

Financial assets and liabilities of the households sector for certain financial instruments

September 2025

Last update: 11.11.2025

Data link:

[XLSX](#) [Financial assets and liabilities of the households sector by the type of financial instruments \(balances\)](#)

[XLSX](#) [Financial assets and liabilities of the households sector by the type of financial instruments \(transactions\)](#)

Over the past 12 months, households invested 14.3 trn rubles in financial assets (for certain instruments) and increased financial liabilities in form of bank and microfinance companies (MFC) loans by 0.4 trn rubles.

In September, 2025, the amount of financial investments conceded to that in August and totaled 674 bln rubles; the sum of loans similarly was smaller than that of the preceding month (186 bln rubles). Data on a **full range of financial instruments** is presented in [quarterly publication](#).

Financial assets and liabilities of the households sector
(monthly transactions, bln rubles)

Fig. 1

* Including mortgage loans sold to mortgage agents and accounted for repayment.

Financial assets in September 2025

- Households' investments in currency has decelerated if compared to that in July-August (+152 billion rubles in September, +219 billion rubles in August). As deposit rates declined, the growth in household deposits dwindled with regard to other (term) deposits (+138 billion rubles in August, +34 billion rubles in September), while the growth of transferable deposits with banks started to increase (+26 billion rubles in August, +50 billion rubles in September).
- Investments in listed shares and investment fund units and shares reduced by 13 billion rubles.
- Funds in escrow accounts exhibited an increased growth of 183 bln rubles (+124 bln rubles in August)

Balance as of 01.10.2025 bln rubles	Transactions, bln rubles		
	Annual	Monthly	From the beginning of the year

		01.09.2025	01.10.2025	01.09.2025	01.10.2025	01.09.2025	01.10.2025
Currency	24 095	141	344	219	152	-39	113
National currency	16 283	364	482	205	115	7	122
Foreign currency	7 812	-223	-138	13	38	-46	-9
Deposits	71 689	10 973	10 338	105	56	4 579	4 635
Transferable deposits with banks	18 409	1 124	1 292	26	50	828	878
Other deposits with banks	46 965	9 939	9 197	138	34	3 911	3 945
Deposits with non-resident banks*	6 315	-89	-151	-59	-28	-159	-187
Broker accounts of households	380	16	-54	6	-26	-2	-29
Debt securities	5 671	1 176	1 362	93	218	1 025	1 244
Listed shares and investment fund units and shares	18 153	1 742	1 543	307	-13	971	958
Insurance, pension and standardized guarantee schemes and pension savings	8 474	547	455	127	104	135	239
Escrow accounts of households	7 014	161	307	124	183	704	886

Tab. 2

* Estimated value.

Financial assets

(rolling 12-month period, transactions, bln rubles)

Fig. 2

Bank and MFC loans in September 2025

- In September, monthly growth of bank loans was lower than that in the preceding month, totaling 272 bln trn rubles (334 bln rubles in August), including 214 bln rubles related to mortgage; consumer loans reduced by 22 bln rubles. For more detailed information on mortgage loans, please refer to [«Housing \(Mortgage\) Loan Market»](#).

	Balance as of 01.10.2025 bln rubles	Transactions, bln rubles					
		Annual		Monthly		From the beginning of the year	
		01.09.2025	01.10.2025	01.09.2025	01.10.2025	01.09.2025	01.10.2025
Bank loans	39 364	1 219	1 080	334	272	735	1 008
Mortgage loans*	20 769	1 307	1 348	219	214	841	1 055
Consumer loans*	13 855	-573	-703	10	-23	-311	-334
Car loans	2 880	379	340	75	85	164	249
Other loans	1 115	-60	-69	3	1	-95	-94
Accrued interest claims	745	166	164	28	-5	137	132
Mortgage loans sold to	1 891	-328	-325	-28	-26	-222	-248

	Balance as of 01.10.2025 bln rubles	Transactions, bln rubles					
		Annual		Monthly		From the beginning of the year	
		01.09.2025	01.10.2025	01.09.2025	01.10.2025	01.09.2025	01.10.2025
mortgage agents and accounted for repayment							
Consumer loans sold to specialised financial entities and accounted for repayment	733	-373	-415	-39	-42	-313	-354
Loans received from MFC	314	89	55	3	-18	64	45

Tab. 2

* Transactions are calculated taking into account the sale of the consumer loans and mortgages portfolio by banks.

Bank and MFC loans

(rolling 12-month period, transactions, bln rubles)

Fig. 3

Department responsible for publication: [Statistics Department](#)

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