	1,245,847.4	6
31.07.2015	32	1,265,714.6	6
SIBERIA FEDERAL DISTRICT			
30.04.2015	41	252,388.5	14
31.05.2015	41	250,579.8	14
30.06.2015	41	252,769.5	15
31.07.2015	42	259,309.7	15
FAR-EASTERN FEDERAL DISTRICT			
30.04.2015	21	563,071.9	4
31.05.2015	21	561,387.7	4
30.06.2015	21	569,886.5	4
31.07.2015	20	569,814.8	4
CRIMEA FEDERAL DISTRICT			
30.04.2015	2	11,926.4	2
31.05.2015	3	45,515.0	2
30.06.2015	3	65,398.2	1
31.07.2015	3	66,068.5	1

Table 6.2.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from September 10 to October 10, 2015
Grouped by Registered Authorized Capital**

	Less than 3 millions of rubles	From 3 millions to 10 millions of rubles	From 10 millions to 30 millions of rubles	From 30 millions to 60 millions of rubles	From 60 millions to 150 millions of rubles	From 150 millions to 300 millions of rubles	From 300 millions to 500 millions of rubles	From 500 millions to 1 billion of rubles	From 1 billion to 10 billions of rubles	10 billions of rubles and more	Total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	6	7	16	22	70	142	96	95	144	27	625
CENTRAL FEDERAL DISTRICT	-	2	5	14	25	67	44	63	103	23	346
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	-	2	-	-	-	-	2
Voronezh Region	-	-	-	-	1	-	-	-	-	-	1
Ivanovo Region	-	-	-	-	-	1	-	-	-	-	1
Kaluga Region	-	-	-	1	-	1	-	1	-	-	3
Kostroma Region	-	-	-	-	1	1	2	-	-	-	6
Kursk Region	-	-	-	-	1	-	-	-	-	-	1
Lipetsk Region	-	-	-	-	-	-	-	1	-	-	1
Orel Region	-	-	-	-	-	-	-	-	-	-	-
Ryazan Region	-	-	-	3	-	1	-	-	-	-	4
Smolensk Region	-	-	-	-	-	-	1	-	-	-	1
Tambov Region	-	-	-	-	1	-	-	-	-	-	1
Tver Region	-	-	-	-	1	1	1	-	-	-	3
Tula Region	-	-	1	-	-	2	-	-	-	-	3
Yaroslavl Region	-	-	-	1	1	-	1	2	1	-	6
Moscow and Moscow Region	-	2	4	9	19	58	37	58	100	23	310
NORTH-WESTERN FEDERAL DISTRICT	2	2	4	2	9	7	8	8	7	-	49
Republic of Karelia	-	-	-	-	1	-	-	-	-	-	1
Republic of Komi	-	-	-	-	1	-	-	-	-	-	1
Arkhangelsk Region	-	-	-	-	-	-	-	-	-	-	-
Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Vologda Region	-	-	1	-	1	-	2	2	1	-	7
Kaliningrad Region	-	-	-	-	-	-	-	-	1	-	1
Leningrad Region	-	-	1	-	-	1	2	1	-	-	5
Murmansk Region	1	-	-	-	-	1	-	1	-	-	3
Novgorod Region	-	1	-	-	-	1	-	-	-	-	2

(units)

Table 6.2.6 (cont.)
(units)

	1	2	3	4	5	6	7	8	9	10	11	12
Pskov Region	-	-	-	-	-	1	-	1	-	-	-	2
Saint Petersburg	1	1	1	2	2	5	4	3	4	5	-	27
SOUTHERN FEDERAL DISTRICT	-	-	1	2	-	4	14	9	3	1	-	34
Republic of Adygeya (Adygeya)	-	-	-	2	-	-	2	-	-	-	-	4
Republic of Kalmykia	-	-	-	-	-	1	-	-	-	-	-	1
Krasnodar Territory	-	-	-	-	-	2	4	4	1	1	-	12
Astrakhan Region	-	-	1	-	-	-	-	2	-	-	-	3
Volgograd Region	-	-	-	-	-	-	4	-	-	-	-	4
Rostov Region	-	-	-	-	-	1	4	3	2	-	-	10
NORTH CAUCASIAN FEDERAL DISTRICT	1	1	-	-	-	4	11	3	2	-	-	21
Republic of Dagestan	1	1	-	-	-	1	4	1	-	-	-	7
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	2	3	-	-	-	-	5
Karachay-Cherkess Republic	-	-	-	-	-	-	1	1	2	-	-	4
Republic of North Ossetia – Alania	-	-	-	-	-	-	-	1	-	-	-	1
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	1	3	-	-	-	-	4
VOLGA FEDERAL DISTRICT	1	1	1	2	2	10	17	20	10	18	4	85
Republic of Bashkortostan	-	-	-	-	-	-	1	3	1	1	-	6
Mari El Republic	-	-	-	2	-	-	-	-	-	-	-	2
Republic of Mordovia	-	-	-	-	-	-	-	1	2	-	-	3
Republic of Tatarstan (Tatarstan)	-	-	1	-	-	2	4	2	3	6	3	21
Udmurt Republic	-	-	-	-	-	-	-	2	-	-	-	2
Chuvash Republic – Chuvashia	-	-	-	-	-	1	1	1	-	-	-	3
Perm Territory	1	1	-	-	-	-	2	-	-	1	-	4
Kirov Region	-	-	-	-	1	-	-	-	1	1	-	3
Nizhni Novgorod Region	-	-	-	-	-	2	1	5	-	1	-	9
Orenburg Region	-	-	-	-	-	2	-	1	1	3	-	7
Penza Region	-	-	-	-	-	-	1	-	-	-	-	1
Samara Region	-	-	-	-	-	-	4	2	2	5	1	14
Saratov Region	-	-	-	-	1	2	2	3	-	-	-	8
Ulyanovsk Region	-	-	-	-	-	1	1	-	-	-	-	2
URALS FEDERAL DISTRICT	1	1	-	2	1	6	7	3	3	9	-	32
Kurgan Region	-	-	-	-	-	1	1	-	-	-	-	2

Table 6.2.6 (end)
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Sverdlovsk Region	-	-	-	-	3	5	-	1	4	-	13
Tyumen Region	1	-	1	1	2	-	1	-	4	-	10
Khanty-Mansi Autonomous Area – Yugra	-	-	1	1	-	-	1	-	2	-	5
Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1	-	-	-	2	-	-	-	2	-	5
Chelyabinsk Region	-	-	1	-	-	1	2	2	1	-	7
SIBERIAN FEDERAL DISTRICT	1	1	-	2	8	13	6	4	3	-	38
Altai Republic	-	-	-	-	1	-	-	-	-	-	1
Republic of Buryatia	-	-	-	-	-	-	-	1	-	-	1
Republic of Tuva	-	-	-	-	-	1	-	-	-	-	1
Republic of Khakassia	-	-	-	-	-	1	1	-	-	-	2
Altai Territory	-	-	-	1	2	2	-	-	1	-	6
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	-	-
Krasnoyarsk Territory	-	-	-	-	1	1	2	-	-	-	4
Irkutsk Region	-	-	-	-	3	3	-	-	-	-	6
Kemerovo Region	-	-	-	1	1	1	1	1	-	-	5
Novosibirsk Region	1	-	-	-	-	1	1	1	1	-	5
Omsk Region	-	1	-	-	-	3	-	-	1	-	5
Tomsk Region	-	-	-	-	-	-	1	1	-	-	2
FAR-EASTERN FEDERAL DISTRICT	-	-	1	1	4	5	1	2	3	-	17
Republic of Sakha (Yakutia)	-	-	-	-	-	-	-	1	1	-	2
Kamchatka Territory	-	-	1	1	-	-	-	-	1	-	3
Primorye Territory	-	-	-	-	2	3	-	-	-	-	5
Khabarovsk Territory	-	-	-	-	1	1	-	-	-	-	2
Amur Region	-	-	-	-	-	-	-	1	1	-	2
Magadan Region	-	-	-	-	-	-	-	-	-	-	-
Sakhalin Region	-	-	-	-	1	1	1	-	-	-	3
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT	-	-	-	-	-	1	2	-	-	-	3
Republic of Crimea	-	-	-	-	-	1	1	-	-	-	2
Sevastopol	-	-	-	-	-	-	1	-	-	-	1

Table 6.2.7

Financial Performance of Credit Institutions

	31.07.2015						
	1	2	3	4	5	6	7
	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 profit allocation, millions of rubles	
THE RUSSIAN FEDERATION	34,063.3	371,262.5	70.0	337,199.2	30.0	73,675.3	
CENTRAL FEDERAL DISTRICT	37,953.2	337,706.6	70.5	299,753.4	29.5	64,936.6	
Belgorod Region	95.0	95.0	100.0	0.0	0.0	18.1	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	20.6	21.1	50.0	0.5	50.0	2.9	
Voronezh Region	69.3	69.3	100.0	0.0	0.0	6.2	
Ivanovo Region	-55.3	44.2	60.0	99.6	40.0	12.1	
Kaluga Region	269.0	288.8	50.0	19.8	50.0	47.1	
Kostroma Region	6,192.1	6,679.4	50.0	487.2	50.0	328.1	
Kursk Region	163.9	163.9	100.0	0.0	0.0	31.4	
Lipetsk Region	-464.6	0.0	0.0	464.6	100.0	1.5	
Moscow Region	48.7	464.5	90.0	415.9	10.0	93.4	
Orel Region	4.1	4.1	100.0	0.0	0.0	0.4	
Ryazan Region	41.5	117.0	75.0	75.4	25.0	41.2	
Smolensk Region	129.8	129.8	100.0	0.0	0.0	29.6	
Tambov Region	14.8	14.8	100.0	0.0	0.0	3.1	
Tver Region	81.1	108.6	75.0	27.5	25.0	30.5	
Tula Region	41.2	41.2	100.0	0.0	0.0	10.2	
Yaroslavl Region	1,175.0	1,197.1	83.3	22.2	16.7	74.6	
Moscow	30,127.2	328,267.9	69.8	298,140.7	30.2	64,206.2	
NORTH-WESTERN FEDERAL DISTRICT	4,021.0	7,901.6	68.3	3,880.5	31.7	3,503.6	
Republic of Karelia	-9.4	0.0	0.0	9.4	100.0	2.7	
Republic of Komi	37.3	37.3	100.0	0.0	0.0	4.1	
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Nenets Autonomous Area	0.0	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	0.0	
Vologda Region	-381.4	59.5	37.5	440.8	62.5	36.8	
Kaliningrad Region	430.4	430.4	100.0	0.0	0.0	10.1	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-53.3	42.6	50.0	96.0	50.0	5.0
Murmansk Region	71.5	71.5	100.0	0.0	0.0	21.6
Novgorod Region	103.7	103.7	100.0	0.0	0.0	9.7
Pskov Region	16.6	16.6	100.0	0.0	0.0	4.5
Saint Petersburg	3,805.7	7,139.9	71.1	3,334.3	28.9	3,409.0
SOUTHERN FEDERAL DISTRICT	2,896.4	3,217.3	78.0	320.9	22.0	1,253.8
Republic of Adygeya (Adygeya)	172.2	193.8	75.0	21.6	25.0	42.9
Republic of Kalmykia	5.4	5.4	100.0	0.0	0.0	7.9
Krasnodar Territory	2,198.0	2,257.5	76.9	59.5	23.1	971.1
Astrakhan Region	205.7	205.7	100.0	0.0	0.0	41.4
Volgograd Region	-83.4	124.0	50.0	207.4	50.0	78.0
Rostov Region	398.5	430.9	78.6	32.4	21.4	112.5
NORTH CAUCASIAN FEDERAL DISTRICT	115.0	371.2	64.0	256.2	36.0	171.8
Republic of Dagestan	-13.8	46.6	77.8	60.4	22.2	8.1
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	34.6	67.2	60.0	32.6	40.0	17.7
Karachay-Cherkess Republic	104.0	206.3	50.0	102.3	50.0	107.5
Republic of North Ossetia – Alania	-51.2	8.8	50.0	60.0	50.0	1.1
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	41.4	42.4	60.0	1.0	40.0	37.4
VOLGA FEDERAL DISTRICT	-16,637.3	6,208.8	73.3	22,846.1	26.7	1,724.2
Republic of Bashkortostan	-5,272.2	299.0	66.7	5,571.3	33.3	55.0
Mari El Republic	31.2	31.2	100.0	0.0	0.0	6.5
Republic of Mordovia	281.2	281.2	100.0	0.0	0.0	56.2
Republic of Tatarstan (Tatarstan)	-3,983.1	2,340.8	72.7	6,323.9	27.3	888.5
Udmurt Republic	-9.7	36.0	50.0	45.7	50.0	9.3
Chuvash Republic – Chuvashia	-24.3	12.9	75.0	37.3	25.0	2.4
Perm Territory	18.5	42.4	75.0	24.0	25.0	20.4
Kirov Region	75.5	92.2	66.7	16.7	33.3	90.2
Nizhny Novgorod Region	1,167.6	1,186.8	90.0	19.3	10.0	199.5
Orenburg Region	-4.3	126.8	57.1	131.2	42.9	41.0
Penza Region	2.4	2.4	100.0	0.0	0.0	0.6
Samara Region	-8,156.1	1,642.1	66.7	9,798.2	33.3	253.3
Saratov Region	-770.8	92.9	77.8	863.7	22.2	97.9
Ulyanovsk Region	7.0	22.0	50.0	15.0	50.0	3.6

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	11,071.4	11,584.0	68.8	512.6	31.3	1,063.4
Kurgan Region	24.0	24.0	100.0	0.0	0.0	5.7
Sverdlovsk Region	2,021.3	2,289.6	61.5	268.3	38.5	295.2
Tyumen Region	8,067.5	8,157.4	70.0	90.0	30.0	483.4
Khanty-Mansi Autonomous Area – Yugra	7,609.6	7,624.5	80.0	14.9	20.0	362.9
Yamal-Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	457.9	532.9	60.0	75.0	40.0	120.6
Chelyabinsk Region	958.6	1,113.0	71.4	154.4	28.6	279.2
SIBERIAN FEDERAL DISTRICT	2,268.5	2,813.9	65.0	545.5	35.0	556.7
Altai Republic	16.4	16.4	100.0	0.0	0.0	3.4
Republic of Buryatia	34.3	34.3	100.0	0.0	0.0	2.3
Republic of Tuva	-6.0	0.0	0.0	6.0	100.0	0.0
Republic of Khakassia	14.7	24.2	50.0	9.5	50.0	8.7
Altai Territory	32.9	75.2	83.3	42.2	16.7	29.4
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	745.5	751.8	80.0	6.3	20.0	3.7
Irkutsk Region	20.5	85.9	33.3	65.4	66.7	3.5
Kemerovo Region	116.9	119.8	83.3	2.8	16.7	16.0
Novosibirsk Region	1,610.5	1,626.6	80.0	16.1	20.0	455.9
Omsk Region	-43.6	66.7	40.0	110.3	60.0	28.2
Tomsk Region	-273.5	13.2	50.0	286.8	50.0	5.7
FAR-EASTERN FEDERAL DISTRICT	-7,556.4	1,397.6	50.0	8,954.0	50.0	429.6
Republic of Sakha (Yakutia)	56.1	59.9	66.7	3.8	33.3	31.4
Kamchatka Territory	-73.7	219.4	66.7	293.1	33.3	37.2
Primorye Territory	732.5	1,045.1	66.7	312.6	33.3	309.8
Khabarovsk Territory	-97.4	0.0	0.0	97.4	100.0	0.3
Amur Region	-8,097.2	0.0	0.0	8,097.2	100.0	38.8
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-76.6	73.2	50.0	149.9	50.0	12.0
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
CRIMEA FEDERAL DISTRICT	-68.5	61.4	66.7	129.9	33.3	35.7
Republic of Crimea	61.4	61.4	100.0	0.0	0.0	35.7
Sevastopol	-129.9	0.0	0.0	129.9	100.0	0.0

Table 6.2.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
THE RUSSIAN FEDERATION					
31.12.2014	42	45	25	38 (19)	75 (11)
31.03.2015	41	44	26	36 (18)	73 (11)
30.06.2015	42	43	25	34 (18)	72 (11)
CENTRAL FEDERAL DISTRICT					
31.12.2014	20	28	17	22 (10)	69 (10)
31.03.2015	20	27	18	20 (9)	68 (10)
30.06.2015	22	27	16	21 (10)	67 (10)
Moscow and Moscow Region					
31.12.2014	17	27	16	20 (9)	69 (10)
31.03.2015	17	26	17	18 (8)	68 (10)
30.06.2015	19	26	15	19 (9)	67 (10)
NORTH-WESTERN FEDERAL DISTRICT					
31.12.2014	5	4	–	4 (2)	4 (1)
31.03.2015	4	4	–	4 (2)	4 (1)
30.06.2015	6	3	1	3 (2)	4(1)
SOUTHERN FEDERAL DISTRICT					
31.12.2014	3	1	1	2	2
31.03.2015	3	1	1	3	1
30.06.2015	2	1	1	2	1
NORTH CAUCASIAN FEDERAL DISTRICT					
31.12.2014	–	1	–	–	–
31.03.2015	–	1	–	–	–
30.06.2015	–	1	–	–	–
VOLGA FEDERAL DISTRICT					
31.12.2014	6	6	4	5 (3)	–
31.03.2015	6	6	4	4 (3)	–
30.06.2015	6	6	4	4 (3)	–
URALS FEDERAL DISTRICT					
31.12.2014	4	1	1	1 (1)	–
31.03.2015	4	1	1	1 (1)	–
30.06.2015	2	1	1	1 (1)	–
SIBERIAN FEDERAL DISTRICT					
31.12.2014	2	2	–	3 (3)	–
31.03.2015	2	2	–	3 (3)	–
30.06.2015	2	2	–	2 (2)	–
FAR-EASTERN FEDERAL DISTRICT					
31.12.2014	1	2	2	1	–
31.03.2015	1	2	2	1	–
30.06.2015	1	2	2	1	–
CRIMEA FEDERAL DISTRICT					
31.12.2014	1	–	–	–	–
31.03.2015	1	–	–	–	–
30.06.2015	1	–	–	–	–

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.

Table 6.2.9

Number of Credit Institutions under the General Deposit Agreement with the Bank of Russia (GDA), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)

(units)

1	31.03.2015			30.06.2015		
	GDA	GLA ¹	CA ¹	GDA	GLA ¹	CA ¹
2	3	4	5	6	7	
THE RUSSIAN FEDERATION	527	580	1,099	547	566	1,082
CENTRAL FEDERAL DISTRICT	298	334	542	305	322	527
Belgorod Region	3	1	4	3	1	4
Bryansk Region	–	–	2	–	–	2
Vladimir Region	1	2	6	1	2	5
Voronezh Region	1	1	6	1	1	6
Ivanovo Region	2	4	7	3	4	7
Kaluga Region	2	2	5	2	2	5
Kostroma Region	4	5	8	4	5	8
Kursk Region	–	1	4	–	1	4
Lipetsk Region	1	1	4	1	1	4
Orel Region	–	1	5	–	1	5
Ryazan Region	3	4	7	4	4	6
Smolensk Region	–	2	5	–	2	5
Tambov Region	–	1	3	–	1	3
Tver Region	3	2	5	3	2	5
Tula Region	3	3	6	3	3	6
Yaroslavl Region	3	3	8	3	3	6
Moscow and Moscow Region	272	301	457	277	289	446
NORTH-WESTERN FEDERAL DISTRICT	34	34	82	35	33	81
Republic of Karelia	–	1	4	–	1	4
Republic of Komi	1	1	4	1	1	4
Arkhangelsk Region	–	–	2	–	–	2
Nenets Autonomous Area	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	–	2	–	–	2
Vologda Region	7	7	9	6	6	8
Kaliningrad Region	1	1	5	1	1	5
Leningrad Region	3	3	3	3	3	3
Murmansk Region	3	1	4	3	1	4
Novgorod Region	2	1	3	2	1	3
Pskov Region	2	1	3	2	1	3
Saint Petersburg	15	18	45	17	18	45
SOUTHERN FEDERAL DISTRICT	36	35	69	37	36	71
Republic of Adygeya (Adygeya)	4	4	5	4	4	5
Republic of Kalmykia	1	1	2	1	1	2
Krasnodar Territory	13	14	24	14	14	24
Astrakhan Region	4	3	6	4	3	6
Volgograd Region	4	3	9	4	3	9
Rostov Region	10	10	23	10	11	25
NORTH CAUCASIAN FEDERAL DISTRICT	8	11	25	11	11	25
Republic of Daghestan	2	–	–	2	–	–
Republic of Ingushetia	–	–	–	–	–	–
Kabardino-Balkar Republic	1	4	6	1	4	6
Karachay-Cherkess Republic	2	3	5	3	3	5
Republic of North Ossetia – Alania	–	2	4	–	2	4
Chechen Republic	–	–	–	–	–	–
Stavropol Territory	3	2	10	5	2	10

Table 6.2.9 (end)

(units)

1	2	3	4	5	6	7
VOLGA FEDERAL DISTRICT	77	79	155	81	79	156
Republic of Bashkortostan	5	6	20	5	6	19
Mari El Republic	1	1	3	1	1	3
Republic of Mordovia	3	3	5	3	3	5
Republic of Tatarstan (Tatarstan)	20	19	24	21	19	24
Udmurt Republic	2	2	4	2	2	4
Chuvash Republic – Chuvashia	3	4	7	4	4	7
Perm Territory	4	4	11	4	4	11
Kirov Region	3	3	6	3	3	6
Nizhny Novgorod Region	8	9	22	9	9	22
Orenburg Region	6	4	7	6	4	7
Penza Region	1	1	5	1	1	5
Samara Region	12	13	23	12	13	24
Saratov Region	9	8	12	9	8	13
Ulyanovsk Region	–	2	6	1	2	6
URALS FEDERAL DISTRICT	27	29	60	26	28	60
Kurgan Region	1	2	4	1	2	4
Sverdlovsk Region	10	13	29	10	13	29
Tyumen Region	9	7	16	8	6	16
Khanty-Mansi Autonomous Area – Yugra	4	3	4	4	3	4
Yamal-Nenets Autonomous Area	–	–	–	–	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5	4	12	4	3	12
Chelyabinsk Region	7	7	11	7	7	11
SIBERIAN FEDERAL DISTRICT	29	37	105	30	37	104
Altai Republic	1	1	3	1	1	3
Republic of Buryatia	1	1	5	1	1	5
Republic of Tuva	1	1	3	1	1	3
Republic of Khakassia	2	2	3	2	2	3
Altai Territory	2	5	7	3	5	7
Trans-Baikal Territory	–	–	3	–	–	3
Krasnoyarsk Territory	4	3	12	4	3	12
Irkutsk Region	3	6	16	3	6	16
Kemerovo Region	6	5	11	6	5	10
Novosibirsk Region	5	6	25	5	6	25
Omsk Region	2	5	11	2	5	11
Tomsk Region	2	2	6	2	2	6
FAR-EASTERN FEDERAL DISTRICT	18	21	61	19	20	58
Republic of Sakha (Yakutia)	4	4	9	4	4	9
Kamchatka Territory	3	3	6	3	3	5
Primorye Territory	6	6	13	6	6	14
Khabarovsk Territory	1	2	16	2	2	15
Amur Region	2	2	4	2	2	4
Magadan Region	–	–	2	–	–	2
Sakhalin Region	2	4	8	2	3	7
Jewish Autonomous Region	–	–	2	–	–	1
Chukotka Autonomous Area	–	–	1	–	–	1
CRIMEA FEDERAL DISTRICT	–	–	–	3	–	–
Republic of Crimea	–	–	–	2	–	–
Sevastopol	–	–	–	1	–	–

¹ In accordance with the Bank of Russia Regulation No. 236-P, dated August 4, 2003; No. 312-P, dated November 12, 2007; No. 362-P, dated November 30, 2010.

Table 6.2.10

Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities

	Q2, 2015						
	number of registered issues (additional issues) of corporate issue-grade securities – total, units	value of registered issues (additional issues) of corporate issue-grade securities – total, thousands of rubles	of which by types				value of registered issues (additional issues) of bonds, thousands of rubles
			number of registered issues (additional issues) of shares, units	value of registered issues (additional issues) of shares, thousands of rubles	number of registered issues (additional issues) of bonds, units	value of registered issues (additional issues) of bonds, thousands of rubles	
1	2	3	4	5	6	7	
THE RUSSIAN FEDERATION	766	850,705.41	733	744,971.27	33	105,734.14	
CENTRAL FEDERAL DISTRICT	352	615,162.07	334	554,827.93	18	60,334.14	
Belgorod Region	–	–	–	–	–	–	
Bryansk Region	1	0.01	1	0.01	–	–	
Vladimir Region	3	67.64	3	67.64	–	–	
Voronezh Region	7	19,304.66	7	19,304.66	–	–	
Ivanovo Region	3	171.37	3	171.37	–	–	
Kaluga Region	2	38.21	2	38.21	–	–	
Kostroma Region	1	0.01	1	0.01	–	–	
Kursk Region	4	91.54	4	91.54	–	–	
Lipetsk Region	2	1,000.10	2	1,000.10	–	–	
Moscow Region	41	20,057.14	41	20,057.14	–	–	
Orel Region	1	0.13	1	0.13	–	–	
Ryazan Region	–	–	–	–	–	–	
Smolensk Region	2	3,016.77	1	16.77	1	3,000.00	
Tambov Region	2	99.77	2	99.77	–	–	
Tver Region	2	196.01	2	196.01	–	–	
Tula Region	5	7,617.23	5	7,617.23	–	–	
Yaroslavl Region	8	209.06	8	209.06	–	–	
Moscow	268	563,292.42	251	505,958.28	17	57,334.14	
NORTH-WESTERN FEDERAL DISTRICT	83	38,905.79	82	38,605.79	1	300.00	
Republic of Karelia	1	99.90	1	99.90	–	–	
Republic of Komi	4	417.09	4	417.09	–	–	
Arkhangelsk Region	2	3,189.27	2	3,189.27	–	–	
Nenets Autonomous Area	–	–	–	–	–	–	
Arkhangelsk Region, excluding Nenets Autonomous Area	2	3,189.27	2	3,189.27	–	–	
Vologda Region	2	330.13	2	330.13	–	–	
Kaliningrad Region	3	4.88	3	4.88	–	–	

Table 6.2.10 (cont.)

1	2	3	4	5	6	7
Leningrad Region	11	2,079.71	11	2,079.71	–	–
Murmansk Region	3	10,000.52	3	10,000.52	–	–
Novgorod Region	3	9,205.99	3	9,205.99	–	–
Pskov Region	–	–	–	–	–	–
Saint Petersburg	54	13,578.30	53	13,278.30	1	300.00
SOUTHERN FEDERAL DISTRICT	28	4,352.84	25	1,352.84	3	3,000.00
Republic of Adygeya (Adygeya)	1	190.89	1	190.89	–	–
Republic of Kalmykia	1	0.20	1	0.20	–	–
Krasnodar Territory	10	795.78	10	795.78	–	–
Astrakhan Region	1	10.00	1	10.00	–	–
Volgograd Region	2	46.01	2	46.01	–	–
Rostov Region	13	3,309.96	10	309.96	3	3,000.00
NORTH CAUCASIAN FEDERAL DISTRICT	5	1,331.89	5	1,331.89	–	–
Republic of Dagestan	3	893.00	3	893.00	–	–
Republic of Ingushetia	–	–	–	–	–	–
Kabardino-Balkar Republic	1	288.89	1	288.89	–	–
Karachay-Cherkess Republic	1	150.00	1	150.00	–	–
Republic of North Ossetia – Alania	–	–	–	–	–	–
Chechen Republic	–	–	–	–	–	–
Stavropol Territory	–	–	–	–	–	–
VOLGA FEDERAL DISTRICT	103	85,757.93	93	48,657.93	10	37,100.00
Republic of Bashkortostan	6	34,419.47	6	34,419.47	–	–
Mari El Republic	1	0.32	1	0.32	–	–
Republic of Mordovia	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	27	40,107.21	18	5,107.21	9	35,000.00
Udmurt Republic	3	20.19	3	20.19	–	–
Chuvash Republic – Chuvashia	2	17.92	2	17.92	–	–
Perm Territory	6	2,824.10	5	724.10	1	2,100.00
Kirov Region	4	1,325.05	4	1,325.05	–	–
Nizhny Novgorod Region	11	946.85	11	946.85	–	–
Orenburg Region	4	1,084.79	4	1,084.79	–	–
Penza Region	3	1,556.95	3	1,556.95	–	–
Samara Region	25	691.75	25	691.75	–	–
Saratov Region	7	521.29	7	521.29	–	–
Ulyanovsk Region	4	2,242.04	4	2,242.04	–	–

Table 6.2.10 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	50	40,592.33	50	40,592.33	-	-
Kurgan Region	1	1.00	1	1.00	-	-
Sverdlovsk Region	30	16,642.68	30	16,642.68	-	-
Tyumen Region	10	20,295.24	10	20,295.24	-	-
Khanty-Mansi Autonomous Area – Yugra	4	15,788.84	4	15,788.84	-	-
Yamal-Nenets Autonomous Area	1	800.00	1	800.00	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5	3,706.40	5	3,706.40	-	-
Chelyabinsk Region	9	3,653.41	9	3,653.41	-	-
SIBERIAN FEDERAL DISTRICT	52	21,244.38	51	16,244.38	1	5,000.00
Altai Republic	-	-	-	-	-	-
Republic of Buryatia	1	0.54	1	0.54	-	-
Republic of Tuva	-	-	-	-	-	-
Republic of Khakassia	2	16.35	2	16.35	-	-
Altai Territory	5	20.30	5	20.30	-	-
Trans-Baikal Territory	-	-	-	-	-	-
Krasnoyarsk Territory	4	3,146.33	4	3,146.33	-	-
Irkutsk Region	6	480.50	6	480.50	-	-
Kemerovo Region	1	48.00	1	48.00	-	-
Novosibirsk Region	19	11,138.32	18	6,138.32	1	5,000.00
Omsk Region	6	4,575.03	6	4,575.03	-	-
Tomsk Region	8	1,819.01	8	1,819.01	-	-
FAR-EASTERN FEDERAL DISTRICT	25	36,695.14	25	36,695.14	-	-
Republic of Sakha (Yakutia)	7	425.23	7	425.23	-	-
Kamchatka Territory	1	250.00	1	250.00	-	-
Primorye Territory	5	1,403.26	5	1,403.26	-	-
Khabarovsk Territory	3	31,747.38	3	31,747.38	-	-
Amur Region	2	110.55	2	110.55	-	-
Magadan Region	1	20.00	1	20.00	-	-
Sakhalin Region	6	2,738.72	6	2,738.72	-	-
Jewish Autonomous Region	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT	68	6,663.04	68	6,663.04	-	-
Republic of Crimea	58	3,247.98	58	3,247.98	-	-
Sevastopol	10	3,415.06	10	3,415.06	-	-

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 Individuals¹

(millions of rubles)

	31.08.2015												
	customer funds, total		of which								deposits of legal entities	individual deposits	
			in rubles		in foreign currency		public organizations		non-public organizations				
	in rubles	in foreign currency and precious metals	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
2	3	4	5	6	7	8	9	10	11				
1													
THE RUSSIAN FEDERATION	29,528,080	18,324,527	610,921	189,367	5,248,202	2,179,959	6,773,576	5,453,246	14,989,217	6,246,255			
CENTRAL FEDERAL DISTRICT	16,980,417	14,616,745	412,020	179,967	3,474,182	1,657,377	4,978,576	4,535,318	6,583,950	4,209,444			
Belgorod Region	159,530	87,848	1,342	12	19,298	3,913	12,615	41,630	123,286	38,316			
Bryansk Region	84,564	38,844	1,195	0	8,098	929	3,697	28,114	70,061	9,757			
Vladimir Region	143,033	27,149	558	28	14,531	839	9,080	3,047	116,315	21,532			
Voronezh Region	286,803	59,274	1,895	6	39,988	2,746	24,423	15,509	212,838	39,277			
Ivanovo Region	85,656	20,954	259	0	6,404	912	3,487	1,282	73,680	18,635			
Kaluga Region	125,467	21,578	1,717	18	16,846	2,297	14,134	3,987	90,884	14,785			
Kostroma Region	60,261	8,018	507	0	4,231	440	7,391	1,662	46,617	5,499			
Kursk Region	87,786	20,906	293	235	7,333	898	9,026	9,015	68,967	9,215			
Lipetsk Region	117,194	31,663	724	0	11,377	2,248	15,466	16,463	88,005	11,863			
Moscow Region	1,081,117	309,923	11,770	927	116,869	76,751	68,469	31,851	869,418	197,014			
Orel Region	69,489	6,926	5,824	0	5,252	242	5,072	1,123	51,773	5,397			
Ryazan Region	115,824	19,149	955	0	13,838	1,131	7,532	4,437	91,554	12,552			
Smolensk Region	78,780	16,716	847	36	11,364	1,531	3,953	1,711	61,367	10,666			
Tambov Region	77,072	11,191	1,109	17	7,191	1,573	3,065	1,524	59,834	6,045			
Tver Region	118,661	20,821	268	0	12,724	927	6,228	2,330	97,926	14,894			
Tula Region	147,542	30,446	1,343	61	12,677	5,409	14,124	5,140	117,313	18,389			
Yaroslavl Region	158,451	36,217	988	2	14,856	2,095	13,950	3,173	125,863	30,547			
Moscow	13,983,188	13,849,123	380,426	178,625	3,151,305	1,552,497	4,756,862	4,363,321	4,218,251	3,745,061			

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	2,975,552	1,257,277	41,412	5,587	563,717	204,147	506,611	279,874	1,743,160	687,884
Republic of Karelia	56,727	7,643	470	18	4,842	324	2,424	299	48,066	6,950
Republic of Komi	99,873	14,008	179	0	5,940	650	3,939	729	87,793	11,968
Arkhangelsk Region	167,514	17,863	1,011	34	47,731	1,493	5,159	2,347	110,907	13,271
Nenets Autonomous Area	7,409	1,523	139	0	913	642	423	589	5,744	292
Arkhangelsk Region, excluding Nenets Autonomous Area	160,105	16,339	871	34	46,818	850	4,736	1,758	105,163	12,978
Vologda Region	122,458	87,025	1,150	0	9,632	1,722	12,575	67,150	94,470	17,276
Kaliningrad Region	124,127	57,528	1,367	1,082	18,080	8,251	7,874	5,897	94,407	39,296
Leningrad Region	132,973	35,118	2,796	7	10,043	9,232	8,762	9,870	110,217	13,503
Murmansk Region	124,110	26,279	1,084	59	8,367	6,222	5,667	1,460	107,576	17,782
Novgorod Region	52,495	9,483	553	0	5,997	1,126	3,448	1,020	41,770	7,123
Pskov Region	50,946	7,349	242	0	5,056	1,031	7,167	1,002	37,896	5,108
Saint Petersburg	2,044,332	994,981	32,560	4,386	448,028	174,098	449,596	190,100	1,010,057	555,608
SOUTHERN FEDERAL DISTRICT	1,300,487	276,661	20,475	434	147,402	42,422	91,216	23,564	999,318	203,329
Republic of Adygeya (Adygeya)	18,024	1,332	51	0	1,298	30	705	116	15,460	1,186
Republic of Kalmykia	7,974	796	96	0	642	9	258	0	6,661	692
Krasnodar Territory	583,054	123,681	8,124	176	67,423	13,787	44,811	9,147	444,254	99,919
Astrakhan Region	70,908	11,069	2,244	27	6,439	2,402	2,054	326	57,566	8,253
Volgograd Region	204,158	41,313	2,625	124	22,198	4,624	10,247	1,152	163,889	33,827
Rostov Region	416,368	98,471	7,335	108	49,403	21,570	33,141	12,822	311,488	59,451
NORTH CAUCASIAN FEDERAL DISTRICT	366,784	53,803	8,815	8	47,760	3,851	24,153	8,937	276,571	37,265
Republic of Dagestan	53,782	4,217	374	0	6,722	978	938	0	44,217	2,769
Republic of Ingushetia	4,574	421	49	0	875	79	323	0	3,258	342
Kabardino-Balkar Republic	29,984	4,953	429	0	3,006	181	1,626	106	24,248	3,184
Karachay-Cherkess Republic	12,876	1,021	261	2	1,432	23	278	2	10,517	847
Republic of North Ossetia – Alania	32,221	2,666	413	1	2,586	111	1,719	10	26,893	2,268
Chechen Republic	19,748	3,647	441	0	6,171	441	5,556	2,526	7,284	438
Stavropol Territory	213,600	36,876	6,848	5	26,967	2,039	13,714	6,292	160,154	27,417

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,296,032	929,131	47,765	738	460,544	161,677	443,191	209,063	2,250,156	460,513
Republic of Bashkortostan	379,868	61,562	4,661	87	33,415	7,207	85,735	4,946	237,863	44,057
Mari El Republic	52,314	5,446	440	8	8,879	263	3,138	1,651	34,677	3,458
Republic of Mordovia	55,119	6,196	774	13	4,929	548	4,237	505	43,846	3,991
Republic of Tatarstan (Tatarstan)	682,299	208,120	13,401	222	117,742	18,788	154,190	39,032	369,958	80,748
Udmurt Republic	141,087	20,349	614	1	27,411	3,011	18,355	935	92,459	13,561
Chuvash Republic – Chuvashia	91,551	13,726	406	0	7,443	606	6,870	1,748	75,298	10,139
Perm Territory	286,381	194,803	2,149	20	46,547	82,891	23,821	58,369	208,439	52,601
Kirov Region	98,997	14,630	1,446	2	9,088	878	6,106	4,379	79,061	9,280
Nizhny Novgorod Region	434,914	98,728	12,668	340	76,462	11,355	30,355	14,559	305,917	60,081
Orenburg Region	153,311	22,588	2,372	3	15,707	1,799	15,931	1,558	116,459	18,798
Penza Region	100,268	11,808	1,745	0	9,927	1,063	4,950	1,453	81,258	8,216
Samara Region	493,172	220,355	2,913	11	63,861	25,581	65,235	75,701	350,523	116,950
Saratov Region	221,604	36,235	2,229	27	23,585	3,214	19,105	3,903	173,383	29,014
Ulyanovsk Region	105,147	14,586	1,946	4	15,550	4,476	5,164	323	81,014	9,620
URALS FEDERAL DISTRICT	1,833,551	481,447	18,450	980	236,300	34,848	367,990	96,922	1,168,838	326,669
Kurgan Region	44,193	3,920	350	0	3,789	227	2,248	208	36,458	3,463
Sverdlovsk Region	627,037	133,872	10,833	317	99,659	18,344	56,735	13,327	444,764	99,650
Tyumen Region	803,265	242,460	2,834	22	91,295	6,181	265,788	47,975	432,187	174,021
Khanty-Mansi Autonomous Area – Yugra	458,071	166,365	741	0	39,877	4,950	197,708	11,472	213,551	135,884
Yamal-Nenets Autonomous Area	110,173	10,237	650	0	24,532	48	9,412	2,724	73,734	7,461
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	235,021	65,858	1,443	22	26,887	1,183	58,668	33,779	144,902	30,676
Chelyabinsk Region	359,056	101,195	4,433	642	41,558	10,096	43,218	35,412	255,428	49,534
SIBERIAN FEDERAL DISTRICT	1,690,543	402,013	32,643	1,468	203,314	38,998	142,207	147,193	1,272,004	204,778
Altai Republic	7,466	401	126	0	672	48	412	36	6,066	295
Republic of Buryatia	44,374	17,611	721	0	4,981	5,107	1,671	6,122	34,936	5,206
Republic of Tuva	6,443	227	139	0	529	9	144	0	5,331	218
Republic of Khakassia	29,238	1,974	566	0	3,205	44	1,021	0	23,304	1,871
Altai Territory	147,115	25,437	1,449	3	16,107	1,256	11,718	7,420	114,864	16,368
Trans-Baikal Territory	57,258	5,659	677	0	4,624	659	2,951	1,581	47,304	3,360
Krasnoyarsk Territory	285,832	41,369	12,804	585	37,229	3,930	23,943	3,378	202,902	32,174

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	230,493	120,743	2,857	36	28,379	4,587	26,512	90,520	167,456	24,521
Kemerovo Region	219,949	42,214	2,361	0	20,772	3,145	17,222	7,695	176,471	29,195
Novosibirsk Region	380,163	88,254	5,815	637	56,720	17,501	32,607	14,277	276,093	54,428
Omsk Region	168,323	30,961	2,416	0	16,123	2,146	13,989	6,345	132,250	21,742
Tomsk Region	113,888	27,162	2,711	207	13,973	567	10,017	9,820	85,029	15,401
FAR-EASTERN FEDERAL DISTRICT	1,016,705	295,886	24,272	175	99,117	34,884	216,754	151,782	653,457	107,428
Republic of Sakha (Yakutia)	114,340	7,909	2,235	35	13,478	258	23,552	2,648	70,374	4,926
Kamchatka Territory	62,211	11,942	1,762	0	9,581	3,889	2,555	328	46,577	7,720
Primorye Territory	256,964	84,625	2,693	105	33,097	14,953	19,858	23,204	195,887	45,679
Khabarovsk Territory	215,411	144,262	14,244	25	18,788	3,557	15,556	114,196	163,359	25,887
Amur Region	82,243	8,401	1,030	9	7,772	665	10,265	1,821	60,415	5,694
Magadan Region	35,009	10,796	412	1	3,275	1,183	3,159	6,073	27,343	3,523
Sakhalin Region	230,109	26,483	1,301	0	11,427	10,332	141,122	3,310	72,532	12,820
Jewish Autonomous Region	10,446	1,031	98	0	603	11	163	134	9,303	850
Chukotka Autonomous Area	9,972	436	497	0	1,097	37	526	69	7,667	330
CRIMEA FEDERAL DISTRICT	68,010	11,565	5,070	10	15,865	1,756	2,878	592	41,763	8,947
Republic of Crimea	53,352	7,852	4,338	2	12,470	1,521	2,409	493	32,104	5,629
Sevastopol	14,658	3,713	731	8	3,395	235	469	100	9,659	3,317
OUTSIDE THE RUSSIAN FEDERATION	4,557	93,599	0	0	2,283	31,008	1,707	49,065	528	8,241

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

Table 6.3.2

Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

1	31.08.2015			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	23,871.6	2,242.0	66,235.5	850.1
CENTRAL FEDERAL DISTRICT	22,531.2	627.0	60,295.7	822.9
Belgorod Region	6.2	6.8	0.3	3.5
Bryansk Region	4.0	35.3	1.2	0.0
Vladimir Region	11.7	31.6	0.8	7.4
Voronezh Region	7.1	63.4	13.9	7.1
Ivanovo Region	14.5	27.9	2.4	0.0
Kaluga Region	8.0	47.3	29.5	0.0
Kostroma Region	5.4	32.6	1.3	0.0
Kursk Region	4.8	6.5	0.0	0.0
Lipetsk Region	4.9	13.9	2.5	0.0
Moscow Region	78.1	27.7	431.4	0.0
Orel Region	19.2	0.0	0.0	0.0
Ryazan Region	7.2	22.1	0.0	0.0
Smolensk Region	10.8	5.1	5.2	0.0
Tambov Region	9.7	36.2	0.0	0.0
Tver Region	20.1	2.4	0.3	0.0
Tula Region	18.3	2.0	0.0	0.0
Yaroslavl Region	21.6	0.0	28.9	0.0
Moscow	22,279.5	266.2	59,777.7	804.9
NORTH-WESTERN FEDERAL DISTRICT	105.4	156.2	753.2	0.6
Republic of Karelia	2.1	1.5	1.5	0.0
Republic of Komi	12.9	18.8	16.0	0.0
Arkhangelsk Region	4.7	41.3	43.4	0.0
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	4.7	41.3	43.3	0.0
Vologda Region	6.3	5.0	27.8	0.0
Kaliningrad Region	1.1	34.3	3.7	0.0
Leningrad Region	12.6	26.0	0.1	0.0
Murmansk Region	2.6	13.6	0.0	0.0
Novgorod Region	2.7	5.1	0.0	0.6
Pskov Region	0.8	6.1	0.0	0.0
Saint Petersburg	59.6	4.5	660.6	0.0
SOUTHERN FEDERAL DISTRICT	142.8	201.2	30.3	0.9
Republic of Adygeya (Adygeya)	0.1	0.2	0.0	0.0
Republic of Kalmykia	1.4	0.0	0.0	0.0
Krasnodar Territory	53.5	139.4	29.7	0.9
Astrakhan Region	11.2	4.2	0.2	0.0
Volgograd Region	44.4	3.3	0.0	0.0
Rostov Region	32.1	54.0	0.4	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	379.7	38.7	140.9	0.0
Republic of Daghestan	201.2	14.6	0.0	0.0
Republic of Ingushetia	0.4	0.0	0.0	0.0
Kabardino-Balkar Republic	0.3	0.0	0.0	0.0
Karachay-Cherkess Republic	5.0	6.3	0.0	0.0
Republic of North Ossetia – Alania	21.7	0.0	0.0	0.0
Chechen Republic	120.8	0.0	0.0	0.0
Stavropol Territory	30.4	17.8	140.9	0.0

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
VOLGA FEDERAL DISTRICT	265.2	354.9	3,996.0	0.0
Republic of Bashkortostan	8.2	41.0	106.4	0.0
Mari El Republic	12.9	3.8	0.4	0.0
Republic of Mordovia	4.6	0.2	203.8	0.0
Republic of Tatarstan (Tatarstan)	26.3	81.0	3,400.8	0.0
Udmurt Republic	15.9	14.3	13.9	0.0
Chuvash Republic – Chuvashia	17.7	51.9	6.8	0.0
Perm Territory	36.2	30.1	65.3	0.0
Kirov Region	16.9	5.6	25.0	0.0
Nizhny Novgorod Region	48.4	52.6	113.0	0.0
Orenburg Region	17.7	32.4	28.6	0.0
Penza Region	3.4	10.8	28.7	0.0
Samara Region	31.3	30.2	2.9	0.0
Saratov Region	16.8	0.4	0.0	0.0
Ulyanovsk Region	9.0	0.5	0.5	0.0
URALS FEDERAL DISTRICT	77.4	324.7	557.9	0.1
Kurgan Region	10.3	25.6	0.0	0.0
Sverdlovsk Region	26.4	5.0	110.7	0.0
Tyumen Region	20.5	175.7	418.8	0.1
Khanty-Mansi Autonomous Area – Yugra	10.1	14.8	186.6	0.0
Yamal-Nenets Autonomous Area	0.2	77.7	195.6	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	10.2	83.1	36.6	0.0
Chelyabinsk Region	20.1	118.5	28.4	0.0
SIBERIAN FEDERAL DISTRICT	229.4	391.7	75.6	0.0
Altai Republic	3.4	3.6	0.0	0.0
Republic of Buryatia	1.1	4.1	0.0	0.0
Republic of Tuva	5.5	2.5	0.1	0.0
Republic of Khakassia	4.3	14.0	0.1	0.0
Altai Territory	32.2	1.8	0.3	0.0
Trans-Baikal Territory	51.6	5.2	0.0	0.0
Krasnoyarsk Territory	28.6	92.5	0.3	0.0
Irkutsk Region	29.3	97.5	23.0	0.0
Kemerovo Region	20.1	56.4	0.0	0.0
Novosibirsk Region	27.2	59.9	49.5	0.0
Omsk Region	18.5	48.3	0.6	0.0
Tomsk Region	7.8	5.8	1.8	0.0
FAR-EASTERN FEDERAL DISTRICT	119.8	147.6	246.8	25.5
Republic of Sakha (Yakutia)	31.8	14.1	103.3	0.0
Kamchatka Territory	10.5	18.1	0.0	0.0
Primorye Territory	35.2	47.9	23.8	0.0
Khabarovsk Territory	2.7	2.0	2.5	0.0
Amur Region	21.7	8.8	7.7	0.0
Magadan Region	4.3	7.3	0.3	25.4
Sakhalin Region	13.4	45.0	109.2	0.2
Jewish Autonomous Region	0.1	4.5	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	20.6	0.0	139.1	0.0
Republic of Crimea	15.8	0.0	132.1	0.0
Sevastopol	4.8	0.0	7.1	0.0

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

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 Use¹

	31.08.2015												
	total	of which											
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finally	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	18,447,256	295,510	250,639	4,536,202	451,006	380,400	771,626	690,310	4,378,024	968,266	2,536,271	3,439,641	
CENTRAL FEDERAL DISTRICT	11,265,227	156,389	148,314	2,830,043	99,990	163,061	390,054	385,102	2,543,245	716,325	2,258,143	1,722,875	
Belgorod Region	108,875	722	0	51,406	815	27,723	3,362	359	11,117	604	1,194	11,573	
Bryansk Region	43,597	0	0	19,926	185	4,199	1,501	203	4,609	1,234	2,890	8,850	
Vladimir Region	133,519	20	0	100,560	3,146	1,141	1,395	223	8,978	1,076	440	16,539	
Voronezh Region	144,257	153	17	28,732	3,166	25,847	5,826	2,517	38,421	6,822	7,928	24,846	
Ivanovo Region	27,707	0	0	5,828	1,312	305	879	279	6,784	1,584	342	10,394	
Kaluga Region	67,404	888	0	21,736	2,415	2,817	5,268	97	16,645	4,004	3,675	9,860	
Kostroma Region	32,522	0	0	4,581	156	602	146	212	19,179	249	1,119	6,277	
Kursk Region	50,036	0	0	14,854	1,523	12,182	1,117	177	11,627	1,257	260	7,041	
Lipetsk Region	67,748	0	0	23,060	434	16,144	2,168	163	9,839	2,019	3,067	10,854	
Moscow Region	1,625,328	667	79	411,103	14,535	11,256	39,967	10,575	582,492	54,301	112,789	387,644	
Orel Region	41,239	2	0	5,835	786	5,657	846	1,730	16,502	395	1,832	7,654	
Ryazan Region	42,838	82	42	16,308	504	3,810	1,932	311	9,620	477	568	9,227	
Smolensk Region	43,107	1	0	27,909	302	446	959	297	6,192	159	645	6,197	
Tambov Region	46,603	0	0	10,251	1,433	15,139	837	141	9,012	1,325	264	8,203	
Tver Region	28,755	108	0	9,180	112	2,687	989	43	8,662	372	1,050	5,552	
Tula Region	263,933	371	0	182,423	23,087	3,788	5,199	515	19,749	3,884	4,208	20,709	
Yaroslavl Region	78,357	651	0	22,214	5,863	1,123	2,414	1,702	12,210	1,098	3,004	28,079	
Moscow	8,419,401	152,726	148,176	1,874,138	40,217	28,197	315,249	365,559	1,751,606	635,464	2,112,869	1,143,377	

(millions of rubles)

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	1,621,090	4,037	919	294,537	32,812	14,530	122,292	140,143	417,929	40,755	75,953	478,102
Republic of Karelia	26,911	594	196	1,833	1,591	314	169	124	2,987	96	845	18,359
Republic of Komi	28,726	740	693	4,609	297	209	3,740	547	3,966	568	3,711	10,339
Arkhangelsk Region	60,604	153	2	27,846	1,224	1,045	674	807	8,890	569	513	18,884
Nenets Autonomous Area	68	2	2	25	4	0	4	0	21	0	0	12
Arkhangelsk Region, excluding Nenets Autonomous Area	60,537	151	0	27,821	1,220	1,045	670	807	8,869	569	513	18,872
Vologda Region	52,773	0	0	11,606	1,827	682	1,359	947	12,465	1,467	1,058	21,363
Kaliningrad Region	59,758	0	0	20,313	2,378	2,553	1,635	299	19,472	629	3,380	9,100
Leningrad Region	115,304	808	0	22,100	3,307	6,567	28,603	1,031	23,849	2,162	1,837	25,042
Murmansk Region	26,383	1,614	0	524	1,530	1,312	225	318	3,345	1,187	6,842	9,486
Novgorod Region	25,794	2	0	11,493	786	1,258	546	78	4,543	183	230	6,676
Pskov Region	8,485	2	0	1,714	56	328	667	171	966	289	717	3,574
Saint Petersburg	1,216,352	124	28	192,500	19,817	262	84,673	135,822	337,446	33,606	56,820	355,281
SOUTHERN FEDERAL DISTRICT	1,016,833	2,097	1,809	183,242	15,173	57,968	38,655	28,646	435,946	27,425	31,159	196,521
Republic of Adygeya (Adygeya)	8,320	6	0	2,219	0	951	984	38	2,141	58	335	1,589
Republic of Kalmykia	1,022	0	0	2	0	633	116	6	113	0	69	84
Krasnodar Territory	636,296	40	0	61,041	10,937	34,995	24,045	23,882	333,967	20,606	22,136	104,646
Astrakhan Region	9,019	38	38	1,676	0	352	1,884	24	2,833	801	296	1,115
Volgograd Region	78,555	537	467	19,969	965	5,741	3,924	1,070	20,464	1,786	1,864	22,234
Rostov Region	283,621	1,477	1,304	98,337	3,271	15,294	7,702	3,627	76,428	4,174	6,459	66,854
NORTH CAUCASIAN FEDERAL DISTRICT	132,097	1,820	661	23,174	5,185	16,831	9,461	942	45,374	2,320	2,315	24,675
Republic of Dagestan	6,467	0	0	369	32	448	427	43	1,940	53	506	2,648
Republic of Ingushetia	1,070	0	0	751	0	0	15	0	99	0	0	205
Kabardino-Balkar Republic	5,200	0	0	882	0	1,478	563	13	1,552	127	185	399
Karachay-Cherkess Republic	21,585	5	0	2,613	873	710	3,430	25	13,665	75	63	125
Republic of North Ossetia – Alania	5,390	1,667	516	714	2	790	567	24	1,091	34	60	442
Chechen Republic	2,586	145	145	603	0	407	445	63	809	32	4	78
Stavropol Territory	89,799	3	0	17,241	4,278	12,997	4,014	775	26,219	1,999	1,497	20,777
VOLGA FEDERAL DISTRICT	2,064,992	14,316	8,992	727,938	140,609	78,319	89,990	41,559	385,062	99,616	97,330	390,252
Republic of Bashkortostan	246,531	2,059	973	93,159	1,284	8,086	10,229	3,465	46,133	5,650	14,978	61,488
Mari El Republic	28,859	4	0	2,763	1,854	12,185	1,269	141	3,172	67	207	7,198
Republic of Mordovia	29,605	0	0	9,709	113	3,658	2,228	104	4,733	3,877	413	4,769

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	481,489	5,963	5,442	198,027	4,466	13,435	17,600	2,680	81,901	54,391	26,765	76,260
Udmurt Republic	65,336	38	38	24,883	533	3,911	4,198	439	10,942	1,061	603	18,729
Chuvash Republic – Chuvashia	39,644	13	0	14,897	927	1,295	3,390	188	6,524	2,228	1,054	9,129
Perm Territory	123,897	350	350	46,106	4,985	877	4,296	587	32,577	3,575	3,312	27,232
Kirov Region	32,470	1	0	6,345	2,110	1,535	1,447	613	9,294	1,073	289	9,763
Nizhny Novgorod Region	416,984	299	190	197,674	27,484	4,911	8,446	7,432	72,743	12,658	3,035	82,301
Orenburg Region	62,996	3,130	488	9,108	219	2,957	5,969	3,574	13,585	961	2,886	20,606
Penza Region	45,639	96	0	8,851	2,509	12,707	2,527	1,698	7,209	1,514	1,821	6,707
Samara Region	352,392	2,139	1,358	80,005	87,792	5,034	21,103	19,489	59,016	7,767	35,860	34,185
Saratov Region	92,301	168	155	12,294	6,152	6,720	5,206	830	29,710	2,725	4,560	23,937
Ulyanovsk Region	46,849	57	0	24,118	180	1,008	2,083	317	7,523	2,070	1,545	7,948
URALS FEDERAL DISTRICT	923,601	44,476	34,419	215,338	16,734	21,889	53,284	54,633	195,708	29,888	35,818	255,834
Kurgan Region	19,543	3	0	5,902	435	1,126	891	52	2,374	82	310	8,369
Sverdlovsk Region	398,584	1,416	15	112,102	8,473	2,780	14,388	36,449	100,049	12,639	19,289	91,000
Tyumen Region	269,938	42,834	34,404	37,188	5,004	5,697	30,926	16,815	33,413	13,382	9,633	75,047
Khanty-Mansi Autonomous Area – Yugra	74,314	30,839	22,811	397	950	857	11,636	1,437	8,229	2,704	1,757	15,507
Yamal-Nenets Autonomous Area	16,858	2,461	2,392	255	9	11	2,923	404	1,904	363	1,408	7,121
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	178,766	9,535	9,201	36,536	4,045	4,828	16,367	14,973	23,279	10,314	6,468	52,419
Chelyabinsk Region	235,536	224	0	60,146	2,823	12,286	7,079	1,317	59,873	3,784	6,586	81,418
SIBERIAN FEDERAL DISTRICT	1,073,970	55,343	48,106	220,587	95,977	21,251	53,603	18,787	253,432	41,167	22,655	291,170
Altai Republic	10,774	45	45	886	1	122	499	4	5,128	164	57	3,867
Republic of Buryatia	12,330	209	0	3,621	2	260	1,281	155	3,591	394	80	2,738
Republic of Tuva	1,964	778	475	11	94	16	19	92	417	8	13	515
Republic of Khakassia	7,270	1,108	742	240	559	101	177	75	2,602	66	309	2,033
Altai Territory	90,855	7	0	14,982	4,665	4,644	5,666	1,203	20,750	870	993	37,074
Trans-Baikal Territory	15,289	1,431	0	684	4,877	40	920	47	4,221	267	188	2,614
Krasnoyarsk Territory	229,691	3,099	874	95,174	19,931	3,452	9,556	5,318	32,691	17,419	8,633	34,419
Irkutsk Region	128,241	8,321	7,279	11,011	27,074	2,464	8,272	3,234	21,628	2,651	2,030	41,559
Kemerovo Region	218,627	38,503	37,026	47,759	21,321	1,271	8,453	1,095	47,875	5,274	1,815	45,263
Novosibirsk Region	193,629	1,777	1,600	22,385	8,199	3,449	11,643	5,174	77,526	4,324	6,320	52,833
Omsk Region	89,122	0	0	15,729	7,801	3,528	3,531	1,001	23,961	7,787	729	25,055
Tomsk Region	76,178	66	66	8,106	1,455	1,905	3,585	1,389	13,042	1,943	1,487	43,201

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	334,450	14,106	4,495	40,435	44,467	6,368	13,992	19,446	98,500	9,591	12,315	75,230
Republic of Sakha (Yakutia)	43,435	8,845	4,170	1,415	7,117	149	1,369	3,984	8,587	4,804	1,357	5,809
Kamchatka Territory	12,625	0	0	325	2,257	90	429	957	2,008	2,271	1,323	2,963
Primorye Territory	150,465	67	57	28,913	12,945	1,093	3,954	7,827	41,445	1,027	6,349	46,845
Khabarovsk Territory	74,217	931	0	6,852	15,935	3,153	4,015	1,231	29,183	1,011	2,114	9,790
Amur Region	13,669	924	0	1,754	1,924	1,649	682	421	3,403	94	73	2,745
Magadan Region	15,426	2,726	0	318	1,434	37	490	2,902	4,734	4	543	2,240
Sakhalin Region	14,450	234	209	778	1,801	107	2,444	1,559	2,662	377	543	3,945
Jewish Autonomous Region	1,347	0	0	80	22	90	64	19	164	3	12	894
Chukotka Autonomous Area	8,816	379	60	0	1,033	0	545	546	6,314	0	0	0
CRIMEA FEDERAL DISTRICT	14,994	2,926	2,926	908	58	183	295	1,052	2,828	1,179	583	4,982
Republic of Crimea	13,479	2,926	2,926	843	58	101	283	1,051	2,719	1,002	406	4,092
Sevastopol	1,515	0	0	66	0	81	13	1	109	178	178	891

¹ 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/>.

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 Use¹

(millions of rubles)

	31.08.2015												
	total	3	4	5	6	7	8	9	10	11	12	13	
		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	2,445,498	433,077	319,178	674,383	440	13,255	80,878	57,973	376,170	343,120	439,487	26,714	
CENTRAL FEDERAL DISTRICT	1,379,011	222,702	219,993	103,039	401	6,820	63,745	36,168	267,227	297,983	360,843	20,082	
Belgorod Region	6,979	1,353	0	5,626	0	0	0	0	0	0	0	0	
Bryansk Region	2,372	0	0	0	0	2,288	0	0	29	54	0	0	
Vladimir Region	1,480	0	0	1,480	0	0	0	0	0	0	0	0	
Voronezh Region	21,919	0	0	7,239	0	650	0	0	12,746	0	1,284	0	
Ivanovo Region	1,708	0	0	684	0	0	1,024	0	0	0	0	0	
Kaluga Region	6,341	0	0	234	268	2,860	428	274	0	289	87	1,901	
Kostroma Region	1,227	0	0	967	0	0	0	0	259	0	0	0	
Kursk Region	64	0	0	0	0	58	0	6	0	0	0	0	
Lipetsk Region	119	0	0	0	0	67	52	0	0	0	0	0	
Moscow Region	56,100	0	0	6,724	0	485	2,327	7,325	14,368	11,437	12,355	1,080	
Orel Region	2,511	0	0	2,423	0	0	0	0	21	0	44	23	
Ryazan Region	547	46	0	69	0	0	0	0	244	0	0	188	
Smolensk Region	10,359	0	0	10,317	0	0	0	42	0	0	0	0	
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0	
Tver Region	2,878	0	0	2,650	0	0	0	0	0	228	0	0	
Tula Region	14,943	0	0	8,668	0	48	0	0	0	0	4,810	1,418	
Yaroslavl Region	2,372	0	0	1,026	0	0	35	16	126	0	1,169	0	
Moscow	1,247,094	221,303	219,993	54,934	133	365	59,879	28,505	239,434	285,975	341,095	15,472	

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	76,016	8,751	0	44,085	0	0	0	0	547	4,321	18,311	1
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	56	0	0	56	0	0	0	0	0	0	0	0
Perm Territory	23,120	1,860	1,860	21,260	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	12,811	0	0	11,160	0	0	28	1,502	15	84	14	9
Orenburg Region	9,565	864	864	8,701	0	0	0	0	0	0	0	0
Penza Region	2,376	3	0	855	0	286	0	0	1,232	0	0	0
Samara Region	5,402	0	0	2,012	0	0	11	61	2,252	0	0	1,066
Saratov Region	4,201	0	0	162	0	0	69	0	3,944	0	26	0
Ulyanovsk Region	6,038	0	0	3,317	0	0	665	1,994	0	61	0	0
URALS FEDERAL DISTRICT	355,881	35,703	21,383	250,690	0	0	366	0	13,195	24,768	31,078	80
Kurgan Region	2,183	0	0	1,744	0	0	0	0	313	126	0	0
Sverdlovsk Region	173,575	187	0	147,814	0	0	150	0	485	24,642	298	0
Tyumen Region	152,998	22,712	21,383	87,109	0	0	217	0	12,099	0	30,781	80
Khanty-Mansi Autonomous Area – Yugra	14,792	14,735	14,735	0	0	0	0	0	0	0	0	57
Yamal-Nenets Autonomous Area	30,997	0	0	0	0	0	217	0	0	0	30,781	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	107,209	7,977	6,648	87,109	0	0	0	0	12,099	0	0	23
Chelyabinsk Region	27,125	12,804	0	14,023	0	0	0	0	298	0	0	0
SIBERIAN FEDERAL DISTRICT	155,663	107,814	69,771	19,739	0	911	13,301	4,025	2,613	6,244	185	832
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	208	208	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	3,457	3,457	2,022	0	0	0	0	0	0	0	0	0
Republic of Khakassia	45	0	0	45	0	0	0	0	0	0	0	0
Altai Territory	3,989	0	0	0	0	0	0	3,989	0	0	0	0
Trans-Baikal Territory	8,084	8,050	0	0	0	0	0	0	0	0	34	0
Krasnoyarsk Territory	19,705	111	0	12,975	0	0	0	0	61	6,038	29	492
Irkutsk Region	16,076	193	0	1,162	0	911	13,296	36	17	0	123	340
Kemerovo Region	102,272	95,796	67,750	4,503	0	0	0	0	1,973	0	0	0
Novosibirsk Region	1,767	0	0	1,053	0	0	5	0	501	207	0	0
Omsk Region	17	0	0	0	0	0	0	0	17	0	0	0
Tomsk Region	44	0	0	0	0	0	0	0	44	0	0	0

Table 6.4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	54,581	38,540	0	2,640	0	2,606	560	1,263	5,283	1,602	587	1,501
Republic of Sakha (Yakutia)	23,280	20,853	0	1,799	0	0	266	9	86	266	0	0
Kamchatka Territory	246	146	0	100	0	0	0	0	0	0	0	0
Primorye Territory	9,898	0	0	720	0	894	0	1,254	5,184	14	464	1,368
Khabarovsk Territory	17,608	15,546	0	0	0	1,712	294	0	0	0	57	0
Amur Region	721	0	0	21	0	0	0	0	0	699	0	0
Magadan Region	734	667	0	0	0	0	0	0	0	0	66	0
Sakhalin Region	768	0	0	0	0	0	0	0	12	623	0	133
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	1,327	1,327	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	285	0	0	23	0	0	0	42	154	0	65	0
Republic of Crimea	285	0	0	23	0	0	0	42	154	0	65	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0

¹ 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/>.

Table 6.4.3

**Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs,
by Economic Activities and Fund Use¹**

(millions of rubles)

	31.08.2015												
	total	of which											
1	2	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
THE RUSSIAN FEDERATION	20,674,685	651,867	435,689	4,266,671	1,011,046	1,391,960	1,686,142	1,196,792	4,266,220	2,800,156	3,235,838	167,992	
CENTRAL FEDERAL DISTRICT	10,869,323	187,210	112,615	1,256,926	360,855	528,103	911,615	667,356	2,422,049	1,949,587	2,514,236	71,386	
Belgorod Region	219,357	2,494	0	72,339	305	107,597	9,618	4,691	14,036	4,361	3,282	635	
Bryansk Region	82,354	0	0	26,123	452	32,839	3,563	721	9,647	6,692	1,575	743	
Vladimir Region	89,695	76	2	49,610	3,357	11,572	3,308	1,111	12,444	5,188	2,157	872	
Voronezh Region	277,873	259	0	53,877	2,111	69,945	6,621	3,920	54,199	44,544	41,028	1,368	
Ivanovo Region	37,634	13	1	11,897	665	1,561	1,561	797	11,485	7,259	1,709	687	
Kaluga Region	123,372	1,063	2	54,706	3,990	15,167	8,233	1,228	12,579	16,522	9,174	710	
Kostroma Region	32,693	48	0	8,721	153	2,283	975	688	14,382	3,457	1,562	424	
Kursk Region	160,437	54,814	0	24,318	585	52,151	1,818	1,288	21,397	2,076	1,470	521	
Lipetsk Region	99,224	44	0	27,685	530	37,326	3,979	1,409	13,853	7,582	6,215	602	
Moscow Region	1,132,084	2,069	1,060	213,339	34,579	31,743	76,387	26,458	269,721	183,337	279,871	14,580	
Orel Region	56,573	5	0	9,910	303	24,231	916	2,565	15,103	1,804	1,447	289	
Ryazan Region	86,647	140	89	36,438	537	21,866	3,518	1,475	15,336	4,680	2,036	621	
Smolensk Region	61,075	3	0	25,339	415	10,004	2,558	1,394	15,331	3,504	2,120	407	
Tambov Region	87,764	0	0	28,196	936	43,965	1,532	2,220	5,974	3,265	1,087	588	
Tver Region	61,033	165	0	17,666	331	17,160	2,727	1,940	15,124	2,752	2,818	349	
Tula Region	147,667	1,897	2	45,913	29,902	15,633	4,620	2,885	17,690	10,938	17,111	1,076	
Yaroslavl Region	120,162	224	26	44,809	14,340	14,124	7,425	1,575	20,975	5,763	9,173	1,732	
Moscow	7,993,679	123,895	111,433	506,042	267,364	18,936	772,255	610,989	1,882,774	1,635,843	2,130,400	45,181	

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	2,238,588	2,238,588	9,595	5,104	714,164	109,639	97,850	210,852	225,496	443,235	186,567	222,551	18,639
Republic of Karelia	27,925	27,925	2,059	390	5,780	2,796	2,392	452	647	4,730	3,399	5,278	392
Republic of Komi	31,469	31,469	4,567	4,519	7,840	312	901	1,979	1,405	8,562	3,392	2,048	463
Arkhangelsk Region	128,446	128,446	163	104	102,227	2,327	5,477	999	1,553	11,759	1,945	1,150	846
Nenets Autonomous Area	163	163	0	0	17	6	0	19	53	56	8	5	1
Arkhangelsk Region, excluding Nenets Autonomous Area	128,283	128,283	163	104	102,210	2,322	5,477	981	1,500	11,703	1,938	1,145	846
Vologda Region	87,319	87,319	0	0	47,502	1,520	9,842	2,993	1,662	16,089	3,413	2,899	1,399
Kaliningrad Region	116,213	116,213	113	0	46,431	5,942	16,278	3,915	4,077	22,226	5,692	10,968	571
Leningrad Region	203,541	203,541	750	0	66,120	24,057	30,786	31,733	3,506	24,474	11,152	9,542	1,422
Murmansk Region	31,898	31,898	1,664	50	1,187	1,541	2,163	669	651	6,693	5,562	11,184	585
Novgorod Region	36,538	36,538	20	0	16,943	578	9,312	1,627	557	5,816	580	678	427
Pskov Region	32,887	32,887	1	1	7,110	193	16,234	2,089	845	3,734	1,549	858	274
Saint Petersburg	1,542,350	1,542,350	258	41	413,024	70,371	4,466	164,395	210,594	339,152	149,882	177,947	12,260
SOUTHERN FEDERAL DISTRICT	1,233,020	1,233,020	6,401	5,240	329,003	64,716	202,599	76,868	33,570	266,215	115,546	128,431	9,671
Republic of Adygeya (Adygeya)	18,557	18,557	163	0	7,074	24	2,937	2,071	264	3,303	862	1,775	83
Republic of Kalmykia	7,253	7,253	6	0	92	9	5,339	319	139	910	186	252	1
Krasnodar Territory	660,054	660,054	562	7	114,541	31,623	111,704	41,736	23,650	153,653	74,597	103,853	4,136
Astrakhan Region	36,076	36,076	31	30	5,010	2,061	2,484	9,623	806	7,618	6,643	1,739	62
Volgograd Region	119,598	119,598	594	422	38,720	1,681	22,869	7,743	3,233	28,363	9,017	5,457	1,923
Rostov Region	391,482	391,482	5,045	4,781	163,566	29,319	57,267	15,376	5,478	72,368	24,242	15,356	3,465
NORTH CAUCASIAN FEDERAL DISTRICT	298,481	298,481	4,115	1,042	83,273	13,391	70,745	30,331	6,040	68,495	8,148	12,382	1,562
Republic of Dagestan	28,613	28,613	183	95	8,496	32	7,333	5,399	231	5,583	234	895	227
Republic of Ingushetia	6,637	6,637	50	25	3,738	0	1,245	608	39	805	135	1	17
Kabardino-Balkar Republic	39,336	39,336	64	34	10,510	55	12,227	1,667	761	11,116	1,075	1,840	20
Karachay-Cherkess Republic	30,497	30,497	241	0	11,100	778	5,618	5,223	379	6,393	311	449	6
Republic of North Ossetia – Alania	15,891	15,891	3,034	737	2,808	78	2,158	1,843	506	4,716	264	441	42
Chechen Republic	20,853	20,853	145	145	2,880	0	4,955	9,225	319	2,029	138	1,161	0
Stavropol Territory	156,655	156,655	397	6	43,741	12,448	37,209	6,367	3,806	37,853	5,991	7,595	1,249
VOLGA FEDERAL DISTRICT	2,580,700	2,580,700	91,902	78,964	898,050	170,835	276,406	143,786	92,042	426,794	290,900	164,978	25,006
Republic of Bashkortostan	305,740	305,740	63,397	59,616	109,411	3,236	30,712	14,152	4,943	35,784	23,776	16,399	3,929
Mari El Republic	64,854	64,854	4	0	16,292	358	34,598	2,740	623	6,070	2,001	1,763	404
Republic of Mordovia	83,994	83,994	21	0	33,041	186	25,742	2,371	927	9,718	4,618	7,147	222

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	543,339	5,446	4,240	184,413	10,494	43,165	34,978	9,751	101,198	100,468	47,742	5,685
Udmurt Republic	100,379	9,489	9,309	45,780	365	7,076	4,986	1,472	21,395	5,255	3,133	1,428
Chuvash Republic – Chuvashia	65,926	66	0	16,104	1,281	4,715	5,283	1,677	9,760	23,516	2,980	544
Perm Territory	195,720	685	683	74,692	2,888	5,636	10,602	18,157	46,447	22,314	12,325	1,976
Kirov Region	52,249	22	0	13,968	945	14,292	2,866	1,681	13,623	2,892	1,257	703
Nizhny Novgorod Region	340,502	638	329	139,815	39,076	19,472	10,713	12,576	63,902	36,150	14,143	4,016
Orenburg Region	110,218	7,288	2,676	31,911	138	22,088	10,507	6,874	18,271	7,577	4,119	1,443
Penza Region	70,945	104	0	16,469	1,399	28,615	3,700	2,049	9,890	5,601	2,712	406
Samara Region	418,219	2,194	1,171	130,499	93,969	16,663	20,781	28,490	48,642	34,097	41,180	1,704
Saratov Region	147,500	973	941	40,757	16,310	15,704	17,028	1,847	33,015	12,320	7,499	2,047
Ulyanovsk Region	81,115	1,574	0	44,898	189	7,929	3,081	976	9,076	10,314	2,580	498
URALS FEDERAL DISTRICT	1,427,545	181,596	134,565	457,401	60,277	69,944	121,929	83,250	220,917	116,092	98,912	17,226
Kurgan Region	28,732	98	0	9,148	3,401	5,059	1,307	459	7,135	841	788	497
Sverdlovsk Region	491,872	3,611	60	218,167	20,710	11,413	29,710	22,416	107,906	49,342	23,133	5,464
Tyumen Region	536,217	175,638	134,125	44,124	29,619	11,559	67,673	56,826	56,877	35,081	54,662	4,158
Khanty-Mansi Autonomous Area – Yugra	155,142	28,318	27,414	3,354	13,258	1,180	26,039	33,361	18,295	9,782	19,912	1,642
Yamal-Nenets Autonomous Area	100,012	64,774	64,759	736	3,163	22	11,205	1,157	4,857	2,406	11,484	208
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	281,063	82,546	41,952	40,034	13,197	10,357	30,429	22,308	33,725	22,893	23,266	2,308
Chelyabinsk Region	370,724	2,250	380	185,961	6,548	41,913	23,239	3,550	48,998	30,829	20,329	7,107
SIBERIAN FEDERAL DISTRICT	1,537,044	143,047	85,628	409,897	166,978	122,481	154,587	44,097	307,977	105,055	63,038	19,888
Altai Republic	12,575	580	414	2,002	72	593	1,081	112	6,730	774	408	224
Republic of Buryatia	53,348	796	0	29,696	37	3,187	4,190	895	10,736	1,770	1,689	352
Republic of Tuva	3,111	657	648	133	10	186	113	227	1,542	83	131	29
Republic of Khakassia	13,009	1,101	742	1,625	308	1,591	378	437	3,815	1,355	2,252	146
Altai Territory	125,323	168	0	34,840	4,176	33,466	6,624	2,169	31,589	6,141	3,618	2,532
Trans-Baikal Territory	19,178	872	0	1,068	4,476	420	1,537	814	7,872	721	1,252	145
Krasnoyarsk Territory	456,117	40,866	3,640	172,019	71,755	29,630	46,522	8,276	41,214	29,367	14,179	2,291
Irkutsk Region	166,221	19,642	18,599	16,373	46,865	7,379	12,782	6,268	32,479	14,875	6,263	3,296
Kemerovo Region	246,719	71,861	55,277	73,162	12,843	6,713	10,597	4,450	43,302	13,421	7,307	3,062
Novosibirsk Region	238,192	2,092	1,918	39,325	17,748	17,958	26,375	16,236	72,887	19,964	21,923	3,684
Omsk Region	129,186	0	0	25,736	7,350	14,697	38,542	1,905	25,709	10,943	2,256	2,050
Tomsk Region	74,065	4,412	4,389	13,918	1,337	6,663	5,846	2,308	30,101	5,641	1,761	2,078

Table 6.4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	484,506	28,001	12,531	117,472	64,352	23,641	35,973	43,654	109,077	27,200	30,827	4,311
Republic of Sakha (Yakutia)	73,228	17,307	11,558	4,772	7,461	1,251	2,975	8,769	19,468	7,824	2,982	419
Kamchatka Territory	24,923	84	0	1,545	6,413	352	729	1,557	5,421	2,440	6,255	126
Primorye Territory	178,304	721	162	84,285	12,180	7,830	10,804	11,072	33,495	5,232	10,600	2,086
Khabarovsk Territory	132,869	774	1	21,943	29,171	5,480	13,290	17,691	26,360	9,674	7,424	1,062
Amur Region	27,310	1,406	0	2,458	3,004	7,466	3,250	604	6,808	918	1,227	168
Magadan Region	13,782	7,100	499	490	2,157	122	622	551	2,188	158	277	118
Sakhalin Region	24,704	421	276	1,604	3,482	558	3,548	3,100	8,958	876	1,889	268
Jewish Autonomous Region	3,054	0	0	373	16	581	208	95	1,518	78	119	66
Chukotka Autonomous Area	6,333	187	35	2	467	0	547	215	4,860	0	55	0
CRIMEA FEDERAL DISTRICT	5,479	0	0	486	4	191	202	1,287	1,462	1,060	482	305
Republic of Crimea	4,634	0	0	479	4	110	191	1,117	1,414	727	323	269
Sevastopol	845	0	0	7	0	81	11	171	47	334	160	35

1 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/>.

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 Use¹

		31.08.2015													
		of which													
1	2	3	4	5	6	7	8	9	10	11	12	13	of which		
													mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	8,131,448	1,210,729	641,579	2,237,918	5,523	101,105	496,975	456,333	595,242	1,810,840	1,212,868	3,916			
CENTRAL FEDERAL DISTRICT	4,139,421	237,065	218,698	434,761	4,290	63,853	400,440	159,232	448,092	1,399,602	988,522	3,565			
Belgorod Region	28,675	11,608	0	16,473	0	0	68	148	283	96	0	0			
Bryansk Region	43,541	0	0	45	0	42,157	0	55	1,229	54	0	0			
Vladimir Region	7,320	55	0	6,925	0	86	20	25	0	0	208	0			
Voronezh Region	64,565	0	0	36,762	0	1,918	1,030	97	9,765	0	14,993	0			
Ivanovo Region	3,266	0	0	1,954	0	0	1,260	0	44	8	0	0			
Kaluga Region	16,986	2	0	145	268	7,412	2,428	358	4,047	1,735	358	233			
Kostroma Region	12,095	0	0	7,980	0	0	0	0	1,000	2,863	252	0			
Kursk Region	778	0	0	227	0	178	111	6	256	0	0	0			
Lipetsk Region	5,686	0	0	4,663	0	280	70	0	673	0	0	0			
Moscow Region	426,269	0	0	25,760	0	3,243	54,739	67,622	31,142	147,254	96,509	0			
Orel Region	1,482	0	0	1,166	0	0	0	0	232	0	85	0			
Ryazan Region	5,127	46	0	1,200	0	216	3,132	0	533	0	0	0			
Smolensk Region	25,798	0	0	24,670	0	0	0	465	613	50	0	0			
Tambov Region	5,847	0	0	2,668	0	14	3,069	0	97	0	0	0			
Tver Region	17,978	0	0	13,463	0	552	0	0	170	3,580	213	0			
Tula Region	40,624	0	0	12,952	0	498	0	17	225	727	26,163	42			
Yaroslavl Region	20,308	3,989	3,989	14,844	0	5	117	0	138	943	272	0			
Moscow	3,413,076	221,366	214,709	262,866	4,022	7,294	334,396	90,438	397,643	1,242,293	849,468	3,290			

(millions of rubles)

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	190,926	99,319	2,049	51,608	0	0	0	73	4,058	18,792	17,076	0
Udmurt Republic	175,411	173,533	173,533	0	0	0	0	0	267	13	1,599	0
Chuvash Republic – Chuvashia	4,085	0	0	923	0	0	3,136	0	27	0	0	0
Perm Territory	249,345	8,000	3,925	231,181	0	4,437	3,814	0	1,728	185	0	0
Kirov Region	2,101	0	0	108	0	0	0	0	0	1,993	0	0
Nizhny Novgorod Region	46,394	0	0	27,282	0	0	2,538	13,883	2,285	250	156	0
Orenburg Region	54,493	13,177	1,595	36,736	87	60	0	0	777	0	3,657	0
Penza Region	19,502	15,794	0	1,335	0	640	0	0	1,646	86	0	0
Samara Region	15,598	160	0	11,213	0	0	140	146	3,074	678	186	0
Saratov Region	8,363	211	211	648	0	1,081	0	3,295	2,638	469	21	0
Ulyanovsk Region	39,810	0	0	12,841	0	0	665	20,254	3,255	0	2,796	0
URALS FEDERAL DISTRICT	941,771	61,496	45,168	625,402	994	591	39,610	5,527	44,011	98,001	65,905	236
Kurgan Region	6,468	0	0	6,034	0	23	0	0	286	126	0	0
Sverdlovsk Region	389,281	2,639	0	273,633	0	0	5,008	90	1,949	97,817	8,146	0
Tyumen Region	408,657	46,098	45,168	243,909	994	98	20,706	5,436	33,746	0	57,434	236
Khanty-Mansi Autonomous Area – Yugra	33,153	27,600	27,600	347	0	0	0	4,971	0	0	0	236
Yamal-Nenets Autonomous Area	85,766	5,269	5,269	0	0	0	217	0	23,185	0	57,095	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	289,738	13,229	12,298	243,563	994	98	20,489	465	10,561	0	339	0
Chelyabinsk Region	137,365	12,759	0	101,827	0	471	13,896	0	8,030	57	325	0
SIBERIAN FEDERAL DISTRICT	644,352	254,261	145,973	273,129	0	3,494	13,368	15	8,088	86,982	5,014	0
Altai Republic	1,153	0	0	0	0	0	0	0	794	310	49	0
Republic of Buryatia	1,752	299	0	82	0	889	0	0	0	482	0	0
Republic of Tuva	12,029	12,029	9,542	0	0	0	0	0	0	0	0	0
Republic of Khakassia	16,997	748	0	14,000	0	0	0	0	0	712	1,537	0
Altai Territory	6,605	4,022	0	454	0	904	0	5	224	949	48	0
Trans-Baikal Territory	15,145	14,812	0	282	0	0	25	0	26	0	0	0
Krasnoyarsk Territory	233,492	17,338	0	135,410	0	0	0	0	172	77,595	2,977	0
Irkutsk Region	41,934	5,375	1,851	20,365	0	892	13,296	0	1,759	0	248	0
Kemerovo Region	275,836	180,902	115,843	86,324	0	276	0	0	3,680	4,653	0	0
Novosibirsk Region	25,158	18,733	18,733	3,181	0	533	47	0	306	2,281	76	0
Omsk Region	13,185	0	0	13,031	0	0	0	10	97	0	47	0
Tomsk Region	1,067	3	3	0	0	0	0	0	1,030	0	33	0

Table 6.4.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	417,772	289,132	19,719	60,313	0	21,397	1,994	7,874	7,274	4,729	25,060	0
Republic of Sakha (Yakutia)	225,140	223,321	14,851	1,287	0	0	267	0	0	266	0	0
Kamchatka Territory	18,107	14,549	0	297	0	0	0	0	0	0	3,261	0
Primorye Territory	31,858	5,569	0	1,852	0	111	176	5,647	4,210	21	14,272	0
Khabarovsk Territory	118,363	26,309	95	56,836	0	21,286	800	951	3,011	2,112	7,056	0
Amur Region	12,394	11,532	0	40	0	0	5	0	19	798	0	0
Magadan Region	1,654	1,410	0	0	0	0	0	0	0	0	243	0
Sakhalin Region	8,589	4,773	4,773	0	0	0	746	1,276	34	1,531	228	0
Jewish Autonomous Region	524	524	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	1,144	1,144	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	701	0	0	7	0	43	0	80	140	23	407	0
Republic of Crimea	452	0	0	7	0	43	0	49	134	0	218	0
Sevastopol	249	0	0	0	0	0	0	31	6	23	189	0

1 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/>.

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

	31.08.2015															
	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	2	3	4	5	6	7	8	9	10	11	12	13		
1																
THE RUSSIAN FEDERATION	3,199,565	193,412	218,685	675	4,467,004	524,043	433,907	6,769	576,644	75,546	23,632	652				
CENTRAL FEDERAL DISTRICT	1,423,259	43,758	143,731	573	1,935,565	115,736	288,688	4,305	228,806	14,594	15,453	385				
Belgorod Region	22,174	2,361	0	0	40,429	7,437	324	2	3,766	791	2	2				
Bryansk Region	13,711	2,682	83	0	25,547	6,761	491	0	2,164	633	10	0				
Vladimir Region	21,596	2,449	16	0	42,009	5,492	1,549	0	4,839	776	35	0				
Voronezh Region	60,627	3,740	12,589	0	98,285	12,149	2,787	0	6,466	1,269	119	0				
Ivanovo Region	20,176	2,521	526	0	25,760	3,808	453	10	3,789	358	0	0				
Kaluga Region	23,581	1,364	728	0	37,618	5,213	3,223	0	3,475	607	0	0				
Kostroma Region	12,523	1,700	320	0	19,117	3,026	4,059	0	1,661	351	0	0				
Kursk Region	22,467	4,858	0	0	37,431	5,898	380	0	2,955	606	0	0				
Lipetsk Region	17,016	1,427	83	0	32,251	3,929	774	0	6,479	599	4	0				
Moscow Region	180,580	4,619	6,028	0	242,119	15,066	26,309	642	32,605	2,655	3,304	9				
Orel Region	12,833	1,675	74	0	18,019	2,933	201	0	1,394	192	0	0				
Ryazan Region	20,484	2,045	15	0	42,456	5,537	203	17	4,903	704	171	0				
Smolensk Region	15,325	1,192	55	0	42,924	5,042	396	50	11,742	1,267	0	0				
Tambov Region	17,253	1,269	0	0	24,932	3,645	73	0	1,165	226	0	0				
Tver Region	11,751	775	682	0	24,122	3,197	952	0	3,841	379	174	0				
Tula Region	21,749	2,421	48	0	37,735	5,616	512	13	7,232	929	0	0				
Yaroslavl Region	30,237	3,122	143	0	45,156	4,420	416	22	8,918	640	35	22				
Moscow	899,177	3,538	122,342	573	1,099,654	16,566	245,586	3,551	121,413	1,613	11,600	353				
NORTH-WESTERN FEDERAL DISTRICT	337,536	15,419	33,797	0	437,968	31,532	69,522	303	86,903	5,010	6,463	9				
Republic of Karelia	5,960	460	0	0	16,012	1,680	2,518	0	2,417	155	584	0				
Republic of Komi	7,585	1,321	0	0	10,675	3,329	0	0	3,203	352	0	0				

(millions of rubles)

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	17,732	3,663	37	0	15,655	3,775	2,070	96	5,405	437	152	0
Nenets Autonomous Area	62	24	0	0	163	105	0	0	11	9	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	17,671	3,638	37	0	15,492	3,670	2,070	96	5,394	428	152	0
Vologda Region	26,807	3,678	76	0	30,842	5,864	612	30	8,796	1,408	0	0
Kaliningrad Region	17,895	1,163	912	0	34,011	3,018	2,321	11	4,186	333	284	0
Leningrad Region	27,974	661	1,369	0	51,265	2,505	9,997	2	15,352	451	2,647	2
Murmansk Region	8,389	1,282	357	0	13,813	2,259	15,532	0	3,397	260	4	0
Novgorod Region	7,041	483	0	0	12,707	1,801	43	0	1,041	342	43	0
Pskov Region	4,486	540	0	0	13,229	1,707	226	0	3,341	520	173	0
Saint Petersburg	213,667	2,166	31,047	0	239,759	5,595	36,204	164	39,764	752	2,576	7
SOUTHERN FEDERAL DISTRICT	233,388	23,615	3,425	81	386,485	69,453	12,105	178	63,479	13,560	145	18
Republic of Adygeya (Adygeya)	5,160	381	0	0	14,415	2,060	375	0	951	152	89	0
Republic of Kalmykia	958	81	0	0	6,722	2,880	0	0	2,164	1,519	0	0
Krasnodar Territory	108,945	9,508	2,787	0	175,724	28,600	4,370	142	34,237	5,400	25	0
Astrakhan Region	6,430	1,252	0	0	20,170	5,794	796	6	2,512	1,380	0	0
Volgograd Region	28,635	2,391	150	0	51,953	8,359	1,876	0	8,893	1,673	2	0
Rostov Region	83,259	10,003	488	81	117,501	21,760	4,689	30	14,722	3,436	28	17
NORTH CAUCASIAN FEDERAL DISTRICT	65,197	6,884	447	0	169,163	27,307	2,752	37	22,882	6,152	231	37
Republic of Dagestan	4,261	753	0	0	17,948	3,648	61	0	2,004	604	0	0
Republic of Ingushetia	320	257	0	0	2,933	1,440	0	0	2,238	1,004	0	0
Kabardino-Balkar Republic	4,445	449	0	0	23,965	4,095	248	0	2,999	999	194	0
Karachay-Cherkess Republic	7,979	228	103	0	15,969	1,772	250	37	2,972	692	37	37
Republic of North Ossetia – Alania	3,479	744	14	0	13,215	2,078	221	0	3,655	416	0	0
Chechen Republic	1,539	162	0	0	14,852	733	194	0	286	46	0	0
Stavropol Territory	43,174	4,290	330	0	80,280	13,543	1,778	0	8,728	2,391	0	0
VOLGA FEDERAL DISTRICT	531,429	39,357	23,152	8	744,923	108,863	27,724	493	77,813	13,674	384	33
Republic of Bashkortostan	52,500	3,435	3,030	0	70,459	7,870	2,698	0	5,688	1,203	1	0
Mari El Republic	7,562	853	6	0	13,020	3,280	40	0	1,467	214	9	0
Republic of Mordovia	15,726	1,110	0	0	30,822	3,585	0	0	2,503	727	0	0
Republic of Tatarstan (Tatarstan)	107,574	5,116	18,328	0	150,043	14,685	14,663	0	8,067	2,004	0	0
Udmurt Republic	15,156	2,353	0	0	17,114	4,712	267	0	2,184	744	0	0
Chuvash Republic – Chuvashia	17,163	2,263	56	0	26,253	5,463	342	0	1,955	499	0	0
Perm Territory	25,290	3,068	0	0	37,241	9,489	231	51	5,967	1,508	0	0
Kirov Region	16,338	2,851	0	0	29,340	6,582	0	0	4,730	888	0	0

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Nizhny Novgorod Region	85,565	6,354	392	8	95,838	18,254	1,671	420	11,587	1,226	163	33
Orenburg Region	26,610	3,562	248	0	51,775	10,501	3,184	0	10,879	1,675	0	0
Penza Region	21,077	2,049	202	0	39,102	6,896	442	0	2,714	868	0	0
Samara Region	80,025	1,037	702	0	97,420	4,295	2,839	18	12,027	704	173	0
Saratov Region	45,113	3,548	188	0	56,203	10,222	546	0	4,810	1,015	38	0
Ulyanovsk Region	15,728	1,759	0	0	30,293	3,028	801	4	3,236	400	0	0
URALS FEDERAL DISTRICT	205,445	18,280	8,666	0	272,022	55,732	18,671	369	33,024	9,449	284	136
Kurgan Region	7,340	2,210	120	0	14,615	4,535	143	0	1,614	452	0	0
Sverdlovsk Region	69,718	4,336	340	0	69,703	12,611	12,018	363	9,653	2,001	257	136
Tyumen Region	63,796	4,130	8,017	0	123,250	27,519	5,839	0	14,790	5,372	0	0
Khanty-Mansi Autonomous Area – Yugra	16,496	982	8,017	0	40,996	12,300	5,305	0	5,902	2,636	0	0
Yamal-Nenets Autonomous Area	6,567	390	0	0	9,574	3,753	0	0	1,227	642	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	40,733	2,758	0	0	72,680	11,466	534	0	7,661	2,093	0	0
Chelyabinsk Region	64,591	7,604	189	0	64,454	11,066	671	6	6,967	1,624	26	0
SIBERIAN FEDERAL DISTRICT	292,179	30,874	812	0	370,840	75,762	5,263	952	47,724	9,632	283	22
Altai Republic	4,168	516	0	0	5,801	1,624	0	0	835	173	0	0
Republic of Buryatia	6,030	1,179	0	0	14,412	5,084	0	0	1,726	691	0	0
Republic of Tuva	1,042	468	0	0	2,243	1,582	0	0	248	134	0	0
Republic of Khakassia	3,961	1,551	0	0	6,962	3,076	811	227	907	331	3	0
Altai Territory	37,040	3,229	0	0	66,118	9,281	682	58	8,753	1,114	204	0
Trans-Baikal Territory	5,076	2,017	34	0	10,584	5,513	51	0	563	330	1	0
Krasnoyarsk Territory	45,045	4,555	49	0	63,113	12,520	941	7	8,014	1,497	4	0
Irkutsk Region	39,391	3,575	139	0	43,277	11,558	113	32	5,319	1,756	0	0
Kemerovo Region	25,895	2,486	152	0	25,639	5,907	860	0	5,679	1,062	0	0
Novosibirsk Region	67,140	2,601	388	0	68,746	5,630	974	85	9,381	797	8	8
Omsk Region	38,674	7,156	17	0	43,644	9,376	654	542	4,757	1,375	52	14
Tomsk Region	18,717	1,542	33	0	20,302	4,610	176	0	1,544	372	11	0

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	104,542	15,033	4,435	14	147,176	39,540	8,482	132	15,989	3,475	163	12
Republic of Sakha (Yakutia)	10,821	2,320	96	0	20,903	7,140	2,564	0	2,206	635	100	0
Kamchatka Territory	6,104	1,431	0	0	14,038	3,092	985	0	3,037	148	0	0
Primorye Territory	49,790	4,400	3,655	14	43,472	9,171	3,636	104	3,802	774	39	0
Khabarovsk Territory	20,058	2,816	63	0	33,278	8,366	733	15	2,980	796	12	12
Amur Region	7,085	1,807	21	0	15,093	5,276	59	0	898	353	12	0
Magadan Region	3,320	378	22	0	5,134	1,521	243	0	777	77	0	0
Sakhalin Region	5,560	1,038	579	0	11,439	2,883	262	12	1,397	278	0	0
Jewish Autonomous Region	1,087	749	0	0	3,012	1,869	0	0	873	400	0	0
Chukotka Autonomous Area	718	93	0	0	808	220	0	0	17	14	0	0
CRIMEA FEDERAL DISTRICT	6,589	193	219	0	2,863	118	701	0	25	0	226	0
Republic of Crimea	5,220	125	219	0	2,194	101	452	0	25	0	146	0
Sevastopol	1,368	67	0	0	669	17	249	0	0	0	79	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt

		31.07.2015											
		rubles					foreign currency						
	1	2	including			total	housing loans	including		total	housing loans	including	
			housing loans	mortgage loans	of which			mortgage loans	of which			mortgage loans	including overdue debt
			3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION		10,435,088	3,645,153	3,526,435	34,864	255,607	123,221	119,389	20,223				
CENTRAL FEDERAL DISTRICT		2,919,102	1,015,851	1,000,057	12,984	197,091	91,893	88,710	15,403				
Belgorod Region		93,599	23,697	22,776	116	444	398	329	56				
Bryansk Region		63,143	20,472	20,020	54	254	196	184	2				
Vladimir Region		74,622	25,464	24,776	218	533	434	426	25				
Voronezh Region		126,688	45,199	44,439	423	768	434	433	65				
Ivanovo Region		50,961	16,944	16,821	85	1,137	164	164	32				
Kaluga Region		74,084	28,679	28,398	59	996	583	567	69				
Kostroma Region		34,959	11,373	11,259	48	47	34	34	0				
Kursk Region		67,893	21,494	20,844	200	268	234	232	18				
Lipetsk Region		61,274	18,962	18,704	64	255	136	135	22				
Moscow Region		739,239	295,438	293,405	3,320	38,251	24,565	23,878	4,616				
Orel Region		40,757	13,313	13,004	27	237	201	201	0				
Ryazan Region		66,968	25,542	25,329	85	374	256	256	15				
Smolensk Region		59,671	23,129	22,832	95	706	275	249	4				
Tambov Region		51,802	16,683	16,364	49	196	163	162	2				
Tver Region		77,431	29,765	29,670	640	703	562	562	35				
Tula Region		94,495	30,841	30,567	113	613	480	467	8				
Yaroslavl Region		75,062	25,460	25,218	149	324	220	207	8				
Moscow		1,066,454	343,396	335,631	7,239	150,985	62,558	60,224	10,426				

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,125,607	416,844	408,203	3,027	28,634	14,354	14,116	2,070
Republic of Karelia	55,168	18,842	18,623	55	164	128	126	9
Republic of Komi	88,486	35,281	30,952	99	125	101	101	10
Arkhangelsk Region	96,573	37,698	37,302	112	330	267	260	71
Nenets Autonomous Area	5,158	2,597	2,584	1	3	3	3	0
Arkhangelsk Region, excluding Nenets Autonomous Area	91,415	35,101	34,718	111	327	264	257	71
Vologda Region	87,700	33,256	32,755	227	280	228	228	61
Kaliningrad Region	63,209	19,047	18,858	180	3,485	839	804	149
Leningrad Region	129,858	45,291	44,846	355	2,305	1,150	1,124	194
Murmansk Region	77,202	20,516	20,313	94	234	163	155	5
Novgorod Region	41,159	12,494	12,264	59	134	109	109	9
Pskov Region	36,010	10,901	10,653	16	119	104	102	4
Saint Petersburg	450,242	183,518	181,637	1,830	21,458	11,265	11,107	1,558
SOUTHERN FEDERAL DISTRICT	869,335	250,547	242,279	2,336	6,163	3,174	3,108	395
Republic of Adygeya (Adygeya)	23,473	4,696	4,524	51	107	91	90	0
Republic of Kalmykia	21,973	6,311	6,218	16	104	74	74	1
Krasnodar Territory	350,695	98,604	94,597	1,142	2,456	1,393	1,380	235
Astrakhan Region	68,436	19,699	19,296	69	157	101	101	16
Volgograd Region	137,926	43,231	42,574	470	583	397	397	45
Rostov Region	266,832	78,006	75,070	588	2,756	1,118	1,066	98
NORTH CAUCASIAN FEDERAL DISTRICT	290,179	77,841	75,410	877	1,895	1,431	1,345	300
Republic of Dagestan	31,820	9,522	9,435	258	259	214	207	0
Republic of Ingushetia	4,076	346	315	4	1	1	0	0
Kabardino-Balkar Republic	33,954	8,806	8,293	57	228	196	188	67
Karachay-Cherkess Republic	20,756	4,574	4,301	38	57	54	54	0
Republic of North Ossetia – Alania	31,528	8,666	8,392	153	250	218	196	56
Chechen Republic	15,862	1,139	1,138	18	182	8	3	0
Stavropol Territory	152,183	44,788	43,536	349	918	740	697	177

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	1,928,255	689,947	657,681	5,215	9,768	5,488	5,409	854
Republic of Bashkortostan	272,220	91,499	79,167	822	686	408	406	32
Mari El Republic	34,492	14,294	14,050	55	126	76	76	8
Republic of Mordovia	39,882	14,786	14,324	38	261	222	218	47
Republic of Tatarstan (Tatarstan)	257,467	85,625	83,370	585	1,459	294	294	19
Udmurt Republic	106,565	42,009	37,909	192	389	317	314	33
Chuvash Republic – Chuvashia	74,904	34,231	34,039	131	415	344	343	48
Perm Territory	208,083	73,836	66,870	1,009	1,073	661	630	180
Kirov Region	75,659	28,077	27,218	125	191	169	169	3
Nizhny Novgorod Region	203,622	75,167	73,343	574	1,183	711	687	151
Orenburg Region	144,011	49,303	48,484	263	323	261	261	33
Penza Region	71,625	24,664	23,998	61	321	263	258	21
Samara Region	218,932	79,097	78,405	911	2,332	1,052	1,045	209
Saratov Region	139,290	44,863	44,451	309	698	440	439	35
Ulyanovsk Region	81,503	32,496	32,053	140	311	270	269	35
URALS FEDERAL DISTRICT	1,231,642	494,205	457,322	4,343	3,533	2,196	2,147	313
Kurgan Region	59,871	20,930	18,750	165	54	44	44	0
Sverdlovsk Region	367,708	127,265	117,321	1,592	1,379	891	875	200
Tyumen Region	546,488	256,681	240,231	1,114	848	558	531	71
Khanty-Mansi Autonomous Area – Yugra	265,356	139,170	131,104	483	243	199	195	12
Yamal-Nenets Autonomous Area	93,400	48,279	44,765	160	173	135	132	30
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	187,732	69,232	64,362	471	432	224	204	29
Chelyabinsk Region	257,575	89,329	81,020	1,472	1,252	703	697	42
SIBERIAN FEDERAL DISTRICT	1,526,288	511,713	498,830	5,137	5,677	3,255	3,146	726
Altai Republic	13,129	1,811	1,802	35	6	0	0	0
Republic of Buryatia	83,552	20,875	20,652	255	89	73	73	4
Republic of Tuva	19,944	5,711	5,705	79	3	2	2	0
Republic of Khakassia	32,711	9,982	9,735	74	60	31	31	0
Altai Territory	145,310	40,958	40,613	311	400	325	322	116
Trans-Baikal Territory	84,919	26,366	26,098	152	49	42	42	0
Krasnoyarsk Territory	273,596	102,386	98,593	1,184	637	453	433	109

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	222,188	74,965	74,321	832	481	265	265	68
Kemerovo Region	195,518	55,572	53,872	641	1,417	380	379	71
Novosibirsk Region	233,428	95,014	93,115	882	1,336	1,014	994	284
Omsk Region	135,768	42,393	39,450	467	852	405	355	18
Tomsk Region	86,225	35,680	34,874	225	347	265	250	56
FAR-EASTERN FEDERAL DISTRICT	539,242	187,992	186,442	945	2,400	1,422	1,406	161
Republic of Sakha (Yakutia)	109,079	44,084	43,558	181	104	85	81	4
Kamchatka Territory	29,290	9,248	9,137	34	47	30	30	7
Primorye Territory	133,084	39,677	39,448	213	1,579	840	829	75
Khabarovsk Territory	115,689	43,510	43,352	293	462	305	305	40
Amur Region	70,624	24,045	23,800	134	94	87	87	35
Magadan Region	18,102	6,214	6,145	7	16	14	13	0
Sakhalin Region	48,193	16,070	15,957	68	79	43	43	0
Jewish Autonomous Region	11,078	3,606	3,519	11	15	14	14	0
Chukotka Autonomous Area	4,103	1,538	1,526	4	4	4	4	0
CRIMEA FEDERAL DISTRICT	5,438	213	211	0	446	8	2	1
Republic of Crimea	4,323	184	182	0	304	8	2	1
Sevastopol	1,115	29	29	0	142	0	0	0

Table 6.4.6 (cont.)
(millions of rubles)

	31.08.2015										
	rubles						foreign currency				
	total	housing loans	including			total	housing loans	including		total	of which
			mortgage loans	including overdue debt	mortgage loans			including overdue debt			
2	3	4	5	6	7	8	9	10	11		
1											
THE RUSSIAN FEDERATION	10,449,260	3,686,106	3,568,675	36,177	284,084	136,747	132,482	23,390			
CENTRAL FEDERAL DISTRICT	2,927,393	1,024,521	1,009,148	13,232	218,795	101,887	98,343	17,675			
Belgorod Region	92,625	23,996	23,057	124	503	452	374	64			
Bryansk Region	63,104	20,712	20,265	66	285	220	207	2			
Vladimir Region	74,507	25,685	25,012	208	593	483	476	28			
Voronezh Region	126,706	45,690	44,953	434	860	483	482	74			
Ivanovo Region	51,087	17,171	17,049	78	1,267	184	184	37			
Kaluga Region	73,956	28,930	28,657	110	1,113	653	635	67			
Kostroma Region	34,966	11,477	11,365	50	53	39	39	1			
Kursk Region	67,870	21,767	21,130	210	298	261	259	21			
Lipetsk Region	61,130	19,147	18,893	75	286	153	152	25			
Moscow Region	741,559	297,666	295,630	3,381	42,447	27,125	26,348	5,248			
Orel Region	40,690	13,413	13,110	28	263	224	224	0			
Ryazan Region	67,048	25,797	25,589	100	421	289	288	17			
Smolensk Region	59,276	23,206	22,917	99	795	308	280	5			
Tambov Region	51,752	16,841	16,526	52	221	183	183	2			
Tver Region	77,430	30,013	29,920	630	782	624	623	40			
Tula Region	94,614	31,192	30,925	113	684	538	523	13			
Yaroslavl Region	75,190	25,850	25,612	155	362	247	233	21			
Moscow	1,073,883	345,968	338,538	7,319	167,562	69,421	66,833	12,010			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,129,487	422,334	413,786	3,155	31,931	15,962	15,695	2,471
Republic of Karelia	54,868	18,999	18,785	54	183	143	142	11
Republic of Komi	89,731	35,661	31,335	102	137	112	112	12
Arkhangelsk Region	95,784	38,114	37,729	120	370	297	289	80
Nenets Autonomous Area	5,118	2,580	2,567	1	1	1	1	0
Arkhangelsk Region, excluding Nenets Autonomous Area	90,666	35,534	35,162	119	369	296	288	80
Vologda Region	87,255	33,578	33,081	241	316	260	259	70
Kaliningrad Region	63,210	19,364	19,179	192	3,863	929	889	167
Leningrad Region	130,538	46,036	45,617	392	2,587	1,284	1,254	232
Murmansk Region	77,352	20,950	20,752	96	260	181	172	5
Novgorod Region	41,102	12,596	12,371	67	150	123	123	13
Pskov Region	35,982	11,032	10,788	16	125	109	107	5
Saint Petersburg	453,665	186,004	184,149	1,875	23,940	12,524	12,348	1,876
SOUTHERN FEDERAL DISTRICT	866,985	253,471	245,210	2,374	6,877	3,565	3,491	463
Republic of Adygeya (Adygeya)	24,353	4,781	4,609	53	121	102	102	0
Republic of Kalmykia	21,970	6,415	6,323	19	116	84	83	1
Krasnodar Territory	348,658	99,695	95,694	1,162	2,764	1,574	1,559	268
Astrakhan Region	67,745	19,936	19,539	75	176	113	113	19
Volgograd Region	137,755	43,687	43,041	474	654	445	445	50
Rostov Region	266,504	78,957	76,004	591	3,046	1,247	1,189	125
NORTH CAUCASIAN FEDERAL DISTRICT	290,434	78,856	76,461	909	2,112	1,589	1,493	340
Republic of Dagestan	32,048	9,750	9,664	265	291	236	228	0
Republic of Ingushetia	4,057	353	322	4	1	1	0	0
Kabardino-Balkar Republic	33,962	8,931	8,426	56	256	219	210	80
Karachay-Cherkess Republic	20,631	4,552	4,282	42	65	62	62	0
Republic of North Ossetia – Alania	31,659	8,786	8,516	165	273	236	211	58
Chechen Republic	15,886	1,184	1,183	20	205	9	4	0
Stavropol Territory	152,191	45,300	44,068	357	1,021	826	778	202

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	1,930,878	697,731	665,642	5,522	11,001	6,102	6,013	1,007
Republic of Bashkortostan	272,561	92,809	80,550	851	739	426	423	37
Mari El Republic	35,316	14,446	14,208	50	180	85	85	9
Republic of Mordovia	39,846	14,929	14,467	48	292	249	245	53
Republic of Tatarstan (Tatarstan)	258,198	87,027	84,787	612	1,680	332	331	21
Udmurt Republic	106,967	42,534	38,443	217	423	341	338	38
Chuvash Republic – Chuvashia	75,206	34,657	34,470	137	469	388	387	62
Perm Territory	207,754	74,486	67,528	1,084	1,218	736	701	213
Kirov Region	75,973	28,489	27,639	146	213	189	189	14
Nizhny Novgorod Region	203,867	75,895	74,090	606	1,329	794	767	170
Orenburg Region	143,989	49,929	49,122	273	358	291	291	38
Penza Region	71,681	24,951	24,299	62	360	295	290	30
Samara Region	218,837	79,497	78,787	955	2,613	1,181	1,173	242
Saratov Region	139,058	45,311	44,912	324	780	495	494	39
Ulyanovsk Region	81,625	32,771	32,340	157	347	300	299	41
URALS FEDERAL DISTRICT	1,235,702	501,423	465,063	4,524	3,946	2,444	2,388	411
Kurgan Region	62,029	22,524	20,371	158	60	49	49	0
Sverdlovsk Region	367,230	128,972	119,174	1,654	1,527	983	965	227
Tyumen Region	549,400	259,567	243,331	1,201	957	629	598	112
Khanty-Mansi Autonomous Area – Yugra	266,869	140,355	132,388	530	271	224	220	13
Yamal-Nenets Autonomous Area	94,156	48,880	45,417	172	155	110	106	65
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	188,375	70,332	65,526	499	531	295	272	34
Chelyabinsk Region	257,043	90,360	82,187	1,511	1,402	783	776	72
SIBERIAN FEDERAL DISTRICT	1,523,733	517,374	504,493	5,421	6,254	3,612	3,497	840
Altai Republic	13,040	1,869	1,860	36	6	0	0	0
Republic of Buryatia	83,577	21,068	20,833	264	96	78	78	9
Republic of Tuva	19,940	5,667	5,662	87	3	2	2	0
Republic of Khakassia	33,044	10,071	9,825	65	67	35	35	1
Altai Territory	143,999	41,420	41,079	390	442	358	354	131
Trans-Baikal Territory	85,263	26,708	26,425	171	55	47	47	0
Krasnoyarsk Territory	273,289	103,818	100,028	1,237	694	503	482	122

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	221,328	75,493	74,831	909	530	288	288	81
Kemerovo Region	194,901	56,063	54,384	689	1,589	417	416	77
Novosibirsk Region	234,073	96,304	94,408	927	1,488	1,136	1,114	331
Omsk Region	135,571	42,837	39,909	487	946	450	400	21
Tomsk Region	85,708	36,056	35,249	159	338	298	281	67
FAR-EASTERN FEDERAL DISTRICT	538,576	190,150	188,629	1,039	2,667	1,577	1,560	181
Republic of Sakha (Yakutia)	110,473	44,819	44,312	185	99	87	83	5
Kamchatka Territory	29,214	9,384	9,263	31	53	34	34	8
Primorye Territory	132,712	40,211	39,989	213	1,761	930	918	87
Khabarovsk Territory	115,407	43,873	43,713	331	518	341	341	41
Amur Region	69,440	24,198	23,956	186	106	99	99	40
Magadan Region	18,095	6,313	6,245	8	18	16	15	0
Sakhalin Region	48,022	16,108	16,007	69	90	49	49	0
Jewish Autonomous Region	11,018	3,650	3,563	12	17	16	16	0
Chukotka Autonomous Area	4,195	1,594	1,581	4	5	5	5	0
CRIMEA FEDERAL DISTRICT	6,072	246	243	1	501	9	2	2
Republic of Crimea	4,811	201	199	1	341	9	2	2
Sevastopol	1,261	45	44	0	160	0	0	0

Table 6.4.7

Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents

		31.07.2015									
		including									
1	2	housing loans					of which mortgage loans				
		3	4	5	6	7	8	9	10		
	volume of consumer loans extended since the beginning of the year, total, millions of rubles	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %		
THE RUSSIAN FEDERATION	3,005,251	347,423	565,346	172.0	13.95	338,502	555,308	173.3	13.93		
CENTRAL FEDERAL DISTRICT	1,017,052	81,179	172,701	169.2	13.88	80,207	168,965	171.8	13.86		
Belgorod Region	24,432	2,794	3,687	173.8	13.83	2,663	3,583	177.9	13.79		
Bryansk Region	16,208	2,745	3,483	172.6	13.94	2,726	3,431	174.5	13.93		
Vladimir Region	15,983	3,001	4,005	169.0	14.13	2,942	3,975	169.7	14.12		
Voronezh Region	34,420	5,720	7,827	181.8	13.91	5,691	7,808	182.0	13.91		
Ivanovo Region	14,079	2,316	3,089	165.4	13.93	2,290	3,078	165.7	13.91		
Kaluga Region	18,679	2,751	4,301	170.0	13.85	2,730	4,288	170.1	13.85		
Kostroma Region	10,467	1,928	2,153	159.4	13.99	1,903	2,131	160.7	13.97		
Kursk Region	17,542	2,361	3,168	178.2	13.92	2,318	3,142	179.1	13.90		
Lipetsk Region	18,971	2,614	3,265	179.9	13.80	2,566	3,249	180.5	13.78		
Moscow Region	216,193	21,661	56,618	171.4	13.76	21,487	55,972	172.1	13.75		
Orel Region	11,301	1,912	2,397	173.4	13.69	1,899	2,391	173.6	13.68		
Ryazan Region	17,212	3,263	4,371	171.7	13.73	3,227	4,349	172.3	13.72		
Smolensk Region	15,461	2,348	3,427	178.1	14.04	2,334	3,418	178.2	14.04		
Tambov Region	13,568	1,981	2,832	173.9	13.74	1,956	2,813	174.3	13.73		
Tver Region	19,101	2,903	4,258	177.0	13.98	2,876	4,245	177.3	13.97		
Tula Region	25,303	3,525	5,178	170.7	14.01	3,510	5,166	170.8	14.00		
Yaroslavl Region	20,990	3,348	4,211	162.4	13.87	3,304	4,189	162.9	13.86		
Moscow	507,142	14,008	54,431	162.6	13.98	13,785	51,737	169.2	13.95		

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	358,977	42,761	72,771	165.9	13.80	42,359	72,487	166.3	13.79
Republic of Karelia	14,617	1,872	2,699	164.4	13.95	1,863	2,696	164.5	13.95
Republic of Komi	24,682	3,037	4,846	174.0	14.21	3,023	4,838	174.1	14.21
Arkhangelsk Region	26,196	4,404	6,541	158.5	14.21	4,362	6,525	158.7	14.20
Nenets Autonomous Area	1,131	87	230	147.4	14.61	87	230	147.4	14.61
Arkhangelsk Region, excluding Nenets Autonomous Area	25,065	4,317	6,311	158.9	14.20	4,275	6,295	159.1	14.19
Vologda Region	21,987	4,204	4,987	168.9	14.06	4,068	4,922	170.3	14.02
Kaliningrad Region	19,666	2,144	3,379	175.5	13.17	2,134	3,375	175.6	13.17
Leningrad Region	37,145	4,712	8,143	169.3	13.70	4,672	8,090	169.7	13.68
Murmansk Region	24,320	2,629	4,305	156.1	13.58	2,628	4,305	156.1	13.58
Novgorod Region	11,849	1,483	2,022	163.3	14.00	1,453	2,012	163.9	13.98
Pskov Region	11,162	1,526	2,021	162.8	13.50	1,460	1,993	165.0	13.50
Saint Petersburg	167,353	16,750	33,828	165.7	13.72	16,696	33,731	166.0	13.72
SOUTHERN FEDERAL DISTRICT	225,692	26,677	39,046	179.9	13.79	25,739	38,578	181.5	13.78
Republic of Adygeya (Adygeya)	7,890	614	932	176.0	14.01	610	917	178.2	13.99
Republic of Kalmykia	4,693	546	894	189.5	14.08	544	889	190.4	14.08
Krasnodar Territory	90,099	9,673	14,651	179.8	13.68	9,238	14,404	182.1	13.66
Astrakhan Region	16,619	2,227	3,228	187.6	13.74	2,204	3,217	188.1	13.73
Volgograd Region	36,142	5,242	7,045	175.2	13.84	5,223	7,026	175.5	13.84
Rostov Region	70,249	8,375	12,296	180.4	13.87	7,920	12,125	182.1	13.86
NORTH CAUCASIAN FEDERAL DISTRICT	67,139	8,105	12,297	184.6	14.00	8,067	12,241	185.2	14.00
Republic of Dagestan	8,562	820	1,525	186.3	13.28	816	1,518	187.1	13.27
Republic of Ingushetia	624	39	68	176.3	13.20	39	68	176.3	13.20
Kabardino-Balkar Republic	6,949	639	1,052	193.9	14.30	634	1,049	194.4	14.30
Karachay-Cherkess Republic	3,941	425	690	187.0	14.31	425	690	187.0	14.31
Republic of North Ossetia – Alania	7,475	899	1,515	183.6	14.50	899	1,515	183.6	14.50
Chechen Republic	2,858	173	321	188.2	14.80	172	311	194.2	14.80
Stavropol Territory	36,730	5,110	7,126	182.8	13.95	5,082	7,090	183.4	13.95

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	507,469	87,129	111,177	171.5	14.04	84,427	109,643	172.6	14.01
Republic of Bashkortostan	70,763	11,464	14,419	165.7	14.27	10,185	13,688	167.9	14.23
Mari El Republic	8,159	1,894	2,390	175.2	14.11	1,879	2,383	175.2	13.98
Republic of Mordovia	8,741	1,794	2,325	172.2	14.05	1,692	2,286	174.2	13.93
Republic of Tatarstan (Tatarstan)	64,723	14,760	17,868	156.8	14.34	14,407	17,662	158.1	14.32
Udmurt Republic	31,541	5,684	6,478	170.2	13.95	5,521	6,413	170.9	13.95
Chuvash Republic – Chuvashia	16,368	4,226	5,344	184.1	13.87	4,153	5,324	184.6	13.86
Perm Territory	48,322	7,646	9,952	174.4	14.08	7,575	9,925	174.6	14.07
Kirov Region	17,772	3,879	4,561	179.2	14.03	3,811	4,538	179.6	14.01
Nizhny Novgorod Region	72,587	8,249	11,803	172.9	14.05	8,107	11,741	173.4	14.04
Orenburg Region	35,114	6,223	8,203	187.1	13.51	5,951	8,087	189.2	13.48
Penza Region	18,339	2,918	3,870	177.3	13.86	2,885	3,855	177.6	13.85
Samara Region	61,281	9,093	12,202	171.1	13.99	9,045	12,098	172.0	13.98
Saratov Region	34,834	4,935	6,776	180.5	13.86	4,909	6,740	181.2	13.85
Ulyanovsk Region	18,925	4,364	4,986	168.7	13.94	4,307	4,903	170.7	13.92
URALS FEDERAL DISTRICT	308,475	39,961	63,751	180.1	14.01	36,985	60,388	181.2	13.99
Kurgan Region	17,457	2,677	4,363	185.8	13.79	2,358	4,050	183.0	13.70
Sverdlovsk Region	100,024	10,832	17,286	180.3	14.06	10,392	16,618	180.9	14.04
Tyumen Region	125,404	14,750	29,315	191.6	13.96	13,938	28,140	192.4	13.94
Khanty-Mansi Autonomous Area – Yugra	55,472	6,576	13,910	190.2	13.80	6,280	13,327	190.4	13.79
Yamal-Nenets Autonomous Area	22,594	2,261	5,454	193.2	14.14	2,156	5,245	194.4	14.11
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	47,338	5,913	9,951	192.5	14.08	5,502	9,568	193.9	14.05
Chelyabinsk Region	65,590	11,702	12,787	151.7	14.19	10,297	11,580	154.0	14.18
SIBERIAN FEDERAL DISTRICT	372,554	47,101	66,007	172.8	14.16	46,423	65,534	173.2	14.15
Altai Republic	3,595	342	369	176.2	14.68	339	367	176.6	14.68
Republic of Buryatia	18,263	1,620	2,327	173.4	14.08	1,603	2,318	173.8	14.07
Republic of Tuva	3,503	316	676	186.1	14.96	316	676	186.1	14.96
Republic of Khakassia	6,746	1,200	1,834	166.5	14.25	1,189	1,830	166.7	14.25
Altai Territory	37,183	5,548	6,233	173.4	14.06	5,491	6,206	173.8	14.05
Trans-Baikal Territory	17,613	1,989	3,173	172.0	14.27	1,983	3,169	172.1	14.27
Krasnoyarsk Territory	64,554	8,209	11,850	170.2	14.24	8,105	11,801	170.3	14.24

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	53,692	6,604	9,189	164.7	14.29	6,537	9,152	165.1	14.28
Kemerovo Region	48,551	6,073	8,035	164.7	14.26	5,991	7,989	165.3	14.25
Novosibirsk Region	61,930	7,821	12,248	182.8	13.91	7,755	12,210	183.3	13.90
Omsk Region	35,583	4,711	6,016	179.9	14.25	4,468	5,768	180.6	14.26
Tomsk Region	21,341	2,668	4,057	174.2	13.95	2,646	4,048	174.4	13.94
FAR-EASTERN FEDERAL DISTRICT	142,986	14,454	27,466	169.9	14.02	14,240	27,343	170.5	13.99
Republic of Sakha (Yakutia)	25,379	3,233	6,805	176.1	14.16	3,062	6,729	177.8	14.05
Kamchatka Territory	8,985	801	1,632	156.8	14.09	791	1,615	157.9	14.09
Primorye Territory	37,424	3,457	6,119	164.5	14.08	3,443	6,104	164.7	14.07
Khabarovsk Territory	30,668	3,199	5,835	173.5	13.87	3,199	5,835	173.5	13.86
Amur Region	19,025	1,666	2,772	173.6	13.76	1,660	2,768	173.6	13.76
Magadan Region	4,993	566	1,166	166.6	14.32	560	1,162	166.9	14.30
Sakhalin Region	12,937	1,098	2,378	167.2	13.98	1,092	2,371	167.5	13.98
Jewish Autonomous Region	2,574	314	492	166.3	13.87	314	492	166.3	13.87
Chukotka Autonomous Area	1,001	120	267	146.4	13.87	119	267	146.6	13.86
CRIMEA FEDERAL DISTRICT	4,907	56	130	191.6	13.15	55	129	192.3	13.14
Republic of Crimea	3,816	47	115	198.7	13.24	47	115	198.7	13.24
Sevastopol	1,091	9	15	137.8	12.10	8	14	142.1	12.05

Table 6.4.7 (cont.)

		31.08.2015									
		including					of which mortgage loans				
		housing loans					including				
1	2	housing loans					including				
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
3	4	5	6	7	8	9	10				
THE RUSSIAN FEDERATION	3,527,267	406,373	661,850	172.5	13.79	396,125	650,740	173.8	13.78		
CENTRAL FEDERAL DISTRICT	1,189,835	93,728	198,502	170.1	13.77	92,580	194,281	172.7	13.76		
Belgorod Region	28,759	3,260	4,317	172.8	13.79	3,086	4,181	177.2	13.74		
Bryansk Region	18,998	3,194	4,064	173.0	13.79	3,167	4,007	174.8	13.77		
Vladimir Region	18,934	3,448	4,699	170.1	14.00	3,383	4,664	170.8	13.99		
Voronezh Region	40,279	6,596	9,062	182.5	13.74	6,555	9,039	182.7	13.74		
Ivanovo Region	16,510	2,703	3,626	166.6	13.88	2,674	3,613	167.0	13.87		
Kaluga Region	21,885	3,202	5,036	170.3	13.70	3,176	5,021	170.4	13.69		
Kostroma Region	12,156	2,228	2,474	159.6	13.94	2,198	2,450	160.7	13.85		
Kursk Region	20,586	2,823	3,774	177.7	13.72	2,776	3,745	178.5	13.69		
Lipetsk Region	22,047	3,055	3,800	180.8	13.73	3,000	3,781	181.4	13.71		
Moscow Region	251,588	24,385	63,357	172.5	13.69	24,191	62,634	173.3	13.68		
Orel Region	13,197	2,205	2,771	173.6	13.58	2,189	2,764	173.8	13.58		
Ryazan Region	20,208	3,760	5,069	172.4	13.67	3,719	5,046	173.0	13.67		
Smolensk Region	17,999	2,705	3,949	178.4	13.90	2,688	3,940	178.5	13.90		
Tambov Region	15,811	2,286	3,274	174.9	13.62	2,257	3,252	175.4	13.61		
Tver Region	22,439	3,379	5,006	176.6	13.85	3,349	4,992	176.8	13.84		
Tula Region	29,722	4,116	6,062	172.1	13.96	4,099	6,051	172.2	13.96		
Yaroslavl Region	24,932	3,957	5,016	164.1	13.79	3,905	4,989	164.8	13.78		
Moscow	593,785	16,426	63,146	163.6	13.82	16,168	60,112	170.1	13.81		

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	421,160	49,578	84,896	166.6	13.26	49,106	84,581	167.0	13.25
Republic of Karelia	17,036	2,158	3,124	164.3	12.82	2,146	3,120	164.4	12.81
Republic of Komi	29,214	3,596	5,767	174.4	14.02	3,581	5,758	174.4	14.02
Arkhangelsk Region	30,661	5,071	7,566	159.2	14.00	5,022	7,549	159.3	13.99
Nenets Autonomous Area	1,267	94	245	147.2	14.49	94	245	147.2	14.49
Arkhangelsk Region, excluding Nenets Autonomous Area	29,394	4,977	7,321	159.6	13.98	4,928	7,304	159.7	13.97
Vologda Region	25,828	4,858	5,776	169.4	13.88	4,700	5,701	170.9	13.84
Kaliningrad Region	23,095	2,508	3,998	176.0	13.03	2,495	3,992	176.2	13.02
Leningrad Region	43,806	5,473	9,534	169.3	12.99	5,428	9,479	169.6	12.97
Murmansk Region	28,446	3,053	5,019	156.0	12.68	3,052	5,018	156.0	12.68
Novgorod Region	13,810	1,701	2,330	165.7	13.14	1,663	2,317	166.3	13.12
Pskov Region	13,007	1,728	2,309	164.7	12.75	1,652	2,277	166.9	12.75
Saint Petersburg	196,257	19,432	39,473	166.6	13.14	19,367	39,370	166.8	13.14
SOUTHERN FEDERAL DISTRICT	263,505	31,288	45,573	180.7	13.70	30,138	45,045	182.2	13.69
Republic of Adygeya (Adygeya)	9,039	731	1,094	177.0	13.90	727	1,079	178.9	13.89
Republic of Kalmykia	5,563	656	1,066	190.4	13.95	654	1,062	191.1	13.95
Krasnodar Territory	105,143	11,358	17,066	180.8	13.63	10,835	16,798	183.0	13.60
Astrakhan Region	19,529	2,591	3,750	186.5	13.73	2,565	3,737	187.0	13.73
Volgograd Region	42,386	6,115	8,186	175.9	13.77	6,091	8,165	176.1	13.77
Rostov Region	81,845	9,837	14,411	181.4	13.71	9,266	14,204	183.1	13.71
NORTH CAUCASIAN FEDERAL DISTRICT	78,991	9,527	14,420	184.3	13.88	9,481	14,361	184.9	13.88
Republic of Dagestan	9,979	1,003	1,847	184.5	13.25	998	1,840	185.1	13.24
Republic of Ingushetia	735	45	78	178.3	13.13	45	78	178.3	13.13
Kabardino-Balkar Republic	8,290	783	1,279	192.4	14.13	776	1,275	192.9	14.13
Karachay-Cherkess Republic	4,658	495	788	184.2	14.12	495	788	184.2	14.12
Republic of North Ossetia – Alania	8,792	1,031	1,739	183.7	14.28	1,031	1,739	183.7	14.28
Chechen Republic	3,450	207	381	187.2	14.72	206	371	192.3	14.72
Stavropol Territory	43,087	5,963	8,308	183.1	13.85	5,930	8,270	183.6	13.84

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	597,032	101,584	130,301	171.5	13.99	98,406	128,528	172.7	13.97
Republic of Bashkortostan	83,602	13,601	17,114	166.0	14.15	12,093	16,313	168.4	14.09
Mari El Republic	9,617	2,200	2,775	175.8	13.78	2,182	2,768	175.9	13.78
Republic of Mordovia	10,279	2,080	2,712	171.9	13.86	1,962	2,667	174.0	13.82
Republic of Tatarstan (Tatarstan)	76,783	17,259	21,112	155.8	14.20	16,839	20,844	157.1	14.19
Udmurt Republic	36,698	6,634	7,572	170.7	13.86	6,450	7,501	171.5	13.83
Chuvash Republic – Chuvashia	19,441	5,010	6,367	184.4	13.72	4,927	6,345	184.8	13.70
Perm Territory	57,523	8,956	11,704	175.3	13.94	8,864	11,671	175.6	13.93
Kirov Region	21,028	4,594	5,424	176.2	15.34	4,516	5,392	176.5	15.32
Nizhny Novgorod Region	85,066	9,506	13,739	173.6	13.91	9,342	13,666	174.2	13.90
Orenburg Region	41,236	7,233	9,576	187.3	13.42	6,916	9,440	189.4	13.39
Penza Region	21,481	3,384	4,515	178.4	13.65	3,347	4,499	178.8	13.64
Samara Region	71,269	10,228	13,900	171.7	13.99	10,164	13,758	172.6	13.99
Saratov Region	40,732	5,833	7,972	180.4	13.94	5,798	7,930	181.0	13.93
Ulyanovsk Region	22,277	5,066	5,819	168.9	13.82	5,006	5,734	170.7	13.80
URALS FEDERAL DISTRICT	364,741	47,735	77,032	180.1	13.84	44,573	73,533	181.1	13.81
Kurgan Region	22,294	3,550	6,334	181.5	13.42	3,208	6,004	179.3	13.41
Sverdlovsk Region	117,019	12,714	20,310	180.4	13.86	12,228	19,586	180.9	13.85
Tyumen Region	148,038	17,688	35,123	191.4	13.82	16,836	33,914	192.2	13.81
Khanty-Mansi Autonomous Area – Yugra	65,239	7,784	16,417	190.1	13.68	7,483	15,833	190.3	13.67
Yamal-Nenets Autonomous Area	26,977	2,758	6,665	192.7	13.98	2,646	6,449	193.7	13.95
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	55,822	7,146	12,041	192.6	13.93	6,707	11,632	194.1	13.91
Chelyabinsk Region	77,390	13,783	15,265	152.8	14.05	12,301	14,029	155.0	13.97
SIBERIAN FEDERAL DISTRICT	437,752	55,838	78,625	173.0	14.03	55,014	78,060	173.3	14.02
Altai Republic	4,312	427	467	173.9	14.59	424	466	174.2	14.57
Republic of Buryatia	21,337	1,893	2,738	172.2	13.99	1,873	2,727	172.5	13.98
Republic of Tuva	4,188	374	761	188.4	14.83	374	761	188.4	14.83
Republic of Khakassia	8,019	1,346	2,091	165.4	14.06	1,334	2,087	165.5	14.05
Altai Territory	42,902	6,309	7,339	173.6	13.99	6,245	7,310	174.0	13.98
Trans-Baikal Territory	20,686	2,360	3,783	173.7	14.13	2,353	3,779	173.8	14.13
Krasnoyarsk Territory	76,340	9,974	14,494	169.8	14.05	9,861	14,442	169.9	14.05

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	62,857	7,720	10,764	165.1	14.18	7,642	10,724	165.5	14.17
Kemerovo Region	56,959	7,455	9,475	164.3	14.16	7,340	9,413	164.8	14.15
Novosibirsk Region	73,102	9,073	14,736	182.9	13.79	8,995	14,693	183.3	13.78
Omsk Region	41,892	5,612	7,195	180.6	14.07	5,306	6,888	181.2	14.08
Tomsk Region	25,158	3,295	4,782	174.9	13.85	3,267	4,770	175.1	13.85
FAR-EASTERN FEDERAL DISTRICT	168,328	17,018	32,338	170.0	13.92	16,752	32,189	170.6	13.89
Republic of Sakha (Yakutia)	30,197	3,873	8,066	174.5	14.02	3,664	7,976	176.3	13.90
Kamchatka Territory	10,772	932	1,893	156.1	14.00	918	1,870	157.5	13.99
Primorye Territory	43,832	4,085	7,290	164.9	13.95	4,070	7,275	165.2	13.95
Khabarovsk Territory	36,119	3,726	6,862	174.9	13.78	3,725	6,860	174.8	13.78
Amur Region	22,148	1,945	3,211	174.7	13.75	1,934	3,205	174.8	13.74
Magadan Region	5,887	669	1,368	165.6	14.20	662	1,364	165.9	14.18
Sakhalin Region	15,112	1,256	2,720	166.7	14.01	1,248	2,711	167.1	14.00
Jewish Autonomous Region	3,006	375	576	167.6	13.81	375	576	167.6	13.81
Chukotka Autonomous Area	1,255	157	352	149.8	13.81	156	352	150.0	13.81
CRIMEA FEDERAL DISTRICT	5,923	77	163	191.1	12.96	75	162	192.1	12.96
Republic of Crimea	4,611	60	135	193.8	13.15	60	135	193.8	13.15
Sevastopol	1,312	17	28	178.1	11.98	15	27	183.6	11.94

Table 6.4.8

Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents

		31.07.2015									
		including									
	volume of consumer loans extended since the beginning of the year, total, millions of rubles	housing loans					of which mortgage loans				
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %		
1	2	3	4	5	6	7	8	9	10		
THE RUSSIAN FEDERATION	52,723	94	3,369	44.2	10.36	67	2,153	52.8	10.08		
CENTRAL FEDERAL DISTRICT	44,547	84	3,304	43.5	10.36	57	2,088	51.9	10.07		
Belgorod Region	78	1	68	24.0	14.00	0	0	0.0	0.00		
Bryansk Region	36	0	0	0.0	0.00	0	0	0.0	0.00		
Vladimir Region	25	0	0	0.0	0.00	0	0	0.0	0.00		
Voronezh Region	229	1	5	147.1	12.00	1	5	147.1	12.00		
Ivanovo Region	344	1	2	152.2	7.90	1	2	152.2	7.90		
Kaluga Region	27	0	0	0.0	0.00	0	0	0.0	0.00		
Kostroma Region	4	0	0	0.0	0.00	0	0	0.0	0.00		
Kursk Region	17	0	0	0.0	0.00	0	0	0.0	0.00		
Lipetsk Region	12	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow Region	4,169	19	752	44.3	9.01	17	564	39.1	9.73		
Orel Region	12	0	0	0.0	0.00	0	0	0.0	0.00		
Ryazan Region	14	0	0	0.0	0.00	0	0	0.0	0.00		
Smolensk Region	47	0	0	0.0	0.00	0	0	0.0	0.00		
Tambov Region	30	1	6	242.2	9.00	1	6	242.2	9.00		
Tver Region	46	0	0	0.0	0.00	0	0	0.0	0.00		
Tula Region	32	0	0	0.0	0.00	0	0	0.0	0.00		
Yaroslavl Region	37	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow	39,388	61	2,471	43.0	10.74	37	1,511	55.4	10.17		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	5,093	4	26	148.8	10.87	4	26	148.8	10.87
Republic of Karelia	14	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	2	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	15	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
Arkhangelsk Region, excluding Nenets Autonomous Area	15	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	33	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	131	1	4	122.0	8.00	1	4	122.0	8.00
Leningrad Region	1,232	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	19	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	6	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	3,638	3	22	153.3	11.26	3	22	153.3	11.26
SOUTHERN FEDERAL DISTRICT	546	1	2	110.0	9.00	1	2	110.0	9.00
Republic of Adygeya (Adygeya)	7	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	6	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	188	1	2	110.0	9.00	1	2	110.0	9.00
Astrakhan Region	47	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	71	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	227	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	224	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	22	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
Kabardino-Balkar Republic	4	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia – Alania	9	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	133	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	55	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	1,243	3	34	32.6	8.68	3	34	32.6	8.68
Republic of Bashkortostan	89	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	23	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	7	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	246	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	28	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	24	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	61	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	17	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	239	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	32	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	24	1	3	242.0	8.00	1	3	242.0	8.00
Samara Region	381	1	29	3.0	11.00	1	29	3.0	11.00
Saratov Region	62	1	2	122.0	10.30	1	2	122.0	10.30
Ulyanovsk Region	10	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	383	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	281	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	44	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	9	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	14	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	21	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	55	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	366	1	0	300.1	10.50	1	0	300.1	10.50
Altai Republic	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	7	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
Republic of Khakassia	3	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	26	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	5	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	45	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	33	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	42	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	121	1	0	300.1	10.50	1	0	300.1	10.50
Omsk Region	66	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	17	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	321	1	3	12.0	16.00	1	3	12.0	16.00
Republic of Sakha (Yakutia)	5	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	11	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	242	1	3	12.0	16.00	1	3	12.0	16.00
Khabarovsk Territory	49	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	2	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
Chukotka Autonomous Area	6	0	0	0.0	0.00	0	0	0.0	0.00
CRIMEA FEDERAL DISTRICT	0	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	0	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8 (cont.)

		31.08.2015											
		including					of which mortgage loans						
		housing loans					including						
1	volume of consumer loans extended since the beginning of the year, total, millions of rubles	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
THE RUSSIAN FEDERATION	63,649	103	3,934	45.7	10.26	73	2,506	54.7	10.04				
CENTRAL FEDERAL DISTRICT	53,937	93	3,861	45.0	10.25	63	2,433	53.9	10.02				
Belgorod Region	88	1	76	24.0	14.00	0	0	0.0	0.00				
Bryansk Region	44	0	0	0.0	0.00	0	0	0.0	0.00				
Vladimir Region	31	0	0	0.0	0.00	0	0	0.0	0.00				
Voronezh Region	253	1	5	147.1	12.00	1	5	147.1	12.00				
Ivanovo Region	355	1	2	152.2	7.90	1	2	152.2	7.90				
Kaluga Region	37	0	0	0.0	0.00	0	0	0.0	0.00				
Kostroma Region	5	0	0	0.0	0.00	0	0	0.0	0.00				
Kursk Region	20	0	0	0.0	0.00	0	0	0.0	0.00				
Lipetsk Region	16	0	0	0.0	0.00	0	0	0.0	0.00				
Moscow Region	5,099	20	894	47.6	9.12	18	683	43.7	9.76				
Orel Region	15	0	0	0.0	0.00	0	0	0.0	0.00				
Ryazan Region	18	0	0	0.0	0.00	0	0	0.0	0.00				
Smolensk Region	62	0	0	0.0	0.00	0	0	0.0	0.00				
Tambov Region	36	1	7	242.2	9.00	1	7	242.2	9.00				
Tver Region	55	0	0	0.0	0.00	0	0	0.0	0.00				
Tula Region	45	0	0	0.0	0.00	0	0	0.0	0.00				
Yaroslavl Region	46	0	0	0.0	0.00	0	0	0.0	0.00				
Moscow	47,712	69	2,877	44.0	10.59	42	1,736	56.8	10.11				

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	5,913	4	29	147.9	10.81	4	29	147.9	10.81
Republic of Karelia	17	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	3	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	21	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
Arkhangelsk Region, excluding Nenets Autonomous Area	21	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	40	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	177	1	4	122.0	8.00	1	4	122.0	8.00
Leningrad Region	1,278	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	24	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	9	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	4	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	4,340	3	25	152.4	11.20	3	25	152.4	11.20
SOUTHERN FEDERAL DISTRICT	642	1	2	110.0	9.00	1	2	110.0	9.00
Republic of Adygeya (Adygeya)	9	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	7	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	229	1	2	110.0	9.00	1	2	110.0	9.00
Astrakhan Region	52	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	84	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	261	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	260	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	28	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
Kabardino-Balkar Republic	5	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia – Alania	10	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	148	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	68	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	1,537	3	39	33.7	8.83	3	39	33.7	8.83
Republic of Bashkortostan	100	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	67	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	8	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	290	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	39	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	26	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	87	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	18	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	284	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	42	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	28	1	4	242.0	8.00	1	4	242.0	8.00
Samara Region	462	1	33	4.3	11.70	1	33	4.3	11.70
Saratov Region	74	1	2	122.0	10.30	1	2	122.0	10.30
Ulyanovsk Region	12	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	461	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	4	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	323	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	61	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	16	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	17	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	28	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	73	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	483	1	0	300.1	10.50	1	0	300.1	10.50
Altai Republic	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	8	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
Republic of Khakassia	3	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	32	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	8	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	67	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	43	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	68	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	152	1	0	300.1	10.50	1	0	300.1	10.50
Omsk Region	78	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	23	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	396	1	3	12.0	16.00	1	3	12.0	16.00
Republic of Sakha (Yakutia)	7	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	12	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	301	1	3	12.0	16.00	1	3	12.0	16.00
Khabarovsk Territory	60	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	3	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	4	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	3	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
Chukotka Autonomous Area	6	0	0	0.0	0.00	0	0	0.0	0.00
CRIMEA FEDERAL DISTRICT	20	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	2	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	18	0	0	0.0	0.00	0	0	0.0	0.00

6.5. Foreign Cash Operations

Table 6.5.1

Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2014		2015		
	November 2	December 3	January 4	February 5	March 6
THE RUSSIAN FEDERATION	5,159.74	7,397.19	1,925.48	2,267.64	2,875.33
CENTRAL FEDERAL DISTRICT	2,678.14	3,757.28	1,075.51	1,256.22	1,662.32
Belgorod Region	12.41	13.42	3.01	4.00	6.46
Bryansk Region	4.36	8.44	1.87	1.28	1.36
Vladimir Region	17.58	30.24	9.13	9.77	12.22
Voronezh Region	49.26	77.01	17.88	16.90	16.25
Ivanovo Region	11.37	15.61	3.89	3.60	4.94
Kaluga Region	22.25	24.13	8.19	6.68	7.08
Kostroma Region	4.71	6.56	1.43	1.59	1.94
Kursk Region	7.06	11.58	1.63	1.71	2.03
Lipetsk Region	10.98	22.50	1.91	2.40	2.80
Moscow Region	85.07	142.92	29.45	25.60	31.46
Orel Region	8.43	13.91	2.27	3.23	3.41
Ryazan Region	30.05	38.31	9.49	12.64	17.20
Smolensk Region	7.76	13.38	3.23	4.75	4.37
Tambov Region	3.44	7.17	1.43	1.56	2.07
Tver Region	13.69	19.63	3.93	3.22	4.11
Tula Region	22.54	35.03	5.50	8.38	10.77
Yaroslavl Region	22.98	37.51	6.29	6.88	8.88
Moscow	2,344.22	3,239.93	964.98	1,142.03	1,524.96
NORTH-WESTERN FEDERAL DISTRICT	655.06	998.90	266.00	366.45	432.08
Republic of Karelia	5.18	10.16	1.52	1.30	1.63
Republic of Komi	5.26	9.49	1.71	1.51	2.01
Arkhangelsk Region	7.42	16.22	3.04	1.84	2.01
Nenets Autonomous Area	0.17	0.34	0.03	0.02	0.06
Arkhangelsk Region, excluding Nenets Autonomous Area	7.26	15.88	3.01	1.82	1.95
Vologda Region	18.59	30.35	4.48	5.74	6.77
Kaliningrad Region	39.77	72.38	12.92	18.62	13.54
Leningrad Region	88.17	99.02	49.58	66.12	86.40
Murmansk Region	12.34	24.66	3.68	3.33	3.57
Novgorod Region	5.50	6.92	1.73	1.42	1.63
Pskov Region	3.65	7.06	1.48	1.30	1.79
Saint Petersburg	469.19	722.65	185.86	265.28	312.76
SOUTHERN FEDERAL DISTRICT	289.64	453.24	88.54	91.69	108.88
Republic of Adygeya (Adygeya)	4.59	6.90	1.45	1.82	1.78
Republic of Kalmykia	1.18	1.71	0.25	0.21	0.21
Krasnodar Territory	137.39	222.49	40.55	40.11	46.24
Astrakhan Region	11.94	16.16	3.58	3.10	2.94
Volgograd Region	31.17	45.01	8.11	8.61	10.37
Rostov Region	103.37	160.98	34.60	37.85	47.34
NORTH CAUCASIAN FEDERAL DISTRICT	107.90	156.53	26.37	36.74	45.56
Republic of Daghestan	10.61	13.82	2.61	2.67	3.14
Republic of Ingushetia	2.49	4.12	0.71	0.48	0.51
Kabardino-Balkar Republic	7.99	11.16	1.96	1.62	3.08
Karachay-Cherkess Republic	4.25	6.22	1.47	1.15	1.89

Table 6.5.1 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	7.19	14.74	3.33	3.00	4.82
Chechen Republic	1.10	1.53	0.04	0.77	0.50
Stavropol Territory	74.27	104.95	16.24	27.05	31.63
VOLGA FEDERAL DISTRICT	447.61	684.83	155.46	166.24	194.91
Republic of Bashkortostan	49.43	78.52	15.21	15.20	16.72
Mari El Republic	3.13	5.30	0.93	0.98	1.12
Republic of Mordovia	3.25	5.89	0.96	0.90	0.96
Republic of Tatarstan (Tatarstan)	83.04	113.88	29.30	29.23	37.64
Udmurt Republic	21.35	32.10	5.00	7.09	8.78
Chuvash Republic – Chuvashia	6.85	8.80	1.19	1.55	1.90
Perm Territory	26.96	46.55	12.08	10.82	12.76
Kirov Region	9.72	15.93	3.66	4.13	4.76
Nizhny Novgorod Region	77.38	121.67	24.99	25.89	30.80
Orenburg Region	12.88	21.48	5.54	5.51	5.52
Penza Region	6.23	10.33	2.14	1.67	2.15
Samara Region	82.95	118.23	27.41	28.34	33.39
Saratov Region	41.40	63.05	13.44	17.57	17.84
Ulyanovsk Region	23.03	43.11	13.60	17.35	20.57
URALS FEDERAL DISTRICT	279.33	423.94	103.94	116.26	141.50
Kurgan Region	3.11	6.03	1.85	1.53	1.97
Sverdlovsk Region	141.57	200.20	54.99	59.36	76.87
Tyumen Region	77.32	116.77	22.61	29.79	34.86
Khanty-Mansi Autonomous Area – Yugra	35.37	56.84	9.82	12.38	15.59
Yamal-Nenets Autonomous Area	7.15	11.35	2.14	2.19	3.73
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	34.80	48.58	10.65	15.23	15.53
Chelyabinsk Region	57.33	100.93	24.50	25.58	27.80
SIBERIAN FEDERAL DISTRICT	336.20	507.94	109.40	127.74	149.20
Altai Republic	0.63	1.27	0.27	0.20	0.15
Republic of Buryatia	32.99	49.16	7.61	7.90	15.47
Republic of Tuva	0.46	0.46	0.06	0.06	0.07
Republic of Khakassia	3.82	4.27	0.91	0.96	1.38
Altai Territory	13.69	18.93	3.89	3.36	3.15
Trans-Baikal Territory	5.93	11.97	1.66	0.94	0.91
Krasnoyarsk Territory	50.12	68.44	16.88	22.07	24.87
Irkutsk Region	26.40	50.14	9.54	10.38	10.39
Kemerovo Region	14.86	23.63	4.17	4.34	4.57
Novosibirsk Region	148.30	223.90	50.70	58.42	66.40
Omsk Region	29.70	41.40	9.96	13.99	17.26
Tomsk Region	9.32	14.38	3.77	5.12	4.58
FAR-EASTERN FEDERAL DISTRICT	308.65	366.10	87.53	93.33	123.71
Republic of Sakha (Yakutia)	7.22	12.33	2.47	1.69	1.83
Kamchatka Territory	9.60	10.69	2.35	2.91	3.95
Primorye Territory	162.52	162.90	45.81	49.96	69.64
Khabarovsk Territory	59.27	79.29	17.37	17.09	20.44
Amur Region	54.58	70.45	13.51	12.54	18.60
Magadan Region	3.31	5.41	0.90	1.01	0.95
Sakhalin Region	11.71	24.15	4.95	7.94	8.10
Jewish Autonomous Region	0.25	0.65	0.11	0.06	0.10
Chukotka Autonomous Area	0.18	0.23	0.06	0.14	0.10
CRIMEA FEDERAL DISTRICT	54.52	35.45	12.11	11.15	11.12
Republic of Crimea	49.01	30.06	9.57	7.75	7.51
Sevastopol	5.51	5.39	2.54	3.40	3.61

Table 6.5.2

Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2014		2015		
	November	December	January	February	March
2	3	4	5	6	
THE RUSSIAN FEDERATION	2,707.45	3,585.85	2,035.33	2,456.43	2,612.10
CENTRAL FEDERAL DISTRICT	1,323.22	1,724.32	914.79	1,122.02	1,247.43
Belgorod Region	5.07	6.37	3.46	4.49	4.05
Bryansk Region	5.20	9.62	3.36	2.78	3.00
Vladimir Region	11.62	19.99	11.23	12.59	22.02
Voronezh Region	23.46	31.07	17.31	20.73	22.52
Ivanovo Region	5.31	5.90	2.66	3.63	4.58
Kaluga Region	17.18	25.98	11.39	13.36	10.59
Kostroma Region	3.72	2.98	1.55	2.69	2.61
Kursk Region	3.57	4.45	2.30	3.29	4.14
Lipetsk Region	5.32	5.56	4.27	4.23	4.03
Moscow Region	51.64	72.38	32.28	34.41	38.81
Orel Region	4.34	5.40	2.87	2.93	3.48
Ryazan Region	15.68	15.37	7.81	12.53	14.01
Smolensk Region	10.82	15.81	5.14	6.25	6.15
Tambov Region	2.13	2.44	1.71	1.51	1.60
Tver Region	6.23	6.75	3.82	4.20	4.57
Tula Region	14.04	15.41	9.11	10.15	9.84
Yaroslavl Region	12.07	13.86	6.43	7.56	8.88
Moscow	1,125.83	1,464.99	788.12	974.70	1,082.55
NORTH-WESTERN FEDERAL DISTRICT	429.34	500.36	298.89	348.00	402.01
Republic of Karelia	3.91	5.10	3.47	3.75	3.37
Republic of Komi	2.22	3.50	1.15	1.44	1.57
Arkhangelsk Region	3.33	6.72	2.90	3.78	4.42
Nenets Autonomous Area	0.03	0.04	0.04	0.04	0.02
Arkhangelsk Region, excluding Nenets Autonomous Area	3.31	6.68	2.86	3.75	4.40
Vologda Region	8.93	9.29	4.19	6.44	5.84
Kaliningrad Region	41.10	48.82	32.15	36.97	35.49
Leningrad Region	68.96	81.12	43.51	60.90	77.79
Murmansk Region	4.65	6.83	4.76	4.37	4.24
Novgorod Region	3.00	3.76	2.04	1.97	1.87
Pskov Region	3.78	8.83	3.73	3.87	3.89
Saint Petersburg	289.48	326.40	201.00	224.52	263.54
SOUTHERN FEDERAL DISTRICT	181.01	238.74	145.81	184.83	197.34
Republic of Adygeya (Adygeya)	4.31	4.76	2.36	2.72	3.04
Republic of Kalmykia	0.64	0.98	0.74	0.67	0.49
Krasnodar Territory	89.50	122.49	68.73	89.31	104.86
Astrakhan Region	9.29	18.98	21.77	23.03	12.57
Volgograd Region	21.42	24.85	12.97	16.19	16.42
Rostov Region	55.85	66.69	39.26	52.90	59.96
NORTH CAUCASIAN FEDERAL DISTRICT	29.45	42.42	28.55	35.05	27.29
Republic of Daghestan	2.88	4.46	2.53	3.26	1.87
Republic of Ingushetia	0.58	0.38	1.35	1.19	0.10
Kabardino-Balkar Republic	2.67	3.56	2.24	2.34	2.05
Karachay-Cherkess Republic	1.50	2.03	0.94	1.54	1.46

Table 6.5.2 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	2.53	3.93	4.94	3.96	2.70
Chechen Republic	0.10	0.14	0.07	0.17	0.09
Stavropol Territory	19.22	27.92	16.47	22.59	19.03
VOLGA FEDERAL DISTRICT	249.64	351.67	200.18	246.64	243.96
Republic of Bashkortostan	28.88	39.03	22.04	25.22	20.91
Mari El Republic	1.93	2.50	1.43	1.32	1.38
Republic of Mordovia	2.34	2.98	1.14	1.73	1.78
Republic of Tatarstan (Tatarstan)	35.35	47.10	26.18	33.86	36.01
Udmurt Republic	14.42	10.62	6.77	9.22	8.11
Chuvash Republic – Chuvashia	3.52	4.16	2.09	2.19	1.98
Perm Territory	13.48	18.76	9.97	11.52	14.12
Kirov Region	4.02	7.26	3.57	4.74	5.16
Nizhny Novgorod Region	39.37	53.71	25.80	29.14	32.04
Orenburg Region	12.40	31.50	21.86	28.31	22.23
Penza Region	3.61	4.38	2.17	2.87	2.68
Samara Region	51.03	73.32	41.03	47.61	49.76
Saratov Region	24.74	34.39	18.88	21.08	18.81
Ulyanovsk Region	14.55	21.97	17.24	27.86	28.99
URALS FEDERAL DISTRICT	162.95	254.17	150.12	172.62	156.44
Kurgan Region	2.37	4.48	3.74	3.00	2.08
Sverdlovsk Region	72.36	109.92	68.25	76.75	74.61
Tyumen Region	34.18	49.84	18.24	24.49	26.24
Khanty-Mansi Autonomous Area – Yugra	13.97	21.88	6.24	9.64	9.72
Yamal-Nenets Autonomous Area	2.51	3.29	1.20	1.78	2.21
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	17.70	24.67	10.80	13.07	14.31
Chelyabinsk Region	54.04	89.94	59.89	68.38	53.50
SIBERIAN FEDERAL DISTRICT	193.30	310.56	185.91	209.10	178.18
Altai Republic	0.64	0.90	0.51	0.63	0.62
Republic of Buryatia	9.15	12.56	11.64	9.23	13.84
Republic of Tuva	0.22	0.18	0.09	0.09	0.06
Republic of Khakassia	1.58	2.31	1.08	0.91	1.19
Altai Territory	11.96	19.03	10.42	9.98	6.96
Trans-Baikal Territory	2.22	3.63	1.85	1.59	1.70
Krasnoyarsk Territory	20.77	30.34	19.04	22.40	20.66
Irkutsk Region	10.46	17.56	8.49	9.37	8.84
Kemerovo Region	7.73	12.39	6.48	7.25	6.28
Novosibirsk Region	90.86	154.83	98.48	110.09	89.29
Omsk Region	31.86	48.02	22.76	32.61	23.03
Tomsk Region	5.86	8.80	5.09	4.96	5.71
FAR-EASTERN FEDERAL DISTRICT	125.94	149.53	95.85	117.06	124.43
Republic of Sakha (Yakutia)	2.73	4.72	1.96	2.64	2.41
Kamchatka Territory	3.13	4.24	2.06	2.02	3.42
Primorye Territory	74.12	87.30	57.56	74.70	77.19
Khabarovsk Territory	23.70	26.36	16.23	22.14	18.48
Amur Region	13.24	11.82	7.98	5.38	13.33
Magadan Region	1.04	2.05	2.11	1.81	1.60
Sakhalin Region	7.72	12.62	7.04	7.48	7.74
Jewish Autonomous Region	0.14	0.31	0.82	0.84	0.24
Chukotka Autonomous Area	0.12	0.12	0.11	0.06	0.03
CRIMEA FEDERAL DISTRICT	12.58	14.10	13.09	18.34	34.21
Republic of Crimea	8.45	10.88	8.38	13.44	25.16
Sevastopol	4.13	3.22	4.72	4.90	9.05

6.6. Insurance Companies and Private Pension Funds

Table 6.6.1

Insurers' Premiums and Payoffs

(millions of rubles)

	January–March 2015		January–June 2015	
	insurance premiums	payoffs	insurance premiums	payoffs
	1	2	3	4
THE RUSSIAN FEDERATION	266,371.7	112,875.5	517,754.5	236,537.8
CENTRAL FEDERAL DISTRICT	166,003.0	63,046.9	306,986.7	133,011.3
Belgorod Region	1,075.2	464.4	2,348.6	1,028.3
Bryansk Region	691.1	310.5	1,473.4	689.5
Vladimir Region	993.8	589.6	2,387.4	1,209.9
Voronezh Region	1,704.9	851.6	3,684.6	1,722.7
Ivanovo Region	616.4	384.8	1,383.6	798.3
Kaluga Region	769.0	498.9	1,697.1	916.4
Kostroma Region	365.5	174.5	871.3	365.5
Kursk Region	728.7	315.3	1,633.3	653.5
Lipetsk Region	727.3	395.3	1,676.0	826.4
Moscow Region	6,042.2	2,631.1	13,896.2	5,576.3
Orel Region	339.9	180.4	881.9	370.0
Ryazan Region	943.2	506.8	2,000.2	1,122.6
Smolensk Region	775.7	349.8	1,664.3	747.0
Tambov Region	495.6	266.3	1,309.7	603.3
Tver Region	785.3	439.3	1,927.4	935.9
Tula Region	996.1	522.2	2,332.3	1,031.7
Yaroslavl Region	1,221.6	772.0	2,702.2	1,554.9
Moscow	146,726.0	53,393.8	263,106.1	112,858.9
NORTH-WESTERN FEDERAL DISTRICT	24,851.1	12,636.1	51,607.2	26,089.8
Republic of Karelia	521.1	282.3	1,181.5	581.5
Republic of Komi	1,112.2	383.9	1,879.1	777.6
Arkhangelsk Region	998.8	561.9	2,009.1	1,165.5
Nenets Autonomous Area	21.2	11.5	43.5	16.7
Arkhangelsk Region, excluding Nenets Autonomous Area	977.6	550.5	1,965.6	1,148.9
Vologda Region	1,471.5	731.7	2,998.9	1,474.9
Kaliningrad Region	758.4	421.6	1,719.0	814.3
Leningrad Region	1,178.4	307.1	2,352.8	690.6
Murmansk Region	890.8	401.5	1,668.8	988.9
Novgorod Region	468.9	276.9	986.7	519.9
Pskov Region	363.9	160.3	827.0	343.2
Saint Petersburg	17,087.2	9,109.0	35,984.2	18,733.5
SOUTHERN FEDERAL DISTRICT	10,144.9	5,020.5	21,199.5	10,461.1
Republic of Adygeya (Adygeya)	126.9	81.5	305.2	167.4
Republic of Kalmykia	53.1	44.0	154.6	73.0
Krasnodar Territory	4,446.8	2,281.6	10,070.2	5,058.9
Astrakhan Region	1,149.3	337.7	1,912.4	707.2
Volgograd Region	1,651.4	810.7	3,353.0	1,788.6
Rostov Region	2,717.2	1,465.0	5,404.0	2,666.0
NORTH CAUCASIAN FEDERAL DISTRICT	2,423.2	1,240.3	5,698.1	3,035.8
Republic of Daghestan	273.8	145.6	764.1	308.7
Republic of Ingushetia	52.6	20.2	137.5	51.1
Kabardino-Balkar Republic	182.4	90.1	452.4	196.0
Karachay-Cherkess Republic	107.4	66.1	252.6	158.0
Republic of North Ossetia – Alania	132.6	45.0	303.3	95.6
Chechen Republic	111.5	57.2	271.3	99.4
Stavropol Territory	1,563.0	816.2	3,516.9	2,126.9

Table 6.6.1 (end)
(millions of rubles)

	1	2	3	4
VOLGA FEDERAL DISTRICT	28,453.5	14,408.1	58,757.9	29,517.0
Republic of Bashkortostan	2,970.8	1,686.9	6,642.8	3,579.8
Mari El Republic	385.1	190.5	930.6	407.7
Republic of Mordovia	447.4	228.7	1,020.9	473.0
Republic of Tatarstan (Tatarstan)	6,627.2	2,736.8	12,388.3	6,104.9
Udmurt Republic	1,156.9	637.5	2,720.0	1,271.3
Chuvash Republic – Chuvashia	825.9	459.2	1,844.3	880.8
Perm Territory	2,928.7	1,339.2	5,560.0	2,733.5
Kirov Region	932.5	501.5	1,994.6	979.1
Nizhny Novgorod Region	3,646.7	2,128.0	7,558.6	4,235.8
Orenburg Region	1,747.3	773.2	3,431.0	1,540.2
Penza Region	739.9	360.0	1,687.7	754.0
Samara Region	3,399.5	1,946.1	7,744.2	3,858.8
Saratov Region	1,865.2	960.8	3,557.1	1,882.2
Ulyanovsk Region	780.4	459.7	1,677.8	815.8
URALS FEDERAL DISTRICT	16,321.2	7,642.3	32,284.6	15,859.8
Kurgan Region	398.3	234.6	1,024.0	449.4
Sverdlovsk Region	4,645.5	2,408.4	9,973.1	4,938.3
Tyumen Region	7,881.0	3,019.8	14,225.1	6,348.2
Khanty-Mansi Autonomous Area – Yugra	4,705.9	1,467.1	7,512.7	3,192.1
Yamal-Nenets Autonomous Area	971.3	304.6	1,737.5	695.6
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,203.8	1,248.2	4,974.9	2,460.6
Chelyabinsk Region	3,396.4	1,979.5	7,062.4	4,123.9
SIBERIAN FEDERAL DISTRICT	13,239.7	6,919.8	30,050.1	14,214.5
Altai Republic	95.6	18.4	243.8	41.5
Republic of Buryatia	366.2	178.1	877.1	398.5
Republic of Tuva	57.5	30.0	130.7	65.5
Republic of Khakassia	237.2	123.0	572.6	284.0
Altai Territory	1,036.2	511.8	2,491.6	1,081.5
Trans-Baikal Territory	512.7	121.3	967.6	283.8
Krasnoyarsk Territory	2,142.9	1,205.0	4,763.7	2,480.4
Irkutsk Region	2,084.0	1,168.1	4,873.9	2,352.1
Kemerovo Region	1,956.6	1,159.8	4,475.3	2,380.0
Novosibirsk Region	2,523.7	1,324.1	5,782.8	2,653.8
Omsk Region	1,326.4	645.7	2,975.6	1,332.0
Tomsk Region	900.7	434.6	1,895.3	861.4
FAR-EASTERN FEDERAL DISTRICT	4,861.7	1,955.7	10,936.9	4,334.7
Republic of Sakha (Yakutia)	671.2	244.5	1,584.5	657.4
Kamchatka Territory	170.2	50.5	367.9	127.3
Primorye Territory	1,703.1	688.3	3,657.0	1,553.0
Khabarovsk Territory	1,315.1	589.5	2,954.9	1,208.9
Amur Region	394.8	184.0	993.4	381.2
Magadan Region	138.2	31.8	267.6	72.9
Sakhalin Region	400.0	144.4	955.7	285.7
Jewish Autonomous Region	56.1	21.2	131.3	43.7
Chukotka Autonomous Area	12.9	1.6	24.7	4.6
CRIMEA FEDERAL DISTRICT	73.4	5.8	233.5	13.8
Republic of Crimea	54.7	3.3	183.5	8.0
Sevastopol	18.7	2.5	50.0	5.8

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.

Table 6.6.2

Private Pension Funds' Performance

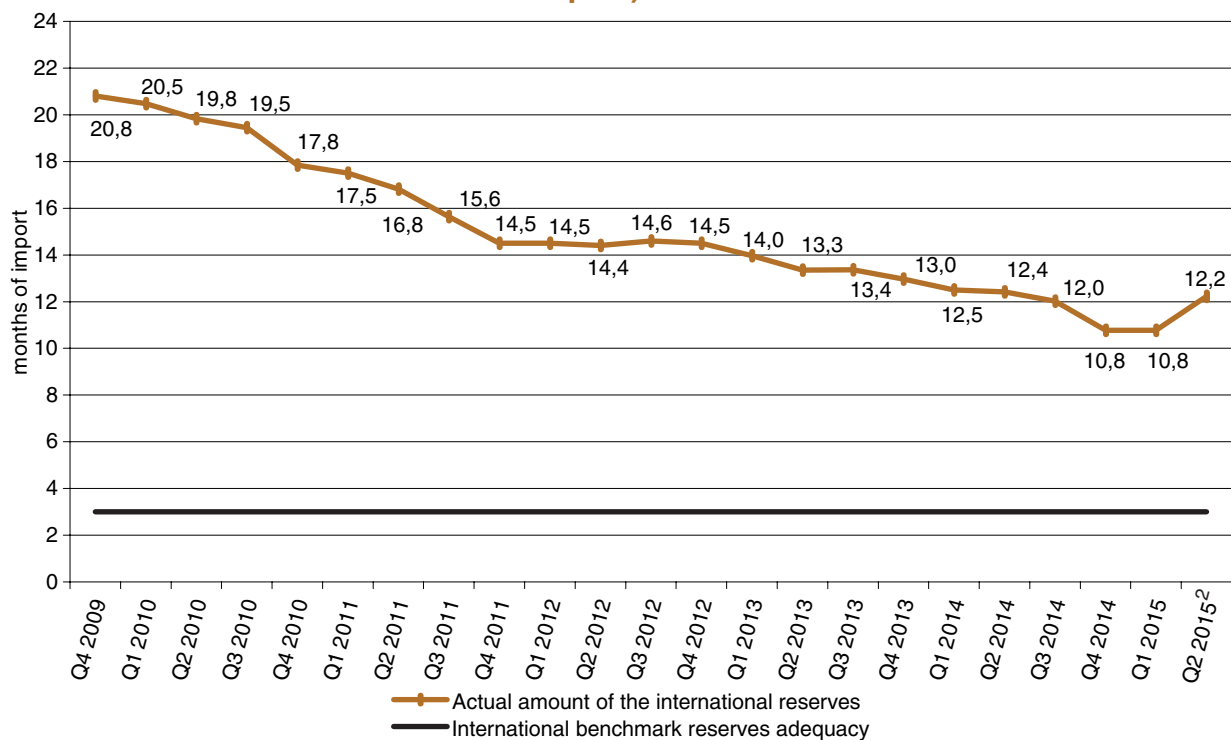
	Q2 2015						
	number of participants, persons	pension reserves – total, millions of rubles	number of insured participants, persons	pension savings (market value), millions of rubles	payments of pension benefits under non-governmental pension provision, millions of rubles	pension contributions – total, millions of rubles	number of participants receiving pensions, persons
	1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	6,293,366	958,187.5	28,135,454	1,700,728.1	24,296.1	43,678.1	1,587,318
CENTRAL FEDERAL DISTRICT	5,006,281	894,340.4	23,528,873	1,487,580.8	21,114.2	39,872.2	1,211,645
Belgorod Region	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–
Lipetsk Region	32,153	2,712.9	112,623	6,568.5	71.4	155.4	4,524
Moscow Region	20,591	370.1	8,545	768.5	3.3	-0.4	239
Orel Region	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–
Tver Region	663	27.2	–	–	2.4	51.0	525
Tula Region	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–
Moscow	4,952,874	891,230.2	23,407,705	1,480,243.7	21,037.1	39,666.2	1,206,357
NORTH-WESTERN FEDERAL DISTRICT	244,207	6,741.5	3,482,942	149,908.1	261.0	107.9	35,412
Republic of Karelia	–	–	–	–	–	–	–
Republic of Komi	–	–	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–
Nenets Autonomous Area	–	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	–	–	–	–	–	–
Vologda Region	143,687	4,161.5	1,362,734	60,368.0	158.1	45.2	25,434
Kaliningrad Region	–	–	–	–	–	–	–

Table 6.6.2 (cont.)

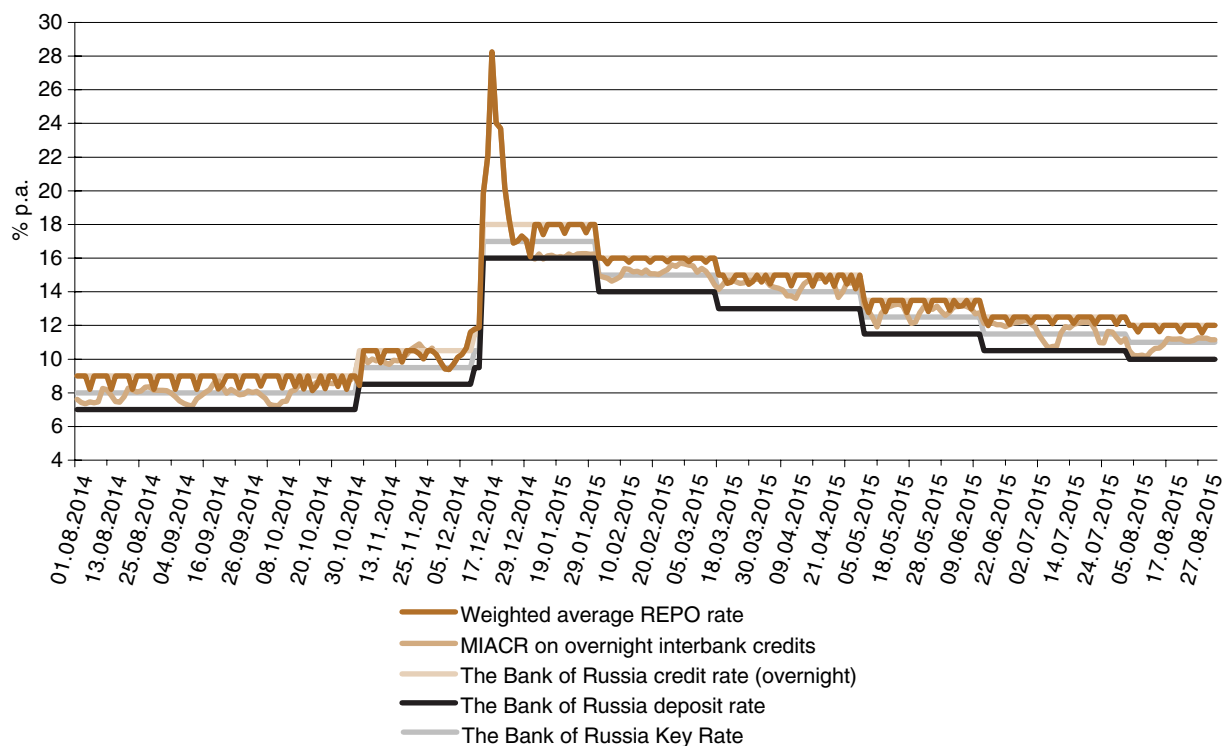
	1	2	3	4	5	6	7
Leningrad Region	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-
Saint Petersburg	100,520	2,579.9	2,120,208	89,540.1	102.9	62.7	9,978
SOUTHERN FEDERAL DISTRICT	97,446	1,666.9	261,758	13,039.6	64.9	88.7	7,801
Republic of Adygeya (Adygeya)	-	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-	-
Krasnodar Territory	25,562	6.6	244,278	12,091.6	0.0	0.0	2
Astrakhan Region	-	-	-	-	-	-	-
Volgograd Region	2,547	231.3	966	64.2	26.3	9.5	1,539
Rostov Region	69,337	1,429.0	16,514	883.8	38.6	79.2	6,260
NORTH CAUCASIAN FEDERAL DISTRICT	-	-	-	-	-	-	-
Republic of Dagestan	-	-	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	-	-
VOLGA FEDERAL DISTRICT	368,983	11,257.5	294,258	13,292.3	514.1	840.3	81,906
Republic of Bashkortostan	30,872	56.6	8,177	453.0	1.1	0.2	164
Mari El Republic	-	-	-	-	-	-	-
Republic of Mordovia	-	-	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	108,014	4,046.6	89,903	4,309.8	152.9	377.3	27,169
Udmurt Republic	-	-	-	-	-	-	-
Chuvash Republic – Chuvashia	-	-	-	-	-	-	-
Perm Territory	79,125	2,670.3	97,554	4,721.2	138.3	154.0	30,320
Kirov Region	-	-	-	-	-	-	-
Nizhny Novgorod Region	28,056	2,732.8	2,832	235.7	76.9	212.1	8,248
Orenburg Region	21,639	235.1	88,991	3,230.8	18.1	14.7	643
Penza Region	-	-	-	-	-	-	-
Samara Region	86,111	1,430.0	2,868	195.2	126.1	80.2	15,002
Saratov Region	-	-	-	-	-	-	-
Ulyanovsk Region	15,166	86.2	3,933	146.7	0.7	1.8	360

7. CHARTS AND DIAGRAMS

7.1. International Reserves Adequacy (international reserves in months of import)¹



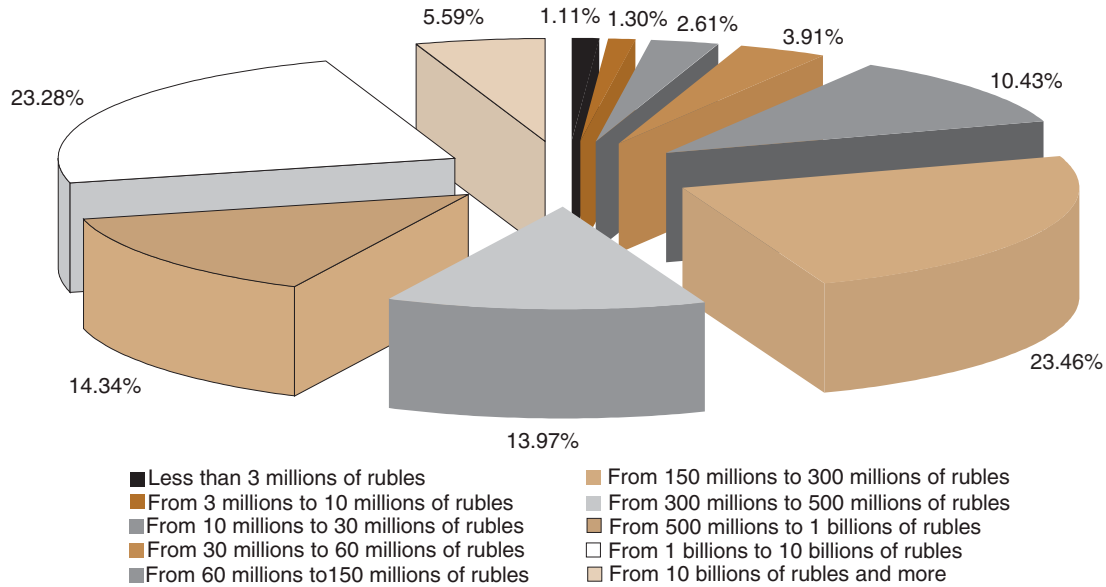
7.2. Interest Rates Dynamics in August, 2014 — August, 2015



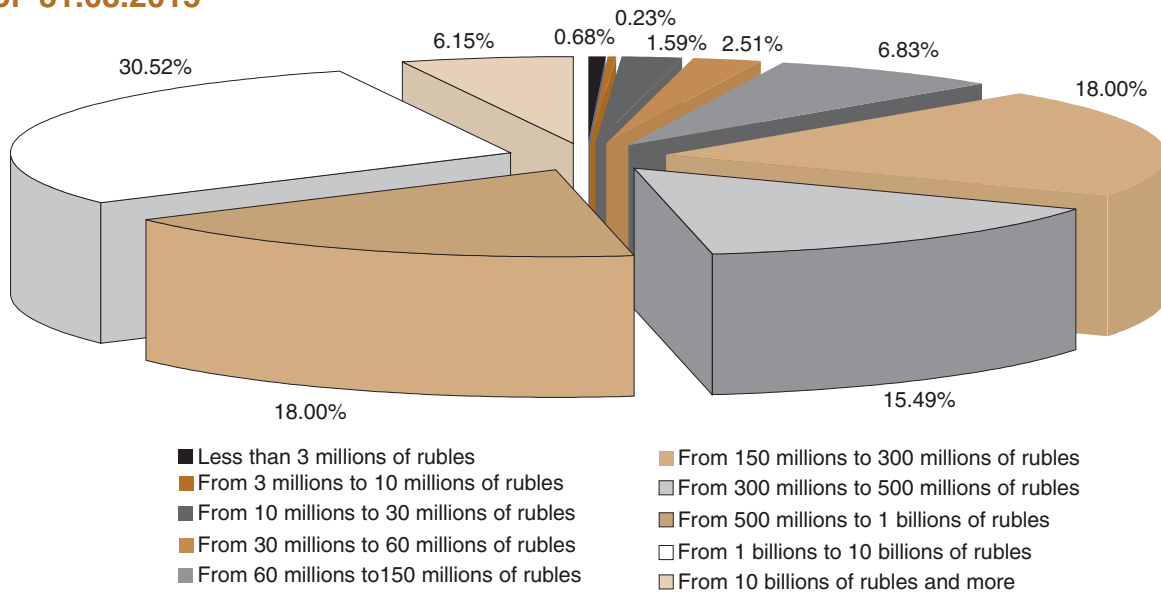
¹ See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

² Estimated value.

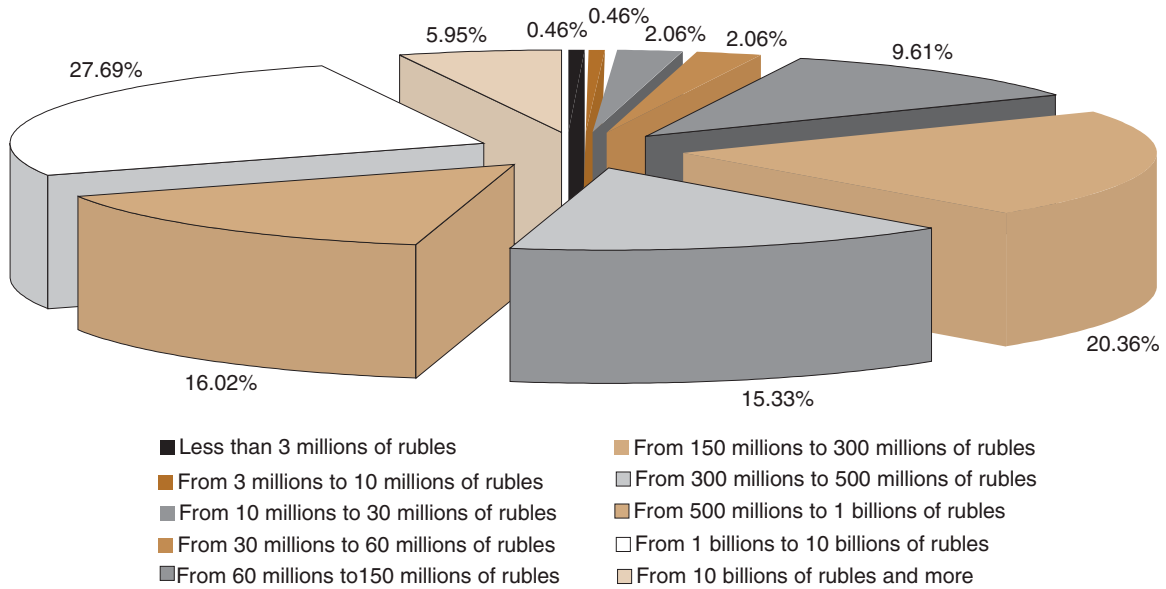
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 31.08.2015



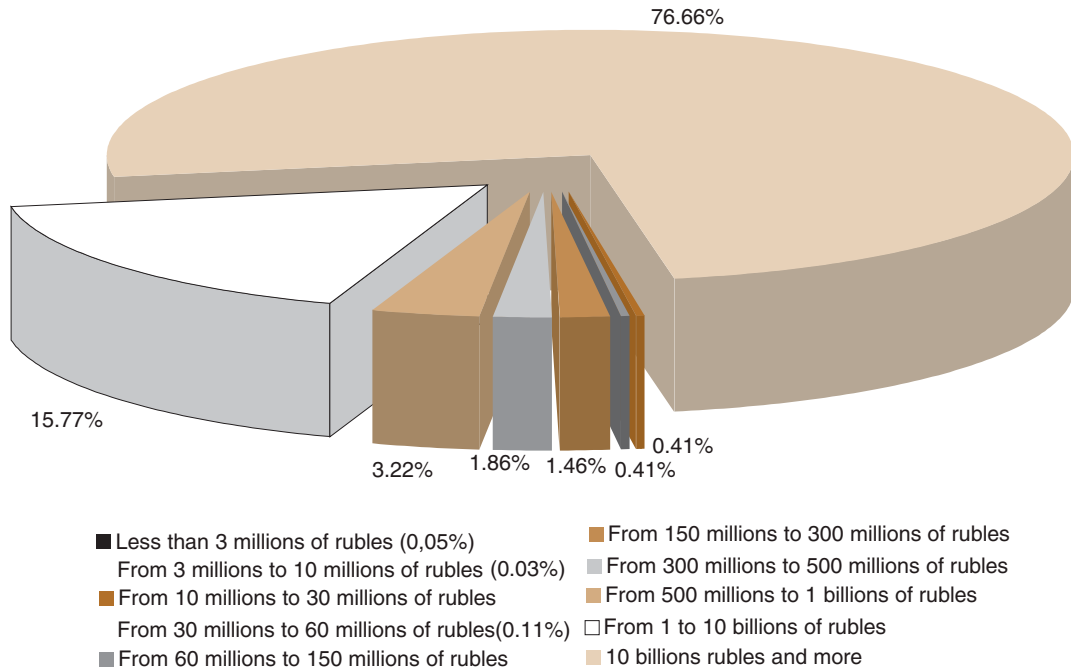
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 31.08.2015



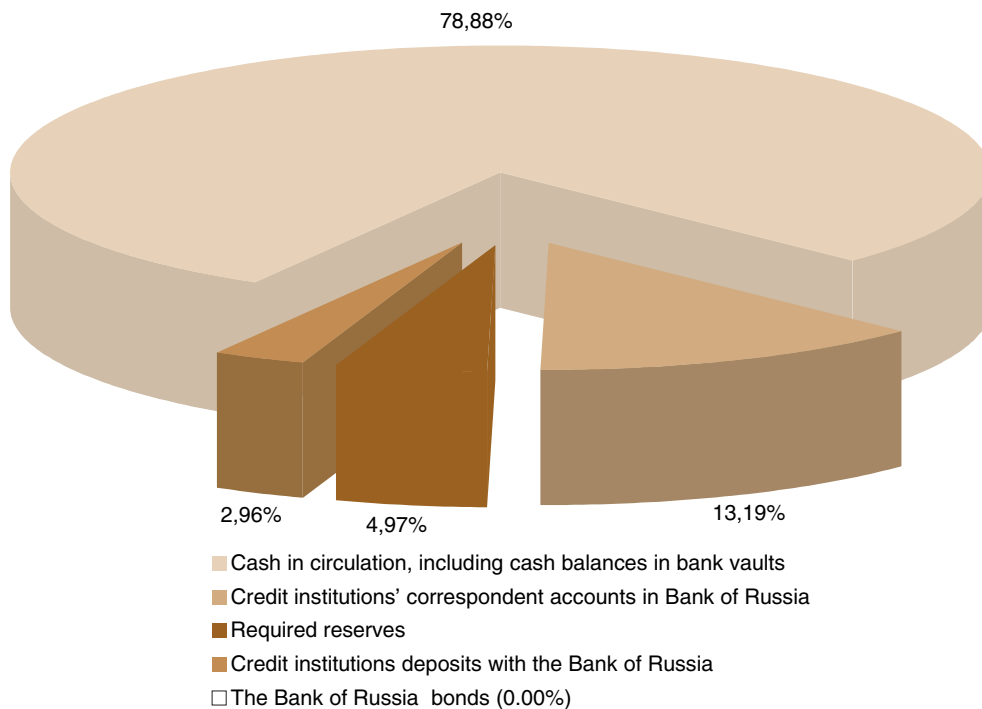
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.08.2015



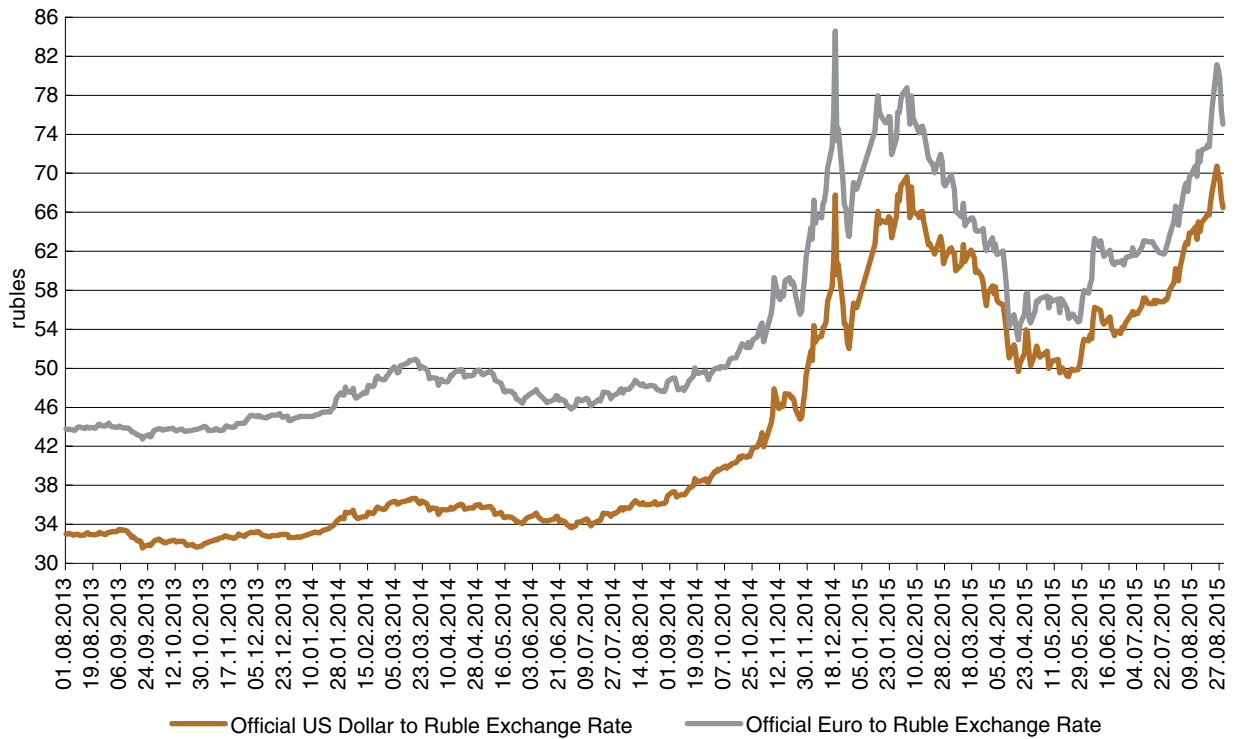
**7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from September 10 to October 10, 2015
(Credit Institutions Grouped by Size of Registered Authorized Capital)**



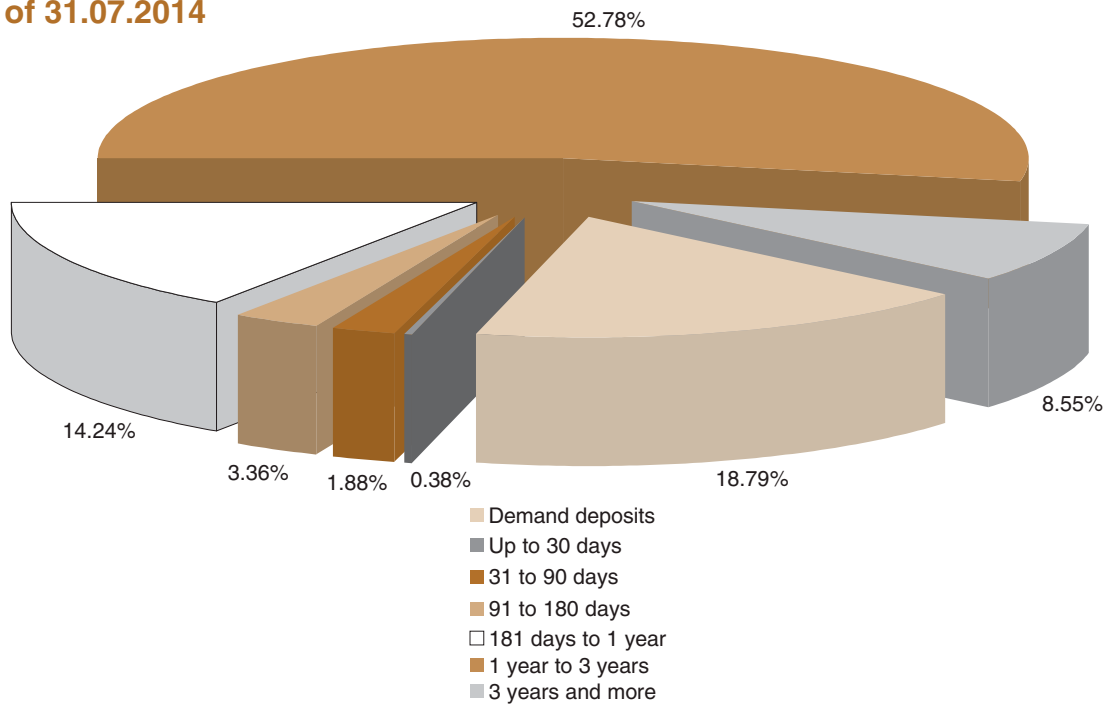
7.7. Structure of Broad Monetary Base as of 31.08.2015



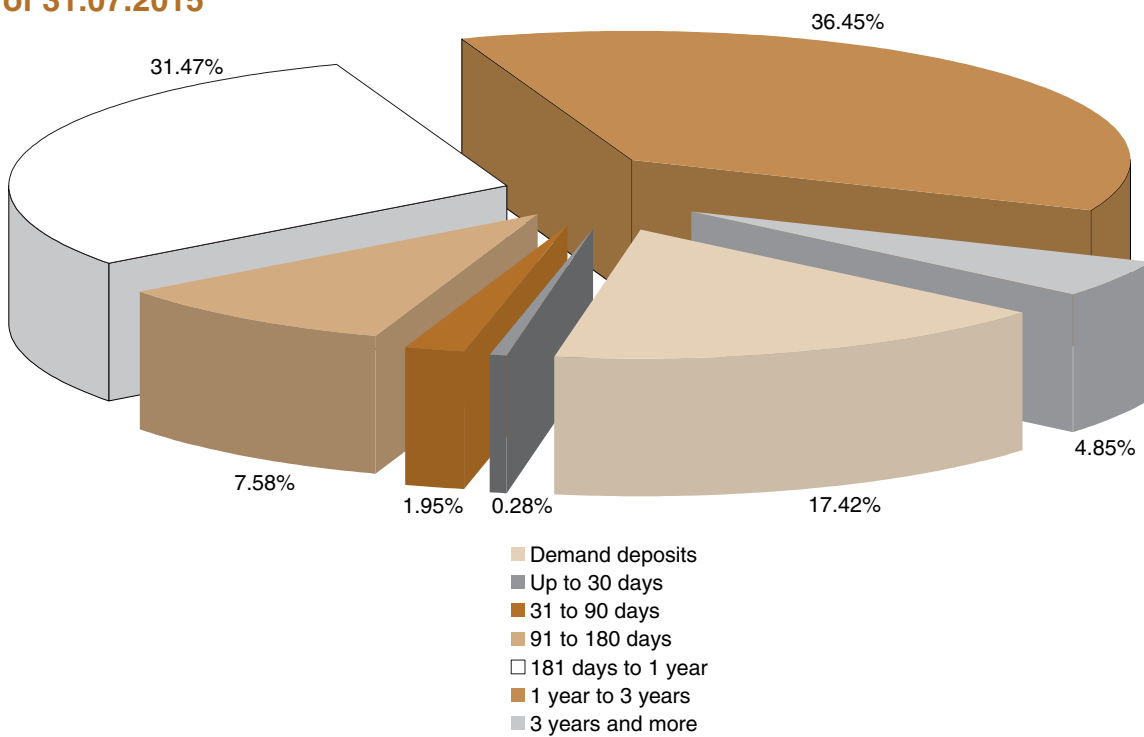
7.8. Ruble Exchange Rate Dynamics in August, 2013 — August, 2015



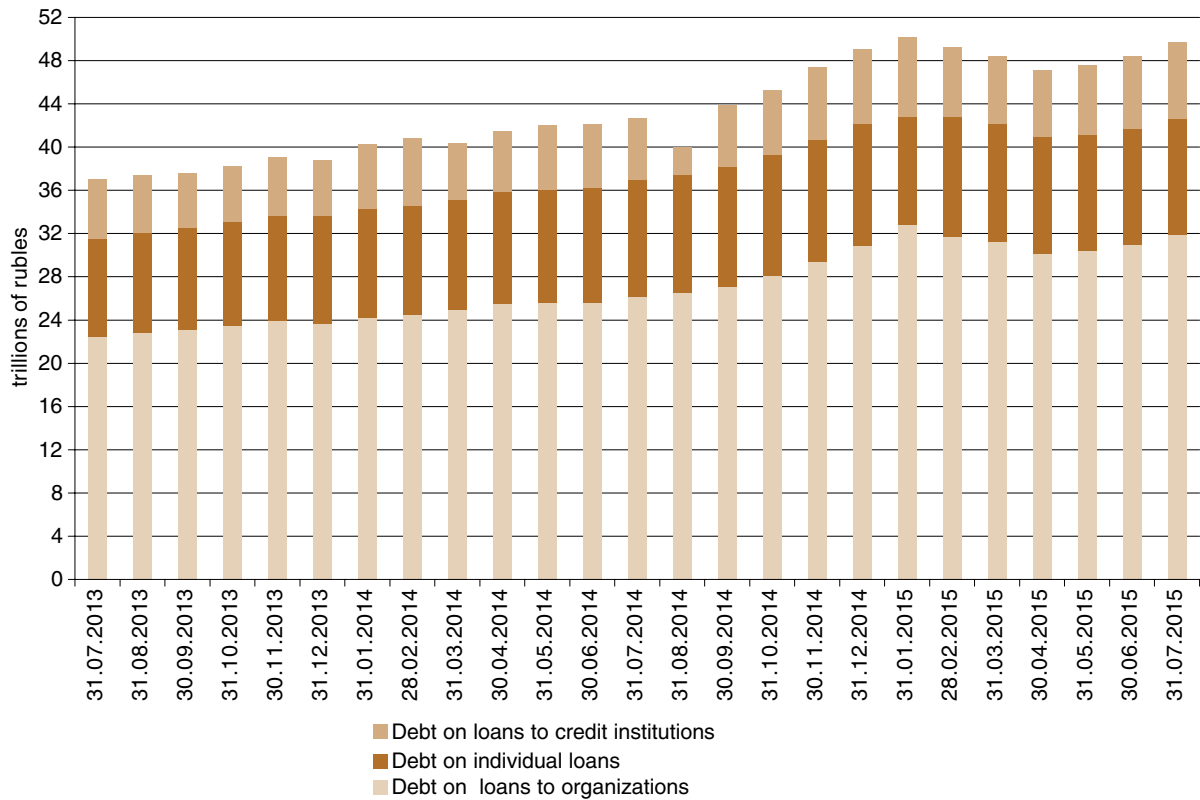
7.9. Structure of Individual Deposits Denominated in Rubles as of 31.07.2014



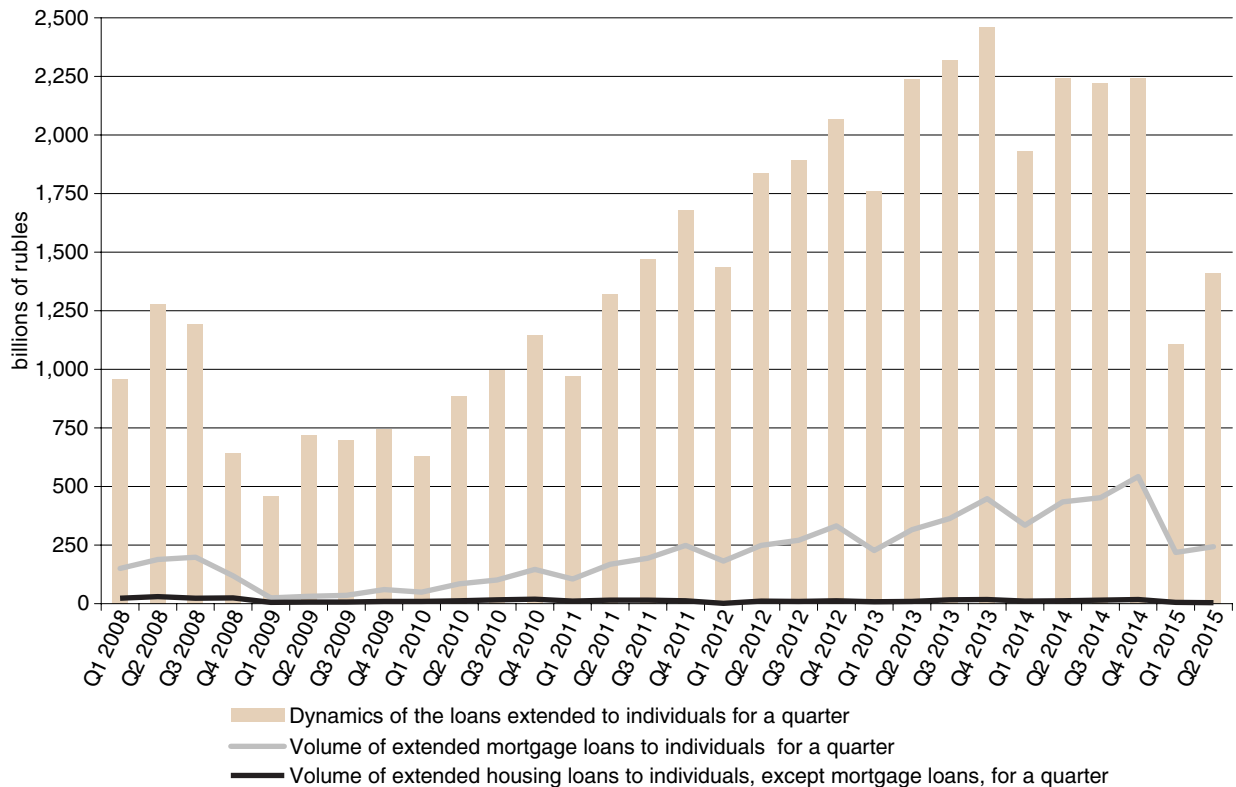
as of 31.07.2015



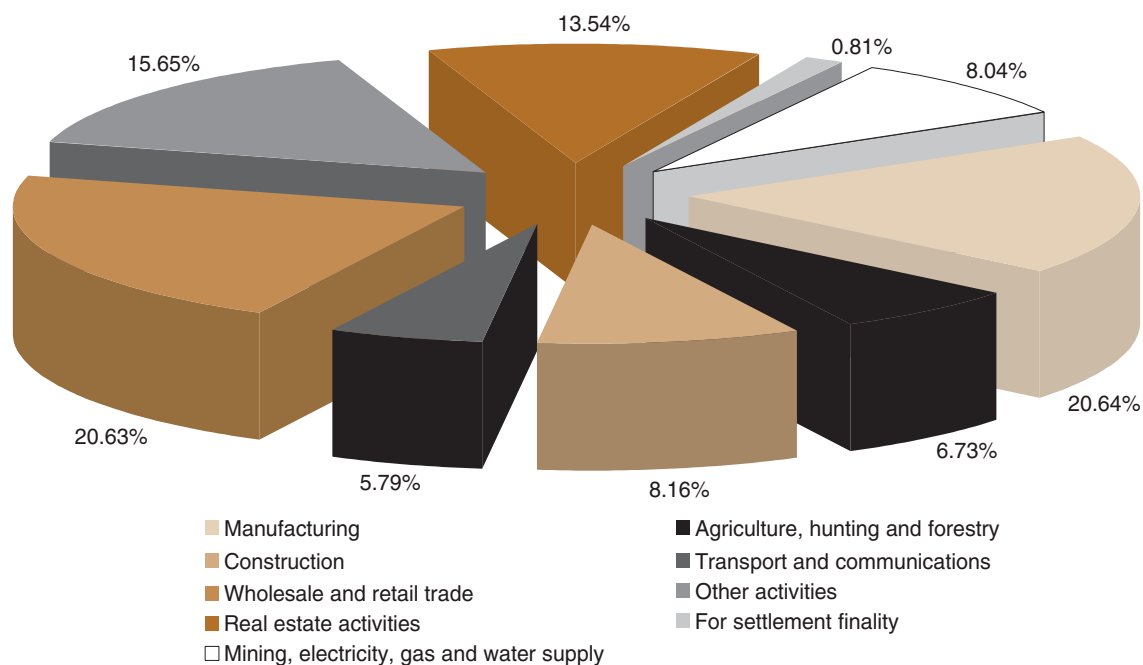
7.10. Dynamics of Debt on Loans Extended



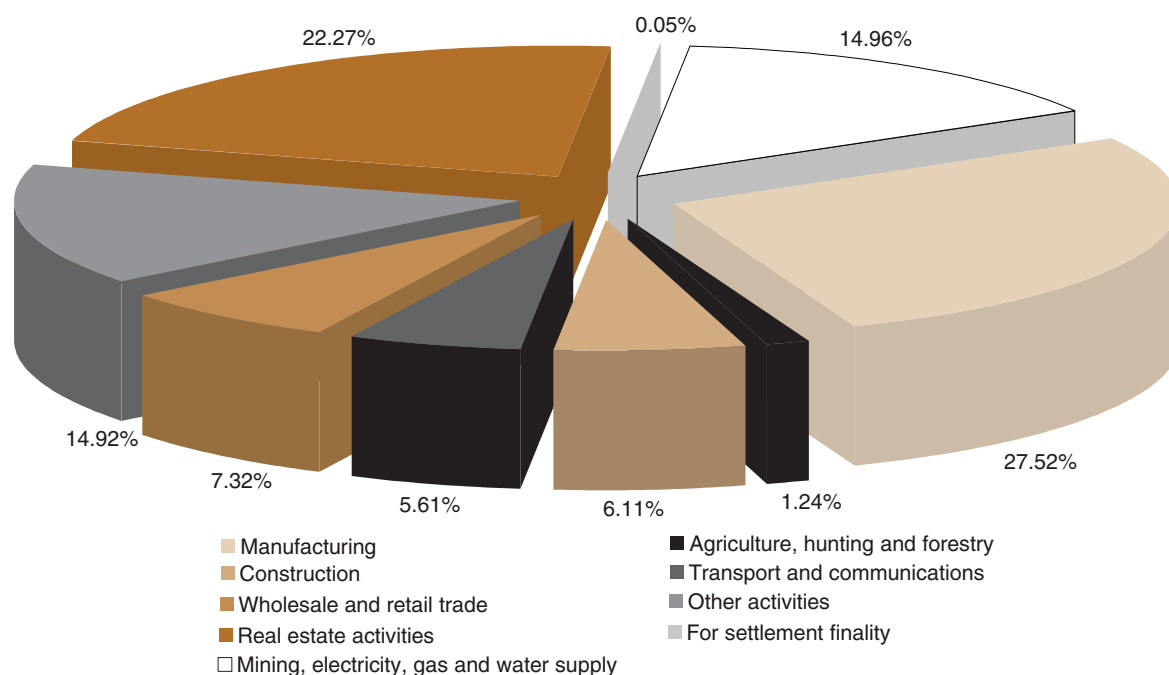
7.11. Loans Extended by the Credit Institutions to Individuals - Residents, for a Quarter (Including by some Purpose Loans)



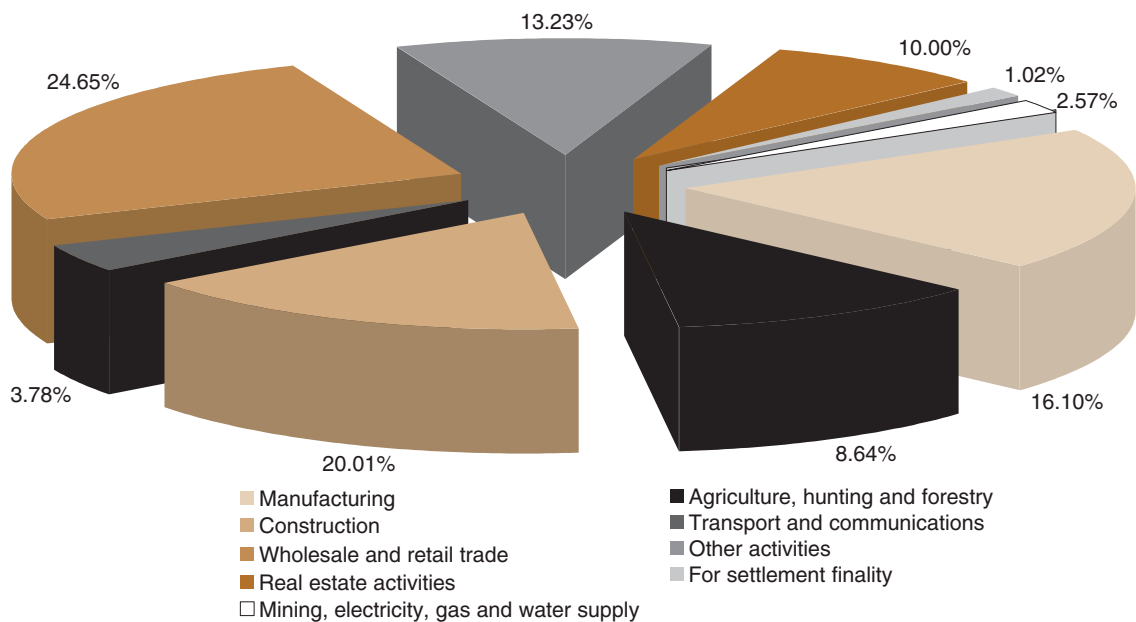
7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.08.2015



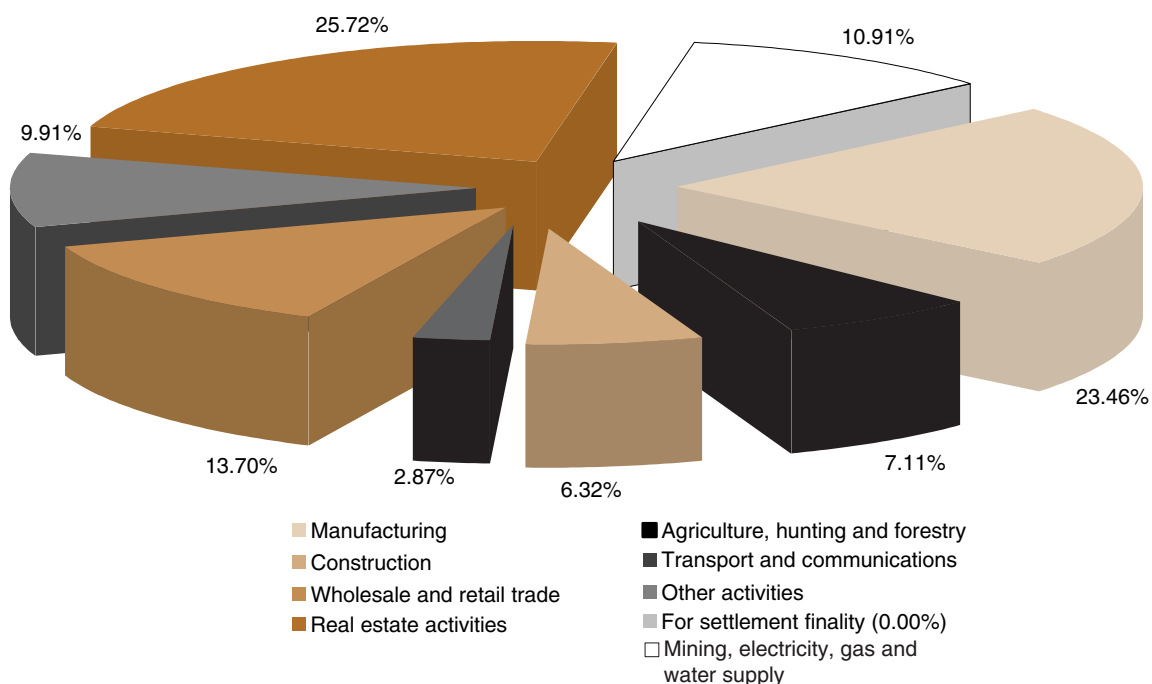
7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.08.2015



7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.08.2015



7.15. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.08.2015



8. 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 nonresidents¹ within a reporting period.

The table "Balance of Payments of the Russian Federation" is compiled and published by the Bank of Russia on a quarterly basis.

Balance of payments data is one of the major instruments used for elaborating the country's monetary policy.

Balance of payments is compiled by the Bank of Russia based on basis of (i) the Federal Law No. 86FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 and (ii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (*BPM6*).

Sources of information are comprised of returns on foreign economic transactions performed by Russian residents. These returns are regularly obtained by the Bank of Russia from Russia's Ministry of Finance (Minfin), Federal Customs Service, Federal State Statistics Service, Federal Migration Service, Frontier Service of the Federal Security Service, Defense Ministry, Emergencies Ministry, international financial organizations, deposit-taking corporations, custodians, non-financial corporations as well as the Bank of Russia's expert estimates.

A specific list of reporting forms and other background materials are available on the Bank of Russia's Internet website under «Statistics. Macroeconomic statistics. Statistics of external sector».

The table "Balance of Payments of the Russian Federation" is one of the analytical presentations of the balance of payments data. In contrast to the neutral presentation, 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. In particular, it is possible to identify the total amount of current account receipts / the total amount of current account expenditure, as well as the total volumes of net incurrence of liabilities and net acquisition of financial assets.

Balance of payments data for previous years is revised mainly because of the updating of primary reports, the appearance of new information sources and implementation of new methodological principles as well as reclassification of financial instruments. Such an approach provides users of balance of payments statistics with access to the most actual data.

Balance of payments data for the reporting period are available on the Bank of Russia's Internet website and published in the weekly print edition of the *Bank of Russia 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 the goods, of which ownership 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 Federal Customs Service, the item

involves the following transactions in goods that are not registered by the Federal Customs Service: (i) fish and marine products caught in the open sea and sold to nonresidents outside the border of the Russian Federation; (ii) goods procured in domestic/foreign ports by carriers; (iii) other goods where there is a change of ownership without crossing the border; (iv) goods undeclared and/or inadequately declared when imported by legal entities; (v) goods exported/imported by individuals; (vi) net exports of goods under merchanting.

Goods for and after processing are excluded from the Federal Customs Service data.

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

1.2. Services include services performed by residents for nonresidents and by nonresidents for residents. The services are sorted into the most significant kinds for Russia, such as transport, travel and others services including manufacturing services on physical inputs owned by others, maintenance and repair services, construction, insurance, financial, telecommunication, computer and information services, other business services, personal, cultural and recreational services, government services.

1.3. Primary income captures returns 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. Recorded under the item "**Investment income**" is income derived from an ownership of foreign financial assets (interest, dividends and other similar types of income).

1.3.3. "Rent" covers income receivable for the use of land and putting natural resources at the disposal of nonresidents.

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 and ownership without any counterparts of a commodity, service, asset and ownership being received in return. 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 e.g., humanitarian aid in the form of consumer goods and services, and cash grants, unless the latter are capital transfers (the description of capital transfers is in the paragraph 2.2).

2. Capital account is comprised of acquisition or disposal of non-produced, nonfinancial assets and capital transfers (receivable and payable).

2.1. Acquisition or disposal of non-produced, nonfinancial assets comprises transactions associated with tangible assets that may be used or necessary for production of goods and services but are not actually produced (e.g. land and subsoil assets) and transactions associated with nonproduced, intangible assets (e.g. patents, copyrights, trademarks, franchises, etc. and leases or other transferable contracts).

2.2. Capital transfers are infrequent transactions in large amounts, such as: debt forgiveness, nonlife insurance claims,

¹ **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.

investment grants, some kind of taxes, large gifts, inheritances and so on.

3. Financial account (excluding reserve assets). Recorded under this category are transactions in assets and liabilities performed by residents vis-a-vis nonresidents. Assets and liabilities are classified by sectors, namely, general government, central bank, banks, and other sectors. The other sectors category is comprised of nonfinancial corporations, financial corporations (excluding banks), nonprofit institutions serving households (NPISHs) and households. Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Arrears are not shown separately but are added to the respective instruments (loans, debt securities). Assets of other sectors have the following additional breakdown: foreign currency, trade credits and advances, indebtedness on supplies according to intergovernmental agreements, fictitious transactions. The latter includes fictitious transactions related to trade in goods and services, securities trading and transactions with money transfers to resident's 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 transactions in acquiring participation in the equity, but also all subsequent transactions between the investor and the enterprise. According to the international definition of direct investment invested capital can 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 capital, reinvested earnings and other capital.

3.2. Portfolio investment includes, in addition to equity capital, negotiable debt financial instruments. Excluded are the aforementioned instruments included under direct investment and reserve assets.

3.3. Loans are financial assets that are created when a creditor lends funds directly to a debtor, and are evidenced by documents that are not negotiable.

3.4. Other investment. Financial 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 is the balancing item of the balance of payments, which is derived residually as net lending / net borrowing that can be derived from the financial account minus the same item derived from the current and capital accounts.

5. Reserve assets include highly liquid financial assets of the Russian Federation that are at the disposal and under the control of the Bank of Russia and the General Government.

Comprehensive description of international reserve assets is given in the methodological comment to the 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 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. With a view to providing international comparability for direct investment relationships identification quantitative criterion is used: ownership of 10% or more of the voting power of 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 OECD *Benchmark Definition of Foreign Direct Investment*, the 4th edition (BMD4).

General Provisions

The table contains data on time series of direct investment in the Russian Federation and direct investment abroad broken down by sectors and instruments. Data on direct investment is a part of financial account and compiled according to the asset/liability principle. The table is published quarterly in millions of US dollars.

Equity includes shares, stocks and other investment of foreign direct investors in equity of Russian enterprises as well as Russian direct investment in equity of foreign enterprises, including financial aid.

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, as well as between fellow enterprises, including loans, debt securities and trade credits.

Sources of information comprise reports of Russian residents on international transactions. These returns are regularly provided to the Bank of Russia by credit institutions, non-banking custodians, other financial corporations, nonfinancial corporations, the Ministry of Energy, as well as partner countries data and expert estimates.

Direct investment data are published in the *Bank of Russia Bulletin* and are available on the Bank of Russia's website.

Individual Indicators Highlights

Russian Federation Direct Investment Abroad covers resident direct investors' claims to their direct investment enterprises, resident direct investment enterprises claims to direct investors and claims to non-resident fellow enterprises.

General government direct investment includes transactions in acquiring participation in the equity of foreign enterprises by the federal and local governments.

Direct investment of banks and Direct investment of other sectors include transactions related to 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 on their direct investors, resident direct investors on direct investment enterprises and liabilities of resident enterprises on non-resident fellow enterprises.

Direct investment of banks and Direct investment of other sectors include transactions related to 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

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Structurally, the table focuses on the following economic sectors as main functional categories, namely: General government, Central bank, Banks, Other sectors.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded within these institutional categories.

Individual Indicators Highlights

The description of indicators "General government", "Central bank", "Banks" and "Other sectors" complies with that given in the commentary for the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Table 1.5

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

General Provisions

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation Maturity and Financial Instruments".

Total debt of the main sectors of the economy is presented in a breakdown by domestic currency and foreign currency and by maturity.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are singled out under a separate data category.

Individual Indicators Highlights

The description of indicators "General government", "Central bank", "Banks" and "Other sectors" complies with that given in the commentary for the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments

General Provisions

Data on external debt plays an important role in analyzing the external vulnerability of the national economy.

The data is elaborated by the Bank of Russia according to the definition of external debt found in the manual jointly developed by international organizations, namely, the *External Debt Statistics Guide for Compilers and Users (2013)*, which states that external debt as of the reporting date is the outstanding amount of those actual current (not contingent) liabilities, which are owed to nonresidents by residents of an economy and which require payments of principal and/or interest at some point(s) in the future.

Calculation of external debt amount according to international methodology includes debt of all sectors of an economy vis-a-vis nonresidents, irrespective of which currency the debt is nominated in.

As follows from the definition, the key feature of debt is the obligation of a debtor to make payment of principal and/or interest, therefore, it excludes equity capital, derivatives, guarantees, open credit lines and other contingent liabilities.

General government debt securities are appraised at face value, while those of banks and other sectors are appraised at market value or — if it is not available — at nominal value.

Indebtedness on negotiable instruments is adjusted to transactions on the secondary market between residents and nonresidents and covers only liabilities to the latter.

External debt data is compatible with other macroeconomic data systems within the economy (balance of payments, international investment position, statistics of national accounts) and on the international level.

Structurally, the table focuses on the following economic sectors as main functional categories:

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

Each of these categories is subdivided into (i) *short-term* (with an original maturity of 1 year or less) and (ii) *long-term* (with a maturity of more than 1 year). Debt liabilities of each sector are classified by type of instrument. Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded under a separate data category.

Among the sources of information are reports of the Bank of Russia, the Ministry of Finance of the Russian Federation, Federal State Statistics Service, international financial organizations, local governments, credit institutions, Vnesheconombank, depository clearing systems, nonbank financial corporations, nonfinancial corporations and etc.

Data on Russia's external debt are available on the Bank of Russia's website and are published in the *Bank of Russia Bulletin* and in mass media (*Rossiiskaya Gazeta*).

Individual Indicators Highlights

General government. This category includes external liabilities of the Russian Federal Government since 1992 (*the new Russian debt*), and that of the liabilities accumulated before 1992, for which the Russian Government assumed responsibility after the USSR's dissolution (*the former USSR debt*) as well as debt to nonresidents on loans drawn by local governments of the Russian Federation and on ruble-denominated bonds issued by them.

The new Russian debt consists of liabilities to nonresidents on loans, securities and other. Included are loans from the IBRD, EBRD, other international organizations and foreign governments, indebtedness to nonresidents on all sovereign eurobonds issued by the Russian Government, including those issued in

1998 for the GKO—OFZs restructuring and those issued for the London Club debt restructuring. These obligations are not overdue. Other liabilities consist of other current debt.

The former USSR debt includes borrowings from former socialist countries, from other official creditors, collections, trade credits, overdue interest and interest on arrears which are recorded in other liabilities.

Debt securities. Debt vis-a-vis nonresidents on securities (nominated in foreign currencies and Russian rubles) issued by the General government and by local governments of Russia is included. Only non-resident holdings of government securities are reported. Data is presented at face value.

Loans item includes loans, attracted from nonresidents by the Russian Federal Government, local governments and by the former USSR.

Other debt liabilities include liabilities on current transactions of the Ministry of Finance of the Russian Federation, intergovernmental liabilities on clearing settlements, and remainders of arrears on letters of credit, overdue collections, trade credits, and interest on arrears which are recorded in other liabilities.

Central bank. A category that covers external debt liabilities of the Bank of Russia and the Ministry of Finance of the Russian Federation (liabilities to the IMF in the form of loans granted to the Ministry of Finance of the Russian Federation were redeemed in Q2 2005; liabilities on SDR allocations are reflected on the Bank of Russia's balance since Q1 2011).

Loans. Contains external liabilities of the Bank of Russia on direct repos.

Currency and deposits consist of the debt of the Bank of Russia to nonresidents on current accounts. Also included is the Bank of Russia's estimate of the outstanding amount of national currency owned by nonresidents (description of the methodology of this estimate is available in the *Bank of Russia Bulletin*, and the balance of payments publication).

Other liabilities are liabilities on SDR allocations.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Covers the debt of credit institutions (except for nonbanking credit institutions, recorded within "Other sectors") and Vnesheconombank (with respect to commercial activities of the latter) to nonresidents; external debt recorded by the Vnesheconombank within the framework of its Russian Government agent functions is recorded in the liabilities of General government.

Debt securities. Includes indebtedness of banks to nonresidents on their own issues of debt securities.

Loans. Funds attracted by banks on securities repurchase agreements (direct repos) from nonresidents which are not banks are included.

Current accounts and deposits item includes indebtedness of banks to nonresidents on current accounts, short-term and long-term deposits as well as other funds obtained from nonresident banks and excludes liabilities on securities repurchase agreements (direct repos) to nonresidents which are not banks, recorded within "Loans".

Other liabilities. Contains other accounts payable to nonresidents.

Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises). Covers foreign liabilities of other sectors.

Loans. Contains short-term and long-term loans along with direct repos and financial leases.

Debt securities. The item covers liabilities to nonresidents on issues of debt securities. Securities are accounted at market value. Included are bonds, promissory notes, nonparticipating preferred shares which don't provide participation in the distribution of the residual value of an incorporated enterprise on dissolution, as well as dividends payable on them and mortgage bonds purchased by nonresidents are included.

Trade credits. Consists of accounts payable to nonresidents for transactions in goods and services.

Other liabilities. The item covers liabilities to nonresidents on the amount of payable dividends on common shares related to portfolio investment, liabilities of insurance companies and liabilities arising when a resident commits a cession of claim to a non-resident.

Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises. Includes loans and other capital obtained from foreign direct investors and direct investment enterprises and indebtedness on dividends payable.

Table 1.7

International Investment Position of the Russian Federation. Main Components

Table 1.8

International Investment Position of the Russian Federation in the First Quarter of 2015

General Provisions

International investment position (IIP) is a statistical statement that shows the value and composition of an economy's stock of external assets and liabilities at the beginning and at the end of a reporting period, as well as all changes that have occurred within the reporting period as a result of transactions, valuation changes, and other adjustments.

The IIP for Russia covers information for the Bank of Russia, deposit-taking corporations, General government (including data on government external assets and liabilities reported by Vnesheconombank), and other sectors.

The following data sources are used for Russia's IIP compilation: report forms of the Bank of Russia, data obtained from the Ministry of Finance of the Russian Federation, Federal Service for Property Management, Federal Customs Service, information from international financial organizations, local governments, credit institutions, Vnesheconombank, other financial corporations, non-financial corporations as well as the Bank of Russia's expert estimates.

Methodology for compilation of the IIP components is based on the 6th edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

As interdependency of the world economy increases, the information derived from the IIP of Russia plays an important role in the design and development of both foreign and domestic economic policies. The economy's net international investment position (representing the difference between its foreign financial claims and foreign liabilities) allows to determine the status of Russia's external economic relations with other economies at a certain point in time. Depending on whether the international investment position is positive or negative, the country is respectively, either a "net creditor" or a "net debtor" vis-a-vis the rest of the world.

Information provided in sections "Assets" and "Liabilities", in addition to enabling an assessment of the value of Russia's external claims and liabilities, also allows to analyze the composition thereof.

The international investment position of the Russian Federation is annually published in the *Bank of Russia Bulletin*, and is available on the Bank of Russia's website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the economy's residents at a certain date (which, if netted, result in the net international investment position) are the major classification groupings presented in **the left column of the table**.

Assets and liabilities, in turn, are classified by:

- functional category (direct investment, portfolio investment, financial derivatives, other investment, reserve assets);
- type of financial instrument (equity and investment fund shares, debt instruments of direct investment, debt securities, currency and deposits, loans, insurance, pension, and standardized guarantee schemes, trade credit and advances, other accounts receivable/payable, monetary gold, Special Drawing Rights, etc.);
- sector (central bank, deposit-taking corporations, except central bank, general government and other sectors that have additional breakdown into (i) *nonfinancial corporations, households, and NPISHs (nonprofit institutions serving households)* and (ii) *other financial corporations*);

— maturity (short-term — refers to those with maturities of 12 month or less and long-term — refers to instruments with original maturities of more than 12 months).

Upper row of the table characterizes the stock of foreign assets/liabilities of Russia's residents at the beginning and at the end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes arising from transactions reflect only those net changes in the foreign assets/liabilities, which have occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not arising from transactions and, therefore, not included in the balance of payments of Russia. Changes due to revaluation consist of net changes in assets/liabilities that result from exchange rate fluctuations and price changes. Other changes include all other changes in assets/liabilities (on a net basis) caused by: reclassification (e.g. change of functional category from portfolio investment to direct investment following an increase of an investor's share in equity capital of a direct investment enterprise), unilateral write-offs of debts by a creditor, debt write-offs resulting from accounts' reconciliation, and other changes.

Methodological principles used for compilation of the IIP of Russia are similar to those applied to balance of payments statistics, definitions of individual indicators are the same as those set forth in the comment to the table "The Russian Federation Balance of Payments".

Valuation of indicators

External assets and liabilities are measured mainly at market (fair) values, except for positions in trade credit and advances and loans related to General governments, which are recorded at book values.

Data on portfolio investment (including government securities) are presented at market values.

Trade credit and advances of other sectors include net balances on accounts receivable and payable with nonresidents related to exports and imports of goods. In the column "Other changes" of the line it is shown an accumulated debt write-off for the period preceding the last three years.

Column "Other adjustments" includes, inter alia, assets and liabilities of credit institutions, whose licenses to conduct banking transactions were cancelled within the reporting period.

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

General Provisions

International investment position (IIP) of the Banking sector of Russia — a component part of the IIP of Russia — is a statistical statement, which serves to assess the value of the stock of external assets and liabilities of the economy's Banking sector at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

The Banking sector's IIP, which is compiled by the Bank of Russia, is comprised of data on banks, including Vnesheconombank.

Data sources used for compilation of the Banking sector's IIP are: (i) information on foreign transactions collected from authorized banks and Vnesheconombank. Information provided by the Banking sector's IIP has significant importance in analyzing stability of the Banking sector and state of the economy as a whole.

Compilation methodology, valuation principles, and definitions for separate indicators of the Banking sector's IIP coincide with those applied to the IIP of the Russian Federation.

The "Assets" section of the table contains (i) data on the amount of foreign claims held by the Banking sector of Russia at the beginning and at the end of the reporting period,

(ii) composition of foreign claims and (iii) level of their liquidity. Based on the data available, it is possible to identify the factors that caused changes in assets during the reporting period.

Data contained in the "Liabilities" section make it possible to evaluate (i) size of the foreign liabilities, which the Banking sector accumulated at the beginning and at the end of the reporting period, and (ii) composition of those liabilities. Besides, data in this section reveal the major causes of changes in liabilities within the reporting period.

Depending on whether the Banking sector's net international investment position is positive or negative, this sector can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

The international investment position of Russia's banking sector is published in the *Bank of Russia Bulletin* and is available on the Bank of Russia's website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the Banking sector on a specific date (which when netted result in the net international investment position) are the major classification groupings presented in **the lines of the table**. The components singled out in the table's lines are identical to those in the financial account of balance of payments, namely, direct investment, portfolio investment, financial derivatives, other investment. More detailed information on these components is available in the comment to the table "The Russian Federation Balance of Payments".

Columns of the table reflect the stock of foreign assets/liabilities of Russia's Banking sector at the beginning and at the end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes due to transactions reflect only the net changes in the foreign assets/liabilities of Russia's Banking sector, which occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments of Russia. Changes due to revaluation cover net changes in assets/liabilities that result from exchange rate fluctuations and price changes. Other changes include all other changes in assets/liabilities (on a net basis) caused by: (i) reclassification (e.g. the transition from portfolio investment to direct investment following an increase of an investor's share in equity capital of an enterprise), (ii) unilateral write-offs of debts by a creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

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

Valuation of indicators

The column "Other adjustments" includes assets and liabilities of credit institutions, whose licenses to carry out banking activities were cancelled within the reporting period.

Table 1.10
The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)

Beginning with 2012 the Russian Federation's merchandise trade 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)*.

Conceptually, *BPM6* maintains the overall framework of the methodology of the previous (fifth) edition of the *Manual (BPM5)*.

General Provisions

The table "The Russian Federation Merchandise Trade" 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 data are presented in millions of US

dollars and valued in accordance with the goods values converted into f.o.b. (a definition of the f.o.b. value is provided in commentary to the table "The Russian Federation Balance of Payments", "Goods" section).

Data provided in the table "The Russian Federation Merchandise Trade" are included in the current account of the balance of payments and are compiled in accordance with the IMF's methodology.

The table's sources of information are the following:

- reporting data on exports/imports of goods recorded by the Federal Customs Service with customs procedures singled out separately;
- reporting data by the Federal State Statistics Service on:
 - (i) exports of fish and marine products caught in open sea and sold outside the customs border of the Russian Federation;
 - (ii) data from credit institutions' reports;
- reporting data by major exporting enterprises;
- partner country data on selected items.

Data on merchandise trade are published in *Bank of Russia Bulletin* and are available on the Bank of Russia's website.

Individual Indicators Highlights

Exports of Goods (balance of payments methodology) is the 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 Federal Customs Service — namely, fish and marine products caught in open sea and sold to nonresidents outside the customs border of the Russian Federation, goods procured by foreign carriers in Russian ports, goods exported by individuals for subsequent selling, and other goods, net exports of goods under merchandising.

Goods for and after processing are excluded from the Federal Customs Service data.

Imports of Goods (balance of payments methodology) covers (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 Federal Customs Service — namely, goods acquired from nonresidents without crossing Russia's customs border, goods procured by Russian carriers in foreign ports, goods undeclared and/or inadequately declared when imported by legal entities, goods imported by individuals for the subsequent selling in Russia, and other goods.

Goods for and after processing are excluded from the Federal Customs Service data.

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 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.

Chart 7.1. International Reserves Adequacy (International Reserves in Months of Import)

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.

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 in the reporting quarter and three preceding ones.

For example, the actual amount of the international reserves in months of imports for the first quarter of 2010 will be the ratio of the amount of the international reserves of the Russian Federation on April 1, 2010 to the average monthly import of goods and services for the period Q2—Q4 2009 — Q1 2010.

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

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.

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 1.13
Central Bank Survey

General Provisions

The Bank of Russia's monthly aggregate balance sheet and the Ministry of Finance of the Russian Federation's data on international reserves of the Russian Federation government are the sources of information used to compile the "Central Bank Survey".

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 nonresidents¹, 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, securities other than shares, 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 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' arrears and overdue interest on loans, funds extended by the Bank of Russia to credit institutions as REPO, and the Bank of Russia capital interest in credit institutions.

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 due 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 (other Bank of Russia's accounts payable to the budget, and a contra entry of international reserves of the Russian Federation government).

¹ 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".

Claims on other sectors include the Bank of Russia's claims on other financial institutions¹, public nonfinancial organizations and other nonfinancial institutions².

Claims on other financial institutions include the Bank of Russia's equity in other financial institutions.

Claims on public nonfinancial organizations comprise credits (including overdue debt), overdue interest on credits extended to public nonfinancial organizations.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations, and other receivables in settlements with nonfinancial organizations.

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

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

Liabilities to credit institutions are presented across deposits (required reserves deposited by credit institutions with the Bank of Russia, correspondent accounts, and account balances of other operations of credit institutions' (including banks with revoked licenses) with the Bank of Russia) and securities other than shares (the Bank of Russia bonds in the portfolios of credit institutions (at market value)).

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.

Deposits included in broad money comprise all funds held by the Russian Federation resident organizations in 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 the Russian Federation resident organizations' time deposits and other funds in national currency attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

Data on transferable and other **deposits** are presented across the institutional sectors. These deposits include ones of **other financial institutions, public nonfinancial organizations and other nonfinancial organizations**.

Shares and other equity include authorized and supplementary capital, reserves and other funds of the Bank of Russia.

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

Other liabilities represent unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings, 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 1.14
Credit Institutions Survey

General Provisions

The sources of information for compiling the table "Credit Institutions Survey" are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licences, balance sheets of the branches of foreign banks located in the Russian Federation, the balance sheet of Vnesheconombank (public corporation).

Individual Indicators Highlights

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

As opposed to the balance of payments statistics nonresidents' equity in Russian credit institutions capital, reinvested earnings in nonresidents' equity and dividends aren't included in "Net foreign assets". These components are constituent parts of "Shares and other equity" in the Credit Institutions Survey.

Besides the 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 and presented across the following financial instruments: 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; securities other than shares — debt securities and bills issued by foreign governments, banks and other nonresidents; credit and loans — loans extended to non-banks — nonresidents (till December 2011 — also included loans extended to nonresident banks); 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 and present across the following financial instruments: 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; securities other than shares — 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 are presented across the following financial instruments: 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); securities other than shares — credit institutions' investments in the Bank of Russia bonds (valued at market price).

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 are presented across the following financial instruments: securities — the Russian Federation government securities, Russian Federation constituent entities and local authorities' securities held in the Bank of Russia portfolio; other claims — credits extended to the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government and constituent entities extrabudgetary funds and credit institutions' other accounts receivable to the budget.

Liabilities to general government are presented across the following financial instruments: deposits — deposits and other funds attracted from the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local

¹ Hereinafter financial organizations are 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, the public corporation "Deposit Insurance Agency".

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

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 on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

Claims on other financial institutions comprise funds of other financial institutions, regardless of their type of property on the accounts of credit institutions, and credits extended to these institutions.

Claims on public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to public nonfinancial organizations in national and foreign currency.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations in national and foreign currency and precious metals, credit institutions' investments in the debt securities of nonfinancial organizations, investments in shares and other equity of nonfinancial organizations, and other accounts receivables from nonfinancial organizations.

Claims on households comprise credits (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 credits extended by the Bank of Russia (including arrears and overdue interest), and also funds extended by the Bank of Russia to credit institutions as REPO.

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 bank 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 **of public nonfinancial organizations**, ones **of other nonfinancial organizations** and **households'** ones.

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).

Securities other than shares 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 include fixed assets, capital 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 1.15
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). The monthly balance sheet of the Bank of Russia, the monthly aggregate balance sheet of credit institutions (excluding branches of Russian credit institutions abroad), balance sheets of the foreign banks branches located in the Russian Federation, the balance sheet of Vnesheconombank, and the Ministry of Finance of the Russian Federation's data on international reserves are the sources of information used to compile the "Banking System Survey".

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.

Liabilities to nonresidents include all types of liabilities of monetary authorities and credit institutions to nonresidents.

Domestic claims comprise the total amount of the banking system's claims on other financial institutions, nonfinancial public organizations, other 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.

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.

Claims on other sectors include claims of banking system institutions on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

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 public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended

by the banking system to public nonfinancial organizations in national and foreign currency.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in the national and foreign currency and 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 liabilities¹ include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other⁷ deposits (comprising resident organizations' deposits that are not directly used as means of payment).

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 are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations, other 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.

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, deposit and saving certificates, 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 1.16
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). In addition to being published in the *Bank of Russia Statistical Bulletin*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia's website.

Individual Indicators Highlights

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

M1 monetary aggregate is a sum of cash in circulation and balances in the domestic currency on current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and 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, financial institutions (except for credit ones) and households. The money supply in the national definition includes all cash and non-cash funds of resident nonfinancial organizations and financial institutions (except for credit ones) and households in rubles.

Non-cash funds include transferable deposits and other deposits. Data on transferable and other deposits are presented across the institutional sectors. These deposits include ones of nonfinancial organizations, financial institutions (except for credit ones) and households.

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

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

Unlike the indicator "Broad money liabilities" in the table "Banking System Survey", non-cash funds do not include foreign currency deposits.

Non-cash funds that are accounted for in similar accounts in credit institutions whose licence has been revoked are not included in the M2 monetary aggregate.

Table 1.17
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 serves as a basis for creating monetary aggregates, and 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 credit institutions with the Bank of Russia, funds in credit institutions' correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, credit institutions' investments in the Bank of Russia bonds (market value). 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

¹ Equivalent to the indicator "Broad money".

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 bank 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 in the currency of the Russian Federation, 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 with the Bank of Russia against their attracted funds in the currency of the Russian Federation and in foreign currency (see also comments on the tables 2.3—2.5).

Table 1.18
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 1.19
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), Federal Law on Accounting, Bank of Russia Accounting Rules No. 66-P, dated January 1, 2006 (with subsequent amendments) and other Bank of Russia enactments, 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, reverse repos with nonresidents and foreign issuers' securities acquired by the Bank of Russia.

Credits and deposits include credits and deposits in the Russian and foreign currencies provided by the Bank of Russia to credit institutions, loans extended to credit institutions as repos and 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, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks and the Bank of Russia claims on other transactions, and also negative exceeding 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 the Bank of Russia banknotes and coins issued for circulation less cash in rubles in the Bank of Russia vaults and en route.

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, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts and Bank of Russia retained 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) are one of the main instruments of the Bank of Russia monetary policy used for regulating the overall liquidity of the banking system.

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 and published in the *Bank of Russia Bulletin*.

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's required reserves are held in the Bank of Russia special accounts where they are placed through non-cash transactions and/or in the credit institution's correspondent account (subaccount) with the Bank of Russia (by maintaining in it corresponding monthly average balance of funds calculated in accordance with the averaging ratio).

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. 342-P, dated August 7, 2009, "On Credit Institutions' Required Reserves".

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

The table shows time series of the Bank of Russia fixed deposit interest rates since 2003 in compliance with the decisions of the Bank of Russia Board of Directors (time series over a longer period — since November 1997 — are shown on the Bank of Russia's website).

Information on the Bank of Russia fixed deposit interest rates is available on the Bank of Russia's website following a corresponding decision by the Bank of Russia Board of Directors on the rate change, and is also announced 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 (overnight, tom-next, etc.) 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 and on the CBCREDIT page of Reuters news agency and on page "CBR" on Bloomberg Services on a daily basis.

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 Gold, 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). The Bank of Russia extends gold-backed loans with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 362-P, dated November 30, 2010, "On the Procedure for Extending Bank of Russia Loans Secured by Gold to Credit Institutions".

Individual Indicators Highlights

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

Interest rates on loans secured by gold, 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, No. 312-P and No. 362-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 day and entered in a

correspondent accounts (subaccounts) of credit institutions opened with the Bank of Russia. Presently the interest rate on the Bank of Russia's overnight loans equals the Bank of Russia's refinancing rate.

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 settlement 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 settlement 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, No. 312-P and No. 362-P.

The table shows data on secured loans extended by the Bank of Russia, including lombard and other kinds of loans collateralized by assets, guarantees and gold (except for intraday and overnight loans).

Data on lombard loans are presented as the data on loans broken down into the main lombard loans instruments, number of lombard loan auctions and lombard loans weighted average interest rates.

Data on secured loans of the Bank of Russia collateralized by assets and guarantees are presented by terms of funds accommodation, number of loan auctions and also weighted average interest rates.

Data on loans of the Bank of Russia collateralized by gold are presented with a breakdown by terms of funds accommodation and also weighted average interest rates.

Data on the Bank of Russia loans are available on the Bank of Russia's website and on the CBCREDIT page of Reuters news agency website and on page "CBR" on Bloomberg Services.

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;
- 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 bonds issued to finance investment projects and included into the Bank of Russia Lombard List;
- mortgages issued under Military Mortgage programme;
- guarantees of JSC Non-bank Deposit and Credit Institution 'Agency of Credit Guarantees'.

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.

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, MIACR-IG USD, MIACR-B USD)

Table 3.1.3

Average Moscow Interbank Ruble Bid Rates (MIBID) and Average Moscow Interbank Ruble Offered Rates (MIBOR)

Table 3.1.4

Average Moscow Interbank US Dollar Bid Rates (MIBID USD) and Average Moscow Interbank US Dollar Offered Rates (MIBOR USD)

Table 3.1.5

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

Table 3.1.6

Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD, MIACR-IG USD, MIACR-B 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. 2332-U, dated November 12, 2009, "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 Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR) are calculated as simple averages of daily MIBID and MIBOR rates for the corresponding period with breakdown by maturity bands.

Average Moscow Interbank Bid Rates (MIBID) and Average Moscow Interbank Offered Rates (MIBOR) are calculated as simple averages of daily bid/offered rates of contributing Moscow banks with breakdown by maturity bands. Maximal rates (10% of overall number of rates) and minimal rates (10% of overall number of rates) are excluded from calculation.

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 Moscow banks' 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.

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 3.1.7

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

Table 3.1.8

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. 2332-U, dated November 12, 2009, "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 (excluding double counting) and non-residents (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 a 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. 2332-U, dated November 12, 2009, “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 (excluding double counting) and non-residents. 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.

The table data were sourced from monthly reports of credit institutions licensed to conduct foreign exchange transactions (authorised banks) on foreign cash flows and payments on foreign currency cheques.

Alongside with publication in the Bank of Russia monthly release *Bank of Russia Statistical Bulletin*, information on foreign cash flow through Russia’s authorised banks is avail-

able weekly in the *Bank of Russia Bulletin* and is placed on the Bank of Russia’s website.

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)¹ 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 flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

¹ 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’.

² From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators ‘Other Receipts and Other expenses’. These operations are shown in the indicators ‘Purchased from individuals (residents and nonresidents) and accepted for conversion’ and ‘Sales to individuals (residents and nonresidents) and payments as a result of conversion’.

Along with releasing information on selected indicators of foreign cash operations by exchange offices of the authorized banks through the *Bank of Russia Statistical Bulletin*, it is also available on the Bank of Russia's website.

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 non-residents 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.

Table 3.2.6

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

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).

Information on average foreign cash purchase and sale transactions with individuals by authorized banks and their branches can be had through the *Bank of Russia Statistical Bulletin*, and it is also available on the Bank of Russia's website.

Individual Indicators Highlights

Transactions volume-based distribution is defined as the ratio of foreign cash purchased/sold to/from residents and non-residents 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 shows volumes of stock exchange trade in securities and in derivative financial instruments (derivatives) by types of securities and derivatives.

Transactions in futures contracts show separate figures of volumes for security futures contracts and stock index futures contracts, while options trade includes figures of volumes for options on securities, on stock indices, on security futures contracts and on stock index futures contracts.

Individual Indicators Highlights

The terms 'share', 'bond', 'investment share', 'derivative financial instrument', '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 Regulation on Types of Derivative Financial Instruments approved by FSFM Order No. 10-13/pz-n, dated March 4, 2010.

A 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.

A 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.

An 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).

A 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.

A 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.

An 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

¹ From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators "Other Receipts and Other expenses". These operations are shown in the indicators "Purchased from individuals (residents and nonresidents) and accepted for conversion" and "Sales to individuals (residents and nonresidents) and payments as a result of conversion".

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 Share Price Indices

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 depository receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

More detailed information on the calculation of the above indicators is available at the website <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's 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:

- 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);

- 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.

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 license to conduct banking operations in rubles and foreign currency or simultaneously with such a license;
- 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
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 4.1.3
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 4.1.4
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 4.1.5
Selected Performance Indicators
of Credit Institutions Grouped by 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 Russian operating credit institutions submitted in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, “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 reports compiled in accordance with Reporting Form 0409101 “The Account Book of a Credit Institution”.

Unsecured consumer loans (portfolio of homogenous loans) — debt on homogeneous loans (including loans with overdue payments) extended to private individuals for the purchase of goods for personal, family, household or other use unrelated to entrepreneurial activity, and also for the payment of various kinds of personal expenses (tuition fees, payment for medical services, etc.).

The data source is the financial statements compiled in compliance with Reporting Form 0409115 “Information on the Quality of Assets of a Credit Institution (Banking Group)”, section 3 “Information on Portfolios of Homogeneous Claims and Loans to Private Individuals”.

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 — the capital adequacy ratio of banks is calculated as a ratio of banks’ own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 139-I, dated December 3, 2012, “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)”.

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 Russia, 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”.

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 4.1.6
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. 2332-U dated November 12, 2009, “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(–) for the current year 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 for the current year 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.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by a decision of the shareholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to shareholders (equity holders).

Table 4.1.7
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).

Data on the credit institutions going through insolvency prevention measures in accordance with Federal Law No. 127-FZ dated October 26, 2002 "On Insolvency (Bankruptcy)" and data on the credit institutions on which a decision on insolvency prevention was taken in September—October 2008 are shown separately.

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 data are provided on operating credit institutions of the Russian Federation in accordance with Form 0409134 "Own Funds (Capital) Calculation". Since the reporting of February 1, 2014 the capital is calculated under Form 0409123 "Own Funds (Capital) Calculation (Basel III)" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "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. The Capital adequacy ratio of credit institutions is calculated as a ratio of own funds (capital) of credit institutions to its risk-weighted assets according to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios" (with amendments, earlier — Instruction No. 110-I dated January 16, 2004 "On Banks' Required Ratios").

Table 4.1.8
Number of Non-Credit Financial Institutions
and Self-Regulating Organizations

General Provisions

The table contains monthly data on the number of insurance companies, securities market professional participants, infrastructures, collective investment market participants, micro-finance organizations and cooperatives, accredited rating agencies and chief actuaries authorized to operate on the financial market as of the corresponding date, and also data on the number of self-regulating organizations of microfinance organizations, credit consumer cooperatives and 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" (hereinafter Law No. 4015-1) under a respective licence. Information on an insurance company is subject to be entered into a Single State Register of Insurance Companies.

1.2. Securities market professional participants (brokers, dealers, depositories, managers and registrars) perform their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market", FFMS Order No. 10-49/pz-n, dated July 20, 2010, "On Approval of the Regulation on License Requirements and Conditions for Securities Market Professional Participants", FFMS Order No. 11-5/pz-n, dated January 25, 2011, "On Approval of Administrative Rules for Licencing by the Federal Financial Market Service of Securities Market Professional Participants" 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" under a respective license.

1.3.2. Clearing houses perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing and Clearing Activities" under a respective license.

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 Organizations under Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organizations" and a Procedure for Keeping the State Register of Microfinance Organizations approved by Russia's Ministry of Finance Order No. 26n, dated March 3, 2011.

2.2. A State Register of Self-Regulating Microfinance Organizations under Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organizations".

2.3. A State Register of Self-Regulating Organizations of Credit Consumer Cooperatives under Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" and the Procedure for Keeping the State Register of Self-Regulating Organizations of Credit Consumer Cooperatives approved by Russia's Ministry of Finance Order No. 44n, dated April 19, 2011.

2.4. State Registers of Pawn Shops and Credit Consumer Cooperatives pursuant to Federal Law No. 196-FZ, dated July 19, 2007, "On Pawn Shops" and Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" based on information received from an authorized federal executive body that registers legal entities.

2.5. A Register of Housing Savings Cooperatives pursuant to Federal Law No. 215-FZ, dated December 30, 2004, "On Housing Savings Cooperatives" and the Procedure for Maintaining the State Register of Housing Savings Cooperatives approved by FFMS Order No. 12-85/pz-n, dated October 4, 2012.

2.6. A Single Register of Chief Actuaries under Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation".

2.7. A Register of Accredited Rating Agencies pursuant to the Procedure for the Accreditation of Rating Agencies and Keeping the Register of Accredited Rating Agencies approved by Russia's Ministry of Finance Order No. 37n, dated May 4, 2010.

2.8. A State Register of Self-Regulating Organizations of Credit Consumer Cooperatives under Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation".

A non-profit organization set up to develop and regulate the actuarial activities, the data on which have been included in the state register of self-regulating organizations of actuaries and which comprises actuaries as members, is recognized to be a self-regulating organization of actuaries.

A non-profit organization acquires the status of a self-regulating organization of actuaries from the date of its inclusion in the state register of self-regulating organizations of actuaries and ceases to be a self-regulating organization from the date of excluding the data on the non-profit organization from the said register.

An agricultural credit consumer cooperative is a consumer cooperative set up by agricultural producers and (or) private farmers for the purpose of providing loans to members of this cooperative and saving their monetary funds.

Subsection 4.2 Borrowings

**Table 4.2.1
Deposits of Individuals Accepted
by Credit Institutions**

**Table 4.2.2
Funds of Organizations 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 these tables 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.

In the table "Funds of Organizations Accepted by Credit Institutions", the funds accepted from credit institutions are shown including loans, deposits and other funds. This table also shows funds in on accounts of individual entrepreneurs.

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. 2332-U dated November 12, 2009, "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 cash and non-cash 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 of 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.

Individual entrepreneurs' funds are the funds of individuals engaged in entrepreneurial activities without registering as a legal entity.

Deposits and other funds raised from organizations 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 organizations, except credit institutions, and nonfinancial organizations (these include the certificates of deposit issued by credit institutions) and unfulfilled obligations under deposit and other borrowing arrangements.

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 organizations (including 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. 2332-U, dated November 12, 2009, "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.

Data on weighted average rates for individual short-term deposits in rubles are published in the IMF's statistical publication *International Financial Statistics*.

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 rate;

P — nominal annual deposit rate as included in an agreement;

V — amount of a deposit as included in an agreement.

Table 4.2.5
Savings (Deposit) Certificates,
Bonds Issued by Credit Institutions and Derivatives

General Provisions

The table contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds) and also data on derivatives at fair value being a liability. 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. 2332-U, dated November 12, 2009, “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.

Derivatives at fair value being a liability.

Derivative is a liability, if the overall estimated value of contractual liabilities on a counterparty exceeds corresponding contractual claims to the same counterparty and a credit institution expects an decrease of future economic benefits resulting from retirement of the assets (cash and other property), exchange of assets or liabilities’ redemption on the potentially unfavorable conditions for the credit institution.

Table 4.2.6
Funds Raised Through Banking Bills
from Legal Entities and Individuals

General Provisions

The table contains credit institutions’ liabilities on issued bills and bank acceptances.

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. 2332-U, dated November 12, 2009, “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

Bill — direct financial liability that is completed in a legally prescribed form and issued by a promissor to a billholder and gives the latter an unconditional right to make claims to the promissor in terms of specific amount, time and place.

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

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

Bank acceptance — 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).

Total funds in rubles/foreign currency raised by bills, with a breakdown by maturities — funds in rubles / foreign currency (in ruble equivalent) accepted by credit institutions through issued bills at nominal value and discounted bank acceptances.

Total funds in rubles / foreign currency raised by bills and banker’s acceptances are broken down by maturity periods. Bills matured at a fixed date and at a fixed period after issuing the bill date (term bills) are included by actual residual period. Bills payable at sight or at a fixed period after sight are included in “at sight” position. In case of non-payment these bills are treated similarly to the term bills.

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. 2332-U, dated November 12, 2009, “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

Weighted Average Interest Rates on Loans to Individuals in Rubles

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in US Dollars

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in Euros

Table 4.3.5

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

Table 4.3.6

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

Table 4.3.7

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 non-residents) 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. 2332-U, dated November 12, 2009, "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.

Data on weighted average interest rates on short-term ruble loans to nonfinancial organizations are published in the IMF's statistical publication *International Financial Statistics*.

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;

P — nominal annual interest rate as included in an agreement;

V — amount of loan as included in an agreement.

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 4.3.8

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. 2332-U, dated Novem-

ber 12, 2009, "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 4.3.9

Mortgage Loans Extended by Credit Institutions to Individuals-Residents

Table 4.3.10

Mortgage Loans Extended by Credit Institutions to Individuals-Residents and Rights of Claim under Mortgage Loans Acquired

Table 4.3.11

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

General Provisions

These tables show data on housing / mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

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

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

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

Starting from 2010, 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. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U, dated January 16, 2004, "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".

In addition to being published in the *Bank of Russia Statistical Bulletin*, this information is available on the Bank of Russia's website.

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

Individual Indicators Highlights

Volume of housing/mortgage loans extended to 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 extended by credit institutions that had revoked banking licences during the reporting period.

Debt on housing/mortgage loans is the balance of the debt, including overdue debt, on loans as of the reporting date.

Weighted average maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended 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 extended by a credit institution No. 1...n;

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

Weighted average maturity of loans extended over the month characterises average maturity on housing/mortgage loans extended by credit institutions over the month. It's a calculated value.

Weighted average interest rate on loans extended 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:

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

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

$P_{1...n}$ is the weighted average interest rate on loans extended by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans extended by a credit institution No. 1...n;

$T_{1...n}$ is the weighted average maturity of loans extended by a credit institution No. 1...n.

Weighted average interest rate on loans extended over the month characterises average interest rates on housing/mortgage loans extended 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 4.3.12
Investment Portfolio of Credit Institutions
and Derivatives

General Provisions

The table shows values of credit institutions' investments in securities, such as debt obligations, except bills of exchange and equities. 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. 2332-U, dated November 12, 2009, "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.

Derivatives at fair value being an asset.

Derivative is an asset, if the overall estimated value of contractual claims on a counterparty exceeds corresponding contractual liabilities to the same counterparty and a credit institution expects an increase of future economic benefits resulting from receipt of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially favorable conditions for the credit institution.

Table 4.3.13
Discounted Bills

General Provisions

The table includes data on the value of bills of exchange discounted by credit institutions (including overdue bills).

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. 2332-U, dated November 12, 2009, "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 discounted bills denominated in rubles is the total value of bills of exchange denominated in rubles/foreign currency and acquired prior to their maturity (including overdue bills).

Total of discounted ruble/foreign currency bills are broken down by promissors:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by Russian regions and local authorities;
- resident credit institutions' bills;
- nonresidents' bills — comprise discounted bills of foreign central and local governments, including bills guaranteed by them, and nonresident banks and other nonresident bills;
- other residents' bills.

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 presents main performance indicators of private pension funds (hereinafter PPFs), licensed to engage in pension provision and pension insurance activities.

The indicators are derived from data contained in the following forms:

- 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-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth 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;
- Form 1 and Form 5 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;
- 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.

Individual Indicators Highlights

Fund's Assets include own funds, pension reserves, pension savings, short-term and long-term liabilities.

Own Funds:

- for PPFs that are non-profit organizations 'Target Financing' which includes the following indicators of Form No. 1-PPF 'Private Pension Fund Balance Sheet' (hereinafter Form No. 1-PPF): 'Founders' General Contribution', 'Additional Capital' and 'Directed Funds'. The sum of these indicators mean assets needed to support statutory activities (ASSA);
- for PPFs that are joint-stock companies 'Capital and Reserves' which include the following indicators of Form No. 1-PPF: 'Authorized Capital', 'Own Shares Bought from Shareholders', 'Assets Revaluation', 'Additional Capital (without Revaluation)', 'Reserve Capital', 'Retained Profit (Unrecovered Loss)'.
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.

Pension Savings — this term is used in the meaning specified by Federal Law No. 111-FZ, dated July 24, 2002, "On Investments to Finance the Funded Part of Work Pensions in the Russian Federation".

Pension Savings (Book Value) — data from line 490 of Form No. 1-PPF are used.

Pension Savings (Market Value) — data from line 100 (as of end of the reporting period) of Section 3 of Form 1 'Statement of Pension Savings' of private pension fund reporting on mandatory pension insurance, set forth by Regulation on Private

Pension Fund Reporting on Mandatory Pension Insurance are used.

Fund's Short-term and Long-term Liabilities — the totals of lines 590 and 690 of Form No. 1-PPF are used.

Number of Insured Persons means the number of individuals who have entered into mandatory pension insurance agreements.

Payouts of Pension Benefits under Mandatory Pension Insurance mean lump sum payouts, term payouts, funded part of the work pension.

Number of Participants means the number of individuals entitled to receive or actually receiving Private pensions under their respective pension agreements.

Payouts of Pensions under Private (Voluntary) Pension Provision mean cash regularly paid to participants pursuant to their pension agreements.

**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 depositary 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 Depositary 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, broken down by types of unit investment funds: number of personal accounts in registers of investment fund share holders,

value of net assets of unit investment funds, volumes of issue and volumes of redemption.

The indicators are compiled on the basis of aggregated data from the Statements of Owners of Investment Shares in Unit Investment Funds, Notes of Net Asset Values of Unit Investment Funds, and Statements of Changes in Net Asset Values of Unit Investment Funds, submitted to the Bank of Russia by asset management companies of unit investment funds as prescribed in the Regulation on Reporting by Joint Stock Investment Funds and Reporting by the Management Company of a Unit Investment Fund, approved by Federal Securities Commission Resolution No. 03-41/ps, dated October 22, 2003.

Individual Indicators Highlights

Indicator **Number of Personal Accounts in the Registers of Investment Fund Shareholders** reflects the number of personal accounts opened in registers of unit investment funds.

Indicator **Value of Net Assets** captures aggregate values of the net assets of operational unit investment funds.

Indicator **Issue of Investment Shares** reflects an aggregate amount of issued investment shares in unit investment funds in the reporting period. The indicator is shown as a year to date total.

Indicator **Redemption of Investment Shares** reflects an aggregate amount of redeemed investment shares in unit investment funds in the reporting period, also shown as a 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 types of insurance, over the reporting period.

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

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 or beneficiary upon the occurrence of the 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 by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment

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 BESP 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 Federation¹, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree 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 incur-rence/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's 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 internal structure of registered credit institutions in the Russian Federation.

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.

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

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 authorized 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. 2332-U dated November 12, 2009, “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 (intrabank 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
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from August 10 to September 10, 2015
Grouped by Registered Authorized Capital

General Provisions

The table shows data on the number of credit institutions that use their right to average required reserves pursuant to Bank of Russia Regulation No. 342-P, dated August 7, 2009, “On the Required Reserves of Credit Institutions” (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

Individual Indicators Highlights

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as part of the credit institution’s required reserves as of the corresponding reporting date.

The total on the Russian Federation includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

The total on the federal district includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in corresponding federal districts where their correspondent accounts are held with a breakdown by the size of registered authorized capital.

The total on the constituent entities includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

Table 6.2.7
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. 2332-U dated November 12, 2009, “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(–) for the current year 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 for the current year 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.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by a decision of a stakeholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to stakeholders (equity holders).

Table 6.2.8
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 6.2.9

Number of Credit Institutions under the General Deposit Agreement with the Bank of Russia (GDA), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)

General Provisions

The table contains the following information:

Information on GDA — before 1 February 2014 (the Agreement on Deposit Operations, AD) — the number of credit institutions that have concluded and have not cancelled the agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the Moscow Exchange Electronic Trade System in compliance with 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);

— after February 1, 2014 (GDA) — the number of credit institutions that have concluded General deposit agreements with the Bank of Russia regional branches at the place of opening of their correspondent accounts 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 have not cancelled them as of the corresponding reporting date, with a breakdown by constituent entities of the Russian Federation, federal districts and the Russian Federation as a whole;

Information on GLA — the number of credit institutions that have concluded General loan agreements with the Bank of Russia under Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Assets or Guarantees" (as amended) and/or General loan agreements for the provision of the Bank of Russia loans against gold under Bank of Russia Regulation

No. 362-P, dated November 30, 2010, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Gold" and/or General loan agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities under Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against the Collateral (Blocking) of Securities" (as amended) and/or agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities in Moscow Exchange transactions with the use of the Moscow Exchange Electronic Trade System, according to Bank of Russia letter No. 113-T, dated August 25, 2006, "On the Conclusion of Agreements on the Extension of the Bank of Russia Loans";

Information on CA — the number of credit institutions' correspondent accounts and sub-accounts credited by the Bank of Russia under General loan agreements.

Credit institutions conclude General agreements / General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region. Credit institutions conclude General loan agreements with those the Bank of Russia regional branches where their correspondent accounts were opened.

Individual Indicators Highlights

Number of credit institutions that have concluded deposit agreements with the Bank of Russia

The total on the Russian Federation includes the total number of credit institutions that have concluded General loan agreements with the Bank of Russia as of the reporting date.

The total on the federal district includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches in the corresponding federal district where they opened correspondent accounts as of the corresponding reporting date.

The total on constituent entities includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches where their correspondent accounts were opened as of the corresponding reporting date.

Number of correspondent accounts and sub-accounts credited by the Bank of Russia

The total on the Russian Federation includes total credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the federal district includes the number of credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the constituent entities includes the number of credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

Table 6.2.10
Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities

General Provisions

The Bank of Russia registers issues (additional issues) of shares and bonds (except for general and local government bonds) including securities issued by non-credit institutions. The table includes data on the number and value of shares and bonds (except for general and local government bonds and the bonds of credit institutions) issues (additional issues) registered, in a breakdown by federal districts of the Russian Federation where the issuers of the issue-grade securities are located.

Information is given on a quarterly basis.

Individual Indicators Highlights

The number of issues (additional issues) of corporate issue-grade securities is the amount of all registered issues (additional issues) of ordinary and preferred shares, bonds, including convertible bonds.

The issue of issue-grade securities is the total amount of all issuer's securities that are providing their holders with equal rights and have an equal nominal value in cases when the presence of a nominal value is stipulated by legislation of the Russian Federation.

The issue of issue-grade securities is assigned with a state registration number, which is applied to all securities of the issue, and an identification number if the issue is not a subject to state registration under the legislation of the Russian Federation.

The additional issue of issue-grade securities is the total of securities being placed additionally to the previously placed securities of the same issue of issue-grade securities.

The value of registered issues (additional issues) of corporate issue-grade securities by each corresponding federal district is given at nominal value in rubles and calculated using the following formula:

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

n is the total number of all issues (additional issues) of securities registered in the corresponding federal district;

K is the number of securities in the i -issue (additional issue) of securities subject to placement;

N is the nominal value of a security in the i -issue (additional issue) of securities 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, their branches and internal divisions.

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. 2332-U, dated November 12, 2009, "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 in rubles and foreign currency.

Deposits of legal entities 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**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, their branches and internal divisions.

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. 2332-U, dated November 12, 2009, "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**

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. 2332-U of November 12, 2009, "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.

Table 6.4.5

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. 2332-U of November 12, 2009, "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 6.4.6

Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt

Table 6.4.7

Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents

Table 6.4.8

Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents

General Provisions

These tables show data on loans, including housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

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

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

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

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

Starting from 2010, 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. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, "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/mortgage loans extended to 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 extended by credit institutions that had banking licences revoked during the reporting period.

Debt on housing/mortgage loans is the balance of the debt on loans, including overdue debt as of the reporting date.

Weighted average maturity of loans extended since the beginning of the year characterizes average maturity of housing/mortgage loans extended 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 extended by a credit institution No. 1...n;

$V_{1..n}$ is the value of loans extended by a credit institution No. 1...n.

Weighted average interest rate on loans extended 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:

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

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

$P_{1...n}$ is the weighted average interest rate on loans extended by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans extended by a credit institution No. 1...n;

$T_{1...n}$ is the weighted average maturity of loans extended 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.

To addition to being published in the *Bank of Russia Statistical Bulletin*, data on the volume of sale of major currencies (the US dollar and the euro) by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the *Bank of Russia Bulletin*.

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, internal divisions of 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.

To addition to being published in the *Bank of Russia Statistical Bulletin*, data on the volume of purchase of the US dollars and the euros by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash purchases by authorized 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 authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.

Subsection 6.6 Insurance Companies and Private Pension Funds

**Table 6.6.1
Insurers' Premiums and Payoffs**

General Provisions

The table reflects volumes of insurance premiums and benefits in the reporting period broken down by federal districts of the Russian Federation.

The indicators are derived from statistical reporting submitted by insurers to the Bank of Russia as required by Law of the Russian Federation No. 4015-1, dated November 27, 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects the payment for insurance that the insured (beneficiary) has to make to the insurer in the manner and timeframes stipulated in the insurance contract.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured or beneficiary upon the occurrence of the 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 federal district and Russian region. 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 the following forms:

- Form No. 1-NPF '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 NPF-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth 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;
- Form 1 and Form 5 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;
- Form NPF-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.

Individual Indicators Highlights

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 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 liabilities and an 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 Insured Persons indicates the number of individuals who have entered into a mandatory pension insurance agreement.

Payouts of Pension Benefits under Private Pension Provision mean regular cash payments to participants pursuant to the terms of their pension agreements.

Pension Contributions mean cash paid by contributors for the account of participants pursuant to the terms of pension agreements.

The term **Pension Savings (Market Value)** is used in the meaning 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'.