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## CONTENTS

### 1. MAIN MACROECONOMIC AND MONETARY INDICATORS

1.1. Balance of Payments of the Russian Federation*	5
1.2. External Debt of the Russian Federation*	7
1.3. External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity*	9
1.4. External Debt of the Russian Federation by Maturity and Financial Instruments*	11
1.5. International Investment Position of the Russian Federation. Main Components*	13
1.6. Merchandise Trade of the Russian Federation (per Balance of Payments Methodology)	14
1.7. International Reserves of the Russian Federation*	15
1.8. International Reserves and Foreign Currency Liquidity – Russia	16
1.9. International Reserves Adequacy (International Reserves in Months of Import)	20
1.10. Central Bank Survey*	21
1.11. Credit Institutions Survey	23
1.12. Banking System Survey*	29
1.13. Money Supply (National Definition)	32
1.14. Monetary Base (Broad Definition)	34
1.15. Other Financial Institutions Survey (by selected number of financial intermediaries)	36
1.16. Financial Sector Survey (by selected number of financial intermediaries)	37
1.17. Other Financial Institutions Survey	38
1.18. Financial Sector Survey	39

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

2.1. The Bank of Russia Balance Sheet	40
2.2. The Bank of Russia Key Rate*	41
2.3. Required Reserves Ratios	42
2.4. Required Reserve Averaging Ratios set by the Bank of Russia	44
2.5. Adjustment Ratios for Reservable Liabilities and Required Reserves	44
2.6. Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia	45
2.7. Interest Rates on Monetary Policy Instruments of the Bank of Russia	46
2.8. Interest Rates on the Bank of Russia's Special Facilities	47
2.9. Liquidity Provided by the Bank of Russia through Lending, Repo and FX Swap Operations	48
2.10. Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds	50
2.11. Results of Main Bank of Russia Auctions	51
2.12. Results of Bank of Russia Fine-Tuning Auctions	52
2.13. Results of Bank of Russia Long-Term Repo Auctions	53

### 3. FINANCIAL MARKETS

3.1. Interbank Money Market	
3.1.1. Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)	54
3.1.2. Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)	55
3.1.3. Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)*	56
3.1.4. Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)*	57
3.1.5. Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations	58
3.1.6. Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity	59
3.2. Exchange Rates and Reference Prices of Precious Metals	
3.2.1. Official Exchange Rate of US Dollar Against Ruble*	60
3.2.2. Official Exchange Rate of Euro Against Ruble*	62
3.2.3. Official Exchange Rate: Rubles per US Dollar (as of end of month)	64
3.2.4. Monthly Average Official Rates: Rubles per US Dollar	65
3.2.5. Reference Prices of Refined Precious Metals	66
3.3. Stock Exchange Trade by Types of Securities and Financial Derivatives	67
3.4. Main Stock Market Indicators*	68

**4. FINANCIAL INSTITUTIONS' PERFORMANCE**

4.1. General Description	
4.1.1. Quantitative Characteristics of Operating Credit Institutions .....	69
4.1.2. Data on Provisional Administrations Assigned to Credit Institutions Whose Banking Licences Have Been Revoked.....	71
4.1.3. Number of Credit Institutions with Nonresidents Equity.....	72
4.1.4. Credit Institutions Grouped by the Share of Nonresidents Equity.....	73
4.1.5. Number of Non-credit Financial Institutions, Self-Regulatory Organizations, Other Financial Market Participants and Persons Providing Professional Services in the Financial Market.....	74
4.1.6. Data on Provisional Administrations Assigned to Non-Bank Financial Institutions Whose Licences Have Been Revoked (Cancelled).....	76
4.1.7. Selected Performance Indicators of Credit Institutions (Credit Institutions Ranked by Size of Assets).....	77
4.1.8. Financial Performance of Credit Institutions .....	78
4.2. Borrowings	
4.2.1. Funds (Deposits) of Individuals Accepted by Credit Institutions.....	79
4.2.2. Funds of Legal Entities Accepted by Credit Institutions .....	80
4.2.3. Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Rubles.....	82
4.2.4. Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in US Dollars and Euros .....	83
4.2.5. Savings (Deposit) Certificates, Bonds and Bills of Exchange Issued by Credit Institutions .....	84
4.2.6. Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions .....	86
4.3. Lending	
4.3.1. Loans, Deposits, and Other Funds Provided to Corporate Clients, Individuals and Credit Institutions.....	87
4.3.2. Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions .....	89
4.3.3. Weighted Average Interest Rates on Loans to Individuals in Rubles .....	90
4.3.4. Weighted Average Interest Rates on Loans to Individuals in US Dollars.....	91
4.3.5. Weighted Average Interest Rates on Loans to Individuals in Euros.....	92
4.3.6. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles.....	93
4.3.7. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars .....	94
4.3.8. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros .....	95
4.3.9. Loans Extended to Small, Medium-Sized Businesses .....	96
4.3.10. Housing Loans Granted to Resident Individuals .....	97
4.3.11. Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon.....	99
4.3.12. Mortgage Loans Granted to Resident Individuals Against the Pledge of Claims Under Share Construction Participation Agreements.....	101
4.3.13. Investment Portfolio of Credit Institutions.....	103
4.4. Credit Institutions' Claims and Liabilities on Financial Derivatives.....	104
4.5. Main Indicators of Subjects of Collective Investment and Insurance Business Performance	
4.5.1. Main Indicators of Private Pension Funds' Performance .....	105
4.5.2. Private Pension Funds' Pension Reserves Generation.....	106
4.5.3. Private Pension Funds' Pension Accruals Flows .....	107
4.5.4. Main Indicators of Unit Investment Funds' Performance .....	109
4.5.5. Insurers' Premiums and Payoffs by Types of Insurance .....	111

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

5.1. Selected Indicators on Payment Card Transactions.....	119
5.2. Funds Transfers Carried Out Through the BRPS, Transfer Services.....	120

**6. REGIONAL SECTION<sup>1</sup>**

6.1. Institutional Characteristics	
6.1.1. Number of Credit Institutions with Nonresidents Equity.....	121
6.1.2. Credit Institutions Grouped by the Share of Nonresidents Equity .....	122
6.1.3. Number and Volume of Issues (Additional Issues) of Russian Currency-Denominated Issue-Grade Securities of Russian Issuers (Including Credit Institutions) .....	123
6.1.4. Number and Volume of Issues (Additional Issues) of Foreign Currency-Denominated Bonds of Russian Issuers (Including Bonds of Credit Institutions) .....	126
6.2. Borrowings	
6.2.1. Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals .....	129
6.2.2. Funds of Individual Entrepreneurs .....	133
6.3. Funds Allocation	
6.3.1. Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use .....	135
6.3.2. Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use .....	139
6.3.3. Outstanding Amount of Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use .....	143
6.3.4. Outstanding Amount of Loans on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use .....	147
6.3.5. Overdue Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use .....	151
6.3.6. Overdue Loans on Foreign Currency-Denominated Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use .....	155
6.3.7. Loans Extended to Small, Medium-Sized Businesses .....	159
6.3.8. Outstanding Amount of Loans Granted to Resident Individuals .....	163
6.3.9. Selected Indicators of Loans in Rubles Granted to Resident Individuals .....	167
6.3.10. Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals .....	175
6.4. Data on the Activity of Insurers and Private Pension Funds	
6.4.1. Insurers' Premiums and Payoffs.....	179
6.4.2. Private Pension Funds' Performance.....	181

**7. SUMMARY METHODOLOGY ..... 184**

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

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

**Symbols and notes:**

– nil

... not available

0.0 and 0.00 – nonsignificant volume

X – data are not published

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

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

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

# 1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

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

(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	2022
<b>CURRENT ACCOUNT</b>	22,432	17,300	35,528	47,002	122,263	69,810	77,229	48,451	37,528	233,019
Goods	28,726	38,839	54,248	68,524	190,337	82,993	94,118	72,623	58,243	307,978
<i>Exports</i>	93,312	114,894	132,113	154,031	494,350	154,540	151,780	141,418	140,590	588,329
<i>Imports</i>	64,587	76,055	77,864	85,507	304,013	71,547	57,662	68,796	82,347	280,351
Services	-3,014	-4,059	-6,869	-6,291	-20,234	-3,598	-3,494	-6,900	-8,209	-22,200
<i>Exports</i>	11,518	13,044	14,119	17,019	55,700	13,859	11,050	11,335	12,269	48,514
Transport	3,724	4,323	4,709	5,334	18,091	4,218	3,644	3,548	3,507	14,917
Travel	762	1,013	1,036	1,176	3,986	1,046	1,373	1,562	1,562	5,543
Other services	7,032	7,708	8,374	10,510	33,623	8,595	6,033	6,226	7,200	28,054
<i>Imports</i>	14,532	17,103	20,989	23,310	75,934	17,457	14,544	18,236	20,477	70,714
Transport	3,586	4,063	4,103	4,434	16,186	3,671	3,196	3,597	3,867	14,330
Travel	1,311	2,048	4,578	3,470	11,407	2,558	3,411	6,801	7,499	20,269
Other services	9,634	10,992	12,308	15,407	48,341	11,228	7,938	7,838	9,112	36,116
Compensation of employees	115	76	33	-46	178	82	-420	-889	-1,276	-2,503
Investment income	-1,573	-16,948	-10,468	-14,273	-43,262	-8,337	-10,326	-14,278	-8,957	-41,898
Receivable	13,350	14,506	22,739	27,238	77,834	9,052	7,542	7,904	9,968	34,465
Payable	14,923	31,454	33,207	41,511	121,096	17,389	17,868	22,181	18,925	76,364
<i>Direct investment</i>	-1,992	-9,194	-8,564	-9,869	-29,619	-9,291	-7,426	-7,464	-4,640	-28,820
Receivable	10,635	11,506	19,682	24,170	65,994	5,993	4,753	4,796	6,807	22,349
Payable	12,628	20,700	28,247	34,038	95,613	15,284	12,179	12,259	11,447	51,169
<i>Portfolio investment</i>	-415	-8,202	-2,674	-5,118	-16,408	-423	-3,754	-8,398	-6,115	-18,691
Receivable	756	1,172	1,116	1,030	4,074	703	509	517	497	2,225
Payable	1,170	9,374	3,790	6,147	20,482	1,126	4,264	8,915	6,611	20,916
<i>Other investment</i>	834	448	770	713	2,765	1,378	854	1,584	1,798	5,613
Receivable	1,959	1,828	1,941	2,038	7,766	2,357	2,279	2,591	2,664	9,891
Payable	1,125	1,380	1,171	1,326	5,001	979	1,426	1,007	866	4,278
Rent	17	21	11	20	68	18	4	2	4	28
Secondary income	-1,839	-629	-1,427	-930	-4,825	-1,348	-2,653	-2,107	-2,277	-8,386
<b>CAPITAL ACCOUNT</b>	221	-28	-48	-20	125	-22	-1,147	-1,929	-1,482	-4,580

Table 1.1 (end)  
(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	2022
<b>Net lending (+) / net borrowing (-) (balance from current and capital accounts)</b>	22,653	17,272	35,480	46,983	122,388	69,788	76,082	46,523	36,046	228,439
<b>Net lending (+) / net borrowing (-) (balance from financial account)</b>	22,674	18,322	33,681	47,813	122,490	66,578	79,896	44,232	36,098	226,805
<b>Direct investment</b>	3,183	3,279	4,254	14,717	25,433	796	11,851	10,181	6,261	29,088
<i>Net acquisition of financial assets</i>	9,094	8,706	20,246	27,837	65,883	-21,628	-5,516	6,044	7,056	-14,045
Equity and investment fund shares	5,875	8,268	19,382	34,460	67,985	-17,098	-5,818	10,273	13,518	876
Debt instruments	3,219	437	864	-6,622	-2,103	-4,531	302	-4,229	-6,463	-14,921
<i>Net incurrence of liabilities</i>	5,911	5,427	15,992	13,120	40,450	-22,424	-17,367	-4,137	795	-43,133
Equity and investment fund shares	6,720	4,459	13,597	14,606	39,383	-14,161	-10,267	839	7,700	-15,888
Debt instruments	-809	968	2,395	-1,486	1,067	-8,263	-7,101	-4,976	-6,905	-27,245
<b>Portfolio investment</b>	11,251	5,284	630	14,919	32,084	7,357	2,825	1,097	11,926	23,205
<i>Net acquisition of financial assets</i>	4,687	4,033	3,447	5,788	17,954	-3,091	-1,626	-2,328	-3,765	-10,809
Equity and investment fund shares	3,654	2,173	2,445	3,281	11,553	-2,148	-371	-306	-604	-3,429
Debt securities	1,033	1,860	1,001	2,507	6,401	-943	-1,254	-2,022	-3,161	-7,380
<i>Net incurrence of liabilities</i>	-6,563	-1,252	2,816	-9,131	-14,130	-10,449	-4,451	-3,425	-15,691	-34,015
Equity and investment fund shares	-3,333	-528	-2,842	-4,333	-11,036	-5,155	-3,704	-1,915	-7,817	-18,591
Debt securities	-3,231	-724	5,658	-4,798	-3,094	-5,293	-747	-1,510	-7,873	-15,423
<b>Financial derivatives (other than reserves) and employee stock options</b>	328	152	-724	-451	-696	-2,836	-65	-242	-72	-3,215
<i>Net acquisition of financial assets</i>	-4,355	-4,727	-5,790	-8,810	-23,683	-13,392	-2,471	-1,320	-737	-17,920
<i>Net incurrence of liabilities</i>	-4,683	-4,879	-5,066	-8,359	-22,988	-10,556	-2,406	-1,078	-666	-14,705
<b>Other investment</b>	4,201	1,095	-103	-3,050	2,143	71,878	64,129	31,402	17,569	184,979
<i>Net acquisition of financial assets</i>	9,269	4,652	18,366	4,245	36,533	80,707	33,666	24,111	8,497	146,981
Other equity	15	236	4	63	318	5	-3	-2	56	56
Loans, currency and deposits	9,633	-666	12,929	2,514	24,410	44,269	28,475	17,133	-10,918	78,959
Other accounts receivable	-378	5,082	5,433	1,667	11,804	36,433	5,194	6,980	19,359	67,966
<i>Net incurrence of liabilities</i>	5,069	3,557	18,469	7,295	34,390	8,829	-30,463	-7,291	-9,073	-37,998
Other equity	1	8	4,113	-3	4,120	10	0	0	-2	8
Loans, currency and deposits	2,254	-1,624	1,277	2,534	4,440	-41	-11,909	-2,193	-5,626	-19,769
Other accounts payable	2,814	5,174	-4,465	4,763	8,286	8,854	-18,572	-5,137	-3,489	-18,345
Special drawing rights	-1	0	17,544	1	17,544	6	19	38	45	108
<b>Reserve assets</b>	3,712	8,512	29,623	21,678	63,525	-10,617	1,156	1,795	414	-7,253
<b>Net errors and omissions</b>	22	1,050	-1,799	830	102	-3,210	3,814	-2,291	52	-1,634

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

Table 1.2

## External Debt of the Russian Federation

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
<b>Total</b>	467,605	462,227	473,074	490,271	482,354	453,539	479,173	434,899	380,545
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104
Federal Government	65,163	61,222	62,707	67,912	63,268	53,192	74,533	66,868	46,087
<b>New Russian Debt</b>	64,791	60,851	62,371	67,576	62,967	52,891	74,232	66,569	45,855
Loans	485	520	501	527	1,501	1,384	2,094	1,886	1,412
Foreign currency bonds	21,071	20,415	20,587	20,531	19,959	18,550	18,035	16,943	16,307
<i>Eurobonds</i>	20,919	20,138	20,276	20,267	19,686	18,324	17,810	16,849	16,222
<i>Eurobonds (related to the second London Club debt restructuring)</i>	152	277	310	265	274	226	225	94	85
Ruble denominated bonds	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119
<i>OFZ</i>	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119
<i>Eurobonds</i>	0	0	0	0	0	0	0	0	0
Other	44	39	34	29	24	19	18	18	17
<b>Debt of the former USSR</b>	372	371	336	336	301	301	301	300	231
Local Government	93	89	99	94	84	74	36	31	17
Loans	0	0	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0	0	0
Ruble denominated bonds	93	89	99	94	84	74	36	31	17

Table 1.2 (end)

*(millions of US dollars)*

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
<b>Central bank and banks</b>	84,930	89,236	90,104	110,088	114,685	118,008	112,540	104,551	93,450
Debt liabilities to direct investors and to direct investment enterprises	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079	3,908
Debt securities	3,599	3,555	3,761	3,833	3,552	2,982	4,312	3,792	1,119
Loans, currency and deposits	65,157	69,208	71,278	73,450	78,122	71,804	74,227	69,648	60,862
Other	11,590	10,848	10,974	28,184	28,249	36,667	29,825	27,032	27,562
<b>Other sectors</b>	317,418	311,680	320,164	312,178	304,316	282,265	292,064	263,449	240,992
Debt liabilities to direct investors and to direct investment enterprises	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,926	97,644
Debt securities	8,563	8,498	9,171	8,984	8,631	6,368	9,430	7,572	6,969
Loans, currency and deposits	153,259	153,852	152,908	149,548	141,152	135,524	140,610	128,746	120,230
Other	17,396	20,033	25,549	20,507	23,910	24,822	20,562	18,204	16,149

## Notes.

Included is the indebtedness in domestic and foreign currencies.

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

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

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

Table 1.3

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

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
<b>Total</b>	467,605	462,227	473,074	490,271	482,354	453,539	479,173	434,899	380,545
Foreign Currency	339,448	338,187	339,864	352,962	348,797	340,111	301,907	273,691	258,473
Domestic Currency	128,156	124,040	133,210	137,310	133,557	113,428	177,265	161,208	122,073
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104
Foreign Currency	21,973	21,344	21,457	21,423	21,786	20,254	20,448	19,147	17,968
<i>Short-term</i>	44	39	34	29	24	19	18	18	17
<i>Long-term</i>	21,928	21,306	21,424	21,395	21,762	20,235	20,430	19,129	17,951
Domestic Currency	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753	28,136
<i>Short-term</i>	0	0	0	0	0	0	0	0	0
<i>Long-term</i>	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753	28,136
<b>Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	80,346	83,610	86,013	105,467	109,922	111,452	108,364	100,472	89,542
Foreign Currency	59,628	63,525	66,488	84,663	87,489	88,340	72,832	65,826	59,860
<i>Short-term</i>	20,089	23,056	25,481	26,945	29,887	33,580	19,186	16,600	14,394
<i>Long-term</i>	39,539	40,468	41,007	57,718	57,601	54,760	53,646	49,227	45,467
Domestic Currency	20,718	20,086	19,525	20,804	22,433	23,112	35,532	34,646	29,682
<i>Short-term</i>	14,247	13,902	13,550	14,991	16,875	18,762	29,805	28,810	26,543
<i>Long-term</i>	6,471	6,184	5,974	5,813	5,558	4,350	5,727	5,836	3,138

Table 1.3 (end)

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	179,218	182,383	187,628	179,040	173,693	166,713	170,602	154,522	143,348
Foreign Currency	142,602	145,048	144,395	138,826	132,926	134,166	119,249	104,517	102,166
<i>Short-term</i>	16,697	18,541	19,849	17,800	19,337	22,135	16,076	9,747	8,859
<i>Long-term</i>	125,905	126,506	124,546	121,027	113,589	112,031	103,174	94,770	93,307
Domestic Currency	36,616	37,336	43,233	40,213	40,767	32,548	51,353	50,006	41,182
<i>Short-term</i>	6,348	7,269	11,571	8,607	11,058	8,601	12,512	17,188	15,752
<i>Long-term</i>	30,268	30,066	31,662	31,607	29,709	23,947	38,841	32,818	25,430
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	101,551
Foreign Currency	115,245	108,271	107,524	108,049	106,597	97,350	89,378	84,201	78,479
Domestic Currency	27,539	26,652	29,104	29,710	28,790	24,757	36,260	28,804	23,073

## Notes.

Included is the indebtedness in domestic and foreign currencies.

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

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

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

Table 1.4

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

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
<b>Total Liabilities</b>	467,605	462,227	473,074	490,271	482,354	453,539	479,173	434,899	380,545
<b>Short-term</b>	61,854	67,879	76,573	76,443	86,441	89,639	83,354	76,027	69,192
<b>Long-term</b>	405,751	394,348	396,501	413,829	395,913	363,900	395,819	358,872	311,354
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104
Short-term	44	39	34	29	24	19	18	18	17
Debt securities	0	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0	0
Other liabilities	44	39	34	29	24	19	18	18	17
Long-term	65,212	61,272	62,773	67,977	63,329	53,247	74,550	66,882	46,087
Debt securities	64,355	60,382	61,935	67,114	61,526	51,562	72,156	64,695	44,443
Loans, currency and deposits	857	891	837	863	1,803	1,685	2,395	2,186	1,644
Other liabilities	0	0	0	0	0	0	0	0	0
<b>Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	80,346	83,610	86,013	105,467	109,922	111,452	108,364	100,472	89,542
Short-term	34,336	36,958	39,031	41,937	46,763	52,342	48,991	45,410	40,937
Debt securities	607	602	598	606	589	522	559	388	180
Loans, currency and deposits	30,766	34,009	35,707	38,729	43,352	40,262	42,827	41,416	37,461
Other liabilities	2,963	2,346	2,726	2,601	2,822	11,558	5,605	3,606	3,296
Long-term	46,010	46,653	46,982	63,530	63,159	59,110	59,373	55,062	48,605
Debt securities	2,992	2,952	3,164	3,226	2,962	2,460	3,752	3,404	939
Loans, currency and deposits	34,391	35,199	35,570	34,721	34,770	31,541	31,400	28,233	23,401
Other liabilities	8,627	8,501	8,248	25,583	25,427	25,109	24,220	23,426	24,265

Table 1.4 (end)

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	179,218	182,383	187,628	179,040	173,693	166,713	170,602	154,522	143,348
Short-term	23,045	25,811	31,420	26,406	30,395	30,736	28,587	26,935	24,612
Debt securities	17	18	55	59	17	11	17	15	54
Loans, currency and deposits	5,633	5,759	5,816	5,841	6,469	5,904	8,008	8,715	8,409
Other liabilities	17,395	20,033	25,548	20,507	23,909	24,821	20,562	18,204	16,149
Long-term	156,173	156,573	156,208	152,633	143,298	135,978	142,015	127,588	118,736
Debt securities	8,546	8,480	9,115	8,925	8,614	6,357	9,413	7,557	6,915
Loans, currency and deposits	147,626	148,092	147,092	143,708	134,683	129,620	132,602	120,031	111,821
Other liabilities	1	1	1	1	1	1	0	0	0
<b>Direct investment</b>	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	101,551
<i>Banks</i>	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079	3,908
Direct investor in direct investment enterprises	41	33	55	32	48	46	45	44	42
Direct investment enterprises in direct investor (reverse investment)	23	17	16	13	18	11	12	27	14
Between fellow enterprises	4,519	5,576	4,020	4,575	4,698	6,499	4,119	4,008	3,852
<i>Other sectors</i>	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,926	97,644
Direct investor in direct investment enterprises	36,480	33,969	36,572	37,244	34,743	29,800	36,975	30,516	27,932
Direct investment enterprises in direct investor (reverse investment)	74,400	72,320	73,421	74,340	72,164	65,441	61,567	57,731	52,135
Between fellow enterprises	27,320	23,008	22,543	21,555	23,717	20,311	22,920	20,679	17,576

## Notes.

Included is the indebtedness in domestic and foreign currencies.

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

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

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

Table 1.5

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

### Main Components

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
<b>Net International Investment Position</b>	516,731	459,374	461,774	443,389	485,038	598,433	481,685	601,309	770,363
<b>Assets</b>	1,569,086	1,528,672	1,582,837	1,623,402	1,651,900	1,590,615	1,701,585	1,604,705	1,613,202
<b>Direct investment</b>	471,840	446,884	467,172	479,346	487,004	390,272	482,450	430,695	397,789
Equity and investment fund shares	371,129	345,323	363,734	376,250	392,802	306,830	376,525	337,804	312,906
Debt instruments	100,711	101,560	103,438	103,097	94,202	83,442	105,925	92,891	84,884
<b>Portfolio investment</b>	107,874	111,954	120,952	112,455	117,413	93,742	90,114	86,018	80,641
Equity and investment fund shares	22,222	27,203	32,870	31,602	34,473	27,045	24,224	21,580	21,847
Debt securities	85,651	84,751	88,082	80,853	82,940	66,696	65,890	64,438	58,794
<b>Financial derivatives (other than reserves) and employee stock options</b>	6,736	6,829	7,341	7,677	6,444	7,618	3,014	1,829	1,282
<b>Other investment</b>	386,863	389,683	395,627	409,801	410,412	492,574	541,885	545,474	551,501
Other equity	8,266	8,265	8,508	8,502	8,559	8,553	8,517	8,485	8,575
Loans, currency and deposits	334,032	338,178	338,572	348,449	347,710	394,538	424,756	425,988	408,009
Other accounts receivable	44,565	43,240	48,547	52,851	54,143	89,483	108,612	111,001	134,916
<b>Reserve assets</b>	595,774	573,322	591,745	614,122	630,627	606,409	584,121	540,688	581,989
<b>Liabilities</b>	1,052,355	1,069,297	1,121,063	1,180,013	1,166,862	992,182	1,219,900	1,003,396	842,839
<b>Direct investment</b>	539,747	547,653	568,495	594,851	610,083	523,541	694,592	553,783	461,596
Equity and investment fund shares	396,962	412,731	431,868	457,092	474,695	401,434	568,954	440,778	360,045
Debt instruments	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	101,551
<b>Portfolio investment</b>	255,925	261,023	284,829	302,717	273,636	188,598	249,079	196,489	149,089
Equity and investment fund shares	169,351	183,483	204,848	218,064	197,807	131,492	164,574	125,301	98,855
Debt securities	86,574	77,540	79,980	84,654	75,828	57,106	84,505	71,189	50,234
<b>Financial derivatives (other than reserves) and employee stock options</b>	8,265	5,655	6,048	5,648	5,757	5,864	2,575	1,921	1,282
<b>Other investment</b>	248,418	254,966	261,691	276,797	277,386	274,178	273,654	251,202	230,872
Other equity	115	96	111	4,215	4,128	3,658	6,017	5,368	4,410
Loans, currency and deposits	219,273	223,951	225,022	223,862	221,076	209,013	217,232	200,580	182,736
Other accounts payable	20,860	22,881	28,466	23,303	26,932	36,561	26,426	22,102	19,609
Special drawing rights (Net incurrence of liabilities)	8,170	8,039	8,091	25,417	25,250	24,946	23,979	23,152	24,118

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

Notes.

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

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

Table 1.6

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

(millions of US dollars)

	Exports (FOB)						Imports (FOB)						Trade balance		
	total	% of the corresponding period of the previous year	of which				total	% of the corresponding period of the previous year	of which				total	of which	
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2019	419,721	94.5	363,319	93.8	56,402	99.5	253,877	102.0	225,971	101.6	27,906	105.1	165,845	137,348	28,496
2020	333,530	79.5	282,656	77.8	50,873	90.2	240,089	94.6	214,587	95.0	25,502	91.4	93,441	68,069	25,372
2021	494,350	148.2	426,991	151.1	67,359	132.4	304,014	126.6	271,680	126.6	32,332	126.8	190,336	155,311	35,027
2022	588,329	119.0	x	x	x	x	280,351	92.2	x	x	x	x	307,978	x	x
<b>2022</b>															
Q1	154,540	165.6	x	x	x	x	71,547	110.8	x	x	x	x	82,993	x	x
Q2	151,780	132.1	x	x	x	x	57,662	75.8	x	x	x	x	94,118	x	x
Q3	141,418	107.0	x	x	x	x	68,796	88.4	x	x	x	x	72,623	x	x
Q4	140,590	91.3	x	x	x	x	82,347	96.3	x	x	x	x	58,243	x	x
<b>2023</b>															
Q1	101,801	65.9	x	x	x	x	73,000	102.0	x	x	x	x	28,801	x	x
January	<b>32,527</b>	<b>69.4</b>	x	x	x	x	<b>23,498</b>	<b>95.1</b>	x	x	x	x	<b>9,028</b>	x	x
February	<b>29,546</b>	57.4	x	x	x	x	<b>22,118</b>	<b>79.8</b>	x	x	x	x	<b>7,428</b>	x	x
March	39,729	70.7	x	x	x	x	27,384	143.3	x	x	x	x	12,345	x	x

## Notes.

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

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

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

Table 1.7

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

Date	International reserves	Of which				gold
		foreign exchange reserves	of which			
			foreign exchange	SDRs	reserve position in IMF	
1	2	3	4	5	6	7
<b>2021</b>						
31.12	630,627	497,557	468,075	24,218	5,264	133,070
<b>2022</b>						
31.01	630,207	497,951	468,631	24,085	5,235	132,256
28.02	617,133	475,898	446,537	24,138	5,224	141,235
31.03	606,409	464,328	435,224	23,927	5,178	142,081
30.04	593,052	452,066	423,754	23,274	5,037	140,986
31.05	587,423	449,268	420,884	23,366	5,018	138,155
30.06	584,121	448,221	420,279	23,002	4,940	135,900
31.07	576,904	445,749	417,868	22,953	4,929	131,155
31.08	565,660	434,604	407,207	22,555	4,842	131,056
30.09	540,688	416,938	389,952	22,216	4,769	123,750
31.10	547,194	422,772	395,685	22,318	4,768	124,423
30.11	567,289	436,291	408,590	22,827	4,874	130,998
31.12	581,989	445,912	417,806	23,161	4,945	136,077
<b>2023</b>						
31.01	597,035	453,093	424,541	23,529	5,023	143,942
28.02	574,247	438,683	410,650	23,105	4,928	135,564
31.03	593,879	446,868	418,406	23,459	5,003	147,011
30.04	595,787	447,187	418,628	23,559	5,000	148,599

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

Table 1.8

## International Reserves and Foreign Currency Liquidity – Russia

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

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

	30.04.2023
<b>A. Official reserves assets</b>	<b>595,786.5</b>
(1) foreign currency reserves (in convertible foreign currencies)	418,075.3
(a) securities	x
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits with:	x
(i) other national central banks, BIS and IMF	x
(ii) banks headquartered in the reporting country	—
of which: located abroad	—
(iii) banks headquartered outside the reporting country	x
of which: located in the reporting country	—
(2) IMF reserve position	5,000.1
(3) SDRs	23,559.1
(4) gold	148,599.4
— volume in millions of fine troy ounces	74.8
(5) other reserve assets (specify)	552.6
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	552.6
<b>B. Other foreign currency assets (specify)</b>	<b>—</b>
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	—
— loans not included in official reserve assets	—
— financial derivatives not included in official reserve assets	—
— gold not included in official reserve assets	—
— other	—

Table 1.8 (cont.)

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

	30.04.2023			
	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits <sup>1</sup>	0.0	0.0	0.0	0.0
— outflows (-), principal	0.0	0.0	0.0	0.0
— outflows (-), interest	0.0	0.0	0.0	0.0
— inflows (+), principal	0.0	0.0	0.0	0.0
— inflows (+), interest	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (-)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (-)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (-)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (-)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

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

Table 1.8 (cont.)

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

(millions of US dollars)

	30.04.2023			
	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options (puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (–)	—	—	—	—
— BIS (–)	—	—	—	—
— IMF (–)	—	—	—	—
— other international organizations (–)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (–)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (–)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—	—	—	—
(a) short positions	—	—	—	—
(i) bought puts	—	—	—	—
(ii) written calls	—	—	—	—
(b) long positions	—	—	—	—
(i) bought calls	—	—	—	—
(ii) written puts	—	—	—	—
PRO MEMORIA: In-the-money options	—	—	—	—
(1) At current exchange rate	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(2) +5% (depreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(3) –5% (appreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(4) +10% (depreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(5) –10% (appreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(6) Other (specify)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—

Table 1.8 (end)

## IV. Memo items

(millions of US dollars)

	30.04.2023
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—
— derivatives (forwards, futures, or options contracts)	—
— short positions	—
— long positions	—
— other instruments	—
(c) pledged assets	—
— included in reserve assets	—
— included in other foreign currency assets	—
(d) securities lent and on repo	-946.5
— lent or repoed and included in Section I	-1.2
— lent or repoed but not included in Section I	-1,499.0
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	553.8
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (-)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed at least once a year:	
(a) currency composition of reserves (by groups of currencies) <sup>1</sup>	—
— currencies in SDR basket <sup>2</sup>	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

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

Table 1.9

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

Period	Actual amount of the international reserves expressed in months of import <sup>1</sup>
1	2
Q1 2012	14.6
Q2 2012	14.5
Q3 2012	14.7
Q4 2012	14.5
Q1 2013	14.0
Q2 2013	13.4
Q3 2013	13.4
Q4 2013	13.0
Q1 2014	12.5
Q2 2014	12.4
Q3 2014	12.0
Q4 2014	10.8
Q1 2015	10.8
Q2 2015	12.3
Q3 2015	14.3
Q4 2015	15.7
Q1 2016	17.2
Q2 2016	17.8
Q3 2016	18.2
Q4 2016	17.0
Q1 2017	17.2
Q2 2017	16.7
Q3 2017	16.4
Q4 2017	15.9
Q1 2018	16.2
Q2 2018	15.8
Q3 2018	15.9
Q4 2018	16.4
Q1 2019	17.2
Q2 2019	18.3
Q3 2019	18.5
Q4 2019	18.9
Q1 2020	19.2
Q2 2020	20.5
Q3 2020	22.3
Q4 2020	23.5
Q1 2021	22.3
Q2 2021	21.2
Q3 2021	20.5
Q4 2021	19.9
Q1 2022	18.7
Q2 2022	19.0
Q3 2022	18.2
Q4 2022	19.9
Q1 2023 <sup>2</sup>	20.5

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

## Central Bank Survey

Table 1.10

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
NET FOREIGN ASSETS	44,590,764	46,687,215	48,974,927	48,451,721	40,051,107	35,224,417	28,421,547	33,625,938	32,462,266	29,451,474	31,949,833	32,911,317
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	3,712,711	3,914,778	11,928,995	5,681,827	4,568,988	3,992,003	3,736,824	3,403,460	3,805,647	4,976,650	5,000,140	5,497,519
NET CLAIMS ON GENERAL GOVERNMENT	-12,288,074	-13,798,137	-17,711,954	-15,451,469	-12,630,581	-10,466,872	-8,118,600	-9,164,408	-8,875,651	-8,030,272	-8,876,968	-9,043,437
CLAIMS ON OTHER SECTORS	1,415,177	1,403,233	1,424,872	1,758,724	1,328,607	1,312,943	1,270,164	1,263,920	1,270,450	1,262,831	1,220,974	1,198,957
MONETARY BASE	20,338,906	19,802,757	22,376,899	19,186,595	18,344,818	18,663,666	19,167,718	19,136,502	19,830,114	21,095,547	20,814,819	21,391,334
Currency in circulation	14,068,108	13,784,147	15,815,119	14,842,324	14,347,550	13,970,606	14,033,273	14,141,757	14,228,481	15,158,417	15,489,357	15,558,925
Liabilities to other depository corporations	6,270,798	6,018,610	6,561,779	4,344,271	3,997,267	4,693,060	5,134,445	4,994,745	5,601,632	5,937,130	5,325,462	5,832,409
Deposits, of which	6,270,798	6,018,610	6,561,779	4,344,271	3,997,267	4,693,060	5,134,445	4,994,745	5,601,632	5,937,130	5,325,462	5,832,409
Required reserves	815,263	825,406	843,263	150,012	162,182	145,929	145,929	145,961	145,961	145,925	145,924	145,934
Debt securities	—	—	—	—	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	25,663	27,555	74,419	39,644	43,697	72,195	37,083	41,867	73,605	37,630	36,493	79,225
Transferable deposits	17,423	20,865	20,449	31,004	33,012	33,530	30,523	30,567	31,425	30,190	31,068	62,850
Other financial institutions	6,369	10,178	9,882	20,656	21,092	22,933	20,256	20,014	20,863	19,881	20,495	52,268
Nonfinancial organizations	11,054	10,687	10,568	10,348	11,919	10,597	10,267	10,553	10,562	10,309	10,572	10,581
Households	0	0	0	0	0	0	0	0	0	0	0	0
Other deposits	8,240	6,690	53,970	8,640	10,685	38,665	6,560	11,300	42,180	7,440	5,425	16,375
Other financial institutions	8,240	6,690	53,970	8,640	10,685	38,665	6,560	11,300	42,180	7,440	5,425	16,375
Nonfinancial organizations	0	0	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0
OTHER ITEMS (NET)	17,066,009	18,376,777	22,165,522	21,214,564	14,929,606	11,326,630	6,105,134	9,950,541	8,758,993	6,527,506	8,442,667	9,093,797

Table 1.10 (end)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023
NET FOREIGN ASSETS	38,875,112	39,475,879	41,110,028	43,505,685
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	4,681,908	5,234,338	5,525,303	4,953,238
NET CLAIMS ON GENERAL GOVERNMENT	-6,891,839	-7,855,415	-8,351,253	-7,763,776
CLAIMS ON OTHER SECTORS	1,172,854	1,313,428	1,318,895	1,303,400
MONETARY BASE	24,428,576	24,195,036	23,985,888	23,788,725
Currency in circulation	16,347,658	16,167,790	16,421,526	16,661,022
Liabilities to other depository corporations	8,080,917	8,027,247	7,564,361	7,127,704
Deposits, of which	8,080,917	8,027,247	7,564,361	7,127,704
Required reserves	145,932	145,929	265,379	265,379
Debt securities	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	42,242	37,830	265,691	791,279
Transferable deposits	30,992	30,540	30,440	30,624
Other financial institutions	19,968	19,788	19,788	20,065
Nonfinancial organizations	11,025	10,752	10,653	10,559
Households	0	0	0	0
Other deposits	11,250	7,290	235,250	760,655
Other financial institutions	11,250	7,290	235,250	760,655
Nonfinancial organizations	0	0	0	0
Households	0	0	0	0
OTHER ITEMS (NET)	13,367,217	13,935,365	15,351,394	17,418,542

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

Table 1.11

## Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
NET FOREIGN ASSETS	8,666,253	8,978,824	11,695,909	13,123,107	11,422,197	11,393,458
CLAIMS ON NONRESIDENTS	14,680,498	15,255,673	18,242,538	19,512,356	16,740,482	16,121,928
LIABILITIES TO NONRESIDENTS	6,014,245	6,276,849	6,546,628	6,389,249	5,318,284	4,728,470
CLAIMS ON CENTRAL BANK	7,140,939	6,779,519	9,939,092	5,353,985	4,828,000	5,431,300
NET CLAIMS ON GENERAL GOVERNMENT	3,285,362	2,416,066	4,534,910	1,085,366	164,348	-638,524
Claims on federal government	10,072,168	9,626,058	9,883,135	9,857,117	9,707,685	9,573,823
Debt securities	10,010,780	9,564,789	9,821,864	9,795,744	9,646,280	9,512,413
<i>in rubles</i>	9,261,206	8,841,689	8,835,113	8,904,331	8,912,314	8,869,478
<i>in foreign currency</i>	749,575	723,099	986,751	891,413	733,966	642,935
Loans	61,388	61,270	61,271	61,373	61,406	61,410
<i>in rubles</i>	61,388	61,266	61,262	61,373	61,355	61,360
<i>in foreign currency</i>	—	4	9	—	51	50
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	898,179	849,827	808,331	760,131	751,766	749,876
Debt securities	436,857	436,850	424,077	402,188	406,194	421,293
<i>in rubles</i>	436,857	436,850	424,077	402,188	406,194	421,293
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	461,322	412,977	384,254	357,942	345,572	328,583
<i>in rubles</i>	461,186	412,835	384,101	357,788	345,441	328,467
<i>in foreign currency</i>	136	143	153	154	130	116
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	6,236,259	6,348,679	4,625,108	7,556,788	8,304,519	8,627,330
Deposits	5,093,659	5,401,940	4,017,254	7,185,747	7,296,493	6,634,316
<i>in rubles</i>	5,071,204	5,343,705	3,962,500	7,073,342	7,078,870	6,442,081
<i>in foreign currency</i>	22,455	58,235	54,755	112,405	217,624	192,235
Other liabilities	1,142,600	946,739	607,853	371,041	1,008,026	1,993,014
<i>in rubles</i>	1,142,600	946,739	607,853	371,041	1,008,026	1,993,014
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	1,448,727	1,711,140	1,531,449	1,975,094	1,990,585	2,334,893
Deposits	1,448,727	1,711,140	1,531,449	1,975,094	1,990,585	2,334,893
<i>in rubles</i>	1,448,727	1,711,139	1,531,448	1,975,093	1,990,584	2,334,892
<i>in foreign currency</i>	1	1	1	1	1	—
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	87,522,166	88,180,602	91,234,024	91,502,786	90,572,619	89,423,026
<i>in rubles</i>	78,354,435	78,417,540	80,053,326	80,187,854	80,589,480	80,559,641
<i>in foreign currency</i>	9,167,731	9,763,062	11,180,698	11,314,932	9,983,139	8,863,385
Claims on other financial institutions	12,702,399	12,646,861	13,572,689	13,438,817	12,969,441	12,510,995
<i>in rubles</i>	10,360,911	10,036,982	10,103,017	9,825,103	9,609,652	9,457,530
Debt securities	1,441,039	1,260,680	1,050,052	1,142,521	1,047,705	1,268,074
Loans	6,817,216	6,822,510	7,020,600	6,879,130	6,655,971	6,355,570
Other claims	2,102,657	1,953,792	2,032,364	1,803,452	1,905,976	1,833,886

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
<i>in foreign currency</i>	2,341,488	2,609,879	3,469,672	3,613,714	3,359,789	3,053,464
Debt securities	43,066	45,147	47,319	48,302	40,777	36,172
Loans	1,780,752	1,709,086	1,809,642	1,627,127	1,526,193	1,481,229
Other claims	517,671	855,647	1,612,711	1,938,285	1,792,819	1,536,063
Claims on nonfinancial organizations	48,473,030	48,947,080	50,640,380	51,016,056	50,788,311	50,145,056
<i>in rubles</i>	41,735,895	41,886,177	43,033,526	43,417,463	44,253,555	44,415,457
Debt securities	2,146,206	2,132,975	2,290,370	2,164,323	2,158,542	1,920,057
Loans	36,023,524	36,095,324	37,061,656	37,456,066	38,274,324	38,613,210
Other claims	3,566,165	3,657,877	3,681,500	3,797,074	3,820,689	3,882,191
<i>in foreign currency</i>	6,737,135	7,060,903	7,606,854	7,598,592	6,534,757	5,729,599
Debt securities	57,177	58,213	65,334	65,161	56,515	49,576
Loans	6,453,217	6,769,766	7,298,619	7,298,321	6,264,605	5,478,848
Other claims	226,740	232,924	242,901	235,110	213,637	201,175
Claims on households	26,346,737	26,586,661	27,020,955	27,047,914	26,814,867	26,766,975
<i>in rubles</i>	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
Debt securities	—	—	—	—	—	—
Loans	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	89,108	92,279	104,172	102,626	88,594	80,321
Debt securities	—	—	—	—	—	—
Loans	89,108	92,279	104,172	102,626	88,594	80,321
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	3,179,351	3,389,510	11,381,975	5,140,619	4,041,777	3,477,640
DEPOSITS INCLUDED IN BROAD MONEY	70,529,705	70,934,638	71,641,754	71,615,955	70,127,498	69,615,892
<i>in rubles</i>	53,026,843	52,255,873	52,671,939	54,329,561	54,913,145	55,687,742
Transferable deposits	22,790,884	22,849,285	23,314,544	21,007,427	20,717,980	21,453,368
Other financial institutions	644,701	706,689	842,416	756,209	678,942	692,053
Nonfinancial organizations	10,264,156	11,146,764	11,755,478	11,701,752	11,198,560	11,918,824
Households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491
Other deposits	30,235,959	29,406,588	29,357,394	33,322,134	34,195,165	34,234,374
Other financial institutions	2,287,697	2,162,347	2,115,214	2,250,292	2,248,241	2,212,225
Nonfinancial organizations	10,779,355	9,884,878	10,181,529	11,252,910	11,120,499	10,941,667
Households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483
<i>in foreign currency</i>	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Other financial institutions	482,156	455,336	555,149	393,695	461,488	406,917
Nonfinancial organizations	10,304,891	11,355,632	11,757,112	10,976,179	9,759,714	8,934,869
Households	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,768	5,723	5,652	5,345	5,133	5,065
DEPOSITS EXCLUDED FROM BROAD MONEY	1,307,642	1,313,066	1,382,623	1,494,229	1,310,618	1,274,252
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,737,193	2,704,408	2,656,866	2,637,742	2,616,045	2,619,118
SHARES AND OTHER EQUITY	12,316,289	11,108,809	11,485,799	11,098,908	10,442,017	10,136,989
OTHER ITEMS (NET)	16,538,771	16,898,857	18,849,266	19,072,446	18,444,077	18,480,304
Escrow accounts of households <sup>1</sup>	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
NET FOREIGN ASSETS	9,182,937	10,767,014	10,625,111	9,488,235	9,098,268	8,844,118
CLAIMS ON NONRESIDENTS	13,267,738	15,335,019	14,972,795	13,774,318	13,438,413	13,008,399
LIABILITIES TO NONRESIDENTS	4,084,800	4,568,005	4,347,684	4,286,083	4,340,144	4,164,281
CLAIMS ON CENTRAL BANK	5,874,773	5,746,029	6,348,470	6,920,657	6,145,185	6,651,219
NET CLAIMS ON GENERAL GOVERNMENT	-131,466	581,818	1,080,768	1,350,606	1,013,709	1,298,639
Claims on federal government	9,801,539	9,673,043	9,708,265	9,563,141	9,763,971	10,743,289
Debt securities	9,740,168	9,611,613	9,646,821	9,501,735	9,702,553	10,681,870
<i>in rubles</i>	9,239,199	9,016,533	9,023,620	8,925,541	9,086,117	10,056,667
<i>in foreign currency</i>	500,969	595,080	623,202	576,193	616,435	625,203
Loans	61,371	61,430	61,443	61,406	61,418	61,420
<i>in rubles</i>	61,339	61,387	61,397	61,370	61,378	61,379
<i>in foreign currency</i>	32	43	46	36	40	41
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	609,867	538,063	522,429	514,645	498,564	478,457
Debt securities	403,952	399,902	396,513	389,994	374,892	355,762
<i>in rubles</i>	403,952	399,902	396,513	389,994	374,892	355,762
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	205,915	138,161	125,916	124,650	123,672	122,696
<i>in rubles</i>	205,821	138,055	125,811	124,551	123,565	122,589
<i>in foreign currency</i>	94	107	105	100	107	106
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	8,361,357	7,296,882	6,761,374	6,509,360	6,960,834	7,782,852
Deposits	5,637,328	4,748,794	4,761,333	4,517,322	5,035,816	6,063,305
<i>in rubles</i>	5,486,107	4,570,607	4,587,261	4,354,660	4,875,021	5,907,381
<i>in foreign currency</i>	151,221	178,187	174,072	162,662	160,795	155,924
Other liabilities	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
<i>in rubles</i>	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
Deposits	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
<i>in rubles</i>	2,181,514	2,332,402	2,388,549	2,217,818	2,287,990	2,140,255
<i>in foreign currency</i>	—	4	3	1	1	1
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	88,001,232	89,923,776	91,435,516	91,989,452	94,129,084	95,058,029
<i>in rubles</i>	80,860,361	81,919,855	84,167,646	85,534,254	87,462,687	88,510,247
<i>in foreign currency</i>	7,140,871	8,003,921	7,267,870	6,455,198	6,666,397	6,547,782
Claims on other financial institutions	11,999,405	12,271,356	12,293,896	11,803,858	11,930,727	11,798,173
<i>in rubles</i>	9,506,370	9,495,015	10,002,307	10,117,122	10,219,010	10,227,112
Debt securities	1,387,894	1,168,372	1,332,085	1,418,253	1,364,266	1,386,793
Loans	6,260,181	6,388,381	6,838,701	6,848,239	6,903,644	6,914,889
Other claims	1,858,295	1,938,262	1,831,522	<b>1,850,630</b>	1,951,101	1,925,431

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
<i>in foreign currency</i>	2,493,035	2,776,341	2,291,589	1,686,736	1,711,717	1,571,061
Debt securities	25,683	30,631	39,024	39,274	82,112	194,111
Loans	1,240,581	1,473,949	1,147,920	1,103,806	1,154,627	1,158,720
Other claims	1,226,771	1,271,761	1,104,645	543,656	474,978	218,230
Claims on nonfinancial organizations	49,137,647	50,510,303	51,717,852	52,339,339	54,083,488	54,817,868
<i>in rubles</i>	44,554,146	45,342,663	46,796,407	47,622,981	49,181,510	49,893,702
Debt securities	1,898,682	2,088,566	2,081,975	1,990,999	1,950,738	1,963,833
Loans	38,866,731	39,469,552	40,907,280	41,821,740	43,336,868	44,080,106
Other claims	3,788,734	3,784,546	3,807,152	3,810,241	<b>3,893,904</b>	3,849,763
<i>in foreign currency</i>	4,583,501	5,167,640	4,921,445	4,716,359	4,901,979	4,924,166
Debt securities	28,052	32,881	54,863	149,364	224,609	258,456
Loans	4,373,598	4,937,507	4,670,807	4,373,587	4,514,931	4,508,559
Other claims	181,851	197,253	195,775	193,407	162,439	157,152
Claims on households	26,864,180	27,142,117	27,423,768	27,846,254	28,114,869	28,441,987
<i>in rubles</i>	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
Debt securities	—	—	—	—	—	—
Loans	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	64,335	59,940	54,836	52,103	52,702	52,554
Debt securities	—	—	—	—	—	—
Loans	64,335	59,940	54,836	52,103	52,702	52,554
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	3,215,437	2,874,259	3,273,963	4,442,070	4,453,129	4,944,346
DEPOSITS INCLUDED IN BROAD MONEY	67,466,502	70,391,298	72,132,546	71,920,324	71,944,398	72,973,333
<i>in rubles</i>	56,293,048	57,392,653	59,777,803	60,884,173	60,930,152	62,053,739
Transferable deposits	23,134,258	24,224,375	25,502,328	26,396,449	26,622,079	26,681,475
Other financial institutions	767,379	745,143	1,010,435	745,957	793,358	870,810
Nonfinancial organizations	12,157,939	12,984,192	13,578,026	14,218,433	14,252,836	13,857,149
Households	10,208,940	10,495,039	10,913,866	11,432,059	11,575,884	11,953,515
Other deposits	33,158,791	33,168,278	34,275,475	34,487,724	34,308,073	35,372,264
Other financial institutions	2,212,519	2,275,040	2,285,202	2,581,974	2,584,875	2,634,809
Nonfinancial organizations	10,748,306	10,606,440	11,779,497	12,334,743	12,206,974	13,157,364
Households	20,197,965	20,286,798	20,210,776	19,571,008	19,516,224	19,580,090
<i>in foreign currency</i>	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Other financial institutions	257,469	320,674	312,291	273,168	268,020	314,280
Nonfinancial organizations	7,208,365	8,411,840	8,022,790	7,342,812	7,300,618	7,226,230
Households	3,707,620	4,266,132	4,019,662	3,420,171	3,445,609	3,379,084
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,046	4,925	5,002	4,797	4,760	4,720
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,428	1,328,979	1,226,005	1,243,735	1,278,127	1,263,256
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,656,960	2,677,136	2,772,282	2,737,213	2,652,617	2,571,911
SHARES AND OTHER EQUITY	10,409,050	11,274,157	11,836,067	<b>11,946,853</b>	<b>11,839,655</b>	12,665,710
OTHER ITEMS (NET)	17,953,055	18,467,884	18,243,999	17,453,959	18,213,562	17,428,730
Escrow accounts of households <sup>1</sup>	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023
<b>NET FOREIGN ASSETS</b>	8,595,929	<b>9,247,551</b>	<b>9,441,835</b>	9,006,600
CLAIMS ON NONRESIDENTS	13,609,648	14,090,465	14,586,843	14,102,722
LIABILITIES TO NONRESIDENTS	5,013,719	<b>4,842,914</b>	<b>5,145,008</b>	5,096,122
CLAIMS ON CENTRAL BANK	8,993,037	8,834,002	8,409,449	7,969,324
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	2,637,288	<b>3,458,825</b>	<b>4,592,697</b>	2,752,271
Claims on federal government	12,266,764	12,546,745	12,734,451	13,033,826
Debt securities	12,205,526	12,485,624	12,672,351	12,972,718
<i>in rubles</i>	11,494,466	11,775,720	11,906,855	12,188,446
<i>in foreign currency</i>	711,059	709,904	765,496	784,272
Loans	61,239	61,121	62,101	61,108
<i>in rubles</i>	61,194	61,076	62,051	61,059
<i>in foreign currency</i>	45	46	50	49
Other claims	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Claims on state and local government	578,345	533,681	539,408	507,967
Debt securities	338,586	338,453	335,744	331,487
<i>in rubles</i>	338,586	338,453	335,744	331,487
<i>in foreign currency</i>	—	—	—	—
Loans	239,759	195,228	203,664	176,480
<i>in rubles</i>	239,637	195,107	203,533	176,346
<i>in foreign currency</i>	122	121	131	134
Other claims	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Liabilities to federal government	8,788,607	<b>8,096,970</b>	<b>7,532,371</b>	8,804,561
Deposits	6,458,607	<b>5,482,922</b>	<b>5,784,314</b>	5,133,322
<i>in rubles</i>	6,311,197	<b>5,326,852</b>	<b>5,643,961</b>	4,987,629
<i>in foreign currency</i>	147,410	156,070	140,354	145,692
Other liabilities	2,330,000	2,614,047	1,748,056	3,671,240
<i>in rubles</i>	2,330,000	2,614,047	1,748,056	3,671,240
<i>in foreign currency</i>	—	—	—	—
Liabilities to state and local government	1,419,215	1,524,632	1,148,791	1,984,960
Deposits	1,419,215	1,524,632	1,148,791	1,984,960
<i>in rubles</i>	1,419,215	1,524,631	1,148,790	1,984,960
<i>in foreign currency</i>	—	—	1	1
Other liabilities	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
<b>CLAIMS ON OTHER SECTORS</b>	98,019,238	97,746,853	99,838,230	101,256,732
<i>in rubles</i>	90,392,243	89,986,404	91,449,379	92,809,245
<i>in foreign currency</i>	7,626,995	7,760,449	8,388,851	8,447,486
Claims on other financial institutions	12,640,976	12,137,676	12,484,528	12,442,326
<i>in rubles</i>	10,957,387	10,296,479	10,505,023	10,567,487
Debt securities	1,609,075	1,590,638	1,615,594	1,580,802
Loans	7,184,780	6,774,243	6,827,280	6,929,682
Other claims	2,163,532	1,931,598	2,062,149	2,057,002

Table 1.11 (end)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023
<i>in foreign currency</i>	1,683,589	1,841,197	1,979,505	1,874,840
Debt securities	359,118	404,217	476,625	557,659
Loans	1,133,780	1,172,492	1,087,704	1,121,806
Other claims	190,692	264,489	415,176	195,374
Claims on nonfinancial organizations	56,567,331	56,666,271	58,144,123	59,060,183
<i>in rubles</i>	50,677,930	50,800,153	51,789,915	52,543,490
Debt securities	1,999,364	1,952,382	1,895,734	1,956,909
Loans	44,818,007	44,984,986	46,004,247	46,777,284
Other claims	3,860,560	3,862,785	3,889,934	3,809,297
<i>in foreign currency</i>	5,889,401	5,866,118	6,354,208	6,516,693
Debt securities	410,787	416,242	403,099	426,259
Loans	5,313,607	5,285,241	5,778,946	5,911,914
Other claims	165,007	164,635	172,164	178,520
Claims on households	28,810,931	28,942,906	29,209,579	29,754,223
<i>in rubles</i>	28,756,926	28,889,771	29,154,442	29,698,268
Debt securities	—	—	—	—
Loans	28,756,926	28,889,771	29,154,442	29,698,268
Other claims	—	—	—	—
<i>in foreign currency</i>	54,005	53,134	55,137	55,954
Debt securities	—	—	—	—
Loans	54,005	53,134	55,137	55,954
Other claims	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,658,226	5,210,959	5,502,058	4,935,727
DEPOSITS INCLUDED IN BROAD MONEY	79,232,793	79,091,888	81,207,778	81,159,669
<i>in rubles</i>	66,910,048	66,822,630	68,113,583	68,202,476
Transferable deposits	28,551,772	29,572,800	30,013,970	29,500,287
Other financial institutions	902,038	1,042,565	952,020	871,809
Nonfinancial organizations	13,634,249	15,619,383	15,499,402	14,721,775
Households	14,015,484	12,910,852	13,562,548	13,906,703
Other deposits	38,358,276	37,249,830	38,099,613	38,702,189
Other financial institutions	2,848,310	3,107,323	3,194,884	3,262,044
Nonfinancial organizations	15,233,228	13,729,920	14,302,472	14,638,482
Households	20,276,739	20,412,587	20,602,257	20,801,663
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195	12,957,193
Transferable deposits	—	—	—	—
Other financial institutions	—	—	—	—
Nonfinancial organizations	—	—	—	—
Households	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193
Other financial institutions	318,438	325,171	328,239	408,931
Nonfinancial organizations	8,197,439	8,208,974	8,840,220	8,783,708
Households	3,806,868	3,735,114	3,925,736	3,764,554
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496	4,459
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	<b>1,569,492</b>	<b>1,593,126</b>	1,532,600
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163	2,705,203	2,713,051
SHARES AND OTHER EQUITY	12,978,777	<b>13,433,558</b>	<b>13,411,343</b>	13,399,370
OTHER ITEMS (NET)	17,318,713	17,422,517	17,858,208	17,240,068
Escrow accounts of households <sup>1</sup>	4,027,774	3,860,090	3,898,793	4,063,000

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

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

Table 1.12

## Banking System Survey

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
NET FOREIGN ASSETS	53,257,017	55,666,039	60,670,836	61,574,828	51,473,304	46,617,875
NET CLAIMS ON GENERAL GOVERNMENT	-9,002,712	-11,382,071	-13,177,045	-14,366,103	-12,466,233	-11,105,396
CLAIMS ON OTHER SECTORS	88,937,343	89,583,835	92,658,896	93,261,510	91,901,226	90,735,969
<i>in rubles</i>	79,769,612	79,820,773	81,445,147	81,523,661	81,918,087	81,872,584
<i>in foreign currency</i>	9,167,731	9,763,062	11,213,749	11,737,849	9,983,140	8,863,385
Claims on other financial institutions	14,116,345	14,046,009	14,993,377	15,193,280	14,294,234	13,819,717
<i>in rubles</i>	11,774,858	11,436,130	11,490,656	11,156,651	10,934,445	10,766,253
of which: Loans	8,144,489	8,137,058	8,323,639	8,138,833	7,909,885	7,594,930
<i>in foreign currency</i>	2,341,488	2,609,879	3,502,722	4,036,630	3,359,789	3,053,464
of which: Loans	1,780,752	1,709,086	1,809,642	1,627,127	1,526,193	1,481,229
Claims on nonfinancial organizations	48,474,261	48,951,165	50,644,564	51,020,316	50,792,125	50,149,277
<i>in rubles</i>	41,737,126	41,890,261	43,037,709	43,421,723	44,257,368	44,419,678
of which: Loans	36,023,524	36,095,324	37,061,656	37,456,066	38,274,324	38,613,210
<i>in foreign currency</i>	6,737,135	7,060,903	7,606,855	7,598,593	6,534,757	5,729,599
of which: Loans	6,453,217	6,769,766	7,298,619	7,298,321	6,264,605	5,478,848
Claims on households	26,346,737	26,586,661	27,020,955	27,047,914	26,814,867	26,766,975
<i>in rubles</i>	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
<i>in foreign currency</i>	89,108	92,279	104,172	102,626	88,594	80,321
of which: Loans	89,108	92,279	104,172	102,626	88,594	80,321
BROAD MONEY LIABILITIES	83,761,495	83,994,776	85,635,181	85,495,275	83,694,767	82,926,630
MONEY SUPPLY (National Definition)	66,252,865	65,310,289	66,659,714	68,203,535	68,475,281	68,993,415
<i>in rubles</i>						
Currency outside bankikg system	13,200,359	13,026,861	13,913,356	13,834,330	13,518,440	13,233,478
Transferable deposits	22,808,307	22,870,149	23,334,994	21,038,431	20,750,991	21,486,898
Other financial institutions	651,070	716,867	852,298	776,865	700,034	714,985
Nonfinancial organizations	10,275,210	11,157,451	11,766,045	11,712,100	11,210,480	11,929,421
Households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491
Other deposits	30,244,199	29,413,278	29,411,364	33,330,774	34,205,850	34,273,039
Other financial institutions	2,295,937	2,169,037	2,169,184	2,258,932	2,258,926	2,250,890
Nonfinancial organizations	10,779,355	9,884,878	10,181,529	11,252,910	11,120,499	10,941,667
Households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483
<i>in foreign currency</i>	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Other financial institutions	482,156	455,336	555,149	393,695	461,488	406,917
Nonfinancial organizations	10,304,891	11,355,632	11,757,112	10,976,179	9,759,714	8,934,869
Households	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,768	5,723	5,652	5,345	5,133	5,065
DEPOSITS EXCLUDED FROM BROAD MONEY	1,307,642	1,313,066	1,382,623	1,494,229	1,310,618	1,274,252
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,737,193	2,704,408	2,656,866	2,637,742	2,616,045	2,619,118
OTHER ITEMS (NET)	45,385,317	45,855,552	50,478,017	50,842,989	43,286,867	39,428,449
Escrow accounts of households <sup>1</sup>	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.12 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
NET FOREIGN ASSETS	37,604,484	44,392,953	43,087,377	38,939,709	41,048,101	41,755,435
NET CLAIMS ON GENERAL GOVERNMENT	-8,250,066	-8,582,590	-7,794,884	-6,679,666	-7,863,259	-7,744,798
CLAIMS ON OTHER SECTORS	89,271,396	91,187,696	92,705,966	93,252,283	95,350,059	96,256,986
<i>in rubles</i>	82,130,524	83,183,774	85,419,176	86,743,864	88,670,199	89,706,796
<i>in foreign currency</i>	7,140,871	8,003,922	7,286,790	6,508,418	6,679,860	6,550,189
Claims on other financial institutions	13,265,626	13,530,470	13,559,812	13,062,708	13,147,777	12,993,938
<i>in rubles</i>	10,772,591	10,754,130	11,249,303	11,322,752	11,422,599	11,420,470
of which: Loans	7,457,714	7,578,677	8,015,446	7,987,960	8,038,580	8,039,200
<i>in foreign currency</i>	2,493,035	2,776,341	2,310,509	1,739,956	1,725,178	1,573,468
of which: Loans	1,240,581	1,473,949	1,147,920	1,103,806	1,154,627	1,158,720
Claims on nonfinancial organizations	49,141,590	50,515,108	51,722,386	52,343,321	54,087,412	54,821,060
<i>in rubles</i>	44,558,089	45,347,468	46,800,940	47,626,961	49,185,433	49,896,893
of which: Loans	38,866,731	39,469,552	40,907,280	41,821,740	43,336,868	44,080,106
<i>in foreign currency</i>	4,583,501	5,167,641	4,921,445	4,716,360	4,901,980	4,924,167
of which: Loans	4,373,598	4,937,507	4,670,807	4,373,587	4,514,931	4,508,559
Claims on households	26,864,180	27,142,117	27,423,768	27,846,254	28,114,869	28,441,987
<i>in rubles</i>	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
of which: Loans	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
<i>in foreign currency</i>	64,335	59,940	54,836	52,103	52,702	52,554
of which: Loans	64,335	59,940	54,836	52,103	52,702	52,554
BROAD MONEY LIABILITIES	80,801,744	83,828,940	85,693,000	86,137,788	86,655,466	87,797,565
MONEY SUPPLY (National Definition)	69,623,245	70,825,370	73,333,255	75,096,840	75,636,460	76,873,251
<i>in rubles</i>						
Currency outside bankikg system	13,293,115	13,390,850	13,481,847	14,175,037	14,669,816	14,740,288
Transferable deposits	23,164,780	24,254,942	25,533,753	26,426,639	26,653,146	26,744,325
Other financial institutions	787,635	765,157	1,031,298	765,837	813,853	923,079
Nonfinancial organizations	12,168,205	12,994,745	13,588,589	14,228,742	14,263,409	13,867,731
Households	10,208,940	10,495,039	10,913,866	11,432,059	11,575,884	11,953,515
Other deposits	33,165,351	33,179,578	34,317,655	34,495,164	34,313,498	35,388,639
Other financial institutions	2,219,079	2,286,340	2,327,382	2,589,414	2,590,300	2,651,184
Nonfinancial organizations	10,748,306	10,606,440	11,779,497	12,334,743	12,206,974	13,157,364
Households	20,197,965	20,286,798	20,210,776	19,571,008	19,516,224	19,580,090
<i>in foreign currency</i>	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Other financial institutions	257,469	320,674	312,291	273,168	268,020	314,280
Nonfinancial organizations	7,208,365	8,411,840	8,022,790	7,342,812	7,300,618	7,226,230
Households	3,707,620	4,266,132	4,019,662	3,420,171	3,445,609	3,379,084
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,046	4,925	5,002	4,797	4,760	4,720
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,428	1,328,979	1,226,005	1,243,735	1,278,127	1,263,256
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,656,960	2,677,136	2,772,282	2,737,213	2,652,617	2,571,911
OTHER ITEMS (NET)	33,945,681	39,163,003	38,307,172	35,393,590	37,948,691	38,634,891
Escrow accounts of households <sup>1</sup>	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709

Table 1.12 (end)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023
NET FOREIGN ASSETS	47,471,041	<b>48,723,430</b>	<b>50,551,862</b>	52,512,285
NET CLAIMS ON GENERAL GOVERNMENT	-4,254,551	<b>-4,396,590</b>	<b>-3,758,555</b>	-5,011,505
CLAIMS ON OTHER SECTORS	99,192,092	99,060,281	101,157,125	102,560,132
<i>in rubles</i>	91,565,096	91,165,413	92,631,095	93,989,294
<i>in foreign currency</i>	7,626,996	7,894,868	8,526,030	8,570,838
Claims on other financial institutions	13,811,187	13,445,640	13,798,031	13,740,282
<i>in rubles</i>	12,127,598	11,470,026	11,681,347	11,742,092
of which: Loans	8,283,944	7,873,472	7,926,980	8,028,408
<i>in foreign currency</i>	1,683,589	1,975,615	2,116,683	1,998,190
of which: Loans	1,133,780	1,172,492	1,087,704	1,121,806
Claims on nonfinancial organizations	56,569,974	56,671,734	58,149,515	59,065,627
<i>in rubles</i>	50,680,572	50,805,616	51,795,305	52,548,933
of which: Loans	44,818,007	44,984,986	46,004,247	46,777,284
<i>in foreign currency</i>	5,889,402	5,866,119	6,354,210	6,516,694
of which: Loans	5,313,607	5,285,241	5,778,946	5,911,914
Claims on households	28,810,931	28,942,906	29,209,579	29,754,223
<i>in rubles</i>	28,756,926	28,889,771	29,154,442	29,698,268
of which: Loans	28,756,926	28,889,771	29,154,442	29,698,268
<i>in foreign currency</i>	54,005	53,134	55,137	55,954
of which: Loans	54,005	53,134	55,137	55,954
BROAD MONEY LIABILITIES	94,715,449	94,495,615	97,054,599	97,775,018
MONEY SUPPLY (National Definition)	82,388,014	82,221,702	83,955,908	84,813,366
<i>in rubles</i>				
Currency outside bankikg system	15,435,724	15,361,243	15,576,634	15,819,611
Transferable deposits	28,582,764	29,603,340	30,044,411	29,530,911
Other financial institutions	922,006	1,062,353	971,808	891,874
Nonfinancial organizations	13,645,274	15,630,135	15,510,055	14,732,334
Households	14,015,484	12,910,852	13,562,548	13,906,703
Other deposits	38,369,526	37,257,120	38,334,863	39,462,844
Other financial institutions	2,859,560	3,114,613	3,430,134	4,022,699
Nonfinancial organizations	15,233,228	13,729,920	14,302,472	14,638,482
Households	20,276,739	20,412,587	20,602,257	20,801,663
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195	12,957,193
Transferable deposits	—	—	—	—
Other financial institutions	—	—	—	—
Nonfinancial organizations	—	—	—	—
Households	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193
Other financial institutions	318,438	325,171	328,239	408,931
Nonfinancial organizations	8,197,439	8,208,974	8,840,220	8,783,708
Households	3,806,868	3,735,114	3,925,736	3,764,554
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496	4,459
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	<b>1,569,492</b>	<b>1,593,126</b>	1,532,600
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163	2,705,203	2,713,051
OTHER ITEMS (NET)	43,640,840	<b>44,767,851</b>	<b>46,597,505</b>	48,040,243
Escrow accounts of households <sup>1</sup>	4,027,774	3,860,090	3,898,793	4,063,000

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

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

Table 1.13

## Money Supply (National Definition)

(billions of rubles)

Date	Cash (M0 monetary aggregate)	Transferable deposits	Including		Monetary aggregate M1 (1+2)	Other deposits	Including	
			households	nonfinancial organizations, financial institutions (except for credit ones)			households	nonfinancial organizations, financial institutions (except for credit ones)
	1	2	3	4	5	6	7	8
<b>2021</b>								
31.12	13,200.4	22,808.3	11,882.0	10,926.3	36,008.7	30,244.2	17,168.9	13,075.3
<b>2022</b>								
31.01	13,026.9	22,870.1	10,995.8	11,874.3	35,897.0	29,413.3	17,359.4	12,053.9
28.02	13,913.4	23,335.0	10,716.7	12,618.3	37,248.3	29,411.4	17,060.7	12,350.7
31.03	13,834.3	21,038.4	8,549.5	12,489.0	34,872.8	33,330.8	19,818.9	13,511.8
30.04	13,518.4	20,751.0	8,840.5	11,910.5	34,269.4	34,205.9	20,826.4	13,379.4
31.05	13,233.5	21,486.9	8,842.5	12,644.4	34,720.4	34,273.0	21,080.5	13,192.6
30.06	13,293.1	23,164.8	10,208.9	12,955.8	36,457.9	33,165.4	20,198.0	12,967.4
31.07	13,390.8	24,254.9	10,495.0	13,759.9	37,645.8	33,179.6	20,286.8	12,892.8
31.08	13,481.8	25,533.8	10,913.9	14,619.9	39,015.6	34,317.7	20,210.8	14,106.9
30.09	14,175.0	26,426.6	11,432.1	14,994.6	40,601.7	34,495.2	19,571.0	14,924.2
31.10	14,669.8	26,653.1	11,575.9	15,077.3	41,323.0	34,313.5	19,516.2	14,797.3
30.11	14,740.3	26,744.3	11,953.5	14,790.8	41,484.6	35,388.6	19,580.1	15,808.5
31.12	15,435.7	28,582.8	14,015.5	14,567.3	44,018.5	38,369.5	20,276.7	18,092.8
<b>2023</b>								
31.01	15,361.2	29,603.3	12,910.9	16,692.5	44,964.6	37,257.1	20,412.6	16,844.5
28.02	15,576.6	30,044.4	13,562.5	16,481.9	45,621.0	38,334.9	20,602.3	17,732.6
31.03	15,819.6	29,530.9	13,906.7	15,624.2	45,350.5	39,462.8	20,801.7	18,661.2
30.04	16,242.0	29,516.9	14,279.3	15,237.6	45,758.8	38,877.2	21,194.1	17,683.0

Table 1.13 (end)

Date	M2 Money supply, billions of rubles (5+6) 9	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
		10	11	12
<b>2021</b>				
31.12	66,252.9	6.3	13.0	13.0
<b>2022</b>				
31.01	65,310.3	-1.4	-1.4	13.4
28.02	66,659.7	2.1	0.6	14.6
31.03	68,203.5	2.3	2.9	17.1
30.04	68,475.3	0.4	3.4	15.7
31.05	68,993.4	0.8	4.1	16.6
30.06	69,623.2	0.9	5.1	16.8
31.07	70,825.4	1.7	6.9	19.3
31.08	73,333.3	3.5	10.7	22.6
30.09	75,096.8	2.4	13.3	23.9
31.10	75,636.5	0.7	14.2	24.4
30.11	76,873.3	1.6	16.0	23.4
31.12	82,388.0	7.2	24.4	24.4
<b>2023</b>				
31.01	82,221.7	-0.2	-0.2	25.9
28.02	83,955.9	2.1	1.9	25.9
31.03	84,813.4	1.0	2.9	24.4
30.04	84,636.0	-0.2	2.7	23.6

Table 1.14

## Monetary Base (Broad Definition)

(billions of rubles)

Date	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
31.12.2015	11,043.8	8,522.2	1,594.0	369.8	557.8	—
31.12.2016	11,882.7	8,789.8	1,822.7	484.7	785.5	—
31.12.2017	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4
31.12.2018	16,063.4	10,312.5	1,898.2	575.3	1,903.5	1,373.9
31.12.2019	16,822.1	10,616.1	2,625.5	617.4	1,026.4	1,936.7
31.12.2020	18,472.4	13,419.6	2,548.5	713.6	1,220.7	570.0
31.12.2021	20,338.9	14,068.1	2,650.6	815.3	2,805.0	0.0
<b>2022</b>						
31.01	19,802.8	13,784.1	3,762.4	825.4	1,430.8	0.0
28.02	22,376.9	15,815.1	2,847.1	843.3	2,871.4	0.0
31.03	19,186.6	14,842.3	1,086.4	150.0	3,107.8	0.0
30.04	18,344.8	14,347.5	1,019.9	162.2	2,815.2	0.0
31.05	18,663.7	13,970.6	1,796.5	145.9	2,750.7	0.0
30.06	19,167.7	14,033.3	1,808.5	145.9	3,180.0	0.0
31.07	19,136.5	14,141.8	2,022.8	146.0	2,825.9	0.0
31.08	19,830.1	14,228.5	2,042.1	146.0	3,413.6	0.0
30.09	21,095.5	15,158.4	2,835.6	145.9	2,955.6	0.0
31.10	20,814.8	15,489.4	2,720.4	145.9	2,459.1	0.0
30.11	21,391.3	15,558.9	2,056.8	145.9	3,629.6	0.0
31.12	24,428.6	16,347.7	2,983.6	145.9	4,951.4	0.0
<b>2023</b>						
31.01	24,195.0	16,167.8	2,074.5	145.9	5,806.9	0.0
28.02	23,985.9	16,421.5	2,238.4	265.4	5,060.6	0.0
31.03	23,788.7	16,661.0	3,317.0	265.4	3,545.3	0.0
30.04	22,836.1	17,154.8	2,407.3	265.3	3,008.6	0.0

Table 1.14 (end)

(billions of rubles, on the beginning of office hours)

Date	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
<b>2023</b>						
03.04	23,788.7	16,661.0	3,317.0	265.4	3,545.3	0.0
04.04	23,811.7	16,663.8	3,392.6	265.4	3,489.9	0.0
05.04	23,474.2	16,682.8	3,007.7	265.4	3,518.2	0.0
06.04	22,497.5	16,715.1	1,842.7	265.4	3,674.3	0.0
07.04	22,385.9	16,750.7	1,729.2	265.4	3,640.6	0.0
10.04	22,393.8	16,801.8	1,709.4	265.4	3,617.2	0.0
11.04	23,424.2	16,825.0	2,385.3	265.4	3,948.5	0.0
12.04	23,206.3	16,858.1	1,457.5	265.4	4,625.2	0.0
13.04	24,475.3	16,900.7	3,943.5	265.4	3,365.7	0.0
14.04	24,632.1	16,944.7	3,981.9	265.4	3,440.1	0.0
17.04	24,504.8	17,010.1	3,840.7	265.4	3,388.7	0.0
18.04	24,450.8	17,019.1	3,785.0	265.4	3,381.3	0.0
19.04	24,560.7	17,036.2	3,915.2	265.4	3,343.8	0.0
20.04	24,605.3	17,053.8	4,283.2	265.3	3,003.0	0.0
21.04	24,569.6	17,065.9	4,242.3	265.3	2,996.0	0.0
24.04	24,578.0	17,080.7	4,207.4	265.3	3,024.5	0.0
25.04	24,693.6	17,057.9	4,340.8	265.3	3,029.6	0.0
26.04	24,731.7	17,066.1	4,174.8	265.3	3,225.4	0.0
27.04	24,543.7	17,080.5	4,115.5	265.3	3,082.3	0.0
28.04	24,478.9	17,110.4	4,114.3	265.3	2,988.9	0.0

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

Table 1.15

## Other Financial Institutions Survey (by selected number of financial intermediaries)

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022
Net foreign assets	352,073	379,612	391,428	462,645	455,997	474,790	441,593	471,830	477,430	430,131	284,627	280,834
Claims on banking system	5,247,676	5,202,433	5,210,406	5,121,894	5,114,859	5,054,964	5,138,458	5,158,967	5,286,846	5,227,021	5,222,256	5,217,786
Net claims on general government	1,734,622	1,779,076	1,734,337	1,882,123	2,030,010	2,188,217	2,280,746	2,253,410	2,232,603	2,292,481	2,326,201	2,355,722
Claims on other sectors	3,226,883	3,362,342	3,588,014	3,661,303	3,574,373	3,658,677	3,635,830	3,771,890	3,771,686	3,857,743	3,876,551	4,065,950
Other financial institutions	1,069,628	1,113,315	1,120,247	1,226,163	1,122,556	1,206,997	1,204,815	1,244,699	1,277,449	1,333,922	1,341,787	1,439,495
Nonfinancial organizations	2,090,107	2,179,834	2,396,597	2,364,504	2,385,928	2,385,652	2,365,124	2,456,387	2,417,834	2,451,904	2,455,036	2,551,859
Households	67,148	69,194	71,170	70,636	65,888	66,028	65,890	70,803	76,402	71,917	79,728	74,596
Securities other than shares	6,445	6,514	6,147	6,217	6,152	6,220	6,154	3,189	66	66	0	0
Loans	1,687,967	1,636,409	1,587,820	1,523,784	1,467,881	1,412,734	1,392,581	1,369,198	1,312,259	1,244,914	1,177,851	1,124,283
Credit institutions	5,313	7,083	7,439	3,543	771	2,510	933	926	3,442	6,421	4,437	8,471
Insurance technical reserves	6,088,915	6,249,442	6,284,103	6,419,699	6,680,334	6,808,685	6,880,983	6,953,272	7,164,125	7,259,920	7,132,371	7,279,744
Net equity of households in life insurance reserves	1,109,389	1,162,139	1,191,358	1,284,255	1,337,448	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673	1,354,529	1,382,263
Net equity of households in pension funds	4,004,851	4,046,529	4,048,777	4,047,361	4,244,935	4,252,340	4,259,471	4,256,834	4,388,364	4,394,479	4,388,473	4,377,905
Prepaid premiums/reserves against outstanding claims	974,675	1,040,774	1,043,969	1,088,082	1,097,951	1,186,828	1,213,169	1,250,432	1,295,137	1,381,768	1,389,370	1,519,576
of which: credit institutions	79,298	56,036	68,023	63,453	65,178	61,387	60,625	56,928	58,487	54,270	47,332	47,257
Other items (net)	2,777,926	2,831,098	3,046,114	3,178,266	3,020,871	3,149,009	3,216,908	3,330,438	3,292,114	3,302,476	3,399,413	3,516,265

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

Table 1.16

## Financial Sector Survey (by selected number of financial intermediaries)

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022
Net foreign assets	41,157,744	52,698,879	48,122,797	55,457,095	52,423,479	52,093,157	50,675,028	51,751,583	53,734,447	62,004,959	37,889,112	39,220,543
Domestic claims	59,908,150	60,451,774	64,909,165	67,952,674	73,389,795	74,274,804	76,514,413	78,406,978	83,255,008	82,405,527	84,611,523	90,437,622
Net claims on general government	-9,572,230	-12,684,154	-8,703,299	-8,863,434	-5,553,147	-6,347,996	-6,986,060	-8,558,357	-6,770,109	-12,073,622	-5,923,865	-4,323,944
Claims on other sectors	69,480,380	73,135,929	73,612,464	76,816,108	78,942,942	80,622,799	83,500,474	86,965,335	90,025,118	94,479,149	90,535,389	94,761,566
Other financial institutions	8,996,037	9,298,855	9,781,503	10,740,046	11,588,213	11,640,359	11,792,275	11,990,022	12,709,883	13,887,070	11,994,855	11,945,536
Nonfinancial organizations	41,316,788	43,956,933	43,849,952	45,048,925	45,700,324	46,428,301	47,672,823	49,612,313	50,892,095	53,472,219	51,596,626	54,895,180
Households	19,167,555	19,880,141	19,981,009	21,027,136	21,654,406	22,554,139	24,035,376	25,362,999	26,423,139	27,119,858	26,943,908	27,920,850
Currency outside financial sector	9,657,863	10,240,118	11,515,359	12,071,694	12,523,791	12,569,524	12,786,290	13,087,011	13,200,227	13,834,179	13,292,971	14,174,869
Deposits	55,035,056	58,507,529	57,755,353	60,626,236	63,060,156	63,158,587	63,586,655	65,529,776	70,835,285	72,061,142	67,621,115	72,095,999
Securities other than shares	1,376,400	1,365,838	1,244,139	1,435,793	1,761,693	1,792,116	1,810,389	1,903,145	1,870,629	1,846,499	1,893,622	1,983,950
Loans	14,151	17,031	16,218	16,687	15,616	15,598	15,091	24,467	21,747	18,846	15,898	16,076
Insurance technical reserves	6,009,617	6,193,406	6,216,080	6,356,246	6,615,156	6,747,298	6,820,358	6,896,345	7,105,637	7,205,650	7,085,039	7,232,487
Other items (net)	28,972,807	36,826,731	36,284,813	42,903,113	41,836,863	42,084,837	42,170,659	42,717,817	43,955,930	49,444,170	32,591,991	34,154,784

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

Table 1.17

## Other Financial Institutions Survey

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022
Net foreign assets	4,611,829	5,649,956	5,032,622	6,091,409	5,571,228	6,126,271	6,003,033	5,968,346	7,310,523	6,918,415	4,675,336	4,730,366
Claims on banking system	7,725,585	8,135,310	8,205,319	8,447,481	8,883,384	9,348,413	9,415,911	9,804,916	10,126,907	10,273,706	9,991,078	10,329,503
Net claims on general government	2,278,887	2,240,258	2,254,609	2,430,938	2,961,891	3,875,676	4,283,601	4,199,080	4,253,090	3,451,239	3,290,506	3,179,929
Claims on other sectors	27,881,211	27,178,434	27,998,283	29,278,329	32,273,840	34,872,381	35,529,635	36,350,508	38,325,547	39,425,962	39,480,226	39,019,556
Nonfinancial organizations	26,629,057	25,947,450	26,833,626	28,159,267	31,009,879	33,529,393	34,198,664	35,048,561	36,665,501	37,840,669	37,883,304	37,258,232
Households	1,252,154	1,230,984	1,164,657	1,119,062	1,263,961	1,342,988	1,330,970	1,301,948	1,660,046	1,585,292	1,596,922	1,761,325
Securities other than shares	1,164,968	1,236,254	1,320,292	1,248,283	1,599,974	1,526,390	1,499,998	1,561,129	2,001,273	1,927,370	1,985,352	2,278,974
Loans	11,725,775	12,593,005	12,666,085	12,994,782	15,000,043	16,508,634	16,824,128	17,283,484	18,361,983	17,995,488	16,747,151	17,314,611
Credit institutions	6,701,164	7,526,679	7,649,378	8,172,069	8,616,386	8,883,216	8,827,958	9,157,349	9,372,153	9,282,278	8,279,729	8,721,687
Insurance technical reserves	5,924,883	6,084,395	6,097,335	6,220,812	6,485,109	6,634,109	6,699,327	6,772,548	6,975,608	7,051,722	6,874,049	6,932,007
Net equity of households in life insurance reserves	1,109,389	1,162,139	1,191,358	1,284,255	1,337,448	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673	1,354,529	1,395,931
Net equity of households in pension funds	4,001,621	4,042,767	4,044,432	4,043,017	4,240,398	4,247,308	4,253,753	4,251,115	4,382,646	4,388,254	4,381,527	4,370,959
Prepaid premiums/reserves against outstanding claims	813,873	879,489	861,545	893,540	907,262	1,017,283	1,037,231	1,075,426	1,112,338	1,179,796	1,137,993	1,165,117
of which: credit institutions	79,298	71,318	68,023	63,453	65,178	61,387	60,625	56,928	58,487	54,270	47,332	47,270
Other items (net)	23,681,885	23,290,303	23,407,120	25,784,279	26,605,217	29,553,609	30,208,726	30,705,690	32,677,204	33,094,742	31,830,594	30,733,762

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

Table 1.18

## Financial Sector Survey

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022
Net foreign assets	45,417,501	57,969,224	52,763,991	61,085,859	57,538,711	57,744,637	56,236,468	57,248,100	60,567,539	68,493,243	42,279,821	43,670,075
Domestic claims	77,180,333	76,543,508	81,178,449	84,604,632	92,555,487	96,742,605	99,823,613	102,185,943	108,396,923	106,579,327	110,526,435	115,709,394
Net claims on general government	-9,027,965	-12,222,972	-8,183,027	-8,314,619	-4,621,266	-4,660,536	-4,983,206	-6,612,688	-4,749,622	-10,914,864	-4,959,560	-3,499,737
Claims on other sectors	86,208,298	88,766,481	89,361,476	92,919,251	97,176,753	101,403,142	104,806,819	108,798,630	113,146,545	117,494,191	115,485,995	119,209,131
Nonfinancial organizations	65,855,737	67,724,549	68,286,980	70,843,689	74,324,275	77,572,043	79,506,363	82,204,487	85,139,762	88,860,985	87,024,894	89,601,552
Households	20,352,561	21,041,931	21,074,496	22,075,563	22,852,478	23,831,099	25,300,456	26,594,144	28,006,782	28,633,206	28,461,102	29,607,578
Currency outside financial sector	9,646,474	10,229,502	11,502,601	12,059,325	12,512,042	12,558,582	12,775,068	13,075,315	13,188,451	13,821,895	13,280,943	14,161,609
Deposits	53,684,054	56,859,522	56,167,909	58,754,162	61,069,366	60,994,361	61,386,773	63,110,532	68,176,987	69,467,969	65,232,983	69,330,139
Securities other than shares	1,392,193	1,432,108	1,208,120	1,444,358	1,487,186	1,549,146	1,703,584	1,716,910	1,919,904	1,683,978	1,647,815	1,400,254
Loans	3,315,604	3,413,793	3,412,308	3,278,941	4,891,949	6,190,580	6,579,405	6,742,123	7,662,556	7,453,506	7,269,889	7,453,204
Insurance technical reserves	5,845,585	6,013,077	6,029,311	6,157,360	6,419,930	6,572,722	6,638,702	6,715,620	6,917,121	6,997,451	6,826,717	6,884,737
Other items (net)	48,713,924	56,564,730	55,622,190	63,996,345	63,713,725	66,621,852	66,976,549	68,073,542	71,099,444	75,647,771	58,547,909	60,149,526

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

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

Table 2.1

### The Bank of Russia Balance Sheet

*(millions of rubles)*

	For 31.01.2023	For 28.02.2023	For 31.03.2023	For 30.04.2023
<b>ASSETS</b>				
Foreign currency-denominated assets and precious metals	39,618,898	41,244,739	43,621,443	45,701,883
Credits and deposits	5,166,800	5,607,914	5,050,614	5,005,128
Securities	440,406	438,703	436,139	437,259
Claims on IMF	2,860,284	3,039,001	3,153,192	3,311,978
Other assets	393,077	332,738	298,280	302,563
<b>Total assets</b>	<b>48,479,465</b>	<b>50,663,095</b>	<b>52,559,668</b>	<b>54,758,811</b>
<b>LIABILITIES</b>				
Cash in circulation	16,168,281	16,422,018	16,661,513	17,155,339
Funds in accounts with the Bank of Russia	16,228,451	16,485,508	15,941,576	15,609,401
Liabilities to IMF	2,588,977	2,732,893	2,844,353	2,942,007
Other liabilities	733,559	2,279,959	4,369,509	6,309,439
<b>Total liabilities</b>	<b>35,719,268</b>	<b>37,920,378</b>	<b>39,816,951</b>	<b>42,016,186</b>
<b>CAPITAL</b>				
Capital	12,760,197	12,742,717	12,742,717	12,742,625
<b>Total liabilities and capital</b>	<b>48,479,465</b>	<b>50,663,095</b>	<b>52,559,668</b>	<b>54,758,811</b>

Table 2.2

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

(% p.a.)

Period	Rate
05.11.2014	9.50
12.12.2014	10.50
16.12.2014	17.00
02.02.2015	15.00
16.03.2015	14.00
05.05.2015	12.50
16.06.2015	11.50
03.08.2015	11.00
14.06.2016	10.50
19.09.2016	10.00
27.03.2017	9.75
02.05.2017	9.25
19.06.2017	9.00
18.09.2017	8.50
30.10.2017	8.25
18.12.2017	7.75
12.02.2018	7.50
26.03.2018	7.25
17.09.2018	7.50
17.12.2018	7.75
17.06.2019	7.50
29.07.2019	7.25
09.09.2019	7.00
28.10.2019	6.50
16.12.2019	6.25
10.02.2020	6.00
27.04.2020	5.50
22.06.2020	4.50
27.07.2020	4.25
22.03.2021	4.50
26.04.2021	5.00
15.06.2021	5.50
26.07.2021	6.50
13.09.2021	6.75
25.10.2021	7.50
20.12.2021	8.50
14.02.2022	9.50
28.02.2022	20.00
11.04.2022	17.00
04.05.2022	14.00
27.05.2022	11.00
14.06.2022	9.50
25.07.2022	8.00
19.09.2022	7.50

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

## Required Reserves Ratios

Table 2.3

(percent)

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

(percent)

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

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

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

<sup>1</sup> To be first applied to required reserve amounts for April 2023.

Table 2.4

## Required Reserve Averaging Ratios Set by the Bank of Russia

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

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

Table 2.5

## Adjustment Ratios for Reservable Liabilities and Required Reserves

Adjustment ratio to credit institutions' liabilities on debt securities issued			
Effective period	Amount		
01.11.2009 — 31.03.2022	0.2		
01.04.2022 —	0.2		
Ratio for operations involving a credit institution — central counterparty			
Procedure	For liabilities in Russian rubles	For liabilities in foreign currencies (except liabilities in unfriendly states' currencies)	For liabilities in unfriendly states' currencies
01.04.2022 — 30.06.2022 (beginning from the time of calculating required reserves for April 2022)	0.1	0.1	—
01.07.2022 — 31.03.2023 (beginning from the time of calculating required reserves for July 2022)	0.2	0.2	—
01.04.2023 — (beginning from the time of calculating required reserves for April 2023)	0.2	0.2	0.05
Adjustment of required reserves for a credit institution's vault cash			
Effective period	Amount		
01.11.2009 — 31.03.2022	Actual average balances in Russian rubles in a credit institution's vault for a reporting period, but no more than 25% of the regulatory amount of required reserves for liabilities in Russian rubles		
01.04.2022 —	Actual balances in Russian rubles as of a reporting date in the vault of a credit institution with a basic licence and actual average balances in Russian rubles for a reporting period in the vault of a credit institution with a universal licence and non-bank credit institutions, but no more than 25% of the regulatory amount of required reserves for liabilities in Russian rubles		

Table 2.6

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

The period of averaging	Volume, billions of rubles
15.01.2020 — 11.02.2020	2,418.4
12.02.2020 — 10.03.2020	2,398.3
11.03.2020 — 07.04.2020	2,430.8
08.04.2020 — 12.05.2020	2,604.9
13.05.2020 — 09.06.2020	2,634.6
10.06.2020 — 07.07.2020	2,569.5
08.07.2020 — 04.08.2020	2,528.5
05.08.2020 — 08.09.2020	2,577.9
09.09.2020 — 06.10.2020	2,633.9
07.10.2020 — 10.11.2020	2,688.3
11.11.2020 — 08.12.2020	2,736.7
09.12.2020 — 12.01.2021	2,790.7
13.01.2021 — 09.02.2021	2,818.1
10.02.2021 — 09.03.2021	2,825.0
10.03.2021 — 06.04.2021	2,906.3
07.04.2021 — 11.05.2021	2,934.1
12.05.2021 — 08.06.2021	3,005.8
09.06.2021 — 06.07.2021	3,032.0
07.07.2021 — 10.08.2021	3,038.5
11.08.2021 — 07.09.2021	3,058.6
08.09.2021 — 12.10.2021	3,104.1
13.10.2021 — 09.11.2021	3,131.5
10.11.2021 — 07.12.2021	3,148.9
08.12.2021 — 11.01.2022	3,207.4
12.01.2022 — 08.02.2022	3,244.6
09.02.2022 — 08.03.2022	3,304.6
09.03.2022 — 12.04.2022	1,283.1
13.04.2022 — 17.05.2022	1,420.9
18.05.2022 — 14.06.2022	1,325.5
15.06.2022 — 12.07.2022	1,631.2
13.07.2022 — 09.08.2022	1,568.7
10.08.2022 — 13.09.2022	1,562.1
14.09.2022 — 11.10.2022	2,320.5
12.10.2022 — 15.11.2022	2,323.3
16.11.2022 — 13.12.2022	2,305.2
14.12.2022 — 17.01.2023	2,322.1
18.01.2023 — 14.02.2023	2,431.6
15.02.2023 — 14.03.2023	2,402.1
15.03.2023 — 11.04.2023	2,453.2
12.04.2023 — 16.05.2023	3,547.9
17.05.2023 — 13.06.2023	3,611.6

Table 2.7

## Interest Rates on Monetary Policy Instruments of the Bank of Russia

(% p.a.)

Start date	Interest rate on standing deposit facilities	Maximum rate submitted at deposit auctions	Minimum rate submitted at repo auctions			Minimum rate submitted at loan auctions	Interest rate on standing overnight loans, repos and FX swaps	Interest rate on standing lending facilities for more than 1 day	
			main and fine-tuning	1 month	1 year			lombard loans <sup>1</sup> and loans secured by non-marketable assets for 2 to 90 days	loans secured by non-marketable assets for more than 90 days
1	2	3	4	5	6	7	8	9	10
17.06.2019	6.50	7.50	7.50	—	—	7.75	8.50	9.25	9.25
29.07.2019	6.25	7.25	7.25	—	—	7.50	8.25	9.00	9.00
09.09.2019	6.00	7.00	7.00	—	—	7.25	8.00	8.75	8.75
28.10.2019	5.50	6.50	6.50	—	—	6.75	7.50	8.25	8.25
16.12.2019	5.25	6.25	6.25	—	—	6.50	7.25	8.00	8.00
10.02.2020	5.00	6.00	6.00	—	—	6.25	7.00	7.75	7.75
27.04.2020	4.50	5.50	5.50	—	—	5.75	6.50	7.25	7.25
14.05.2020	4.50	5.50	5.50	5.60	5.75	5.75	6.50	7.25	7.25
22.06.2020	3.50	4.50	4.50	4.60	4.75	4.75	5.50	6.25	6.25
27.07.2020	3.25	4.25	4.25	4.35	4.50	4.50	5.25	6.00	6.00
22.03.2021	3.50	4.50	4.50	4.60	4.75	4.75	5.50	6.25	6.25
26.04.2021	4.00	5.00	5.00	5.10	5.25	5.25	6.00	6.75	6.75
15.06.2021	4.50	5.50	5.50	5.60	5.75	5.75	6.50	7.25	7.25
26.07.2021	5.50	6.50	6.50	6.60	6.75	6.75	7.50	8.25	8.25
13.09.2021	5.75	6.75	6.75	6.85	7.00	7.00	7.75	8.50	8.50
25.10.2021	6.50	7.50	7.50	7.60	7.75	7.75	8.50	9.25	9.25
20.12.2021	7.50	8.50	8.50	8.60	8.75	8.75	9.50	10.25	10.25
14.02.2022	8.50	9.50	9.50	9.60	9.75	9.75	10.50	11.25	11.25
28.02.2022	19.00	20.00	20.00	20.10	20.25	20.25	21.00	21.00	21.75
11.04.2022	16.00	17.00	17.00	17.10	17.25	17.25	18.00	18.00	18.75
04.05.2022	13.00	14.00	14.00	14.10	14.25	14.25	15.00	15.00	15.75
27.05.2022	10.00	11.00	11.00	11.10	11.25	11.25	12.00	12.00	12.75
14.06.2022	8.50	9.50	9.50	9.60	9.75	9.75	10.50	10.50	11.25
25.07.2022	7.00	8.00	8.00	8.10	8.25	8.25	9.00	9.00	9.75
19.09.2022	6.50	7.50	7.50	7.60	7.75	7.75	8.50	8.50	9.25

<sup>1</sup> Since 25 March 2022.

Table 2.8

## Interest Rates on the Bank of Russia's Special Facilities

(% p.a.)

Start date	SME Support <sup>1</sup>	Non-Commodity Export Support (EXIAR) <sup>2</sup>	Support of Large Investment Projects <sup>3</sup>	Leasing Development Support <sup>4</sup>	Economy Support Amid the COVID-19 Pandemic <sup>5</sup>	SME Support (unsecured loans) <sup>6</sup>
1	2	3	4	5	6	7
28.10.2019	6.50	6.50	5.50	6.50	—	—
16.12.2019	6.25	6.25	5.25	6.25	—	—
10.02.2020	6.00	6.00	5.00	6.00	—	—
23.03.2020	4.00	6.00	5.00	6.00	4.00	—
27.04.2020	4.00	5.50	4.50	5.50	3.50	—
22.06.2020	4.00	4.50	3.50	4.50	2.50	—
27.07.2020	4.00	4.25	3.25	4.25	2.25	—
22.03.2021	4.00	4.50	3.50	4.50	—	—
26.04.2021	4.00	5.00	4.00	5.00	—	—
15.06.2021	4.00	5.50	4.50	5.50	—	—
26.07.2021	5.00	6.50	5.50	—	—	—
13.09.2021	5.25	6.50	5.75	—	—	—
25.10.2021	6.00	6.50	6.50	—	—	—
01.11.2021	6.00	6.50	6.50	—	4.00	—
20.12.2021	7.00	6.50	7.50	—	4.00	—
14.02.2022	8.00	6.50	8.50	—	4.00	—
28.02.2022	18.50	6.50	9.00	—	4.00	—
11.03.2022	18.50	6.50	9.00	—	4.00	9.50
15.03.2022	9.50	6.50	9.00	—	4.00	9.50
11.04.2022	9.50	6.50	9.00	—	4.00	9.50
02.05.2022	9.50	6.50	9.00	—	—	9.50
14.06.2022	9.50	6.50	8.50	—	—	9.50
15.07.2022	8.00	6.50	8.50	—	—	9.50
25.07.2022	6.50	6.50	7.00	—	—	9.50
19.09.2022	6.00	6.50	6.50	—	—	9.50

<sup>1</sup> The interest rates on loans secured by guarantees of JSC Russian Small and Medium Business Corporation. Also, before 22 August 2021 the interest rate on loans secured by credit claims of JSC SME Bank on banks and microfinance organizations under the Programme for Financial Support of Small and Medium-size Enterprises Development for lending to SMEs and on leasing companies ceding property to SMEs under lease agreements.

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

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

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

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

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

Table 2.9

## Liquidity Provided by the Bank of Russia through Lending, Repo and FX Swap Operations

(millions of rubles)

Date	Intraday loans (in a day)	Standing facilities (start of business)												special facilities
		overnight loans	repos	FX swaps	lombard loans			loans secured by non-marketable assets						
					1 day	2–30 days	31–90 days	1 day	2–30 days	31–90 days	91–180 days	181–365 days	366–549 days	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2023</b>														
02.04	0.72	45.42	6,812.63	—	—	12,800.00	19,399.56	100,000.00	—	165,460.00	223.00	744.00	10.00	354,472.26
03.04	265,396.70	45.42	7,560.76	—	—	12,800.00	19,399.56	100,000.00	—	165,460.00	223.00	744.00	10.00	354,472.26
04.04	322,816.85	20.31	7,573.51	—	—	14,980.00	7,110.38	—	—	140,460.00	223.00	744.00	10.00	354,352.97
05.04	230,414.27	—	7,611.23	—	—	15,832.00	6,507.88	—	—	155,460.00	223.00	744.00	10.00	354,549.88
06.04	1,224,737.46	—	7,724.39	—	—	19,399.00	6,507.88	—	—	155,460.00	223.00	744.00	10.00	354,310.09
07.04	579,054.90	—	7,732.18	—	—	19,928.00	10,007.88	—	—	140,460.00	223.00	744.00	10.00	351,045.99
10.04	1,277,126.63	—	7,791.48	—	—	20,246.00	12,049.68	—	—	120,460.00	223.00	744.00	10.00	350,864.28
11.04	1,000,392.52	—	7,835.18	—	—	15,656.00	16,444.68	—	—	130,460.00	223.00	744.00	10.00	349,331.25
12.04	1,361,456.88	—	3,732.92	—	—	13,154.00	17,144.68	12,000.00	—	100,460.00	223.00	744.00	10.00	349,659.48
13.04	144,894.36	—	7,826.52	—	—	13,654.00	16,644.68	—	—	95,460.00	223.00	744.00	10.00	345,989.05
14.04	99,907.87	—	7,824.98	—	—	12,924.00	16,644.68	—	—	100,460.00	223.00	744.00	10.00	345,950.79
17.04	192,064.75	—	7,792.43	—	—	12,704.00	15,646.18	—	—	50,543.00	148.00	744.00	10.00	346,139.53
18.04	119,381.38	—	7,787.72	—	—	11,725.00	15,510.93	—	—	50,543.00	148.00	744.00	10.00	345,597.08
19.04	15,552.10	—	4,863.32	—	—	11,405.00	17,181.13	—	—	50,691.00	—	744.00	10.00	347,168.36
20.04	178,616.06	—	7,604.50	—	—	11,605.00	17,683.13	—	—	60,691.00	—	744.00	10.00	343,889.81
21.04	33,267.05	—	7,607.64	—	—	10,295.00	18,697.13	—	—	80,691.00	—	744.00	10.00	342,270.63
24.04	32,573.19	—	7,319.01	—	—	8,215.00	21,011.13	—	—	90,691.00	—	744.00	10.00	344,876.73
25.04	22,535.80	—	7,314.48	—	—	7,250.00	27,058.13	—	—	50,691.00	—	744.00	10.00	345,639.35
26.04	35,586.80	—	7,305.20	—	—	7,250.00	28,026.03	—	—	50,691.00	—	744.00	10.00	336,001.19
27.04	134,894.51	—	7,321.84	—	—	8,150.00	28,426.03	—	—	50,691.00	—	744.00	10.00	341,533.79
28.04	1,786,462.51	—	—	—	—	7,550.00	28,426.03	—	—	60,691.00	—	744.00	10.00	341,753.27

**Table 2.9 (end)**  
*(millions of rubles)*

Date	At auction (start of business)			
	repo auctions			loan auctions
	fine-tuning operations	1 week	long-term	
1	16	17	18	19
<b>2023</b>				
02.04	—	—	1,709,296.66	—
03.04	—	—	1,709,296.66	—
04.04	—	—	1,709,296.66	—
05.04	—	—	1,709,296.66	—
06.04	—	—	1,709,296.66	—
07.04	—	—	1,709,296.66	—
10.04	—	—	1,709,296.66	—
11.04	—	—	1,709,296.66	—
12.04	—	—	1,709,296.66	—
13.04	—	—	1,709,296.66	—
14.04	—	—	1,709,296.66	—
17.04	—	—	1,709,296.66	—
18.04	—	—	1,709,296.66	—
19.04	—	—	1,709,296.66	—
20.04	—	—	1,653,731.95	—
21.04	—	—	1,653,731.95	—
24.04	—	—	1,653,731.95	—
25.04	—	—	1,653,731.95	—
26.04	—	—	1,653,731.95	—
27.04	—	—	1,653,731.95	—
28.04	—	—	1,653,731.95	—

Table 2.10

**Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds***(billions of rubles, start of business)*

Date	Deposits with the Bank of Russia			Bank of Russia bonds
	overnight standing deposit facilities	at auction		
		fine-tuning operations	1 week	
1	2	3	4	5
<b>2023</b>				
03.04	1,094.28	—	2,450.01	—
04.04	1,038.86	—	2,450.01	—
05.04	1,067.22	—	2,450.01	—
06.04	901.39	—	2,772.89	—
07.04	867.66	—	2,772.89	—
10.04	843.95	—	2,772.89	—
11.04	1,175.66	—	2,772.89	—
12.04	923.06	925.51	2,772.89	—
13.04	760.34	—	2,605.35	—
14.04	834.78	—	2,605.35	—
17.04	783.35	—	2,605.35	—
18.04	775.96	—	2,605.35	—
19.04	738.49	—	2,605.35	—
20.04	748.84	—	2,254.13	—
21.04	741.91	—	2,254.13	—
24.04	770.41	—	2,254.13	—
25.04	775.42	—	2,254.13	—
26.04	971.29	—	2,254.13	—
27.04	1,092.35	—	1,990.00	—
28.04	998.90	—	1,990.00	—

Table 2.11

## Results of Main Bank of Russia Auctions

Auction date	Auction type	Settlement date / date of the first leg	Maturity date / date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5	6
04.04.2023	depository	05.04.2023	12.04.2023	7.48	2,772.89
11.04.2023	depository	12.04.2023	19.04.2023	7.46	2,605.35
18.04.2023	depository	19.04.2023	26.04.2023	7.46	2,254.13
25.04.2023	depository	26.04.2023	03.05.2023	7.44	1,990.00

Table 2.12

**Results of Bank of Russia Fine-Tuning Auctions**

Auction date	Auction type depositary	Maturity (days)	Weighted average rate (% p.a.)	Amount (billions of rubles)
1	2	3	4	5
11.04.2023	depositary	1	7.38	925.51

Table 2.13

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

Auction date	Date of the first leg	Date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5
18.04.2022	20.04.2022	18.05.2022	17.10	0.02
18.04.2022	20.04.2022	19.04.2023	17.25	7.04
16.05.2022	18.05.2022	22.06.2022	14.10	100.00
16.05.2022	18.05.2022	17.05.2023	14.25	1.19
20.06.2022	22.06.2022	20.07.2022	9.60	100.00
20.06.2022	22.06.2022	21.06.2023	9.75	0.01
18.07.2022	20.07.2022	17.08.2022	9.60	0.02
18.07.2022	20.07.2022	19.07.2023	9.75	1.02
15.08.2022	17.08.2022	14.09.2022	8.15	3.42
15.08.2022	17.08.2022	16.08.2023	8.25	0.31
12.09.2022	14.09.2022	13.09.2023	8.25	100.00
12.09.2022	14.09.2022	12.10.2022	8.10	0.02
10.10.2022	12.10.2022	09.11.2022	7.60	100.00
10.10.2022	12.10.2022	11.10.2023	7.75	100.00
07.11.2022	09.11.2022	07.12.2022	7.60	1,392.00
07.11.2022	09.11.2022	15.11.2023	7.75	100.00
05.12.2022	07.12.2022	13.12.2023	7.75	100.00
05.12.2022	07.12.2022	11.01.2023	7.60	1,000.00
09.01.2023	11.01.2023	17.01.2024	7.75	100.00
09.01.2023	11.01.2023	15.02.2023	7.60	1,500.00
13.02.2023	15.02.2023	22.03.2023	7.60	1,000.00
13.02.2023	15.02.2023	14.02.2024	7.75	100.00
20.03.2023	22.03.2023	19.04.2023	7.60	1,000.00
20.03.2023	22.03.2023	20.03.2024	7.75	100.00
17.04.2023	19.04.2023	17.04.2024	7.75	100.00
17.04.2023	19.04.2023	17.05.2023	7.60	851.48

### 3. FINANCIAL MARKETS

#### 3.1. Interbank Money Market

Table 3.1.1

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
<b>2022</b>																		
January	8.29	8.35	8.50	8.96	—	—	8.24	8.32	—	9.46	—	—	8.30	—	—	—	—	—
February	9.57	9.27	9.90	9.70	—	—	9.67	9.24	—	9.50	—	—	9.62	—	—	—	—	—
March	19.87	24.00	—	—	22.07	—	19.86	—	—	—	—	—	21.21	—	—	—	—	—
April	17.08	19.22	—	21.27	—	—	17.11	—	—	—	—	—	19.37	—	—	—	—	—
May	13.25	13.88	15.75	15.31	15.66	—	13.23	—	—	—	—	—	—	—	—	—	—	—
June	9.63	—	—	—	9.76	—	9.64	—	—	—	—	—	10.52	—	—	—	—	—
July	8.90	9.18	9.46	13.25	—	10.65	8.90	8.23	—	—	—	—	9.36	—	—	—	—	—
August	7.94	8.23	—	9.37	—	—	7.95	8.19	—	—	—	—	7.98	—	—	—	—	—
September	7.68	7.96	7.96	—	—	—	7.67	8.25	—	—	—	—	7.76	—	—	—	—	—
October	7.67	7.81	—	—	—	—	7.69	7.73	—	—	—	—	7.66	—	—	—	—	—
November	7.31	7.82	—	—	—	—	7.31	7.79	—	—	—	—	7.27	—	—	—	—	—
December	7.31	7.63	7.62	—	—	—	7.33	7.59	7.47	—	—	—	7.23	—	—	—	—	—
<b>2023</b>																		
January	7.00	7.60	—	—	—	—	7.00	—	—	—	—	—	6.91	—	—	—	—	—
February	7.11	7.60	—	—	—	—	7.12	7.60	—	—	—	—	7.07	—	—	—	—	—
March	7.35	7.51	8.40	—	—	—	7.36	—	—	—	—	—	7.30	—	—	—	—	—
April	7.16	7.72	8.10	—	—	—	7.13	—	—	—	—	—	7.11	—	—	—	—	—
May	7.25	7.60	8.70	—	—	—	7.27	7.61	7.87	—	—	—	7.12	—	—	—	—	—

Table 3.1.2

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
<b>2022</b>						
January	0.10	0.26	0.22	—	—	—
February	0.12	0.15	0.44	—	—	—
March	0.27	—	—	—	—	—
April	0.35	—	—	—	—	—
May	0.77	—	—	—	—	—
June	1.22	—	—	—	—	—
July	1.58	—	1.64	—	—	3.44
August	2.33	2.15	2.18	—	—	—
September	—	0.91	2.66	—	—	—
October	—	2.27	—	—	—	—
November	3.47	2.97	—	—	—	—
December	4.29	—	3.79	—	—	—
<b>2023</b>						
January	—	—	—	—	—	—
February	4.55	—	—	—	—	—
March	—	—	—	—	—	—
April	—	—	—	—	—	—
May	—	—	4.95	—	—	—

Table 3.1.3

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

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
<b>2023</b>																		
02.05	7.59	—	7.87	—	—	—	7.65	—	7.87	—	—	—	7.31	—	—	—	—	—
03.05	7.29	7.53	—	—	—	—	7.39	—	—	—	—	—	7.03	—	—	—	—	—
04.05	7.11	—	—	—	—	—	7.14	—	—	—	—	—	6.85	—	—	—	—	—
05.05	6.96	7.64	—	—	—	—	6.88	—	—	—	—	—	6.79	—	—	—	—	—
10.05	7.01	7.68	9.53	—	—	—	6.97	7.68	—	—	—	—	7.04	—	—	—	—	—
11.05	6.95	—	—	—	—	—	6.91	—	—	—	—	—	6.97	—	—	—	—	—
12.05	6.89	—	—	—	—	—	6.80	—	—	—	—	—	6.97	—	—	—	—	—
15.05	7.34	—	—	—	—	—	7.40	—	—	—	—	—	7.36	—	—	—	—	—
16.05	7.39	—	—	—	—	—	7.41	—	—	—	—	—	7.06	—	—	—	—	—
17.05	7.32	7.30	—	—	—	—	7.36	—	—	—	—	—	7.14	—	—	—	—	—
18.05	7.28	—	—	—	—	—	7.31	—	—	—	—	—	7.14	—	—	—	—	—
19.05	7.30	—	—	—	—	—	7.32	—	—	—	—	—	7.19	—	—	—	—	—
22.05	7.29	7.74	—	—	—	—	7.30	—	—	—	—	—	7.20	—	—	—	—	—
23.05	7.20	7.65	—	—	—	—	7.20	—	—	—	—	—	7.11	—	—	—	—	—
24.05	7.30	7.54	—	—	—	—	7.34	7.54	—	—	—	—	7.22	—	—	—	—	—
25.05	7.24	7.74	—	—	—	—	7.27	—	—	—	—	—	7.18	—	—	—	—	—
26.05	7.32	—	—	—	—	—	7.36	—	—	—	—	—	7.20	—	—	—	—	—
29.05	7.36	—	—	—	—	—	7.40	—	—	—	—	—	7.22	—	—	—	—	—
30.05	7.40	7.60	—	—	—	—	7.49	—	—	—	—	—	7.23	—	—	—	—	—
31.05	7.48	—	—	—	—	—	7.57	—	—	—	—	—	7.25	—	—	—	—	—

Table 3.1.4

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

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
<b>2023</b>						
02.05	—	—	—	—	—	—
03.05	—	—	—	—	—	—
04.05	—	—	—	—	—	—
05.05	—	—	—	—	—	—
10.05	—	—	—	—	—	—
11.05	—	—	—	—	—	—
12.05	—	—	—	—	—	—
15.05	—	—	—	—	—	—
16.05	—	—	—	—	—	—
17.05	—	—	—	—	—	—
18.05	—	—	—	—	—	—
19.05	—	—	—	—	—	—
22.05	—	—	—	—	—	—
23.05	—	—	—	—	—	—
24.05	—	—	—	—	—	—
25.05	—	—	—	—	—	—
26.05	—	—	—	—	—	—
29.05	—	—	—	—	—	—
30.05	—	—	—	—	—	—
31.05	—	—	—	—	—	—

Table 3.1.5

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

1	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
2	3	4	5	6	7	8	9	
<b>2023</b>								
January	902,329	1,189,139	29,122	15,461	16,413	5,299	5,416	26,791
February	955,877	1,064,640	20,309	29,644	20,132	1,663	33,792	28,538
March	1,062,054	1,252,763	18,777	38,711	20,742	1,085	6,436	45,002
April	1,034,478	1,219,823	21,316	104,118	15,648	3,021	9,001	58,244

Table 3.1.6

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

*(millions of rubles)*

	April 2023							
	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
1	2	3	4	5	6	7	8	9
Overnight	836,756	933,385	5,756	94,831	8,565	3,021	8,093	52,852
1 week <sup>1</sup>	170,362	218,394	4,880	—	6,133	—	200	2,574
2 weeks <sup>1</sup>	2,602	12,361	3,603	—	450	—	106	205
1 month <sup>2</sup>	3,781	21,051	3,930	9,103	27	—	69	1,010
2 months <sup>2</sup>	2,479	1,188	0	—	—	—	—	183
3 months <sup>3</sup>	6,575	12,589	205	27	—	—	392	319
6 months <sup>3</sup>	961	440	816	—	—	—	—	—
Over 6 months	2,036	—	—	—	58	—	21	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	8,927	20,414	2,126	157	415	—	120	1,100

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

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

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

Table 3.2.1

### Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2022</b>															
January	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	75.1315	74.8355	74.5277	74.5686	75.7668
February	77.4702	77.1302	76.4849	76.6501	76.0509	76.0509	76.0509	75.6806	75.3042	74.8015	74.7241	74.9867	74.9867	74.9867	76.5762
March	93.5589	91.7457	103.2487	111.7564	105.8124	105.8124	105.8124	105.8124	105.8124	116.0847	120.3785	116.7517	116.7517	116.7517	115.1963
April	83.4097	83.4285	83.4285	83.4285	83.5932	83.3520	82.5962	76.2547	74.8501	74.8501	74.8501	79.1596	79.6274	79.8471	81.2880
May	71.0237	71.0237	71.0237	71.0237	69.4160	66.2378	67.3843	67.3843	67.3843	67.3843	67.3843	68.8389	65.7916	63.7799	63.7799
June	61.6069	61.4733	61.5750	61.9659	61.9659	61.9659	61.1094	60.9565	60.2282	58.3895	57.7780	57.7780	57.7780	57.7780	57.0926
July	52.5123	53.7676	53.7676	53.7676	55.0858	58.5118	62.9110	63.1427	61.2664	61.2664	61.2664	61.3045	58.8541	58.5322	58.2568
August	61.3101	62.0506	60.1595	60.2374	60.2580	60.3696	60.3696	60.3696	60.3164	60.3814	60.4542	60.6229	60.8993	60.8993	60.8993
September	60.2386	60.2370	60.3713	60.3713	60.3713	60.9033	60.8544	61.1814	60.8010	60.4696	60.4696	60.4696	60.4568	60.0676	59.7751
October	55.2987	55.2987	55.2987	57.5664	58.7913	59.4043	60.2534	61.2475	61.2475	61.2475	62.3126	63.6840	63.7559	63.4917	63.0558
November	61.6229	61.4275	61.6175	62.0955	62.0955	62.0955	62.0955	61.2367	60.9774	61.0611	61.2434	60.2179	60.2179	60.2179	60.3982
December	60.8803	61.1479	61.7749	61.7749	61.7749	62.1849	62.9103	62.9372	62.5722	62.3813	62.3813	62.3813	62.7674	63.2120	63.3590
<b>2023</b>															
January	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3002	69.6094	69.0202	67.7775	67.5744	67.5744
February	70.5174	70.1217	70.0414	70.3847	70.3847	70.3847	70.5991	70.8924	71.5763	72.8949	72.7923	72.7923	72.7923	73.6307	73.8645
March	74.8932	75.2513	75.4729	75.4592	75.4592	75.4592	75.4728	75.4577	75.4577	75.9028	75.9406	75.9406	75.9406	75.4609	75.1927
April	77.3233	77.3233	77.3233	77.9510	79.3563	79.4961	80.6713	82.3988	82.3988	82.3988	81.7441	82.1799	82.0934	81.6758	81.5045
May	80.5093	80.5093	79.9609	79.3071	78.6139	76.8207	76.8207	76.8207	76.8207	76.8207	76.6929	75.8846	77.2041	77.2041	77.2041

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

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2022</b>																
January	75.7668	75.7668	76.0404	76.3347	76.8697	76.4408	76.6903	76.6903	76.6903	77.3649	78.6422	78.9437	78.9470	77.8174	77.8174	77.8174
February	76.1660	75.0141	75.7527	75.7619	75.7619	75.7619	76.7671	80.4194	80.4194	86.9288	83.5485	83.5485	83.5485	—	—	—
March	111.4823	108.0521	104.8012	103.9524	103.9524	103.9524	104.6819	104.0741	103.1618	96.0458	95.6618	95.6618	95.6618	93.7125	86.2843	84.0851
April	80.0437	80.0437	80.0437	79.4529	79.0287	77.0809	74.9990	73.5050	73.5050	73.5050	73.3611	72.7089	72.8764	72.2953	71.0237	—
May	63.7799	63.4445	63.5428	63.5643	62.4031	58.8862	58.8862	58.8862	58.2087	56.9690	56.2996	62.0495	66.4029	66.4029	66.4029	63.0975
June	56.6624	56.8691	56.7101	56.7101	56.7101	56.1727	54.7081	53.2788	53.3578	53.3234	53.3234	53.3234	53.3641	52.9699	51.1580	—
July	57.8323	57.8323	57.8323	56.5616	55.4370	54.8491	56.4783	57.3917	57.3917	57.3917	57.7821	58.6605	60.2198	60.2031	61.3101	61.3101
August	61.3747	61.4247	60.7552	59.9570	59.1321	59.1321	59.1321	59.7419	59.8963	59.9974	59.7699	60.0924	60.0924	60.0924	60.3636	60.3677
September	59.6663	60.0316	60.0316	60.0316	60.1662	60.0158	60.8685	59.8318	58.1006	58.1006	58.1006	57.9990	58.1756	58.4485	57.4130	—
October	63.0558	63.0558	61.7634	61.7032	61.5905	61.5018	61.1958	61.1958	61.1958	61.1629	61.3326	61.4277	61.3589	61.5343	61.5343	61.5343
November	60.3116	60.3484	60.3894	60.3741	60.3741	60.3741	60.7379	60.6566	60.5043	60.3866	60.4797	60.4797	60.4797	60.7520	61.0742	—
December	64.3015	64.6078	64.6078	64.6078	66.3474	69.0037	70.5256	72.1306	68.6760	68.6760	68.6760	68.4487	69.9346	71.3261	71.9778	70.3375
<b>2023</b>																
January	67.5744	68.2892	68.6644	68.8728	68.8467	68.6656	68.6656	68.6656	68.6288	68.7529	68.9573	69.1263	69.3372	69.3372	69.3372	69.5927
February	74.2077	74.7638	74.7588	74.7588	74.7588	74.0432	74.8596	74.7087	74.7087	74.7087	74.7087	74.7087	75.4323	—	—	—
March	75.7457	76.4095	76.6044	76.6044	76.6044	77.2422	76.8373	76.9561	76.3072	76.4479	76.4479	76.4479	76.5662	76.5939	76.9781	77.0863
April	81.5045	81.5045	81.6279	81.6028	81.6549	81.6188	81.4863	81.4863	81.4863	81.2745	81.5499	81.6274	81.5601	80.5093	80.5093	—
May	79.1004	79.9798	80.7642	80.0366	79.9093	79.9093	79.9093	79.9379	80.1665	79.9669	79.9841	79.9667	79.9667	79.9667	80.0555	80.6872

## Official Exchange Rate of Euro Against Ruble

Table 3.2.2

(rubles/euro)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2022</b>															
January	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	85.1315	84.8784	84.6709	85.4556	86.8894
February	86.5032	86.7869	86.2826	86.5610	87.1163	87.1163	87.1163	86.5181	85.8920	85.3784	85.3798	85.3574	85.3574	85.3574	86.8451
March	104.4772	102.9112	114.5544	124.0161	116.5312	115.6212	115.6212	115.6212	115.6212	126.4395	132.9581	128.9523	128.9523	128.9523	127.2343
April	92.4930	92.1468	92.1468	92.1468	92.3872	91.7289	90.5998	83.2930	81.7064	81.7064	81.7064	85.9752	86.7939	86.7219	88.0024
May	74.5589	74.5589	74.5589	74.5589	72.7815	70.0662	71.0963	71.0963	71.0963	71.0963	71.0963	72.6314	68.7835	65.7939	65.7939
June	62.7397	63.6629	64.9053	65.9191	65.9191	65.9191	64.8669	64.5699	63.9380	62.0934	60.9656	60.9656	60.9656	60.9656	59.2481
July	54.6405	56.3584	56.3584	56.3584	57.1836	60.1618	64.3260	64.1349	62.0499	62.0499	62.0499	61.8056	58.7643	58.9002	58.3432
August	62.5695	63.2468	61.2656	61.1243	61.0872	61.3610	61.3610	61.3610	61.1615	61.5542	61.7040	62.5156	62.5355	62.5355	62.5355
September	60.2141	60.2842	60.2187	60.2187	60.2187	60.1408	60.4929	60.5458	60.6952	60.8571	60.8571	60.8571	61.3127	60.9364	59.8368
October	52.7379	52.7379	52.7379	54.3947	56.1725	58.0613	58.2392	59.9756	59.9756	59.9756	60.8019	62.3481	62.5867	62.5903	62.4695
November	61.1196	60.9668	60.9216	60.6071	60.6071	60.6071	60.6071	60.6071	60.9013	60.8231	61.2445	61.0037	61.5416	61.5416	62.1554
December	63.0504	63.8279	64.9868	64.9868	64.9868	65.5205	66.1087	65.8966	65.6762	65.8407	65.8407	65.8407	66.2700	66.7017	67.4478
<b>2023</b>															
January	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.0785	74.5438	74.1361	72.7908	73.1131
February	76.3004	76.2245	76.9564	76.7344	76.7344	76.7344	76.0347	75.9087	76.8344	78.3223	78.0542	78.0542	78.0542	78.6710	79.3355
March	79.5134	80.1008	80.1897	80.0469	80.0469	80.0469	80.2353	80.5496	80.5496	80.1372	80.4009	80.4009	80.4009	80.6102	80.5192
April	84.1116	84.1116	84.1116	84.6185	86.7207	87.0954	88.1294	90.2892	90.2892	90.2892	89.1737	89.7271	89.7599	90.0035	90.1637
May	88.3712	88.3712	87.6556	87.5750	86.9986	84.9073	84.9073	84.9073	84.9073	84.9073	84.1498	82.8877	84.2500	84.2500	84.2500

Table 3.2.2 (end)

(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2022</b>																
January	86.8894	86.8894	86.8609	87.0216	87.1318	86.8215	86.9054	86.9054	86.9054	87.5925	88.9286	89.1511	88.4680	86.6419	86.6419	86.6419
February	86.2656	85.3060	86.1308	86.1489	86.1489	86.1489	87.3379	90.8820	90.8820	97.7688	93.5994	93.5994	93.5994	—	—	—
March	122.4522	118.7601	115.9311	114.3996	114.3996	114.3996	115.6002	114.7833	113.2613	105.4679	105.2662	105.2662	105.2662	102.6714	96.0085	93.6960
April	87.0715	87.0715	87.0715	86.4289	85.9674	83.2705	81.2239	80.0249	80.0249	80.0249	77.4651	76.6670	75.9224	75.3117	74.5589	—
May	65.7939	65.8166	66.3644	66.6135	64.9358	60.8953	60.8953	60.8953	60.3851	58.8705	57.9210	64.4392	69.4353	69.4353	69.4353	64.7170
June	59.1204	58.9568	59.3299	59.3299	59.3299	58.8003	57.4566	55.8307	55.9886	55.9640	55.9640	55.9640	56.0535	55.8886	53.8580	—
July	57.8851	57.8851	57.8851	57.1526	56.4463	55.8260	57.1133	57.7608	57.7608	57.7608	58.6741	59.4068	61.0032	61.2171	62.5695	62.5695
August	62.5056	62.3551	61.8322	60.8957	59.3934	59.3934	59.3934	59.5344	59.3304	59.5082	59.5983	59.8784	59.8784	59.8784	59.9608	60.5752
September	59.6196	59.8740	59.8740	59.8740	60.0426	60.0507	60.2110	58.9388	56.4751	56.4751	56.4751	55.9278	55.9953	55.7232	55.4064	—
October	62.4695	62.4695	60.5608	60.5300	60.1086	60.4371	59.8378	59.8378	59.8378	60.1575	60.4648	61.5682	61.5718	61.1328	61.1328	61.1328
November	62.6297	62.6675	62.5712	62.4484	62.4484	62.4484	62.1245	62.1774	62.2850	62.7814	62.8762	62.8762	62.8762	63.3008	63.3882	—
December	68.4470	68.7798	68.7798	68.7798	70.6196	73.3389	75.0914	76.6446	73.0407	73.0407	73.0407	72.6226	74.1829	75.6600	76.0765	75.6553
<b>2023</b>																
January	73.1131	73.8298	74.2646	74.5882	74.4058	74.3434	74.3434	74.3434	74.7307	74.6948	74.9564	75.3348	75.4062	75.4062	75.4062	75.7799
February	79.5654	79.9764	79.6104	79.6104	79.6104	79.1330	79.7588	79.5716	79.5716	79.5716	79.5716	79.5716	79.6230	—	—	—
March	80.8763	81.1418	81.4635	81.4635	81.4635	82.3736	82.5428	82.9670	83.1452	82.3923	82.3923	82.3923	82.2913	82.7750	83.4859	83.7639
April	90.1637	90.1637	89.6590	89.5713	89.3736	89.4638	89.3495	89.3495	89.3495	89.4589	90.0332	90.1436	90.2023	88.3712	88.3712	—
May	86.0862	87.1619	87.5749	86.4964	86.2770	86.2770	86.2770	86.4963	86.5502	86.1995	85.8767	85.9190	85.9190	85.9190	85.9013	86.5119

Table 3.2.3

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

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.1612	0.2050	0.2540	0.3980	0.4470	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.1860	1.2140	1.2470
1994	1.5420	1.6570	1.7530	1.8200	1.9010	1.9850	2.0520	2.1530	2.5960	3.0550	3.2320	3.5500
1995	4.0040	4.4070	4.8970	5.1000	4.9950	4.5380	4.4150	4.4350	4.5080	4.5040	4.5780	4.6400
1996	4.7320	4.8150	4.8540	4.9320	5.0140	5.1080	5.1910	5.3450	5.3960	5.4550	5.5110	5.5600
1997	5.6290	5.6760	5.7260	5.7620	5.7730	5.7820	5.7980	5.8300	5.8600	5.8870	5.9190	5.9600
1998	6.0260	6.0720	6.1060	6.1330	6.1640	6.1980	6.2380	7.9050	16.0645	16.0100	17.8800	20.6500
1999	22.6000	22.8600	24.1800	24.2300	24.4400	24.2200	24.1900	24.7500	25.0800	26.0500	26.4200	27.0000
2000	28.5500	28.6600	28.4600	28.4000	28.2500	28.0700	27.8000	27.7500	27.7500	27.8300	27.8500	28.1600
2001	28.3700	28.7200	28.7400	28.8300	29.0900	29.0700	29.2700	29.3700	29.3900	29.7000	29.9000	30.1400
2002	30.6850	30.9274	31.1192	31.1963	31.3071	31.4471	31.4401	31.5673	31.6358	31.7408	31.8424	31.7844
2003	31.8222	31.5762	31.3805	31.1000	30.7090	30.3483	30.2596	30.5036	30.6119	29.8584	29.7387	29.4545
2004	28.4937	28.5156	28.4853	28.8834	28.9850	29.0274	29.1019	29.2447	29.2171	28.7655	28.2367	27.7487
2005	28.0845	27.7738	27.8256	27.7726	28.0919	28.6721	28.6341	28.5450	28.4989	28.4244	28.7312	28.7825
2006	28.1207	28.1223	27.7626	27.2739	26.9840	27.0789	26.8718	26.7379	26.7799	26.7477	26.3147	26.3311
2007	26.5331	26.1599	26.0113	25.6851	25.9031	25.8162	25.5999	25.6494	24.9493	24.7238	24.3506	24.5462
2008	24.4764	24.1159	23.5156	23.6471	23.7384	23.4573	23.4456	24.5769	25.2464	26.5430	27.6060	29.3804
2009	35.4146	35.7205	34.0134	33.2491	30.9843	31.2904	31.7555	31.5687	30.0922	29.0488	29.8179	30.2442
2010	30.4312	29.9484	29.3638	29.2886	30.4956	31.1954	30.1869	30.6640	30.4030	30.7821	31.3061	30.4769
2011	29.6684	28.9405	28.4290	27.5022	28.0685	28.0758	27.6796	28.8569	31.8751	29.8977	31.3216	32.1961
2012	30.3647	28.9503	29.3282	29.3627	32.4509	32.8169	32.1881	32.2934	30.9169	31.5252	31.0565	30.3727
2013	30.0277	30.6202	31.0834	31.2559	31.5893	32.7090	32.8901	33.2474	32.3451	32.0613	33.1916	32.7292
2014	35.2448	36.0501	35.6871	35.6983	34.7352	33.6306	35.7271	36.9316	39.3866	43.3943	49.3220	56.2584
2015	68.9291	61.2718	58.4643	51.7029	52.9716	55.5240	58.9906	66.4779	66.2367	64.3742	66.2393	72.8827
2016	75.1723	75.0903	67.6076	64.3334	66.0825	64.2575	67.0512	64.9072	63.1581	62.9037	64.9449	60.6569
2017	60.1618	57.9371	56.3779	56.9838	56.5168	59.0855	59.5436	58.7306	58.0169	57.8716	58.3311	57.6002
2018	56.2914	55.6717	57.2649	61.9997	62.5937	62.7565	62.7805	68.0821	65.5906	65.7742	66.6342	69.4706
2019	66.0987	65.7570	64.7347	64.6917	65.0583	63.0756	63.3791	66.4897	64.4156	63.8734	64.0817	61.9057
2020	63.0359	66.9909	77.7325	73.6894	70.7520	69.9513	73.3633	74.6382	79.6845	79.3323	75.8599	73.8757
2021	76.2527	74.4373	75.7023	74.3823	73.5870	72.3723	73.1388	73.5744	72.7608	70.5200	74.9818	74.2926
2022	77.8174	83.5485	84.0851	71.0237	63.0975	51.1580	61.3101	60.3677	57.4130	61.5343	61.0742	70.3375
2023	69.5927	75.4323	77.0863	80.5093								

Table 3.2.4

## Monthly Average Official Rates: Rubles per US Dollar

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.14	0.17	0.22	0.34	0.42	0.41
1993	0.46	0.57	0.66	0.76	0.89	1.08	1.03	0.99	1.06	1.19	1.19	1.24
1994	1.40	1.58	1.71	1.79	1.87	1.95	2.02	2.11	2.31	2.97	3.14	3.37
1995	3.79	4.22	4.71	5.01	5.08	4.77	4.53	4.41	4.47	4.50	4.54	4.62
1996	4.60	4.76	4.83	4.90	4.97	5.05	5.15	5.28	5.37	5.43	5.48	5.54
1997	5.60	5.65	5.70	5.75	5.77	5.78	5.79	5.81	5.85	5.87	5.90	5.94
1998	5.99	6.05	6.09	6.12	6.15	6.18	6.22	6.75	14.61	15.93	16.42	19.99
1999	22.05	22.91	23.47	24.75	24.42	24.28	24.31	24.69	25.48	25.71	26.31	26.80
2000	28.04	28.73	28.46	28.58	28.32	28.25	27.85	27.73	27.79	27.87	27.89	27.97
2001	28.36	28.59	28.68	28.85	29.02	29.11	29.22	29.35	29.43	29.53	29.80	30.09
2002	30.47	30.80	31.06	31.17	31.25	31.40	31.51	31.56	31.63	31.70	31.81	31.84
2003	31.82	31.70	31.45	31.21	30.92	30.48	30.36	30.35	30.60	30.16	29.81	29.44
2004	28.92	28.52	28.53	28.68	28.99	29.03	29.08	29.21	29.22	29.08	28.58	27.92
2005	27.94	27.97	27.62	27.82	27.92	28.50	28.69	28.48	28.36	28.55	28.76	28.81
2006	28.41	28.20	27.88	27.57	27.06	26.98	26.92	26.77	26.74	26.86	26.62	26.29
2007	26.47	26.34	26.11	25.84	25.82	25.93	25.56	25.63	25.34	24.89	24.47	24.57
2008	24.50	24.53	23.76	23.51	23.73	23.64	23.35	24.13	25.28	26.35	27.31	28.13
2009	31.47	35.76	34.67	33.56	32.06	31.03	31.52	31.63	30.81	29.47	28.98	29.94
2010	29.94	30.19	29.56	29.20	30.35	31.17	30.68	30.34	30.84	30.32	30.97	30.85
2011	30.08	29.29	28.43	28.10	27.87	27.98	27.90	28.77	30.49	31.35	30.86	31.45
2012	31.51	29.88	29.37	29.47	30.65	32.91	32.50	31.97	31.52	31.09	31.41	30.74
2013	30.26	30.16	30.80	31.33	31.24	32.28	32.74	33.02	32.63	32.06	32.64	32.89
2014	33.46	35.22	36.21	35.66	34.93	34.41	34.64	36.11	37.87	40.76	45.86	55.41
2015	61.70	64.63	60.23	52.87	50.58	54.50	57.07	65.15	66.77	63.07	65.03	69.66
2016	76.25	77.22	70.47	66.68	65.66	65.31	64.33	64.92	64.60	62.68	64.36	62.18
2017	59.96	58.39	58.10	56.43	57.17	57.82	59.67	59.65	57.69	57.73	58.92	58.59
2018	56.78	56.81	57.03	60.43	62.21	62.71	62.88	66.09	67.65	65.89	66.24	67.30
2019	67.33	65.86	65.14	64.62	64.82	64.22	63.20	65.53	64.98	64.35	63.87	62.94
2020	61.78	63.88	73.15	75.22	72.61	69.22	71.28	73.80	75.65	77.59	77.03	74.05
2021	74.22	74.38	74.41	76.09	74.04	72.51	73.92	73.59	72.89	71.49	72.59	73.72
2022	75.87	77.34	103.68	77.81	64.64	57.18	58.08	60.35	59.79	60.86	60.87	65.34
2023	69.23	73.00	76.08	80.88								

Table 3.2.5

## Reference Prices of Refined Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
<b>2023</b>				
03.05	5,096.74	63.67	2,761.04	3,848.49
04.05	5,087.83	63.16	2,674.72	3,704.83
05.05	5,091.13	63.82	2,679.14	3,642.12
06.05	5,050.08	63.29	2,600.74	3,521.99
11.05	5,005.93	63.04	2,675.32	3,871.20
12.05	4,970.13	62.26	2,739.83	3,952.39
13.05	5,003.93	61.77	2,777.55	3,988.84
16.05	5,136.88	60.67	2,749.13	3,931.69
17.05	5,193.99	61.43	2,728.26	3,944.54
18.05	5,212.60	61.76	2,778.39	3,949.47
19.05	5,080.59	60.95	2,766.23	3,834.12
20.05	5,036.29	60.43	2,741.27	3,761.22
23.05	5,041.43	60.81	2,752.54	3,901.35
24.05	5,078.27	61.47	2,768.14	3,899.62
25.05	5,062.80	59.54	2,740.68	3,753.65
26.05	5,065.05	60.21	2,679.55	3,664.45
27.05	5,008.93	59.15	2,630.12	3,635.38
30.05	5,013.59	59.57	2,638.19	3,711.48
31.05	5,053.15	60.04	2,659.01	3,740.77

Table 3.3

## Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

Period	Volume of trade — total (3+4+5+6+9)	Of which										
		share	bonds	investment units	futures			options				
					total (7+8)	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>2019</b>												
Q1	72,211,931.4	11,302,483.7	55,593,281.9	9,367.4	4,629,127.6	896,242.4	3,732,885.2	677,670.8	670,818.6	6,852.2	...	...
Q2	75,390,936.2	13,427,583.5	56,034,204.9	15,724.1	5,154,575.8	1,270,053.6	3,884,522.2	758,847.9	743,069.4	15,778.5	...	...
Q3	74,359,016.7	16,019,523.2	51,827,041.2	33,932.1	5,601,503.1	1,089,968.0	4,511,535.1	877,017.1	862,094.2	14,922.9	...	...
Q4	82,510,019.0	18,728,995.2	57,322,712.9	138,608.8	5,475,101.2	1,100,343.4	4,374,757.8	844,600.9	831,417.1	13,183.8	...	...
<b>2020</b>												
Q1	90,943,684.1	19,535,529.7	60,986,770.6	69,728.0	9,243,208.6	1,221,470.3	8,021,738.3	1,108,447.2	1,100,002.3	8,445.0	...	...
Q2	91,766,552.6	18,613,213.0	64,690,473.2	90,451.3	7,672,620.9	792,132.5	6,880,488.4	699,794.2	694,509.2	5,285.1	...	...
Q3	99,206,570.2	20,680,174.0	69,824,585.7	103,350.9	7,856,519.8	816,862.7	7,039,657.1	741,939.9	735,596.1	6,343.8	...	...
Q4	103,855,918.4	23,112,433.8	70,629,248.9	290,858.7	9,000,256.2	1,131,663.6	7,868,592.6	823,121.0	812,946.3	10,174.7	...	...
<b>2021</b>												
Q1	92,984,173.7	25,952,969.4	54,955,570.0	329,280.4	10,800,645.3	1,278,774.0	9,521,871.2	945,708.6	932,706.0	13,002.6	...	...
Q2	102,708,345.4	29,185,881.0	62,639,796.5	320,611.7	9,691,241.4	1,215,966.5	8,475,274.9	870,814.8	855,486.4	15,328.4	...	...
Q3	109,403,124.6	29,868,400.4	67,882,715.1	315,615.7	10,297,042.3	1,630,658.1	8,666,384.3	1,039,351.1	1,019,941.8	19,409.2	...	...
Q4	121,901,373.5	35,293,454.8	69,424,477.6	408,938.1	15,197,206.5	2,956,310.2	12,240,896.3	1,577,296.5	1,550,419.8	26,876.7	...	...
<b>2022</b>												
Q1	125,032,074.0	28,958,529.1	82,494,985.4	519,653.0	12,361,956.9	2,471,697.0	9,890,259.8	696,949.6	685,227.9	11,721.8	...	...
Q2	89,864,405.9	12,650,941.4	74,063,248.4	541,704.9	2,484,207.3	855,473.1	1,628,734.2	124,304.0	117,618.6	6,685.4	...	...
Q3	83,826,236.5	11,521,418.3	69,365,359.1	317,860.2	2,465,615.3	627,442.2	1,838,173.1	155,983.6	147,174.2	8,809.3	...	...
Q4	98,979,114.1	8,714,812.0	87,467,844.0	590,988.5	2,059,965.2	619,739.8	1,440,225.4	145,504.4	135,712.1	9,792.3	...	...
<b>2023</b>												
Q1	80,328,971.6	9,645,913.0	68,019,807.1	531,858.1	1,980,688.7	777,388.0	1,203,300.7	150,704.8	138,217.8	10,954.0	1,533.0	...

Table 3.4

## Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles <sup>1</sup>
1	2	3	4
<b>2023</b>			
03.04	2,473.32	988.80	77.95
04.04	2,480.45	983.46	91.57
05.04	2,500.80	987.51	79.87
06.04	2,498.30	967.11	77.53
07.04	2,508.39	974.52	61.84
10.04	2,547.35	983.86	84.27
11.04	2,533.69	973.39	117.73
12.04	2,538.47	975.46	64.15
13.04	2,544.28	982.94	58.65
14.04	2,554.85	982.94	53.87
17.04	2,596.11	1,004.62	75.40
18.04	2,615.62	1,010.87	83.94
19.04	2,606.55	1,004.59	111.12
20.04	2,637.85	1,018.60	105.96
21.04	2,639.95	1,019.20	75.20
24.04	2,635.43	1,020.88	61.96
25.04	2,626.86	1,013.87	56.99
26.04	2,620.33	1,011.06	59.50
27.04	2,646.18	1,024.44	84.68
28.04	2,634.94	1,033.57	77.54

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

## 4. FINANCIAL INSTITUTIONS' PERFORMANCE

### 4.1. General Description

Table 4.1.1

#### Quantitative Characteristics of Operating Credit Institutions

	2022									2023			
	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04
Credit institutions authorised to carry out banking operations (operating), — total	364	363	363	363	361	362	361	361	361	361	362	362	361
of which:													
— banks, of which	331	330	329	329	328	328	327	326	326	326	327	327	326
— with a universal licence	229	228	227	227	225	225	225	226	225	225	226	226	226
— with a basic licence	102	102	102	102	103	103	102	100	101	101	101	101	100
— nonbanking credit institutions	33	33	34	34	33	34	34	35	35	35	35	35	35
Credit institutions licensed to perform the following:													
— to attract funds of individuals	303	302	301	301	300	300	299	300	300	300	301	301	300
— to conduct operations in foreign currency	359	358	358	358	357	359	358	358	359	359	360	360	359
— to conduct operations with precious metals	165	164	164	164	164	166	166	167	170	170	172	172	172
Credit institutions included in the register of banks participating in the compulsory deposit insurance system, — total	306	305	304	304	303	303	302	303	303	303	304	304	303
Registered authorized capital of operating credit institutions (billions of rubles)	2,877	2,863	2,861	2,896	2,960	2,963	2,964	2,964	2,964	2,981	3,004	3,006	3,139
Branches of operating credit institutions in Russia — total	466	456	454	455	456	459	461	459	449	448	446	443	442
of which Sberbank branches	87	86	86	86	86	86	86	86	86	86	86	86	86
Branches of credit institutions operating abroad	4	4	6	6	6	6	4	4	4	4	4	4	4
Representative offices of operating Russian credit institutions — total	182	181	181	178	171	170	167	163	162	158	155	152	151
of which:													
— in Russia	161	161	161	158	152	151	148	144	143	139	137	134	133
— in foreign countries	21	20	20	20	19	19	19	19	19	19	18	18	18

Table 4.11 (end)

	2022									2023			
	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04
Internal structural units of credit institutions (branches) — total	25,669	25,533	25,435	25,404	25,274	24,789	24,659	24,578	24,519	24,490	24,510	24,478	24,455
of which:													
— additional offices	25,382	25,245	25,147	25,116	24,986	24,501	24,368	24,284	24,221	24,192	24,212	24,180	24,157
of which Sberbank	13,189	13,119	13,039	12,989	12,937	12,410	12,350	12,302	12,256	12,209	12,157	12,110	12,070
— mobile banking vehicles	287	288	288	288	288	288	291	294	298	298	298	298	298
of which Sberbank	282	283	283	283	283	283	283	284	288	288	288	288	288
Credit institutions under liquidation — total	370	369	360	354	350	349	345	343	339	338	337	332	325
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	8	8	7	7	8	8	9	9	9	9	9	7	7
— compulsory liquidation	32	30	26	24	24	24	22	21	20	19	18	18	17
— bankruptcy	330	331	327	323	318	317	314	313	310	310	310	307	301

Table 4.1.2

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

No.	30.09.2022			
	Name of credit institution	Registration number of credit institution	Date of Bank of Russia order on revocation of licence	Date of Bank of Russia order on assignment of provisional administration
1	2	3	4	5
1	JSC "Crosna-Bank"	2607	12.08.2022	12.08.2022

Table 4.1.3

## Number of Credit Institutions with Nonresidents Equity

(units)

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

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

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

Table 4.1.4

## Credit Institutions Grouped by the Share of Nonresidents Equity

1	Nonresidents equity										
	up to including 1%		more than 1% up to including 20%		more than 20% up to including 50%		more than 50%, but less than 100%		100%		total
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
2	3	4	5	6	7	8	9	10	11	12	
<b>2017</b>											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
<b>2018</b>											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17 (9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
<b>2019</b>											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)
<b>2020</b>											
31.03	23	17.4	22	16.7	14	10.6	14 (7)	10.6	59 (3)	44.7	132 (10)
30.06	22	16.7	22	16.7	13	9.8	17 (8)	12.9	58 (3)	43.9	132 (11)
30.09	21	16.2	22	16.9	13	10.0	15 (6)	11.5	59 (4)	45.4	130 (10)
31.12	21	16.9	19	15.3	12	9.7	15 (6)	12.1	57 (3)	46.0	124 (9)
<b>2021</b>											
31.03	22	18.3	19	15.8	12	10.0	14 (5)	11.7	53 (2)	44.2	120 (7)
30.09	24	20.3	18 <sup>1</sup>	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)
31.12	21	18.3	18	15.6	10	8.7	12 (4)	10.4	54 (2)	47.0	115 (6)
<b>2022</b>											
30.09	22	19.7	17	15.2	10	8.9	11 (3)	9.8	52 (2)	46.4	112 (5)
31.12	21	19.4	17	15.7	10	9.3	11 (3)	10.2	49 (2)	45.4	108 (5)

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

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

Table 4.1.5

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

(units)

	2022	2023			
	31.12	31.01	28.02	31.03	30.04
<b>Insurance agents</b>	215	215	214	211	210
of which:					
Insurance companies	140	140	139	136	135
of which national reinsurance company	1	1	1	1	1
mutual insurance companies	18	18	18	18	18
insurance brokers	57	57	57	57	57
<b>Associations of insurance agents</b>	20	20	20	20	18
<b>Professional securities market participants</b>	515	514	514	512	513
of which:					
brokers	253	254	253	253	253
of which					
customer's brokers	3	3	3	3	3
commodities brokers	1	1	1	1	1
forex dealers	4	4	4	4	4
dealers	277	277	277	278	280
trustees	179	179	178	177	178
depositories	252	252	251	252	253
registrars	31	31	31	31	31
investment advisers	179	179	180	178	180
<b>Infrastructures</b>	90	91	94	99	99
of which:					
clearing houses	6	6	6	6	6
trade organisers	7	7	7	7	7
of which					
exchanges	6	6	6	6	6
trading systems	1	1	1	1	1
commodity delivery operators	4	4	4	4	4
repositories	2	2	2	2	2
central depository	1	1	1	1	1
central counterparties	3	3	3	3	3
information agencies	5	5	5	5	5
investment platform operators	64	65	67	70	70
financial platform operators	6	6	6	7	7
operators of information systems issuing digital financial assets	3	3	4	5	5
<b>National Payment System Entities</b>	25	25	25	25	26
of which:					
payment system operators	23	23	23	23	24
nationally important payment system operators <sup>1</sup>	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—
<b>Collective investment market entities</b>	338	338	337	336	338
of which:					
non-governmental pension funds	39	39	39	38	38
joint-stock investment funds	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	268	268	268	268	271
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	29	29	28	28	27

Table 4.1.5 (end)

(units)

	2022	2023			
	31.12	31.01	28.02	31.03	30.04
<b>Microfinance agents and cooperatives</b>	5,341	5,306	5,247	5,212	5,173
of which:					
microfinance organizations	1,162	1,154	1,127	1,109	1,087
of which:					
microfinance companies	34	34	34	34	34
microcredit companies	1,128	1,120	1,093	1,075	1,053
housing savings cooperatives	44	43	43	43	42
consumer credit cooperatives	1,517	1,508	1,496	1,489	1,482
agricultural consumer credit cooperatives	638	638	636	634	630
pawnshops	1,980	1,963	1,945	1,937	1,932
<b>Self-regulatory organizations</b>	16	16	16	16	16
of which:					
financial market self-regulatory organizations	14	14	14	14	14
of which:					
brokers	2	2	2	2	2
dealers	2	2	2	2	2
managers	2	2	2	2	2
depositories	2	2	2	2	2
registrars	1	1	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1	1
specialised depositories	2	2	2	2	2
non-governmental pension funds	1	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1	1
insurance brokers	1	1	1	1	1
mutual insurance companies	—	—	—	—	—
microfinance organizations	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2
housing savings cooperatives	—	—	—	—	—
agricultural consumer credit cooperatives	3	3	3	3	3
forex dealers	1	1	1	1	1
investment advisers	2	2	2	2	2
self-regulatory organizations of actuaries	2	2	2	2	2
<b>Persons providing professional services in the financial market<sup>2</sup></b>	112	113	114	117	119
of which:					
audit organizations providing auditing services to socially important organizations in the financial market	2	3	4	7	10
credit history bureaus	7	7	7	7	6
of which qualified credit history bureau	4	4	4	4	4
responsible actuaries	98	98	98	98	98
credit rating agencies	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	1	1	1	1	1
<b>Management companies of special-purpose vehicles</b>	71	73	73	76	78

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

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

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

No.	31.03.2023		
	Name of institution	Date of Bank of Russia order on revocation (cancellation) of licence	Date of Bank of Russia order on assignment/change of provisional administration
1	2	3	4
Provisional administrations assigned to insurance companies after revocation of licences			
1	"NIG – "ROSENERGO", LTD	03.12.2020	14.02.2022

Table 4.1.7

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

	Breakdown of credit institutions by value of assets (descending) as 31.03.2023						
	1–5	6–10	11–20	21–50	51–100	101–362	total
<b>Assets</b>							
Net assets (net of loss provisions and profit tax), millions of rubles	88,635,712	19,876,681	14,246,051	9,680,548	4,586,824	2,633,572	139,659,389
Corporate loans <sup>1</sup> (to non-financial and financial (other than credit) institutions), millions of rubles	42,428,108	9,765,556	4,183,819	3,125,505	1,048,568	652,775	61,204,331
Loans to individuals <sup>1</sup> , millions of rubles	20,160,235	2,263,054	2,547,822	2,386,114	698,205	274,802	28,330,232
<b>Capital and financial performance</b>							
Equity capital, millions of rubles	9,339,746	1,749,321	1,844,291	–382,338	603,638	610,184	13,764,842
Capital adequacy N1.0, %	12.9	14.1	19.5	–4.3	19.1	28.8	12.7
Provisions for possible losses, including adjustment, millions of rubles	5,596,661	912,485	660,097	2,115,514	374,358	196,109	9,855,225
Provisions for possible losses, excluding adjustment, millions of rubles	5,984,265	838,946	610,964	2,376,439	408,063	252,813	10,471,489
Current year net profit (after tax), millions of rubles	553,622	79,619	110,178	54,923	57,561	25,298	881,202
Return on assets, %	0.6	0.9	3.1	1.5	2.5	3.3	1.1
Return on balance sheet capital, %	6.0	12.4	26.3	–31.4	20.2	15.1	12.1
<b>Liabilities</b>							
Individuals' funds (deposits) <sup>2</sup> , millions of rubles	25,986,927	3,638,351	2,894,921	2,554,641	1,206,315	674,600	36,955,755
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	29,216,065	6,001,711	5,874,470	3,483,812	1,743,594	866,797	47,186,449
Loans received from the Bank of Russia, millions of rubles	2,345,432	123,570	149,961	1,625,334	117,747	9,905	4,371,950

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

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

Table 4.1.8

## Financial Performance of Credit Institutions

	Total profit <sup>1</sup> "+" / loss "-", millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions, millions of rubles	Share of loss-making credit institutions, %
1	2	3	4	5	6
2019	1,715,087	1,869,609	83.0	154,521	17.0
2020	1,608,062	1,641,369	79.1	33,307	20.9
<b>2021</b>					
January	204,735	212,728	74.9	7,993	25.1
February	372,998	385,060	70.7	12,062	29.3
March	577,636	590,770	74.4	13,134	25.6
April	778,661	792,160	70.3	13,499	29.7
May	994,646	1,010,275	70.5	15,629	29.5
June	1,198,724	1,219,166	75.7	20,442	24.3
July	1,427,996	1,448,043	75.9	20,047	24.1
August	1,672,506	1,691,516	78.8	19,010	21.2
September	1,868,839	1,890,962	79.5	22,123	20.5
October	2,099,987	2,127,179	78.4	27,192	21.6
November	2,251,426	2,284,154	79.6	32,728	20.4
December	2,362,850	2,404,100	83.4	41,250	16.6
<b>2022</b>					
January	163,644	184,023	76.8	20,379	23.2
February	69,557	206,606	74.0	137,050	26.0
March	-278,629	301,503	82.0	580,132	18.0
April	-1,176,502	282,602	78.5	1,459,103	21.5
May	-1,474,522	375,110	75.4	1,849,632	24.6
June	-1,517,527	385,306	75.4	1,902,833	24.6
July	-1,251,181	477,506	78.7	1,728,687	21.3
August	-1,032,383	571,100	78.9	1,603,483	21.1
September	-826,207	674,707	78.0	1,500,914	22.0
October	-431,889	879,269	81.4	1,311,158	18.6
November	-139,048	1,061,745	82.5	1,200,793	17.5
December	203,198	1,241,778	82.5	1,038,580	17.5
<b>2023</b>					
January	257,986	284,637	78.9	26,651	21.1
February	551,212	569,232	79.2	18,021	20.8
March	881,202	904,032	81.0	22,831	19.0

<sup>1</sup> Net profit (after tax).

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

## 4.2. Borrowings

Table 4.2.1

### Funds (Deposits) of Individuals Accepted by Credit Institutions

(millions of rubles)

1	Individuals' funds (deposits) <sup>1</sup>																
	total	in rubles								in foreign currency							
		total	by maturity							total	by maturity						
			demand deposits <sup>1</sup>	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		demand deposits <sup>1</sup>	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
<b>2022</b>																	
31.12	36,619,202	32,747,603	13,006,787	40,069	760,703	4,081,961	8,118,112	5,959,679	780,292	3,871,599	1,556,206	555	9,585	578,048	551,905	835,514	339,785
<b>2023</b>																	
31.01	35,582,075	31,786,818	11,852,189	35,051	803,190	3,989,121	8,193,685	6,148,862	764,721	3,795,257	1,527,117	329	10,963	564,016	543,163	826,730	322,940
28.02	36,601,123	32,613,902	12,521,887	111,456	837,453	3,640,241	8,548,852	6,160,317	793,695	3,987,221	1,598,887	2,760	9,196	525,579	578,380	924,722	347,697
31.03	36,955,755	33,124,272	12,856,246	37,989	792,097	3,576,666	8,435,632	6,545,740	879,902	3,831,483	1,602,181	651	16,644	495,814	595,894	768,793	351,506

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

Table 4.2.2

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

(millions of rubles)

1	Deposits and other funds raised from legal entities <sup>2</sup>								
	total	in rubles							
		total	by maturity						
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	
<b>2022</b>									
31.12	34,976,384	28,785,200	601,332	11,469,669	6,986,267	2,406,260	3,798,439	1,386,951	2,136,281
<b>2023</b>									
31.01	31,655,815	26,424,364	179,203	10,279,286	6,847,887	2,334,014	3,840,857	1,454,340	1,488,776
28.02	31,917,456	26,157,757	141,468	10,107,235	6,161,213	2,900,081	3,937,264	1,436,913	1,473,583
31.03	35,002,611	28,639,762	135,002	11,190,855	7,340,597	3,216,169	4,035,010	1,095,126	1,627,003

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

	Deposits and other funds raised from legal entities <sup>2</sup>								Memo: deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions	
	in foreign currency											
	total	by maturity							in rubles	in foreign currency	in rubles	in foreign currency
1	11	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	19	20	21	22
<b>2022</b>												
31.12	6,191,185	54,656	318,474	351,505	163,496	669,267	267,914	4,365,873	343,798	1,961	9,858,061	1,561,923
<b>2023</b>												
31.01	5,231,452	52,024	252,682	362,030	196,769	687,724	277,615	3,402,608	311,892	857	9,901,244	1,327,344
28.02	5,759,699	56,466	311,304	430,269	210,684	787,881	143,968	3,819,126	318,360	788	10,203,446	1,440,173
31.03	6,362,849	66,083	498,647	469,441	359,146	868,534	148,567	3,952,430	334,304	925	10,706,430	1,497,218

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

Table 4.2.3

## 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)	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
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>2022</b>																			
January	5.45	5.95	6.82	5.03	5.16	4.98	5.11	5.08	7.67	7.65	7.67	7.26	8.19	9.00	9.20	7.32	8.09	7.30	8.09
February	5.47	6.08	6.76	7.05	6.27	6.20	6.31	6.37	8.12	8.35	8.13	8.33	9.34	9.87	9.51	8.38	8.63	8.07	8.63
March	10.21	12.65	16.92	19.69	19.76	16.00	18.67	18.79	9.74	8.50	9.63	17.60	19.31	18.95	11.80	17.65	16.14	16.08	16.14
April	7.55	14.38	16.37	14.30	15.84	9.93	13.87	14.03	9.41	8.46	9.31	14.84	15.99	16.02	13.21	14.88	12.71	13.58	12.84
May	4.23	7.59	8.29	8.38	9.81	6.05	7.99	8.06	8.19	8.45	8.20	11.08	12.06	12.03	10.96	11.12	10.16	14.41	10.36
June	2.08	6.33	7.64	7.82	6.76	7.30	6.92	6.97	8.53	8.44	8.52	7.88	8.60	8.87	8.58	7.91	8.56	7.82	8.54
July	2.04	4.61	5.35	6.45	6.24	6.21	6.11	6.21	7.40	7.71	7.44	7.37	7.68	8.45	8.10	7.39	8.21	8.02	8.21
August	2.42	3.47	4.20	4.77	4.78	5.92	5.00	5.06	6.76	6.74	6.75	6.52	7.25	7.58	7.84	6.56	7.76	7.38	7.76
September	1.90	3.45	4.50	5.09	5.29	6.12	5.49	5.55	7.07	6.35	7.05	6.30	7.03	7.50	7.80	6.34	7.99	5.67	7.99
October	3.18	3.09	3.02	4.60	4.98	5.89	5.12	5.17	7.29	6.08	7.25	6.42	7.30	7.53	8.20	6.48	8.34	4.87	8.29
November	3.38	3.69	4.06	4.78	5.05	6.17	5.25	5.35	7.31	6.08	7.27	6.35	7.42	7.63	8.27	6.4	7.79	5.96	7.78
December	3.46	3.37	3.22	5.40	5.33	5.93	5.38	5.48	7.31	6.91	7.28	6.26	7.23	8.07	7.87	6.33	8.47	5.91	8.45
<b>2023</b>																			
January	3.47	3.67	4.19	4.57	5.50	5.64	5.27	5.35	7.13	6.77	7.12	6.21	7.25	7.88	7.52	6.27	6.71	—	6.71
February	3.59	4.03	4.38	5.01	5.08	6.06	5.36	5.42	7.05	7.40	7.06	6.14	7.24	8.01	8.05	6.21	7.33	5.97	7.33
March	4.46	4.16	3.31	4.85	5.48	6.68	5.72	5.81	7.34	7.79	7.38	6.42	7.35	8.03	8.26	6.48	7.51	5.00	7.51

Table 4.2.4

## Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in US Dollars and Euros

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 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
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>in US dollars</b>																			
<b>2023</b>																			
January	0.01	0.01	0.43	0.30	1.87	0.94	1.20	1.68	0.84	—	0.84	0.69	1.07	2.50	0.66	0.95	—	—	—
February	0.01	0.01	0.49	0.64	0.30	1.02	0.36	0.38	0.85	—	0.85	0.32	0.36	0.88	0.41	0.33	—	—	—
March	0.01	0.01	—	0.71	0.52	0.92	0.72	0.72	0.83	—	0.83	0.69	0.98	0.96	0.71	0.79	—	—	—
<b>in euros</b>																			
<b>2023</b>																			
January	0.01	0.01	—	0.38	2.19	1.14	1.38	1.66	0.98	—	0.98	0.38	—	—	0.54	0.53	—	—	—
February	0.01	0.01	—	—	0.25	0.80	0.27	0.29	0.92	—	0.92	0.48	0.29	0.40	—	0.37	—	—	—
March	0.01	0.01	—	—	0.28	0.74	0.30	0.31	0.45	—	0.45	—	0.39	0.49	0.37	0.42	—	—	—

Table 4.2.5

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

(millions of rubles)

1	Deposit certificates							Savings certificates							
	total	of which by maturity						total <sup>1</sup>	of which by maturity						
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		savings certificates issued for redemption	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
<b>2022</b>															
31.12	5	0	0	0	0	0	0	4,303	4,271	0	0	0	0	0	32
<b>2023</b>															
31.01	0	0	0	0	0	0	0	4,274	4,242	0	0	0	0	0	32
28.02	0	0	0	0	0	0	0	4,145	4,113	0	0	0	0	0	32
31.03	0	0	0	0	0	0	0	4,111	4,080	0	0	0	0	0	32

**Table 4.2.5 (end)**  
(millions of rubles)

1	Bonds					Banking bill and bank acceptance 22
	total 17	of which by maturity				
		up to 180 days 18	181 days to 1 year 19	1 year to 3 years 20	over 3 years 21	
<b>2022</b>						
31.12	2,481,487	7,313	16,367	505,691	1,945,312	444,781
<b>2023</b>						
31.01	1,745,419	12,116	17,856	503,843	1,197,739	378,186
28.02	1,864,909	9,556	20,296	593,724	1,227,661	429,584
31.03	1,861,344	9,438	24,840	599,056	1,183,854	396,545

<sup>1</sup> Includes Account No. 522 'Savings certificates issued' and Account No. 52404 'Savings certificates issued for redemption'.

Table 4.2.6

### Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions

*(millions of rubles)*

1	Total	of which			
		federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	6	
<b>2021</b>					
31.12	33,307	5,463	2,432	24,572	839
<b>2022</b>					
31.01	71,378	43,095	2,812	24,986	485
28.02	59,052	39,704	3,456	14,755	1,137
31.03	114,477	96,792	2,661	14,811	213
30.04	223,626	205,740	4,267	13,186	433
31.05	198,623	181,797	4,702	12,051	72
30.06	163,875	145,353	7,820	9,796	907
31.07	195,095	172,497	11,404	10,538	656
31.08	195,363	168,706	15,841	10,059	756
30.09	181,259	159,008	11,377	10,230	645
31.10	182,879	158,904	12,452	10,917	605
30.11	177,941	155,055	12,067	10,531	288
31.12	241,474	195,618	20,673	25,175	8
<b>2023</b>					
31.01	240,602	197,490	18,889	23,397	826
28.02	214,675	180,522	21,180	12,704	269
31.03	217,313	179,445	24,312	13,090	466
30.04	212,035	172,988	24,562	14,205	280

## 4.3. Lending

Table 4.3.1

### Loans, Deposits, and Other Funds<sup>1</sup> Provided to Corporate Clients, Individuals and Credit Institutions

(millions of rubles)

1	Loans and other funds provided to corporate clients and individuals in rubles										Loans, deposits, and other funds provided to credit institutions in rubles 11
	total 2	individuals 3	of which								
			total 4	corporate clients							
				of which by maturity							
			up to 30 days 5	31 to 90 day 6	91 to 180 days 7	181 days to 1 year 8	1 year to 3 years 9	over 3 years 10			
<b>2022</b>											
31.12	76,575,014	27,409,610	49,165,404	3,716,900	808,393	1,784,897	6,059,263	11,542,342	22,696,555	9,860,263	
<b>2023</b>											
31.01	76,559,784	27,543,816	49,015,968	3,649,847	828,517	1,722,446	5,756,190	11,577,182	22,924,904	9,830,221	
28.02	78,061,769	27,806,855	50,254,914	3,691,154	821,808	1,809,761	6,029,683	11,779,685	23,511,897	10,403,420	
31.03	79,604,156	28,300,015	51,304,141	3,703,952	832,192	1,957,532	6,232,136	12,070,931	23,929,712	10,858,450	

**Table 4.3.1 (end)**  
(millions of rubles)

1	Loans and other funds provided to corporate clients and individuals in foreign currency									Loans, deposits, and other funds provided to credit institutions in foreign currency	
	total	individuals	of which						total		of which by maturity
			corporate clients								
			up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years			
12	13	14	15	16	17	18	19	20	21		
<b>2022</b>											
31.12	9,565,678	28,197	9,511,367	1,622,756	23,666	91,355	263,336	923,778	6,222,377	2,125,814	
<b>2023</b>											
31.01	9,494,906	27,639	9,440,754	1,606,487	17,840	87,440	248,553	1,023,013	6,081,443	1,827,747	
28.02	9,887,489	29,555	9,831,261	1,710,132	31,457	100,943	238,614	1,097,953	6,239,785	1,854,554	
31.03	9,959,438	30,218	9,900,189	1,721,706	33,855	115,742	250,974	1,144,121	6,217,051	1,953,204	

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

Table 4.3.2

Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions<sup>1</sup>*(millions of rubles)*

1	Outstanding amounts of loans and other funds provided to corporate clients <sup>2</sup>		Outstanding amounts of loans and other funds granted to individuals	
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
2	3	4	5	
<b>2022</b>				
31.12	58,676,772	2,921,154	27,437,807	1,151,748
<b>2023</b>				
31.01	58,456,722	2,932,860	27,571,456	1,169,925
28.02	60,086,175	3,023,304	27,836,410	1,182,379
31.03	61,204,331	2,994,425	28,330,232	1,187,167

<sup>1</sup> Beginning on 1 February 2021 — takes into account acquired claims.<sup>2</sup> Non-financial and financial (other than credit) institutions and individual entrepreneurs.

Table 4.3.3

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

(% p.a.)

1	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
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>2022</b>																
January	21.64	21.12	16.14	14.68	15.33	13.92	11.23	11.50	—	15.36	14.72	12.60	12.98	13.00	14.48	14.36
February	22.14	18.03	15.37	14.93	15.48	14.16	11.13	11.39	—	15.83	15.39	13.68	13.89	13.72	15.00	14.88
March	27.21	27.11	19.00	24.35	24.32	19.64	10.93	11.41	—	28.04	27.05	21.35	21.68	21.17	25.20	24.90
April	30.47	19.46	20.77	26.11	25.79	21.38	14.40	15.20	—	14.70	18.02	21.34	21.08	20.63	23.85	23.64
May	25.82	26.54	20.77	24.79	24.65	20.63	14.39	15.14	—	20.48	21.64	20.57	20.61	18.49	20.53	20.42
June	32.82	15.02	18.89	20.83	21.23	18.85	13.30	13.90	—	16.00	—	18.00	17.99	14.23	17.46	17.29
July	14.94	21.10	18.38	17.46	18.08	16.41	12.13	12.56	—	—	18.70	18.18	18.20	14.95	16.28	16.22
August	23.50	27.65	18.67	17.11	18.48	16.22	11.85	12.26	—	20.41	18.35	18.19	18.20	14.82	15.89	15.84
September	30.67	14.22	18.63	16.47	18.35	16.05	11.42	11.80	—	—	17.69	17.31	17.32	14.30	15.33	15.28
October	27.65	28.66	20.42	16.14	17.98	15.83	11.70	12.06	—	17.04	16.42	16.14	16.18	12.81	14.89	14.78
November	30.96	13.99	20.18	17.12	19.11	16.47	11.72	12.14	—	14.54	19.01	16.20	16.33	13.00	14.60	14.53
December	14.15	19.02	18.92	16.63	17.43	15.94	11.22	11.56	—	—	17.81	17.02	17.04	13.13	14.52	14.48
<b>2023</b>																
January	31.00	30.35	19.90	16.37	19.53	15.73	12.93	13.18	—	16.27	18.76	16.75	17.28	12.85	14.39	14.33
February	31.21	18.21	18.99	16.08	19.13	15.47	12.19	12.45	—	—	17.38	15.36	15.45	12.97	14.45	14.40
March	29.74	30.37	18.81	15.81	18.96	15.55	12.19	12.43	—	—	14.40	16.34	16.20	13.26	14.35	14.33

Table 4.3.4

## Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% p.a.)

1	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
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>2022</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	5.10	—	5.10	—	—	—	—	—	—	—	—
March	—	—	—	12.26	12.26	10.98	5.62	5.65	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	10.39	10.39	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.5

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

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2022</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.6

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

(% p.a.)

1	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
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>2022</b>																
January	9.70	10.41	10.52	9.09	9.84	10.78	8.60	9.77	11.95	11.04	10.07	10.36	11.10	10.27	9.81	10.04
February	11.72	11.69	11.13	10.89	11.46	10.56	10.45	10.53	12.01	11.58	10.61	10.81	11.53	11.03	11.36	11.18
March	18.39	21.72	20.45	16.13	18.70	14.08	11.98	13.15	12.12	17.99	16.81	12.19	13.33	12.46	13.29	12.91
April	16.78	19.54	18.38	11.93	15.20	11.82	14.08	12.90	12.13	18.94	16.91	13.08	13.64	12.15	14.35	13.11
May	13.92	16.21	16.28	11.52	13.60	12.78	10.98	11.97	12.09	16.70	16.11	12.65	13.24	12.79	12.23	12.51
June	11.43	13.10	12.80	10.25	11.43	9.55	9.94	9.71	11.48	14.45	13.23	11.01	11.92	11.05	10.95	11.01
July	10.42	11.65	11.76	9.49	10.57	10.18	9.20	9.75	10.11	13.89	12.62	10.25	11.03	10.86	9.88	10.44
August	9.78	10.32	10.88	8.51	9.81	8.92	8.01	8.46	11.54	10.43	11.65	9.77	10.58	10.16	9.74	9.96
September	9.44	10.32	10.74	7.78	9.46	8.84	8.72	8.79	10.01	10.46	11.30	9.67	10.44	10.26	9.68	9.95
October	9.45	10.27	10.42	7.31	9.18	9.03	9.10	9.07	11.06	10.28	11.18	9.19	10.23	10.22	10.64	10.48
November	8.43	10.43	10.29	7.83	9.33	9.41	7.96	8.62	9.53	10.38	10.68	9.14	10.16	10.24	9.83	10.05
December	8.93	9.80	10.41	7.50	8.93	8.62	8.51	8.56	10.04	11.54	10.63	8.71	9.91	10.38	9.49	9.89
<b>2023</b>																
January	9.53	9.99	10.85	9.03	9.79	9.22	7.42	8.23	9.86	11.32	10.80	10.29	10.29	9.69	8.29	8.88
February	9.19	10.15	10.85	8.59	9.54	9.59	7.64	8.95	10.06	11.73	10.92	9.79	10.36	10.21	9.60	9.87
March	9.27	10.32	10.70	8.68	9.59	9.55	8.08	8.88	10.03	11.16	11.03	9.27	10.14	10.57	10.11	10.33

Table 4.3.7

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

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2022</b>																
January	1.21	2.59	3.71	2.89	2.61	4.51	4.60	4.58	—	3.20	3.32	3.88	3.62	4.69	—	4.69
February	1.60	2.73	3.50	2.91	2.87	4.34	4.59	4.47	—	2.50	6.44	4.81	4.41	5.30	—	5.30
March	1.99	10.58	7.76	12.71	7.61	7.40	7.54	7.41	—	—	—	6.10	6.10	7.39	—	7.39
April	2.56	4.08	6.57	4.35	4.70	4.80	4.73	4.73	—	—	—	3.59	3.59	9.37	—	9.37
May	2.34	4.89	6.57	5.31	5.48	5.71	9.09	6.47	—	—	—	—	—	8.98	—	8.98
June	3.44	4.13	5.83	6.05	4.89	4.53	9.21	5.86	—	—	—	—	—	5.50	—	5.50
July	3.71	—	7.64	7.12	6.78	5.96	5.51	5.51	—	—	—	—	—	—	—	—
August	4.55	—	6.31	7.37	6.95	4.18	5.46	5.41	—	—	—	—	—	5.57	—	5.57
September	—	—	5.62	6.90	6.64	4.40	5.22	5.21	—	—	5.51	—	5.51	6.22	—	6.22
October	4.96	—	6.20	6.10	5.23	5.17	—	5.17	—	—	5.59	3.89	5.02	—	—	—
November	5.51	—	5.01	—	5.34	5.55	—	5.55	—	—	—	—	—	—	—	—
December	—	5.37	—	6.56	5.41	6.63	—	6.63	—	—	—	6.56	6.56	7.76	—	7.76
<b>2023</b>																
January	5.40	—	6.55	6.25	5.70	5.92	—	5.92	—	—	—	—	—	6.23	—	6.23
February	5.72	7.03	—	6.20	6.89	6.03	—	6.03	—	—	—	—	—	—	—	—
March	—	—	—	5.02	5.02	5.82	—	5.82	—	—	—	—	—	—	—	—

Table 4.3.8

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

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2022</b>																
January	0.13	0.38	3.56	3.20	0.94	2.79	3.45	3.01	—	3.76	3.27	—	3.45	—	—	—
February	0.78	1.61	3.99	2.40	1.72	2.90	3.58	2.95	—	3.38	2.70	—	2.89	2.72	—	2.72
March	—	5.56	12.46	—	7.93	—	—	—	—	—	—	—	—	—	—	—
April	1.91	4.63	4.85	4.63	4.18	—	—	—	—	—	—	—	—	—	—	—
May	1.72	1.34	2.70	—	1.52	—	—	—	—	—	—	—	—	—	—	—
June	1.70	1.05	1.99	3.30	1.27	—	—	—	—	—	—	—	—	—	—	—
July	—	—	4.64	4.80	4.71	—	—	—	—	—	—	—	—	—	—	—
August	—	—	4.04	5.75	4.72	—	—	—	—	—	—	—	—	—	—	—
September	1.95	—	—	6.15	2.19	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	2.40	—	5.48	—	2.42	—	—	—	—	—	—	—	—	—	—	—
December	—	2.97	—	—	2.97	—	—	—	—	—	—	—	—	—	—	—
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	3.44	—	—	—	3.44	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.9

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

Date	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>2021</b>												
31.12	1,328,458	108,441	7,899	7	7,142,823	655,342	267,667	723	584,333	27,306	25,617	19
<b>2022</b>												
31.01	798,524	56,686	2,006	0	7,326,317	653,957	279,533	748	589,963	28,627	25,971	19
28.02	960,168	74,173	4,471	0	7,642,436	668,572	284,219	795	591,141	29,299	26,218	20
31.03	815,581	61,061	450	0	7,785,369	661,941	282,794	792	588,661	29,516	18,342	20
30.04	784,373	58,736	24,539	1	8,004,524	667,211	231,929	664	594,288	29,542	14,662	42
31.05	663,850	54,264	12,433	0	8,172,252	667,431	219,523	251	600,247	29,794	11,772	38
30.06	944,318	66,647	182	1	8,410,564	678,073	170,652	81	583,067	29,704	9,076	33
31.07	836,025	66,544	90,972	2	7,783,963	678,629	167,495	66	515,371	27,745	9,730	37
31.08	921,727	75,671	37,384	0	8,127,871	692,786	197,992	65	518,008	27,926	9,452	37
30.09	1,034,826	79,392	57,979	0	8,457,484	710,000	240,607	61	514,306	27,987	8,532	35
31.10	1,105,443	71,292	400	0	8,832,449	714,433	189,184	65	527,259	28,298	1,709	17
30.11	962,242	90,441	172	0	9,115,833	734,575	188,742	66	540,812	28,601	1,706	17
31.12	1,354,300	107,339	1,430	0	9,391,864	759,815	218,774	62	531,304	28,725	6,652	5
<b>2023</b>												
31.01	695,288	64,185	8,032	0	9,425,828	762,592	193,719	62	540,489	30,016	6,654	5
28.02	848,087	83,034	1,962	0	9,654,047	783,791	203,566	66	538,187	31,420	14,604	6
31.03	1,246,559	116,904	1,554	0	10,085,632	823,685	186,069	44	533,618	32,023	11,652	6

Table 4.3.10

## Housing Loans Granted to Resident Individuals

Date	In rubles					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, millions rubles				
			total	of which overdue debt			
1	2	3	4	5	6	7	
<b>2021</b>							
31.12	192,692	641,585	11,765,807	61,816	257.0	7.81	
<b>2022</b>							
31.01	95,122	327,061	11,903,742	61,849	262.2	7.87	
28.02	135,881	477,189	12,175,865	61,494	264.3	8.10	
31.03	163,078	521,528	12,447,019	59,372	266.0	8.05	
30.04	49,636	161,926	12,436,181	58,450	263.0	7.65	
31.05	36,820	140,186	12,424,531	58,397	271.5	6.17	
30.06	65,718	253,805	12,513,941	57,884	269.6	6.36	
31.07	91,864	341,888	12,686,725	57,217	274.7	6.67	
31.08	122,148	458,214	12,798,344	58,158	277.5	6.68	
30.09	136,874	518,376	13,097,525	58,468	281.2	6.71	
31.10	127,561	448,533	13,324,994	58,504	279.6	7.38	
30.11	129,023	470,962	13,531,034	58,616	283.4	7.12	
31.12	176,449	697,251	13,845,378	57,521	289.3	6.65	
<b>2023</b>							
31.01	77,366	281,744	13,927,097	58,464	284.8	7.86	
28.02	114,865	422,559	14,143,753	59,344	287.4	8.05	
31.03	154,240	569,644	14,444,490	58,133	287.3	8.18	
30.04	153,581	566,457	14,751,803	58,203	286.1	8.52	

Table 4.3.10 (end)

Date	In foreign currency					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
<b>2021</b>						
31.12	3	3,719,830	16,045	4,928	61.9	5.00
<b>2022</b>						
31.01	2	70,239	16,636	5,102	115.6	8.95
28.02	2	11,738	17,379	5,209	79.0	7.55
31.03	1	1,261	16,626	5,088	24.0	5.00
30.04	2	10,710	13,719	4,220	63.1	10.01
31.05	1	2,912	11,697	3,811	171.8	4.50
30.06	0	0	6,573	3,114	0.0	0.00
31.07	0	0	7,321	3,532	0.0	0.00
31.08	0	0	6,988	3,429	0.0	0.00
30.09	0	0	6,321	3,092	0.0	0.00
31.10	0	0	6,556	3,239	0.0	0.00
30.11	0	0	6,407	3,204	0.0	0.00
31.12	0	0	7,065	3,621	0.0	0.00
<b>2023</b>						
31.01	0	0	6,906	3,565	0.0	0.00
28.02	0	0	7,293	3,778	0.0	0.00
31.03	0	0	7,334	3,803	0.0	0.00
30.04	0	0	7,551	3,910	0.0	0.00

Table 4.3.11

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

Date	In rubles						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	2	3	4	5	6	7	8
<b>2021</b>							
31.12	192,410	641,337	11,752,902	59,471	257.1	7.81	250,806
<b>2022</b>							
31.01	94,978	326,917	11,891,298	59,529	262.2	7.87	247,464
28.02	135,656	476,852	12,163,516	59,195	264.5	8.10	245,631
31.03	162,763	521,273	12,434,955	57,078	266.1	8.05	240,889
30.04	49,370	161,602	12,424,416	56,232	263.4	7.64	238,052
31.05	36,603	139,688	12,412,577	56,196	272.3	6.17	234,821
30.06	65,439	253,458	12,502,133	55,685	269.9	6.36	231,286
31.07	91,602	341,657	12,675,002	55,000	274.8	6.67	228,564
31.08	121,868	457,702	12,786,657	55,965	277.8	6.67	224,724
30.09	136,599	518,113	13,086,606	56,279	281.3	6.71	221,422
31.10	127,336	448,354	13,314,243	56,331	279.7	7.38	216,288
30.11	128,813	470,681	13,520,239	56,482	283.6	7.11	217,420
31.12	176,244	696,871	13,835,068	55,426	289.4	6.65	219,374
<b>2023</b>							
31.01	77,308	281,644	13,917,038	56,392	284.9	7.86	215,785
28.02	114,644	422,392	14,133,809	57,259	287.5	8.05	212,689
31.03	<b>153,984</b>	<b>569,416</b>	14,434,792	56,076	287.4	8.18	210,318
30.04	153,320	566,147	14,742,432	56,184	286.3	8.52	207,427

Table 4.3.11 (end)

Date	In foreign currency						memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	
			total	of which overdue loans			
1	9	10	11	12	13	14	15
<b>2021</b>							
31.12	1	3,714,630	15,506	4,505	62.0	5.00	4,328
<b>2022</b>							
31.01	1	66,348	16,078	4,660	121.0	9.00	4,482
28.02	0	0	16,788	4,752	0.0	0.00	4,639
31.03	0	0	16,054	4,648	0.0	0.00	4,504
30.04	2	10,710	13,277	3,850	63.1	10.01	3,667
31.05	0	0	11,308	3,482	0.0	0.00	3,035
30.06	0	0	6,275	2,853	0.0	0.00	2,324
31.07	0	0	6,979	3,231	0.0	0.00	2,547
31.08	0	0	6,653	3,134	0.0	0.00	2,398
30.09	0	0	6,004	2,811	0.0	0.00	2,142
31.10	0	0	6,217	2,937	0.0	0.00	2,362
30.11	0	0	6,071	2,904	0.0	0.00	2,267
31.12	0	0	6,689	3,284	0.0	0.00	2,440
<b>2023</b>							
31.01	0	0	6,535	3,232	0.0	0.00	2,356
28.02	0	0	6,893	3,418	0.0	0.00	2,505
31.03	0	0	6,926	3,436	0.0	0.00	2,522
30.04	0	0	7,140	3,541	0.0	0.00	2,594

Table 4.3.12

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

Date	In rubles					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	2	3	4	5	6	7	
<b>2021</b>							
31.12	54,644	227,947	2,816,529	5,398	262.8	5.88	
<b>2022</b>							
31.01	31,469	133,065	2,857,667	5,365	267.4	5.93	
28.02	43,397	187,968	2,935,573	5,356	270.3	5.94	
31.03	62,337	229,430	3,014,141	5,185	271.0	5.54	
30.04	20,353	89,713	2,970,435	4,982	279.1	5.59	
31.05	15,195	86,874	2,957,608	4,817	291.8	3.81	
30.06	21,976	133,524	2,954,683	4,790	294.1	3.74	
31.07	26,669	158,292	2,996,882	4,740	297.9	3.73	
31.08	32,665	193,294	3,081,952	4,879	302.7	3.59	
30.09	36,305	213,433	3,176,529	4,888	305.8	3.49	
31.10	27,471	144,025	3,210,452	4,925	305.9	3.68	
30.11	34,688	181,883	3,281,691	4,890	306.9	3.55	
31.12	57,353	311,821	3,386,435	4,719	311.3	3.50	
<b>2023</b>							
31.01	20,117	104,650	3,377,609	4,863	308.8	4.82	
28.02	32,286	164,986	3,430,513	4,944	308.1	5.21	
31.03	45,324	219,800	3,522,661	4,922	307.9	5.57	
30.04	41,593	200,390	3,572,865	4,890	304.9	6.04	

Table 4.3.12 (end)

Date	In foreign currency					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	8	9	10	11	12	13	
<b>2021</b>							
31.12	0	0	274	165	0.0	0.00	
<b>2022</b>							
31.01	0	0	270	167	0.0	0.00	
28.02	0	0	290	179	0.0	0.00	
31.03	0	0	278	181	0.0	0.00	
30.04	0	0	212	143	0.0	0.00	
31.05	0	0	178	127	0.0	0.00	
30.06	0	0	140	103	0.0	0.00	
31.07	0	0	122	78	0.0	0.00	
31.08	0	0	95	51	0.0	0.00	
30.09	0	0	90	49	0.0	0.00	
31.10	0	0	86	42	0.0	0.00	
30.11	0	0	85	41	0.0	0.00	
31.12	0	0	84	40	0.0	0.00	
<b>2023</b>							
31.01	0	0	83	39	0.0	0.00	
28.02	0	0	90	43	0.0	0.00	
31.03	0	0	88	40	0.0	0.00	
30.04	0	0	92	42	0.0	0.00	

Table 4.3.13

## Investment Portfolio of Credit Institutions

*(millions of rubles)*

1	Gross investments in debt securities (including loss provisions, revaluation and cost adjustment)			Gross investments in equity securities (including loss provisions, revaluation and cost adjustment)
	total	of which		
		debt securities transferred that do not qualify for the derecognition	investments in unpledged debt securities at balance-sheet value (excluding revaluation and cost adjustment)	
2	3	4	5	
<b>2022</b>				
31.12	19,058,345	6,201,350	13,231,793	361,616
<b>2023</b>				
31.01	19,304,930	7,092,721	12,593,965	351,001
28.02	19,521,801	5,613,088	14,338,755	361,143
31.03	19,404,393	7,775,118	12,077,875	386,475

Table 4.4

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

	Derivatives (claims, at fair value)	Derivatives (liabilities, at fair value)
1	2	3
<b>2022</b>		
31.12	602,869	504,839
<b>2023</b>		
31.01	554,486	447,222
28.02	556,351	471,316
31.03	546,136	459,612

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

Table 4.5.1

### Main Indicators of Private Pension Funds' Performance

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

Table 4.5.2

## Private Pension Funds' Pension Reserves Generation

(millions of rubles)

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

Table 4.5.3

## Private Pension Funds' Pension Accruals Flows

(millions of rubles)

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

**Table 4.5.3 (end)**  
(millions of rubles)

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

Table 4.5.4

## Main Indicators of Unit Investment Funds' Performance

Period	Number of holders of investment shares in unit investment funds, thousands of units					Value of net assets of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of unit investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	2	3	4	5	6	7	8	9	10	11
<b>2018</b>										
Q1	1,555.8	—	469.0	1,077.6	9.3	3,015,944.3	—	259,294.7	22,246.8	2,734,402.8
Q2	1,610.1	—	523.3	1,077.4	9.4	3,107,103.3	—	303,714.7	25,211.6	2,778,177.0
Q3	1,646.8	0.3	558.8	1,078.0	9.7	3,189,556.9	212.8	317,469.3	29,455.1	2,842,419.7
Q4	1,660.3	3.2	570.8	1,076.2	10.2	3,341,756.8	1,018.0	315,353.5	31,234.6	2,994,150.7
<b>2019</b>										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4
Q2	1,693.1	16.3	591.6	1,074.3	11.0	3,622,865.4	6,228.0	337,000.2	48,869.1	3,230,768.1
Q3	1,756.1	28.7	641.4	1,074.2	11.8	3,944,250.9	11,141.4	373,888.1	49,612.0	3,509,609.4
Q4	1,897.9	70.7	741.9	1,073.8	11.5	4,469,685.6	16,893.1	454,705.8	52,054.1	3,946,032.6
<b>2020</b>										
Q1	2,038.0	130.3	821.6	1,073.7	12.4	4,190,495.4	23,647.2	477,686.7	52,524.7	3,636,636.8
Q2	2,247.9	266.8	891.8	1,073.9	15.5	4,399,038.6	31,648.7	532,320.8	54,529.3	3,780,539.8
Q3	2,893.3	772.4	1,008.7	1,073.9	38.3	4,811,698.9	47,996.3	601,118.7	59,988.9	4,102,595.0
Q4	3,638.0	1,358.5	1,144.1	1,074.0	61.3	5,040,083.3	85,841.4	667,297.6	66,449.2	4,220,495.2
<b>2021</b>										
Q1	4,701.3	2,184.2	1,337.6	1,075.2	104.3	5,556,746.8	111,819.3	757,738.8	74,232.2	4,612,956.6
Q2	5,566.7	2,884.7	1,506.5	1,076.2	99.3	6,153,631.4	132,798.6	833,142.7	93,508.1	5,094,182.1
Q3	6,745.9	3,848.7	1,707.6	1,077.3	112.3	6,901,039.3	161,197.4	899,717.4	92,842.7	5,747,281.7
Q4	8,735.6	5,626.0	1,913.9	1,078.8	116.9	7,129,893.1	212,655.3	920,832.4	97,927.2	5,898,478.2
<b>2022</b>										
Q1'	8,971.0	5,798.0	1,976.5	1,078.0	118.5	6,368,158.8	112,747.4	475,029.5	34,527.1	5,745,854.8
Q2'	9,067.0	5,875.9	1,985.0	1,078.0	128.1	6,717,517.4	125,007.4	535,998.5	46,910.5	6,009,600.9
Q3'	9,170.7	5,916.3	2,041.0	1,078.5	134.9	6,443,485.9	120,030.8	515,203.4	42,340.9	5,765,910.8
Q4'	9,261.7	5,956.8	2,079.0	1,078.3	147.6	7,660,489.1	141,338.6	581,363.8	60,932.3	6,876,854.3
<b>2023</b>										
Q1'	9,650.7	6,249.4	2,162.9	1,078.2	160.2	8,130,503.6	154,515.1	630,521.2	64,820.1	7,280,647.2

Table 4.5.4 (end)

Period	Issue of investment shares of unit investment funds, millions of rubles					Redemption of investment shares of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	12	13	14	15	16	17	18	19	20	21
<b>2018</b>										
Q1	119,530.0	—	47,862.3	1,611.2	70,056.5	33,651.6	—	11,639.3	35.5	21,976.8
Q2	116,322.5	—	54,511.2	3,618.5	58,192.8	23,820.1	—	13,823.1	808.4	9,188.5
Q3	56,282.7	200.0	35,319.1	1,772.0	18,991.6	42,123.3	0.0	25,234.2	123.2	16,765.9
Q4	105,384.0	830.8	26,796.8	2,740.5	75,016.0	61,640.6	0.0	29,469.6	223.6	31,947.4
<b>2019</b>										
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2
Q2	105,745.7	2,307.2	31,395.5	3,830.5	68,212.5	36,037.2	0.3	25,670.7	360.6	10,005.6
Q3	314,970.4	4,638.2	49,664.5	806.7	259,861.0	36,924.3	48.3	21,606.0	170.9	15,099.1
Q4	270,485.8	5,310.0	85,873.4	1,905.3	177,397.2	53,273.6	251.3	23,419.7	578.9	29,023.7
<b>2020</b>										
Q1	234,478.0	7,633.9	82,835.7	446.1	143,562.2	52,077.5	829.2	39,032.9	2,983.8	9,231.5
Q2	119,021.8	6,169.1	47,910.0	2,878.3	62,064.5	44,322.6	87.4	22,721.2	1,692.9	19,821.0
Q3	220,353.3	13,399.1	76,185.1	3,163.3	127,605.9	58,252.2	117.7	38,068.7	736.2	19,329.7
Q4	281,166.0	35,647.4	96,235.0	6,845.3	142,438.3	98,541.0	496.3	56,119.0	653.9	41,271.9
<b>2021</b>										
Q1	487,506.6	26,857.7	115,246.0	7,730.3	337,672.6	62,253.5	1,176.5	45,630.5	200.2	15,246.3
Q2	261,684.7	23,383.4	105,951.4	26,597.2	105,752.7	74,294.0	5,537.2	49,183.5	4,696.2	14,877.0
Q3	292,913.6	28,926.5	105,772.4	9,398.2	148,816.5	119,702.4	1,999.5	62,530.8	11,038.6	44,133.6
Q4	462,126.9	51,013.2	111,827.5	8,127.1	291,159.0	108,237.3	1,366.2	76,118.0	2,812.3	27,940.8
<b>2022</b>										
Q1 <sup>1</sup>	239,440.2	14,299.1	24,910.8	1,468.2	198,762.1	54,489.9	8,049.0	34,543.9	1,977.6	9,919.4
Q2 <sup>1</sup>	447,517.3	5,408.7	24,217.6	2,431.7	415,459.4	88,912.9	9,737.2	42,556.5	1,121.2	35,498.0
Q3 <sup>1</sup>	274,798.2	12,896.2	51,356.8	7,937.8	202,607.4	267,901.6	15,858.2	40,410.7	3,092.3	208,540.3
Q4 <sup>1</sup>	850,978.8	14,714.9	36,384.8	5,428.8	794,450.3	86,880.8	10,343.7	44,768.1	2,339.0	29,430.1
<b>2023</b>										
Q1 <sup>1</sup>	273,906.3	11,552.7	51,449.2	504.4	210,400.0	92,305.9	9,054.5	50,063.1	1,811.0	31,377.2

<sup>1</sup> Data on the indicator 'Net Asset Values of Unit Investment Funds' are given for assessed assets exclusive of blocked assets. For a number of funds, net asset value estimate is used due to the fact that some unit investment funds did not calculate a number of indicators (due to the relaxation measures introduced by the Bank of Russia) from Forms 0420502/0420872 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)' and 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)'. The figures presented cannot be fully compared with the figures for historical periods.

Table 4.5.5

## Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

Insurance type	2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) — total	509,796.4	350,537.9
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	352,222.4	149,551.5
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium — total	303,167.1	133,905.7
of which:		
investment life insurance — total	64,038.3	88,235.0
of which:		
for up to 1 year, inclusive	23,981.5	381.2
for 1 through 3 years	17,876.8	54,472.3
for 3 through 5 years	19,597.4	32,285.4
for 5 through 10 years	1,561.2	888.9
for over 10 years or for an indefinite period	1,021.4	207.2
credit life insurance — total	118,100.6	14,121.8
of which:		
for up to 1 year, inclusive	7,628.2	1,893.6
for 1 through 3 years	18,265.1	1,157.7
for 3 through 5 years	80,980.5	8,489.1
for 5 through 10 years	11,045.8	2,463.4
for over 10 years or for an indefinite period	181.0	118.0
endowment life insurance — total	116,306.9	31,268.1
of which:		
for up to 1 year, inclusive	30,765.5	13,807.3
for 1 through 3 years	36,504.7	6,485.4
for 3 through 5 years	31,299.6	7,215.5
for 5 through 10 years	17,131.5	3,569.5
for over 10 years or for an indefinite period	605.7	190.4
high risk life insurance — total	4,480.9	249.7
of which:		
for up to 1 year, inclusive	801.1	123.0
for 1 through 3 years	958.2	38.5
for 3 through 5 years	1,996.8	75.6
for 5 through 10 years	737.3	10.5
for over 10 years or for an indefinite period	-12.5	2.0
other life insurance — total	240.3	31.1
of which:		
for up to 1 year, inclusive	52.0	2.1
for 1 through 3 years	130.1	3.9
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	58.2	25.2

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments — total	49,055.3	15,645.8
of which:		
investment life insurance — total	0.2	0.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.2	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0
credit life insurance — total	17,534.8	4,551.0
of which:		
for up to 1 year, inclusive	163.8	45.9
for 1 through 3 years	444.9	107.2
for 3 through 5 years	842.5	252.7
for 5 through 10 years	3,351.6	1,156.0
for over 10 years or for an indefinite period	12,732.1	2,989.4
endowment life insurance — total	29,255.7	10,334.8
of which:		
for up to 1 year, inclusive	260.4	379.0
for 1 through 3 years	451.4	128.3
for 3 through 5 years	14,826.7	4,790.5
for 5 through 10 years	7,673.2	3,290.2
for over 10 years or for an indefinite period	6,044.0	1,746.9
risk life insurance — total	573.6	250.5
of which:		
for up to 1 year, inclusive	44.2	4.0
for 1 through 3 years	61.6	104.2
for 3 through 5 years	119.4	48.5
for 5 through 10 years	18.7	3.1
for over 10 years or for an indefinite period	329.8	90.8
other life insurance — total	1,690.9	509.3
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.5	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	1,690.3	509.3
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	157,574.0	200,986.5
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium— total	95,712.2	170,001.7
of which:		
investment life insurance — total	51,211.5	156,037.6
of which:		
for up to 1 year, inclusive	757.1	460.1
for 1 through 3 years	23,257.9	34,834.1
for 3 through 5 years	19,100.8	105,725.7
for 5 through 10 years	2,557.3	14,730.5
for over 10 years or for an indefinite period	5,538.4	287.2
credit life insurance — total	62.9	0.0
of which:		
for up to 1 year, inclusive	7.2	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 1 through 3 years	3.4	0.0
for 3 through 5 years	21.2	0.0
for 5 through 10 years	31.2	0.0
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	44,055.1	13,648.4
of which:		
for up to 1 year, inclusive	1,956.1	1,679.9
for 1 through 3 years	6,208.0	404.4
for 3 through 5 years	21,959.6	7,685.8
for 5 through 10 years	12,638.0	3,030.2
for over 10 years or for an indefinite period	1,293.4	848.1
risk life insurance — total	365.0	297.8
of which:		
for up to 1 year, inclusive	303.6	196.8
for 1 through 3 years	36.5	25.6
for 3 through 5 years	8.5	3.5
for 5 through 10 years	15.2	6.1
for over 10 years or for an indefinite period	1.2	65.9
other life insurance — total	17.7	17.8
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	10.0	10.8
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	3.0
for over 10 years or for an indefinite period	7.7	3.9
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments — total	61,861.8	30,984.7
of which:		
investment life insurance — total	3,094.0	895.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	1.0	301.2
for 3 through 5 years	2,069.1	439.8
for 5 through 10 years	989.5	149.4
for over 10 years or for an indefinite period	34.5	4.5
credit life insurance — total	75.2	10.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	75.2	10.0
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	58,256.0	30,024.9
of which:		
for up to 1 year, inclusive	19.0	17.1
for 1 through 3 years	74.2	15.3
for 3 through 5 years	15,495.1	13,617.2
for 5 through 10 years	21,200.5	8,068.6
for over 10 years or for an indefinite period	21,467.2	8,306.8
risk life insurance — total	102.8	15.4
of which:		
for up to 1 year, inclusive	39.3	0.0
for 1 through 3 years	0.0	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 3 through 5 years	3.1	0.4
for 5 through 10 years	17.7	4.9
for over 10 years or for an indefinite period	42.7	10.0
other life insurance — total	333.8	39.5
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.3	0.0
for 5 through 10 years	1.9	0.0
for over 10 years or for an indefinite period	331.6	39.5
Voluntary pension insurance — total	1,502.8	1,662.6
of which:		
voluntary pension insurance with with a lump-sum payment of an insurance premium— total	457.6	467.7
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.1
for 3 through 5 years	0.0	0.2
for 5 through 10 years	66.2	14.7
for over 10 years or for an indefinite period	391.4	452.7
voluntary pension insurance with the payment of an insurance premium in instalments — total	1,045.2	1,194.9
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.1
for 3 through 5 years	2.0	13.8
for 5 through 10 years	39.7	77.2
for over 10 years or for an indefinite period	1,003.5	1,103.8
Voluntary personal insurance (excluding life insurance) — total	420,884.6	189,144.0
of which:		
voluntary accident and sickness insurance — total	207,182.4	33,092.7
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	3,106.5	1,256.7
voluntary accident and sickness insurance of passengers	2,012.4	40.5
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	150.3	6.7
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	13,858.4	6,502.7
voluntary accident and sickness insurance of tax officials	12.5	17.5
voluntary accident and sickness insurance of other citizens	188,042.3	25,268.5
voluntary medical insurance — total	213,702.2	156,051.3
of which:		
voluntary medical insurance of individuals travelling abroad	5,361.0	1,222.8
voluntary medical insurance by employers of their employees	165,651.1	128,160.0
voluntary medical insurance of other citizens	42,690.1	26,668.5
Voluntary general property insurance — total	590,769.3	189,952.5
of which:		
voluntary insurance of property — total	498,579.5	176,272.6
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) — total	222,845.4	121,548.7
of which:		
voluntary insurance of motor vehicles	220,591.9	120,538.4
voluntary insurance of other land vehicles (excluding railway vehicles)	2,253.5	1,010.3
voluntary insurance of railway vehicles	1,831.6	810.4

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of aircraft	11,913.0	2,668.9
voluntary insurance of vessels — total	8,215.2	2,460.8
of which:		
voluntary insurance of sea vessels	7,339.2	2,123.5
voluntary insurance of inland vessels	876.0	337.3
voluntary insurance of cargo	29,582.0	3,910.5
voluntary agricultural insurance — total	11,298.8	3,830.2
of which:		
voluntary government agricultural insurance — total	9,850.5	2,852.5
of which:		
voluntary agricultural crop insurance	6,973.1	2,576.7
voluntary agricultural insurance of perennial plantings	197.8	0.0
voluntary agricultural insurance of livestock	2,602.8	275.3
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	76.8	0.6
voluntary non-government agricultural insurance — total	1,448.3	977.7
of which:		
voluntary agricultural crop insurance	147.1	245.3
voluntary agricultural insurance of perennial plantings	52.7	0.2
voluntary agricultural insurance of livestock	1,016.8	663.8
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	231.7	68.4
voluntary insurance of other assets of legal entities — total	128,641.8	30,679.1
of which:		
voluntary insurance of goods in storage	1,656.0	5,530.5
voluntary insurance of assets used in construction and installation works	31,669.6	3,839.8
voluntary insurance of other assets of legal entities	95,316.2	21,308.8
voluntary insurance of other assets of individuals — total	84,251.6	10,364.0
of which:		
voluntary insurance of individuals' houses	32,963.5	5,962.9
voluntary insurance of household assets	12,772.0	1,897.7
voluntary insurance of other assets of individuals	38,516.1	2,503.4
voluntary insurance of third party liability insurance — total	43,372.8	6,846.0
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	5,033.0	1,796.5
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	2,645.4	1,225.0
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	2,384.7	571.5
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	3.0	0.0
voluntary third party liability insurance of owners of railway vehicles	3.7	59.6
voluntary third party liability insurance of owners of aircraft	2,610.7	160.6
voluntary third party liability insurance of owners of vessels — total	5,458.8	783.5
of which:		
voluntary third party liability insurance of owners of sea vessels	4,640.9	752.9

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	817.9	30.7
voluntary third party liability insurance of operators of hazardous facilities — total	2,560.4	106.3
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	393.3	25.4
voluntary third party liability insurance of operators of hydraulic structures	16.4	0.0
voluntary third party liability insurance of operators of other hazardous facilities	2,150.7	80.9
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	3,668.4	528.1
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	1,197.5	79.4
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	2,470.9	448.7
voluntary third party liability insurance for damage caused — total	21,681.1	2,862.8
of which:		
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	1,727.1	220.2
voluntary third party liability insurance of public notaries for damage caused	105.7	20.6
voluntary third party liability insurance of appraisers for damage caused	110.5	10.5
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	43.3	3.4
voluntary third party liability insurance of other persons for damage caused	19,694.6	2,608.1
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	2,356.6	548.5
of which:		
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	0.2	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	11.2	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	4.9	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.6	0.0
voluntary third party liability insurance of audit organizations and individual auditors for failure to perform or improper performance of contractual obligations	0.2	0.0
voluntary third party liability insurance of borrowers under credit/loan agreements for failure to perform or improper performance of contractual obligations	-0.4	1.2
voluntary third party liability insurance of developers in relation to the transfer of residential premises to participants in equity construction under equity construction agreements for failure to perform or improper performance of contractual obligations	-1.0	235.0
voluntary third party liability insurance of travel operators under agreements for the sale of tourism products for failure to perform or improper performance of contractual obligations	130.8	2.6
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	2,210.0	309.7
voluntary business risk insurance	17,175.2	3,111.4

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance — total	31,641.9	3,722.5
of which:		
voluntary insurance of financial risks of individuals travelling abroad	3,240.9	1,096.4
voluntary insurance of creditors' financial risks	236.7	0.7
voluntary insurance of other persons' financial risks	28,164.3	2,625.4
Mandatory government life and health insurance of servicemen and similar categories — total	17,312.9	2,109.4
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	6,887.0	1,768.9
mandatory government life and health insurance of internal affairs personnel	6,040.5	104.1
mandatory government life and health insurance of the State Fire Service personnel	1,073.7	0.0
mandatory government life and health insurance of the personnel of the bodies responsible for the control of narcotic drugs and psychotropic substances circulation	0.0	0.3
mandatory government life and health insurance of the personnel of the institutions and bodies of the penal system	1,305.8	55.9
mandatory government life and health insurance of the national guard personnel	2,005.9	171.5
mandatory government life and health insurance of the personnel of enforcement agencies	0.0	8.6
Mandatory third party liability insurance of owners of vehicles	273,103.4	159,834.1
Mandatory third party liability insurance of the owner of a hazardous facility for causing damage as a result of an accident at the hazardous facility — total	2,471.1	332.5
of which:		
mandatory third party liability insurance of the owner of a hazardous production facility for causing damage as a result of an accident at the said facility	1,920.0	331.3
mandatory third party liability insurance of the owner of a hydraulic structure for causing damage as a result of an accident at the said structure	370.1	0.0
mandatory third party liability insurance of the owner of a liquid motor fuel station for causing damage as a result of an accident at the said station	38.6	0.0
mandatory third party liability insurance of the owner of a lift, lift platform for the disabled, escalator (excluding escalators in metro stations), a passenger conveyor (moving walkway) for causing damage as a result of an accident thereon	142.5	1.2
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	1,854.4	678.7
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	86.4	22.1
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by long-distance trains	61.0	15.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	25.4	7.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	63.8	2.7
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	25.4	0.7
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	38.5	2.0

Table 4.5.5 (end)

(millions of rubles)

1	2	3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by sea vessels	13.3	22.5
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels — total	31.4	1.3
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by suburban, in-city, sightseeing, transit and local transport routes and crossings	27.8	0.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets on tourist travel routes	3.7	0.7
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by motor vehicles — total	1,579.2	588.8
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during long-distance and international bus services	677.8	154.8
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	314.2	107.7
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during urban bus services in accordance with orders and regular bus services in urban traffic with passenger pick-up and drop-off in any places not prohibited by traffic regulations on regular transportation routes	125.5	53.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets in regular urban bus services with passenger pick-up and drop-off only at established stopping points along regular transportation routes	461.7	273.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	54.1	25.9
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	26.0	15.5
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during off-street transportation	0.0	0.0
Insurance premiums, accurate information on which is not available due to the late acquisition of primary accounting records.	-947.3	0.0
Collection of funds based on court judgements.	0.0	-1,033.0

Note. Any discrepancies between totals and sums in the table may be due to rounding.

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

Table 5.1

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

Period	Individuals						Legal entities					
	the number of payment cards <sup>2</sup> , thousands of units	the number of payment cards in use <sup>3</sup> , thousands of units	total value of operations conducted using payment cards, millions of rubles	of which			the number of payment cards <sup>2</sup> , thousands of units	the number of payment cards in use <sup>3</sup> , thousands of units	total value of operations conducted using payment cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>2023</b>												
Q1	400,985	245,308	35,845,142	6,934,618	11,714,250	17,196,273	7,103	2,457	1,026,312	423,287	520,172	82,853

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

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

<sup>3</sup> Including data on the number of payment cards used to conduct at least one transaction during a quarter.

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

Table 5.2

## Funds Transfers Carried Out Through the BRPS, Transfer Services

Period	By transfer services <sup>1</sup>							
	total funds transfers		including carried out through:					
			urgent transfer service		non-urgent transfer service		fast payment service	
	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles
1	2	3	4	5	6	7	8	9
<b>2023</b>								
Q1	1,648.0	759,229.8	1.5	685,579.4	402.5	68,268.0	1,244.0	5,382.3

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

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

## 6. REGIONAL SECTION

## 6.1. Institutional Characteristics

Table 6.1.1

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia <sup>1</sup>				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
<b>THE RUSSIAN FEDERATION</b>						
30.09.2021	118 (6)	98 (6)	85 (5)	11	10	9
31.12.2021	115 (6)	96 (6)	84 (5)	10	9	9
30.09.2022	112 (5)	93 (5)	81 (4)	10	9	9
31.12.2022	108 (5)	91 (5)	79 (4)	8	8	9
<b>CENTRAL FEDERAL DISTRICT</b>						
30.09.2021	83 (5)	72 (5)	59 (4)	3	2	8
31.12.2021	82 (5)	71 (5)	59 (4)	3	2	8
30.09.2022	80 (5)	69 (5)	57 (4)	3	2	8
31.12.2022	77 (5)	67 (5)	55 (4)	2	2	8
<b>Moscow and Moscow Region</b>						
30.09.2021	82 (5)	71 (5)	58 (4)	3	2	8
31.12.2021	81 (5)	70 (5)	58 (4)	3	2	8
30.09.2022	78 (5)	68 (5)	56 (4)	3	2	7
31.12.2022	75 (5)	66 (5)	54 (4)	2	2	7
<b>NORTH-WESTERN FEDERAL DISTRICT</b>						
30.09.2021	8	7	7	1	1	—
31.12.2021	8	7	7	1	1	—
30.09.2022	8	7	7	1	1	—
31.12.2022	7	7	7	—	—	—
<b>SOUTHERN FEDERAL DISTRICT</b>						
30.09.2021	3	1	1	2	2	—
31.12.2021	3	1	1	2	2	—
30.09.2022	3	1	1	2	2	—
31.12.2022	3	1	1	2	2	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>						
30.09.2021	1	—	—	1	1	—
31.12.2021	1	—	—	1	1	—
30.09.2022	1	—	—	1	1	—
31.12.2022	1	—	—	1	1	—
<b>VOLGA FEDERAL DISTRICT</b>						
30.09.2021	11 (1)	8 (1)	8 (1)	2	2	1
31.12.2021	10 (1)	8 (1)	8 (1)	1	1	1
30.09.2022	9	7	7	1	1	1
31.12.2022	9	7	7	1	1	1
<b>URALS FEDERAL DISTRICT</b>						
30.09.2021	5	5	5	—	—	—
31.12.2021	5	5	5	—	—	—
30.09.2022	4	4	4	—	—	—
31.12.2022	4	4	4	—	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>						
30.09.2021	3	2	2	1	1	—
31.12.2021	3	2	2	1	1	—
30.09.2022	3	2	2	1	1	—
31.12.2022	3	2	2	1	1	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>						
30.09.2021	4	3	3	1	1	—
31.12.2021	4	3	3	1	1	—
30.09.2022	4	3	3	1	1	—
31.12.2022	4	3	3	1	1	—

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

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

Table 6.1.2

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to including 1%	More than 1% up to including 20%	More than 20% up to including 50%	More than 50%, but less than 100%	100%
<b>THE RUSSIAN FEDERATION</b>					
30.09.2021	24	18 <sup>1</sup>	11	12 (4)	53 (2)
31.12.2021	21	18	10	12 (4)	54 (2)
30.09.2022	22	17	10	11 (3)	52 (2)
31.12.2022	21	17	10	11 (3)	49 (2)
<b>CENTRAL FEDERAL DISTRICT</b>					
30.09.2021	12	7	5	8 (3)	51 (2)
31.12.2021	11	8	4	8 (3)	51 (2)
30.09.2022	12	7	4	8 (3)	49 (2)
31.12.2022	12	7	4	8 (3)	46 (2)
<b>Moscow and Moscow Region</b>					
30.09.2021	12	6	5	8 (3)	51 (2)
31.12.2021	11	6	4	8 (3)	51 (2)
30.09.2022	12	5	4	8 (3)	49 (2)
31.12.2022	12	5	4	8 (3)	46 (2)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
30.09.2021	4	1	1	—	2
31.12.2021	4	1	1	—	2
30.09.2022	4	1	1	—	2
31.12.2022	3	1	1	—	2
<b>SOUTHERN FEDERAL DISTRICT</b>					
30.09.2021	—	1	1	1	—
31.12.2021	—	1	1	1	—
30.09.2022	—	1	1	1	—
31.12.2022	—	1	1	1	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
30.09.2021	1	—	—	—	—
31.12.2021	1	—	—	—	—
30.09.2022	1	—	—	—	—
31.12.2022	1	—	—	—	—
<b>VOLGA FEDERAL DISTRICT</b>					
30.09.2021	3	5	1	2 (1)	—
31.12.2021	3	4	1	2 (1)	—
30.09.2022	3	4	1	1	—
31.12.2022	3	4	1	1	—
<b>URALS FEDERAL DISTRICT</b>					
30.09.2021	2	1	2	—	—
31.12.2021	1	1	2	—	—
30.09.2022	1	1	2	—	—
31.12.2022	1	1	2	—	—
<b>SIBIRIAN FEDERAL DISTRICT</b>					
30.09.2021	1	2	—	—	—
31.12.2021	1	2	—	—	—
30.09.2022	1	2	—	—	—
31.12.2022	1	2	—	—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
30.09.2021	1	1	1	1	—
31.12.2021	—	1	1	1	1
30.09.2022	—	1	1	1	1
31.12.2022	—	1	1	1	1

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

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

Table 6.1.3

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

	Q1 2023					
	number of registered issues (additional issues) of issue-grade securities — total, units	volume of registered issues (additional issues) of issue-grade securities — total, millions of rubles	of which by types			
			number of registered issues (additional issues) of shares, units	volume of registered issues (additional issues) of shares, millions of rubles	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of rubles
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	359	1,436,617.09	210	626,868.28	149	809,748.81
CENTRAL FEDERAL DISTRICT	177	800,550.93	112	87,677.91	65	712,873.02
Belgorod Region	—	—	—	—	—	—
Bryansk Region	2	51.97	1	1.97	1	50.00
Vladimir Region	1	3.48	1	3.48	—	—
Voronezh Region	2	0.21	2	0.21	—	—
Ivanovo Region	2	20.24	2	20.24	—	—
Kaluga Region	4	2,520.00	4	2,520.00	—	—
Kostroma Region	3	239.43	3	239.43	—	—
Kursk Region	2	3.66	2	3.66	—	—
Lipetsk Region	2	1,330.35	2	1,330.35	—	—
Moscow Region	26	12,353.06	26	12,353.06	—	—
Orel Region	—	—	—	—	—	—
Ryazan Region	2	103.40	2	103.40	—	—
Smolensk Region	1	52.59	1	52.59	—	—
Tambov Region	—	—	—	—	—	—
Tver Region	2	300.03	2	300.03	—	—
Tula Region	3	302.18	3	302.18	—	—
Yaroslavl Region	4	40.80	4	40.80	—	—
Moscow	121	783,229.53	57	70,406.51	64	712,823.02
NORTH-WESTERN FEDERAL DISTRICT	110	406,878.89	29	325,878.89	81	81,000.00
Republic of Karelia	1	45.87	1	45.87	—	—
Republic of Komi	2	200.91	2	200.91	—	—
Arkhangelsk Region	1	42.80	1	42.80	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	1	42.80	1	42.80	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	2	28.52	2	28.52	—	—
Kaliningrad Region	2	80.15	2	80.15	—	—
Leningrad Region	6	1,972.77	6	1,972.77	—	—
Murmansk Region	—	—	—	—	—	—
Novgorod Region	1	0.50	1	0.50	—	—
Pskov Region	—	—	—	—	—	—
Saint Petersburg	95	404,507.37	14	323,507.37	81	81,000.00
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>17</b>	<b>93,896.39</b>	<b>17</b>	<b>93,896.39</b>	<b>—</b>	<b>—</b>
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	—	—	—	—	—	—
Krasnodar Territory	4	83,582.64	4	83,582.64	—	—
Astrakhan Region	2	189.33	2	189.33	—	—
Volgograd Region	1	553.91	1	553.91	—	—
Rostov Region	8	9,552.51	8	9,552.51	—	—
Sevastopol	2	18.00	2	18.00	—	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>2</b>	<b>2,100.37</b>	<b>2</b>	<b>2,100.37</b>	<b>—</b>	<b>—</b>
Republic of Daghestan	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	1	300.37	1	300.37	—	—
Stavropol Territory	1	1,800.00	1	1,800.00	—	—
<b>VOLGA FEDERAL DISTRICT</b>	<b>19</b>	<b>2,241.81</b>	<b>17</b>	<b>1,121.81</b>	<b>2</b>	<b>1,120.00</b>
Republic of Bashkortostan	2	1,371.59	1	381.59	1	990.00
Mari El Republic	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	4	464.17	4	464.17	—	—
Udmurt Republic	1	1.10	1	1.10	—	—
Chuvash Republic — Chuvashia	3	186.27	3	186.27	—	—
Perm Territory	1	7.42	1	7.42	—	—
Kirov Region	—	—	—	—	—	—
Nizhny Novgorod Region	3	154.08	2	24.08	1	130.00
Orenburg Region	—	—	—	—	—	—
Penza Region	1	26.01	1	26.01	—	—
Samara Region	3	30.21	3	30.21	—	—
Saratov Region	1	0.96	1	0.96	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	—	—	—	—	—	—
<b>URALS FEDERAL DISTRICT</b>	<b>12</b>	<b>81,412.80</b>	<b>12</b>	<b>81,412.80</b>	<b>—</b>	<b>—</b>
Kurgan Region	—	—	—	—	—	—
Sverdlovsk Region	3	2,510.96	3	2,510.96	—	—
Tyumen Region	3	8,507.24	3	8,507.24	—	—
Khanty-Mansi Autonomous Area — Yugra	1	2,866.23	1	2,866.23	—	—
Yamal-Nenets Autonomous Area	—	—	—	—	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	2	5,641.01	2	5,641.01	—	—
Chelyabinsk Region	6	70,394.60	6	70,394.60	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>5</b>	<b>278.82</b>	<b>5</b>	<b>278.82</b>	<b>—</b>	<b>—</b>
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	—	—	—
Irkutsk Region	1	275.30	1	275.30	—	—
Kemerovo Region — Kuzbass	—	—	—	—	—	—
Novosibirsk Region	3	3.51	3	3.51	—	—
Omsk Region	—	—	—	—	—	—
Tomsk Region	1	0.01	1	0.01	—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>17</b>	<b>49,257.08</b>	<b>16</b>	<b>34,501.29</b>	<b>1</b>	<b>14,755.79</b>
Republic of Buryatia	1	61.39	1	61.39	—	—
Republic of Sakha (Yakutia)	4	15,717.36	3	961.57	1	14,755.79
Trans-Baikal Territory	4	1.60	4	1.60	—	—
Kamchatka Territory	2	1,396.60	2	1,396.60	—	—
Primorye Territory	4	1,994.72	4	1,994.72	—	—
Khabarovsk Territory	2	30,085.41	2	30,085.41	—	—
Amur Region	—	—	—	—	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	—	—	—	—	—	—
Jewish Autonomous Region	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—

Table 6.1.4

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

1	Q1 2023		
	currency type	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of foreign currency
	2	3	4
THE RUSSIAN FEDERATION	US dollar	8	6,860.45
	Euro	9	6,106.15
	British pound sterling	1	556.40
	Chinese yuan	49	10,900.00
	Swiss franc	1	500.00
CENTRAL FEDERAL DISTRICT	US dollar	1	232.18
	Chinese yuan	44	5,900.00
Belgorod Region		—	—
Bryansk Region		—	—
Vladimir Region		—	—
Voronezh Region		—	—
Ivanovo Region		—	—
Kaluga Region		—	—
Kostroma Region		—	—
Kursk Region		—	—
Lipetsk Region		—	—
Moscow Region		—	—
Orel Region		—	—
Ryazan Region		—	—
Smolensk Region		—	—
Tambov Region		—	—
Tver Region		—	—
Tula Region		—	—
Yaroslavl Region		—	—
Moscow	US dollar	1	232.18
	Chinese yuan	44	5,900.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	7	6,628.27
	Euro	9	6,106.15
	British pound sterling	1	556.40
	Chinese yuan	5	5,000.00
	Swiss franc	1	500.00
Republic of Karelia		—	—
Republic of Komi		—	—
Arkhangelsk Region		—	—
Nenets Autonomous Area		—	—
Arkhangelsk Region, excluding Nenets Autonomous Area		—	—
Vologda Region		—	—
Kaliningrad Region		—	—
Leningrad Region		—	—
Murmansk Region		—	—
Novgorod Region		—	—
Pskov Region		—	—
Saint Petersburg	US dollar	7	6,628.27
	Euro	9	6,106.15
	British pound sterling	1	556.40
	Chinese yuan	5	5,000.00
	Swiss franc	1	500.00

Table 6.1.4 (end)

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

Table 6.1.4 (end)

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

## 6.2. Borrowings

Table 6.2.1

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

(millions of rubles)

	30.04.2023									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities <sup>2</sup>		deposits and other funds of individuals <sup>3</sup>		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	84,731,925	14,713,648	15,916,917	2,822,708	22,706,093	6,636,459	33,880,253	4,074,741	4,147,469	0
CENTRAL FEDERAL DISTRICT	51,177,768	11,388,797	9,736,108	1,939,471	16,585,637	5,726,370	15,741,471	2,628,905	2,361,082	0
Belgorod Region	434,432	29,972	42,146	7,351	90,210	8,857	273,993	13,044	14,159	0
Bryansk Region	228,232	12,243	35,386	4,870	20,898	859	152,146	6,219	11,340	0
Vladimir Region	363,336	16,128	63,849	1,688	30,162	508	244,878	10,923	12,860	0
Voronezh Region	722,293	44,213	93,907	7,474	114,786	8,170	452,000	27,828	36,216	0
Ivanovo Region	211,143	10,398	21,867	1,948	10,845	255	160,058	7,806	7,569	0
Kaluga Region	357,543	20,495	67,724	6,830	57,388	3,657	193,695	9,641	10,504	0
Kostroma Region	382,883	5,570	15,890	672	219,285	608	96,577	4,022	4,881	0
Kursk Region	238,808	15,281	25,822	2,694	40,633	313	153,375	11,968	8,711	0
Lipetsk Region	283,745	15,679	34,384	5,832	56,047	1,688	176,568	7,879	7,565	0
Moscow Region	3,128,809	241,298	522,826	42,514	310,824	74,189	1,997,993	119,163	209,404	0
Orel Region	154,844	21,526	16,053	1,074	15,041	16,279	109,939	3,908	8,326	0
Ryazan Region	314,831	15,494	61,559	6,067	22,807	541	202,803	8,496	17,858	0
Smolensk Region	240,370	12,456	78,391	4,281	14,380	421	133,277	7,506	7,701	0
Tambov Region	192,044	4,877	33,446	514	15,492	60	126,739	4,171	7,366	0
Tver Region	303,500	11,413	41,340	951	39,617	1,057	202,758	9,195	12,079	0
Tula Region	525,311	28,774	170,251	7,273	62,223	9,357	259,892	11,244	19,323	0
Yaroslavl Region	447,416	26,054	105,883	5,963	46,201	982	269,168	18,334	15,928	0
Moscow	42,648,228	10,856,926	8,305,381	1,831,476	15,418,798	5,598,567	10,535,614	2,347,558	1,949,292	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	8,167,134	1,065,661	1,699,413	352,988	1,584,760	227,618	4,158,859	455,340	446,703	0
Republic of Karelia	150,010	8,044	15,915	1,928	12,664	188	109,926	5,277	6,977	0
Republic of Komi	219,387	13,681	17,705	5,374	21,314	0	165,271	7,865	9,154	0
Arkhangelsk Region	367,055	10,751	64,841	1,417	32,747	0	237,417	9,094	23,665	0
Nenets Autonomous Area	29,697	556	1,814	0	858	0	21,714	554	4,771	0
Arkhangelsk Region, excluding Nenets Autonomous Area	337,358	10,194	63,027	1,417	31,889	0	215,703	8,540	18,894	0
Vologda Region	370,153	254,191	47,696	82,884	96,030	160,105	205,246	10,698	10,653	0
Kaliningrad Region	353,976	36,354	52,153	7,874	39,348	2,999	230,775	24,551	18,940	0
Leningrad Region	321,750	13,597	23,702	3,778	44,087	654	233,108	8,657	13,265	0
Murmansk Region	288,657	35,724	26,960	10,504	15,695	1,539	224,788	12,878	11,414	0
Novgorod Region	127,316	5,762	19,874	753	13,751	227	86,562	4,625	3,408	0
Pskov Region	117,560	4,062	13,735	378	11,074	122	83,883	3,438	5,435	0
Saint Petersburg	5,851,268	683,493	1,416,832	238,099	1,298,049	61,785	2,581,883	368,257	343,792	0
<b>SOUTHERN FEDERAL DISTRICT</b>	3,898,947	371,536	586,046	111,657	511,424	101,961	2,329,400	150,173	218,345	0
Republic of Adygeya (Adygeya)	44,241	1,328	3,361	8	1,516	0	32,554	1,248	4,035	0
Republic of Kalmykia	20,397	499	1,320	8	664	0	14,703	465	2,278	0
Republic of Crimea	257,647	2,796	43,304	921	17,066	0	148,195	1,769	13,262	0
Krasnodar Territory	1,744,239	256,576	206,673	78,415	336,303	101,301	971,117	72,476	108,870	0
Astrakhan Region	150,594	5,512	20,416	678	3,617	0	109,294	4,659	10,910	0
Volgograd Region	464,961	27,147	69,175	8,527	26,140	195	329,095	17,798	19,919	0
Rostov Region	1,154,041	76,921	231,187	23,003	123,843	466	681,521	51,128	56,341	0
Sevastopol	62,826	757	10,609	98	2,277	0	42,920	630	2,730	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	886,676	29,258	134,469	5,083	65,052	879	590,026	21,215	50,308	0
Republic of Dagestan	143,089	2,033	17,715	126	4,961	97	106,488	1,544	7,749	0
Republic of Ingushetia	9,955	349	2,194	16	94	0	6,923	322	520	0
Kabardino-Balkar Republic	62,898	1,930	7,162	172	6,388	0	44,861	1,688	2,238	0
Karachay-Cherkess Republic	29,057	550	5,553	14	570	0	19,747	503	1,368	0
Republic of North Ossetia — Alania	73,936	1,786	7,533	38	1,328	0	56,681	1,702	5,592	0
Chechen Republic	52,347	1,007	14,017	171	4,238	0	28,713	292	2,477	0
Stavropol Territory	515,394	21,603	80,296	4,546	47,472	781	326,614	15,164	30,365	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>VOLGA FEDERAL DISTRICT</b>	8,600,614	599,966	1,901,973	157,494	1,351,603	102,383	4,614,190	317,829	413,483	0
Republic of Bashkortostan	779,572	38,386	119,268	8,442	86,366	4,876	486,750	23,975	61,441	0
Mari El Republic	121,110	2,957	10,363	331	13,769	401	86,612	2,072	6,460	0
Republic of Mordovia	124,263	6,707	11,669	1,626	13,151	1,552	90,004	3,300	5,896	0
Republic of Tatarstan (Tatarstan)	1,998,486	167,511	473,443	30,989	648,081	49,107	711,717	80,766	71,414	0
Udmurt Republic	400,138	15,169	122,147	3,484	37,788	784	200,147	10,420	28,031	0
Chuvash Republic — Chuvashia	290,469	9,315	51,686	1,622	23,536	402	181,009	6,959	25,572	0
Perm Territory	735,598	45,831	161,642	14,878	96,921	2,352	417,226	27,632	37,466	0
Kirov Region	298,052	7,820	68,122	1,511	25,216	616	177,514	5,133	10,540	0
Nizhny Novgorod Region	1,258,436	92,833	356,892	32,936	145,201	15,044	676,496	41,465	50,446	0
Orenburg Region	390,910	11,439	62,820	1,444	46,476	426	251,580	9,304	14,834	0
Penza Region	290,409	9,839	42,814	2,541	20,387	82	179,107	5,905	35,028	0
Samara Region	1,132,272	157,492	288,408	50,336	131,859	24,991	640,268	79,503	39,306	0
Saratov Region	502,669	23,550	69,583	6,221	41,905	1,751	341,045	14,922	17,193	0
Ulyanovsk Region	278,230	11,116	63,116	1,134	20,946	0	174,715	6,475	9,855	0
<b>URALS FEDERAL DISTRICT</b>	5,288,048	436,043	756,832	51,442	1,736,056	76,927	2,365,328	298,339	270,290	0
Kurgan Region	114,255	4,188	13,825	1,423	9,436	441	78,860	2,118	6,839	0
Sverdlovsk Region	1,638,275	136,926	321,811	27,317	241,639	55,853	884,861	49,865	115,599	0
Tyumen Region	2,542,454	231,701	216,178	5,662	1,316,496	8,426	843,680	215,685	118,394	0
Khanty-Mansi Autonomous Area — Yugra	1,560,445	202,600	69,309	2,945	1,105,515	4,716	340,215	193,904	27,597	0
Yamal-Nenets Autonomous Area	454,552	7,101	36,307	106	144,548	26	223,495	6,625	40,276	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	527,458	22,000	110,563	2,611	66,433	3,684	279,971	15,156	50,521	0
Chelyabinsk Region	993,064	63,229	205,018	17,040	168,485	12,207	557,926	30,672	29,459	0
<b>SIBERIAN FEDERAL DISTRICT</b>	4,268,016	336,169	725,920	86,212	612,280	119,097	2,551,656	122,421	215,531	0
Altai Republic	21,195	391	1,807	27	3,710	0	13,327	339	1,305	0
Republic of Tuva	20,852	285	2,067	0	759	0	13,783	265	2,778	0
Republic of Khakassia	75,168	4,925	6,679	78	3,781	15	55,104	4,203	4,903	0
Altai Territory	440,563	22,122	73,027	3,970	74,972	7,139	252,173	10,627	22,443	0

Table 6.2.1 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	797,727	87,512	133,812	14,944	117,261	50,508	467,524	20,941	47,463	0
Irkutsk Region	561,023	70,385	75,402	11,204	58,047	41,749	379,830	16,141	24,948	0
Kemerovo Region — Kuzbass	658,842	29,450	103,514	9,630	139,407	521	377,616	18,572	24,509	0
Novosibirsk Region	1,005,279	89,306	191,757	38,988	152,399	15,689	549,468	31,819	69,210	0
Omsk Region	429,893	19,073	100,804	6,159	31,798	639	267,984	11,194	11,417	0
Tomsk Region	257,472	12,721	37,050	1,214	30,145	2,836	174,848	8,320	6,556	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2,444,723</b>	<b>486,218</b>	<b>376,156</b>	<b>118,360</b>	<b>259,281</b>	<b>281,225</b>	<b>1,529,323</b>	<b>80,518</b>	<b>171,726</b>	<b>0</b>
Republic of Buryatia	134,428	4,144	20,299	757	3,986	285	92,158	2,643	11,482	0
Republic of Sakha (Yakutia)	259,521	15,305	45,771	981	26,796	9,679	152,622	4,462	17,491	0
Trans-Baikal Territory	168,508	5,246	31,600	314	8,098	2,188	111,416	2,618	9,684	0
Kamchatka Territory	147,734	11,059	20,175	5,964	15,620	677	99,501	4,166	5,774	0
Primorye Territory	716,503	333,986	116,879	32,981	90,420	262,498	413,679	36,261	68,662	0
Khabarovsk Territory	423,259	25,288	57,293	9,557	32,628	1,355	289,034	13,952	28,864	0
Amur Region	199,913	12,723	27,345	4,508	14,745	2,501	134,114	3,567	12,539	0
Magadan Region	93,928	5,927	8,957	722	21,865	1,797	56,309	3,384	3,220	0
Sakhalin Region	250,054	71,394	41,365	62,501	42,690	244	143,940	8,408	11,732	0
Jewish Autonomous Region	25,247	487	1,542	17	1,198	0	20,391	459	1,033	0
Chukotka Autonomous Area	25,629	659	4,930	59	1,235	0	16,159	597	1,244	0
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>14,723</b>	<b>33,929</b>	<b>10,398</b>	<b>28,091</b>	<b>0</b>	<b>498</b>	<b>4,203</b>	<b>4,663</b>	<b>0</b>	<b>0</b>

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

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

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

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

Table 6.2.2

## Funds of Individual Entrepreneurs

(millions of rubles)

1	30.04.2023		
	2	3	4
	Total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	1,560,818	1,528,151	32,667
<b>CENTRAL FEDERAL DISTRICT</b>	<b>594,309</b>	<b>578,242</b>	<b>16,067</b>
Belgorod Region	13,476	13,354	122
Bryansk Region	8,198	8,083	115
Vladimir Region	11,098	10,999	98
Voronezh Region	22,829	22,656	173
Ivanovo Region	10,498	10,318	180
Kaluga Region	7,366	7,241	125
Kostroma Region	7,139	7,129	10
Kursk Region	10,042	9,906	136
Lipetsk Region	8,706	8,568	138
Moscow Region	76,022	74,934	1,088
Orel Region	5,309	5,181	128
Ryazan Region	9,379	9,284	95
Smolensk Region	6,361	6,273	88
Tambov Region	8,322	8,311	10
Tver Region	7,257	7,245	12
Tula Region	11,355	11,291	63
Yaroslavl Region	9,224	9,058	166
Moscow	361,728	348,409	13,319
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>153,865</b>	<b>150,354</b>	<b>3,511</b>
Republic of Karelia	4,447	4,349	98
Republic of Komi	5,682	5,418	264
Arkhangelsk Region	7,893	7,871	22
Nenets Autonomous Area	537	537	0
Arkhangelsk Region, excluding Nenets Autonomous Area	7,356	7,334	22
Vologda Region	9,804	9,742	62
Kaliningrad Region	11,214	11,054	159
Leningrad Region	7,129	7,036	94
Murmansk Region	6,189	6,093	96
Novgorod Region	3,507	3,457	49
Pskov Region	3,097	3,061	36
Saint Petersburg	94,904	92,273	2,631
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>188,202</b>	<b>185,079</b>	<b>3,123</b>
Republic of Adygeya (Adygeya)	2,731	2,697	34
Republic of Kalmykia	1,397	1,395	2
Republic of Crimea	13,429	13,428	1
Krasnodar Territory	87,759	85,805	1,953
Astrakhan Region	5,708	5,678	30
Volgograd Region	19,470	19,273	197
Rostov Region	54,308	53,406	903
Sevastopol	3,400	3,398	2
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>43,213</b>	<b>42,510</b>	<b>702</b>
Republic of Dagestan	5,893	5,881	12
Republic of Ingushetia	199	199	0
Kabardino-Balkar Republic	2,179	2,155	24
Karachay-Cherkess Republic	1,783	1,781	3
Republic of North Ossetia — Alania	2,670	2,670	0

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	2,721	2,720	1
Stavropol Territory	27,767	27,105	662
<b>VOLGA FEDERAL DISTRICT</b>	<b>222,501</b>	<b>219,307</b>	<b>3,194</b>
Republic of Bashkortostan	22,860	22,707	153
Mari El Republic	3,696	3,659	38
Republic of Mordovia	3,422	3,372	51
Republic of Tatarstan (Tatarstan)	30,760	30,305	455
Udmurt Republic	11,510	11,332	178
Chuvash Republic — Chuvashia	8,093	8,012	81
Perm Territory	20,868	20,726	141
Kirov Region	15,128	14,780	349
Nizhny Novgorod Region	25,164	24,663	500
Orenburg Region	14,212	14,146	66
Penza Region	12,884	12,177	707
Samara Region	23,970	23,735	234
Saratov Region	20,977	20,780	197
Ulyanovsk Region	8,956	8,913	44
<b>URALS FEDERAL DISTRICT</b>	<b>117,961</b>	<b>115,440</b>	<b>2,522</b>
Kurgan Region	5,293	5,137	156
Sverdlovsk Region	43,600	42,794	806
Tyumen Region	38,575	38,228	347
Khanty-Mansi Autonomous Area — Yugra	15,097	15,010	88
Yamal-Nenets Autonomous Area	8,293	8,151	142
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	15,185	15,067	118
Chelyabinsk Region	30,494	29,281	1,213
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>139,625</b>	<b>137,341</b>	<b>2,284</b>
Altai Republic	1,016	1,011	5
Republic of Tuva	1,422	1,410	12
Republic of Khakassia	4,604	4,506	98
Altai Territory	17,190	17,037	153
Krasnoyarsk Territory	27,337	27,210	127
Irkutsk Region	20,251	20,128	123
Kemerovo Region — Kuzbass	12,951	12,872	79
Novosibirsk Region	30,772	29,735	1,037
Omsk Region	16,985	16,390	595
Tomsk Region	7,097	7,042	55
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>101,142</b>	<b>99,878</b>	<b>1,264</b>
Republic of Buryatia	6,432	6,086	346
Republic of Sakha (Yakutia)	16,098	16,024	74
Trans-Baikal Territory	7,398	7,355	43
Kamchatka Territory	6,578	6,439	139
Primorye Territory	23,817	23,391	426
Khabarovsk Territory	14,013	13,960	53
Amur Region	10,866	10,753	113
Magadan Region	3,222	3,218	5
Sakhalin Region	9,801	9,740	61
Jewish Autonomous Region	860	858	2
Chukotka Autonomous Area	2,056	2,055	2
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>35</b>	<b>35</b>	<b>0</b>

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

## 6.3. Funds Allocations

Table 6.3.1

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

(millions of rubles)

1	Volume loans for March 2023											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	5,319,429	173,923	103,479	839,822	40,801	156,876	235,851	149,324	1,007,274	644,439	1,425,496	645,623
CENTRAL FEDERAL DISTRICT	3,116,371	39,879	12,691	356,847	7,556	44,381	130,767	78,185	531,685	368,368	1,264,144	294,558
Belgorod Region	19,715	27	0	4,318	7	6,051	1,539	580	3,987	421	201	2,586
Bryansk Region	9,843	0	0	2,838	0	1,967	548	181	1,261	238	118	2,693
Vladimir Region	12,881	0	0	5,700	225	468	773	149	1,660	997	187	2,722
Voronezh Region	32,158	49	0	6,417	70	5,890	1,239	825	7,958	5,236	232	4,242
Ivanovo Region	7,538	0	0	2,851	34	192	731	93	1,179	377	127	1,954
Kaluga Region	13,511	31	0	4,925	0	797	749	474	3,332	302	124	2,777
Kostroma Region	3,639	0	0	1,258	90	146	207	284	576	135	97	847
Kursk Region	28,746	17,500	0	3,409	39	3,783	262	179	2,138	160	149	1,126
Lipetsk Region	23,323	0	0	5,276	0	8,066	397	213	5,252	1,665	41	2,411
Moscow Region	460,668	35	4	53,939	1,423	1,834	15,939	14,157	123,046	36,578	162,802	50,914
Orel Region	9,548	20	0	1,707	53	3,006	811	130	2,876	80	117	749
Ryazan Region	20,497	16	0	6,762	146	2,603	2,093	289	5,917	506	126	2,038
Smolensk Region	17,504	0	0	2,339	340	299	542	940	3,583	121	50	9,290
Tambov Region	12,003	0	0	2,355	130	3,627	371	171	2,960	52	46	2,291
Tver Region	14,377	0	0	5,129	43	2,106	1,324	194	3,164	283	536	1,597
Tula Region	44,306	329	0	29,914	73	1,985	1,425	174	4,971	1,501	66	3,867
Yaroslavl Region	37,238	0	0	19,617	1,513	815	3,088	1,567	5,516	521	426	4,176
Moscow	2,348,878	21,871	12,686	198,091	3,370	746	98,729	57,584	352,310	319,198	1,098,701	198,277

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	466,435	389	108	87,209	9,186	7,871	22,293	28,131	108,515	48,409	78,742	75,692
Republic of Karelia	20,064	173	0	2,354	83	127	393	95	580	157	566	15,535
Republic of Komi	5,250	117	108	2,961	2	17	198	181	931	103	61	679
Arkhangelsk Region	18,602	0	0	12,203	1,586	96	1,023	428	1,803	393	395	674
Nenets Autonomous Area	1,631	0	0	1	1,200	0	11	12	19	21	343	24
Arkhangelsk Region, excluding Nenets Autonomous Area	16,971	0	0	12,202	386	96	1,012	416	1,784	372	52	650
Vologda Region	17,933	0	0	10,325	481	523	644	436	1,758	514	464	2,787
Kaliningrad Region	43,041	41	0	6,293	530	1,312	1,042	176	7,185	1,094	20,609	4,758
Leningrad Region	44,015	0	0	11,038	536	1,959	2,136	921	3,985	19,865	645	2,930
Murmansk Region	4,160	0	0	162	236	0	89	745	827	96	1,192	813
Novgorod Region	5,324	0	0	937	214	798	281	74	1,653	34	34	1,298
Pskov Region	5,460	0	0	875	0	2,981	207	63	608	100	58	568
Saint Petersburg	302,587	58	0	40,061	5,517	56	16,280	25,010	89,185	26,052	54,718	45,650
<b>SOUTHERN FEDERAL DISTRICT</b>	348,122	1,044	856	61,367	7,510	26,301	11,128	6,697	134,177	32,907	23,263	43,728
Republic of Adygeya (Adygeya)	1,863	5	0	812	0	242	90	23	245	138	16	292
Republic of Kalmykia	680	0	0	11	4	97	94	27	175	31	15	226
Republic of Crimea	15,862	314	314	2,024	1,503	326	1,041	840	2,626	792	2,684	3,710
Krasnodar Territory	182,787	148	4	24,328	4,184	10,965	4,939	3,058	77,206	28,759	8,455	20,745
Astrakhan Region	3,459	0	0	136	30	540	900	165	1,148	81	105	355
Volgograd Region	31,403	22	22	12,972	150	4,646	637	247	3,144	1,074	5,681	2,829
Rostov Region	109,009	555	515	20,990	1,625	9,360	3,348	2,324	49,274	1,728	6,213	13,591
Sevastopol	3,059	0	0	94	14	125	78	11	358	304	94	1,981
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	47,969	11	0	9,394	391	15,504	2,110	753	10,458	1,848	1,088	6,411
Republic of Dagestan	1,839	0	0	351	0	306	189	53	349	126	95	369
Republic of Ingushetia	249	0	0	0	0	230	5	0	4	0	2	8
Kabardino-Balkar Republic	1,508	0	0	407	0	439	61	38	357	19	15	173
Karachay-Cherkess Republic	2,362	5	0	855	0	896	61	16	365	45	83	36
Republic of North Ossetia — Alania	1,431	0	0	258	0	477	167	33	304	18	75	99
Chechen Republic	615	6	0	30	0	93	228	0	85	43	71	59
Stavropol Territory	39,966	0	0	7,495	391	13,062	1,400	613	8,994	1,596	747	5,667

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	501,987	25,493	24,848	143,036	2,570	36,475	32,765	9,604	105,975	43,772	12,925	89,374
Republic of Bashkortostan	41,106	850	470	9,649	44	2,583	4,340	539	11,816	3,540	403	7,341
Mari El Republic	4,925	0	0	1,635	2	923	304	105	918	185	27	827
Republic of Mordovia	8,490	22	0	3,879	94	1,505	216	291	1,182	55	22	1,224
Republic of Tatarstan (Tatarstan)	115,425	1,987	1,986	30,387	435	7,029	11,807	2,994	21,146	13,372	4,918	21,351
Udmurt Republic	21,362	1,422	1,410	6,894	45	1,413	420	368	2,048	4,892	198	3,661
Chuvash Republic — Chuvashia	8,021	0	0	2,737	93	479	1,449	118	1,432	541	165	1,009
Perm Territory	59,061	1,205	1,148	36,478	84	828	2,407	676	6,082	2,733	4,460	4,107
Kirov Region	8,980	2	0	2,742	4	1,240	421	255	1,604	561	139	2,012
Nizhny Novgorod Region	102,471	70	1	22,983	949	2,270	2,700	1,414	36,673	5,416	1,032	28,966
Orenburg Region	25,004	10,018	10,009	2,372	167	2,353	799	637	4,286	448	283	3,640
Penza Region	15,480	0	0	2,719	85	4,318	2,016	362	2,706	1,539	177	1,558
Samara Region	50,589	9,559	9,493	10,133	288	7,706	3,885	651	8,347	1,752	530	7,739
Saratov Region	19,658	359	331	4,786	137	2,844	1,118	522	6,019	537	505	2,833
Ulyanovsk Region	21,413	1	0	5,643	144	984	882	671	1,716	8,202	65	3,106
<b>URALS FEDERAL DISTRICT</b>	384,725	48,599	44,625	85,832	3,302	6,082	15,642	4,671	31,073	111,376	25,843	52,304
Kurgan Region	6,952	1	0	3,324	725	822	329	141	664	287	41	617
Sverdlovsk Region	212,664	767	19	56,443	129	1,395	5,810	1,810	15,647	98,369	4,721	27,572
Tyumen Region	110,258	44,638	44,606	11,071	1,596	2,095	7,124	2,040	5,405	9,873	14,701	11,715
Khanty-Mansi Autonomous Area — Yugra	53,345	42,072	42,043	1,324	299	8	2,291	992	1,842	1,479	230	2,808
Yamal-Nenets Autonomous Area	20,001	2,537	2,535	102	131	8	803	462	573	309	14,002	1,074
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	36,912	28	28	9,645	1,165	2,079	4,030	586	2,990	8,085	469	7,833
Chelyabinsk Region	54,851	3,193	0	14,994	852	1,770	2,378	679	9,357	2,848	6,380	12,400
<b>SIBERIAN FEDERAL DISTRICT</b>	283,493	17,513	13,215	81,819	3,580	17,023	14,047	8,332	58,517	13,826	8,637	60,198
Altai Republic	4,295	0	0	349	10	48	33	60	2,606	31	12	1,147
Republic of Tuva	572	190	0	6	0	14	15	24	170	17	24	112
Republic of Khakassia	2,030	383	0	28	85	82	177	40	537	43	44	611
Altai Territory	21,745	709	0	5,283	87	3,035	735	344	4,866	1,591	132	4,963
Krasnoyarsk Territory	72,717	644	444	44,335	2,208	1,786	2,746	1,998	5,821	1,922	2,218	9,039
Irkutsk Region	30,127	3,697	965	3,824	73	915	1,948	1,035	8,053	2,342	495	7,746
Kemerovo Region — Kuzbass	46,316	11,218	11,193	12,669	578	1,515	438	1,159	12,584	902	1,300	3,954

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	56,182	113	58	8,153	364	3,313	4,850	2,269	14,120	5,376	4,163	13,460
Omsk Region	22,073	0	0	5,830	69	2,277	2,266	845	5,529	353	140	4,764
Tomsk Region	27,436	560	554	1,342	105	4,040	838	559	4,231	1,249	111	14,402
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>170,326</b>	<b>40,996</b>	<b>7,135</b>	<b>14,318</b>	<b>6,706</b>	<b>3,239</b>	<b>7,098</b>	<b>12,952</b>	<b>26,873</b>	<b>23,933</b>	<b>10,853</b>	<b>23,359</b>
Republic of Buryatia	6,315	45	0	732	0	608	241	79	1,457	2,182	148	823
Republic of Sakha (Yakutia)	21,176	3,463	2,703	450	3,621	66	2,029	1,033	1,421	291	488	8,314
Trans-Baikal Territory	35,632	25,911	0	114	202	47	514	394	1,379	6,019	87	965
Kamchatka Territory	5,209	42	0	374	197	92	159	64	1,178	742	1,863	498
Primorye Territory	46,107	3	0	8,498	118	968	1,305	5,027	11,128	3,944	7,548	7,568
Khabarovsk Territory	26,798	2,274	0	2,353	1,084	227	501	5,166	6,879	4,535	473	3,306
Amur Region	13,541	688	0	1,321	289	1,114	1,156	238	1,376	5,917	97	1,345
Magadan Region	4,627	3,366	0	172	492	12	52	26	401	20	8	78
Sakhalin Region	9,229	4,433	4,428	282	303	85	1,100	860	1,520	280	128	238
Jewish Autonomous Region	1,059	683	0	3	0	19	21	3	117	3	7	203
Chukotka Autonomous Area	634	88	5	19	400	2	20	63	17	0	6	19

Table 6.3.2

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

(millions of rubles)

	Volume loans for March 2023											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	299,202	34,043	5,259	65,121	0	0	34	0	17,990	14,293	166,552	1,168
CENTRAL FEDERAL DISTRICT	208,950	5,000	0	28,514	0	0	34	0	12,127	5,521	156,585	1,168
Belgorod Region	15,635	5,000	0	5,200	0	0	0	0	5,435	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	165	0	0	165	0	0	0	0	0	0	0	0
Voronezh Region	1,933	0	0	1,933	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	0	0	0
Kursk Region	5,255	0	0	5,255	0	0	0	0	0	0	0	0
Lipetsk Region	282	0	0	282	0	0	0	0	0	0	0	0
Moscow Region	6,832	0	0	6,830	0	0	0	0	2	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	236	0	0	236	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	1,120	0	0	0	0	0	0	0	0	0	0	1,120
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	177,492	0	0	8,612	0	0	34	0	6,691	5,521	156,585	48







Table 6.3.3

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

(millions of rubles)

	Outstanding loans as 31.03.2023											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	47,956,779	2,242,750	1,435,982	11,383,688	1,420,532	2,652,385	2,828,805	2,515,027	5,579,956	9,870,449	9,119,680	343,507
CENTRAL FEDERAL DISTRICT	25,912,437	397,541	150,208	4,489,062	679,898	1,110,794	1,553,545	1,404,329	2,401,626	6,313,817	7,378,211	183,613
Belgorod Region	343,504	24,324	0	176,400	131	82,685	8,265	3,885	37,764	6,328	2,556	1,166
Bryansk Region	176,708	0	0	37,622	734	105,419	4,843	1,055	7,343	16,690	1,127	1,875
Vladimir Region	130,605	426	0	74,006	2,814	11,038	5,567	2,929	12,358	16,577	3,283	1,606
Voronezh Region	458,314	731	0	92,146	2,191	169,501	28,407	6,910	77,879	74,121	4,180	2,247
Ivanovo Region	46,262	0	0	21,203	52	2,352	3,348	896	6,650	9,838	793	1,130
Kaluga Region	186,972	357	0	87,836	293	42,124	13,947	2,199	20,225	15,831	2,720	1,439
Kostroma Region	104,420	7	0	24,035	165	3,385	1,926	1,426	4,769	67,500	913	293
Kursk Region	316,695	36,996	0	144,684	147	116,315	3,458	1,308	7,490	3,841	1,667	788
Lipetsk Region	274,662	3	0	86,632	182	149,334	3,505	2,241	13,319	17,657	890	899
Moscow Region	3,449,026	203	10	539,662	201,134	62,231	298,812	215,180	473,218	712,827	919,275	26,485
Orel Region	97,817	21	0	30,580	121	44,274	6,878	839	11,636	2,228	649	592
Ryazan Region	277,222	112,049	0	60,414	1,194	43,724	23,745	1,902	18,725	12,756	1,462	1,252
Smolensk Region	46,544	18	0	12,763	862	6,382	4,811	3,215	12,763	2,426	725	2,578
Tambov Region	200,337	0	0	42,991	1,116	112,565	4,132	1,181	34,299	2,649	492	913
Tver Region	135,058	0	0	49,832	79	35,553	8,468	1,899	21,472	8,975	7,912	869
Tula Region	503,183	4,920	0	368,652	22,060	50,997	13,183	3,805	21,614	13,447	2,543	1,961
Yaroslavl Region	272,453	40	0	150,710	9,379	21,087	10,343	6,101	17,795	19,132	36,335	1,530
Moscow	18,892,656	217,446	150,198	2,488,894	437,245	51,828	1,109,907	1,147,357	1,602,305	5,310,993	6,390,688	135,993

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	6,173,212	252,626	237,498	2,043,527	93,374	125,544	346,739	338,418	1,195,670	1,112,688	636,340	28,289
Republic of Karelia	48,529	505	0	23,055	884	1,944	3,736	998	2,991	6,448	4,709	3,259
Republic of Komi	64,747	34,704	34,675	12,230	5	1,784	1,495	3,750	5,030	3,713	853	1,183
Arkhangelsk Region	270,768	12,217	12,092	215,941	3,873	3,237	9,570	4,811	7,096	6,192	7,260	570
Nenets Autonomous Area	16,962	12,092	12,092	3	1,080	0	43	53	331	298	3,036	28
Arkhangelsk Region, excluding Nenets Autonomous Area	253,806	126	0	215,939	2,793	3,237	9,527	4,759	6,765	5,894	4,225	542
Vologda Region	117,903	10	0	74,191	1,603	6,610	2,901	1,936	8,827	15,890	4,821	1,114
Kaliningrad Region	384,771	4,496	697	77,761	811	37,884	15,540	5,751	34,844	27,785	178,067	1,832
Leningrad Region	1,140,638	649	24	655,142	15,930	36,220	34,590	15,494	23,180	350,127	7,523	1,783
Murmansk Region	115,430	9,752	0	972	22,500	103	20,683	4,189	5,616	2,420	48,732	464
Novgorod Region	40,300	9	0	19,563	1,268	7,202	1,033	550	8,844	571	648	611
Pskov Region	59,932	1	0	19,915	390	30,274	3,624	710	2,123	1,761	791	343
Saint Petersburg	3,930,195	190,283	190,011	944,757	46,109	284	253,568	300,229	1,097,119	697,782	382,935	17,130
<b>SOUTHERN FEDERAL DISTRICT</b>	2,920,894	9,631	6,812	640,506	69,141	381,910	173,397	202,729	732,594	511,698	176,592	22,696
Republic of Adygeya (Adygeya)	18,854	72	0	6,587	0	4,215	2,287	291	981	3,892	346	181
Republic of Kalmykia	4,610	0	0	471	7	1,191	960	174	1,054	365	278	111
Republic of Crimea	126,707	801	795	20,044	2,220	6,645	12,687	24,699	31,188	15,531	10,842	2,050
Krasnodar Territory	1,723,219	768	258	204,937	40,354	213,875	106,385	142,302	519,424	364,208	119,722	11,245
Astrakhan Region	54,568	1,988	0	5,392	2,246	10,273	10,577	2,112	7,326	12,558	1,780	315
Volgograd Region	209,352	2,607	2,574	99,294	376	39,948	14,984	4,296	23,360	12,686	10,008	1,794
Rostov Region	769,225	3,396	3,185	302,760	23,710	104,111	24,604	28,360	145,235	98,397	32,808	5,845
Sevastopol	14,356	0	0	1,022	228	1,652	912	494	4,026	4,061	807	1,155
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	524,466	1,380	24	179,551	2,829	156,799	37,664	9,764	92,119	32,127	8,892	3,340
Republic of Dagestan	30,487	52	0	12,923	0	3,919	5,594	1,549	4,744	827	652	226
Republic of Ingushetia	3,619	0	0	1,492	0	1,492	367	44	196	5	19	4
Kabardino-Balkar Republic	27,210	18	0	8,115	30	11,584	868	465	3,966	1,457	578	128
Karachay-Cherkess Republic	33,331	255	0	9,319	2	5,248	3,606	1,430	5,252	7,586	570	63
Republic of North Ossetia — Alania	22,171	828	0	2,046	39	13,233	1,575	1,020	1,762	709	875	85
Chechen Republic	15,916	176	0	3,303	14	6,736	1,247	67	1,862	2,062	381	69
Stavropol Territory	391,732	51	23	142,353	2,743	114,587	24,407	5,190	74,338	19,482	5,817	2,764

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	3,909,681	97,419	66,662	1,533,563	81,252	487,631	300,973	165,956	391,023	666,165	144,911	40,789
Republic of Bashkortostan	399,185	14,803	1,827	158,939	4,591	37,429	51,447	7,618	39,839	74,958	5,088	4,474
Mari El Republic	81,397	2	0	18,525	29	50,310	4,333	740	5,385	1,221	479	374
Republic of Mordovia	61,034	175	0	22,249	289	24,955	2,357	1,182	3,385	3,521	2,422	500
Republic of Tatarstan (Tatarstan)	761,027	7,534	7,517	262,124	13,213	67,748	83,321	18,004	68,888	192,001	39,780	8,413
Udmurt Republic	184,336	10,706	10,329	77,350	584	21,754	4,051	6,455	10,403	47,627	4,031	1,375
Chuvash Republic — Chuvashia	72,089	0	0	24,319	510	9,126	15,257	1,465	10,123	8,751	2,013	525
Perm Territory	592,933	2,810	1,801	228,881	1,182	14,430	27,007	73,609	25,157	168,112	49,148	2,598
Kirov Region	71,467	18	0	24,827	537	24,526	3,865	1,701	7,718	6,014	1,384	878
Nizhny Novgorod Region	552,377	215	4	243,890	25,115	35,128	31,180	18,448	124,766	52,420	8,803	12,411
Orenburg Region	207,463	38,797	23,198	64,530	21,438	29,291	15,261	7,007	14,558	10,646	3,462	2,472
Penza Region	181,840	150	0	26,990	553	90,213	16,500	2,288	12,118	30,000	2,122	906
Samara Region	447,571	10,478	10,342	239,722	3,500	41,230	30,354	17,943	38,816	43,965	18,252	3,310
Saratov Region	217,068	11,682	11,645	108,203	9,093	31,465	9,039	7,483	21,735	10,296	6,690	1,381
Ulyanovsk Region	79,894	47	0	33,014	619	10,026	7,000	2,014	8,132	16,634	1,236	1,172
<b>URALS FEDERAL DISTRICT</b>	3,854,337	679,686	609,132	1,488,930	73,695	91,247	138,281	92,928	201,315	519,544	543,056	25,655
Kurgan Region	50,593	2	0	22,581	5,969	9,243	2,670	819	3,543	4,047	1,329	390
Sverdlovsk Region	1,441,116	3,996	72	803,717	27,671	15,826	44,624	25,605	100,761	314,508	91,606	12,803
Tyumen Region	1,806,553	608,447	608,378	394,111	27,818	38,191	68,222	57,428	37,297	149,639	418,415	6,985
Khanty-Mansi Autonomous Area — Yugra	363,314	240,715	240,650	2,992	8,838	179	21,476	41,189	10,521	25,329	10,968	1,107
Yamal-Nenets Autonomous Area	890,169	367,637	367,633	86,008	4,207	39	11,888	12,810	5,014	2,849	399,107	610
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	553,070	95	95	305,112	14,773	37,973	34,858	3,429	21,762	121,460	8,339	5,268
Chelyabinsk Region	556,074	67,242	682	268,521	12,238	27,987	22,764	9,077	59,715	51,350	31,706	5,476
<b>SIBERIAN FEDERAL DISTRICT</b>	2,446,700	217,428	175,561	629,273	298,362	202,221	179,628	85,356	375,968	364,183	64,222	30,059
Altai Republic	11,326	5	0	2,100	40	324	305	275	6,814	209	621	633
Republic of Tuva	4,385	1,608	98	157	0	150	141	213	1,637	81	247	150
Republic of Khakassia	18,981	1,503	800	1,100	78	1,013	9,017	837	3,579	1,018	464	372
Altai Territory	168,983	16,564	0	42,474	763	56,339	5,568	3,673	18,388	21,028	1,713	2,473
Krasnoyarsk Territory	736,486	45,844	38,056	277,476	176,173	28,446	35,891	12,163	59,262	81,931	14,387	4,913
Irkutsk Region	380,073	33,837	19,522	36,638	117,444	8,949	27,069	6,408	58,644	75,741	11,913	3,431
Kemerovo Region — Kuzbass	424,220	111,983	111,184	122,011	1,108	20,777	15,127	12,644	94,463	30,851	13,176	2,081

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	426,827	5,346	5,188	66,503	1,030	39,275	61,137	42,069	58,651	130,675	16,315	5,829
Omsk Region	135,732	7	0	57,491	1,008	19,256	19,879	3,054	19,090	11,283	2,153	2,512
Tomsk Region	139,687	732	713	23,324	718	27,694	5,495	4,019	55,440	11,367	3,233	7,665
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2,215,052</b>	<b>587,039</b>	<b>190,085</b>	<b>379,277</b>	<b>121,980</b>	<b>96,239</b>	<b>98,579</b>	<b>215,548</b>	<b>189,641</b>	<b>350,227</b>	<b>167,456</b>	<b>9,066</b>
Republic of Buryatia	76,680	1,256	10	6,698	43	3,542	4,693	771	14,401	42,744	1,909	622
Republic of Sakha (Yakutia)	299,619	187,981	159,094	4,532	38,748	751	18,511	13,863	21,111	2,152	9,137	2,833
Trans-Baikal Territory	224,545	169,634	0	1,683	1,204	1,316	4,602	1,170	7,714	35,697	1,018	505
Kamchatka Territory	82,494	1,076	0	6,425	4,032	920	1,207	4,761	9,008	8,067	46,727	271
Primorye Territory	561,925	556	0	129,402	1,808	40,300	30,395	96,723	70,689	93,629	95,843	2,579
Khabarovsk Territory	428,029	20,913	0	90,951	16,822	25,784	12,686	82,240	31,995	137,435	8,175	1,027
Amur Region	242,265	8,465	0	127,884	49,226	22,574	5,444	1,826	6,711	17,957	1,476	703
Magadan Region	157,916	140,961	0	1,003	3,866	32	457	669	9,987	138	730	74
Sakhalin Region	104,552	31,071	30,977	10,525	4,543	814	20,309	13,112	9,254	12,251	2,354	317
Jewish Autonomous Region	5,413	3,984	0	117	9	162	231	59	531	147	56	117
Chukotka Autonomous Area	31,615	21,139	5	57	1,679	45	42	354	8,239	11	31	18

Table 6.3.4

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

(millions of rubles)

	Outstanding loans as 31.03.2023											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	5,423,610	1,278,576	941,842	1,995,290	300	3,402	1,642	104,883	67,761	718,035	1,253,721	0
CENTRAL FEDERAL DISTRICT	2,440,144	45,486	8,507	953,882	23	1,597	1,603	9,304	44,994	372,272	1,010,982	0
Belgorod Region	41,068	29,397	0	6,236	0	0	0	0	5,435	0	0	0
Bryansk Region	24	0	0	0	0	0	0	24	0	0	0	0
Vladimir Region	165	0	0	165	0	0	0	0	0	0	0	0
Voronezh Region	99,817	0	0	99,817	0	0	0	0	0	0	0	0
Ivanovo Region	63	0	0	0	0	63	0	0	0	0	0	0
Kaluga Region	9,068	0	0	3,967	0	0	0	0	0	5,101	0	0
Kostroma Region	142	0	0	142	0	0	0	0	0	0	0	0
Kursk Region	25,358	3,101	0	22,256	0	0	0	0	0	0	0	0
Lipetsk Region	9,047	0	0	9,047	0	0	0	0	0	0	0	0
Moscow Region	255,874	2,402	2,402	19,180	0	1,471	0	5,559	1,124	21,900	204,238	0
Orel Region	1,267	0	0	1,159	0	0	0	0	107	0	0	0
Ryazan Region	1,508	0	0	0	0	0	0	0	0	1,508	0	0
Smolensk Region	2	0	0	2	0	0	0	0	0	0	0	0
Tambov Region	334	0	0	334	0	0	0	0	0	0	0	0
Tver Region	2,144	0	0	2,144	0	0	0	0	0	0	0	0
Tula Region	1,936	0	0	1,936	0	0	0	0	0	0	0	0
Yaroslavl Region	71	0	0	0	0	63	0	0	8	0	0	0
Moscow	1,992,258	10,587	6,105	787,497	23	0	1,603	3,721	38,320	343,764	806,744	0







Table 6.3.5

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

(millions of rubles)

1	Overdue loans as 31.03.2023											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	2,662,397	53,802	48,326	392,515	19,354	107,654	199,404	34,864	354,281	512,529	971,758	16,235
CENTRAL FEDERAL DISTRICT	1,845,060	15,878	15,059	158,489	5,877	24,248	99,249	15,108	199,646	397,794	922,709	6,061
Belgorod Region	10,404	0	0	5,871	0	1,482	154	159	1,282	785	607	64
Bryansk Region	4,392	0	0	2,812	0	78	58	62	329	907	65	81
Vladimir Region	10,755	0	0	6,707	3	1,879	136	206	639	375	764	45
Voronezh Region	19,619	0	0	3,421	0	77	295	249	14,448	822	56	251
Ivanovo Region	3,265	0	0	345	0	463	26	63	747	1,525	39	57
Kaluga Region	33,272	204	0	26,918	9	194	1,365	69	465	2,879	1,113	55
Kostroma Region	755	0	0	60	3	12	47	42	567	10	6	8
Kursk Region	3,529	0	0	481	0	1,108	435	49	1,263	61	40	91
Lipetsk Region	2,898	3	0	150	5	7	274	153	1,769	222	174	142
Moscow Region	162,718	24	0	14,990	601	9,680	29,196	7,100	18,987	58,575	22,624	942
Orel Region	5,701	0	0	3,852	0	22	454	55	890	219	144	65
Ryazan Region	4,103	33	0	1,028	1	505	622	181	1,176	432	53	72
Smolensk Region	2,629	0	0	984	1	345	221	234	552	116	57	119
Tambov Region	3,444	0	0	1,865	114	227	566	33	504	25	18	92
Tver Region	2,663	0	0	1,607	5	41	29	66	743	60	41	71
Tula Region	4,221	61	0	909	2	1,048	243	95	1,346	63	352	103
Yaroslavl Region	13,464	17	0	203	2,108	5,642	2,020	1,739	500	873	276	86
Moscow	1,557,228	15,536	15,059	86,286	3,025	1,438	63,110	4,553	153,438	329,846	896,280	3,717

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	195,965	12,471	12,236	54,703	940	8,031	20,517	3,085	58,681	25,902	9,395	2,240
Republic of Karelia	1,709	29	0	187	0	1,148	41	52	183	17	20	30
Republic of Komi	3,108	134	134	490	0	34	143	39	1,106	1,076	32	54
Arkhangelsk Region	14,245	12,092	12,092	89	0	54	41	33	147	85	1,635	69
Nenets Autonomous Area	12,113	12,092	12,092	0	0	0	3	0	4	9	2	3
Arkhangelsk Region, excluding Nenets Autonomous Area	2,132	0	0	89	0	54	38	33	143	76	1,633	66
Vologda Region	6,133	2	0	1,056	0	307	174	169	1,713	2,528	96	89
Kaliningrad Region	12,851	0	0	5,798	0	2,548	621	376	1,925	538	1,013	33
Leningrad Region	20,688	0	0	9,736	0	2,608	1,809	263	4,602	1,503	62	105
Murmansk Region	738	0	0	66	0	0	27	33	495	15	21	80
Novgorod Region	2,464	0	0	1,017	0	1,117	19	46	122	45	81	17
Pskov Region	1,003	0	0	67	0	199	352	53	257	41	9	24
Saint Petersburg	133,026	214	10	36,197	940	15	17,288	2,022	48,131	20,054	6,427	1,738
<b>SOUTHERN FEDERAL DISTRICT</b>	120,147	2,258	223	33,731	9,581	13,047	12,487	8,551	14,768	18,908	5,249	1,567
Republic of Adygeya (Adygeya)	676	2	0	30	0	55	106	16	66	273	111	17
Republic of Kalmykia	719	0	0	19	0	426	83	45	78	18	33	18
Republic of Crimea	2,460	0	0	36	0	219	117	690	391	854	42	111
Krasnodar Territory	43,890	264	223	8,804	7,364	8,781	3,459	388	6,673	5,019	2,295	843
Astrakhan Region	16,272	1,988	0	2,451	2,215	438	2,893	18	646	5,545	50	30
Volgograd Region	10,712	0	0	303	2	2,528	3,437	123	1,073	685	2,409	152
Rostov Region	44,607	4	0	21,914	0	600	2,154	7,270	5,696	6,333	285	351
Sevastopol	810	0	0	176	0	2	238	1	145	182	23	44
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	67,129	919	22	24,718	30	8,977	7,755	524	12,470	8,942	2,548	246
Republic of Dagestan	19,609	49	0	11,046	0	2,496	3,782	82	1,865	119	138	31
Republic of Ingushetia	696	0	0	53	0	364	154	0	117	0	6	1
Kabardino-Balkar Republic	7,245	18	0	3,535	30	1,693	200	204	1,384	49	114	18
Karachay-Cherkess Republic	13,228	0	0	1,823	0	1,111	1,877	16	984	7,358	44	14
Republic of North Ossetia — Alania	1,878	807	0	247	0	86	299	15	307	61	44	11
Chechen Republic	5,863	24	0	68	0	3,089	655	11	1,246	764	4	3
Stavropol Territory	18,610	22	22	7,946	0	138	787	195	6,566	591	2,198	168

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	158,361	560	556	37,968	1,109	16,092	19,049	3,029	30,235	29,740	17,520	3,059
Republic of Bashkortostan	20,914	75	75	2,137	436	1,130	2,751	278	2,731	10,466	395	513
Mari El Republic	3,889	0	0	1,045	0	25	320	58	2,376	23	16	26
Republic of Mordovia	1,885	0	0	404	0	797	20	15	459	149	9	33
Republic of Tatarstan (Tatarstan)	25,408	2	0	7,151	4	2,489	2,229	1,009	3,245	7,839	574	864
Udmurt Republic	2,071	10	10	196	20	18	100	193	347	45	1,038	106
Chuvash Republic — Chuvashia	3,971	0	0	365	375	63	98	98	176	2,663	53	81
Perm Territory	6,946	263	262	1,000	2	509	521	165	2,509	1,478	277	223
Kirov Region	1,997	0	0	809	171	146	239	75	416	29	55	58
Nizhny Novgorod Region	8,867	0	0	1,095	0	343	992	128	4,599	1,060	292	357
Orenburg Region	27,555	1	0	13,129	0	3,438	9,453	140	734	228	107	324
Penza Region	5,409	0	0	324	0	3,596	400	36	342	622	34	56
Samara Region	29,440	2	2	4,070	0	581	1,202	628	7,260	2,918	12,579	199
Saratov Region	15,525	208	208	5,384	0	2,930	491	168	3,723	428	2,022	170
Ulyanovsk Region	4,485	0	0	862	100	27	234	38	1,316	1,792	67	49
<b>URALS FEDERAL DISTRICT</b>	113,168	19,226	19,214	47,739	139	1,547	12,562	939	16,803	5,661	7,448	1,105
Kurgan Region	3,324	0	0	1,592	0	129	1,110	37	209	155	65	29
Sverdlovsk Region	14,321	12	0	1,520	2	213	2,527	240	3,354	3,131	2,914	407
Tyumen Region	71,213	19,214	19,214	28,980	8	51	7,413	537	9,078	1,315	4,384	233
Khanty-Mansi Autonomous Area — Yugra	27,290	19,192	19,192	399	1	9	2,009	218	687	1,031	3,662	82
Yamal-Nenets Autonomous Area	4,824	6	6	17	5	2	3,812	194	139	24	564	60
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	39,099	16	16	28,564	2	40	1,592	125	8,251	259	157	92
Chelyabinsk Region	24,310	0	0	15,646	129	1,154	1,512	125	4,163	1,059	86	435
<b>SIBERIAN FEDERAL DISTRICT</b>	112,326	1,181	1,017	26,503	1,656	11,336	21,349	2,672	16,278	24,234	5,576	1,540
Altai Republic	1,112	0	0	62	0	40	39	6	920	0	20	24
Republic of Tuva	191	0	0	9	0	16	15	21	93	1	25	11
Republic of Khakassia	487	0	0	36	0	136	32	42	198	15	12	16
Altai Territory	21,900	0	0	10,244	6	9,348	231	110	1,402	356	64	140
Krasnoyarsk Territory	18,217	1	0	5,471	8	1,114	1,634	1,636	2,290	5,739	101	223
Irkutsk Region	9,903	158	0	395	1,257	211	1,247	182	1,368	192	4,760	133
Kemerovo Region — Kuzbass	18,388	1,018	1,016	246	17	63	583	112	1,325	14,800	82	143

**Table 6.3.5 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	18,797	4	0	4,790	10	230	4,868	213	4,996	2,784	426	476
Omsk Region	21,439	0	0	4,627	357	164	12,509	62	3,167	187	40	326
Tomsk Region	1,893	0	0	623	0	16	192	287	520	161	46	48
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>50,242</b>	<b>1,310</b>	<b>0</b>	<b>8,663</b>	<b>22</b>	<b>24,375</b>	<b>6,437</b>	<b>956</b>	<b>5,401</b>	<b>1,349</b>	<b>1,313</b>	<b>416</b>
Republic of Buryatia	1,852	0	0	692	8	47	250	38	288	405	101	23
Republic of Sakha (Yakutia)	1,956	343	0	396	9	32	515	72	357	104	62	66
Trans-Baikal Territory	880	3	0	111	0	61	93	58	486	16	28	22
Kamchatka Territory	327	4	0	128	0	1	22	9	83	4	66	11
Primorye Territory	7,468	14	0	1,250	4	2,469	314	436	2,372	214	334	61
Khabarovsk Territory	33,980	290	0	5,822	0	21,660	4,300	162	782	485	398	81
Amur Region	958	259	0	6	1	78	88	87	252	45	103	38
Magadan Region	556	319	0	3	0	4	6	22	110	0	75	17
Sakhalin Region	2,041	0	0	213	0	23	848	64	619	43	135	97
Jewish Autonomous Region	130	0	0	39	0	0	1	8	41	31	9	1
Chukotka Autonomous Area	94	78	0	3	0	0	0	0	11	0	1	0

Table 6.3.6

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

(millions of rubles)

1	Overdue loans as 31.03.2023											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	118,131	29,647	29,647	20,121	23	0	323	186	15,205	52,208	418	0
CENTRAL FEDERAL DISTRICT	67,641	6,105	6,105	33	0	0	284	0	9,187	51,614	417	0
Belgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	734	0	0	0	0	0	0	0	732	0	1	0
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	66,907	6,105	6,105	33	0	0	284	0	8,455	51,614	416	0







Table 6.3.7

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.03.2023											
	Volume of extended loans				Outstanding amount of loans				Of which overdue loans			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	1,246,559	116,904	1,554	0	10,085,632	823,685	186,069	44	533,618	32,023	11,652	6
CENTRAL FEDERAL DISTRICT	443,618	29,471	1,358	0	4,537,903	218,529	166,105	38	294,023	9,047	9,627	0
Belgorod Region	10,221	1,789	0	0	55,954	9,525	0	0	3,767	305	0	0
Bryansk Region	5,046	1,319	0	0	40,181	12,780	24	0	622	208	0	0
Vladimir Region	5,979	841	0	0	52,726	7,525	0	0	2,446	640	0	0
Voronezh Region	17,976	1,948	0	0	200,310	22,975	0	0	10,420	331	0	0
Ivanovo Region	5,106	622	0	0	32,428	5,230	63	0	999	137	0	0
Kaluga Region	5,494	557	0	0	51,903	4,701	0	0	7,416	196	0	0
Kostroma Region	2,015	529	0	0	80,729	4,573	0	0	488	101	0	0
Kursk Region	5,150	1,222	8	0	49,444	7,479	8	0	1,423	138	0	0
Lipetsk Region	9,572	658	0	0	55,185	5,407	0	0	1,379	231	0	0
Moscow Region	72,549	6,164	7	0	717,398	42,199	2,917	0	57,773	2,667	85	0
Orel Region	4,027	731	0	0	27,719	5,203	0	0	4,612	131	0	0
Ryazan Region	8,199	934	0	0	62,188	5,485	1,508	0	2,154	211	0	0
Smolensk Region	5,357	601	0	0	25,160	4,151	2	0	1,797	169	0	0
Tambov Region	4,327	786	0	0	33,618	6,067	0	0	831	138	0	0
Tver Region	5,770	676	0	0	38,856	4,129	0	0	589	194	0	0
Tula Region	8,259	1,002	0	0	56,743	7,024	0	0	1,287	273	0	0
Yaroslavl Region	9,277	575	0	0	46,063	4,725	71	0	1,771	138	0	0
Moscow	259,294	8,516	1,343	0	2,911,298	59,352	161,513	38	194,250	2,839	9,542	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	117,093	11,342	20	0	1,005,717	62,545	11,181	0	46,863	2,295	66	0
Republic of Karelia	2,497	436	0	0	18,371	2,320	0	0	571	73	0	0
Republic of Komi	1,898	771	0	0	12,748	3,993	0	0	1,742	131	0	0
Arkhangelsk Region	3,396	784	0	0	27,595	5,469	762	0	304	168	0	0
Nenets Autonomous Area	430	62	0	0	3,615	278	0	0	14	10	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,966	722	0	0	23,980	5,191	762	0	290	158	0	0
Vologda Region	4,947	1,145	0	0	38,149	7,303	0	0	2,595	335	0	0
Kaliningrad Region	8,700	1,200	0	0	75,754	6,212	193	0	3,573	306	66	0
Leningrad Region	16,047	1,336	0	0	107,989	6,870	0	0	3,030	291	0	0
Murmansk Region	1,915	653	0	0	11,919	3,193	1,005	0	292	97	0	0
Novgorod Region	1,739	306	0	0	8,165	1,872	0	0	893	70	0	0
Pskov Region	1,663	328	0	0	22,401	2,299	0	0	891	120	0	0
Saint Petersburg	74,291	4,382	20	0	682,625	23,014	9,221	0	32,971	704	0	0
<b>SOUTHERN FEDERAL DISTRICT</b>	125,936	17,799	0	0	993,097	133,898	1,675	0	43,201	4,389	1,675	0
Republic of Adygeya (Adygeya)	1,191	435	0	0	14,143	2,418	0	0	525	77	0	0
Republic of Kalmykia	662	326	0	0	4,069	1,936	0	0	335	197	0	0
Republic of Crimea	8,679	923	0	0	51,301	5,595	0	0	1,962	229	0	0
Krasnodar Territory	64,904	7,813	0	0	593,875	62,649	0	0	18,237	1,798	0	0
Astrakhan Region	2,921	747	0	0	33,903	5,919	0	0	6,187	476	0	0
Volgograd Region	11,108	1,793	0	0	76,168	13,265	0	0	7,446	445	0	0
Rostov Region	34,366	5,444	0	0	210,303	40,450	1,675	0	8,078	1,113	1,675	0
Sevastopol	2,106	317	0	0	9,336	1,666	0	0	431	53	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	20,910	4,676	0	0	214,915	33,069	0	0	21,253	2,456	0	0
Republic of Dagestan	1,256	438	0	0	9,939	3,270	0	0	2,177	550	0	0
Republic of Ingushetia	249	6	0	0	2,885	155	0	0	121	80	0	0
Kabardino-Balkar Republic	1,270	408	0	0	20,184	3,878	0	0	1,969	407	0	0
Karachay-Cherkess Republic	1,581	209	0	0	18,744	1,373	0	0	5,550	158	0	0
Republic of North Ossetia — Alania	1,301	359	0	0	15,887	2,011	0	0	1,269	217	0	0
Chechen Republic	592	212	0	0	4,850	1,562	0	0	795	70	0	0
Stavropol Territory	14,662	3,044	0	0	142,425	20,819	0	0	9,372	974	0	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	197,022	20,538	0	0	1,263,167	145,479	196	0	61,833	4,889	196	0
Republic of Bashkortostan	19,530	2,642	0	0	156,063	17,044	0	0	10,171	852	0	0
Mari El Republic	1,978	540	0	0	14,458	2,799	0	0	2,813	90	0	0
Republic of Mordovia	2,753	395	0	0	18,788	2,851	0	0	986	259	0	0
Republic of Tatarstan (Tatarstan)	41,605	2,580	0	0	269,576	19,282	0	0	12,365	431	0	0
Udmurt Republic	12,402	1,214	0	0	74,567	7,233	0	0	760	238	0	0
Chuvash Republic — Chuvashia	6,263	860	0	0	44,172	7,246	0	0	481	173	0	0
Perm Territory	16,015	2,179	0	0	102,252	17,272	196	0	2,485	613	196	0
Kirov Region	5,158	731	0	0	33,219	5,916	0	0	1,109	189	0	0
Nizhny Novgorod Region	28,199	2,300	0	0	175,932	16,500	0	0	3,895	393	0	0
Orenburg Region	7,959	1,641	0	0	67,209	13,020	0	0	11,822	475	0	0
Penza Region	9,551	1,074	0	0	72,346	8,974	0	0	779	287	0	0
Samara Region	20,706	1,751	0	0	128,829	10,316	0	0	7,043	355	0	0
Saratov Region	10,950	1,791	0	0	61,416	12,306	0	0	5,623	360	0	0
Ulyanovsk Region	13,952	838	0	0	44,339	4,720	0	0	1,503	176	0	0
<b>URALS FEDERAL DISTRICT</b>	176,167	10,299	0	0	748,697	68,241	35	0	21,840	2,385	35	0
Kurgan Region	2,824	716	0	0	22,719	4,667	0	0	3,152	213	0	0
Sverdlovsk Region	123,413	2,889	0	0	354,585	19,473	0	0	6,901	642	0	0
Tyumen Region	25,408	3,430	0	0	250,862	25,779	0	0	6,995	1,028	0	0
Khanty-Mansi Autonomous Area — Yugra	6,101	1,206	0	0	52,065	11,314	0	0	2,757	473	0	0
Yamal-Nenets Autonomous Area	2,837	876	0	0	28,686	6,121	0	0	2,996	302	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	16,471	1,348	0	0	170,110	8,344	0	0	1,242	253	0	0
Chelyabinsk Region	24,523	3,264	0	0	120,533	18,322	35	0	4,791	503	35	0
<b>SIBERIAN FEDERAL DISTRICT</b>	107,778	14,798	0	0	774,113	100,355	6	6	33,283	4,226	6	6
Altai Republic	1,079	160	0	0	4,461	818	0	0	195	68	0	0
Republic of Tuva	381	248	0	0	2,717	2,047	0	0	145	131	0	0
Republic of Khakassia	1,299	520	0	0	15,823	3,930	0	0	404	202	0	0
Altai Territory	14,605	2,653	0	0	92,329	16,238	0	0	7,869	314	0	0

**Table 6.3.7 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	17,551	2,856	0	0	154,448	17,504	0	0	4,050	671	0	0
Irkutsk Region	13,389	2,000	0	0	84,153	14,589	0	0	2,225	618	0	0
Kemerovo Region — Kuzbass	7,973	1,230	0	0	52,331	8,989	0	0	2,744	274	0	0
Novosibirsk Region	36,284	2,107	0	0	273,044	16,128	0	0	10,986	1,383	0	0
Omsk Region	10,308	2,388	0	0	58,635	14,078	6	6	3,219	227	6	6
Tomsk Region	4,909	635	0	0	36,173	6,033	0	0	1,443	339	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>58,035</b>	<b>7,981</b>	<b>176</b>	<b>0</b>	<b>548,022</b>	<b>61,568</b>	<b>6,870</b>	<b>0</b>	<b>11,322</b>	<b>2,336</b>	<b>46</b>	<b>0</b>
Republic of Buryatia	2,353	646	0	0	19,695	6,043	0	0	1,126	389	0	0
Republic of Sakha (Yakutia)	4,567	1,105	0	0	34,814	8,377	66	0	916	288	46	0
Trans-Baikal Territory	8,468	915	0	0	45,290	5,852	0	0	534	234	0	0
Kamchatka Territory	2,298	438	0	0	31,891	3,855	578	0	237	80	0	0
Primorye Territory	17,402	1,856	137	0	190,077	14,951	2,179	0	4,300	406	0	0
Khabarovsk Territory	14,086	824	0	0	129,185	8,576	977	0	2,161	307	0	0
Amur Region	4,272	1,051	0	0	31,808	6,372	0	0	431	202	0	0
Magadan Region	790	175	0	0	15,963	1,276	2,879	0	498	173	0	0
Sakhalin Region	2,602	660	0	0	42,992	5,100	0	0	969	212	0	0
Jewish Autonomous Region	1,015	280	0	0	5,314	830	0	0	59	34	0	0
Chukotka Autonomous Area	183	30	39	0	992	335	190	0	90	10	0	0

Table 6.3.8

## Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	30.04.2023											
	Rubles						Foreign currency					
	2	3	including				8	9	including			
			4	5	of which: mortgage loans				10	11	of which: mortgage loans	
					total	including overdue loans					of which: against the pledge of claims under share construction participation agreements	
total											including overdue loans	total
6	7	12	13									
THE RUSSIAN FEDERATION	28,277,227	14,751,803	14,742,432	56,184	3,572,865	4,890	24,460	7,551	7,140	3,541	92	42
CENTRAL FEDERAL DISTRICT	8,685,702	4,707,667	4,704,498	20,368	1,325,773	1,875	19,823	6,105	5,777	3,008	58	14
Belgorod Region	230,785	105,666	105,569	267	22,118	21	28	18	18	16	0	0
Bryansk Region	154,893	76,150	76,106	187	17,830	10	17	8	7	5	0	0
Vladimir Region	193,610	93,753	93,688	362	22,177	27	21	16	16	12	0	0
Voronezh Region	348,921	177,059	176,986	896	36,220	178	33	5	5	4	0	0
Ivanovo Region	117,061	55,524	55,496	263	12,686	104	10	2	2	2	0	0
Kaluga Region	204,625	109,477	109,454	413	20,947	43	36	27	25	25	0	0
Kostroma Region	84,858	42,522	42,489	113	7,736	9	5	0	0	0	0	0
Kursk Region	159,052	74,826	74,770	174	14,773	5	9	3	3	0	0	0
Lipetsk Region	162,097	73,986	73,965	230	13,492	16	4	0	0	0	0	0
Moscow Region	2,344,192	1,284,479	1,283,732	5,641	346,172	473	2,618	1,753	1,657	945	34	2
Orel Region	109,089	53,248	53,220	151	11,268	32	10	5	5	0	0	0
Ryazan Region	181,017	95,420	95,402	290	24,934	59	18	6	6	6	0	0
Smolensk Region	135,233	65,367	65,338	249	13,524	22	57	7	0	0	0	0
Tambov Region	129,680	60,050	60,017	213	11,808	21	13	0	0	0	0	0
Tver Region	209,571	105,775	105,767	313	20,739	42	29	11	11	8	0	0
Tula Region	254,352	123,549	123,506	386	29,831	27	64	49	31	0	0	0
Yaroslavl Region	178,087	86,634	86,567	431	18,899	59	28	14	14	8	0	0
Moscow	3,488,580	2,024,182	2,022,428	9,790	680,620	726	16,823	4,180	3,975	1,977	25	12

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	3,295,932	1,787,396	1,786,907	6,375	490,882	626	1,808	730	703	214	5	0
Republic of Karelia	116,648	53,178	53,159	115	10,561	10	4	1	1	0	0	0
Republic of Komi	175,317	86,535	86,450	289	17,532	25	18	1	1	0	0	0
Arkhangelsk Region	230,569	120,121	120,088	193	29,782	19	23	5	5	0	0	0
Nenets Autonomous Area	11,726	5,647	5,646	8	1,122	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	218,842	114,474	114,442	185	28,660	19	23	5	5	0	0	0
Vologda Region	193,586	91,848	91,789	310	16,725	29	8	6	6	5	0	0
Kaliningrad Region	187,263	91,136	91,122	1,495	16,587	25	124	38	38	17	0	0
Leningrad Region	460,802	244,336	244,300	841	68,523	115	180	88	88	43	2	0
Murmansk Region	170,963	72,893	72,881	179	19,872	24	16	9	8	3	0	0
Novgorod Region	87,941	40,557	40,537	88	8,469	21	4	0	0	0	0	0
Pskov Region	85,120	37,814	37,803	121	9,152	7	4	2	2	0	0	0
Saint Petersburg	1,587,724	948,977	948,776	2,745	293,679	351	1,426	580	553	146	3	0
<b>SOUTHERN FEDERAL DISTRICT</b>	2,556,838	1,237,442	1,236,536	5,193	329,808	714	431	164	158	61	0	0
Republic of Adygeya (Adygeya)	71,841	28,597	28,584	178	7,791	19	4	0	0	0	0	0
Republic of Kalmykia	58,440	29,733	29,724	119	8,443	14	1	0	0	0	0	0
Republic of Crimea	108,612	51,708	51,708	56	12,468	5	21	2	2	0	0	0
Krasnodar Territory	1,108,416	549,048	548,660	2,615	170,668	468	197	78	77	24	0	0
Astrakhan Region	159,420	73,278	73,245	265	15,881	15	15	7	7	5	0	0
Volgograd Region	342,936	158,714	158,611	519	35,124	39	44	6	6	0	0	0
Rostov Region	670,633	326,060	325,701	1,423	75,369	144	149	71	66	31	0	0
Sevastopol	36,540	20,303	20,303	18	4,065	10	0	0	0	0	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	828,346	377,531	377,208	2,872	76,210	133	208	34	27	10	0	0
Republic of Dagestan	136,552	68,936	68,931	623	16,719	10	6	0	0	0	0	0
Republic of Ingushetia	12,216	3,193	3,192	63	582	0	0	0	0	0	0	0
Kabardino-Balkar Republic	77,188	34,856	34,770	210	5,791	6	123	0	0	0	0	0
Karachay-Cherkess Republic	57,732	26,314	26,274	435	3,239	3	0	0	0	0	0	0
Republic of North Ossetia — Alania	88,480	39,801	39,761	531	9,649	38	9	3	0	0	0	0
Chechen Republic	60,351	24,685	24,683	221	3,272	2	1	0	0	0	0	0
Stavropol Territory	395,826	179,745	179,596	789	36,958	73	68	31	27	10	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	5,005,627	2,592,589	2,589,921	8,250	532,288	580	837	189	183	101	14	14
Republic of Bashkortostan	792,543	422,216	421,871	1,319	84,950	106	31	7	7	0	0	0
Mari El Republic	93,666	48,297	48,284	88	8,575	2	5	1	1	1	1	1
Republic of Mordovia	102,176	55,487	55,433	114	13,140	7	11	6	6	0	0	0
Republic of Tatarstan (Tatarstan)	823,195	453,224	452,568	1,186	94,021	45	355	4	4	2	0	0
Udmurt Republic	294,738	162,346	162,147	475	38,520	18	17	1	1	0	0	0
Chuvash Republic — Chuvashia	202,991	119,748	119,686	263	31,965	38	13	3	3	0	0	0
Perm Territory	478,784	240,373	239,990	976	52,871	95	119	77	71	69	12	12
Kirov Region	187,627	97,466	97,384	387	16,756	29	6	0	0	0	0	0
Nizhny Novgorod Region	483,918	237,702	237,376	756	48,088	45	82	21	21	10	0	0
Orenburg Region	343,330	170,584	170,517	543	23,843	31	20	8	8	8	0	0
Penza Region	189,035	100,479	100,339	207	30,301	20	17	7	7	0	0	0
Samara Region	496,414	232,479	232,247	1,112	42,441	61	113	33	33	13	2	2
Saratov Region	336,511	159,482	159,415	640	26,980	71	41	19	19	0	0	0
Ulyanovsk Region	180,698	92,706	92,664	183	19,837	13	7	3	3	0	0	0
<b>URALS FEDERAL DISTRICT</b>	2,788,377	1,468,700	1,468,085	4,574	302,815	254	516	96	96	39	0	0
Kurgan Region	125,318	59,753	59,727	159	10,326	15	2	0	0	0	0	0
Sverdlovsk Region	851,027	451,637	451,497	1,630	106,544	104	219	71	71	25	0	0
Tyumen Region	1,237,787	686,299	686,107	1,704	145,428	90	250	16	16	12	0	0
Khanty-Mansi Autonomous Area — Yugra	605,764	347,685	347,638	901	64,216	66	5	5	5	0	0	0
Yamal-Nenets Autonomous Area	221,750	119,294	119,272	249	28,295	4	8	8	8	8	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	410,273	219,320	219,197	555	52,918	20	237	4	4	4	0	0
Chelyabinsk Region	574,245	271,012	270,754	1,081	40,516	45	45	9	9	2	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	3,226,592	1,576,705	1,575,753	5,820	291,323	494	365	178	143	91	14	14
Altai Republic	32,550	9,431	9,426	57	1,654	0	1	0	0	0	0	0
Republic of Tuva	73,929	33,956	33,951	94	5,908	8	0	0	0	0	0	0
Republic of Khakassia	94,070	43,897	43,857	145	8,255	18	0	0	0	0	0	0
Altai Territory	342,938	162,917	162,864	463	28,962	37	15	0	0	0	0	0

**Table 6.3.8 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	618,683	313,219	312,952	1,620	66,145	95	50	26	26	26	14	14
Irkutsk Region	484,701	219,719	219,606	900	32,481	59	79	43	43	22	0	0
Kemerovo Region — Kuzbass	438,388	189,136	189,027	525	36,008	27	75	52	22	4	0	0
Novosibirsk Region	631,523	356,032	355,850	1,359	75,775	203	86	34	32	29	0	0
Omsk Region	317,270	155,018	154,902	421	22,165	21	50	22	19	9	0	0
Tomsk Region	192,541	93,379	93,317	235	13,971	26	8	2	1	1	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,889,813</b>	<b>1,003,774</b>	<b>1,003,524</b>	<b>2,733</b>	<b>223,767</b>	<b>216</b>	<b>473</b>	<b>55</b>	<b>53</b>	<b>17</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	168,378	77,250	77,217	272	18,841	13	3	2	2	2	0	0
Republic of Sakha (Yakutia)	319,297	193,756	193,701	665	40,650	93	4	2	2	0	0	0
Trans-Baikal Territory	191,138	87,995	87,949	250	15,302	8	6	5	5	0	0	0
Kamchatka Territory	84,313	40,733	40,721	67	8,240	4	4	2	2	0	0	0
Primorye Territory	421,170	226,877	226,840	535	61,443	27	403	29	27	3	0	0
Khabarovsk Territory	298,839	164,080	164,047	440	38,203	36	28	8	8	5	0	0
Amur Region	177,205	97,040	97,016	213	15,738	16	0	0	0	0	0	0
Magadan Region	46,430	23,952	23,950	57	4,848	0	0	0	0	0	0	0
Sakhalin Region	142,779	73,191	73,186	170	16,691	11	23	7	7	7	0	0
Jewish Autonomous Region	24,371	10,671	10,668	56	1,947	2	0	0	0	0	0	0
Chukotka Autonomous Area	15,893	8,228	8,228	9	1,865	6	0	0	0	0	0	0

Table 6.3.9

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

	April 2023				
	volume of loans total, millions of rubles	including			
		housing loans			
		number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
1	2	3	4	5	6
THE RUSSIAN FEDERATION	2,007,641	153,581	566,457	286.1	8.52
CENTRAL FEDERAL DISTRICT	620,057	35,223	170,242	286.7	8.65
Belgorod Region	16,491	1,239	4,172	279.7	8.74
Bryansk Region	11,285	952	3,007	286.0	8.99
Vladimir Region	14,647	1,317	3,872	276.6	9.15
Voronezh Region	25,820	2,296	7,241	284.3	8.51
Ivanovo Region	9,364	814	2,345	262.8	9.05
Kaluga Region	14,088	1,109	4,043	292.1	8.87
Kostroma Region	6,396	645	1,669	289.3	8.54
Kursk Region	11,593	943	3,138	287.1	8.60
Lipetsk Region	11,784	867	2,642	289.6	8.73
Moscow Region	160,152	8,367	45,212	290.5	8.70
Orel Region	7,599	658	1,911	290.4	8.96
Ryazan Region	12,363	1,076	3,391	296.9	8.58
Smolensk Region	9,978	793	2,380	284.4	9.17
Tambov Region	9,156	750	2,267	293.2	8.70
Tver Region	15,017	1,278	4,154	292.1	8.71
Tula Region	18,242	1,566	5,198	297.6	8.68
Yaroslavl Region	13,954	1,162	3,517	283.8	8.23
Moscow	252,129	9,391	70,082	284.2	8.55

Table 6.3.9 (cont.)

1	2	3	4	5	6
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>222,868</b>	<b>14,401</b>	<b>57,844</b>	<b>287.0</b>	<b>8.31</b>
Republic of Karelia	7,940	500	1,553	276.1	8.71
Republic of Komi	11,106	934	2,642	273.6	8.96
Arkhangelsk Region	15,255	1,315	4,104	277.4	8.73
Nenets Autonomous Area	680	51	195	267.4	9.38
Arkhangelsk Region, excluding Nenets Autonomous Area	14,575	1,264	3,910	277.9	8.70
Vologda Region	14,535	1,301	3,618	276.9	8.90
Kaliningrad Region	13,800	989	3,352	277.0	8.42
Leningrad Region	30,105	1,899	7,973	294.1	7.93
Murmansk Region	12,530	843	2,687	266.1	9.24
Novgorod Region	6,492	531	1,434	282.6	8.71
Pskov Region	6,321	458	1,405	294.1	8.75
Saint Petersburg	104,784	5,631	29,076	292.4	8.08
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>186,864</b>	<b>14,319</b>	<b>52,607</b>	<b>303.3</b>	<b>8.22</b>
Republic of Adygeya (Adygeya)	5,041	334	1,266	318.4	8.26
Republic of Kalmykia	3,976	308	1,343	295.1	8.56
Republic of Crimea	8,732	553	2,157	291.5	8.25
Krasnodar Territory	81,108	5,599	24,009	315.0	7.89
Astrakhan Region	11,231	1,025	3,299	295.9	8.40
Volgograd Region	25,062	2,139	6,147	286.3	8.75
Rostov Region	48,909	4,189	13,678	294.0	8.51
Sevastopol	2,806	172	708	292.9	8.77
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>59,231</b>	<b>6,435</b>	<b>17,655</b>	<b>302.3</b>	<b>9.40</b>
Republic of Dagestan	10,586	1,090	3,476	311.6	9.71
Republic of Ingushetia	854	54	96	295.9	11.37
Kabardino-Balkar Republic	5,276	521	1,524	294.5	9.34
Karachay-Cherkess Republic	3,730	350	1,055	307.7	9.78
Republic of North Ossetia — Alania	6,275	563	2,003	307.2	8.91
Chechen Republic	4,660	1,494	1,806	303.7	11.43
Stavropol Territory	27,850	2,363	7,694	297.4	8.83

Table 6.3.9 (cont.)

1	2	3	4	5	6
<b>VOLGA FEDERAL DISTRICT</b>	<b>358,516</b>	<b>34,162</b>	<b>103,136</b>	<b>285.5</b>	<b>8.70</b>
Republic of Bashkortostan	55,532	6,111	18,221	290.1	8.71
Mari El Republic	7,133	728	1,996	281.3	8.71
Republic of Mordovia	7,015	597	1,762	288.1	8.41
Republic of Tatarstan (Tatarstan)	56,293	5,096	18,001	290.9	8.45
Udmurt Republic	19,282	2,211	5,718	284.2	7.94
Chuvash Republic — Chuvashia	14,901	1,571	4,921	289.3	8.44
Perm Territory	35,712	3,505	9,598	283.1	8.76
Kirov Region	13,753	1,429	3,945	285.1	8.59
Nizhny Novgorod Region	36,533	2,681	9,153	274.2	8.78
Orenburg Region	23,422	2,308	6,166	288.0	9.08
Penza Region	12,842	1,279	3,782	295.6	8.06
Samara Region	38,361	3,157	9,766	278.0	9.26
Saratov Region	24,703	2,139	6,281	280.4	9.56
Ulyanovsk Region	13,032	1,350	3,826	284.3	8.50
<b>URALS FEDERAL DISTRICT</b>	<b>201,536</b>	<b>19,428</b>	<b>61,117</b>	<b>281.5</b>	<b>8.56</b>
Kurgan Region	9,199	1,092	2,619	277.1	9.00
Sverdlovsk Region	64,395	6,087	18,846	277.7	8.38
Tyumen Region	83,309	7,212	27,322	294.3	8.49
Khanty-Mansi Autonomous Area — Yugra	37,531	3,159	12,167	289.5	8.62
Yamal-Nenets Autonomous Area	15,074	1,150	5,341	286.7	9.17
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	30,704	2,903	9,814	304.5	8.00
Chelyabinsk Region	44,634	5,037	12,331	259.9	8.95
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>236,499</b>	<b>20,368</b>	<b>66,479</b>	<b>283.0</b>	<b>8.84</b>
Altai Republic	2,500	171	464	276.5	9.26
Republic of Tuva	5,406	629	2,304	302.8	8.43
Republic of Khakassia	7,078	656	2,039	286.8	8.30
Altai Territory	24,971	2,308	6,568	287.7	8.78
Krasnoyarsk Territory	44,144	3,713	12,911	282.1	8.94

Table 6.3.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	34,892	2,919	9,315	276.4	9.21
Kemerovo Region — Kuzbass	33,616	2,798	8,160	268.0	9.24
Novosibirsk Region	45,351	3,936	14,240	288.4	8.33
Omsk Region	24,594	2,172	6,906	288.2	9.16
Tomsk Region	13,947	1,066	3,573	283.0	8.69
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>122,070</b>	<b>9,245</b>	<b>37,375</b>	<b>265.3</b>	<b>6.97</b>
Republic of Buryatia	12,033	977	3,273	260.2	6.90
Republic of Sakha (Yakutia)	16,923	1,296	5,907	260.8	6.30
Trans-Baikal Territory	12,606	990	3,634	262.7	7.03
Kamchatka Territory	5,570	352	1,465	276.8	9.07
Primorye Territory	29,161	2,251	9,455	264.9	6.64
Khabarovsk Territory	20,033	1,582	6,022	271.0	7.75
Amur Region	11,563	932	3,973	267.4	6.37
Magadan Region	2,868	171	660	253.0	6.62
Sakhalin Region	8,651	520	2,329	268.5	7.23
Jewish Autonomous Region	1,695	121	412	262.7	8.84
Chukotka Autonomous Area	966	53	244	262.4	8.14

Table 6.3.9 (cont.)

	April 2023							
	volume of loans, including							
	housing loans, of which							
	mortgage loans				of which			
	number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	against the pledge of claims under share construction participation agreements			
number of granted loans, units					volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	
1	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	153,320	566,147	286.2	8.52	41,593	200,390	304.9	6.04
CENTRAL FEDERAL DISTRICT	35,207	170,155	286.8	8.65	10,331	62,625	305.3	6.28
Belgorod Region	1,239	4,172	279.7	8.74	278	1,374	301.0	5.95
Bryansk Region	952	3,007	286.0	8.99	196	904	296.8	6.15
Vladimir Region	1,316	3,871	276.6	9.15	275	1,123	287.7	6.28
Voronezh Region	2,295	7,241	284.4	8.51	656	2,518	293.6	6.22
Ivanovo Region	813	2,331	263.0	9.04	158	755	279.9	6.29
Kaluga Region	1,109	4,043	292.1	8.87	248	1,138	306.2	5.80
Kostroma Region	645	1,669	289.3	8.54	151	561	303.6	6.20
Kursk Region	943	3,138	287.1	8.60	202	1,005	308.9	6.59
Lipetsk Region	867	2,642	289.6	8.73	152	720	308.8	5.99
Moscow Region	8,363	45,176	290.6	8.70	2,386	15,317	308.8	6.06
Orel Region	658	1,911	290.4	8.96	150	599	307.9	6.04
Ryazan Region	1,075	3,389	296.9	8.58	333	1,377	319.0	6.29
Smolensk Region	792	2,379	284.5	9.17	180	676	302.7	6.25
Tambov Region	750	2,267	293.2	8.70	171	741	304.1	6.14
Tver Region	1,278	4,154	292.1	8.71	289	1,266	314.5	6.14
Tula Region	1,566	5,198	297.6	8.68	506	2,042	316.6	6.25
Yaroslavl Region	1,161	3,514	284.0	8.23	319	1,302	305.2	6.20
Moscow	9,385	70,052	284.2	8.55	3,681	29,208	304.4	6.47

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	14,392	57,833	287.0	8.31	4,557	21,779	309.3	5.80
Republic of Karelia	500	1,553	276.1	8.71	123	522	306.3	5.98
Republic of Komi	932	2,640	273.6	8.96	250	922	288.8	6.29
Arkhangelsk Region	1,315	4,104	277.4	8.73	389	1,548	293.0	6.25
Nenets Autonomous Area	51	195	267.4	9.38	15	57	245.7	6.69
Arkhangelsk Region, excluding Nenets Autonomous Area	1,264	3,910	277.9	8.70	374	1,492	294.8	6.24
Vologda Region	1,301	3,618	276.9	8.90	354	1,225	293.3	5.91
Kaliningrad Region	989	3,352	277.0	8.42	304	1,094	274.3	6.46
Leningrad Region	1,898	7,973	294.1	7.93	575	2,918	323.5	5.55
Murmansk Region	843	2,687	266.1	9.24	178	759	301.1	6.21
Novgorod Region	531	1,434	282.6	8.71	106	426	302.8	6.00
Pskov Region	453	1,401	294.8	8.75	137	508	307.3	5.64
Saint Petersburg	5,630	29,071	292.4	8.08	2,141	11,857	315.4	5.67
<b>SOUTHERN FEDERAL DISTRICT</b>	14,304	52,596	303.4	8.22	4,957	22,338	324.4	6.04
Republic of Adygeya (Adygeya)	334	1,266	318.4	8.26	105	499	340.5	5.97
Republic of Kalmykia	308	1,343	295.1	8.56	101	562	318.4	6.19
Republic of Crimea	553	2,157	291.5	8.25	208	960	310.2	6.07
Krasnodar Territory	5,597	24,007	315.0	7.89	2,267	11,420	336.1	5.93
Astrakhan Region	1,025	3,299	295.9	8.40	272	1,198	314.7	5.99
Volgograd Region	2,135	6,145	286.3	8.75	550	2,220	301.6	6.14
Rostov Region	4,180	13,671	294.2	8.51	1,406	5,252	312.6	6.26
Sevastopol	172	708	292.9	8.77	48	228	318.8	6.28
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	6,434	17,654	302.3	9.40	1,151	5,034	318.6	6.20
Republic of Dagestan	1,090	3,476	311.6	9.71	180	938	331.8	5.80
Republic of Ingushetia	54	96	295.9	11.37	1	4	360.0	5.70
Kabardino-Balkar Republic	521	1,524	294.5	9.34	79	440	324.0	6.36
Karachay-Cherkess Republic	350	1,055	307.7	9.78	46	224	330.0	6.02
Republic of North Ossetia — Alania	563	2,003	307.2	8.91	181	724	316.4	6.41
Chechen Republic	1,494	1,806	303.7	11.43	28	184	324.1	6.19
Stavropol Territory	2,362	7,693	297.4	8.83	636	2,521	311.9	6.29

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
<b>VOLGA FEDERAL DISTRICT</b>	34,111	103,074	285.6	8.70	7,967	33,250	305.9	6.07
Republic of Bashkortostan	6,108	18,216	290.1	8.71	1,385	5,840	315.4	6.38
Mari El Republic	728	1,996	281.3	8.71	204	688	292.0	5.98
Republic of Mordovia	597	1,762	288.1	8.41	154	657	307.3	5.96
Republic of Tatarstan (Tatarstan)	5,058	17,970	291.3	8.45	1,144	5,394	315.2	6.05
Udmurt Republic	2,207	5,710	284.5	7.93	610	2,028	308.4	5.47
Chuvash Republic — Chuvashia	1,571	4,921	289.3	8.44	540	2,155	301.2	5.93
Perm Territory	3,505	9,598	283.1	8.76	855	3,503	300.8	6.18
Kirov Region	1,429	3,945	285.1	8.59	307	1,280	299.9	6.05
Nizhny Novgorod Region	2,678	9,148	274.2	8.78	644	3,042	293.6	6.21
Orenburg Region	2,308	6,166	288.0	9.08	441	1,608	295.6	6.04
Penza Region	1,278	3,781	295.6	8.05	442	1,637	306.4	5.68
Samara Region	3,155	9,753	277.9	9.25	586	2,594	301.3	5.92
Saratov Region	2,139	6,281	280.4	9.56	316	1,452	301.5	6.23
Ulyanovsk Region	1,350	3,826	284.3	8.50	339	1,372	309.0	6.16
<b>URALS FEDERAL DISTRICT</b>	19,274	61,010	282.0	8.56	5,279	21,638	297.2	6.31
Kurgan Region	1,092	2,619	277.1	9.00	285	924	294.0	6.19
Sverdlovsk Region	6,085	18,843	277.7	8.38	1,964	7,742	288.5	6.35
Tyumen Region	7,211	27,321	294.3	8.49	2,241	10,098	305.1	6.30
Khanty-Mansi Autonomous Area — Yugra	3,158	12,166	289.5	8.62	811	3,655	303.8	6.16
Yamal-Nenets Autonomous Area	1,150	5,341	286.7	9.17	432	2,369	284.9	7.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	2,903	9,814	304.5	8.00	998	4,073	318.0	6.06
Chelyabinsk Region	4,886	12,227	262.0	8.95	789	2,875	293.6	6.23
<b>SIBERIAN FEDERAL DISTRICT</b>	20,354	66,452	283.0	8.84	4,935	21,399	301.5	6.10
Altai Republic	170	463	276.7	9.26	23	108	297.4	5.66
Republic of Tuva	628	2,304	302.8	8.43	228	1,071	318.0	5.69
Republic of Khakassia	655	2,030	287.5	8.29	153	689	316.9	5.28
Altai Territory	2,303	6,567	287.8	8.77	583	2,138	300.1	6.21
Krasnoyarsk Territory	3,712	12,906	282.2	8.94	1,067	4,764	297.2	6.30

Table 6.3.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	2,918	9,312	276.4	9.21	553	2,265	292.7	6.29
Kemerovo Region — Kuzbass	2,797	8,158	268.1	9.24	592	2,446	292.0	5.99
Novosibirsk Region	3,934	14,236	288.4	8.33	1,311	5,820	304.9	6.04
Omsk Region	2,171	6,903	288.2	9.17	254	1,223	316.3	6.18
Tomsk Region	1,066	3,573	283.0	8.69	171	874	301.9	6.09
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>9,244</b>	<b>37,374</b>	<b>265.3</b>	<b>6.97</b>	<b>2,416</b>	<b>12,326</b>	<b>270.4</b>	<b>4.31</b>
Republic of Buryatia	977	3,273	260.2	6.90	269	1,150	265.8	4.16
Republic of Sakha (Yakutia)	1,296	5,907	260.8	6.30	346	1,900	268.3	4.20
Trans-Baikal Territory	990	3,634	262.7	7.03	221	1,083	280.3	4.56
Kamchatka Territory	352	1,465	276.8	9.07	53	277	301.7	5.44
Primorye Territory	2,251	9,455	264.9	6.64	695	3,605	262.0	3.87
Khabarovsk Territory	1,581	6,021	271.0	7.74	431	2,240	274.7	4.22
Amur Region	932	3,973	267.4	6.37	205	1,064	274.4	4.99
Magadan Region	171	660	253.0	6.62	27	127	290.5	5.78
Sakhalin Region	520	2,329	268.5	7.23	140	746	274.0	4.95
Jewish Autonomous Region	121	412	262.7	8.84	24	105	268.2	4.81
Chukotka Autonomous Area	53	244	262.4	8.14	5	28	306.6	4.87

Table 6.3.10

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

	April 2023												
	volume of loans total, millions of rubles	including											
		housing loans				of which							
		number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	mortgage loans				of which			
						number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	against the pledge of claims under share construction participation agreements			
number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	volume, millions of rubles					weighted average maturity, months	weighted average interest rate, %		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	73	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	56	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Belgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ryazan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Smolensk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	49	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>SOUTHERN FEDERAL DISTRICT</b>	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Daghestan	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia — Alania	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>VOLGA FEDERAL DISTRICT</b>	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic — Chuvashia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>URALS FEDERAL DISTRICT</b>	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area — Yugra	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>SIBERIAN FEDERAL DISTRICT</b>	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (end)

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

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

Table 6.4.1

### Insurers' Premiums and Payoffs

(millions of rubles)

1	2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
2	3	
THE RUSSIAN FEDERATION	1,816,934.1	893,962.3
<b>CENTRAL FEDERAL DISTRICT<sup>1</sup></b>	<b>1,129,131.0</b>	<b>482,538.4</b>
Belgorod Region	6,788.7	4,072.1
Bryansk Region	4,496.0	2,347.9
Vladimir Region	7,021.3	3,489.5
Voronezh Region	12,792.3	8,159.9
Ivanovo Region	4,593.2	2,558.0
Kaluga Region	5,454.7	3,247.3
Kostroma Region	2,680.2	1,447.1
Kursk Region	4,221.6	2,827.3
Lipetsk Region	6,277.4	4,053.0
Moscow Region	57,635.9	29,535.5
Orel Region	2,970.6	1,940.6
Ryazan Region	6,140.1	3,174.1
Smolensk Region	5,394.4	2,831.7
Tambov Region	3,592.4	2,298.1
Tver Region	5,916.9	3,316.6
Tula Region	7,634.3	4,923.6
Yaroslavl Region	7,163.5	4,680.2
Moscow	978,278.5	397,558.6
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>195,477.2</b>	<b>119,671.1</b>
Republic of Karelia	3,505.9	1,732.1
Republic of Komi	5,219.8	3,603.9
Arkhangelsk Region	7,415.1	3,935.9
Nenets Autonomous Area	103.2	32.6
Arkhangelsk Region, excluding Nenets Autonomous Area	7,312.0	3,903.3
Vologda Region	7,812.9	4,326.8
Kaliningrad Region	7,068.5	4,722.6
Leningrad Region	7,375.8	3,878.7
Murmansk Region	5,394.8	4,069.6
Novgorod Region	2,731.4	1,625.2
Pskov Region	2,298.6	1,372.3
Saint Petersburg	146,654.5	90,403.8
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>71,013.3</b>	<b>40,893.0</b>
Republic of Adygeya (Adygeya)	931.8	553.1
Republic of Kalmykia	453.1	224.5
Republic of Crimea	4,006.4	1,680.4
Krasnodar Territory	31,224.1	17,272.5
Astrakhan Region	4,442.3	2,929.2
Volgograd Region	10,491.9	7,022.9
Rostov Region	18,892.7	10,899.0
Sevastopol	571.0	311.6
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>17,537.7</b>	<b>12,988.2</b>
Republic of Dagestan	2,762.5	3,303.2
Republic of Ingushetia	166.1	256.0
Kabardino-Balkar Republic	1,480.4	871.9
Karachay-Cherkess Republic	713.0	592.4

Table 6.4.1 (end)

(millions of rubles)

1	2	3
Republic of North Ossetia — Alania	849.2	808.7
Chechen Republic	641.4	703.3
Stavropol Territory	10,925.1	6,452.7
<b>VOLGA FEDERAL DISTRICT</b>	<b>169,663.5</b>	<b>101,250.0</b>
Republic of Bashkortostan	21,247.4	11,950.8
Mari El Republic	2,763.3	1,756.2
Republic of Mordovia	3,158.7	1,844.6
Republic of Tatarstan (Tatarstan)	31,489.7	17,546.6
Udmurt Republic	8,227.7	4,920.3
Chuvash Republic — Chuvashia	5,563.0	3,191.8
Perm Territory	16,127.5	9,960.2
Kirov Region	7,286.6	3,174.9
Nizhny Novgorod Region	22,725.3	12,745.7
Orenburg Region	8,807.0	5,257.9
Penza Region	5,420.8	3,341.6
Samara Region	20,675.2	14,805.8
Saratov Region	9,658.5	6,480.2
Ulyanovsk Region	6,512.7	4,273.5
<b>URALS FEDERAL DISTRICT</b>	<b>92,900.4</b>	<b>52,754.7</b>
Kurgan Region	2,945.0	1,652.4
Sverdlovsk Region	30,503.8	16,516.7
Tyumen Region	37,665.2	22,542.0
Khanty-Mansi Autonomous Area — Yugra	16,045.7	10,430.5
Yamal-Nenets Autonomous Area	5,316.3	3,283.9
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	16,303.2	8,827.6
Chelyabinsk Region	21,786.4	12,043.6
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>96,230.4</b>	<b>56,100.0</b>
Altai Republic	472.3	258.6
Republic of Tuva	643.9	314.9
Republic of Khakassia	1,835.7	971.8
Altai Territory	8,930.3	5,034.8
Krasnoyarsk Territory	16,918.1	10,400.6
Irkutsk Region	14,948.9	10,322.1
Kemerovo Region — Kuzbass	14,576.8	8,108.9
Novosibirsk Region	21,310.3	12,431.2
Omsk Region	9,987.4	4,782.7
Tomsk Region	6,606.6	3,474.3
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>44,980.5</b>	<b>27,766.9</b>
Republic of Buryatia	3,141.8	1,947.0
Republic of Sakha (Yakutia)	4,799.7	2,169.3
Trans-Baikal Territory	2,907.1	1,711.9
Kamchatka Territory	1,844.3	1,261.6
Primorye Territory	14,023.2	9,931.8
Khabarovsk Territory	10,227.3	6,154.7
Amur Region	2,981.8	1,807.6
Magadan Region	1,331.7	604.2
Sakhalin Region	3,322.6	1,899.4
Jewish Autonomous Region	296.6	210.2
Chukotka Autonomous Area	104.6	69.1
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>760.7</b>	<b>289.5</b>

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

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

Table 6.4.2

## Private Pension Funds' Performance

	Q4 2022						
	pension reserves – total, millions of rubles	number of participants, persons	pension contributions – total, millions of rubles	payouts of pension benefits under private pension provision, millions of rubles	number of participants receiving pensions, persons	pension savings, millions of rubles	number of insured persons, persons
1	2	3	4	5	6	7	8
THE RUSSIAN FEDERATION	1,434,999.9	6,727,573	129,298.0	100,755.6	1,602,724	2,962,490.6	36,572,515
<b>CENTRAL FEDERAL DISTRICT</b>	<b>473,008.3</b>	<b>1,893,782</b>	<b>47,784.0</b>	<b>31,730.7</b>	<b>337,600</b>	<b>799,287.3</b>	<b>8,092,853</b>
Belgorod Region	3,697.3	60,451	441.7	297.1	5,966	33,474.9	456,808
Bryansk Region	9,250.9	40,310	845.1	465.1	6,595	17,854.0	289,112
Vladimir Region	4,609.6	36,536	553.7	358.8	5,218	27,244.3	374,620
Voronezh Region	8,226.1	82,975	837.8	727.1	12,613	35,930.1	573,080
Ivanovo Region	1,174.2	13,300	179.8	92.7	1,628	14,780.7	257,437
Kaluga Region	2,983.7	24,705	316.9	204.8	3,576	21,001.1	245,482
Kostroma Region	1,930.6	14,009	180.3	146.4	2,533	12,281.0	200,904
Kursk Region	3,255.7	47,799	333.2	218.1	7,151	19,345.2	312,423
Lipetsk Region	5,786.6	55,589	681.3	390.0	9,051	22,481.2	324,094
Moscow Region	83,367.7	222,057	7,353.5	6,228.6	46,336	189,851.8	1,437,325
Orel Region	2,276.4	20,679	236.0	157.0	2,149	12,682.8	199,245
Ryazan Region	5,772.1	34,204	583.6	375.6	7,522	19,954.5	264,342
Smolensk Region	4,162.4	26,904	381.1	289.2	5,021	16,727.4	235,116
Tambov Region	3,011.4	28,022	338.5	225.7	4,522	14,466.8	262,119
Tver Region	4,291.2	30,565	452.4	286.0	4,193	23,966.2	292,880
Tula Region	5,488.9	50,653	654.5	398.2	8,430	31,662.6	401,349
Yaroslavl Region	7,199.7	36,035	726.6	505.4	7,595	28,263.6	362,364
Moscow	316,523.8	1,068,989	32,688.0	20,365.1	197,501	257,319.2	1,604,153
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>126,912.8</b>	<b>625,180</b>	<b>11,876.9</b>	<b>9,656.6</b>	<b>148,452</b>	<b>337,950.4</b>	<b>3,537,877</b>
Republic of Karelia	6,508.9	29,749	549.4	436.5	8,834	14,912.2	187,876
Republic of Komi	27,826.2	71,105	1,658.3	1,835.2	26,028	30,564.1	316,477
Arkhangelsk Region	10,901.6	51,429	973.9	727.5	10,653	32,502.1	389,874
Nenets Autonomous Area	230.8	1,817	36.2	12.3	121	1,796.0	10,524
Arkhangelsk Region, excluding Nenets Autonomous Area	10,670.8	49,612	937.8	715.1	10,532	30,706.0	379,350
Vologda Region	6,809.5	73,079	522.1	620.0	25,227	32,209.8	387,538
Kaliningrad Region	3,297.0	23,994	331.3	266.6	4,370	19,131.2	283,052
Leningrad Region	13,723.5	71,836	1,456.9	1,046.6	12,907	41,835.5	418,511

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	7,764.7	46,439	702.1	500.5	6,601	25,679.7	259,967
Novgorod Region	1,973.7	14,306	226.8	133.0	1,902	13,667.5	169,872
Pskov Region	2,526.7	19,117	235.0	184.3	3,040	11,092.5	169,583
Saint Petersburg	45,580.9	224,126	5,220.8	3,906.3	48,890	116,355.8	955,127
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>75,207.0</b>	<b>404,672</b>	<b>5,688.0</b>	<b>5,493.9</b>	<b>79,280</b>	<b>234,877.0</b>	<b>3,695,011</b>
Republic of Adygeya (Adygeya)	360.8	6,355	37.6	31.5	425	5,145.5	95,398
Republic of Kalmykia	200.1	6,580	23.5	14.8	279	2,911.3	62,102
Republic of Crimea	160.0	2,190	35.4	17.2	81	113.0	8,722
Krasnodar Territory	34,967.5	157,895	2,843.1	2,543.6	38,121	91,228.5	1,337,509
Astrakhan Region	12,774.3	39,698	498.9	909.2	9,673	18,557.8	330,085
Volgograd Region	12,723.5	69,036	915.4	886.1	13,250	47,887.8	775,653
Rostov Region	13,939.2	122,510	1,316.2	1,088.8	17,425	68,945.3	1,083,730
Sevastopol	81.6	408	17.9	2.8	26	87.8	1,812
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>18,622.1</b>	<b>139,544</b>	<b>1,318.2</b>	<b>1,398.3</b>	<b>17,684</b>	<b>53,165.9</b>	<b>1,114,329</b>
Republic of Dagestan	3,356.0	23,540	224.3	226.9	2,901	5,977.7	182,586
Republic of Ingushetia	49.3	1,113	6.9	3.5	36	372.1	15,461
Kabardino-Balkar Republic	792.7	10,088	80.6	42.6	871	4,502.1	127,308
Karachay-Cherkess Republic	326.8	5,353	28.7	22.7	394	2,720.6	59,385
Republic of North Ossetia — Alania	595.0	10,200	51.0	39.4	701	3,738.9	105,284
Chechen Republic	1,383.8	9,139	135.6	97.4	1,728	1,790.9	56,572
Stavropol Territory	12,118.5	80,111	791.1	965.8	11,053	34,063.7	567,733
<b>VOLGA FEDERAL DISTRICT</b>	<b>216,038.7</b>	<b>1,575,190</b>	<b>20,117.9</b>	<b>16,253.3</b>	<b>384,158</b>	<b>618,819.8</b>	<b>9,120,932</b>
Republic of Bashkortostan	31,672.6	153,966	4,036.5	2,073.1	29,014	91,046.3	1,293,907
Mari El Republic	595.5	11,218	78.7	56.4	662	11,145.8	217,152
Republic of Mordovia	2,151.0	16,736	200.6	179.5	3,085	13,353.7	207,834
Republic of Tatarstan (Tatarstan)	39,074.2	349,882	3,527.2	3,061.1	137,493	88,312.2	1,231,036
Udmurt Republic	5,758.8	50,213	644.4	537.2	12,518	35,533.6	564,587
Chuvash Republic — Chuvashia	1,986.9	37,887	251.1	159.6	3,042	22,738.6	405,887
Perm Territory	18,709.4	132,173	1,623.6	1,575.4	27,316	65,238.6	880,711
Kirov Region	4,256.2	34,330	401.7	304.7	5,205	25,470.4	401,108
Nizhny Novgorod Region	33,958.9	297,684	2,712.6	2,613.3	70,172	72,981.4	966,667
Orenburg Region	20,921.3	110,636	1,249.6	1,552.5	23,950	41,421.6	655,033
Penza Region	3,307.9	29,366	410.2	204.6	4,337	20,174.0	354,310
Samara Region	32,723.1	215,282	3,189.5	2,471.3	40,376	69,465.6	861,105
Saratov Region	17,806.4	106,285	1,315.7	1,217.5	22,256	41,501.3	723,625
Ulyanovsk Region	3,116.3	29,532	476.5	247.1	4,732	20,436.9	357,970

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
<b>URALS FEDERAL DISTRICT</b>	275,546.1	985,717	21,071.5	19,766.7	412,667	364,751.4	3,829,380
Kurgan Region	3,995.7	25,281	361.7	292.0	4,719	15,157.9	287,086
Sverdlovsk Region	30,986.0	222,653	2,429.8	2,418.9	47,539	116,263.3	1,346,374
Tyumen Region	222,983.8	621,468	16,556.6	15,835.4	338,859	162,577.8	1,217,133
Khanty-Mansi Autonomous Area — Yugra	116,716.5	499,517	9,202.5	9,686.2	295,165	90,580.2	589,324
Yamal-Nenets Autonomous Area	79,072.7	57,618	4,984.8	4,981.6	32,915	30,637.5	168,330
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	27,194.6	64,333	2,369.4	1,167.7	10,779	41,360.1	459,479
Chelyabinsk Region	17,580.7	116,315	1,723.4	1,220.4	21,550	70,752.4	978,787
<b>SIBERIAN FEDERAL DISTRICT</b>	125,647.1	691,476	11,952.5	8,606.9	132,783	361,667.0	4,963,878
Altai Republic	59.3	2,512	13.6	7.3	77	2,380.1	50,672
Republic of Tuva	30.2	2,060	6.4	1.8	12	2,810.9	65,669
Republic of Khakassia	3,150.2	13,083	280.8	211.1	2,435	8,796.0	126,021
Altai Territory	5,291.7	50,928	525.2	406.2	7,176	33,379.4	682,543
Krasnoyarsk Territory	38,039.4	200,967	3,564.0	2,709.1	31,002	73,981.7	829,878
Irkutsk Region	30,607.7	121,507	3,496.4	2,031.9	28,010	55,764.4	726,254
Kemerovo Region — Kuzbass	11,750.4	121,381	1,092.8	826.1	25,643	61,625.6	789,713
Novosibirsk Region	15,384.2	88,381	1,250.6	1,188.6	23,317	55,660.8	753,422
Omsk Region	10,514.6	58,545	991.3	540.9	8,028	40,538.8	629,431
Tomsk Region	10,819.6	32,112	731.4	684.0	7,083	26,729.3	310,275
<b>FAR-EASTERN FEDERAL DISTRICT</b>	124,015.2	411,994	9,488.4	7,849.2	90,099	191,795.8	2,217,106
Republic of Buryatia	8,602.1	43,421	766.7	500.1	6,988	18,890.7	308,332
Republic of Sakha (Yakutia)	36,106.2	49,702	1,253.4	2,159.5	25,224	25,357.6	246,076
Trans-Baikal Territory	17,793.2	70,663	1,649.3	1,003.3	12,378	21,813.5	311,521
Kamchatka Territory	686.3	5,971	95.7	45.9	576	9,185.7	77,697
Primorye Territory	13,788.4	71,567	1,305.0	964.4	12,656	36,374.5	453,901
Khabarovsk Territory	20,963.7	74,890	2,074.9	1,358.9	12,399	35,914.8	365,909
Amur Region	14,529.1	57,132	1,337.6	931.5	10,456	19,505.3	231,762
Magadan Region	590.6	4,885	80.1	30.3	439	4,923.6	37,843
Sakhalin Region	8,514.2	22,758	660.2	707.7	7,319	15,056.1	128,072
Jewish Autonomous Region	2,394.2	10,353	255.2	143.5	1,573	3,553.3	48,359
Chukotka Autonomous Area	47.3	652	10.3	4.2	91	1,220.8	7,634
THE CITY OF BAIKONUR <sup>1</sup>	2.6	18	0.8	0.2	1	176.0	1,149
FOREIGN STATES (MEMO)	2,728.8	5,118	167.2	221.2	1,255	114.0	1,482

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

## 7. SUMMARY METHODOLOGY

### Section 1. Main Macroeconomic and Monetary Indicators

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

#### General Provisions

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

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

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

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

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

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

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

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

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

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

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### General Provisions

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

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

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

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

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

#### Individual Indicators Highlights

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

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

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

#### General Provisions

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

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

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

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

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

#### Individual Indicators Highlights

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

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

#### General Provisions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **Individual Indicators Highlights**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### **General Provisions**

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

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

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

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

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

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

#### **Individual Indicators Highlights**

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

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

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

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

#### **Special Valuation Cases**

External assets and liabilities are valued primarily at market prices.

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

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

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

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

#### **General Provisions**

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

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

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

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

#### **Individual Indicators Highlights**

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

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

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

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

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

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

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

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

#### **General Provisions**

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

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

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

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

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

#### **Individual Indicators Highlights**

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

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

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

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

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

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

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

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

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

#### General Provisions

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

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

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

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

#### Individual Indicators Highlights

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

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

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

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

**Table 1.9**  
**International Reserves Adequacy**  
**(International Reserves in Months of Import)**

#### General Provisions

Reserves adequacy is determined by comparison of the actual amount of the international reserves in months of imports of goods and services and the international benchmark reserves adequacy.

#### Individual Indicators Highlights

**The international benchmark reserves adequacy** is equal to three months.

**The actual amount of international reserves in months of imports** is calculated as the ratio of the amount of international reserves of the Russian Federation at the end of a reporting quarter to the average monthly import of goods and services for the last four quarters.

For example, the actual amount of the international reserves in months of imports for the first quarter of 2016 will be the ratio of the amount of the international reserves of the Russian Fed-

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

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

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

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey, Financial Sector Survey are compiled in accordance with the international statistical standards on macroeconomic indicators (*Monetary and Financial Statistics Manual (IMF, 2000)*, *Monetary and Financial Statistics Manual and Compilation Guide (IMF, 2016)*) under which monetary indicators are presented across financial instruments and economy sectors in rubles and foreign currency.

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

The 'Central Bank Survey', 'Credit Institutions Survey' and 'Banking System Survey' are published by the Bank of Russia on a monthly basis while the 'Other Financial Institutions Survey' and 'Financial Sector Survey' are published quarterly.

Data can be updated in the course of quarter (final data for December can be updated in the course of half a year). The final data are published in the Bank of Russia's monthly *Bank of Russia Statistical Bulletin*.

**Table 1.10**  
**Central Bank Survey**

#### General Provisions

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

#### Individual Indicators Highlights

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

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

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

**Claims on other sectors** are the Bank of Russia's claims on other financial institutions<sup>1</sup> and nonfinancial organizations<sup>2</sup>,

<sup>1</sup> Hereinafter financial organizations are the nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds and the public financial corporations.

<sup>2</sup> Hereinafter nonfinancial organizations are the ones engaged in selling goods and services and not related to the financial sector.

including debt securities of mentioned organizations, credits (including overdue debt and overdue interest) provided to other financial institutions and nonfinancial organizations, other accounts receivable of mentioned organizations and shares of other financial institutions and nonfinancial organizations.

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

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

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

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

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

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

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

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

**Table 1.11**  
**Credit Institutions Survey**

#### General Provisions

The sources of information for compiling the Credit Institutions Survey are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses, the balance sheet of State Development Corporation VEB.RF, report of the management companies 'The calculation of market value and net value of assets in which pension savings are invested', reporting form O409711 'Report on securities' data, reporting form O409316 'Information on housing loans', reporting form O409110 'Breakdowns of certain indicators of the credit institutions activity', Moscow Exchange, C-bonds and RU Data information on tradings, data from the Bank of Russia registry of registered and revoked issues (additional issues) of credit institutions securities and securities with stopped and restarted issue, reporting form O420502 'Information on net asset value including the value of assets (property) of the stock (share) investment fund'.

#### Individual Indicators Highlights

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

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

loans — loans extended to non-banks — nonresidents (till December 2011 — also included loans extended to nonresident banks); equity and investment fund shares — securities of non-residents including investment funds shares and other forms of institutional units equity participation; other claims — investments in shares of foreign companies and banks, funds in settlements with non-resident legal entities and other transactions with nonresidents.

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

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

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

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

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

**Claims on other sectors** include credit institutions' claims on other financial institutions and nonfinancial organizations and claims on households in national and foreign currency. The only instrument marked out among total amount of claims on other sectors is loans.

**Claims on other financial institutions** comprise loans (including arrears and overdue interest) extended to other financial institutions in national and foreign currency, credit institutions' investments in debt securities and equity of other financial institutions, other accounts receivables from other financial institutions, and investments in other equity of other financial institutions.

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

**Claims on households** comprise loans (including arrears and overdue interest) extended to individuals and individual entrepreneurs in national and foreign currency.

**Liabilities to central bank** include credit institutions' debt on debt securities, loans, extended by the Bank of Russia (including arrears and overdue interest), also funds extended by the Bank of Russia to credit institutions as repurchase agreements, and other liabilities.

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

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

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

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

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

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

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

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

**Other items (net)** comprise assets and liabilities, which are not included in the above-mentioned aggregates. **Escrow accounts of households** comprise funds for the contracts for participation in shared-equity construction and for purchases of real estate.

**Table 1.12**  
**Banking System Survey**

### General Provisions

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

### Individual Indicators Highlights

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

**Net claims on general government** represent the banking system's claims on the Russian Federation government, fiscal

authorities of the Russian Federation constituent entities and local authorities, government extrabudgetary funds and other extrabudgetary funds less the banking system's liabilities to general government.

**Claims on other sectors** include claims of banking system institutions on other financial institutions and nonfinancial organizations and claims on households in national and foreign currency. The only instrument marked out among total amount of claims on other sectors is loans.

**Claims on other financial institutions** comprise credits (including arrears and overdue interest) extended by the banking system to other financial institutions in national and foreign currency, investments in securities of other financial institutions and other accounts receivable of mentioned organizations.

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

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

**Broad money liabilities** include currency outside the banking system and deposits of the Russian Federation residents (organizations and individuals) in rubles and foreign currency classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits (comprising resident organizations' deposits that are not directly used as means of payment), and also debt securities such as certificates of deposit and saving certificates issued by credit institutions.

**Money supply (national definition)** includes all cash and deposits of the RF resident other financial (except for credit ones) institutions and nonfinancial organizations, and the RF resident households with the banking system of the RF in rubles (see comments to the table 'Money Supply (National Definition)').

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

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

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

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

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

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

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

**Other items (net)** comprise assets and liabilities, which are not included in the above-mentioned aggregates. **Escrow accounts of households** comprise funds for the contracts for participation in shared-equity construction and for purchases of real estate.

<sup>1</sup> Equivalent to the indicator 'Broad money'.

**Table 1.13**  
**Money Supply (National Definition)**

**General Provisions**

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

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents), reporting form O409110 'Breakdowns of certain indicators of the credit institutions activity', report of the management companies 'The calculation of market value and net value of assets in which pension savings are invested'. In addition to being published in the *Bank of Russia Statistical Bulletin*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia's website.

**Individual Indicators Highlights**

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

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

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

Deposits include transferable deposits and other deposits.

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

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

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

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

**Table 1.14**  
**Monetary Base (Broad Definition)**

**General Provisions**

The table presents information on the volume, structure and dynamics of the monetary base. This indicator characterizes the ruble-denominated monetary obligations of the Bank of Russia.

The Monetary Base (the table 'Central Bank Survey') is calculated just as the monetary base (broad definition).

The source of information used in calculating the monetary base (broad definition) is data from the Bank of Russia monthly

consolidated balance sheet. In addition to the *Bank of Russia Statistical Bulletin*, data on the volume, structure and dynamics of the monetary base (broad definition) are available on the Bank of Russia website.

**Individual Indicators Highlights**

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

**Currency in circulation, including balances in credit institutions' cash vaults** is currency in circulation issued by the Bank of Russia, excluding cash balances in Bank of Russia vaults, ATMs and in transit, as well as precious metal coins in circulation.

**Correspondent accounts balances of credit institutions with the Bank of Russia** are balances of ruble-denominated correspondent accounts of the RF resident credit institutions with the Bank of Russia, including an averaged amount of the required reserves (see also comments on tables 2.3—2.5).

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

**Credit institutions' deposits with the Bank of Russia** are balances in credit institutions' deposit accounts with the Bank of Russia.

**Bank of Russia bonds with credit institutions** represent value of Bank of Russia bonds with credit institutions.

**Table 1.15**  
**Other Financial Institutions Survey**  
**(by Selected Number of Financial Intermediaries)**

**General Provisions**

Other Financial Institutions Survey contains data that 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 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 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 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 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.

**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 1.16**  
**Financial Sector Survey**  
**(by Selected Number of Financial Intermediaries)**

#### General Provisions

The table presents the result of consolidated data shown in the Banking System Survey and Other Financial Institutions Survey (by selected number of financial intermediaries). 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 compa-

nies and private pension funds with nonresidents in foreign and national currency.

**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 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.

**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.

**Table 1.17**  
**Other Financial Institutions Survey**

**General Provisions**

Other financial institutions in the table include all organizations of financial sector except of the Bank of Russia and credit institutions (i.e. except of banking system). The table is published since 1 January 2018 and illustrates the relations between the other financial institutions and the other sectors of the economy and nonresidents. Other Financial Institutions Survey contains data of public financial corporations, insurance companies, private pension funds, securities market participants, stock (share) investments funds, microfinance institutions, credit consumer cooperatives, pawnshops and other organizations of financial sector. The sources of information include the data of federal statistical forms No. 1-FS (SK) 'Insurance Company Borrowings and Investments' and No. 1-FS (NPF) 'Private Pension Fund Financial Operations' quarterly reported by insurance companies and private pension funds to the Bank of Russia, the quarterly data of public financial corporations, annual consolidated balance sheet of financial institutions, federal statistical forms P-3 'Information on financial position of organizations', P-6 'Information on financial investments and liabilities', reporting forms O420001 'Money transactions of noncredit financial organizations', O420410 'Balance sheet data', O420412 'Receivable accounts and payable accounts of securities market participant', O420414 'Information on loans', O420502 'Information on net asset value including the value of assets (property) of the stock (share) investment fund', O420801 'Compliance with the standards on financial sustainability assessment of housing founded cooperative activity', O420816 'Report on agricultural credit consumer cooperative activity', O420820 'Report on credit consumer cooperative activity', O420846 'Report on microfinance activity of microcredit company', O420890 'Report on pawnshop activity'.

**Individual Indicators Highlights**

**Net foreign assets** — netting all transactions in assets and liabilities made by the other financial institutions with nonresidents.

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

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

**Claims on other sectors** — claims of the other financial institutions on nonfinancial organizations and households.

**Claims on nonfinancial organizations** include the other financial institutions' investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

**Claims on households** include loans extended by the other financial institutions to households.

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

**Loans** include credits and loans received by the other financial institutions from credit institutions, nonfinancial organizations and households.

**Insurance technical reserves** comprise insurance reserves of the other financial institutions, accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, with nonfinancial organizations and households, to cover the claims of participants in pension plans under agreements on private pension provision, agreements on compulsory pension insurance and agreements on creating a professional pension system.

The survey gives data on net equity of households in life insurance reserves, net equity of households in pension funds reserves, prepaid premiums and reserves for outstanding claims.

**Net equity of households in life insurance reserves** is technical provisions insurance companies' reserves formed against outstanding risks under life insurance agreements.

**Net equity of households in pension funds reserves** comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds.

**Prepaid premiums and reserves for outstanding claims** include the insurance payments of credit institutions under deposit agreements with households, the amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance agreements with residents and the amount of compulsory medical insurance reserves.

**Other items (net)** include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates.

**Table 1.18**  
**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, other financial institutions and by adding up their transactions to other resident and nonresident sectors. The Bank of Russia compiles Financial Sector Survey on a quarterly basis.

**Individual Indicators Highlights**

**Net foreign assets** — netting all transactions in assets and liabilities made by monetary authorities, credit institutions, other financial institutions with nonresidents in foreign and national currency.

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

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

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

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

**Claims on households** include loans and credit extended by the banking system and other financial institutions to individuals and individual entrepreneurs.

**Currency outside financial sector** — cash issued by the Bank of Russia less cash in vaults of the Bank of Russia, credit institutions and other financial institutions.

**Deposits** include funds held by the Russian Federation residents (nonfinancial organizations and households) in current accounts, time deposit and other funds attracted by the banking system, both included and excluded from broad money.

**Securities other than shares** include bonds, bills, deposit and saving certificates issued by credit institutions and other financial institutions.

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

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

**Other items (net)** — assets and liabilities, which are not included in the above-mentioned aggregates and consolidation adjustment between mutual liabilities and mutual claims of the banking system and other financial institutions.

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

This section highlights monetary policy instruments used by the Bank of Russia: required reserves, auctions to provide and absorb liquidity, and standing facilities. All the data cited in this section are available on the Bank of Russia website, in the *Statistics* section.

**Table 2.1**  
**The Bank of Russia Balance Sheet**

### General Provisions

The accounting and compiling of the Bank of Russia balance sheet are regulated by the Federal Law 'On the Central Bank of the Russian Federation (Bank of Russia)', the Federal Law 'On Accounting', Bank of Russia Regulation No. 522-P, dated 21 December 2015, 'Bank of Russia Accounting Policy for Accounting Purposes', Bank of Russia Regulation No. 567-P, dated 19 December 2016, 'On Chart of Accounts for Accounting Purposes in the Central Bank of the Russian Federation (Bank of Russia) and the Procedure for Using It', and other Bank of Russia regulations issued in compliance with the above federal laws.

Pursuant to Article 25 of the Federal Law 'On the Central Bank of the Russian Federation (Bank of Russia)', the Bank of Russia publishes its balance sheet every month.

In addition to being published in the *Bank of Russia Statistical Bulletin*, the Bank of Russia financial statements are included in the Bank of Russia's *Annual Report*.

### Individual Indicators Highlights

#### **Assets**

Assets are represented in the Bank of Russia balance sheet net of the provisions made for them. Accrued interest receivable/payable is included in related type of assets/liabilities of the Bank of Russia balance sheet.

**Foreign currency-denominated assets and precious metals** mainly include foreign currency claims on foreign financial institutions and foreign issuers of securities, as well as precious metals in physical form, coins and commemorative medals.

**Credits and deposits** mainly include credits and deposits, repo funds provided by the Bank of Russia to credit institutions, and deposits placed as part of bank bankruptcy prevention measures from the funds constituting the Fund of Banking Sector Consolidation, as well as other credits.

**Securities** represent the Bank of Russia's investment in debt obligations of the Government of the Russian Federation, debt obligations of other issuers of the Russian Federation, credit and other institutions' shares (the Bank of Russia's equity stakes), as well as credit institutions' shares and unit investment funds' units acquired to participate in bankruptcy prevention measures.

**Claims on the IMF** include the Russian Federation's quota in the IMF, holdings on the account of the Russian Federation in the IMF's SDR Department, and Bank of Russia loans issued to the IMF under the New Arrangements to Borrow.

**Other assets** include Bank of Russia fixed assets, Bank of Russia claims on credit institutions with revoked licenses, claims acquired as a result of compensation to the Pension and Social Insurance Fund of the Russian Federation for a shortfall in pension savings with non-governmental pension funds not registered in the guarantee system for insured persons' rights, Bank of Russia claims on other operations, economic activity settlements and other Bank of Russia transactions, and also the excess of negative unrealized differences, which arise from the revaluation of foreign currency, securities or precious metals during a year, over positive ones. If during the year, there arises an excess of positive unrealized differences, these amounts are posted as part of **Other liabilities**.

#### **Liabilities**

**Cash in circulation** — the amount of banknotes and coins issued by the Bank of Russia, excluding cash rubles in Bank of Russia vaults, Bank of Russia ATMs and in transit, as well as cash held by the Bank of Russia and dispensed to provide cash services to credit institutions.

**Funds in accounts with the Bank of Russia** mainly include balances in federal budget accounts with the Bank of Russia, funds in the treasury single account, funds in correspondent, deposit and required reserve accounts deposited by credit institutions with the Bank of Russia, payment system operators' funds, as well as funds of other clients of the Bank of Russia.

**Liabilities to the IMF** include funds on the IMF's accounts in rubles and liabilities on SDRs distributed to the Russian Federation as a result of SDR allocation by the IMF.

**Other liabilities** mainly represent complementary Bank of Russia employee pension scheme funds, liabilities on other operations and balances of some other accounts. Other liabilities reflect the excess of positive unrealized differences, which arise from the revaluation of foreign currency, securities or precious metals during a year, over negative ones. If during the year, there arises an excess of negative unrealized differences, these amounts are posted as part of **Other assets**.

#### **Capital**

**Capital** is the sum of the authorized capital, reserves and special-purpose funds, as well as losses of previous years.

**Table 2.2**  
**The Bank of Russia Key Rate<sup>1</sup>**

### General Provisions

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

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

### General Provisions

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

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

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

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

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

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

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

### **Individual Indicators Highlights**

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

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

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

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

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

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

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

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

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

**Table 2.7**  
**Interest Rates on Monetary Policy Instruments**  
**of the Bank of Russia**

### **General Provisions**

The table presents the dynamics of interest rates on monetary policy instruments set by the Bank of Russia Board of Directors to achieve the operational goal of monetary policy, which is to keep overnight interbank rates close to the key rate.

Interest rates on monetary policy instruments are tied to the key rate in percent per annum.

The Bank of Russia Board of Directors sets maximum rates submitted at main deposit auctions and fine-tuning deposit auctions as well as minimum rates submitted at main repo auctions and fine-tuning repo auctions at the key rate level. Interest rates

on funds extended or attracted at these auctions are fixed (they do not change if the key rate changes).

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

Bank of Russia standing liquidity provision facilities include such repayable operations that are conducted automatically or at a request of a credit institution in the full amount and at a predetermined interest rate or at a predetermined spread to the key rate. Credit institutions can access these instruments every day.

The Bank of Russia Board of Directors sets minimum rates submitted at loan auctions, which are conducted if there is a significant and sustained structural deficit of liquidity, at 25 bp above the key rate. These rates are floating, i.e. interest rates on previously issued loans follow changes in the key rate (with a fixed spread determined at auction).

The Bank of Russia Board of Directors sets minimum rates submitted at 1-month repo auctions at 10 bp above the key rate and at 1-year repo auctions – at 25 bp above the key rate. Interest rates on 1-month repos are fixed, i.e. they do not change if the key rate changes, while those on 1-year repos are floating, i.e. they follow changes in the key rate (with a fixed spread determined at auction).

Since 1 March 2022, the interest rates on standing lending facilities for 2 to 90 days are set by the Bank of Russia Board of Directors at 100 bp above the key rate and those for more than 90 days – at 175 bp above the key rate. These rates are floating, i.e. interest rates on previously issued loans follow changes in the key rate.

### **Individual Indicators Highlights**

**Interest rate on standing deposit facilities** – currently, this is the interest rate on standing overnight deposit facilities that represents the lower bound of the interest rate corridor and is set by the Bank of Russia Board of Directors at 100 bp below the key rate. Up to and including 2 March 2019, this was also the interest rate on standard 'tom-next', 'spot-next' and 'on demand' standing deposit facilities.

**Maximum rate submitted at deposit auctions** is the highest interest rate that can be submitted by deposit auction participants. As per decisions of the Bank of Russia Board of Directors, maximum interest rates submitted at main deposit auctions (1 week) and at fine-tuning deposit auctions are tied to the key rate.

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

**Minimum rate submitted at loan auctions (non-marketable assets)** is the lowest interest rate that can be submitted by participants at auctions to provide loans secured by non-marketable assets. As per the decisions of the Bank of Russia Board of Directors, this rate is set at 25 bp above the key rate.

**Interest rate on standing overnight loans, repos and FX swaps** is the single interest rate on all overnight standing liquidity provision facilities, including overnight loans, lombard loans, loans secured by non-marketable assets, repo and FX swap operations. This rate represents the upper bound of the interest rate corridor and is set by the Bank of Russia Board of Directors at 100 bp above the key rate.

The interest rate on the 'ruble part' of the Bank of Russia's USD/RUB and EUR/RUB buy/sell FX swaps is provided. From 18 June 2012 to 22 December 2016, the interest rate on the 'foreign currency part' of these operations was equal to zero, and from 23 December 2016 to 31 December 2021, it was equal to overnight LIBOR rates on loans in US dollars or euros. According

to the decision of the Bank of Russia Board of Directors, since 1 January 2022 the interest rate on US dollars is equal to the SOFR and that on euros – to the €STR.

Also, the interest rate on overnight loans secured by gold up to and including 15 July 2017 and the interest rate on overnight loans secured by sureties of credit institutions up to and including 30 September 2018. Due to changes in external economic conditions, the Bank of Russia suspended FX swap operations.

**Interest rate on lombard loans and loans secured by non-marketable assets for 2 to 90 days** is the interest rate on standing lending facilities secured by non-marketable assets, and since 25 March 2022 the rate on lombard loan facilities for 2 to 90 days set by the Bank of Russia Board of Directors at 100 bp above the key rate.

**Interest rate on standing lending facilities secured by non-marketable assets for more than 90 days** is the interest rate on standing lending facilities secured by non-marketable assets for 91 to 549 days set by the Bank of Russia Board of Directors at 175 bp above the key rate.

**Table 2.8**  
**Interest Rates on the Bank of Russia's Special Facilities**

#### General Provisions

The table shows the dynamics of interest rates (% per annum) on loans extended within special facilities of the Bank of Russia. These interest rates were established in accordance with the rules approved by the Bank of Russia Board of Directors. There are interest rates at which new loans are granted since the specified date. The special facilities of the Bank of Russia are aiming to incentivize credit institutions to grant loans to top-priority industries and economic sectors.

#### Individual Indicators Highlights

**SME Support** – the interest rate on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation. Also, up to and including 22 August 2021, the interest rate on Bank of Russia loans secured by credit claims of JSC SME Bank on credit institutions, microfinance organizations or leasing companies for lending or on ceding property to SMEs.

**Non-Commodity Export Support (EXIAR)** – the interest rate on Bank of Russia loans secured by credit claims on agreements backed by insurance contracts of JSC Russian Agency for Export Credit and Investment Insurance (JSC EXIAR).

**Support for Large Investment Projects** – the interest rate on Bank of Russia loans secured by claims on loans granted for the purpose of financing investment projects. Also, up to and including 20 May 2019, the interest rate on Bank of Russia loans secured by bonds placed for the purpose of financing investment projects.

**Leasing Development Support** – the interest rate on Bank of Russia loans secured by credit claims on leasing companies.

**Economy Support Amid the COVID-19 Pandemic** – from 1 November 2021 to 1 May 2022, the interest rate on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation granted to support lending to SMEs operating in various industries of Russia's economy most affected by COVID-19. Previously, the interest rate on Bank of Russia unsecured loans granted to support SME lending (loans provided until 30 September 2020) and on Bank of Russia unsecured loans or loans secured by guarantees of JSC Russian Small and Medium Business Corporation to support lending for urgency needs and for maintaining employment (loans provided until 30 November 2020).

**SME Support (unsecured loans)** – the interest rates on unsecured loans to support lending to SMEs (provision from 11 March to 30 December 2022).

**Table 2.9**  
**Liquidity Provided by the Bank of Russia through Lending, Repo and FX Swap Operations**

#### General Provisions

The table contains information for the last full calendar month on funds (liquidity) provided by the Bank of Russia to credit institutions in rubles through lending, repo and FX swap operations broken down by instruments. The information is provided on a daily basis (business days) in millions of rubles.

#### Individual Indicators Highlights

**Intraday loans** means the amount of loans issued by the Bank of Russia to credit institutions during the day by executing settlement documents and debiting funds from correspondent accounts/subaccounts exceeding the available balance. These loans need to be repaid by the end of the operating day.

**Standing facilities** means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions after they use standing facilities including special facilities (broken down by repos, swaps, loans and special facilities of the Bank of Russia), at start of business. Includes loans issued under all types of special facilities of the Bank of Russia, including those introduced in the wake of the coronavirus infection. Due to changes in external economic conditions, the Bank of Russia suspended FX swap operations.

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

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

#### General Provisions

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

#### Individual Indicators Highlights

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

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

**Table 2.11**  
**Results of Main Bank of Russia Auctions**

#### General Provisions

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

**Individual Indicators Highlights**

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

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

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

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

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

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

**Table 2.12****Results of Bank of Russia Fine-Tuning Auctions****General Provisions**

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

**Individual Indicators Highlights**

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

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

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

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

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

**Table 2.13****Results of Bank of Russia  
Long-Term Repo Auctions****General Provisions**

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

**Individual Indicators Highlights**

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

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

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

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

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

## Section 3. Financial Markets

### Subsection 3.1. Interbank Credit Market

**Table 3.1.1**

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

**Table 3.1.2**

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

**Table 3.1.3**

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

**Table 3.1.4**

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

#### General Provisions

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

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

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

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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

**Table 3.1.5**

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

**Table 3.1.6**

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

#### General Provisions

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

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

#### Individual Indicators Highlights

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

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

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

**Table 3.2.1**

**Official Exchange Rate of US Dollar Against Ruble**

**Table 3.2.2**

**Official Exchange Rate of Euro Against Ruble**

#### General Provisions

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

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

#### Individual Indicators Highlights

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

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

**Table 3.2.5**

**Reference Prices of Refined Precious Metals**

#### General Provisions

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

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

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

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

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

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

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

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

#### General Provisions

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

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

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

**General Provisions**

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

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

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

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

**Individual Indicators Highlights**

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

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

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

## Section 4. Financial Institutions' Performance

### Subsection 4.1. General Description

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

#### General Provisions

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

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

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

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

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

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

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

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

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Additional offices, 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 under liquidation** – credit institutions under liquidation pursuant to relevant decisions:

- decision of the credit institution’s stockholders (equity holders) or its body authorized to do so by the founding document taken in accordance with Clause 2 Article 61 of the Civil Code of the Russian Federation (voluntarily liquidation);
- decision of an arbitration court on the liquidation of the credit institution and appointing a liquidator taken in accordance with Article 23.1 of the Federal Law ‘On Banks and Banking Activities’ (compulsory liquidation);

- decision of an arbitration court on recognizing bankruptcy of the credit institution and appointing an interim trustee taken in accordance with the Federal Law ‘On Insolvency (Bankruptcy)’.

**Table 4.1.2**  
**Data on Provisional Administrations**  
**Assigned to Credit Institutions**  
**Whose Banking Licences Have Been Revoked**

**General Provisions**

The table contains data on provisional administrations operating at credit institutions whose licences have been revoked.

Provisional administrations were assigned to credit institutions in compliance with Clause 2 of Article 189.26 of Federal Law No. 127-FZ, dated 26 October 2002, ‘On Insolvency (Bankruptcy)’.

**Table 4.1.3**  
**Number of Credit Institutions**  
**with Nonresidents Equity**

**General Provisions**

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

**Individual Indicators Highlights**

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

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

**Table 4.1.4**  
**Credit Institutions Grouped by the Share**  
**of Nonresidents Equity**

**General Provisions**

The table shows the breakdown of operating credit institutions grouped by the share of nonresidents equity.

**Individual Indicators Highlights**

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

**Table 4.1.5**  
**Number of Non-Credit Financial Institutions,**  
**Self-Regulatory Organizations, Other Financial Market**  
**Participants and Persons Providing Professional**  
**Services in the Financial Market**

**General Provisions**

The table presents information on month-on-month changes as of the specified date in the number of operating insurance agents, professional securities market participants, infrastructures, national payment system entities, collective investment market participants, microfinance market participants and cooperatives, persons providing professional services in the financial market, management companies of special purpose vehicles admitted according to the procedure stipulated by Russian laws to carry out activities in the financial market, as well as information on the number of self-regulatory organizations in the financial market and the self-regulatory organizations of actuaries.

**Individual Indicators Highlights**

**The Bank of Russia issues licences** to insurance agents, professional securities market participants (other than investment advisers), trade organizers (a stock exchange, trading system),

clearing houses, repositories, non-governmental pension funds, joint-stock investment funds, management companies, and specialized depositories.

**Insurance agents (insurers, mutual insurance companies, insurance brokers)** perform their activities pursuant to Federal Law No. 4015-1, dated 27 November 1992, 'On the Organization of Insurance Business in the Russian Federation' under a respective licence. Information on an insurance agent is subject to being entered into the Unified State Register of Insurance Agents pursuant to Bank of Russia Ordinance No. 5885-U, dated 16 August 2021, 'On Maintaining the Unified State Register of Insurance Agents by the Bank of Russia'.

**Professional securities market participants:**

**Brokers, dealers, forex-dealers, depositories, trustees and registrars** perform their activities in accordance with Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Regulation No. 481-P, dated 27 July 2015, 'On Licensing Requirements for, and Conditions of, Professional Activity in the Securities Market, Restrictions on Holding Together Certain Types of Professional Activity in the Securities Market, and on the Procedure and Timeframe for Submitting to the Bank of Russia Reports on Terminating Obligations Related to Professional Activity in the Securities Market in Case of Cancellation of a Securities Market Professional Participant Licence', other Bank of Russia regulations and under a respective licence.

**Investment advisers** perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Ordinance No. 4956-U, dated 2 November 2018, 'On the Requirements for Investment Advisers', other Bank of Russia regulations and under a respective entry on including investment advisers in the unified register of investment advisers.

**Infrastructures:**

**Clearing houses** perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 170-I, dated 11 November 2015, 'On the Procedure for the Bank of Russia to License Clearing Activities and Maintain the Register of Licences' and under a respective licence.

**Trade organizers (a stock exchange, trading system)** perform their activities pursuant to Federal Law No. 325-FZ, dated 21 November 2011, 'On Organized Trades', Bank of Russia Instruction No. 169-I, dated 26 October 2015, 'On the Procedure for the Bank of Russia to License Exchanges and Trading Systems and Maintain the Register of Licences' and under a respective licence.

**Commodity pool operators** perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 194-I, dated 17 December 2018, 'On the Procedure and Conditions for the Bank of Russia to Accredit Organizations Functioning as a Commodity Pool Operator, and Grounds and Procedure for Terminating the Said Accreditation' and under a respective accreditation.

**Repositories** perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Instruction No. 173-I, dated 8 June 2016, 'On the Procedure for, and Conditions of, Licensing Repository Activities and on the Procedure for a Repository to Notify the Bank of Russia of the Appointment or Dismissal of the Head of a Structural Unit Set up to Conduct Repository Activities' and under a respective licence.

**The central depository** performs its activities pursuant to Federal Law No. 414-FZ, dated 7 December 2011, 'On the Central Depository', Bank of Russia Ordinance No. 5606-U, dated 29 October 2020, 'On the Procedure for the Bank of Russia to Assign the Central Depository Status' and under the respective assigned status of the central counterparty.

**Central counterparties** perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 174-I, dated 29 September 2016, 'On the Procedure for the Bank of Russia to Assign the Central Counterparty Status' and under the respective assigned status of the central counterparty.

**News agencies** perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Regulation No. 435-P, dated 13 October 2014, 'On the Accreditation of News Agencies Disclosing Information on Securities and Other Financial Instruments' and under a respective accreditation.

**Investment platform operators** perform their activities pursuant to Federal Law No. 259-FZ, dated 2 August 2019, 'On Investment Raising Using Investment Platforms and on Amending Certain Laws of the Russian Federation', Bank of Russia Ordinance No. 5342-U, dated 4 December 2019, 'On the Procedure for Maintaining the Register of Investment Platform Operators' and under a respective entry on the inclusion in the register of investment platform operators.

**Financial platform operators** perform their activities pursuant to Federal Law No. 211-FZ, dated 20 July 2020, 'On Performing Financial Transactions Using a Financial Platform' and under a respective entry on the inclusion in the register of financial platform operators.

**Operators of information systems issuing digital financial assets** perform their activities pursuant to Federal Law No. 259-FZ, dated 31 July 2020, 'On Digital Financial Assets, Digital Currency and on Amending Certain Laws of the Russian Federation', Bank of Russia Regulation No. 746-P, dated 16 December 2020, 'On Maintaining by the Bank of Russia of the Register of Operators of Information Systems, Which Issue Digital Financial Assets, the Register of Digital Financial Asset Exchange Operators; on the Procedure and Timeframe for Operators of Information Systems, Which Issue Digital Financial Assets, and Digital Financial Asset Exchange Operators to Submit to the Bank of Russia Information on Persons Managing Shares (Stakes) of the Specified Operators, and also on the Procedure for Submitting to and Coordinating with the Bank of Russia Amendments to the Rules of Information Systems, Which Issue Digital Financial Assets, and Amendments to the Rules of Digital Financial Asset Exchange' and under a respective entry on the inclusion in the register of information platform operators.

**National Payment System Entities:**

**Payment system operators** perform their activities pursuant to Federal Law No. 161-FZ, dated 27 June 2011, 'On the National Payment System', Bank of Russia Ordinance No. 5379-U, dated 26 December 2019, 'On Registration by the Bank of Russia of Organizations as Payment System Operators, on the Inclusion of Foreign Organizations which are Foreign Payment System Operators in the Register of Foreign Payment System Operators, and on the Procedure for Maintaining the Register of Payment System Operators and the Register of Foreign Payment System Operators and under a respective registration.

**Nationally important payment system operators** perform their activities in accordance with Federal Law No. 161-FZ, dated 27 June 2011, 'On the National Payment System'.

**Foreign payment system operators** perform their activities pursuant to Federal Law No. 161-FZ, dated 27 June 2011, 'On the National Payment System', Bank of Russia Ordinance No. 5379-U, dated 26 December 2019, 'On Registration by the Bank of Russia of Organizations as Payment System Operators, on the Inclusion of Foreign Organizations which are Foreign Payment System Operators in the Register of Foreign Payment System Operators, and on the Procedure for Maintaining the Register of Payment System Operators and the Register of Foreign Payment System Operators and under a respective entry on the inclusion in the register of foreign payment system operators.

**Collective investment market participants:**

**Non-governmental pension funds** perform their activities pursuant to Federal Law No. 75-FZ, dated 7 May 1998, 'On Non-Governmental Pension Funds' and under a respective licence.

**Joint-stock investment funds, management companies and specialized depositories** perform their activities pursuant to Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds' and a respective licence.

**Microfinance agents and cooperatives.** The Bank of Russia maintains:

**The State Register of Microfinance Organizations** pursuant to Federal Law No. 151-FZ, dated 2 July 2010, 'On Microfinance

Activities and Microfinance Organizations' and Bank of Russia Ordinance No. 5627-U, dated 19 November 2020, 'On Maintaining the State Register of Microfinance Organizations by the Bank of Russia'.

**The Register of Housing Savings Cooperatives** pursuant to Federal Law No. 215-FZ, dated 30 December 2004, 'On Housing Savings Cooperatives' and Bank of Russia Ordinance No. 3587-U, dated 11 March 2015, 'On the Procedure for the Bank of Russia to Maintain the Register of Housing Savings Cooperatives'.

**The State Register of Consumer Credit Cooperatives** pursuant to Federal Law No. 190-FZ, dated 18 July 2009, 'On Credit Cooperation' and Bank of Russia Ordinance No. 4184-U, dated 10 November 2016, 'On the Procedure for the Bank of Russia to Maintain the State Register of Consumer Credit Cooperatives, the State Register of Agricultural Consumer Credit Cooperatives, on Establishing the Form, Timeframe and Procedure for Self-Regulatory Organizations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Total Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities'.

**The State Register of Agricultural Consumer Credit Cooperatives** pursuant to Federal Law No. 193-FZ, dated 8 December 1995, 'On Agricultural Cooperation' and Bank of Russia Ordinance No. 4184-U, dated 10 November 2016, 'On the Procedure for the Bank of Russia to Maintain the State Register of Consumer Credit Cooperatives, the State Register of Agricultural Consumer Credit Cooperatives, on Establishing the Form, Timeframe and Procedure for Self-Regulatory Organizations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Total Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities'.

**The State Register of Pawnshops** pursuant to Federal Law No. 196-FZ, dated 19 July 2007, 'On Pawnshops' and Bank of Russia Ordinance No. 5626-U, dated 19 November 2020, 'On Maintaining the State Register of Pawnshops by the Bank of Russia'.

#### **Self-regulatory organizations:**

**The Unified Register of Self-Regulatory Organizations in the Financial Market.**

A self-regulatory organization in the financial market shall be a non-profit organization comprising financial organizations engaged in the following activities: brokers, dealers, managers, depositories, registrars, joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds, specialized depositories, non-governmental pension funds, insurance companies, insurance brokers, mutual insurance companies, microfinance organizations, consumer credit cooperatives, housing savings cooperatives, agricultural consumer credit cooperatives, forex-dealers, and investment advisers.

A non-profit organization acquires the status of a self-regulatory organization in the financial market from the date of its inclusion by the Bank of Russia in the unified register of self-regulatory organizations in the financial market based on its application pursuant to Federal Law No. 223-FZ, dated 13 July 2015, 'On Self-Regulatory Organizations in the Financial Market' and ceases to be a self-regulatory organization from the date of its exclusion from the said register.

**The State Register of Self-Regulatory Organizations of Actuaries** is maintained by the Bank of Russia pursuant to Federal Law No. 293-FZ, dated 2 November 2013, 'On Actuarial Activities in the Russian Federation' and Bank of Russia Ordinance No. 3424-U, dated 27 October 2014, 'On Maintaining the State Register of Self-Regulatory Organizations of Actuaries'.

**Persons providing professional services in the financial market:**

**Audit organizations providing auditing services to socially important organizations in the financial market** perform their activities pursuant to Federal Law No. 307-FZ, dated 30 December 2008, 'On Audit Activities' and Bank of Russia Ordinance No. 6021-U, dated 20 December 2021, 'On Maintaining by the Bank of Russia of the Register of Audit Organizations Providing

Auditing Services to Socially Important Organizations in the Financial Market'.

**Credit history bureaus** perform their activities pursuant to Federal Law No. 218-FZ, dated 30 December 2004, 'On Credit Histories', Bank of Russia Regulation No. 452-P, dated 28 December 2014, 'On the Procedure for the Bank of Russia to Maintain the State Register of Credit History Bureaus and the Requirements for Financial Standing and Business Reputation of Participants in Credit History Bureaus' and under a respective entry on the inclusion in the register of credit history bureaus.

**The Unified Register of Authorized Actuaries** is maintained by the Bank of Russia pursuant to Federal Law No. 293-FZ, dated 2 November 2013, 'On Actuarial Activities in the Russian Federation' and Bank of Russia Ordinance No. 6002-U, dated 1 December 2021, 'On the Procedure for the Bank of Russia to Maintain the Unified Register of Authorized Actuaries, and on the Procedure for Authorized Actuaries to Confirm their Compliance with the Requirements for Authorized Actuaries Set Forth by Federal Law No. 293-FZ, Dated 2 November 2013, 'On Actuarial Activities in the Russian Federation'.

**The Register of Credit Rating Agencies, Register of Branches and Representative Offices of Foreign Credit Rating Agencies** are maintained by the Bank of Russia pursuant to Federal Law No. 222-FZ, dated 13 July 2015, 'On the Activities of Credit Rating Agencies in the Russian Federation, on Amending Article 76.1 of the Federal Law 'On the Central Bank of the Russian Federation (Bank of Russia)' and Invalidating Certain Provisions of Russian Laws' and Bank of Russia Regulation No. 692-P, dated 12 September 2019, 'On the Requirements for the Submission to the Bank of Russia of an Application to Enter Information About a Company into the Register of Credit Rating Agencies, a List of Documents Attached to the Application, the Procedure for the Bank of Russia to Enter a Branch and a Representative Office of a Foreign Credit Rating Agency Operating in Accordance with its Personal Law into the Register of Branches and Representative Offices of Foreign Credit Rating Agencies, the Procedure for the Bank of Russia to Maintain the Register of Credit Rating Agencies and Information Included Therein, the Procedure for the Bank of Russia to Maintain the Register of Branches and Representative Offices of Foreign Credit Rating Agencies and Information Included Therein, the Requirements for the Procedure and Form of Submission by Credit Rating Agencies to the Bank of Russia of Notifications About Appointment (Election) to a Position or Dismissal from Office (Termination of Authority) of Officials (Management Bodies) of a Credit Rating Agency, as well as the Procedure for Stakeholders to Access Information in the Register of Credit Rating Agencies'.

**Management companies of special-purpose vehicles** perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and Bank of Russia Ordinance No. 6176-U, dated 29 June 2022, 'On the Procedure for the Bank of Russia to Include Companies in the Register of Management Companies of Special-purpose Vehicles and to Exclude Them from the Said Register'.

**Table 4.1.6**  
**Data on Provisional Administrations**  
**Assigned to Non-Bank Financial Institutions**  
**Whose Licences Have Been Revoked (Cancelled)**

#### **General Provisions**

The table contains data on provisional administrations operating at non-bank financial institutions whose licences have been revoked.

Provisional administrations were assigned to **insurance companies** in compliance with sub-clause 1 of Clause 6.1 of Article 184.1 of Federal Law No. 127-FZ, dated 26 October 2002, 'On Insolvency (Bankruptcy)'.

Provisional administrations were assigned to **non-governmental pension funds** in compliance with Clause 3.1 of Article 7.2 of Federal Law No. 75-FZ, dated 7 May 1998, 'On Non-Governmental Pension Funds'.

Provisional administrations were assigned to **management companies** in compliance with sub-clause 3 of Clause 1 of Ar-

article 61.4 of Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds' (hereinafter, Federal Law No. 156-FZ).

Provisional administrations were assigned to **specialized depositories** in compliance with Clause 1 of Article 61, sub-clause 1 of Clause 1, Clause 2 of Article 61.4 of Federal Law No. 156-FZ.

**Table 4.1.7**  
**Selected Performance Indicators of Credit Institutions**  
**(Credit Institutions Ranked by Size of Assets)**

#### General Provisions

The table includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is reports of operating credit institutions submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

Starting from data as of 1 February 2019, the calculation of assets (liabilities) includes accounts which reflect the adjustment and revaluation of debit (credit) indicators and which have been included in the Chart of Accounts for Credit Institutions (Bank of Russia Regulation No. 579-P, dated 27 February 2017) from 1 January 2019.

#### Individual Indicators Highlights

**Net assets (net of loss provisions and profit tax)** — operating credit institutions' aggregate assets (balances in accounts showing credit institutions' intrabank transactions were included in assets on net basis). Beginning from 1 November 2020, this indicator is given net of loss provisions and profit tax — 'Net assets'.

**Corporate loans (to non-financial and financial (other than credit) institutions)** — outstanding amounts (overdue debt included) of non-financial and financial (other than credit) institutions and individual entrepreneurs, both residents and non-residents, to credit institutions on loans and other placements in rubles and foreign currency. This indicator does not include outstanding amounts on loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extra-budgetary funds.

**Loans to individuals** — outstanding amounts (overdue debt included) of resident and non-resident individuals (excluding individual entrepreneurs) to credit institutions on all kinds of loans and other funds in rubles and foreign currency.

The data source for the above indicators is Reporting Form 0409101 'The Trial Balance of a Credit Institution'.

**Equity capital** — credit institutions' unencumbered property. This indicator has been calculated in compliance with Bank of Russia Regulation No. 646-P, dated 4 July 2018, 'On the Methodology for Measuring Credit Institution Capital (Basel III)'. The sources of data are reports filed by Russian operating credit institutions under Form 0409123 'Own Funds (Capital) Calculation (Basel III)'.

**Capital adequacy N1.0** is the capital adequacy ratio of banks calculated as a ratio of banks' own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 199-I, dated 29 November 2019, 'On Banks' Required Ratios and Capital Adequacy Buffers for Banks with a Universal Licence' and Bank of Russia Instruction No. 183-I, dated 6 December 2017, 'On the Required Ratios of Banks with a Basic Licence'.

The data source is reports filed by Russian operating credit institutions under Form 0409135 'Information on Credit Institutions' Required Ratios and Other Performance Indicators'.

**Loss provisions** — provisions created by credit institutions for possible losses on loans, loan and similar debt, which comprise monetary claims and claims arising from transaction with financial instruments listed in Appendix No. 1 to Bank of Russia Regulation No. 590-P, dated 28 June 2017, 'On the Procedure for Making Loss Provisions by Credit Institutions for Loans, Loan and Similar Debts', provided to legal entities of any form of incorporation and to individuals, both residents and non-residents, as well as loss provisions created on the basis of professional judgement on

the risk of operations with balance sheet assets that can entail risk of losses (excluding loans, loan and similar debt), contingent credit liabilities posted to off-balance sheet accounts; interest income claims under credit claims; financial derivatives; other losses, pursuant to Bank of Russia Regulation No. 611-P, dated 23 October 2017, 'On the Procedure for Credit Institutions to Make Loss Provisions'.

Loss provisions are presented both adjusted and unadjusted.

**Current year net profit (after taxation)** — financial results of operating credit institutions (after taxation) for the period since the start of the current year. Financial results of the past year are not taken into account.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

**Return on assets** — this indicator is calculated as the ratio of the financial result (after taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' assets for the same period.

**Return on balance sheet capital** — this indicator is calculated as the ratio of the financial result (after taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' balance sheet capital for the same period.

**Individuals' funds (deposits)** — deposits and other funds accepted by credit institutions (including savings certificates), outstanding obligations under deposit and other borrowing arrangements, funds in individuals' other accounts (residents' and non-residents' funds in both rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individuals' election funds, transfers from and to the Russian Federation, interest arrears, interest accrued on deposits accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

**Corporate clients' funds (deposits and funds in the accounts of non-financial and financial (other than credit) institutions)** are deposits and other funds accepted by credit institutions, as well as funds held in settlement and other accounts of non-financial and financial (other than credit) institutions and individual entrepreneurs, including deposit certificates, outstanding obligations under deposits and other borrowing arrangements, funds of individual entrepreneurs (residents' and non-residents' funds in Russian rubles and foreign currency). This indicator does not include the funds of the Federal Treasury, financial bodies and extra-budgetary funds of the Russian Federation, constituent entities of the Russian Federation and local authorities, interest arrears, accrued interest accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

**Loans received from the Bank of Russia** — debt (overdue debt included) on loans, deposits and other funds received by credit institutions from the Bank of Russia.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

**Table 4.1.8**  
**Financial Performance of Credit Institutions**

#### General Provisions

The table includes indicators characterizing the financial performance of operating credit institutions for a period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

Beginning on 1 November 2020, these indicators are calculated based on net profit (profit after tax).

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form 0409101 'The Trial Balance of a Credit Institution' in accordance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

#### **Individual Indicators Highlights**

**Total profit (+) / loss (-)** is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions over the period under review. Profit (loss) is accumulated through the year.

**Profit made by profit-making credit institutions** is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions that had profit in the period under review. Profit is accumulated through the year.

**Share of profit-making credit institutions** is the share of credit institutions that made profit or posted a zero result from their activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in the Russian Federation.

**Loss of loss-making credit institutions** is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions that incurred losses in the period under review. Loss is accumulated through the year.

**Share of loss-making credit institutions** is the share of credit institutions that incurred net loss in the period from the beginning of the year under review in the total number of operating credit institutions registered in the Russian Federation.

### **Subsection 4.2. Borrowings**

**Table 4.2.1**  
**Funds (Deposits) of Individuals**  
**Accepted by Credit Institutions**  
**Table 4.2.2**  
**Funds of Legal Entities**  
**Accepted by Credit Institutions**

#### **General Provisions**

These tables present data on one of the major transactions in liabilities, namely, funds accepted by credit institutions in rubles and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity, according to the maturities of deposits and other funds accepted by credit institution specified in the agreement, including all addenda thereto. The tables show total account balances accepted by credit institutions to deposits. The data compilation methodology for the information in these tables differs from that used for similar data in the 'Credit Institutions Survey' table, which is used for the analysis of money supply and its structure. The data in tables 4.2.1 and 4.2.2 do not cover deposits of legal entities and individuals with Vnesheconombank, which is not on the list of operating credit institutions, but include funds accepted from non-residents. They also do not cover accrued interest. Differences in individual indicators can be found below.

The table 'Funds of Legal Entities Accepted by Credit Institutions' contains data on deposits and other funds accepted, including individual entrepreneurs' deposits. Funds raised from credit institutions are presented including loans, deposits, and other raised funds. Individual entrepreneurs' deposits are also shown separately (memo item).

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution' in accordance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

#### **Individual Indicators Highlights**

**Currency deposits by maturity** — cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both residents and non-residents) with credit institutions under bank deposit agreements or bank account agreements (including savings / deposit certificates). The tables provide a breakdown of deposits by type of depositors (individuals and legal entities (corporate clients and government authorities) and by maturity. These indicators do not include funds in legal entities' settlement accounts and individual entrepreneurs' accounts, the funds of individuals' election funds, transfers from and to the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts, and balances of accounts which cannot be classified unambiguously.

**Demand deposits** are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms 'upon the onset of the condition (event)').

**Time deposits** are deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

**Deposits of individuals** are deposits and other funds accepted by credit institutions from individuals (including savings certificates), unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in individuals' other accounts. This indicator does not include the funds of individual entrepreneurs, individuals' election funds and transfers from and to the Russian Federation.

**Deposits and other funds raised from legal entities** are deposits and other funds raised (on demand or for a specified term) from government authorities and extra-budgetary funds of all levels, as well as corporate clients (financial (other than credit) and non-financial institutions of any form of incorporation (including certificates of deposit), and individual entrepreneurs), as well as unfulfilled obligations under deposit and other borrowing arrangements.

**Deposits of individual entrepreneurs** are deposits, including unfulfilled obligations under these deposits, of individuals engaged in entrepreneurial activities without registering as a legal entity.

**Loans, deposits and other funds accepted from credit institutions** are deposits, loans and other funds raised from non-resident credit institutions and banks.

**Table 4.2.3**  
**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 US Dollars and Euros**

#### **General Provisions**

The tables contain weighted average interest rates of deposits (excluding the State Development Corporation VEB.RF), and including non-bank credit institutions that are licensed to perform loan and deposit operations (hereinafter, credit institutions), which are borrowed by credit institutions from individuals and nonfinancial organizations (excluding individual entrepreneurs since January 2016) in rubles, in US dollars and in euros. The data are presented with a breakdown by maturity.

The source of information is the Reporting Form 0409129 'Weighted Average Interest Rates Funds offered by Credit Institutions' compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

**Individual Indicators Highlights**

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

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

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

$V1...n$  – amount of a deposit as included in an agreement;

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

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

**Table 4.2.5**  
**Savings (Deposit) Certificates, Bonds**  
**and Bills of Exchange Issued by Credit Institutions**

**General Provisions**

The table contains data on ruble and foreign currency funds raised by credit institutions by issuing debt securities (deposit and savings certificates, bonds and bills). Nominal values of deposit and savings certificates and bonds are provided with a breakdown by maturity. If there is no information on the values of certificates and bonds with specific maturities, this means that no funds under these securities with these maturities were raised over the periods reviewed in the table. This table does not include obligations to pay interest and coupon accrued on issued securities.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution' in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

**Individual Indicators Highlights**

**Savings / deposit certificate** – a kind of time deposit (see the commentary to the indicator 'Time deposits' in the tables 'Deposits of Individuals Accepted by Credit Institutions' and 'Funds of Organizations Accepted by Credit Institutions') and a security that certifies the amount of a deposit made with a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate of the credit institution that issued the certificate or any of its branches. Savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation 'On Savings and Deposit Certificates Issued by Credit Institutions', approved by Bank of Russia Ordinance No. 333-U, dated 31 August 1998. In the tables 'Deposits of Individuals Accepted by Credit Institutions' and 'Funds of Legal Entities Accepted by Credit Institutions', the savings certificates and certificates of deposit are included in individuals' and organizations' deposits, respectively.

**Bond** is a financial security certifying the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent from the bond issuer. Bonds also provide fixed interest payments or some other tangible equivalent.

**Bill** is a direct financial liability that is completed in a legally prescribed form and issued by a promisor to a bill holder and gives the latter the unconditional right to make claims to the promisor in terms of the specific amount, time and place.

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

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

**Bank acceptance** is a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

**Table 4.2.6**  
**Ruble, Foreign Currency and Precious Metals-**  
**Denominated Budget Funds in Accounts**  
**of Credit Institutions**

**General Provisions**

This table contains data on the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (further – credit institutions) in the form 0409302 'Information on Borrowings' in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

**Individual Indicators Highlights**

**Federal budget funds** are treasury accounts balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds available for settlements on separate operations.

**Regional and local budget funds** are treasury accounts balances of the regional budgets and local budgets.

**Other budget funds** are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

**Extra-budgetary funds** are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments' extra-budgetary funds.

**Subsection 4.3. Lending**

**Table 4.3.1**  
**Loans, Deposits, and Other Funds Provided to**  
**Corporate Clients, Individuals and Credit Institutions**

**General Provisions**

The table shows data covering major investment activity of banks, that is, extending loans, deposits, and other funds to resident and non-resident clients. The data show lending account balances as of the reporting date with a breakdown by currency (rubles and foreign currency), borrower type (individuals, legal entities, and credit institutions) and loan maturity (as indicated in credit agreements).

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution' in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

**Individual Indicators Highlights**

**Loans and other funds provided into corporate clients (non-financial and financial (other than credit) institutions and individual entrepreneurs) and individuals** – amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals and corporate clients, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

**Loans and other funds provided to individuals** are amounts borrowed from credit institutions by resident and non-resident individuals (other than individual entrepreneurs), including overdue debt.

**Loans and other funds provided to corporate clients, by maturity** – amounts borrowed on all loans and other placements

by financial (other than credit) and non-financial institutions of any form of incorporation and individual entrepreneurs, both residents and non-residents, excluding overdue debt. (The structure of financial (other than credit) institutions and non-financial organizations corresponds to the concepts 'other financial institutions' and 'non-financial organizations' in the notes to the table 'Central Bank Survey'). Loans provided for up to 30 days include on-demand and overdraft loans (an overdraft loan is a loan extended to a borrower who has a shortage of funds available in its current account).

**Loans, deposits and other funds provided in rubles and foreign currency to credit institutions** are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

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

#### General Provisions

The table includes indicators characterizing overdue debt on loans and other funds granted by credit institutions to corporate clients and individuals, as well as total outstanding amounts on these funds.

The data source is reports of Russian operating credit institutions compiled under Form 0409101 'The Trial Balance of a Credit Institution' and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

#### Individual Indicators Highlights

**Outstanding amounts of loans and other funds granted to corporate clients** are outstanding amounts (including overdue debt) of non-financial and financial (other than credit) institutions and individual entrepreneurs, both residents and non-residents, to credit institutions on all loans and other funds placed in Russian rubles, foreign currency, and precious metals.

**Outstanding amounts of loans and other funds granted to individuals** are outstanding amounts (including overdue debt) of resident and non-resident individuals to credit institutions on all loans and other funds in Russian rubles and foreign currency. Loans and other funds granted to individual entrepreneurs are not included in this indicator.

**Overdue debt on loans and other funds** are outstanding amounts on past due loans, deposits, and other placed funds granted to a relevant category of borrowers (non-financial organizations or individuals) in Russian rubles and foreign currency. Amounts of overdue interest are not included in the calculation of overdue debt indicators.

**Table 4.3.3**  
**Weighted Average Interest Rates on Loans**  
**to Individuals in Rubles**

**Table 4.3.4**  
**Weighted Average Interest Rates on Loans**  
**to Individuals in US Dollars**

**Table 4.3.5**  
**Weighted Average Interest Rates on Loans**  
**to Individuals in Euros**

**Table 4.3.6**  
**Weighted Average Interest Rates on Loans**  
**to Nonfinancial Organizations in Rubles**

**Table 4.3.7**  
**Weighted Average Interest Rates on Loans**  
**to Nonfinancial Organizations in US Dollars**

**Table 4.3.8**  
**Weighted Average Interest Rates on Loans**  
**to Nonfinancial Organizations in Euros**

#### General Provisions

The tables contain weighted average interest rates on loans extended by credit institutions in rubles, in US dollars and in euros granted to financial organizations (excluding the State Development Corporation VEB.RF) and including non-bank credit institutions that are licensed to perform loan and deposit operations (hereinafter, credit institutions), non-financial organizations and individuals (excluding individual entrepreneurs) to residents as well as non-residents.

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

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

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

#### General Provisions

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

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

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

#### Individual Indicators Highlights

**Small and medium-sized businesses** are as defined by Federal Law No. 209-FZ, dated 24 July 2007, 'On the Development of Small and Medium-Sized Businesses in the Russian Federation'

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

according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

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

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

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

**Table 4.3.10**

**Housing Loans Granted to Resident Individuals**

**Table 4.3.11**

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

**Table 4.3.12**

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

**General Provisions**

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

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

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

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

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law about participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation.

The source of information has been the reports compiled by credit institutions in form 0409316 'Information on Granted Funds to Individuals', established by Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

**Individual Indicators Highlights**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Table 4.3.13**

**Investment Portfolio of Credit Institutions**

**General Provisions**

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

The source of information is reports compiled by operating credit institutions of the Russian Federation according to Form 0409101 'The Trial Balance of a Credit Institution' and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

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

**Individual Indicators Highlights**

**Gross investments in debt securities (including loss provisions, revaluation and cost adjustment)** are credit institutions' investments in debt obligations that are classified as securities under Russian law (debt securities of the Russian Government, the Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; securities that are backed to repurchase agreements (repos) and not qualify for derecognition; and non-residents' securities, other than bills of exchange, that are considered securities under the law of the issuer's country). These investments include securities that are booked at their fair value through profit or loss, or through other comprehensive income, booked at amortized cost, as well as those not redeemed in due time, denominated in Russian rubles or foreign currency. Debt securities booked at fair value are recognized including revaluation.

**Gross investments in equity securities (including loss provisions, revaluation and cost adjustment)** — investments in shares, units, and any other securities that in accordance with the law of the issuer's country entitle their holder to a stake in the organization's property and (or) net assets (residual interest in assets remaining after deducting all its liabilities).

Investments in equity securities include equity securities booked at fair value through profit or loss, as well as equity securities booked at fair value through other comprehensive income, denominated in Russian rubles or foreign currency.

**Debt (equity) securities transferred without derecognition** are securities transferred to counterparties without derecognition under repo transactions.

**Unpledged debt (equity) securities at balance-sheet value (excluding revaluation and cost adjustment)** – credit institutions' investments in debt securities (excluding revaluation and cost adjustment), except securities transferred to counterparties without derecognition under repo transactions.

**Table 4.4**  
**Credit Institutions' Liabilities and Claims**  
**on Financial Derivatives**

#### General Provisions

The table presents data on the fair value of financial derivatives (claims and liabilities).

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

**Derivative Financial Instrument is a liability**, if the overall estimated value of a credit institution's contractual liabilities on a counterparty exceeds corresponding overall estimated value of contractual claims on the same counterparty and the credit institution expects a decrease in future economic benefits resulting from the retirement of assets (cash and other property), exchange of assets or liabilities' redemption on the potentially unfavourable conditions for the credit institution.

The data source is reports of operating credit institutions compiled under Form 0409101 'The Trial Balance of a Credit Institution' and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

### Subsection 4.5. Main Indicators of Subjects of Collective Investments and Insurance Business Performance

**Table 4.5.1**  
**Main Indicators of Private Pension Funds'**  
**Performance**

#### General Provisions

The table performance in private pension provision and mandatory pension insurance. The table features private pension funds licensed to engage in pension provision and pension insurance.

The indicators are derived from data contained in OKUD Form 0420254 'Statement of Private Pension Provision' and Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-Governmental Pension Funds'.

#### Individual Indicators Highlights

**Pension reserves** mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They include reserves to cover pension obligations and a premium reserve.

Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund.

**Number of participants** means the number of individuals entitled to receive or actually receiving private pensions under their respective pension agreements.

**Number of participants receiving pension** means the number of individuals receiving private pension as of the end of the reporting period.

**Payouts of pensions under private pension provision** mean cash regularly paid to participants pursuant to their pension agreements.

**Pension savings** mean as defined by Federal law No. 111-FZ, dated 24 July 2002, 'On Investment of Funds for Financing the Funded Part of Labour Pension in the Russian Federation'.

**Number of insured persons** means the number of individuals who have entered into mandatory pension insurance agreements (insured persons under operational mandatory pension insurance agreements as of the end of the reporting period).

**Number of insured persons receiving pension** means the number of individuals receiving funded pension or term pension benefits as of the end of the reporting period.

**Number of insured persons who received a one-off benefit** means the number of insured persons who received a one-off benefit in the reporting period, including additional benefits.

**Payouts of pension benefits under mandatory pension insurance** comprise funded pension, term pension benefits and one-off benefits.

**Table 4.5.2**  
**Private Pension Funds' Pension Reserves Generation**

#### General Provisions

The table presents information on generation of pension reserves by private pension funds.

The indicators are derived from data contained in OKUD Form 0420254 'Statement of Private Pension Provision' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-Governmental Pension Funds'.

#### Individual Indicators Highlights

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

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

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

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

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

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

**Table 4.5.3**  
**Private Pension Funds' Generation and Distribution**  
**of Pension Savings**

**General Provisions**

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

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

**Table 4.5.4**  
**Main Indicators of Unit Investment Funds'**  
**Performance**

**General Provisions**

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

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

**Individual Indicators Highlights**

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

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

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

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

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

**Table 4.5.5**  
**Insurers' Premiums and Payoffs by Type of Insurance**

**General Provisions**

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

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

Sources of the insurers' indicators are data from quarterly statistical reporting form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 5724-U, dated 3 February 2021, 'On the Forms, Timeframe and Procedure for Compiling and Submitting Insurance Companies' Reporting to the Bank of Russia'.

**Individual Indicators Highlights**

Indicator **Insurance Premiums** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract. It includes changes in insurance premiums over the reporting period.

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

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

**Table 5.1**  
**Selected Indicators**  
**on Payment Card**  
**Transactions**

### General Provisions

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

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

### Individual Indicator Highlights

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

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

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

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

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

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

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

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

### General Provisions

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

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

### Individual Indicator Highlights

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

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

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

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

## Section 6. Regional Section

The information in the tables of Regional Section is formed according to the federal structure of the Russian Federation<sup>1</sup>, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree No. 849, dated 13 May 2000.

### Subsection 6.1. Institutional Characteristics

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

#### General Provisions

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

#### Individual Indicators Highlights

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

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

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

#### General Provisions

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

#### Individual Indicators Highlights

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

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

#### General Provisions

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

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

Information is provided by quarter.

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

#### General Provisions

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

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

Information is provided by quarter.

#### Individual Indicators Highlights

**Number of registered issues (additional issues) of bonds** is the sum total of all registered issues and additional issues of bonds.

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

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

**Volume of registered issues (additional issues) of bonds** is the volume of issues (additional issues) of bonds by each constituent territory of the Russian Federation at par value in foreign currency.

**Volume of registered issues (additional issues) of issue-grade securities** is the volume of issues (additional issues) of issue-grade securities by each constituent territory of the Russian Federation at par value in foreign currency.

The calculation is made separately for each foreign currency using the following formula:

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

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

$V$  is volume of issues (additional issues) of issue-grade securities, in foreign currency;

$n$  is the total number of all registered issues (additional issues) of securities in one foreign currency by constituent territory of the Russian Federation;

$K_i$  is the number of securities in the issue (additional issue) of securities 'i' subject to placement in one foreign currency, in pieces;  
 $N_i$  is the par value of one security in the issue (additional issue) of securities 'i' subject to placement, in foreign currency.

## Subsection 6.2. Borrowings

**Table 6.2.1**

### **Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals**

#### General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals borrowed by credit institutions as of the reporting date from customers other than credit institutions, broken down by federal district and constituent entity of the Russian Federation.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (hereinafter, credit institutions) in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

#### Individual Indicators Highlights

**Customer funds** are balances of funds in rubles, foreign currency and precious metals of customers – residents and nonresidents other than credit institutions raised by credit institutions, their branches and operational offices. The balances of funds do not include funds raised as subordinated debt (deposit, loan, bonded loan).

**Funds of organizations** are balances of current accounts of state owned public organizations and private owned organizations – residents and nonresidents in rubles and foreign currency.

**Deposits of legal entities (excluding funds of individual entrepreneurs)** are ruble and foreign currency-denominated funds of residents and nonresidents on deposits and funds raised with deposit certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

**Deposits and other funds of individuals (including escrow account funds)** are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of current accounts including escrow accounts and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

**Deposits and other funds of individuals (excluding escrow account funds)** are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of current accounts (excluding escrow accounts) and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

**Escrow account funds** are funds of resident and nonresident individuals opened for settlements under agreements of in share construction of apartment houses and other real estate objects in accordance with the legislation of the Russian Federation.

**Table 6.2.2**

### **Funds of Individual Entrepreneurs**

#### General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles and foreign currency of individual entrepreneurs raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions) (hereinafter, credit institutions), in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

#### Individual Indicators Highlights

**Funds of individual entrepreneurs** are rubles and foreign currency-denominated funds and deposits of individual entrepreneurs operating without setting up legal entities.

## Subsection 6.3. Funds Allocations

**Table 6.3.1**

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

**Table 6.3.2**

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

**Table 6.3.3**

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

**Table 6.3.4**

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

**Table 6.3.5**

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

**Table 6.3.6**

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

#### General Provisions

These tables contain data on funds lent by credit institutions to legal entities – residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities and fund use. Regional data are grouped by borrowers' residence.

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

Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation’.

Borrower activities correspond to the Russian Classification of Economic Activities (RCEA). In order to define borrower’s economic activity, primary occupation is used, according to data from general aggregate of the Statistical register of Federal Agency of the State’s Statistics.

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

#### **Individual Indicators Highlights**

**Volume of loans to legal entities and entrepreneurs** is the volume of loans granted by credit institutions to legal entities – residents and individual entrepreneurs on monthly basis broken down by type of economic activity and fund use.

**Outstanding amount of loans to legal entities and entrepreneurs** reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

**Overdue loans to legal entities and entrepreneurs** reflects data on the balance of overdue debt on loans extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

**Table 6.3.7**

#### **Loans Extended to Small, Medium-Sized Businesses**

##### **General Provisions**

The table contains data on funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation. Regional data are grouped by borrowers’ residence.

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

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

##### **Individual Indicators Highlights**

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

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

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

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

**Table 6.3.8**

#### **Outstanding Amount of Loans Granted to Resident Individuals**

**Table 6.3.9**

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

**Table 6.3.10**

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

##### **General Provisions**

These tables show data on loans, including housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by

credit institutions to resident individuals in rubles and foreign currency.

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

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

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

The category of mortgage loans comprises housing loans granted to resident individuals against a collateral of real estate according to the procedure established by the Federal Law No. 102-FZ, dated 16 July 1998, ‘On Mortgage (real estate mortgage)’.

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law, No. 214-FZ, dated 30 December 2004, ‘About participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation’.

The source of information has been the reports compiled by credit institutions in the form 0409316 ‘Information on Granted Funds to Individuals’, established by Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, ‘On the List, Forms and Procedure for Compiling and Presenting Credit Institutions’ Reporting Forms to the Central Bank of the Russian Federation’.

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

##### **Individual Indicators Highlights**

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

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

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

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

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

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

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

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

**Weighted average interest rate on loans** characterizes average interest rates on housing loans / mortgage loans extended by credit institutions during the reporting period (month) and is calculated using the following formula:

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

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

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

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

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

The regional breakdown is compiled by grouping data by the borrowers’ residence.

## Subsection 6.4. Data on the Activity of Insurers and Private Pension Funds

**Table 6.4.1**  
**Insurers' Premiums and Payoffs**

### General Provisions

The table reflects volumes of insurance premiums and benefits broken down by federal district and Russian region over the reporting period.

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

Sources of the insurers' indicators are data from quarterly statistical reporting form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 5724-U, dated 3 February 2021, 'On the Forms, Timeframe and Procedure for Compiling and Submitting Insurance Companies' Reporting to the Bank of Russia'.

### Individual Indicators Highlights

Indicator **Insurance Premiums** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract. It includes changes in insurance premiums over the reporting period.

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

**Table 6.4.2**  
**Private Pension Funds' Performance**

### General Provisions

The table contains main performance indicators of private pension funds broken down by Russian region and foreign

state. The table includes data on private pension funds licensed to engage in pension provision and pension insurance activities.

The indicators are compiled on the basis of data from OKUD Form 0420254 'Statement of Private Pension Provision' and Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 7 February 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-Governmental Pension Funds'.

### Individual Indicators Highlights

**Pension reserves** mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They comprise reserves to cover pension liabilities and premium reserves. Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund.

**Number of participants** indicates the number of individuals entitled for or actually receiving private pension benefits according to pension agreements between contributors and the Fund.

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

**Payouts of pension benefits under private pension provision** mean payments of private pension benefits, payments of surrender values on terminated contracts and payments to legal successors.

**Number of participants receiving pensions** means the number of individuals receiving private pension under pension agreements as of the end of the reporting period.

**Pension savings** mean as defined by Federal law No. 111-FZ, dated 24 July 2002, 'On Investment of Funds for Financing the Funded Part of Labour Pension in the Russian Federation'.

**Number of insured persons** means the number of individuals who have entered into mandatory pension insurance agreements (insured persons under operational mandatory pension insurance agreements as of the end of the reporting period).