

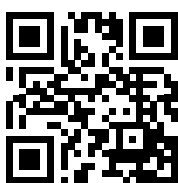


Bank of Russia

No. 6

**BANK OF RUSSIA
STATISTICAL
BULLETIN**

Moscow
2024



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No. 6 (373)
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The Central Bank of the Russian Federation
107016, Moscow, Neglinnaya str., 12, Bldg C

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<http://www.cbr.ru>

Tel. 8 (495) 771-45-42,
e-mail: bbs@cbr.ru

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

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

Symbols and notes:

– nil

... not available

0.0 and 0.00 – nonsignificant volume

X – data are not published

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

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

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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Balance of Payments of the Russian Federation (Analytical Presentation)

(millions of US dollars)

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

Table 1.1 (end)
(millions of US dollars)

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

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

Table 1.2

External Debt of the Russian Federation

(millions of US dollars)

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

Table 1.2 (end)

(millions of US dollars)

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

Notes.

Included is the indebtedness in domestic and foreign currencies.

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

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

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

Table 1.3

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

(millions of US dollars)

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

Table 1.3 (end)

(millions of US dollars)

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

Notes.

Included is the indebtedness in domestic and foreign currencies.

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

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

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

Table 1.4

External Debt of the Russian Federation by Maturity and Financial Instruments

(millions of US dollars)

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

Table 1.4 (end)

(millions of US dollars)

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

Notes.

Included is the indebtedness in domestic and foreign currencies.

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

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

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

Table 1.5

International Investment Position of the Russian Federation.¹

Main Components

(millions of US dollars)

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

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

Notes.

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

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

Table 1.6

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

(millions of US dollars)

	Exports (FOB)						Imports (FOB)						Trade balance		
	total	% of the corresponding period of the previous year	of which				total	% of the corresponding period of the previous year	of which				total	of which	
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2021	494,161	148.2	426,416	150.9	67,745	133.2	301,047	125.4	268,604	125.2	32,443	127.2	193,114	157,812	35,303
2022	592,077	119.8	x	x	x	x	276,510	91.8	x	x	x	x	315,567	x	x
2023	424,483	71.7	x	x	x	x	302,865	109.5	x	x	x	x	121,617	x	x
2023															
Q1	105,095	68.0	x	x	x	x	74,576	106.9	x	x	x	x	30,519	x	x
Q2	103,407	68.1	x	x	x	x	77,114	135.9	x	x	x	x	26,294	x	x
Q3	109,099	77.0	x	x	x	x	75,709	110.0	x	x	x	x	33,390	x	x
Q4	106,881	74.2	x	x	x	x	75,467	93.0	x	x	x	x	31,415	x	x
January	33,562	71.4	x	x	x	x	24,089	100.0	x	x	x	x	9,473	x	x
February	30,586	59.4	x	x	x	x	22,520	83.2	x	x	x	x	8,066	x	x
March	40,946	73.0	x	x	x	x	27,967	150.4	x	x	x	x	12,979	x	x
April	31,578	65.4	x	x	x	x	24,776	148.4	x	x	x	x	6,802	x	x
May	37,363	75.3	x	x	x	x	26,914	142.7	x	x	x	x	10,449	x	x
June	34,467	63.9	x	x	x	x	25,424	120.0	x	x	x	x	9,043	x	x
July	31,662	68.9	x	x	x	x	25,463	117.6	x	x	x	x	6,199	x	x
August	37,146	75.9	x	x	x	x	25,426	108.2	x	x	x	x	11,720	x	x
September	40,291	86.1	x	x	x	x	24,820	104.9	x	x	x	x	15,472	x	x
October	34,330	77.8	x	x	x	x	23,398	92.9	x	x	x	x	10,932	x	x
November	33,824	75.0	x	x	x	x	24,274	92.4	x	x	x	x	9,550	x	x
December	38,728	70.6	x	x	x	x	27,795	93.5	x	x	x	x	10,933	x	x

Table 1.6 (end)

(millions of US dollars)

	Exports (FOB)						Imports (FOB)						Trade balance		
	total	% of the corresponding period of the previous year	of which				total	% of the corresponding period of the previous year	of which				total	of which	
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2024															
Q1	100,894	96.0	x	x	x	x	67,139	90.0	x	x	x	x	33,755	x	x
January	28,344	84.5	x	x	x	x	21,370	88.7	x	x	x	x	6,974	x	x
February	31,251	102.2	x	x	x	x	23,050	102.4	x	x	x	x	8,201	x	x
March	41,299	100.9	x	x	x	x	22,719	81.2	x	x	x	x	18,580	x	x
April	32,988	104.5	x	x	x	x	22,584	91.2	x	x	x	x	10,404	x	x

Notes.

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

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

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

Table 1.7

International Reserves of the Russian Federation¹*(millions of US dollars)*

Date	International reserves	Of which				gold
		foreign exchange reserves	of which			
			foreign exchange	SDRs	reserve position in IMF	
1	2	3	4	5	6	7
2022						
31.12	581,989	445,912	417,806	23,161	4,945	136,077
2023						
31.01	597,035	453,093	424,541	23,529	5,023	143,942
28.02	574,247	438,683	410,650	23,105	4,928	135,564
31.03	593,879	446,868	418,406	23,459	5,003	147,011
30.04	595,787	447,187	418,628	23,559	5,000	148,599
31.05	584,175	438,344	410,313	23,127	4,903	145,832
30.06	582,418	439,503	411,329	23,246	4,928	142,915
31.07	589,966	444,183	415,640	23,552	4,991	145,783
31.08	581,659	436,921	408,794	23,213	4,914	144,738
30.09	569,021	428,522	400,619	23,029	4,874	140,499
31.10	576,083	427,402	399,420	23,095	4,886	148,680
30.11	592,352	440,475	412,261	23,310	4,904	151,878
31.12	598,592	442,734	414,244	23,539	4,951	155,858
2024						
31.01	585,448	433,931	405,596	23,412	4,923	151,516
29.02	582,636	430,115	401,988	23,245	4,882	152,521
31.03	590,374	424,335	396,186	23,264	4,885	166,039
30.04	597,911	422,015	393,916	23,234	4,865	175,896
31.05	599,040	423,163	395,089	23,218	4,856	175,877

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

Table 1.8

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars, end of period)

	31.05.2024
A. Official reserves assets	599,040.1
(1) foreign currency reserves (in convertible foreign currencies)	394,542.6
(a) securities	x
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits with:	x
(i) other national central banks, BIS and IMF	x
(ii) banks headquartered in the reporting country	—
of which: located abroad	—
(iii) banks headquartered outside the reporting country	x
of which: located in the reporting country	—
(2) IMF reserve position	4,856.0
(3) SDRs	23,217.5
(4) gold	175,877.3
— volume in millions of fine troy ounces	75.1
(5) other reserve assets (specify)	546.7
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	546.7
B. Other foreign currency assets (specify)	—
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	—
— loans not included in official reserve assets	—
— financial derivatives not included in official reserve assets	—
— gold not included in official reserve assets	—
— other	—

Table 1.8 (cont.)

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

	31.05.2024			
	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits ¹	0.0	0.0	0.0	0.0
— outflows (-), principal	0.0	0.0	0.0	0.0
— outflows (-), interest	0.0	0.0	0.0	0.0
— inflows (+), principal	0.0	0.0	0.0	0.0
— inflows (+), interest	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (-)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	-337.7	-337.7	—	—
— outflows related to repos (-)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (-)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (-)	-337.7	-337.7	—	—
— other accounts receivable (+)	—	—	—	—

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

Table 1.8 (cont.)

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

(millions of US dollars)

	31.05.2024			
	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options (puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (–)	—	—	—	—
— BIS (–)	—	—	—	—
— IMF (–)	—	—	—	—
— other international organizations (–)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (–)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (–)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—	—	—	—
(a) short positions	—	—	—	—
(i) bought puts	—	—	—	—
(ii) written calls	—	—	—	—
(b) long positions	—	—	—	—
(i) bought calls	—	—	—	—
(ii) written puts	—	—	—	—
PRO MEMORIA: In-the-money options	—	—	—	—
(1) At current exchange rate	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(2) +5% (depreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(3) –5% (appreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(4) +10% (depreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(5) –10% (appreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(6) Other (specify)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—

Table 1.8 (end)

IV. Memo items

(millions of US dollars)

	31.05.2024
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—
— derivatives (forwards, futures, or options contracts)	—
— short positions	—
— long positions	—
— other instruments	—
(c) pledged assets	—
— included in reserve assets	—
— included in other foreign currency assets	—
(d) securities lent and on repo	55.5
— lent or repoed and included in Section I	—
— lent or repoed but not included in Section I	-151.4
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	206.9
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (-)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed at least once a year:	
(a) currency composition of reserves (by groups of currencies) ¹	—
— currencies in SDR basket ²	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

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

Table 1.9

International Reserves Adequacy (International Reserves in Months of Import)

Period	Actual amount of the international reserves expressed in months of import ¹
1	2
Q1 2013	14.0
Q2 2013	13.4
Q3 2013	13.4
Q4 2013	13.0
Q1 2014	12.5
Q2 2014	12.4
Q3 2014	12.0
Q4 2014	10.8
Q1 2015	10.8
Q2 2015	12.3
Q3 2015	14.3
Q4 2015	15.7
Q1 2016	17.2
Q2 2016	17.8
Q3 2016	18.2
Q4 2016	17.0
Q1 2017	17.2
Q2 2017	16.7
Q3 2017	16.4
Q4 2017	15.9
Q1 2018	16.2
Q2 2018	15.8
Q3 2018	15.9
Q4 2018	16.4
Q1 2019	17.2
Q2 2019	18.3
Q3 2019	18.5
Q4 2019	18.9
Q1 2020	19.2
Q2 2020	20.5
Q3 2020	22.3
Q4 2020	23.5
Q1 2021	22.4
Q2 2021	21.3
Q3 2021	20.6
Q4 2021	20.1
Q1 2022	18.8
Q2 2022	19.2
Q3 2022	18.3
Q4 2022	20.1
Q1 2023	20.2
Q2 2023	18.5
Q3 2023	17.7
Q4 2023	19.0
Q1 2024 ²	19.2

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

Table 1.10

Money Supply (National Definition)

(billions of rubles)

Date	Cash (M0 monetary aggregate)	Transferable deposits	Including		Monetary aggregate M1 (1+2)	Other deposits	Including	
			households	nonfinancial organizations, financial institutions (except for credit ones)			households	nonfinancial organizations, financial institutions (except for credit ones)
			1	2			3	4	5	6	7	8
2022								
31.12	15,435.7	28,582.8	14,015.5	14,567.3	44,018.5	38,369.5	20,276.7	18,092.8
2023								
31.01	15,361.2	29,603.3	12,910.9	16,692.5	44,964.6	37,257.1	20,412.6	16,844.5
28.02	15,576.6	30,044.4	13,562.5	16,481.9	45,621.0	38,334.9	20,602.3	17,732.6
31.03	15,819.6	29,530.9	13,906.7	15,624.2	45,350.5	39,462.8	20,801.7	18,661.2
30.04	16,242.0	29,516.9	14,279.3	15,237.6	45,758.8	38,877.2	21,194.1	17,683.0
31.05	16,485.5	31,033.9	14,758.0	16,275.9	47,519.4	38,678.0	21,349.0	17,329.0
30.06	16,920.5	31,527.0	15,614.7	15,912.4	48,447.6	38,829.2	21,432.0	17,397.2
31.07	17,246.0	32,271.2	16,078.8	16,192.3	49,517.1	38,776.9	21,545.6	17,231.3
31.08	17,377.5	32,333.3	15,716.3	16,617.0	49,710.8	40,400.1	22,478.9	17,921.2
30.09	17,349.6	31,635.0	15,254.8	16,380.3	48,984.6	41,612.7	23,510.2	18,102.5
31.10	17,214.1	31,415.9	14,955.0	16,460.9	48,630.0	42,504.7	24,479.7	18,025.0
30.11	16,873.0	31,010.3	14,486.1	16,524.3	47,883.4	44,663.5	25,855.1	18,808.4
31.12	17,134.0	32,551.8	16,053.9	16,497.9	49,685.7	48,699.6	27,385.8	21,313.8
2024								
31.01	16,756.4	31,838.8	15,078.7	16,760.1	48,595.1	49,221.5	28,042.9	21,178.6
29.02	16,708.8	32,659.9	15,733.5	16,926.4	49,368.8	50,053.3	28,615.0	21,438.3
31.03	16,622.3	32,715.6	15,937.1	16,778.6	49,338.0	50,257.8	29,394.6	20,863.2
30.04	16,738.2	33,381.3	16,076.8	17,304.4	50,119.4	52,988.0	30,335.4	22,652.6
31.05	16,750.9	33,236.2	16,780.1	16,456.2	49,987.1	52,531.9	30,965.0	21,567.0

Table 1.10 (end)

Date	M2 Money supply, billions of rubles (5+6)	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
		9	10	11	12
2022				
31.12	82,388.0	7.2	24.4	24.4
2023				
31.01	82,221.7	-0.2	-0.2	25.9
28.02	83,955.9	2.1	1.9	25.9
31.03	84,813.4	1.0	2.9	24.4
30.04	84,636.0	-0.2	2.7	23.6
31.05	86,197.3	1.8	4.6	24.9
30.06	87,276.5	1.3	5.9	25.4
31.07	88,294.0	1.2	7.2	24.7
31.08	90,110.9	2.1	9.4	22.9
30.09	90,597.3	0.5	10.0	20.6
31.10	91,134.7	0.6	10.6	20.5
30.11	92,546.9	1.5	12.3	20.4
31.12	98,385.4	6.3	19.4	19.4
2024				
31.01	97,816.7	-0.6	-0.6	19.0
29.02	99,422.0	1.6	1,1	18.4
31.03	99,595.8	0.2	1,2	17.4
30.04	103,107.4	3.5	4,8	21.8
31.05	102,519.1	-0.6	4.2	18.9

Table 1.11

Monetary Base (Broad Definition)

(billions of rubles)

Date	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
31.12.2016	11,882.7	8,789.8	1,822.7	484.7	785.5	—
31.12.2017	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4
31.12.2018	16,063.4	10,312.5	1,898.2	575.3	1,903.5	1,373.9
31.12.2019	16,822.1	10,616.1	2,625.5	617.4	1,026.4	1,936.7
31.12.2020	18,472.4	13,419.6	2,548.5	713.6	1,220.7	570.0
31.12.2021	20,338.9	14,068.1	2,650.6	815.3	2,805.0	0.0
31.12.2022	24,428.6	16,347.7	2,983.6	145.9	4,951.4	0.0
2023						
31.01	24,195.0	16,167.8	2,074.5	145.9	5,806.9	0.0
28.02	23,985.9	16,421.5	2,238.4	265.4	5,060.6	0.0
31.03	23,788.7	16,661.0	3,317.0	265.4	3,545.3	0.0
30.04	22,836.1	17,154.8	2,407.3	265.3	3,008.6	0.0
31.05	24,201.3	17,338.4	3,345.5	271.3	3,246.2	0.0
30.06	24,929.2	17,797.4	4,105.3	271.3	2,755.1	0.0
31.07	25,078.8	18,194.5	3,966.7	271.3	2,646.3	0.0
31.08	25,801.0	18,358.8	4,563.3	271.7	2,607.2	0.0
30.09	24,782.9	18,349.7	3,269.4	271.7	2,892.1	0.0
31.10	24,837.4	18,216.8	3,009.6	271.7	3,339.4	0.0
30.11	24,960.9	17,911.9	5,020.5	271.7	1,756.7	0.0
31.12	26,506.8	18,320.7	4,530.5	271.7	3,383.9	0.0
2024						
31.01	25,632.9	17,754.8	4,821.2	273.2	2,783.7	0.0
29.02	24,619.0	17,753.8	4,358.3	273.2	2,233.7	0.0
31.03	26,376.7	17,680.9	4,982.2	504.3	3,209.3	0.0
30.04	26,638.6	17,876.8	4,572.6	504.2	3,685.0	0.0
31.05	26,774.6	17,760.9	5,420.9	504.2	3,088.6	0.0

Table 1.11 (end)

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

Date	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
2024						
02.05	26,638.6	17,876.8	4,572.6	504.2	3,685.0	0.0
03.05	26,897.2	17,857.2	5,644.7	504.2	2,891.1	0.0
06.05	26,794.2	17,871.6	5,456.7	504.2	2,961.7	0.0
07.05	27,078.9	17,870.2	5,489.5	504.2	3,215.0	0.0
08.05	26,704.6	17,906.9	4,683.9	504.2	3,609.6	0.0
13.05	25,615.5	17,937.7	4,217.9	504.2	2,955.7	0.0
14.05	25,646.9	17,874.2	4,288.0	504.2	2,980.5	0.0
15.05	25,699.4	17,881.9	4,314.2	504.2	2,999.0	0.0
16.05	25,349.2	17,898.5	4,434.9	504.2	2,511.6	0.0
17.05	25,473.7	17,914.3	4,533.8	504.2	2,521.3	0.0
20.05	25,608.3	17,923.1	4,701.5	504.2	2,479.5	0.0
21.05	25,750.9	17,881.5	4,863.8	504.2	2,501.3	0.0
22.05	25,928.6	17,862.6	4,984.3	504.2	2,577.4	0.0
23.05	25,906.0	17,843.6	4,986.2	504.2	2,572.0	0.0
24.05	25,872.6	17,828.4	4,939.1	504.2	2,600.8	0.0
27.05	26,212.1	17,816.3	5,283.9	504.2	2,607.6	0.0
28.05	25,818.7	17,772.4	4,930.8	504.2	2,611.3	0.0
29.05	26,061.8	17,756.9	5,245.9	504.2	2,554.9	0.0
30.05	25,836.4	17,748.8	4,543.4	504.2	3,040.0	0.0
31.05	26,119.5	17,747.5	4,846.3	504.2	3,021.5	0.0

¹ At market value.

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
NET FOREIGN ASSETS	38,875,112	39,475,879	41,110,028	43,505,685	45,521,456	44,616,652	47,897,567	50,796,144	52,801,672	52,421,411	50,834,362	49,856,103
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	4,681,908	5,234,338	5,525,303	4,953,238	4,905,555	4,863,988	4,814,112	4,931,757	5,257,537	4,939,882	5,280,020	5,811,589
NET CLAIMS ON GENERAL GOVERNMENT	-6,891,839	-7,855,415	-8,351,253	-7,763,776	-9,573,244	-7,878,746	-7,365,512	-7,825,750	-7,679,650	-8,238,788	-8,317,819	-8,621,958
CLAIMS ON OTHER SECTORS	1,172,854	1,313,428	1,318,895	1,303,400	1,291,737	1,280,309	1,254,698	1,306,697	1,383,795	1,344,898	1,313,921	1,472,100
MONETARY BASE	24,428,576	24,195,036	23,985,888	23,788,725	22,836,149	24,201,344	24,929,172	25,078,784	25,800,961	24,782,853	24,837,440	24,960,896
Currency in circulation	16,347,658	16,167,790	16,421,526	16,661,022	17,154,839	17,338,366	17,797,425	18,194,483	18,358,779	18,349,678	18,216,768	17,911,927
Liabilities to other depository corporations	8,080,917	8,027,247	7,564,361	7,127,704	5,681,310	6,862,977	7,131,747	6,884,301	7,442,182	6,433,174	6,620,672	7,048,969
Deposits, of which	8,080,917	8,027,247	7,564,361	7,127,704	5,681,310	6,862,977	7,131,747	6,884,301	7,442,182	6,433,174	6,620,672	7,048,969
Required reserves	145,932	145,929	265,379	265,379	265,339	271,330	271,330	271,316	271,721	271,712	271,712	271,712
Debt securities	—	—	—	—	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	42,242	37,830	265,691	791,279	56,373	98,396	69,865	69,356	109,285	84,661	90,120	147,288
Transferable deposits	30,992	30,540	30,440	30,624	31,773	30,536	31,465	30,476	30,090	30,511	29,860	29,658
Other financial institutions	19,968	19,788	19,788	20,065	20,979	21,057	20,954	20,091	19,777	19,551	19,648	19,632
Nonfinancial organizations	11,025	10,752	10,653	10,559	10,794	9,480	10,511	10,385	10,313	10,960	10,212	10,026
Households	0	0	0	0	0	0	0	0	0	0	0	0
Other deposits	11,250	7,290	235,250	760,655	24,600	67,860	38,400	38,880	79,195	54,150	60,260	117,630
Other financial institutions	11,250	7,290	235,250	760,655	24,600	67,860	38,400	38,880	79,195	54,150	60,260	117,630
Nonfinancial organizations	0	0	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0
OTHER ITEMS (NET)	13,367,217	13,935,365	15,351,394	17,418,542	19,252,982	18,582,463	21,601,827	24,060,707	25,853,107	25,599,889	24,182,924	23,409,650

Table 1.12 (end)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
NET FOREIGN ASSETS	50,787,527	49,453,387	50,821,869	51,818,929	52,191,068	51,158,105
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	5,879,364	3,724,247	3,719,402	5,425,056	5,021,661	5,145,008
NET CLAIMS ON GENERAL GOVERNMENT	-6,792,202	-5,545,496	-6,680,336	-6,822,589	-6,369,054	-6,377,531
CLAIMS ON OTHER SECTORS	1,559,460	1,535,431	1,503,714	1,848,225	1,759,176	2,032,564
MONETARY BASE	26,506,798	25,632,912	24,619,018	26,376,668	26,638,586	26,774,558
Currency in circulation	18,320,696	17,754,782	17,753,779	17,680,913	17,876,761	17,760,907
Liabilities to other depository corporations	8,186,103	7,878,130	6,865,239	8,695,756	8,761,825	9,013,651
Deposits, of which	8,186,103	7,878,130	6,865,239	8,695,756	8,761,825	9,013,651
Required reserves	271,712	273,228	273,228	504,337	504,209	504,208
Debt securities	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	147,895	156,510	216,240	223,064	186,397	216,434
Transferable deposits	33,510	33,960	33,244	35,508	34,064	31,907
Other financial institutions	22,592	23,555	22,919	22,736	23,365	22,475
Nonfinancial organizations	10,919	10,406	10,325	12,771	10,699	9,433
Households	0	0	0	0	0	0
Other deposits	114,385	122,550	182,996	187,556	152,333	184,527
Other financial institutions	114,385	122,550	182,996	187,556	152,333	184,527
Nonfinancial organizations	0	0	0	0	0	0
Households	0	0	0	0	0	0
OTHER ITEMS (NET)	24,779,455	23,378,147	24,529,391	25,669,888	25,777,868	24,967,153

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

Table 1.13

Other Depository Corporations Survey

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
NET FOREIGN ASSETS	8,595,929	9,247,551	9,441,835	9,006,600	8,779,480	8,731,687
CLAIMS ON NONRESIDENTS	13,609,648	14,090,465	14,586,843	14,102,722	14,162,224	14,008,428
LIABILITIES TO NONRESIDENTS	5,013,719	4,842,914	5,145,008	5,096,122	5,382,745	5,276,741
CLAIMS ON CENTRAL BANK	8,993,037	8,834,002	8,409,449	7,969,324	6,594,439	7,716,086
NET CLAIMS ON GENERAL GOVERNMENT	2,637,288	3,458,825	4,592,697	2,752,271	3,151,665	2,239,632
Claims on federal government	12,266,764	12,546,745	12,734,451	13,033,826	13,170,773	13,257,645
Debt securities	12,205,526	12,485,624	12,672,351	12,972,718	13,109,666	13,191,174
<i>in rubles</i>	11,494,466	11,775,720	11,906,855	12,188,446	12,281,798	12,404,320
<i>in foreign currency</i>	711,059	709,904	765,496	784,272	827,869	786,855
Loans	61,239	61,121	62,101	61,108	61,106	66,471
<i>in rubles</i>	61,194	61,076	62,051	61,059	61,053	66,420
<i>in foreign currency</i>	45	46	50	49	54	51
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	578,345	533,681	539,408	507,967	513,661	470,800
Debt securities	338,586	338,453	335,744	331,487	333,538	330,781
<i>in rubles</i>	338,586	338,453	335,744	331,487	333,538	330,781
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	239,759	195,228	203,664	176,480	180,123	140,019
<i>in rubles</i>	239,637	195,107	203,533	176,346	179,983	139,879
<i>in foreign currency</i>	122	121	131	134	140	140
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	8,788,607	8,096,970	7,532,371	8,804,561	8,866,395	9,207,375
Deposits	6,458,607	5,482,922	5,784,314	5,133,322	5,908,337	5,829,838
<i>in rubles</i>	6,311,197	5,326,852	5,643,961	4,987,629	5,759,352	5,684,366
<i>in foreign currency</i>	147,410	156,070	140,354	145,692	148,985	145,473
Other liabilities	2,330,000	2,614,047	1,748,056	3,671,240	2,958,058	3,377,536
<i>in rubles</i>	2,330,000	2,614,047	1,748,056	3,671,240	2,958,058	3,377,536
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	1,419,215	1,524,632	1,148,791	1,984,960	1,666,374	2,281,439
Deposits	1,419,215	1,524,632	1,148,791	1,984,960	1,666,374	2,281,439
<i>in rubles</i>	1,419,215	1,524,631	1,148,790	1,984,960	1,666,372	2,281,438
<i>in foreign currency</i>	—	—	1	1	2	1
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	98,019,238	97,746,853	99,838,230	101,256,732	103,419,723	105,590,910
<i>in rubles</i>	90,392,243	89,986,404	91,449,379	92,809,245	94,616,117	96,734,141
<i>in foreign currency</i>	7,626,995	7,760,449	8,388,851	8,447,486	8,803,606	8,856,770
Claims on other financial corporations	12,640,976	12,137,676	12,484,528	12,442,326	12,655,061	13,427,818
<i>in rubles</i>	10,957,387	10,296,479	10,505,023	10,567,487	10,683,837	11,378,340
Debt securities	1,609,075	1,590,638	1,615,594	1,580,802	1,423,141	1,345,751
Loans	7,184,780	6,774,243	6,827,280	6,929,682	7,115,833	7,210,388
Other claims	2,163,532	1,931,598	2,062,149	2,057,002	2,144,863	2,822,201

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
<i>in foreign currency</i>	1,683,589	1,841,197	1,979,505	1,874,840	1,971,225	2,049,478
Debt securities	359,118	404,217	476,625	557,659	632,344	616,759
Loans	1,133,780	1,172,492	1,087,704	1,121,806	1,180,591	1,178,009
Other claims	190,692	264,489	415,176	195,374	158,289	254,709
Claims on nonfinancial corporations	56,567,331	56,666,271	58,144,123	59,060,183	60,483,079	61,270,481
<i>in rubles</i>	50,677,930	50,800,153	51,789,915	52,543,490	53,707,047	54,517,466
Debt securities	1,999,364	1,952,382	1,895,734	1,956,909	2,188,649	2,267,263
Loans	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921	48,307,809
Other claims	3,860,560	3,862,785	3,889,934	3,809,297	3,855,477	3,942,395
<i>in foreign currency</i>	5,889,401	5,866,118	6,354,208	6,516,693	6,776,032	6,753,015
Debt securities	410,787	416,242	403,099	426,259	450,330	461,312
Loans	5,313,607	5,285,241	5,778,946	5,911,914	6,142,459	6,120,138
Other claims	165,007	164,635	172,164	178,520	183,243	171,565
Claims on households	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582	30,892,612
<i>in rubles</i>	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
Debt securities	—	—	—	—	—	—
Loans	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	54,005	53,134	55,137	55,954	56,349	54,277
Debt securities	—	—	—	—	—	—
Loans	54,005	53,134	55,137	55,954	56,349	54,277
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,658,226	5,210,959	5,502,058	4,935,727	4,881,895	4,839,425
DEPOSITS INCLUDED IN BROAD MONEY	79,232,793	79,091,888	81,207,778	81,159,669	81,547,617	82,650,243
<i>in rubles</i>	66,910,048	66,822,630	68,113,583	68,202,476	68,337,657	69,613,452
Transferable deposits	28,551,772	29,572,800	30,013,970	29,500,287	29,485,086	31,003,348
Other financial corporations	902,038	1,042,565	952,020	871,809	884,512	1,028,981
Nonfinancial corporations	13,634,249	15,619,383	15,499,402	14,721,775	14,321,289	15,216,379
Households	14,015,484	12,910,852	13,562,548	13,906,703	14,279,284	14,757,987
Other deposits	38,358,276	37,249,830	38,099,613	38,702,189	38,852,571	38,610,105
Other financial corporations	2,848,310	3,107,323	3,194,884	3,262,044	3,289,301	3,029,831
Nonfinancial corporations	15,233,228	13,729,920	14,302,472	14,638,482	14,369,146	14,231,300
Households	20,276,739	20,412,587	20,602,257	20,801,663	21,194,125	21,348,974
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Other financial corporations	318,438	325,171	328,239	408,931	422,922	469,104
Nonfinancial corporations	8,197,439	8,208,974	8,840,220	8,783,708	9,035,102	8,887,422
Households	3,806,868	3,735,114	3,925,736	3,764,554	3,751,936	3,680,265
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496	4,459	4,426	4,500
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,569,492	1,593,126	1,532,600	1,539,261	1,591,881
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163	2,705,203	2,713,051	2,769,745	2,810,242
SHARES AND OTHER EQUITY	12,978,777	13,433,558	13,411,343	13,399,370	13,415,879	14,113,001
OTHER ITEMS (NET)	17,318,713	17,422,517	17,858,208	17,240,068	17,786,484	18,269,024
Escrow accounts of households ¹	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851	4,303,040

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
NET FOREIGN ASSETS	8,902,929	8,765,026	9,230,141	8,975,114	8,822,469	8,141,502
CLAIMS ON NONRESIDENTS	14,391,692	14,657,084	15,500,506	15,498,341	14,984,185	14,247,099
LIABILITIES TO NONRESIDENTS	5,488,763	5,892,058	6,270,365	6,523,226	6,161,717	6,105,597
CLAIMS ON CENTRAL BANK	8,008,872	7,833,056	8,423,747	7,433,531	7,623,544	8,088,096
NET CLAIMS ON GENERAL GOVERNMENT	1,299,607	761,097	793,317	958,033	-370,915	-431,767
Claims on federal government	13,527,687	13,981,036	14,137,843	14,053,341	14,052,915	14,130,263
Debt securities	13,461,213	13,914,681	14,071,532	13,999,513	13,999,089	14,076,434
<i>in rubles</i>	12,624,381	13,040,848	13,152,081	13,206,620	13,242,840	13,352,158
<i>in foreign currency</i>	836,832	873,833	919,451	792,893	756,249	724,276
Loans	66,475	66,354	66,311	53,828	53,826	53,829
<i>in rubles</i>	66,420	66,297	66,250	53,766	53,767	53,772
<i>in foreign currency</i>	55	58	61	62	59	56
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	456,900	458,106	438,692	436,663	445,014	420,096
Debt securities	316,624	314,654	311,074	305,272	290,511	274,133
<i>in rubles</i>	316,624	314,654	311,074	305,272	290,511	274,133
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	140,276	143,452	127,619	131,391	154,503	145,964
<i>in rubles</i>	140,126	143,295	127,453	131,223	154,343	145,811
<i>in foreign currency</i>	150	157	166	168	160	153
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	10,454,662	11,365,780	11,193,749	11,044,962	12,430,534	12,346,486
Deposits	6,358,628	6,759,761	7,548,914	7,001,023	7,938,402	7,962,803
<i>in rubles</i>	6,201,380	6,598,940	7,386,664	6,830,225	7,768,326	7,789,894
<i>in foreign currency</i>	157,247	160,821	162,250	170,798	170,076	172,910
Other liabilities	4,096,034	4,606,019	3,644,835	4,043,939	4,492,132	4,383,683
<i>in rubles</i>	4,096,034	4,606,019	3,644,835	4,043,939	4,492,132	4,383,683
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	2,230,318	2,312,265	2,589,470	2,487,010	2,438,310	2,635,640
Deposits	2,230,318	2,312,265	2,589,470	2,487,010	2,438,310	2,635,640
<i>in rubles</i>	2,230,317	2,312,263	2,589,469	2,487,009	2,438,309	2,635,640
<i>in foreign currency</i>	1	2	1	1	1	—
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	107,709,373	110,921,892	114,045,626	116,470,426	118,328,381	120,518,670
<i>in rubles</i>	98,460,372	100,876,998	103,487,339	105,764,748	108,000,772	110,220,783
<i>in foreign currency</i>	9,249,001	10,044,894	10,558,287	10,705,678	10,327,610	10,297,887
Claims on other financial corporations	13,769,802	14,480,419	15,223,891	15,659,956	15,901,653	16,614,443
<i>in rubles</i>	11,698,990	12,358,585	12,951,630	13,257,638	13,481,274	14,106,017
Debt securities	1,356,014	1,535,766	1,550,403	1,473,506	1,533,078	1,452,696
Loans	7,394,402	7,580,701	7,975,563	8,283,266	8,441,577	8,887,799
Other claims	2,948,574	3,242,118	3,425,664	3,500,866	3,506,619	3,765,521

Table 1.13 (cont.)

(millions of rubles, end of period)

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

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
NET FOREIGN ASSETS	7,815,603	7,639,970	7,591,712	8,077,644	7,905,738	7,588,698
CLAIMS ON NONRESIDENTS	13,829,407	13,729,730	13,818,027	14,207,510	14,141,397	13,886,043
LIABILITIES TO NONRESIDENTS	6,013,804	6,089,760	6,226,315	6,129,866	6,235,659	6,297,346
CLAIMS ON CENTRAL BANK	9,373,077	8,876,784	7,910,455	9,754,572	9,900,685	10,023,905
NET CLAIMS ON GENERAL GOVERNMENT	2,214,413	-17,561	2,173,283	839,765	2,563,835	94,424
Claims on federal government	14,053,468	14,140,540	14,334,810	14,432,517	14,460,162	14,487,345
Debt securities	13,999,691	14,086,890	14,281,154	14,383,229	14,410,875	14,438,024
<i>in rubles</i>	13,280,841	13,363,761	13,541,529	13,666,679	13,695,567	13,731,420
<i>in foreign currency</i>	718,850	723,129	739,625	716,550	715,308	706,603
Loans	53,777	53,650	53,656	49,288	49,287	49,322
<i>in rubles</i>	53,721	53,594	53,598	49,229	49,229	49,265
<i>in foreign currency</i>	57	57	58	59	58	57
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	518,544	468,941	439,237	423,389	434,776	396,356
Debt securities	255,816	254,987	248,777	249,962	246,534	235,608
<i>in rubles</i>	255,816	254,987	248,777	249,962	246,534	235,608
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	262,728	213,954	190,460	173,427	188,242	160,748
<i>in rubles</i>	262,574	213,800	190,303	173,270	188,085	160,595
<i>in foreign currency</i>	154	153	157	158	157	153
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	10,895,719	12,761,084	10,775,901	11,819,901	10,507,220	12,352,575
Deposits	6,859,609	8,694,431	7,811,677	9,725,752	8,367,980	10,038,652
<i>in rubles</i>	6,720,969	8,539,346	7,666,490	9,584,293	8,225,395	9,911,743
<i>in foreign currency</i>	138,640	155,085	145,187	141,459	142,585	126,909
Other liabilities	4,036,110	4,066,653	2,964,224	2,094,149	2,139,240	2,313,924
<i>in rubles</i>	4,036,110	4,066,653	2,964,224	2,094,149	2,139,240	2,313,924
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	1,461,879	1,865,959	1,824,863	2,196,240	1,823,884	2,436,701
Deposits	1,461,879	1,865,959	1,824,863	2,196,240	1,823,884	2,436,701
<i>in rubles</i>	1,461,878	1,865,957	1,824,860	2,196,239	1,823,883	2,436,701
<i>in foreign currency</i>	1	3	3	1	1	—
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	122,382,875	122,700,004	124,323,844	126,310,096	128,543,734	130,774,405
<i>in rubles</i>	111,621,406	112,022,673	113,095,227	114,882,944	116,783,315	119,093,540
<i>in foreign currency</i>	10,761,469	10,677,331	11,228,616	11,427,153	11,760,419	11,680,866
Claims on other financial corporations	17,660,543	17,140,470	17,651,889	18,342,418	18,584,005	19,136,877
<i>in rubles</i>	15,024,645	14,635,658	15,133,736	15,867,259	16,061,076	16,759,602
Debt securities	2,035,583	1,826,350	1,850,565	2,145,182	2,016,115	2,253,200
Loans	9,206,051	9,038,272	9,260,395	9,395,732	9,653,803	9,960,706
Other claims	3,783,011	3,771,036	4,022,776	4,326,345	4,391,157	4,545,696

Table 1.13 (end)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
<i>in foreign currency</i>	2,635,898	2,504,813	2,518,154	2,475,159	2,522,929	2,377,275
Debt securities	758,242	730,154	738,970	726,956	698,121	665,958
Loans	1,665,871	1,635,141	1,668,058	1,600,481	1,570,140	1,541,290
Other claims	211,785	139,517	111,126	147,721	254,668	170,028
Claims on nonfinancial corporations	69,264,882	69,875,695	70,711,131	71,373,385	72,763,783	73,765,992
<i>in rubles</i>	61,185,369	61,748,415	62,046,159	62,466,193	63,570,036	64,505,987
Debt securities	2,631,803	2,787,536	2,797,336	2,258,104	2,287,941	2,154,771
Loans	54,481,287	54,794,435	54,980,784	55,833,297	56,778,165	57,838,140
Other claims	4,072,279	4,166,444	4,268,039	4,374,793	4,503,930	4,513,076
<i>in foreign currency</i>	8,079,513	8,127,280	8,664,972	8,907,192	9,193,747	9,260,005
Debt securities	544,172	574,888	589,484	583,455	577,321	593,762
Loans	7,402,429	7,479,243	8,000,809	8,249,279	8,543,490	8,600,992
Other claims	132,912	73,148	74,678	74,458	72,935	65,250
Claims on households	35,457,451	35,683,839	35,960,824	36,594,293	37,195,947	37,871,536
<i>in rubles</i>	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203	37,827,951
Debt securities	—	—	—	—	—	—
Loans	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203	37,827,951
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	46,058	45,239	45,491	44,802	43,744	43,586
Debt securities	—	—	—	—	—	—
Loans	46,058	45,239	45,491	44,802	43,744	43,586
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	5,850,771	3,693,707	3,688,766	5,393,614	4,989,304	5,111,512
DEPOSITS INCLUDED IN BROAD MONEY	95,197,053	94,860,071	96,915,333	97,256,113	100,668,306	99,987,845
<i>in rubles</i>	81,103,509	80,903,784	82,496,965	82,750,344	86,182,824	85,551,753
Transferable deposits	32,518,258	31,804,807	32,626,705	32,680,134	33,347,200	33,204,336
Other financial corporations	1,231,041	1,360,836	1,327,628	1,297,312	1,340,759	1,421,743
Nonfinancial corporations	15,233,332	15,365,319	15,565,559	15,445,763	15,929,607	15,002,502
Households	16,053,885	15,078,652	15,733,518	15,937,060	16,076,834	16,780,091
Other deposits	48,585,251	49,098,976	49,870,260	50,070,210	52,835,624	52,347,417
Other financial corporations	3,668,785	4,028,486	4,159,694	4,116,955	4,047,841	4,374,164
Nonfinancial corporations	17,530,678	17,027,608	17,095,568	16,558,669	18,452,427	17,008,282
Households	27,385,788	28,042,882	28,614,998	29,394,587	30,335,355	30,964,971
<i>in foreign currency</i>	14,093,544	13,956,287	14,418,368	14,505,769	14,485,483	14,436,092
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	14,093,544	13,956,287	14,418,368	14,505,769	14,485,483	14,436,092
Other financial corporations	450,934	394,187	431,716	455,115	460,932	432,817
Nonfinancial corporations	9,644,383	9,618,718	9,977,792	10,019,902	10,054,479	10,099,247
Households	3,998,226	3,943,383	4,008,860	4,030,752	3,970,072	3,904,028
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,163	4,149	4,128	4,100	4,075	4,053
DEPOSITS EXCLUDED FROM BROAD MONEY	1,543,622	1,493,302	1,619,760	1,579,971	1,442,906	1,576,198
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,785,942	2,988,195	2,734,838	2,750,132	2,791,031	3,037,626
SHARES AND OTHER EQUITY	16,269,866	16,506,119	17,179,950	17,392,896	17,926,404	17,557,232
OTHER ITEMS (NET)	20,134,551	19,653,655	19,856,518	20,605,250	21,091,966	21,206,966
Escrow accounts of households ¹	5,573,817	5,511,373	5,500,278	5,591,887	5,716,036	6,070,074

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

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

Table 1.14

Depository Corporations Survey

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
NET FOREIGN ASSETS	47,471,041	48,723,430	50,551,862	52,512,285	54,300,936	53,348,339
NET CLAIMS ON GENERAL GOVERNMENT	-4,254,551	-4,396,590	-3,758,555	-5,011,505	-6,421,579	-5,639,114
CLAIMS ON OTHER SECTORS	99,192,092	99,060,281	101,157,125	102,560,132	104,711,460	106,871,220
<i>in rubles</i>	91,565,096	91,165,413	92,631,095	93,989,294	95,776,696	97,896,630
<i>in foreign currency</i>	7,626,996	7,894,868	8,526,030	8,570,838	8,934,764	8,974,590
Claims on other financial corporations	13,811,187	13,445,640	13,798,031	13,740,282	13,941,441	14,702,877
<i>in rubles</i>	12,127,598	11,470,026	11,681,347	11,742,092	11,839,059	12,535,581
of which: Loans	8,283,944	7,873,472	7,926,980	8,028,408	8,195,883	8,290,902
<i>in foreign currency</i>	1,683,589	1,975,615	2,116,683	1,998,190	2,102,382	2,167,297
of which: Loans	1,133,780	1,172,492	1,087,704	1,121,806	1,180,591	1,178,009
Claims on nonfinancial corporations	56,569,974	56,671,734	58,149,515	59,065,627	60,488,437	61,275,731
<i>in rubles</i>	50,680,572	50,805,616	51,795,305	52,548,933	53,712,403	54,522,715
of which: Loans	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921	48,307,809
<i>in foreign currency</i>	5,889,402	5,866,119	6,354,210	6,516,694	6,776,034	6,753,016
of which: Loans	5,313,607	5,285,241	5,778,946	5,911,914	6,142,459	6,120,138
Claims on households	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582	30,892,612
<i>in rubles</i>	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
of which: Loans	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
<i>in foreign currency</i>	54,005	53,134	55,137	55,954	56,349	54,277
of which: Loans	54,005	53,134	55,137	55,954	56,349	54,277
BROAD MONEY LIABILITIES	94,715,449	94,495,615	97,054,599	97,775,018	97,850,378	99,238,609
MONEY SUPPLY (National Definition)	82,388,014	82,221,702	83,955,908	84,813,366	84,635,992	86,197,318
<i>in rubles</i>						
Currency outside bankikg system	15,435,724	15,361,243	15,576,634	15,819,611	16,241,962	16,485,469
Transferable deposits	28,582,764	29,603,340	30,044,411	29,530,911	29,516,858	31,033,884
Other financial corporations	922,006	1,062,353	971,808	891,874	905,491	1,050,038
Nonfinancial corporations	13,645,274	15,630,135	15,510,055	14,732,334	14,332,083	15,225,859
Households	14,015,484	12,910,852	13,562,548	13,906,703	14,279,284	14,757,987
Other deposits	38,369,526	37,257,120	38,334,863	39,462,844	38,877,171	38,677,965
Other financial corporations	2,859,560	3,114,613	3,430,134	4,022,699	3,313,901	3,097,691
Nonfinancial corporations	15,233,228	13,729,920	14,302,472	14,638,482	14,369,146	14,231,300
Households	20,276,739	20,412,587	20,602,257	20,801,663	21,194,125	21,348,974
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Other financial corporations	318,438	325,171	328,239	408,931	422,922	469,104
Nonfinancial corporations	8,197,439	8,208,974	8,840,220	8,783,708	9,035,102	8,887,422
Households	3,806,868	3,735,114	3,925,736	3,764,554	3,751,936	3,680,265
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496	4,459	4,426	4,500
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,569,492	1,593,126	1,532,600	1,539,261	1,591,881
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163	2,705,203	2,713,051	2,769,745	2,810,242
OTHER ITEMS (NET)	43,640,840	44,767,851	46,597,505	48,040,243	50,431,433	50,939,713
Escrow accounts of households ¹	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851	4,303,040

Table 1.14 (cont.)

(millions of rubles, end of period)

MEMO ITEM

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
HOUSEHOLDS LOANS	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582	30,892,612
<i>in rubles</i>	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
mortgages	14,057,908	14,136,306	14,350,131	14,648,808	14,953,699	15,282,346
car loans	1,211,285	1,221,099	1,232,204	1,251,609	1,283,763	1,321,914
consumer loans	12,277,777	12,323,837	12,383,608	12,555,949	12,708,203	12,917,989
other loans	759,110	758,362	754,285	792,263	820,535	855,849
accrued interest claims ²	450,846	450,167	434,214	449,639	459,034	460,235
<i>in foreign currency</i>	54,005	53,134	55,137	55,954	56,349	54,277
mortgages	9,129	8,891	9,397	9,447	9,734	9,298
other loans	37,439	36,866	37,955	38,606	38,583	37,042
accrued interest claims ²	7,437	7,377	7,785	7,901	8,032	7,937

Table 1.14 (cont.)

(millions of rubles, end of period)

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

Table 1.14 (cont.)

(millions of rubles, end of period)

MEMO ITEM

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

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
NET FOREIGN ASSETS	58,603,130	57,093,357	58,413,581	59,896,573	60,096,806	58,746,802
NET CLAIMS ON GENERAL GOVERNMENT	-4,577,789	-5,563,057	-4,507,053	-5,982,824	-3,805,219	-6,283,107
CLAIMS ON OTHER SECTORS	123,942,335	124,235,435	125,827,557	128,158,321	130,302,910	132,806,969
<i>in rubles</i>	113,097,646	113,506,113	114,578,639	116,363,488	118,331,458	120,699,179
<i>in foreign currency</i>	10,844,689	10,729,323	11,248,918	11,794,833	11,971,453	12,107,791
Claims on other financial corporations	19,214,246	18,666,151	19,145,231	20,180,178	20,333,097	21,159,396
<i>in rubles</i>	16,495,131	16,109,350	16,606,779	17,337,341	17,599,137	18,355,198
of which: Loans	10,580,061	10,411,973	10,634,224	10,760,838	11,083,225	11,445,785
<i>in foreign currency</i>	2,719,115	2,556,801	2,538,452	2,842,837	2,733,960	2,804,198
of which: Loans	1,665,871	1,635,141	1,668,058	1,600,481	1,570,140	1,541,290
Claims on nonfinancial corporations	69,270,639	69,885,445	70,721,502	71,383,851	72,773,867	73,776,037
<i>in rubles</i>	61,191,123	61,758,163	62,056,528	62,476,657	63,580,118	64,516,030
of which: Loans	54,481,287	54,794,435	54,980,784	55,833,297	56,778,165	57,838,140
<i>in foreign currency</i>	8,079,516	8,127,282	8,664,974	8,907,194	9,193,749	9,260,006
of which: Loans	7,402,429	7,479,243	8,000,809	8,249,279	8,543,490	8,600,992
Claims on households	35,457,451	35,683,839	35,960,824	36,594,293	37,195,947	37,871,536
<i>in rubles</i>	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203	37,827,951
of which: Loans	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203	37,827,951
<i>in foreign currency</i>	46,058	45,239	45,491	44,802	43,744	43,586
of which: Loans	46,058	45,239	45,491	44,802	43,744	43,586
BROAD MONEY LIABILITIES	112,483,068	111,777,102	113,844,521	114,105,622	117,596,935	116,959,233
MONEY SUPPLY (National Definition)	98,385,362	97,816,666	99,422,025	99,595,753	103,107,378	102,519,088
<i>in rubles</i>						
Currency outside bankkig system	17,133,957	16,756,372	16,708,821	16,622,345	16,738,157	16,750,900
Transferable deposits	32,551,769	31,838,768	32,659,949	32,715,641	33,381,264	33,236,243
Other financial corporations	1,253,632	1,384,391	1,350,547	1,320,048	1,364,124	1,444,218
Nonfinancial corporations	15,244,251	15,375,725	15,575,884	15,458,534	15,940,305	15,011,935
Households	16,053,885	15,078,652	15,733,518	15,937,060	16,076,834	16,780,091
Other deposits	48,699,636	49,221,526	50,053,256	50,257,766	52,987,957	52,531,944
Other financial corporations	3,783,170	4,151,036	4,342,690	4,304,511	4,200,174	4,558,691
Nonfinancial corporations	17,530,678	17,027,608	17,095,568	16,558,669	18,452,427	17,008,282
Households	27,385,788	28,042,882	28,614,998	29,394,587	30,335,355	30,964,971
<i>in foreign currency</i>	14,093,544	13,956,287	14,418,368	14,505,769	14,485,483	14,436,092
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	14,093,544	13,956,287	14,418,368	14,505,769	14,485,483	14,436,092
Other financial corporations	450,934	394,187	431,716	455,115	460,932	432,817
Nonfinancial corporations	9,644,383	9,618,718	9,977,792	10,019,902	10,054,479	10,099,247
Households	3,998,226	3,943,383	4,008,860	4,030,752	3,970,072	3,904,028
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,163	4,149	4,128	4,100	4,075	4,053
DEPOSITS EXCLUDED FROM BROAD MONEY	1,543,622	1,493,302	1,619,760	1,579,971	1,442,906	1,576,198
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,785,942	2,988,195	2,734,838	2,750,132	2,791,031	3,037,626
OTHER ITEMS (NET)	61,155,043	59,507,136	61,534,966	63,636,344	64,763,626	63,697,608
Escrow accounts of households ¹	5,573,817	5,511,373	5,500,278	5,591,887	5,716,036	6,070,074

Table 1.14 (end)

(millions of rubles, end of period)

MEMO ITEM

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
HOUSEHOLDS LOANS	35,457,451	35,683,839	35,960,824	36,594,293	37,195,947	37,871,536
<i>in rubles</i>	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203	37,827,951
mortgages	18,198,262	18,324,876	18,404,599	18,632,546	18,896,116	19,163,149
car loans	1,714,878	1,751,890	1,819,522	1,911,250	1,987,349	2,085,852
consumer loans	13,908,540	14,031,198	14,165,036	14,414,492	14,662,114	14,947,927
other loans	1,099,732	1,038,543	1,042,329	1,071,370	1,081,798	1,100,546
accrued interest claims ²	489,980	492,093	483,846	519,833	524,826	530,476
<i>in foreign currency</i>	46,058	45,239	45,491	44,802	43,744	43,586
mortgages	8,635	8,187	8,308	8,169	8,003	7,110
other loans	30,062	29,808	29,743	29,212	28,459	29,526
accrued interest claims ²	7,361	7,244	7,440	7,421	7,282	6,950

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

² Balances of accrued, not received interest on loans.

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

Table 1.15

Other Financial Corporations Survey

(millions of rubles, end of period)

	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023
Net foreign assets	5,046,698	5,270,847	5,102,065	5,060,247	6,348,843	6,316,832	4,472,775	4,516,197	7,121,467	7,609,781	8,277,378	7,902,205	7,609,733
Claims on banking system	9,047,016	9,282,066	9,532,775	9,981,274	10,313,673	9,226,933	9,241,835	9,355,115	11,027,061	14,603,592	14,656,296	15,782,009	17,108,181
Net claims on general government	3,306,473	3,116,240	3,423,993	3,387,339	3,765,234	3,870,533	3,545,702	3,459,867	3,494,822	3,590,856	4,316,663	4,170,198	4,427,899
Claims on other sectors	32,293,638	32,757,322	33,858,224	35,242,745	33,779,994	37,272,594	39,789,733	41,928,630	43,721,525	45,856,024	48,559,080	51,181,003	55,419,956
Nonfinancial organizations	30,907,535	31,414,335	32,527,255	33,940,808	32,119,928	35,687,323	38,190,230	40,167,322	41,817,816	43,946,777	46,645,324	48,987,154	52,791,992
Households	1,386,103	1,342,986	1,330,969	1,301,937	1,660,067	1,585,271	1,599,503	1,761,308	1,903,709	1,909,248	1,913,756	2,193,849	2,627,964
Securities other than shares	1,615,115	1,594,420	1,572,921	1,611,434	2,057,520	1,925,165	1,985,833	2,267,834	3,610,335	3,662,046	3,962,545	4,597,363	5,270,402
Loans	15,977,065	16,101,895	16,466,423	17,202,887	17,816,045	18,509,449	17,451,550	18,625,028	18,640,028	18,814,822	19,581,525	20,983,360	22,582,091
Credit institutions	8,378,820	8,675,222	8,827,958	9,157,349	9,372,153	9,282,278	8,279,729	8,721,687	8,318,560	8,051,488	8,582,042	9,618,918	10,871,921
Insurance technical reserves	6,485,109	6,634,109	6,699,327	6,772,548	6,975,608	7,051,722	6,874,049	6,932,007	7,165,078	7,183,710	7,212,252	7,224,121	7,677,859
Net equity of households in life insurance reserves	1,337,448	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673	1,354,529	1,395,931	1,432,816	1,455,074	1,487,571	1,526,314	1,564,164
Net equity of households in pension funds	4,240,398	4,247,308	4,253,753	4,251,115	4,382,646	4,388,254	4,381,527	4,370,959	4,540,171	4,527,594	4,520,782	4,511,011	4,862,603
Prepaid premiums/reserves against outstanding claims	907,262	1,017,283	1,037,231	1,075,426	1,112,338	1,179,796	1,137,993	1,165,117	1,192,092	1,201,042	1,203,899	1,186,795	1,251,092
of which: credit institutions	65,178	61,387	60,625	56,928	58,487	54,270	47,332	47,270	43,073	36,926	36,794	27,105	30,731
Other items (net)	25,616,536	26,096,051	27,178,386	28,084,737	27,358,571	29,200,556	30,738,613	31,434,941	35,949,434	41,999,675	45,053,094	46,230,571	49,035,419

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

(millions of rubles, end of period)

	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023
Net foreign assets	57,014,181	56,889,213	55,335,500	56,340,000	59,605,860	67,891,660	42,077,259	43,455,906	54,592,508	60,122,066	65,077,873	69,298,730	66,212,863
Domestic claims	92,919,868	93,868,109	97,292,597	100,266,439	103,363,514	104,845,255	111,091,139	118,898,406	128,342,701	133,255,224	140,754,462	148,888,580	159,998,156
Net claims on general government	-4,276,684	-5,419,973	-5,842,813	-7,424,428	-5,237,478	-10,495,570	-4,704,364	-3,219,799	-759,729	-1,420,649	-1,749,242	-3,110,557	-149,890
Claims on other sectors	97,196,552	99,288,083	103,135,409	107,690,867	108,600,992	115,340,824	115,795,503	122,118,205	129,102,430	134,675,874	142,503,704	151,999,138	160,148,046
Nonfinancial organizations	74,221,931	75,456,985	77,834,954	81,096,734	80,594,189	86,707,639	87,331,820	92,510,643	98,387,790	103,012,403	109,066,348	115,732,815	122,062,631
Households	22,974,621	23,831,097	25,300,455	26,594,133	28,006,804	28,633,185	28,463,683	29,607,562	30,714,640	31,663,470	33,437,356	36,266,322	38,085,415
Currency outside financial sector	12,512,631	12,558,582	12,775,068	13,075,315	13,188,451	13,821,895	13,280,943	14,161,609	15,422,907	15,800,208	16,900,784	17,329,600	17,118,579
Deposits	61,069,366	60,994,361	61,386,773	63,110,532	68,176,987	69,467,969	65,232,983	69,330,139	76,328,914	77,972,723	80,617,610	85,255,786	91,231,044
Securities other than shares	1,558,542	1,576,914	1,729,872	1,744,679	1,946,142	1,711,475	1,675,711	1,426,193	1,817,379	2,217,855	2,497,437	3,363,469	3,157,334
Loans	6,106,537	5,991,836	6,221,701	6,661,526	7,116,618	7,967,467	7,974,288	8,763,621	9,222,304	9,664,607	9,912,171	10,267,232	10,336,159
Insurance technical reserves	6,419,930	6,572,722	6,638,702	6,715,620	6,917,121	6,997,451	6,826,717	6,884,737	7,122,005	7,146,784	7,175,458	7,197,015	7,647,128
Other items (net)	62,267,043	63,062,908	63,875,981	65,298,767	65,624,055	72,770,656	58,177,756	61,788,013	73,021,699	80,575,113	88,728,875	94,774,208	96,720,775

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

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

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

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

Table 2.1 (end)
(millions of rubles)

The Bank of Russia Balance Sheet											
	for 30.06.2023	for 31.07.2023	for 31.08.2023	for 30.09.2023	for 31.10.2023	for 30.11.2023	for 31.01.2024	for 29.02.2024	for 31.03.2024	for 30.04.2024	for 31.05.2024
ASSETS											
Foreign currency-denominated assets and precious metals	48,241,582	51,074,566	53,062,427	52,673,268	51,032,172	50,068,578	49,592,200	50,773,226	51,719,533	52,055,625	51,037,554
Credits and deposits	4,973,356	5,117,266	5,476,516	5,187,848	5,487,405	6,126,978	4,140,022	4,168,432	5,875,398	5,561,966	5,725,558
Securities	439,582	437,751	435,230	438,830	429,134	433,745	408,540	407,089	403,961	397,731	391,910
Claims on IMF	3,535,595	3,742,878	3,866,036	3,891,509	3,730,958	3,603,908	3,625,868	3,714,192	3,728,845	3,696,011	3,618,862
Other assets	249,439	293,429	359,221	308,272	273,173	283,516	1,235,074	208,732	536,409	739,561	1,415,710
Total assets	57,439,554	60,665,890	63,199,430	62,499,727	60,952,842	60,516,725	59,001,704	59,271,671	62,264,146	62,450,894	62,189,594
LIABILITIES											
Cash in circulation	17,797,937	18,195,004	18,359,304	18,350,206	18,217,298	17,912,460	17,755,322	17,754,320	17,681,456	17,877,305	17,761,455
Funds in accounts with the Bank of Russia	15,017,204	15,128,454	15,564,812	15,093,906	15,332,902	16,151,761	13,893,001	13,885,368	15,814,134	15,337,417	15,634,061
Liabilities to IMF	3,197,999	3,374,451	3,488,766	3,506,167	3,346,506	3,239,049	3,267,361	3,325,544	3,352,371	3,335,751	3,256,248
Other liabilities	8,683,789	11,225,356	13,043,923	12,806,823	11,313,511	10,470,830	397,382	617,801	1,692,461	2,176,697	1,814,106
Total liabilities	44,696,929	47,923,265	50,456,805	49,757,102	48,210,217	47,774,100	35,313,066	35,583,033	38,540,422	38,727,170	38,465,870
CAPITAL											
Capital	12,742,625	12,742,625	12,742,625	12,742,625	12,742,625	12,742,625	23,688,638	23,688,638	23,723,724	23,723,724	23,723,724
Total liabilities and capital	57,439,554	60,665,890	63,199,430	62,499,727	60,952,842	60,516,725	59,001,704	59,271,671	62,264,146	62,450,894	62,189,594

Table 2.2

The Bank of Russia Key Rate¹

(% p.a.)

Period	Rate
02.02.2015	15.00
16.03.2015	14.00
05.05.2015	12.50
16.06.2015	11.50
03.08.2015	11.00
14.06.2016	10.50
19.09.2016	10.00
27.03.2017	9.75
02.05.2017	9.25
19.06.2017	9.00
18.09.2017	8.50
30.10.2017	8.25
18.12.2017	7.75
12.02.2018	7.50
26.03.2018	7.25
17.09.2018	7.50
17.12.2018	7.75
17.06.2019	7.50
29.07.2019	7.25
09.09.2019	7.00
28.10.2019	6.50
16.12.2019	6.25
10.02.2020	6.00
27.04.2020	5.50
22.06.2020	4.50
27.07.2020	4.25
22.03.2021	4.50
26.04.2021	5.00
15.06.2021	5.50
26.07.2021	6.50
13.09.2021	6.75
25.10.2021	7.50
20.12.2021	8.50
14.02.2022	9.50
28.02.2022	20.00
11.04.2022	17.00
04.05.2022	14.00
27.05.2022	11.00
14.06.2022	9.50
25.07.2022	8.00
19.09.2022	7.50
24.07.2023	8.50
15.08.2023	12.00
18.09.2023	13.00
30.10.2023	15.00
18.12.2023	16.00

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

Required Reserves Ratios

Table 2.3

(percent)

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

(percent)

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

Table 2.3 (end)
(percent)

Effective period	Ratio for liabilities to non-resident legal entities			Ratio for liabilities to individuals			Ratio for other liabilities		
	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies
	To banks with universal licence								
01.04.2023 — 31.05.2023	4.00	5.50	7.50	4.00	5.50	7.50	4.00	5.50	7.50
01.06.2023 ¹ —	4.50	6.00	8.50	4.50	6.00	8.50	4.50	6.00	8.50
	To nonbanking credit institutions								
01.04.2023 — 31.05.2023	4.00	5.50	7.50	4.00	5.50	7.50	4.00	5.50	7.50
01.06.2023 ¹ —	4.50	6.00	8.50	4.50	6.00	8.50	4.50	6.00	8.50
	To banks with base licence								
01.04.2023 — 31.05.2023	1.00	5.50	7.50	1.00	5.50	7.50	1.00	5.50	7.50
01.06.2023 ¹ —	1.00	6.00	8.50	1.00	6.00	8.50	1.00	6.00	8.50

¹ To be first applied to required reserve amounts for June 2023.

Table 2.4

Required Reserve Averaging Ratios Set by the Bank of Russia

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

¹ For banks with a universal licence and banks with a basic licence beginning on 1 December 2017.

Adjustment Ratios for Reservable Liabilities and Required Reserves

Adjustment ratio (to credit institutions' liabilities on debt securities issued)				
Effective period	Amount			
01.11.2009 — 31.12.2015	0.2			
01.01.2016 — 31.03.2022	0.2			
01.04.2022 —	0.2			
Ratio for operations involving a credit institution — central counterparty				
Effective period	Amount			
	for liabilities in Russian rubles	for liabilities in foreign currencies	for liabilities in foreign currencies	
			except liabilities in unfriendly states' currencies	for liabilities in unfriendly states' currencies
01.04.2022 — 30.06.2022 (for calculating required reserves from April through June 2022)	0.1	0.1	—	—
01.07.2022 — 31.03.2023 (for calculating required reserves from July 2022)	0.2	0.2	—	—
01.04.2023 — 31.03.2024 (for calculating required reserves from April 2023)	0.2	—	0.2	0.05
01.04.2024 — (for calculating required reserves from April 2024)	0.25	—	0.4	0.07
Adjustment of required reserves for a credit institution's vault cash				
Effective period	Amount			
01.11.2009 — 31.12.2015	Actual average balances in Russian rubles in credit institutions' vaults for a reporting period, but no more than 25% of the amount of required reserves in Russian rubles			
01.01.2016 — 31.03.2022	Actual average balances in Russian rubles in credit institutions' vaults for a reporting period, but no more than 25% of the amount of required reserves in Russian rubles			
01.04.2022 —	Actual balances in Russian rubles as of a reporting date in the vaults of credit institutions with a basic licence and actual average balances in Russian rubles for a reporting period in the vaults of credit institutions with a universal licence and non-bank credit institutions, but no more than 25% of the amount of required reserves in Russian rubles			

Table 2.6

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

The period of averaging	Volume, billions of rubles
12.01.2022 — 08.02.2022	3,244.6
09.02.2022 — 08.03.2022	3,304.6
09.03.2022 — 12.04.2022	1,283.1
13.04.2022 — 17.05.2022	1,420.9
18.05.2022 — 14.06.2022	1,325.5
15.06.2022 — 12.07.2022	1,631.2
13.07.2022 — 09.08.2022	1,568.7
10.08.2022 — 13.09.2022	1,562.1
14.09.2022 — 11.10.2022	2,320.5
12.10.2022 — 15.11.2022	2,323.3
16.11.2022 — 13.12.2022	2,305.2
14.12.2022 — 17.01.2023	2,322.1
18.01.2023 — 14.02.2023	2,431.6
15.02.2023 — 14.03.2023	2,402.1
15.03.2023 — 11.04.2023	2,453.2
12.04.2023 — 16.05.2023	3,547.9
17.05.2023 — 13.06.2023	3,611.6
14.06.2023 — 11.07.2023	3,621.4
12.07.2023 — 08.08.2023	4,255.8
09.08.2023 — 12.09.2023	4,385.3
13.09.2023 — 10.10.2023	4,503.9
11.10.2023 — 14.11.2023	4,562.5
15.11.2023 — 12.12.2023	4,595.6
13.12.2023 — 16.01.2024	4,564.6
17.01.2024 — 13.02.2024	4,647.3
14.02.2024 — 12.03.2024	4,712.3
13.03.2024 — 09.04.2024	4,571.8
10.04.2024 — 07.05.2024	4,581.9
08.05.2024 — 04.06.2024	4,677.0
05.06.2024 — 09.07.2024	4,742.1

Table 2.7

Interest Rates on Monetary Policy Instruments¹

(% p.a.)

Start date	Interest rate on Deposit standing facilities	Max Bid Rate on Deposit auctions	Min Bid Rate on Repo auctions			Min Bid Rate on Loan auctions (non-marketable assets)	Interest rates on Lending standing facilities				
			main and fine-tuning	for 1 month	for 1 year		Primary mechanism ²	Supplementary mechanism ³	loans, repos and FX swaps for 1 day	Lombard loans ⁴ and loans secured by non-marketable assets for terms from 2 to 90 days	loans secured by non-marketable assets for terms over 90 days
1	2	3	4	5	6	7	8	9	10	11	12
27.04.2020	4.50	5.50	5.50	—	—	5.75	—	—	6.50	7.25	7.25
14.05.2020	4.50	5.50	5.50	5.60	5.75	5.75	—	—	6.50	7.25	7.25
22.06.2020	3.50	4.50	4.50	4.60	4.75	4.75	—	—	5.50	6.25	6.25
27.07.2020	3.25	4.25	4.25	4.35	4.50	4.50	—	—	5.25	6.00	6.00
22.03.2021	3.50	4.50	4.50	4.60	4.75	4.75	—	—	5.50	6.25	6.25
26.04.2021	4.00	5.00	5.00	5.10	5.25	5.25	—	—	6.00	6.75	6.75
15.06.2021	4.50	5.50	5.50	5.60	5.75	5.75	—	—	6.50	7.25	7.25
26.07.2021	5.50	6.50	6.50	6.60	6.75	6.75	—	—	7.50	8.25	8.25
13.09.2021	5.75	6.75	6.75	6.85	7.00	7.00	—	—	7.75	8.50	8.50
25.10.2021	6.50	7.50	7.50	7.60	7.75	7.75	—	—	8.50	9.25	9.25
20.12.2021	7.50	8.50	8.50	8.60	8.75	8.75	—	—	9.50	10.25	10.25
14.02.2022	8.50	9.50	9.50	9.60	9.75	9.75	—	—	10.50	11.25	11.25
28.02.2022	19.00	20.00	20.00	20.10	20.25	20.25	—	—	21.00	21.00	21.75
11.04.2022	16.00	17.00	17.00	17.10	17.25	17.25	—	—	18.00	18.00	18.75
04.05.2022	13.00	14.00	14.00	14.10	14.25	14.25	—	—	15.00	15.00	15.75
27.05.2022	10.00	11.00	11.00	11.10	11.25	11.25	—	—	12.00	12.00	12.75
14.06.2022	8.50	9.50	9.50	9.60	9.75	9.75	—	—	10.50	10.50	11.25
25.07.2022	7.00	8.00	8.00	8.10	8.25	8.25	—	—	9.00	9.00	9.75
19.09.2022	6.50	7.50	7.50	7.60	7.75	7.75	—	—	8.50	8.50	9.25
24.07.2023	7.50	8.50	8.50	8.60	8.75	8.75	—	—	9.50	9.50	10.25
15.08.2023	11.00	12.00	12.00	12.10	12.25	12.25	—	—	13.00	13.00	13.75
18.09.2023	12.00	13.00	13.00	13.10	13.25	13.25	—	—	14.00	14.00	14.75
16.10.2023	12.00	13.00	13.00	13.10	13.25	13.25	14.00	14.75	—	—	—
30.10.2023	14.00	15.00	15.00	15.10	15.25	15.25	16.00	16.75	—	—	—
18.12.2023	15.00	16.00	16.00	16.10	16.25	16.25	17.00	17.75	—	—	—

¹ And interest rates on the Supplementary mechanism of liquidity provision. Set by the Board of Directors of the Bank of Russia.

² Repos for 1 day, loans for terms from 1 to 30 days. And interest rate on FX swaps for 1 day.

³ Repos for terms from 1 to 180 days, loans secured by non-marketable assets for terms from 1 to 180 days.

⁴ From 25 March 2022.

Note. Interest rates on auction-based longer-term repos and loans are floating; on one-year repos — from 14.05.2020, on one-month repos — from 09.01.2023. Interest rates on standing facilities for terms over 1 day are floating.

Table 2.8

Interest Rates on the Bank of Russia's Special Facilities

(% p.a.)

Start date	SME Support ¹	Non-Commodity Export Support (EXIAR) ²	Support of Large Investment Projects ³	Leasing Development Support ⁴	Economy Support Amid the COVID-19 Pandemic ⁵	SME Support (unsecured loans) ⁶
1	2	3	4	5	6	7
22.03.2021	4.00	4.50	3.50	4.50	—	—
26.04.2021	4.00	5.00	4.00	5.00	—	—
15.06.2021	4.00	5.50	4.50	5.50	—	—
26.07.2021	5.00	6.50	5.50	—	—	—
13.09.2021	5.25	6.50	5.75	—	—	—
25.10.2021	6.00	6.50	6.50	—	—	—
01.11.2021	6.00	6.50	6.50	—	4.00	—
20.12.2021	7.00	6.50	7.50	—	4.00	—
14.02.2022	8.00	6.50	8.50	—	4.00	—
28.02.2022	18.50	6.50	9.00	—	4.00	—
11.03.2022	18.50	6.50	9.00	—	4.00	9.50
15.03.2022	9.50	6.50	9.00	—	4.00	9.50
11.04.2022	9.50	6.50	9.00	—	4.00	9.50
02.05.2022	9.50	6.50	9.00	—	—	9.50
14.06.2022	9.50	6.50	8.50	—	—	9.50
15.07.2022	8.00	6.50	8.50	—	—	9.50
25.07.2022	6.50	6.50	7.00	—	—	9.50
19.09.2022	6.00	6.50	6.50	—	—	9.50
03.01.2023	6.00	6.50	6.50	—	—	—
24.07.2023	7.00	6.50	7.50	—	—	—
15.08.2023	10.50	6.50	9.00	—	—	—
18.09.2023	11.50	6.50	9.00	—	—	—
30.10.2023	13.50	6.50	9.00	—	—	—
18.12.2023	14.50	6.50	9.00	—	—	—
01.03.2024	14.50	14.50	9.00	—	—	—

¹ The interest rates on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation and from 20 June 2023 on Bank of Russia loans secured by federal government bonds. Also, up to and including 22 August 2021, the interest rate on Bank of Russia loans secured by credit claims of JSC SME Bank on credit institutions, microfinance organizations or leasing companies for lending or on ceding property to SMEs.

² Loans secured by credit claims on agreements backed by insurance contracts of JSC EXIAR.

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

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

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

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

Table 2.9

Liquidity Provided by the Bank of Russia through Lending and Repo Operations

(millions of rubles)

Date	Repo auctions			Intraday loans (in a day)	Primary mechanism standing facilities							
	fine-tuning	1 week	longer-terms		overnight loans	repos PM	Lombard loans ¹			loans secured by non-marketable assets PM ²		
						1 day	1 day	2–30 days	31–90 days	1 day	2–30 days	31–90 days
1	2	3	4	5	6	7	8	9	10	11	12	13
2024												
02.05	—	—	300,000.00	2,522,102.14	—	55,713.80	—	7,800.00	—	1,315,000.00	436,700.00	—
03.05	—	—	300,000.00	761,480.07	—	15,519.89	—	7,800.00	—	1,570,000.00	1,091,700.00	—
06.05	—	—	300,000.00	463,606.19	—	15,527.65	—	5,800.00	—	1,305,000.00	726,700.00	—
07.05	—	—	300,000.00	980,087.15	—	2,135.55	—	4,700.00	—	1,765,000.00	706,700.00	—
08.05	—	—	300,000.00	821,137.24	—	2,133.13	—	4,700.00	—	1,242,000.00	700,000.00	—
13.05	—	—	300,000.00	279,652.73	—	2,133.20	—	4,700.00	—	160,000.00	736,700.00	—
14.05	—	—	300,000.00	704,381.97	—	2,137.62	—	4,700.00	—	305,000.00	706,700.00	—
15.05	—	—	300,000.00	229,977.52	—	2,137.77	—	4,700.00	—	325,000.00	706,700.00	—
16.05	—	—	200,000.00	545,754.62	11.37	2,136.41	—	4,700.00	—	120,000.00	706,700.00	—
17.05	—	—	200,000.00	545,445.91	—	2,136.95	—	4,700.00	—	125,000.00	706,700.00	—
20.05	—	—	200,000.00	1,397,670.08	—	2,137.01	—	4,900.00	—	380,000.00	515,000.00	—
21.05	—	—	200,000.00	87,545.98	—	2,143.44	—	4,900.00	—	525,000.00	600,000.00	—
22.05	—	—	200,000.00	177,024.69	—	2,135.61	—	5,200.00	—	650,000.00	600,000.00	—
23.05	—	—	200,000.00	132,689.53	5.38	2,137.80	—	5,200.00	—	620,000.00	600,000.00	—
24.05	—	—	200,000.00	236,527.63	—	2,136.74	—	7,700.00	—	610,000.00	600,000.00	—
27.05	—	—	200,000.00	483,355.74	—	2,137.15	—	7,900.00	—	910,000.00	600,000.00	—
28.05	—	—	200,000.00	1,385,920.25	—	2,132.30	—	9,900.00	—	490,000.00	600,000.00	—
29.05	—	—	200,000.00	1,281,611.21	0.56	2,131.09	—	9,900.00	—	675,000.00	600,000.00	—
30.05	—	—	200,000.00	1,964,968.26	47.06	2,117.58	—	9,900.00	—	650,000.00	600,000.00	—
31.05	—	—	200,000.00	969,795.90	—	2,332.91	—	9,900.00	—	780,000.00	600,000.00	—

Table 2.9 (end)
(millions of rubles)

Date	Supplementary mechanism standing facilities and Special facilities									
	repos SM			loans secured by non-marketable assets SM ³					Special facilities	
	1 day	2–90 days	91–180 days	1 day	2–90 days	91–180 days	181–365 days	366–549 days		
1	14	15	16	17	18	19	20	21	22	
2024										
02.05	—	—	—	—	180,000.00	258.91	—	—	290,794.85	
03.05	—	—	—	—	180,000.00	257.80	—	—	290,720.32	
06.05	—	—	—	—	130,000.00	257.80	—	—	290,646.03	
07.05	—	—	—	—	80,000.00	257.80	—	—	290,529.15	
08.05	—	—	—	—	35,000.00	257.80	—	—	290,386.96	
13.05	—	—	—	—	—	257.80	—	—	289,758.73	
14.05	—	—	—	—	—	257.73	—	—	300,281.84	
15.05	—	—	—	—	—	257.73	—	—	299,967.17	
16.05	—	—	—	—	—	257.73	—	—	299,788.08	
17.05	—	—	—	—	—	253.88	—	—	308,942.40	
20.05	—	—	—	—	—	253.88	—	—	308,837.80	
21.05	—	—	—	—	—	253.30	—	—	308,738.87	
22.05	—	—	—	—	—	253.30	—	—	308,349.78	
23.05	—	—	—	0.55	—	248.30	—	—	307,962.62	
24.05	—	—	—	—	—	248.30	—	—	307,945.87	
27.05	—	—	—	—	—	248.30	—	—	304,879.32	
28.05	—	—	—	—	—	243.40	—	—	303,506.26	
29.05	—	—	—	—	—	45,243.40	—	—	305,379.33	
30.05	—	—	—	—	—	25,243.15	—	—	304,999.04	
31.05	—	—	—	—	—	241.55	—	—	304,646.54	

¹ From October 16, 2023 Lombard loans can be provided for terms from 1 to 30 days.
The series also includes Lombard loans which were provided before this date.

² Loans PM secured by non-marketable assets can be provided for terms from 1 to 30 days.
The series also includes loans secured by non-marketable assets which were provided before 16 October 2023 at the key rate + 100 bps.

³ Loans SM secured by non-marketable assets can be provided for terms from 1 to 180 days.
The series also includes loans secured by non-marketable assets which were provided before 16 October 2023 at the key rate + 175 bps.

Table 2.10

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

(billions of rubles, start of business)

Date	Deposits with the Bank of Russia			Bank of Russia bonds
	overnight standing deposit facilities	at auction		
		fine-tuning operations	1 week	
1	2	3	4	5
2024				
02.05	1,007.23	—	2,669.58	—
03.05	819.67	—	2,071.38	—
06.05	890.46	—	2,071.23	—
07.05	1,143.78	—	2,071.23	—
08.05	882.86	660.89	2,065.88	—
10.05	727.21	—	2,228.50	—
13.05	749.97	—	2,228.50	—
14.05	752.25	—	2,228.30	—
15.05	770.74	—	2,228.29	—
16.05	771.55	—	1,740.00	—
17.05	781.31	—	1,740.00	—
20.05	739.52	—	1,740.00	—
21.05	761.33	—	1,740.00	—
22.05	837.45	—	1,740.00	—
23.05	942.00	—	1,630.00	—
24.05	971.05	—	1,629.75	—
27.05	978.08	—	1,629.55	—
28.05	981.98	—	1,629.28	—
29.05	935.60	—	1,619.28	—
30.05	1,139.13	—	1,900.91	—
31.05	1,120.58	—	1,900.91	—

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
02.05.2024	depository	02.05.2024	08.05.2024	15.82	2,090.00
07.05.2024	depository	08.05.2024	15.05.2024	15.87	2,228.50
14.05.2024	depository	15.05.2024	22.05.2024	15.83	1,740.00
21.05.2024	depository	22.05.2024	29.05.2024	15.84	1,630.00
28.05.2024	depository	29.05.2024	05.06.2024	15.88	1,900.91

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
07.05.2024	depositary	1	15.91	660.89

Table 2.13

Results of Bank of Russia Long-Term Repo Auctions

Auction date	Date of the first leg	Date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5
09.01.2023	11.01.2023	17.01.2024	7.75	100.00
09.01.2023	11.01.2023	15.02.2023	7.60	1,500.00
13.02.2023	15.02.2023	22.03.2023	7.60	1,000.00
13.02.2023	15.02.2023	14.02.2024	7.75	100.00
20.03.2023	22.03.2023	19.04.2023	7.60	1,000.00
20.03.2023	22.03.2023	20.03.2024	7.75	100.00
17.04.2023	19.04.2023	17.04.2024	7.75	100.00
17.04.2023	19.04.2023	17.05.2023	7.60	851.48
15.05.2023	17.05.2023	21.06.2023	7.60	500.00
15.05.2023	17.05.2023	15.05.2024	7.75	100.00
19.06.2023	21.06.2023	19.07.2023	7.60	300.00
19.06.2023	21.06.2023	19.06.2024	7.75	100.00
17.07.2023	19.07.2023	17.07.2024	7.75	100.00
17.07.2023	19.07.2023	16.08.2023	7.63	100.00
14.08.2023	16.08.2023	13.09.2023	8.69	100.00
11.09.2023	13.09.2023	11.10.2023	12.26	100.00
09.10.2023	11.10.2023	15.11.2023	13.15	100.00
13.11.2023	15.11.2023	13.12.2023	15.16	100.00
11.12.2023	13.12.2023	17.01.2024	15.15	100.00

3. FINANCIAL MARKETS

3.1. Interbank Money Market

Table 3.1.1

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2023																		
January	7.00	7.60	—	—	—	—	7.00	—	—	—	—	—	6.91	—	—	—	—	—
February	7.11	7.60	—	—	—	—	7.12	7.60	—	—	—	—	7.07	—	—	—	—	—
March	7.35	7.51	8.40	—	—	—	7.36	—	—	—	—	—	7.30	—	—	—	—	—
April	7.16	7.72	8.10	—	—	—	7.13	—	—	—	—	—	7.11	—	—	—	—	—
May	7.25	7.60	8.70	—	—	—	7.27	7.61	7.87	—	—	—	7.12	—	—	—	—	—
June	7.33	7.76	8.81	—	—	—	7.36	7.85	—	—	—	—	7.26	—	—	—	—	—
July	7.83	7.83	9.03	9.71	—	11.81	7.85	—	8.81	—	—	—	7.71	—	—	—	—	—
August	10.33	10.62	—	9.34	—	—	10.35	10.17	—	9.34	—	—	10.27	—	—	—	—	—
September	12.28	12.73	12.73	—	—	—	12.31	—	12.92	—	—	—	12.11	—	—	—	—	—
October	13.08	13.33	14.16	—	—	—	13.13	14.19	—	—	—	—	12.87	—	—	—	—	—
November	14.79	15.19	15.24	—	—	—	14.78	—	16.04	—	—	—	14.81	—	—	—	—	—
December	15.18	15.32	15.94	16.59	—	—	15.16	16.09	16.17	16.59	—	—	15.13	—	—	—	—	—
2024																		
January	15.68	15.74	17.38	17.47	—	—	15.66	16.47	16.79	17.47	—	—	15.74	—	—	—	—	—
February	15.79	15.75	17.05	—	—	—	15.76	16.20	—	—	—	—	15.93	—	—	—	—	—
March	15.55	15.92	16.49	—	—	—	15.52	—	—	—	—	—	15.69	—	—	—	—	—
April	15.70	16.86	—	—	—	—	15.71	—	—	—	—	—	15.60	—	—	—	—	—
May	16.01	16.93	17.04	—	—	—	16.02	16.05	—	—	—	—	15.96	—	—	—	—	—
June	15.73	16.38	17.49	—	—	—	15.74	—	—	—	—	—	15.61	—	—	—	—	—

Table 3.1.2

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

(% p.a.)

1	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	2	3	4	5	6	7
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
2023						
January	—	—	—	—	—	—
February	4.55	—	—	—	—	—
March	—	—	—	—	—	—
April	—	—	—	—	—	—
May	—	—	4.95	—	—	—
June	—	—	—	—	—	—
July	—	—	—	—	—	—
August	—	—	—	—	—	—
September	—	5.44	—	—	—	—
October	—	—	—	—	—	—
November	2.19	5.27	5.29	—	—	—
December	5.16	—	—	—	—	—
2024						
January	4.62	—	—	—	—	—
February	3.98	—	—	—	—	—
March	3.45	—	—	—	—	—
April	4.74	—	—	—	—	—
May	3.77	—	5.27	—	—	—
June	4.00	—	—	—	—	—

Table 3.1.3

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

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2024																		
03.06	16.07	—	—	—	—	—	16.07	—	—	—	—	—	16.00	—	—	—	—	—
04.06	15.78	—	—	—	—	—	15.75	—	—	—	—	—	15.87	—	—	—	—	—
05.06	16.11	16.49	—	—	—	—	16.12	—	—	—	—	—	—	—	—	—	—	—
06.06	16.16	—	—	—	—	—	16.18	—	—	—	—	—	—	—	—	—	—	—
07.06	16.14	—	—	—	—	—	16.12	—	—	—	—	—	15.61	—	—	—	—	—
10.06	15.92	15.83	17.49	—	—	—	15.92	—	—	—	—	—	15.66	—	—	—	—	—
11.06	15.70	—	—	—	—	—	15.71	—	—	—	—	—	—	—	—	—	—	—
13.06	15.74	—	—	—	—	—	15.75	—	—	—	—	—	15.60	—	—	—	—	—
14.06	15.75	16.81	—	—	—	—	15.77	—	—	—	—	—	15.57	—	—	—	—	—
17.06	15.68	—	—	—	—	—	15.69	—	—	—	—	—	15.67	—	—	—	—	—
18.06	15.64	—	—	—	—	—	15.65	—	—	—	—	—	15.64	—	—	—	—	—
19.06	15.49	—	—	—	—	—	15.50	—	—	—	—	—	15.55	—	—	—	—	—
20.06	15.42	—	—	—	—	—	15.42	—	—	—	—	—	15.38	—	—	—	—	—
21.06	15.29	—	—	—	—	—	15.28	—	—	—	—	—	15.32	—	—	—	—	—
24.06	15.39	—	—	—	—	—	15.39	—	—	—	—	—	15.35	—	—	—	—	—
25.06	15.56	—	—	—	—	—	15.55	—	—	—	—	—	15.48	—	—	—	—	—
26.06	15.68	—	—	—	—	—	15.68	—	—	—	—	—	15.57	—	—	—	—	—
27.06	15.63	—	—	—	—	—	15.62	—	—	—	—	—	15.64	—	—	—	—	—
28.06	15.80	—	—	—	—	—	15.81	—	—	—	—	—	15.84	—	—	—	—	—

Table 3.1.4

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

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
2024						
03.06	2.62	—	—	—	—	—
04.06	3.54	—	—	—	—	—
05.06	2.99	—	—	—	—	—
06.06	3.26	—	—	—	—	—
07.06	2.61	—	—	—	—	—
10.06	3.50	—	—	—	—	—
11.06	2.96	—	—	—	—	—
13.06	3.14	—	—	—	—	—
14.06	—	—	—	—	—	—
17.06	—	—	—	—	—	—
18.06	—	—	—	—	—	—
19.06	—	—	—	—	—	—
20.06	5.35	—	—	—	—	—
21.06	4.91	—	—	—	—	—
24.06	4.79	—	—	—	—	—
25.06	4.98	—	—	—	—	—
26.06	5.35	—	—	—	—	—
27.06	5.04	—	—	—	—	—
28.06	5.01	—	—	—	—	—

Table 3.1.5

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

(millions of rubles)

Period	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
1	2	3	4	5	6	7	8	9
2023								
January	902,329	1,189,139	29,122	15,461	16,413	5,299	5,416	26,791
February	955,877	1,064,640	20,309	29,644	20,132	1,663	33,792	28,538
March	1,062,054	1,252,892	18,777	38,711	20,742	1,085	6,436	45,002
April	1,034,478	1,220,073	21,316	104,118	15,648	3,021	9,001	58,244
May	1,191,136	1,254,018	21,475	30,658	20,347	1,171	19,878	42,802
June	1,285,753	1,330,504	23,376	33,601	18,378	1,172	23,332	42,763
July	1,153,421	1,529,282	18,052	52,193	19,397	1,066	42,720	40,212
August	1,157,938	1,773,959	26,469	68,238	16,351	1,648	35,797	39,897
September	1,140,147	1,962,971	38,998	46,057	17,790	1,798	21,879	46,704
October	1,416,021	1,952,058	37,100	45,423	16,957	2,424	16,767	30,801
November	1,326,525	1,810,448	33,410	37,006	13,972	2,206	9,596	48,678
December	1,500,299	1,848,935	23,224	43,256	21,209	1,795	27,749	38,825
2024								
January	1,454,144	1,719,075	25,134	41,690	30,504	41	29,895	46,902
February	1,292,796	1,978,001	31,695	39,986	28,410	230	18,114	38,939
March	1,098,565	1,718,090	21,843	35,277	29,511	344	40,966	69,800
April	1,167,505	1,693,434	22,962	40,703	18,690	512	63,255	54,078
May	1,463,764	1,795,124	30,425	36,783	13,951	92	24,258	70,911

Table 3.1.6

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

(millions of rubles)

Maturity	May 2024							
	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
1	2	3	4	5	6	7	8	9
Overnight	1,076,349	1,465,303	5,115	23,540	2,764	92	2,486	47,764
1 week ¹	249,792	210,733	10,784	—	9,183	—	16,481	13,527
2 weeks ¹	8,977	7,246	4,342	—	17	—	204	2,848
1 month ²	80,773	23,533	2,435	13,243	425	—	2,521	2,808
2 months ²	3,778	10,261	251	—	—	—	298	72
3 months ³	29,706	29,297	152	—	68	—	626	2,844
6 months ³	1,225	250	—	—	—	—	187	543
Over 6 months	2,446	—	427	—	15	—	62	15
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	10,718	48,500	6,918	—	1,480	—	1,392	489

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

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

3.2. Exchange Rates and Reference Prices of Precious Metals

Table 3.2.1

Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2023															
January	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3002	69.6094	69.0202	67.7775	67.5744	67.5744
February	70.5174	70.1217	70.0414	70.3847	70.3847	70.3847	70.5991	70.8924	71.5763	72.8949	72.7923	72.7923	72.7923	73.6307	73.8645
March	74.8932	75.2513	75.4729	75.4592	75.4592	75.4592	75.4728	75.4577	75.4577	75.9028	75.9406	75.9406	75.9406	75.4609	75.1927
April	77.3233	77.3233	77.3233	77.9510	79.3563	79.4961	80.6713	82.3988	82.3988	82.3988	81.7441	82.1799	82.0934	81.6758	81.5045
May	80.5093	80.5093	79.9609	79.3071	78.6139	76.8207	76.8207	76.8207	76.8207	76.8207	76.6929	75.8846	77.2041	77.2041	77.2041
June	80.9942	80.9657	80.8756	80.8756	80.8756	81.3294	81.2502	81.4581	82.0930	82.6417	82.6417	82.6417	82.6417	83.6405	84.3249
July	88.3844	88.3844	88.3844	89.3255	89.5450	90.3380	92.5695	91.6879	91.6879	91.6879	91.4931	90.5045	90.6253	90.1757	90.1190
August	91.5923	91.7755	92.8410	93.7792	94.8076	94.8076	94.8076	96.5668	96.0755	97.3999	97.2794	98.2066	98.2066	98.2066	101.0399
September	96.3344	96.3411	96.3411	96.3411	96.6199	97.5383	97.8439	98.1961	97.9241	97.9241	97.9241	96.5083	94.7035	95.9794	96.1609
October	97.4147	97.4147	98.4785	99.2677	99.4555	99.6762	100.4911	100.4911	100.4911	101.3598	99.9349	99.9808	96.9948	97.3075	97.3075
November	92.0226	93.2801	93.1730	93.0351	93.0351	93.0351	93.0351	92.4151	92.1973	91.9266	92.0535	92.0535	92.0535	92.1185	91.2570
December	88.5819	89.7619	89.7619	89.7619	90.6728	91.5823	92.7826	92.5654	91.6402	91.6402	91.6402	90.9846	90.2158	89.8926	89.6741
2024															
January	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	90.4040	89.3939	88.7818	88.1324	88.1324	88.1324
February	89.6678	90.2299	90.6626	90.6626	90.6626	91.2434	90.6842	91.1514	91.2561	90.8901	90.8901	90.8901	91.0758	91.2057	91.4316
March	90.8423	91.3336	91.3336	91.3336	91.3534	91.1604	90.3412	90.7493	90.7493	90.7493	90.7493	90.6252	90.8818	91.5449	91.6359
April	92.3660	92.2914	92.5254	92.3892	92.3058	92.4155	92.4155	92.4155	92.5810	92.7463	93.2198	93.7196	93.4419	93.4419	93.4419
May	91.7791	91.7791	92.0538	91.6918	91.6918	91.6918	91.3124	91.1231	91.8239	91.8239	91.8239	91.8239	91.8239	91.6330	91.3591
June	90.1915	90.1915	90.1915	89.3755	88.7574	88.7436	88.7604	88.7606	88.7606	88.7606	88.9944	89.0214	89.0214	88.2080	89.0658

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
2023																
January	67.5744	68.2892	68.6644	68.8728	68.8467	68.6656	68.6656	68.6656	68.6288	68.7529	68.9573	69.1263	69.3372	69.3372	69.3372	69.5927
February	74.2077	74.7638	74.7588	74.7588	74.7588	74.0432	74.8596	74.7087	74.7087	74.7087	74.7087	74.7087	75.4323	—	—	—
March	75.7457	76.4095	76.6044	76.6044	76.6044	77.2422	76.8373	76.9561	76.3072	76.4479	76.4479	76.4479	76.5662	76.5939	76.9781	77.0863
April	81.5045	81.5045	81.6279	81.6028	81.6549	81.6188	81.4863	81.4863	81.4863	81.2745	81.5499	81.6274	81.5601	80.5093	80.5093	—
May	79.1004	79.9798	80.7642	80.0366	79.9093	79.9093	79.9093	79.9379	80.1665	79.9669	79.9841	79.9667	79.9667	79.9667	80.0555	80.6872
June	83.9611	83.6498	83.6498	83.6498	83.9866	84.2336	84.2467	83.6077	84.0793	84.0793	84.0793	84.6642	85.0504	85.6192	87.0341	—
July	90.1190	90.1190	90.4217	90.6906	91.2046	90.8545	90.3846	90.3846	90.3846	90.4890	90.0945	90.0468	90.0225	90.9783	90.9783	90.9783
August	97.4217	96.7045	93.7460	93.4047	93.4047	93.4047	94.1424	94.1185	94.4421	94.4007	94.7117	94.7117	94.7117	95.4717	95.7070	95.9283
September	96.6338	96.6338	96.6338	96.6472	96.2236	96.6172	96.0762	96.0419	96.0419	96.0419	96.1456	96.2378	96.5000	97.0018	97.4147	—
October	97.3075	97.2865	97.3458	97.3724	97.3074	95.9053	95.9053	95.9053	94.7081	93.5224	93.1507	93.5616	93.2174	93.2174	93.2174	93.2435
November	89.4565	88.9466	89.1237	89.1237	89.1237	88.4954	87.8701	88.1648	88.1206	88.8133	88.8133	88.8133	88.7045	88.6102	88.8841	—
December	89.6966	89.6966	89.6966	90.4162	90.0870	90.4056	91.7062	91.9389	91.9389	91.9389	91.9690	91.7069	91.7051	90.3041	89.6883	89.6883
2024																
January	87.6772	87.6457	88.3540	88.6610	88.5896	88.5896	88.5896	87.9724	87.9199	88.2829	88.6562	89.5159	89.5159	89.5159	89.6090	89.2887
February	91.8237	92.5492	92.5492	92.5492	92.4102	92.3490	92.4387	92.7519	92.7519	92.7519	92.7519	92.6321	92.0425	91.8692	—	—
March	91.8700	91.8700	91.8700	91.9829	92.2243	92.6861	91.9499	92.6118	92.6118	92.6118	92.7761	92.5745	92.5919	92.2628	92.3660	92.3660
April	93.5891	94.0742	94.3242	94.0922	93.4409	93.4409	93.4409	93.2519	93.2918	92.5058	92.1314	92.0134	91.7791	91.7791	91.7791	—
May	91.2573	90.9239	90.9873	90.9873	90.9873	90.6537	90.4082	90.1887	90.2486	89.7026	89.7026	89.7026	88.6852	88.4375	89.2589	89.7869
June	89.0658	89.0658	89.0499	87.0354	82.6282	85.4176	87.9595	87.9595	87.9595	87.3730	87.2770	87.8064	84.9640	85.7480	85.7480	—

Table 3.2.2

(rubles/euro)

Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2023															
January	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.0785	74.5438	74.1361	72.7908	73.1131	73.1131
February	76.3004	76.2245	76.9564	76.7344	76.7344	76.7344	76.0347	75.9087	76.8344	78.3223	78.0542	78.0542	78.0542	78.6710	79.3355
March	79.5134	80.1008	80.1897	80.0469	80.0469	80.0469	80.2353	80.5496	80.5496	80.1372	80.4009	80.4009	80.4009	80.6102	80.5192
April	84.1116	84.1116	84.1116	84.6185	86.7207	87.0954	88.1294	90.2892	90.2892	90.2892	89.1737	89.7271	89.7599	90.0035	90.1637
May	88.3712	88.3712	87.6556	87.5750	86.9986	84.9073	84.9073	84.9073	84.9073	84.9073	84.1498	82.8877	84.2500	84.2500	84.2500
June	86.5009	86.5764	87.1010	87.1010	87.1010	87.0318	86.9519	87.1651	88.0379	89.0057	89.0057	89.0057	89.0057	90.3899	91.0668
July	96.0195	96.0195	96.0195	97.2582	97.7382	98.4144	100.7163	99.8189	99.8189	99.8189	100.4155	99.6775	99.8890	100.6788	101.1992
August	100.9428	100.6988	101.9268	102.5310	103.8379	103.8379	103.8379	106.0543	105.4352	106.8897	107.1563	107.9723	107.9723	107.9723	110.6847
September	104.9407	104.6108	104.6108	104.6108	104.4171	104.9043	105.0789	105.2776	104.8872	104.8872	104.8872	103.5332	101.5646	103.1066	103.2289
October	103.1631	103.1631	103.8680	104.0621	104.3024	104.7877	106.0100	106.0100	106.0100	107.0322	105.6864	105.9544	103.0350	102.5523	102.5523
November	97.9345	98.4365	98.9995	99.0111	99.0111	99.0111	99.0111	98.7863	98.4403	98.4076	98.3155	98.3155	98.3155	98.5314	97.7781
December	96.8827	97.9126	97.9126	97.9126	98.5768	99.1340	100.1353	99.8131	98.8409	98.8409	98.8409	98.0769	97.4030	96.9500	97.7377
2024															
January	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	98.9825	97.8745	97.5401	96.7517	96.7517	96.7517
February	97.1149	97.4009	98.6437	98.6437	98.6437	98.2279	97.4440	98.0936	98.3543	97.9364	97.9364	97.9364	98.1512	98.1917	97.8133
March	98.5447	98.7225	98.7225	98.7225	99.1061	98.9366	98.2017	98.8767	98.8767	98.8767	98.8767	99.1317	99.3561	100.1869	100.2625
April	99.5299	99.5661	99.4116	99.4277	100.0668	100.1259	100.1259	100.1259	100.2236	100.7473	101.2333	100.6793	99.7264	99.7264	99.7264
May	98.0270	98.0270	98.6447	98.5602	98.5602	98.5602	98.4730	98.3062	98.9461	98.9461	98.9461	98.9461	98.9461	98.8486	98.6682
June	97.7908	97.7908	97.7908	96.8721	96.5630	96.4443	96.5698	96.6916	96.6916	96.6916	95.6367	95.7391	95.7391	94.8324	95.1514

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
2023																
January	73.1131	73.8298	74.2646	74.5882	74.4058	74.3434	74.3434	74.3434	74.7307	74.6948	74.9564	75.3348	75.4062	75.4062	75.4062	75.7799
February	79.5654	79.9764	79.6104	79.6104	79.6104	79.1330	79.7588	79.5716	79.5716	79.5716	79.5716	79.5716	79.6230	—	—	—
March	80.8763	81.1418	81.4635	81.4635	81.4635	82.3736	82.5428	82.9670	83.1452	82.3923	82.3923	82.3923	82.2913	82.7750	83.4859	83.7639
April	90.1637	90.1637	89.6590	89.5713	89.3736	89.4638	89.3495	89.3495	89.3495	89.4589	90.0332	90.1436	90.2023	88.3712	88.3712	—
May	86.0862	87.1619	87.5749	86.4964	86.2770	86.2770	86.2770	86.4963	86.5502	86.1995	85.8767	85.9190	85.9190	85.9190	85.9013	86.5119
June	90.9665	91.6329	91.6329	91.6329	91.7966	92.0745	92.0014	91.9430	91.4933	91.4933	91.4933	92.2969	93.1373	93.8644	95.1052	—
July	101.1992	101.1992	101.6496	102.0271	102.4441	101.8330	100.6562	100.6562	100.6562	100.3614	99.6918	99.7156	100.2173	99.9586	99.9586	99.9586
August	106.5736	105.6591	102.1810	101.4802	101.4802	101.4802	102.5719	102.7530	102.2452	102.4719	102.2586	102.2586	102.2586	103.2434	103.4765	104.4496
September	103.0358	103.0358	103.0358	103.0945	102.9211	103.3699	102.3606	102.2485	102.2485	102.2485	102.2453	101.9888	101.9780	102.0979	103.1631	—
October	102.5523	102.5200	102.7527	102.9059	102.6255	101.4257	101.4257	101.4257	100.3030	99.5534	98.6543	98.7376	98.3504	98.3504	98.3504	98.6164
November	97.1334	96.5921	96.7692	96.7692	96.7692	96.6597	96.2561	96.1475	96.2273	96.9187	96.9187	96.9187	97.1594	97.0659	97.6503	—
December	98.4186	98.4186	98.4186	98.7578	98.5764	99.0480	100.5113	101.2863	101.2863	101.2863	101.5781	101.1178	101.3451	100.5506	99.1919	99.1919
2024																
January	96.0682	95.6007	96.0531	96.5882	96.3835	96.3835	96.3835	95.8854	95.8266	96.1657	96.6365	97.0945	97.0945	97.0945	96.9777	96.7895
February	98.4099	99.3523	99.3523	99.3523	99.4889	99.5589	99.8968	100.4425	100.4425	100.4425	100.4425	100.1776	99.9214	99.4500	—	—
March	99.9718	99.9718	99.9718	100.2432	100.1047	100.6139	100.3650	100.2170	100.2170	100.2170	100.3651	100.4121	100.2704	99.7057	99.5299	99.5299
April	99.7934	99.9341	100.2787	100.5316	99.5797	99.5797	99.5797	99.3648	99.5609	98.9118	98.7079	98.7187	98.0270	98.0270	98.0270	—
May	98.8267	98.8978	98.7776	98.7776	98.7776	98.5842	98.2971	97.8989	97.8788	97.0954	97.0954	97.0954	96.3034	96.2383	96.8910	97.1347
June	95.1514	95.1514	95.3906	93.2994	89.0914	91.4543	94.2606	94.2606	94.2606	94.0759	93.7347	94.1131	90.9874	92.4184	92.4184	—

Table 3.2.3

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

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.1612	0.2050	0.2540	0.3980	0.4470	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.1860	1.2140	1.2470
1994	1.5420	1.6570	1.7530	1.8200	1.9010	1.9850	2.0520	2.1530	2.5960	3.0550	3.2320	3.5500
1995	4.0040	4.4070	4.8970	5.1000	4.9950	4.5380	4.4150	4.4350	4.5080	4.5040	4.5780	4.6400
1996	4.7320	4.8150	4.8540	4.9320	5.0140	5.1080	5.1910	5.3450	5.3960	5.4550	5.5110	5.5600
1997	5.6290	5.6760	5.7260	5.7620	5.7730	5.7820	5.7980	5.8300	5.8600	5.8870	5.9190	5.9600
1998	6.0260	6.0720	6.1060	6.1330	6.1640	6.1980	6.2380	7.9050	16.0645	16.0100	17.8800	20.6500
1999	22.6000	22.8600	24.1800	24.2300	24.4400	24.2200	24.1900	24.7500	25.0800	26.0500	26.4200	27.0000
2000	28.5500	28.6600	28.4600	28.4000	28.2500	28.0700	27.8000	27.7500	27.7500	27.8300	27.8500	28.1600
2001	28.3700	28.7200	28.7400	28.8300	29.0900	29.0700	29.2700	29.3700	29.3900	29.7000	29.9000	30.1400
2002	30.6850	30.9274	31.1192	31.1963	31.3071	31.4471	31.4401	31.5673	31.6358	31.7408	31.8424	31.7844
2003	31.8222	31.5762	31.3805	31.1000	30.7090	30.3483	30.2596	30.5036	30.6119	29.8584	29.7387	29.4545
2004	28.4937	28.5156	28.4853	28.8834	28.9850	29.0274	29.1019	29.2447	29.2171	28.7655	28.2367	27.7487
2005	28.0845	27.7738	27.8256	27.7726	28.0919	28.6721	28.6341	28.5450	28.4989	28.4244	28.7312	28.7825
2006	28.1207	28.1223	27.7626	27.2739	26.9840	27.0789	26.8718	26.7379	26.7799	26.7477	26.3147	26.3311
2007	26.5331	26.1599	26.0113	25.6851	25.9031	25.8162	25.5999	25.6494	24.9493	24.7238	24.3506	24.5462
2008	24.4764	24.1159	23.5156	23.6471	23.7384	23.4573	23.4456	24.5769	25.2464	26.5430	27.6060	29.3804
2009	35.4146	35.7205	34.0134	33.2491	30.9843	31.2904	31.7555	31.5687	30.0922	29.0488	29.8179	30.2442
2010	30.4312	29.9484	29.3638	29.2886	30.4956	31.1954	30.1869	30.6640	30.4030	30.7821	31.3061	30.4769
2011	29.6684	28.9405	28.4290	27.5022	28.0685	28.0758	27.6796	28.8569	31.8751	29.8977	31.3216	32.1961
2012	30.3647	28.9503	29.3282	29.3627	32.4509	32.8169	32.1881	32.2934	30.9169	31.5252	31.0565	30.3727
2013	30.0277	30.6202	31.0834	31.2559	31.5893	32.7090	32.8901	33.2474	32.3451	32.0613	33.1916	32.7292
2014	35.2448	36.0501	35.6871	35.6983	34.7352	33.6306	35.7271	36.9316	39.3866	43.3943	49.3220	56.2584
2015	68.9291	61.2718	58.4643	51.7029	52.9716	55.5240	58.9906	66.4779	66.2367	64.3742	66.2393	72.8827
2016	75.1723	75.0903	67.6076	64.3334	66.0825	64.2575	67.0512	64.9072	63.1581	62.9037	64.9449	60.6569
2017	60.1618	57.9371	56.3779	56.9838	56.5168	59.0855	59.5436	58.7306	58.0169	57.8716	58.3311	57.6002
2018	56.2914	55.6717	57.2649	61.9997	62.5937	62.7565	62.7805	68.0821	65.5906	65.7742	66.6342	69.4706
2019	66.0987	65.7570	64.7347	64.6917	65.0583	63.0756	63.3791	66.4897	64.4156	63.8734	64.0817	61.9057
2020	63.0359	66.9909	77.7325	73.6894	70.7520	69.9513	73.3633	74.6382	79.6845	79.3323	75.8599	73.8757
2021	76.2527	74.4373	75.7023	74.3823	73.5870	72.3723	73.1388	73.5744	72.7608	70.5200	74.9818	74.2926
2022	77.8174	83.5485	84.0851	71.0237	63.0975	51.1580	61.3101	60.3677	57.4130	61.5343	61.0742	70.3375
2023	69.5927	75.4323	77.0863	80.5093	80.6872	87.0341	90.9783	95.9283	97.4147	93.2435	88.8841	89.6883
2024	89.2887	91.8692	92.3660	91.7791	89.7869	85.7480						

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	78.94	83.15	90.42	95.26	96.65	97.01	90.57	90.76
2024	88.98	91.61	91.69	92.89	90.87	88.05						

Table 3.2.5

Reference Prices of Refined Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
2024				
01.06	6,810.14	91.38	2,992.51	2,746.04
04.06	6,747.67	89.84	3,011.41	2,726.94
05.06	6,670.89	86.66	2,936.37	2,619.62
06.06	6,636.48	84.75	2,881.70	2,636.33
07.06	6,677.83	84.50	2,822.32	2,628.27
08.06	6,736.49	86.45	2,833.74	2,651.10
11.06	6,611.74	86.60	2,806.87	2,623.75
12.06	6,595.43	84.95	2,779.10	2,610.24
14.06	6,597.13	83.32	2,753.71	2,611.91
15.06	6,617.04	83.73	2,740.40	2,585.77
18.06	6,672.12	83.63	2,717.00	2,548.09
19.06	6,491.66	81.81	2,686.32	2,496.04
20.06	6,174.77	77.39	2,566.23	2,316.52
21.06	6,382.94	80.95	2,688.57	2,482.60
22.06	6,650.23	85.49	2,754.43	2,567.79
25.06	6,559.40	85.50	2,803.49	2,783.82
26.06	6,534.52	82.95	2,807.42	2,831.27
27.06	6,563.71	83.45	2,791.99	2,690.36
28.06	6,281.85	78.77	2,737.12	2,562.29
29.06	6,405.84	79.59	2,770.64	2,588.69

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

Period	Volume of trade — total (3+4+5+6+9)	Of which										
		share	bonds	investment units	futures			options				
					total (7+8)	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
1	2	3	4	5	6	7	8	9	10	11	12	13
2020												
Q1	90,943,684.1	19,535,529.7	60,986,770.6	69,728.0	9,243,208.6	1,221,470.3	8,021,738.3	1,108,447.2	1,100,002.3	8,445.0	...	...
Q2	91,766,552.6	18,613,213.0	64,690,473.2	90,451.3	7,672,620.9	792,132.5	6,880,488.4	699,794.2	694,509.2	5,285.1	...	...
Q3	99,206,570.2	20,680,174.0	69,824,585.7	103,350.9	7,856,519.8	816,862.7	7,039,657.1	741,939.9	735,596.1	6,343.8	...	...
Q4	103,855,918.4	23,112,433.8	70,629,248.9	290,858.7	9,000,256.2	1,131,663.6	7,868,592.6	823,121.0	812,946.3	10,174.7	...	...
2021												
Q1	92,984,173.7	25,952,969.4	54,955,570.0	329,280.4	10,800,645.3	1,278,774.0	9,521,871.2	945,708.6	932,706.0	13,002.6	...	...
Q2	102,708,345.4	29,185,881.0	62,639,796.5	320,611.7	9,691,241.4	1,215,966.5	8,475,274.9	870,814.8	855,486.4	15,328.4	...	...
Q3	109,403,124.6	29,868,400.4	67,882,715.1	315,615.7	10,297,042.3	1,630,658.1	8,666,384.3	1,039,351.1	1,019,941.8	19,409.2	...	...
Q4	121,901,373.5	35,293,454.8	69,424,477.6	408,938.1	15,197,206.5	2,956,310.2	12,240,896.3	1,577,296.5	1,550,419.8	26,876.7	...	...
2022												
Q1	125,032,074.0	28,958,529.1	82,494,985.4	519,653.0	12,361,956.9	2,471,697.0	9,890,259.8	696,949.6	685,227.9	11,721.8	...	...
Q2	89,864,405.9	12,650,941.4	74,063,248.4	541,704.9	2,484,207.3	855,473.1	1,628,734.2	124,304.0	117,618.6	6,685.4	...	...
Q3	83,826,236.5	11,521,418.3	69,365,359.1	317,860.2	2,465,615.3	627,442.2	1,838,173.1	155,983.6	147,174.2	8,809.3	...	...
Q4	98,979,114.1	8,714,812.0	87,467,844.0	590,988.5	2,059,965.2	619,739.8	1,440,225.4	145,504.4	135,712.1	9,792.3	...	...
2023												
Q1	80,328,971.6	9,645,913.0	68,019,807.1	531,858.1	1,980,688.7	777,388.0	1,203,300.7	150,704.8	138,217.8	10,954.0	1,533.0	...
Q2	94,135,996.2	11,900,768.4	78,503,359.8	454,601.7	3,043,915.3	1,121,983.6	1,921,931.7	233,350.9	208,867.1	22,037.8	2,446.0	...
Q3	130,923,737.5	17,459,284.7	108,493,496.3	844,792.7	3,878,104.4	1,145,873.2	2,732,231.2	248,059.4	214,763.7	29,691.9	3,603.9	...
Q4	138,736,106.3	17,300,472.1	116,560,222.9	1,484,141.6	3,184,120.3	1,205,768.7	1,978,351.5	207,149.4	184,387.3	16,419.8	6,342.4	0.2
2024												
Q1	125,644,496.0	18,860,404.2	103,044,694.5	1,205,763.3	2,346,939.9	985,711.9	1,361,228.0	186,694.1	159,184.9	17,816.6	9,633.9	58.7

Table 3.4

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles ¹
1	2	3	4
2024			
02.05	3,442.83	1,177.96	98.99
03.05	3,441.77	1,184.68	83.74
06.05	3,436.05	1,186.20	112.44
07.05	3,427.61	1,185.00	98.12
08.05	3,432.54	1,176.30	80.93
10.05	3,449.78	1,178.02	47.75
13.05	3,457.11	1,193.46	122.90
14.05	3,463.93	1,194.63	101.79
15.05	3,470.72	1,200.49	122.86
16.05	3,486.26	1,207.94	103.99
17.05	3,501.89	1,211.87	103.28
20.05	3,468.09	1,204.10	137.09
21.05	3,428.38	1,199.26	125.20
22.05	3,444.64	1,203.60	83.00
23.05	3,442.79	1,204.89	103.93
24.05	3,396.50	1,195.58	121.08
27.05	3,299.22	1,173.92	157.33
28.05	3,302.91	1,174.75	114.34
29.05	3,318.03	1,167.72	92.50
30.05	3,282.18	1,150.88	100.46
31.05	3,217.19	1,125.68	144.09

¹ Excluding transactions in the trading mode 'Performance of obligations under futures contracts'.

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Quantitative Characteristics of Operating Credit Institutions

	2023								2024				
	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05
Credit institutions authorised to carry out banking operations (operating) — total	360	361	360	360	360	360	360	361	360	358	356	356	357
of which:													
— banks, of which	325	325	324	324	324	324	324	324	323	321	320	320	320
— with a universal licence	225	225	225	225	224	224	224	224	223	222	222	222	222
— with a basic licence	100	100	99	99	100	100	100	100	100	99	98	98	98
— nonbanking credit institutions	35	36	36	36	36	36	36	37	37	37	36	36	37
Credit institutions licensed to perform the following:													
— to attract funds of individuals	299	299	298	298	298	298	298	298	297	295	294	294	296
— to conduct operations in foreign currency	358	359	358	358	358	358	358	359	358	356	354	354	355
— to conduct operations with precious metals	171	173	173	173	173	173	174	176	175	176	175	175	176
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	302	302	301	301	301	301	301	301	300	298	297	297	299
Registered authorized capital of operating credit institutions (billions of rubles)	3,099	3,099	3,150	3,150	3,408	3,409	3,410	3,410	3,397	3,396	3,396	3,396	3,406
Branches of operating credit institutions in Russia — total	437	434	434	433	430	424	421	417	410	408	408	407	402
of which Sberbank branches	86	86	86	86	86	86	86	86	86	86	86	86	86
Branches of credit institutions operating abroad	4	4	4	4	4	4	4	4	4	4	4	4	4
Representative offices of operating Russian credit institutions — total	151	150	151	150	150	150	151	150	147	145	145	145	144
of which:													
— in Russia	133	132	133	132	132	132	132	131	130	129	129	129	129
— in foreign countries	18	18	18	18	18	18	19	19	17	16	16	16	15

Table 4.11 (end)

	2023								2024				
	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05
Internal structural units of credit institutions (branches) — total	24,266	24,327	24,206	24,168	24,150	24,227	24,546	24,829	24,750	24,758	24,760	24,663	24,561
of which:													
— additional offices	23,966	24,017	23,893	23,855	23,842	23,917	24,235	24,518	24,439	24,432	24,448	24,347	24,247
of which Sberbank	12,014	11,975	11,916	11,860	11,812	11,764	11,713	11,665	11,666	11,664	11,665	11,616	11,566
— mobile offices	300	310	313	313	308	310	311	311	311	326	312	316	314
of which Sberbank	290	300	303	303	298	300	301	301	301	316	302	306	304
Credit institutions under liquidation — total	322	322	320	319	319	318	318	318	317	317	317	320	319
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	6	6	6	6	5	4	3	3	3	3	3	3	3
— compulsory liquidation	15	15	15	14	14	14	14	14	14	14	14	17	16
— bankruptcy	301	301	299	299	300	300	301	301	300	300	300	300	300

Table 4.1.2

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

No.	30.06.2024			
	Name of credit institution	Registration number of credit institution	Date of Bank of Russia order on revocation of licence	Date of Bank of Russia order on assignment of provisional administration
1	2	3	4	5
1	AVTOGRADBANK (JSC)	1455	17.06.2024	17.06.2024

Table 4.1.3

Number of Credit Institutions with Nonresidents Equity

(units)

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

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

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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity										
	up to including 1%		more than 1% up to including 20%		more than 20% up to including 50%		more than 50%, but less than 100%		100%		total
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
1	2	3	4	5	6	7	8	9	10	11	12
2017											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
2018											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17 (9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
2019											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)
2020											
31.03	23	17.4	22	16.7	14	10.6	14 (7)	10.6	59 (3)	44.7	132 (10)
30.06	22	16.7	22	16.7	13	9.8	17 (8)	12.9	58 (3)	43.9	132 (11)
30.09	21	16.2	22	16.9	13	10.0	15 (6)	11.5	59 (4)	45.4	130 (10)
31.12	21	16.9	19	15.3	12	9.7	15 (6)	12.1	57 (3)	46.0	124 (9)
2021											
31.03	22	18.3	19	15.8	12	10.0	14 (5)	11.7	53 (2)	44.2	120 (7)
30.09	24	20.3	18 ¹	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)
31.12	21	18.3	18	15.6	10	8.7	12 (4)	10.4	54 (2)	47.0	115 (6)
2022											
30.09	22	19.7	17	15.2	10	8.9	11 (3)	9.8	52 (2)	46.4	112 (5)
31.12	21	19.4	17	15.7	10	9.3	11 (3)	10.2	49 (2)	45.4	108 (5)
2023											
30.09	21	21.2	16	16.2	9	9.1	8 (1)	8.1	45 (2)	45.4	99 (3)
31.12	20	20.8	16	16.7	9	9.4	7	7.3	44 (2)	45.8	96 (2)

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

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

Table 4.1.5

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

(units)

	2023		2024				
	30.11	31.12	31.01	29.02	31.03	30.04	31.05
Insurance agents	210	211	211	212	212	210	210
of which:							
Insurance companies	132	132	132	133	133	133	134
of which national reinsurance company	1	1	1	1	1	1	1
mutual insurance companies	20	21	21	21	21	20	20
insurance brokers	58	58	58	58	58	57	56
Associations of insurance agents	18	18	18	18	18	18	18
Professional securities market participants	512	513	509	508	511	511	506
of which:							
brokers	255	254	253	253	253	252	252
of which:							
customer's brokers	3	3	3	3	3	3	3
commodities brokers	1	1	1	1	1	1	1
forex dealers	4	4	4	4	4	4	4
dealers	283	282	281	282	280	280	280
trustees	183	183	184	183	182	180	180
depositories	253	255	254	254	255	255	254
registrars	31	31	31	31	31	31	31
investment advisers	175	175	172	170	174	177	172
Infrastructures	110	113	115	117	120	119	123
of which:							
clearing houses	6	7	7	7	7	7	8
trade organisers	7	7	7	7	7	7	7
of which:							
exchanges	6	6	6	6	6	6	6
trading systems	1	1	1	1	1	1	1
commodity delivery operators	4	4	4	4	4	4	4
repositories	2	2	2	2	2	2	2
central depository	1	1	1	1	1	1	1
central counterparties	3	4	4	4	4	4	4
information agencies	5	5	5	5	5	5	5
investment platform operators	76	78	80	82	84	83	87
financial platform operators	9	9	9	9	9	9	9
operators of information systems issuing digital financial assets	10	10	10	10	11	11	11
digital financial asset exchange operators	1	1	1	1	2	2	2
National Payment System Entities	27	27	27	27	28	33	48
of which:							
payment system operators	25	25	25	24	24	24	24
nationally important payment system operators ¹	2	2	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—	—	—
payment acceptance operators	—	—	—	1	2	7	22
Collective investment market entities	344	347	347	349	356	360	360
of which:							
non-governmental pension funds	37	37	37	37	37	36	35
joint-stock investment funds	2	2	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	279	282	282	284	290	295	296
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	26	26	26	26	27	27	27

Table 4.1.5 (end)

(units)

	2023		2024				
	30.11	31.12	31.01	29.02	31.03	30.04	31.05
Microfinance agents and cooperatives	4,959	4,941	4,937	4,917	4,910	4,886	4,848
of which:							
microfinance organizations	1,022	1,009	1,005	997	987	978	964
of which:							
microfinance companies	35	37	37	37	37	38	38
microcredit companies	987	972	968	960	950	940	926
housing savings cooperatives	39	39	39	39	40	40	40
consumer credit cooperatives	1,417	1,410	1,407	1,400	1,394	1,387	1,384
agricultural consumer credit cooperatives	599	595	594	593	591	583	575
pawnshops	1,882	1,888	1,892	1,888	1,898	1,898	1,885
Self-regulatory organizations	15	15	15	15	15	14	14
of which:							
financial market self-regulatory organizations	13	13	13	13	13	12	12
of which:							
brokers	1	1	1	1	1	1	1
dealers	1	1	1	1	1	1	1
managers	1	1	1	1	1	1	1
depositories	1	1	1	1	1	1	1
registrars	1	1	1	1	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1	1	1	1
specialised depositories	1	1	1	1	1	1	1
non-governmental pension funds	1	1	1	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1	1	1	1
insurance brokers	1	1	1	1	1	1	1
mutual insurance companies	—	—	—	—	—	—	—
microfinance organizations	2	2	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2	2	2
housing savings cooperatives	—	—	—	—	—	—	—
agricultural consumer credit cooperatives	3	3	3	3	3	2	2
forex dealers	1	1	1	1	1	1	1
investment advisers	2	2	2	2	2	2	2
self-regulatory organizations of actuaries	2	2	2	2	2	2	2
Persons providing professional services in the financial market²	133	135	136	140	141	145	146
of which:							
audit organizations providing auditing services to socially important organizations in the financial market	21	22	23	27	27	31	32
credit history bureaus	6	6	6	6	6	6	6
of which qualified credit history bureau	4	4	4	4	4	4	4
responsible actuaries ³	102	103	103	103	104	104	104
credit rating agencies	4	4	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	—	—	—	—	—	—	—
Management companies of special-purpose vehicles	96	97	100	108	110	115	117
Participants in the partnership financing experiment⁴	4	7	8	11	13	18	23

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

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

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

⁴ In accordance with Federal Law No. 417-FZ, dated 4 August 2023, 'On Conducting an Experiment for Establishing a Special Regulation in Order to Create Necessary Conditions for Providing Partnership Financing in Individual Constituent Territories of the Russian Federation and on Amending Certain Laws of the Russian Federation'.

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

No.	30.06.2024		
	Name of institution	Date of Bank of Russia order on revocation (cancellation) of licence	Date of Bank of Russia order on assignment/change of provisional administration
1	2	3	4
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 30.04.2024						
	1–5	6–10	11–20	21–50	51–100	101–356	total
Assets							
Net assets (net of loss provisions and profit tax), millions of rubles	113,572,271	23,519,968	18,041,388	11,913,317	4,854,302	2,850,957	174,752,203
Corporate loans ¹ (to non-financial and financial (other than credit) institutions), millions of rubles	53,356,040	12,628,996	5,855,098	2,697,493	1,613,564	651,261	76,802,452
Loans to individuals ¹ , millions of rubles	25,175,762	3,048,142	3,202,434	3,001,151	690,930	294,175	35,412,594
Capital and financial performance							
Equity capital, millions of rubles	10,577,928	2,247,070	1,978,947	1,639,666	–667,244	687,239	16,463,606
Capital adequacy N1.0, %	11.8	12.8	14.8	17.7	–17.3	30.6	12.1
Provisions for possible losses, including adjustment, millions of rubles	5,615,195	1,603,541	801,173	865,933	1,356,722	198,717	10,441,280
Provisions for possible losses, excluding adjustment, millions of rubles	6,003,216	1,725,881	811,549	889,057	1,499,483	240,572	11,169,758
Current year net profit (after tax), millions of rubles	644,599	179,763	160,867	101,623	60,304	56,217	1,203,373
Return on assets, %	2.0	1.7	2.6	2.6	4.6	4.3	2.2
Return on balance sheet capital, %	23.1	21.6	23.6	20.3	–32.4	18.0	25.1
Liabilities							
Individuals' funds (deposits) ² , millions of rubles	34,331,250	4,633,828	4,394,435	2,746,042	1,123,560	760,068	47,989,182
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	34,212,137	10,293,481	6,053,874	4,677,068	1,646,867	885,733	57,769,160
Loans received from the Bank of Russia, millions of rubles	2,496,356	198,551	200,998	70,108	1,444,534	4,419	4,414,965

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

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

Table 4.1.8

Financial Performance of Credit Institutions

	Total profit ¹ "+" / loss "-", millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions, millions of rubles	Share of loss-making credit institutions, %
1	2	3	4	5	6
2019	1,715,087	1,869,609	83.0	154,521	17.0
2020	1,608,062	1,641,369	79.1	33,307	20.9
2021	2,362,850	2,404,100	83.4	41,250	16.6
2022	203,198	1,241,778	82.5	1,038,580	17.5
2023					
January	257,986	284,637	78.9	26,651	21.1
February	551,212	569,232	79.2	18,021	20.8
March	881,202	904,032	81.0	22,831	19.0
April	1,104,863	1,120,741	80.5	15,878	19.5
May	1,377,604	1,396,125	80.8	18,522	19.2
June	1,691,672	1,713,552	80.9	21,879	19.1
July	2,018,202	2,041,683	83.1	23,482	16.9
August	2,371,571	2,401,683	83.4	30,112	16.6
September	2,667,432	2,701,084	86.0	33,652	14.0
October	2,923,227	2,959,714	86.5	36,487	13.5
November	3,191,915	3,238,378	87.0	46,463	13.0
December	3,368,500	3,428,982	88.9	60,482	11.1
2024					
January	354,297	360,303	87.6	6,006	12.4
February	628,780	637,536	84.7	8,756	15.3
March	898,903	910,220	86.6	11,316	13.4
April	1,203,373	1,220,639	86.3	17,266	13.7

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

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

4.2. Borrowings

Table 4.2.1

Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

Date	Total	of which			
		federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
1	2	3	4	5	6
2022					
31.12	241,474	195,618	20,673	25,175	8
2023					
31.01	240,602	197,490	18,889	23,397	826
28.02	214,675	180,522	21,180	12,704	269
31.03	217,313	179,445	24,312	13,090	466
30.04	212,035	172,988	24,562	14,205	280
31.05	207,788	166,462	24,437	16,551	338
30.06	217,465	174,179	27,587	14,825	874
31.07	224,469	176,332	32,429	15,248	460
31.08	228,953	175,251	37,200	16,351	150
30.09	228,622	183,306	29,230	15,833	253
31.10	223,934	181,507	27,335	14,952	140
30.11	225,017	184,092	25,411	15,309	204
31.12	184,170	147,464	21,574	14,949	183
2024					
31.01	208,548	162,750	21,144	23,597	1,057
29.02	207,433	149,971	24,040	33,010	413
31.03	184,157	145,858	21,623	15,425	1,252
30.04	190,745	147,455	27,250	14,512	1,529
31.05	178,150	131,250	27,569	18,102	1,228

¹ Including the State Development Corporation VEB.RF.

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

Table 4.2.2

Funds (Deposits) of Individuals Accepted by Credit Institutions

(millions of rubles)

Date	Individuals' funds (deposits) ¹																
	total	in rubles								in foreign currency							
		total	by maturity							total	by maturity						
			demand deposits ¹	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		demand deposits ¹	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2022																	
31.12	36,619,202	32,747,603	13,006,787	40,069	760,703	4,081,961	8,118,112	5,959,679	780,292	3,871,599	1,556,206	555	9,585	578,048	551,905	835,514	339,785
2023																	
31.01	35,582,075	31,786,818	11,852,189	35,051	803,190	3,989,121	8,193,685	6,148,862	764,721	3,795,257	1,527,117	329	10,963	564,016	543,163	826,730	322,940
28.02	36,601,123	32,613,902	12,521,887	111,456	837,453	3,640,241	8,548,852	6,160,317	793,695	3,987,221	1,598,887	2,760	9,196	525,579	578,380	924,722	347,697
31.03	36,955,755	33,124,272	12,856,246	37,989	792,097	3,576,666	8,435,632	6,545,740	879,902	3,831,483	1,602,181	651	16,644	495,814	595,894	768,793	351,506
30.04	37,722,157	33,904,533	13,282,291	131,775	622,486	3,692,411	8,501,425	6,750,263	923,882	3,817,623	1,583,413	833	15,029	477,562	598,758	790,254	351,773
31.05	38,172,995	34,425,672	13,670,069	40,866	581,381	3,789,013	8,438,851	6,935,278	970,214	3,747,323	1,500,096	658	14,993	479,865	593,647	826,236	331,828
30.06	39,276,814	35,333,032	14,503,063	135,051	453,378	3,682,315	8,428,440	7,118,325	1,012,461	3,943,782	1,552,389	824	13,689	515,702	696,780	803,954	360,442
31.07	39,894,676	35,851,328	14,936,283	42,638	534,897	3,845,638	8,523,507	6,963,656	1,004,709	4,043,348	1,544,318	1,282	19,937	545,382	763,422	826,910	342,096
31.08	40,414,790	36,282,173	14,511,467	32,365	1,309,725	4,965,114	8,052,117	6,476,528	934,855	4,132,618	1,544,575	851	25,306	561,222	785,576	865,965	349,123
30.09	40,878,986	36,770,170	14,039,228	58,313	2,077,810	5,894,051	7,819,241	6,067,974	813,553	4,108,816	1,545,608	1,362	22,912	508,469	786,039	889,122	355,304
31.10	41,297,735	37,420,367	13,746,386	53,310	1,866,223	6,781,958	8,301,642	5,913,870	756,978	3,877,368	1,459,489	751	19,500	471,461	741,147	853,210	331,810
30.11	41,977,469	38,271,192	13,271,351	81,908	1,265,625	6,965,609	10,037,946	5,915,732	733,020	3,706,277	1,377,807	4,210	17,163	448,127	728,882	814,626	315,462
31.12	44,920,859	41,160,809	14,817,299	59,063	1,075,212	7,117,010	11,556,846	5,807,119	728,260	3,760,050	1,398,181	1,253	22,878	449,897	748,521	639,258	500,063
2024																	
31.01	44,867,087	40,869,747	13,849,401	37,325	881,043	7,016,346	12,761,378	5,641,234	683,020	3,997,340	1,678,445	1,405	22,349	426,029	759,235	633,893	475,983
29.02	46,110,681	42,051,781	14,548,433	98,183	944,210	6,220,585	14,096,460	5,464,882	679,028	4,058,900	1,681,521	1,399	27,516	429,692	781,532	651,263	485,978
31.03	47,024,267	42,945,218	14,753,404	43,235	929,638	6,029,050	15,207,087	5,311,918	670,884	4,079,049	1,713,801	934	27,288	410,781	707,849	739,532	478,864
30.04	47,989,182	43,970,862	14,937,580	110,542	916,193	6,173,179	15,937,054	5,228,292	668,022	4,018,321	1,650,684	5,410	23,590	398,913	754,935	729,780	455,008

¹ Including current accounts without individuals' escrow accounts under equity construction agreements.

Table 4.2.3

Funds of Legal Entities Accepted by Credit Institutions¹

(millions of rubles)

Date	Deposits and other funds raised from legal entities ²								
	total	in rubles							
		total	by maturity						
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10
2022									
31.12	34,976,384	28,785,200	601,332	11,469,669	6,986,267	2,406,260	3,798,439	1,386,951	2,136,281
2023									
31.01	31,655,815	26,424,364	179,203	10,279,286	6,847,887	2,334,014	3,840,857	1,454,340	1,488,776
28.02	31,917,456	26,157,757	141,468	10,107,235	6,161,213	2,900,081	3,937,264	1,436,913	1,473,583
31.03	35,002,611	28,639,762	135,002	11,190,855	7,340,597	3,216,169	4,035,010	1,095,126	1,627,003
30.04	35,088,523	28,322,712	534,529	8,457,490	9,150,527	3,411,205	4,051,901	1,111,356	1,605,703
31.05	35,927,764	29,054,678	638,598	8,629,325	9,530,875	3,392,537	4,172,539	1,112,878	1,577,926
30.06	37,501,775	30,207,601	1,221,178	8,941,621	9,890,339	3,552,125	3,836,979	1,158,759	1,606,600
31.07	39,135,058	31,210,152	1,221,044	9,512,811	10,532,345	3,437,292	3,743,254	1,136,819	1,626,588
31.08	40,711,955	32,154,726	1,172,553	10,445,899	10,873,155	3,455,377	3,520,128	1,073,912	1,613,702
30.09	40,928,954	32,214,221	1,169,322	10,507,670	11,240,205	3,392,119	3,279,359	1,043,863	1,581,683
31.10	42,002,828	33,630,448	1,163,713	10,778,273	13,176,133	2,857,104	3,102,271	971,132	1,581,823
30.11	42,893,543	34,690,802	1,166,685	13,448,239	11,539,172	2,584,488	3,270,690	1,107,474	1,574,054
31.12	43,461,872	35,262,963	662,680	11,005,884	14,057,005	2,690,664	3,941,833	1,314,115	1,590,782
2024									
31.01	45,201,676	37,169,533	652,757	10,527,104	14,787,317	3,453,322	4,850,261	1,313,134	1,585,638
29.02	43,631,496	35,335,020	859,460	11,640,500	10,823,349	4,108,994	4,996,584	1,380,009	1,526,124
31.03	44,542,625	36,195,912	863,674	12,391,367	9,469,918	5,029,610	5,541,815	1,391,122	1,508,408
30.04	44,968,239	36,612,531	688,474	12,660,361	8,277,326	5,649,101	6,402,921	1,435,403	1,498,944

Table 4.2.3 (end)
(millions of rubles)

Date	Deposits and other funds raised from legal entities ²								Memo: deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions	
	in foreign currency											
	total	by maturity							in rubles	in foreign currency	in rubles	in foreign currency
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years					
1	11	12	13	14	15	16	17	18	19	20	21	22
2022												
31.12	6,191,185	54,656	318,474	351,505	163,496	669,267	267,914	4,365,873	343,798	1,961	9,858,061	1,561,923
2023												
31.01	5,231,452	52,024	252,682	362,030	196,769	687,724	277,615	3,402,608	311,892	857	9,901,244	1,327,344
28.02	5,759,699	56,466	311,304	430,269	210,684	787,881	143,968	3,819,126	318,360	788	10,203,446	1,440,173
31.03	6,362,849	66,083	498,647	469,441	359,146	868,534	148,567	3,952,430	334,304	925	10,706,430	1,497,218
30.04	6,765,812	64,815	680,957	496,074	323,139	839,364	226,986	4,134,477	342,343	1,061	10,712,089	1,594,472
31.05	6,873,086	65,494	690,587	477,645	385,845	821,715	276,330	4,155,468	341,825	1,005	11,307,920	1,656,133
30.06	7,294,174	63,592	753,534	452,140	300,872	932,984	273,240	4,517,812	356,478	1,218	11,382,033	1,646,180
31.07	7,924,906	66,815	803,732	534,807	416,141	1,017,532	290,483	4,795,395	346,733	1,479	12,230,928	1,921,796
31.08	8,557,229	66,410	809,455	699,094	514,515	1,043,257	303,602	5,120,895	395,026	1,501	13,520,859	1,890,056
30.09	8,714,732	68,139	901,616	555,356	573,737	1,029,110	316,779	5,269,994	447,595	1,767	13,730,634	1,858,816
31.10	8,372,381	63,990	800,951	635,366	561,686	951,500	295,253	5,063,635	456,021	2,042	14,840,190	1,857,502
30.11	8,202,741	61,061	782,840	651,921	577,943	925,727	289,309	4,913,940	507,678	2,369	14,597,720	2,007,772
31.12	8,198,909	61,872	647,963	657,261	665,447	554,048	301,464	5,310,853	659,130	2,555	14,991,222	2,152,024
2024												
31.01	8,032,143	61,185	562,540	682,215	587,023	584,934	292,414	5,261,834	628,801	2,364	14,455,180	2,154,657
29.02	8,296,477	60,412	662,036	673,000	614,133	540,965	339,262	5,406,670	648,488	2,947	16,075,928	2,194,807
31.03	8,346,713	60,383	562,338	798,718	597,183	545,743	341,505	5,440,842	681,653	2,903	14,916,018	2,104,677
30.04	8,355,708	59,723	647,790	787,142	650,336	523,724	327,564	5,359,428	713,276	3,053	15,712,157	2,110,093

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

Table 4.2.4

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2023																			
January	3.47	3.67	4.19	4.57	5.50	5.64	5.27	5.35	7.13	6.77	7.12	6.21	7.25	7.88	7.52	6.27	6.71	—	6.71
February	3.59	4.03	4.38	5.01	5.08	6.06	5.36	5.42	7.05	7.40	7.06	6.14	7.24	8.01	8.05	6.21	7.33	5.97	7.33
March	4.46	4.16	3.31	4.85	5.48	6.68	5.72	5.81	7.34	7.79	7.38	6.42	7.35	8.03	8.26	6.48	7.51	5.00	7.51
April	3.77	4.20	4.40	4.10	5.75	6.31	5.63	5.68	7.39	7.94	7.44	6.29	7.21	7.77	7.96	6.35	7.50	7.57	7.50
May	3.39	3.30	3.21	4.64	5.56	6.03	5.44	5.52	7.29	7.40	7.29	6.16	7.23	7.60	8.31	6.23	7.26	5.62	7.26
June	3.05	3.82	4.24	4.58	5.00	6.05	5.35	5.40	7.31	7.55	7.33	6.24	7.23	7.97	8.07	6.31	7.54	6.91	7.54
July	3.38	3.32	3.28	4.70	5.71	6.41	5.69	5.75	7.45	7.53	7.46	6.75	7.68	8.57	8.68	6.81	6.82	7.89	6.90
August	3.75	4.55	5.72	8.90	9.03	7.65	8.58	8.64	8.38	8.13	8.36	9.14	9.81	10.15	10.91	9.17	8.74	9.59	8.79
September	4.06	5.52	6.85	9.92	9.80	8.76	9.40	9.47	9.32	10.83	9.46	11.19	12.37	12.43	13.17	11.25	12.57	12.46	12.57
October	3.84	6.31	8.55	9.19	10.46	10.19	9.96	10.06	10.18	9.61	10.14	11.95	13.13	13.35	14.48	12.01	13.61	12.66	13.60
November	4.11	6.83	8.91	9.46	12.15	12.30	11.64	11.73	12.56	10.70	12.40	13.65	14.77	14.82	15.94	13.71	15.07	14.84	15.07
December	4.69	8.07	11.01	10.76	12.84	13.57	12.78	12.89	12.01	10.34	11.90	14.35	15.42	16.10	16.60	14.43	15.41	15.03	15.41
2024																			
January	6.52	9.08	13.46	12.92	14.23	14.89	14.32	14.49	12.28	11.23	12.19	14.56	15.62	16.12	16.10	14.64	15.84	—	15.84
February	6.86	9.61	11.51	13.43	14.79	14.96	14.45	14.61	12.30	8.02	11.78	14.63	15.77	16.23	16.58	14.70	11.93	—	11.93
March	5.13	6.42	12.89	13.21	14.46	15.03	14.47	14.67	12.50	9.61	12.23	14.63	15.57	16.19	16.58	14.70	11.36	14.72	11.52
April	6.91	9.93	11.48	14.82	14.55	15.19	14.67	14.81	13.03	9.56	12.76	14.66	15.56	15.92	16.61	14.72	12.09	7.95	11.74

Table 4.2.5

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
in US dollars																			
2023																			
January	0.01	0.01	0.43	0.30	1.87	0.94	1.20	1.68	0.84	—	0.84	0.69	1.07	2.50	0.66	0.95	—	—	—
February	0.01	0.01	0.49	0.64	0.30	1.02	0.36	0.38	0.85	—	0.85	0.32	0.36	0.88	0.41	0.33	—	—	—
March	0.01	0.01	—	0.71	0.52	0.92	0.72	0.72	0.83	—	0.83	0.69	0.98	0.96	0.71	0.79	—	—	—
April	0.01	0.01	—	0.54	1.14	1.22	1.14	1.18	1.13	—	1.13	0.56	1.19	0.79	0.38	0.72	—	—	—
May	0.18	0.18	—	0.98	1.38	2.09	1.68	1.73	1.37	—	1.37	1.40	1.38	2.30	0.35	1.41	0.42	—	0.42
June	0.01	0.07	0.93	0.92	1.30	1.59	1.35	1.42	1.19	—	1.19	0.68	1.10	1.90	0.36	0.78	0.13	—	0.13
July	0.01	0.12	0.92	1.00	1.96	0.92	1.27	1.40	1.38	—	1.38	0.51	1.75	1.28	1.53	0.74	—	—	—
August	0.01	0.67	1.03	2.36	1.22	1.27	1.33	1.34	1.25	—	1.25	0.65	1.43	1.53	1.75	0.84	—	—	—
September	0.01	0.40	1.00	2.52	1.03	1.30	1.37	1.39	1.28	—	1.28	0.66	2.15	1.27	1.34	0.82	—	—	—
October	0.01	0.44	1.10	1.89	1.97	2.88	2.28	2.31	1.63	—	1.63	0.51	1.69	1.28	1.25	0.68	—	—	—
November	0.01	0.92	1.01	1.73	1.92	0.86	1.27	1.30	1.92	—	1.92	0.54	2.10	1.61	0.59	0.71	1.04	—	1.04
December	0.00	0.40	1.08	1.66	1.37	2.13	1.96	2.00	1.70	—	1.70	0.57	1.41	1.59	1.71	0.76	—	—	—
2024																			
January	0.01	0.01	—	1.93	1.97	1.98	1.96	1.97	2.55	—	2.55	0.61	1.62	1.93	—	0.91	—	—	—
February	0.01	0.01	—	0.69	2.29	0.66	0.89	0.91	1.78	—	1.78	0.75	1.52	1.83	0.41	0.89	—	—	—
March	0.03	0.03	—	1.99	1.81	1.40	1.43	1.53	1.67	—	1.67	0.41	2.12	0.82	—	0.61	—	—	—
April	0.01	0.01	—	1.81	1.31	1.51	1.46	1.48	1.64	—	1.64	0.50	1.43	1.46	1.33	0.63	—	—	—

Table 4.2.5 (end)

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
in euros																			
2023																			
January	0.01	0.01	—	0.38	2.19	1.14	1.38	1.66	0.98	—	0.98	0.38	—	—	0.54	0.53	—	—	—
February	0.01	0.01	—	—	0.25	0.80	0.27	0.29	0.92	—	0.92	0.48	0.29	0.40	—	0.37	—	—	—
March	0.01	0.01	—	—	0.28	0.74	0.30	0.31	0.45	—	0.45	—	0.39	0.49	0.37	0.42	—	—	—
April	0.01	0.01	—	—	0.32	0.70	0.48	0.51	0.62	—	0.62	0.96	0.37	—	—	0.48	—	—	—
May	0.01	0.01	—	—	1.03	1.19	1.02	1.05	1.93	—	1.93	0.41	0.33	0.10	—	0.35	—	—	—
June	0.01	0.01	—	1.90	0.80	0.75	0.76	0.78	1.36	—	1.36	0.36	0.42	—	—	0.38	0.91	—	0.91
July	0.01	0.01	—	1.34	0.76	1.30	0.76	0.98	2.16	—	2.16	—	0.30	0.51	0.76	0.39	—	—	—
August	0.01	0.01	—	1.67	1.12	2.44	1.81	2.08	1.38	—	1.38	0.64	1.61	0.48	0.69	1.55	—	—	—
September	0.01	0.01	—	1.53	0.69	1.50	0.92	1.12	1.17	—	1.17	—	0.45	0.43	0.81	0.47	—	—	—
October	0.01	0.01	—	0.18	0.88	1.90	1.18	1.39	0.85	—	0.85	0.22	0.43	0.70	0.78	0.43	—	—	—
November	0.01	0.01	—	1.75	1.25	1.24	1.10	1.25	1.06	—	1.06	0.65	0.35	0.68	0.93	0.46	—	—	—
December	0.01	0.01	—	—	1.10	1.42	1.21	1.24	1.64	—	1.64	0.97	0.31	—	0.33	0.38	—	—	—
2024																			
January	0.01	0.01	—	—	1.12	2.93	2.78	2.79	1.53	—	1.53	0.18	0.33	0.46	0.56	0.25	—	—	—
February	0.01	0.01	—	—	1.15	2.11	1.19	1.38	1.39	—	1.39	0.55	0.46	0.25	0.17	0.44	—	—	—
March	0.04	0.04	—	—	1.18	1.75	1.48	1.56	1.24	—	1.24	0.86	0.68	0.18	—	0.51	—	—	—
April	0.01	0.01	—	—	0.84	2.64	2.43	2.45	1.66	—	1.66	0.84	0.56	0.18	0.22	0.50	—	—	—

Table 4.2.6

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

(millions of rubles)

Date	Deposit certificates							Savings certificates							
	total	of which by maturity						total ¹	of which by maturity						
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		savings certificates issued for redemption	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2022															
31.12	5	0	0	0	0	0	0	4,303	4,271	0	0	0	0	0	32
2023															
31.01	0	0	0	0	0	0	0	4,274	4,242	0	0	0	0	0	32
28.02	0	0	0	0	0	0	0	4,145	4,113	0	0	0	0	0	32
31.03	0	0	0	0	0	0	0	4,111	4,080	0	0	0	0	0	32
30.04	0	0	0	0	0	0	0	4,081	4,049	0	0	0	0	0	32
31.05	100	0	100	0	0	0	0	4,057	4,025	0	0	0	0	0	32
30.06	0	0	0	0	0	0	0	4,029	3,998	0	0	0	0	0	31
31.07	0	0	0	0	0	0	0	4,001	3,970	0	0	0	0	0	31
31.08	0	0	0	0	0	0	0	3,979	3,948	0	0	0	0	0	31
30.09	0	0	0	0	0	0	0	3,953	3,922	0	0	0	0	0	31
31.10	0	0	0	0	0	0	0	3,912	3,881	0	0	0	0	0	31
30.11	0	0	0	0	0	0	0	3,871	3,840	0	0	0	0	0	31
31.12	0	0	0	0	0	0	0	3,840	3,808	0	0	0	0	0	31
2024															
31.01	0	0	0	0	0	0	0	3,826	3,795	0	0	0	0	0	31
29.02	0	0	0	0	0	0	0	3,806	3,775	0	0	0	0	0	31
31.03	0	0	0	0	0	0	0	3,781	3,750	0	0	0	0	0	31
30.04	0	0	0	0	0	0	0	3,757	3,726	0	0	0	0	0	31

Table 4.2.6 (end)
(millions of rubles)

Date	Bonds					Banking bill and bank acceptance
	total	of which by maturity				
		up to 180 days	181 days to 1 year	1 to 3 years	over 3 years	
1	17	18	19	20	21	22
2022						
31.12	2,481,487	7,313	16,367	505,691	1,945,312	444,781
2023						
31.01	1,745,419	12,116	17,856	503,843	1,197,739	378,186
28.02	1,864,909	9,556	20,296	593,724	1,227,661	429,584
31.03	1,861,344	9,438	24,840	599,056	1,183,854	396,545
30.04	1,844,421	10,128	27,533	613,535	1,174,966	392,449
31.05	1,946,544	11,592	31,543	715,136	1,140,559	396,114
30.06	1,901,693	12,811	32,555	700,132	1,115,582	386,975
31.07	1,954,198	13,157	32,982	700,115	1,109,902	404,512
31.08	1,896,591	17,016	38,701	671,535	1,089,210	400,760
30.09	1,927,682	17,193	39,744	674,391	1,064,572	403,796
31.10	1,817,955	24,665	39,052	631,104	976,780	398,793
30.11	1,721,914	26,761	38,621	629,327	976,122	407,815
31.12	1,713,250	65,675	42,476	648,416	955,429	351,462
2024						
31.01	1,791,015	32,029	43,707	666,665	928,292	352,292
29.02	1,747,692	33,196	49,228	694,277	880,167	300,915
31.03	1,761,760	40,259	47,773	695,187	878,147	282,437
30.04	1,765,933	33,524	68,547	748,069	849,798	278,731

¹ Includes Account No. 522 'Savings certificates issued' and Account No. 52404 'Savings certificates issued for redemption'.

4.3. Lending

Table 4.3.1

Loans, Deposits, and Other Funds¹ Provided to Corporate Clients, Individuals and Credit Institutions

(millions of rubles)

Date	Loans and other funds provided to corporate clients and individuals in rubles										Loans, deposits, and other funds provided to credit institutions in rubles
	total	individuals	of which								
			total	corporate clients							
				of which by maturity							
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		
1	2	3	4	5	6	7	8	9	10	11	
2022											
31.12	76,575,014	27,409,610	49,165,404	3,716,900	808,393	1,784,897	6,059,263	11,542,342	22,696,555	9,860,263	
2023											
31.01	76,559,784	27,543,816	49,015,968	3,649,847	828,517	1,722,446	5,756,190	11,577,182	22,924,904	9,830,221	
28.02	78,061,769	27,806,855	50,254,914	3,691,154	821,808	1,809,761	6,029,683	11,779,685	23,511,897	10,403,420	
31.03	79,604,156	28,300,015	51,304,141	3,703,952	832,192	1,957,532	6,232,136	12,070,931	23,929,712	10,858,450	
30.04	81,139,256	28,786,250	52,353,007	3,821,903	869,006	2,084,990	6,050,174	12,545,545	24,371,204	10,870,620	
31.05	82,438,423	29,371,594	53,066,829	3,804,085	832,027	2,216,846	5,944,858	12,796,441	24,863,731	11,480,317	
30.06	83,998,648	29,971,707	54,026,941	4,001,113	807,760	2,272,250	5,955,983	12,802,933	25,592,851	11,615,391	
31.07	85,947,143	30,500,292	55,446,851	3,858,589	908,566	2,299,541	6,137,886	13,405,657	26,263,115	12,205,302	
31.08	88,141,344	31,479,160	56,662,184	3,862,164	937,599	2,477,633	6,426,793	13,410,888	26,984,404	13,360,956	
30.09	90,546,256	32,406,819	58,139,437	4,042,346	813,770	2,623,215	6,781,125	13,566,324	27,814,090	13,484,707	
31.10	92,640,563	33,121,305	59,519,258	3,990,134	953,585	2,756,860	6,884,341	14,016,774	28,469,025	14,797,094	
30.11	94,259,454	33,653,065	60,606,388	4,175,072	937,633	2,671,378	6,963,389	14,373,520	29,003,345	14,546,636	
31.12	95,086,607	33,726,769	61,359,838	4,551,522	840,875	2,430,654	7,093,380	14,417,236	29,683,548	15,099,722	
2024											
31.01	95,400,393	33,962,427	61,437,966	4,442,354	820,552	2,387,310	7,032,289	14,501,361	29,814,154	14,630,179	
29.02	95,910,682	34,239,193	61,671,490	4,565,962	804,145	2,402,293	6,979,476	14,513,806	29,992,223	16,123,535	
31.03	97,732,245	34,810,239	62,922,006	4,736,736	788,564	2,323,257	7,436,438	14,669,342	30,557,067	14,934,978	
30.04	99,449,069	35,384,427	64,064,642	4,810,108	853,395	2,357,298	7,609,733	15,121,741	30,905,823	15,555,702	

Table 4.3.1 (end)
(millions of rubles)

Date	Loans and other funds provided to corporate clients and individuals in foreign currency									Loans, deposits, and other funds provided to credit institutions in foreign currency
	total	individuals	of which							
			corporate clients							
			total	of which by maturity						
up to 30 days	31 to 90 day	91 to 180 days		181 days to 1 year	1 to 3 years	over 3 years				
1	12	13	14	15	16	17	18	19	20	21
2022										
31.12	9,565,678	28,197	9,511,367	1,622,756	23,666	91,355	263,336	923,778	6,222,377	2,125,814
2023										
31.01	9,494,906	27,639	9,440,754	1,606,487	17,840	87,440	248,553	1,023,013	6,081,443	1,827,747
28.02	9,887,489	29,555	9,831,261	1,710,132	31,457	100,943	238,614	1,097,953	6,239,785	1,854,554
31.03	9,959,438	30,218	9,900,189	1,721,706	33,855	115,742	250,974	1,144,121	6,217,051	1,953,204
30.04	10,360,421	31,175	10,299,203	1,777,155	50,724	119,711	240,690	1,197,955	6,471,365	1,953,234
31.05	10,220,114	29,216	10,162,395	1,595,324	47,252	124,111	245,708	1,168,671	6,533,007	1,924,305
30.06	10,824,598	35,838	10,760,859	1,644,056	46,085	140,983	266,311	1,208,888	6,994,799	2,016,272
31.07	11,241,653	36,481	11,178,428	1,698,295	57,652	161,443	278,792	1,199,688	7,314,948	2,402,536
31.08	11,771,858	37,023	11,710,138	1,670,154	35,835	252,365	307,482	1,267,158	7,676,268	2,589,832
30.09	11,898,754	36,979	11,837,429	1,654,753	59,195	284,302	347,810	1,343,952	7,663,877	2,576,947
31.10	11,568,283	34,776	11,513,941	1,698,335	87,866	290,880	383,266	1,340,942	7,259,127	2,466,673
30.11	11,389,504	32,865	11,339,096	1,749,297	85,576	261,193	435,589	1,330,611	7,063,286	2,494,321
31.12	11,887,746	32,235	11,838,321	1,922,909	100,632	372,562	583,976	1,353,625	7,112,179	2,576,845
2024										
31.01	11,820,565	32,094	11,788,471	1,872,139	109,788	388,626	592,553	1,358,031	7,081,029	2,633,667
29.02	12,438,511	32,713	12,405,799	2,056,081	128,319	426,809	646,426	1,437,900	7,316,997	2,599,132
31.03	12,554,056	32,999	12,521,058	2,051,239	172,430	411,239	608,499	1,408,353	7,490,785	2,501,312
30.04	12,765,977	28,167	12,737,811	2,066,552	185,950	459,340	733,746	1,457,697	7,461,263	2,555,644

¹ Beginning on 1 February 2021 — takes into account acquired claims.

Table 4.3.2

Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions¹

(millions of rubles)

Date	Outstanding amounts of loans and other funds provided to corporate clients ²		Outstanding amounts of loans and other funds granted to individuals	
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
1	2	3	4	5
2022				
31.12	58,676,772	2,921,154	27,437,807	1,151,748
2023				
31.01	58,456,722	2,932,860	27,571,456	1,169,925
28.02	60,086,175	3,023,304	27,836,410	1,182,379
31.03	61,204,331	2,994,425	28,330,232	1,187,167
30.04	62,652,209	3,051,787	28,817,425	1,191,383
31.05	63,229,225	3,057,166	29,400,810	1,208,309
30.06	64,787,801	3,053,788	30,007,545	1,211,148
31.07	66,625,279	3,041,108	30,536,773	1,222,387
31.08	68,372,322	3,063,577	31,516,184	1,225,422
30.09	69,976,866	2,982,106	32,443,798	1,225,556
31.10	71,033,199	2,902,064	33,156,081	1,232,799
30.11	71,945,485	2,895,595	33,685,930	1,229,726
31.12	73,198,160	2,735,062	33,759,004	1,197,651
2024				
31.01	73,226,437	2,826,251	33,994,521	1,220,159
29.02	74,077,288	2,806,850	34,271,905	1,231,114
31.03	75,443,064	2,789,114	34,843,238	1,236,212
30.04	76,802,452	2,779,805	35,412,594	1,238,084

¹ Beginning on 1 February 2021 — takes into account acquired claims.

² Non-financial and financial (other than credit) institutions and individual entrepreneurs.

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in Rubles

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2023																
January	31.00	30.35	19.90	16.37	19.53	15.73	12.93	13.18	—	16.27	18.76	16.75	17.28	12.85	14.39	14.33
February	31.21	18.21	18.99	16.08	19.13	15.47	12.19	12.45	—	—	17.38	15.36	15.45	12.97	14.45	14.40
March	29.74	30.37	18.81	15.81	18.96	15.55	12.19	12.43	—	—	14.40	16.34	16.20	13.26	14.35	14.33
April	31.10	14.57	18.29	16.42	19.48	15.68	12.22	12.45	—	—	18.14	16.44	16.51	14.15	14.10	14.11
May	29.24	30.67	18.74	16.60	19.69	15.59	12.46	12.68	—	—	17.41	12.51	12.62	13.96	14.01	14.01
June	31.15	15.13	18.45	16.47	19.42	15.48	12.30	12.51	—	—	16.32	11.24	11.33	13.13	13.91	13.89
July	18.54	30.49	16.98	16.44	19.04	15.21	12.12	12.33	—	—	17.44	11.01	11.10	12.95	13.88	13.86
August	28.95	32.25	19.07	16.86	19.89	15.55	11.87	12.12	—	—	16.03	12.74	12.83	12.95	14.69	14.65
September	34.69	17.22	19.47	17.22	20.60	17.03	11.97	12.25	—	—	18.86	14.47	14.58	14.21	15.97	15.93
October	31.55	30.96	19.45	17.69	20.94	18.07	13.06	13.37	—	—	18.11	10.31	10.55	13.52	16.37	16.30
November	36.72	18.30	21.74	18.38	21.29	18.92	13.19	13.50	—	13.23	20.14	9.65	9.80	13.92	17.61	17.51
December	18.02	34.71	20.32	19.15	21.03	17.69	13.37	13.62	—	12.17	11.82	10.34	10.55	11.58	18.11	17.81
2024																
January	34.42	37.27	23.25	20.46	23.01	19.97	17.30	17.50	—	—	—	10.68	10.68	11.85	18.65	18.35
February	37.43	24.24	19.66	21.04	23.45	20.92	18.32	18.51	—	—	—	10.90	10.90	12.50	18.40	18.16
March	32.26	36.85	21.08	21.16	24.31	20.56	17.14	17.37	—	—	—	10.68	10.68	11.93	17.99	17.71
April	39.66	21.84	21.34	21.21	24.35	20.93	16.83	17.10	—	—	—	10.18	10.18	12.11	17.87	17.64

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2024																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.5

Weighted Average Interest Rates on Loans to Individuals in Euros

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2024																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.6

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

	Total								of which to small, medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2023																
January	9.53	9.99	10.85	9.03	9.79	9.22	7.42	8.23	9.86	11.32	10.80	10.29	10.29	9.69	8.29	8.88
February	9.19	10.15	10.85	8.59	9.54	9.59	7.64	8.95	10.06	11.73	10.92	9.79	10.36	10.21	9.60	9.87
March	9.27	10.32	10.70	8.68	9.59	9.55	8.08	8.88	10.03	11.16	11.03	9.27	10.14	10.57	10.11	10.33
April	9.42	10.20	10.62	9.37	9.86	9.38	8.88	9.11	10.30	10.62	11.01	10.25	10.49	10.26	9.74	9.98
May	9.33	10.10	10.88	9.18	9.83	9.75	8.60	9.09	9.75	11.46	11.30	11.50	10.84	11.02	10.23	10.62
June	9.16	10.10	10.40	8.34	9.46	9.70	9.30	9.47	9.87	10.99	10.99	11.28	10.72	10.90	11.07	11.01
July	9.36	10.63	10.70	8.55	9.71	9.94	8.98	9.37	10.64	11.59	11.00	11.76	11.42	10.13	10.38	10.23
August	10.80	11.72	12.72	12.79	12.24	11.34	11.15	11.24	9.01	12.72	12.14	15.18	13.98	12.63	11.79	12.18
September	13.62	13.30	13.75	13.84	13.64	12.03	11.99	12.01	15.11	13.15	12.89	15.18	14.07	13.74	13.18	13.45
October	14.48	13.78	15.36	14.09	14.45	12.61	12.35	12.48	14.04	13.35	14.13	13.94	13.90	13.69	13.24	13.43
November	15.44	15.36	16.59	13.42	15.25	12.84	11.85	12.46	17.10	15.76	15.24	12.36	13.98	14.68	13.49	14.10
December	16.02	17.50	17.42	14.25	16.11	14.40	13.86	14.09	13.79	16.32	16.76	12.46	14.62	16.57	14.55	15.54
2024																
January	17.12	17.47	17.73	14.90	16.83	15.64	13.03	14.34	16.85	17.84	17.02	14.38	16.13	16.57	13.84	15.20
February	16.38	17.54	17.70	16.54	16.84	15.68	13.79	14.89	13.21	17.02	17.15	15.74	15.66	15.75	14.46	15.10
March	17.07	17.59	17.97	16.62	17.24	15.38	14.55	15.00	16.06	16.95	17.52	14.57	16.22	15.73	16.05	15.89
April	17.17	17.51	18.09	16.12	17.12	14.78	15.06	14.90	20.53	17.70	17.20	15.67	16.63	14.84	16.68	15.71

Table 4.3.7

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

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2023																
January	5.40	—	6.55	6.25	5.70	5.92	—	5.92	—	—	—	—	—	6.23	—	6.23
February	5.72	7.03	—	6.20	6.89	6.03	—	6.03	—	—	—	—	—	—	—	—
March	—	—	—	5.02	5.02	5.82	—	5.82	—	—	—	—	—	—	—	—
April	—	—	—	—	—	5.91	—	5.91	—	—	—	—	—	5.57	—	5.57
May	—	—	—	7.16	7.16	—	—	—	—	—	—	7.16	7.16	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	8.15	8.15	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	6.46	6.46	7.18	—	7.18	—	—	—	—	—	—	—	—
2024																
January	—	—	—	—	—	7.80	—	7.80	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	6.24	6.06	8.16	6.52	—	—	—	—	—	—	—	—	—	—	—
April	—	6.30	7.55	8.06	7.52	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.8

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	3.44	—	—	—	3.44	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2024																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	6.13	—	6.13	—	—	—	—	—	—	—	—	—	—	—
April	—	—	6.16	—	6.16	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.9

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

Date	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
2022												
31.12	1,354,300	107,339	1,430	0	9,391,864	759,815	218,774	62	531,304	28,725	6,652	5
2023												
31.01	695,265	64,169	8,032	0	9,425,828	762,592	193,719	62	540,489	30,016	6,654	5
28.02	848,087	83,034	1,962	0	9,654,047	783,791	203,566	66	538,187	31,420	14,604	6
31.03	1,246,559	116,904	1,554	0	10,085,632	823,685	186,069	44	533,618	32,023	11,652	6
30.04	1,162,215	112,037	1,008	0	10,495,734	862,757	204,783	46	537,700	32,918	11,371	6
31.05	1,198,116	112,790	6,435	0	10,904,984	894,392	207,801	45	543,792	34,603	10,867	6
30.06	1,366,552	118,262	9,480	0	11,227,404	930,301	217,097	49	540,928	35,693	12,008	7
31.07	1,291,865	119,421	6,892	0	10,209,168	949,292	98,374	49	547,620	33,822	28,776	7
31.08	1,535,277	126,217	1,012	0	10,728,250	985,885	103,080	49	544,883	34,330	30,167	7
30.09	1,574,799	128,275	1,242	0	11,403,057	1,024,089	103,623	48	545,410	35,160	29,856	8
31.10	1,731,066	135,882	3,205	0	11,740,119	1,053,598	100,474	45	540,272	36,886	28,488	7
30.11	1,368,725	131,005	10,612	0	12,150,491	1,078,110	105,476	45	593,677	39,104	28,141	7
31.12	1,841,163	144,425	13,313	0	12,316,921	1,099,052	116,146	45	602,352	41,126	17,648	7
2024												
31.01	933,709	91,546	1,422	0	12,354,571	1,097,710	138,118	44	626,425	44,858	17,341	7
29.02	1,211,640	108,672	5,098	0	12,545,211	1,110,519	139,936	45	641,490	48,525	12,071	7
31.03	1,522,807	130,817	2,096	0	12,916,208	1,139,504	153,754	45	645,054	52,816	12,210	7
30.04	1,586,883	127,484	4,790	0	13,342,874	1,166,632	158,950	45	652,844	57,597	12,134	7

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

Table 4.3.10

Housing Loans Granted to Resident Individuals

Date	In rubles					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, millions rubles				
			total	of which overdue debt			
1	2	3	4	5	6	7	
2022							
31.12	176,449	697,251	13,848,612	57,536	289.3	6.65	
2023							
31.01	77,366	281,744	13,930,343	58,479	284.8	7.86	
28.02	114,865	422,559	14,147,170	59,359	287.4	8.05	
31.03	154,240	569,644	14,447,971	58,147	287.3	8.18	
30.04	153,581	566,457	14,755,312	58,215	286.1	8.52	
31.05	158,063	580,619	15,087,428	58,845	288.9	8.40	
30.06	168,043	627,013	15,451,210	58,436	288.8	8.45	
31.07	170,762	646,776	15,655,105	58,567	291.0	8.25	
31.08	216,259	849,297	16,237,499	59,002	294.0	8.04	
30.09	238,363	955,352	16,906,304	59,002	298.6	7.92	
31.10	200,503	769,865	17,399,539	60,279	296.2	8.35	
30.11	189,258	726,323	17,728,848	61,451	299.2	8.18	
31.12	196,988	785,588	18,017,344	60,084	302.2	7.91	
2024							
31.01	75,960	271,889	18,146,783	62,261	294.3	8.41	
29.02	95,733	333,061	18,227,300	63,293	292.0	9.28	
31.03	117,189	447,534	18,455,541	63,791	299.5	8.41	
30.04	123,373	465,953	18,608,648	65,704	298.2	8.41	
31.05	146,866	546,024	18,769,701	68,881	303.6	8.06	

Table 4.3.10 (end)

Date	In foreign currency					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	8	9	10	11	12	13	
2022							
31.12	0	0	7,065	3,621	0.0	0.00	
2023							
31.01	0	0	6,906	3,565	0.0	0.00	
28.02	0	0	7,293	3,778	0.0	0.00	
31.03	0	0	7,334	3,803	0.0	0.00	
30.04	0	0	7,551	3,910	0.0	0.00	
31.05	0	0	7,163	3,628	0.0	0.00	
30.06	0	0	7,556	3,816	0.0	0.00	
31.07	0	0	7,564	3,767	0.0	0.00	
31.08	0	0	7,805	3,871	0.0	0.00	
30.09	0	0	7,742	3,924	0.0	0.00	
31.10	0	0	7,013	3,413	0.0	0.00	
30.11	0	0	6,636	3,261	0.0	0.00	
31.12	0	0	6,577	3,226	0.0	0.00	
2024							
31.01	0	0	6,228	2,939	0.0	0.00	
29.02	0	0	6,359	3,034	0.0	0.00	
31.03	0	0	6,247	2,978	0.0	0.00	
30.04	0	0	6,126	2,932	0.0	0.00	
31.05	0	0	5,303	2,290	0.0	0.00	

Table 4.3.11

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

Date	In rubles						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	2	3	4	5	6	7	8
2022							
31.12	176,247	696,876	13,838,288	55,432	289.4	6.65	219,621
2023							
31.01	77,309	281,648	13,920,286	56,401	284.9	7.86	216,021
28.02	114,644	422,392	14,137,214	57,269	287.5	8.05	212,917
31.03	153,984	569,416	14,438,267	56,085	287.4	8.18	210,541
30.04	153,343	566,257	14,746,054	56,191	286.2	8.52	207,645
31.05	157,841	580,470	15,078,364	56,813	288.9	8.40	203,982
30.06	167,819	626,742	15,442,345	56,543	288.8	8.45	201,947
31.07	170,538	646,509	15,646,424	56,681	291.1	8.25	199,767
31.08	216,073	849,113	16,228,975	57,149	294.0	8.04	196,397
30.09	238,197	955,195	16,897,845	57,150	298.7	7.92	194,506
31.10	200,364	769,637	17,391,606	58,485	296.3	8.35	191,334
30.11	189,084	726,080	17,720,944	59,672	299.3	8.18	189,347
31.12	196,868	785,457	18,009,664	58,346	302.3	7.91	188,598
2024							
31.01	75,910	271,759	18,138,853	60,188	294.8	8.40	186,023
29.02	95,561	332,814	18,219,365	61,234	292.1	9.28	185,228
31.03	117,026	447,277	18,447,763	61,831	299.6	8.41	184,777
30.04	123,231	465,801	18,600,966	63,751	298.3	8.41	295,136
31.05	146,712	545,694	18,761,727	66,808	303.7	8.06	401,466

Table 4.3.11 (end)

Date	In foreign currency						memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	
			total	of which overdue loans			
1	9	10	11	12	13	14	15
2022							
31.12	0	0	6,689	3,284	0.0	0.00	2,440
2023							
31.01	0	0	6,535	3,232	0.0	0.00	2,356
28.02	0	0	6,893	3,418	0.0	0.00	2,505
31.03	0	0	6,926	3,436	0.0	0.00	2,522
30.04	0	0	7,140	3,541	0.0	0.00	2,594
31.05	0	0	6,758	3,265	0.0	0.00	2,540
30.06	0	0	7,155	3,458	0.0	0.00	2,716
31.07	0	0	7,145	3,393	0.0	0.00	2,751
31.08	0	0	7,366	3,479	0.0	0.00	2,845
30.09	0	0	7,341	3,571	0.0	0.00	2,828
31.10	0	0	6,629	3,075	0.0	0.00	2,645
30.11	0	0	6,272	2,940	0.0	0.00	2,449
31.12	0	0	6,219	2,910	0.0	0.00	2,416
2024							
31.01	0	0	5,877	2,631	0.0	0.00	2,310
29.02	0	0	5,963	2,681	0.0	0.00	2,345
31.03	0	0	5,857	2,631	0.0	0.00	2,313
30.04	0	0	5,740	2,588	0.0	0.00	2,263
31.05	0	0	4,926	1,954	0.0	0.00	2,185

Table 4.3.12

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

Date	In rubles					
	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		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	2	3	4	5	6	7
2022						
31.12	57,354	311,822	3,389,313	4,719	311.3	3.50
2023						
31.01	20,117	104,650	3,380,497	4,863	308.8	4.82
28.02	32,286	164,986	3,433,524	4,944	308.1	5.21
31.03	45,324	219,800	3,525,702	4,922	307.9	5.57
30.04	41,597	200,407	3,575,938	4,890	304.9	6.04
31.05	43,422	209,975	3,654,449	4,981	307.6	6.06
30.06	45,135	221,848	3,710,917	5,031	307.9	6.12
31.07	51,153	248,879	3,811,504	5,058	308.3	6.06
31.08	75,899	369,636	3,994,999	5,248	309.3	5.92
30.09	93,068	464,767	4,288,918	5,207	312.7	5.83
31.10	72,979	360,897	4,488,812	5,415	311.4	6.14
30.11	76,799	374,418	4,676,235	5,603	313.9	6.12
31.12	86,482	435,484	4,923,395	5,561	316.0	6.12
2024						
31.01	25,831	128,458	4,856,451	5,837	312.9	6.10
29.02	27,614	139,456	4,751,711	6,049	312.0	6.35
31.03	42,199	223,455	4,736,536	6,194	316.4	6.29
30.04	43,135	223,712	4,768,000	6,443	314.2	6.23
31.05	58,145	294,502	4,740,059	6,587	318.8	6.17

Table 4.3.12 (end)

Date	In foreign currency					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	8	9	10	11	12	13	
2022							
31.12	0	0	84	40	0.0	0.00	
2023							
31.01	0	0	83	39	0.0	0.00	
28.02	0	0	90	43	0.0	0.00	
31.03	0	0	88	40	0.0	0.00	
30.04	0	0	92	42	0.0	0.00	
31.05	0	0	64	42	0.0	0.00	
30.06	0	0	67	43	0.0	0.00	
31.07	0	0	69	45	0.0	0.00	
31.08	0	0	72	48	0.0	0.00	
30.09	0	0	73	48	0.0	0.00	
31.10	0	0	72	49	0.0	0.00	
30.11	0	0	69	47	0.0	0.00	
31.12	0	0	68	46	0.0	0.00	
2024							
31.01	0	0	46	24	0.0	0.00	
29.02	0	0	46	25	0.0	0.00	
31.03	0	0	46	25	0.0	0.00	
30.04	0	0	45	25	0.0	0.00	
31.05	0	0	43	24	0.0	0.00	

Table 4.3.13

Investment Portfolio of Credit Institutions

(millions of rubles)

Date	Gross investments in debt securities (including loss provisions, revaluation and cost adjustment)			Gross investments in equity securities (including loss provisions, revaluation and cost adjustment)
	total	of which		
		debt securities transferred that do not qualify for the derecognition	investments in unpledged debt securities at balance-sheet value (excluding revaluation and cost adjustment)	
1	2	3	4	5
2022				
31.12	19,058,345	6,201,350	13,231,793	361,616
2023				
31.01	19,304,930	7,092,721	12,593,965	351,001
28.02	19,521,801	5,613,088	14,338,755	361,143
31.03	19,404,393	7,775,118	12,077,875	386,475
30.04	19,722,295	7,122,678	13,049,612	395,685
31.05	19,868,167	7,434,425	12,881,833	399,680
30.06	20,257,225	8,179,282	12,563,654	407,841
31.07	20,944,449	9,007,692	12,494,509	427,787
31.08	21,067,565	8,166,562	13,546,312	374,120
30.09	20,806,725	8,552,631	13,015,105	463,717
31.10	20,673,244	8,609,013	12,869,965	462,869
30.11	20,837,617	8,719,790	12,861,713	468,916
31.12	21,668,573	8,464,409	13,877,061	475,543
2024				
31.01	21,755,570	8,202,392	14,209,888	506,041
29.02	21,888,044	6,987,581	15,638,338	494,132
31.03	21,785,747	6,156,441	16,378,656	517,845
30.04	21,648,239	6,436,271	15,966,062	573,151

Table 4.4

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

Date	Derivatives (claims, at fair value)	Derivatives (liabilities, at fair value)
1	2	3
2022		
31.12	602,869	504,839
2023		
31.01	554,486	447,222
28.02	556,351	471,316
31.03	546,136	459,612
30.04	615,725	518,044
31.05	618,761	520,197
30.06	806,643	700,943
31.07	805,238	693,328
31.08	812,834	691,088
30.09	821,328	674,091
31.10	724,469	605,986
30.11	649,146	515,362
31.12	620,473	487,125
2024		
31.01	599,349	461,108
29.02	605,374	460,462
31.03	556,547	432,740
30.04	585,400	490,345

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

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

1	Private pension provision / Long-term savings programme ¹				Benefits under mandatory pension insurance					
	pension reserves, millions of rubles	number of participants, persons		benefits, 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 regular benefits			total	of which receiving pension		total	of which one-off benefit, persons
2	3	4	5	6	7	8	9	10	11	
2021										
Q1	1,495,531.87	6,185,732	1,560,326	18,764.52	2,961,686.53	37,031,756	97,928	44,562	3,577.40	3,236.83
Q2	1,517,743.50	6,191,837	1,553,017	37,836.38	2,996,764.39	36,976,116	100,595	88,605	7,690.56	6,978.30
Q3	1,541,650.99	6,202,536	1,544,775	57,344.43	3,027,813.92	36,912,914	103,411	325,698	12,712.54	11,602.28
Q4	1,543,149.10	6,161,242	1,484,414	75,088.32	3,004,970.29	36,808,018	105,444	382,496	17,149.90	15,602.46
2022										
Q1	1,556,887.28	6,208,514	1,512,114	19,485.21	2,985,359.78	36,733,143	108,117	53,765	5,208.57	4,816.81
Q2	1,603,168.27	6,216,695	1,506,929	38,779.61	3,039,497.82	36,680,863	114,208	128,922	13,124.43	12,283.24
Q3	1,628,730.41	6,226,595	1,505,488	58,819.04	3,075,751.05	36,628,104	118,948	390,206	23,435.60	22,113.74
Q4	1,666,867.53	6,245,830	1,501,254	78,258.76	3,090,923.74	36,574,017	124,736	473,573	33,365.30	31,495.09
2023										
Q1	1,710,075.06	6,245,947	1,501,279	20,351.75	3,158,637.49	36,442,815	129,467	77,178	9,392.62	8,914.78
Q2	1,767,133.64	6,261,903	1,492,927	40,221.23	3,247,287.18	36,384,578	135,520	164,674	20,483.01	19,454.15
Q3	1,801,765.14	6,241,797	1,484,443	61,200.44	3,288,314.95	36,325,285	141,617	535,824	32,630.15	30,994.72
Q4	1,823,784.04	6,058,998	1,475,731	81,436.94	3,279,496.21	36,265,411	147,527	630,010	44,293.16	41,949.46
2024										
Q1	1,866,141.11	6,334,936	1,465,695	25,824.36	3,337,050.51	36,139,017	151,196	84,639	11,319.56	10,717.10

¹ On 1 January 2024, a long-term savings programme was launched, allowing for the accumulation of an additional capital. The data also include information on the long-term savings programme.

Table 4.5.2

Private Pension Funds' Pension Reserves Generation

(millions of rubles)

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

Table 4.5.3

Private Pension Funds' Pension Accruals Flows

(millions of rubles)

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

Table 4.5.3 (end)
(millions of rubles)

	Pension accruals transferred to other private pension funds				Pension savings investment returns	Payouts from pension savings				
	total	maternity capital (a portion of maternity (family) capital), including investment returns	of which			total	of which			
			total	including contributions disbursed from the National Welfare Fund			funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
1	14	15	16	17	18	19	20	21	22	23
2017	66,593.75	10.58	713.34	334.84	82,454.58	11,181.98	278.99	84.07	7,775.26	3,043.66
2018	90,942.65	16.46	955.38	444.86	-21,735.04	14,910.82	472.67	152.39	10,847.80	3,437.96
2019	72,382.20	14.65	1,180.56	465.53	270,057.86	18,704.72	721.81	257.78	4,305.42	13,419.71
2020	16,539.74	5.11	326.97	153.36	179,627.15	20,995.72	902.84	365.65	14,915.39	4,811.84
2021	4,824.64	1.45	139.20	64.67	128,733.28	23,508.31	1,066.96	480.48	15,602.46	6,358.41
2022	4,904.10	4.12	143.05	67.36	137,287.20	40,653.17	1,264.98	605.23	31,495.09	7,287.87
2023	3,995.19	5.21	113.47	52.59	277,734.31	51,430.76	1,590.57	753.13	41,949.46	7,137.60

Table 4.5.4

Main Indicators of Unit Investment Funds' Performance

Period	Number of holders of investment shares in unit investment funds, thousands of units ¹					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
2020										
Q1	2,038.0	130.3	821.6	1,073.7	12.4	4,190,495.4	23,647.2	477,686.7	52,524.7	3,636,636.8
Q2	2,247.9	266.8	891.8	1,073.9	15.5	4,399,038.6	31,648.7	532,320.8	54,529.3	3,780,539.8
Q3	2,893.3	772.4	1,008.7	1,073.9	38.3	4,811,698.9	47,996.3	601,118.7	59,988.9	4,102,595.0
Q4	3,638.0	1,358.5	1,144.1	1,074.0	61.3	5,040,083.3	85,841.4	667,297.6	66,449.2	4,220,495.2
2021										
Q1	4,701.3	2,184.2	1,337.6	1,075.2	104.3	5,556,746.8	111,819.3	757,738.8	74,232.2	4,612,956.6
Q2	5,566.7	2,884.7	1,506.5	1,076.2	99.3	6,153,631.4	132,798.6	833,142.7	93,508.1	5,094,182.1
Q3	6,745.9	3,848.7	1,707.6	1,077.3	112.3	6,901,039.3	161,197.4	899,717.4	92,842.7	5,747,281.7
Q4	8,735.6	5,626.0	1,913.9	1,078.8	116.9	7,129,893.1	212,655.3	920,832.4	97,927.2	5,898,478.2
2022										
Q1 ²	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 ²	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 ²	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 ²	9,261.7	5,956.8	2,079.0	1,078.3	147.6	7,660,489.1	141,338.6	581,363.8	60,932.3	6,876,854.3
2023										
Q1 ²	9,650.7	6,249.4	2,162.9	1,078.2	160.2	8,130,503.6	154,515.1	630,521.2	64,820.1	7,280,647.2
Q2 ²	10,069.9	6,583.2	2,261.2	1,078.2	147.3	8,900,910.0	172,756.4	717,323.7	100,677.8	7,910,152.1
Q3 ²	11,026.7	7,304.9	2,147.6	1,078.7	495.5	10,162,652.6	216,087.6	745,185.9	153,330.2	9,048,049.0
Q4 ²	11,976.4	7,695.4	2,013.4	1,078.9	1,188.7	12,391,506.7	354,940.0	773,108.3	191,162.0	11,072,296.3
2024										
Q1	13,042.1	8,699.3	2,060.7	1,079.3	1,202.9	13,192,634.9	402,527.7	825,781.8	210,327.4	11,753,998.0

Table 4.5.4 (end)

Period	Issue of investment shares of unit investment funds, millions of rubles					Redemption of investment shares of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	12	13	14	15	16	17	18	19	20	21
2020										
Q1	234,478.0	7,633.9	82,835.7	446.1	143,562.2	52,077.5	829.2	39,032.9	2,983.8	9,231.5
Q2	119,021.8	6,169.1	47,910.0	2,878.3	62,064.5	44,322.6	87.4	22,721.2	1,692.9	19,821.0
Q3	220,353.3	13,399.1	76,185.1	3,163.3	127,605.9	58,252.2	117.7	38,068.7	736.2	19,329.7
Q4	281,166.0	35,647.4	96,235.0	6,845.3	142,438.3	98,541.0	496.3	56,119.0	653.9	41,271.9
2021										
Q1	487,506.6	26,857.7	115,246.0	7,730.3	337,672.6	62,253.5	1,176.5	45,630.5	200.2	15,246.3
Q2	261,684.7	23,383.4	105,951.4	26,597.2	105,752.7	74,294.0	5,537.2	49,183.5	4,696.2	14,877.0
Q3	292,913.6	28,926.5	105,772.4	9,398.2	148,816.5	119,702.4	1,999.5	62,530.8	11,038.6	44,133.6
Q4	462,126.9	51,013.2	111,827.5	8,127.1	291,159.0	108,237.3	1,366.2	76,118.0	2,812.3	27,940.8
2022										
Q1 ²	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 ²	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 ²	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 ²	850,978.8	14,714.9	36,384.8	5,428.8	794,450.3	86,880.8	10,343.7	44,768.1	2,339.0	29,430.1
2023										
Q1 ²	273,906.3	11,552.7	51,449.2	504.4	210,400.0	92,305.9	9,054.5	50,063.1	1,811.0	31,377.2
Q2 ²	388,536.6	16,389.0	101,172.0	30,617.2	240,358.4	146,348.7	11,830.6	84,287.8	4,190.3	46,040.1
Q3 ²	1,029,090.2	56,515.7	124,590.9	72,296.9	775,686.7	260,192.2	13,955.1	121,803.1	1,595.1	122,838.9
Q4 ²	1,908,151.2	160,214.6	112,463.8	39,982.6	1,595,490.2	183,540.5	16,362.8	111,352.1	10,539.8	45,285.8
2024										
Q1	501,714.2	56,682.7	116,546.1	18,354.7	310,130.6	218,830.5	27,173.1	114,215.4	10,418.3	67,023.7

¹ Data are given exclusive of additional closed funds with blocked assets.

² Data on the indicator 'Net Asset Values of Unit Investment Funds' are given for assessed assets exclusive of blocked assets due to the fact that some unit investment funds did not calculate a number of indicators from Forms 0420502/0420872 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)' and 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)'. The data presented cannot be fully compared with the data for historical periods.

Table 4.5.5

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

Insurance type	Q1 2024	
	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) — total	200,431.4	113,566.2
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	151,594.7	63,967.9
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium — total	127,814.6	55,701.5
of which:		
investment life insurance — total	22,567.0	26,391.6
of which:		
for up to 1 year, inclusive	17,097.1	2,074.0
for 1 through 3 years	1,078.9	8,870.7
for 3 through 5 years	2,089.7	13,661.4
for 5 through 10 years	87.9	1,736.2
for over 10 years or for an indefinite period	2,213.5	49.2
credit life insurance — total	18,714.8	3,469.3
of which:		
for up to 1 year, inclusive	4,154.9	601.6
for 1 through 3 years	3,043.8	223.6
for 3 through 5 years	7,592.6	2,232.9
for 5 through 10 years	3,804.3	392.4
for over 10 years or for an indefinite period	119.2	18.9
endowment life insurance — total	85,829.9	25,800.9
of which:		
for up to 1 year, inclusive	46,885.2	8,128.6
for 1 through 3 years	18,082.2	5,067.4
for 3 through 5 years	13,872.2	5,061.0
for 5 through 10 years	5,228.9	6,639.4
for over 10 years or for an indefinite period	1,761.3	904.5
high risk life insurance — total	655.6	30.6
of which:		
for up to 1 year, inclusive	244.0	5.2
for 1 through 3 years	86.7	4.3
for 3 through 5 years	323.2	14.7
for 5 through 10 years	0.0	6.1
for over 10 years or for an indefinite period	1.7	0.3
other life insurance — total	47.3	9.1
of which:		
for up to 1 year, inclusive	31.9	0.4
for 1 through 3 years	5.6	1.1
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.1	0.0
for over 10 years or for an indefinite period	9.7	7.6

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	23,780.1	8,266.4
of which:		
investment life insurance — total	0.0	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	0.0	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	2,553.3	1,587.1
of which:		
for up to 1 year, inclusive	35.3	48.0
for 1 through 3 years	68.0	22.2
for 3 through 5 years	140.4	66.6
for 5 through 10 years	504.7	340.1
for over 10 years or for an indefinite period	1,804.9	1,110.2
endowment life insurance — total	20,451.7	6,435.8
of which:		
for up to 1 year, inclusive	45.4	18.8
for 1 through 3 years	1,585.4	76.5
for 3 through 5 years	10,984.6	3,186.8
for 5 through 10 years	4,447.8	1,763.6
for over 10 years or for an indefinite period	3,388.4	1,390.2
risk life insurance — total	199.9	68.6
of which:		
for up to 1 year, inclusive	21.8	5.5
for 1 through 3 years	6.1	17.8
for 3 through 5 years	65.9	13.7
for 5 through 10 years	4.0	0.2
for over 10 years or for an indefinite period	102.3	31.3
other life insurance — total	575.1	174.9
of which:		
for up to 1 year, inclusive	0.1	0.0
for 1 through 3 years	0.5	0.0
for 3 through 5 years	0.4	0.0
for 5 through 10 years	0.5	0.0
for over 10 years or for an indefinite period	573.6	174.9
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	48,836.7	49,598.3
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium— total	40,699.0	40,981.0
of which:		
investment life insurance — total	30,276.3	34,925.3
of which:		
for up to 1 year, inclusive	2,625.9	1,846.0
for 1 through 3 years	5,213.3	4,577.5
for 3 through 5 years	15,873.6	14,212.7
for 5 through 10 years	2,021.6	9,779.0
for over 10 years or for an indefinite period	4,541.9	4,510.2
credit life insurance — total	25.1	0.0
of which:		
for up to 1 year, inclusive	10.2	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 1 through 3 years	14.9	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	0.0	0.0
endowment life insurance — total	10,315.5	6,053.8
of which:		
for up to 1 year, inclusive	3,561.9	1,754.8
for 1 through 3 years	5,268.3	759.9
for 3 through 5 years	1,032.6	2,463.2
for 5 through 10 years	194.6	829.4
for over 10 years or for an indefinite period	258.0	246.5
risk life insurance — total	80.6	0.7
of which:		
for up to 1 year, inclusive	80.5	0.0
for 1 through 3 years	0.1	0.6
for 3 through 5 years	0.0	0.1
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0
other life insurance — total	1.5	1.2
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	0.0	0.0
for over 10 years or for an indefinite period	1.5	1.2
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments — total	8,137.7	8,617.3
of which:		
investment life insurance — total	598.6	230.7
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	-0.2	0.2
for 3 through 5 years	375.9	146.9
for 5 through 10 years	215.6	78.0
for over 10 years or for an indefinite period	7.3	5.6
credit life insurance — total	-5.0	104.3
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	15.3
for 5 through 10 years	-5.0	58.5
for over 10 years or for an indefinite period	0.0	30.6
endowment life insurance — total	7,435.1	8,263.9
of which:		
for up to 1 year, inclusive	-0.1	0.2
for 1 through 3 years	12.9	12.3
for 3 through 5 years	1,343.7	2,466.7
for 5 through 10 years	2,800.6	3,165.5
for over 10 years or for an indefinite period	3,277.9	2,619.2
risk life insurance — total	15.4	2.3
of which:		
for up to 1 year, inclusive	9.2	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	0.2	0.1
for 5 through 10 years	0.4	0.2
for over 10 years or for an indefinite period	5.5	2.0
other life insurance — total	93.7	16.2
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	0.2	0.0
for over 10 years or for an indefinite period	93.4	16.2
Voluntary pension insurance — total	392.9	312.0
of which:		
voluntary pension insurance with a lump-sum payment of an insurance premium— total	4.1	132.5
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	0.0	0.0
for 5 through 10 years	0.0	1.5
for over 10 years or for an indefinite period	4.1	130.9
voluntary pension insurance with the payment of an insurance premium in instalments — total	388.8	179.5
of which:		
for up to 1 year, inclusive	0.0	12.3
for 1 through 3 years	0.2	0.0
for 3 through 5 years	0.9	3.9
for 5 through 10 years	13.8	13.8
for over 10 years or for an indefinite period	373.9	149.5
Voluntary personal insurance (excluding life insurance) — total	116,420.0	48,177.0
of which:		
voluntary accident and sickness insurance — total	38,856.7	8,371.5
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	1,189.1	700.5
voluntary accident and sickness insurance of passengers	816.9	4.5
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	33.7	0.5
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	4,018.4	1,591.6
voluntary accident and sickness insurance of tax officials	0.1	1.1
voluntary accident and sickness insurance of other citizens	32,798.5	6,073.2
voluntary medical insurance — total	77,563.3	39,805.5
of which:		
voluntary medical insurance of individuals travelling abroad	1,350.0	517.6
voluntary medical insurance by employers of their employees	52,904.9	35,364.1
voluntary medical insurance of other citizens	23,308.4	3,923.8
Voluntary general property insurance — total	183,583.2	56,888.6
of which:		
voluntary insurance of property — total	153,972.9	50,515.7
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) — total	71,393.3	34,049.2
of which:		
voluntary insurance of motor vehicles	70,729.2	33,853.0
voluntary insurance of other land vehicles (excluding railway vehicles)	664.2	196.2
voluntary insurance of railway vehicles	799.1	229.7

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of aircraft	3,339.1	421.7
voluntary insurance of vessels — total	4,473.6	414.3
of which:		
voluntary insurance of sea vessels	4,194.9	307.3
voluntary insurance of inland vessels	278.7	107.0
voluntary insurance of cargo	10,913.4	1,854.5
voluntary agricultural insurance — total	1,791.7	924.8
of which:		
voluntary government agricultural insurance — total	1,378.3	544.8
of which:		
voluntary agricultural crop insurance	838.5	369.3
voluntary agricultural insurance of perennial plantings	12.0	87.1
voluntary agricultural insurance of livestock	515.2	88.4
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	12.5	0.0
voluntary non-government agricultural insurance — total	413.5	380.0
of which:		
voluntary agricultural crop insurance	22.6	308.8
voluntary agricultural insurance of perennial plantings	2.2	0.0
voluntary agricultural insurance of livestock	301.7	71.2
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	87.0	0.0
voluntary insurance of other assets of legal entities — total	35,319.2	9,459.0
of which:		
voluntary insurance of goods in storage	563.7	22.1
voluntary insurance of assets used in construction and installation works	8,023.5	1,374.2
voluntary insurance of other assets of legal entities	26,732.0	8,062.8
voluntary insurance of other assets of individuals — total	25,943.3	3,162.5
of which:		
voluntary insurance of individuals' houses	10,205.2	1,681.4
voluntary insurance of household assets	3,822.5	611.0
voluntary insurance of other assets of individuals	11,915.6	870.2
voluntary insurance of third party liability insurance — total	14,206.4	1,869.8
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	1,179.8	339.2
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	1,026.3	314.8
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	153.4	24.4
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.1	0.0
voluntary third party liability insurance of owners of railway vehicles	51.1	16.1
voluntary third party liability insurance of owners of aircraft	1,104.6	25.3
voluntary third party liability insurance of owners of vessels — total	2,872.6	202.0
of which:		
voluntary third party liability insurance of owners of sea vessels	2,590.0	158.7

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	282.6	43.2
voluntary third party liability insurance of operators of hazardous facilities — total	718.0	147.3
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	52.4	1.5
voluntary third party liability insurance of operators of hydraulic structures	1.9	0.0
voluntary third party liability insurance of operators of other hazardous facilities	663.8	145.8
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	1,210.5	144.7
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	632.5	6.8
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	578.0	137.9
voluntary third party liability insurance for damage caused — total	6,605.5	881.4
of which:		
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	523.7	70.2
voluntary third party liability insurance of public notaries for damage caused	34.2	0.7
voluntary third party liability insurance of appraisers for damage caused	35.1	0.0
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	10.4	0.0
voluntary third party liability insurance of other persons for damage caused	6,002.0	810.6
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	464.3	113.7
of which:		
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	1.9	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	1.1	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.1	0.0
voluntary third party liability insurance of audit organizations and individual auditors for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of borrowers under credit/loan agreements for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of developers in relation to the transfer of residential premises to participants in equity construction under equity construction agreements for failure to perform or improper performance of contractual obligations	0.0	0.0
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	48.6	0.0
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	412.5	113.7
voluntary business risk insurance	4,915.4	3,252.7

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance — total	10,488.4	1,250.4
of which:		
voluntary insurance of financial risks of individuals travelling abroad	1,262.9	340.4
voluntary insurance of creditors' financial risks	59.7	48.5
voluntary insurance of other persons' financial risks	9,165.9	861.5
Mandatory government life and health insurance of servicemen and similar categories — total	3,311.6	537.6
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	2,604.7	531.6
mandatory government life and health insurance of internal affairs personnel	0.0	2.2
mandatory government life and health insurance of the State Fire Service personnel	329.2	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	0.0
mandatory government life and health insurance of the personnel of the institutions and bodies of the penal system	377.7	1.7
mandatory government life and health insurance of the national guard personnel	0.0	2.0
mandatory government life and health insurance of the personnel of enforcement agencies	0.0	0.1
Mandatory third party liability insurance of owners of vehicles	72,903.2	52,290.9
Mandatory third party liability insurance of the owner of a hazardous facility for causing damage as a result of an accident at the hazardous facility — total	1,006.0	94.8
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	828.6	90.8
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	86.5	3.0
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	20.4	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	70.6	1.0
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	377.3	188.5
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	65.9	7.2
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	56.6	4.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	9.4	3.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	10.9	0.2
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	4.6	0.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	6.3	0.0

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	1.7	0.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels — total	4.2	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	3.4	1.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets on tourist travel routes	0.8	0.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by motor vehicles — total	283.2	169.6
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	152.9	66.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	43.3	36.2
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	23.8	7.9
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets in regular urban bus services with passenger pick-up and drop-off only at established stopping points along regular transportation routes	63.2	59.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	7.2	7.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	4.1	2.6
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
Collection of funds based on court judgements.	0.0	-31.9

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

Table 5.1

Selected Indicators on Payment Card Transactions¹

Period	Individuals						Legal entities					
	the number of payment cards ² , thousands of units	the number of payment cards in use ³ , thousands of units	total value of operations conducted using payment cards, millions of rubles	of which			the number of payment cards ² , thousands of units	the number of payment cards in use ³ , thousands of units	total value of operations conducted using payment cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	2	3	4	5	6	7	8	9	10	11	12	13
2023	442,378	—	166,962,943	33,309,635	54,389,291	79,264,016	6,904	—	4,729,862	1,924,121	2,398,174	407,567
2023												
Q1	400,988	245,309	35,845,787	6,934,618	11,714,258	17,196,911	7,142	2,458	1,026,465	423,436	520,176	82,853
Q2	410,774	252,464	41,169,731	8,298,033	13,062,276	19,809,422	7,246	2,964	1,099,804	479,986	518,604	101,214
Q3	424,921	259,813	44,311,678	8,854,762	14,376,399	21,080,517	7,202	2,817	1,252,929	525,697	626,197	101,036
Q4	442,378	270,083	45,635,746	9,222,222	15,236,358	21,177,166	6,904	2,874	1,350,664	495,002	733,198	122,464

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

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

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

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

Table 5.2

Funds Transfers Carried Out Through the BRPS, Transfer Services

Period	By transfer services ¹							
	total funds transfers		including carried out through:					
			urgent transfer service		non-urgent transfer service		fast payment service	
	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles
1	2	3	4	5	6	7	8	9
2023	8,909.4	3,532,532.8	7.2	3,176,790.4	1,776.0	324,825.3	7,126.2	30,917.1
2023								
Q1	1,648.0	759,229.8	1.5	685,579.4	402.5	68,268.0	1,244.0	5,382.3
Q2	2,091.2	762,034.3	1.7	678,258.9	448.9	76,828.5	1,640.6	6,946.9
Q3	2,345.3	942,367.8	1.8	851,704.3	449.3	82,411.4	1,894.2	8,252.0
Q4	2,824.9	1,068,900.9	2.1	961,247.7	475.3	97,317.4	2,347.4	10,335.8
2024								
Q1	2,883.8	891,700.3	2.0	799,371.8	386.8	81,859.4	2,495.0	10,469.1

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

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

6. REGIONAL SECTION

6.1. Institutional Characteristics

Table 6.1.1

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia ¹				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
THE RUSSIAN FEDERATION						
30.09.2022	112 (5)	93 (5)	81 (4)	10	9	9
31.12.2022	108 (5)	91 (5)	79 (4)	8	8	9
30.09.2023	99 (3)	85 (3)	74 (2)	7	7	7
31.12.2023	96 (2)	81 (2)	71 (1)	8	7	7
CENTRAL FEDERAL DISTRICT						
30.09.2022	80 (5)	69 (5)	57 (4)	3	2	8
31.12.2022	77 (5)	67 (5)	55 (4)	2	2	8
30.09.2023	69 (3)	62 (3)	51 (2)	1	1	6
31.12.2023	69 (2)	61 (2)	51 (1)	2	1	6
Moscow and Moscow Region						
30.09.2022	78 (5)	68 (5)	56 (4)	3	2	7
31.12.2022	75 (5)	66 (5)	54 (4)	2	2	7
30.09.2023	67 (3)	61 (3)	50 (2)	1	1	5
31.12.2023	67 (2)	60 (2)	50 (1)	2	1	5
NORTH-WESTERN FEDERAL DISTRICT						
30.09.2022	8	7	7	1	1	—
31.12.2022	7	7	7	—	—	—
30.09.2023	7	7	7	—	—	—
31.12.2023	6	6	6	—	—	—
SOUTHERN FEDERAL DISTRICT						
30.09.2022	3	1	1	2	2	—
31.12.2022	3	1	1	2	2	—
30.09.2023	3	1	1	2	2	—
31.12.2023	3	1	1	2	2	—
NORTH CAUCASIAN FEDERAL DISTRICT						
30.09.2022	1	—	—	1	1	—
31.12.2022	1	—	—	1	1	—
30.09.2023	1	—	—	1	1	—
31.12.2023	1	—	—	1	1	—
VOLGA FEDERAL DISTRICT						
30.09.2022	9	7	7	1	1	1
31.12.2022	9	7	7	1	1	1
30.09.2023	8	6	6	1	1	1
31.12.2023	7	5	5	1	1	1
URALS FEDERAL DISTRICT						
30.09.2022	4	4	4	—	—	—
31.12.2022	4	4	4	—	—	—
30.09.2023	4	4	4	—	—	—
31.12.2023	3	3	3	—	—	—
SIBERIAN FEDERAL DISTRICT						
30.09.2022	3	2	2	1	1	—
31.12.2022	3	2	2	1	1	—
30.09.2023	3	2	2	1	1	—
31.12.2023	3	2	2	1	1	—
FAR-EASTERN FEDERAL DISTRICT						
30.09.2022	4	3	3	1	1	—
31.12.2022	4	3	3	1	1	—
30.09.2023	4	3	3	1	1	—
31.12.2023	4	3	3	1	1	—

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

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

Table 6.1.2

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to including 1%	More than 1% up to including 20%	More than 20% up to including 50%	More than 50%, but less than 100%	100%
THE RUSSIAN FEDERATION					
30.09.2022	22	17	10	11 (3)	52 (2)
31.12.2022	21	17	10	11 (3)	49 (2)
30.09.2023	21	16	9	8 (1)	45 (2)
31.12.2023	20	16	9	7	44 (2)
CENTRAL FEDERAL DISTRICT					
30.09.2022	12	7	4	8 (3)	49 (2)
31.12.2022	12	7	4	8 (3)	46 (2)
30.09.2023	11	7	4	5 (1)	42 (2)
31.12.2023	11	7	4	4	41 (2)
Moscow and Moscow Region					
30.09.2022	12	5	4	8 (3)	49 (2)
31.12.2022	12	5	4	8 (3)	46 (2)
30.09.2023	11	5	4	5 (1)	42 (2)
31.12.2023	11	5	4	4	41 (2)
NORTH-WESTERN FEDERAL DISTRICT					
30.09.2022	4	1	1	—	2
31.12.2022	3	1	1	—	2
30.09.2023	3	1	1	—	2
31.12.2023	3	1	1	—	2
SOUTHERN FEDERAL DISTRICT					
30.09.2022	—	1	1	1	—
31.12.2022	—	1	1	1	—
30.09.2023	—	1	1	1	—
31.12.2023	—	1	1	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
30.09.2022	1	—	—	—	—
31.12.2022	1	—	—	—	—
30.09.2023	1	—	—	—	—
31.12.2023	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
30.09.2022	3	4	1	1	—
31.12.2022	3	4	1	1	—
30.09.2023	3	3	1	1	—
31.12.2023	3	3	1	1	—
URALS FEDERAL DISTRICT					
30.09.2022	1	1	2	—	—
31.12.2022	1	1	2	—	—
30.09.2023	2	1	1	—	—
31.12.2023	1	1	1	—	—
SIBERIAN FEDERAL DISTRICT					
30.09.2022	1	2	—	—	—
31.12.2022	1	2	—	—	—
30.09.2023	1	2	—	—	—
31.12.2023	1	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
30.09.2022	—	1	1	1	1
31.12.2022	—	1	1	1	1
30.09.2023	—	1	1	1	1
31.12.2023	—	1	1	1	1

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

Table 6.1.3

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

	Q1 2024					
	number of registered issues (additional issues) of issue-grade securities — total, units	volume of registered issues (additional issues) of issue-grade securities — total, millions of rubles	of which by types			
			number of registered issues (additional issues) of shares, units	volume of registered issues (additional issues) of shares, millions of rubles	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of rubles
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	544	1,511,424.15	261	284,305.32	283	1,227,118.83
CENTRAL FEDERAL DISTRICT	235	1,208,133.33	108	159,328.23	127	1,048,805.10
Belgorod Region	2	241.65	2	241.65	—	—
Bryansk Region	4	50.06	3	0.06	1	50.00
Vladimir Region	1	230.00	1	230.00	—	—
Voronezh Region	—	—	—	—	—	—
Ivanovo Region	1	0.05	1	0.05	—	—
Kaluga Region	3	4,000.01	3	4,000.01	—	—
Kostroma Region	2	0.02	2	0.02	—	—
Kursk Region	1	212.53	1	212.53	—	—
Lipetsk Region	1	9.91	1	9.91	—	—
Moscow Region	15	17,377.08	14	15,377.08	1	2,000.00
Orel Region	—	—	—	—	—	—
Ryazan Region	—	—	—	—	—	—
Smolensk Region	—	—	—	—	—	—
Tambov Region	—	—	—	—	—	—
Tver Region	1	395.06	1	395.06	—	—
Tula Region	2	11.10	2	11.10	—	—
Yaroslavl Region	4	91.78	4	91.78	—	—
Moscow	198	1,185,514.08	73	138,758.98	125	1,046,755.10
NORTH-WESTERN FEDERAL DISTRICT	185	173,516.09	40	28,516.09	145	145,000.00
Republic of Karelia	3	6.72	3	6.72	—	—
Republic of Komi	1	50.00	1	50.00	—	—
Arkhangelsk Region	1	0.19	1	0.19	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	1	0.19	1	0.19	—	—

Table 6.1.3 (cont.)

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

Table 6.1.3 (end)

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

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

Table 6.1.4

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

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

Table 6.1.4 (cont.)

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

Table 6.1.4 (end)

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

6.2. Borrowings

Table 6.2.1

Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals¹

(millions of rubles)

	31.05.2024									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities ²		deposits and other funds of individuals ³		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	109,225,426	15,865,693	17,508,597	2,795,397	31,227,835	8,047,824	45,072,041	3,944,762	6,069,542	0
CENTRAL FEDERAL DISTRICT	66,710,813	12,961,284	11,095,625	1,943,421	23,499,703	7,430,299	21,224,144	2,614,994	3,213,203	0
Belgorod Region	561,646	30,156	43,586	4,581	88,399	13,408	385,331	10,983	24,313	0
Bryansk Region	300,016	9,941	38,580	2,497	28,430	1,379	205,768	5,799	15,892	0
Vladimir Region	457,977	15,959	64,537	2,977	37,314	2,514	319,523	10,112	20,671	0
Voronezh Region	920,448	45,046	99,514	8,573	154,254	7,763	586,083	27,636	47,901	0
Ivanovo Region	275,776	11,070	24,595	2,393	17,807	130	207,342	8,269	12,257	0
Kaluga Region	418,644	19,127	69,574	5,801	53,618	4,555	250,847	8,495	15,120	0
Kostroma Region	678,878	5,724	14,875	742	479,850	1,410	129,976	3,482	7,118	0
Kursk Region	305,771	13,007	24,778	473	48,045	576	205,027	11,492	14,405	0
Lipetsk Region	379,143	47,904	44,206	14,320	76,253	25,598	228,483	7,541	17,703	0
Moscow Region	4,041,354	248,212	563,950	46,195	476,082	88,887	2,589,344	108,211	295,157	0
Orel Region	203,743	4,989	15,868	835	27,821	396	141,608	3,623	11,208	0
Ryazan Region	419,327	20,938	68,345	5,404	38,007	7,362	265,390	7,198	34,939	0
Smolensk Region	274,416	10,585	52,167	3,035	21,334	655	175,884	6,417	13,487	0
Tambov Region	247,589	4,970	33,187	974	28,086	43	164,462	3,834	10,119	0
Tver Region	389,726	10,378	47,617	875	49,487	518	266,213	8,782	16,288	0
Tula Region	599,904	26,893	151,868	3,166	57,668	13,230	336,773	9,782	35,728	0
Yaroslavl Region	525,204	22,315	75,415	3,542	69,791	1,334	344,047	16,419	21,407	0
Moscow	55,711,250	12,414,068	9,662,962	1,837,037	21,747,458	7,260,541	14,422,043	2,356,920	2,599,490	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	10,206,905	919,994	1,819,135	345,413	2,152,407	129,909	5,363,998	406,540	549,523	0
Republic of Karelia	184,980	6,659	13,948	1,651	12,936	237	140,834	4,457	11,655	0
Republic of Komi	259,417	12,512	16,770	4,495	15,208	0	208,085	7,757	12,290	0
Arkhangelsk Region	421,217	9,529	46,071	779	33,891	0	299,362	8,464	29,744	0
Nenets Autonomous Area	29,879	524	1,368	0	365	0	21,962	522	5,502	0
Arkhangelsk Region, excluding Nenets Autonomous Area	391,338	9,005	44,703	779	33,526	0	277,400	7,942	24,242	0
Vologda Region	444,738	192,525	55,556	104,698	87,515	71,242	270,553	10,702	15,421	0
Kaliningrad Region	457,315	30,376	64,992	7,512	45,448	934	306,808	20,416	22,292	0
Leningrad Region	459,084	12,406	32,482	3,397	92,780	673	304,404	7,959	18,273	0
Murmansk Region	362,661	45,861	26,104	20,212	28,475	1,875	280,500	11,649	15,902	0
Novgorod Region	157,597	5,193	18,170	524	16,175	127	112,474	4,429	5,851	0
Pskov Region	151,205	3,996	13,723	456	14,270	193	108,884	3,251	9,374	0
Saint Petersburg	7,308,691	600,937	1,531,319	201,689	1,805,710	54,627	3,332,094	327,456	408,720	0
SOUTHERN FEDERAL DISTRICT	5,301,090	381,170	676,220	78,884	583,020	162,802	3,262,965	131,487	465,963	0
Republic of Adygeya (Adygeya)	63,335	1,159	3,474	19	2,701	0	43,778	1,103	9,830	0
Republic of Kalmykia	28,834	446	1,782	0	651	0	20,205	427	4,456	0
Republic of Crimea	362,652	2,443	52,427	484	22,098	444	222,907	1,434	28,566	0
Krasnodar Territory	2,328,473	262,650	225,692	42,842	344,972	154,572	1,380,224	61,586	224,584	0
Astrakhan Region	217,259	7,072	30,849	1,980	8,340	0	142,530	4,038	26,975	0
Volgograd Region	598,987	28,790	67,807	10,572	42,472	1,526	423,010	15,917	40,591	0
Rostov Region	1,600,611	77,929	282,895	22,977	156,826	6,260	961,965	46,334	121,164	0
Sevastopol	100,939	681	11,295	9	4,961	0	68,348	648	9,797	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,170,454	29,107	139,307	7,341	92,155	75	787,087	19,457	94,122	0
Republic of Dagestan	177,211	2,001	15,126	490	4,010	0	137,027	1,336	12,739	0
Republic of Ingushetia	12,290	318	1,607	3	202	0	9,277	308	940	0
Kabardino-Balkar Republic	82,007	2,123	7,136	558	8,391	0	58,799	1,501	4,228	0
Karachay-Cherkess Republic	35,133	516	3,087	0	904	0	26,205	497	2,759	0
Republic of North Ossetia — Alania	100,318	1,528	8,652	28	1,819	0	74,898	1,452	11,457	0
Chechen Republic	71,206	831	19,946	42	3,193	0	40,895	223	4,199	0
Stavropol Territory	692,289	21,790	83,753	6,220	73,637	75	439,986	14,141	57,799	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	10,763,951	454,330	1,816,113	95,474	1,689,454	67,989	6,122,238	272,571	675,249	0
Republic of Bashkortostan	986,933	28,526	110,378	4,727	93,181	1,142	649,957	21,499	100,686	0
Mari El Republic	159,174	2,668	11,397	372	17,627	99	114,937	2,085	9,812	0
Republic of Mordovia	172,263	6,478	14,031	1,699	22,208	1,431	120,335	3,243	10,097	0
Republic of Tatarstan (Tatarstan)	2,434,104	91,442	455,846	21,424	710,674	20,239	956,145	47,473	143,927	0
Udmurt Republic	504,172	16,364	127,339	5,408	47,777	1,066	271,852	9,509	39,323	0
Chuvash Republic — Chuvashia	405,478	9,135	58,554	1,331	45,467	717	245,349	6,839	43,117	0
Perm Territory	966,452	36,958	166,705	7,757	157,828	2,111	545,415	26,378	64,836	0
Kirov Region	368,268	7,804	50,838	1,279	44,552	1,112	233,903	4,958	18,354	0
Nizhny Novgorod Region	1,526,067	88,311	353,181	27,698	173,205	19,431	887,374	37,851	71,100	0
Orenburg Region	498,188	12,519	65,768	1,195	55,178	2,991	333,582	8,021	24,610	0
Penza Region	373,853	6,995	45,054	687	28,088	52	239,612	5,757	42,273	0
Samara Region	1,381,724	111,455	209,320	12,172	220,820	17,215	849,770	78,604	65,387	0
Saratov Region	635,853	21,855	81,324	6,223	46,564	81	444,706	14,245	25,268	0
Ulyanovsk Region	351,422	13,819	66,378	3,503	26,286	300	229,303	6,108	16,462	0
URALS FEDERAL DISTRICT	6,655,514	452,711	883,281	109,495	2,128,424	15,676	3,017,670	316,834	445,139	0
Kurgan Region	146,074	2,780	11,262	340	9,271	232	104,391	2,108	14,751	0
Sverdlovsk Region	2,244,321	152,831	435,144	89,212	407,729	9,769	1,139,922	48,117	191,446	0
Tyumen Region	3,082,474	248,202	217,093	6,987	1,565,540	4,287	1,065,515	235,850	178,417	0
Khanty-Mansi Autonomous Area — Yugra	2,027,253	222,373	73,570	4,395	1,391,407	213	473,347	217,209	66,467	0
Yamal-Nenets Autonomous Area	371,843	4,947	31,790	21	89,439	1	211,305	4,798	29,918	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	683,379	20,882	111,734	2,571	84,693	4,073	380,863	13,842	82,032	0
Chelyabinsk Region	1,182,645	48,898	219,782	12,955	145,884	1,388	707,843	30,759	60,524	0
SIBERIAN FEDERAL DISTRICT	5,258,216	283,919	698,610	77,827	693,746	82,419	3,301,354	107,221	365,481	0
Altai Republic	31,485	374	1,852	47	8,056	0	18,611	294	1,768	0
Republic of Tuva	37,506	257	3,006	0	194	0	19,014	247	13,778	0
Republic of Khakassia	105,366	5,308	9,214	801	7,159	125	74,075	4,307	9,528	0
Altai Territory	518,758	20,732	61,364	4,598	76,903	7,500	326,027	8,040	32,593	0

Table 6.2.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	974,819	34,045	140,843	6,872	133,287	9,566	592,381	16,866	71,819	0
Irkutsk Region	693,945	59,787	65,071	10,847	80,594	33,115	481,318	14,879	39,331	0
Kemerovo Region — Kuzbass	771,668	34,668	94,328	19,347	125,228	467	487,487	14,243	45,686	0
Novosibirsk Region	1,286,164	97,927	200,496	28,175	189,052	28,429	725,586	29,825	117,285	0
Omsk Region	509,169	18,148	78,408	6,134	37,569	97	350,587	10,242	20,285	0
Tomsk Region	329,335	12,674	44,028	1,006	35,704	3,120	226,268	8,279	13,409	0
FAR-EASTERN FEDERAL DISTRICT	3,158,483	383,176	380,306	137,542	388,926	158,656	1,992,586	75,657	260,863	0
Republic of Buryatia	173,338	3,302	13,906	665	6,891	56	124,611	2,258	19,709	0
Republic of Sakha (Yakutia)	323,680	6,819	48,789	1,854	33,083	823	193,004	4,004	29,219	0
Trans-Baikal Territory	211,260	8,349	24,293	5,418	11,296	0	145,476	2,815	20,382	0
Kamchatka Territory	181,647	9,452	21,125	3,650	21,740	1,922	121,056	3,740	10,022	0
Primorye Territory	921,402	86,506	113,101	41,937	118,501	5,107	559,313	34,898	96,089	0
Khabarovsk Territory	555,613	22,635	62,744	7,899	50,776	1,066	374,334	13,177	48,053	0
Amur Region	267,199	18,493	32,565	9,544	25,478	1,059	176,147	3,256	18,074	0
Magadan Region	115,775	8,433	9,274	5,284	30,700	0	66,537	3,129	3,981	0
Sakhalin Region	346,967	218,193	46,717	61,208	87,548	148,623	187,395	7,482	12,064	0
Jewish Autonomous Region	30,741	429	1,148	20	1,337	0	25,267	399	1,925	0
Chukotka Autonomous Area	30,861	565	6,642	63	1,576	0	19,444	499	1,347	0
OUTSIDE THE RUSSIAN FEDERATION	19,315	64,340	10,624	58,860	0	11	4,712	3,141	13	0

¹ Including the State Development Corporation VEB.RF.

² Excluding funds of individual entrepreneurs.

³ Excluding escrow account funds.

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

Table 6.2.2

Funds of Individual Entrepreneurs

(millions of rubles)

1	31.05.2024		
	2	3	4
	Total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	2,161,043	2,127,276	33,767
CENTRAL FEDERAL DISTRICT	867,979	853,249	14,730
Belgorod Region	19,611	19,489	122
Bryansk Region	10,797	10,672	125
Vladimir Region	15,263	15,101	163
Voronezh Region	30,900	30,753	147
Ivanovo Region	13,389	13,282	106
Kaluga Region	11,005	10,927	78
Kostroma Region	8,962	8,933	29
Kursk Region	13,137	13,053	84
Lipetsk Region	12,030	11,921	109
Moscow Region	110,401	109,638	763
Orel Region	6,828	6,771	57
Ryazan Region	12,108	11,906	202
Smolensk Region	9,266	9,220	45
Tambov Region	11,364	11,339	25
Tver Region	9,463	9,416	47
Tula Region	15,562	15,481	81
Yaroslavl Region	13,159	13,005	154
Moscow	544,735	532,343	12,392
NORTH-WESTERN FEDERAL DISTRICT	208,821	204,478	4,343
Republic of Karelia	5,457	5,417	40
Republic of Komi	6,799	6,659	140
Arkhangelsk Region	11,551	11,531	20
Nenets Autonomous Area	678	678	0
Arkhangelsk Region, excluding Nenets Autonomous Area	10,873	10,853	20
Vologda Region	12,830	12,729	102
Kaliningrad Region	16,676	16,444	232
Leningrad Region	10,183	10,152	31
Murmansk Region	7,937	7,895	42
Novgorod Region	4,601	4,584	18
Pskov Region	4,618	4,585	33
Saint Petersburg	128,168	124,482	3,686
SOUTHERN FEDERAL DISTRICT	249,883	247,069	2,814
Republic of Adygeya (Adygeya)	3,463	3,463	1
Republic of Kalmykia	1,706	1,706	1
Republic of Crimea	17,531	17,529	2
Krasnodar Territory	119,715	118,312	1,403
Astrakhan Region	7,848	7,836	12
Volgograd Region	22,446	22,170	276
Rostov Region	71,647	70,528	1,119
Sevastopol	5,527	5,525	1
NORTH CAUCASIAN FEDERAL DISTRICT	55,137	54,184	953
Republic of Dagestan	8,034	8,024	10
Republic of Ingushetia	251	251	0
Kabardino-Balkar Republic	3,331	3,305	26
Karachay-Cherkess Republic	2,130	2,130	0
Republic of North Ossetia — Alania	3,325	3,323	2

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	2,450	2,449	0
Stavropol Territory	35,617	34,702	915
VOLGA FEDERAL DISTRICT	307,025	303,826	3,199
Republic of Bashkortostan	30,652	30,163	489
Mari El Republic	5,110	5,085	25
Republic of Mordovia	5,401	5,362	38
Republic of Tatarstan (Tatarstan)	44,272	43,892	380
Udmurt Republic	16,804	16,668	136
Chuvash Republic — Chuvashia	12,125	12,070	54
Perm Territory	29,679	29,431	248
Kirov Region	20,026	19,911	114
Nizhny Novgorod Region	38,738	37,987	751
Orenburg Region	18,007	17,846	160
Penza Region	18,037	17,991	45
Samara Region	30,213	29,806	407
Saratov Region	25,459	25,234	225
Ulyanovsk Region	12,503	12,378	125
URALS FEDERAL DISTRICT	162,645	159,445	3,200
Kurgan Region	5,678	5,639	38
Sverdlovsk Region	58,145	56,830	1,316
Tyumen Region	51,002	50,917	86
Khanty-Mansi Autonomous Area — Yugra	20,668	20,626	43
Yamal-Nenets Autonomous Area	8,593	8,590	3
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	21,741	21,701	40
Chelyabinsk Region	47,820	46,059	1,761
SIBERIAN FEDERAL DISTRICT	180,534	177,149	3,385
Altai Republic	1,190	1,170	21
Republic of Tuva	1,475	1,471	4
Republic of Khakassia	5,269	5,235	34
Altai Territory	21,517	21,292	225
Krasnoyarsk Territory	34,314	34,141	173
Irkutsk Region	26,338	26,003	335
Kemerovo Region — Kuzbass	17,388	17,320	68
Novosibirsk Region	42,134	40,697	1,436
Omsk Region	22,018	20,980	1,038
Tomsk Region	8,892	8,841	51
FAR-EASTERN FEDERAL DISTRICT	129,019	127,877	1,143
Republic of Buryatia	8,052	7,838	214
Republic of Sakha (Yakutia)	19,122	19,076	46
Trans-Baikal Territory	9,327	9,287	40
Kamchatka Territory	7,567	7,519	47
Primorye Territory	32,172	31,648	524
Khabarovsk Territory	18,281	18,151	130
Amur Region	14,725	14,637	88
Magadan Region	4,021	4,020	1
Sakhalin Region	12,865	12,816	48
Jewish Autonomous Region	1,039	1,037	2
Chukotka Autonomous Area	1,849	1,848	1
OUTSIDE THE RUSSIAN FEDERATION	64	64	0

6.3. Funds Allocations

Table 6.3.1

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

(millions of rubles)

	Volume loans for April 2024											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	6,826,962	122,500	89,471	854,724	80,805	159,905	443,267	375,929	1,292,076	834,856	1,811,195	851,705
CENTRAL FEDERAL DISTRICT	4,207,161	23,686	10,041	325,120	18,341	59,949	219,495	183,636	752,022	500,954	1,685,322	438,636
Belgorod Region	23,880	1,541	0	6,514	162	3,416	1,163	650	6,692	469	158	3,114
Bryansk Region	17,357	0	0	6,162	635	4,713	611	255	1,524	316	34	3,106
Vladimir Region	17,594	10	0	8,795	149	359	706	387	2,640	1,282	266	3,002
Voronezh Region	36,777	121	0	5,664	171	7,542	3,583	1,582	8,971	3,124	212	5,807
Ivanovo Region	11,437	0	0	2,679	55	237	1,249	225	2,131	2,425	61	2,376
Kaluga Region	15,992	51	0	5,186	0	986	1,687	380	4,435	343	76	2,848
Kostroma Region	7,145	0	0	3,795	59	29	385	314	950	379	119	1,115
Kursk Region	15,615	5,001	0	2,945	3	3,801	277	108	1,602	225	356	1,297
Lipetsk Region	50,713	0	0	14,916	8	24,805	998	498	6,768	818	48	1,851
Moscow Region	566,653	73	1	67,876	8,416	1,922	96,750	10,516	142,626	48,526	126,192	63,756
Orel Region	12,298	0	0	4,471	96	1,694	367	173	3,858	551	75	1,013
Ryazan Region	16,970	0	0	4,185	139	1,887	2,550	397	4,353	1,203	77	2,180
Smolensk Region	20,584	0	0	5,052	117	287	604	600	4,938	415	92	8,480
Tambov Region	11,779	0	0	1,138	376	4,108	270	169	3,267	48	118	2,284
Tver Region	23,316	15	1	8,534	15	902	758	337	9,314	591	735	2,113
Tula Region	38,403	1,581	0	20,610	144	1,643	1,262	257	7,923	1,487	180	3,317
Yaroslavl Region	34,894	5	0	14,191	716	974	2,913	1,686	5,686	1,734	2,654	4,335
Moscow	3,285,756	15,290	10,039	142,406	7,079	643	103,361	165,102	534,345	437,017	1,553,871	326,641

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	740,231	14,006	13,499	139,602	7,885	5,605	35,387	133,108	140,075	62,241	59,507	142,815
Republic of Karelia	35,182	240	0	4,674	716	47	593	85	616	274	376	27,559
Republic of Komi	16,160	13,507	13,499	534	0	14	246	205	703	165	110	675
Arkhangelsk Region	9,430	0	0	3,108	204	136	2,373	426	1,567	457	103	1,057
Nenets Autonomous Area	245	0	0	2	0	0	4	17	8	177	1	36
Arkhangelsk Region, excluding Nenets Autonomous Area	9,185	0	0	3,106	204	136	2,369	409	1,559	280	102	1,021
Vologda Region	15,038	0	0	4,215	773	489	739	315	2,623	2,855	320	2,710
Kaliningrad Region	53,737	106	0	11,613	178	2,183	3,013	326	6,768	1,347	24,333	3,870
Leningrad Region	49,129	6	0	20,782	92	1,174	2,946	428	5,675	12,204	420	5,401
Murmansk Region	10,747	0	0	233	3,074	8	101	4,064	1,008	113	969	1,177
Novgorod Region	7,577	8	0	2,381	253	545	296	208	2,339	67	79	1,403
Pskov Region	4,516	0	0	995	12	810	349	70	1,149	221	99	811
Saint Petersburg	538,715	138	0	91,067	2,584	200	24,731	126,981	117,627	44,539	32,696	98,152
SOUTHERN FEDERAL DISTRICT	443,851	372	346	63,764	1,892	28,677	72,623	11,291	141,672	72,004	8,437	43,120
Republic of Adygeya (Adygeya)	3,337	0	0	922	0	191	497	27	384	1,026	13	277
Republic of Kalmykia	1,137	0	0	34	68	104	88	64	361	67	34	317
Republic of Crimea	19,847	6	0	888	170	349	2,565	994	5,367	3,234	1,575	4,699
Krasnodar Territory	275,387	24	4	18,712	363	12,377	61,420	3,996	97,194	57,307	3,735	20,260
Astrakhan Region	8,065	0	0	1,565	1	548	1,317	3,158	658	419	84	316
Volgograd Region	26,194	9	9	6,860	6	9,181	2,338	467	3,167	729	106	3,333
Rostov Region	107,036	334	334	34,683	1,195	5,718	4,102	2,536	34,072	9,070	2,745	12,582
Sevastopol	2,848	0	0	101	89	209	296	48	469	152	147	1,337
NORTH CAUCASIAN FEDERAL DISTRICT	37,375	146	1	4,934	273	6,821	4,743	1,190	7,319	4,842	597	6,511
Republic of Dagestan	1,688	0	0	120	0	259	476	15	270	133	75	340
Republic of Ingushetia	158	0	0	0	0	0	67	31	30	0	0	30
Kabardino-Balkar Republic	1,375	0	0	409	2	301	138	21	349	16	14	124
Karachay-Cherkess Republic	4,470	0	0	672	0	882	124	277	70	2,306	37	104
Republic of North Ossetia — Alania	1,354	0	0	82	0	329	306	12	283	34	203	104
Chechen Republic	1,220	145	0	62	0	8	340	2	271	57	9	327
Stavropol Territory	27,110	1	1	3,590	271	5,040	3,292	832	6,046	2,297	258	5,482

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	532,013	8,054	6,432	148,285	3,794	33,705	48,659	12,175	104,076	65,838	19,742	87,685
Republic of Bashkortostan	48,159	1,830	342	10,670	62	3,413	4,152	500	11,246	6,035	502	9,749
Mari El Republic	4,616	0	0	716	0	640	1,000	115	865	157	70	1,052
Republic of Mordovia	7,526	0	0	2,177	85	1,817	476	267	681	172	217	1,635
Republic of Tatarstan (Tatarstan)	122,752	1,658	1,650	26,541	1,039	6,333	22,722	2,995	19,714	9,298	8,745	23,708
Udmurt Republic	26,777	1,009	1,006	8,851	6	1,632	715	340	2,171	8,461	316	3,275
Chuvash Republic — Chuvashia	11,964	0	0	4,991	9	568	1,582	153	2,612	694	194	1,161
Perm Territory	42,573	1,384	1,378	12,968	282	1,678	3,427	2,183	6,643	3,942	5,482	4,585
Kirov Region	10,831	1	0	2,683	51	1,111	594	476	2,551	837	265	2,262
Nizhny Novgorod Region	141,378	56	2	55,405	1,596	2,648	4,732	2,463	25,164	28,791	779	19,745
Orenburg Region	18,139	1,046	1,035	3,222	68	1,354	1,000	489	5,929	506	429	4,095
Penza Region	16,126	0	0	3,924	3	3,846	1,675	336	2,861	1,767	188	1,527
Samara Region	47,440	422	384	8,339	296	4,818	4,293	830	13,838	2,787	2,186	9,631
Saratov Region	21,263	638	636	3,919	184	2,973	1,755	363	7,608	836	283	2,705
Ulyanovsk Region	12,470	11	0	3,881	114	876	537	664	2,194	1,554	86	2,554
URALS FEDERAL DISTRICT	332,679	49,528	46,780	87,553	3,905	6,087	23,527	6,580	44,582	38,639	15,473	56,806
Kurgan Region	6,824	3	1	2,905	533	593	389	164	511	554	60	1,111
Sverdlovsk Region	147,297	173	6	62,243	365	1,300	9,653	2,242	26,255	15,725	3,962	25,380
Tyumen Region	106,185	46,829	46,773	1,060	2,823	1,667	10,196	3,167	7,084	14,741	9,330	9,287
Khanty-Mansi Autonomous Area — Yugra	53,748	41,137	41,082	337	1,304	5	3,642	877	2,576	852	299	2,718
Yamal-Nenets Autonomous Area	17,634	5,686	5,686	150	26	16	653	1,117	457	516	8,268	746
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	34,803	6	5	573	1,493	1,647	5,901	1,173	4,051	13,373	763	5,822
Chelyabinsk Region	72,373	2,523	0	21,345	184	2,526	3,288	1,006	10,731	7,620	2,121	21,028
SIBERIAN FEDERAL DISTRICT	304,486	1,810	721	68,821	33,557	15,240	17,251	9,695	64,945	21,541	13,275	58,351
Altai Republic	3,597	0	0	86	3	32	48	57	2,689	22	30	630
Republic of Tuva	746	118	0	9	0	8	172	40	201	14	52	132
Republic of Khakassia	2,597	191	0	116	6	29	392	74	687	476	21	604
Altai Territory	26,451	393	0	5,104	125	4,127	919	705	7,010	2,598	327	5,143
Krasnoyarsk Territory	86,228	184	157	23,346	32,342	2,376	4,694	1,570	7,883	2,738	2,038	9,056
Irkutsk Region	25,864	305	41	2,593	758	872	2,166	1,570	6,937	3,111	547	7,004
Kemerovo Region — Kuzbass	42,881	543	516	16,421	80	1,723	1,075	1,194	14,144	1,898	1,516	4,287

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	64,322	46	0	12,516	140	2,070	5,794	3,023	16,597	8,613	2,628	12,896
Omsk Region	28,286	2	0	5,139	39	3,259	1,047	1,010	5,637	935	6,027	5,190
Tomsk Region	23,514	27	7	3,490	63	742	945	452	3,160	1,137	89	13,409
FAR-EASTERN FEDERAL DISTRICT	229,166	24,900	11,650	16,644	11,158	3,822	21,582	18,256	37,385	68,796	8,843	17,782
Republic of Buryatia	8,589	701	0	515	0	464	1,719	675	2,700	596	47	1,171
Republic of Sakha (Yakutia)	18,954	6,541	4,287	669	5,007	14	1,648	1,601	1,601	580	130	1,162
Trans-Baikal Territory	23,123	6,503	0	161	0	20	1,211	1,450	1,291	11,165	53	1,269
Kamchatka Territory	24,702	0	0	1,064	832	226	441	719	4,374	15,362	1,167	515
Primorye Territory	53,509	11	5	8,048	879	1,404	3,164	3,644	13,507	8,030	6,797	8,025
Khabarovsk Territory	44,578	240	0	4,774	3,301	71	3,752	8,353	8,511	12,138	429	3,009
Amur Region	27,116	611	0	659	0	1,404	1,492	642	845	20,283	42	1,138
Magadan Region	6,550	2,626	0	14	174	189	16	123	3,160	34	9	203
Sakhalin Region	20,755	7,357	7,357	672	564	16	8,132	922	1,236	561	146	1,150
Jewish Autonomous Region	453	153	0	66	0	12	3	9	63	16	5	126
Chukotka Autonomous Area	836	156	0	0	400	1	3	116	98	30	18	14

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 April 2024											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	634,409	45,041	38,266	341,003	14,451	275	2,240	2,608	39,177	156,696	32,918	0
CENTRAL FEDERAL DISTRICT	261,528	13,896	13,299	185,475	0	0	2,240	0	23,621	4,464	31,832	0
Belgorod Region	6,116	0	0	609	0	0	0	0	5,507	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	2,142	0	0	2,142	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	2,246	0	0	2,246	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	2,838	0	0	2,838	0	0	0	0	0	0	0	0
Orel Region	299	0	0	0	0	0	0	0	299	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	110	0	0	110	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	2,405	0	0	2,405	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	245,371	13,896	13,299	175,125	0	0	2,240	0	17,814	4,464	31,832	0

Table 6.3.3

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

(millions of rubles)

	Outstanding loans as 30.04.2024											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	59,882,745	2,716,196	1,720,509	12,602,608	1,491,674	2,740,369	3,935,748	3,794,656	7,004,565	12,414,185	12,725,311	457,434
CENTRAL FEDERAL DISTRICT	32,365,344	508,767	177,762	4,315,116	703,071	1,073,732	2,169,621	2,278,796	3,167,835	7,568,940	10,321,391	258,076
Belgorod Region	304,959	39,018	0	124,006	412	65,230	8,498	9,496	46,868	6,873	3,094	1,465
Bryansk Region	187,550	11	0	43,146	1,100	107,500	2,541	1,782	12,044	14,624	2,045	2,757
Vladimir Region	149,548	365	1	87,608	2,393	8,579	5,968	4,437	14,727	19,465	4,154	1,853
Voronezh Region	511,664	762	0	113,952	3,559	173,007	35,029	12,372	83,375	80,919	5,090	3,598
Ivanovo Region	70,880	0	0	27,445	204	5,193	6,291	1,632	12,082	15,064	1,240	1,728
Kaluga Region	218,872	434	0	92,515	93	59,630	16,742	2,788	26,603	14,923	2,919	2,226
Kostroma Region	62,737	7	0	29,886	348	2,489	4,566	3,284	6,158	12,728	2,725	546
Kursk Region	340,265	62,497	0	149,029	362	103,219	3,882	2,460	11,220	4,536	2,046	1,012
Lipetsk Region	297,852	25	0	107,023	327	138,979	8,982	5,676	20,335	14,211	1,318	975
Moscow Region	4,541,206	400	26	644,320	227,546	55,766	458,462	263,121	564,195	977,862	1,313,293	36,240
Orel Region	109,154	59	0	37,545	270	40,663	5,069	1,557	16,770	5,598	842	782
Ryazan Region	328,360	96,020	0	77,881	1,753	50,420	28,112	3,133	50,800	17,087	1,999	1,155
Smolensk Region	65,313	35	2	20,466	803	5,962	3,448	7,586	17,029	5,386	2,530	2,067
Tambov Region	178,201	9	0	33,426	1,204	97,517	3,853	1,819	36,414	2,247	636	1,076
Tver Region	191,820	158	140	69,249	84	41,225	15,931	2,782	26,548	17,645	17,021	1,177
Tula Region	565,865	6,717	0	444,876	2,300	43,456	11,772	2,639	32,160	16,718	2,954	2,272
Yaroslavl Region	300,226	29	0	145,928	6,530	20,277	13,210	10,170	29,833	22,441	50,018	1,791
Moscow	23,940,870	302,220	177,594	2,066,814	453,782	54,620	1,537,265	1,942,063	2,160,672	6,320,613	8,907,466	195,355

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	8,216,715	519,341	508,060	2,632,393	92,120	132,232	467,330	416,099	1,420,223	1,560,707	930,565	45,706
Republic of Karelia	64,887	1,604	0	26,436	4,324	1,633	5,423	1,328	4,139	3,856	5,841	10,303
Republic of Komi	89,000	49,108	49,058	20,419	20	1,870	1,619	3,242	6,514	4,226	1,125	857
Arkhangelsk Region	328,022	12,413	12,092	264,232	4,470	3,432	15,348	4,570	8,500	10,655	3,576	826
Nenets Autonomous Area	19,074	12,092	12,092	18	843	4	107	156	197	5,549	76	32
Arkhangelsk Region, excluding Nenets Autonomous Area	308,949	322	0	264,214	3,627	3,427	15,241	4,414	8,304	5,106	3,500	794
Vologda Region	212,191	36	0	92,322	2,109	7,487	4,404	3,009	10,468	21,854	69,117	1,386
Kaliningrad Region	588,910	3,916	0	127,204	1,873	35,904	19,651	6,713	28,178	26,576	336,729	2,165
Leningrad Region	1,713,430	107	0	896,361	12,791	34,192	37,992	34,881	31,379	657,805	4,000	3,923
Murmansk Region	140,388	4,321	0	4,178	23,819	91	33,556	23,302	7,073	2,903	40,533	611
Novgorod Region	70,622	27	0	43,578	1,056	6,643	1,261	1,443	13,567	1,557	672	818
Pskov Region	71,601	6	0	19,503	381	38,841	3,214	1,100	2,860	3,295	1,753	648
Saint Petersburg	4,937,662	447,802	446,910	1,138,160	41,277	2,138	344,862	336,511	1,307,544	827,981	467,219	24,169
SOUTHERN FEDERAL DISTRICT	3,607,398	9,841	7,065	676,863	80,521	420,182	272,254	255,169	817,300	884,139	165,614	25,514
Republic of Adygeya (Adygeya)	31,469	199	12	6,246	5	5,641	6,108	461	2,263	9,495	857	193
Republic of Kalmykia	11,754	1	0	742	3,088	1,485	1,029	954	2,990	833	458	173
Republic of Crimea	178,223	12	0	21,565	12,624	8,443	22,073	30,458	26,864	35,499	17,810	2,875
Krasnodar Territory	2,225,425	575	107	245,262	38,636	234,137	172,069	164,209	582,090	674,880	101,198	12,369
Astrakhan Region	73,827	1,990	2	5,782	326	10,675	16,031	15,651	7,764	13,573	1,683	352
Volgograd Region	250,959	2,423	2,399	132,432	454	37,631	21,408	4,719	26,649	15,387	7,462	2,392
Rostov Region	813,782	4,642	4,546	263,464	22,845	120,112	30,305	38,205	162,606	131,052	34,457	6,094
Sevastopol	21,961	0	0	1,370	2,544	2,057	3,231	511	6,072	3,421	1,688	1,066
NORTH CAUCASIAN FEDERAL DISTRICT	567,217	1,391	19	138,567	2,253	181,272	62,420	17,749	96,149	48,344	14,677	4,395
Republic of Dagestan	38,219	54	6	14,395	0	5,927	8,028	714	5,912	1,898	1,049	242
Republic of Ingushetia	5,593	0	0	1,958	0	2,919	247	39	369	13	30	18
Kabardino-Balkar Republic	31,779	12	0	9,814	6	13,791	1,065	423	4,340	1,447	712	170
Karachay-Cherkess Republic	36,544	281	0	9,821	1	6,080	4,528	1,963	3,581	9,072	1,109	105
Republic of North Ossetia — Alania	32,892	822	0	2,811	21	18,575	3,118	1,777	2,896	1,067	1,697	108
Chechen Republic	36,410	182	5	3,043	8	6,369	18,592	188	3,485	3,560	825	159
Stavropol Territory	385,779	42	9	96,725	2,217	127,611	26,841	12,644	75,565	31,286	9,254	3,592

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	4,954,533	164,590	127,944	1,960,561	87,180	514,645	398,220	218,601	542,877	820,591	195,630	51,637
Republic of Bashkortostan	523,941	19,056	2,762	231,806	3,945	43,915	57,033	9,605	53,187	92,168	7,319	5,907
Mari El Republic	77,945	2	0	11,402	141	48,541	6,979	1,229	6,300	1,694	921	736
Republic of Mordovia	74,641	466	0	31,136	439	26,100	3,915	1,815	4,535	3,537	1,931	766
Republic of Tatarstan (Tatarstan)	1,023,219	9,795	9,730	408,088	10,706	77,148	134,182	23,330	91,355	182,577	73,518	12,521
Udmurt Republic	274,675	7,401	7,383	126,563	716	24,902	6,768	8,043	15,221	77,189	6,220	1,651
Chuvash Republic — Chuvashia	92,042	1	0	33,714	346	10,480	15,908	2,112	10,187	15,083	3,532	680
Perm Territory	843,421	11,724	8,381	405,117	1,823	17,427	31,325	100,701	35,378	180,492	55,614	3,821
Kirov Region	72,603	52	20	20,477	440	22,353	3,742	2,667	11,359	8,587	1,750	1,177
Nizhny Novgorod Region	672,635	403	57	223,036	34,108	33,520	38,897	24,240	173,015	119,677	15,432	10,307
Orenburg Region	309,592	68,998	53,363	123,875	20,466	30,463	16,135	9,950	19,746	12,575	4,446	2,938
Penza Region	202,809	22	0	30,640	718	88,059	24,061	4,109	19,616	31,592	2,861	1,131
Samara Region	485,763	32,466	32,132	220,161	3,922	43,743	41,652	18,758	61,624	46,843	10,170	6,425
Saratov Region	221,796	14,171	14,116	66,668	8,844	37,493	11,294	9,090	30,587	34,815	6,804	2,031
Ulyanovsk Region	79,451	33	0	27,878	565	10,501	6,329	2,954	10,768	13,763	5,114	1,547
URALS FEDERAL DISTRICT	4,397,507	599,684	537,504	1,726,832	64,920	112,321	213,317	123,156	287,385	554,509	689,326	26,057
Kurgan Region	59,272	23	2	24,599	4,894	10,226	3,850	1,880	4,665	7,124	1,222	788
Sverdlovsk Region	1,697,109	4,692	85	981,848	22,938	18,111	78,185	37,929	155,601	267,478	118,001	12,326
Tyumen Region	1,920,460	537,071	536,895	364,128	28,391	58,899	89,447	69,100	51,448	184,609	532,279	5,089
Khanty-Mansi Autonomous Area — Yugra	457,859	316,663	316,503	3,260	9,627	299	33,369	42,614	14,780	24,112	11,367	1,770
Yamal-Nenets Autonomous Area	868,815	205,179	205,173	112,455	2,616	106	12,475	16,471	6,147	4,636	508,163	567
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	593,786	15,229	15,219	248,413	16,148	58,495	43,603	10,015	30,520	155,861	12,749	2,752
Chelyabinsk Region	720,666	57,898	522	356,257	8,697	25,086	41,836	14,247	75,671	95,298	37,824	7,853
SIBERIAN FEDERAL DISTRICT	2,741,494	196,721	139,749	727,009	323,858	211,438	201,982	121,060	469,802	358,121	98,237	33,267
Altai Republic	10,320	0	0	874	38	402	531	507	6,777	452	378	361
Republic of Tuva	5,509	257	0	263	0	193	866	313	2,737	168	573	137
Republic of Khakassia	22,818	1,816	800	1,680	72	1,004	8,102	786	4,169	4,230	573	385
Altai Territory	198,527	21,466	0	47,662	955	56,304	7,009	6,652	27,222	24,850	3,272	3,135
Krasnoyarsk Territory	807,145	40,053	35,244	285,602	224,939	30,317	37,871	16,856	66,154	79,116	20,817	5,421
Irkutsk Region	349,344	37,219	9,239	48,234	93,937	9,359	25,023	11,168	70,205	35,851	14,769	3,580
Kemerovo Region — Kuzbass	467,470	88,522	87,705	159,443	660	23,526	17,818	19,001	101,214	37,758	16,802	2,726

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	527,115	3,803	3,382	91,071	1,655	34,946	80,808	56,633	84,014	139,660	27,802	6,723
Omsk Region	165,242	16	2	60,363	843	23,536	17,506	4,667	25,129	20,406	9,879	2,897
Tomsk Region	188,005	3,569	3,378	31,818	760	31,851	6,448	4,477	82,181	15,629	3,374	7,900
FAR-EASTERN FEDERAL DISTRICT	3,032,536	715,862	222,405	425,267	137,752	94,547	150,605	364,024	202,994	618,834	309,870	12,781
Republic of Buryatia	61,537	2,741	9	13,117	33	3,485	8,762	2,542	18,451	8,547	2,593	1,267
Republic of Sakha (Yakutia)	365,007	217,113	177,226	6,031	53,301	768	25,385	22,153	27,755	5,239	4,777	2,484
Trans-Baikal Territory	307,425	236,701	0	2,091	441	648	9,243	3,299	8,001	44,802	1,372	828
Kamchatka Territory	136,788	78	0	8,165	9,123	2,766	4,298	14,600	10,708	16,651	70,021	378
Primorye Territory	735,012	542	4	155,279	2,262	34,589	38,492	118,631	62,031	147,865	171,669	3,651
Khabarovsk Territory	626,094	32,900	2	110,286	6,408	25,636	24,976	172,229	31,620	211,616	8,388	2,035
Amur Region	388,379	8,660	0	123,870	46,349	25,464	7,225	5,391	8,510	161,096	1,142	671
Magadan Region	184,649	143,635	0	1,581	7,451	218	365	5,526	18,938	523	6,277	136
Sakhalin Region	186,776	45,163	45,163	4,495	8,293	734	31,641	18,874	10,636	22,272	43,460	1,209
Jewish Autonomous Region	7,824	6,057	0	234	5	203	90	109	837	119	72	97
Chukotka Autonomous Area	33,044	22,272	0	119	4,085	36	126	669	5,507	105	99	25

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 30.04.2024											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	8,259,823	1,663,294	1,234,002	3,307,493	14,474	4,337	2,530	98,897	411,757	1,054,104	1,702,938	0
CENTRAL FEDERAL DISTRICT	3,263,155	76,903	23,280	1,358,659	0	1,795	2,492	7,791	103,987	467,911	1,243,617	0
Belgorod Region	57,131	34,586	0	5,448	0	0	0	0	17,097	0	0	0
Bryansk Region	2	0	0	0	0	0	0	2	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	116,672	0	0	116,672	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	9,486	0	0	3,706	0	0	0	0	0	5,780	0	0
Kostroma Region	82	0	0	82	0	0	0	0	0	0	0	0
Kursk Region	35,057	1,369	0	33,688	0	0	0	0	0	0	0	0
Lipetsk Region	1,960	0	0	0	0	0	0	0	1,960	0	0	0
Moscow Region	325,895	2,712	2,712	41,088	0	1,722	0	5,980	737	20,523	253,133	0
Orel Region	603	0	0	12	0	0	0	0	591	0	0	0
Ryazan Region	1,412	0	0	0	0	0	0	0	0	1,412	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	1,112	0	0	1,112	0	0	0	0	0	0	0	0
Tver Region	1,392	0	0	1,392	0	0	0	0	0	0	0	0
Tula Region	9,061	0	0	9,061	0	0	0	0	0	0	0	0
Yaroslavl Region	4,770	0	0	0	0	74	0	0	0	0	4,697	0
Moscow	2,698,522	38,236	20,568	1,146,400	0	0	2,492	1,809	83,601	440,196	985,788	0

Table 6.3.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	678,506	345,311	345,311	311,892	23	0	0	5,183	1,256	14,841	0	0
Republic of Bashkortostan	5,734	0	0	5,734	0	0	0	0	0	0	0	0
Mari El Republic	1,377	0	0	1,377	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	894	0	0	616	0	0	0	0	278	0	0	0
Udmurt Republic	335,548	335,522	335,522	0	0	0	0	0	26	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	149,048	0	0	148,852	0	0	0	0	0	196	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	23,718	0	0	3,178	0	0	0	5,183	712	14,644	0	0
Orenburg Region	96,925	9,789	9,789	87,113	23	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	48,277	0	0	48,277	0	0	0	0	0	0	0	0
Saratov Region	16,985	0	0	16,745	0	0	0	0	240	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	1,107,709	678,516	626,559	399,408	0	0	0	0	252	441	29,094	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	199,800	0	0	199,108	0	0	0	0	252	441	0	0
Tyumen Region	824,107	626,559	626,559	168,454	0	0	0	0	0	0	29,094	0
Khanty-Mansi Autonomous Area — Yugra	10,273	10,273	10,273	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	767,672	616,286	616,286	122,293	0	0	0	0	0	0	29,094	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	46,162	0	0	46,162	0	0	0	0	0	0	0	0
Chelyabinsk Region	83,802	51,957	0	31,845	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	902,564	247,753	225,751	562,874	14,451	0	38	28	5,758	71,659	4	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	644,100	32,472	17,592	541,775	14,451	0	0	0	79	55,324	0	0
Irkutsk Region	43,186	7,121	0	19,726	0	0	0	0	0	16,335	4	0
Kemerovo Region— Kuzbass	30,059	26,289	26,289	0	0	0	0	0	3,770	0	0	0

Table 6.3.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	185,183	181,870	181,870	1,373	0	0	38	0	1,902	0	0	0
Omsk Region	35	0	0	0	0	0	0	28	7	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	1,000,992	303,730	2,020	81,161	0	833	0	27,609	3,795	257,594	326,271	0
Republic of Buryatia	101,216	0	0	0	0	0	0	0	0	101,216	0	0
Republic of Sakha (Yakutia)	17,124	17,124	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	12,239	12,238	0	0	0	0	0	0	1	0	0	0
Kamchatka Territory	118,612	26,765	0	3,653	0	0	0	0	0	0	88,194	0
Primorye Territory	244,346	0	0	19,570	0	833	0	25,690	3,794	8,379	186,080	0
Khabarovsk Territory	162,548	91,656	0	0	0	0	0	0	0	26,996	43,896	0
Amur Region	178,298	0	0	57,295	0	0	0	0	0	121,003	0	0
Magadan Region	2,060	2,060	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	12,198	1,536	1,536	642	0	0	0	1,919	0	0	8,101	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	152,350	152,350	484	0	0	0	0	0	0	0	0	0

Table 6.3.5

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

(millions of rubles)

1	Overdue loans as 30.04.2024											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	2,572,867	33,262	27,302	365,174	17,214	96,744	214,263	42,826	356,071	488,705	940,211	18,396
CENTRAL FEDERAL DISTRICT	1,827,231	14,399	13,594	159,155	6,055	28,494	109,782	17,555	198,782	384,363	901,828	6,817
Belgorod Region	10,121	0	0	5,720	0	985	177	239	1,424	817	672	87
Bryansk Region	4,439	3	0	2,802	0	88	45	87	371	913	80	51
Vladimir Region	9,989	1	1	6,659	3	1,589	158	85	534	124	791	47
Voronezh Region	25,113	0	0	2,551	0	9,684	361	309	11,408	421	155	225
Ivanovo Region	3,171	0	0	353	0	17	207	66	953	1,462	74	39
Kaluga Region	36,262	219	0	29,684	6	200	1,299	148	675	2,807	1,149	75
Kostroma Region	555	0	0	81	0	16	62	47	311	15	9	12
Kursk Region	6,596	10	0	4,684	289	82	418	98	772	80	57	106
Lipetsk Region	3,018	3	0	160	5	23	272	245	1,848	130	187	145
Moscow Region	155,491	27	0	12,276	595	6,374	35,010	7,607	19,172	50,899	22,493	1,038
Orel Region	5,006	0	0	3,726	0	24	451	78	290	184	174	78
Ryazan Region	4,774	3	0	1,153	1	922	647	259	1,240	378	83	88
Smolensk Region	2,726	3	0	989	1	287	245	248	620	129	70	134
Tambov Region	3,132	0	0	1,018	15	226	529	64	1,097	36	25	122
Tver Region	2,578	0	0	1,326	5	26	94	123	778	76	80	71
Tula Region	4,743	0	0	1,053	1	1,583	305	209	877	151	410	155
Yaroslavl Region	14,238	13	0	218	2,108	6,146	2,062	1,761	712	826	285	105
Moscow	1,535,278	14,117	13,593	84,704	3,027	222	67,440	5,880	155,699	324,916	875,031	4,242

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	194,060	12,342	12,121	51,867	931	6,255	21,125	3,664	57,874	28,098	9,536	2,368
Republic of Karelia	1,196	14	0	162	0	665	51	47	137	47	34	39
Republic of Komi	4,571	29	29	576	1	61	72	65	2,411	1,248	39	69
Arkhangelsk Region	14,341	12,092	12,092	45	4	58	71	62	180	91	1,655	83
Nenets Autonomous Area	12,126	12,092	12,092	0	0	0	2	1	24	1	4	3
Arkhangelsk Region, excluding Nenets Autonomous Area	2,216	1	0	45	4	58	70	61	156	90	1,651	80
Vologda Region	4,588	0	0	127	0	76	264	214	1,387	2,357	74	88
Kaliningrad Region	11,043	0	0	5,491	0	2,567	679	370	1,281	521	78	56
Leningrad Region	20,358	0	0	8,608	0	1,444	1,818	390	4,690	3,196	122	90
Murmansk Region	919	0	0	72	0	3	34	29	578	35	68	99
Novgorod Region	2,238	0	0	808	0	1,102	42	58	163	19	20	24
Pskov Region	1,021	0	0	104	0	235	141	78	357	57	13	36
Saint Petersburg	133,785	206	0	35,873	925	44	17,953	2,351	46,692	20,528	7,432	1,782
SOUTHERN FEDERAL DISTRICT	100,312	2,086	52	19,255	7,350	12,586	12,790	10,449	13,531	15,340	5,186	1,739
Republic of Adygeya (Adygeya)	751	0	0	23	0	49	132	27	110	279	109	22
Republic of Kalmykia	761	0	0	20	0	311	87	46	173	44	63	17
Republic of Crimea	3,596	0	0	598	1	182	116	684	678	1,087	88	160
Krasnodar Territory	42,332	92	51	8,636	7,021	8,797	4,366	716	6,054	3,719	2,021	911
Astrakhan Region	11,052	1,988	0	43	324	265	2,883	228	646	4,567	63	45
Volgograd Region	10,905	0	0	310	1	2,542	3,167	157	1,443	738	2,375	172
Rostov Region	30,347	6	1	9,608	3	439	1,866	8,584	4,284	4,786	406	366
Sevastopol	567	0	0	16	0	1	174	8	142	119	61	46
NORTH CAUCASIAN FEDERAL DISTRICT	67,290	887	0	26,813	0	7,099	7,578	749	13,445	7,813	2,595	311
Republic of Dagestan	19,631	47	0	11,064	0	2,358	3,833	162	1,901	64	158	45
Republic of Ingushetia	694	0	0	53	0	316	126	0	184	7	5	1
Kabardino-Balkar Republic	5,626	9	0	3,345	0	567	153	149	1,190	101	87	25
Karachay-Cherkess Republic	12,306	0	0	1,729	0	454	1,874	24	1,614	6,551	45	16
Republic of North Ossetia — Alania	1,750	807	0	106	0	145	197	41	332	68	39	16
Chechen Republic	5,707	24	0	361	0	2,977	654	10	1,322	345	8	6
Stavropol Territory	21,576	0	0	10,156	0	283	740	363	6,902	676	2,254	201

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	140,347	516	506	34,335	1,143	9,331	22,151	4,041	32,406	26,128	6,735	3,561
Republic of Bashkortostan	22,122	80	75	2,222	380	789	3,901	486	2,865	10,374	498	527
Mari El Republic	3,913	0	0	1,031	0	10	296	71	2,401	25	40	39
Republic of Mordovia	2,420	1	0	1,176	0	618	23	30	301	143	32	97
Republic of Tatarstan (Tatarstan)	20,716	2	0	5,909	5	641	2,166	1,143	3,788	5,707	405	951
Udmurt Republic	2,564	10	10	239	93	35	166	189	613	60	1,043	116
Chuvash Republic — Chuvashia	4,010	0	0	354	301	21	136	112	231	2,695	68	93
Perm Territory	6,947	215	214	907	2	377	381	256	2,743	1,474	297	296
Kirov Region	2,022	0	0	726	240	143	185	69	446	59	83	72
Nizhny Novgorod Region	8,244	1	0	962	0	189	1,233	211	4,534	386	339	390
Orenburg Region	27,921	1	0	11,293	0	3,032	10,819	190	1,197	681	364	345
Penza Region	2,449	0	0	302	0	239	462	120	609	472	60	185
Samara Region	17,534	3	3	3,136	17	506	1,538	858	7,188	2,749	1,322	217
Saratov Region	14,485	204	204	4,176	82	2,697	519	204	4,205	151	2,091	155
Ulyanovsk Region	5,001	0	0	1,903	23	34	326	103	1,285	1,152	93	81
URALS FEDERAL DISTRICT	91,023	42	23	47,665	20	1,490	11,884	1,716	16,655	3,038	7,211	1,303
Kurgan Region	2,141	0	0	1,571	0	97	102	37	209	18	72	34
Sverdlovsk Region	12,245	10	0	1,485	2	180	2,445	432	3,606	604	3,027	454
Tyumen Region	52,693	32	23	28,477	14	86	7,590	991	9,821	1,463	3,913	306
Khanty-Mansi Autonomous Area — Yugra	8,209	10	1	372	4	27	1,768	535	1,089	1,101	3,175	128
Yamal-Nenets Autonomous Area	5,652	6	6	30	5	3	3,916	266	712	83	576	56
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	38,831	16	16	28,075	6	56	1,906	190	8,020	278	162	122
Chelyabinsk Region	23,945	0	0	16,132	4	1,127	1,747	256	3,019	954	198	509
SIBERIAN FEDERAL DISTRICT	99,069	1,177	1,007	15,974	1,654	8,285	21,897	3,276	16,715	22,494	5,890	1,706
Altai Republic	1,099	0	0	6	0	53	41	19	932	7	20	21
Republic of Tuva	300	0	0	12	0	18	18	34	156	2	44	15
Republic of Khakassia	683	0	0	109	1	134	47	58	250	30	28	27
Altai Territory	8,493	29	0	452	7	6,329	210	127	679	434	106	120
Krasnoyarsk Territory	19,558	15	7	7,157	16	946	1,878	1,776	2,449	4,897	151	272
Irkutsk Region	11,044	120	0	451	1,263	219	1,210	222	2,242	298	4,831	188
Kemerovo Region — Kuzbass	18,686	1,008	1,000	249	7	80	650	265	1,350	14,760	145	173

Table 6.3.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	18,297	4	0	4,575	5	253	5,140	367	5,364	1,667	436	486
Omsk Region	17,995	0	0	1,227	355	233	12,481	199	2,882	229	44	346
Tomsk Region	2,914	0	0	1,737	0	19	222	210	412	172	84	58
FAR-EASTERN FEDERAL DISTRICT	53,535	1,813	0	10,110	60	23,206	7,057	1,376	6,662	1,431	1,230	590
Republic of Buryatia	1,285	0	0	133	2	13	166	67	437	364	71	32
Republic of Sakha (Yakutia)	2,647	340	0	302	2	43	820	142	657	137	112	91
Trans-Baikal Territory	972	3	0	108	0	58	101	46	535	52	37	32
Kamchatka Territory	454	3	0	31	0	1	133	37	140	26	66	17
Primorye Territory	9,489	10	0	3,686	2	1,369	553	553	2,530	367	306	113
Khabarovsk Territory	34,796	1,269	0	5,599	5	21,696	4,182	319	845	378	387	115
Amur Region	914	109	0	14	49	4	111	86	333	53	111	45
Magadan Region	317	0	0	0	0	4	133	16	109	5	32	18
Sakhalin Region	2,460	0	0	214	0	13	846	101	1,033	36	99	116
Jewish Autonomous Region	100	0	0	15	0	3	12	8	32	11	8	10
Chukotka Autonomous Area	102	77	0	7	0	0	0	1	11	2	3	1

Table 6.3.6

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

(millions of rubles)

1	Overdue loans as 30.04.2024											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	115,289	37,781	37,781	26,335	23	74	87	206	12,976	32,745	5,063	0
CENTRAL FEDERAL DISTRICT	56,056	8,030	8,030	39	0	74	48	0	10,731	32,075	5,059	0
Belgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	1,439	761	761	0	0	0	0	0	678	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	74	0	0	0	0	74	0	0	0	0	0	0
Moscow	54,543	7,269	7,269	39	0	0	48	0	10,053	32,075	5,059	0

Table 6.3.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	38	0	0	0	0	0	38	0	0	0	0	0
Omsk Region	8	0	0	0	0	0	0	0	7	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	0	0	0	0	0	0	0	0	0	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.04.2024											
	Volume of extended loans				Outstanding amount of loans				Of which overdue loans			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	1,586,883	127,484	4,790	0	13,342,874	1,166,632	158,950	45	652,844	57,597	12,134	7
CENTRAL FEDERAL DISTRICT	657,711	33,964	1,914	0	5,931,976	303,290	74,489	37	393,191	15,810	9,873	0
Belgorod Region	8,950	2,118	0	0	67,160	13,155	0	0	3,431	603	0	0
Bryansk Region	4,772	829	0	0	49,189	11,740	2	0	1,456	377	0	0
Vladimir Region	7,830	991	0	0	61,121	10,084	0	0	2,345	731	0	0
Voronezh Region	20,227	2,156	0	0	212,987	27,967	0	0	13,647	875	0	0
Ivanovo Region	8,213	1,054	0	0	44,934	7,884	0	0	1,092	353	0	0
Kaluga Region	6,151	816	0	0	57,618	7,235	5,780	0	7,988	530	0	0
Kostroma Region	2,896	587	0	0	25,523	6,911	0	0	308	151	0	0
Kursk Region	4,993	886	0	0	52,578	9,417	0	0	1,909	333	0	0
Lipetsk Region	7,122	811	0	0	68,650	7,533	0	0	1,560	427	0	0
Moscow Region	161,369	7,808	0	0	1,048,252	63,762	3,112	0	56,282	4,162	207	0
Orel Region	3,844	641	0	0	35,486	7,214	0	0	4,482	225	0	0
Ryazan Region	9,384	1,041	0	0	84,935	7,871	1,412	0	2,420	369	0	0
Smolensk Region	5,722	748	0	0	32,063	6,271	0	0	1,821	329	0	0
Tambov Region	3,924	844	0	0	36,763	7,662	0	0	1,471	284	0	0
Tver Region	7,558	941	0	0	68,734	6,002	0	0	905	374	0	0
Tula Region	10,425	1,056	0	0	65,100	9,998	0	0	2,485	600	0	0
Yaroslavl Region	10,309	848	0	0	71,564	7,168	4,770	0	2,561	328	74	0
Moscow	374,022	9,789	1,914	0	3,849,319	85,415	59,413	37	287,028	4,759	9,592	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	147,001	11,969	939	0	1,332,532	90,669	12,816	0	54,614	4,317	63	0
Republic of Karelia	3,110	406	0	0	27,588	3,959	0	0	233	133	0	0
Republic of Komi	2,101	665	0	0	17,689	5,458	0	0	3,313	327	0	0
Arkhangelsk Region	4,755	1,166	0	0	61,530	8,310	669	0	411	306	0	0
Nenets Autonomous Area	88	60	0	0	5,900	454	0	0	33	18	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	4,667	1,105	0	0	55,631	7,856	669	0	379	288	0	0
Vologda Region	8,289	1,051	0	0	50,271	9,106	0	0	1,444	375	0	0
Kaliningrad Region	18,430	1,149	0	0	114,610	8,021	163	0	2,871	418	63	0
Leningrad Region	13,296	1,618	13	0	155,516	11,173	16	0	4,294	685	0	0
Murmansk Region	2,129	517	60	0	26,351	4,956	1,887	0	548	135	0	0
Novgorod Region	2,082	374	0	0	11,072	3,089	0	0	995	122	0	0
Pskov Region	2,584	358	0	0	28,911	3,201	0	0	778	227	0	0
Saint Petersburg	90,223	4,666	866	0	838,993	33,395	10,080	0	39,726	1,589	0	0
SOUTHERN FEDERAL DISTRICT	210,783	20,078	165	0	1,555,624	189,882	2,259	0	46,132	8,138	1,994	0
Republic of Adygeya (Adygeya)	2,565	381	0	0	26,730	3,657	0	0	621	168	0	0
Republic of Kalmykia	1,113	497	0	0	11,201	4,314	0	0	447	289	0	0
Republic of Crimea	11,703	1,439	0	0	94,942	9,626	0	0	2,664	426	0	0
Krasnodar Territory	138,311	9,569	145	0	983,326	88,747	145	0	18,978	3,728	0	0
Astrakhan Region	7,465	681	20	0	49,574	7,621	120	0	5,492	499	0	0
Volgograd Region	9,857	1,765	0	0	100,020	17,487	0	0	8,191	1,069	0	0
Rostov Region	37,657	5,252	0	0	275,690	55,551	1,994	0	9,250	1,862	1,994	0
Sevastopol	2,113	494	0	0	14,141	2,878	0	0	490	97	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	24,895	4,547	0	0	270,642	46,958	0	0	20,419	4,320	0	0
Republic of Dagestan	1,439	484	0	0	16,372	4,366	0	0	1,877	753	0	0
Republic of Ingushetia	158	39	0	0	3,857	217	0	0	209	89	0	0
Kabardino-Balkar Republic	1,243	458	0	0	23,297	5,326	0	0	1,201	822	0	0
Karachay-Cherkess Republic	3,832	161	0	0	21,649	1,793	0	0	4,256	189	0	0
Republic of North Ossetia — Alania	1,347	289	0	0	24,760	2,901	0	0	1,290	281	0	0
Chechen Republic	802	238	0	0	6,703	2,787	0	0	281	181	0	0
Stavropol Territory	16,074	2,879	0	0	174,002	29,569	0	0	11,305	2,005	0	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	221,045	21,831	414	0	1,769,125	209,887	935	0	58,674	9,623	196	0
Republic of Bashkortostan	23,204	2,695	0	0	284,512	25,712	0	0	7,152	1,541	0	0
Mari El Republic	2,831	470	0	0	20,630	4,223	0	0	2,866	151	0	0
Republic of Mordovia	3,543	452	0	0	26,930	4,204	0	0	919	234	0	0
Republic of Tatarstan (Tatarstan)	44,333	2,696	0	0	328,780	27,710	0	0	7,007	1,123	0	0
Udmurt Republic	17,111	1,426	26	0	130,093	11,784	26	0	1,187	464	0	0
Chuvash Republic — Chuvashia	7,332	797	0	0	60,027	9,655	0	0	621	286	0	0
Perm Territory	19,177	2,132	0	0	148,829	23,563	196	0	3,131	925	196	0
Kirov Region	6,825	1,238	0	0	40,326	9,066	0	0	1,301	326	0	0
Nizhny Novgorod Region	34,217	2,653	387	0	229,847	23,667	712	0	3,785	748	0	0
Orenburg Region	7,588	1,384	0	0	82,142	17,891	0	0	13,893	763	0	0
Penza Region	9,271	1,315	0	0	94,493	12,577	0	0	1,419	533	0	0
Samara Region	26,613	1,719	0	0	180,313	14,727	0	0	7,475	879	0	0
Saratov Region	11,798	1,870	0	0	88,466	17,838	0	0	6,249	1,319	0	0
Ulyanovsk Region	7,204	983	0	0	53,737	7,270	0	0	1,669	330	0	0
URALS FEDERAL DISTRICT	112,788	11,528	496	0	910,168	101,371	1,138	0	30,339	4,698	0	0
Kurgan Region	3,554	770	0	0	31,087	6,328	0	0	1,979	245	0	0
Sverdlovsk Region	48,323	4,196	496	0	398,504	30,749	1,138	0	5,445	1,245	0	0
Tyumen Region	34,521	3,516	0	0	293,319	37,554	0	0	16,463	2,313	0	0
Khanty-Mansi Autonomous Area — Yugra	8,441	1,267	0	0	75,286	15,224	0	0	3,280	1,201	0	0
Yamal-Nenets Autonomous Area	2,426	891	0	0	24,945	9,314	0	0	3,850	500	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	23,654	1,358	0	0	193,089	13,016	0	0	9,334	612	0	0
Chelyabinsk Region	26,390	3,046	0	0	187,258	26,740	0	0	6,451	896	0	0
SIBERIAN FEDERAL DISTRICT	128,757	15,023	206	0	936,890	138,397	1,500	7	35,451	7,210	7	7
Altai Republic	906	165	0	0	5,615	1,760	0	0	262	115	0	0
Republic of Tuva	548	323	0	0	4,871	3,641	0	0	258	239	0	0
Republic of Khakassia	1,955	679	0	0	19,420	5,043	0	0	589	318	0	0
Altai Territory	16,558	2,295	0	0	117,876	21,306	0	0	7,835	586	0	0

Table 6.3.7 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	20,336	2,795	17	0	148,790	23,344	79	0	4,923	1,325	0	0
Irkutsk Region	14,232	1,767	0	0	104,162	20,083	0	0	2,791	980	0	0
Kemerovo Region — Kuzbass	10,544	1,421	0	0	69,959	13,488	0	0	2,538	683	0	0
Novosibirsk Region	40,114	2,384	189	0	343,276	23,303	1,413	0	11,266	2,060	0	0
Omsk Region	17,926	2,513	0	0	81,174	18,715	7	7	3,764	579	7	7
Tomsk Region	5,639	680	0	0	41,747	7,715	0	0	1,226	326	0	0
FAR-EASTERN FEDERAL DISTRICT	83,903	8,543	657	0	635,918	86,179	65,814	0	14,024	3,480	0	0
Republic of Buryatia	3,778	958	0	0	26,244	8,372	0	0	531	313	0	0
Republic of Sakha (Yakutia)	5,115	1,085	0	0	58,204	11,734	24	0	1,030	502	0	0
Trans-Baikal Territory	3,410	728	0	0	27,654	8,088	1	0	679	360	0	0
Kamchatka Territory	17,859	545	0	0	47,548	6,395	3,653	0	397	236	0	0
Primorye Territory	24,655	2,079	657	0	257,474	20,442	51,555	0	4,219	852	0	0
Khabarovsk Territory	11,943	1,117	0	0	96,729	12,085	8,521	0	4,144	423	0	0
Amur Region	4,034	928	0	0	32,555	8,530	0	0	592	288	0	0
Magadan Region	1,682	194	0	0	18,645	2,051	2,060	0	241	94	0	0
Sakhalin Region	10,816	679	0	0	61,035	6,601	0	0	2,026	349	0	0
Jewish Autonomous Region	422	218	0	0	7,771	1,302	0	0	68	44	0	0
Chukotka Autonomous Area	189	12	0	0	2,059	581	0	0	97	19	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	31.05.2024											
	Rubles						Foreign currency					
	2	3	including				8	9	including			
			4	5	of which: mortgage loans				10	11	of which: mortgage loans	
					total	including overdue loans					of which: against the pledge of claims under share construction participation agreements	
total											including overdue loans	total	including overdue loans
6	7	12	13									
THE RUSSIAN FEDERATION	35,202,346	18,769,701	18,761,727	66,808	4,740,059	6,587	19,002	5,303	4,926	1,954	43	24
CENTRAL FEDERAL DISTRICT	10,603,808	5,800,900	5,797,858	24,076	1,587,370	1,976	15,375	4,146	3,823	1,473	25	9
Belgorod Region	287,614	140,581	140,514	459	33,995	37	21	2	2	0	0	0
Bryansk Region	190,151	95,011	94,978	305	22,877	10	15	9	8	8	0	0
Vladimir Region	237,568	114,675	114,622	300	26,762	25	23	18	17	13	0	0
Voronezh Region	443,023	228,900	228,827	948	51,713	156	29	5	5	5	0	0
Ivanovo Region	147,026	70,002	69,987	247	15,608	50	9	2	2	2	0	0
Kaluga Region	250,813	133,624	133,599	419	24,461	26	39	29	28	27	0	0
Kostroma Region	106,184	53,243	53,208	120	10,256	6	4	0	0	0	0	0
Kursk Region	197,622	95,261	95,221	260	20,182	3	9	2	2	0	0	0
Lipetsk Region	200,090	92,435	92,420	313	20,711	33	3	0	0	0	0	0
Moscow Region	2,821,154	1,550,690	1,550,021	6,994	396,428	493	2,283	1,407	1,316	785	6	2
Orel Region	132,539	65,262	65,241	190	14,513	22	5	1	1	0	0	0
Ryazan Region	227,702	121,962	121,898	359	36,558	35	7	0	0	0	0	0
Smolensk Region	164,460	80,215	80,196	368	17,621	41	57	7	0	0	0	0
Tambov Region	158,705	73,194	73,171	331	14,973	16	9	0	0	0	0	0
Tver Region	254,748	130,593	130,591	468	26,084	24	25	10	10	10	0	0
Tula Region	323,875	164,703	164,681	578	46,818	37	59	47	28	0	0	0
Yaroslavl Region	223,076	111,317	111,263	469	23,549	36	18	11	11	5	0	0
Moscow	4,237,456	2,479,232	2,477,422	10,947	784,261	927	12,760	2,596	2,392	617	20	7

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	3,937,264	2,159,545	2,159,135	7,003	551,045	873	1,448	646	638	292	2	0
Republic of Karelia	137,235	64,514	64,504	116	13,271	7	5	1	1	0	0	0
Republic of Komi	197,521	97,078	97,011	239	19,923	19	16	1	1	0	0	0
Arkhangelsk Region	273,385	145,449	145,413	253	35,006	19	22	2	2	0	0	0
Nenets Autonomous Area	12,601	6,028	6,028	7	1,376	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	260,785	139,420	139,386	246	33,630	19	22	2	2	0	0	0
Vologda Region	235,107	114,217	114,175	351	22,020	61	2	1	1	1	0	0
Kaliningrad Region	231,406	118,578	118,551	964	23,836	19	108	31	31	14	0	0
Leningrad Region	551,841	293,438	293,419	1,165	73,994	193	166	78	78	41	1	0
Murmansk Region	200,516	88,183	88,176	132	23,044	26	25	5	5	0	0	0
Novgorod Region	107,192	50,286	50,273	114	10,679	22	4	0	0	0	0	0
Pskov Region	102,889	46,493	46,488	137	11,835	29	3	1	1	0	0	0
Saint Petersburg	1,900,172	1,141,309	1,141,124	3,532	317,438	480	1,098	527	519	236	1	0
SOUTHERN FEDERAL DISTRICT	3,377,524	1,722,536	1,721,788	7,162	508,998	1,319	355	123	122	45	0	0
Republic of Adygeya (Adygeya)	97,789	42,816	42,804	210	13,921	48	4	0	0	0	0	0
Republic of Kalmykia	82,833	44,453	44,446	141	13,295	24	0	0	0	0	0	0
Republic of Crimea	147,378	76,950	76,949	96	23,585	13	23	2	2	0	0	0
Krasnodar Territory	1,487,037	777,673	777,404	3,989	253,326	976	173	65	65	16	0	0
Astrakhan Region	207,415	103,164	103,140	351	27,720	16	12	7	7	5	0	0
Volgograd Region	421,355	198,439	198,321	579	50,021	39	37	3	3	0	0	0
Rostov Region	884,447	450,290	449,973	1,679	118,989	192	105	46	46	24	0	0
Sevastopol	49,269	28,751	28,751	116	8,141	12	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,113,690	523,077	522,837	4,266	123,970	210	175	27	23	7	0	0
Republic of Dagestan	198,009	96,572	96,568	1,471	25,514	86	7	0	0	0	0	0
Republic of Ingushetia	17,107	4,407	4,407	134	957	0	0	0	0	0	0	0
Kabardino-Balkar Republic	100,060	44,996	44,939	298	8,563	8	104	0	0	0	0	0
Karachay-Cherkess Republic	74,414	35,659	35,632	324	5,307	15	0	0	0	0	0	0
Republic of North Ossetia — Alania	118,931	57,053	57,027	630	15,503	17	7	1	0	0	0	0
Chechen Republic	86,253	35,767	35,767	606	5,595	15	1	0	0	0	0	0
Stavropol Territory	518,917	248,622	248,498	802	62,531	68	57	25	23	7	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	6,361,367	3,368,260	3,366,094	9,704	773,085	816	398	124	122	62	0	0
Republic of Bashkortostan	1,036,346	574,431	574,216	1,579	133,496	146	23	4	4	0	0	0
Mari El Republic	116,060	61,053	61,044	116	13,078	13	2	0	0	0	0	0
Republic of Mordovia	128,188	69,267	69,203	142	18,081	2	9	6	6	0	0	0
Republic of Tatarstan (Tatarstan)	1,093,132	621,390	620,910	1,410	142,084	152	16	4	4	2	0	0
Udmurt Republic	381,281	216,420	216,272	563	57,061	35	17	1	1	0	0	0
Chuvash Republic — Chuvashia	257,809	150,894	150,855	356	43,928	25	13	3	3	0	0	0
Perm Territory	599,003	306,617	306,342	1,049	75,262	102	65	36	35	33	0	0
Kirov Region	230,029	119,395	119,338	373	23,138	36	6	0	0	0	0	0
Nizhny Novgorod Region	610,264	303,175	302,935	803	66,156	45	69	9	9	2	0	0
Orenburg Region	423,131	212,711	212,654	690	34,833	35	14	7	7	7	0	0
Penza Region	237,529	129,856	129,652	341	40,380	34	8	6	6	0	0	0
Samara Region	616,683	292,756	292,459	1,265	64,290	119	113	25	25	8	0	0
Saratov Region	409,440	194,095	194,034	691	34,826	48	35	20	20	10	0	0
Ulyanovsk Region	222,473	116,200	116,180	327	26,472	24	7	3	3	0	0	0
URALS FEDERAL DISTRICT	3,448,930	1,854,265	1,853,809	5,291	448,171	437	444	59	59	4	0	0
Kurgan Region	159,181	78,694	78,677	265	18,005	35	1	0	0	0	0	0
Sverdlovsk Region	1,085,497	589,422	589,298	1,948	163,376	151	130	48	48	4	0	0
Tyumen Region	1,469,615	831,750	831,611	1,934	200,890	186	271	5	5	0	0	0
Khanty-Mansi Autonomous Area — Yugra	687,667	400,842	400,799	973	86,594	114	6	5	5	0	0	0
Yamal-Nenets Autonomous Area	253,668	136,765	136,751	256	36,763	15	11	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	528,280	294,143	294,061	705	77,534	57	255	0	0	0	0	0
Chelyabinsk Region	734,637	354,400	354,223	1,144	65,900	65	42	6	6	0	0	0
SIBERIAN FEDERAL DISTRICT	4,010,634	2,023,924	2,023,199	6,299	438,319	628	311	138	99	53	16	16
Altai Republic	42,018	14,038	14,036	49	3,063	0	1	0	0	0	0	0
Republic of Tuva	125,954	73,994	73,991	209	21,671	29	0	0	0	0	0	0
Republic of Khakassia	118,976	58,583	58,558	146	12,055	28	0	0	0	0	0	0
Altai Territory	422,544	205,933	205,898	522	45,562	42	10	0	0	0	0	0

Table 6.3.8 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	753,698	390,229	389,950	1,531	87,205	144	52	28	28	28	16	16
Irkutsk Region	592,119	282,368	282,296	945	47,917	69	58	22	22	0	0	0
Kemerovo Region — Kuzbass	537,678	233,544	233,464	565	53,163	52	76	50	16	1	0	0
Novosibirsk Region	788,193	455,411	455,297	1,497	111,251	236	66	19	17	14	0	0
Omsk Region	395,039	194,431	194,355	521	34,656	9	43	17	15	8	0	0
Tomsk Region	234,416	115,394	115,353	315	21,775	17	6	2	1	1	0	0
FAR-EASTERN FEDERAL DISTRICT	2,349,128	1,317,194	1,317,007	3,006	309,101	328	495	41	39	19	0	0
Republic of Buryatia	218,742	112,705	112,685	250	29,515	9	3	2	2	2	0	0
Republic of Sakha (Yakutia)	403,458	256,574	256,550	543	56,420	122	4	1	1	0	0	0
Trans-Baikal Territory	239,370	119,236	119,190	258	24,614	9	7	4	4	0	0	0
Kamchatka Territory	99,400	48,880	48,871	95	10,730	8	3	2	2	0	0	0
Primorye Territory	531,727	303,317	303,290	700	82,122	60	423	17	15	4	0	0
Khabarovsk Territory	364,162	207,174	207,145	477	55,632	42	28	8	8	6	0	0
Amur Region	220,194	127,406	127,384	257	20,778	19	0	0	0	0	0	0
Magadan Region	54,270	28,337	28,335	54	5,240	10	0	0	0	0	0	0
Sakhalin Region	168,404	89,519	89,514	282	18,570	34	24	8	8	8	0	0
Jewish Autonomous Region	29,888	13,823	13,821	59	3,178	5	0	0	0	0	0	0
Chukotka Autonomous Area	19,513	10,223	10,222	32	2,301	10	0	0	0	0	0	0

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

1	May 2024												
	2 volume of loans total, millions of rubles	including											
		housing loans				of which							
		3 number of granted loans, units	4 volume, millions of rubles	5 weighted average maturity, months	6 weighted average interest rate, %	mortgage loans				of which			
						7 number of granted loans, units	8 volume, millions of rubles	9 weighted average maturity, months	10 weighted average interest rate, %	against the pledge of claims under share construction participation agreements			
11 number of granted loans, units	12 volume, millions of rubles	13 weighted average maturity, months	14 weighted average interest rate, %										
THE RUSSIAN FEDERATION	2,711,035	146,866	546,024	303.6	8.06	146,712	545,694	303.7	8.06	58,145	294,502	318.8	6.17
CENTRAL FEDERAL DISTRICT	821,973	33,899	159,078	306.2	8.32	33,891	158,925	306.4	8.32	14,482	91,046	321.1	6.41
Belgorod Region	24,017	1,218	4,414	305.1	7.96	1,218	4,414	305.1	7.96	500	2,359	318.8	6.41
Bryansk Region	15,586	824	2,751	306.9	8.27	824	2,751	306.9	8.27	323	1,530	322.1	6.65
Vladimir Region	20,605	1,013	3,130	297.6	8.65	1,012	3,124	297.5	8.65	331	1,510	317.3	6.19
Voronezh Region	38,563	2,119	7,181	302.0	7.60	2,118	7,180	302.1	7.60	924	3,786	310.3	6.22
Ivanovo Region	13,412	690	2,337	297.4	8.62	689	2,331	297.3	8.62	212	1,046	319.6	6.01
Kaluga Region	18,668	1,046	3,547	304.5	8.46	1,046	3,547	304.5	8.46	306	1,596	317.8	6.10
Kostroma Region	8,333	559	1,538	299.0	8.15	559	1,538	299.0	8.15	191	752	314.1	6.11
Kursk Region	16,828	860	2,790	299.5	7.95	860	2,790	299.5	7.95	277	1,289	320.2	5.87
Lipetsk Region	17,874	859	2,695	299.3	8.45	859	2,695	299.3	8.45	327	1,388	308.4	6.28
Moscow Region	197,129	8,280	39,858	311.7	8.24	8,280	39,858	311.7	8.24	3,273	22,101	325.8	6.34
Orel Region	11,308	554	1,768	294.8	7.85	554	1,768	294.8	7.85	235	990	309.2	6.06
Ryazan Region	17,603	1,028	3,536	300.6	8.22	1,026	3,483	305.0	8.21	512	2,228	316.0	6.47
Smolensk Region	13,956	731	2,408	297.1	8.41	731	2,408	297.1	8.41	266	1,261	311.8	6.32
Tambov Region	13,367	628	2,013	291.9	8.78	628	2,013	291.9	8.78	247	1,083	306.5	6.26
Tver Region	19,925	1,158	3,639	310.8	7.92	1,158	3,639	310.8	7.92	364	1,854	328.9	6.10
Tula Region	25,532	1,620	5,618	316.7	7.67	1,620	5,618	316.7	7.67	747	3,479	331.1	6.09
Yaroslavl Region	19,070	1,172	3,591	292.4	7.92	1,172	3,591	292.4	7.92	367	1,662	310.0	6.32
Moscow	330,199	9,540	66,265	305.8	8.55	9,537	66,177	306.1	8.55	5,080	41,131	321.0	6.57

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	287,974	14,437	56,242	300.8	7.92	14,433	56,233	300.8	7.92	6,080	28,610	318.1	6.14
Republic of Karelia	10,708	505	1,602	279.2	8.03	505	1,602	279.2	8.03	186	851	298.3	6.24
Republic of Komi	14,167	695	1,990	296.8	9.16	694	1,989	296.9	9.16	210	990	319.9	6.88
Arkhangelsk Region	20,379	1,301	4,453	266.6	6.33	1,301	4,453	266.6	6.33	446	1,869	288.7	5.72
Nenets Autonomous Area	850	43	152	306.3	8.01	43	152	306.3	8.01	19	78	351.6	6.15
Arkhangelsk Region, excluding Nenets Autonomous Area	19,529	1,258	4,302	265.2	6.26	1,258	4,302	265.2	6.26	427	1,791	286.0	5.70
Vologda Region	18,717	1,152	3,189	289.4	8.55	1,152	3,189	289.4	8.55	380	1,574	306.6	6.27
Kaliningrad Region	19,921	1,184	3,873	300.2	8.23	1,184	3,873	300.2	8.23	441	1,794	305.3	6.39
Leningrad Region	36,947	1,763	6,682	310.9	7.66	1,761	6,676	310.9	7.66	735	3,215	330.6	5.90
Murmansk Region	16,529	816	2,764	272.0	9.47	816	2,764	272.0	9.47	251	1,279	302.6	7.09
Novgorod Region	8,774	470	1,408	301.1	7.92	470	1,408	301.1	7.92	169	698	314.7	6.22
Pskov Region	8,563	455	1,376	295.1	8.26	454	1,376	295.2	8.26	207	782	312.7	6.37
Saint Petersburg	133,267	6,096	28,904	309.6	7.86	6,096	28,904	309.6	7.86	3,055	15,559	324.4	6.05
SOUTHERN FEDERAL DISTRICT	264,199	15,410	55,403	317.8	7.73	15,385	55,384	317.9	7.73	6,811	32,100	330.8	6.23
Republic of Adygeya (Adygeya)	7,501	381	1,400	324.6	7.02	381	1,400	324.6	7.02	192	866	332.7	6.45
Republic of Kalmykia	5,697	276	1,287	317.3	8.10	276	1,287	317.3	8.10	130	757	337.6	6.39
Republic of Crimea	13,506	759	3,016	313.5	7.56	759	3,016	313.5	7.56	411	1,892	322.5	6.33
Krasnodar Territory	110,407	5,992	23,864	327.8	7.45	5,988	23,860	327.8	7.45	2,725	14,251	339.6	6.09
Astrakhan Region	15,898	1,332	3,715	320.0	7.98	1,332	3,715	320.0	7.98	447	1,865	333.9	6.29
Volgograd Region	35,392	1,882	6,043	299.4	8.45	1,873	6,037	299.6	8.45	821	3,406	317.1	6.22
Rostov Region	71,506	4,533	15,176	309.7	7.92	4,521	15,167	309.9	7.92	1,981	8,559	322.6	6.39
Sevastopol	4,292	255	902	308.3	7.77	255	902	308.3	7.77	104	505	320.2	6.29
NORTH CAUCASIAN FEDERAL DISTRICT	91,160	5,766	15,876	314.3	8.87	5,766	15,876	314.3	8.87	1,841	8,284	328.7	6.21
Republic of Dagestan	18,781	1,098	2,822	322.8	9.18	1,098	2,822	322.8	9.18	279	1,540	339.9	5.94
Republic of Ingushetia	1,751	171	189	327.1	11.69	171	189	327.1	11.69	8	60	344.3	6.09
Kabardino-Balkar Republic	8,115	429	1,356	301.5	9.07	429	1,356	301.5	9.07	105	600	334.4	6.19
Karachay-Cherkess Republic	5,051	293	795	313.8	9.99	293	795	313.8	9.99	55	259	341.1	5.85
Republic of North Ossetia — Alania	9,146	447	1,526	317.8	8.50	447	1,526	317.8	8.50	211	899	326.1	6.29
Chechen Republic	8,738	963	1,225	310.7	13.81	963	1,225	310.7	13.81	51	335	333.3	7.52
Stavropol Territory	39,578	2,365	7,962	313.0	7.86	2,365	7,962	313.0	7.86	1,132	4,591	323.5	6.21

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	507,165	31,815	103,938	306.9	8.13	31,778	103,897	307.0	8.13	11,451	53,624	323.0	6.13
Republic of Bashkortostan	74,678	6,423	19,283	313.8	8.12	6,422	19,282	313.8	8.12	2,027	9,354	329.5	6.35
Mari El Republic	10,221	624	1,930	303.2	8.13	624	1,930	303.2	8.13	245	1,010	317.0	6.46
Republic of Mordovia	10,678	528	1,854	294.3	8.90	528	1,854	294.3	8.90	212	1,077	306.5	6.49
Republic of Tatarstan (Tatarstan)	83,139	5,439	20,755	316.5	7.76	5,406	20,727	316.8	7.76	1,947	10,468	333.4	6.00
Udmurt Republic	29,530	2,298	7,106	308.2	7.33	2,298	7,106	308.2	7.33	1,004	3,910	321.3	5.83
Chuvash Republic — Chuvashia	21,452	1,166	4,202	311.0	7.79	1,166	4,202	311.0	7.79	577	2,772	321.9	6.15
Perm Territory	50,312	3,014	9,394	300.3	8.13	3,014	9,394	300.3	8.13	1,122	5,075	316.2	5.91
Kirov Region	18,717	1,095	3,269	304.9	7.94	1,095	3,269	304.9	7.94	395	1,771	324.3	5.70
Nizhny Novgorod Region	53,240	2,516	9,149	293.5	8.36	2,515	9,148	293.6	8.36	871	4,806	313.6	6.22
Orenburg Region	31,804	1,972	5,538	297.7	9.03	1,971	5,528	297.6	9.04	635	2,432	312.1	6.36
Penza Region	18,794	1,242	3,876	306.6	7.74	1,242	3,876	306.6	7.74	654	2,442	314.7	6.18
Samara Region	52,538	2,597	8,647	301.7	8.81	2,596	8,647	301.8	8.81	845	4,211	320.8	6.29
Saratov Region	33,863	1,704	5,194	298.9	8.78	1,704	5,194	298.9	8.78	434	2,198	319.6	6.13
Ulyanovsk Region	18,201	1,197	3,741	307.7	8.12	1,197	3,741	307.7	8.12	483	2,097	325.4	6.10
URALS FEDERAL DISTRICT	259,611	17,509	56,274	300.8	8.20	17,439	56,202	301.0	8.20	7,294	30,475	315.8	6.34
Kurgan Region	12,209	899	2,422	297.8	8.61	899	2,422	297.8	8.61	382	1,343	316.1	6.23
Sverdlovsk Region	85,793	5,742	19,247	299.8	8.09	5,733	19,221	299.8	8.09	2,764	11,452	313.4	6.47
Tyumen Region	100,075	6,473	22,901	311.8	7.94	6,472	22,901	311.8	7.94	2,877	12,486	321.9	6.20
Khanty-Mansi Autonomous Area — Yugra	44,320	2,637	9,664	305.4	8.11	2,636	9,664	305.4	8.11	1,240	5,411	317.5	6.24
Yamal-Nenets Autonomous Area	16,741	1,036	4,128	304.0	8.45	1,036	4,128	304.0	8.45	532	2,525	314.9	6.45
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	39,015	2,800	9,109	322.1	7.56	2,800	9,109	322.1	7.56	1,105	4,550	331.1	6.01
Chelyabinsk Region	61,534	4,395	11,703	281.4	8.88	4,335	11,657	282.4	8.88	1,271	5,194	306.5	6.43
SIBERIAN FEDERAL DISTRICT	312,304	18,242	59,884	300.4	8.36	18,238	59,881	300.4	8.36	6,257	29,206	318.4	6.20
Altai Republic	3,623	247	516	289.1	8.53	247	516	289.1	8.53	32	173	324.5	5.79
Republic of Tuva	9,045	1,594	3,724	293.8	6.80	1,594	3,724	293.8	6.80	303	1,514	271.0	3.57
Republic of Khakassia	8,527	527	1,421	301.2	7.84	527	1,421	301.2	7.84	102	466	323.0	5.65
Altai Territory	33,170	2,045	5,912	296.5	8.81	2,041	5,910	296.7	8.81	722	3,119	318.8	6.25
Krasnoyarsk Territory	55,315	3,073	11,085	296.2	8.31	3,073	11,085	296.2	8.31	1,158	5,745	315.2	6.50

Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	49,155	2,594	7,670	297.8	8.89	2,594	7,670	297.8	8.89	730	3,190	315.9	6.44
Kemerovo Region — Kuzbass	44,342	2,105	6,921	292.3	9.02	2,105	6,921	292.3	9.02	816	3,600	318.2	6.31
Novosibirsk Region	57,440	3,362	12,939	311.8	8.08	3,362	12,939	311.8	8.08	1,544	7,146	325.8	6.39
Omsk Region	32,775	1,758	6,093	305.6	8.42	1,758	6,093	305.6	8.42	541	2,673	333.2	6.01
Tomsk Region	18,913	937	3,601	298.8	8.20	937	3,601	298.8	8.20	309	1,581	319.0	6.10
FAR-EASTERN FEDERAL DISTRICT	166,650	9,788	39,329	273.2	6.37	9,782	39,296	273.2	6.37	3,929	21,156	281.5	4.77
Republic of Buryatia	18,132	1,275	4,214	283.7	6.43	1,275	4,214	283.7	6.43	429	2,133	298.7	4.85
Republic of Sakha (Yakutia)	24,381	1,607	7,269	265.4	5.16	1,607	7,269	265.4	5.16	700	4,272	267.9	4.15
Trans-Baikal Territory	18,217	1,014	3,551	276.1	6.66	1,013	3,540	276.1	6.65	371	1,898	283.2	5.09
Kamchatka Territory	7,879	326	1,281	272.8	8.16	326	1,281	272.8	8.16	121	651	287.0	6.12
Primorye Territory	38,078	2,309	9,409	272.4	6.45	2,306	9,399	272.3	6.45	1,010	5,167	278.8	4.72
Khabarovsk Territory	26,257	1,515	6,442	274.0	6.60	1,514	6,435	274.0	6.60	743	4,084	280.8	4.50
Amur Region	14,619	821	3,341	277.6	6.76	820	3,336	277.7	6.74	258	1,324	297.4	5.46
Magadan Region	3,941	171	678	280.0	7.28	171	678	280.0	7.28	57	265	332.8	6.72
Sakhalin Region	11,394	555	2,382	268.6	6.46	555	2,382	268.6	6.46	161	951	275.1	5.07
Jewish Autonomous Region	2,452	134	488	270.8	7.20	134	488	270.8	7.20	57	298	279.0	5.38
Chukotka Autonomous Area	1,299	61	274	269.8	7.49	61	274	269.8	7.49	22	114	306.4	5.82

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	May 2024												
	volume of loans total, millions of rubles	including											
		housing loans				of which							
		number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	mortgage loans				of which			
						number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	against the pledge of claims under share construction participation agreements			
number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	volume, millions of rubles					weighted average maturity, months	weighted average interest rate, %		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	62	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	48	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Belgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ryazan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Smolensk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	44	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

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

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	1	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)	0	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	2	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	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area — Yugra	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (end)

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

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

Table 6.4.1

Insurers' Premiums and Payoffs

(millions of rubles)

	Q1 2024	
	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3
THE RUSSIAN FEDERATION	578,243.6	271,986.7
CENTRAL FEDERAL DISTRICT¹	365,526.4	148,904.5
Belgorod Region	1,903.8	1,284.7
Bryansk Region	1,208.6	975.5
Vladimir Region	2,032.1	1,124.1
Voronezh Region	3,871.1	2,518.0
Ivanovo Region	1,205.1	780.4
Kaluga Region	1,687.9	983.8
Kostroma Region	756.3	468.6
Kursk Region	1,319.9	888.8
Lipetsk Region	1,562.3	1,035.8
Moscow Region	16,902.2	10,280.8
Orel Region	794.3	488.7
Ryazan Region	1,670.2	905.0
Smolensk Region	1,462.3	940.1
Tambov Region	933.4	608.5
Tver Region	1,479.4	913.5
Tula Region	2,466.4	1,260.1
Yaroslavl Region	2,279.8	1,541.5
Moscow	321,990.0	121,906.6
NORTH-WESTERN FEDERAL DISTRICT	52,815.2	29,594.2
Republic of Karelia	943.3	478.6
Republic of Komi	1,601.5	955.6
Arkhangelsk Region	2,156.6	1,292.4
Nenets Autonomous Area	47.4	24.4
Arkhangelsk Region, excluding Nenets Autonomous Area	2,109.2	1,267.9
Vologda Region	2,393.0	1,275.0
Kaliningrad Region	2,614.5	1,275.9
Leningrad Region	1,900.1	1,088.9
Murmansk Region	1,483.9	875.8
Novgorod Region	772.3	447.8
Pskov Region	591.1	402.7
Saint Petersburg	38,358.9	21,501.6
SOUTHERN FEDERAL DISTRICT	25,185.4	14,064.0
Republic of Adygeya (Adygeya)	322.4	178.7
Republic of Kalmykia	151.4	92.7
Republic of Crimea	1,189.3	556.8
Krasnodar Territory	11,127.0	5,837.1
Astrakhan Region	1,182.9	1,828.5
Volgograd Region	3,778.1	1,938.7
Rostov Region	7,222.1	3,507.0
Sevastopol	212.3	124.5
NORTH CAUCASIAN FEDERAL DISTRICT	5,117.3	3,897.6
Republic of Dagestan	821.8	997.0
Republic of Ingushetia	50.7	94.6
Kabardino-Balkar Republic	383.4	314.9
Karachay-Cherkess Republic	173.3	194.3
Republic of North Ossetia — Alania	262.9	177.8
Chechen Republic	210.5	271.7
Stavropol Territory	3,214.7	1,847.2

Table 6.4.1 (end)

(millions of rubles)

1	2	3
VOLGA FEDERAL DISTRICT	55,341.2	31,955.6
Republic of Bashkortostan	7,312.6	4,592.7
Mari El Republic	902.1	544.7
Republic of Mordovia	1,005.4	486.3
Republic of Tatarstan (Tatarstan)	10,353.7	5,326.4
Udmurt Republic	2,719.7	1,404.5
Chuvash Republic — Chuvashia	1,716.3	1,119.3
Perm Territory	5,891.2	3,144.0
Kirov Region	2,336.0	1,046.1
Nizhny Novgorod Region	7,458.5	3,802.7
Orenburg Region	2,534.8	1,696.8
Penza Region	1,448.4	1,148.1
Samara Region	6,878.3	4,430.5
Saratov Region	3,150.7	2,018.8
Ulyanovsk Region	1,633.7	1,194.7
URALS FEDERAL DISTRICT	31,431.5	15,424.2
Kurgan Region	974.0	540.6
Sverdlovsk Region	10,078.5	4,792.8
Tyumen Region	12,048.4	6,448.4
Khanty-Mansi Autonomous Area — Yugra	4,497.8	2,974.2
Yamal-Nenets Autonomous Area	1,545.4	818.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	6,005.2	2,656.1
Chelyabinsk Region	8,330.6	3,642.4
SIBERIAN FEDERAL DISTRICT	28,991.2	18,980.5
Altai Republic	194.6	93.2
Republic of Tuva	180.6	135.5
Republic of Khakassia	739.3	365.9
Altai Territory	2,386.6	2,077.2
Krasnoyarsk Territory	5,475.2	3,147.6
Irkutsk Region	3,972.7	2,738.3
Kemerovo Region — Kuzbass	4,342.9	2,511.4
Novosibirsk Region	7,211.1	4,529.9
Omsk Region	2,704.4	2,194.3
Tomsk Region	1,783.8	1,187.2
FAR-EASTERN FEDERAL DISTRICT	13,677.0	9,138.9
Republic of Buryatia	829.3	665.6
Republic of Sakha (Yakutia)	1,209.6	742.9
Trans-Baikal Territory	821.5	613.5
Kamchatka Territory	608.1	356.6
Primorye Territory	4,646.5	2,858.8
Khabarovsk Territory	3,198.0	2,381.6
Amur Region	881.6	618.3
Magadan Region	322.2	242.8
Sakhalin Region	982.8	575.1
Jewish Autonomous Region	89.7	65.6
Chukotka Autonomous Area	87.6	18.1
OUTSIDE THE RUSSIAN FEDERATION	181.9	69.0

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

Private Pension Funds' Performance

1	Q1 2024						
	pension reserves, millions of rubles	number of participants, persons	contributions, millions of rubles	payouts, millions of rubles	number of participants receiving regular benefits, persons	pension savings, millions of rubles	number of insured persons, persons
2	3	4	5	6	7	8	
THE RUSSIAN FEDERATION	1,580,701.7	6,889,707	35,715.7	25,787.3	1,531,853	3,104,642.3	36,137,503
CENTRAL FEDERAL DISTRICT	531,661.0	1,992,759	10,083.5	7,637.3	332,423	845,257.5	8,017,174
Belgorod Region	4,139.6	58,989	132.6	76.5	5,657	34,962.8	452,301
Bryansk Region	10,527.9	43,144	327.8	125.1	6,639	18,685.5	285,174
Vladimir Region	5,094.0	38,616	226.6	102.9	4,656	28,404.9	369,680
Voronezh Region	9,147.8	84,901	268.2	167.5	11,775	37,793.9	566,621
Ivanovo Region	1,345.2	15,256	53.8	22.8	1,558	15,486.6	253,858
Kaluga Region	3,396.5	26,116	104.4	62.8	3,352	22,123.1	242,632
Kostroma Region	2,122.6	15,270	54.1	36.0	2,446	12,784.9	198,142
Kursk Region	3,627.0	47,716	106.6	56.5	6,592	20,210.5	308,625
Lipetsk Region	6,236.6	55,310	151.1	131.7	7,993	23,512.2	320,178
Moscow Region	90,468.0	243,064	2,012.7	1,504.4	45,766	200,942.4	1,429,330
Orel Region	2,546.6	22,241	86.6	42.2	2,108	13,338.5	197,111
Ryazan Region	6,445.5	35,572	178.7	91.2	6,910	20,978.3	261,125
Smolensk Region	4,622.4	28,218	120.6	74.4	4,798	17,524.2	232,198
Tambov Region	3,299.2	28,281	82.1	50.9	4,221	15,121.7	258,047
Tver Region	4,959.2	33,112	156.1	66.6	3,943	25,213.9	288,958
Tula Region	6,198.1	55,148	158.0	105.1	8,219	33,188.1	396,347
Yaroslavl Region	8,124.8	38,860	213.8	131.4	7,463	29,473.2	358,508
Moscow	359,360.2	1,122,945	5,649.8	4,789.3	198,327	275,512.7	1,598,339
NORTH-WESTERN FEDERAL DISTRICT	138,991.8	644,014	3,345.1	2,399.8	134,733	353,155.6	3,498,581
Republic of Karelia	7,162.9	33,510	199.4	108.1	8,538	15,251.5	184,736
Republic of Komi	29,199.1	62,794	494.6	448.3	15,643	31,204.7	310,616
Arkhangelsk Region	12,099.9	55,459	316.8	180.0	10,379	33,302.1	384,852
Nenets Autonomous Area	282.7	2,134	12.3	4.3	131	1,868.6	10,422
Arkhangelsk Region, excluding Nenets Autonomous Area	11,817.2	53,325	304.5	175.7	10,248	31,433.5	374,430
Vologda Region	7,168.5	74,696	156.3	153.1	24,347	33,527.8	382,958
Kaliningrad Region	3,661.2	27,277	89.3	63.8	4,315	20,124.6	280,427
Leningrad Region	15,462.4	74,948	566.4	246.5	12,343	43,639.6	410,829

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	8,536.7	48,663	243.9	127.6	6,350	26,149.1	256,550
Novgorod Region	2,202.8	15,181	55.0	27.5	1,816	14,276.5	167,504
Pskov Region	2,806.4	20,099	84.3	40.7	2,774	11,565.5	167,124
Saint Petersburg	50,691.8	231,387	1,139.1	1,004.2	48,228	124,114.3	952,985
SOUTHERN FEDERAL DISTRICT	81,213.1	424,503	1,930.8	1,397.1	75,652	247,476.7	3,656,091
Republic of Adygeya (Adygeya)	399.1	6,690	12.6	10.1	387	5,445.3	94,581
Republic of Kalmykia	223.0	6,750	9.0	3.8	258	3,069.1	61,393
Republic of Crimea	282.9	3,785	25.6	2.9	88	138.0	8,818
Krasnodar Territory	38,220.5	166,450	997.7	640.9	36,264	96,588.6	1,325,416
Astrakhan Region	13,087.1	40,789	162.8	222.4	9,436	19,474.0	325,688
Volgograd Region	13,645.2	72,238	306.1	242.7	12,876	49,925.7	765,642
Rostov Region	15,243.5	126,903	412.1	272.9	16,314	72,754.7	1,072,832
Sevastopol	111.7	898	4.9	1.5	29	81.3	1,721
NORTH CAUCASIAN FEDERAL DISTRICT	20,164.4	145,047	511.4	344.4	16,958	56,100.2	1,103,084
Republic of Dagestan	3,650.2	24,673	72.6	53.6	2,744	6,335.7	180,922
Republic of Ingushetia	54.8	1,444	2.2	0.7	47	390.4	15,255
Kabardino-Balkar Republic	877.8	10,287	25.8	14.5	844	4,754.3	126,156
Karachay-Cherkess Republic	363.6	5,594	13.5	8.4	382	2,866.7	58,663
Republic of North Ossetia — Alania	664.5	10,722	18.8	9.3	648	3,932.5	104,402
Chechen Republic	1,571.3	9,520	34.4	30.0	1,690	1,852.2	55,415
Stavropol Territory	12,982.2	82,807	344.2	227.9	10,603	35,968.5	562,271
VOLGA FEDERAL DISTRICT	238,278.5	1,543,807	6,793.8	4,245.0	355,945	646,374.7	9,004,343
Republic of Bashkortostan	35,913.3	156,658	1,181.3	527.3	28,460	95,036.5	1,278,316
Mari El Republic	693.7	12,979	30.4	14.9	667	11,652.0	214,529
Republic of Mordovia	2,318.6	17,723	58.5	43.5	2,933	13,872.0	204,846
Republic of Tatarstan (Tatarstan)	42,874.6	311,573	1,190.8	813.0	111,204	92,089.8	1,217,803
Udmurt Republic	6,393.6	54,516	243.0	142.8	11,694	37,113.8	557,266
Chuvash Republic — Chuvashia	2,269.7	31,357	100.3	42.8	2,926	23,739.7	400,438
Perm Territory	21,244.1	142,764	628.5	409.5	35,898	68,023.6	869,039
Kirov Region	4,680.0	36,106	126.3	70.9	5,066	26,536.3	395,011
Nizhny Novgorod Region	36,762.5	289,871	819.2	741.3	67,054	76,213.0	954,580
Orenburg Region	22,732.1	108,013	369.3	380.3	22,066	43,270.5	646,438
Penza Region	3,683.3	31,884	124.1	52.7	4,234	21,114.8	349,467
Samara Region	36,056.8	213,945	1,425.3	612.9	37,808	72,840.6	850,094
Saratov Region	19,228.7	105,523	408.7	322.0	21,329	43,545.4	713,295
Ulyanovsk Region	3,427.7	30,895	88.2	71.1	4,606	21,326.6	353,221

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	296,251.5	984,603	6,129.9	5,215.2	401,542	379,618.8	3,781,723
Kurgan Region	4,416.9	25,838	119.0	66.9	4,371	15,803.1	282,699
Sverdlovsk Region	33,489.8	222,363	752.4	595.0	43,847	121,505.9	1,328,805
Tyumen Region	238,837.5	617,467	4,744.2	4,244.1	332,453	168,478.0	1,204,016
Khanty-Mansi Autonomous Area — Yugra	124,056.3	488,619	2,549.5	2,557.6	288,503	93,103.7	584,078
Yamal-Nenets Autonomous Area	83,396.2	58,923	1,219.6	1,357.5	32,820	31,823.7	166,025
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	31,385.0	69,925	975.1	329.0	11,130	43,550.6	453,913
Chelyabinsk Region	19,507.2	118,935	514.2	309.3	20,871	73,831.7	966,203
SIBERIAN FEDERAL DISTRICT	140,088.9	723,448	4,132.5	2,142.1	128,310	377,459.5	4,891,194
Altai Republic	74.2	2,845	6.5	3.0	71	2,468.4	49,533
Republic of Tuva	46.9	2,519	3.3	0.2	11	2,791.3	64,658
Republic of Khakassia	3,528.3	13,828	93.1	47.3	2,359	9,111.2	123,588
Altai Territory	5,850.2	54,966	181.2	103.4	6,698	35,044.1	672,567
Krasnoyarsk Territory	41,828.1	205,180	1,083.1	638.2	28,804	76,964.9	818,412
Irkutsk Region	35,352.4	128,369	1,553.0	514.5	27,049	57,923.6	715,050
Kemerovo Region — Kuzbass	12,891.8	125,737	342.1	204.0	25,702	64,098.5	775,748
Novosibirsk Region	16,783.8	93,025	394.9	299.6	22,367	58,502.0	743,789
Omsk Region	14,169.3	64,931	337.3	171.2	8,677	42,528.1	621,706
Tomsk Region	9,563.9	32,048	137.9	160.8	6,572	28,027.4	306,143
FAR-EASTERN FEDERAL DISTRICT	134,013.4	430,710	2,779.0	2,405.8	86,283	199,019.7	2,184,195
Republic of Buryatia	9,559.8	45,419	232.2	127.4	6,669	19,593.0	303,610
Republic of Sakha (Yakutia)	36,416.2	51,572	301.4	986.5	25,407	26,006.9	244,761
Trans-Baikal Territory	19,942.5	73,389	506.6	239.4	11,553	22,629.8	304,745
Kamchatka Territory	728.3	6,700	28.5	25.0	611	9,413.5	76,455
Primorye Territory	15,152.1	75,101	393.4	236.0	11,767	38,089.8	447,770
Khabarovsk Territory	23,587.2	80,485	626.7	349.6	12,029	37,439.7	361,225
Amur Region	15,985.1	57,845	395.4	239.9	9,786	20,319.0	228,175
Magadan Region	698.8	5,203	20.2	9.6	435	5,036.3	36,977
Sakhalin Region	9,207.8	23,391	196.5	156.6	6,466	15,537.4	125,657
Jewish Autonomous Region	2,677.1	10,824	74.7	34.0	1,467	3,710.8	47,430
Chukotka Autonomous Area	58.7	781	3.5	1.8	93	1,243.6	7,390
THE CITY OF BAIKONUR ¹	4.6	74	1.5	0.0	1	178.1	1,086
FOREIGN STATES (MEMO)	2,928.3	5,082	24.7	37.6	1,209	129.0	1,514

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

7. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
Balance of Payments of the Russian Federation

General Provisions

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

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

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

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

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.2
External Debt of the Russian Federation

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

General Provisions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

General Provisions

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

Special Valuation Cases

External assets and liabilities are valued primarily at market prices.

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

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

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

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

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

Table 1.7
International Reserves of the Russian Federation

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

Table 1.8
International Reserves and Foreign Currency
Liquidity – Russia

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

General Provisions

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

Individual Indicators Highlights

The international benchmark reserves adequacy is equal to three months.

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

For example, the actual amount of the international reserves in months of imports for the first quarter of 2016 will be the ratio of the amount of the international reserves of the Russian Federation on 1 April 2016 to the average monthly import of goods and services for the period Q2–Q4 2015 – Q1 2016.

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

Table 1.10
Money Supply
(National Definition)

General Provisions

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

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents), reporting form 0409110 'Breakdowns of certain indicators of the credit institutions activity', reporting form 0420867 'Report on Performing Operations, Types and Cost of Securities Recorded in Accordance With Contracts for Providing Services of a Specialized Depository to a Management Company Engaged in Trust Management of Pension Savings that the Pension and Social Insurance Fund of the Russian Federation Transferred to it, and on Transactions That the Said Management Company Conducts Using Pension Savings'. In addition to being published in the Bank of Russia Statistical Bulletin, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia's website.

Individual Indicators Highlights

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

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

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

Deposits include transferable deposits and other deposits.

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

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

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

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

Table 1.11
Monetary Base
(Broad Definition)

General Provisions

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

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

The source of information used in calculating the monetary base (broad definition) is data from the Bank of Russia monthly-consolidated balance sheet. In addition to the Bank of Russia Statistical Bulletin, data on the volume, structure and dynamics of the monetary base (broad definition) are available on the Bank of Russia website.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

Institutional sectors¹ include:

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

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

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

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

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

Households are individuals and individual entrepreneurs.

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

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

Table 1.12
Central Bank Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

³ Other Depository Corporations — Credit Institutions.

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

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

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

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

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

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

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

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

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

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

Table 1.13
Other Depository Corporations Survey

General Provisions

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

Other sources of information:

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

¹ Other Depository Corporations — Credit Institutions.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.14
Depository Corporations Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

¹ Equivalent to the indicator 'Broad money'.

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

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

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

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

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

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

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

The **MEMO ITEM** section provides details on the item **Loans to households** in rubles and foreign currency with a breakdown by the lending purpose: mortgages; car loans; consumer loans; other loans; claims for accrued interest.

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

Housing loans include loans granted to households-residents in order to: purchase and land development for upcoming housing construction (land loans); finance construction (including repair) works (construction loans); purchase housing (loans to purchase housing).

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

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

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

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

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

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

Table 1.15

Other Financial Corporations Survey

General Provisions

Other financial corporations in the table include all organizations of financial sector except of the Bank of Russia and credit institutions (i.e. except of depository corporations). The table is published since 1 January 2018 and illustrates the relations between the other financial corporations and the other sectors of the economy and nonresidents. Other Financial Corporations Survey contains data of public financial corporations, insurance companies, private pension funds, securities market participants, stock (share) investments funds, microfinance organizations, credit consumer cooperatives, pawnshops and other organizations of financial sector. The sources of information include the data of quarterly reporting forms of insurers and pension funds

according to federal statistical survey No. 1-FS (SK) 'Information of financial investments and liabilities of insurance companies' and No. 1-FS (NPF) 'Information of financial transactions of private pension funds', quarterly reporting of state financial corporations submitted by reporting institutions to the Bank of Russia, reporting forms of federal statistical survey No. P-3 'Information on financial position of organizations' and No. P-6 'Information on financial investments and liabilities', reporting form of non-bank financial institutions 0420001 'Statements on operations with monetary funds carried out by non-bank financial institutions being microfinance organizations, consumer credit cooperatives, agricultural consumer credit cooperatives, pawnshops', reporting form 0420410 'Balance sheet data', reporting form 0420412 'Receivable accounts and payable accounts', reporting form 0420414 'Information on loans', reporting form 0420502 'Information on net asset value including the value of assets (property) of a stock (share) investment fund', reporting form 0420801 'Compliance with the standards on financial sustainability assessment of housing founded cooperative activity', reporting form 0420816 'Report on an agricultural consumer credit cooperative activity', reporting form 0420820 'Report on a consumer credit cooperative activity', reporting form 0420840 'Report on microfinance activity of a microfinance company', reporting form 0420846 'Report on microfinance activity of a microcredit company', form 0420890 'Report on pawnshop activity', reporting form 0420105 'Balance sheet data of an insurance broker', reporting form 0420880 'Report on credit rating agency activity'.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.16
Financial Sector Survey

General Provisions

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

Individual Indicators Highlights

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

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

Net claims on general government include claims of the banking system and other financial corporations on the Russian

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

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

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

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

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

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

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

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

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

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

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

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

Table 2.1
The Bank of Russia Balance Sheet

General Provisions

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

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

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

Individual Indicators Highlights

Assets

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

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

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

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

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

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

Liabilities

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

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

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

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

Capital

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

Table 2.2
The Bank of Russia Key Rate¹

General Provisions

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

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

General Provisions

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

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

Table 2.7

Interest Rates on Monetary Policy Instruments

General Provisions

The table presents the dynamics of interest rates on monetary policy instruments set by the Bank of Russia Board of Directors to achieve the operational goal of monetary policy (which is to keep overnight interbank rates close to the key rate) and interest rates on the Supplementary mechanism of liquidity provision. Interest rates on monetary policy instruments are linked to the key rate in percent per annum.

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

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

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

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

The Bank of Russia Board of Directors sets minimum rates submitted at 1-month repo auctions at 10 bps above the key rate and at 1-year repo auctions – at 25 bps above the key rate. Interest rates on 1-month and 1-year repos are floating, i.e. they follow changes in the key rate (with a fixed spread determined at auction).

From 16 October 2023 the interest rates on standing lending facilities of the Primary mechanism are set by the Bank of Russia Board of Directors at 100 bps above the key rate and those of the Supplementary mechanism – at 175 bps above the key rate. The rates for terms more than 1 day are floating, i.e. interest rates on previously issued loans follow changes in the key rate.

Individual Indicators Highlights

Interest rate on standing deposit facilities is the interest rate on standing overnight deposit facilities that represents the lower bound of the interest rate corridor and is set by the Bank of Russia Board of Directors at 100 bps below the key rate.

Maximum rate submitted at deposit auctions is the highest interest rate that can be submitted by deposit auction participants. Maximum interest rates submitted at main deposit auctions (1 week) and at fine-tuning deposit auctions are set by the Bank of Russia Board of Directors equal to the key rate.

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

Minimum rate submitted at loan auctions (non-marketable assets) is the lowest interest rate that can be submitted by participants at auctions to provide loans secured by non-marketable assets. Minimum interest rates submitted at loan auctions are set by the Bank of Russia Board of Directors at 25 bps above the key rate.

Interest rate on the Primary mechanism is the interest rate on overnight loans, repos for 1 day, Lombard loans and loans secured by non-marketable assets for terms from 1 to 30 days that represents the lower bound of the interest rate corridor and set by the Bank of Russia Board of Directors at 100 bps above the key rate. In addition, interest rate on FX swaps for 1 day equals interest rate on the Primary mechanism.

Interest rate on the Supplementary mechanism is the interest rate on repos and loans secured by non-marketable assets for terms from 1 to 180 days, set by the Bank of Russia Board of Directors at 175 bps above the key rate.

Interest rate on loans, repos and FX swaps for 1 day before 16 October 2023 was the single interest rate on all overnight standing liquidity provision facilities, including overnight loans, Lombard loans, loans secured by non-marketable assets, repo and FX swap operations. This rate represented the upper bound of the interest rate corridor and was set by the Bank of Russia Board of Directors at 100 bps above the key rate.

Interest rate on Lombard loans and loans secured by non-marketable assets for terms from 2 to 90 days before 16 October 2023 was the interest rate on standing lending facilities secured by non-marketable assets, and from 25 March 2022

the rate on Lombard loan facilities for terms from 2 to 90 days set by the Bank of Russia Board of Directors at 100 bps above the key rate.

Interest rate on loans secured by non-marketable assets for terms over 90 days before 16 October 2023 was the interest rate on standing lending facilities secured by non-marketable assets for terms from 91 to 549 days set by the Bank of Russia Board of Directors at 175 bps above the key rate.

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

General Provisions

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

Individual Indicators Highlights

SME Support — the interest rates on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation and from 20 June 2023 on Bank of Russia loans secured by federal government bonds. Also, up to and including 22 August 2021, the interest rate on Bank of Russia loans secured by credit claims of JSC SME Bank on credit institutions, microfinance organizations or leasing companies for lending or on ceding property to SMEs.

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

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

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

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

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

Table 2.9
Liquidity Provided by the Bank of Russia
through Lending and Repo Operations

General Provisions

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

Individual Indicators Highlights

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

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

Primary mechanism standing facilities means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions after they use Primary mechanism standing facilities broken down by repos, Lombard loans and loans secured by non-marketable assets, at start of business. In addition, the amount of funds that credit institutions borrowed through loans secured by non-marketable assets at a rate with a spread of 100 bps to the key rate before the launch of the Primary mechanism and the Supplementary mechanism of liquidity provision.

Supplementary mechanism standing facilities and Special facilities means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions after they use Supplementary mechanism standing facilities as well as Special facilities, at start of business. In addition, the amount of funds that credit institutions borrowed through loans secured by non-marketable assets at a rate with a spread of 175 bps to the key rate before the launch of the Primary mechanism and the Supplementary mechanism of liquidity provision.

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

General Provisions

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

Individual Indicators Highlights

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

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

Table 2.11
Results of Main Bank of Russia Auctions

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

Table 2.12

Results of Bank of Russia Fine-Tuning Auctions

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

Table 2.13

Results of Bank of Russia Long-Term Repo Auctions

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

Section 3. Financial Markets

Subsection 3.1. Interbank Credit Market

Table 3.1.1

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

Table 3.1.2

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

Table 3.1.3

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

Table 3.1.4

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

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

Table 3.1.5

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

Table 3.1.6

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

General Provisions

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

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

Individual Indicators Highlights

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

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

Subsection 3.2. Exchange Rates and Reference Prices of Precious Metals

Table 3.2.1

Official Exchange Rate of US Dollar Against Ruble

Table 3.2.2

Official Exchange Rate of Euro Against Ruble

General Provisions

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

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

Individual Indicators Highlights

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

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

Table 3.2.5

Reference Prices of Refined Precious Metals

General Provisions

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

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

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

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

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

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

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

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

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

Option Agreement (Contract) shall be deemed the following:

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

Table 3.4
Main Stock
Market Indicators

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

More detailed information on the calculation of the above indicators is available at the website: rts.micex.ru.

Section 4. Financial Institutions' Performance

Subsection 4.1. General Description

Table 4.1.1
Quantitative Characteristics
of Operating Credit Institutions

General Provisions

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

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

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

Nonbanking credit institution:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Additional offices, mobile offices of credit institutions having the right to conduct banking operations – internal divisions of credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

Credit institutions under liquidation – credit institutions under liquidation pursuant to relevant decisions:

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

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

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

General Provisions

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

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

Table 4.1.3
Number of Credit Institutions
with Nonresidents Equity

General Provisions

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

Individual Indicators Highlights

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

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

Table 4.1.4
Credit Institutions Grouped by the Share
of Nonresidents Equity

General Provisions

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

Individual Indicators Highlights

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

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

General Provisions

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

Individual Indicators Highlights

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

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

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

Professional securities market participants:

Brokers, dealers, forex-dealers, depositories, trustees and registrars perform their activities in accordance with Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Regulation No. 481-P, dated 27 July 2015, 'On Licensing Requirements for, and Conditions of, Professional Activity in the Securities Market, Restrictions on Holding Together Certain Types of Professional Activity in the Securities Market, and on the Procedure and Timeframe for Submitting to the Bank of Russia Reports on Terminating Obligations Related to Professional Activity in the Securities Market in Case of Cancellation of a Securities Market Professional Participant Licence', other Bank of Russia regulations and under a respective licence. Information on a professional securities market participant is subject to being entered into the register of professional securities market participants pursuant to Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3–5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

Investment advisers perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Ordinance No. 4956-U, dated 2 November 2018, 'On the Requirements for Investment Advisers', other Bank of Russia regulations and under a respective entry on including investment advisers in the unified register of investment advisers that are subject to being entered into the said register in accordance with Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3–5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

Infrastructures:

Clearing houses perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Regulation No. 805-P, dated 22 September 2022, 'On the Procedure for the Bank of Russia to License Exchanges, Trading Systems and Clearing Houses, to Maintain the Register of Exchange and

Trading System Licences, the Register of Clearing Licences and the Procedure to Provide Extracts from the Said Registers' and under a respective licence.

Trade organizers (a stock exchange, trading system) perform their activities pursuant to Federal Law No. 325-FZ, dated 21 November 2011, 'On Organized Trades', Bank of Russia Regulation No. 805-P, dated 22 September 2022, 'On the Procedure for the Bank of Russia to License Exchanges, Trading Systems and Clearing Houses, to Maintain the Register of Exchange and Trading System Licences, the Register of Clearing Licences and the Procedure to Provide Extracts from the Said Registers' and under a respective licence.

Commodity pool operators perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 194-I, dated 17 December 2018, 'On the Procedure and Conditions for the Bank of Russia to Accredit Organizations Functioning as a Commodity Pool Operator, and Grounds and Procedure for Terminating the Said Accreditation' and under a respective accreditation.

Repositories perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Instruction No. 173-I, dated 8 June 2016, 'On the Procedure for, and Conditions of, Licensing Repository Activities and on the Procedure to Notify the Bank of Russia of the Appointment or Dismissal of the Head of a Structural Unit Set up to Conduct Repository Activities' and under a respective licence.

The central depository performs its activities pursuant to Federal Law No. 414-FZ, dated 7 December 2011, 'On the Central Depository', Bank of Russia Ordinance No. 5606-U, dated 29 October 2020, 'On the Procedure for the Bank of Russia to Assign the Central Depository Status' and under the respective assigned status of the central counterparty.

Central counterparties perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 174-I, dated 29 September 2016, 'On the Procedure for the Bank of Russia to Assign the Central Counterparty Status' and under the respective assigned status of the central counterparty.

News agencies perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Regulation No. 435-P, dated 13 October 2014, 'On the Accreditation of News Agencies Disclosing Information on Securities and Other Financial Instruments' and under a respective accreditation.

Investment platform operators perform their activities pursuant to Federal Law No. 259-FZ, dated 2 August 2019, 'On Investment Raising Using Investment Platforms and on Amending Certain Laws of the Russian Federation', Bank of Russia Ordinance No. 5342-U, dated 4 December 2019, 'On the Procedure for Maintaining the Register of Investment Platform Operators' and under a respective entry on the inclusion in the register of investment platform operators.

Financial platform operators perform their activities pursuant to Federal Law No. 211-FZ, dated 20 July 2020, 'On Performing Financial Transactions Using a Financial Platform', Bank of Russia Regulation No. 742-P, dated 3 December 2020, 'On Information Protection Requirements to Be Observed by a Legal Entity Applying for the Status of a Financial Platform Operator, on the Maintenance of the Register of Financial Platform Operators by the Bank of Russia, and on Requirements for the Registration of Amendments to Financial Platform Rules by the Bank of Russia' and under a respective entry on their inclusion in the register of financial platform operators.

Operators of information systems issuing digital financial assets perform their activities pursuant to Federal Law No. 259-FZ, dated 31 July 2020, 'On Digital Financial Assets, Digital Currency and on Amending Certain Laws of the Russian Federation', Bank of Russia Regulation No. 746-P, dated 16 December 2020, 'On Maintaining by the Bank of Russia of the Register of Operators of Information Systems, Which Issue Digital Financial Assets, the Register of Digital Financial Asset Exchange Operators; on the Procedure and Timeframe for Ope-

rators of Information Systems, Which Issue Digital Financial Assets, and Digital Financial Asset Exchange Operators to Submit to the Bank of Russia Information on Persons Managing Shares (Stakes) of the Specified Operators, and also on the Procedure for Submitting to and Coordinating with the Bank of Russia Amendments to the Rules of Information Systems, Which Issue Digital Financial Assets, and Amendments to the Rules of Digital Financial Asset Exchange' and under a respective entry on the inclusion in the register of information platform operators.

Digital Financial Asset Exchange Operators perform their activities pursuant to Federal Law No. 259-FZ, dated 31 July 2020, 'On Digital Financial Assets, Digital Currency, and on Amending Certain Laws of the Russian Federation', Bank of Russia Regulation No. 746-P, dated 16 December 2020, 'On Maintaining by the Bank of Russia of the Register of Operators of Information Systems, Which Issue Digital Financial Assets, the Register of Digital Financial Asset Exchange Operators; on the Procedure and Timeframe for Operators of Information Systems, Which Issue Digital Financial Assets, and Digital Financial Asset Exchange Operators to Submit to the Bank of Russia Information on Persons Managing Shares (Stakes) of the Specified Operators, and also on the Procedure for Submitting to and Coordinating with the Bank of Russia Amendments to the Rules of Information Systems, Which Issue Digital Financial Assets, and Amendments to the Rules of Digital Financial Asset Exchange' and under a respective entry on their inclusion in the register of digital financial asset exchange operators.

National Payment System Entities:

Payment system operators perform their activities pursuant to Federal Law No. 161-FZ, dated 27 June 2011, 'On the National Payment System', Bank of Russia Ordinance No. 5379-U, dated 26 December 2019, 'On Registration by the Bank of Russia of Organizations as Payment System Operators, on the Inclusion of Foreign Organizations which are Foreign Payment System Operators in the Register of Foreign Payment System Operators, and on the Procedure for Maintaining the Register of Payment System Operators and the Register of Foreign Payment System Operators and under a respective registration.

Nationally important payment system operators perform their activities in accordance with Federal Law No. 161-FZ, dated 27 June 2011, 'On the National Payment System'.

Foreign payment system operators perform their activities pursuant to Federal Law No. 161-FZ, dated 27 June 2011, 'On the National Payment System', Bank of Russia Ordinance No. 5379-U, dated 26 December 2019, 'On Registration by the Bank of Russia of Organizations as Payment System Operators, on the Inclusion of Foreign Organizations which are Foreign Payment System Operators in the Register of Foreign Payment System Operators, and on the Procedure for Maintaining the Register of Payment System Operators and the Register of Foreign Payment System Operators and under a respective entry on the inclusion in the register of foreign payment system operators.

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

Collective investment market participants:

Non-governmental pension funds perform their activities pursuant to Federal Law No. 75-FZ, dated 7 May 1998, 'On Non-Governmental Pension Funds' and under a respective licence.

Joint-stock investment funds perform their activities pursuant to Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds' and under a respective licence. Information is subject to being entered into a respective licence register

pursuant to Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3–5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

Management companies and specialized depositories perform their activities pursuant to Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds', Federal Law No. 75-FZ, dated 7 May 1998, 'On Non-governmental Pension Funds', Federal Law No. 111-FZ, dated 24 July 2002, 'On Investing Funds to Finance the Funded Pension in the Russian Federation', Federal Law No. 152-FZ, dated 11 November 2003, 'On Mortgage Securities' and under a respective licence. Information is subject to being entered into a respective licence register pursuant to Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3–5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

Microfinance agents and cooperatives. The Bank of Russia maintains:

The State Register of Microfinance Organizations pursuant to Federal Law No. 151-FZ, dated 2 July 2010, 'On Microfinance Activities and Microfinance Organizations' and Bank of Russia Ordinance No. 5627-U, dated 19 November 2020, 'On Maintaining the State Register of Microfinance Organizations by the Bank of Russia'.

The Register of Housing Savings Cooperatives pursuant to Federal Law No. 215-FZ, dated 30 December 2004, 'On Housing Savings Cooperatives' and Bank of Russia Ordinance No. 3587-U, dated 11 March 2015, 'On the Procedure for the Bank of Russia to Maintain the Register of Housing Savings Cooperatives'.

The State Register of Consumer Credit Cooperatives pursuant to Federal Law No. 190-FZ, dated 18 July 2009, 'On Credit Cooperation' and Bank of Russia Ordinance No. 4184-U, dated 10 November 2016, 'On the Procedure for the Bank of Russia to Maintain the State Register of Consumer Credit Cooperatives, the State Register of Agricultural Consumer Credit Cooperatives, on Establishing the Form, Timeframe and Procedure for Self-Regulatory Organizations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Total Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities'.

The State Register of Agricultural Consumer Credit Cooperatives pursuant to Federal Law No. 193-FZ, dated 8 December 1995, 'On Agricultural Cooperation' and Bank of Russia Ordinance No. 4184-U, dated 10 November 2016, 'On the Procedure for the Bank of Russia to Maintain the State Register of Consumer Credit Cooperatives, the State Register of Agricultural Consumer Credit Cooperatives, on Establishing the Form, Timeframe and

Procedure for Self-Regulatory Organizations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Total Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities'.

The State Register of Pawnshops pursuant to Federal Law No. 196-FZ, dated 19 July 2007, 'On Pawnshops' and Bank of Russia Ordinance No. 5626-U, dated 19 November 2020, 'On Maintaining the State Register of Pawnshops by the Bank of Russia'.

Self-regulatory organizations:

The Unified Register of Self-Regulatory Organizations in the Financial Market.

A self-regulatory organization in the financial market shall be a non-profit organization comprising financial organizations engaged in the following activities: brokers, dealers, managers, depositories, registrars, joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds, specialized depositories, non-governmental pension funds, insurance companies and foreign insurance companies, insurance brokers, mutual insurance companies, microfinance organizations, consumer credit cooperatives, housing savings cooperatives, agricultural consumer credit cooperatives, forex-dealers, and investment advisers.

A non-profit organization acquires the status of a self-regulatory organization in the financial market from the date of its inclusion by the Bank of Russia in the unified register of self-regulatory organizations in the financial market based on its application pursuant to Federal Law No. 223-FZ, dated 13 July 2015, 'On Self-Regulatory Organizations in the Financial Market' and ceases to be a self-regulatory organization from the date of its exclusion from the said register.

The Bank of Russia maintains the Unified Register of Self-regulatory Organizations in the Financial Market pursuant to Bank of Russia Ordinance No. 5561-U, dated 24 September 2020, 'On Maintaining the Unified Register of Self-regulatory Organizations in the Financial Market by the Bank of Russia'.

The State Register of Self-regulatory Organizations of Actuaries.

A self-regulatory organization of actuaries shall be a non-profit organization complying with the requirements established by Federal Law No. 315-FZ, dated 1 December 2007, 'On Self-regulatory Organizations', and Federal Law No. 293-FZ, dated 2 November 2013, 'On Actuarial Activities in the Russian Federation'. The purpose of its activities is to advance and regulate actuarial activities. Information about it is subject to being entered into the Unified State Register of Self-regulatory Organizations of Actuaries. It unites actuaries on a membership basis.

A non-profit organization acquires the status of a self-regulatory organization of actuaries from the date of its inclusion in the State Register of Self-regulatory Organizations of Actuaries and ceases to be a self-regulatory organization from the date of its exclusion from the said register.

The State Register of Self-regulatory Organizations of Actuaries is maintained by the Bank of Russia pursuant to the Bank of Russia Ordinance No. 3424-U, dated 27 October 2014, 'On Maintaining the State Register of Self-regulatory Organizations of Actuaries'.

Persons providing professional services in the financial market:

Audit organizations providing auditing services to socially important organizations in the financial market perform their activities pursuant to Federal Law No. 307-FZ, dated 30 December 2008, 'On Audit Activities' and Bank of Russia Ordinance No. 6021-U, dated 20 December 2021, 'On Maintaining by the Bank of Russia of the Register of Audit Organizations Providing Auditing Services to Socially Important Organizations in the Financial Market'.

Credit history bureaus perform their activities pursuant to Federal Law No. 218-FZ, dated 30 December 2004, 'On Credit Histories', Bank of Russia Regulation No. 748-P, dated 25 December 2020, 'On Requirements for Financial Standing and Business Reputation of Shareholders (Participants) in Credit History Bureaus and Persons Controlling or Exerting Material Influence

on Shareholders (Participants) in Credit History Bureaus, and on the Maintenance by the Bank of Russia of the State Register of Credit History Bureaus' and under a respective entry on their inclusion in the register of credit history bureaus.

Authorized actuaries perform their activities pursuant to Federal Law No. 293-FZ, dated 2 November 2013, 'On Actuarial Activities in the Russian Federation', Bank of Russia Ordinance No. 6002-U, dated 1 December 2021, 'On the Procedure for the Bank of Russia to Maintain the Unified Register of Authorized Actuaries, and on the Procedure for Authorized Actuaries to Confirm their Compliance with the Requirements for Authorized Actuaries Set Forth by Federal Law No. 293-FZ, dated 2 November 2013, 'On Actuarial Activities in the Russian Federation', and under a respective entry on their inclusion in the unified register of authorized actuaries.

Credit rating agencies, branches and representative offices of foreign credit rating agencies perform their activities pursuant to Federal Law No. 222-FZ, dated 13 July 2015, 'On the Activities of Credit Rating Agencies in the Russian Federation, on Amending Article 76.1 of the Federal Law 'On the Central Bank of the Russian Federation (Bank of Russia)' and Invalidating Certain Provisions of Russian Laws', Bank of Russia Regulation No. 692-P, dated 12 September 2019, 'On the Requirements for the Submission to the Bank of Russia of an Application to Enter Information About a Company into the Register of Credit Rating Agencies, a List of Documents Attached to the Application, the Procedure for the Bank of Russia to Enter a Branch and a Representative Office of a Foreign Credit Rating Agency Operating in Accordance with its Personal Law into the Register of Branches and Representative Offices of Foreign Credit Rating Agencies, the Procedure for the Bank of Russia to Maintain the Register of Credit Rating Agencies and Information Included Therein, the Procedure for the Bank of Russia to Maintain the Register of Branches and Representative Offices of Foreign Credit Rating Agencies and Information Included Therein, the Requirements for the Procedure and Form of Submission by Credit Rating Agencies to the Bank of Russia of Notifications About Appointment (Election) to a Position or Dismissal from Office (Termination of Authority) of Officials (Management Bodies) of a Credit Rating Agency, as well as the Procedure for Stakeholders to Access Information in the Register of Credit Rating Agencies', and under a respective entry on their inclusion in the register of credit rating agencies/ register of branches and representative offices of foreign credit rating agencies.

Management companies of special-purpose vehicles perform their activities pursuant to Federal Law No. FZ-39, dated 22 April 1996, 'On the Securities Market', Bank of Russia Ordinance No. 6176-U, dated 29 June 2022, 'On the Procedure for the Bank of Russia to Include Companies in the Register of Management Companies of Special-purpose Vehicles and to Exclude Them from the Said Register', and under a respective entry on their inclusion in the register of management companies of special-purpose vehicles.

Participants in the partnership financing experiment perform their activities pursuant to Federal Law No. 417-FZ, dated 4 August 2023, 'On Conducting an Experiment for Establishing a Special Regulation in Order to Create Necessary Conditions for Providing Partnership Financing in Individual Constituent Territories of the Russian Federation' and on Amending Certain Laws of the Russian Federation' and Bank of Russia Ordinance No. 6503-U, dated 11 August 2023, 'On Maintaining by the Bank of Russia of the Register of Participants in Experiment to Set up Special Regulation to Create Special Conditions for Partnership Financing'.

Table 4.1.6
Data on Provisional Administrations
Assigned to Non-Bank Financial Institutions
Whose Licences Have Been Revoked (Cancelled)

General Provisions

The table contains data on provisional administrations operating at non-bank financial institutions whose licences have been revoked.

Provisional administrations were assigned to **insurance companies** in compliance with sub-clause 1 of Clause 6.1 of Article 184.1 of Federal Law No. 127-FZ, dated 26 October 2002, 'On Insolvency (Bankruptcy)'.

Provisional administrations were assigned to **non-governmental pension funds** in compliance with Clause 3.1 of Article 7.2 of Federal Law No. 75-FZ, dated 7 May 1998, 'On Non-Governmental Pension Funds'.

Provisional administrations were assigned to **management companies** in compliance with sub-clause 3 of Clause 1 of Article 61.4 of Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds' (hereinafter, Federal Law No. 156-FZ).

Provisional administrations were assigned to **specialized depositories** in compliance with Clause 1 of Article 61, sub-clause 1 of Clause 1, Clause 2 of Article 61.4 of Federal Law No. 156-FZ.

Table 4.1.7

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

General Provisions

The table includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is reports of operating credit institutions submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

Starting from data as of 1 February 2019, the calculation of assets (liabilities) includes accounts which reflect the adjustment and revaluation of debit (credit) indicators and which have been included in the Chart of Accounts for Credit Institutions (Bank of Russia Regulation No. 579-P, dated 27 February 2017) from 1 January 2019.

Individual Indicators Highlights

Net assets (net of loss provisions and profit tax) — operating credit institutions' aggregate assets (balances in accounts showing credit institutions' intrabank transactions were included in assets on net basis). Beginning from 1 November 2020, this indicator is given net of loss provisions and profit tax — 'Net assets'.

Corporate loans (to non-financial and financial (other than credit) institutions) — outstanding amounts (overdue debt included) of non-financial and financial (other than credit) institutions and individual entrepreneurs, both residents and non-residents, to credit institutions on loans and other placements in rubles and foreign currency. This indicator does not include outstanding amounts on loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extra-budgetary funds.

Loans to individuals — outstanding amounts (overdue debt included) of resident and non-resident individuals (excluding individual entrepreneurs) to credit institutions on all kinds of loans and other funds in rubles and foreign currency.

The data source for the above indicators is Reporting Form 0409101 'The Trial Balance of a Credit Institution'.

Equity capital — credit institutions' unencumbered property. This indicator has been calculated in compliance with Bank of Russia Regulation No. 646-P, dated 4 July 2018, 'On the Methodology for Measuring Credit Institution Capital (Basel III)'. The sources of data are reports filed by Russian operating credit institutions under Form 0409123 'Own Funds (Capital) Calculation (Basel III)'.

Capital adequacy N1.0 is the capital adequacy ratio of banks calculated as a ratio of banks' own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 199-I, dated 29 November 2019, 'On Banks' Required Ratios and Capital Adequacy Buffers for Banks with a Universal Licence'

and Bank of Russia Instruction No. 183-I, dated 6 December 2017, 'On the Required Ratios of Banks with a Basic Licence'.

The data source is reports filed by Russian operating credit institutions under Form 0409135 'Information on Credit Institutions' Required Ratios and Other Performance Indicators'.

Loss provisions — provisions created by credit institutions for possible losses on loans, loan and similar debt, which comprise monetary claims and claims arising from transaction with financial instruments listed in Appendix No. 1 to Bank of Russia Regulation No. 590-P, dated 28 June 2017, 'On the Procedure for Making Loss Provisions by Credit Institutions for Loans, Loan and Similar Debts', provided to legal entities of any form of incorporation and to individuals, both residents and non-residents, as well as loss provisions created on the basis of professional judgement on the risk of operations with balance sheet assets that can entail risk of losses (excluding loans, loan and similar debt), contingent credit liabilities posted to off-balance sheet accounts; interest income claims under credit claims; financial derivatives; other losses, pursuant to Bank of Russia Regulation No. 611-P, dated 23 October 2017, 'On the Procedure for Credit Institutions to Make Loss Provisions'.

Loss provisions are presented both adjusted and unadjusted.

Current year net profit (after taxation) — financial results of operating credit institutions (after taxation) for the period since the start of the current year. Financial results of the past year are not taken into account.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

Return on assets — this indicator is calculated as the ratio of the financial result (after taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' assets for the same period.

Return on balance sheet capital — this indicator is calculated as the ratio of the financial result (after taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' balance sheet capital for the same period.

Individuals' funds (deposits) — deposits and other funds accepted by credit institutions (including savings certificates), outstanding obligations under deposit and other borrowing arrangements, funds in individuals' other accounts (residents' and non-residents' funds in both rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individuals' election funds, transfers from and to the Russian Federation, interest arrears, interest accrued on deposits accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

Corporate clients' funds (deposits and funds in the accounts of non-financial and financial (other than credit) institutions) are deposits and other funds accepted by credit institutions, as well as funds held in settlement and other accounts of non-financial and financial (other than credit) institutions and individual entrepreneurs, including deposit certificates, outstanding obligations under deposits and other borrowing arrangements, funds of individual entrepreneurs (residents' and non-residents' funds in Russian rubles and foreign currency). This indicator does not include the funds of the Federal Treasury, financial bodies and extra-budgetary funds of the Russian Federation, constituent entities of the Russian Federation and local authorities, interest arrears, accrued interest accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

Loans received from the Bank of Russia — debt (overdue debt included) on loans, deposits and other funds received by credit institutions from the Bank of Russia.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

Table 4.1.8

Financial Performance of Credit Institutions

General Provisions

The table includes indicators characterizing the financial performance of operating credit institutions for a period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account. Beginning on 1 November 2020, these indicators are calculated based on net profit (profit after tax).

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form 0409101 'The Trial Balance of a Credit Institution' in accordance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

Individual Indicators Highlights

Total profit (+) / loss (-) is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions over the period under review. Profit (loss) is accumulated through the year.

Profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions that had profit in the period under review. Profit is accumulated through the year.

Share of profit-making credit institutions is the share of credit institutions that made profit or posted a zero result from their activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in the Russian Federation.

Loss of loss-making credit institutions is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions that incurred losses in the period under review. Loss is accumulated through the year.

Share of loss-making credit institutions is the share of credit institutions that incurred net loss in the period from the beginning of the year under review in the total number of operating credit institutions registered in the Russian Federation.

Subsection 4.2. Borrowings

Table 4.2.1

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

General Provisions

This table contains data on the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (further — credit institutions) in the form 0409302 'Information on Borrowings' in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

Individual Indicators Highlights

Federal budget funds are treasury accounts balances of the federal budget funds, Ministry of Finance funds transferred to

finance capital investment and funds available for settlements on separate operations.

Regional and local budget funds are treasury accounts balances of the regional budgets and local budgets.

Other budget funds are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

Extra-budgetary funds are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments' extra-budgetary funds.

Table 4.2.2

Funds (Deposits) of Individuals Accepted by Credit Institutions

Table 4.2.3

Funds of Legal Entities Accepted by Credit Institutions

General Provisions

These tables present data on one of the major transactions in liabilities, namely, funds accepted by credit institutions in rubles and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity, according to the maturities of deposits and other funds accepted by credit institution specified in the agreement, including all addenda thereto. The tables show total account balances accepted by credit institutions to deposits. The data compilation methodology for the information in these tables differs from that used for similar data in the 'Credit Institutions Survey' table, which is used for the analysis of money supply and its structure. The data in tables 4.2.2 and 4.2.3 do not cover deposits of legal entities and individuals with Vnesheconombank, which is not on the list of operating credit institutions, but include funds accepted from non-residents. They also do not cover accrued interest. Differences in individual indicators can be found below.

The table 'Funds of Legal Entities Accepted by Credit Institutions' contains data on deposits and other funds accepted, including individual entrepreneurs' deposits. Funds raised from credit institutions are presented including loans, deposits, and other raised funds. Individual entrepreneurs' deposits are also shown separately (memo item).

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution' in accordance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

Individual Indicators Highlights

Currency deposits by maturity — cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both residents and non-residents) with credit institutions under bank deposit agreements or bank account agreements (including savings / deposit certificates). The tables provide a breakdown of deposits by type of depositors (individuals and legal entities (corporate clients and government authorities) and by maturity. These indicators do not include funds in legal entities' settlement accounts and individual entrepreneurs' accounts, the funds of individuals' election funds, transfers from and to the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts, and balances of accounts which cannot be classified unambiguously.

Demand deposits are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms 'upon the onset of the condition (event)').

Time deposits are deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

Deposits of individuals are deposits and other funds accepted by credit institutions from individuals (including savings certificates), unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in individuals' other accounts. This indicator does not include the funds of individual entrepreneurs, individuals' election funds and transfers from and to the Russian Federation.

Deposits and other funds raised from legal entities are deposits and other funds raised (on demand or for a specified term) from government authorities and extra-budgetary funds of all levels, as well as corporate clients (financial (other than credit) and non-financial institutions of any form of incorporation (including certificates of deposit), and individual entrepreneurs), as well as unfulfilled obligations under deposit and other borrowing arrangements.

Deposits of individual entrepreneurs are deposits, including unfulfilled obligations under these deposits, of individuals engaged in entrepreneurial activities without registering as a legal entity.

Loans, deposits and other funds accepted from credit institutions are deposits, loans and other funds raised from non-resident credit institutions and banks.

Table 4.2.4

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

Table 4.2.5

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

General Provisions

The tables contain weighted average interest rates of deposits (excluding the State Development Corporation VEB.RF), and including non-bank credit institutions that are licensed to perform loan and deposit operations (hereinafter, credit institutions), which are borrowed by credit institutions from individuals and nonfinancial organizations (excluding individual entrepreneurs since January 2016) in rubles, in US dollars and in euros. The data are presented with a breakdown by maturity.

The source of information is the Reporting Form 0409129 'Weighted Average Interest Rates Funds offered by Credit Institutions' compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

Individual Indicators Highlights

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

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

\bar{P} — weighted average deposit interest rate;

$V1...n$ — amount of a deposit as included in an agreement;

$P1...n$ — nominal annual deposit interest rate as included in an agreement.

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

Table 4.2.6

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

General Provisions

The table contains data on ruble and foreign currency funds raised by credit institutions by issuing debt securities (deposit and savings certificates, bonds and bills). Nominal values of deposit and savings certificates and bonds are provided with a breakdown

by maturity. If there is no information on the values of certificates and bonds with specific maturities, this means that no funds under these securities with these maturities were raised over the periods reviewed in the table. This table does not include obligations to pay interest and coupon accrued on issued securities.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution' in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

Individual Indicators Highlights

Savings / deposit certificate — a kind of time deposit (see the commentary to the indicator 'Time deposits' in the tables 'Deposits of Individuals Accepted by Credit Institutions' and 'Funds of Organizations Accepted by Credit Institutions') and a security that certifies the amount of a deposit made with a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate of the credit institution that issued the certificate or any of its branches. Savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation 'On Savings and Deposit Certificates Issued by Credit Institutions', approved by Bank of Russia Ordinance No. 333-U, dated 31 August 1998. In the tables 'Deposits of Individuals Accepted by Credit Institutions' and 'Funds of Legal Entities Accepted by Credit Institutions', the savings certificates and certificates of deposit are included in individuals' and organizations' deposits, respectively.

Bond is a financial security certifying the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent from the bond issuer. Bonds also provide fixed interest payments or some other tangible equivalent.

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

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

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

Bank acceptance is a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

Subsection 4.3. Lending

Table 4.3.1

Loans, Deposits, and Other Funds Provided to Corporate Clients, Individuals and Credit Institutions

General Provisions

The table shows data covering major investment activity of banks, that is, extending loans, deposits, and other funds to resident and non-resident clients. The data show lending account balances as of the reporting date with a breakdown by currency (rubles and foreign currency), borrower type (individuals, legal entities, and credit institutions) and loan maturity (as indicated in credit agreements).

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution' in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

Individual Indicators Highlights

Loans and other funds provided into corporate clients (non-financial and financial (other than credit) institutions and individual entrepreneurs) and individuals — amounts borrowed by clients from credit institutions on all of these categories of

funds, including overdue debt. In addition to amounts borrowed by individuals and corporate clients, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

Loans and other funds provided to individuals are amounts borrowed from credit institutions by resident and non-resident individuals (other than individual entrepreneurs), including overdue debt.

Loans and other funds provided to corporate clients, by maturity— amounts borrowed on all loans and other placements by financial (other than credit) and non-financial institutions of any form of incorporation and individual entrepreneurs, both residents and non-residents, excluding overdue debt. (The structure of financial (other than credit) institutions and non-financial organizations corresponds to the concepts 'other financial institutions' and 'non-financial organizations' in the notes to the table 'Central Bank Survey'). Loans provided for up to 30 days include on-demand and overdraft loans (an overdraft loan is a loan extended to a borrower who has a shortage of funds available in its current account).

Loans, deposits and other funds provided in rubles and foreign currency to credit institutions are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

Table 4.3.2
Outstanding Amounts of Loans and Other Funds
Granted to Corporate Clients and Individuals
by Credit Institutions

General Provisions

The table includes indicators characterizing overdue debt on loans and other funds granted by credit institutions to corporate clients and individuals, as well as total outstanding amounts on these funds.

The data source is reports of Russian operating credit institutions compiled under Form 0409101 'The Trial Balance of a Credit Institution' and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

Individual Indicators Highlights

Outstanding amounts of loans and other funds granted to corporate clients are outstanding amounts (including overdue debt) of non-financial and financial (other than credit) institutions and individual entrepreneurs, both residents and non-residents, to credit institutions on all loans and other funds placed in Russian rubles, foreign currency, and precious metals.

Outstanding amounts of loans and other funds granted to individuals are outstanding amounts (including overdue debt) of resident and non-resident individuals to credit institutions on all loans and other funds in Russian rubles and foreign currency. Loans and other funds granted to individual entrepreneurs are not included in this indicator.

Overdue debt on loans and other funds are outstanding amounts on past due loans, deposits, and other placed funds granted to a relevant category of borrowers (non-financial organizations or individuals) in Russian rubles and foreign currency. Amounts of overdue interest are not included in the calculation of overdue debt indicators.

Table 4.3.3
Weighted Average Interest Rates on Loans
to Individuals in Rubles

Table 4.3.4
Weighted Average Interest Rates on Loans
to Individuals in US Dollars

Table 4.3.5
Weighted Average Interest Rates on Loans
to Individuals in Euros

Table 4.3.6
Weighted Average Interest Rates on Loans
to Nonfinancial Organizations in Rubles

Table 4.3.7
Weighted Average Interest Rates on Loans
to Nonfinancial Organizations in US Dollars

Table 4.3.8
Weighted Average Interest Rates on Loans
to Nonfinancial Organizations in Euros

General Provisions

The tables contain weighted average interest rates on loans extended by credit institutions in rubles, in US dollars and in euros granted to financial organizations (excluding the State Development Corporation VEB.RF) and including non-bank credit institutions that are licensed to perform loan and deposit operations (hereinafter, credit institutions), non-financial organizations and individuals (excluding individual entrepreneurs) to residents as well as non-residents.

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

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

Individual Indicators Highlights

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

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

\bar{P} — weighted average loan interest rate;

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

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

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

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

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

Table 4.3.9
Loans Extended to Small, Medium-Sized Businesses

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

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

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

Table 4.3.10

Housing Loans Granted to Resident Individuals

Table 4.3.11

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

Table 4.3.12

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

General Provisions

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

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

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

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

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law about participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation.

The source of information has been the reports compiled by credit institutions in form O409316 'Information on Granted Funds to Individuals', established by Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 4.3.13

Investment Portfolio of Credit Institutions

General Provisions

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

The source of information is reports compiled by operating credit institutions of the Russian Federation according to Form O409101 'The Trial Balance of a Credit Institution' and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

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

Individual Indicators Highlights

Gross investments in debt securities (including loss provisions, revaluation and cost adjustment) are credit institutions' investments in debt obligations that are classified as securities under Russian law (debt securities of the Russian Government, the Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; securities that are backed to repurchase agreements (repos) and not qualify for derecognition; and non-residents' securities, other than bills of exchange, that are considered securities under the law of the issuer's country). These investments include securities that are booked at their fair value through profit or loss, or through other comprehensive income, booked at amortized cost, as well as those not redeemed in due time, denominated in Russian rubles or foreign currency. Debt securities booked at fair value are recognized including revaluation.

Gross investments in equity securities (including loss provisions, revaluation and cost adjustment) — investments in

shares, units, and any other securities that in accordance with the law of the issuer's country entitle their holder to a stake in the organization's property and (or) net assets (residual interest in assets remaining after deducting all its liabilities).

Investments in equity securities include equity securities booked at fair value through profit or loss, as well as equity securities booked at fair value through other comprehensive income, denominated in Russian rubles or foreign currency.

Debt (equity) securities transferred without derecognition are securities transferred to counterparties without derecognition under repo transactions.

Unpledged debt (equity) securities at balance-sheet value (excluding revaluation and cost adjustment) – credit institutions' investments in debt securities (excluding revaluation and cost adjustment), except securities transferred to counterparties without derecognition under repo transactions.

Table 4.4
Credit Institutions' Liabilities and Claims
on Financial Derivatives

General Provisions

The table presents data on the fair value of financial derivatives (claims and liabilities).

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

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

The data source is reports of operating credit institutions compiled under Form O409101 'The Trial Balance of a Credit Institution' and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

Subsection 4.5. Main Indicators of Subjects of Collective Investments and Insurance Business Performance

Table 4.5.1
Main Indicators of Private Pension Funds'
Performance

General Provisions

The table performance in private pension provision and mandatory pension insurance. The table features private pension funds licensed to engage in pension provision and pension insurance.

The indicators are derived from data contained in OKUD Form O420254 'Statement of Private Pension Provision' and Form O420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-Governmental Pension Funds'.

Individual Indicators Highlights

Pension reserves mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme

participants under respective pension agreements. They include reserves to cover pension obligations and a premium reserve.

Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund.

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

Number of participants receiving pension means the number of individuals receiving private pension as of the end of the reporting period.

Payouts of pensions under private pension provision mean cash regularly paid to participants pursuant to their pension agreements.

Pension savings mean as defined by Federal law No. 111-FZ, dated 24 July 2002, 'On Investment of Funds for Financing the Funded Part of Labour Pension in the Russian Federation'.

Number of insured persons means the number of individuals who have entered into mandatory pension insurance agreements (insured persons under operational mandatory pension insurance agreements as of the end of the reporting period).

Number of insured persons receiving pension means the number of individuals receiving funded pension or term pension benefits as of the end of the reporting period.

Number of insured persons who received a one-off benefit means the number of insured persons who received a one-off benefit in the reporting period, including additional benefits.

Payouts of pension benefits under mandatory pension insurance comprise funded pension, term pension benefits and one-off benefits.

Table 4.5.2
Private Pension Funds' Pension Reserves Generation

General Provisions

The table presents information on generation of pension reserves by private pension funds.

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

Individual Indicators Highlights

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

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

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

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

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

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

Table 4.5.3
Private Pension Funds' Generation and Distribution
of Pension Savings

General Provisions

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

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

Table 4.5.4
Main Indicators of Unit Investment Funds'
Performance

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

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

Table 4.5.5
Insurers' Premiums and Payoffs by Type of Insurance

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

Table 5.1
Selected Indicators
on Payment Card
Transactions

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

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

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

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

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

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

Section 6. Regional Section

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

Subsection 6.1. Institutional Characteristics

Table 6.1.1
Number of Credit Institutions
with Nonresidents Equity

General Provisions

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

Individual Indicators Highlights

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

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

Table 6.1.2
Credit Institutions Grouped by the Share
of Nonresidents Equity

General Provisions

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

Individual Indicators Highlights

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

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

General Provisions

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

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

Information is provided by quarter.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

General Provisions

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

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

Information is provided by quarter.

Individual Indicators Highlights

Number of registered issues (additional issues) of bonds is the sum total of all registered issues and additional issues of bonds by constituent territory of the Russian Federation and by type of foreign currency.

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

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

Volume of registered issues (additional issues) of bonds is the volume of issues (additional issues) of bonds by each constituent territory of the Russian Federation at par value in foreign currency.

Volume of registered issues (additional issues) of issue-grade securities is the volume of issues (additional issues) of issue-grade securities by each constituent territory of the Russian Federation at par value in foreign currency.

The calculation is made separately for each foreign currency using the following formula:

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

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

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

n is the total number of all registered issues (additional issues) of securities in one foreign currency by constituent territory of the Russian Federation;

K_i is the number of securities in the issue (additional issue) of securities 'i' subject to placement in one foreign currency, in pieces;
 N_i is the par value of one security in the issue (additional issue) of securities 'i' subject to placement, in foreign currency.

Subsection 6.2. Borrowings

Table 6.2.1 Ruble, Foreign Currency and Precious Metals- Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals borrowed by credit institutions as of the reporting date from customers other than credit institutions, broken down by federal district and constituent entity of the Russian Federation.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (hereinafter, credit institutions) in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

Individual Indicators Highlights

Customer funds are balances of funds in rubles, foreign currency and precious metals of customers – residents and nonresidents other than credit institutions raised by credit institutions, their branches and operational offices. The balances of funds do not include funds raised as subordinated debt (deposit, loan, bonded loan).

Funds of organizations are balances of current accounts of state owned public organizations and private owned organizations – residents and nonresidents in rubles and foreign currency.

Deposits of legal entities (excluding funds of individual entrepreneurs) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits and funds raised with deposit certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Deposits and other funds of individuals (including escrow account funds) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of current accounts including escrow accounts and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Deposits and other funds of individuals (excluding escrow account funds) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of current accounts (excluding escrow accounts) and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Escrow account funds are funds of resident and nonresident individuals opened for settlements under agreements of in share construction of apartment houses and other real estate objects in accordance with the legislation of the Russian Federation.

Table 6.2.2 Funds of Individual Entrepreneurs

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles and foreign currency of individual entrepreneurs raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions) (hereinafter, credit institutions), in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

Individual Indicators Highlights

Funds of individual entrepreneurs are rubles and foreign currency-denominated funds and deposits of individual entrepreneurs operating without setting up legal entities.

Subsection 6.3. Funds Allocations

Table 6.3.1 Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

Table 6.3.2

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

Table 6.3.3

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

Table 6.3.4

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

Table 6.3.5

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

Table 6.3.6

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

General Provisions

These tables contain data on funds lent by credit institutions to legal entities – residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities and fund use. Regional data are grouped by borrowers' residence.

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

Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation’.

Borrower activities correspond to the Russian Classification of Economic Activities (RCEA). In order to define borrower’s economic activity, primary occupation is used, according to data from general aggregate of the Statistical register of Federal Agency of the State’s Statistics.

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

Individual Indicators Highlights

Volume of loans to legal entities and entrepreneurs is the volume of loans granted by credit institutions to legal entities – residents and individual entrepreneurs on monthly basis broken down by type of economic activity and fund use.

Outstanding amount of loans to legal entities and entrepreneurs reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

Overdue loans to legal entities and entrepreneurs reflects data on the balance of overdue debt on loans extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation. Regional data are grouped by borrowers’ residence.

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

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

Individual Indicators Highlights

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

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

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

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

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

General Provisions

These tables show data on loans, including housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by

credit institutions to resident individuals in rubles and foreign currency.

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

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

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

The category of mortgage loans comprises housing loans granted to resident individuals against a collateral of real estate according to the procedure established by the Federal Law No. 102-FZ, dated 16 July 1998, ‘On Mortgage (real estate mortgage)’.

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law, No. 214-FZ, dated 30 December 2004, ‘About participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation’.

The source of information has been the reports compiled by credit institutions in the form 0409316 ‘Information on Granted Funds to Individuals’, established by Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, ‘On the List, Forms and Procedure for Compiling and Presenting Credit Institutions’ Reporting Forms to the Central Bank of the Russian Federation’.

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

Weighted average interest rate on loans characterizes average interest rates on housing loans / mortgage loans extended by credit institutions during the reporting period (month) and is calculated using the following formula:

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

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

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

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

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

The regional breakdown is compiled by grouping data by the borrowers’ residence.

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

Table 6.4.1
Insurers' Premiums and Payoffs

General Provisions

The table reflects volumes of insurance premiums and benefits broken down by federal district and Russian region over the reporting period.

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

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

Individual Indicators Highlights

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

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

Table 6.4.2
Private Pension Funds' Performance

General Provisions

The table contains main performance indicators of private pension funds broken down by Russian region and foreign

state. The table includes data on private pension funds licensed to engage in pension provision and pension insurance activities.

The indicators are compiled on the basis of data from OKUD Form 0420254 'Statement of Private Pension Provision' and Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 7 February 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-Governmental Pension Funds.

Individual Indicators Highlights

Pension reserves mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They comprise reserves to cover pension liabilities and premium reserves. Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund.

Number of participants indicates the number of individuals entitled for or actually receiving private pension benefits according to pension agreements between contributors and the Fund.

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

Payouts of pension benefits under private pension provision mean payments of private pension benefits, payments of surrender values on terminated contracts and payments to legal successors.

Number of participants receiving pensions means the number of individuals receiving private pension under pension agreements as of the end of the reporting period.

Pension savings mean as defined by Federal law No. 111-FZ, dated 24 July 2002, 'On Investment of Funds for Financing the Funded Part of Labour Pension in the Russian Federation'.

Number of insured persons means the number of individuals who have entered into mandatory pension insurance agreements (insured persons under operational mandatory pension insurance agreements as of the end of the reporting period).